

Portsmouth Listens Housing Dialogue

Phase I

COMMON GROUP REPORTS



**“How can housing
– linked to every aspect of our community-
Make Portsmouth the best place to live, work and play
for EVERYONE!”**

Fall 2017

Phase I: The Common Group Reports

Housing has been a critical issue in Portsmouth for ten years or more. It has generated lots of discussion but little action. To explore the possibility of action on housing, Portsmouth Listens is convening this community dialogue on housing in Portsmouth.

For the housing dialogue to be successful, participants need to learn about all aspects of housing from all stakeholders. The information needs to be more than just numbers and statistics. To create more valuable “data” for participants to consider, Phase I of the dialogue asked “common groups” (such as seniors, service workers, theatre/artists, families and developers) to share their stories and beliefs with us. What does housing mean to them? How are they impacted by the current housing situation in Portsmouth? And we asked “developers” how to make it happen?

An important element of any dialogue is adding the “personal experience” of members of the community. Through Phase I we are adding the “personal experiences” of different segments of the community to the “hard data” also being made available to you. We hope it will enhance your deliberation!

Thank you for joining us in making Portsmouth the best place to live, work and play for *everyone!*

Sincerely,

Portsmouth Listens

The Common Group Reports

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Common Group Report:

Families

We want to live in diverse communities, not projects specifically developed for low income families. For example, a college educated single mom with a good job experienced discrimination when she moved to public housing from people who had been perfectly friendly before, her kids being shunned just because of the address. If we need to live in public housing we want it integrated into regular neighborhoods in which people take pride and are good role models for our children. Osprey Landing is an example of where this was done well.

Furthermore, projects specifically designated for low income typically have poor design and shoddy construction, resulting in people living in “the projects” where no one takes pride in the neighborhood.

Portsmouth considers itself to be a tight knit community where everyone knows their neighbor, but in fact caters to people with money, tourists and restaurants, not the local people. For example, the parking garage is the high profile public project whereas housing should be.

Therefore, the City should be more directly involved in housing projects. The City could make a real difference by purchasing available properties and thus be able to have control of what types of housing are put there. Zoning incentives and tax incentives for profit making developers aren't good enough. However, to the extent that public private partnerships, zoning and tax incentives are used they should be structured to make it profitable for developers to make a profit while including income based rents for a portion of the units. That should be real, after tax income rather than gross salary.

Rules and regulations regarding qualification for and receiving of public housing are overly complex and unfair. Without capturing the details, the group all felt that these rules create a situation that makes public housing difficult to escape. Qualification and application process should be simplified, perhaps modeled on the way scholarships are awarded for colleges and summer camps.

Growing families aspire to home ownership, but in this environment don't see a way that could ever be possible.

Note: This group had 6 participants, but one had to leave early with her child. Of the six, 3 live in Portsmouth but 5 have long time ties to Portsmouth, 2 having lived here previously but now find it impossible to due to costs. Two are college graduates and two have trade school training. Three were in families with both parents, 2 separated, 1 unknown.

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Common Group Report:

Creative Community Group

Portsmouth has a diverse economy without a major driving corporation. A very large contributor is the creative community, by some accounts adding as much as \$51 million per year. However, 70% of the professionals who run and instruct in the various arts organizations commute to Portsmouth, finding it cheaper to pay for transportation than for housing costs. The concern is that the arts and cultural scene will migrate to where they live, and that would undermine the special nature of Portsmouth, and thus the Portsmouth economy. Newport, RI was cited as an example of what we don't want to happen here.

We are all aware of downtown developments focusing on high end housing. People who have made their money elsewhere are drawn to Portsmouth by our vibrant arts scene. The risk is that if the arts scene migrates due to affordability issues in the housing market a pillar of the economy is undermined. Housing values could deflate.

On the other hand, high end residences do create a market for artists to sell here even if they live elsewhere. This applies to theater and music venues as well.

Another concern is the availability of studio space. The Button Factory is a case in point. In response to the fire in San Francisco, the owner Mr. Buttrick has begun several building upgrades and has adjusted rents accordingly. These code upgrades challenge the viability of keeping it as studio space. Where will new studio space be found? All the old warehouse properties are fully utilized already.

This group's recommendation is to revive the effort of Artspeak from 10 years ago, when Chris Dwyer was chair, to create live/work space here in Portsmouth. This has been done successfully in Boston. The Portsmouth Housing Authority Development Ltd. is a non profit, 501©3 that owns and manages 11 properties around Portsmouth. This would be the entity to undertake such an endeavor.

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Common Group Report:

GatherNH

Overview:

The Phase 1 discussion group consisted of four (4) people associated with GatherNH in Portsmouth, NH. 2 of whom are retired, one who volunteers at GatherNH, and one who uses their services. The participants all live in Portsmouth, 2 of whom own condos with 2 and 3 bedrooms, and one who lives in a city housing unit. Income levels vary between government assisted levels to \$40,000 - \$60,000 / year.

The most important change for participants that they would like to see about “homes” in Portsmouth were for “housing prices to come down”, and a “lack of affordable housing”. An important comment on this was “it seems / feels like the last thing the city is willing to spend time / money on is affordable housing!”

1. **Vision:** Through the Master Plan process, the City expressed its vision for the City over the next ten years. It includes the following five themes:
 - **Vibrant:** A city that provides a high quality of life with an abundance of opportunities for living, working and playing.
 - **Authentic:** A City that treasures its unique character, natural resources and historic assets.
 - **Diverse:** A City that welcomes residents of all ages and income levels and supports a mix of small to large businesses.
 - **Connected:** A City that provides strong links throughout the community, supports all forms of mobility, & encourages walking, bicycling & transit.
 - **Resilient:** A City that considers and values the long term health of its natural and built environment.

Overall, the group feels generally comfortable with the themes laid out by the City in the Master Plan except for **affordability**. The group feels the City is at the right levels with vibrancy and

authenticity. The group believes the City is not there yet with diversity, but it's heading in the right direction. They groups sites an important need for better transportation that would include trains and bike trails. A better connection is needed for them. Resilient for the group means that buildings will be better re-purposed to meet the needs of the citizens.

2. **Issue #1:** Finding out about participants' "homes":

The group feels that a home to them means that it is safe, cozy, comfortable, affordable, and aesthetically pleasing. Safety is an important factor for all the group members. Safety includes not just the physical structure of their homes, but also includes safe, walkable surroundings nearby. One participant indicated a significant lack of safety in their city housing dwelling that has caused great trauma, and that is a major concern.

3. **Issue #2:** Quality of current housing:

3 of the group members feel that their current housing meets all their needs. One member is not satisfied with their current housing primarily due to a lack of safety.

4. **Issue #3:** What about the future of housing for you:

The primary need for the group is more housing for the "over 55" community in Portsmouth. They need more assisted living and senior facilities in Portsmouth. Cited examples of successful models include Kittery, Exeter, Durham (coming soon), and the senior housing that is over the Portsmouth police station.

Again, their basic need and expectation is to have homes that are safe and affordable. They identified the need for a better, realistic definition of affordability. "Affordable for whom? Everyone?" Any future housing needs to be "community-oriented."

5. **Issue #4:** Obstacles and solutions:

The main obstacles identified to meeting the group's "needs and expectations" going forward with are money, pay scale, and affordability.

Suggested solutions the group identified are:

- City rent control.
- Re-purpose old buildings for city housing. Examples include malls and old warehouses.
- Volunteer work for the City in exchange for property tax relief and/or rent reduction. As an example, the group cited a successful program run by the State of Massachusetts call the "Senior Tax Program." They feel this type of program will benefit everyone through building community and friendships. They believe that people want to feel valued.

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Common Group Report:

The Development Group

The “Development Group” was composed of two real estate developers, a real estate broker, an attorney, a housing authority administrator and a nonprofit housing administrator. While limited in number, the Group represented virtually all aspects of housing development. Their input which is set out below is not intended to be an authoritative analysis of the housing situation, nor does it necessarily constitute a unanimous viewpoint. Rather, it is a summary of information generated as part of a two-hour discussion for the purpose of providing some insight from people directly involved in “housing” development in Portsmouth.

There was a consensus in the Group, consistent with recent Master Plans, that, for Portsmouth to remain a vibrant and sustainable community, it must become a more diverse community in all aspects. There must be age and socio-economic diversity as well as economically diversity with small and large businesses. The City population, not unlike the entire state is aging, and is attracting an increasing number of part-time or seasonal residents. Housing costs are soaring and businesses are having a difficult time finding and retaining employees.

The Portsmouth Housing Market

Housing is critical to Portsmouth’s future and is becoming less diverse every year. The **cost of housing**, whether to rent or purchase has soared. Two bedrooms, non-luxury apartments, if you can find one, rent for over \$1500 per month and are rapidly moving to \$2000 per month. It is impossible to find a small residence for under \$300,000 and mobile/manufactured housing values doubled in the recent re-valuation, consistent with recent sales. The **income** needed to pay the high cost of housing in Portsmouth limits who can afford to live here.

A real estate website, Realtor.com, lists the current median listing price for homes in Portsmouth at \$607,000 and the median sales price at \$477,000. Realtor.com lists rents available for two bedroom apartments starting at \$1035+ per month at Sagamore Apartments; at \$1850 per month at the new Veridian development adjacent to South Plaza on Constitution Avenue; at \$2000+ per month at Spinnaker Way; and above \$2000 or more closer to Downtown.

As a very general proposition, housing costs should equal about 30% of gross income.
 For renters, that translates into:

| <u>Rent</u> (Not including utilities) | <u>Needed Gross Income</u> | <u>Single Income Family</u> (40 hrs./wk. job) | <u>Two Income Family</u> (40hrs/wk. jobs) |
|--|----------------------------|--|--|
| \$1500/mo. | \$5000/mo. \$60,000/yr. | \$28.84/hr. | \$14.42/hr. |
| \$2000/mo. | \$6667/mo. \$80,000/yr. | \$38.46/hr. | \$19.23/hr. |

To support a young family on a single income and live in a two bedrooms apartment in Portsmouth, the breadwinner needs to find a 40 hour per week job that pays \$29-38/hr. Probably requires a college degree to get in that pay range which may complicate the situation with student loans. For a service worker in Portsmouth earning upwards of \$15/hr. renting in Portsmouth is not likely.

For potential homeowners, that translates into:

| <u>Cost of Home/Condo</u> | <u>Down Payment</u> | <u>Monthly Mortgage Payment at 4.5%</u> | <u>R. E. Tax</u> (\$16/thousand) | <u>Needed Gross Inc.</u> | <u>Hourly Gross Income</u> |
|---------------------------|---------------------|---|-------------------------------------|--------------------------|----------------------------|
| \$300,000 | 5% - \$15,000 | \$1444/mo. | \$400/mo. | \$74,000/yr. | \$35.57/hr. |
| | 10% - \$30,000 | \$1361/mo. | | \$70,400/yr. | \$33.85/hr. |
| \$400,000 | 5% - \$20,000 | \$1916/mo. | \$530/mo. | \$98,000/yr. | \$47.11/hr. |
| | 10% - \$40,000 | \$1815/mo. | | \$93,800/yr. | \$45.00/hr. |

| | | | | | |
|-----------|----------------|------------|-----------|-----------|-------------|
| | | | | | |
| \$500,000 | 5% - \$25,000 | \$2407/mo. | \$667/mo. | \$123,000 | \$59/hr. |
| | 10% - \$50,000 | \$2280/mo. | | \$118,000 | \$56.75/hr. |

Houses selling at under \$400,000 in Portsmouth is becoming a rarity. Two bedrooms condos within a mile of downtown are selling for over \$600,000. A single person or two income family probably needs an income in excess of \$125,000 to have any hope of owning a single family home in Portsmouth.

The City of Portsmouth reports annual median household income at \$77,337 and annual per capita income at \$47,291 in 2015. (<https://www.cityofportsmouth.com/economic/economic-data#employment>). A “median” Portsmouth household can afford a home in the \$300,000 to \$400,000 range, if they can find it and have \$20,000 to \$40,000 down payment. Or, a “median” Portsmouth household can rent a non-luxury apartment in the \$1500 to \$2000 range. But how many Portsmouth seniors, hospitality workers, artists, retail clerks or others are “median” households”?

One of the reasons the cost of housing is soaring is the **demand** for housing in Portsmouth. Homes are selling for more than the initial asking price. Portsmouth has become attractive to retirees who are looking for the history, arts, theatre, culture and overall quality of life Portsmouth offers. Retirees can sell their suburban home they purchased near Boston 25-30 years ago and pay cash for a condo in Portsmouth, as well as a winter residence in a warmer climate. Ironically, for many Portsmouth seniors who have lived in Portsmouth for most, if not their whole life, and are now on a fixed income, rising living costs and real estate taxes are making it difficult for them keep their homes. Some very wealthy newcomers are paying seven figures for “part-time” homes in Portsmouth. There has also been an enormous demand from tourists wanting to visit and enjoy the “quality of life” Portsmouth offers. It has been economic boom for the City with a corresponding demand for and significant increase in hotels. Home rentals on VRBO or Airbnb are also cropping up. The overall result is an increasingly aging and part-time population in Portsmouth, a much less diverse community.

Over the past twenty or more years, the **supply** of housing in Portsmouth has shifted to meet this changing demand. Rental housing is leveled or remodeled into condominiums. A boarding house is rebuilt as not inexpensive condominiums. Old homes are bought and leveled or gutted to make way for much higher end and expensive residences. Supply meets demand in a free enterprise market system, and that is what is happening in Portsmouth.

Another supply factor is the lack of **available land** to build on. Portsmouth is a relatively small geographic area that people have been building on for almost four hundred years. There is not much vacant area left so that old must be leveled or remodeled to make way for the new.

The land crunch has been further exacerbated by the Pease Development Authority's absolute refusal to consider housing at Pease. The increase in jobs at Pease has been an economic boon for the region. But its failure to make land available for the resulting demand for housing has been a substantial factor in the dramatic increase in housing costs.

To further complicate matters, the **cost of building housing** has soared in recent years. Fewer young people are entering the construction trades. Tradesmen and laborers alike are more difficult to come by so the associated costs increase. The demand has also increased the cost of materials. Some estimate that the cost of building rental housing is as high as \$200,000 per unit which ends up reflected in higher rents. Many also complain the time and expense in obtaining permits and approvals. Major projects can take a year or more of approval processes incurring major expenses.

In a free enterprise economic system, supply will respond to demand. Investors and developers will meet demand as the smartest and best way to make a profit. It cannot be expected that the "free" housing market will meet Portsmouth's diverse housing needs. It is starting to feel like one needs to be wealthy or qualify for some sort of public housing/subsidy to find a home in Portsmouth.

How can Portsmouth achieve diverse housing that is needed for it to remain a vibrant and sustainable community?

Creating Diverse Homes in Portsmouth

Over the past thirty years not a single unit of "affordable" housing has been built in Portsmouth. Zoning incentives in Portsmouth over the past decade have not worked as they have not accounted for even a single unit of affordable housing. Developers have tried but the density required to make the cost of a housing unit affordable has not been acceptable. Neighbors frequently complain about abutting projects sincerely concerned about their "quality of life". Many believe that housing is the Portsmouth's most difficult and critical issue moving forward.

The "free market" has not created diverse housing in Portsmouth; nor can it or should it be expected to on its own. Accomplishing the appropriate number and quality of diverse homes in Portsmouth will only happen if the community works together to make it happen. Here are some suggestions from the "Development Group":

Density: With limited land available, an increase in the number of units permitted on a given parcel of land is essential. Some estimate that diverse housing developments need to include 60 to 80 units. This means changes such as an increase in structure height, some smaller units and more units per parcel. This is necessary not only for rental units but also "ownership" units through condominiums or manufactured housing. Changes will reduce costs resulting in lower rents or sales prices.

Utilities: Access to utilities such as water, sewer and natural gas is critical to keeping costs down.

Zoning: The City must “zone” for diverse housing. Incentives have not worked. Diverse housing must be the purpose of the zoning so that it will not be necessary to seek variances, special exceptions or conditional use permits. This includes not only for rental but “owned” units as well.

Permitting/Inspections: Permitting processes can be lengthy and costly. Streamline all processes to keep costs down to make housing more diverse.

Identify Purpose and Available Land: Identify diverse housing as a legitimate purpose of the zoning ordinance, and identify specify parcels of land available to meet that purpose. Spot zoning can be an issue that will need to be addressed. Also, repurpose older municipal buildings and properties to create diverse housing.

Tax Credits and Financing: There are variety of tax incentives and financing available that will help create diverse housing by reducing costs. Investors, developers and the City should work together to identify and utilize these opportunities and incentives.

Senior Tax Deferral: There are seniors who have lived in Portsmouth for most or all of their life. Their homes have increased in value by hundreds of thousands of dollars. They are on fixed incomes and savings are limited. To allow qualified seniors to remain in their homes, the City could create a formula to determine what they can afford to pay and defer any amount in excess of that until the house is sold. Initially it might create a revenue deficit, but over time, there would be sufficient turnover to offset the deferral deficit.

Portsmouth Housing Authority: The PHA has a unique set of tools and opportunities it is exploring to move beyond the more traditional role of managing and providing public housing or subsidies for low income, the disabled or seniors. It has available land and the ability to develop it. It should explore the possibilities of public/private partnerships with the City and private parties which could expand its capabilities in creating diverse housing.

Regional Housing: With limited land available in Portsmouth, neighboring communities are impacted. While the ideal might be to have everyone housed in Portsmouth, that is not possible. How neighboring communities respond is critical to meeting the demand for rental and owned housing. Transportation becomes a key issue for regional housing.

Philanthropic Commitment: Costs can obviously be reduced and kept down through private donations. “Land Trusts” have successfully raised substantial funds to preserve open lands by private donations (and government initiatives such as the LCHIP assessment as part of the real estate transfer tax). Is diverse housing as important to the long term viability and sustainability of our community? Donated funds could be used to purchase land or fund building

costs with the property subject perpetual restrictions to remain diverse. It could include ownership as well as rental properties. Joe Sawtelle developed a Housing Foundation in Rochester to fund ownership opportunities for low income citizens. Is Portsmouth a community with the capital, social capital and intellect to create and maintain such unique programs?

Legislative Mandate: Some states have passed laws mandating “affordable housing”. Massachusetts General Law Chapter 40B creates a standard 10% of a community’s housing must be affordable; provides incentives for developments with 20 to 25% affordable units; and a streamlined process for approval of such projects. While that seems like a stretch for New Hampshire, the New Hampshire Legislature did pass the “in-law” apartment last year reflecting some sense of housing needs.

Political Will: Decisions by administrative bodies are impacted by those who show up and what they have to say. Oftentimes, hearings are dominated by abutters looking out for the quality of life in their neighborhood. But is there also a community “quality of life” interest that is relevant? Are Portsmouth citizens willing to represent “diverse” housing as a community value on relevant housing projects? Do they have the political will to make necessary changes in Portsmouth ordinances? “Diverse” housing will not happen in Portsmouth without the “political will” of the community.

Task Force: Portsmouth has frequently and successfully used “Mayor Blue Ribbon Committees” to address a variety of critical issues in Portsmouth. The recent Mayor’s Blue Ribbon Committee on Housing is a good example. However, achieving “diverse housing” in Portsmouth may require more. How about a “Diverse Housing Task Force” made up of City officials, citizens and developer/investors? The purpose of the Task Force would be to identify available land, developers, tax credits, financing, and support for specific “diverse housing” opportunities and projects. Example: Identify large parcel of land appropriate for the development of “diverse housing”. Fund the acquisition of the property through donations, tax credits and housing finance authority financing. Pre-approve the parcel for “diverse housing”. Issue an RFP to developers or private public partnerships (PHA and private developer/investors) to build and/or acquire the project. Far-fetched? It is somewhat like what the City is doing with the McIntyre Building.

PL Housing Dialogue

Phase I

Common Group Report:

Small Business and Their Employees

The Group was intended to meet with members of a small business association in Portsmouth. After the initial meeting with the association, input was obtained through one of its officers.

There appears to be a consensus among small businesses and their employees that Portsmouth needs to be a diverse community to remain vibrant and sustainable. Diversity is necessary to avoid a “mono-culture” dominated by tourists, retired persons, wealthy and part-time residents. There is no animosity towards any of these people. Rather, diversity in age and wealth is critical to sustaining Portsmouth’s success.

There is a strong belief that the overall quality of the community will be better served if more people live and work in Portsmouth because they will be more vested in their community.

Housing is a very serious problem for small business owners and their employees. The problem is availability and affordability. Small businesses do not have enough revenue to pay substantially higher wages necessary for them or their employees to afford to live here (rent or own). If one cannot live in Portsmouth, then they must spend time and money getting here every day. As a result, there is a high turnover of employees who will take slightly lesser paying jobs if they can live where they work.

Portsmouth is a “unique and amazing” City. It has done an incredible job preserving its history; embracing the arts, theater, culture and crafts people; developing a local economy; and becoming a walking and environmentally friendly community. As a result, Portsmouth is attractive to all walks of life. There has been an influx of wealthier people who have created a very high demand for quality housing that has drastically increased housing costs. Housing costs have become unaffordable for some small business owners and most of their employees.

The irony is that, as Portsmouth becomes more desirable, the demand for restaurants, shops and a variety of other small businesses continues to increase, but because these small businesses cannot afford to pay their employees enough to be able to afford to live here, it has become increasingly difficult to staff the very businesses that are in high demand. What makes the City “unique and amazing” may not be sustainable.

The need to commute to work in Portsmouth has many disadvantages. The cost of and

time to commute, and then to find parking, add up. Transportation alternatives are limited. Additionally, for some vital services, such as nurses, a 45 minute commute to and from work every day, added onto a 12-hour shift, can impact performance.

If Portsmouth is going to have diverse housing, there:

- Needs to be public support for diverse housing;
- Needs to be an understanding that diverse housing will not decrease the value of homes, but to the contrary, will sustain values over time;
- Needs to be, on the national level, an understanding that a “living wage” for all employees is necessary for sustaining a vital national economy.

The Group offered an example of housing alternatives that need to be explored. Many seniors want to age in place in their homes but need help in maintaining their homes and having some companionship. Service workers cannot afford housing in Portsmouth but could be live-in companions with seniors, thereby reducing their housing costs, giving them a local residence, and helping seniors to age in place.

The Group’s overall vision for Portsmouth is best summed up as follows: Portsmouth needs to build housing that will integrate the community from preschoolers to seniors. People who live and work here will be more vested in their community and generate and sustain a better community. Small businesses will be able to maintain their employees and housing values will not go down.

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Common Group Report:

Seniors

Seven people from the senior center at the Community Campus met with facilitator Robin LeBlanc for an hour. Three live in Hillcrest Estates, two in their own homes for over 20 years, and a couple live in the yellow apartment building next to the old library. Income ran the gamut from under \$20,000 per year to \$80=100K per year. The couple and one other had moved to Portsmouth to retire within the past four years.

1. What does your home mean to you/ what impact does it have on your life?
2.
 - like the convenience of walking downtown and availability of public transportation.
 - feeling of security and belonging among the neighbors, grateful for that when my husband died. I had only been there a couple of years and had made good friends.
 - Peace and quiet of the neighborhoods, and access to public transportation (where applicable) were very important.
3. How is where you live working for you (location, design, price-point)
 - It's working okay, there is a ramp, but I cannot use it in my wheelchair
 - The interior is too small for a wheelchair – use a walker but if anything were to happen to my husband, who does a lot for me, I would have to move. I cannot mow the lawn or shovel, cannot get up steps by myself.
 - I put in a chairlift several years ago and use it often now for myself. However, maintaining the property – mowing, raking, shoveling, cleaning – is a challenge and places that do it charge too much.

- I am stuck in a too-big house but cannot afford to move. It's a lot to take care of by myself.
 - Hillcrest prices are getting high.
4. Challenges for finding places to live if we have to move – location, design, price-point?
 - All of them!
 - The older we get, the less money we have
 - Need almost nothing to be able to get into the “projects”, and some are terrible
 - So much is so expensive, rents too high (eg, new units out by McKinnon's)
 5. If we have to move, looking for:
 - A place that is accessible for wheelchairs – ramp, wide doors inside, walk-in shower, etc.
 - Would love to see a group of small, one-floor cottages with a community building. Perhaps a condo-type set up, so don't have to worry about maintenance
 - Noted that this would be difficult to create and still be affordable
 6. IDEA: why doesn't the city partner with an agency or agencies and expand living options in places where they already have senior housing in town?
 7. Multi-generational settings were important to some of the group but not to all (had family visit frequently)
 8. What do you want the City to know?
 - They all want to stay in their homes – whether where they are now or in the future = and not have to go into a nursing home. They want homes that are affordable and accessible (one floor, wide doors etc.) and have public transportation.
 - They also want to have services available to them (home maintenance, rides to doctor appointments or grocery shopping, etc.) that are affordable.
 - Could the high school require community service as a pre-requisite of graduation, and then teens could assist seniors with lawn maintenance, etc.
 - They want the City to think about how rising taxes is affecting them. Suggestion: “We've paid our dues for education for years. How about if seniors get a break in the education portion of the tax bill?”
 - A little off topic, but they also said they would like the city to think about
 - a. More places to sit downtown – more benches
 - b. Giving seniors a break in parking prices
 - c. Encouraging restaurants to serve lighter meals, with discounts to seniors