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**Gerald Duffy, Housing Advocate**

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**Portsmouth is not on track to meet housing demand**

Forget buildings for a moment and think about people. The heart of the housing crisis in Portsmouth is more than the struggle about what to construct, where, and when — it is about who can afford to live in our community in the future and whom — depending on the approach the City adopts and its zoning policies — we are by default willing to exclude. The most affected individuals include seniors on fixed incomes, young professionals starting out, young families looking for starter homes, service and city workers, and singles and couples of all ages. Relief is not on the way. The majority of rental units currently in the pipeline will require an annual household income of at least $160,000, and in many cases much higher. For a large swath of residents and potential residents that is simply beyond their means. If the community risks losing the essential variety such residents bring, we’ll all be poorer for their absence.

For example, imagine an entry-level elementary school teacher, late 20s and single. Because Portsmouth pays its teachers relatively well (our quality of education reflects this), she earns a decent salary. She wants to live in town. Given a choice, the children she teaches and their parents would also prefer her to live in the community. They would get to see each other in a variety of settings: the supermarket, Market Square Day, or shopping downtown. That’s what community is.

Of course, you could say, she doesn’t have to live in Portsmouth; there are alternatives. She could, for example, pay a slightly lower rent for a one-bedroom apartment in Dover (though at the new Pointe Place housing development her monthly rent would start at $2,440). But then she’d have a commute and add another car to the Spaulding Turnpike rush hour traffic. Up go her transportation costs.

If we agree that it would be better for our community — on so many levels — if workers like our teacher could live and work in town, joining the current residents who wish to remain, then we have a problem. Our teacher is already priced out and the City’s current plans and approach will do little to change that bleak dynamic for the future.

The math is relatively simple. Buried deep in the [2022 Portsmouth Housing Market Study](https://www.portsmouthnh.gov/sites/default/files/2024-01/RKG_Portsmouth-Market-Analysis-FINAL_2022.pdf) is the projected demand for housing. Based on 2021 data, the report estimated that by 2030 Portsmouth will have unmet demand for 2,897 rental units and 227 owner units. In the last several years, our employment base has continued to grow by another 5%. Anticipated expansion at the Pease Tradeport and elsewhere – and the possible lifting of the federal hiring freeze at Portsmouth Naval Shipyard – will likely increase unmet demand to well over 3,000 rental units.

As of April, 2025, an estimate of market rate housing units under construction or permitted is 1,464 – all scheduled to be completed between now and 2028. This is a mixture of housing types: condos, townhouses, and apartments. But many of those units will have no impact on unmet demand for rental units. Many will be expensive owned condos and most of the rental stock is aimed at high-income households.

Then there’s permanently below-market projects. Right now, the City has approved a total of 178 rental units: the Sherburne School and Christ Episcopal Church projects. Both will be developed and administered by the Portsmouth Housing Authority. Tenants are qualified and rent established according to a formula based on household income. There will inevitably be long waiting lists – we know that the Ruth Lewin Griffin Place on Court Street just recently closed its waiting list at 500. A recent land swap that was part of a court settlement could yield another 80 units. Other potential projects are simply ideas and we cannot count on them. The facts on the ground today indicate that by 2030 we’ll have less than 250 newly occupied affordable units. This is a drop in the bucket.

The truth is that the City is not on track to meet our unmet demand. Not even close. The analysis of the current housing pipeline for market and below-market housing reveals the depth of the crisis and the challenge that faces us. We only have to follow the news to know that every week, new real estate closings change our city’s demographics, steadily shifting the character of our population in favor of the affluent. We also know that Portsmouth waves goodbye to more housing casualties every week. On our current course, with only inadequate solutions in sight, we should feel alarmed.

Back to our elementary school teacher. She has average monthly expenses of roughly $2,500 that cover just the basics. Her expenses include a paltry $100 a month set aside for savings. Based on her decent salary, there is at the time of writing precisely only one apartment in Portsmouth that she could afford without being technically cost-burdened. The other 30 apartments listed today are well out of her reach. There’s a good chance we would lose her to some other community.

With all due respect and gratitude to our volunteers, our housing problem can’t be solved by committee. Beyond our Mayor and city councilors, volunteer committee members, land use board members, and City staff, we have abundant expertise and talent in town that we could tap and bring to the table. We saw that during the response to another critical issue: COVID.

To be fair, there are some very good reasons why this is such a complex and knotty problem to address, but there are unexplored possibilities. A seriously rejiggered approach to housing in Portsmouth is essential to get even close to meeting projected demand and safeguarding a community with a rich variety of residents. If the necessary brainstorming ever takes place, I hope the room it’s in has the words leadership, creativity, and boldness writ large on a white board. And, for good measure, add the words that emerged like a drumbeat from the 175 residents who took part in last year’s Portsmouth Listens Housing Dialogues: urgency and action.

*Gerald Duffy lives in Portsmouth and is a founder of the civic group* [*Progress Portsmouth*](https://progressportsmouth.com/our-story)*. Sign up for our regular* [*Housing Update newsletters*](https://tinyurl.com/2evsf34r)*.*