

5. HOUSING

The purpose of the Housing Chapter is to review Dunbarton's housing inventory and to outline potential long-term strategies that reflect public input, data analysis and projected needs. This Chapter also discusses the current housing climate and the implications of changing demographic trends.

The objectives and recommendations at the end of this Chapter are focused around three main themes that are derived from the public outreach process and form the foundation for the vision statement:

- Protecting Dunbarton's high quality of life;
- Using available regulatory tools to support appropriate housing opportunities; and
- Sustaining a mix of housing types consistent with demographic needs and economic trends.

VISION STATEMENT

Continue to preserve and enhance Dunbarton's rural character and protect existing residential neighborhoods while at the same time providing for a variety of housing types to meet current and future needs.

Data for this Chapter are summarized from the Dunbarton Today and Tomorrow Chapter and the 2014 Central NH Regional Planning Commission's Regional Plan. A wide range of data sources was used to compile the information in this Chapter, including the US Census Bureau, Decennial Census and the American Community Survey, the New Hampshire Housing Finance Authority (NHHFA) and other sources as noted in the individual tables.

LINKING HOUSING AND DEMOGRAPHICS

As Dunbarton's demographic trends change, so does and will its housing needs. Housing is a critical building block that supports a vital community and contributes in a positive way to the Town's quality of life. The majority of communities in New Hampshire experienced the impact of the downturn in the housing market from 2006 to 2010. Sales slowed as people tended to stay in place in an effort to cope with job losses, lower property values and other economic concerns related to these experiences. Since the end of the Recession, the overall statewide housing market has tightened from a housing cost/availability standpoint for both owner-occupied and rental units. With regards to projections of future growth, Dunbarton is projected to experience an overall gain in population to 3,129 residents by 2025, an increase of 338 (12%) residents from the 2010 Census. While this a moderate increase in growth, the continuing trends of an aging population and decreasing household size point to potential changes in the type and location of housing desired by these age groups and that highlight the need for a wider variety of housing options.

COMMUNITY SURVEY RESULTS

Residents who responded to the Community Survey expressed that their top three preferences of housing type beyond single-family housing in order of preference were Accessory Dwelling Units (In-Law Apartments), Senior Housing and Cluster /Open Space Developments. The bottom three, in order of preference, were mobile or manufactured homes on individual lots, new apartment buildings, and manufactured home communities.

In terms of growth rates, the majority of respondents indicated that the rate is acceptable, while 21% indicated that Dunbarton is growing too fast.

COMMUNITY VISIONING SESSION

Residents who attended the Master Plan Community Visioning Session recognized the trend towards cluster developments and were supportive of the concept. They agreed that accessory dwelling units would be a good opportunity for housing for seniors and younger people and felt that because of their school system that there would be demand for housing for younger families moving into town.

Support of open space subdivisions with protected open space was noted. Finally, the rural character of Dunbarton was noted as a major strength for the Town and a key reason for why many of the Visioning Session participants chose to live in Dunbarton.

Community Survey Question #5: Dunbarton's predominant form of housing is Single Family. What other types of housing would you like to see encouraged in Dunbarton? (Please check all that apply)

Q. 5	Total	Percent
Accessory Dwelling Units (Formerly In-Law Apts) ***	66	50.8%
Senior Housing (55 and older)	51	39.2%
Cluster / Open Space Developments **	38	29.2%
2 Family (Duplex)	29	22.3%
Workforce Housing *	28	21.5%
Assisted Living	28	21.5%
Conversion of Large Homes into Apartments	21	16.2%
Condominiums	21	16.2%
Manufactured homes on individual lots	4	3.1%
New apartment buildings	4	3.1%
Manufactured home community	3	2.3%

***Workforce housing** is defined as housing that is affordable for the area's workforce. Specifically, it means affordable to someone earning the average family income in the area.

**** Cluster/Open space developments** permit housing units to be grouped on sites or lots with dimensions, frontages and setbacks less than the minimum requirements, with the goal being an increased dwelling density on some portions of the parcel and other portions being preserved as open space

***** An Accessory Dwelling Unit (Formerly In-Law apt).** is a separate apartment that is part of a property containing an existing single-family home.

Community Survey Question #7: In your opinion, which statement best characterizes Dunbarton's residential rate of growth?

Q. 7	Total	Percent
Growing too fast	36	21.0%
Growth is acceptable	110	64.3%
Growing too slowly	13	7.6%
No opinion	12	7.0%
Total	68	100.0%

AN OVERVIEW OF THE REGIONAL HOUSING MARKET

Overall, the region has seen several demographic and housing economic changes over the last decade. The region's growth has been slower than experienced in earlier decades, but is still expected to grow over the next 15 years. In terms of income, the region's median household income is greater than the state or the nation as a whole. There are some areas where the population faces challenges in obtaining quality housing, in particular due to income, and among some populations of interest. Lastly, the region's average household size is decreasing.

Overall, the supply of available homes has declined since the end of the Recession, and the cost of both owner-occupied homes and rental costs have increased. Regionally, it has been identified that there is a need for more housing options for many segments of the population. Choices, affordability for those on modest or fixed incomes, and the opportunity for seniors to "downsize" and age in place are key issues.

Key trends to keep in mind from the New Hampshire Housing Financing Authority's 2014 publication, "Big Houses, Small Households: Perceptions, Preferences and Assessment:"

- **New Hampshire's current housing supply is poorly aligned with evolving preferences among different age groups.** This mismatch exists both for aging Baby Boomers and younger workers. Older residents are likely to seek to "down-size" to smaller living arrangements, yet housing units of 3+ bedrooms far outnumber one- and two-bedroom units in the state. Given the relatively small number of young households in the state it's unclear whether the larger units built for Boomers

during their child-rearing years will draw sufficient interest from buyers in future years.

- **Seniors will occupy a growing proportion of the State's housing units.** New Hampshire's senior population nearly doubled between 2010 and 2015, from 178,000 to 323,000 people, a change that is not matched among younger age groups. As a result, seniors will occupy a growing proportion of the state's housing units, filling one in three units by 2025. The number of senior households in the state, both owners and renters, will nearly double by 2025. While seniors generally want to age in place, this desire is complicated by several factors, including high rates of disability, lower median income and savings, declining caregiver population and other factors. The median income of the state's senior homeowners is barely half that of the state median, and their home equity has been significantly reduced by the state's housing downturn.

HOUSING REPORTS AND DATA

New Hampshire Housing publishes several studies, publications, and presentations on housing trends in New Hampshire. These resources are a great way to stay up-to-date on housing trends being experienced in New Hampshire and surrounding states, as well as several guidebooks beneficial to local decision makers.

New Hampshire Housing can be viewed online at <https://www.nhhfa.org/>.

HOUSING TRENDS IN DUNBARTON TODAY

HOUSING STOCK AND SUPPLY

The following is a summary of recent housing data trends in Dunbarton and the region. Overall, Dunbarton has experienced a steady supply of new housing since 2010, with single digit numbers of permits issued for most of the 2010-2017 time span (Table 5.1). The exception is 2014 and 2017, with both years experiencing a spike in the number of permits. The 2017 residential permit number is the highest of this period at 22.

The housing unit data presented in Figure 5.1 shows the units by type in Dunbarton and adjoining communities, reinforcing the prevailing pattern of single-family homes. Figure 5.2 identifies the percentage of houses with none, one, two, three, and four or more bedrooms in Dunbarton and the surrounding communities. As found in each of the communities examined in Figure 5.2, three-bedroom homes are the most prevalent. Both Bow and Hopkinton have higher rates of four-bedroom homes than Dunbarton.

When reviewing the age of homes in Dunbarton in Table 5.2, trends are similar to those seen statewide. The greatest rate of growth was experienced in the 1980s, and that rate of growth continued at a slightly lower pace through 2009.

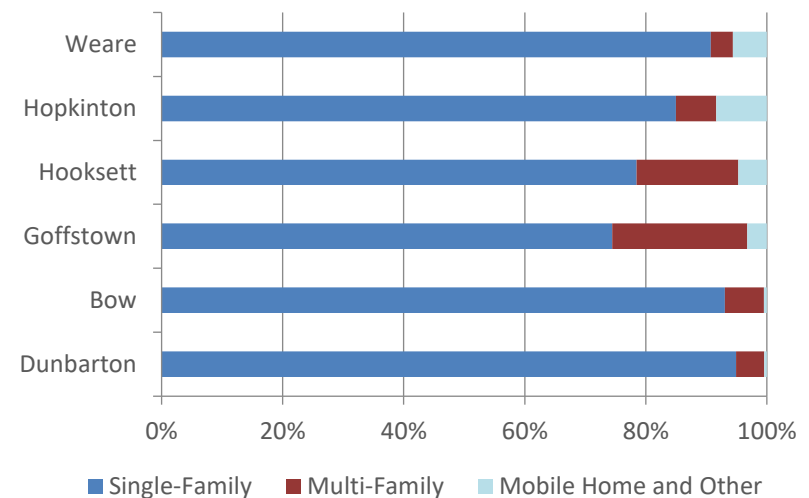
Table 5.3 presents the number of owner-occupied and renter-occupied housing units in Dunbarton and the surrounding communities. It is of interest to note that Dunbarton has a lower rate of renter occupied housing units than each of the surrounding communities, although the rate is very similar to Weare's.

Table 5.1: Housing Units Authorized, 2010-2017

Year	Single Family	Multi-Family	Mobile Home	Total
2010	4	0	0	4
2011	5	0	0	5
2012	1	0	1	2
2013	4	2	0	6
2014	10	0	0	10
2015	4	0	0	4
2016	8	0	0	8
2017	20	2	0	22

Source: NH Office of Strategic Initiatives, 2018

Figure 5.1: Housing Stock, By Type



Source: American Community Survey 2012-2016

Figures 5.3 and 5.4 present the age of both homeowners and renters in Dunbarton and surrounding communities. Dunbarton's rate of home ownership by residents between the ages of 45 and 64 is similar to that experienced in surrounding communities, while the rate of renters aged 35-44 exceeds the rate in each of the other communities. The increase in average household size between 2010 and 2016 for owner-occupied homes in Dunbarton is counter to national and state trends. In comparison, the average renter-occupied unit household size decreased over the same period, but still exceeds the average size in all adjoining communities other than Weare.

Table 5.2 Age of Homes in Dunbarton

Home Age	Number of Homes	Percent
2010 or later	22	1.4%
2000-2009	203	18.3%
1990-1999	181	14.3%
1980-1989	297	27.1%
1970-1979	103	7.5%
1960-1969	84	7.7%
1950-1959	89	9.6%
1940-1949	7	0.4%
1939 and earlier	111	13.6%

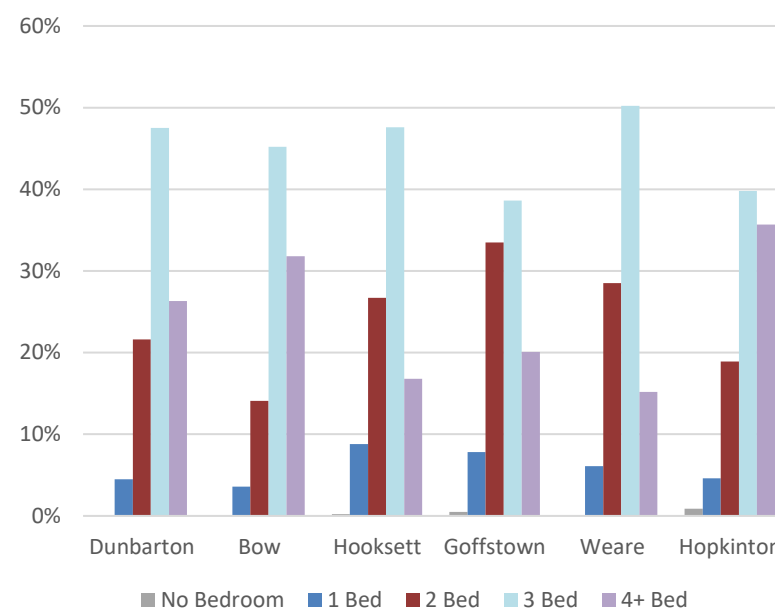
Source: American Community Survey 2012-2016

Table 5.3: Housing Occupancy, 2016

Community	Owner Occ. Units	Renter Occ. Units	% Renter Occ. Units
Dunbarton	922	98	9.6%
Bow	2,501	345	12.1%
Goffstown	4,859	1,334	21.5%
Hooksett	4,146	997	19.4%
Hopkinton	1,822	235	11.4%
Weare	2,833	311	9.9%

Source: American Community Survey 2012-2016

Figure 5.2: Number of Bedrooms in Homes



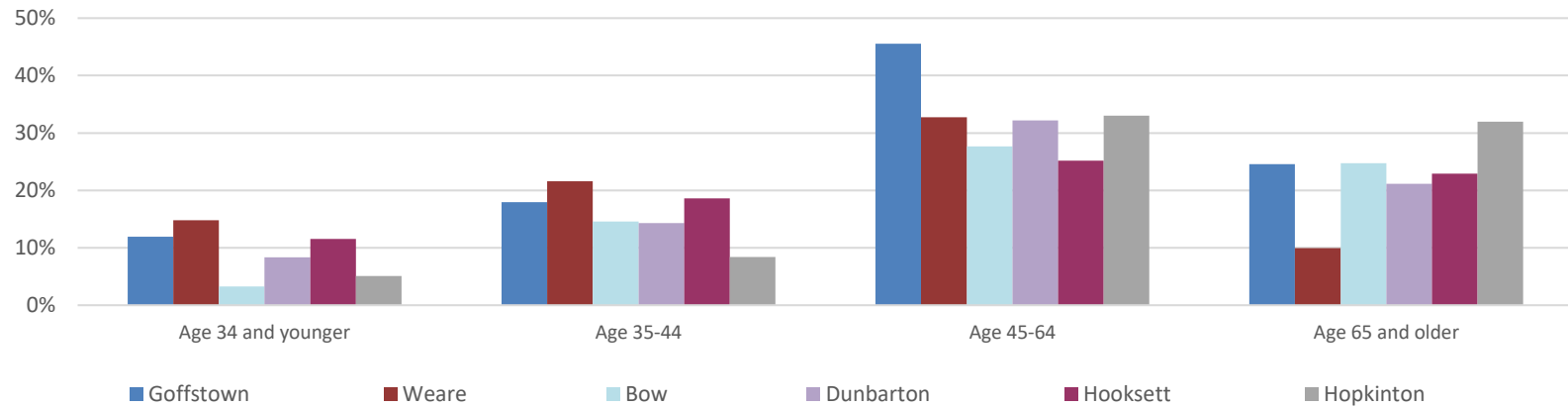
Source: American Community Survey 2011-2015

Table 5.4: Average Household Size, 2016

Community	Average HH Size of Owner Occupied Units		Average HH Size of Renter Occupied Units	
	2010	2016	2010	2016
Dunbarton	2.68	2.78	2.94	2.48
Bow	2.90	2.77	1.71	2.18
Goffstown	2.59	2.65	2.17	2.04
Hooksett	2.71	2.66	2.12	2.15
Hopkinton	2.51	2.81	2.08	2.07
Weare	2.91	2.83	2.89	2.78
Merrimack Cty.	2.61	2.62	2.07	2.16
New Hampshire	2.62	2.58	2.11	2.19

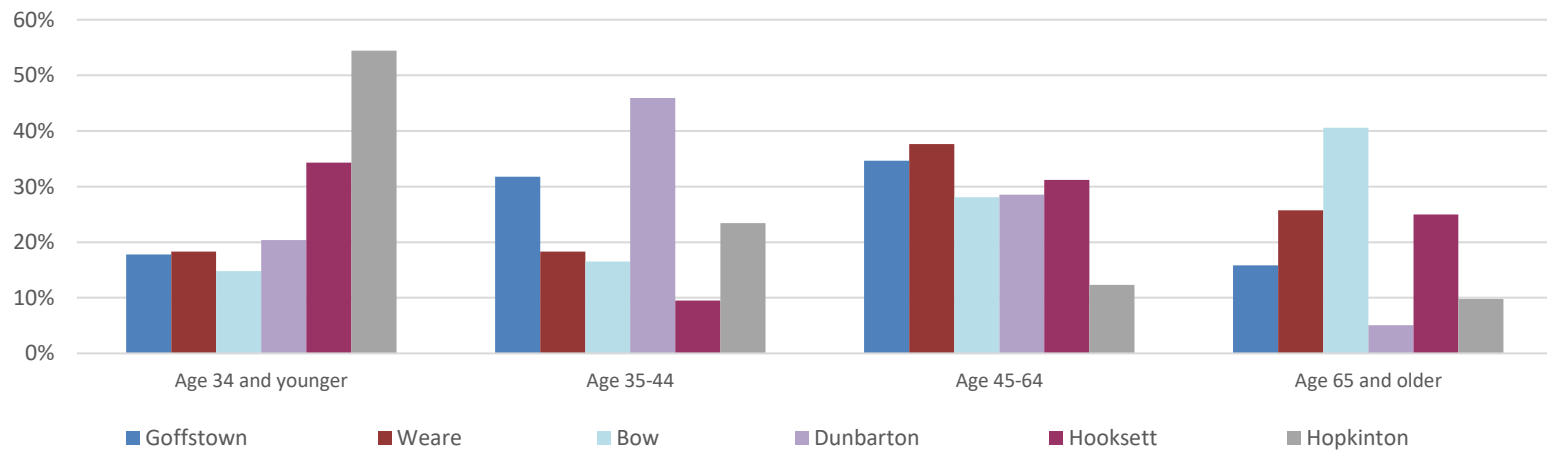
Source: American Community Survey 2006-2010 and 2012-2016

Figure 5.3: Age of Homeowners, 2016



Source: American Community Survey 2012-2016

Figure 5.4: Age of Renters, 2016



Source: American Community Survey 2012-2016

THE COST OF HOUSING

This section looks at the cost of owner and rental housing in Dunbarton as a way to evaluate the housing market. The estimated value of owner-occupied housing by range can be seen in Table 5.5. A total of 403 homes (43.7%) are estimated to have a value between \$200,000 and \$299,999, while a total of 397 homes (43%) are estimated as having a value of \$300,000 or higher.

The comparison of median home values and gross rent¹ in 2016 between Dunbarton and adjoining communities is shown in Table 5.6. Dunbarton's estimated median home value exceeds all communities other than Bow, while the median rent is lower than the majority of other communities. Dunbarton's median home value and median rent exceeded both Merrimack County and the State of New Hampshire as a whole in 2016.

Based on the assumption that no more than 30% of a household's income should be spent on housing, it is estimated that 23% of owner-occupied households exceeded that threshold (Table 5.7). With regards to households that rent, it is estimated that 62 units (Rent greater than 20% and rents between 20 top 29.9%) are in this category representing just over 60% of total occupied rental housing units (Table 5.8).

¹Gross Rent defined as the amount of contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate

Table 5.5: Owner-Occupied Housing Value by Range, 2016

Range	Number of Units	Percentage
Less than \$50,000	10	1.1%
\$50,000 to \$99,999	27	2.9%
\$100,000 to \$149,999	43	4.7%
\$150,000 to \$199,999	42	4.6%
\$200,000 to \$299,999	403	43.7%
\$300,000 to \$499,999	343	37.2%
\$500,000 to \$999,999	49	5.3%
\$1,000,000 or more	5	0.5%
Total Owner-Occupied Units	922	100.0%

Source: American Community Survey 2012-2016

Table 5.6: Median Home Value and Rent, 2016

Community	Median Value - 2016	Median Rent - 2016
Dunbarton	\$287,900	\$1,042
Bow	\$300,100	\$1,153
Goffstown	\$231,200	\$1,147
Hooksett	\$236,600	\$1,145
Hopkinton	\$263,700	\$848
Weare	\$234,900	\$1,488
Merrimack Cty	\$225,200	\$962
New Hampshire	\$239,700	\$1,021

Source: American Community Survey 2012-2016

differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. (US Census Bureau)

Table 5.7: Owner-Occupied Households by Monthly Costs, 2016

Owner Households by Monthly Costs	Number of Units	Percent of Units
Monthly Costs < 20% of HH Income	425	46.1%
Monthly Costs 20%-29.9% of HH Income	285	30.9%
Monthly Costs > 30% of HH Income	212	23.0%
Total Owner-Occupied Households	922	100.0%

Source: US Census Bureau, American Community Survey 2012-2016

Table 5.8: Gross Rent as Percent of Household Income, 2016

	Occupied Rental Units	Household Income						
		Less than \$10,000	\$10,000-\$19,999	\$20,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000 or more
Rent < 20% HH Income	24	0	0	0	0	11	0	13
Rent 20%-29.9% of HH Income	38	0	0	0	7	26	5	0
Rent > 30% HH Income	33	5	0	22	6	0	0	0
Not computed	3	0	0	0	0	0	3	0
All Renter Household	98	5	0	22	13	37	8	13

Source: US Census Bureau, American Community Survey 2012-2016

HOUSING NEEDS ASSESSMENT OVERVIEW AND PROJECTIONS

The Housing Needs Assessment (HNA) draws on U.S. Census data and considers demographic changes and projections and their potential impact on housing need. This information can then be used to help Dunbarton better plan for housing demand. The HNA begins with a base year (2010) analysis using U.S. Census data for the number of renters over and under the age of 65 years, as well as the number of home owners of the same age. Ratios were then established between the number of people per household and the number of households in each of the four groupings (renters under 65, renters over 65; owners under 65, owners over 65). Using the ratios and recent population growth projections, the estimated demand for owner and renter occupied housing units through 2040 were identified.

This section summarizes a projection of housing supply needs for the periods 2015 through 2040 in five-year increments in an effort to inform the community about the expected demand for housing in the future. It should be noted that the further out the projections go, the less reliable they may be.

The housing forecast is based upon the Population Headship Tenure Model included in *The Evolving Environment and Housing's Future* produced by the NH Center for Public Policy Studies for NH Housing as part of the state's Housing Needs Assessment (2014). The model estimates the future need for housing using anticipated changes in household size, tenure, and age group. Headship is defined as the ratio of the number of household heads relative to the total population. For this model the headship ratio is computed for each population cohort and the total population. The projections are based upon headship rates by age group.

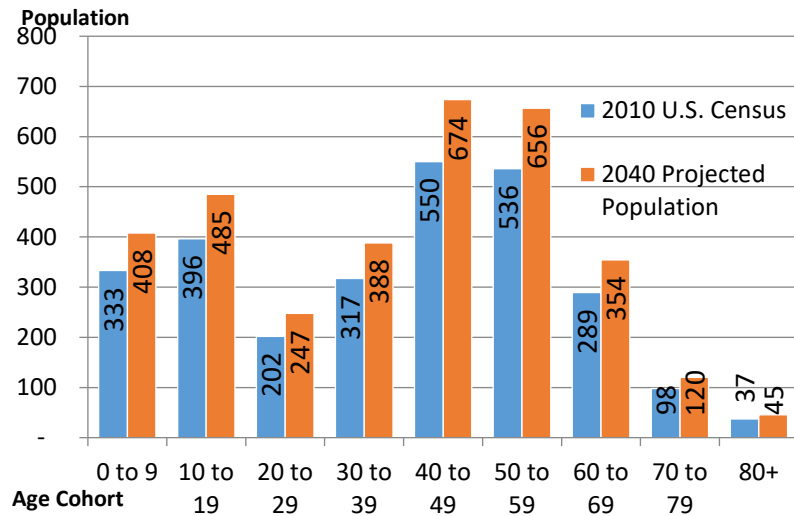
INTERPRETING THE HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment can serve as the starting point for a dialogue in Dunbarton on:

- Who can or cannot afford to live in our community?
- Can our children afford to stay or return to the community as they mature?
- Do housing types fit Dunbarton's needs?
- Does the zoning respond to demographic needs and therefore, the housing market?
- Do our elderly residents have sufficient alternatives to remain in the community if they chose to?

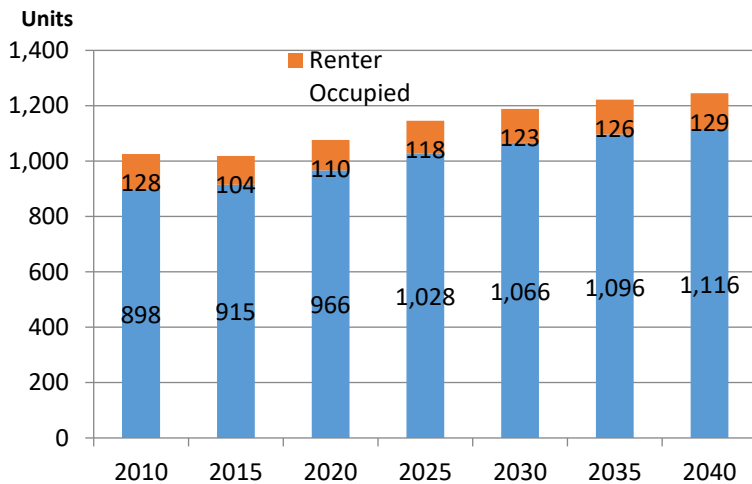
As mentioned elsewhere, the aging population has come to account for a greater share of all households in the region and state and a resultant decrease in household sizes. Decreased fertility rates have further reduced household sizes with fewer children per household, and young families represent a smaller share of all households than they have historically. This model accounts for these trends in household formation and home ownership trends dependent on the age of the head of household and thus presents a more accurate reflection of future housing production needs to meet demand of a changing demographic.

Figure 5.5: Population by Age 2010 to Projected 2040 Comparison



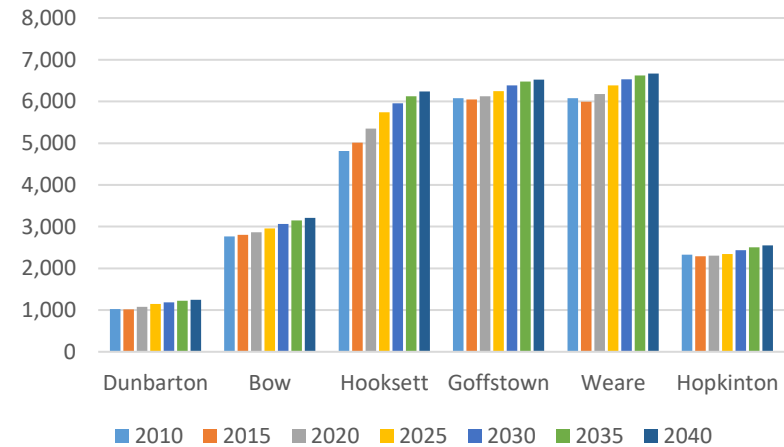
Source: US Census Bureau, NH OSI projections

Figure 5.6: Projected Dwelling Unit Demand through 2040



Source: US Census Bureau, CNHRPC calculations

Figure 5.7: Regional Housing Change 2010 Through 2040



Source: US Census Bureau, CNHRPC calculations

For the Central New Hampshire Region as a whole, there is a projected need for as many as an additional 6,280 units to meet demand by 2040 from a base year of 2010 (2015 *CNHRPC Regional Plan*). However, it should be noted that new units do not necessarily equal new structures. For example, there could be the opportunity to add a small apartment or accessory unit with a single-family home. Highlights of the HNA for the Region include: a need for about a 6% increase in housing every five years between 2010 and 2025; about a 70/30 split, respectively, between owner-occupied and rental housing in 2015; and, about 47% of the rental housing needed by 2015 would be for those under 35 years of age or over 74 years of age. In Dunbarton, there is a projected need for 218 units (approximately 7 per year; less than one of which would be rental) to meet demand by 2040 from the 2010 base year. Data suggest that: 1) Dunbarton's existing regulatory framework appears to be responding well to the current housing market demands; and

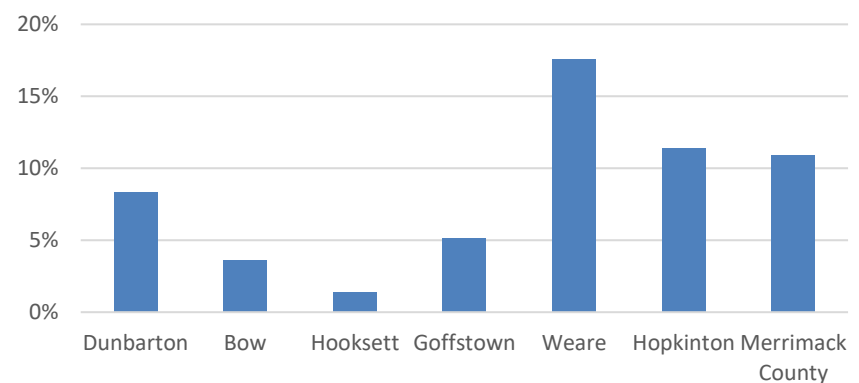
2) there may be a need for smaller homes to prevent future vacancy rates as demographic demands begin shifting to smaller homes rather than larger ones.

Additional observations based on the Housing Assessment process have found that:

- The percentage of overall population growth between 2010 and 2040 is about 22.4%. The 0 to 9 cohort, the 40 to 49 cohort, and the 60 to 69 age cohort all increase at 22.5% while all other groups age groups grow at 22.4% or less. This suggests an aging of the population, most notably amongst the working age groups (in fact, the 20 to 29 cohort increases at 22.3%).
- The largest segment of the population is between the ages of 20 and 69 (“working age”). Within this group, the 40 to 49 cohort is the largest; the smallest is the 20 to 29 age group.
- The 40 to 49 cohort has the largest projected increase with 124 people.
- With regard to housing demand there seems to be a steady increase between 2020 and 2040 – about seven units per year.
- Of note is that there is very little demand for rental units (less than 1%; only 1 unit is added during the whole 30-year period).
- Demand for rental housing seems to decrease as in 2010 about 12.5% of the housing stock was rental and in 2040 this is projected to drop to 10.4%.

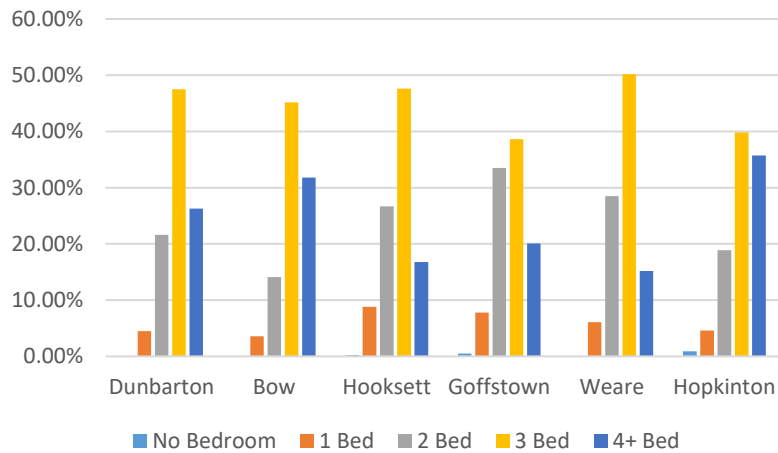
- Overall, there is a projected 21.3% increase in housing (both rental and owner-occupied).
- The regional trends suggest that Hooksett will experience the most dramatic rate of change and Goffstown is likely to maintain the greatest number of units.
- Dunbarton’s vacancy rate is lower than that of the county, though it is higher than others in the Region (Hooksett, Bow, and Goffstown have the lowest vacancy rates, respectively).
- Three and four bedroom-plus homes dominate Dunbarton’s housing stock. Notably, the units with four or more may be more difficult to fill due to market demands for smaller household sizes. Nearly 30% of Dunbarton’s stock has four or bedroom units. Excessive bedrooms may contribute to future vacancy rates as the housing market, driven by demographics, seeks smaller homes.
- Dunbarton is second only to Hopkinton and Bow in terms of four-bedroom units.

Figure 5.8: Regional Vacancy Rate, 2015



Source: American Community Survey 2011-2015

Figure 5.9: Regional Number of Bedrooms 2015



Source: American Community Survey 2011-2015

A SUMMARY OF EXISTING REGULATORY TOOLS

The Town currently utilizes a number of the available tools to support the provision of a variety of housing types. The tools include the Multi-Family Residential Housing Overlay District, the Accessory Dwelling Unit regulations, the Open Space Subdivision section of the Zoning Ordinance, and the Workforce Housing Ordinance. A summary of the existing regulatory tools follows:

MULTI-FAMILY RESIDENTIAL HOUSING OVERLAY DISTRICT

As described in the Existing and Future Land Use Chapter, the purpose of the Multi-Family Residential Housing Overlay District is to permit an increased residential density in areas where transportation networks and proximity of services are more readily available to serve, promote accessible open-space conservation that protects natural resources and continues the rural character of the

Town, to encourage and allow for on-site recreational uses consistent with appropriate and reasonable use of the land, facilitate the economical and efficient provision of public services, and expand opportunities for development of affordable housing.

The Multi-Family Residential Housing Overlay District is situated parallel to both sides of NH Routes 13 and 77, running the length and width of the Town. It is configured to include all lots and parcels which front on said highways or retain access easements and/or rights-of-way directly to these highways.

ACCESSORY DWELLING UNITS

The Town has adopted regulations to allow one accessory residential dwelling up to 1,000 square feet for lots where one single family residence is present. Standards for the accessory dwelling unit are established and the use is allowed by right without needing approval from either the Zoning Board of Adjustment or the Planning Board.

OPEN SPACE DEVELOPMENT

The purpose of the Open Space Subdivision provisions as stated in Article 6 of the Zoning Ordinance is to provide flexibility in the design and development of land to conserve open space, retain and protect important natural and cultural features, provide for more efficient use of Town services, and promote the development of balanced residential communities in harmony with the natural landscape.

The Open Space Subdivisions can be developed at the maximum density allowed, i.e., In the Medium Density Residential District of one single family unit per three (3) acres and one unit per five (5) acres in the Low Density Residential District. The minimum lot size may be reduced to two (2) acres with 125' of frontage. The remainder of the parcel being developed must be permanently

protected. The Planning Board may deny the subdivision if the “open space” is deemed undesirable. A 100’ wide no build buffer shall be provided on all sides along with other performance standards. Open Space Subdivisions are intended to promote the following objectives:

- Permanently preserve natural topography and features and provide open space and recreation opportunities in close proximity to dwelling units;
- Encourage flexibility and creativity in the design of developments through a carefully controlled process of negotiation of particular plans rather than the strict pre-regulation of all plans within a zone;
- Encourage a less sprawling form of development that makes more efficient use of land, requires shorter networks of streets and utilities, and fosters more economical development and less consumption of rural land;
- Provide an efficient procedure that can ensure appropriate, high-quality design and site planning and a high-level of environmental amenity;
- Avoid development of portions of sites that contain important natural and/or cultural features, including, for example, scenic views, wildlife habitat (e.g. large un-fragmented blocks of undeveloped land), areas of highest quality habitat, water resources and historic structures; and
- Avoid development of portions of sites that are ill-suited for development, including, for example, areas with poor soil conditions, a high water table, that are subject to flooding, or that have excessively steep slopes.

Workforce Housing Ordinance

The Town adopted a Workforce Housing Ordinance in 2011 under the authority of RSA 674:21, and is intended as an “Inclusionary Zoning” provision as defined in RSA 674:21(I)(k) and 674:21(IV)(a), as well as RSA 672:1, III-e, effective July 2009 which 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 shall not be prohibited or unreasonably discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers.”*

The purposes of Dunbarton’s workforce housing article as outlined in the zoning ordinance are as follows:

- To encourage and provide for the development of affordable workforce housing;
- To ensure the continued availability of a diverse supply of home ownership and rental opportunities for low to moderate income households;
- To meet the goals related to affordable housing provisions set forth in the town’s Master Plan; and,
- To comply with the requirements of SB 342, An Act establishing a mechanism for expediting relief from municipal actions which deny, impede, or delay qualified proposals for workforce housing (RSA674:58-61).

COTTAGE DEVELOPMENT

Provisions for Cottage Development could be added to the Multi-Family District or the Village District. Cottage Development is a type of cluster development where smaller than typical units are grouped around common areas and facilities. Often Cottage style units are freestanding and are attractive to both single persons and elderly residents wishing to downsize.

There are examples of successful Cottage-style developments in New England and beyond. Cottage development would be more consistent with the intent of maintaining the rural, traditional land use atmosphere while providing alternative and affordable housing in Town, especially when compared with traditional multi-family and duplex developments.

SUMMARY

Dunbarton, like other rural communities in Central New Hampshire, has seen several demographic and housing changes over the past decade. The housing market has slowed, though the number of building permits has begun to increase in recent years. Counter to state and national trends, the average household size of owner-occupied units has increased. Choices, affordable housing, and the opportunity for seniors to “down-size” and age in place are key issues. Transportation continues to be a concern for those without access to a vehicle who need to travel for services and amenities. Results of the Housing Needs Assessment represent the changing demographic and the conclusion that people look for different housing types as they go through each stage of life. Input from

residents through the Community Survey demonstrate resident’s appreciation for Dunbarton’s rural character, and future housing should be consistent with Dunbarton’s rural and small town qualities. Input also showed support and desire for accessory dwelling units, senior housing and cluster/open space developments.

CHAPTER OBJECTIVES AND RECOMMENDATIONS

The following objectives were developed that capture the overall themes of the Chapter. Individual recommendations were developed that correlate to existing conditions and needs of the community.

OBJECTIVE 1:

To continue to preserve and enhance Dunbarton’s rural character.

- Eliminate the non-residential uses allowed by Special Exception in the Low Density and Medium Density Residential Districts in order to protect existing residential areas from incompatible uses, which can adversely impact both the quality of life and property values.
- Promote the use of Conservation/Open Space Subdivisions as appropriate

OBJECTIVE 2:

To continue to support a mix of housing density and types in Dunbarton.

- Continue to support appropriately scaled multi-family housing as an allowed use in the highway oriented commercial zone to allow for desirable, appropriately sized commercial and institutional uses along NH 13 and NH 77.

- Consider revisions to the Village District to increase the intensity of development (including housing) and the allowable uses by right, or Conditional Use Permit, to encourage more non-residential development and reuse of existing buildings in the village.
- Continue support of the use of Accessory Dwelling Units as one of the methods to meet the changing needs of local residents.
- Address issues related to the provision of “starter homes” in Dunbarton, including the consideration of cottage housing or “Tiny Homes.”

APPLICABLE LAND USE CHAPTER RECOMMENDATIONS

The Existing and Future Land Use Chapter contains several recommendations that tie directly to the Housing Chapter.

CHANGES TO ALLOWABLE PERMITTED AND SPECIAL EXCEPTION USES

A modification to the existing zoning process that regulates commercial uses through the Special Exception process with a range of uses more in keeping with the community would act to preserve and enhance residential property values in the Low and Medium Density Zoning Districts. At the same time, allowing certain non-residential uses along NH 13 and NH 77 by right or by Conditional Use Permit, subject to Site Plan Approval by the Planning Board, could serve to act to encourage desirable development in these corridors.

VILLAGE DISTRICT

A potential increase in density in the Village could provide an opportunity for additional workforce housing in the community and create a more of a walkable town center.