

Chapter V Housing

Introduction

The purpose of the Housing Chapter is to identify Henniker's current housing inventory, to discuss short-term housing needs, and to denote guidelines for the development of long-range plans for single-family, multi-family, elderly, and affordable housing. The type and availability of housing within a community are important indicators of the quality of life in that community.

The overall goal is to maintain and enhance the current quality of Henniker's housing while promoting the provision of other types of housing to meet the social and economic needs of current and future residents. The vision of the Town is to maintain its rural character and meet the needs of a growing population in a fair and acceptable manner.

Goals and Objectives

Goals and objectives in any plan are intended to provide a policy framework and direction to the plan. Goals are general statements of ideal conditions. Objectives describe desirable projects and programs that will help to achieve the goals. Strategies are steps that need to be taken in order to reach an objective.

Goal: To encourage sound housing development that meets the needs of current and future residents, while protecting the natural resources and rural character of the Town.

Objective: Ensure that current town regulations support sound housing development.

Strategies:

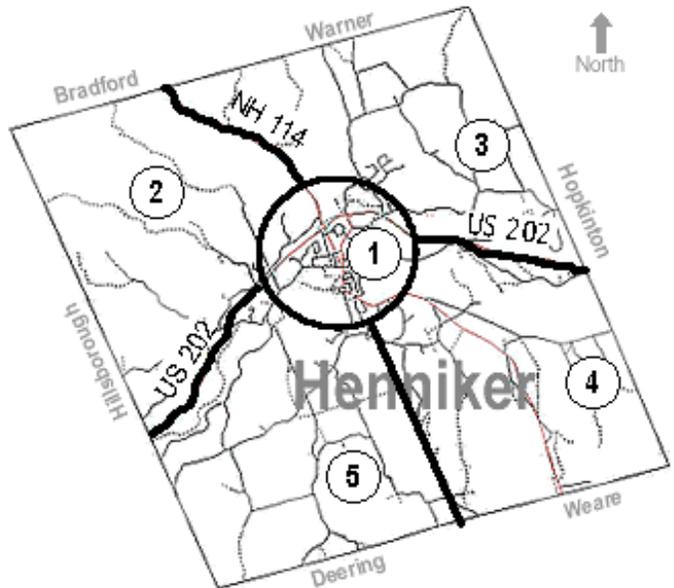
1. Consider adopting an Affordable Housing Ordinance, an Elderly Housing Ordinance, and an Inclusionary Zoning provision into the Henniker Zoning Ordinance.
2. Review and update the Manufactured Housing Ordinance, multi-family housing regulations, and the Open Space Residential Development Ordinance to ensure that they are meeting the stated goals of the regulations.
3. Adopt an impact fee ordinance in order to help pay for the cost of increased municipal services required by new development.
4. Prepare to enforce the statewide building code and other codes, as appropriate, at the municipal level through the hiring of a professional building inspector and adoption of a fee schedule.

Community Survey Results

A Master Plan Community Survey was distributed to all residential households and non-residential landowners in October 2000. Approximately 1,500 surveys were mailed out with 495 surveys being returned, resulting in a 33% response rate. The following survey questions relate to the Housing Chapter.

Using the map below, please identify whether your residence is in area 1, 2, 3, 4, or 5.

	Total	%
1	202	43.0%
2	29	6.2%
3	106	22.6%
4	47	10.0%
5	56	11.9%
Not Sure	10	2.1%
No Answer	20	4.3%
Total*	470	100%



* 25 people who filled out the survey were not legal residents of Henniker but owned property in Town, which makes the total respondents 470 instead of 495.

What type of housing do you currently live in?

	Total	%
Single-Family House on 1-5 acres	184	37.2%
Single-Family Home on less than 1 acre	95	19.2%
Single-Family House on 10+ acres	57	11.5%
Apartment with 2-10 units	34	6.9%
Single-Family House on 5-10 acres	34	6.9%
No Answer	28	5.7%
Other	21	4.2%
Working Farm	11	2.2%
Mobile Home	9	1.8%
Duplex	9	1.8%
Apartment with more than 31 units	7	1.4%
Apartment with 11-30 units	6	1.2%
Grand Total	495	100.0%

Are you a:

	Total	%
Home Owner	405	81.8%
Renter	62	12.5%
Other	5	1.0%
No Answer	23	4.6%
Grand Total	495	100.0%

If you rent, what is your monthly rent?
(October 2000 date)

Rent	Total	Rent	Total	Rent	Total
\$35	1	\$475	2	\$650	3
\$150	1	\$480	2	\$675	1
\$153	1	\$485	1	\$699	1
\$200	1	\$500	3	\$700	1
\$210	1	\$538	1	\$750	3
\$299	1	\$550	2	\$800	1
\$300	1	\$560	1	\$835	1
\$375	1	\$575	1	\$975	1
\$400	5	\$585	1	\$1,200	1
\$425	3	\$600	5	\$4,000	1
\$450	1	\$625	1		

What types of housing would you like to see developed in Henniker?
(Please check all that apply)

Total	
308	Single Family
134	Elderly Housing
120	Cluster Developments (single family homes on smaller lots with remaining area as open space)
76	Condominiums/Town Houses
60	Conversion of Large Homes into Apartments
56	Two Family (Duplexes)
34	Multi-family units (3-4 units)
30	Mobile homes on individual lots
27	New Apartment Buildings (5+ units)
25	Mobile homes in Parks

In your opinion, which statement best characterizes Henniker’s rate of residential growth (check one only):

	Total	%
Henniker is growing at an appropriate rate	228	46.1%
Henniker is growing too quickly	142	28.7%
No Opinion	70	14.1%
Henniker is growing too slowly	29	5.9%
No Answer	26	5.3%
Total	495	100.0%

How would you rate the current adequacy of the following services?

Municipal Services	Good	Fair	Poor	N/A
Building Code Enforcement	188	113	28	95

How important is each of the following to your choice to live in Henniker?

	Very Important	Somewhat Important	Not Important
Rural Quality	384	66	8
Small New England Village	378	63	19
Affordable Housing	260	121	66
Reputation of Schools	258	88	97
Commuting Distance to Work or Other Opportunities	239	138	72
Town Services	193	193	51
Employment	134	129	172
Suburban Area	132	155	132
College Town	107	179	161
Born and/or Raised Here	87	42	281
Farming Opportunity	56	109	264

Housing Demographics

1970-2000 Housing Units

By understanding past housing trends, Henniker can better predict future housing growth and needs. Since 1970, construction of new housing in Henniker has been growing. Over the past 30 years, Henniker has averaged 32 units per year in the 1970’s, 50 units per year in the 1980’s, and 12 units per year in the 1990’s. Since 1970, the total number of housing units has increased by over 125.4%. Compared to abutting communities, Henniker has not seen as large of a percentage increase in the number of housing units. See the table below for these comparisons.

Number of Housing Units, 1970 - 2000

Town	1970 Housing Units	1980 Housing Units	% Change 1970-1980	1990 Housing Units	% Change 1980-1990	2000 Housing Units	% Change 1990-2000	% Change 1970-2000
Henniker	745	1,060	42.3%	1,558	47.0%	1,679	7.8%	125.4%
Bradford	277	520	87.7%	757	45.6%	762	6.6%	175.1%
Deering	195	400	105.1%	757	89.3%	933	23.2%	378.5%
Hillsborough	1,015	1,620	59.6%	2,157	33.1%	2,323	7.7%	128.9%
Hopkinton	1,031	1,396	35.4%	1,924	37.8%	2,210	14.9%	114.4%
Warner	569	765	34.4%	1,039	35.4%	1,228	18.2%	115.8%
Weare	616	1,243	101.8%	2,417	94.4%	2,828	17.0%	359.1%

Source: 1970-2000 Census

Housing Stock Composite

A well-balanced housing stock is important for all communities. A diversified housing stock provides for housing opportunities for all members of the community at various income levels and personal needs. The figures below were compiled using 2000 Census figures. As of 2000, Henniker's housing stock estimate was comprised of 67% single family housing units, 5.6% manufactured housing units, and 27.4% multifamily housing units, which can be seen below.

Housing Composites for Henniker and Abutting Communities, 2000

Town	Total Units of Housing	# Single-Family Units	Single Family Units as % of Total	# Manuf. Housing Units	Manuf. Housing Units as % of Total	# Multi-Family Units	Multi-Family Units as % of Total
Henniker	1676	1124	67.0%	94	5.6%	458	27.0%
Bradford	762	680	89.2%	22	2.9%	60	7.9%
Deering	933	729	78.1%	177	19.0%	17	1.8%
Hillsborough	2323	1858	79.9%	59	2.5%	398	17.2%
Hopkinton	2210	1873	84.8%	123	5.6%	179	8.0%
Warner	1228	929	75.7%	134	10.9%	165	13.4%
Weare	2828	2333	82.5%	235	8.3%	260	9.2%

Source: 2000 Census

Since 1990, an average of 13 building permits for new homes have been issued each year in Henniker, with a majority of them for single-family residences.

Henniker Building Permits Issued, 1990-2000

Year	Single-Family Housing Building Permits	Multi-Family Housing Building Permits	Manufactured Housing Building Permits
1990	7	2	0
1991	10	0	0
1992	6	0	3
1993	6	1	1
1994	13	4	3
1995	5	5	2
1996	11	13	4
1997	8	3	2
1998	9	2	7
1999	14	2	0
2000	20	0	0

Source: New Hampshire Department of Employment Security, 2002, Town Reports

Owner-Occupied and Renter-Occupied Information

Knowing what percentage of the occupied housing units in a community is owner-occupied and what percentage is renter-occupied helps to create a picture of the types of housing options available. As can be seen below, Henniker has 68.3% of its occupied housing units owner-occupied and 31.7% renter-occupied, in 2000. These figures are different from abutting communities in that Henniker has a much larger percentage of renter-occupied housing units because of the large number of students in Town.

Breakdown of Occupied Housing Units, 1990-2000

Towns	1990			2000		
	Total Occupied Units	Owner-Occupied (%)	Renter-Occupied (%)	Total Occupied Units	Owner-Occupied (%)	Renter-Occupied (%)
Henniker	1,405	949 (67.5%)	456 (32.5%)	1,585	1,083 (68.3%)	502 (31.7%)
Bradford	757	409 (54.0%)	105 (13.9%)	803	444 (55.3%)	115 (14.3%)
Deering	757	526 (69.5%)	55 (7.3%)	827	647 (78.2%)	66 (8.0%)
Hillsborough	2,157	1,132 (52.5%)	428 (19.8%)	2,335	1,793 (76.8%)	542 (23.2%)
Hopkinton	1,759	1,525 (86.7%)	234 (13.3%)	2,084	1,799 (86.3%)	285 (13.7%)
Warner	845	675 (79.9%)	170 (20.1%)	1,048	797 (76.0%)	251 (24.0%)
Weare	2,125	1,864 (87.8%)	260 (12.2%)	2,618	2,278 (87.0%)	340 (13.0%)

Source: 1990 and 2000 Census

Household Size

The average household size in a community is an indicator of how the population is arranged. Henniker had an owner-occupied and renter-occupied average household size of 2.84 and 1.94, respectively, in 1990. This stayed fairly consistent into 2000, where there was an owner-occupied average household size of 2.80 and a renter-occupied average household size of 1.94, as can be seen below.

Average Household Size, 1990-2000

Town	1990		2000	
	Owner-Occupied Avg. Household Size	Renter-Occupied Avg. Household Size	Owner-Occupied Avg. Household Size	Renter-Occupied Avg. Household Size
Henniker	2.84	1.94	2.80	1.94
Bradford	2.83	2.37	2.65	2.24
Deering	2.75	2.70	2.54	2.33
Hillsborough	2.83	2.49	2.69	2.18
Hopkinton	2.80	2.26	2.70	1.92
Warner	2.77	2.19	2.68	1.98
Weare	2.95	2.66	3.03	2.59

Source: 1990 and 2000 Census

Age of Homeowners

As of 2000, the largest percentage of homeowners in Henniker (44%) were 45-64 years of age or older. See the table below for a comparison of homeownership trends between Henniker and abutting communities.

Age of Homeowners, 2000

Town	% of Homeowners 34 Years Old or Younger	% of Homeowners 35-44 Years Old	% of Homeowners 45-64 Years Old	% of Homeowners Over 65 Years Old
Henniker	10.6%	30.1%	44.0%	15.2%
Bradford	9.7%	21.4%	45.0%	23.9%
Deering	12.2%	26.4%	41.4%	19.9%
Hillsborough	10.7%	18.5%	31.0%	16.7%
Hopkinton	7.7%	22.5%	47.3%	22.4%
Warner	9.9%	25.8%	45.2%	29.1%
Weare	16.8%	37.1%	37.1%	9.0%

Source: 2000 Census

Age of Housing Stock (Units)

The largest percentage (33.1%) of the housing stock in Henniker was constructed during the period of 1980-1989. This is consistent with most communities in New Hampshire. The information below is an estimate of the age of the current housing stock using 1990 and 2000 Census data.

Summary of Age of Housing Stock for Henniker and Abutting Communities

Towns	Year Housing Built							Total Housing Units, 2000
	1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-2000	
Henniker	425	55	67	125	325	556	123	1,679
	25.3%	3.3%	4.0%	7.4%	19.4%	33.1%	7.5%	100%
Bradford	N/A	N/A	34 *	25	109	346	248	762
	N/A	N/A	4.2%	3.1%	13.6%	43.1%	36.0%	100%
Deering	157	9	31	95	195	270	176	933
	19.0%	1.1%	3.7%	11.5%	23.6%	32.6%	8.5%	100%
Hillsborough	689	87	163	145	435	497	307	2,323
	29.5%	3.7%	7.0%	6.2%	18.6%	21.3%	13.7%	100%
Hopkinton	442	68	197	334	391	492	286	2,210
	20.0%	3.1%	8.9%	15.1%	17.7%	22.3%	12.9%	100%
Warner	493	37	62	94	141	212	189	1,228
	40.1%	3.0%	5.0%	7.7%	11.5%	17.3%	15.4%	100%
Weare	386	22	117	210	516	1,166	411	2,828
	13.6%	0.8%	4.1%	7.4%	18.3%	41.2%	14.5%	100%

Source: 1990 and 2000 Census

* 1959 or earlier

Home Size

The size of the housing units in a municipality is one measure of the quality of life and wealth of its residents. The Census defines rooms in a housing unit as: “living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger’s rooms.” In 2000, the largest percentage of homes in Henniker (19.2%) had 5 rooms, which is comparable to abutting communities.

Median Home Size in Henniker and Abutting Communities, 2000

Towns	Number 1-Room Housing Units (%)	Number 2-Room Housing Units (%)	Number 3-Room Housing Units (%)	Number 4-Room Housing Units (%)	Number 5-Room Housing Units (%)	Number 6-Room Housing Units (%)	Number 7-Room Housing Units (%)	Number 8-Room Housing Units (%)	Number 9 or more Room Housing Units (%)
Henniker	18 (1.1%)	74 (4.4%)	168 (10.0%)	271 (16.1%)	322 (19.2%)	264 (15.7%)	280 (10.7%)	121 (7.2%)	161 (9.6%)
Bradford	13 (1.7%)	13 (1.7%)	53 (7.0%)	153 (20.1%)	146 (19.2%)	146 (19.2%)	82 (10.8%)	82 (10.8%)	74 (9.7%)
Deering	28 (3.0%)	14 (1.5%)	85 (9.1%)	168 (18.0%)	246 (26.4%)	183 (19.6%)	112 (12.0%)	49 (5.3%)	48 (5.1%)
Hillsborough	27 (1.2%)	56 (2.4%)	190 (8.2%)	452 (19.5%)	573 (24.7%)	479 (20.6%)	285 (12.3%)	126 (5.4%)	135 (5.8%)
Hopkinton	0 (0.0%)	29 (1.3%)	93 (4.2%)	163 (7.4%)	335 (15.2%)	550 (24.9%)	355 (16.1%)	298 (13.5%)	387 (17.5%)
Warner	16 (1.3%)	34 (2.8%)	129 (10.5%)	235 (19.1%)	234 (19.1%)	235 (19.1%)	108 (8.8%)	113 (9.2%)	124 (10.1%)
Weare	0 (0.0%)	60 (2.1%)	130 (4.6%)	381 (13.5%)	527 (18.6%)	728 (25.7%)	524 (18.5%)	253 (8.9%)	225 (8.0%)

Source: 2000 Census

Vacancy Rates

Vacancy rates are important to monitor, as they reflect the amount of choice available to those seeking housing. Vacancy rates provide one gauge of how housing supply (available units) and demand (number of prospective renters or owners) match up – in other words, the availability of housing for people needing it. A very high vacancy rate can be disastrous for housing sellers and providers, as it may indicate a glut in the market, thus resulting in deflated housing prices. On the other hand, a very low vacancy rate can indicate an inadequate amount of housing available in the market, inflated housing prices, and the need to develop more housing opportunities.

Merrimack County has had a vacancy rate under 2% since 1996. For rental units, a vacancy rate below 2% is considered negligible, accounting for natural turnover in the units. In 2000, both rental and home ownership vacancy rates were below 1% in Merrimack County.

According to the 2000 Census, 1% of rental units were vacant in Henniker and 0.4% of owner-occupied units were vacant, as can be seen below. These figures are comparable to abutting communities and the State due to the housing shortage New Hampshire is currently experiencing.

Vacancy Rates for Henniker and Abutting Communities

Town	1990 Owner- Occupied Vacancy Rate	2000 Owner- Occupied Vacancy Rate	1990 Renter- Occupied Vacancy Rate	2000 Renter- Occupied Vacancy Rate
Henniker	1.7%	0.4%	2.2%	1.0%
Bradford	1.7%	2.0%	15.2%	1.7%
Deering	2.7%	2.6%	14.5%	4.3%
Hillsborough	4.5%	1.0%	23.4%	4.1%
Hopkinton	1.5%	0.9%	1.1%	0.3%
Warner	1.9%	0.9%	2.0%	0.7%
Weare	3.0%	0.8%	1.0%	0.5%

Source: 1990 and 2000 Census

Vacancy rates are constantly changing and the information presented above should be viewed as a snapshot of the conditions present at the time when the data was collected. Vacancy rates are influenced by a variety of factors, including the economy, land use regulations, and rate of new growth in the community and region as a whole. Henniker also has two other factors that influence vacancy rates, which are the presence of New England Collage and the seasonal populations shifts that accompany it.

Trends in the Cost of Housing

Since 1980, the cost of housing in the central New Hampshire region has increased significantly. This increase can be attributed to numerous factors, including market demand, interest rates, property tax rates, quality of community facilities, and location.

Since 1980, the median value for homes in Henniker has increased dramatically. Over the period of 1980 to 2000, the median home value in Henniker increased 136.5% from \$47,900 to \$113,300, as reported by the Census. This increase was comparable to abutting communities.

Comparison of Median Home Value* 1980-2000

Town	1980 Median Home Value	1990 Median Home Value	2000 Median Home Value	% Change in Median Home Value 1980-2000
Henniker	\$47,900	\$124,000	\$113,300	136.5%
Bradford	\$42,600	\$109,000	\$110,600	159.6%
Deering	\$36,600	\$115,200	\$104,800	186.3%
Hillsborough	\$40,100	\$97,700	\$92,100	129.7%
Hopkinton	\$59,600	\$149,000	\$146,400	145.6%
Warner	\$41,100	\$116,800	\$112,700	174.2%
Weare	\$47,600	\$124,000	\$123,800	160.1%

Source: 1980-2000 Census

* Value is the respondent's estimate of how much the property would sell for if it were for sale.

In 1999, the median new home price in New Hampshire was \$180,000 and the median existing home price was \$120,000. The tables below contain a sample of home sales, both new homes and existing homes, from January 2000 through April 2002, in Henniker and the amount of activity for primary homes.

Sample of Henniker Home Sales, January 2000 - April 2002

	1 Bedroom House	2 Bedroom House	3 Bedroom House	4 Bedroom House	5+ Bedroom House
2000					
Median Lot Size	2.45 acres	2.15 acres	1.63 acres	13.88 acres	0.60 acres
Median Selling Price	\$38,500	\$130,250	\$130,728	\$159,722	\$139,250
Sample Size	2	4	18	9	2
2001					
Median Lot Size	9.60 acres	7.79 acres	2.66 acres	22.00 acres	0.61 acres.
Median Selling Price	\$27,000	\$121,133	\$165,014	\$166,050	\$179,000
Sample Size	1	6	22	6	2
2002					
Median Lot Size	0	1.81 acres.	2.13 acres	2.89 acres	0
Median Selling Price	0	\$108,667	\$204,315	\$225,650	0
Sample Size	0	3	7	2	0

Source: Red Coat Realty, Henniker NH, May 2002

Primary Home Sales Transactions in Henniker, 1999-2001

Year	# of Transactions	Median Purchase Price
1999	55	\$114,933
2000	64	\$132,933
2001	46	\$138,000

Source: Real Data Inc. 2002

The price of rental housing has also increased significantly since 1980. In Merrimack County, the median rent for a two-bedroom apartment has increased from \$688 per month, in 1988, to \$832 per month, in 2001. This is an increase of 20.9% over thirteen years. From 1980 to 1990, the cost of rent in Henniker increased an average of \$289, or 136.3%, and from 1990 to 2000 it increased an average of \$159 or 37.1% . Rental figures for Merrimack County, the Town of Henniker, and abutting communities can be seen below.

Median Rent for a Two-Bedroom Unit in Merrimack County, 1988-2001

Year	Median Rent
1988	\$ 688
1989	\$ 680
1990	\$ 653
1991	\$ 595
1992	\$ 587
1993	\$ 660
1994	\$ 632
1995	\$ 616
1996	\$ 663
1997	\$669
1998	\$ 718
1999	\$ 748
2000	\$ 814
2001	\$ 832

Source: NH Housing Finance Authority 2001 Rental Cost Survey

Median Rent 1980 – 2000 for Henniker and Abutting Communities

Town	1980 Median Rent	1990 Median Rent	2000 Median Rent	% Increase 1980-1990 Median Rent	% Increase 1990-2000 Median Rent	% Increase 1980-2000 Median Rent
Henniker	\$186	\$429	\$588	130.6%	37.1%	216.1%
Bradford	\$206	\$425	\$634	106.3%	49.2%	207.8%
Deering	\$165	\$467	\$613	183.0%	31.3%	271.5%
Hillsborough	\$214	\$423	\$613	97.7%	44.9%	186.4%
Hopkinton	\$212	\$501	\$621	136.3%	24.0%	192.9%
Warner	\$272	\$450	\$573	65.4%	27.3%	110.7%
Weare	\$214	\$661	\$663	208.9%	0.3%	208.4%

Source: 1980-2000 Census

Housing Density

The density of housing is often employed as a measure of rural character. As of 2000, Henniker contained 38.06 housing units per square mile. This represents an increase of 7.8% since 1990, as can be seen below. The housing density for Merrimack County is 58.90 dwelling units per square mile, using 2000 Census figures.

Changes in Housing Density for Henniker and Abutting Communities, 1990-2000

Town	Land Area (Sq. Mi.)	# of Housing Units, 1990	Housing Units/Sq. Mi., 1990	# of Housing Units, 2000	Housing Units/Sq. Mi., 2000	% Change # of Housing Units/Sq. Mi. 1990-2000
Henniker	44.1	1,558	35.32	1,679	38.06	7.8%
Bradford	35.9	757	21.09	762	21.23	0.7%
Deering	31.2	757	24.26	933	29.90	23.2%
Hillsborough	44.7	2,157	48.26	2,323	51.97	7.7%
Hopkinton	43.3	1,924	44.46	2,210	51.07	14.9%
Warner	55.2	1,039	18.81	1,228	22.23	18.2%
Weare	59.1	2,417	40.93	2,828	47.89	17.0%

Source: 2000 Census, NH OSP

These densities should be viewed as an estimate because the land area figures include land that would not be considered as “available land” for housing. This unavailable land includes wetlands, steep slopes, the flood control area, and roads in the final land area figure.

Affordable Housing

Affordable housing is an issue that is considered and worked on by all levels of government. The Federal government has long been promoting affordable housing through various programs administered by the Department of Housing and Urban Development. State government has promoted affordable housing through the passage of several laws requiring communities to provide affordable housing. Furthermore, New Hampshire has also created several Commissions and Departments, such as the New Hampshire Housing Finance Authority, to examine and foster the development of affordable housing opportunities.

Affordable housing is just that – what a family can afford. The current standard states that housing should cost no more than 30% of a family’s gross income in order for there to be enough money for food, clothing, transportation, child care, medical care, etc. A homeowner with a mortgage and taxes of \$1,200/month needs an annual income of \$48,000 (\$23/hr.), while a renter with rent of \$832/month (the median cost of a 2 bedroom unit in 2001) needs an income of \$33,280 (\$17.53/hr) to remain below 30%. An estimated 30% of all households (renter and owner) in New Hampshire paid more than 30% of their income for housing in 2000.

State and Local Regulations

The New Hampshire Legislature has promoted the need for communities to develop affordable housing through the creation of NH RSA 674:2,III; RSA 672:1, IIIe; and RSA 674:32.

NH RSA 674:2, III, requires communities preparing Master Plans to include an analysis regarding the existing and anticipated affordable housing needs of the community. This portion of the Master Plan is to be based on the most recent regional housing needs assessment, as prepared by all Regional Planning Commissions, in addition to other pertinent data.

NH RSA 672:1, IIIe, specifies the purpose and benefit of local land use regulations and zoning. This section states:

“All citizens of the state benefit from a balanced supply of housing which is affordable to persons and families of low and moderate income. Establishment of housing which is decent, safe, sanitary, and affordable to low and moderate income persons and families is in the best interests of each community and the state of New Hampshire, and serves a vital public need. Opportunity for development of such housing, including so-called cluster development and the development of multi-family structures, should not be prohibited or discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers.”

Lastly, NH RSA 674:32, bars the regulatory prohibition of manufactured housing and sets specific standards for the location of such housing in all municipalities. This is discussed in more detail in the Manufactured Housing section of this Chapter.

Henniker’s Theoretical Fair Share of the Regional Affordable Housing Stock

As a result of the growing concern over access to affordable housing, all Regional Planning Commissions in New Hampshire have been charged by the Office of State Planning to develop affordable housing needs assessments for each community, within their region, every five years.

Because of the lack of 2000 Census data when the *Affordable Housing Needs Assessment* report was written (2000), CNHRPC determined that it would be more appropriate to develop estimates based upon a variety of data, rather than base the report on 1990 Census data. The vast majority of the data utilized in the preparation of this assessment was provided by the New Hampshire Office of State Planning, the New Hampshire Department of Employment Security, and the New Hampshire Department of Revenue Administration. The *Affordable Housing Needs Assessment* report will be redone by 2005 for the central New Hampshire region.

The analysis conducted in this report utilizes the following formulas and definitions.

Estimated Number of Households at 80% of Median Income

The Department of Housing and Urban Development defines low to moderate-income households as those that earn 80% of the communities median income, or less. To better estimate the number of low to moderate-income households in the central New Hampshire region, a proportion using 1990 census data and 1998 estimated population was developed.

$$\text{Formula} = \frac{\text{1990 Households @ 80\% of Median Income}}{\text{1990 Community Population}} \times \frac{\text{X}}{\text{1998 NHOSP Est. Community Pop.}}$$

Averaged Result

The “averaged result” factors the communities share of the regional population, the communities share of the regional job base, the communities share of the regional income (wages paid), and the communities share of the region’s total assessed property values. These figures are considered generation and capacity factors for affordable housing. These figures are added together and then averaged into a single figure for purposes of determining theoretical need.

$$\text{Formula} = \frac{(\text{Community Share of Regional Population}) + (\text{Community Share of Regional Employment}) + (\text{Community Share of Total Regional Wages Paid}) + (\text{Community Share of Regional Assessed Value})}{4}$$

Theoretical Community Share of Affordable Housing for CNHRPC Region

This figure uses the variables of the “averaged result” and the total number of low to moderate-income families, and generates a figure that explains how many affordable housing units a community should theoretically provide based upon generation and capacity figures existing in the community.

Formula = (Averaged Result for community) X (13,770*)

*Note that 13,770 is the most recent calculation estimate of the number of low to moderated income households in the Central New Hampshire Region.

Total Credits (a.k.a. the number of affordable housing units existing in the community)

Total Credits accounts for all housing in each community which is suspected to be affordable. The formula is dependent upon the assumption that all manufactured and multifamily housing units in a community are affordable.

Formula =

(2 X Number of Multifamily and Manufactured Housing in Community) +
(Estimated Number of Households at 80% of Community Median Income) / 3

Future Planning Goal

This figure indicates how many affordable housing units a community should strive to develop in the near future to meet its theoretical share.

Formula = (Theoretical Share) – (Total Affordable Housing Credits)

Based on the affordable housing need assessment conducted by CNHRPC, Henniker currently has more than its theoretical fair share of the affordable housing base for the central New Hampshire region. The formula used by CNHRPC indicates that Henniker contains approximately 557 units of affordable housing, which is more than its theoretical fair share of 493 units. The table below compares Henniker's affordable housing stock and future goals to all other communities in the central New Hampshire region.

Summary of Affordable Housing Needs for the Central New Hampshire Region

Town	Theoretical Community Share of Regional Affordable Housing Stock	Total Number of Existing Affordable Housing Units *	Future Planning Goal (Number of Units Community Should Develop)
Allenstown	392	1,054	0
Boscawen	308	490	0
Bow	1,072	176	896
Bradford	171	147	24
Canterbury	225	75	150
Chichester	236	149	87
Concord	6,150	8,849	0
Deering	167	192	0
Dunbarton	245	103	142
Epsom	415	448	0
Henniker	493	557	0
Hillsborough	563	648	0
Hopkinton	806	416	390
Loudon	502	402	100
Pembroke	735	996	0
Pittsfield	374	772	0
Salisbury	122	69	54
Sutton	190	107	83
Warner	310	317	0
Webster	158	87	71

Source: CNHRPC *Affordable Housing Needs Assessment*, May 2000

* Assumption that all manufactured housing and multi-family housing units are affordable

Although Henniker has met its theoretical fair share of affordable housing, it does not mean that the supply of affordable housing is adequate to meet the demand. In addition, the number of units counted as affordable within the community assumes that all manufactured housing and multi-family housing units are affordable, which may or may not be accurate. In order for Henniker to have a thriving economic and residential base, there needs to be a diversity of housing that is adequate to meet the needs of the current and future population.

Issues, Goals, and Recommendations

Issue: Many people are unable to pay the market-rate cost for housing and a community should try to provide housing options for all its residents.

Goal: To support the availability of a variety of housing types in Henniker that meet the needs of its citizens, regardless of their income levels.

Recommendations:

- Review current zoning ordinances and subdivision regulations to ensure that they do not discourage the development of affordable housing in town.
- Assess the local need for affordable housing to see whether it is being adequately met, regardless of whether Henniker is providing its theoretical fair share of the regional housing.
- Provide regulatory incentives to developers to build affordable housing stock in the community through new construction or rehabilitation of existing facilities.
- Henniker should conduct an analysis of its current housing stock, using local information, to track the number of theoretical affordable housing units located within the community. This data should be provided to CNHRPC to assist in their regional assessment.

Subsidized Housing

Subsidized housing comes in three forms:

- 1) Non-profit developers use Low Income Housing Tax Credits, CDBG funds, and others sources to create housing that will be permanently affordable (because the construction was subsidized and hence ongoing operating costs are lower). Usually residents have to income-qualify and pay full rent.
- 2) Public Housing, developed and owned by local or state housing authorities, provides housing to very low income families, seniors and people with disabilities. People pay the higher of
 - a) 30% of their monthly adjusted income;
 - b) 10% of their monthly gross income; or
 - c) Their welfare shelter allowance.
- 3) Section 8 vouchers for low income people can be used to rent apartments that meet HUD standards, which means landlords have to agree to participate. Tenants pay a portion of the rent based on their adjusted income and the voucher pays the balance of the Fair Market Rent.

There are standards that need to be met in order for federal and state funds to be used for these types of housing projects. All three forms of subsidized housing are important to a community as they provide different kinds of options. Because housing costs are so high, many working families qualify for subsidized housing as do many seniors and people with disabilities. As can be seen below, there are two subsidized housing developments located in Henniker.

Subsidized Housing Located in Henniker

Development Name	Henniker Knolls	Rush Square
Housing Type	Family	Elderly
Street Address	11 Gulf Road	27 Rush Road
# Total Units	40	40
# Subsidized Units	36	40
Administering Agency	Rural Development	NH Housing Finance Authority
Financing Program	Farmers Home Administration [Rural Development] 515 rental production program (FmHA 515)	Tax-Exempt Bond financed project
Rental Assistance	Housing assistance payments dedicated to the housing development through the Farmers Home Administration 515 program (FmHA Rent Assistance)	Housing assistance payments dedicated to the housing developer (Section 8)

Source: NH Housing Finance Authority, "2001 Directory of Assisted Housing"

Issue, Goal, and Recommendations

Issue: Many people at lower income levels need assistance in finding a safe and decent place to live.

Goal: To have a diversity of housing options available to those wanting to live in Henniker.

Recommendations:

- Review the current Zoning Ordinance to ensure that it is adequate and affords real opportunity to develop such housing options in Henniker.
- Work with State and Federal Agencies and non-profit organizations to ensure that proposed subsidized housing has a positive impact on the community in terms of aesthetics, community services, and available housing stock.

Manufactured Housing

In an effort to provide for affordable housing options, the Legislature has acted to increase opportunities for the siting of manufactured homes in New Hampshire municipalities. RSA 674:32 requires municipalities to provide "reasonable opportunities" for the siting of manufactured housing and prohibits the complete exclusion of manufactured housing from a municipality.

Manufactured housing is defined as:

“...any structure, transportable in one or more sections, which, in the traveling mode, is 8 body feet or more in width and 40 body feet or more in length, or when erected on site, is 320 square feet or more, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to required utilities, which include plumbing, heating and electrical heating systems contained therein.” (RSA 674:31)

Presite built housing is defined as:

“... any structure designed primarily for residential occupancy which is wholly or in substantial part made, fabricated, formed or assembled in offsite manufacturing facilities in conformance with the US Department of Housing and Urban Development minimum property standards and local building codes, for installation, or assembly and installation, on the build site.” (RSA 674:31-a)

This section in the Master Plan refers to manufactured housing, not presite built housing.

Municipalities have several options regarding the siting of manufactured housing within their community. They can choose to allow manufactured homes on individual lots “in most, but not necessarily all” Districts zoned for residential use. They can also permit manufactured housing parks or manufactured housing subdivisions where manufactured homes are placed on individually owned lots. If either or both of these options are chosen, the parks or subdivisions must be permitted “in most, but not necessarily all” Districts zoned for residential use in the town. Municipalities may also permit all three manufactured home options: individual lots, manufactured home parks, and manufactured home subdivisions.

Manufactured homes permitted on individual lots must comply with the same lot size, frontage requirements and space limitations as conventional single-family housing in the same District, and special exceptions or special permits can not be required of manufactured homes located on individual lots or subdivisions unless required for single-family homes. The provisions of the statute that prohibit treating manufactured homes differently from conventional single-family homes in the same District are important to keep in mind in the context of affordable housing.

Towns that permit manufactured housing parks “shall afford reasonable opportunities” for the parks development and expansion. Therefore, lot size, density requirements, and areas for such parks must be reasonable.

The Henniker Zoning Ordinance allows for the development of manufactured housing parks in the Heavy Commercial (CH), Medium Commercial (CM), and the Rural Residential (RR) zoning districts by special exception. The parks are required to maintain 33% of the total land area as open space. Manufactured housing is allowed in subdivisions and on individual lots in the Rural Residential (RR), Residential Neighborhood (RN), Heavy Commercial (CH), Medium Commercial (CM), and Commercial Recreational (CR). Manufactured housing in subdivisions and on individual lots is required to meet the same standards as “stick-built” housing.

Henniker currently has three manufactured housing parks, information on which can be seen below.

Name of Park	Birchwood Terrace	Wood Hill Village	Riverside Mobile Home Park
Street Address	Birchwood Terrace	Wood Hill Village	100 Western Avenue
Total Size of Park	6.02 acres	16.02 acres	0.56 acres
# of Homes in Park	12	35	9
Water/Sewer	Private	Private	Municipal

Manufactured Housing Cooperatives are becoming the preferred method of park structure here in New Hampshire. Cooperatives give residents control over their own housing situation and allow residents to function in a decision-making capacity. While there are a range of approaches being used around the country, two main objectives underlie New Hampshire’s cooperative financing and ownership structure: (1) to maximize the degree of resident control, and (2) to make membership accessible to all families, regardless of income.

Issue, Goal, and Recommendations

Issue: Manufactured housing is an affordable, convenient, and popular type of housing in New Hampshire.

Goal: To allow and support a variety of housing types to be located in Henniker.

Recommendations:

- Review the current Manufactured Housing zoning provision to ensure that it is adequate and affords real opportunity to develop such housing options in Henniker.
- Work with the New Hampshire Community Loan Fund, State agencies, and non-profit organizations to ensure that existing and proposed manufactured housing parks and subdivisions use best management practices.
- Encourage, through zoning and subdivision regulations, the creation of open space subdivision design for manufactured housing subdivisions.
- Consider removing manufactured housing as an allowed use in the Heavy Commercial, Medium Commercial, and Commercial Recreational zoning districts in order to have these areas be used for commercial development. This will also minimize some of the conflicts that arise when commercial and residential areas abut each other.
- Consider changing the open space requirement for manufactured housing parks from 33% of total land area to 25% of buildable land area.

Empty-Nester and Elderly Housing

Elderly housing Zoning Districts are increasingly becoming a way that communities are addressing the need for specialized housing for the elderly without allowing for general multi-family housing. These usually take the form of Overlay Zones. In a few communities, actual parcels of land have been zoned for elderly housing. One hundred and thirty-four (134) Community Survey respondents said that they would like to see Elderly Housing developed in Henniker.

In most cases, Elderly Housing Ordinances provide for a far higher density than allowed in the underlying Zone and contain a separate set of regulations and restrictions than those found in other Zones. Some of the types of regulations include a provision for recreational and community facilities on-site, open space and walking trails, and on-site medical and management staff. Many times, when an elderly housing facility is developed by a non-profit entity, the town will negotiate a payment in lieu of taxes so that any increase in community services due to the development is not solely the responsibility of the town. Empty-nester housing refers to housing for people 55 years old and above.

Henniker currently has one elderly housing development (Rush Square), which is a subsidized development. There are no zoning regulations pertaining to the development of elderly housing currently in Henniker.

By encouraging empty-nester and/or elderly housing development, Henniker will be able to retain residents within the community who, for a variety of reasons, may be looking for a different type of housing arrangement.

Issue, Goal, Recommendations

Issue: With the aging of the “baby boom” generation, the demand for quality elderly housing will continue to increase in Henniker.

Goal: To make available a variety of housing types within the community.

Recommendations:

- Research the zoning and tax revisions necessary to establish an Elderly Housing Overlay Zoning District and desired developments.

Multifamily Housing

Multifamily housing is the development of housing at a greater density than most other developments. Typically, multifamily housing consists of apartments, town houses, and condominiums and is developed in locations with access to municipal water, public or community sewer/septic systems, and major roadways.

A large percentage (27% in 2000) of Henniker's housing stock is multi-family housing. Most of this is due to the presence of New England College, including on-campus housing and housing provided by private entities for students. The current zoning ordinance does allow for the development of multi-family housing in all residential districts.

Issue, Goal, Recommendation

Issue: Multifamily housing is the foundation of the rental-housing base of the community that typically services students, elderly, young professionals, and those with limited incomes.

Goal: Ensure that the supply of multi-family housing meets the demands for all residents, not just one segment of the population.

Recommendations:

- Review the current zoning ordinance to ensure that there are no unreasonable deterrents to building multi-family housing in Henniker.
- Require specific site plan review regulations that cover landscaping, architectural façade, and lighting for multi-family housing.
- Review and amend the Village Proper and Village Commercial zoning districts to allow for the development of new multi-family housing units on the upper floors of retail/commercial businesses located within these districts, where feasible.
- Review the zoning and tax code issues to provide incentives to develop existing commercial structures into multi-family housing.
- Ensure that pedestrian infrastructure (sidewalks, bike lanes, etc.) is included as part of all multi-family development of a certain size that connect them with each other and the community.

Inclusionary Zoning

Inclusionary Zoning is a way of encouraging private developers to provide housing for moderate, low, and very low-income households in exchange for density development bonuses, frontage and side set-back changes, or other benefits. Generally under inclusionary zoning, a residential developer seeking a higher density or benefit than normally allowed under the zoning ordinance would be required to set aside a certain percentage of the units for lower-income households. The zoning could also require a certain percentage of the units to be designated for elderly or physically challenged households. The percentage of units that must be set aside for the various target groups can vary based on the local ordinance. Depending on the ordinance, developers interested in applying for a development under inclusionary zoning would apply either to the local Zoning Board of Adjustment or to the Planning Board. Most Inclusionary Zoning ordinances are voluntary and apply only where the municipality attempts to use zoning as an incentive to provide for a recognized need within the community. The developer receives an incentive, which provides the impetus for developing the desired housing type.

Some ordinances allow below market-rate units to be clustered within a portion of the development. Other ordinances encourage the below-market-rate units to be distributed throughout the development. Because most ordinances require the below market-rate units to be provided on-site, the maintenance, management and marketing of the units remains a private responsibility. Local ordinances usually include a provision requiring that below market units, whether rental or owner-occupied, remain at below market levels for a fixed period of time that is usually consistent with the requirements that funding sources received by the developer have in place.

Henniker does not have any provisions for inclusionary zoning in it's zoning ordinance.

By including a small number of moderate and low-income units within a mix of market rate units, the community avoids the problems associated with over concentration. The families that occupy the units are integrated with the greater community, and are provided with the same level of maintenance and the same public facilities and services as the general population.

Issue, Goal, Recommendation

Issue: To have a well-balanced community, a variety of housing types need to be developed.

Goal: To provide regulatory incentives to develop a variety of housing types within the community.

Recommendations:

- Review inclusionary zoning ordinances from other communities in New Hampshire to see how successful they have been.
- Create an inclusionary zoning district that has a variety of incentives for developers, where appropriate and feasible.

Open Space Residential Development

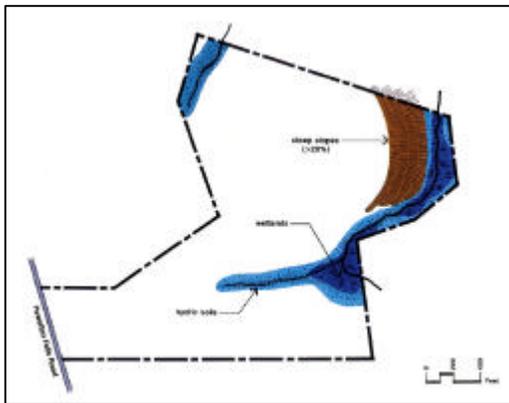
An answer to the sprawling landform created under conventional subdivisions is a new approach to subdivision design for rural areas, as outlined in the book entitled *Conservation Design for Subdivisions: A Practical Guide to Creating Open Space Networks*, by Randall Arendt (Island Press, 1996). One hundred and twenty (120) respondents to the Community Survey indicated that they would like to see cluster/conservation subdivision design housing developed in Henniker.

The current regulations do not reflect the Town's desire to preserve its rural character and open space. In order to preserve significant cultural, scenic, and natural features, as well as rural Town and neighborhood character, the Open Space Residential Development zoning ordinance should be revised.

The figures below shows graphics from Arendt's book depicting the typical scenario for the development of a parcel under the conservation development design process. In its most basic form, the conservation development process can be broken into six logical steps, which are not the steps taken for a conventional subdivision. The six steps are as follows:

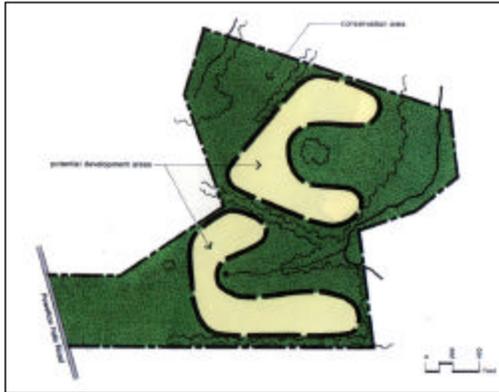


1) Create a "yield plan" for the site that assesses the number of viable building lots on the site under a conventional subdivision design. This plan establishes the density for the conservation development design. Although a yield plan is conceptual, it must be consistent with Town ordinances and regulations already in place.

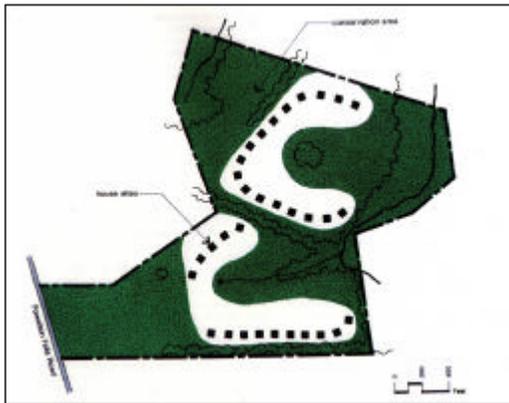


2) Prepare a conservation site analysis plan that identifies prominent open spaces and important natural features broken out into primary and secondary conservation areas. Primary conservation areas are those resources for which development should be excluded almost without exception. Secondary conservation areas are those that should not be developed, if at all possible.

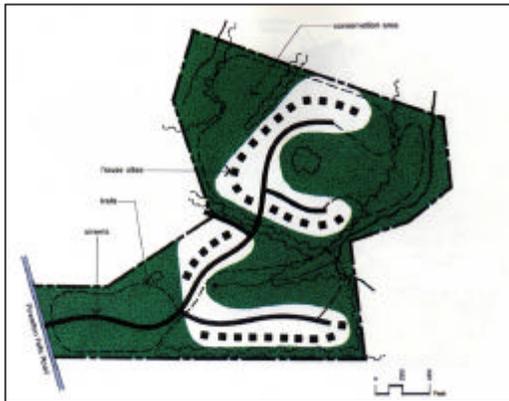




3) After evaluating the primary and secondary conservation areas, locate the portions of the site most suitable for development.



4) Locate dwelling unit sites using innovative arrangements to maximize views of open space and resources.



5) Locate and design the roadway and pedestrian travel ways. Maximize the protection of viewsheds and natural terrain in the design. Locate septic fields.



6) Delineate lot lines.

(Note: These graphics are to be used as examples only)

Under this approach, increased residential density can be achieved while maintaining open space and the look of a rural community. This type of development is also beneficial in encouraging affordable housing and elderly housing development. The town regulations currently do not allow for housing density above what would be allowed under a conventional subdivision. Nor do the regulations specifically encourage these developments to be anything other than market-rate single family detached housing units.

Primary conservation areas may include wetlands, steep slopes, aquifer recharge zones, and floodplains. Secondary conservation areas may include stonewalls, viewsheds, prominent vegetation, prominent landforms, prime agricultural soils, historic sites and features, archeological sites, and communities and species identified in the Natural Heritage Inventory. The natural areas set aside should include recreational areas, both passive (walking trails) and organized (soccer fields), as an amenity for the neighborhood.

To help ensure successful conservation subdivision designs, the following provisions should be included in the Ordinance:

1. Clearly state the goals and objectives of the regulation.
2. Clearly explain how much of the unbuildable land can be used towards the minimum open space requirement.
3. Require that the conservation land have good access and be well marked.
4. Provide performance standards to ensure a quality development.
5. Ensure workable tax collection on common land.
6. Secure developer follow-through on plan commitments.
7. Clarify application requirements to encourage more desirable plans and avoid unnecessary costs for the developer.

Issue, Goals, Recommendations

Issue: New housing construction has historically not been designed and planned with conservation as a priority. The Open Space Residential Development zoning ordinance allows both of these objectives to be met.

Goal: To encourage the development of residential housing that preserves the natural features present in the community.

Recommendations:

- Employ all possible measures to create open space that is protected in perpetuity through conservation easements, an association of all the home owners, or by deeding the land to the Town or to a conservation organization.
- Ensure that the open space is usable for the desired use, such as farming, recreation, and/or wildlife habitat.
- Allow more flexibility in the minimum lot size, lot frontage and the side, rear and front setbacks.
- Consider creating a sliding scale for lot density in exchange for more open space.
- Review density requirements and consider allowing an increase in density as an incentive for developers to use Open Space Residential Design.

- Roads within Open Space Residential development should allow for flexibility in width, material, and development in order to relate to the rural and conservation feel of the subdivision.

Accessory Apartments

An accessory housing unit (apartment) is generally defined as a small additional housing unit located within what is otherwise a single-family home. Accessory apartments are increasingly allowed in single-family zoning districts as a means of providing inexpensive housing, usually for older or younger single relatives of the resident of the home. Because such units are frequently intended for related individuals, they are sometimes known as “in-law apartments”. Zoning Ordinances allowing for accessory housing usually include a number of restrictions on their development.

Municipalities allowing for accessory housing do so in all residential areas, by special exception, or by right in certain zones. Generally, such units have a maximum square footage requirement to discourage more than one resident in the unit, and are often not allowed to have a separate entrance, or are required to have an entrance to the side or rear. Frequently, separate addresses and mailboxes are not permitted. These restrictions are usually intended to maintain the character of the area as a single-family neighborhood. Although accessory dwelling units are usually intended for relatives of the occupant of the principal residence, it is essential that provisions be included in the ordinance to maintain the single-family character of the area.

Henniker allows by right and by special exception the home rental of one or two apartments, home rental of three or more apartments, and any use accessory to a permitted use in all zoning districts. This creates a wide variety of options for the creation of accessory apartments without undue burden. However, because the regulations are so broad, care must be taken to ensure that the intent of the ordinance is not violated.

Accessory dwelling units provide a housing alternative that can serve a wide range of needs. For the elderly, an accessory apartment can allow the individual to maintain a degree of independence while still receiving the support of family members. The same is true for younger family members. Where student housing is scarce, accessory dwelling units can provide a housing alternative within a family setting. For older or younger homeowners, the modest rent may make home ownership a possibility that would otherwise not exist. Provisions restricting the size of the units, its entrance, and other restrictions keep the unit from being rented as a traditional apartment thus maintaining the single-family character of the area. Furthermore, because such units are not separated from the principal residence, they can readily be reincorporated into the main dwelling.

Issue, Goal, Recommendations

Issue: Accessory apartments can be used to retain the rural character of a neighborhood or community while allowing for a variety of housing types to be developed.

Goal: To provide a variety of housing options in Henniker.

Recommendations:

- Review current zoning regulations and create specific definitions and requirements for accessory housing units.

Impact Fees

A municipal impact fee represents a one-time, up-front charge on a new development to pay for future public capital costs serving new development, or to recover past expenditures in capacity to accommodate that development. Impact fees are most commonly used in New Hampshire for the funding of schools, roads, and recreational facilities. However, impact fees are also being used for fire protection, police department, library, solid waste, water and sewer, and municipal administrative facilities.

The amount of any assessed impact fee should be a proportional share of the municipal capital improvement costs, which are related to the capital needs created by the new development. The impact fees must not be spent on upgrading, replacing, or maintaining existing facilities and services, which already exist prior to any new development. The Town has six years in which to spend the collected fee. If it is not used within that period of time the money must be returned to the property owner.

By having an impact fee ordinance and assessing these fees on new development, Henniker is ensuring that the increase in development and population utilizing Town services is being paid for by the associated development.

Issues, Goals, Recommendations

Issue: As development increases in Henniker, the pressure for increased municipal services, and their associated costs, will continue to rise.

Goal: Ensure that adequate and appropriate facilities are available to individuals who may come to be located in the Town of Henniker. Provide for the harmonious development of the municipality and its environment.

Recommendation:

- Adopt an impact fee ordinance.
- Develop and implement a formal impact fee schedule.

Building Code and Inspection

In the Spring of 2002, the New Hampshire legislature adopted statewide building codes that are to be enforced in every municipality. The Statewide Building Code includes the model codes of the International Building Code 2000, the International Plumbing Code 2000, the International Mechanical Code 2000, the International Energy Conservation Code 2000, and the National Electric Code 1999. The adoption of a Statewide Building Code will insure that the state has a uniform, modern construction code, which will protect public health, safety, and welfare.

The State Building Code applies to any new construction or renovations after September 2003 in the state of New Hampshire, other than single-family, two-family, and town house style developments. The issuance of permits and the collection of fees related to the state building code is reserved for the municipalities. If Henniker does not adopt an enforcement mechanism for the state building code, the contractor of the building/structure shall notify the state fire marshal and be required to meet the minimum requirements of the building code. The municipality will not be held liable for any failure on the part of the contractor to comply with the provisions of the state building code in that situation. The Henniker Selectmen have the power to adopt any additional regulations provided that the regulations are not less stringent than the requirements of the State Building Code or the State Fire Code.

Issue, Goal, Recommendations

Issue: Building Codes are the best way to ensure the development of safe, sanitary, and quality development within a community.

Goal: To implement and enforce the statewide building codes as a minimum.

Recommendations:

- Research the requirements of the Town in the enforcement and implementation of the statewide building codes.
- Create a building code and inspection fee schedule that will help to offset, if not fully fund, a code enforcement officer for the Town.
- Research additional building codes that the town may want to adopt that go above the requirements of the statewide code.
- Review current Town policies to ensure that they are not in conflict with the adopted State building codes.

New England College

Since the early 1950s, New England College (NEC) has been an integral part of the Henniker Community. A four-year residential college, NEC impacts the greater Henniker community in several ways, including employment for many local residents, cultural and arts events, and providing a home for hundreds of college students.

The College currently offers housing to over 500 students and staff members in its eight (8) residential buildings. The number of campus residents has risen steadily in the last five years, corresponding with the rise in overall enrollments at the College. To this point, the College has been able to accommodate growth with its current housing stock. Estimates for the Fall 2002 semester indicate that the College will continue to be able to accommodate its recent growth for one or two additional academic years.

With the College setting a goal for increasing enrollments over the next several years, initial discussions and research have begun regarding expansion of College housing. Taking into consideration current placement of town and College utilities and services, the College is exploring ways to develop new housing options in a measured and gradual manner. Recent rates of overall student population growth (4.96% average growth over the last few years) indicate a moderate growth that allows for intentional and careful planning to avoid a “shock” either to the College or greater Henniker community due to overly rapid expansion. As the table below indicates, current housing options will reach capacity within the next three academic years, and plans for housing expansion will become a main focus during the next academic year.

Data on Campus Residents:

Year	Campus Residents	Housing Stock	Percent Occupied
1999	462	536	86.2%
2000	514	553	92.9%
2001	557	600	92.8%
2002 projections	588	634	92.7%
2003 projections	609	643	94.7%
2004 projections	637	643	99.1%

NEC College Staff, 2002

Analysis of recent student and housing data indicates that the College supplies housing to an increasing large percentage of its students – 66% of all undergraduate students lived in campus housing in 1997, versus 76% this past academic year (2001-2002). As a result, the actual number of students living in off-campus accommodations has actually decreased in the last several years, despite the overall growth of the College. This is likely due to recent renovations and improvements to the College residences as well as the tightening rental housing market in the Henniker community. Analysis of the local rental housing stock indicates that the Henniker community would, at present, be unable to absorb any significant portion an increase in the NEC student body, and College housing planning will take into account the realities of the local rental market.

Issue, Goal, Recommendation

Issue: New England College plans to expand its student enrollment in the near future, which can have positive impacts on the community.

Goal: Ensure that future growth of New England College is done in a manner that positively benefits the housing and land use patterns of the Town.

Recommendations:

- Continue to coordinate expansion efforts of NEC with the Town to ensure that proactive planning efforts are taken.

Strategies to Promote Housing Goals

Community Development Block Grants (CDBG): Administered by the Office of State Planning, the New Hampshire CDBG Program receives several million dollars annually, which communities may compete for to finance affordable housing projects, including rehabilitation of affordable housing units, or expansion of infrastructure to serve affordable housing units. Since its inception in 1983, the CDBG program has renovated or purchased over 8,500 dwelling units in New Hampshire.

Common CDBG projects include:

- Acquisition and rehabilitation of properties through Housing Trusts;
- Single family housing rehabilitation loans and grants;
- Loans and grants for land lords that provide decent, safe, and sanitary affordable housing to low to moderate-income renters; and
- The acquisition and rehabilitation of structures to provide alternative living environments, such as elderly homes, group homes, and boarding houses.

Communities that apply for CDBG funds are required to have a properly adopted Community Housing Plan. Such a plan must be adopted by the Selectmen or Town / City Council at a properly noticed public hearing, and is considered valid for 3 years by the NHOSP CDBG program.

Concord Area Trust for Community Housing (CATCH): The Concord Area Trust for Community Housing is an independent, non-profit organization dedicated to creating and preserving affordable housing, and to helping renters become owners, throughout Merrimack County. CATCH helps communities by increasing the housing stock within a community, educating and supporting residents looking to buy their first home, and maintaining the properties they already own. CATCH accomplishes these goals through the initiative and dedication of local members and volunteers.

Department of Housing and Urban Development (HUD): The Federal Department of Housing and Urban Development (HUD) has been fostering affordable housing in many of the nation's communities since its inception in 1965. HUD administers numerous programs to provide housing for low to moderate-income families.

Popular rental assistance programs include:

- Section 8 Housing: Program whereby private landlords enter into a contract with the federal government where, in exchange for providing sub-market rent to low to moderate-income families, the landlord receives a government subsidy.
- Public Housing: Program in which the federal government provides resources for the operation of housing units owned and operated by a local, state, or federal entities.
- Subsidized Private Housing: Program in which housing units are owned and operated by a private entity, but are partially funded with public resources to reduce rent. This is similar to the Section 8 Housing program.
- HOME Grant Program: A program created to provide local and state entities with start-up money to develop affordable housing projects.

HUD also administers several popular home ownership programs for low to moderate-income families.

Housing Development Trust: The Housing Development Trust is a broad based funding program that provides funding for either owner-occupied or rental housing to benefit lower-income households. The program is intended to support projects that could be financed through conventional means. Funds are to be targeted to very low-income groups and the NH Housing Finance Authority gives priority to projects meeting the following qualifying standards:

- 1) Projects containing the highest percentage of housing units affordable to very low income people.
- 2) Projects based on the longest commitment to very low-income people.
- 3) Projects addressing demonstrated housing needs.
- 4) Projects containing the highest possible proportion of units available for families with children.

In addition to the criteria outlined above, the following types of projects are eligible for funding:

- a) Multi-family limited equity cooperatives
- b) Manufactured housing cooperatives
- c) Group homes for the disabled
- d) Multi-family rental
- e) Transitional housing for the homeless
- f) Emergency shelters
- g) Elderly congregate care

New Hampshire Community Development Finance Authority: The Community Development Finance Authority (CDFA) is also an important public source for the purchase and/or rehabilitation of low to moderate-income housing. CDFA provides funds by “pooling” money from various banks and lending institutions to provide grants or very low interest loans to groups developing affordable housing. In addition to this source, CDFA has the unique ability to grant tax credits to private developers who provide properties for rehabilitation into low to moderate-income housing.

New Hampshire Community Loan Fund: Founded in 1983, this organization helps connect low-income households with lending institutions willing to invest in housing projects to serve low-income housing opportunities. In 1999, the organization loaned \$2,130,643 to start 12 low-income housing projects throughout New Hampshire. Projects which this organization has helped to develop include Meadow Brook Elderly Housing in Epsom and the Riverbend Special Needs Housing Facility in Boscaawen.

New Hampshire Housing Finance Authority: Created in 1981 by the State Legislature, the New Hampshire Housing Finance Authority (NHHFA) is a nonprofit entity committed to developing affordable housing opportunities in New Hampshire. NHHFA is funded through the sale of tax-exempt bonds. The authority has created several multifamily housing development programs which provide investors with incentives such as tax credits, deferred mortgage payments, low interest loans, and grants. In recent years, the NHHFA has been involved in the creation of Mobile Home Park Coops, as well as construction and rehabilitation of rental housing and single family homes.

Public Land/Affordable Rental Housing Program: The Public Land/Affordable Housing Rental Program is a State program passed by the General Court in 1986. The program allows surplus public land to be leased at no consideration to the NH Housing Finance Authority for the development of low-income housing. The intent of the program is to remove the land cost of development to allow for the construction of low-income housing that can be economically feasible. The NH Housing Finance Authority will self-finance, construct, and manage the housing. The greatest limitation facing the program is the availability of properly zoned surplus lands.

Single-Family Mortgage Program: The Single-Family Mortgage Program is by far the most significant State housing program. The program provides low-interest loans for first-time homebuyers within the established housing price and income guidelines. The program is financed through the issuance of tax-exempt bonds by NH Housing Finance Authority. In general, a first-time homebuyer applies for a NH Housing Finance Authority loan through a conventional mortgage institution. If the applicant, as well as the home qualifies, the NH Housing Finance Authority takes over the mortgage from the lending institution. The program provides assistance to a large number of first-time home buyers; however, the limits placed on purchase prices together with stringent income guidelines exclude nearly all families below the median income level.

US Department of Agriculture – Rural Housing Service (RHS): Like HUD, the U.S. Department of Agriculture (USDA) also has affordable housing programs for low to moderate-income families located in rural communities. Each year the USDA helps 65,000 low to moderate-income families find decent affordable housing. Popular affordable housing programs that the USDA administers include:

- Home ownership loans which require no down payment and have below market interest rates;
- Self Help Housing Programs through which USDA provides materials to families who build their own homes while working with other families;
- Rural Rental Housing Loans which assist developers financing low to moderate-income rental housing;
- Farm Labor Housing Loans for the repair of construction of farm worker housing;
- Housing Preservation Grants
- Housing Subsidies; and,
- Community Facilities Loans, Grants, or Loan Guarantees.

Summary

Evidenced by the Town's Community Survey feedback, maintaining the rural character of Henniker, while providing for a safe and sanitary environment, is paramount to future housing plans. With attention toward providing safe housing, Henniker can better meet its vision of providing housing for all income levels and population strata, while maintaining the character of the community. Continued sensitivity regarding affordable housing objectives and housing needs for our aging population, coupled with our desire to balance the costs of growth, will serve as the premise for sound, long-term housing plans. The recommendations on the findings in this Chapter reflect that commitment to a rural Henniker.

