

# POPULATION AND HOUSING ANALYSIS

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# POPULATION AND HOUSING

## I. INTRODUCTION

The examination of population and housing statistics is a critical element of a Master Plan. The state statute that addresses the purpose and description of a Master Plan (RSA 674:2.III) calls for a *“housing section which 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.”*

While population studies are not specifically addressed in the enabling legislation, to plan for the impacts of population changes as they relate to housing availability is obviously an integral part of the master planning process. By knowing Greenfield’s past population trends and projecting the future population, it is possible to estimate the level of town services necessary to serve the expected growth and to plan for that growth to occur in an orderly manner. This chapter is intended to provide that information.

An analysis of the population and housing statistics also enables the Planning Board to determine whether amendments to the zoning ordinance might be required in order to address any inequities made apparent through the analysis. Following two important NH Supreme Court cases,<sup>8</sup> the concept of equal opportunity housing is now firmly established in the master plan process. In short, every town must, through its master plan, address the current and future housing need of all its residents - and in doing so must consider the housing situation in its neighboring towns as well.

## II. METHOD OF ANALYSIS

This analysis relies on two primary sources: the US Census Bureau and the New Hampshire Office of State Planning (OSP). Information for both population and housing encompasses the years from 1980 to 2000, and annual estimates developed by OSP, as applicable. This time period gives a good indication of relevant trends. It must be noted that the way in which Census information is collected and reported results in some sampling errors and inconsistency in the numbers; nevertheless, this is the best and most comprehensive information available for this type of report. The methodology employed will measure the absolute growth in population and housing; the percentage growth over a particular time period; and the change in percentages, resulting in a picture of any change in the composition of the population or the housing stock.

## III. POPULATION ANALYSIS

According to the 2000 Census, Greenfield has a total population of 1,657 persons. This number represents a 70% increase over the past 20 years. Although not shown in the table below,

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<sup>8</sup> *Soares v. Atkinson*, 128 NH (1986) and *Britton v. Town of Chester*, 134 NH (1991). In both cases, the court held that the local zoning ordinance did not provide reasonable housing opportunity for low and moderate-income residents.

Greenfield’s population nearly doubled during the 1970s, the growth slowing considerably since then.

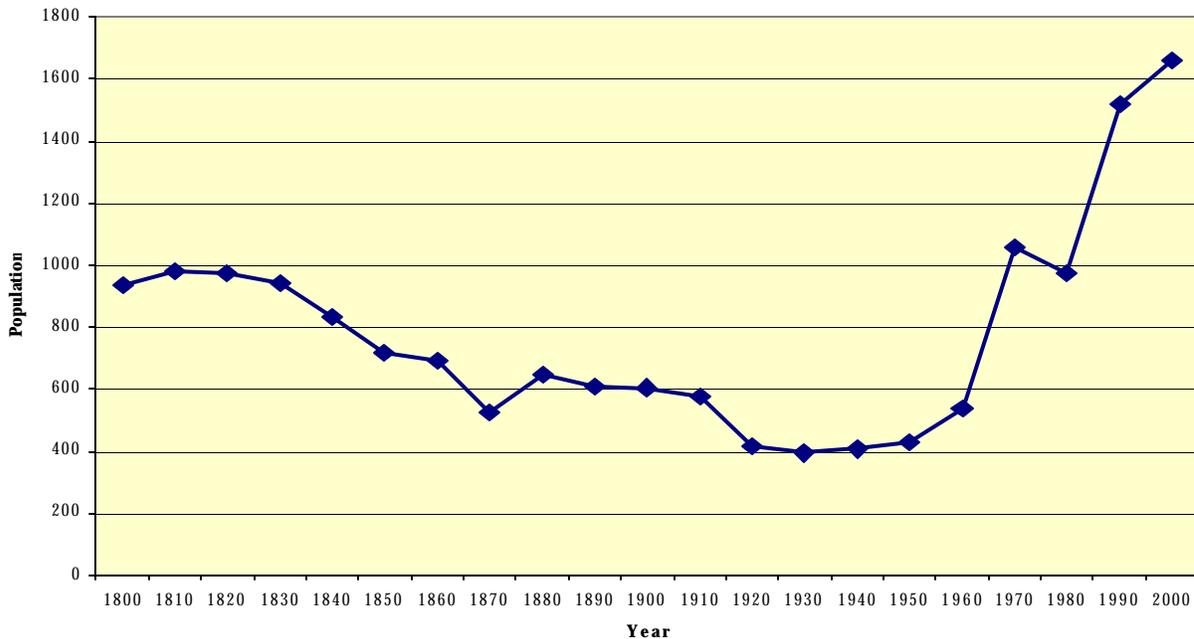
**TABLE 1:  
POPULATION TRENDS, 1980 - 2000**

YEAR	POPULATION	% CHANGE
1980	972	--
1990	1,519	56.3%
2000	1,657	9.1%

SOURCE: U.S. BUREAU OF THE CENSUS

The graph below presents a brief historical perspective of population change over time, illustrating the population from 1800, the first year for which a census was recorded in Greenfield, to the present. As the graph illustrates, Greenfield experienced mostly a steady decline – no change- in population until about 1950, when small increases were recorded. After 1960 the population has steadily increased – with the exception of the 1970s, when there was a small decline.

**GRAPH 1:  
GREENFIELD POPULATION, 1880 - 2000**

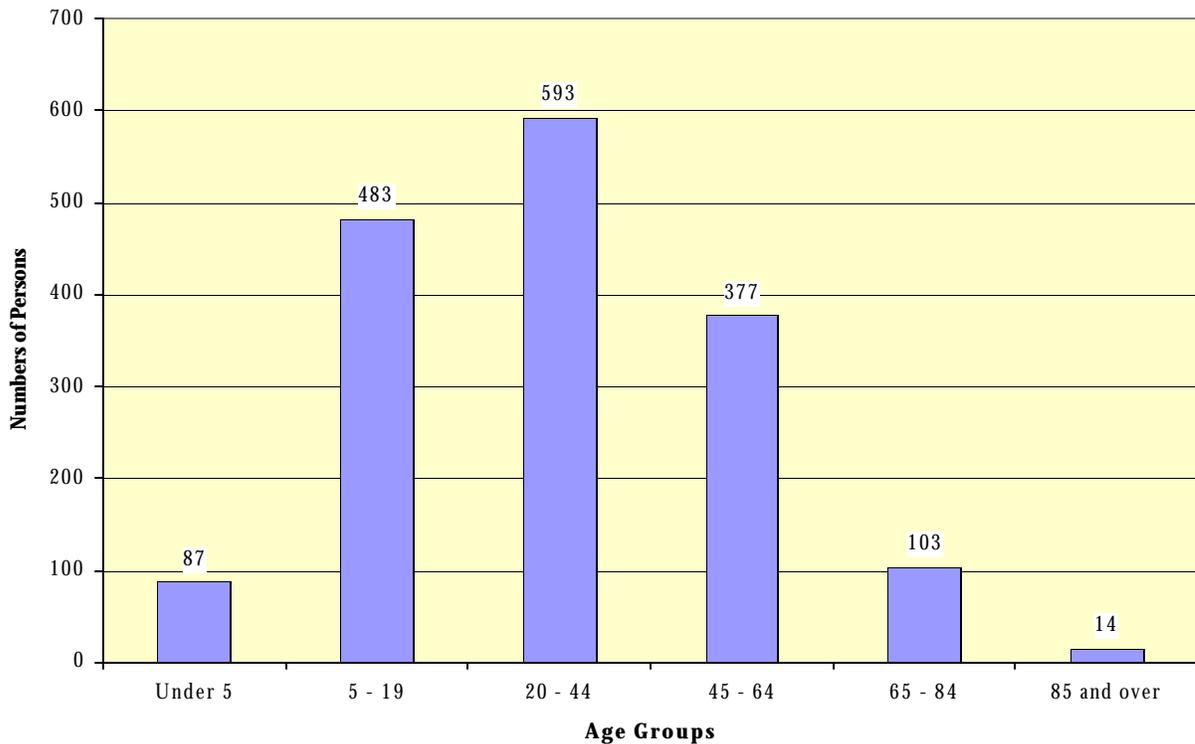


The Census breaks the population numbers out by age categories, which is also of interest for planning purposes. The 2000 Census counted 845 males and 812 females. The graph below illustrates the population breakdown by age grouping, but not by males and females, information, which is not available at this time. The graph illustrates that Greenfield’s population is primarily

composed of people in the work force age category - the most populous age group was the 20 -44 year-olds. The second most populous large group is the school-age population. The median age of the total population in Greenfield in 2000 was 34.5 years.

Census information does break out males and females for the 18 and over and 65 and over groups. These numbers show more males in the total over 18 population (590 to 557), but in the 65 and over group, females outnumber the males, 63 to 54.

**GRAPH 2:  
2000 POPULATION BY AGE**



**A. POPULATION CHARACTERISTICS**

Two factors affect population change: natural increase, or the excess of births over deaths; and migration, the movement of people into or out of the community. Table 2 below presents the birth and death statistics for Greenfield for the 10-year period from 1990 to 2000. These figures show that Greenfield has had a positive increase – meaning more births than deaths, in each of the years examined except 1996, in which there were two more deaths than births. The increases overall have been rather slight, ranging from 2 to 13 persons.

Over these past 10 years, Greenfield has had a natural increase of 67 people. If the natural increase figures are applied to the 1990 and 2000 Census information, a determination can be made as to the effect of in-migration on the population, for example:

**TABLE 2:  
NATURAL INCREASE**

POPULATION, 1990	<b>1,519</b>
NATURAL INCREASE, 1990-2000	<b>67</b>
POPULATION IN 2000, IF NO MIGRATION	<b>1,586</b>
ACTUAL 2000 POPULATION	<b>1,657</b>
THEREFORE, INCREASE DUE TO IN-MIGRATION	<b>71</b>

YEAR	BIRTHS	DEATHS	NATURAL INCREASE
1990	18	10	8
1991	20	9	11
1992	18	5	13
1993	16	4	12
1994	14	11	3
1995	10	7	3
1996	7	9	-2
1997	12	6	6
1998	15	6	9
1999	10	8	2
2000	10	8	2
<b>Total</b>	<b>150</b>	<b>83</b>	<b>67</b>

Thus, based on the above calculation, in-migration accounted for over 50% of the population increase between 1990 and 2000.

SOURCE : GREENFIELD ANNUAL REPORTS

Additional data gathered from the US Census reinforces the role that in-migration might play in population growth. Table 3 below presents information on place of residence five years prior to the Census count. This type of information is used to determine resident mobility and stability, albeit the time period is not extensive.

**TABLE 3:  
PLACE OF RESIDENCE, PERSONS 5 YEARS AND OVER**

PLACE OF RESIDENCE	1990	% OF TOTAL	PLACE OF RESIDENCE	2000	% OF TOTAL
Same House in 1985	693	50%	Same House in 1995	937	60%
Different House, Same County	344	25%	Different House, Same County	421	27%
Different County, NH	124	9%	Different County, NH	75	5%
Different State	223	16%	Different State	134	9%
Different Country	3	0%	Different Country	2	0%

SOURCE : US BUREAU OF THE CENSUS

Half of Greenfield's population lived in the same house five years prior to the 1990 Census and 60 percent lived in the same house five years prior to the 2000 Census. The largest percentage of Greenfield's population appears to be native to either the Town or the state of New Hampshire.

The two tables following present information collected by the Census on income and poverty levels. Table 4 contains median household and family incomes for Greenfield residents in 1990

and 2000, and compares those to the incomes for Hillsborough County<sup>9</sup> and the state of New Hampshire; and Table 5 presents the census information on poverty levels.

**TABLE 4:  
INCOME INFORMATION - GREENFIELD AND HILLSBOROUGH COUNTY, 1990 & 2000**

	1990			2000		
	Greenfield	Hillsborough County	State	Greenfield	Hillsborough County	State
Median Household Income	\$40,057	\$40,404	\$36,329	\$48,833	\$53,384	\$49,467
Median Family Income	\$43,333	\$46,249	\$41,628	\$56,250	\$62,363	\$57,575
Per Capita Income	\$15,107	\$17,404	\$15,959	\$19,895	\$25,198	\$23,844

SOURCE: US BUREAU OF THE CENSUS

Percent Change 1990-2000			
	Greenfield	Hillsborough County	State
Median Household Income	22%	32%	36%
Median Family Income	30%	35%	38%
Per Capita Income	32%	45%	49%

Overall, Greenfield residents compared favorably with the average county and state incomes, both in 1990 and 2000. However, the per capita income level did not increase as much as the county or state levels did during the same time period (32% increase for Greenfield as opposed to a 45% increase for the County and a 49% increase for the State). Information on poverty levels gives a slightly different picture. Between 1990 and 2000, there was an improvement in the numbers for both all persons below poverty and the elderly below poverty. The percentage of the population below the poverty level dropped by three percent, and for the elderly there was a one percent decrease. Both years indicate, however, that the elderly tend to be closer to poverty than the rest of the population.

**TABLE 5:  
POVERTY LEVELS – GREENFIELD AND HILLSBOROUGH COUNTY, 1990 & 2000**

PERSONS FOR WHOM POVERTY STATUS IS DETERMINED:	GREENFIELD	COUNTY	GREENFIELD	COUNTY
	1990	1990	2000	2000
Above Poverty Level	1,203	309,735	1,576	357,483
Below Poverty Level	94	19,261	81	23,358
% Below Poverty	8%	5%	5%	6%

<sup>9</sup> The Census defines a family as a householder and one or more persons in the same household who are related by birth, marriage or adoption. A household, on the other hand, includes all nonrelated persons who occupy a housing unit, and may consist of just one person.

Over Age 65:				
above poverty	85	31,144	107	37,401
below poverty	9	3,238	10	3,125
% Below Poverty	10%	10%	9%	8%

SOURCE: US BUREAU OF THE CENSUS

**B. SUBREGIONAL POPULATION COMPARISONS**

An analysis of population is not complete without a comparison of Greenfield’s population with that of its immediate neighbors – Bennington, Frankestown, Lyndeborough, Temple, Peterborough, and Hancock. Statistics on percent of growth can be misleading if the towns involved in the comparison vary too greatly in population. For the purpose of this discussion, however, such a comparison can be useful, since the towns are all somewhat similar in size, with the exception of Peterborough. Table 6 below presents this information for the last two decades, 1980 – 2000.

**TABLE 6:  
SUBREGIONAL POPULATION COMPARISONS, 1980 – 2000**

	1980	1990	2000
<b>ABSOLUTE POPULATION</b>			
<b>GREENFIELD</b>	972	1,519	1,657
Bennington	890	1,236	1,401
Frankestown	830	1,217	1,480
Lyndeborough	1,070	1,294	1,585
Temple	692	1,194	1,297
Peterborough	4,895	5,239	5,883
Hancock	1,193	1,604	1,739
Total	10,542	13,303	15,042
<b>PERCENTAGE CHANGE</b>			
	<b>1980-1990</b>	<b>1990-2000</b>	<b>1980-2000</b>
<b>GREENFIELD</b>	56.3%	9.1%	70.5%
Bennington	38.9%	13.3%	57.4%
Frankestown	46.6%	21.6%	78.3%
Lyndeborough	20.9%	22.5%	48.1%
Temple	72.5%	8.6%	87.4%
Peterborough	7.0%	12.3%	20.2%
Hancock	34.5%	8.4%	45.8%
<b>PERCENTAGE OF SUBREGIONAL POPULATION</b>			
	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>GREENFIELD</b>	9.2%	11.4%	11.0%
Bennington	8.4%	9.3%	9.3%
Frankestown	7.9%	9.1%	9.8%
Lyndeborough	10.1%	9.7%	10.5%
Temple	6.6%	9.0%	8.6%

Peterborough	46.4%	39.4%	39.1%
Hancock	11.3%	12.1%	11.6%

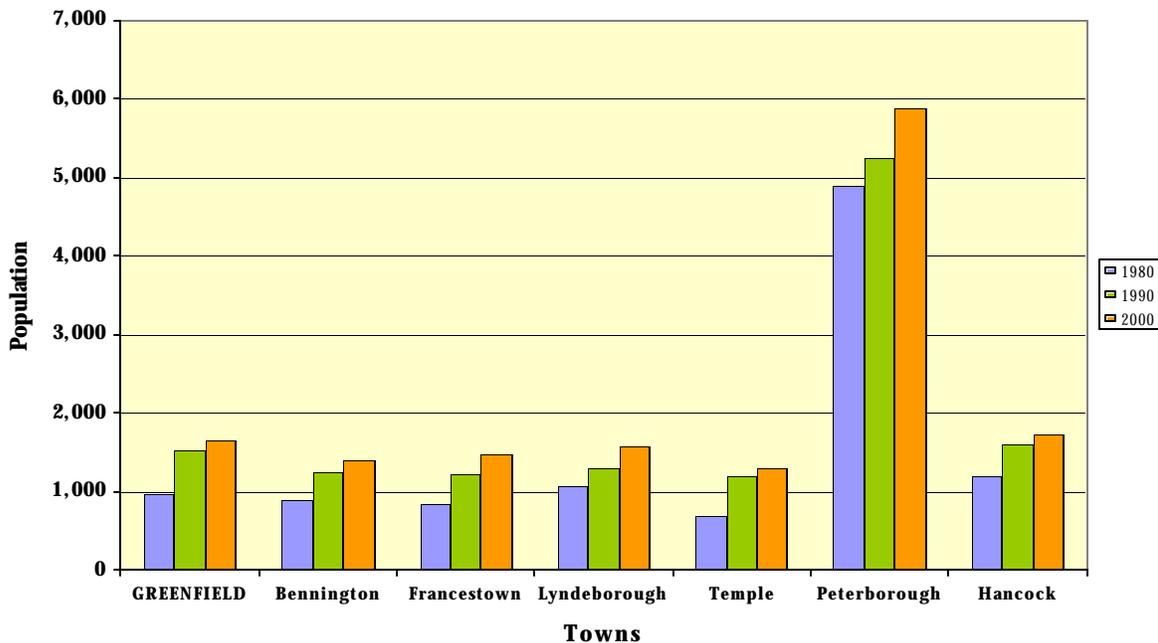
SOURCE: US BUREAU OF THE CENSUS

The figures in Table 6 illustrate widely variable rates of growth for Greenfield, as well as the six surrounding towns. Five of the seven towns had more growth in the 1980s than they did in the 1990s – Lyndeborough and Peterborough were the exceptions. Greenfield had the second largest increase in the 1980s, after Temple, but by the end of the 1990s, it was second to Temple for the least amount of growth. In 1980, excluding Peterborough (due to the large difference in its population compared to the other five towns), there was a 378-person difference from the smallest to the largest town. By 2000 this difference had reduced itself slightly to 360 people. Again, excluding Peterborough, in 1980 Greenfield was the second largest town in this subregion; in 1990 it was the largest town, and in 2000 it was again the second largest town (Hancock being the largest).

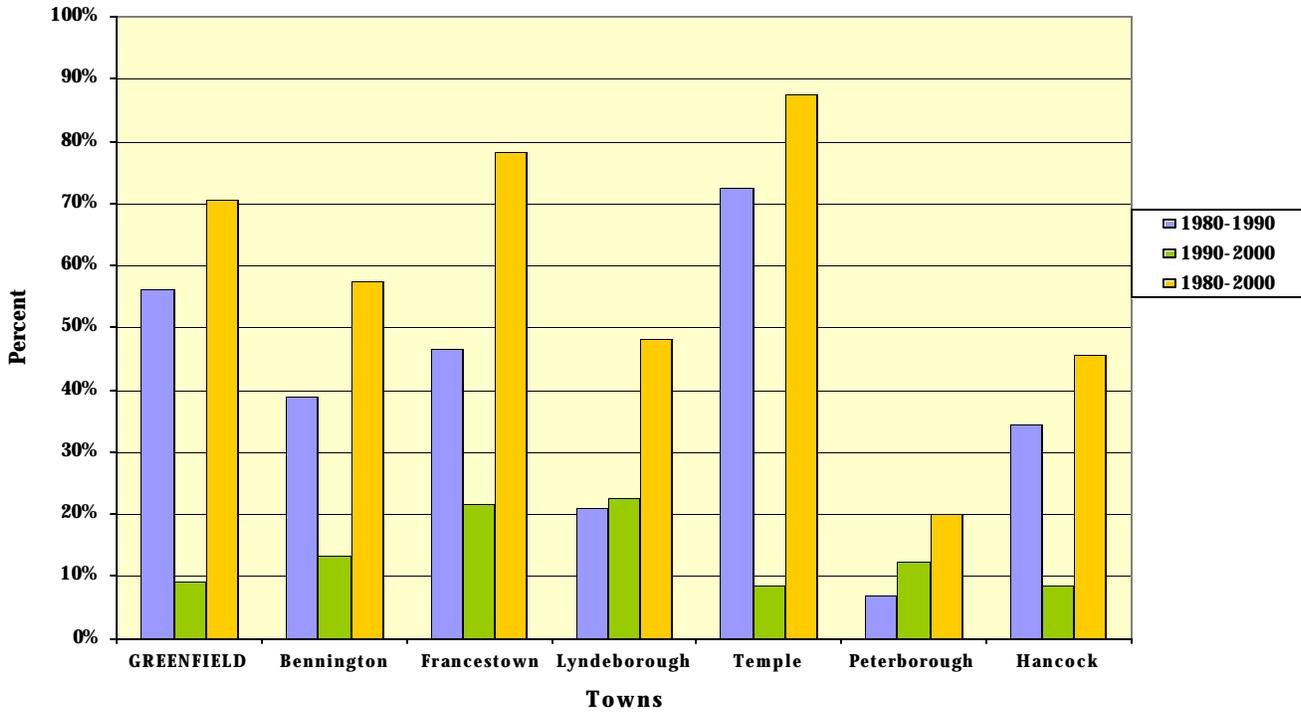
In terms of each town’s share of this subregional population, Peterborough obviously ranks the highest for each of the three years examined, although the percentage has decreased since 1980. Lyndeborough has remained the most constant, at around 11% of the subregional total. With the exception of Peterborough, Greenfield has the second highest percentage of the subregional population for 1980, 1990 and 2000.

The graphs below and on the following page visually present the information contained in Table 6. Graph 2 shows the absolute population of the towns in each year examined; Graph 3 illustrates the percentage of population increase over the twenty years; and Graph 4 compares the share of each town’s population relative to the total subregional population.

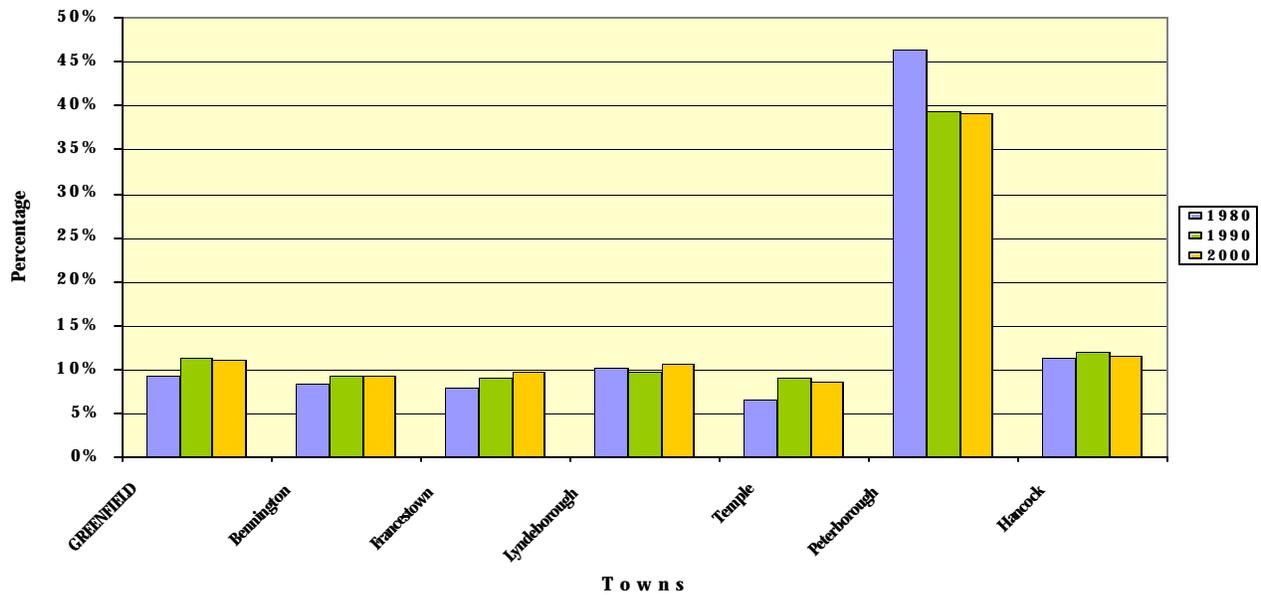
**GRAPH 2:  
SUBREGIONAL POPULATION, 1980 - 2000**



**GRAPH 3:  
PERCENT CHANGE IN POPULATION, 1980 – 2000**



**GRAPH 4:  
TOWN POPULATION AS PERCENT OF SUBREGIONAL POPULATION, 1980 - 2000**



## IV. HOUSING ANALYSIS

### A. DESCRIPTION OF THE HOUSING STOCK

In this section, statistics on housing supply and type, age of housing, and various housing conditions are examined in order to describe the status of the housing supply in Greenfield. Beginning with the basic number of total housing units, Table 7 below presents these numbers for the years 1980, 1990, and 2000, along with the tenure and vacancy information.

**TABLE 7:  
HOUSING SUPPLY & TENURE, 1980 -2000**

	# of Units		% Change	# of Units	% Change	% Change
	1980	1990	1980-90	2000	1990-00	1980-00
All Housing Units	416	517	24%	640	8%	54%
Occupied Units	371	436	18%	563	16%	52%
owners	261	368	41%	458	24%	75%
renters	65	68	5%	105	54%	61%
Vacant Units	45	81	80%	77	-5%	71%
seasonal	24	50	108%	62	24%	158%
other vacant	21	31	48%	15	-52%	-29%
% vacant	12%	19%		12%		
% owner-occupied	70%	84%		81%		

SOURCE: US BUREAU OF THE CENSUS

The increases in the total housing units are consistent with the population changes witnessed over the same time period: that the greatest growth was in the 1980s, with a dramatic slowdown from 1990 to 2000. Over the past 20 years, occupied units increased and vacant units decreased to some extent, but the vacant seasonal units saw the greatest increases of all. In Greenfield most housing units are owner-occupied, although the percentage decreased slightly from 1990 to 2000.

Also of interest when examining housing issues is the type of housing units that are available in town. Housing stock is defined by the following types: single family, multi-family, and manufactured housing. Definitions used in this analysis come from OSP, which uses definitions developed by the US Census, but sometimes combines categories, as follows:

- Single Family (or 1-Unit Detached): A 1-unit structure detached from any other structure. This also includes mobile homes or trailers to which one or more permanent rooms have been added.
- Two Family. One structure containing two separate, independent housing units.
- Multi-Family: Any structure containing 2 or more housing units; this includes the Census classification of "I-Unit Attached."

- ❑ *Manufactured Housing*: Both occupied and vacant mobile homes to which no permanent rooms have been added. (Note that once any addition is put onto a manufactured unit, the Census counts it as a single-family dwelling.)
- ❑ *Other*: Any living quarters occupied as a housing unit that does not fit the previous categories, such as houseboats, railroad cars, campers and vans.

**TABLE 8:  
HOUSING SUPPLY BY TYPE, 1980 – 2000**

	<u>1980</u>		<u>1990</u>		<u>2000</u>		<u>% Change 1980-00</u>
	<i>Number</i>	<i>% of Total</i>	<i>Number</i>	<i>% of Total</i>	<i>Number</i>	<i>% of Total</i>	
Single Family	311	84%	452	87%	472	84%	52%
Two-Family	9	2%	16	3%		0%	
Multi-Family	30	8%	34	7%	51	9%	70%
Man. Housing	20	5%	13	3%	36	6%	80%
Other			2	0%		0%	
<b>Total</b>	<b>370</b>		<b>517</b>		<b>559</b>		<b>51%</b>

SOURCE: US BUREAU OF THE CENSUS

Greenfield, like most towns in the region, has more single family housing than any other type. The percentages accounted for by each type of housing has not changed appreciably over the years, either: single family units accounts for between 84 and 87 percent; two- family between two and three percent; and multi-family between seven and nine percent. Manufactured housing, overall, has not changed that much, but there was a drop between 1980 and 1990 in the amount of this type relative to the total stock, but by 2000 this share had doubled.

The age of the housing stock is useful information in gauging whether or not to expect problems (see Table 9). There is a presumption that homes built prior to 1940 are more likely to be dilapidated or have outdated heating, water and septic systems. Even though this might be true overall, many older homes have been renovated and restored to good condition. Housing quality is also a function of age and income of the occupants, and these are examined later.

**TABLE 9:  
AGE OF HOUSING STOCK, BY  
DECADE OF CONSTRUCTION**

<u>YEAR BUILT</u>	<u>NUMBER</u>	<u>% OF TOTAL</u>
Before 1940	188	29%
1940 to 1959	68	11%
1960 to 1969	87	14%
1970 to 1979	101	16%
1980 to 1989	116	18%
1990 to 1994	51	8%
1995 to 1998	25	4%
1999 to		
March 2000	4	1%
<b>Total</b>	<b>640</b>	

SOURCE: US BUREAU OF THE CENSUS

Table 9 shows that a full 29% of the housing stock was constructed prior to 1940. After that, there was a limited amount of new construction until 1960, and over the next 30 years 48% of the current housing stock was constructed. 13% of the current housing stock was constructed during the 1990s.

The Census collects data that further describes housing stock by focusing on three conditions: whether or not the unit has complete plumbing & kitchen facilities; the number of rooms in each housing unit; and the number of persons living in each housing unit. In Greenfield, the numbers of units lacking complete plumbing and kitchen facilities are very minimal: in 1990 there were only 4 and 5 units, respectively, that fit this description, out of over 500 units. In 2000, there were no units that fit this description.

Table 10 illustrates that all four categories of housing units increased over time, with the exception of one and two room units which decreased by 24% from 1980 to 2000. The larger units of five or six rooms experienced the greatest increase (376% from 1980 to 2000). It is possible that many of these new units are accounted for by additions to existing housing stock. It is not uncommon that early post-war homes, typically smaller than is seen today, are converted over time, adding living and sleeping space. The overall average for homes in Greenfield is between five and six rooms per dwelling unit, a number that has been steadily increasing since 1980.

**TABLE 10:  
HOUSING UNITS BY NUMBER OF ROOMS**

	1980		1990		2000		% Change
	Number	% of Total	Number	% of Total	Number	% of Total	1980 - 2000
1 or 2 rooms	17	10%	22	9%	13	2%	-24%
3 or 4 rooms	33	19%	48	19%	127	20%	285%
5 or 6 rooms	62	35%	83	33%	295	46%	376%
7+ rooms	83	47%	113	45%	205	32%	147%
Total	176		251		640		264%
Rooms per Unit	5.4		5.6		5.9		

SOURCE: US BUREAU OF THE CENSUS

**B. MEASURE OF HOUSING PROBLEMS**

Census data relative to overcrowding and affordability are examined here, as these are two other variables that help gauge the extent of housing problems. Persons per room and the per unit occupancy are two measures the Census relies on to determine whether or not dwelling units are overcrowded.

**Overcrowding**

Table 11 presents four categories for examining household size. The Census selects these categories on the basis of their social significance and their frequency of occurrence. The table

shows that more units in Greenfield are occupied by 3-4 persons than by any other number, and that the percentage this category comprises of the total has risen over the years. The average number of people living in each unit increased from 1980 to 1990, but declined from 1990 to 2000.

**TABLE 11:  
OCCUPIED UNITS BY NUMBER OF PERSONS**

	1980		1990		2000		% Change 1980 - 2000
	Number	% of Total	Number	% of Total	Number	% of Total	
1 person	66	20%	60	14%	111	20%	68%
2 persons	111	34%	138	32%	184	33%	66%
3 or 4 persons	113	35%	185	42%	209	38%	85%
5+ persons	36	11%	53	12%	52	9%	44%
Total	326		436		556		
Persons per Unit	2.37		2.93		2.69		

SOURCE: US BUREAU OF THE CENSUS

The Census defines an overcrowded unit as one that is occupied by more than one person per room. The data for Greenfield, illustrated below in Table 12, indicate that overcrowding is not an issue. In all three Decennial census counts examined here, nearly 100% of the housing stock had a measure of 1.00 person per room, or less.

**TABLE 12:  
OCCUPIED UNITS BY PERSONS PER ROOM, 1980 – 2000**

	1980	% of Total	1990	% of Total	2000	% of Total
1.00 or less	317	97%	431	99%	554	98%
1.01 – 1.50	7	2%	4	0.9%	8	1%
1.51 or more	2	0.3%	1	0.2%	1	0.2%

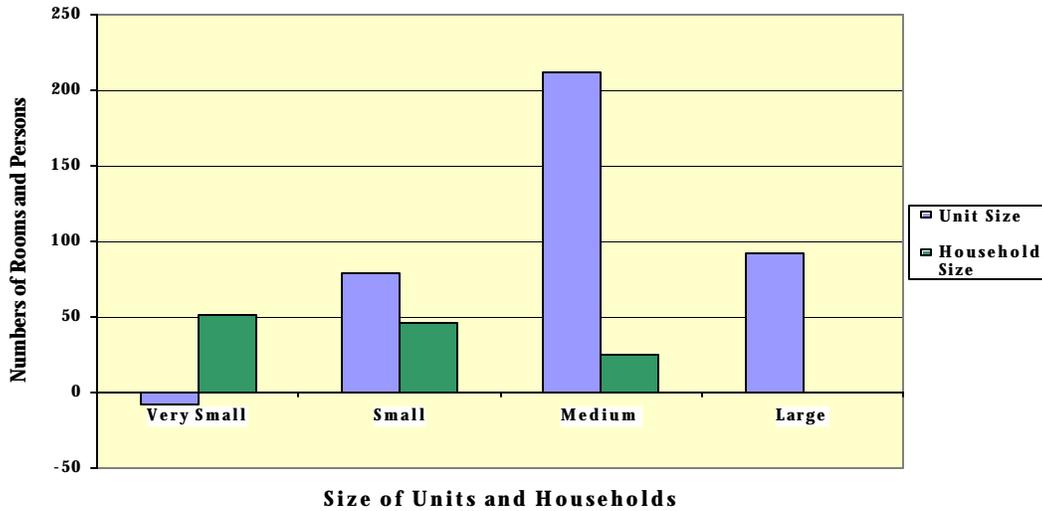
SOURCE: US BUREAU OF THE CENSUS

The graph following combines the data on number of rooms per unit with numbers of persons per unit, in order to understand further whether or not overcrowding is a problem in Greenfield (the numbers used in the graph are taken from Tables 10 & 11). By placing the two variables together in the same graph, the effect is to dramatize the differences or similarities in two different trends.

Based on the Census criteria for overcrowding, households ideally should have between 0.5 and 1.0 person per room, as noted above; thus, the “very small” to “large” categories above corresponding to an increasing number of persons per room. The graph shows the absolute growth of units and households (increase from 1990 to 2000 in each category from Tables 10 &

11). It is immediately obvious that the growth in households has been in the very small and small categories, of one to two persons per unit, and that the five or more-person household has declined over this same time period. Change in numbers of rooms per unit was just as dramatic but, as was noted earlier, the greatest increase was in the number of units with five or six rooms. The graph indicates that small and medium sized units are increasing faster than small and medium sized households.

**GRAPH 5:  
CHANGE IN HOUSEHOLD SIZE AND DWELLING UNIT SIZE, 1990 - 2000**



# of Rooms	1-2	3-4	5-6	7+
# of Persons	1	2	3-4	5+

**Affordability**

The information in this section is intended to determine how affordable and available housing is for people in Greenfield. Table 13 presents the relative cost of housing in Greenfield, based on Census data, compared to the median housing costs in the region. Table 14 illustrates the percentage of income spent on housing - whether this is in mortgage payments or rent; the level of income is categorized by groups, since exact income at this level of detail is not possible to obtain. And Table 14 calculates the ability of people to pay for housing based on income.

**TABLE 13:  
COST OF HOUSING, GREENFIELD AND REGION, 1980 – 2000**

Median Housing Cost	Cost of Housing in Greenfield			% of Regional Median Cost		
	1980	1990	2000	1980	1990	2000
House Value	\$49,900	\$120,200	\$119,400	105%	97%	94%
Contract Rent	\$208	\$514	\$687	101%	93%	98%
Regional Value	\$47,650	\$124,050	\$127,186			
Regional Rent	\$206	\$552	\$704			

SOURCE: US BUREAU OF THE CENSUS

Housing costs for both owners and renters have increased over the years, of course, as they have in the region and state as well; however, Greenfield's cost relative to the regional median housing costs have been fairly constant, being either just above or just below the median values. Table 14 refines the data in the previous table by illustrating not just what people pay for their housing, but what percentage those costs are of their income. It has been a fact that people in lower income brackets pay more – proportionally – for housing than do people in higher income brackets.

**TABLE 14:  
% OF INCOME SPENT ON HOUSING IN GREENFIELD, (1989 & 1999)**

	OWNERS		RENTERS	
	1989	1999	1989	1999
Less than 20%	82 (33%)	127 (41%)	13 (25%)	40 (44%)
20.0 to 24.9%	50 (20%)	61 (20%)	14 (27%)	14 (15%)
25.0 to 29.9%	24 (10%)	32 (10%)	3 (6%)	16 (17%)
30.0 to 34.9%	31 (13%)	28 (9%)	6 (12%)	--
35.0 to or more	58 (24%)	59 (19%)	11 (22%)	12 (13%)
Not Computed	1 (0.4%)	3 (1%)	4 (8%)	10 (11%)
<b>Total</b>	<b>246</b>	<b>310</b>	<b>51</b>	<b>92</b>

SOURCE: US BUREAU OF THE CENSUS

About 28% of owner-occupied households paid 30% or more of their monthly incomes on housing in 1999 as opposed to 37% in 1989. Approximately 13% of renter-occupied households paid 30% or more of their monthly incomes on housing in 1999 compared to 34% in 1989. The table indicates that people are paying less for housing in 2000 than they did in 1990.

Based on the assumption that no more than 30% of a household's income should be spent on housing for that to be considered affordable, the possibilities for home ownership in Greenfield are examined in the table below. The property tax calculation is based on the 2000 tax rate.

**TABLE 15:  
HOME OWNERSHIP AFFORDABILITY IN GREENFIELD, 2000**

<b>2000 MEDIAN HOUSEHOLD INCOME</b>	<b>\$38,821</b>	<b>80% OF MEDIAN HOUSEHOLD INCOME</b>	<b>\$31,057</b>	<b>50% OF MEDIAN HOUSEHOLD INCOME</b>	<b>\$19,410</b>
30% of monthly income	\$970	30% of monthly income	\$776	30% of monthly income	\$485
Property Tax (\$3,457/year)	\$288	Property Tax (\$2,766/year)	\$230	Property Tax (\$1,729/year)	\$144
Available for mortgage	\$682	Available for mortgage	\$545	Available for mortgage	\$341
Mortgage affordable at 7.5% for 30 years	\$96,919	Mortgage affordable at 7.5% for 30 years	\$77,535	Mortgage affordable at 7.5% for 30 years	\$48,459
Plus 5% downpayment	\$5,246	Plus 5% downpayment	\$4,081	Plus 5% downpayment	\$2,550
<b>PROJECTED</b>		<b>PROJECTED</b>		<b>PROJECTED</b>	

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AFFORDABLE HOME \$102,020    AFFORDABLE HOME \$81,616    AFFORDABLE HOME \$51,009

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Under the three scenarios examined in the table, median income households could afford the median home valued at \$102,020. Those, however, earning 80% or 50% of the median household income could not afford such a home.

The last two measures examined here to complete the picture on housing conditions and the ability of residents to maintain their homes are as follows: (1) duration of occupancy (longtime occupancy indicates older residents; and (2) age of home owners.

**TABLE 16:  
DURATION OF OCCUPANCY, 1980 - 2000**

Number of Years in Unit	1980		1990		2000	
	# of Units	% of Total	# of Units	% of Total	# of Units	% of Total
Up to 20 years	285	87%	294	67%	445	79%
20 years or more	41	13%	142	33%	118	21%

SOURCE: US BUREAU OF THE CENSUS

A fairly large percentage of the housing stock examined is occupied by people who have been in that unit for 20 years or more; that not only denotes the possibility of elderly residents, but also of a stable community – evidenced even more so by the increase of that group over time, from 13% in 1980 to 21% in 2000.

Data on ownership by age, on the other hand, might seem to contradict this, since most of the units are owned by people between 35 and 54 years of age; although it is certainly possible that this age group could have resided for at least 20 years in their homes. The two tables do show, however, that while many units are occupied by long-term residents, most homes are owned by people who are presumably still in the labor force.

**TABLE 17:  
OCCUPIED UNITS BY AGE, 2000**

	# of Units	% of Total
15-34 years	98	18%
35-54 years	319	57%
55-64 years	64	12%
65 years and over	75	13%

SOURCE: US BUREAU OF THE CENSUS

**C. SUBREGIONAL HOUSING COMPARISONS**

Housing data for the subregion is compared to see how the towns compare relative to the provision of various types of housing. The table following presents the comparison of total housing supply for Greenfield and its subregion from 1980 to 2000, the percentage change from each decade, and each town’s share of the subregional population. This information is also graphed, to the extent that the graphs are visually meaningful, with the amount of information being depicted.

**TABLE 18:  
SUBREGIONAL HOUSING TRENDS, 1980 – 2000**

<b>ABSOLUTE NUMBER OF UNITS</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>GREENFIELD</b>	370	517	640
Bennington	347	643	635
Francestown	325	580	656
Lyndeborough	370	488	587
Temple	252	429	465
Peterborough	1,952	2,242	2,509
Hancock	495	723	814
<b>TOTAL HOUSING UNITS</b>	<b>4,111</b>	<b>5,622</b>	<b>6,306</b>
<b>PERCENTAGE CHANGE</b>	<b>1980-90</b>	<b>1990-00</b>	<b>1980-00</b>
<b>GREENFIELD</b>	39.7%	23.8%	73.0%
Bennington	85.3%	-1.2%	83.0%
Francestown	78.5%	13.1%	101.8%
Lyndeborough	31.9%	20.3%	58.6%
Temple	70.2%	8.4%	84.5%
Peterborough	14.9%	11.9%	28.5%
Hancock	46.1%	12.6%	64.4%
<b>PERCENTAGE OF TOTAL UNITS</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>GREENFIELD</b>	9.0%	9.2%	10.1%
Bennington	8.4%	11.4%	10.1%
Francestown	7.9%	10.3%	10.4%
Lyndeborough	9.0%	8.7%	9.3%
Temple	6.1%	7.6%	7.4%
Peterborough	47.5%	39.9%	39.8%
Hancock	12.0%	12.9%	12.9%

SOURCE: US BUREAU OF THE CENSUS

The information presented in Table 18 is fairly consistent with the population statistics presented earlier in this report; namely, most of the growth seen in this region - in terms of both population and housing, occurred in the 1980s. And, that growth was dramatically less in the 1990s – in fact; Greenfield had a negative change in housing supply. In terms of distribution of subregional housing units, Greenfield ranks third among the six towns – after Peterborough is excluded, since its numbers are so much higher than the other towns. Hancock has the most number of housing units, and Temple has the least, which is consistent with the population distribution among these six towns.

**D. HOUSING NEEDS ASSESSMENT**

The enabling statute that addresses the development of Master Plans (RSA 674:2) requires that the housing section address current and future housing needs of all residents, at all income levels, of the town and the region in which it is located. In order to do that, opportunities for housing development in Greenfield are examined, as well as population projections that give some indication as to what the town can expect in terms of housing needs for new population.

**Housing Opportunity**

In this section, the zoning provisions for Greenfield are reviewed, as they relate to opportunities for various housing types in the town, specifically which types are permitted and what the minimum lot requirements for those dwelling units are. Greenfield has four zoning districts that accommodate residential development. Examination of the Greenfield zoning ordinance reveals the following provisions that deal with the availability of housing:

**TABLE 19:  
HOUSING OPPORTUNITIES IN GREENFIELD**

<b>ZONING DISTRICT</b>	<b>PERMITTED HOUSING TYPES</b>	<b>LOT AND YARD STANDARDS</b>
Business District	<ol style="list-style-type: none"> <li>1. Single Family Dwellings – Permitted by right.</li> <li>2. Accessory Apartments – Permitted by Special Exception.</li> <li>3. Multi-Family (up to 25 units, only for HUD-eligible elderly).</li> </ol>	<ul style="list-style-type: none"> <li>◆ 1 ½ acres with 150 feet of frontage</li> <li>◆ 50-foot front setback</li> <li>◆ 25-foot side &amp; rear setback</li> </ul>
Village District	<ol style="list-style-type: none"> <li>1. Single Family Dwellings – Permitted by right.</li> <li>2. Accessory Apartments – Permitted by Special Exception.</li> </ol>	<ul style="list-style-type: none"> <li>◆ 2 acres with 250 feet of frontage</li> <li>◆ 100-foot front setback</li> <li>◆ 50-foot side &amp; rear setback</li> </ul>
General Residence	<ol style="list-style-type: none"> <li>1. Single Family Dwellings – Permitted by Right.</li> <li>2. Multi-Family, up to 4 units – Permitted by Right.</li> <li>3. Manufactured Housing</li> </ol>	<ul style="list-style-type: none"> <li>◆ 2 acres with 250 feet of frontage</li> <li>◆ 100-foot front setback</li> <li>◆ 50-foot side &amp; rear setback</li> </ul>
Rural/Agricultural	<ol style="list-style-type: none"> <li>1. Single Family Dwellings</li> </ol>	<ul style="list-style-type: none"> <li>◆ 4 acres with 350 feet of frontage</li> <li>◆ 100-foot front setback</li> <li>◆ 50-foot side &amp; rear setback</li> </ul>

\* In addition to the above housing provisions, elderly housing is permitted in all districts subject to special exception approval by the Board of Adjustment.

SOURCE: TOWN OF GREENFIELD ZONING ORDINANCE

### **Future Housing Need**

In order to estimate what the potential need for housing will be in the future, the available data on housing characteristics and population growth must be reviewed along with estimates for growth in population, and therefore housing need. Between 1990 and 2000 the increases in both housing stock and population were very close – 8% and 9.1%, respectively, indicating that population growth did not outstrip housing need over this time period. Further, the Census data show that, in general, Greenfield’s housing stock is in good condition and the incidence of overcrowding of dwelling units is very low.

The NH Office of State Planning population projections can be used to estimate future housing need, based on a person per unit estimate. The projections for Greenfield and surrounding towns are presented below in five-year intervals up to the year 2025, beginning with the Census count from the year 2000.

**TABLE 20:  
SUBREGIONAL POPULATION PROJECTIONS**

	2000	2005	2010	2015	2020	2025	# Increase 2000-25	% Change 2000-25
<b>GREENFIELD</b>	1,657	1,760	1,880	1,980	2,070	2,150	493	29.8%
Bennington	1,401	1,490	1,590	1,670	1,750	1,820	419	30.0%
Francestown	1,480	1,610	1,740	1,850	1,960	2,050	570	38.5%
Hancock	1,739	1,790	1,900	1,990	2,080	2,150	411	23.6%
Lyndeborough	1,585	1,720	1,850	1,950	2,050	2,140	555	35.0%
Peterborough	5,883	6,250	6,630	6,940	7,250	7,500	1,617	27.5%
Temple	1,297	1,420	1,510	1,590	1,660	1,720	423	32.6%

SOURCE: NH OFFICE OF STATE PLANNING, MARCH 2003

The average population projection for this area is less than that experienced by these towns from 1980 to 2000 (42.6% for the past 20 years, with 31% projected for the next 25 years). For Greenfield individually, however, the projected increases are less than half of what the town experienced over the last 20 years 70.5% from 1980 -2000, with 29.8% projected for the next 25 years).

Greenfield’s future housing need is estimated based on this projected population by dividing population by housing units to reach a person per unit figure. A person per unit figure can be calculated for the past decades (in 1980 it was 2.62; in 1990 it was 2.94; and in 2000 it was 2.59). In order to calculate future housing need, a reasonable person per unit figure for the future must be assumed; in this case, since the figure fluctuated up and then down, a simple average will be used here, which is 2.72 out to the year 2025. The following calculations will use two possible scenarios: one using the OSP projected population increase over the next twenty-five years (rounded to 30%); the other using the known past population increase between 1980 and 2000 (rounded to 70%).

<b>Population Increase</b>	<b>Projected Population</b>	<b>Persons/ Unit</b>	<b>=</b>	<b>Total Housing Units</b>
30%	2,150	2.72		790
70%	2,817	2.72		1,036

Thus, if Greenfield were to experience the same level of population growth between now and the year 2025 as it did between 1980 and 2000 the need for housing units would increase from the current 640 to 1,036 - an additional 396 units; over twenty-five years this would mean approximately 16 units per year. Compared to the 270 units that were added over the previous 20 years (13.5 annually), this projection would appear to be manageable, based on past performance. If, on the other hand, the OSP projections were correct, the Town would expect an increase of 150 housing units, or 6 units per year for twenty-five years, which would amount to about seven less than the average of the last 20 years. Given either scenario, it seems reasonable to expect the town to be able to accommodate these projected housing increases.

Nevertheless, there are other housing issues to be considered that are not addressed by the current zoning provisions; in particular, the availability of housing for the elderly. Based on updated national Census information, the country can expect to see a dramatic increase in the number of elderly residents (those aged 65 and over); in fact, by the year 2010, this number could increase from 1 in 8 to 1 in 5 persons.

This fairly rapid increase in the elderly population is not only expected to increase the level of effort needed by society as a whole to support publicly-funded retirement programs, health care and social welfare agencies, but strains will also be experienced due to changing family structures - that is, more and more, the profile of the elderly is one of increasing numbers who have either never married, or have married and divorced, and have fewer children to call on for assistance; either they never had children, or the children have moved away for career/employment reasons. Contributing to the isolation from a family network is also the geographic isolation caused by our development pattern that depends so greatly on the automobile. All of these factors have the potential to interfere with the desire to “age in place”, that is, to be able to live out the remainder of one’s life in the same town one calls home.<sup>10</sup>

At this time, the elderly population in Greenfield amounts to less than 7% of the total population of the town; granted, this is not a significant proportion of townspeople, but as Table 3 illustrates, it does represent an increase since 1980 and, based on the national trend data, it is expected to increase up through the year 2010. However, as important as the existing elderly population, is the potential for the large group of middle-age residents of Greenfield needing to provide care for aging parents - in the form of on-site housing accommodations. Therefore, the Planning Board recognizes the need to examine these issues at this time and prepare for future situations.

Part of the problems faced by towns when attempting to respond to these kinds of housing needs are limitations created by the town’s own zoning ordinance. As the earlier review of Greenfield’s zoning ordinance illustrated, there are currently a limited variety of housing types available in

<sup>10</sup> “Planning and Zoning for an Aging Population”, by Alan. C. Weinstein; ZONING AND PLANNING REPORT Vol. 19, No. 10 November 1996

Greenfield - essentially single family, two-family and manufactured housing, a separate structure on the property, or above a garage, for example; the options are up to the town to determine.

Specific to elderly accommodation, there are two ways to employ this use: (1) the elderly residents remain in the primary dwelling and rent out the accessory apartment, thereby supplementing their income and enabling them to stay in the home; or (2) children of elderly parents can bring them to their home and set them up in an accessory apartment, which provides the elderly with needed care without requiring them to move into a nursing home or assisted living situation.

Aside from the elderly issue, the provision of accessory apartments adds to the range of available housing types for other segments of the population, for example, with the declining household size indicated by the Census data, there will presumably be more need for smaller living units for single persons or couples with no children.

♦ **Temporary Elderly Housing**

The idea behind temporary housing for the elderly is that, not unlike the accessory apartment concept, it allows a child (or other) to provide affordable housing and services for an elderly parent or relative who, in turn, retains privacy and independence. This housing is typically provided in the form of a manufactured home on the same lot as the caregiver, subject to certain conditions, for example, that following the death of the parent or relative, the unit would be removed within a certain specified period of time.

♦ **Group Shared Housing**

Also known as “congregate housing”, this method allows a number of unrelated elderly persons to live together as a housekeeping unit. And, depending on the age and degree of disability of the residents, this may or may not include on-site services by trained staff or health care professionals.

The Greenfield zoning ordinance currently limits a single household unit to either people who are related by blood, adoption or marriage, or to no more than four unrelated persons. This provision would deter congregate elderly housing, since a certain “critical mass” of people would be necessary in order for the arrangement to be economically feasible. Furthermore, courts have increasingly struck down such restrictions on household composition in favor of what are considered to be “functional families.”

Other zoning techniques that can be used to increase housing availability are to permit multi-family dwellings in the Village area, and to allow mixed uses in the Village area, for example, to permit residential and commercial uses by right in the same building or on the same lot. The question of multi-family development in the Village is presently limited by fairly severe septic constraints. However, the Town is involved in a Feasibility Study at this time to determine the extent of the problem and the possibility of constructing a municipal septic system that would serve the Village area. Should this come to pass, the Planning Board and the Town can reexamine the question of multi-family use.

In conclusion, the availability and affordability of housing should be monitored carefully, and the estimated need adjusted as new information is obtained. As a result of the information and

analysis presented in this section, the Planning Board offers the following as strategies to be considered by the town in addressing the housing issue on an on-going basis:

1. Investigate the possibilities of obtaining Community Development Block Grants for the rehabilitation and repair of existing substandard units in the housing stock.
2. Consider the feasibility of amending the zoning ordinance to permit congregate housing for elderly.
3. Consider the feasibility of amending the zoning ordinance to permit accessory apartments in all districts, subject to certain conditions.
4. Consider the feasibility of amending the zoning ordinance to permit the Selectmen to grant temporary permits for the placement of manufactured homes on occupied lots for the purpose of caring for elderly parents or relatives, subject to the removal of those units after the death of the inhabitant.