

Appendix E

Housing

As part of Hillsborough County and the greater Manchester area, increases in the population of Goffstown and the associated demand for housing has historically been and will continue to be, influenced by this wider community. Hillsborough County is New Hampshire's most populous county and Manchester is the largest city. Manchester currently has a population of 107,000 persons and a total of population of approximately 250,000 in the greater metropolitan area. Goffstown, by comparison, has a population of 17,531 (2003).

The forecast for growth in Hillsborough County and the greater Manchester is robust. Between 2000 and 2010, the County is forecast to gain some 36,000 jobs and nearly 42,000 people. These forecasts have significant implications for all sectors of Goffstown, but especially housing. With an active position and direction about housing, Goffstown will be able to position itself to manage and direct future growth and determine the types, quality and quantity of housing it desires to offer. This section of the Master Plan reviews trends and forecasts for population growth and housing in Goffstown. It also includes recommendations for accommodating future housing needs.

1 Overview of Population Trends and Projections



According to the US 2000 Census, the population of Goffstown was 16,292, inclusive of 5,641 households of which some 4,054 were family households. The average household and family size in Goffstown was 2.6 and 3.1 persons, respectively. The most recent population estimates (2002) show an addition of 927 persons during the two-year period since the 2000 Census, for a total population of 17,219. This represents an increase of nearly six percent.

Goffstown's population has been increasing steadily for the past several decades. Since 1970, the population has gained 7,935 people, increasing from 9,284 to 17,219. The total growth in population over the 32-year period is 85 percent, representing an average annual growth rate of 1.9 percent. Historic

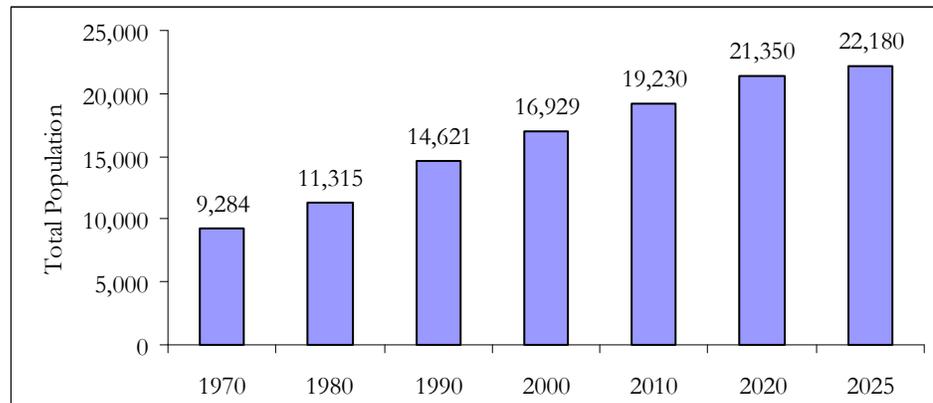
population growth trends in Goffstown are highlighted in **Table 1** together with similar data for other communities in the greater Manchester region.

Table 1										
Total Population 1970 to 2004 for Goffstown, Selected Municipalities,										
Hillsborough County and the State										
	Total Population					Percent Change Per Annum				Total Growth
	1970	1980	1990	2000	2002	70-80	80-90	90-00	00-02	1970-2002
Goffstown	9,284	11,315	14,621	16,929	17,219	2.0%	2.6%	1.5%	0.9%	85.5%
Bedford	5,859	9,481	12,563	18,274	19,608	4.9%	2.9%	3.8%	3.6%	234.7%
Dunbarton	825	1,174	1,759	2,226	2,363	3.6%	4.1%	2.4%	3.0%	186.4%
Weare	1,851	3,232	6,193	7,776	8,225	5.7%	6.7%	2.3%	2.8%	344.4%
New Boston	1,390	1,928	3,214	4,138	4,554	3.3%	5.2%	2.6%	4.9%	227.6%
Hooksett	5,574	7,303	9,002	11,721	12,280	2.7%	2.1%	2.7%	2.4%	120.3%
Manchester	87,754	90,936	99,567	107,006	108,150	0.4%	0.9%	0.7%	0.5%	23.2%
County	223,941	276,608	336,073	380,841	391,660	2.1%	2.0%	1.3%	1.4%	74.9%
State	737,681	920,610	1,109,252			2.2%	1.9%			

Source: 2002 Population Estimate of NH Cities and Towns, July 2003, NHOSP

As shown in **Table 1**, Goffstown population growth rates are generally consistent with rates experienced by Hillsborough County and the State of New Hampshire and are faster as compared with the City of Manchester. Most of the smaller communities around Goffstown, however, experienced considerably faster rates of increase over the same period, albeit from a smaller population base. Some of these communities such as Bedford and New Boston have more than doubled in population.

Forecasts for future population growth have been prepared by the New Hampshire Office of State Planning (NHOSP). These actual and projected changes in Goffstown’s total population for the period between 1970 and 2025 are presented in **Figure 1**. As shown, population forecasts for the period between 2000 and 2025 suggest continued growth but at a slower rate; the forecast average annual growth rates decreases from 1.3 for the period between 2000 and 2009, to 1.1 percent between 2010 and 2019 and 0.8 percent between 2020 and 2025. Between 2000 and 2025, Goffstown is forecast to have another 5,251 residents, a population gain of about 30 percent overall.



Source: US Census and NHOSP.

Figure 1 Town of Goffstown Actual and Forecast Population 1970-2025

The demographics within Goffstown are also changing. Two major changes observed in Goffstown that are also consistent with state-wide and national trends are a slight aging of the population and a trend towards fewer and smaller family households in favor of more non-family households. While the number of family households increased between 1990 and 2000, these families were smaller in size (3.18 persons per family, compared with 2.64 in 2000). In addition, the rate of increase among family households (13.9 percent) is dwarfed by the increase in non-family households (56.1 percent). Smaller family sizes are explained in part, by a large increase (56 percent) in the number of single-parent family households. Changes in family sizes and the types of households will have an impact on the housing supply in terms of types, price ranges, sizes and amount housing that needed for Goffstown in the future.

2 Housing Market Trends and Conditions

A. Existing Housing Supply

The housing stock in Goffstown is comprised primarily of single-family homes with a smaller, but significant proportion of multi-family and manufactured/mobile homes. In 2002, about 70 percent of all housing was single family and the remaining 30 percent multi-family and manufactured/mobile homes. The growth of Goffstown housing supply and the mix of housing types between 1985 and 2002 are shown in **Table 2**.

	Total Housing Units					Percent Change Per Annum				Total Growth
	1985	1990	1995	2000	2002	70-80	80-90	90-00	00-02	
Single Family	3,085	3,337	3,673	3,976	4,174	1.6%	1.9%	1.6%	1.0%	35.3%
Multi-family	842	1,390	1,451	1,555	1,567	10.5%	0.9%	1.4%	0.2%	86.1%
Manuf. Housing	156	295	300	267	267	13.6%	0.3%	-2.3%	0.0%	71.2%
Total	4,083	5,022	5,424	5,798	6,008	4.2%	1.6%	1.3%	0.7%	47.1%
Source: Current Estimates and Trends in NH's Housing Supply; Update 2002 (NHOSP, December 2003)										

Goffstown has experienced a strong housing market with steady growth in the period between 1985 and 2002, with single family homes comprising the largest share of all new developments. An exception to this pattern occurred between 1985 and 1990 when there was a significant increase in the number of multi-family (548) and manufactured/mobile (139) units. Since 1990, however, new housing has been almost exclusively single family homes. Changes to the Goffstown housing supply between 1995 and 2002 are shown in **Table 3**.

	Census		Residential Permits/Net Change			Total
	1995	2000	2000	2001	2002	
Single Family	3,673	3,976	58	46	94	4,174
Multi-family	1,451	1,555	0	0	12	1,567
Manuf. Units	300	267	0	0	0	267
Total Housing	5,424	5,798	58	46	106	6,008
Source:						

Manufactured/Mobile Homes

As of 2000, manufactured/mobile homes represent 5.3 percent of the total housing stock, comprising 306 units. Goffstown currently has three mobile home parks; Shatney's, Glen Falls, and Medford Farms. Medford Farms and Glens Falls are by far the larger parks with 151 and 150 units each respectively. Residence at Glens Falls is restricted to elderly or 55 plus households.

Rent Assisted Housing

Goffstown currently has 123 units of rent-assisted housing. These units are distributed across three developments and all restricted to elderly households only. Existing rent-assisted housing available in Goffstown, including the associated funding program, is shown in **Table 4**.

Name of Development	Number of Units	Type of Housing	Funding Program/Sponsor
Edward J. Roy Apartments	60	Elderly	Section 8 Rental Subsidy Program
Meetinghouse	38	Elderly	New Hampshire Housing Finance Authority (NHHFA)
Placid Woods	25	Elderly	Farmers Home Administration (FHA)
Source: Regional Housing Needs Assessment, Southern New Hampshire Planning Commission (1999)			

B. *Housing Conditions*

The first sections of this Chapter discuss population growth, residential growth trends and the composition of Goffstown's existing housing stock. This next section examines the characteristics of the housing stock in order to identify any needs that may exist.

Occupancy Rates

Goffstown is currently experiencing an extremely tight housing market, especially with regards to owner occupied units. According to the 2000 Census, 5,641 of the 5,728 year-round housing units in Goffstown were occupied, representing an occupancy rate of 97.5 percent. The vacancy rate for home sales was 0.6 percent while the vacancy rate for rental units was 2.1 percent. These vacancy rates suggest considerable development pressure for Goffstown's housing market, especially for owner occupied units.

Of the 5,728 housing units that were occupied in 2000, 4,505 were owner occupied (80 percent) and 1,136 (20 percent) renter occupied. These percentages are essentially unchanged from the breakdown recorded in the 1980 and 1990 Census data.

Housing Conditions

The US Census collects data on housing conditions to gauge the quality and standard of housing. Generally-speaking, the quality of housing in Goffstown is adequate. As expected, conditions in owner-occupied units are slightly better than those found in renter-occupied units. For example, the proportion of the renter-occupied units with no telephone service was 2.6 percent. The proportion of renter-occupied units without plumbing or kitchen facilities was 2.3 and 1.9 percent, respectively. For owner-occupied units, the proportion of units without these basic services ranged from 0.1 to 0.2 percent.

Another indicator of the housing quality and standard of the housing stock is the age of a community's housing stock. Having a large stock of older homes can be indicative of a need for housing rehabilitation and renovation and/or reflective of a community's historic nature. About 18 percent of Goffstown's housing stock was built before 1940. This compares with about 44 percent (2,522 units) that has been built since 1980. While the age of the housing stock by itself provides no guarantee as to the quality of housing, it does suggest that a large percentage of the housing stock likely meets the minimum safety standards for structural, electrical, heating and plumbing work.

C. *Housing Costs and Affordable Housing*

Housing Costs

Various data is available regarding the value and prices of housing in Goffstown. Self reported median values of owner-occupied housing units in the US 2000 Census were \$124,900 with two-thirds of all housing units in

Goffstown valued between \$75,000 and \$150,000. It is important to note these are self-reported values, rather than sale prices or otherwise devised market values.

A real estate sales tracking project commissioned by the Southern New Hampshire Regional Planning Commission (SNHRPC), on the other hand, reported the average price of a home sold in Goffstown in 2003 as \$218,907. Condominiums sold for an average price of \$134,060 and manufactured/mobile home sold at an average price of \$93,417. The average sale price per unit across all types of residential property in Goffstown in 2003 was \$199,267. This estimate is about 60 percent higher as compared with the self-reported values.

Home prices in Goffstown, despite being considerably higher than self reported values recorded in the Census, are nonetheless below average real estate prices in the greater Manchester regional (\$222,030), as recorded by the SNHPC study.

Affordable Housing

Affordable housing is a critical issue in communities everywhere but this is especially true among communities such as Goffstown where shortages in housing supply can quickly drive housing prices upwards. As a general rule, affordable housing is defined as housing for individuals of low and moderate income (LMI) in which rent does not require more than 30 percent of income. A low income household earns less than 50 percent of the median family income and a moderate income household earns less than 80 percent of the median family income.

In 1999, the median household income for Goffstown residents was \$55,833; low income families had annual incomes of less than \$28,000 and moderate income families had annual incomes of less than \$44,700. As recorded in the US 2000 Census, about one-third of renter households in Goffstown spent 30 percent or more of their household income on housing.

The New Hampshire Housing Finance Authority (NHHFA) and the SNHRPC have placed and continue to place considerable attention on the availability of affordable housing. The SNHPC prepares a Housing Needs Assessment that, as specified by New Hampshire state law, evaluates the regional need for housing for persons and families of all income levels. Housing Needs Assessments are updated every five years; the most recent available report was prepared in 1999. This report set goals for each community with regards to their "fair share" of affordable housing. These goals are shown in **Table 5**.

Municipality	Total Fair Share	Credits	Adjusted Fair Share
Auburn	122	2	120
Bedford	431	28	403
Candia	138	0	138
Chester	137	0	137
Deerfield	268	3	265
Derry	1,472	199	1,273
Goffstown	454	74	380
Hooksett	590	219	371
Londenderry	558	3	555
Manchester	5,273	540	4,733
New Boston	231	4	227
Raymond	464	153	311
Weare	318	95	244
Total	10,457	1,320	9,137

Source: SNHPC Housing Needs Assessment, 1999

In the past, housing needs assessments including the 1999 SNHRPC report, used estimates of indigenous low income households and the distributions of low income renter households by community. NHHFA is in the process of changing its framework for assessment and evaluation of models that may be used to estimate and update area housing needs. These new models put more emphasis on the overall household production needs and to the relationship between household demand and employment. The NHHFA has developed four models to estimate regional fair shares of affordable housing but left it up to individual planning commissions to choose which model to use, or to develop a hybrid version. The SNHPC will update their regional housing needs assessment in 2005. While they have not determined how they will calculate the needs assessment, they anticipate housing goals and targets to change.

D. Housing Projections

There are several sets of mostly consistent projections for future housing requirements in Goffstown, including those shown in Town reports and those prepared by the SNHRPC. For purposes of the Master Plan, estimates shown in Town reports have been used. These projections estimate 1,828 new housing units will be needed in Goffstown between 2000 and 2020, exclusive of the 106 units built in Goffstown between 2000 and 2002.

These housing forecasts suggest that on average Goffstown will need to add about 91 new housing units every year during the 20-year period to keep pace with estimated demand. In 2000 and 2001, Goffstown added 58 and 46 new housing units per year respectively. For the period between 1995 and 2002, however, on average 83 new housing units were build per year (see Table 3). The pace of housing development in Goffstown, therefore, is forecast to continue. Housing projections in 5-year increments are shown in **Table 6**.

	1990	2000	2010	2020
Total Housing	5,022	5,826	6,575	7,654
Single Family Units	3,337	3,976	4,451	4,976
Multi-Family Units	1,390	1,555	1,644	2,066
Manufactured Units	295	295	480	612
Source: Town Reports				

E. Summary and Recommendations

A basic premise when planning for housing in Goffstown is that demand will continue into the future. This premise is based on the projected economic growth in Hillsborough County and the greater Manchester area, as well as growth experienced in communities nearby to Goffstown. Current projections for future population and housing growth suggest an increase of approximately 5,250 people and 1,828 housing units in Goffstown by 2020.

Plans for Goffstown's housing must manage several competing elements; in the first case, there is a strong desire among residents to preserve Goffstown's existing character, defined by residents to include open space, rural character, small town atmosphere and recreational opportunities. The community also has an interest in providing housing that is affordable to low and moderate income and workers in the community. At the same time, there is considerable market pressure to continue to build large, expensive single family homes that 'pay for themselves' in terms of municipal services.

Goffstown does have some multi-unit and manufactured housing, the vast majority of new housing built in the Town (especially since 1995) has been suburban-style, single-family housing. These types of housing do meet a key segment of the housing market (primarily families with children), but also tends to exclude other housing markets. This type of development also tends to result in unintended negative consequences such as diminished open space, traffic congestion, high cost to provide services and utilities, sprawl and loss of community character. Due to their higher prices, inaccessibility and size, suburban-style housing also tends to exclude other important members of the wider community such as young adults, older adults, lower-income individuals and families, and 'empty-nesters'.

As evidenced by the data presented in this chapter, the housing market in southern New Hampshire is set for continued development of single family, suburban-style homes in Goffstown. The 2000 Census, for example, suggests that the vacancy rate for home sales was 0.6 percent. Data published by the SNHRPC suggests that between 1990 and 2000 home prices increased by nearly 80 percent. *Unless directed otherwise*, the market will most likely continue to build suburban, residential, higher-cost homes; in part because the formula offers developers the most straight-forward and low-risk path.

As evidenced by the preceding data and analysis, the over-arching question is, given the desire to balance a variety of concerns and requirements, how can Goffstown best provide new housing in a way that is consistent with the existing character of the community, caters to a wide variety of housing needs and demographics, includes affordability and the elderly without creating additional tax burdens for existing residents and businesses.

This chapter of the Master Plan has presented an analysis of historic population and housing trends for Goffstown, as well as a set of projections for the future. Information has also been discussed which evaluates the condition of the town's housing stock and the regional issue of providing affordable housing. In keeping with findings of this chapter, as well as the goals contained in the General Statement chapter, the following recommendations are presented.

Goal HOU 1: Encourage housing that preserves the character of each of the existing neighborhoods in Goffstown.

Objective HOU-1: Support existing neighborhoods with infrastructure, code and ordinances.

Action HOU 1. Set manufactured housing design guidelines.

Design guidelines can be an effective tool and The Planning Board should consider the development of strict standards for manufactured housing parks within the site plan review regulations. This will help to both preserve the character of neighborhoods and guarantee quality housing for people of all income levels in an esthetically pleasing setting.

Action HOU 2. Design codes and regulations to limit detrimental impacts on existing neighborhoods.

Consistent with the goals of this chapter and in an effort to maintain the quality of the neighborhood environment, Goffstown should establish limits on factors that may have a detrimental impact on that environment. These impacts may include annoyance, disturbance, or endangering the comfort, repose, health, peace or safety of others. One method to achieve this goal would be through the adoption of a noise and disorderly conduct ordinance which should be considered by the town. A second potential strategy would be to limit the number of unrelated adults occupying a single housing unit or to set a minimum habitable square footage per occupant.

Action HOU 3. Support existing neighborhoods with infrastructure.

Existing neighborhoods should be equipped with neighborhood infrastructure such as sidewalks, rail to trail connections, street amenities, and traffic calming measures. These steps will enhance the desirability and livability of existing neighborhoods.

Goal 2: Encourage housing which provides greater benefits to the community than it requires in services.

Objective: Open new markets for different housing types

Action HOU 4. Review existing zoning code to identify unintended barriers to mixed use and multi-family housing.

The Town should consider if any aspects of the current code inadvertently provide an advantage towards single-family, suburban-style housing over other types of housing.

Action HOU 5. Explore potential markets and demand for non-traditional housing.

In addition to affordable housing, there is potential to develop market rate housing for young adults, “empty-nesters” and older adults. The Town should work with State and regional planning organizations to evaluate this market, ascertain demand, determine requirements and consider the potential of Goffstown to meet these needs. Providing this type of housing can be mutually supportive of several elements of the Master Plan, including Economic Development.

Objective: Build partnerships with existing housing and economic development organizations.

Action HOU 6. Explore partnerships with State and non-profit agencies to develop affordable housing strategies.

The Town should work with the New Hampshire Housing Finance Authority, or other similar agencies, to assist residents with limited financial means in obtaining decent, affordable housing. These agencies can also help the town with programs that will encourage a different mix of owner and renter-occupied housing units.

Action HOU 7. Work with local economic development organizations to evaluate opportunities to partner on housing projects.

Housing is a key economic development issue that affects the entire Town as well as existing village centers. Accordingly, the Goffstown Main Street Program and the Pinardville Merchants Association should be actively incorporated in the development of new housing or strategies to attract new housing in the village centers. Such involvement would ensure that the housing is compatible with existing plans for village development and may open opportunities for new partnerships and linkages.

Goal 3: Locate new development to traditional-style neighborhoods and mixed-use neighborhood centers.

Objective: Create opportunities for mixed use housing.

Action HOU 8. Update R1 and R2 Zoning Districts.

Increase the frontage, area, and other requirements of the R2 zone to match those of the R1 zone for multi-unit dwellings. In addition, allow long-term (minimum 20 years) subsidized low to moderate income elderly housing (HUD Section 8 income, housing, and rental standards) to occur in either the R1 or R2 zones under the former R2 standards by special exception.

Action HOU 9. Encourage or require the inclusion of non-residential commercial activity in selected growth areas.

Encourage the re-creation of traditional villages and downtown centers by allowing mixed use development or requiring a ratio of commercial activity to housing units. From a housing perspective, this strategy may effectively open markets for non-traditional markets including with limited access to automobiles (i.e. elderly populations) and would also lead to a diversity of housing types. Such a strategy would also support several other Master Plan goals by developing neighborhoods, reducing driving, and expanding local economic development.

Action HOU 10. If cluster developments are to be built, ensure preservation of and compatibility with existing neighborhoods.

The character of the existing neighborhood in which the cluster development is to be located must be maintained. This may require additional landscaping, planting of trees to act as a natural barrier, or that the placement of the clustered homes is set away from the existing road frontage in order to maintain such character. All units built under the cluster development regulation within 100 feet of an existing road (pre-development), must meet the setback requirements of that zone and a separation between each of the dwelling units equal to 75% of the frontage requirement of that zone.

Goal 4: Integrate housing plans with land use, open space, transportation, and economic development goals.

Action HOU 11. Develop and implement growth management measures.

Goffstown should consider instituting growth management measures consistent with the stated goals and findings of the master plan, or other studies which may be undertaken by the town, which will regulate the timing and phasing of development. This could be accomplished through the adoption of a growth management ordinance and other innovative land use controls as specified under New Hampshire RSA 674:21, 22, and 36 as amended. The Planning Board should continually assess and balance the community and regional needs to determine the timing and specifics of any type of growth management strategy.

Action HOU 12. Ensure development guidelines are consistent with environmental regulations.

The text of the zoning ordinance and the development regulations should be consistent in their definitions of buildable area relative to subdivisions, for both standard and clustered housing.