

Chapter VII HOUSING

DRAFT

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A. Introduction

The Housing Chapter is one of the most important components of a community's Master Plan. Its purpose is to maintain desirable state of housing development because of the critical impact the need for housing has on every resident's daily life. As Sanbornton plans for its future, it is important to analyze past housing trends to address the needs of its future residents. Many factors such as employment opportunities, highway access, public institutions, and seasonal appeal all combine with housing policies to influence the type, cost, affordability and availability of housing in a community. Knowledge of the composition, condition and cost of Sanbornton's housing stock over the last decade is useful in determining housing policies needed to meet the future housing needs of Sanbornton's residents.

The Federal Housing Act of 1949 established the goal of "a decent home and suitable living environment for every American family". RSA 674:2 of the State's planning statutes refers to the purpose of the Housing Chapter of a municipality's Master Plan as follows:

"assesses local housing conditions and projects future housing needs of residents of all levels of income and ages in the municipality and the region as identified in the regional housing needs assessment performed by the regional planning commission pursuant to RSA 36:47, II, and which integrates the availability of human services with other planning undertaken by the community."

Much of the data for the Master Plan's Housing Chapter was generated by the Lakes Region Planning Commission in the formulation of the 2010 Lakes Region Housing Needs Assessment.

This chapter examines these issues specifically for the Town of Sanbornton and in general for the other towns in Belknap County and the Lakes Region. The existing housing stock is evaluated to determine the sufficiency of housing by utilizing the 2010 US Census data, the 2007-2011 American Community Survey (ACS is a division of the US Census Bureau), New Hampshire Office of Energy and Planning reports, the 2010 Lakes Region Housing Needs Assessment and the Sanbornton community survey results. Based on this information, projections for future housing needs will be presented, followed by recommendations designed to assist the Town to meet the needs of both homeowners and renters as permanent and seasonal residents.

B. Housing Supply

1. All Housing Units

Table VII-1 shows housing information for Sanbornton, other Belknap County towns and for the Lakes Region for years 2000 and 2010. Based on 2010 US Census data, the overall (year-round plus seasonal) housing stock for the Town of Sanbornton is 1612 units (see Table VII-1). This figure represents an increase of 253 new units between 2000 and 2010, or an 18.6% increase. Along with many other communities in Belknap County and the Lakes Region, Sanbornton experienced a moderate to high growth rate in percentage terms during the past decade. In fact, Sanbornton experienced a growth rate which, at 18.6%, was one of the highest housing growth rates in Belknap County. This statistic is not consistent with Sanbornton's policy of maintaining its small town, rural character.

TableVII-1: Total Housing Units, 2000 and 2010

Municipality	2000	2010	Change	% Chg. 2000-2010
Sanbornton	1359	1612	253	18.6%
Alton	3522	4281	759	21.6%
Barnstead	1994	2319	325	16.3%
Belmont	3113	3615	502	16.1%
Center Harbor	653	795	142	21.7%
Gilford	4312	5111	799	18.5%
Gilmanton	1848	2118	270	14.6%
Laconia	8554	9879	1325	15.5%
Meredith	4191	4728	537	12.8%
New Hampton	944	1083	139	14.7%
Tilton	1631	1845	214	13.1%
Belknap County	24,004	30,306	6302	26.3%
Lakes Region	64,240	73,969	9729	15.1%

Source: 2000 and 2010 US Census

2. Seasonal Housing Units

The US Census counts each person as an inhabitant according to his or her usual place of residence. This is generally where they live or sleep most of the time, not necessarily their legal place of residence. A dwelling unit would be counted as seasonal if an occupant does not claim it as their usual place of residence. Because the Lakes Region is a popular vacation area, there is a high percentage of seasonal homes included in Sanbornton's overall housing stock as demonstrated in Table VII-2.

As shown in Table VII-2, approximately 387 housing units or one-quarter (24.0%) of the housing stock in Sanbornton is classified as seasonal according to the 2010 US Census data. This percentage is typical of the amount of seasonal housing in a community with a substantial amount of lake frontage. However, this figure is significantly lower than the average percentage of seasonal housing for other lakeside communities in the Lakes Region, which is 35.7 per cent.

The seasonal housing stock for Sanbornton increased by 44 housing units (from 343 to 387 housing units) between census years 2000 and 2010. This small increase in seasonal housing units in Sanbornton (12.8%), when compared to other Lakes Region communities, may be attributed to the fact that most of the house lots on or near Lake Winnisquam, where most of the seasonal housing occurs, have already been developed. In addition, many seasonal dwellings have been converted to year-round dwellings.

3. Rental Housing Units

Rental housing data is no longer available from the US Census. The only data available on rental housing is from Town records where approvals were granted by the Zoning Board of Adjustment since May 12, 2009 when Town Meeting approved an amendment to the Zoning Ordinance permitting accessory apartments under certain conditions. Apartments may also be created by conversion of existing single family dwellings to two family dwellings. Town records show nine apartments have been created since May 2009 using either of these methods.

Table VII-2: Year-Round and Seasonal Housing Units, 2000 and 2010

Municipality	Year-Round		% Change	Seasonal		% Change	% Seasonal of All Units, 2010
	2000	2010		2000	2010		
Sanbornton	1016	1225	20.6	343	387	12.8%	24.0%
Alton	1010	1433	41.9%	1560	1834	17.6%	56.1%
Barnstead	898	1182	31.6%	501	679	35.5%	36.5%
Belmont	2762	3120	56.7%	351	495	41.0%	18.3%
Center Harbor	412	410	0.5%	89	239	168.5%	36.8%
Meredith	1,862	3018	13.7%	1611	1710	6.1%	43.1%
New Hampton	476	898	41.4%	180	185	2.8%	21.3%
Tilton	1,347	1633	8.9%	186	212	14.0%	9.0%
Lakes Region	33,859	41,149	21.7%	19,161	22,828	45.8%	35.7%

Source: 2000 and 2010 US Census

C. Housing Characteristics

1. Housing Types

The classification of residential dwellings is categorized according to the following housing types: single-family, two-family, and multi-family (meaning three or more dwelling units per residential building). Housing data for this analysis by housing type was taken from the 2007-2011 American Community Survey (ACS).

The distribution of units by housing type for Sanbornton is overwhelmingly single-family housing. In this most recent survey of housing by ACS, Sanbornton had 1597 single-family dwelling units which represented 98.0% of the Town's entire housing stock. This same ACS housing survey showed that the remaining 2.0% of Sanbornton's housing stock was distributed between two-family and multi-family units for a total of 34 dwelling units. Sanbornton's high percentage of single-family dwelling units is relatively typical of other rural communities in Belknap County and the Lakes Region. Only the region's urban communities have substantially lower percentages of single-family housing. This low percentage of multi-family housing represents an important aspect of Sanbornton's rural character.

2. Occupancy Status

As defined by the US Census, a housing unit is owner occupied if the unit is either owned or being purchased by someone who lives in the unit. All occupied housing units which are not owner occupied, whether they are rented for cash rent or not, are classified as renter occupied.

Housing data for this analysis by occupancy status, meaning owner-occupied or rental units, was taken from the 2007-2011 American Community Survey (ACS). In this most recent survey of housing by ACS, Sanbornton had 1079 owner-occupied dwelling units which represented 93.6% of the Town's housing stock versus 74 renter-occupied dwelling units which represented 6.4% of the Town's housing stock.

Sanbornton has a high percentage of owner-occupied housing units as compared to other surrounding rural towns. The high percentage of year-round owner-occupied units reflects the lower number of seasonal units and multi-family units in Sanbornton as compared to its neighboring communities along Lake Winnisquam as well as to nearby urban communities.

D. Housing Conditions

The condition of a community's housing stock plays an important role in the well-being of its residents and directly affects their quality of life. The Federal housing goal for the promotion of "safe, affordable, attractive, and sanitary housing in a suitable living environment for all citizens" is in no part less of a goal for the residents of Sanbornton. The standard method for identifying substandard housing units is based on overcrowded conditions, age of the unit, and the lack of exclusive plumbing facilities for the unit.

1. Density

The US Census Bureau uses 1.01 persons per room as a guideline in determining density of occupied housing units. Units with 1.01 or more persons per room are deemed to be overcrowded and not appropriate living conditions.

Housing data for this analysis by housing density, meaning persons per room or overcrowding, was taken from the 2007-2011 American Community Survey (ACS). In this most recent survey of housing by ACS, Sanbornton had 0.0% of its housing units having 1.01 or more persons per room meaning none of Sanbornton's housing stock evidenced overcrowding. This is down from 1990 housing data which showed 12 overcrowded units representing 1.6% of the housing units in Sanbornton. Sanbornton continues to have one of the lowest percentages of overcrowded units in the Lakes Region.

2. Age of Housing Units

The age of the housing stock is often used as indication of the overall housing condition, reasoning that older homes may represent substandard housing. Although there are many older homes in Sanbornton which by no means could be considered substandard, the age of the housing stock also reflects the amount of investment in new housing over the years. Standard measures of age used to get a broad sense of a town's overall housing condition and the amount of monetary investment in recent years include analyzing the percentage of units built prior to 1940, the percentage built since 1980 and the median age of the housing stock.

Housing data for this analysis by age of housing was taken from the 2007-2011 American Community Survey (ACS). In this most recent survey of housing by ACS, Sanbornton had 242 housing units built before 1940 or (as shown in Table VII-3 on page 6) about 14.7% of Sanbornton's housing stock. Conversely, Sanbornton has about 824 housing units which were built after 1980 or about 50% of its housing stock.

Table VII-3: Age of Housing Stock

Municipality	Number of Structures Built Before 1940		Number of Structures Built Since 1980	
	#	%	#	%
Sanbornton	242	14.7%	824	50.0%

Source: American Community Survey (2007-2011)

3. Plumbing Facilities

The number of housing units without exclusive “complete plumbing facilities” may be used as an indicator of the change in overall housing condition over time. According to the American Community Survey, “complete plumbing facilities” means the presence of hot and cold running water, a sink, a flush toilet, and a bathtub or shower. However, it is also important to note that this analysis of the presence of complete plumbing facilities is for occupied housing units only.

Housing data for this analysis based on plumbing facilities was taken from the 2007-2011 American Community Survey (ACS). In this most recent survey of housing by ACS, Sanbornton had 1153 occupied housing units of which only 7 housing units lacked complete plumbing facilities or 0.6% of Sanbornton’s housing stock.

E. Housing Prices

1. Owner-Occupied Housing

One means of measuring the capacity of a community to meet its housing demands and to supply affordable ownership housing is to review the sales price trends of homes sold. This analysis relies on sales data for primary homes (principal residence of the buyer) that is compiled by the New Hampshire Housing Finance Authority (NHHFA) in its annual sales price survey.

NHHFA housing sales data show the long-term trend in the median price of primary homes in the Lakes Region. From 1990 through 1999, the median home price in the Lakes Region was at or below \$100,000. Between 1999 and 2005, the median sales price more than doubled to about \$215,000. The median price stabilized from 2005 until 2008, then fell by more than 20% between 2008 and 2012. With this home sales price decline, the long term change in median prices for single-family detached housing (existing and new build) from 2002 to 2012 was +1.4 % per year as compared to the average annual growth in the average wage of about +4% per year for the same period of time. The source for this home price data was the NH Department of Revenue Administration.

Housing prices in Sanbornton have reflected regional and national housing price trends, although they lag behind those regions where more rapid growth of the economy has occurred. The estimated maximum “affordable” purchase price for a single-family home in Belknap County in 2012 was \$233,000. At 30% of gross income for a family of four, a household in Belknap County needs a minimum annual income of \$68,600 to afford the purchase price of a single-family home priced at this maximum “affordable” purchase price point.

Another means for tracking housing prices is the Town of Sanbornton’s assessing records for home sales prices. Table VII-4 (see page 7) shows housing sales information from 2005 through 2012 on an annual basis for single-family, single-family on water, two-family and multi-family housing units (on house lots of 5.0 or less acres) as well as for vacant house lots of 5.0 or less acres. Total sales are shown by year.

Table VII-4: Median Home & House Lot Sale Prices (2005-2012)

Year	Sales Per Year	Single-Family	Single-Family On Water	Two-Family	Multi-Family	House Lot
2005	74	\$295,000	\$685,000	\$325,000	No Sales	\$5,000
2006	71	\$249,967	\$499,000	No Sales	No Sales	\$71,000
2007	58	\$218,466	\$428,000	No Sales	No Sales	\$80,000
2008	31	\$207,500	\$543,000	No Sales	No Sales	\$97,500
2009	25	\$239,000	\$163,000	No Sales	No Sales	No Sales
2010	26	\$176,000	\$455,000	No Sales	No Sales	\$98,000
2011	34	\$177,967	\$569,000	No Sales	No Sales	\$71,500
2012	37	\$184,500	\$395,000	No Sales	No Sales	\$16,000

Source: Town of Sanbornton Assessing Records (2005-2012)

2. Rental Housing

As stated in the Lakes Region Planning Commission's 2010 Regional Housing Needs Assessment, there has been a significant change in the way income and housing data is collected and provided to the public. This recently-developing situation now limits the availability of detailed housing information on a municipality by municipality basis. The US Census Bureau no longer provides this housing information and in its place the American Community Survey (ACS) has become the principal source of information on household income and housing cost. Relevant statistical housing data is no longer available from the decennial US Census by municipality and ACS data reflects sampling of only on a county or selected statistical area basis.

As a result, cost of rental housing for just the Town of Sanbornton is no longer available nor is it developable at the Town level using assessing records. Therefore the following rental housing cost data is provided here on a regional basis only for the Lakes Region and is taken from the 2010 Regional Housing Needs Assessment. Gross rent data, as provided in this Housing Chapter, are defined as the rent paid by a tenant to a landlord, plus the additional cost of heat, hot water, and electricity if paid separately by the tenant.

The median gross rent in the Lakes Region in 2010 was \$879 per month. At 30% of gross income, a household in the Lakes Region needs a minimum annual income of \$35,160 to afford the median gross rent. As with the trend in median home prices, the change in the median gross rent in the Lakes Region was minimal from 1990 to 1999, but that period was followed by steady rise in rental costs through 2008. From 1999 to 2008, the median gross rent increased by about 6.4% per year (again at a rate greater than that of average wages of about 4% for the Lakes Region) before declining by 2.4% from 2008-2009. While median home prices dropped significantly in that one year period, the median rent registered only a minor change.

F. Housing Affordability and Needs

1. Housing Affordability

Affordable housing as defined by the US Department of Housing and Urban Development (HUD) is: “when monthly shelter costs do not exceed one-third of a person’s monthly income.” Affordable housing has become an important issue in planning for the housing needs of a community. RSA 674:2, II (l) requires that the Housing Chapter of a community’s Master Plan “assesses local housing conditions and projects future housing needs of residents of all levels of income and ages in the municipality”. The availability of housing affordable to all income levels is a vital component to a prosperous economy and community. A meaningful local housing policy must address the spectrum of needs within the context of Sanbornton’s housing resources and the regulatory environment.

As stated in RSA 672:1, III-e: *“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 shall not be prohibited or unreasonably discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers”*.

A new state law (RSA 674 Section 674:58-61), which is generally referred to as the “workforce housing mandate”, took effect on January 1, 2010. It mandates that “in every municipality that exercises the power to adopt land use ordinances and regulations, such ordinances and regulations shall provide reasonable and realistic opportunities for the development of workforce housing, including rental multi-family housing”. The Town of Sanbornton is subject to the requirements of this new state law. The workforce housing mandate and its affordability requirements are a major driving force in this up-dated Housing Chapter.

According to the workforce housing statute "affordable housing" is defined as housing with combined rental and utility costs or combined mortgage loan debt services, property taxes, and required insurance that do not exceed 30 percent of a household's gross annual income.

The workforce housing statute specifies the detailed definitions for both “owned” and “rented” affordable housing as well as the actual formula which is used to determine housing “affordability” for both of these types of housing.

“Owned Housing” means housing which intended for sale and which is affordable to a household with an income of no more than 100 percent of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development.

The housing affordability numbers for “owned” affordable housing in Sanbornton, according to the workforce housing statute, are calculated as follows: \$68,600 (100% of median income for 4-person household / Belknap County / 2012) = \$233,000 Estimated maximum “affordable” purchase price using 30% of median income, 5% down payment, 0.7 points, PMI & estimated taxes/insurance.

TableVII-5 (see page 9) shows affordable “owned” housing stock by total count and percentage for various housing types in 2012.

Table VII-5: Affordable “Owned” Housing Stock (2012)
by Use Code, Total Dwellings, Number of Affordable Dwellings & Per Cent

Use Code	Total Dwellings	Affordable Dwellings*	Per Cent %
1010	1128	674	59.75%
1011	7	7	100.00%
1013	275	46	16.73%
1015	14	0	0.00%
1020	5	3	60.00%
1021	29	27	93.10%
1030	40	40	100.00%
1031	16	16	100.00%
1040	5	3	60.00%
1060	44	43	97.73%
1090	12	1	8.33%
	1575	860	54.60%

* Assessed Valuation \$233,000 or less

Use Code Number: NH Dept. of Revenue Administration classification system

Source: 2012 Town of Sanbornton assessing records

The “Use Code Numbers” used in Table VII-5 (above) correspond to the following use code definitions, which definitions are as specified by the NH Dept. of Revenue Administration:

- 1010 Single Family Residence with Land
- 1011 Single Family Residence with No Land
- 1013 Single Family Residence / Water Front
- 1015 Single Family Residence with Accessory Apartment
- 1020 Condo with Land
- 1021 Condo with No Land
- 1030 Mobile Home with Land
- 1031 Mobile Home with No Land
- 1040 Two-Family Residence
- 1060 Vacant with Accessory Building
- 1090 Multi-Houses (More than 1 house per lot)

The estimated maximum “affordable” purchase price of \$233,000 for “owned” affordable housing is derived from income and housing data provided by 2010 US Census for Town of Sanbornton and US Department of Housing and Urban Development for Belknap County (2012) after applying criteria set by the workforce housing statute. As shown in Table VII-5 above, 54.6% of Sanbornton’s total housing stock currently falls within the “affordable” owned housing category.

“Rental Housing” means rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a 3-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development.

The housing affordability numbers for “rented” affordable housing in Sanbornton, according to the workforce housing statute, are calculated as follows: \$37,040 (30% of median income for 3-person household / Belknap County / 2012) = \$930 Estimated maximum “affordable” monthly rent (rent + utilities).

Unfortunately, as stated in Sub-section E.2. (above), cost of rental housing for just the Town of Sanbornton is no longer available from US Census data nor is it developable at the Town level using assessing records. Therefore affordability data for Sanbornton’s rental housing stock is not provided in this section of the Housing Chapter.

The above-stated fact forces us to utilize the Lakes Region Planning Commission’s 2010 Regional Housing Needs Assessment. This study compared average wages with median home price and gross rent for the Lakes Region and for the labor market areas of the region. In 2008, the most recent year in which this comparison was conducted, the average gross rent in the Lakes Region was about 30% of the average annual wage per employee. The median market rent was therefore generally affordable to a person earning the average wage paid in the Lakes Region, assuming full time year round employment.

According to the data in the 2010 Regional Housing Needs Assessment, households working in the Lakes Region need to have two persons employed to afford the median home price in the region. The median home price in 2008 was about six times the annual individual wage for a Lakes Region employee. The NH Housing Finance Authority has estimated that the maximum affordable workforce home price under current interest rates is about three times the household income. (It is likely that this ratio declined after 2008 with the downturn in the economy and subsequent downward adjustment in housing purchase prices, however there was insufficient regional wage data available for the Lakes Region after 2008 for analysis of housing price and rent data).

2. Housing Needs

As stated in the introduction of this chapter, RSA 674:2 states that the purpose of the Housing Chapter of the Master Plan is to assess current and future local housing needs as identified in the regional housing needs assessment. The most recent assessment of housing needs is contained in the 2010 Regional Housing Needs Assessment prepared by the Lakes Region Planning Commission. It is important to note that this assessment does not contain housing needs on a community-by-community basis and therefore there are no housing needs designated specifically for the Town of Sanbornton.

As outlined in the 2010 Regional Housing Needs Assessment, determining housing needs is not a science and the ranges generated by the assessment should not be considered as rigid guidelines. Rather, they should be seen as a general indicator of housing needs for the Lakes Region and the first step of an in-depth housing needs analysis.

The 1990 Regional Housing Needs Assessment (which was done using 1990 US Census housing data) recommended that Sanbornton make changes to its Zoning Ordinance to allow buildings to be concentrated at a higher density which would provide more efficient use of land, preserve more open space and lower the land cost component of new housing costs. In response to this recommendation, at Town Meeting 2000 Sanbornton voted to incorporate provisions for “cluster development” in the Zoning Ordinance which were intended to accomplish these objectives.

The 2010 Regional Housing Needs Assessment provided the following assessment of regional housing production to satisfy the regional housing demand: “From 1990-2008, housing production based on building permit activity averaged about 742 housing units per year. During the very rapid period of growth in the 1980s, total production averaged over 1,200 units per year. The long-term production in the Lakes Region averaged 835 units per year from 1970 to 2008. During the period 2000-2008 average annual production based on permit activity was about 945 units per year. However only about 8% of the housing units authorized (and only 5% in the 1990s) was multifamily or attached housing. The demand models suggest that nearly 20% of production should be in rental housing (typically multifamily structures) to maintain a balanced housing stock.”

The 2010 Regional Housing Needs Assessment further stated that the purpose of the housing production analysis is not to predict actual housing construction, but to anticipate an adequate housing supply based on long term population and employment growth trends. Current housing data for the Lakes Region show that the region is at a low point in actual housing production following a rise in unemployment, a loss of jobs, and a downturn in home prices. Between 1990 and 2000, multifamily housing production was limited because the market was recovering from a high rental vacancy rate in 1990 (14.6% according to the US Census). New renter households found accommodation within the existing stock and the vacancy rate fell to 4.8% by 2000.

Table VII-6 (see below) shows locally-issued permits for new single-family housing construction on an annual basis from 2003 through 2012. This building permit data substantiates the low housing production information provided in the 2010 Regional Housing Needs Assessment.

Table VII-6: New Housing Construction Permits Issued by Year (2003-2012)

2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
29	29	32	25	14	11	6	0	10	5

Source: Town permit records (2003-2012)

It is important to note that the 2010 Regional Housing Needs Assessment concluded that since 2000 the Lakes Region appears to have produced relatively little rental housing compared to estimated demand. This finding likely is not limited to the other communities in the Lakes Region but applies to Sanbornton as well. According to the NH Housing Finance Authority (NHHFA) annual rent survey, the rental vacancy rate in the Lakes Region is estimated at 1.2% for 2010, down from 1.5% in 2009 and 2.2% in 2008. Housing analysts generally use market-wide vacancy rates of 4% to 5% to estimate the total rental supply needed to permit adequate mobility and choice within a rental market. Very low vacancy rates not only reduce rental housing choices but also drive up rental housing costs when there are insufficient numbers of units available to meet rental housing demand.

The primary unmet housing need which currently exists in Sanbornton, and is expected to increase over the next 15 years, is the need for senior housing. Based on demographic changes occurring in Sanbornton, the age group aged 55 and older is the most rapidly growing population segment both in terms of actual numbers as well as in percentage terms. US Census data showed that between the 2000 and 2010 census the percent of 55 and older population increased from 20.8% to 32.6%. Over the near term and perhaps longer term, this age group is expected to continue to increase faster than other age groups due to the aging of the “baby boomer” generation and extended life expectancy. Along with this population shift, the need for senior housing development in Sanbornton will continue to increase significantly. To date efforts to develop senior housing have failed for a number of reasons however as the need for senior housing increases the Sanbornton community may be motivated to support appropriate senior housing initiatives.

It is important to note that in the town-wide 2008 Master Plan survey respondents favored to strongly favored senior housing in single-family dwellings and to a lesser extent favored senior housing in two-family dwellings.

G. Housing Projections

In planning for the future, housing projections are useful in determining the outlook for the community and the impact new units will have on infrastructure and services. While the Town of Sanbornton does not directly control the total number and type of housing units built, it can influence the location and density of new housing units through the application of the Zoning Ordinance, Subdivision Regulations and Site Plan Review Regulations.

Housing demand is directly affected by population trends. Sanbornton's population is projected to climb steadily through the year 2025. According to the 2010 US Census, resident population was 2,966 and number of year-round housing units was 1,225. The ratio of year-round population per housing unit was therefore 2.42 persons per unit. Using a diminishing number of persons per household, the projected number of total year-round housing units needed is projected to increase over time. The diminishing number of persons per household is based on the assumption that recent demographic and housing trends affecting number of persons per household will continue. This is important for the future construction of housing in terms of type and size of housing unit.

Achieving housing goals for affordable housing or the creation of new workforce housing can take place only if sufficient opportunities for housing of various structural types and cost levels are permissible under Sanbornton's land use regulations and if market conditions are favorable for satisfying housing demand.

It is recognized that Sanbornton's capacity to support various levels of housing density and development intensity varies according to the presence of public water and sewer utilities, soil type, availability and distance from jobs and essential services and other factors. But even smaller scale housing development such as two-family dwellings created by conversion of existing single-family dwellings or new construction of two-family dwellings as well as construction of accessory apartments are important contributors to Sanbornton's affordable housing supply.

H. Community Survey Results

The community survey, which was conducted in 2008, asked only a few questions which related directly to housing. The 2008 survey results were used in this chapter only because there has not been a more recent survey conducted in Sanbornton. Table VII-7 (see on next page) presents the results of the 2008 "Community Survey" pertaining to Sanbornton's preferences for the location of new single-family housing development.

In response to questions about what types of new residential development were preferred, respondents indicated that they prefer that new housing construction be single-family homes (which scored 65.3%) as opposed to two-family (which scored 21.5%) and multi-family homes (which scored 9.1%). New housing in mobile home parks was strongly opposed. Survey respondents expressed strong opposition to the development of "affordable" housing for low and moderate income families but favor senior housing to be developed as single-family and two-family housing.

Of the 436 respondents to the survey, there was no single preferred location for where new housing should be located. The strongest preference (243, or 24.2% of respondents) felt new residential development should be located along Town roads. The next most popular location for new residential development (16.0% of respondents) was along State highways.

Table VII-7: Preferred Locations for New Single-Family Residential (SFR) Development

Location for New SFR Residential Development	Number of Respondents	
Sanbornton Square	124	12.3%
Gaza	142	14.1%
Fronting Along State Highways	161	16.0%
Cluster Development Off State Highways	121	12.0%
Fronting Along Town Roads	243	24.2%
Cluster Development Off Town Roads	102	10.1%
Fronting On Lake Shores	113	11.2%
Total	1006	100%

Source: Sanbornton Community Survey, 2008

I. Summary and Recommendations

1. Summary

The Housing Chapter has outlined the composition, condition and cost of housing in the Town of Sanbornton. In summary, Sanbornton experienced a moderately high population growth rate (18.6%) over the last decade in comparison to most surrounding area towns and in comparison to the Lakes Region which experienced a regional average population growth rate of 15.1% over the same period. Sanbornton has an extremely high percentage of single-family housing, which at 98% was one of the highest in the Lakes Region. In terms of seasonal housing Sanbornton has a lower percentage of seasonal housing in comparison to most other communities in the Lakes Region and a lower percentage in comparison to other communities in the Lakes Region with a greater amount of lake shore frontage. With the continued trend of conversion of seasonal housing to year-round housing and the low rate of building new seasonal housing, Sanbornton's percentage of seasonal housing may level off and even decrease over time.

In regard to vacancy rates, Sanbornton has a relatively high vacancy rate in comparison to surrounding area towns and the Lakes Region in general. In addition, Sanbornton has a very low percentage of housing units which would be classified by the US Census as being overcrowded.

Between 2005 and 2012 Sanbornton had a mixed history in terms of average sale price for owner occupied homes. Generally rising housing cost trends have represented an increasingly relevant issue in planning for the housing needs of Sanbornton. The 2010 Regional Housing Needs Assessment prepared by the Lakes Region Planning Commission may be used as a tool in determining the best techniques in assuring the availability of housing in Sanbornton for people of all income levels and ages.

2. Recommendations

Listed below are recommendations concerning housing opportunities for Sanbornton:

- a. Consider the housing needs of all residents of Sanbornton.
- b. Study alternative forms of housing and land ownership to meet the housing needs of Sanbornton's aging population.
- c. Educate citizens on density tradeoff plans to encourage flexibility in housing design and to encourage the preservation of open space.
- d. Review the standards for conversion of existing single-family housing to two-family housing.
- e. Develop standards for construction of new multi-family housing.
- f. Amend the Sanbornton Zoning Ordinance to allow five-plex units in the Commercial Zoning District as well as in the Neighborhood Commercial Zoning Districts as proposed in the 2012 Master Plan.
- g. Consider innovative housing development techniques to allow greater housing options for Sanbornton's residents.
- h. Seek new methods for linking affordable housing and commercial development.
- i. Identify opportunities that enable Sanbornton to promote affordable housing options.