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# Housing

This chapter of the Master Plan focuses on the quantitative and qualitative aspects of the town's housing stock. Other chapters of the Plan address the issues of land use relationships, soils compatibility and provisions for public services as they relate to housing development. The first portion of this chapter provides an overview of the town's historic population trends, as well as projections of anticipated future growth. The housing analysis begins by identifying changes to the town's housing supply and composition over the past several decades. Data is also presented regarding selected characteristics of the housing stock in order to evaluate its adequacy and identify any needed improvements. Additionally, Goffstown's housing supply is reviewed within the context of regional development as it relates to the issue of affordable housing. Finally, projections of future housing development are presented along with recommendations on how to achieve the town's housing goals.

## 1 Overview of Population Trends and Projections

Housing development in Goffstown will continue to be driven by the population growth and economic development within the greater Manchester area. Table 1 presents historic growth trends between 1960 and 1995 for Goffstown and surrounding municipalities, as well as Hillsborough County and the State. The data in this table reveals two interesting trends. One is that Goffstown's percentage population growth over the past three decades has either exceeded, or been roughly equivalent to, the population growth for the County and the State. However, when compared to neighboring communities, Goffstown's percentage population increase has been consistently lower than all of the adjoining towns with the exception of the City of Manchester.



**Table 1**  
**Total Population 1960 to 1995 for**  
**Goffstown, Selected Municipalities, Hillsborough County and the State**

	1960	1970	1980	1990	1995	% Chg 60-70	% Chg 70-80	% Chg 80-90	% Chg 90-95
<b>Goffstown</b>	<b>7,230</b>	<b>9,284</b>	<b>11,315</b>	<b>14,621</b>	<b>15,177</b>	<b>28.4%</b>	<b>21.9%</b>	<b>29.2%</b>	<b>3.8%</b>
Bedford	3,636	5,859	9,481	12,563	13,943	61.1%	61.8%	32.51%	11%
Dunbarton	632	825	1,174	1,759	1,876	30.5%	42.3%	49.8%	6.6%
Weare	1,467	1,851	3,232	6,193	6,681	26.2%	74.6%	91.6%	7.9%
New Boston	925	1,390	1,928	3,214	3,524	50.3%	38.7%	66.7%	9.6%
Hooksett	3,713	5,574	7,303	9,002	9,198	50.1%	31.0%	23.3%	2.2%
Manchester	88,282	87,754	90,936	99,567	101,900	-0.6%	3.6%	9.5%	2.3%
County	178,161	223,941	276,608	336,073	349,804	25.7%	23.5%	21.5%	4.1%
State	606,921	737,681	920,610	1,109,252	1,137,000	21.5%	24.8%	20.5%	2.5%

Sources: U.S. Census, 1995 from NH Office of State Planning

Figure 1 illustrates the actual and projected changes in Goffstown’s total population between 1960 and 2015. The data between 1960 and 1990 represent actual enumeration by the U.S. Census while the projections for the years 2000 to 2015 were prepared by the New Hampshire Office of State Planning (NHOSP). These projections include 1,720 people in institutional facilities, with this number being held constant for all projection periods.

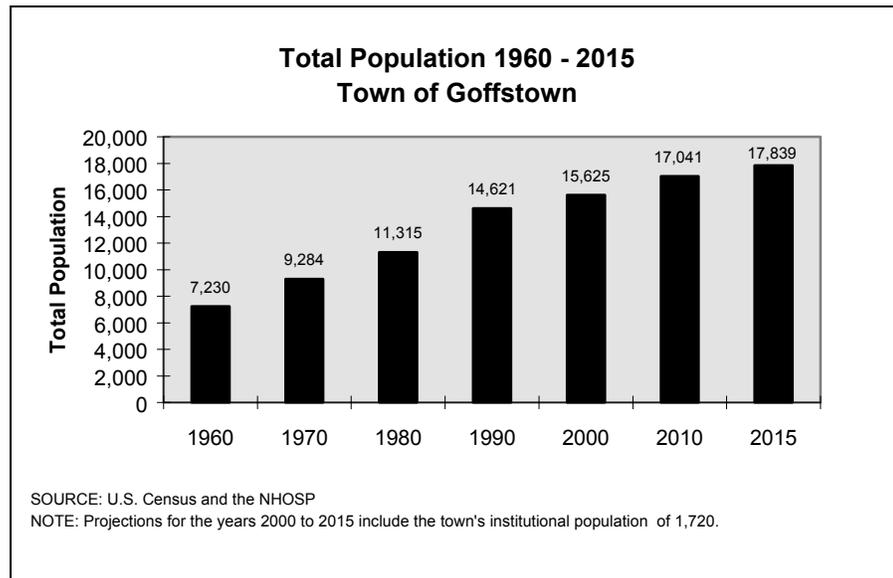


Figure 1

The data in Figure 1 indicates that a substantial flattening of the town’s projected growth rate is expected beyond the year 2000. For the three decades between 1960 and 1990 the town experienced an average annual growth rate of 2.5%, 2.0% and 2.6% respectively. However, for the three decades between 1990 and 2015 the average annual growth rate is projected to be 0.67%, 0.87% and 0.45% respectively.

At some point other communities in the region may reach a point beyond which, further residential growth will become increasingly difficult to accommodate. This could very likely result in some of this residential growth

spilling over into Goffstown. Such an occurrence may significantly increase development pressures within the town. Should this occur, housing development may reach a level that will exceed Goffstown's ability to provide necessary public services and infrastructure to support this growth. If these circumstances arise it may be necessary for the town to implement some type of growth management measures which would regulate this development in a more timely manner.

## 2 Housing Market Trends and Conditions

### A. Existing Housing Supply

Goffstown serves primarily as a "bedroom community" for people working in locations outside of the town. The label bedroom community implies that historically, new development within the town has been predominantly residential as opposed to commercial or industrial. Table 2 illustrates the growth in the town's housing stock between 1980 and 1995. From 1980 to 1990 a total of 1,644 total units were added to the housing supply. This represents an average growth rate of 3.8%. Much of this growth occurred within the five year period between 1985 and 1990. The majority of new units were added in the multi-family category (725 units) which represented 44% of the total increase. This increase was largely attributable to new condominium development in the town. Single family homes accounted for 38% (631 units) of the increase followed by manufactured housing at approximately 17% (288 units). The increase in manufactured housing units is primarily attributed to the development of two large manufactured housing parks for adult residents.

**Table 2**  
**Total Housing Units by Type 1980 to 1995**  
**Town of Goffstown**

	1980		1985		1990		1995	
	Total Units	% of Total						
Single Family	2,706	80.1%	3,085	75.6%	3,337	66%	3,673	68%
Multi-family (incl. Condos)	665	19.1%	842	20.6%	1,390	28%	1,451	26%
Manuf. Housing	7	0.2%	156	3.8%	295	6%	300	6%
<b>Total</b>	<b>3,778</b>	<b>100%</b>	<b>4,083</b>	<b>100%</b>	<b>5,022</b>	<b>100%</b>	<b>5,424</b>	<b>100%</b>

Sources: 1980, 1990 U.S. Census; *Current Estimates and Trends in New Hampshire's Housing Supply*, NHOSP, 1995

The NH Office of State Planning maintains annual estimates of building permits for housing units issued by New Hampshire communities. These estimates include single-family, duplex, multifamily, and manufactured housing units. Table 3 presents the estimated number of units, based on building permit data, which were added to the housing stock between 1990 and 1995. The total units added in Goffstown during this time period was 402, which represents an average growth rate of 1.6% per year, bringing the total number of permanent and seasonal housing units to 5,424. The largest gain in actual units between 1990 and 1995 has been in the single-family category, which accounted for 336 out of the total 402 units. Although the 1.6% average annual increase in housing units represented a dramatic slowing of the rate of growth from previous time periods, it should be noted that the

growth rate has been accelerating in the neighboring community of Bedford, which had average annual increases of 2.7%, 3.3%, 3.0% and 3.3% between 1991 and 1995.

**Table 3**  
**Additions to the Housing Supply 1990 to 1995**  
**for the Towns of Goffstown and Bedford**

	Census		Net change in units - Residential permits					Total
	1990	1990	1991	1992	1993	1994	1995	
<b>Town of Goffstown</b>								
Single Family	3,337	46	59	63	68	61	39	3,673
Multi Family	1,390	3	0	4	0	5	49	1,451
Manuf. Units	295	1	0	0	0	4	0	300
<b>Total Housing</b>	<b>5,022</b>	<b>50</b>	<b>59</b>	<b>67</b>	<b>68</b>	<b>70</b>	<b>88</b>	<b>5,424</b>
<b>Town of Bedford</b>								
Single Family	3,853	50	86	117	147	132	133	4,518
Multi Family	272	6	0	0	0	6	26	610
Manuf. Units	31	0	1	0	0	0	0	32
<b>Total Housing</b>	<b>4,156</b>	<b>56</b>	<b>87</b>	<b>117</b>	<b>147</b>	<b>138</b>	<b>159</b>	<b>4,860</b>

Source: *Current Estimates and Trends in New Hampshire's Housing Supply*, NHOSP, 1995

The effects of residential growth during the 1980s were greatly responsible for the recommendation contained in the 1987 Master Plan concerning the creation of more affordable housing. Market factors also contributed to changes in the types of housing units being constructed. Abatements granted by the Board of Land and Tax Appeals in Goffstown showed a 10% greater drop in the value of condominiums between 1988 and 1993 than was experienced by other classes of property.

## **B. Housing Conditions**

Having presented an overall picture of residential growth trends and the composition of Goffstown's housing stock, this section further examines selected characteristics of the housing supply in order to identify any needs which exist.

Although it is somewhat dated, the information from the 1990 Census regarding housing characteristics in Goffstown is the most detailed data available. While more recent information would be preferable, the data presented will at least provide a measurement of the baseline conditions and changes that have occurred. In some instances more recent statistics for the years between 1990 and 1995 were available and have been utilized.

### **Occupancy Rates**

According to the 1980 Census, 3,298 of the 3,378 year round units in Goffstown were occupied, representing an occupancy rate of 97.6%. As of 1990, 4,759 of the 5,022 units in Goffstown were occupied, representing an occupancy rate of 94.7%. The slight decrease in the occupancy level between these two time periods falls within the generally accepted standards for vacant units, and provides an adequate supply of available vacant units to accommodate current market demands.

Of the total 4,759 housing units which were occupied in 1990, 3778 (79.4%) were owner-occupied, while 981 (20.6%) were renter-occupied. These

percentages are essentially unchanged from the 1980 Census when of the total 3,298 year-round housing units, 80% were owner-occupied and 20% were renter-occupied.

The pressure for additional housing construction in Goffstown has been reduced by this lower occupancy rate, but this picture changes when the occupancy rate by type of dwelling unit is considered. The 1990 Census indicated that of the total renter-occupied units of 1,056, the number of vacant units was 75, representing an occupancy rate of 92.9%<sup>1</sup>. This higher vacancy rate for rental units is one explanation for the fact that only 12 multifamily units were constructed from 1990 to 1994. Conversely, the vacancy rates for owner-occupied units in 1990 was 98.4% (75 vacant out of 3,840). This is a very tight market for owner-occupied units and the development pressures continue to be very strong for this type of housing.

### Housing Conditions

Other factors which can be used to evaluate the health and adequacy of a community's housing stock are the age of the units, the completeness of facilities, and the number of persons per unit. Table 4 illustrates the year of construction for Goffstown's housing units based on the 1990 Census and additional data from the Office of State Planning. As the data shows over half of the housing in Goffstown has been built within the past 25 years. While this factor by itself provides no guarantee as to the quality of housing, it does suggest that a large percentage of the housing stock probably meets minimum safety standards for structural, electrical, heating and plumbing work.

<b>Year Built</b>	<b>No. Housing Units</b>	<b>% of Total</b>
<b>1990-1995</b>	402	7.4
<b>1989-1990</b>	56	1.0
<b>1985-1988</b>	698	12.8
<b>1980-1984</b>	781	14.4
<b>1970-1979</b>	908	16.7
<b>1960-1969</b>	527	9.7
<b>1950-1959</b>	665	12.3
<b>1940-1949</b>	323	5.9
<b>Prior to 1939</b>	1064	19.6

Sources: 1990 Census; *Current Estimates and Trends in New Hampshire's Housing Supply*, NHOSP, 1995

In addition to the overall physical evaluation of Goffstown's housing, "overcrowdedness" is also a factor in determining substandard housing conditions. The generally accepted standard for overcrowdedness is more than 1.01 persons per room, when the total number of persons living within the housing unit is divided by the number of rooms in that unit. As shown in Table 5 overcrowding was found to occur in 88 units in 1980, which was 2.6% of all units. In 1990 it had fallen to 65 units which represented 1.4% of the total. Overall, these indicators show that Goffstown's housing is in good

<sup>1</sup> Refer to Tables H1, H2, H3, and H5 in the 1990 Census  
*Housing*

condition with only some minor areas of concern requiring attention in the form of code enforcement.

**Table 5**  
**Substandard Housing Units - 1980 and 1990**  
**Town of Goffstown**

Characteristic*	1980	1990
	Affected Units	Affected Units/ Total Units
Lacking complete kitchen facilities	12	36/4986
Lacking complete bathroom facilities	55	46/4976
More than 1.01 persons per room	88	65/4759

\*Some of the affected units may be counted in more than one category.  
Source: U.S. Census

### **C. Housing Costs and Affordable Housing**

The 1990 Census shows that the median value of owner-occupied housing units in Goffstown was \$119,700. Of the 4,759 households which responded to the census question regarding housing value, 48.1% indicated that their homes were in the \$75,000 to \$150,000 range. As a general rule, housing costs should not exceed 25% to 28% of gross monthly household income. The Census showed that 22% of the 2,980 households reporting had costs ranging from 25% to 34% of total income, and 18.2% had costs exceeding 35% or more of total income.

The cost of new single-family housing units has been rising very rapidly since 1980 in Hillsborough County, at which time the Census identified a median value of \$47,300 (excluding condominium units). As of 1994, the median value of owner-occupied housing units within the County had risen to \$108,000, according to the New Hampshire Housing Finance Authority. This represents an increase of 128% before adjusting for inflation.

The above figures clearly show that housing affordability is a concern in Goffstown, as it is in all surrounding cities and towns. It can be a particularly serious problem for low and moderate income families. There have been a number of decisions in recent years by the New Hampshire Courts that have emphasized the need for communities to meet the housing needs of these low income families.

The Southern New Hampshire Planning Commission (SNHPC) has come up with goals for each community's fair share of regional low to moderate income housing needs.<sup>2</sup> The methodology used by the Regional Planning Commission evaluates affordable housing by estimating each community's low to moderate income housing needs for its indigenous population, compared to the region as a whole. The relative ability of the community to absorb the region's excess low and moderate income housing units is adjusted based on employment factors, equalized valuation per capita and the amount of vacant developable land. This estimate is then reduced by the number of low/mod units already developed, in order to identify a total fair share goal

<sup>2</sup> Note: The methodology used by the Regional Planning Commission is a modification of the Mount Laurel Doctrine which was applied in New Hampshire in the 1984 *Atkinson* decision.

for that community between 1990 and 2000. Within the SNHPC methodology, a low/mod household is defined as a renter-occupied unit earning less than 80% of the median family income and paying more than 30% of total income towards rental costs.

Depending on how one defines the housing region can have a significant impact on the fair share of affordable housing units allocated to a community. When defined to include the municipalities contained within the Southern New Hampshire Planning Region, Goffstown's 1994 housing supply represented 5.9% of the region's total of 80,000 units. Within this regional context, it is important that each community demonstrate a willingness to accept its proportionate share of regional growth and its "fair share" of low and moderate income housing so that no one community is overburdened. Table 6 presents the fair share of affordable housing to be added to each community's housing supply between 1990 and 2000 as estimated by the SNHPC.

<b>Municipality</b>	<b>Total Fair Share</b>	<b>Credits</b>	<b>Adjusted Fair Share</b>
Auburn	108	1	107
Bedford	642	58	584
Candia	121	0	121
Chester	131	1	130
Deerfield	241	3	238
Derry	1,435	6	1,429
<b>Goffstown</b>	<b>502</b>	<b>2</b>	<b>500</b>
Hooksett	599	29	570
Londonderry	487	2	485
Manchester	5,272	567	4,705
New Boston	215	4	211
Raymond	411	80	331
Weare	293	35	258

Source: Southern New Hampshire Planning Commission Housing Needs Assessment 1995

It is not considered to be realistic that 500 units of low to moderate income housing be created between 1990 and 2000 in Goffstown. The town has demonstrated a commitment towards the development of subsidized housing and has recently received a grant that will be used to develop 38 units of low to moderate income elderly housing. It should be noted that these fair share numbers do not account for housing which is made affordable as a result of rental subsidy grants given directly to individuals. Perhaps most significantly, it does not account for affordable owner-occupied units such as those available through the Veterans Administration and Farmers Home Administration loan programs. These programs can help to significantly reduce the monthly costs of home ownership.

For many, ownership is a better long-term option than renting if the purchase costs can be kept within the affordable range. Data presented earlier in this chapter indicates a higher vacancy rate for rental property indicating a lower demand for this type of unit. For these reasons the suggestion of 500 new affordable rental units must be viewed with a great deal of skepticism. Still, some recommendations formulated in this master plan have been developed on the premise that a commitment to housing for people with low to moderate income should continue.

## D. Housing Projections

This section focuses on determining the projected number of housing units that will be required through the year 2015 within the Town of Goffstown. These projections are based on data regarding anticipated population growth and needs within the existing housing stock. The accuracy of any projection is predicated on the reasonableness of the assumptions. The assumptions below have been applied in developing these projections.

1. The average household size is expected to decline 0.1 persons per household for each projection period (i.e. 2000, 2005, 2010, 2015) from 2.8 to 2.4. This assumption is based on several factors including, U. S. Census Bureau projections, which show continuing reductions in household size.
2. The institutional population (that portion of the population living in dormitories, nursing homes and other institutional settings) will remain at the 1990 Census level of 1,720.
3. That a 3% vacancy rate should be maintained to allow for expected movement in and out of the community.
4. That an average of 10 units annually will be needed to replace units which are demolished, or may be destroyed by other causes such as fire or flooding.
5. That no major social, economic or other unforeseen events will occur which will significantly impact these growth and development projections. If such events occur, adjustments can then be made in accordance with the perceived impacts that are assessed at that time.

Table 8 presents the housing projections for Goffstown between 2000 and the year 2015. Over this 15 year period these figures project an increase of 87 units per year on average, and a growth rate of approximately 1.4%

Year	Total Population(1)	Projected Total Housing Units(2)	Allowance for Vacancy Rate(3)	Replacement Housing (4)	Total Units	Additional Units Needed
<b>Actual and Estimated</b>						
1990	12,901	---	---	---	5,022	---
1995	13,457	---	---	---	5,242	---
<b>Projected</b>						
2000	13,905	5,348	5,509	50	5,559	396
2005	14,728	5,891	6,068	50	6,118	559
2010	15,321	6,384	6,575	50	6,625	507
2015	16,119	6,716	6,918	50	6,968	343

(1) Not including institutional population of 1,720

(2) Population divided by 2.8 to 2.4 persons per household

(3) Housing units multiplied by 1.03

(4) 10 units per year

Sources: 1990 population and total units from US Census.  
1995 population and housing estimates from NHOSP.  
Population projections 2000 to 2015 from the NHOSP.

annually. Records from the town's building inspection department indicate building permits were issued for the construction of 65.5 units per year on average from 1992 to 1995. This represents an annual increase of 1.25% which is comparable to the amount predicted by the projected figures.

Some caution is warranted in evaluating these or any projections. They should be viewed as more of an order of magnitude estimate of the size of Goffstown's housing stock in future years, and not an exact amount of units to be anticipated. It should be noted that the projections in the 1987 Master Plan estimated a growth rate of 4.9%, reaching a total of 9,057 units with a population of 22,036 by 2010. The rapid growth on which these projections were based has not occurred to date.

## ***E. Summary and Recommendations***

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.

- 1) In order to address the goals of preserving existing neighborhoods and encouraging a range of housing options for all income levels, it is recommended that the following changes be made to the requirements of the 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;
  - 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;
  - Clustering of multifamily housing in the R1 or R2 zones would be prohibited. This should both encourage development of low to moderate income subsidized elderly housing and minimize changes to the character of neighborhoods by avoiding concentrations of multi-unit housing.
- 2) 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.
- 3) 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.

- 4) 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 674:21,22,36 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.
- 5) Consistent with the goals herein, housing standards should be adopted which would restrict the number of unrelated adults occupying a housing unit. An ordinance should be considered that would provide a minimum habitable square footage per occupant.
- 6) Goffstown should consider amending its cluster development ordinance. This type of ordinance could assist in the provision of affordable housing through the reduction of utility and infrastructure costs, as well as through the reduction of long-term maintenance costs. However, no cluster development should be approved unless the following criteria are met.
  - The development area (inclusive of all non-buildable land such as wetlands) must be equal to, or greater than, the minimum acreage which would be required if the land was to be developed as a standard single family residential neighborhood. If a wetlands adjustment for non-buildable acreage is considered for a single, non-clustered residence, then this must also be applied to the entire cluster development.
  - The character of the existing neighborhood in which the cluster development is to be located must be maintained. This may require some landscaping, planting of trees to act as a natural barrier, or that the placement of the clustered homes be 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.
- 7) 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.