

Population and Housing

Introduction

The information contained in this chapter represents a statistical summary and analysis of information pertaining to general population, housing, education, and income characteristics of the Town of Plaistow. This information is relevant for a variety of reasons, one of which is to show how Plaistow compares to other communities in the region. Also, important trends about population and housing growth both historically and in the future can be identified.

Population and housing are usually closely related. As population increases, the demand for housing rises. On the other hand, if population levels off or decreases, the demand for housing also decreases, leading to increased vacancy rates. Housing type and location are also related to natural resource constraints and opportunities, community services – including transportation facilities, zoning, cost of land, and economic conditions. The magnitude and character of a community's population plays a key role in determining the type and amount of housing, as well as what community facilities and services, the community will require. Because Plaistow is a growing community, the town needs to ensure that the opportunity exists for an affordable supply of decent, safe, and sanitary housing to accommodate the growth of the community.

The data presented in this chapter is presented in tables, graphs and charts, and is accompanied by corresponding text that explains and analyzes the information. The resulting analysis can be utilized for the broad purpose of decision-making and the development of key policies. For example, the population characteristics may reveal gaps in Town services as well as certain land uses that should be encouraged to serve and benefit a particular population.

Of significance, the analysis of information in this and the other Master Plan chapters allows for the identification of important issues critical to the final analysis and recommendations made in this plan.

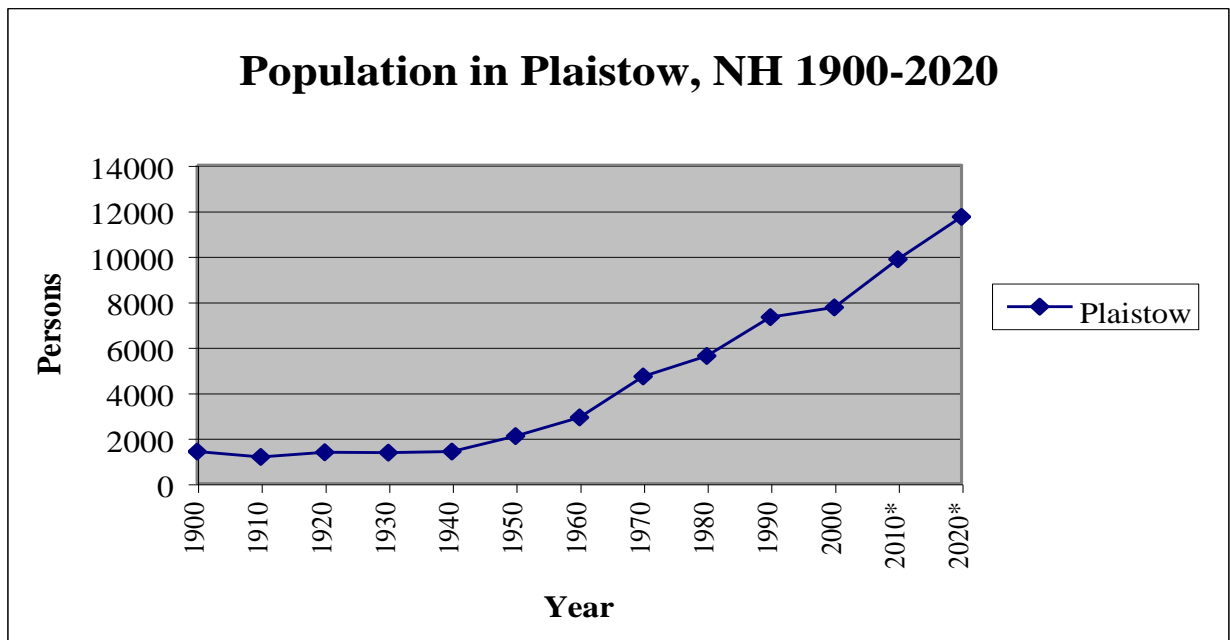
The information presented in this chapter was obtained from a variety of sources. The most comprehensive and therefore the most heavily utilized source is from the United States Census Bureau. It should be noted that the latest US Census was taken in the year 2000. Since the original adoption of this Master Plan, the 2000 Census data has been incorporated.

Other various projections and estimates provided in this document are from the New Hampshire Office of Energy and Planning (previously the New Hampshire Office of State Planning). Information related to the schools was obtained from the Timberlane Regional School District. The New Hampshire Housing Finance Authority (NHHFA) and the Rockingham Planning Commission are also contributors to information contained in this chapter.

Population and Growth Patterns

In 1900, the population in Plaistow was only 1,408 persons. It wasn't until 1950 that the town started to experience noticeable growth. By that time, the population had grown to 2,082 persons – a 47.87 percent increase (see **Figure PH-1**). Like many communities in Rockingham County and southern New Hampshire, Plaistow's population has increased significantly since 1970 when the town's population was only 4,712 persons (see **Table PH-1**). By 2000, the town's population had increased to 7,747 persons – a 64 percent increase from 1970 (see **Table PH-2**). While Plaistow's population increased 64.41 percent between 1970 and 2000, Rockingham County and the state as a whole grew by 99.6 percent and 67.54 percent respectively. All of Plaistow's bordering communities, except for Haverhill, grew significantly more during the same time period – most notably the town of Hampstead, which borders Plaistow to the northwest. Hampstead's population grew by 245.56 percent between 1970 and 2000. Danville and Sandown, both located to the north of Hampstead experienced tremendous growth. Danville grew by 335.39 percent and Sandown grew by 594.06 percent during those same years. The City of Haverhill, Massachusetts, which borders Plaistow to the south, experienced the smallest growth – 27.86 percent.

Figure PH-1: Population in Plaistow 1900-2020



Source: Rockingham Planning Commission

*population projections

Table PH-1: Population in Plaistow and Surrounding Communities

	1970	1980	1990	2000
Plaistow	4,712	5,609	7,316	7,747
Atkinson	2,291	4,397	5,188	6,178
Hampstead	2,401	3,785	6,732	8,297
Kingston	2,882	4,111	5,591	5,862
Newton	1,920	3,068	3,473	4,289
Danville	924	1,318	2,534	4,023
Sandown	741	2,057	4,060	5,143
Rockingham County	138,950	190,345	245,845	277,359
New Hampshire	737,600	920,600	1,109,117	1,235,786
Haverhill, MA	46,120	46,865	51,418	58,969

Source: NH Office of State Planning, US Census of Population

Table PH-2: Percent Change in Population for Plaistow and Surrounding Communities

	Percent Change 1970-1980	Percent Change 1980-1990	Percent Change 1990-2000	Percent Change 1970-2000
Plaistow	19.04	30.43	5.89	64.41
Atkinson	91.92	17.99	19.08	169.66
Hampstead	57.64	77.86	23.25	245.56
Kingston	42.64	36.00	4.85	103.40
Newton	59.79	13.20	23.50	123.39
Danville	42.64	92.26	58.76	335.39
Sandown	177.6	97.37	26.67	594.06
Rockingham County	36.99	29.16	12.82	99.61
New Hampshire	24.81	20.48	11.42	67.54
Haverhill, MA	1.62	9.72	14.69	27.86

Source: NH Office of State Planning, US Census of Population

Plaistow's population is expected to increase by 1,431 persons, or 16.98 percent, during the 2000 to 2010 period (see **Table PH-3** and **Table PH-4**). Between 2010 and 2020, it is projected that an additional 1,863 persons will be added to the town's population, resulting in an 18.90 percent increase. Rockingham County and the State of New Hampshire are both expected to see an increase in population. Between 2000 and 2010, the county is projected to increase by 17.56 percent while the state is projected to increase by only 10.58 percent. Between 2010 and 2020, the county is projected to increase by 19.58 while the state is projected to increase by 12.45 percent. Hampstead, once again, is expected to grow more than Plaistow and its other bordering communities (30.01 percent). It should be noted that for the year 2000, Table PH-2 contains actual US Census data while Table PH-3 contains the projected populations. Consequently, there are discrepancies in population numbers for that year.

Table PH-3: Population Projections for Plaistow and Surrounding Communities

	2000	2005	2010	2015	2020
Plaistow	8,426	9,238	9,857	10,771	11,720
Atkinson	6,341	6,916	7,354	8,001	8,673
Hampstead	8,301	9,419	10,339	11,834	13,442
Kingston	6,453	7,215	7,811	8,743	9,745
Newton	4,052	4,436	4,729	5,161	5,610
Danville	3,538	3,977	4,341	4,938	5,580
Sandown	5,211	5,922	6,515	7,485	8,528
Rockingham County	285,141	313,079	335,204	367,620	400,846
New Hampshire	1,228,794	1,306,638	1,358,750	1,441,668	1,527,873

Source: NH Office of State Planning, Population Projections 1997

Table PH-4: Percent Change in Projected Populations for Plaistow and Surrounding Communities

	Percent Change 2000-2010	Percent Change 2010-2020
Plaistow	16.98	18.90
Atkinson	15.98	8.40
Hampstead	24.55	30.01
Kingston	21.04	24.76
Newton	16.71	18.63
Danville	22.70	28.54
Sandown	25.02	30.90
Rockingham County	17.56	19.58
New Hampshire	10.58	12.45

Source: Office of State Planning, Population Projections 1997

Population Characteristics

Persons aged 25 to 44 years comprise the highest percentage of residents in Plaistow – 32 percent, followed by persons under eighteen years of age (25.8 percent), and persons aged 45 to 64 years of age – 25 percent (see **Table PH-5 and Figure PH-2**). Compared to the surrounding towns, the county and the state, Plaistow’s age distribution is quite similar.

The median age in Plaistow and its surrounding towns has risen significantly between 1990 and 2000 as shown in Table PH-5. The median age of Plaistow’s residents increased from 32 years to 37.4 years during this same time – an increase of 16.88 percent in just ten years. Plaistow’s median age is comparable to the county and the state. The percentage of residents in the 18 to 24 age group and the 25 to 44 age group have decreased between 1990 and 2000 while the 45 to 64

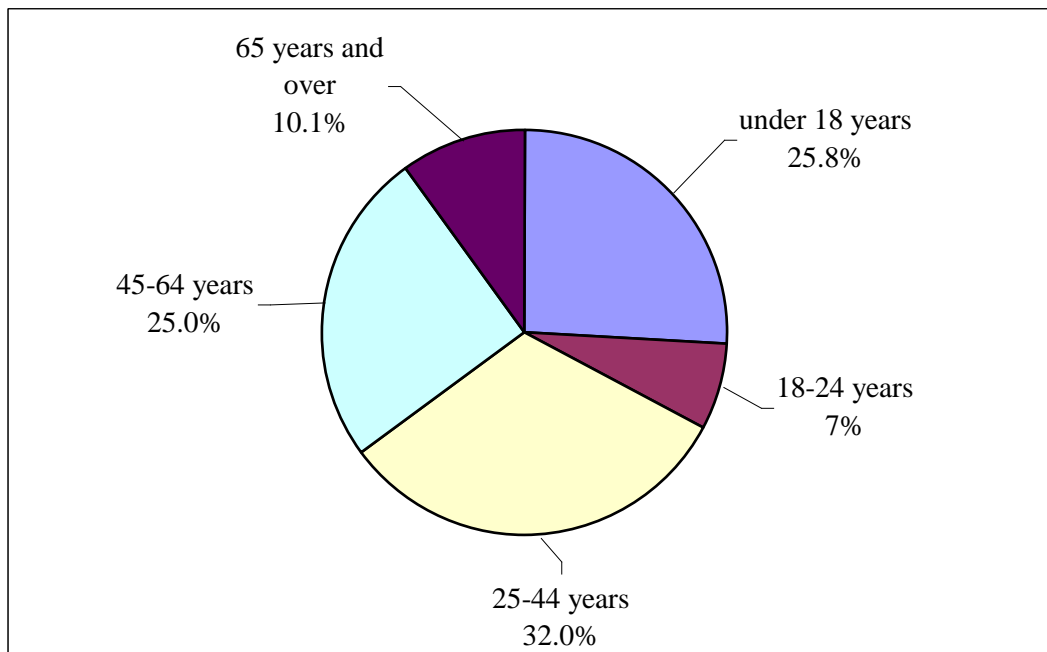
age group and the 65 and over age group increased. Generally, the 45 to 64 age group have teen-age or college-age students or have moved into the “empty-nester” stage. The number of residents who were under eighteen years of age increased by only 0.2 percent (25.60 to 25.80). In short, the population in Plaistow and surrounding communities is aging.

Table PH-5: Age Distribution for Plaistow and Surrounding Communities - 2000

	under 18 years	18-24 years	25-44 years	45-64 years	65 years and over	Median Age (years) 2000	Median Age (years) 1990
Plaistow	25.8	7.0	32.0	25.0	10.1	37.4	32.0
Atkinson	24.5	5.0	28.4	30.7	11.4	40.9	36.0
Hampstead	28.9	5.1	31.0	25.6	9.3	38.1	33.5
Kingston	25.7	6.5	32.6	26.4	8.8	38.0	32.4
Newton	28.8	5.8	36.2	21.6	7.6	35.3	32.5
Danville	29.2	4.4	37.0	22.2	7.1	35.4	33.0
Sandown	31.4	5.4	37.1	20.7	5.3	34.8	30.4
Rockingham County	26.4	6.2	32.8	24.4	10.1	37.2	32.6
New Hampshire	25.0	8.4	30.9	23.8	12.0	37.1	32.8

Source: US Census of Population 2000

Figure PH-2: Age Distribution for Plaistow, 2000



Source: US Census of Population, 2000

Most of Plaistow’s population is drawn from either the state or the northeast. According to the 1990 US Census, of the 7,316 residents in Plaistow, 813 persons (11.11 percent) were born in New Hampshire (see Table PH-6). An additional 80.74 percent of Plaistow’s residents are native to the northeast. Similar to surrounding communities, a very small proportion of Plaistow’s residents were born outside the US or in the midwestern, western, or southern portion of the US.

Table PH-5A: Alternative Age Breakdown for Plaistow - 2000

	under 18 years	18-24 years	25-44 years	45-54 years	55 years and over	Median Age (years) 2000	Median Age (years) 1990
Plaistow	25.8	7.0	32.0	25.0	10.1	37.4	32.0
New Hampshire	25.0	8.4	30.9	23.8	12.0	37.1	32.8

Source: US Census of Population 2000

Table PH-6: Residents by Place of Birth as Percentage of Total Population, 1990

	New Hampshire	Northeast	Midwest	South	West	Outside US*	Foreign Born	Total
Plaistow	11.11	80.74	1.77	3.38	0.93	0.22	1.85	100.00
Atkinson	7.21	81.32	3.80	2.58	1.66	0.56	2.87	100.00
Hampstead	14.91	73.62	2.63	4.03	2.21	0.34	2.26	100.00
Kingston	18.30	70.81	3.00	3.24	0.86	1.13	2.66	100.00
Newton	13.16	80.79	1.30	1.58	1.30	0.00	1.87	100.00
Danville	18.47	72.77	3.91	1.30	1.38	0.67	1.50	100.00
Sandown	18.97	70.30	4.51	2.19	1.23	0.59	2.21	100.00

Source: 1990 US Census *Puerto Rico, US outlying areas, or born abroad of American parents

Educational Attainment

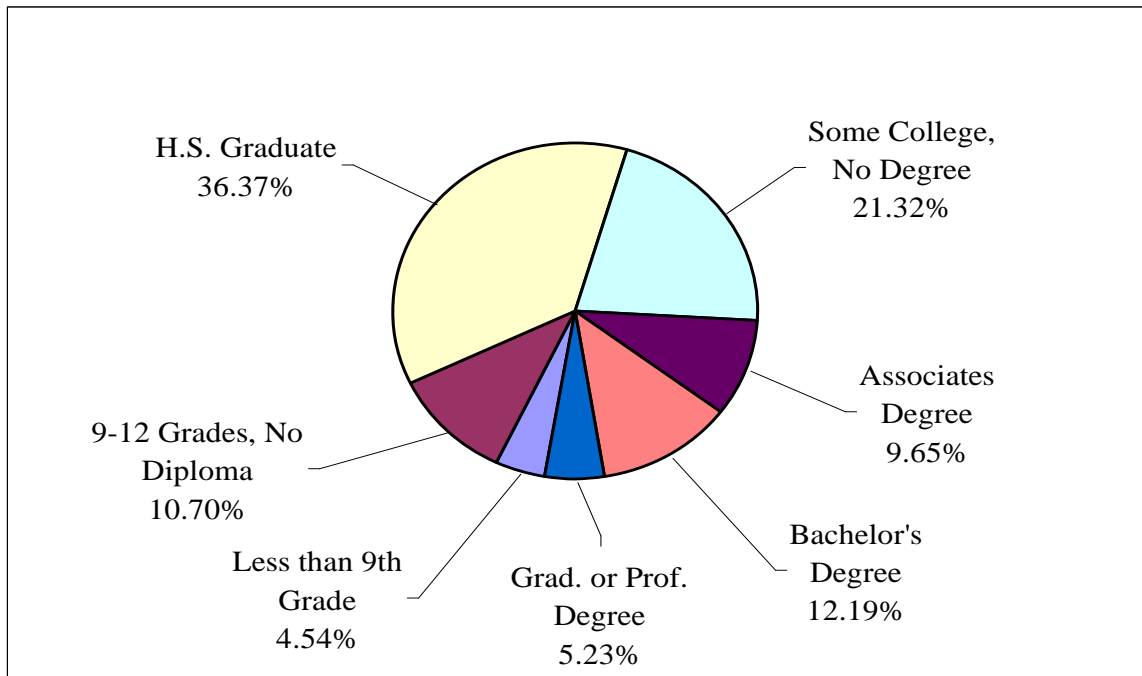
The educational attainment levels of a community's residents are important to assess since educational levels commonly reflect earning potential and household income. Plaistow is quite similar when compared to the surrounding communities and the county as a whole except for residents with bachelor's and graduate degrees where the county has a greater percentage for both--17 percent compared to 12 percent and 7 percent compared to 5 percent respectively (see **Table PH-7 and Figure PH-3**). There are 216 residents (4.54%) in Plaistow that have less than a ninth grade education. This compares to Rockingham County as a whole (4.0%). In total, 84.76 percent of Plaistow residents have at least a high school or equivalent diploma. This figure is approximately equal to the percent of Rockingham County residents with the same level of education (85%).

Table PH-7: Educational Attainment Percentage of Persons 25 Years and Older

Education	Plaistow %	Atkinson %	Hampstead %	Kingston %	Newton %	Danville %	Sandown %	Rockingham County %	Haverhill, MA %
Less than 9th Grade	4.54	1.66	2.49	5.25	4.11	3.79	3.48	4.00	8.50
9-12 Grades, No Diploma	10.70	6.48	5.77	10.94	11.37	10.94	6.72	11.00	13.46
H.S. Graduate	36.37	28.68	28.64	35.16	38.12	40.38	35.48	32.00	32.22
Some College, No Degree	21.32	20.24	21.83	18.60	21.10	21.33	22.44	21.00	16.68
Associates Degree	9.65	12.84	10.53	8.08	9.11	8.41	8.28	8.00	8.12
Bachelor's Degree	12.19	19.98	21.76	13.95	11.46	11.42	15.80	17.00	14.60
Grad. or Prof. Degree	5.23	10.12	8.98	8.02	4.73	3.73	7.80	7.00	6.42
Total	100%	100%	100%	100%	100%	100	100	100%	100%

Source: 1990 US Census

Figure PH-3: Educational Attainment for Plaistow, NH, 1990



Source: US Census of Population, 1990

Housing Inventory

Plaistow has a total of 2,982 housing units as documented by the New Hampshire Office of State Planning (see **Table PH-8**). In 1990 there were 2,691 units based on the 1990 US Census (see **Table PH-9**). In that ten year period there were an additional 291 units added to the housing stock or an 10.8 percent increase from 1990.

Table PH-8: Estimated Housing Units in Plaistow and Surrounding Communities, 1999

	Single Family %	Multi-Family %	Man-Housing %	Total Units
Plaistow	60.20	37.08	2.72	2982
Atkinson	74.92	24.56	0.52	2520
Hampstead	74.03	17.69	8.28	3250
Kingston	80.81	11.61	7.58	2308
Newton	84.36	11.53	4.10	1535
Danville	74.12	5.49	20.39	1457
Sandown	84.93	9.53	5.54	1825
Rockingham County	62.36	29.21	8.43	107,819
New Hampshire	60.95	30.57	8.48	554,074

Source: Current Estimates and Trends in NH's Housing Supply, Update 1999 (Office of State Planning)

Table PH-9: Housing Units in Plaistow and Surrounding Communities, 1990

	Single Family %	Multi-Family %	Man-Housing %	Total Units
Plaistow	56.82	40.13	3.05	2,691
Atkinson	84.40	14.91	0.69	1,885
Hampstead	76.29	16.38	7.33	2,661
Kingston	79.10	12.62	8.27	2,115
Newton	80.98	13.99	5.04	1,251
Danville	61.66	7.92	30.42	1,488
Sandown	81.66	11.69	6.65	960
Rockingham County	60.83	30.36	8.81	100,479
New Hampshire	59.22	32.45	8.32	502,247

Source: NH Office of State Planning

Plaistow has the lowest percentage of single family homes (60.20%) and highest percentage of multi-family homes (37.08%) as estimated by the Office of State Planning in 1999 (see **Table PH-8**). Similarly, Plaistow had the lowest percentage (56.82%) of single family homes and the highest percentage (40.13%) of multi-family homes in 1990 when compared to the surrounding communities.

Residential Construction Trends

Slightly more than half (51.24%) of Plaistow's housing was built between 1940 and 1979. With the exception of Hampstead and Danville, all of the housing in the communities that surround Plaistow was built primarily during those same years. Rockingham County and the state experienced the same trend. Only 14.94 percent of Plaistow's housing stock was built before 1940 while the remaining housing stock was built after 1980 (33.82%) (see **Table PH-10**).

Table PH-10: Year Housing Unit's Built in Plaistow and Surrounding Communities

	1939 or Earlier %	1940 -- 1979 %	1980 -- March 1990 %	Total %
Plaistow	14.94	51.24	33.82	100
Atkinson	9.23	67.64	23.13	100
Hampstead	11.31	40.81	47.88	100
Kingston	20.71	49.64	29.65	100
Newton	26.94	55.64	17.42	100
Danville	16.98	26.26	56.76	100
Sandown	6.75	48.08	45.17	100
Rockingham County	19.01	50.65	30.34	100
New Hampshire	27.13	45.20	27.67	100

Source: 1990 US Census

As would be expected, housing construction trends in Plaistow have mirrored population growth rates. Between 1990 and 1999, the total net change in dwelling units was 291 for an average of 29.1 units per year (see **Table PH-11**). The vast majority of building permits issued during this period were for single family homes, rather than for manufactured or multi-family housing. **Table PH-20** contains a list of the net change in dwelling units for Plaistow and its surrounding towns.

Table PH-11: Net Change in Dwelling Units for Plaistow, 1990 – 1999

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Total Net Change in Units
Single Family	4	4	32	36	33	24	40	33	26	34	266
Multi-Family	2	2	2	8	0	0	0	0	12	0	26
Manufactured Housing	0	0	-1*	0	0	0	0	0	0	0	-1

Source: *Current Estimates and Trends in New Hampshire's Housing Supply, Update 1999, NH Office of State Planning.*

*negative numbers result when for example, the town issues one (1) building permit for a manufactured home and two (2) permits for demolition of manufactured homes

All the towns in the region had increases in the their housing stock except for Danville between 1990 and 1999. The largest increases in total numbers and percentage increase were Atkinson and Sandown. The percentage increase in housing in Plaistow was relatively small when compared to the region at 10.81%, but it mirrored the State of New Hampshire which had an increase of 10.32%.

Table PH-12: Net Change in Dwelling Units for Plaistow and Surrounding Towns, 1990 – 1999

	Total Units 1990	Total Units 1999	Change	% Change
Plaistow	2,691	2982	291	10.81%
Atkinson	1,885	2520	635	33.69%
Hampstead	2,661	3250	589	22.13%
Kingston	2,115	2308	193	9.13%
Newton	1,251	1535	284	22.70%
Danville	1,488	1457	-31	-2.08%
Sandown	960	1825	865	90.10%
Rockingham County	100,479	107,819	7,340	7.31%
New Hampshire	502,247	554,074	51,827	10.32%

Source: 1990 US Census and NH Office of State Planning

Housing Tenure

Given the relatively high proportion of multi-family housing in town as compared to surrounding communities, Plaistow has a higher percentage of rental housing than these towns, but slightly lower than the county or state as a whole. Rental housing accounts for 25.37 percent of all housing units in Plaistow (see **Table PH-13**).

Table PH-13: Housing Tenure

	Renter Occupied %	Owner Occupied %
Plaistow	25.37	74.63
Atkinson	12.68	87.32
Hampstead	18.52	81.48
Kingston	17.37	82.63
Newton	18.78	81.22
Danville	8.16	94.84
Sandown	12.88	87.12
Rockingham County	27.82	72.18
New Hampshire	31.80	68.20

Source: 1990 US Census

Vacancy Rates

Vacancy rates are used as an indicator of the health of the housing market. They are also used by public and private sector organizations to evaluate the need for new housing programs and initiatives. For a unit to be considered vacant, it must fall under one of the following categories: no one is living in the unit at the time the census was taken unless its occupants are only temporarily absent; the unit is temporarily occupied entirely by persons who have a usual residence elsewhere; or new units that are ready for occupation, but are not yet occupied.

Plaistow has the highest percentage of occupied housing units (96.66% in 1990 and 98.09% in 2000) as compared to its neighboring communities, the county, and the state. Plaistow and all of its surrounding towns saw an increase in the number of occupied housing units (see **Table PH-14**). These statistics show a healthy housing market, but because of the high demand for housing, ownership costs and rental costs are likely to rise.

Table PH-14: Vacancy Rates for Plaistow and Surrounding Communities

	% of Occupied Housing Units 1990	% of Vacant Housing Units 1990	% of Occupied Housing Units 2000	% of Vacant Housing Units 2000
Plaistow	96.66	3.34	98.09	1.91
Atkinson	94.11	5.89	95.31	4.69
Hampstead	88.65	11.35	92.92	7.08
Kingston	90.35	9.66	93.69	6.31
Newton	95.76	4.24	97.81	2.19
Danville	93.23	6.77	96.60	3.40
Sandown	87.63	12.37	95.30	4.70
Rockingham County	88.69	12.59	92.48	7.52
New Hampshire	81.87	18.46	86.76	13.24

Source: 1990 & 2000 US Census

Median Household Income

The median household income in Plaistow in 1989 was \$41,530 (see **Table PH-15**). This figure was slightly lower than the median household income for Rockingham County (\$41,908) but higher than the state average of \$36,217 for the same year. It was the lowest of any communities that surround it. Atkinson ranked the highest with a median household income of \$59,470 while Sandown was next with a median household income of \$48,438.

Table PH-15: Median Household Income

	Median Household Income
Plaistow	\$41,530
Atkinson	\$59,470
Hampstead	\$44,646
Kingston	\$46,858
Newton	\$41,886
Danville	\$43,080
Sandown	\$48,438
Rockingham County	\$41,908
New Hampshire	\$36,217

Source: 1990 US Census

Cost of Owner Occupied Housing

The average purchase price of a home in Plaistow in 2001 was \$163,500 (see **Table PH-16**). In 2000, the average purchase price was \$162,000, making it less expensive to buy a home in Plaistow than in neighboring communities. Plaistow also had the smallest increase in the average purchase price of a home (5.95%) over the previous two years while it's neighboring communities saw increases anywhere from 20.64 percent to 38.35 percent.

Table PH-16: Average Purchase Price of a Home*

Town	1998	1999	2000	2001**	% increase 1998-2000
Plaistow	\$152,900	\$141,000	\$162,000	\$163,500	5.95%
Atkinson	\$164,750	\$189,900	\$201,750	\$246,500	22.46%
Hampstead	\$188,950	\$184,950	\$227,950	N/A	20.64%
Kingston	\$142,000	\$155,000	\$196,450	N/A	38.35%
Newton	\$152,400	\$168,250	\$190,000	N/A	24.67%

Source: NHHFA Purchase Price Database, December 2001

*for all homes – (existing homes, new homes, condominiums, and non-condominiums)

**for January through June only

N/A: sample size was less than fifty (50)

Recent Housing Sales Trends

Recent home sales data available from the Building Inspector's Office indicates a significant upward trend in the housing market. For the first three (3) months of 2002 thirty-one (31) single family homes were sold. The highest price was \$368,100, the lowest price was \$112,500 while the average was \$193,623 and the median was \$184,100. Somewhat more dramatic is the current single family home listings in Plaistow as April 15, 2002. The highest price was \$449,900, the lowest was \$149,900 and the average was \$325, 545 and the median was \$249,900. Although these listings may not show up as sales figure in the very near term, they are an indicator of a significant change in the housing market.

Rental Housing Costs

While more recent rental cost data is available on a county, area, and statewide basis from surveys conducted by the New Hampshire Housing Finance Authority, 1990 Census data represents the most recent rental cost information for New Hampshire's smaller communities. This 1990 data is useful, though, as a basis for comparing gross rental cost levels in Plaistow with those in surrounding towns. According to the 1990 US Census, the median gross rent for Plaistow was \$714, which was higher than all of the surrounding communities, the county, and the state (see **Table ph-17**). The next highest median gross rent was for the town of Newton (\$619). Based on data from Table PH-12 – Housing Tenure, Table PH-15 - Average Purchase Price of a Home, and Table PH-16 - Median Gross Rent, it appears that there is a significantly higher demand for rental units in Plaistow than there is for owner-occupied housing.

Table PH-17: Median Gross Rent for Plaistow and Surrounding Towns, 1990

	1990
Plaistow	\$714
Atkinson	\$428
Hampstead	\$491
Kingston	\$590
Newton	\$619
Danville	\$553
Sandown	\$789
Rockingham County	\$614
New Hampshire	\$549

Source: 1990 US Census

Table PH-18 shown below provides rental cost data for two large multi-community areas in the region. This table depicts rental cost data for two statistical areas in which Plaistow is located within -- the Lawrence, MA/New Hampshire Primary Metropolitan Statistical Area (PMSA) and Rockingham County. Gross rents are calculated by adding dollar allowances for utilities to the rates landlords charge their tenants.

The high rental costs experienced by the region in the last half of the 1980's leveled off in the early 1990's and remained relatively stable during the first half of the 1990's. However, during the last several years, rental rates have begun to steadily increase and, in many cases, now exceed the rent levels of the late 1980's.

As can be seen in Table PH-18, median gross rents are now at an all time high of \$734 in Rockingham County and \$717 in the Lawrence, MA/NH PMSA. Rents in the Lawrence, MA/NH PMSA are fast approaching their late 1980's peaks. The Lawrence, MA/NH PMSA and Rockingham County experienced the greatest rental cost increases between 1994 and 1997 at 21.5 percent and 17.6 percent respectively. Rental costs in Rockingham County increased more rapidly than in any other county in the state. In comparison to the state's other nine counties, Rockingham County currently has the highest rental costs of any New Hampshire county.

Table PH-18: Median Gross Rent Two-Bedroom Apartment

	1994	1997	Percent Change
Lawrence, MA/NH PMSA*	\$590	\$717	21.50%
Rockingham County	\$624	\$734	17.60%
State of NH	\$617	\$634	7.90%

Source: 1997 Residential Rental Cost Survey, New Hampshire Housing Finance Authority (NHHFA).

* PMSA's are geographic areas defined by the Office of Management and Budget for use by federal statistical agencies, such as the US Census, for tracking socio-economic data. Such areas consists of a large urbanized county, or a cluster of such counties, although in New England it may be a cluster of cities and towns. These areas demonstrate very strong internal economic and social links and have substantial commuting interchange. The Lawrence, MA/NH PMSA consists of the following towns from New Hampshire: Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham; and the following towns from Massachusetts: Lawrence, Haverhill, Andover, North Andover, Boxford, Georgetown, Groveland, Merrimac, Methuen, and West Newbury.

Affordable Housing

Affordable housing is often defined as housing which costs no more than 30 percent of gross income. As of the 1990 US Census, monthly ownership costs as a percentage of median household income (owner occupied) in Plaistow were 25.0 percent, well within the range of affordability. All the housing costs of surrounding towns were below thirty percent with the town of Newton having the highest monthly ownership costs (27.3 percent) (see **Table PH-19**). Although the most recent income data are not available, it may be that, based on current increases in the price for housing, there will be fewer Plaistow families able to afford single family houses in the town. The town should analyze the 2000 census figures for income as soon as they are available relative to the current cost of housing.

Plaistow's renters fared almost as well with regard to housing affordability. According to the 1990 US Census, gross rent as a percentage of household income in Plaistow was 26.9 percent. Once again, all of the renter occupied units in Plaistow's neighboring communities were within the range of affordability – ranging from a high of 28.2 percent in Newton to a low of 22.4 percent in Hampstead.

Table PH-19: Housing Costs as a Percentage of Gross Income

	Median Household Income - Owner Occupied	Monthly Ownership Costs as a Percentage of Household Income	Median Household Income - Renter Occupied	Gross Rent as a Percentage of Household Income
Plaistow	\$46,016	25.00	\$33,849	26.90
Atkinson	\$62,516	22.20	\$26,302	22.80
Hampstead	\$51,493	25.40	\$30,636	22.40
Kingston	\$52,154	24.10	\$30,660	24.50
Newton	\$46,629	27.30	\$23,702	28.20
Danville	\$45,096	16.80	\$27,361	24.70
Sandown	\$51,963	27.50	\$31,875	28.00

Source: 1990 US Census

The New Hampshire Housing Finance Authority (NHHFA) administers the Federal Section 8 Existing Housing (Tenant Rental Assistance) Program for the state. The rental assistance program provides subsidies on behalf of households who reside in a community's existing stock. The principal goal of the Section 8 Existing Program is to provide safe, decent, sanitary, and affordable housing to very low income households. Eligibility and assistance is based upon income and household size. Currently in the town of Plaistow, there are twenty-four units available for this program.

Regional Housing Needs Assessment

In 1994 the Rockingham Planning Commission prepared a Regional Housing Needs Assessment for the purpose of quantifying the extent and distribution of the need for affordable housing in Rockingham County. This assessment is only a rough estimate for estimating the number of additional affordable housing units that would be required to satisfy low and moderate income households in the region. This document also provides the Town of Plaistow with the data and information necessary to consider its own housing needs assessment. An updated version of the 1994 assessment has not been completed, but is expected to be released within the next year. The town should review this document once it is released to determine if any changes should be made to its local housing policies. However, the 1994 assessment still provides a reasonable base of data for Plaistow to establish policies to address its own housing needs.

Based upon several housing factors the regional planning commission calculated, a total fair share for each community to accommodate the households with housing needs. These factors included equalized valuation, developable land, median household income, and the community's percentage of existing regional housing stock. In addition, the study factored in each community's effort to provide housing for low and moderate households. Based on these factors it was determined that Plaistow's fair share allocation was 286 units. This number is based not only on Plaistow's own needs--but also a fair share from the remainder of the county.

Using the overall county percentages for elderly versus non-elderly and applying these to Plaistow, there are approximately 85 elderly households with a housing need or approximately 30% of such households.

Table PH-20: Net Change in Dwelling Units 1990 – 1999

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Total Net Change in Units
Plaistow											
Single Family	4	4	32	36	33	24	40	33	26	34	266
Multi-Family	2	2	2	8	0	0	0	0	12	0	26
Manufactured Housing	0	0	-1	0	0	0	0	0	0	0	-1
Atkinson											
Single Family	13	20	11	18	25	33	49	34	45	49	297
Multi-Family	54	43	44	48	28	8	16	8	13	76	338
Manufactured Housing	0	0	0	0	0	0	0	0	0	0	0
Hampstead											
Single Family	49	34	50	18	47	39	31	37	37	34	376
Multi-Family	17	8	16	0	14	0	8	24	38	14	139
Manufactured Housing	2	1	3	6	9	10	6	17	9	11	74
Kingston											
Single Family	22	24	12	22	15	16	19	15	21	26	192
Multi-Family	-1	0	0	0	0	0	0	0	2	0	1
Manufactured Housing	1	0	0	0	0	0	0	0	0	-1	0
Newton											
Single Family	16	12	6	10	17	34	20	63	66	38	282
Multi-Family	0	0	0	0	0	0	0	0	2	0	2
Manufactured Housing	0	0	0	0	0	0	0	0	0	0	0
Danville											
Single Family	37	22	31	30	44	72	84	91	67	10	488
Multi-Family	2	2	0	0	0	0	0	0	0	0	4
Manufactured Housing	0	1	1	0	0	0	0	0	3	0	5
Sandown											
Single Family	24	11	50	56	65	33	22	33	22	19	335
Multi-Family	0	0	0	0	0	0	0	0	0	0	0
Manufactured Housing	1	1	0	0	0	0	0	0	0	0	2

Source: *Current Estimates and Trends in New Hampshire's Housing Supply, Update 1999, NH Office of State Planning.*

*negative numbers result when for example, the town issues one (1) building permit for a manufactured home and two (2) permits for demolition of manufactured homes

Recommendations

1. Establish a volunteer Housing Committee with staffing from the Planning and Building Departments for the purpose of developing housing policies and programs that are consistent with the goals and objectives of the Master Plan and particularly the Population and Housing Chapter. The Committee with assistance from town staff could undertake the following:
 - Work with outside resource agencies such as following in order to determine the town's affordable and elderly housing needs and secure grants and loans for housing developments or assistance home buyers.
 - The Rockingham Regional Planning Commission for regional fair share affordable housing allocation and general information on housing programs.
 - The Rockingham County CAP who can partner with communities to develop affordable housing projects. It has access to federal resources to construct and manage affordable housing such as HUD's 202 program (construction for elderly housing).
 - The NH Housing Finance Authority that has access to subsidized housing programs and can direct credible developers to the town to develop affordable housing.
 - The Office of State Planning that administers the Community Development Block Grant (CDBG) program. The CDBG program provides competitive grants for housing and public facilities (infrastructure, community and elderly centers) which benefit low and moderate income persons or households.
 - The USDA's Rural Development Administration that has subsidized rental programs.
 - Prepare an annual report describing the current state of housing in the community and identifying practical steps to ensure that the town can address specific issues identified in the report.
 - Conduct an annual informational meeting as to the status of housing in Plaistow and the region and identifying Plaistow's existing and projected housing needs.
 - Consider the use of public or town-owned land for below-market housing.
 - Consider establishing a regional non-profit area housing trust with surrounding communities with cooperation from the business community. Such a group would have access to federal resources and could potentially manage affordable housing.
2. Review the town's current land use regulations in order to determine if the existing regulations adequately encourage the type and location of quality affordable housing in Plaistow. For example, assess the PRD provision of zoning ordinance (Article VI) to determine if it encourages a mix of housing types, the town should assess the success of this option as to the quality of the housing and design of such developments. Also review Article VII--Affordable Elderly Housing Community to determine if it is meeting the objective and purpose of this section of the ordinance and the goals and objectives of this master plan. One alternative to the AEHC provision is a town-wide affordable housing overlay district except in selected locations or zones such as the industrial zone.

3. Retain the minimum lot sizes in the following zones:
 - Residential Conservation
 - Medium Density Residential
4. Reconsider the objectives and density for the Low Density Residential Zone. Such large lots may contribute to sprawl and keep significant open space in private owners. Consider increasing the density for residential uses in the ICR Zone in order to promote more compact development adjacent to certain transportation nodes along the Newton Road.
5. Investigate techniques and strategies to ensure that affordable housing in new residential developments. These could include:
 - Housing size and design,
 - Smaller lot sizes,
 - The concept of using zero lot lines, build to lines or maximum setbacks rather than minimum setbacks,
 - Flexibility for accessory dwelling units,
 - Incentive zoning that might include density bonuses, and
 - Modification of infrastructure requirements for subdivisions which are practicable and appropriate and do not sacrifice public safety.
6. Incorporate the Rockingham Planning Commission Housing Needs Assessment into Plaistow's planning for housing needs once it is completed in the latter half of 2002.