

The Nineteen Actions, Scored

The July 2026 staff draft of the Housing Action Plan — what each action accomplishes, and which affect permanently affordable housing. Companion to “Before Designing the Incentive.”

The published draft carries **seven priority actions and twelve additional actions**, drawn from the City's July 2026 narrative and its companion action table. Most build *capacity* — they make housing legal to build, which Portsmouth needs and which should pass. Each action below is also tested against one question: **does this, on its own, produce a home that is still affordable in twenty years?**

The tally: 2 yes · 3 could · 14 no. “Could” means the action converts to yes if the plan adds terms it currently omits.

Action	What it accomplishes	Does it produce lasting affordability?
Expand RSA 79-E tax relief Priority 1 · 0–9 mo	Temporary property-tax relief for qualifying projects; the ordinance the Committee is designing now.	NO — Time-limited relief with no affordability condition attached. Metric: “Projects.”
Comprehensive zoning review Priority 2 · 1–2 yr	Consultant-led review to remove regulatory barriers across the ordinance.	NO — Barrier removal — necessary groundwork; produces no home directly.
Commercial-to-residential conversions Priority 3 · 0–6 mo	Amendments allowing homes in commercial buildings.	NO — Capacity — and now largely required by state law rather than chosen locally.
Cottage and clustered small-lot housing Priority 4 · 6–12 mo	District changes permitting small clustered homes.	NO — Smaller homes are cheaper homes, but nothing holds the price at resale.
In-lieu fee program Priority 5 · 0–6 mo	A fee paid in place of on-site unit provision; the plan's only new revenue for the Trust Fund.	COULD — Routes money to the fund — but the plan does not say what obligation the fee is paid in lieu of.
Waive fees for nonprofit projects Priority 6 · Ongoing	Continues fee waivers for below market-rate projects by nonprofits.	NO — Worth continuing, but municipal fees are a small share of a project's costs.
Rezone Office Research / General Business Priority 7 · 0–6 mo	Opens two commercial districts to housing.	NO — Opens land; nothing attaches a condition to what gets built there.
Expand multi-family zoning Additional · 1–2 yr	Multi-family permitted in more districts — the plan's most consequential capacity move.	NO — Entirely Portsmouth's own call, and still capacity.
Review dimensional standards Additional · 1–2 yr	Lot sizes, frontage, setbacks reviewed. Metric: “Conforming lots.”	NO — Compliance groundwork.
Single-family to multi-unit conversion Additional · 1–2 yr	Allows dividing large houses into multiple homes.	NO — A strong capacity tool on a slow clock.

Action	What it accomplishes	Does it produce lasting affordability?
Deploy and expand the Housing Trust Fund Additional · Ongoing	The plan's primary instrument for lasting affordability.	YES — If funded. Balance ~\$480,000, no dollar target, no recurring revenue source.
Homebuyer assistance programs Additional · 1–3 yr	Programs to help first-time buyers.	COULD — Turns entirely on resale covenant terms — none are named.
Plan outlying areas for growth Additional · 1–2 yr	Identifies future growth areas.	NO — Dependent on the Master Plan.
Simplify the Form-Based Code Additional · 1–2 yr	Usability rewrite of the character districts code.	NO — Its milestone reads “More below market rate housing,” but there is no affordability mechanism in it.
Adjust building height requirements Additional · 1–2 yr	More density where appropriate. Metric: “Units.”	NO — Capacity.
Allow live/work units Additional · 1–2 yr	Permits a housing type.	NO — Currently ranked above preservation.
Preserve existing below market-rate housing Additional · Ongoing	Extends covenants on homes that already exist. Milestone: “No loss.”	YES — The cheapest lasting affordability available — and it sits in the additional list.
Create more senior housing Additional · 2–5 yr	A review of programs and services for seniors.	COULD — Whether any resulting homes are income-restricted is not stated.
Strengthen the workforce housing ordinance Additional · 1 yr	Amendments for consistency with RSA 674:58–61.	NO — The statute is a duty not to exclude, not a production program. Its own metric says so.

What the tally means

The two actions that pass are the Housing Trust Fund — which holds roughly \$480,000, about half the price of one median Seacoast house, with no recurring revenue source — and preservation of existing below market-rate homes, which ranks in the additional list below live/work units. The three “could” actions convert with words, not dollars: state what the in-lieu fee is paid in lieu of, name resale covenant terms for homebuyer assistance, and state whether senior housing will be income-restricted.

The plan can be adopted with all nineteen actions intact and still contain no mechanism that guarantees a single lasting affordable home. That is visible in the City's own table: the Metrics column contains units of measurement (“Units,” “Projects”) rather than numbers, and “below market rate” is never defined.

One further omission: roughly 170 permanently affordable homes the City has already committed — about 90 at the Sherburne School (city land, Portsmouth Housing Authority) and 80 or more from the McIntyre settlement land gift — appear nowhere in the plan. Portsmouth's only permanently affordable housing came from mechanisms the plan does not contain.

SOURCES

City of Portsmouth Housing Action Plan, published July 2026 draft (narrative), and Housing Action Plan Table 2026.07 (Key Implementation Steps, Lead, Metrics, Milestone), both verified Aug. 10, 2026 · Full analysis with per-action evidence: progress-portsmouth-tools.vercel.app/housing/hap-affordability-gap.html (v1.3) · Sherburne figure per NH CDFA project description; unit counts in press coverage vary · Kane land gift per the Feb. 12, 2025 McIntyre settlement announcement · Trust Fund balance as reported to Progress Portsmouth; confirm against the Trustees of the Trust Funds' current statement before citing in testimony · The plan is a draft and is not adopted; nothing here is a criticism of the drafting.

Prepared by Progress Portsmouth with AI assistance; all figures reviewed against the sources above. progressportsmouth.com