

CHAPTER VIII

HOUSING CHAPTER

INTRODUCTION

The purpose of this chapter is to document the historic housing trends in Bradford, and to project housing needs for the future. This Chapter reviews the Community Survey results, visioning sessions, US Census Data, and data from other sources. The Planning Board has reviewed this information and developed the following objectives and recommendations in order to ensure that the children of Bradford's current residents can continue to live in Bradford should they so choose.

The key to a diverse population is diversity in housing stock. Bradford's housing stock largely consists of detached, single-family homes. Multi-family homes and manufactured homes combined make up approximately 11% of the total housing stock. The Town should seek a balance of housing diversity to permit a wide and varied population in the community.

The February 2004 community survey indicated that over 70 percent of respondents would like to see the development of elderly housing encouraged in Bradford. Additionally, many residents are in support of the establishment of conservation subdivisions, or open space development. Residents would like to see future growth be directed towards the Route 103 corridor (Area A on the survey map).

OBJECTIVES OF THE CHAPTER AND RECOMMENDATIONS

- 1. To strive to maintain the diversity of housing types in Town**
 - a. Consider creating regulations that address multi-unit housing guidelines, including condominiums, apartments and townhouses.
- 2. To ensure that Bradford residents will be able to continue to live in the Town if they so choose**
 - a. Maximize opportunities for the housing of seniors by developing a senior housing ordinance.
 - b. Identify areas which may be suitable for development.
 - c. Consider incentives to builders to include limited numbers of affordable housing units as part of a larger housing development.
- 3. To improve the effectiveness of open-space residential development regulations in the Town**
 - a. Provide developers with information on open space development techniques for new housing development, including recommendations for meeting the open-space criteria.

- b. Reassure residents that built open space developments cannot be changed in the future that would allow more units or more density of units than the original plan permitted.
- c. Consider innovative types of open space development.

4. Explore methods to encourage energy efficient housing construction

- a. Educate property owners on the benefits of energy-efficient construction.
- b. Promote the use of Energy-Star qualified products and partners to build energy efficient homes.

COMMUNITY SURVEY RESULTS

The February 2004 Community Survey yielded 330 responses from 1,424 surveys distributed, which equals a response rate of 23%. The following questions were pertinent to the HOUSING CHAPTER. Full survey results are displayed in the appendix.

The results of the community survey for the housing questions are telling in that a majority of the respondents are year-round residents. However, almost 20% of the respondents are seasonal or part time residents, which is a relatively large segment for a small community such as Bradford (Table VIII-1).

Table VIII-1
Which describes your residency in Bradford?

	Total	Percent
Year round	218	81.0%
Seasonal	33	12.3%
Part-time	18	6.7%
Grand Total	269	100.0%

Of the 20% seasonal respondents, very few were winter residents, with the majority coming to Bradford in the summer, spring and fall, as shown below in Table VIII-2.

Table VIII-2
If seasonal, check off the season(s) you are in Bradford:

	Total
Summer	36
Spring	27
Fall	27
Winter	8

The largest group of respondents have lived in Bradford for 5 years or less (Table VIII-3), and almost all respondents own their own single family homes (Tables VIII-4, VIII-5).

Table VIII-3
How long have you lived in Bradford?

Years	Total	Percent
1-5 years	65	24.7%
11-20 years	61	23.2%
Over 30 years	52	19.8%
21-30 years	41	15.6%
6-10 years	30	11.4%
Less than 1 year	14	5.3%
Grand Total	263	100.0%

Table VIII-4
Do you:

	Total	Percent
Own	246	92.1%
Rent	15	5.6%
Have another arrangement	6	2.2%
Grand Total	267	100.0%

Table VIII-5
In what type of housing do you live in Bradford?

Housing	Total	Percent
Single family home	225	89.3%
Manufactured (Mobile) home	7	2.8%
Multifamily home of Apartment	6	2.4%
Two-family home / duplex	4	1.6%
In-law apartment	1	0.4%
Other	9	3.6%
Grand Total	252	100.0%

As presented in Table VIII-6, survey respondents were split on their opinion of whether Bradford was growing too quickly, as 37.5% felt that Bradford is growing too fast, and 38.8% felt that Bradford is growing at an appropriate rate.

Table VIII-6
In your opinion, which statement best characterizes Bradford's rate of residential growth?

	Total	Percent
Bradford is growing too slow	32	10.0%
Bradford is growing at an appropriate rate	124	38.8%
Bradford is growing too fast	120	37.5%
No Opinion	44	13.8%
Grand Total	320	100.0%

Respondents were also split as to where future growth should occur, with most location choices almost evenly split, as shown below in Table VIII-7.

Table VIII-7
If residential growth continues, to what area(s) should future development be directed?

Area *	Total	Percent
Area D	96	29.1%
Area A	94	28.5%
Area C	63	19.1%
Area F	60	18.2%
Area B	57	17.3%
Area E	55	16.7%

* Refer to appendix for survey map areas

Single family housing developments continue to be the preferred housing type, however, survey respondents also indicated they would like to encourage elderly housing and conservation subdivision developments (Table VIII-8). In-law apartments were also looked on favorably.

Table VIII-8
What types of housing would you like to see the Town of Bradford encourage or discourage?

Type of Housing	Encourage		Discourage		No Opinion		Total	Percent
	Total	Percent	Total	Percent	Total	Percent		
Single family	276	89.3%	13	4.2%	20	6.5%	309	100.0%
Elderly housing	218	70.8%	41	13.3%	49	15.9%	308	100.0%
Conservation Subdivision	198	65.6%	61	20.2%	43	14.2%	302	100.0%
In-law apartments	156	54.9%	55	19.4%	73	25.7%	284	100.0%
Two family (duplex)	123	41.6%	120	40.5%	53	17.9%	296	100.0%
Townhouses/Condos	67	23.4%	182	63.6%	37	12.9%	286	100.0%
Multi family (3-4 units)	28	9.7%	234	81.0%	27	9.3%	289	100.0%
Manufactured housing in parks	25	8.2%	253	83.0%	27	8.9%	305	100.0%
Multi family (5+ units)	18	6.2%	253	87.5%	18	6.2%	289	100.0%

The split results of the question presented in Table VIII-9 indicate that respondents may have not understood the question. The Planning Board should continue to investigate appropriate densities for various locations in Town. As stated in the POPULATION AND ECONOMICS CHAPTER, the Board would like to develop a scientific basis for locating future growth centers in Town, since there is no clear choice from the community.

Table VIII-9

Are there any area(s) where you feel the density of residential growth should be increased or decreased?

Area*	Decreased		Increased		No Opinion		Total	Percent
	Total	Percent	Total	Percent	Total	Percent		
Area A	95	38.9%	44	18.0%	105	43.0%	244	100.0%
Area B	117	47.6%	34	13.8%	95	38.6%	246	100.0%
Area C	113	45.9%	27	11.0%	106	43.1%	246	100.0%
Area D	113	45.9%	33	13.4%	100	40.7%	246	100.0%
Area E	109	44.9%	31	12.8%	103	42.4%	243	100.0%
Area F	111	45.5%	28	11.5%	105	43.0%	244	100.0%

* Refer to appendix for survey map areas

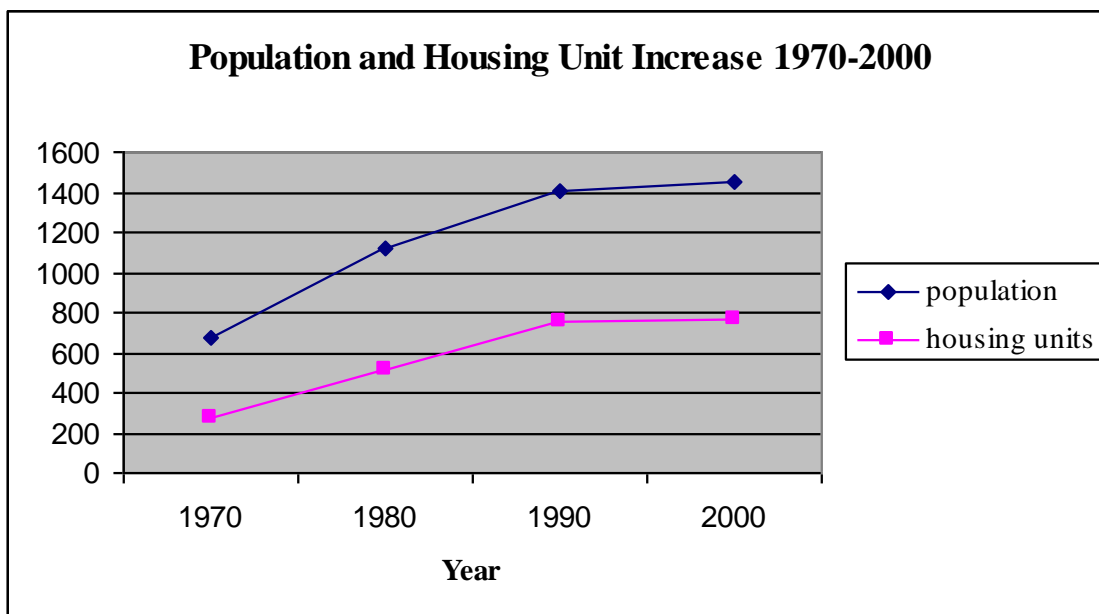
GENERAL HOUSING CHARACTERISTICS

Since 1970, Bradford has experienced both population and residential housing growth. The population in Bradford increased over 114% between 1970 and 2000, and housing units increased 175% during the same period (Table VIII-10, Figure VIII-1).

Table VIII-10
Overall Population and Housing Growth Trends, 1970-2000

Growth	Population	Net Change		Housing Units	Net Change	
		#	%		#	%
1970	679	NA	NA	277	NA	NA
1980	1,115	436	64.2%	520	243	87.7%
1990	1,405	290	26.0%	757	237	45.6%
2000	1,454	49	3.5%	762	5	.01%
Total Change 1970 – 2000	---	775	114%	---	485	175%

Sources: 1970 - 2000 US Census

Figure VIII-1

Housing Stock and Supply

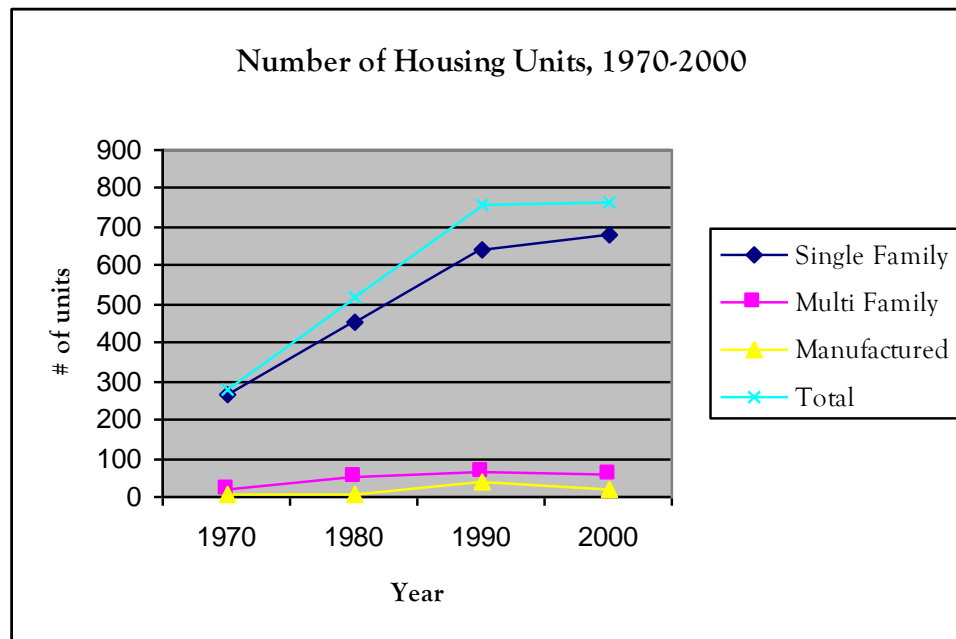
The amount and types of housing in a community influence property values, land use, and population growth. Trends can be charted that give direction to how a municipality should be handling its own unique housing situation. As shown in Table VIII-11 below, from 1970–1990, Bradford saw a significant increase in the number of single family homes that were built in the Town. Overall, Bradford’s average single family home growth-rate per year from 1970 – 2000 is 15 homes per year, however from 1990-2000, there were on average fewer single family homes built per year (approximately 5 homes per year).

Table VIII-11
Bradford Housing Distribution, 1970-2000

Occupied Housing Units by Type				
	1970	1980	1990	2000
Single Family	237	456	634	680
Multi Family	33	55	70	60
Manufactured	7	9	53	22
Total	277	520	757	762

Source: The New Hampshire Association of Regional Planning Commissions' website

Figure VIII-2
Number of Housing Units, 1970-2000



The number of seasonal units is absorbed in the vacant unit count in the 2000 census, reflecting the same breakdown of respondents to the community survey. Between 20 – 25% of the units are occupied by seasonal residents of Bradford (Table VIII-12).

Table VIII-12
Housing Occupancy, 2000

	Number	Percent
Occupied Units	559	73.4%
Vacant Units	203	26.6%
<i>Seasonal Units</i>	183	--
Total Permanent Units	762	100%

Source: 2000 US Census

Tracking the ages of housing stock within a community can contribute information on the community character, tax base, and housing supply and opportunities. Table VIII-13 shows that the largest segment of homes in Bradford were built prior to 1970, which means that in addition to a number of historic homes, the housing stock in Bradford is aging and may be in need of significant upgrade or replacement.

Table VIII-13
Age of Houses in Bradford, 2000

Year Built	Number of Houses
1990-2000	62
1970-1989	213
1940-1969	195
1939 or earlier	292

Source: 2000 US Census

Most of the homes in Bradford have two or three bedrooms, which is consistent with neighboring communities (Table VIII-14).

Table VIII-14
Number of Bedrooms in Homes in Bradford and Neighboring Communities, 2000

	Total units	No bedrooms	1 Bedroom	2 bedrooms	3 bedrooms	4 bedrooms	5 or more bedrooms
Bradford	762	13	86	241	282	94	46
Henniker	1679	18	251	509	625	244	32
Hillsborough	2323	45	277	792	832	321	56
Newbury	1313	5	93	363	617	164	71
Sutton	824	27	66	230	384	94	23
Warner	1228	20	175	435	403	156	39
Washington	924	30	160	365	270	79	20

Source: 2000 US Census Digital SF-3 Table H41

Housing Density

Housing density, which measures how thickly settled an area is, is calculated by dividing the number of housing units by the square mileage of the area. Bradford is a total of 35.2 square miles, excluding water. Table VIII-15 presents the average number of housing units per square mile for the Town of Bradford from 1970 to 2000.

Table VIII-15
Change in Housing Density 1970-2000

Year	Units	Density per Square Mile (35.2 sq.mil)	% Change from Previous Decade	% Change from 1970
1970	277	7.9	--	--
1980	520	14.8	87%	87%
1990	757	21.5	45%	172%
2000	762	21.6	0%	173%

Sources: 1970-2000 US Census

COST OF HOUSING IN BRADFORD

This section examines the cost of housing in Bradford from both a rental and an ownership perspective. The term *gross rent*, as used in this section, indicates the sum of the contract rent of a housing unit and the prices of the utilities the tenant uses.

Rental Costs Versus Home Ownership Costs

Table VIII-16 presents the median monthly gross rent payments and their relationship to median income in Bradford. The median is defined as the middle value when numbers are arranged in increasing (or decreasing) order.

Table VIII-16
Bradford's Monthly Gross Rent or Mortgage Payments
and Relationship to Income, 1999

	Renter Occupied	Owner Occupied	
		With Mortgage	Without Mortgage
Median Cost per Month	\$634	\$1,075	\$428
Payment as Percent of Income	27.2%	22.6%	14.3%

Source: 2000 US Census Digital SF-3 Tables H63, H70, H91 & H95

The US Department of Housing defines affordable housing as that which does not exceed 30% of annual household income and which includes all expenses related to housing, including utilities and taxes. Using this definition, as indicated by the figures in the tables above, both renters and owners in Bradford are living affordably although taxes and utilities are not taken into consideration in these figures.

Homes in which an owner is living (as opposed to renting the home to non-owners) have a median value of \$110,600 in Bradford (Table VIII-17). This is in line with or slightly lower than the median average of surrounding communities, which have a high of \$143,200 (Newbury) and a low of \$92,100 (Hillsborough).

Table VIII-17
Value of Single-Family, Owner-Occupied Housing Units, 2000

	Median
Bradford	\$110,600
Henniker	\$113,300
Hillsborough	\$92,100
Newbury	\$143,200
Sutton	\$122,100
Warner	\$112,200
Washington	\$110,500
Average	\$114,857

Source: 2000 US Census

In Table VIII-18, Bradford's median gross rent is just below the average median rent for the area at \$634 per month. The neighboring community with the highest rent is Newbury (\$775/month) and Warner has the lowest median monthly rent (\$573).

Table VIII-18
Median Gross Rent for Bradford and Abutting Towns, 2000

	Median Gross Rent
Bradford	\$634
Henniker	\$588
Hillsborough	\$613
Newbury	\$775
Sutton	\$719
Warner	\$573
Washington	\$658
Average	\$651

Source: 2000 US Census Digital SF-3 Table H63

Rental Housing Costs

Because Bradford has a sample size of less than 20 rental units, the New Hampshire Housing Finance Authority could not make a valid comparison for the Town. Table VIII-19 presents the median gross rents for Merrimack County in 2004.

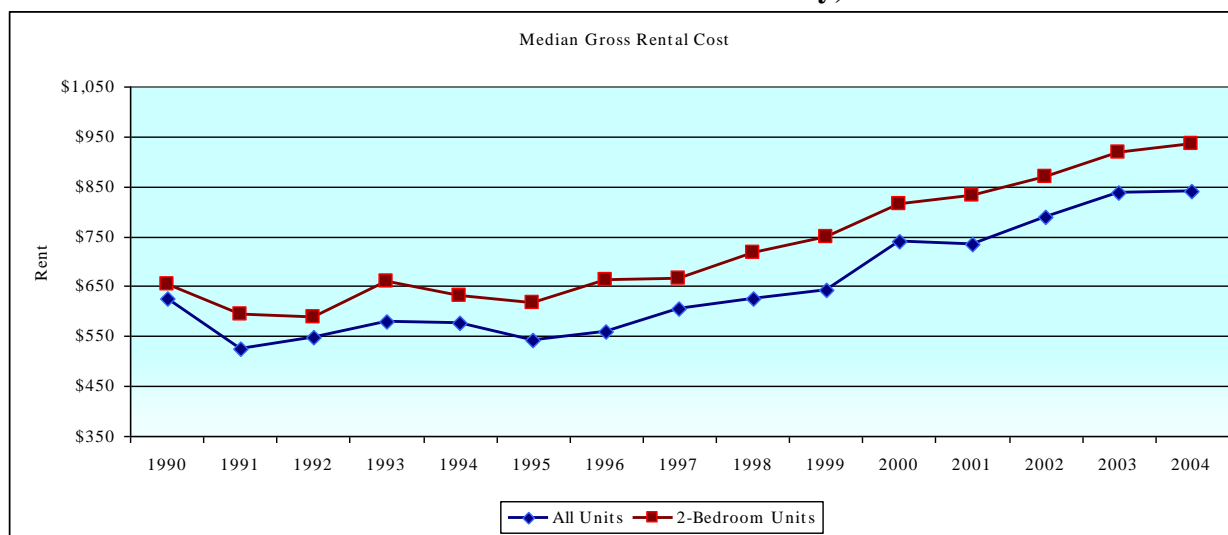
Table VIII-19
Median Gross Rents for Merrimack County, 2004

Unit Size (Bedrooms)	Sample Size	Median Contract Rent	Rent Range
0	29	\$582	\$457 - \$802
1	423	\$697	\$375 - \$937
2	796	\$935	\$500 - \$1,544
3	79	\$995	\$596 - \$1,776
4+	8	----	\$865 - \$1,700
All	1,335	\$841	\$375 - \$1,776

Source: New Hampshire Housing Finance Authority, 2004 Residential Rental Cost Survey (p. 12)

The figure below depicts the past fifteen years' worth of median rental costs with utilities for Merrimack County. In 1990, the average "All Units" rent was \$626. The average rent in 2000 was \$740, while in 2004 the figure is \$841. The overall increase from 1990 to 2004 is over 34%.

Figure VIII-3
Median Gross Rents in Merrimack County, 1990 - 2004

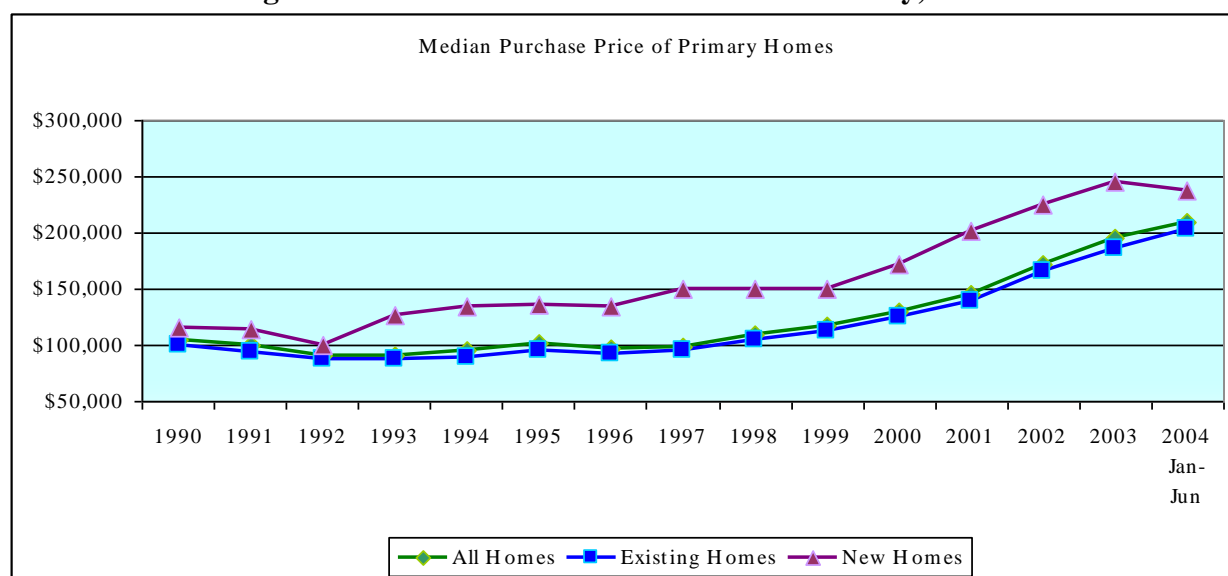


Source: NH Housing Finance Authority Rental Housing Trends Database, June 2004

Merrimack County and State Home Purchase Prices, 1990–2004

Figures VIII-4 and VIII-5 depict averages of Merrimack County and State of New Hampshire home purchase prices between 1990 and 2004. The numbers within these figures can be roughly compared to the average price for homes being sold in Bradford in 2004.

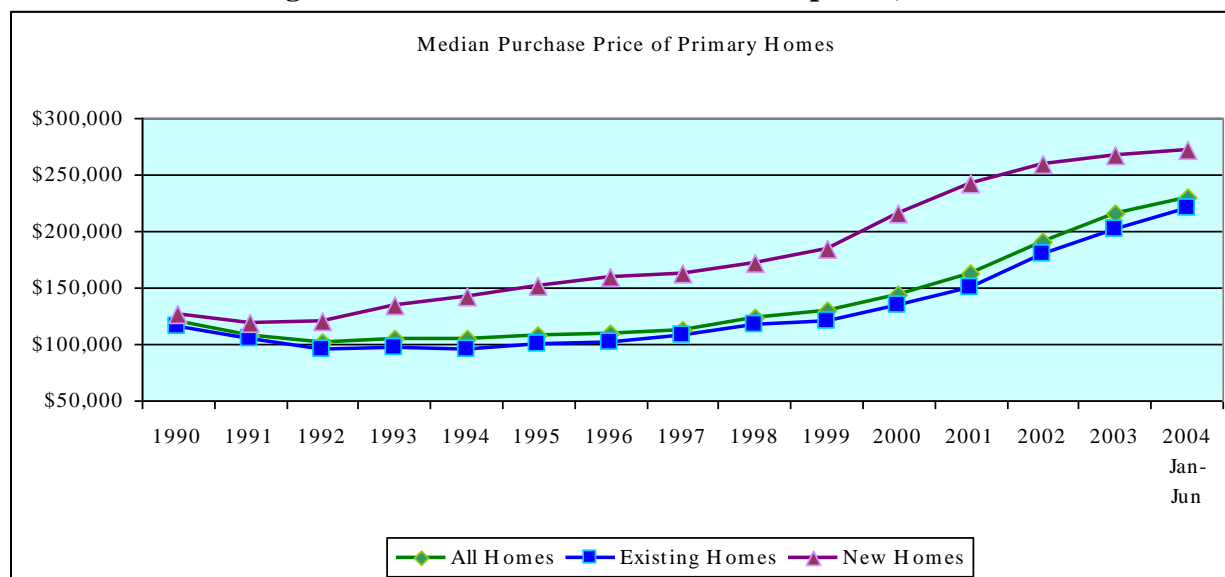
Figure VIII-4
Average Home Purchase Prices in Merrimack County, 1990-2004



Source: NH Housing Finance Authority Purchase Price Database, August 2004

In Merrimack County, the average home price in 1990 was around \$105,000, while by mid-2004, that average price had soared to nearly \$210,000.

Figure VIII-5
Average Home Purchase Prices in New Hampshire, 1990-2004



Source: NH Housing Finance Authority Purchase Price Database, August 2004

The average home in New Hampshire was sold for about \$120,000 in 1990, while in mid-2004 the average home sold for approximately \$230,000. The average for Merrimack County was slightly lower than that of the average for the State.

Current List Prices of Homes in Bradford

A “snapshot” can be taken of the current housing market conditions found in Bradford. The Northern New England Real Estate Network provided information, via public access on the internet, on those homes which are being sold in Bradford through commercial selling agencies. Table VIII-20 presents the list prices of single-family homes for sale on June 1, 2005. At that time, there were no manufactured (or mobile) homes in Bradford listed for sale through a commercial selling agency. The average list price for a traditional single family home was \$238,970.

Table VIII-20
List Price of Traditional Single-Family Homes in Bradford

Home Style	Bedrooms	Baths	Sq. Ft.	List Price
Other	1	1	--	109,000.00
Cape	4	1	2002	189,400.00
Ranch	2	1	1008	197,500.00
Cape	2	0+	1500	209,000.00
1 story	2	0+	--	215,000.00
Saltbox	2	1	1172	219,900.00
1 story	3	1	1100	225,000.00
Colonial	4	2	2638	239,900.00
Cape	3	2	1441	248,500.00
Cape	3	2	1441	248,500.00
Cape	3	1+	1441	260,000.00
Colonial	3	2+	1904	272,000.00
Contemporary	2	1	1000	275,000.00
Contemporary	2	1+	2122	279,900.00
1 ¾ story	3	1+	--	285,000.00
Greek Revival	3	1+	2400	289,000.00
Colonial	3	2+	2152	299,900.00
Average List Price				238,970.59

Source: Northern New England Real Estate Network – June 1, 2005

The list price of residential land for sale in Bradford on June 1, 2005 is displayed in Table VIII-21. The average price per acre was approximately \$18,000, with a range of \$4,111 to \$49,528 per acre.

Table VIII-21
List Price of Residential Land in Bradford

Acres	Sq. Ft.	List Price
10.92	475,675	44,900.00
3.04	132,422	47,500.00
4.37	190,357	49,500.00
4.20	182,952	49,500.00
2.77	120,661	49,500.00
2.35	102,366	55,000.00
5.78	251,776	65,500.00
5.00	217,800	68,000.00
4.12	179,467	69,500.00
14.90	649,044	84,000.00
14.40	327,264	89,000.00
4.15	180,774	95,500.00
5.00	217,800	100,000.00
2.32	101,059	115,000.00
3.55	154,638	115,000.00
15.00	653,400	125,000.00
5.68	247,420	134,500.00
4.28	186,436	134,500.00
Average List Price		82,855.56
Range Per Acre		4,111.72 - 49,568.97
Average per Acre		18,119.82

Source: Northern New England Real Estate Network – June 1, 2005

HOUSING GROWTH TRENDS

The pace of community growth can be gauged by both population and the number of households in the community. Household size and the number of new residential building permits issued gives important information that directly relates to the capacity of Town services and provides information for future land use considerations.

Household Size

From the POPULATION AND ECONOMICS CHAPTER, the number of persons per household is indicative of sprawl patterns, social constructs, and economic circumstances. The trend since shown in Table VIII-22 indicates that the number of persons per household in Bradford has decreased from 3.3 in 1970 to 2.6 in 2000.

Table VIII-22
Average Household Size

	1980	1990	2000
Average persons per household	3.3	3.1	2.6

Source: 1980, 1990, 2000 US Census

Table VIII-23
Population per Occupied Unit in Bradford, 2000

Unit Types	Number of Units	Average Household Size	Population
Owner-Occupied Units	444	2.71	1,205
Renter-Occupied Units	115	1.98	228
Total Occupied Units	559	2.56	1,433

Source: 2000 US Census Digital SF-3 Tables H15 and H18

New Residential Building Permits

The number of building permits issued is recorded by the Town in its Annual Report. The table below includes replacement manufactured homes. Since 2000, approximately 15 residential building permits have been issued per year (Table VIII-24).

Table VIII-24
Permit for New Homes in Bradford, 2000-2003

	2000	2001	2002	2003
New Homes (stick built and manufactured)	17	12	17	13

Source: Town Records

AFFORDABLE HOUSING

Affordable housing is an issue that is considered by all levels of government. Affordable housing is housing for which the occupant is paying no more than 30 percent of his or her income for gross housing costs, including utilities. 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 passage of several laws (including RSA 674:32) requiring communities to provide affordable housing. Furthermore, the State 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. As a result of growing concern over access to affordable housing, all regional planning commissions in the State have been charged by State law to develop affordable housing needs assessments for each community within their region every five (5) years.

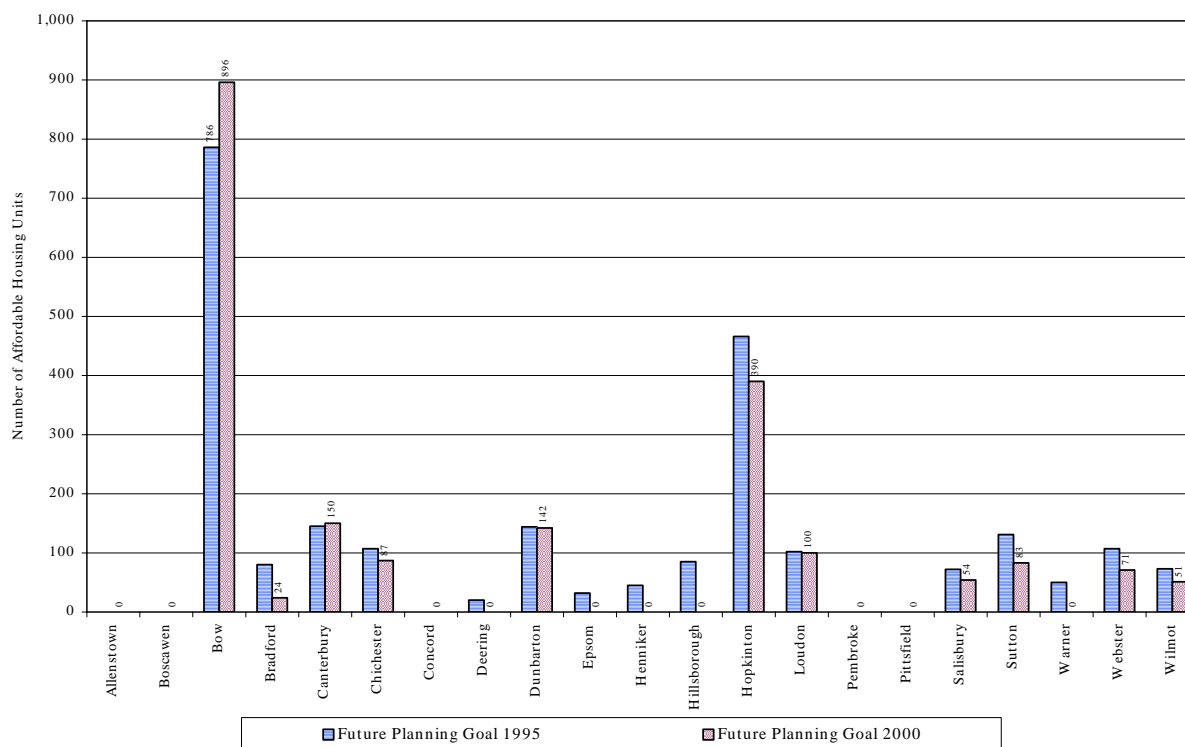
Central New Hampshire Regional Planning Commission's last Affordable Housing Needs Assessment was published in 2000. Since it has not yet been updated, these are the best available numbers for Bradford's "fair share" of the Region's affordable housing (Table VIII-25).

Table VIII-25
Bradford's Theoretical Share of the Regional Affordable Housing Stock
Summary of Affordable Housing Needs for the Central New Hampshire Region

	Theoretical Community Share of Regional Affordable Housing Units	Number of Existing Affordable Housing Units	Future Planning Goal
Allenstown	392	1,054	0
Boscawen	309	490	0
Bow	1,072	176	896
Bradford	171	147	24
Canterbury	225	75	150
Chichester	236	149	87
Concord	6,152	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, 2000

Figure VIII-6
Comparison of Affordable Housing Goals for Communities in the
Central New Hampshire Region, 1995 vs. 2000



Source: CNHRPC Affordable Housing Needs Assessment, 2000

Many communities in the CNHRPC Region should look to increase the number of affordable units available in their Town, particularly in light of substantial rent increases and lack of housing availability over the past few years.

Manufactured Housing

For some of those priced out of the expensive home purchase market, the only viable option is manufactured housing. NH RSA 674:32 stipulates that all communities that have adopted land use regulations shall allow manufactured housing as an allowed use. Manufactured housing which meets the applicable requirements of the Bradford Building Code and the construction and safety standards established by the U.S. Department of Housing and Urban Development may be located in a subdivision created for the placement of manufactured housing on individually owned lots per Bradford Zoning Ordinances Section 3-III(M).

Concord Area Trust for Community Housing (CATCH)

CATCH is a community-based, affordable non-profit developer with a dual mission: to create and preserve affordable housing and help people who rent become owners. Since 1989, CATCH has been an affordable housing leader by creating 12 housing developments; 166 safe, attractive, permanently affordable apartments; stable housing for more than 400 people; and has enabled more than 50 Home Buyer Education families to buy their own homes.

CATCH works closely with a coalition of community organizations to address the need for housing. By their recent calculations, a new single family home priced at \$200,000 could only be afforded by a family whose household income is at least \$62,640. All developments to date have been situated in Concord and Penacook to take advantage of the proximity to services. Speakers and educational programs are available.

Housing Assistance

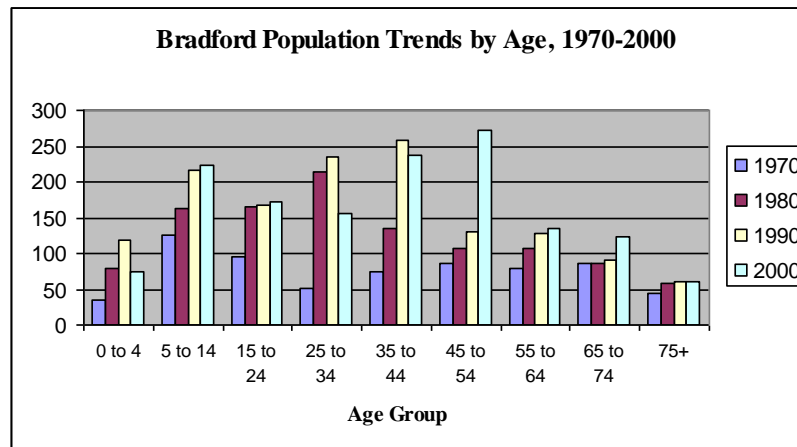
Numerous federal and state programs are available that provide direct housing assistance through rental subsidies. New Hampshire had 16,784 assisted units in 1999 - 3.7% of all occupied units in the state. About 26% of this assisted housing was in Public Housing programs (19.8% senior-designated public housing, 6.5% family-designated public housing). An additional 14% of assisted housing was administered through the USDA Rural Assistance programs (6.4% elderly and 7.4% family). Almost 42% of the assistance came through the Section 8 program (24.7% exclusively elderly, 2.0% exclusive family, and 14.9% in joint-designated elderly and family). Approximately 12% was non-Section 8 assistance administered by the New Hampshire Housing Finance Authority. Finally, approximately 6% went into disabled, group home, and miscellaneous categories (*1999 Directory of Assisted Housing*, NHHFA).

Other types of assistance include units receiving no direct rent subsidies but developed with public subsidies. About 90% of this assistance statewide is family-designated and 10% elderly-designated.

SENIOR HOUSING

Like many other small towns in New Hampshire, Bradford has a growing number of senior citizens (Figure VIII-7). Housing for seniors is crucial for those who cannot afford taxes, do not drive, or do not have the physical ability or financial resources to maintain their homes.

Figure VIII-7



Source: OSP Comparison Binder of 70-80; 1990 (STF 1A) & 2000 Census

Senior activities are important within any community for both social and practical purposes. Many of Bradford's seniors require transportation to reach essential services such as the grocery store and for health care. They typically rely on others to transport them to these services.

The Community Survey indicated that accessory apartments were a housing type that should be encouraged. This type of housing may help provide the support independent seniors require while allowing them to remain close to family and community.

The age distribution of Bradford's population suggests that the critical need for housing specifically designed for seniors will begin in 25-30 years. In the meantime, the Zoning Ordinance and possibly other Town regulations should be improved to more readily accommodate this need. The existing supply of senior housing currently available to Bradford residents in the surrounding region should be inventoried, and ideas for a senior housing facility in Bradford (including its location) should begin to be developed.

RESIDENTIAL TAXATION

Comments about residential taxes were among the most common write-in responses of the Community Survey results. Rising residential tax rates present a problem for the elderly residents of Bradford in particular, and must be addressed in any discussion of housing.

Tax Comparisons

Equalized valuation, or *equalization*, is an adjustment of the town's local assessed values, either upward or downward, in order to approximate the full value of the town's property. Each year, the NH Department of Revenue Administration (NH DRA) equalizes the property values for every city and town. This process is due to an imbalance caused by varying local assessment levels. Adjusting these values among towns is the only way for statewide consistency. The total value of all property in town is adjusted based upon the comparison of recent property sales with local property assessments. Once property values have been equalized, public taxes and state revenues shared by towns and cities may be fairly apportioned among them. This includes state education property taxes and county taxes.

As generated statistics, *equalization ratios* are used when revaluation companies are planning their work and are used by assessing officials to periodically check the validity of assessments. Ratios are computed using properties that have sold during the period: the prices the properties actually sold for are compared to the values listed on the assessment cards. The median ratio in a listing of properties is selected to represent the equalization ratio in a town because it gives equal weight to all properties regardless of selling price. The ratio can help towns judge when revaluation should occur and how the town compares with other towns or cities.

The *full value* tax rate is the equalized tax rate for a town. Contrary to popular belief, the town's equalization ratio cannot be applied directly to the local assessed rate to equal the full value tax rate since other variables are involved. This full value tax rate permits comparisons to other towns in the state for apportionment purposes.

The tax rates of Bradford and the abutting communities are compared in Table VIII-26. In 2002 and 2003, Bradford had an *effective* tax rate which was less than the average for the surrounding communities. Henniker has the highest *full value* tax rate in the area (\$22.90 in 2003) while Newbury has the lowest (\$11.67). Bradford falls close to, or slightly above the full-value tax rate average for the surrounding communities.

Table VIII-26
Tax Rates of Bradford and Abutting Communities, 2002-2003

Community	Net Valuation		Effective Tax Rate Per \$1000		Equalization Ratio		Full Value Tax Rate Per \$1000	
	2002	2003	2002	2003	2002	2003	2002	2003
Bradford	\$113,960,727	\$116,967,448	\$22.77	\$25.80	84%	75%	\$19.16	\$19.54
Henniker	\$181,945,183	\$185,862,368	\$43.60	\$42.95	62%	55%	\$26.70	\$23.49
Hillsborough	\$216,057,983	\$225,222,036	\$34.50	\$40.92	65%	50%	\$22.90	\$21.07
Newbury	\$269,501,622	\$498,071,290	\$21.17	\$12.88	61%	91%	\$12.95	\$11.67
Sutton	\$118,792,487	\$191,979,351	\$25.02	\$17.51	74%	100%	\$18.49	\$17.46
Warner	\$119,548,860	\$205,529,960	\$33.29	\$21.19	60%	91%	\$20.32	\$19.45
Washington	\$90,742,689	\$92,252,968	\$26.30	\$30.98	71%	54%	\$18.77	\$16.92
Average	\$158,649,935	\$216,555,060	\$29.52	\$27.46	68%	74%	\$19.90	\$18.51

Source: NH Department of Revenue Administration website, Comparison of Effective Rate of Taxation Based on Full Value of Property with Local Tax Rate – Tax Years 2002, 2003

To gain a better understanding of these tax rates, Table VIII-27 provides a comparison of residential values to manufactured home values to show total residential valuation.

Table VIII-27
Residential Building Valuation of Bradford and Abutting Communities, 2003

Community	Net Valuation	Residential Buildings	% of Valuation	Manufactured Housing Buildings	% of Valuation	Total Residential Valuation %
Bradford	\$116,732,448	\$64,234,100	55.03%	\$1,319,900	1.13%	56.16%
Henniker	\$184,851,086	\$108,917,250	58.92%	\$2,298,500	1.24%	60.17%
Hillsborough	\$223,951,106	\$129,204,754	57.69%	\$2,661,600	1.19%	58.88%
Newbury	\$497,695,840	\$209,406,080	42.08%	\$0	0.00%	42.08%
Sutton	\$191,789,351	\$104,800,690	54.64%	\$160,200	0.08%	54.73%
Warner	\$205,159,960	\$112,756,810	54.96%	\$1,759,670	0.86%	55.82%
Washington	\$92,160,878	\$54,652,200	59.30%	\$771,600	0.84%	60.14%
Average	\$216,048,667	\$111,995,983	54.66%	\$1,281,639	0.76%	55.42%

Source: NH Department of Revenue Administration, County Tables with Assessed Valuation, 2003

LAND USE CONTROLS

Housing and housing conditions can be regulated by a municipality within its Zoning Ordinance. The ordinance should take into consideration current population trends, current housing trends, age groups, land use, Town services, and land availability. The purpose of land use controls is to promote safe and timely development of the Town. For housing considerations, a number of controls can be used to regulate the number and type of homes in certain areas of Bradford. The EXISTING LAND USE, FUTURE LAND USE, POPULATION AND ECONOMICS, and COMMUNITY FACILITIES chapters can provide the necessary data to warrant consideration of the following land use controls.

Manufactured Housing

Discussed in a previous section of this Chapter, the regulation of manufactured housing is a land use control that is exercised appropriately and fairly according to State laws. This opportunity permits families with a limited household income to own their homes in a similar fashion as a more typical homeownership. Regulation of manufactured housing can assure that the infrastructure, as it currently exists or to which it can be built, is adequate to sustain the demands of a concentrated population.

Multiple-Family Dwellings

Another housing control is the regulation of multiple-family (three or more families) dwellings. Many communities regulate these buildings to require their location in the urban districts where sewer, water, and Town services are available.

Senior Housing Ordinance

Senior Housing Ordinances are increasingly becoming a method for communities to address the need for specialized housing for seniors, without allowing for general multiple-family housing. The ordinances usually take the form of Overlay Zones. In a few communities, actual parcels of land have been zoned for senior housing. In most cases, Senior 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 a senior 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. The term empty-nester housing refers to housing for people 55 years old and above. By encouraging empty-nester and/or senior housing development, Bradford 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.

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.

Existing development should not subsidize the need for additional facilities, services and educational requirements due to new growth. After the Master Plan is adopted, a Capital Improvements Program can be implemented as an additional advisory document to the Planning Board. With these two plans in place, a Growth Management Ordinance and an Impact Fee Ordinance can be considered and, if necessary, adopted at Town Meeting.

Architectural and Design Guidelines

These guidelines are typically adopted separately by the Planning Board, and are similar to the Site Plan Review and Subdivision Regulations. Architectural and design guidelines can stipulate the types of building material, heights, architectural styles, and landscaping to promote the character that a community is trying to convey. While not enforceable, these guidelines assist developers and builders by stating the Town's expectations and vision for developing or retaining a character that is not disrupted by inconsistent styles in concentrated areas of Town.

Open Space Residential Development

Open space development is designed to reduce lot sizes and increase density in order to preserve a larger tract of land with natural features. The term "cluster" has negative connotations associated with it which include lower taxes, lack of privacy, and water and sewer concerns. A more positive term synonymous with cluster development is "open space development" or "conservation development". Such subdivisions, when done properly, are beneficial to the Town by generating the same tax revenue and by preserving open space or natural resources. An answer to the sprawling landform created under conventional "cookie cutter" 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). In its most basic form, the conservation development process can be broken into six logical steps, which are not the typical steps taken for a conventional subdivision.

Under this approach, use existing minimum lot sizes as the basis for conventional residential density on the best soils, with reduced densities according to declining soil quality. The minimum lot sizes that are currently in place for residential uses should represent the maximum aggregate density on the best soils under the soils-based lot sizing approach. Lower quality soils would require lower density development. Primary conservation areas may include wetlands, steep slopes, aquifer recharge zones, and floodplains. Secondary conservation areas may include stonewalls, view sheds, prominent vegetation, prominent landforms, prime agricultural soils, historic sites and features, archeological sites, and communities and species identified in the Natural Heritage Inventory. The Existing and Future Land Use Chapter contains more details and recommendations on Open Space Development options.

Planned Unit Development

Planned Unit Developments (PUDs) promote efficient use of land and utilities by providing an optional pattern of site development different from one in which there is a division into lots for each structure. The land is developed as a single entity (as one lot), on which a mixture of residential, commercial or industrial uses in a variety of building types and designs are situated with open space set aside. The residential PUD is often known as a Planned Residential Development (PRD), Planned Unit Developments:

- Encourages a greater diversity of housing opportunities;
- Ensures that the development of additional housing units does not detract from the livability, scale, character, or economic value of existing residential neighborhoods;
- Encourages the development of housing affordable to low, moderate, and middle income households;
- Promotes a high standard in the design and development of sites and individual buildings;
- Encourages the preservation of open space for conservation, outdoor recreation or park purposes;
- Minimizes impacts on environmentally sensitive lands and preserve historically and culturally significant buildings or places;
- Assures that the development allowed will be compatible with surrounding land uses, and that traffic and public services will not be adversely impacted; and
- Promotes the efficient and economic provision of public facilities and services such as utilities, streets, and recreational opportunities.

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.

Accessory dwelling units provide a housing alternative that can serve a wide range of needs. For seniors, 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.

Growth Management Ordinance

In communities concerned about the rate and effect of growth on the communities' infrastructure, the Planning Board can develop a growth management ordinance that can either limit the number of allowable building permits or require phasing of subdivisions if certain local and regional criteria related to growth are met. This ordinance may be enacted in accordance with New Hampshire RSA 674:21 (Innovative Land Use Controls) or RSA 674:22 (Growth Management; Timing of Development).

Prior to developing a growth management ordinance, the Town must prepare a master plan as well as a capital improvements program. In addition, a review of local needs and local and regional growth trends must be completed in an effort to assess the need for the ordinance. The assessment can be included in the ordinance itself as a "Finding of Fact." Examples of local and regional trends to follow and compile include the following:

1. The average annual percent increase in building permits for dwelling units for the past five years, as compared to abutting communities and the central New Hampshire average.
2. The average annual percent population growth, as reported by the New Hampshire Office of Energy and Planning, as compared to the same average of combined abutting communities and the Central New Hampshire region.
3. Forecasts of the number of public school students enrolled, or projected for enrollment, for the coming year exceeds 90% of stated capacity of the Bradford schools as defined by the School Board.
4. The annual full value tax rate of Bradford, as reported by NH Department of Revenue Administration, exceeds the average rate of the combined abutting communities or the Central New Hampshire region for the same reporting year.

As noted above, the Planning Board may prepare a growth management ordinance for approval by the Town if some or all of the growth criteria are met. The ordinance may include either phasing or permit limitations (or both), but must be the result of careful study.

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 senior 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.

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.

Livable, Walkable Communities

Livable, Walkable Communities are places where people of all ages and abilities can easily and safely enjoy walking, bicycling and other forms of recreation. The program provides for preservation of open space, mixed use development, creation of trails and paths, promotion of physical activity, increased access to parks and recreational facilities, and increased safety for children and adults.

Cost of Community Services Study

The Cost of Community Services (COCS) process was developed by the American Farmland Trust and has been utilized in New Hampshire to compare residential, commercial, industrial and open space land uses within a community. COCS studies involve a “snapshot” of tax revenues received versus public expenditures by land use classification. A COCS study entails an evaluation of the fiscal impact of growth on a community’s budget. Such studies provide a baseline analysis of current information to formulate a ratio of revenue to expenditures for each land use category to assist local public officials and residents in making informed policy decisions relative to land use. They do not project costs, revenues or the impacts of expected future growth. In Bradford, this study could be produced to determine the level of expenditures for provision of services for each \$1 of income generated by taxes.

Visit-able Communities

A Visit-able community or home is an idea for new residential development that uses the principles of the Universal Design Program. Universal Design is a voluntary program which aims to simply life by making homes more useable by more people including children, aging populations, and persons with disabilities. In general, these homes have at least one entrance with zero steps, 32 inches of clear passage on all interior doors (including bathrooms), and at least a half bath on the main floor. The purpose of this design is not to make the home fully

handicap accessible, but rather to make it accessible for wheelchairs, walkers, baby strollers, etc. in order to accommodate those needs should they arise. Residents are more likely to be able to remain in their existing home if a family member develops a disability and are more able to accommodate visitors with disabilities.

Build Out Analysis

A build out analysis examines all parcels of land in a town or region and analyzes, under the town's current zoning regulations, how much of that land is buildable. The analysis takes into consideration aquifer, wetland and conservation areas, floodplains, steep slopes, and local infrastructure. The purpose of a build out analysis is to determine where the most likely concentration of development could be located in the future and how much potential development could occur based upon the current zoning.

SUMMARY

The goal of the HOUSING CHAPTER is to identify the historic housing trends in Bradford and to project housing needs for the future. Citizen input expressed several recurring themes; high taxes, areas of rapid growth, and preserving the open space in the Town. The data presented in this chapter indicate that residential growth has increased continually since 1970, mostly in the form of single-family homes which are owner-occupied. Manufactured homes, duplexes and multi-family homes, however, have seen very little growth, and make up a small percentage of the housing stock in Bradford. In order to develop a wide and varied population in the community, a greater balance of housing types should be sought by the Town.

In light of the growing population of senior citizens in Bradford, the Town should consider creating incentives for the development of senior housing which will meet the high demand for senior services and affordable housing that can be expected in the next 25-30 years as the senior population booms.

Promotion of cluster residential development, as provided in the Zoning Ordinance, will address concerns that community members have regarding conserving green space by encouraging higher density development in order to preserve larger tracts of land with desirable natural features. Clarification of this section of the ordinance will help developers and community members to better understand the goals of cluster development, and will enhance its effectiveness in preserving open-space.

The objectives of this chapter are to maintain the diversity of the housing stock in Bradford, encourage the effectiveness of open-space development regulations, explore methods for encouraging energy efficient construction, and to ensure that Bradford residents will be able to continue to live in the Town if they so choose.

-Respectfully submitted, Bob Foor, Housing Subcommittee Chair