

Co-Living Projects in Portsmouth, NH – Quick Guide for Small Developers

1. What is Co-Living (per 2025 Ordinance)?

“A use that combines private resident co-living units used primarily for living and sleeping with shared resident co-living common areas that provide space for residents’ other daily needs.”

2. Where Can You Build It?

- Character District 4 (CD4) – downtown edges
- Character District 5 (CD5) – core downtown blocks
- Character District 4-West (CD4-W) – Islington/W. End corridor
- Gateway Mixed-Use Center (G2) & Gateway Mixed-Use Corridor (G1)
- Business (B) lots via Conditional Use Permit (case-by-case)

[Check the interactive zoning map or call Planning staff to confirm your parcel.](#)

3. Key Dimensional & Operating Rules

- Occupancy: Max 10 residents per co-living unit (multiple units allowed per building).
- Minimum area: ~200 sq ft per resident incl. share of commons (building code).
- Common space: ≥ 15 % GFA in shared kitchens, lounges, work zones.
- Parking: 0.5 spaces per bedroom + 1 visitor space /10 bedrooms (30 % may be off-site).
- Management: On-site or on-call operator with 24/7 contact info posted.
- Life-safety: NFPA sprinklers, hard-wired smoke/CO alarms, and code-compliant egress for each bedroom.

4. Approval Path

1. Concept meeting with Planning & Sustainability (603-610-7216).
2. Optional Technical Advisory Committee (TAC) if >10 beds or new construction.
3. Site Plan Review / CUP at Planning Board.
4. Building permit—submit architectural & sprinkler plans.
5. Certificate of Occupancy—provide management plan, annual checklist.

5. Economics & Incentives

- Adaptive reuse: ~\$140–\$220 / sq ft; New build: \$220–\$300 / sq ft.
- Typical gross rent: \$1,100–\$1,400 per furnished bedroom (all-inclusive).
- NH Housing **InvestNH** soft-loans up to \$50k per affordable bedroom.
- NHSaves commercial rebate up to \$2 / sq ft for high-efficiency buildings.

6. Fast Tips for Small Developers

- Focus on under-utilized motels or office shells with existing plumbing.
- Stay ≤ 10 beds per co-living unit to avoid institutional code triggers.
- Bundle utilities & Wi-Fi; lenders value reliable, all-inclusive rent rolls.
- Retain a student-housing PM firm for leasing & community management.
- Pre-lease at least 30 % of beds before framing inspection to impress lenders.