

# HOUSING

## For the Town of Salisbury

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The purpose of the Housing Chapter is to identify Salisbury's housing inventory, housing needs, and to develop long term strategies that reflect public input, data analysis and projected needs. This Chapter also discusses the current housing climate and the implications of changing demographic trends.

The objectives and recommendations at the end of this Chapter are focused around three main themes that are derived from the public outreach process and form the foundation for the vision statement:

- Protecting Salisbury's high quality of life;
- Using a mix of housing types to respond to changing demographic needs and economic trends; and
- Ensuring that housing development is compatible with both Salisbury's rural character and its village character, including historic preservation and architectural standards.

Data for this Chapter are summarized from the Salisbury Today and Tomorrow chapter and the 2014 Central NH Regional Planning Commission's Regional Plan. A wide range of data sources was used to compile the information in this Chapter, including the US Census Bureau, Decennial Census and the American Community Survey, the New Hampshire Housing Finance Authority (NHHFA) and other sources as noted in the individual tables.

### CHAPTER VISION

Retain the following core community values as expressed in the survey and visioning session while ensuring a variety of housing options, both in design and levels of affordability:

- Encourage historic preservation, aesthetic standards, and protection of the sense of place and community character, particularly in the village;
- Support a balanced and appropriate mix of housing, including a mix of housing and non-residential uses in the village; and,
- Encourage walkability and a vibrant village.

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### LINKING HOUSING AND DEMOGRAPHICS

As Salisbury's demographic trends change, so does and will its housing needs. Housing is a critical building block that supports a successful community and contributes positively to residents' perception of quality of life. The majority of communities in New Hampshire experienced the impact of the downturn in the housing market from 2006 to 2010. Sales slowed as people tended to stay in place in an effort to cope with job losses, lower property values and other economic concerns related to these experiences. Cyclically, these downturns lead to recoveries but it can be slow. If NH's population projections are accurate, Salisbury will experience an overall gain in population to 1,540 residents by 2025, an increase of 158 residents from the 2010 Census. While this is not a robust surge in growth, the continuing trends of an aging population and decreasing household size point to potential changes in the type and location of housing desired by these age groups and may signal the need for a wider variety of housing options.

### COMMUNITY SURVEY AND VISIONING SESSION RESULTS

Residents who responded to the Community Survey expressed that their top three preferences of housing type, in order of preference, were Single Family, Accessory Dwelling Units (ADU), and Elderly Housing. Throughout the region, Accessory Dwelling Units are becoming more desired by residents. However, Salisbury is unique in that respondents preferred ADUs at almost the same rate as single family homes. The bottom three, in order of preference, were condominiums/town houses, apartments (i.e. multi-family), and mobile or manufactured homes. Collectively, this suggests a cautious approach to higher densities.

In terms of growth rates, the overwhelming majority of respondents indicated that the rate is acceptable, and, only 13.2% indicated that Salisbury is growing too fast.

From a zoning standpoint, the lot sizes and frontages were seen as appropriate for Salisbury and should not be altered.

Finally, in terms of where growth should take place, the south east corner of Town, followed by the village area and then the north east corner were, in order of preference, prioritized.

Collectively, the survey results suggested that people want to see controlled density around the village and less density in the more rural areas. They also suggest a mix of housing options that include, but are not dominated by the single family home. Lastly, people seem happy with the existing zoning framework.

The themes that emerged from the visioning session are somewhat similar to the survey responses and can be categorized as stated below:

- Support current two-acre zone;
- Support the village charrette;
- Cautious about converting large homes into apartments;
- For new apartments, no more than five units for every two acres; and
- Protect rural character through lower densities and no density incentives for cluster developments.

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**Community Survey Question 22:**

Do you see the need for additional units of the following types of housing in Salisbury?

Q. 22	Yes	No	No Opinion	Total
Single Family	44.4% (28)	42.9% (27)	12.7% (8)	63
Two-Family Duplexes	30.7% (19)	54.8% (34)	14.5% (9)	62
Multi-Family	15.9% (10)	71.4% (45)	12.7% (8)	63
Elderly Housing	41.9% (26)	41.9% (26)	16.1% (10)	62
Conservation of Large Homes into Apartments	24.2% (15)	61.3% (38)	14.5% (9)	62
Manufactured/Mobile Home Parks	6.4% (4)	81.0% (51)	12.7% (8)	63
Manufactured/Mobile Home on Individual Lot	25.4% (16)	57.1% (36)	17.5% (11)	63
Condominium/Town Houses	16.1% (10)	71.0% (44)	12.9% (8)	62
Accessory Dwelling Units (Attached or Detached)	43.6% (27)	30.7% (19)	25.8% (16)	62

**Community Survey Question 23:**

In your opinion, which statement best characterizes Salisbury's rate of residential growth?

Q. 23	Total	Percent
Growing too fast	9	13.2%
Growth is acceptable	43	63.2%
Growing too slowly	10	14.7%
No opinion	6	8.8%
Total	68	100.0%

**Community Survey Question 26:**

Are you in favor of increasing the lot size in Salisbury?

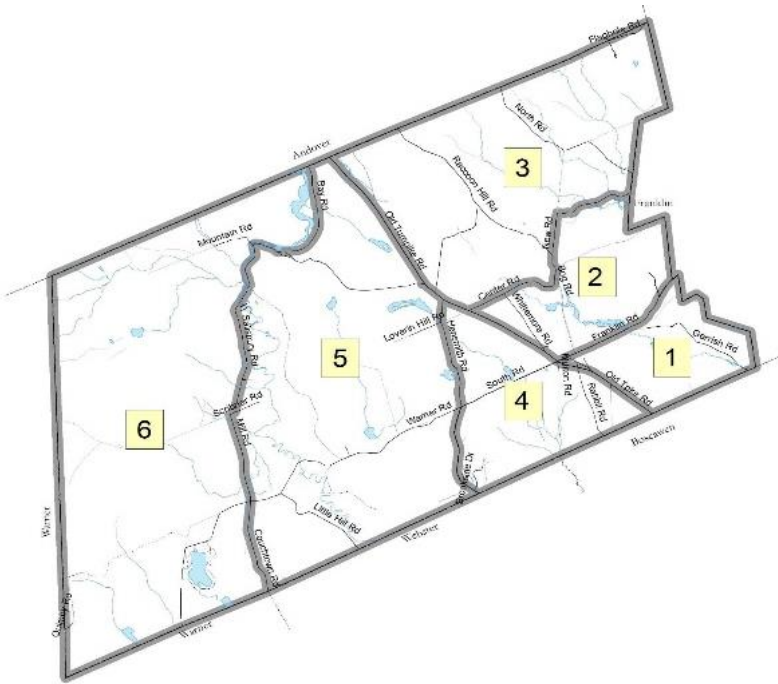
Q. 26	Total	Percent
Yes	18	28.6%
No	36	57.1%
No opinion	9	14.3%
Total	63	100.0%

**Community Survey Question 27:**

Are you in favor of increasing the frontage length in Salisbury?

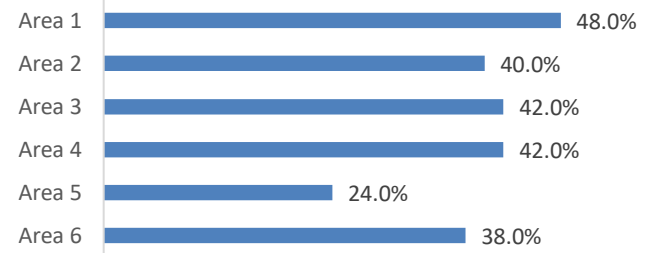
Q. 27	Total	Percent
Yes	11	17.5%
No	40	63.5%
No opinion	12	19.1%
Total	63	100.0%

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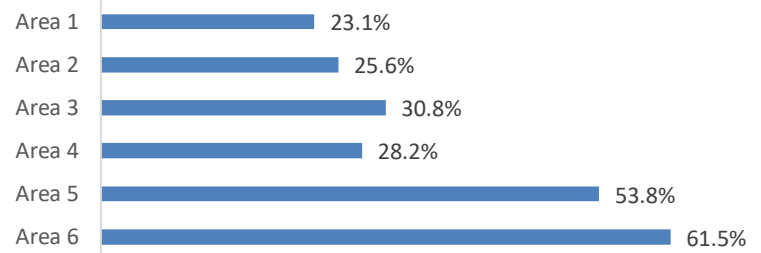
**Community Survey Question 24:**

Which areas are most suitable for additional development?



**Community Survey Question 25:**

Are there areas where growth should be restricted?



## DESCRIPTION OF THE REGIONAL HOUSING MARKET

Overall, the region has seen several demographic and housing economic changes over the last decade. The region's growth has slowed, but is still expected to grow over the next 15 years. In terms of income, the region's median household income is greater than the state or the nation as a whole. There are some areas where the population faces challenges in obtaining quality housing, in particular due to income, and among some populations of interest. Lastly, the average household size is decreasing. For more detail, please refer to the Central New Hampshire Regional Planning Commission's Region Plan, completed in 2014.

The region's housing market itself has slowed as well. Building permits for new residential construction are down: in 2015, the number of building permits issued in the region was only 47% of the number of permits issued in 2000. In fact, of all the permits issued between 2000 and 2015, 65% were issued between 2000 and 2005. With regard to cost, both owner and rental housing are more affordable as the region is less expensive than the state and many of its other regions, but there is a segment of the population that has affordability problems. Transportation continues to be an issue for segments of the population: commute times are increasing and there are fewer options to driving a car.

Regionally, it has been identified that there is a need for more housing options for many segments of the population. Choices, affordability for those on modest or fixed incomes, and the opportunity for seniors to "downsize" and age in place are key issues.

Key trends to keep in mind from the New Hampshire Housing Financing Authority's 2014 publication, "Big Houses, Small Households: Perceptions, Preferences and Assessment:"

- **New Hampshire's current housing supply is poorly aligned with evolving preferences among different age groups.** This mismatch exists both for aging Baby Boomers and younger workers. Older residents are likely to seek to "down-size" to smaller living arrangements, yet housing units of 3+ bedrooms far outnumber one- and two-bedroom units in the state. Given the relatively small number of young households in the state it's unclear whether the larger units built for Boomers during their child-rearing years will draw sufficient interest from buyers in future years.
- **Affordability and the New Hampshire advantage.** These factors have an impact on the affordability of housing in New Hampshire, something which may have been a big part of New Hampshire's attraction to new migrants from higher-priced states over the past four decades. While the median price of homes is more affordable than just a few years ago, this is not necessarily true for first-time buyers, who have traditionally provided important liquidity to the housing market. The home purchases of first-time buyers enabled those who were selling their homes to "move up" or "down-size." But younger residents can often face inferior job prospects and high levels of student debt, and they are delaying marriage, and are unsure of the benefits of homeownership—including the ability to easily resell at a later date. In addition, the state's rental market has grown less affordable in recent years as well. The New Hampshire Housing Finance Authority's (NHHFA) 2016 rental housing survey indicated that between 2010 and 2015 the state median monthly gross rent for a two-bedroom apartment rose

by seven percent (in contrast to the 2 percent drop in the monthly mortgage cost) and vacancy rates decreased (6.4% to 2.7%), meaning renters were paying more, with fewer options to choose from. This reflects a national pattern for a growing percentage of households in rental housing.

- Seniors will occupy a growing proportion of the State’s housing units.** New Hampshire’s senior population nearly doubled between 2010 and 2015, from 178,000 to 323,000 people, a change that is not matched among younger age groups. As a result, seniors will occupy a growing proportion of the state’s housing units, filling one in three units by 2025. The number of senior households in the state, both owners and renters, will nearly double by 2025. While seniors generally want to age in place, this desire is complicated by several factors, including high rates of disability, lower median income and savings, declining caregiver population and other factors. The median income of the state’s senior homeowners is barely half that of the state median, and their home equity has been significantly reduced by the state’s housing downturn.
- New construction will likely be limited in a projected era of slower population growth.** The rehabilitation of the existing housing stock may become more needed, yet much of New Hampshire’s housing regulations, including local planning and zoning ordinances, are not currently geared towards this segment of the market.

### HOUSING TRENDS IN SALISBURY TODAY

Population change in Salisbury has seen periods of dramatic increase as well as slow growth. Between 1980 and 1990, the population grew by more than one third. The following decade it had slowed dramatically to just under eight percent. Overall, the growth rate between 1980 and 2010 was about 77%. Between the turn of the century and 2010 it grew significantly again. Population projections from the NH Office of Energy and Planning show a slower rate of growth into the future, just 10.5%, between 2015 and 2025.

Change in housing units showed an overall decline during the 30 - year period but, overall, an increase in the number of units that was significantly greater than that of the population. But, by dividing the population among housing units in 2010, there would be 2.3 people per unit. US Census showed 2.72 people per household in 2010. This suggests that there is a need for more housing in Salisbury.

**Table 5.1: Population and Housing Growth, 1980-2010**

Growth	Population	Net Change		Housing Units	Net Change	
		#	%		#	%
1980 (US Census)	781	NA	NA	290	NA	NA
1990 (US Census)	1,056	275	35.2%	422	132	45.5%
2000 (US Census)	1,137	81	7.7%	514	92	21.8%
2010 (US Census)	1,382	245	21.5%	598	84	16.3%
Total Change 1980-2010	-	601	77%	-	308	106.2%

Source: US Census data

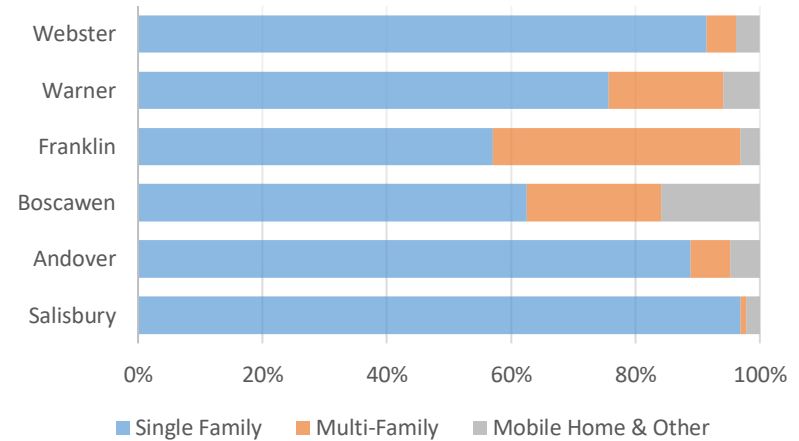
**HOUSING STOCK AND SUPPLY**

The amount and types of housing within a community are influenced by many factors, including land use regulations, population growth, property values and municipal services. A community’s approach to land use and development impacts the overall housing stock. The following is a summary of current trends as identified through data resources. Overall, Salisbury has experienced a steady, though gradually decreasing supply of new housing. Additionally, a buildout analysis can be found in the Appendix of this chapter. A description of what a buildout analysis is can also be found in the Recommendations and Objectives section of this Chapter.

The housing unit data shown in Figure 5.1 to the right show the units by type, reinforcing the prevailing pattern of single family homes, especially in Salisbury. Figure 5.2 also shown to the right shows the percentage of houses with none, one, two, three, and four or more bedrooms, indicating a high number of three or four plus bedroom homes that make up the majority of Salisbury’s housing supply with over 90%. Additionally, the majority of homes in Salisbury were built from 1970 through the 2009 (Table 5.2), a time when New Hampshire experienced dramatic increases in population and trends point towards the construction of larger homes.

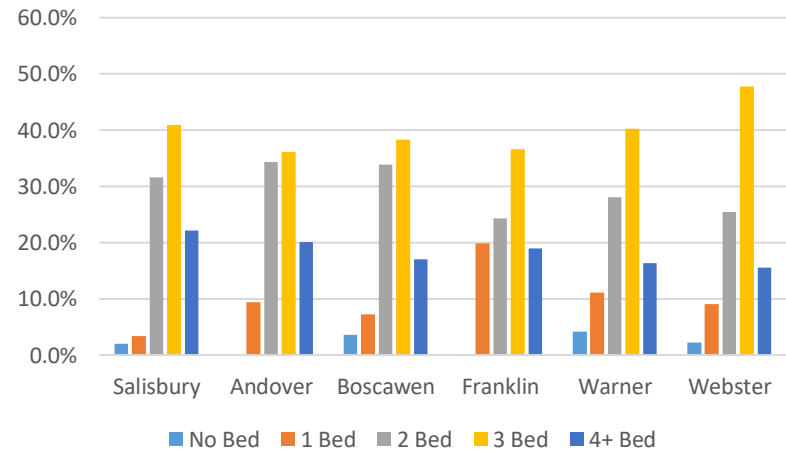
Nearly 89% of housing units in Salisbury were occupied in 2015 (Table 5.3). Of the occupied units, approximately 93.7% are owner occupied with the remaining 6.3% being rental. Surrounding communities though, have a greater percentage of rental units than does Salisbury. Franklin maintains the highest percentage of rental units at approximately 41.6%.

**Figure 5.1: Housing Stock, By Type**



Source: American Community Survey 2010-2014

**Figure 5.2: Number of Bedrooms in Homes**



Source: American Community Survey 2010-2014

**Table 5.2 Age of Houses in Salisbury**

Age	Number of Homes	Percent
2010 or later	3	0.5%
2000-2009	85	13.4%
1990-1999	69	10.9%
1980-1989	170	26.9%
1970-1979	101	16%
1960-1969	31	4.9%
1950-1959	27	4.3%
1940-1949	3	0.5%
1939 and earlier	144	22.7%

Source: American Community Survey 2010-2014

**Table 5.3: Housing Occupancy, 2015**

Community	% Occupied Units	Percent Owner Occupied Units	Percent Renter Occupied Units
Salisbury	88.6%	93.7%	6.3%
Andover	83.0%	86.1%	13.9%
Boscawen	89.8%	68.9%	31.1%
Franklin	85.4%	58.4%	41.6%
Warner	75.5%	78.6%	21.4%
Webster	83.3%	89.1%	10.9%
NH	84.1%	71.0%	29.0%

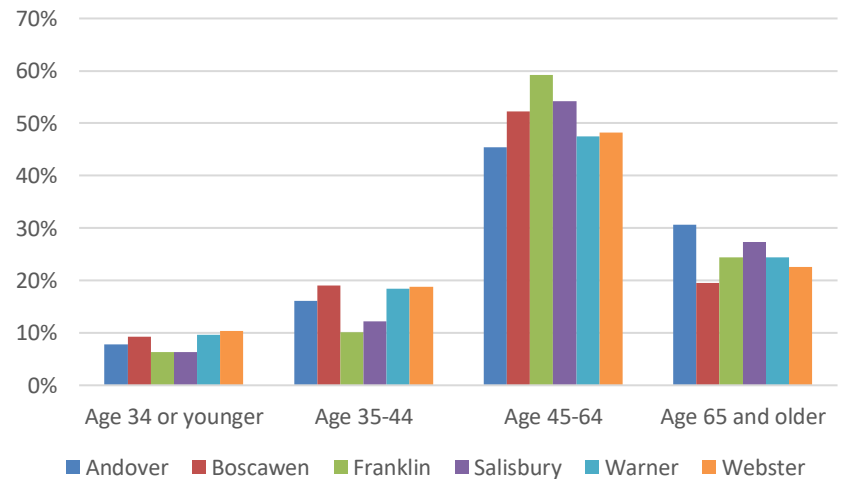
Source: US Census

## AGE OF HOMEOWNERS

The graphic below reinforces the trends of an aging population and housing needs as discussed throughout this Chapter.

Approximately 82% of homeowners in Salisbury are over the age of 45, with about 27% over the age of 65. Compared to Salisbury’s neighboring communities, Salisbury, Franklin and Boscawen have the highest percentage of homeowners in this age grouping. Salisbury and Franklin also have the lowest percentage of total homeowners under the age of 45, with just 18.5% and 16.3% respectively. Of those under the age of 45, approximately 6% are 34 or younger in Salisbury.

**Age of Owner-Occupied Housing Units**



Source: American Community Survey, 2011-2015

**HOUSING DENSITY**

Housing density is calculated by dividing the number of housing units by the square mileage of the area. It is a measure of how thickly settled an area is. Salisbury’s number of square miles, excluding water, is 39.96. Table 5.4 to the right shows the average number of housing units per square mile for the Town of Salisbury and the surrounding communities from 2000 to 2010. While the amount of change varied over the surrounding communities, Salisbury experienced a 16.3% change in housing density, the largest behind the Town of Webster.

**COST OF HOUSING IN SALISBURY**

This section looks at the cost of owner and rental housing in Salisbury as a way to evaluate the housing market in Salisbury. The following Tables present information related to the availability and affordability of housing.

It is important to keep in mind that RSA 674:58 defines workforce housing as homes that are affordable at a 30% cost burden of a household’s gross annual income. Based on the assumption that no more than 30% of a household’s income should be spent on housing, Table 5.5 illustrates that only 8 units (Rent greater than 20% and rents between 20 top 29.9%) are in this category representing about 20% of total occupied rental housing units. The median household gross rent<sup>1</sup> was estimated to be \$1,025 for the five year average (2010-2014) by the American Community Survey.

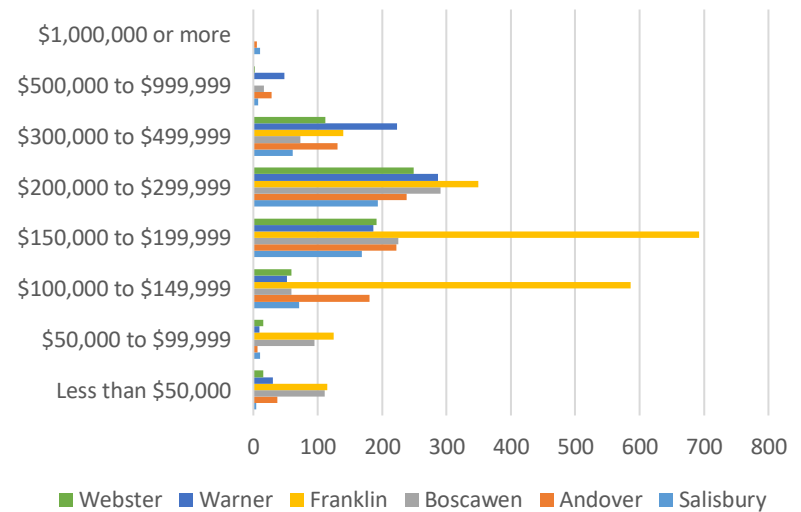
<sup>1</sup>Gross Rent defined as the amount of contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate

**Table 5.4: Housing Density of Salisbury and Abutting Communities**

Community	Land Area (Sq Mi)	2000		2010		Percent Change 2000-2010
		# Units	Units/ Sq Mi	# Units	Units/ Sq Mi	
Salisbury	39.96	514	12.86	598	14.96	16.3%
Andover	40.46	1,038	25.65	1,121	27.71	8.0%
Boscawen	24.73	1,295	52.37	1,453	58.75	12.2%
Franklin	27.57	3,676	133.33	3,938	142.84	7.1%
Warner	55.65	1,228	22.07	1,358	24.40	10.6%
Webster	27.90	672	24.09	849	30.43	26.3%

Source: US Census Bureau

**Figure 5.3: Median Home Value**



Source: American Community Survey 2011-2015

differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. (US Census Bureau)

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Opposite of renters in Salisbury, the majority (about 61%) of homeowners spend less than 30% of their household income on housing (Table 5.6).

Additionally, the average value of an owner-occupied unit in 2015 was \$204,600 in Salisbury, about 10% lower than the average house value in Merrimack County of \$225,200 (per 2015 US Census ACS). This is higher than Andover, Boscawen, and Franklin, but lower than Warner and Webster as shown in Figure 5.3.

**HOUSEHOLD SIZE**

Household size and the number of new residential permits issued gives important information that directly relates to trends that impact land use decisions and the capacity of Town services. As is typical of many other trends, decreasing household size is a common occurrence in New Hampshire and is consistent with a lower birth rate and an aging population. Average household size in the Central NH Region was 2.61 in 2000 and 2.55 in 2010 respectively.

For Salisbury, average household size has gone up and down between 2000 and 2015 (Table 5.7). Between 2000 and 2010 Salisbury’s average household size had increased from 2.61 to 2.69. The state’s had declined during the same period from 2.53 in 2000 to 2.46 in 2010. By 2015 Salisbury had seen its average household size then decrease to 2.42, less than the State’s 2.47 average household size.

As stated elsewhere in this Chapter, it is important to understand if the average household size reported in the Census is similar to the actual population-to-unit ratio. In the event that the actual unit to population number is greater than the reported Census number, it suggests that the number

**Table 5.5: Gross Rent as Percent of 2014 Household Income, 2014**

	Occupied Rental Units	Household Income						
		Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000 or more
Rent < 20% HH Income	6	0	0	0	3	0	3	0
Rent 20%-29.9% of HH Income	2	0	0	0	0	2	0	0
Rent > 30% HH Income	27	0	13	14	0	0	0	0
Percent not computed	6	0	0	0	0	4	0	2
All Renter Household	41	0	13	14	3	6	3	2
Median Gross Rent: \$1,025								

Source: US Census Bureau, American Community Survey 2010-2014

**Table 5.6: Owner Households by Monthly Costs, 2014**

Owner Households by Monthly Costs	Number of Units	Percent of Units
Monthly Costs < 20% of HH Income	169	33.0%
Monthly Costs 20%-29.9% of HH Income	142	27.7%
Monthly Costs > 30% of HH Income	198	38.7%
Percent not computed	3	0.6%
Total Households	512	100.0%

Source: US Census Bureau, American Community Survey 2010-2014

of units may exceed the needs of the population. The result is a “housing unit mismatch” number. The greater the housing unit mismatch number, the greater the likelihood that there are more units than the population needs. The closer the number is to zero, the more it suggests a balance between housing need and supply. For Salisbury, there was a mismatch number of 0.4 in 2000, and a change to -.2 in 2010. By 2015, it had declined to 0.28. These data suggest that while there is a mismatch, it is decreasing over time.

**RESIDENTIAL BUILDING PERMITS**

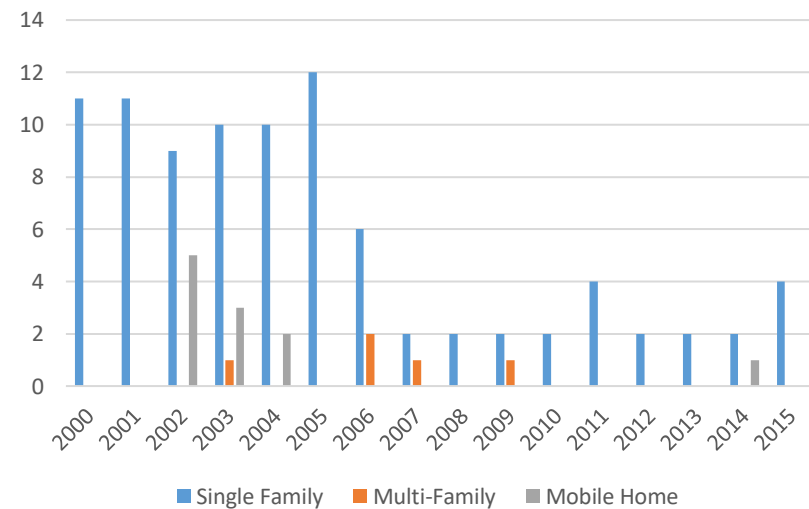
Figure 5.4 looks at the residential building permits by type through 2015. This slowing trend is the typical pattern seen throughout New Hampshire and the Central NH region. There is a noted increase in single-family permits in 2011 and 2015 but an overall decline from the midway portion of the century’s first decade.

**Table 5.7: Actual Population to Unit Ratio and Household Size**

	2000	2010	2015
Actual Units to Population Ratio	2.21	2.31	2.14
Census Reported Household Size	2.61	2.69	2.42
Housing Unit Mismatch	0.41	0.38	0.28

*Source: US Census Bureau 2000 & 2010 Census; ACS 2015*

**Figure 5.4: Residential Building Permits by Housing Type, 2000-2015**



*Source: NH Office of Energy and Planning*

**COMMUTE TO WORK DATA**

Most employed persons commute to work, with a high percentage commuting to Concord (31.2%) and Manchester (14.7). Commuters to Bow represented 8%, and those going to Hooksett, Bedford, Nashua, Merrimack, Londonderry, Pembroke, and Goffstown represented 1.1% to 3.6%. All others made up 30.2% (a number of locations that were grouped together because they represented 1% of the overall).

Of those who commute, nearly 58% drive 30 minutes or more. The largest segment of the population, 25%, commutes 30 to 34 minutes. About 13% have a commute less than 15 minutes.

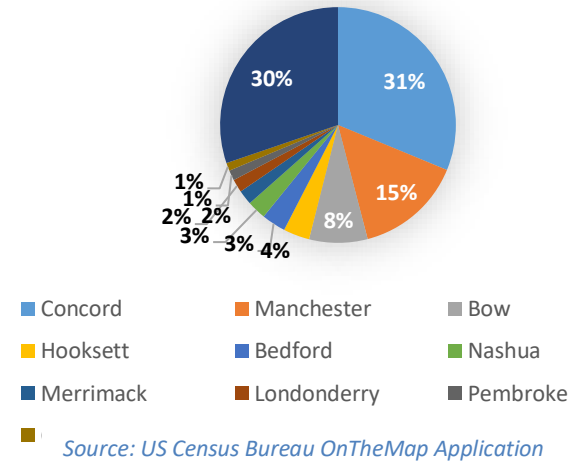
**SUMMARY OF TRENDS**

**Housing through the Life Cycle and Future Workforce:** It is commonly known that individuals and families look for different housing types as they age through the life cycle. By 2030, the population of New Hampshire is expected to increase by approximately 86,000 from the 2010 Census count of 1,396,470.

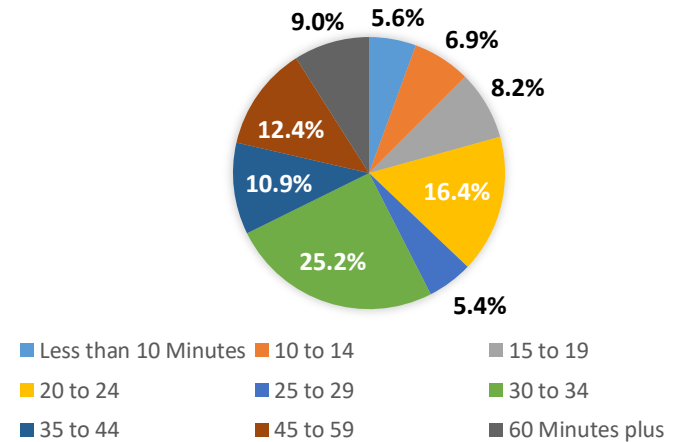
The group most likely to purchase larger homes, those aged 35-54, is expected to decline in many NH communities, including Salisbury. As households age, real estate preferences tend to change as well. Many of the baby boomers are looking to downsize, and the trend of smaller household sizes have impacts on supply and demand in the market.

There is the potential for adopting new development approaches through incentives or other techniques but this does not guarantee a solution. There is also an interest in more walkable neighborhoods while still maintaining the rural character of the Town, another attractive amenity for an aging population.

**Figure 5.5: Where Residents are Employed, 2014**



**Figure 5.6: Travel Time to Work**



Ranch style or single level housing developments have been successful elsewhere because they can offer one story living with a potentially smaller lot size. Accessory Dwelling Units (ADUs) could be a potential solution to the housing needs of both seniors (and younger workers) as well. Supporting these changes would require an evaluation of overall policies on land use requirements, and regulatory changes to ordinances.

There is a competing need to expand the future workforce while enabling seniors to age in place. Housing as an economic development strategy requires the ability to attract those that are not only in the workforce today, but in the future as well. Much of this is similar to what downsizing baby boomers are looking for: smaller homes near amenities and places of employment. Care should be taken to foster policies that decrease competition for housing between seniors and younger workers.

## HOUSING NEEDS ASSESSMENT

For Salisbury, the housing needs assessment has shown that there will be a continued demand for housing into the future, but also a demand for some housing diversity. Changing household composition and housing preferences are likely to affect Salisbury just as much or more than the rate of growth. Today, housing demand looks much different than it did 20 years ago. Like most communities in New Hampshire and the region, Salisbury has an aging population. Characteristics of an aging population include the tendency to downsize households, creating more demand for single level housing and potentially more demand for senior housing. The trajectory of the typical subdivisions and housing demand for an older population has been changing course the last few years and is expected to continue.

## INTERPRETING THE HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment can serve as the starting point for a dialogue in Salisbury on:

- Who can or cannot afford to live in our community?
- Can our children afford to stay or return to the community as they mature?
- Are populations with special housing needs given sufficient housing options?
- Do our elderly residents have sufficient alternatives to remain in the community if they chose to?
- Does our existing housing stock currently attract any economic development? Do we want it to?

## HOUSING NEEDS ASSESSMENT OVERVIEW AND HOUSING PROJECTIONS

The Housing Needs Assessment (HNA) draws on U.S. Census data and considers demographic changes and projections and their potential impact on housing need. This information can then be used to help communities plan for housing demand.

The HNA begins with a base year (2010) analysis using U.S. Census data for the number of renters over and under the age of 65 years, as well as the number of home owners of the same age. Ratios were then established between the number of people per household and the number of households in each of the four groupings (renters under 65, renters over 65; owners under 65, owners over 65). Using the ratios and population growth projections from the New Hampshire Office of Energy and Planning, an estimated number of needed owner and renter housing units in five-year increments between 2015 and 2040.

## FOR JUNE 5, 2017 PUBLIC HEARING

This section summarizes a projection of housing supply needs for the periods 2015 through 2040. This forecast of housing needs is designed to inform a community about the expected demand for housing in the future. This section includes projections of the needs for both owner and renter housing. It should be noted that the further out the projections go, the less reliable they may be. Historical data for population projections by age are available from the NH Office of Energy and Planning.

The following housing forecast is based upon the Population Headship Tenure Model included in *The Evolving Environment and Housing's Future* produced by the NH Center for Public Policy Studies for NH Housing as part of the state's Housing Needs Assessment (2014). The model estimates the future need for housing using anticipated changes in household size, tenure, and age group. Headship is defined as the ratio of the number of household heads relative to the total population. For this model, the headship ratio is computed for each population cohort and the total population. The projections are based upon headship rates by age group.

As mentioned earlier, the aging population has come to account for a greater share of all households in the region and state and a resultant decrease in household sizes. Decreased fertility rates have further reduced household sizes with fewer children per household, and young families represent a smaller share of all households than they have historically. This model accounts for these trends in household formation and home ownership trends dependent on the age of the head of household and thus presents a more accurate reflection of future housing production needs to meet demand of a changing demographic. For the Central NH Region as a whole, there is a projected need for as many as an additional 6,280 units to meet demand by 2020 from the 2010 base year. However, it should be

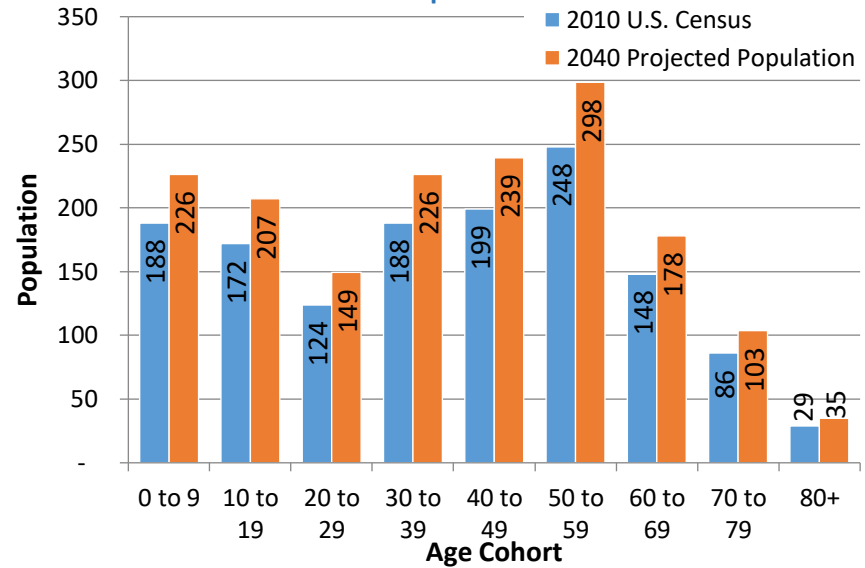
noted that new units do not necessarily equal new structures. For example, there could be the opportunity to add a small apartment or accessory unit with a single family home. Highlights of the HNA for the Central NH region include: a need for about a 6% increase in housing every five years between 2010 and 2025; about a 70/30 split, respectively, between owner-occupied and rental housing in 2015; and, about 47% of the rental housing needed by 2015 would be for those under 35 years of age or over 74 years of age. For Salisbury, there is a projected need for 494 units to meet demand by 2020 from the 2010 base year (28 additional units from 2010; see Figure 5.8). Of these units, about 7%, or 33 rental units are forecasted (3 additional units more than in 2010). By 2040, the overall projected need would be for 568 units would be needed (up 102 from 2010) and, of which 7% would be rental (9 units more than in 2010). On average, there is a need for about 3 units every year between now and 2040 to build on the 2010 base-year's stock.

With regard to housing, slowing population growth along with reasonable rent and home ownership costs would suggest that, on the surface, the housing needs are generally being met. However, there are some present trends that point towards challenges in the housing supply:

- The availability of smaller dwelling units for seniors to downsize;
- Transportation issues given the rural nature of the region and dependency upon the single occupancy vehicle; and
- The cost of housing for seniors on fixed incomes, disabled persons, and single parents.
- The need to close the housing mismatch gap though it is declining.

Shown in both Figures 5.7 and 5.8 are the results for Salisbury, using the Housing Needs Assessment. As mentioned previously in the Master Plan, using the Housing Needs Assessment tool highlights the dominance of a rural development pattern that influences the housing character of Salisbury. Coupled with the slowdown in growth over the last decade, the projected dwelling unit demand is not a large increase over the current supply of both renter and owner units yet there should be opportunities to evaluate the existing housing supply and the emerging trends mentioned above. It's an obvious conclusion that people look for different housing types as they go through the life cycle. The group most likely to purchase larger homes, people aged 25-54, is declining and some communities are looking at ways to attract the younger workforce population (such an approach could also help to alleviate the housing mismatch gap). The challenge for Salisbury is looking at ways to encourage a mix of housing that continues to support the rural character of the Town through regulations and/or regulatory flexibility and other mechanisms in balance with environmental concerns.

**Figure 5.7: Salisbury's Population By Age 2010 to 2040 Comparison**



**Figure 5.8: Salisbury Projected Dwelling Unit Demand**

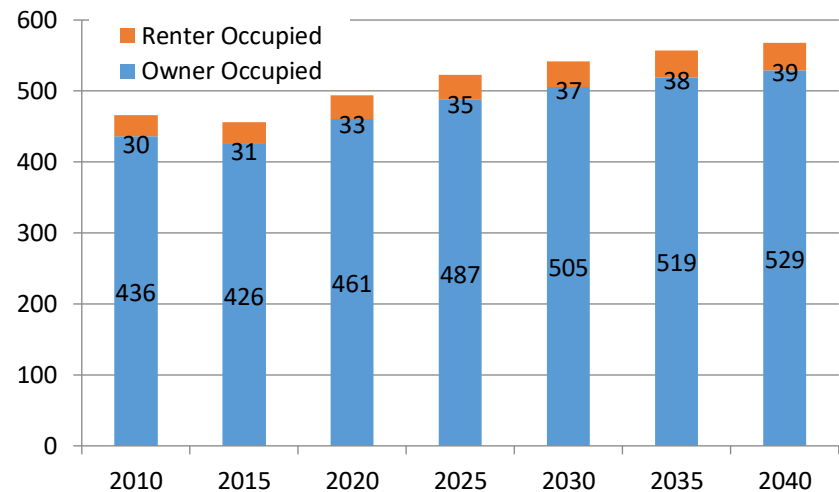
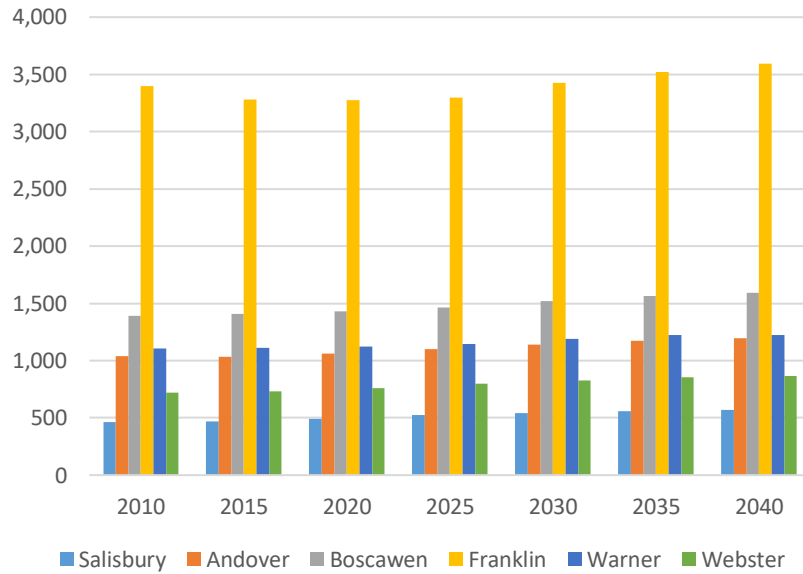


Figure 5.9: Regional Housing Changes



### WHAT IS A BUILDOUT ANALYSIS AND HOW IS IT USED?

- A buildout analysis is designed to show the full development of a community based on the zoning ordinance as currently written. It also uses certain assumptions in its projections (slopes, wetlands, efficiency of development etc.). It is an *approximate* picture of how the zoning would work over a long period of time.
- The best way to use a buildout analysis is to understand, roughly, where development will take place, what an approximate number of houses may be built town wide, and how densely development could unfold. While it is not an exact predictor of development on each lot, it suggests how the zoning impacts growth. For Salisbury, the buildout represents a baseline that can be revisited during the next master plan update to get a sense for how development is occurring.

## FOR JUNE 5, 2017 PUBLIC HEARING

### CHAPTER RECOMMENDATIONS & OBJECTIVES

#### OBJECTIVE 1

Ensure lot size zoning includes low-density housing and large lots to maintain Salisbury's rural character.

- Maintain 2-acre zoning to protect rural character.
- Support multi-family zoning that does not allow for density greater than 5 units per 2 acres for multi-family housing.
- Allow for clustering of housing but do not allow density that would be greater than a conventional subdivision.
- Continue to monitor this Chapter's buildout analysis until the next master plan update.

#### OBJECTIVE 2

Preserve the current Village development pattern.

- Maintain historic preservation as a priority. Strategies such as a historic district, demolition delay bylaw, and other historic preservation tools could be employed to preserve the character and buildings within the village.
- Evaluate architectural design standards in the village that could aid with protecting community – and village – character. Commercial standards could reside in the site plan regulations and residential standards in the zoning ordinance.
- Work towards implementing the Plan New Hampshire Charrette's recommendations that were enthusiastically supported by the community in an effort to protect the Village.
- Look for opportunities to address the concerns of traffic flow and walkability. Development patterns should include sidewalk

construction and upgrades. Furthermore, shared driveways and access ways between properties could be beneficial.

#### OBJECTIVE 3

Ensure a mix of housing.

- Permit manufactured housing but ensure that it does not negatively impact the community character of Salisbury.
- Care should be taken to ensure that large historic properties in the village are not lost to excessive multi-family conversion.
- Identify opportunities for senior housing and ensure that the zoning ordinance allows for senior housing development.
- Continue to monitor trends regarding workforce housing and housing affordability. Consider ordinances or other actions as needed.
- Include a mix of uses, including housing types in Village district zoning.
- Encourage pedestrian-friendly development in the village.
- So-called "tiny homes" need to be accounted for in the zoning ordinance. Research on current best management practices should be conducted, including a regulatory audit. Changes to allow for and regulate tiny homes may be prudent. The American Planning Association's Zoning Practice Issue Number 11, Practice Tiny Homes, (November 2015) is available on CNHRPC's website.

#### OBJECTIVE 4

Promote energy conservation.

FOR JUNE 5, 2017 PUBLIC HEARING

- Support the application of federal, state and local programs that provide funding for rehabilitation of existing homes that need energy efficiency and safety improvements.
- Maintain and update the Town's building codes for compliance with current federal and state regulations that promote energy efficiency and sustainable construction.