

The 19 Ideas in the City's Housing Plan, in Plain English

Every idea in the draft Housing Action Plan, what it would do, and one question for each: would it keep a home affordable twenty years from now?

The count: 2 yes · 3 maybe · 14 no. Most ideas make housing easier to build — which Portsmouth needs — but very little in the plan keeps any of it affordable over time.

The idea	What it would do	Keeps homes affordable long-term?
Tax breaks for housing builders	Freeze property taxes for a while on new or renovated housing.	X NO The break ends; nothing keeps the rent down afterward.
Rewrite the building rules top to bottom	A full review to make housing easier to approve and build.	X NO Important groundwork — but it builds no homes by itself.
Let homes go into commercial buildings	Offices and shops could convert to housing.	X NO More homes, no price protection.
Allow clusters of small cottages	Small homes grouped on one lot.	X NO Smaller is cheaper at first — nothing keeps it that way.
Let builders pay into a housing fund instead	Instead of including affordable units, builders could pay cash toward them.	~ MAYBE Works if the city spells out what the payment replaces and how it's priced. The plan doesn't yet.
Skip city fees for nonprofit projects	Waive permit fees for below-market housing.	X NO Kind, but fees are a tiny share of what a project costs.
Open two business districts to housing	Allow homes where today only businesses go.	X NO Opens land; doesn't shape what gets built on it.
Allow apartments in more neighborhoods	Multi-family housing permitted in more of the city.	X NO The plan's biggest change — and still no price protection.
Relax lot-size and setback rules	Smaller lots and yards would be allowed.	X NO Technical groundwork.
Let big houses become several homes	Divide large single-family houses into apartments.	X NO A good tool on a slow clock.
Put real money in the affordable housing fund	The city's fund for helping affordable projects get built.	✓ YES IF it's funded. Today it holds a fraction of what a single project needs, with no steady source of money.
Help first-time buyers	Assistance programs for people buying a first home.	~ MAYBE Depends entirely on the resale rules — none are written yet.
Plan new growth areas	Decide where the city grows next.	X NO A map, not homes.
Simplify the downtown design code	Make the downtown building rulebook usable.	X NO Its own goal says "more below-market housing" — but there's no mechanism inside it.
Allow taller buildings in some places	More floors where appropriate.	X NO More homes, no price protection.
Allow live-and-work spaces	Homes combined with studios or workspaces.	X NO A housing type, not an affordability tool.
Protect the affordable homes we already have	Extend the agreements that keep existing homes below market.	✓ YES The cheapest win in the whole plan — and it's ranked near the bottom.
More housing for seniors	Review programs and housing for older residents.	~ MAYBE Only counts if income limits are actually set.
Tighten the workforce housing rule	Update the existing rule that asks builders to include affordable units.	X NO The city's own study found this rule doesn't work. It needs redesign, not tightening.

WANT THE FULL DETAIL?

Every verdict here is backed by the detailed version — “The Nineteen Actions, Scored” — with the plan's own wording, metrics, and sources, at progressportsmouth.com. The plan is a draft and is not adopted; nothing here is a criticism of the drafting. Public hearings: September 10 and 24, 5:30 pm, City Hall or Zoom.

Sources: City of Portsmouth Housing Action Plan, July 2026 draft, and its action table; RKG Associates Workforce Housing Evaluation (Aug. 31, 2025) for the workforce-rule finding. Prepared by Progress Portsmouth with AI assistance.
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