

House Bill 341: A Four-Plex is a House

What it does:

Legalizes missing middle housing by making up to four units permissible by right on any residentially-zoned lot with municipal water and sewer. Many of NH's most loved neighborhoods have historically allowed buildings like this, but zoning adopted in the past 40 years makes it impossible to build more of them, despite modern demand.

Why it's important:

NH is short close to 20K housing units. We need more housing, and we need housing in places people actually want to live. Missing middle housing is at a price point young people and people on a fixed income can afford, and at a size that makes sense for them.

Who it helps:

1. **People looking for housing.** More housing means more people have places to live.
2. **People living in houses that are too big for them.** Our housing stock has many big single-family houses, many of which are occupied by one or two people, many of them elderly, who struggle to keep up with maintenance and property taxes. This bill would allow them to create an apartment or two.
3. **Municipalities:** Putting housing in established neighborhoods where water, sewer, and roads are already available increases tax revenue and reduces municipal service costs for cities and towns.

Why Four?

The FHA will issue a simple home mortgage for up to four units. They regard a four-plex as just a house. A four-plex can be reasonably financed, is house-sized, and can be built alongside existing buildings and in existing neighborhoods without disrupting the neighborhood fabric.

What about local control?

As long as decision makers wrongly assume that any increase in density is bad, there is no incentive for any single jurisdiction to attempt to increase density, even to this historically appropriate level.

We do not allow local entities to regulate many public health issues: water standards, septic issues, hazardous waste disposal. We have decided as a society that these public health issues are so important that they need to be uniform. Provision of adequate housing belongs on that list. Discriminating against housing types such as this bill allows unfairly burdens those who are left couch surfing, living out of their cars, or in substandard living conditions. We cannot rely on the good will of individual communities to allow more housing. History shows us that this is not a winning solution.

Economic impacts

1. **For businesses.** Businesses all across NH say that it is increasingly difficult to hire people simply because there are not enough places for them to live.
2. **For municipalities.** If we do not allow historically appropriate density in places that are already served by water, sewer, and existing roads we must put any additional housing in rural areas, fragmenting our natural resources. Town services such as fire, ambulance, and police can be provided more efficiently in a compact town center than spread all over the rural district.
3. **Schools.** Only 20% or fewer of households have a school-aged child. In a four-plex that might mean one more child in the local school, making school impact minimal.
4. **Contractors, home builders, developers:** Land and material costs have outpaced incomes and economic growth, resulting in preventatively high housing costs due to supply shortages. Permitting smaller projects will allow smaller developers to produce 'right-sized' projects to meet the ever-growing demand.

Common concerns: Parking. You must meet the local parking requirements or you cannot build. Crowding. Lot and yard standards are the same as for a single-family house.