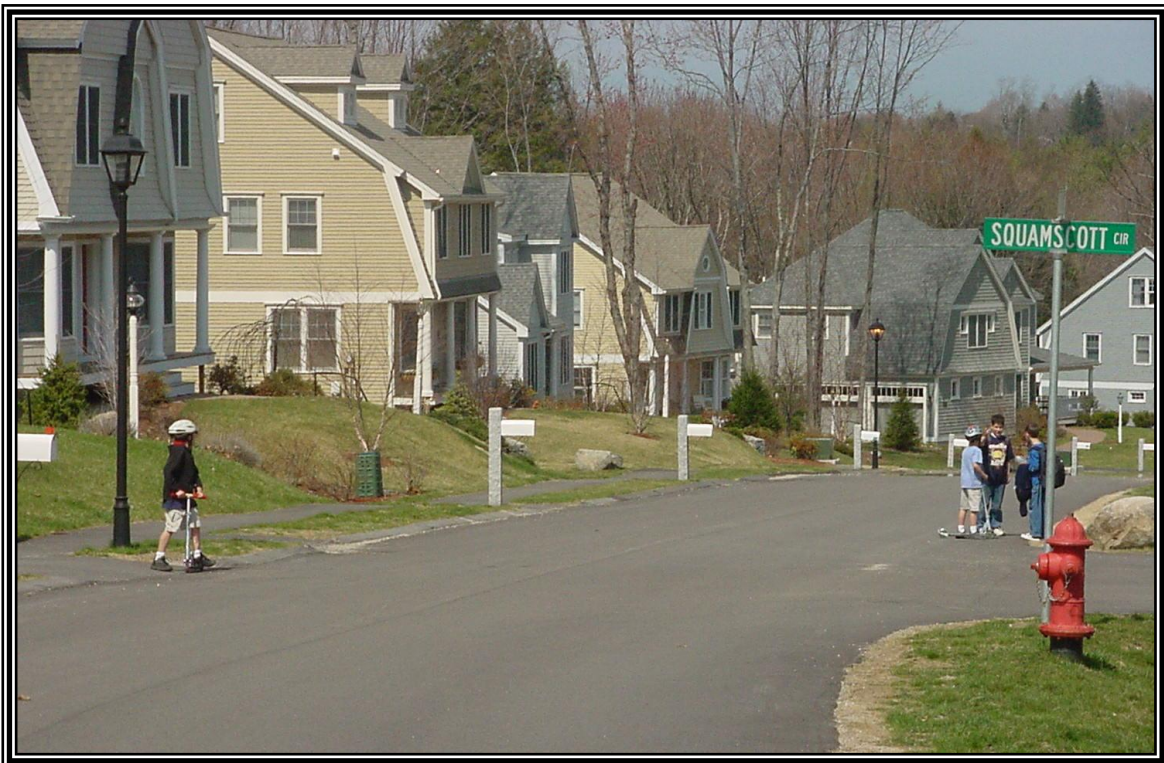


CHAPTER 2

HOUSING AND RESIDENTIAL LIFE

EXETER MASTER PLAN
2010 UPDATE



MAY, 2010



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Housing Chapter Outline
Exeter Master Plan – 2010 Update

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Housing

1. Introduction

Housing and the qualities of residential life are important considerations in the development of the Town's Master Plan. The location, quality, and affordability of housing are strongly influenced by community planning. For example, the opportunity to build housing of various types is influenced by zoning ordinances and planning regulations, which determine where and what type of housing are allowed and at what densities. Likewise, the way in which residential areas function as neighborhoods and are connected to the life of the community are also influenced by planning and zoning which determines things like where new residential areas be located, what kind of buildings will be encouraged, how they will be connected to one another and to various centers of community activity. These are all subjects of review in this master plan chapter.

The Housing Chapter will focus primarily on two areas: the housing needs of Exeter, including present and future, and the quality of residential life in the community. The evaluation of housing need will include the examination of quality, type and affordability of the existing housing stock. As required by state statute, the chapter will also examine the housing needs of the surrounding region and evaluate Exeter's role in supplying a share of that need. The examination of residential life will examine the quality and diversity of neighborhoods in Exeter, and their connections internally and externally to other centers of activity in the community. The major sections of the chapter include:

- Housing Policies Goals and Objectives
- Housing Demographics
- Existing Housing Stock and Neighborhoods
- Exeter Housing Authority
- Evaluation of Housing Need
- Future Residential Development Potential
- Residential Life
- Recommendations

Definitions

First, it is important to define some of the basic terms that are used throughout this chapter.

Affordable Housing - Housing that is obtained either through sale or rent that is within the means of low to moderate income households. Low to moderate income households are further defined as those with a total income between 40% and 80% of median income for the County or metropolitan area, adjusted for household size. Affordable Housing as referenced in the open space development section of the Exeter Zoning Ordinance (regarding density bonuses) considers households with incomes below 80% of the median family income and with income below 120% of the median. Housing is considered 'within the

means' of a household if housing costs do not exceed 30% of household income.

Median Household Income – The median mid-point of all incomes of households in Exeter as reported in the most recent decennial Census. That number for the 2000 Census is \$49,618.

Condominium (residential) – A building or group of buildings in which dwelling units are owned individually, and the structure, common areas, and facilities are owned by all the owners on a proportional, undivided basis.

Housing Unit - A house, apartment, mobile or manufactured home, group of rooms or even a single room that is occupied as separate living quarters.

Rental Units – A housing unit that is occupied for living purposes under a rental or lease contract in exchange for a fee or other compensation.

Owner Occupied Units - Accommodation that is either owned outright, owned with a mortgage or loan, or shared ownership (paying part rent and part mortgage).

Single Family - A separate building that either has open spaces on all sides, or is separated from other structures by dividing walls that extend from ground to roof.

Multi-family – A residential structure containing three or more housing units.

Workforce Housing – Housing that is affordable to a household with an income at or below median income for the area. New Hampshire's workforce housing law, SB342, further specifies that the affordability for homeowners is set at 100% of median income for a 4 person household, and for renters, it is for a 3 person household and based on 60% of the median income.

Background

When the Master Plan was last updated in 1994, New Hampshire's economy had just begun to turn around from the 1989-1991 recession. Since that time, many new jobs have been created in the region. While housing has been built during that time, regionwide, housing production has lagged job growth.

In part, as a result of this jobs-housing imbalance, housing costs in southern New Hampshire have escalated rapidly over the past decade, and in many communities exceed the ability of many wage earners to keep pace with the increases. Indeed, housing affordability has become a major issue for the entire region once again as steep housing costs put home ownership out of the reach of even middle income households. For the past several years, vacancy rates in the Seacoast area have been at historic lows, while housing costs for both owned and rented units have reached historic highs.¹ While housing values and rental costs have retreated slightly from those highs

¹ The State of Housing in New Hampshire, NH Housing Finance Authority, 2003

in 2008 and 2009, they remain near all time highs in the Seacoast region and can be expected to resume the upward trend when the current recession ends.

The affordability of housing has been a concern in southern New Hampshire, and especially the Seacoast Region, for many years. All previous editions of the Town's Master Plan have identified affordability of housing as an important local concern as well. The Town's policies have been adjusted from time to time to attempt to respond to this issue, and they have had a positive effect. Unlike many surrounding communities, Exeter has a very diverse housing stock and supplies a disproportionate share of multifamily and rental housing in the area.

Legal Context

The legal obligation of municipalities, with respect to housing have been defined both by case law and by statute. Since the 1980s several southern New Hampshire communities received legal challenges to their zoning ordinances and land use regulations. In several cases (*Lewis Builders v. Atkinson* and *Britton v. Town of Chester and Soares*) local land use regulations were found to be exclusionary in that they did not sufficiently allow for the development of a range of housing types to meet future needs. These cases lead, in turn, to further definition and clarification of the state's planning statutes, which now require the housing section of a Master Plan to address "the future housing needs of residents of all levels of income and ages." (RSA 674:2 (1)). Further, the declaration of the purpose of planning and zoning within the statute has been amended to state explicitly:

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, including so-called cluster development and the development of multi-family structures, should not be prohibited or discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers;" [RSA 672: 1 IIIe]

State statute further defines the general subject matter of the housing section of a master plan. It says that such a section is one that, "...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."

SB342 – The New Hampshire Workforce Housing Law

In 2008 the New Hampshire Legislature enacted SB342 which requires that each community allow workforce housing in at least half of its residentially zoned land. While few, if any, communities prohibit workforce housing per se, but in many cases, the net effect of zoning and land use regulations, combined with market and other factors make the construction of workforce housing infeasible. Overall, SB342 requires Towns to provide "reasonable and realistic opportunities for the development of work-

force housing.” There is no obligation in the law for the Town to take an active role in causing the development of workforce housing, but it does require it that not erect barriers against its development that have no basis in need. The only standards established are as follows:

- Allow Work Force Housing on >50% of residentially zoned land area;
- Provide reasonable and realistic opportunities for multi-family (5+ dwelling units), including rental multifamily units.
- Lots sizes and density requirements for WFH “shall be reasonable”

It should be noted that SB342 states that if a Town demonstrates that it has met its regional fair share of work force housing need, both current and foreseen, then it “shall be deemed to be in compliance with” the law, see Section 5.0 Regional Housing Needs Assessment.

The net effect of SB342 and prior housing related laws is to establish the obligation to carefully consider the housing needs, both within the town and the surrounding area, of a broad range of individuals, and further, to ensure that reasonable opportunities exist in Exeter for the development or redevelopment of housing to meet its share of those needs.

Previous Housing Studies

Over the years the Town of Exeter has been cognizant of the importance of housing issues and from time to time has undertaken studies and initiated actions to address perceived problems. The Sounding Board process utilized in the development of the 1976 Master Plan was one of the first such efforts. Many of the Towns current housing policies have their roots in that effort. The 1985 Master Plan Update continued this process and included a statistical review of the housing stock, projected future needs, and addressed several issues regarding growth management. In 1989 and 1991, the Town established an Affordable Housing Committee and a Master Plan Subcommittee, respectively, which each reviewed current housing issues and problems and made recommendations. These efforts were incorporated into the 1994 Master Plan update. Many of the recommendations made then have been acted upon; many others appear equally relevant today. They are summarized as follows:

Housing Subcommittee, Exeter Master Plan (1991-1992):

- Review all residential zones for proper alignment;
- Retain the existing balance of zones but identify additional areas for multifamily housing, commercial and industrial uses;
- Provide incentives for the rehabilitation and development of affordable housing, including the adoption of an affordable housing ordinance; and
- Support the efforts of the Affordable Housing Committee to obtain housing financing for low and moderate income people.

Exeter Affordable Housing Committee (1989)

- Encourage Affordable Housing: The Town of Exeter should encourage the development of decent, safe housing which can be purchased or rented by low, moderate or middle income households.
- Master Plan for Town Buildings: It is recommended that when the town prepares a master plan for the future use of the town-owned buildings and/or land, affordable housing should be considered as an option.
- The Committee supported the efforts of the Exeter Housing Authority to construct seven, 2 and 3 bedroom low income units on the Lindenfields properties and urges the town to do all it can to facilitate the approval of all aspects of this project.
- Incentive Ordinance: It was recommended that the Town of Exeter adopt an affordable housing incentive ordinance (such as proposed by the New Hampshire Housing Finance Authority), but modified to meet the needs of the Town of Exeter.
- Employee Benefit Program: It was recommended that an innovative revolving fund be established through which town and/or local employees who are first time home buyers and in need of assistance for down payments and closing costs may obtain such assistance.
- Appoint Standing Affordable Housing Committee: Because the issue of affordable housing is an ongoing concern, the Committee recommended that the Selectmen appoint a permanent standing committee on affordable housing which would disseminate information on affordable housing; act as a liaison with area organizations working on affordable housing, and help promote all forms of affordable housing for Exeter residents.

Several of these recommendations were incorporated into the 1994 Master Plan and subsequently acted on.

Visioning Exeter (2005)

The 2004 “Visioning Exeter” focused in part on the issue of housing. The following is a summary of the major recommendations that received the greatest public support over the two sessions.

- Insure good connections between neighborhoods and community activity centers and destinations (ex: maintain and expand sidewalks, bicycle paths, and make them part of new development);
- Maintain and develop the Exeter Downtown as the focus of community interaction;

- Consider appropriate ways of mixing small scale commercial uses in or convenient to neighborhoods (ex.: neighborhood grocery stores);
- Encourage the conversion of older underutilized buildings to affordable residential uses;
- Consider the conversion of the old High School/Jr. High School complex to a mix of residential, social service and business uses;
- Encourage conservation development in outlying areas; include conservation land set-asides with new residential development, and
- Encourage the creation of new development clusters or villages in the more remote areas of town.

Progress on Housing Issues since the 2004 Visioning Process

Over the years, Exeter's zoning ordinance has been revised and augmented with various innovative zoning changes. The Planning Board has been particularly committed in providing opportunities to create diverse and affordable housing. Prior to 2007, representatives from various boards along with the town planner, met in the fall of each year to develop potential zoning amendments which the full board reviewed. Amendments were based on issues that came up for the different land-use boards over the course of the prior year. Some were supported and then voted affirmatively at Town Meeting.

Examples of past amendments included:

1. Expansion of the Historic District along High Street- promoted by High Street residents to preserve the character of the neighborhood.
2. Reduction in the height restriction within R-3 zoning district (residential single family) to ensure home remodeling from "tear-downs" would not alter the appearance within the district.
3. Creation of an affordable housing component to both elderly congregate health care facilities and to open space subdivision to promote construction of new affordable housing.
4. Reduction to required acreage needed for open space subdivision development to promote affordable housing (one of New Hampshire's first inclusionary housing incentive ordinances).
5. Creation of "mixed use" as an allowable use in specific commercial districts with the intent of allowing retail, offices and the like on the street level and residential uses on other levels. Mixed use was considered the best method to create a daytime/nighttime use synergy as well as means to develop apartment style housing.
6. Extension of R-4, multifamily zoning district off of Epping Road to increase the existing area reserved for multifamily.

Zoning Ordinance Review Committee (ZORC)

In the winter of 2007, the Planning Board created a subcommittee with the intent to conduct a complete review of the full zoning ordinance, including residential districts. This group, the Zoning Ordinance Review Committee (ZORC), has met year-round since that time. Members consist of representatives of all land-use boards as well as staff; town planner, natural resource planner, code enforcement officer and deputy code enforcement officer. The original focus of ZORC was to address specific problem areas. Some examples of ZORC's contributions to the zoning ordinance (Z.O.) include:

- Full review of allowed uses (Z.O. Article 4) within all districts in order to verify actual uses within the districts and to allow for additional uses as deemed appropriate.
- Full review of definitions in order to ensure uses described in Article 4 were defined. (Z.O. Article 2),
- Review and revisions of criteria for residential housing conversions and accessory dwelling units (Z.O. Article 4) ,
- Review and revisions of parking requirements (Z.O. Article 5),
- Review and revisions of all signage regulations (Z.O. Article 5),
- Allowances for limited retail use in transition and other zones,
- Addition of wind energy regulations.

Some of the revisions recommended by ZORC were to address recommendations that came out of the master plan visioning process. One such recommendation suggested an allowance for “mom and pop” grocery stores. Although the concept was favorable, actual regulations for creating such uses seemed impractical. ZORC's answer was to allow for limited retail space within existing transition districts, specifically neighborhood professional (NP), corporate technology park (CT), professional park (PP) as well as a more isolated corporate technology park district, CT-1. This allowance was intended to create convenient pocket eateries or other very small convenient stores so that employees within those districts would have the opportunity to shop or eat near their work places.

2. Vision, Goals and Objectives

Based on policies established in previous Master Plan updates, and on the responses from Exeter residents attending the 2004 ‘Visioning Exeter’ Master Plan sessions, the following Vision Statement, goals and objectives were developed:

Vision Statement

Exeter will be a community with a high quality housing supply that is diverse in type, ownership and affordability; that is reflective of the Town's history and culture, that is safe and attractive, and that is designed to foster a high quality of life as experienced in our residential neighborhoods.

Goals & Objectives

1. To maintain a diverse housing supply that includes a variety of types and styles, including opportunities for owned and rental housing, and housing that is appropriate and affordable for individuals and families from a full range of ages and incomes.
 - Ensure that reasonable opportunities are created for the development of a full range of housing types, including housing for the elderly and workforce housing.
 - Create incentives for the creation of affordable and workforce housing, such as density bonuses for developments containing a fixed percentage of affordable units.
 - Promote downtown housing options on upper floors for smaller households.
 - Maintain the ability of senior residents on a limited or fixed income to remain in Exeter.
 - Support efforts by residents of manufactured housing parks to acquire and cooperatively own their parks if and when they are offered for sale.
 - Create partnerships with private and public organizations such as The Housing Partnership, Habitat for Humanity, Seacoast School of Technology and the Workforce Housing Coalition of the greater Seacoast, as well as with private developers to stimulate development and construction of affordable housing.
2. Create housing patterns that result in well-designed neighborhoods, streets and paths that encourage neighborhood interactions and provide connections between adjacent neighborhoods and other community destinations. (Also see Chapter 1, Existing and Future Land Use.)
 - Maintain zoning, subdivision and site plan review regulations that encourage residential development on smaller lots within walking distance of neighborhood services (e.g. convenience stores, florists, cleaners).
 - Encourage mixed use development in appropriate locations, allowing low impact small scale commercial and service uses to occur within neighborhoods.

- Encourage the inclusion of amenities in residential design, including pocket parks, sidewalks, walking or bicycle paths, landscaping; fully consider the needs of pedestrians in residential development design, and ensure adequate connections through roadways, sidewalks and bike paths to adjacent neighborhoods public spaces and community destinations.
 - Encourage open space development combined with traditional neighborhood residential design over conventional subdivision design.
 - Support flexible street width and setback standards for residential subdivisions of varying sizes.
 - Fully consider the needs of pedestrians in the design of streets and roads and ensure pedestrian connections to public spaces with sidewalks and bike paths.
 - Consider a variety of traffic management techniques in reviewing street design, including the addition of traffic calming devices and designs in residential street, especially those subject to 'cut-through' traffic.
3. Create an environment of residential development review and approval that ensures the full understanding of development costs, and minimizes the negative fiscal, environmental, aesthetic and social impact of development on the community.
- Maintain appropriate impact fees to offset capital costs to municipal services;
 - Require thorough environmental review and mitigation of residential subdivision in non-sewered areas;
 - Support fiscal impact analysis² when a major development, due to its size or scope may have a significant impact on the town's local tax burden; and
 - Establish and maintain residential design review standards, as appropriate to different residential development types, which incorporate, as appropriate, minimum impact development principles, traditional neighborhood and/or village design elements, and desired architectural features.
4. Use zoning and land use regulations to favor compact residential development designs which discourage sprawl. (See also Conservation/Preservation and Existing and Future Land Use Chapters)
- Encourage new residential development to be located within or adjacent to the existing sewer service districts;

² The analysis of expected local tax revenues against expected municipal expenses generated by a development.

- Encourage all residential development located outside the sewer district to be designed as open space or conservation development;
 - Balance the need for additional development with the need to preserve open space and work with the Exeter Open Space Committee and Conservation Commission to identify and protect green belts, wildlife habitats and other linkages with existing open space and conservation lands in the development process; and
 - Ensure that realistic opportunities continue to exist for the construction or redevelopment of new multifamily housing in Exeter, and make zoning adjustments as needed.
5. Consider regional needs for housing in developing and acting on local housing policies
- Consider and incorporate available information pertaining to the broader regional need for housing into the Master Plan as it is made available for the Rockingham Planning Commission, the NH Housing Finance Authority, Workforce Housing Coalition, and others;
 - Consider housing policies and actions that will ensure that Exeter continues to provide its share of regional housing need.
 - Encourage and participate in regional efforts to address the need for additional affordable and workforce housing.

3. Housing Demographics

The following section reviews current information relative to housing growth, type, ownership, cost and other information. For comparison purposes, and as a way of understanding regional needs, this information is also presented for other communities in the region where appropriate. Comparison communities include those immediately adjacent to Exeter as well as the larger urban communities in the RPC region, including Newmarket, Portsmouth and Salem, which have a housing mix that is more similar to Exeter's. The data presented in the tables comes from various sources, including the US Census (1990 and 2000 housing data), the Office of Energy and Planning (2007 unit estimates and annual building permit data) and the NH Housing Finance Authority (rental and purchase price data).

3.1 Housing Growth

As of one of the four original settlements in New Hampshire, houses have been constructed and renovated in Exeter for more than 350 years. As a result, it has a wide variety of type and styles, built in a variety of locations in Town. As it developed as a successful 'mill town' in the 1800s and early 1900s and created the necessary infrastructure, Exeter developed the kind of town center and surrounding higher density neighborhoods that characterize it today. As a result, compared to most of its neigh-

boring Towns, housing in Exeter is relatively dense and much of its population concentrated near the town center. Although some of the more recent growth has spread out from the center, in-town locations remain highly sought after for housing development. For some older neighborhoods in Exeter, the downtown remains a walkable destination.

According to the U.S. Census, there were a total of 6107 housing units (of all types) in Exeter in 2000. Of these, 5898 or nearly 97% were occupied year-round, up from about 93% in 1990. Between 1990 and 2000, 761 units were added to the Town's housing supply, representing a 14% increase and averaging 76 units per year. This closely matches the population increase of 13% during the same period and hence to a stabilized 'persons-per-unit' measure of 2.3. From 2000 to 2007, 511 units were added, which maintains a similar average annual growth level 73 housing units per year.

From 1990 to 2000 Exeter grew at a significantly faster rate (1.3% per vs. 0.9%) than the average of the surrounding communities. As shown in **Figure H-1**, single family residential construction permits were at a very low level during and after the recession of the early nineties, then grew at a rapid rate through the remainder of the 90s. Single family construction has since receded to the level of 20 to 30 permits per year, on average, through 2007. Multifamily construction spiked with the renovation of the Mill Apartments and the opening of the first phase of Riverwoods in 1993-1995. Since 2002, multifamily construction permits have equaled or exceeded single family permits, averaging about 45 per year. Of the 511 new homes built since 2000, 280 of them, or 55% were multifamily units.

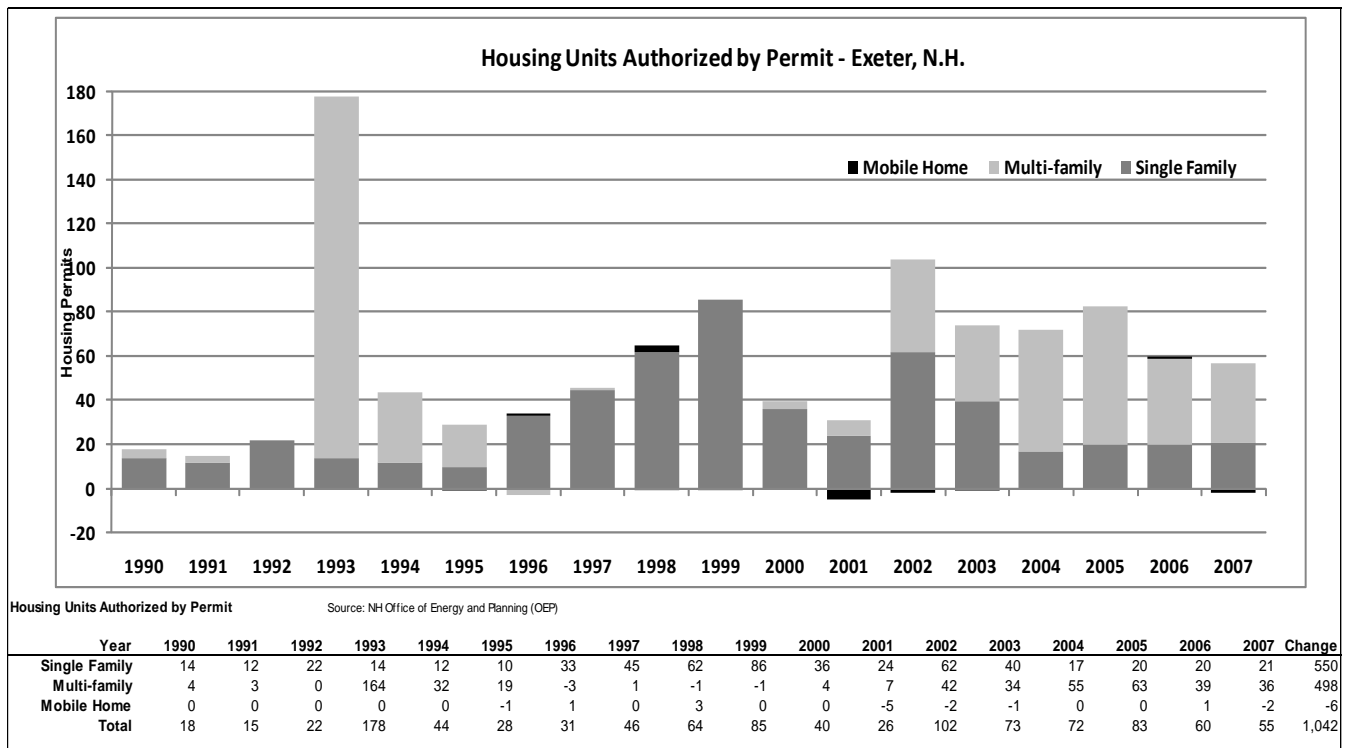
Compared to the region as a whole, Exeter's large share of multifamily unit growth is unusual. Of all residential units added from 1990 to 2007 in Exeter, nearly half (48%) have been multifamily units, compared to about 20% for the area communities. Growth in multifamily homes in the region averaged only 9.7% from 1990 to 2007 compared with 30% in single family homes. More than half of the multifamily unit growth in Exeter has been associated with a few large multifamily development, including assisted living housing developments. The largest one year additions came when the Mill Apartments opened in 1993.

**Table H-1
Housing Growth and Persons per Unit -- 1980-2007**

TOWN/AREA	Housing Units (all units)				Avg. Annual Housing Growth			Avg. Persons per unit		
	1980	1990	2000	2007	1980-1990	1990-2000	2000-2007	1980	1990	2000
EXETER	4406	5346	6107	6618	2.0%	1.3%	1.2%	2.5	2.3	2.3
Brentwood	598	778	920	1280	2.7%	3.1%	4.8%	3.4	3.3	3.5
East Kingston	362	494	648	871	3.2%	3.5%	4.3%	3.1	2.7	2.8
Epping	1181	2059	2215	2565	5.7%	1.3%	2.1%	2.9	2.5	2.5
Hampton	4437	8599	9349	9873	6.8%	0.9%	0.8%	2.4	1.4	1.6
Hampton Falls	483	591	729	847	2.0%	2.2%	2.2%	2.8	2.5	2.6
Kensington	450	585	672	777	2.7%	1.7%	2.1%	2.9	2.8	2.8
Kingston	1518	2115	2265	2488	3.4%	1.0%	1.4%	2.7	2.6	2.6
New fields	301	324	532	594	0.7%	3.8%	1.6%	2.7	2.7	2.9
New market	1832	3285	3457	4181	6.0%	1.5%	2.8%	2.3	2.2	2.3
North Hampton	1255	1495	1782	1930	1.8%	1.6%	1.1%	2.7	2.4	2.4
Portsmouth	8634	11369	10186	10548	2.8%	-0.5%	0.5%	3.0	2.3	2.0
Salem	8425	9897	10866	12094	1.6%	1.2%	1.5%	2.9	2.6	2.6
Stratham	844	1917	2371	2806	8.5%	1.1%	2.4%	3.0	2.6	2.7
Area Total	34726	48854	52099	57472	3.5%	0.9%	1.4%	2.8	2.3	2.3
Rock. County	69375	101773	113023	125608	3.9%	1.3%	1.5%	2.7	2.4	2.5
New Hampshire	349001	503541	546524	606292	3.7%	1.1%	1.5%	2.6	2.2	2.3

Source: 1980, 1990 & 2000 Census; Annual Estimates of Housing Supply, OEP, 2008

Figure H-1



Both owing to its size and percent growth, it appears that Exeter has been absorbing more than its proportional regional share of growth over the decade. This is likely due to a combination of factors, including desirable location, good school system, renewed interest in communities with downtowns or town centers, and the relative availability of building opportunities, especially for assisted living and multifamily developments.

Residential growth in Exeter over the past decade was driven by several key factors, including the reputation of the school system, the beauty of the town and surrounding area, proximity and accessibility to both the Boston metropolitan area and major recreational attractions. In short, the Town offers its residents a high quality of life.

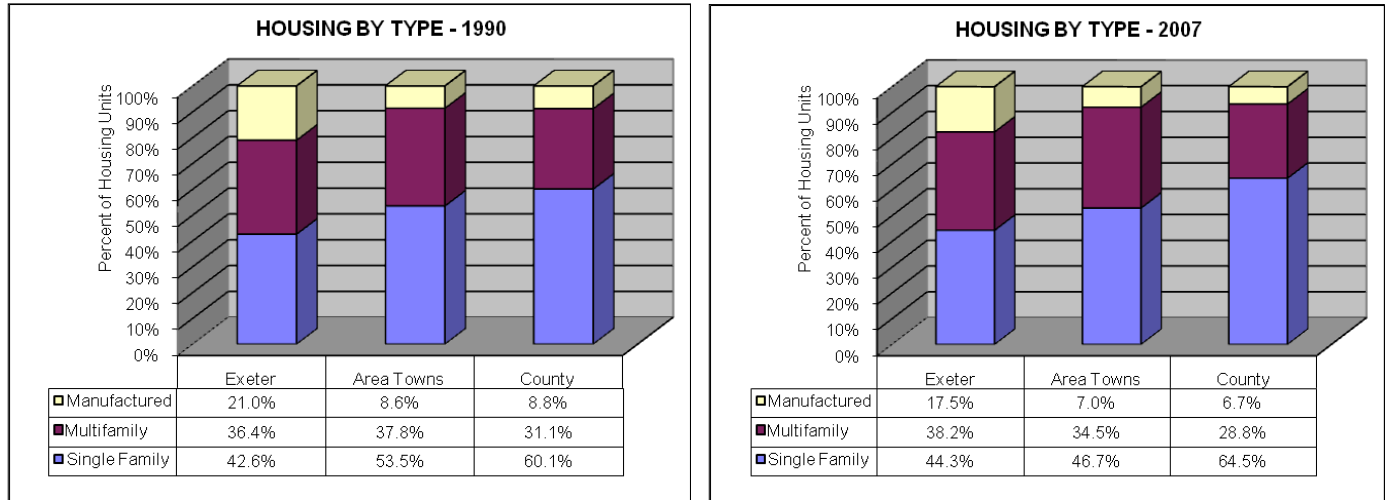
While residential growth slowed considerably in the early 1990's (in the aftermath of a national recession) it increased in the later years of the decade, particularly in single family development.

3.2 Housing Type

As was noted earlier, Exeter has a very diverse housing supply, and perhaps one of the most diverse for its size to be found anywhere in the state. As seen in **Figure H-2**, less than 45% of the residences in Exeter are defined as single-family homes, whereas for the County as a whole, almost 65% are single family. The average of the area towns is lower (55%) largely because those towns include and are somewhat dominated by the larger urban communities of Portsmouth, Hampton, Exeter and Salem. In general, the older more heavily populated communities have an older, more diverse housing stock and higher numbers of multifamily housing than do the suburban communities that experienced much of their growth after World War II. Among the more suburban towns of the region, it is not uncommon to communities to have 75% to 80% of their housing stock in the form of single family homes.

Exeter gets some of its diversity from an unusually high proportion of mobile homes and manufactured housing. At 21% of all housing units (in 1990), it ranks as having the second highest proportion of mobile homes in the surrounding communities behind Epping, and nearly three times higher than the County average of 6.7%. Manufactured homes reached a high point of about 1100 units in 1990 (21% of the housing stock), and have declined slightly since then. The Town has very limited land areas zoned for manufactured housing. Very little further growth in the mobile home type of manufactured housing is anticipated due to the very high price of land in the area.

**Figure H-2
Housing Distribution by Type – Exeter & Surrounding Communities
1990 & 2007**



Source: US Census and NH Office of Energy and Planning – “Annual Estimates of Housing Supply 2008”

**Table H-2
Housing Distribution by Type
1990, 2000 & 2007**

TOWN/AREA	1990						
	Total	Single Family number	%	Multi-Family number	%	Manufactured number	%
EXETER	5346	2279	42.6%	1945	36.4%	1122	21.0%
Brentwood	778	640	82.3%	46	5.9%	92	11.8%
East Kingston	494	423	85.6%	12	2.4%	59	11.9%
Epping	2059	1252	60.8%	407	19.8%	400	19.4%
Hampton	8599	4437	51.6%	3736	43.4%	426	5.0%
Hampton Falls	591	539	91.2%	39	6.6%	13	2.2%
Kensington	585	511	87.4%	22	3.8%	52	8.9%
Kingston	2083	1673	80.3%	267	12.8%	143	6.9%
Newfields	324	260	80.2%	50	15.4%	14	4.3%
Newmarket	3249	1199	36.9%	1852	57.0%	198	6.1%
North Hampton	1495	1106	74.0%	125	8.4%	264	17.7%
Portsmouth	11369	3854	33.9%	6957	61.2%	558	4.9%
Salem	9831	6710	68.3%	2321	23.6%	800	8.1%
Stratham	1917	1193	62.2%	659	34.4%	65	3.4%
Area Total/Avg.	48720	26076	53.5%	18438	37.8%	4206	8.6%
Rock. County	101773	61147	60.1%	31688	31.1%	8938	8.8%
New Hampshire	503541	297474	59.1%	164178	32.6%	41889	8.3%

Source: "Current Estimates & Trends in New Hampshire's Housing Supply, 2008",
N.H. Office of Energy & Planning

TOWN/AREA	2000						
	Total	Single Family		Multi-Family		Manufactured	
		number	%	number	%	number	%
EXETER	6107	2707	44.3%	2330	38.2%	1070	17.5%
Brentwood	920	833	90.5%	31	3.4%	56	6.1%
East Kingston	648	565	87.2%	19	2.9%	64	9.9%
Epping	2215	1390	62.8%	397	17.9%	428	19.3%
Hampton	9349	5207	55.7%	3872	41.4%	270	2.9%
Hampton Falls	729	665	91.2%	54	7.4%	10	1.4%
Kensington	672	602	89.6%	40	6.0%	30	4.5%
Kingston	2265	1825	80.6%	300	13.2%	140	6.2%
Newfields	532	467	87.8%	54	10.2%	11	2.1%
Newmarket	3457	1416	41.0%	1845	53.4%	196	5.7%
North Hampton	1782	1349	75.7%	146	8.2%	287	16.1%
Portsmouth	10186	4097	40.2%	5815	57.1%	274	2.7%
Salem	10866	1527	14.1%	2395	22.0%	788	7.3%
Stratham	2371	1682	70.9%	674	28.4%	15	0.6%
Area Total/Avg.	52099	24332	46.7%	17972	34.5%	3639	7.0%
Rock. County	113023	72944	64.5%	32500	28.8%	7579	6.7%
New Hampshire	546524	340878	62.4%	170128	31.1%	35518	6.5%

TOWN/AREA	2007						
	Total	Single Family		Multi-Family		Manufactured	
		number	%	number	%	number	%
EXETER	6618	2947	44.5%	2610	39.4%	1061	16.0%
Brentwood	1280	1119	87.4%	108	8.4%	53	4.1%
East Kingston	871	746	85.6%	61	7.0%	64	7.3%
Epping	2565	1672	65.2%	440	17.2%	453	17.7%
Hampton	9873	5391	54.6%	4204	42.6%	278	2.8%
Hampton Falls	847	765	90.3%	70	8.3%	12	1.4%
Kensington	777	707	91.0%	41	5.3%	29	3.7%
Kingston	2488	1935	77.8%	413	16.6%	140	5.6%
Newfields	594	529	89.1%	55	9.3%	10	1.7%
Newmarket	4181	1682	40.2%	2277	54.5%	222	5.3%
North Hampton	1930	1483	76.8%	146	7.6%	301	15.6%
Portsmouth	10548	4216	40.0%	6053	57.4%	279	2.6%
Salem	12094	8170	67.6%	3024	25.0%	900	7.4%
Stratham	2806	2069	73.7%	724	25.8%	13	0.5%
Area Total/Avg.	57472	33431	58.2%	20226	35.2%	3815	6.6%
Rock. County	125608	81104	64.6%	36442	29.0%	8062	6.4%
New Hampshire	606292	383795	63.3%	183436	30.3%	39061	6.4%

Source: "Current Estimates & Trends in New Hampshire's Housing Supply, 2007",
N.H. Office of Energy & Planning

Since 1980, multifamily housing in Exeter has grown at nearly 3% per year, compared to 0.7% for single family homes and 2% for manufactured housing. Census data on housing actually shows an absolute decline in the number of

single family homes from 2355 in 1980 to 2279 in 1990 (table not shown). In this period, a large number of large single family homes were divided into multi-family homes, to create either condominium or rental units. Since 1990 however, the Town has seen an average net addition of about 75 housing units per year, of which 42 have been single family and 39 multi-family. There has been a net loss of manufactured housing during the period.

3.3 Housing Ownership and Occupancy

Housing 'tenure' (the owner vs. rental status of homes) is correlated with housing type and income. Multifamily units have a higher percentage of occupants who rent and therefore house individuals and families with a wider range of income. In Rockingham County, slightly over three quarters of all occupied homes are owned by their occupants and one quarter are rented – which is high by state standards. In many of the towns surrounding Exeter, that percentage of ownership is even higher, topping 90% in Brentwood, East Kingston and Kensington. In Exeter the percent of owned homes is 67.5%. This reflects the higher percentage of multi-family homes and greater income diversity of residents. (See Table H-3)

Table H-3
Housing Ownership and Occupancy, 2000

Town / Area	Total	Occupancy				Tenure				
	All housing units	All Occupied # units	Vacant Housing Units				Owner-occupied		Renter-occupied	
			Non-Seasonal		Seasonal		# units	%	# units	%
		#	%	#	%					
Exeter	6107	5898	209	3.4%	50	0.8%	3980	67.5%	1918	32.5%
Brentwood	920	911	9	1.0%	1	0.1%	849	93.2%	62	6.8%
East Kingston	648	629	19	2.9%	9	1.4%	582	92.5%	47	7.5%
Epping	2,215	2,047	168	7.6%	130	5.9%	1,574	76.9%	473	23.1%
Hampton	9,349	6,465	2,884	30.8%	2,471	26.4%	4,402	68.1%	2,063	31.9%
Hampton Falls	729	704	25	3.4%	8	1.1%	629	89.3%	75	10.7%
Kensington	672	657	15	2.2%	8	1.2%	597	90.9%	60	9.1%
Kingston	2,265	2,122	143	6.3%	91	4.0%	1,825	86.0%	297	14.0%
Newfields	532	516	16	3.0%	3	0.6%	463	89.7%	53	10.3%
Newmarket	3,457	3,379	78	2.3%	20	0.6%	1,779	52.6%	1,600	47.4%
North Hampton	1,782	1,671	111	6.2%	52	2.9%	1,456	87.1%	215	12.9%
Portsmouth	10,183	9,874	311	3.1%	80	0.8%	4,936	50.0%	4,939	50.0%
Salem	10,866	10,402	464	4.3%	273	2.5%	8,132	78.2%	2,270	21.8%
Stratham	2,371	2,306	65	2.7%	20	0.8%	2,057	89.2%	249	10.8%
Area Total/Avg.	45,989	41,683	4,308	9.4%	3,166	6.9%	29,281	70.2%	12,403	29.8%
Rock. County	113,023	104,529	8,494	7.5%	6,031	5.3%	78,992	75.6%	25,537	24.4%
New Hampshire	547,024	474,606	72,418	13.2%	56,413	10.3%	330,700	69.7%	143,906	30.3%

Source: 2000 U.S. Census

Of the 6107 housing units reported in Exeter by the 2000 Census, all but 159 were occupied, equating to a vacancy rate of 2.6%. Vacancy rates in the region were at historic lows at this time and have moderated only slightly since then. The desired or nominal vacancy rate in a community is commonly considered to be two percent for owner occupied units and six percent for renter occupied. If the vacancy rate is lower, there is less choice for the occupant and costs tend to increase in response to high demand. Low vacancy rates such as those experienced throughout the region are another indication of the constrained housing supply in the region, in both the owned and rental housing markets. It is not surprising to note that Exeter has a much smaller number of seasonal homes (0.8%) than most of its neighbors.

3.4 Housing Costs

High housing cost, both for owned and rented units is a significant challenge affecting the entire Seacoast region. As discussed in the previous section, housing rents and purchase prices have risen dramatically through the first half of the decade, due to a number of factors, including desirability of locale, a limited supply, favorable mortgage rates and the growing affluence in the region.

Several sources of data were compiled to use in evaluating current housing cost conditions in Exeter, and the surrounding area. Although now nine years out of date, the 2000 Census provides the most comprehensive and comparable (town-to-town) source of information. The Census reports both owned-home value and rental cost information. In the case of home value, therefore, this number is not based on market appraisal or sales information, but rather based on the owner's perception of the value of the home. To supplement this information, real estate sales information compiled by the Rockingham Planning Commission has been used for owned home value, and NH Housing Finance Authority rental cost survey data has been used to compare rental cost information.

In general, housing costs in Exeter fall somewhere between those of the surrounding Seacoast towns and those of the County as a whole. For owned homes, the median value of \$170,000 as reported in the 2000 Census is significantly below the area average of 189,175, but is slightly higher than the County average of \$164,900; similarly, real estate sales figures show homes sales price in Exeter at only 90% of the area average.

Town / Area	2000 Census (Owner/Renter Reported)					Real Estate Sales Data All Homes 2008	2008 Rent Survey
	Median Value, owner- occupied housing	% of County Avg.	Median Contract Rent (\$/month)	% of County Avg.	Median Mortgage (\$/month)	Average Residential Sales Price	Median Rental Cost (\$/month)
Exeter	\$ 170,000	103%	\$ 702	98%	\$ 1,426	\$305,000	\$1,348
Brentwood	\$ 182,900	111%	\$ 654	91%	\$ 1,448	\$355,000	N/A
East Kingston	\$ 185,800	113%	\$ 819	114%	\$ 1,355	\$367,500	N/A
Epping	\$ 132,600	80%	\$ 602	84%	\$ 1,191	\$229,900	\$861
Hampton	\$ 190,400	115%	\$ 682	95%	\$ 1,456	\$295,000	\$932
Hampton Falls	\$ 266,300	161%	\$ 821	115%	\$ 1,656	\$525,000	N/A
Kensington	\$ 201,900	122%	\$ 825	115%	\$ 1,468	\$389,900	N/A
Kingston	\$ 156,600	95%	\$ 644	90%	\$ 1,259	\$250,000	\$1,042
Newfields	\$ 196,500	119%	\$ 656	91%	\$ 1,563	\$410,000	N/A
Newmarket	\$ 141,300	86%	\$ 706	98%	\$ 1,235	\$245,000	\$918
North Hampton	\$ 211,300	128%	\$ 706	98%	\$ 1,575	\$414,900	N/A
Portsmouth	\$ 168,600	102%	\$ 727	101%	\$ 1,354	\$299,900	\$1,226
Salem	\$ 168,900	102%	\$ 706	98%	\$ 1,402	\$292,000	\$912
Stratham	\$ 207,200	126%	\$ 865	121%	\$ 1,526	\$375,000	N/A
Area Total/Avg.	\$ 184,307	112%	\$ 723	101%	\$ 1,422	\$ 339,579	\$1,034
Rock. County	\$ 164,900	100%	\$ 717	100%	\$ 1,390	\$285,000	\$1,042
New Hampshire	\$ 133,300	81%	\$ 646	90%	\$ 1,226	\$240,000	\$969

Source: 2000 U.S. Census and NHHFA - Purchase Price Trends

Table H5 compares the rise of housing value and rental costs from 1990 to 2000. In that period, rental costs rose more rapidly than housing prices, but both show lower rates of increase than the consumer price index for the period. This data seems contrary to the experience in housing costs in the region, but may be explained by the timing of the Census data collection. The 1990 Census was collected before the 1989-1992 recession truly took hold in this region. As shown in **Figure H-3 and H-4**, housing and rental prices actually declined between 1990 and 1993 before rising slightly in the mid and late nineties. Between 2000 and 2005, housing and rental prices continued to rise sharply, but have moderated somewhat in the last several years. In Rockingham County, the average sales price for houses (all homes) peaked in 2005 at \$307,000; as of the end of 2008 average prices had fallen 7.2% to \$285,000.

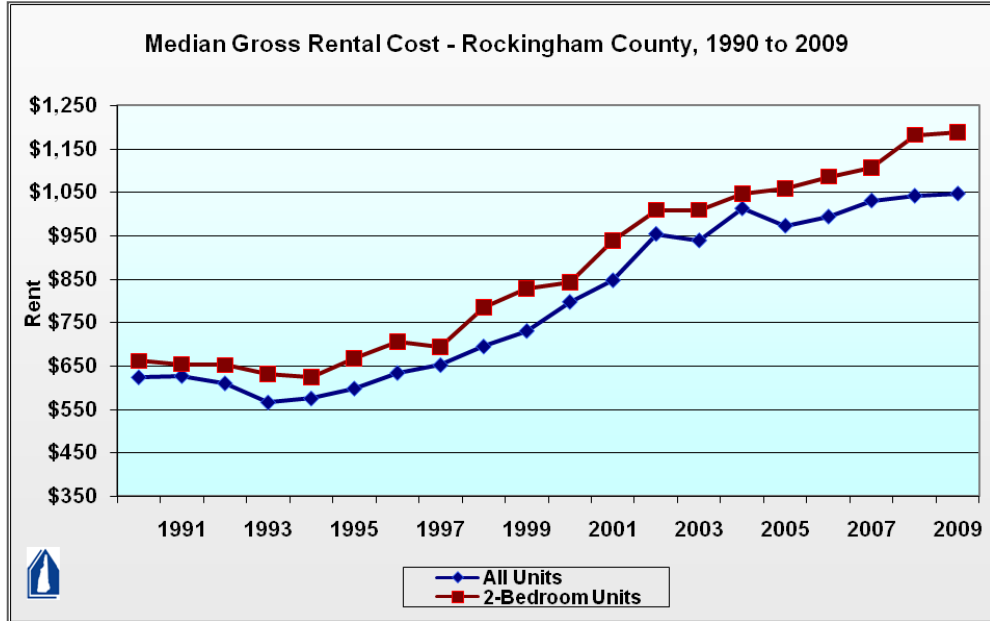
**Table H-5
Housing and Rental Cost Change -- 1990 - 2000**

Communities	1990 Median Price	2000 Median Price	Percent Change 1990-2000	1990 Median Rent	2000 Median Rent	Percent Change 1990-2000
Housing Cost						
Exeter	\$153,200	\$170,000	11.0%	\$608	\$ 702	15.5%
Brentwood	\$174,400	\$182,900	4.9%	\$640	\$ 654	2.2%
East Kingston	\$160,300	\$185,800	15.9%	\$725	\$ 819	13.0%
Epping	\$124,100	\$132,600	6.8%	\$574	\$ 602	4.9%
Hampton	\$161,200	\$190,400	18.1%	\$599	\$ 682	13.9%
Hampton Falls	\$220,100	\$266,300	21.0%	\$713	\$ 821	15.1%
Kensington	\$169,800	\$201,900	18.9%	\$585	\$ 825	41.0%
Kingston	\$148,500	\$156,600	5.5%	\$590	\$ 644	9.2%
Newfields	\$146,400	\$196,500	34.2%	\$650	\$ 656	0.9%
North Hampton	\$184,500	\$211,300	14.5%	\$669	\$ 646	-3.4%
Portsmouth	\$137,800	\$168,600	22.4%	\$555	\$ 661	19.1%
Stratham	\$180,100	\$207,200	15.0%	\$791	\$ 808	2.1%
Area Total/Avg	\$163,367	\$189,175	15.8%	\$ 642	\$ 710	10.7%
Rockingham County	\$149,800	\$164,900	10.1%	\$ 614	\$ 646	5.2%
New Hampshire	\$129,300	\$133,300	3.1%	\$ 549	\$ 566	3.1%

Consumer Price Index - Boston Metro Area			
	1990	2000	% Chg.
Boston CPI - Shelter only	159.0	210.3	32.3%
Boston CPI - All Items	137.6	183.2	33.1%

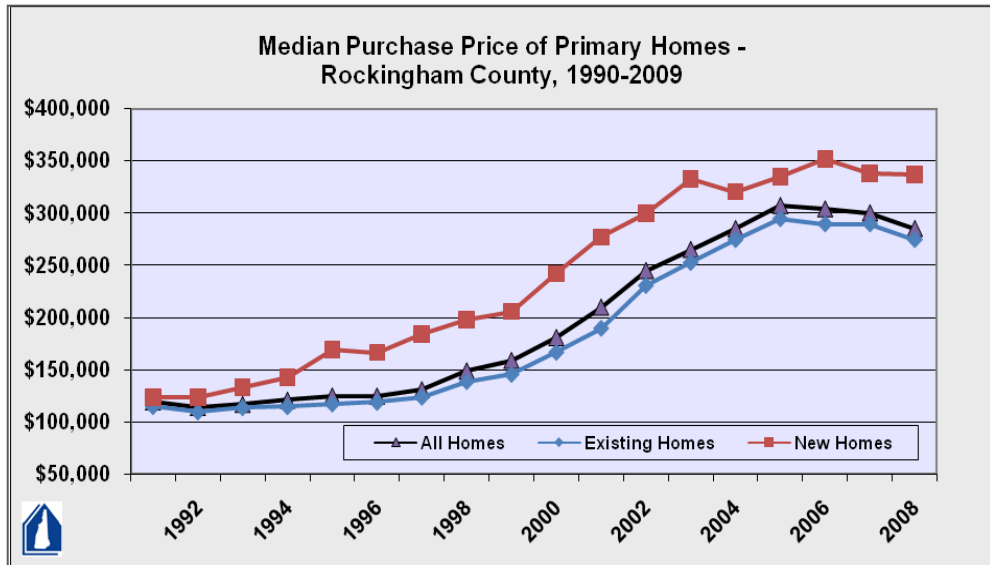
Source: US Census 1990 & 2000; US Bureau of Labor Statistics

Figure H-3



Source: NH Housing Finance Authority, April 2009

Figure H-4



Source: NH Housing Finance Authority, April 2009

3.5 Income and Poverty Status

Household income for Exeter residents falls below both the average of the surrounding communities and the County. Exeter’s median household income reported in the 2000 Census (reported as income in April of 1999) was \$63,088, significantly below the area average of \$70,000 and below the County average of \$66,345. Per capita income ranked 10th lowest of the 12 area communities.

Although lower than the County average, Exeter is by no means a community of low income. Rockingham County, after all, has among the highest incomes in the nation as reported by the 2000 Census. However, Exeter is not the 'wealthy' community as is commonly perceived. As indicated by the diversity of housing type, number of multifamily and rental units, housing cost and by income statistics themselves, Exeter is a very diverse community, and is more similar in characteristic to the County as a whole than to many wealthier Seacoast communities.

3.6 Other Housing and Household Characteristics

Table H-7 shows additional household characteristics including household size, households with children, with elderly and others. In brief, compared to the surrounding communities Exeter has a smaller average household size, fewer households with children, and more households with elderly. In fact the Town has the highest percentage of elderly households than any of the surrounding communities.

Table H-6
Income and Poverty Status

TOWN/CITY	1989		1999		1999	
	Median Household Income	Per Capita Income	Median Household Income	Per Capita Income	Per Capita Income Rank	% Households below Poverty
EXETER	\$36,121	\$18,531	\$49,618	\$27,105	10	2.9%
Brentwood	\$43,654	\$16,112	\$68,971	\$22,027	11	3.3%
East Kingston	\$43,654	\$15,713	\$65,197	\$28,844	6	3.2%
Epping	\$36,860	\$14,208	\$50,739	\$21,109	12	2.6%
Hampton	\$40,929	\$18,371	\$51,149	\$29,878	4	4.5%
Hampton Falls	\$55,682	\$23,736	\$76,348	\$35,060	1	2.2%
Kensington	\$44,773	\$17,645	\$67,344	\$29,265	5	3.4%
Kingston	\$46,867	\$18,382	\$61,552	\$28,795	7	1.8%
Newfields	\$42,237	\$15,821	\$71,375	\$28,687	8	2.5%
North Hampton	\$47,072	\$23,672	\$66,696	\$34,187	2	1.6%
Portsmouth	\$30,591	\$15,557	\$45,195	\$27,540	9	6.4%
Stratham	\$51,567	\$23,104	\$76,726	\$33,270	3	0.5%
Area Total/Avg.	\$43,334	\$18,404	\$62,576	\$28,814	NA	2.9%
Rock. County	\$41,881	\$17,694	\$58,150	\$26,656	NA	3.1%
New Hampshire	\$36,329	\$15,959	\$49,467	\$23,844	NA	4.3%

"Median Income" refers to the mid-point of incomes for all households; "Per-capita" is total income per person.

Source: 1980, 1990 & 2000 US Census

**Table H-7
Household Data for Exeter and Surrounding Communities
(2000 Census)**

	Average House- hold Size	Households w Children (%)	House- holds w Elderly (%)	Median Household Income (\$)	Families below poverty (%)	Lived in same house in '95 (%)	Units built <1940 (%)
EXETER	2.53	32.5	27.3	49,618	2.9	54.2	27.5
Brentwood	3.03	48.2	17.8	68,971	3.3	59.8	17.3
East Kingston	2.90	40.7	15.9	65,197	3.2	66.6	20.2
Epping	2.79	38.3	18.6	50,739	2.6	54.3	20.9
Hampton	2.45	27.9	24.2	54,419	4.5	52.1	16.5
Hampton Falls	2.74	36.5	24.4	76,348	2.2	67.2	17.7
Kensington	2.95	43.2	19.5	67,344	3.4	66.6	21.0
Kingston	2.86	39.3	18.5	61,522	1.8	67.0	21.4
Newfields	3.08	51.4	16.1	71,375	2.5	58.1	26.7
Newmarket	2.62	30.5	14.6	46,058	5.7	43.0	28.9
North Hampton	2.61	31.4	25.8	66,696	1.6	61.2	18.9
Portsmouth	2.87	21.3	23.4	45,195	6.4	47.5	39.9
Salem	2.86	36.9	22.2	58,090	3.1	65.8	7.5
Stratham	2.81	42.2	17.5	76,726	0.5	58.2	7.3

Source: 2000 Census

4.0 Existing Housing and Residential Neighborhoods

The Master Plan subcommittee working on the Housing Chapter has identified over 40 'neighborhoods' in Exeter. (See **Map H-1 – Observed Neighborhoods**) Some are traditional residential neighborhoods consisting of the dense settlements in and near the downtown, while others are discrete subdivisions or groups of connected subdivisions. Previous Master Plans did not identify or inventory neighborhoods, but given the emphases in the Vision section of this chapter on quality of residential life, neighborhood amenities, and the connection to community, it is appropriate for the Town's Master Plan to take into consideration the identity and needs of discrete residential areas. This is particularly important with respect to consistency of design of lighting, signage and sidewalks, and also for the provision of pedestrian interconnection between neighborhoods, which may be close by but not connected.

The 40-odd neighborhoods identified can be roughly grouped into seven areas. These areas may be useful to identify discrete neighborhood planning areas as defined by their “character,” including attributes such as physical location and topography, housing and development type, building style, signage, and development density. This may be useful to the Planning Board when they are evaluate the consistency of development plans and zoning proposals with that of the surrounding neighborhood character. They may also be the subject of specific planning studies or neighborhood master planning in the future.

It is recognized that there is significant overlap between the defined neighborhood areas. The transition areas between on area and the next could be placed in either. Following are listed those areas, as well as the discrete neighborhoods within them.

1. Downtown/Town Center area: This encompasses the central downtown and surrounding dense residential neighborhoods of Exeter. It represents between 5-10% of the land area of the town, but likely contains over half of the Town housing units. It is characterized by an urban center with mixed commercial, office, institutional, and multi-family residential uses surrounded by relatively dense residential neighborhoods. This area includes:
 - 1.1. Water Street
 - 1.2. The Mill and Chestnut Street (and Lower High St?)
 - 1.3. South/Bow/Daniel Street area
 - 1.4. Centre Street
 - 1.5. Hall Place and Lower High Street to Marlboro Street.

2. Academy Neighborhood: Encompasses areas from the edge of the downtown westward including the PEA Academy Campus and surrounding residential streets. It is characterized by large and small older and historic homes on small lots, on relatively narrow streets, with sidewalks. Other features include the Academy campus, including academic buildings and dormitories, and the Lincoln and Main Street School. It also includes some commercial uses on Lincoln Street and the historic and modern train stations. This area includes:
 - 2.1. Front Street
 - 2.2. Water/Main Street
 - 2.3. Elm and Spring Streets
 - 2.4. Eliot to Pine Streets
 - 2.5. to Crawford Ave & Gilman Park
 - 2.6. Lincoln Street

3. Downtown West: Includes the area west and north of downtown, encompassing Swasey Park, Park Street area and the West End. It is characterized by small older, predominantly single family one and two-story homes on small lots, some very old homes on the Town’s original settlement area. A dominant physical feature is the very active B&M (Pan Am) railroad line which bisects the neighborhood. A significant amount of commercial development exists in and around the Downeaster passenger rail station on Lincoln Street. Most of the streets are narrow streets and some have relatively high traffic volumes dues to traffic cut-through patterns (Park, Winter, Columbus, Washington). The neighborhood also features pocket parks and

sidewalks on most of the larger streets. The subsection of the neighborhood include:

- 3.1. West End (incl. Washington, Wentworth, Columbus, Hobart & Westside Drive)
 - 3.2. Park Street area (from Swasey Park to Epping Road)
 - 3.3. Ash and Tremont Streets
4. Portsmouth Ave./Jady Hill: This is a relatively small group of neighborhoods confined between the Squamscott River and Exeter Golf Course to the west and to the commercial strip on Portsmouth Avenue to the east. It is characterized by mixed commercial and residential uses with the former all located on Portsmouth Ave. To the west, the neighborhood is bounded by the Exeter Golf Course, conservation land and the Squamscott River and offer several scenic viewpoints. The homes are mostly small single story 'cape' and 'ranch' style residences on small lots. Portsmouth Avenue is a commercial gateway into Town from the north and west, though the neighborhood is largely setback from the highway and hidden from view. It consists of three discrete neighborhoods:
- 4.1. Jady Hill
 - 4.2. Allen Street
 - 4.3. Hayes Mobile Home park
5. High Street: This area extends from the intersection with Portsmouth Ave and Hampton Falls Road (NH88), where the character of the road changes to include professional and medical offices. It is defined as consisting of the residential neighborhoods surrounding hospital, large stately home on High Street itself and small early subdivisions branching off both sides of the road. The character of lower High Street, the neighborhood around the Hospital, and the upper sections of High Street are distinctly different and encompass a full range of housing types. The High Street area includes:
- 5.1. Lower High Street (including Buzzell/Auburn Street area)
 - 5.2. Colonial heights
 - 5.3. Folsom/Fox Chapel
 - 5.4. Pleasantview Estates
 - 5.5. Whipperwill
 - 5.6. Windemere
 - 5.7. Appledore/Langdon
6. East End: The section begins with the transition from High Street to Hampton Road as the road designation which occurs at the juncture with Hampton Falls Road. It encompasses the developments off Hampton Road, Hampton Fall Road and Ashbrook Rd., which connects them. The section of Hampton Road closest to town has transitioning to a cluster of mixed medical and professional office uses. The neighborhoods are mostly separate and distinct from one another and include both suburban style single family home subdivisions and multifamily and age-restricted condominium developments. The development density is less than areas closer to Town. The area is also 'host' to the Town's main outdoor recreation area. Hampton Road itself is a major arterial into the Town center. As described here the East End includes:

- 6.1. Folsom Acres
 - 6.2. Bayberry
 - 6.3. Carriage Drive
 - 6.4. Pine Meadow
 - 6.5. Exeter Farms
 - 6.6. Exeter/Hampton Mobile Home Park
 - 6.7. Exeter Falls Estates
7. Drinkwater Road: More a road than a neighborhood or discrete area, the development along Drinkwater road is more rural than the surrounding areas, in part because it is bounded by a large PEA conservation land area to the west. The houses are of mixed type on relatively large lots with large frontage.
8. Court St./Linden Street: This area is loosely defined to include the neighborhoods between the B&M railroad and the Exeter River as is approached the downtown, and between Linden Street and Court Street. It includes some very high density development in four distinct mobile home parks off Linden Street and several small lot subdivisions off Court Street. It also includes two popular campgrounds. In part because of the large neighborhoods served, Linden Street is very busy but lacks sidewalks and shoulder for safe pedestrian travel.
- 8.1. Exeter River Cooperative Mobile Home Park (formerly Lindenshire)
 - 8.2. Linden Fields
 - 8.3. Deep meadow
 - 8.4. Exeter River Landing (formerly Sherwood Forest)
 - 8.5. Riverbend/Academy Estates (Gary Ln./Patricia Av.)
9. West End: This area consists of a predominantly rural land area extending roughly between Kingston Road to the south and Brentwood Road to the north. It encompasses several large lot residential subdivisions, mixed with several multifamily condominium development and the three phases of the Riverwoods retirement/assisted living complex. The newer residential developments in this area are predominantly in low density, large lot subdivisions with large homes, however there are significant exceptions, including multi-units development at Riverwoods and Marshall Farms. Developments are interspersed with older original homes along the roads. The area has a predominantly rural character expect for the area around Riverwoods.
- 9.1. Marshall Farm (Single Family and Condominium sections).
 - 9.2. Tamarind Dr. and Cullen Way
 - 9.3. Riverwoods, including the Boulders and Ridge retirement communities
 - 9.4. Juniper Ridge
 - 9.5. Pickpocket Woods
 - 9.6. Greystone
 - 9.7. Brentwood Road
 - 9.8. Garrison
 - 9.9. Greenleaf
 - 9.10. Dogtown Rd.
 - 9.11. Brookside Drive
 - 9.12. Hartmann Place/Garrison

- 9.13. Christina Estates/Dogtown
 - 9.14. Louisberg Circle
10. Epping Road: The Epping Road neighborhood extends from the intersection of Brentwood Road west and north to NH 101. It encompasses the multifamily residential developments of Brookside Drive as well as the “Oaklands”, the mobile home subdivision of Colcord Ponds Estates and several single family homes interspersed among commercial development along the roadway. An additional multifamily development called “The Meeting Place” has been approved near the southerly/easterly end of the neighborhood.
11. Northwest: This is catch-all grouping of both rural roadside residential neighborhoods and discrete subdivisions on the north side of NH 101, primarily off Newfields Road, NH 27, Watson Road and Beech Hill Road.
- 11.1. Captain’s Meadow
 - 11.2. Sloans’ Brook
 - 11.3. Walter’s Way
 - 11.4. Deer Run
 - 11.5. Exeter highlands
 - 11.6. Watson Woods
 - 11.7. Cragmere
 - 11.8. Rock Creek Place
 - 11.9. Chapman Woods

New Hampshire’s Master Plan statute (RSA 674:2) anticipates that some communities may need to develop a neighborhood plan section that focuses on specific planning needs of subsets of the community. Such needs might include pedestrian infrastructure, architectural design standards, neighborhood connectivity, neighborhood safety, historic preservation, traffic calming, and many more. When such needs arise, the groupings described here or some variation of them, will be useful in defining logical neighborhood planning areas. Neighborhood plans should be adopted as component of the Master Plan.

5.0 Regional Housing Needs Assessment

The following section provides a summary of the Regional Housing Needs Assessment maintained by the Rockingham Planning Commission as well as an analysis of the results as they pertain to Exeter. Per the requirements of RSA 674:2(l), the information contained in the regional assessment has been used to evaluate projected housing supply needs for Exeter as it relates to the wider region, with particular attention to workforce housing needs.

5.1 Background and Purpose

NHRSA §36:47 requires that each regional planning commission compile a regional housing needs assessment, including an assessment of the regional need for housing for persons and families of all levels of income. Municipalities are, in turn, required

(RSA 674:2(l)) to assess the need for housing not only in their community but in the wider region. The Rockingham Planning Commission, the regional planning commission within which Exeter falls, has prepared regional housing needs assessments since 1989. The purpose of these assessments is not to prescribe a fixed number of housing units or types that are needed in each municipality, but rather to quantify the need for housing in the overall region to meet future requirements for housing for various income, age and tenure households. As such, it is intended to provide guidance and context to individual communities as they assess their own future need for housing.

*A definition for **workforce housing** was established by SB342 and is now codified in statute in RSA 674:58 as follows: “Workforce housing” means housing which is intended for sale and which is affordable to a household with an income of no more than 100 percent of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. “Workforce housing” also means rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a 3-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development.*

5.2 Previous Assessments

The RPC developed its first Regional Housing Needs Assessment in 1989 as a component of its regional master plan. The assessment was updated in 1994 to incorporate updated income and household data from the 1990 US Census. It was substantially replaced in 2004 with a new Needs Assessment which employed a different method to estimate housing needs and omitted the town-by-town fair share allocation of new affordable units needed in each community that had been in the prior versions.

The basic methodology used in 2004, which remains in effect, was developed as a joint effort of the NH Housing Finance Authority, the NH Office of State Planning and the NH Regional Planning Commissions. This analysis differed from past attempts which were based on a “backwards looking”, census-derived estimate of housing overpayment which tied the estimate of future regional housing need on projected future economic development, as indicated by employment growth. This revised method did not include town-by-town estimates of housing “fair share”, but focused instead on regional needs for housing for households of different incomes, age groups and tenure (owner vs. renter). It did, however, include town-by-town profiles showing how each community’s housing stock compared to regional averages with respect to housing affordability and tenure (owned vs. rented).

5.3 2008 Regional Housing Needs Assessment

The 2008 housing needs assessment is an update of the RPC’s 2004 Regional Housing Needs Assessment and is based on the same “housing production model” methodology that was released by the NHHFA in 2004. It uses 2006 as the base year and 2015 for the projection year. It was updated in part to incorporate currently available housing, employment and income data, and in part to respond to the enactment of SB342, the

New Hampshire workforce housing law, which was passed in June 2008. The new law includes new income based definitions for workforce housing and requires certain zoning and regulatory standards be met if a community does not meet its “fair share” of the regional housing need.³ To be consistent with these provisions, the 2008 Update uses the legislatively defined income levels to determine workforce housing thresholds and expands the regional housing needs estimates to the town level in order to derive a proportionate fair share estimate. For additional details see *Regional Housing Needs Assessment*, Rockingham Planning Commission, October 2008.

5.4 Summary of Regional Housing Need

As explained in the full document, the Regional Housing Needs Assessment is driven primarily by projections of employment growth in the region. The logic is that housing need is directly related to, and a consequence of job growth. The assessment assumes that every job provided in the region generates the need for 0.73-0.74 housing units. This ratio incorporates vacancy rates of 1.5% for owned and 5% for rented units, which are needed to allow a fluid, balanced housing marketplace. It also incorporates the existing distribution of jobs internal to the region and external to the region, and assumes that ratio will remain the same in 2015.

Employment is projected to grow in the region from 106,868 workers in 2006 to 120,181 (by 13,363 or 12.5%) in 2015. According to the Assessment, these employment numbers translate to a current regional need for housing of 78,313 units, of which 58,306 (74%) are owned homes and 20,007 (26%) are rented units. By 2015 the total regional need is projected to grow by 10,775 to 89,088, with the same owned/rented split. (See Table H-8)

**Table H-8
Total Regional Housing Need – RPC Region
2006 & 2015**

Tenure	Existing Housing Stock, 2006	2015 Projections	Projected Net Housing Need 2006-2015
Owner	58,306	66,644	8,338
Renter	20,007	22,444	2,437
Total	78,313	89,088	10,775

The Regional Assessment also estimates housing need by income ranges which are based on a regional household income distribution, for both owner-households and renter-households derived from the 2000 Census. Using these income bands, the number of owner and renter households that fall within the “workforce housing” thresholds in 2006 and 2015 are estimated. As shown in **Table H-9**, the total workforce housing need for the region equals the housing need for owner-households below 100% of the Median Area Income (MAI), plus the housing need for renter households

³ As discussed in Section 2, town’s that demonstrate that they already provide their fair share of workforce housing, both existing and projected, are “deemed to be in compliance with the law.”

below 60% of the MAI. Total current (2006) regional workforce housing need is 35,053, including 25,944 owner occupied housing and 9,109 in rental units. By 2015 the need is projected to be 39,438 total, with 29,189 owners and 10,129 rentals.

The income ranges shown in **Table H-9** can be translated into housing affordability numbers, based on the area's median family income and certain assumptions about housing expenses as a percentage of income. Workforce affordability for the region is calculated based on the definitions provided in the law. For home ownership, "workforce-affordable" housing includes housing that can be purchased by a household of 4 with an income that is 100% or less of the median for the area without spending more than 30% of their income for housing costs (mortgage, taxes and insurance). For rental households it means that the rent is affordable to a family of three who has 60% of the median area income (see sidebar) and spends less than 30% of that income on rental costs (including utilities). Exeter falls within the Portsmouth-Dover fair housing market area which has a median area income of \$77,333 for a family of four.

**Table H-9
Regional Workforce Housing Need – RPC Region
2006 & 2015**

Total Housing Demand by Income Band Rockingham Planning Commission Region		
Housing Type and Income Range	2006 (existing)	2015 Projected Demand
Homeowners		
Under 30% MAI	4,259	4,792
Under 50% MAI	9,381	10,554
Under 60% MAI	12,291	13,828
Under 80% MAI	18,870	21,231
Under 100% MAI	25,944	29,189
Under 120% MAI	33,077	37,215
All Homeowners	57,477	64,667
Renters		
Under 30% MAI	4,059	4,567
Under 50% MAI	7,462	8,395
Under 60% MAI	9,109	10,249
Under 80% MAI	12,106	13,621
Under 100% MAI	14,183	15,958
Under 120% MAI	16,050	18,058
All Renters	18,664	20,999
Total Households		
Under 30% MAI	8,318	9,359
Under 50% MAI	16,842	18,949
Under 60% MAI	21,400	24,077
Under 80% MAI	30,977	34,852
Under 100% MAI	40,127	45,147
Under 120% MAI	49,128	55,274
All Households	76,141	85,666
Total Workforce Housing Need	2006	2015
Owner	25,944	29,189
Renter	9,109	10,249
TOTAL	35,053	39,438

MAI = Median area family income

Source: Regional Housing Needs Analysis, Rockingham Planning Commission, 2008

**Table H-10
Workforce Housing Purchase and Rent Cost Limits
2007-2008**

INCOME LIMIT CALCULATION			
HOME OWNERSHIP			
100% MAI, 4 pers. Hsld		Est. Max Purchase	
		10% down	20% down
Bos-Q-C	\$85,833	\$265,540	\$287,985
Lawr MA-NH	\$80,667	\$249,624	\$271,701
Ports-Roch	\$77,333	\$239,236	\$259,069
HOME RENTAL			
60% MAI, 3 pers. Hshld		Estimated Max Rent/mo.	
Bos-Q-C	\$46,400	\$1,160	
Lawr MA-NH	\$43,600	\$1,090	
Ports-Roch	\$41,800	\$1,045	

5.5 Exeter’s Share of Regional Housing Need

As indicated above, in response to the workforce housing law, the regional needs analysis has been expanded to include estimates of each community’s fair share of workforce housing. Fair share has not been part of the regional needs analysis since 1994. Previous fair share analyses had used a fairly complex allocations process using a set of 5 variables (income, employment, size of community, assessed value and amount of developable land) to produce a regional redistribution of housing need and an estimate of the number of additional affordable rental housing needed in each community to address the regional need for affordable housing. The results, while technically sound, were not well accepted or used by the communities in the region. Given this history and in the absence of guidance from the Legislature defining how to determine fair share, the RPC has elected to use a simple proportionate fair share to distribute the total regional need to each community, based its total number of occupied (non-seasonal) housing units. The results of this distribution place Exeter’s workforce housing fair share need at 2,891 and 3,253 housing units in 2006 and 2015, respectively. Although the RPC’s analysis does not show an owner/renter distribution by Town, one is included here based on the region’s owner/renter housing split (75.5%: 24.5%) as of the 2000 Census:

	<u>2006</u>	<u>2015</u>	<u>Change 06-15</u>	
<u>Exeter</u>				
Workforce Housing Need: Total		2,891	3,253	+362
Owner	2,183	2,456	+273	
Rental	708	797	+89	

The housing identified above represents total need, including what is already being met by the existing housing stock. What this “boils down” to is that, of the 6,280 existing households in Exeter in 2006, 2891 or about 46% of them need to be affordable under workforce housing definitions provided in SB342 (and quantified in **Table H-10**) – whether owner, rental or combination of both.

In Exeter’s case, owner-occupied ‘affordability’ would be met by units costing less than \$239,000 (assuming a 10% down payment), or \$259,069 (assuming 20% down payment). Renter-occupied units would be affordable if the monthly gross rent cost less than \$1045.

A method for estimating whether or not a community is currently meeting its fair share using these affordability thresholds is suggested in the regional housing needs analysis as follows:

- Owner housing: Town assessor records can be used to estimate the number of homes that have an assessed value that is less than the maximum purchase price (**from Table 10**) of homes needed to qualify as “workforce housing”
- Rental housing: Use the NH Housing Finance Authority’s current rental price survey data to estimate the portion of the rental properties in the region that meet the affordability criteria and multiply that by the number of rental units in the Town (using 2000 Census or assessor local data if available)

- If the number of units qualifying as affordable exceed the estimated need both for 2006 and 2015, then the community may be considered exempt for the regulatory requirements of the law.

These methods were applied for Exeter with the following results:

Estimate of Existing Workforce-Affordable Housing in Exeter:

1. Owned housing:

(From Exeter Assessing Dept. Database (2008))

- Total Residential Properties (single fam. & condo): 5,061 units ⇒ 100%
- **Workforce/Affordable (Owned) Residences*:** **2,420 units ⇒ 47.5%**

* In 2008, all housing units in the Seacoast region with assessed a value of \$239,000 or less were defined as workforce-affordable. This is based on the definition established in state statute. It assumes a monthly housing cost based on a 30 year mortgage with 10% down-payment, and includes property taxes and insurance. If a 20% down payment is assumed, the affordable price increases to \$259,000 and the number of workforce-affordable units in Exeter increases to 2775 or 54%.

2. Rental housing:

(From NHHFA Rental Price Survey (2008))

- Estimated Total Rental Units (2007): 2,133 units ⇒ 100%
(Based on 2000 Census 32.5% renter split)
- Estimate of affordable rental units: **936 units ⇒ (43.9%)**
(43.9% x 2,133)

** The estimate of workforce-affordable rental units is based on the 2008 New Housing Finance Authority rental price survey for the Portsmouth-Dover-Rochester housing market area (which includes Exeter) . That survey found that 43.9% of the rental households surveyed paid less than \$1045/month (including utilities). This is the threshold rent amount for workforce-affordable housing based on the definition established in state statute.

3. Total Workforce Affordable units:

(2420 owned + 936 rented)

3,356 units

Based on these calculations, which were carried out in accordance with RPC guidance, Exeter has 3356 workforce affordable units and is therefore meeting its total regional fair share workforce housing obligation of 2,891 today and 3,253 in 2015. Under the language of the workforce housing statute, the Town may be considered exempt from the requirement of that law.

While this is a favorable outcome, it does not suggest the Town should alter its policies of planning for a diverse, multi-density housing supply affordable to household with a wide range of incomes. In fact, past policies that have encouraged multifamily and denser housing development have contributed to meeting the Town's fair share goal. The advantage now is that the Town has greater flexibility in determining its best course in housing policy instead of being required to follow prescribed zoning

standards as dictated in the workforce housing law. The Town should endeavor to maintain this status.

6.0 Housing Development Potential

6.1 Existing Residential Development and Zoning

Residential land use in Exeter can be classified in one of the five following categories:

- Older single and two family homes located along older Town roads and the center of Town;
- Newer single family homes in planned subdivisions;
- Multi-family housing served by Town water and sewer;
- Mobile home parks; and
- Senior or age-restricted multi-family housing.

Currently, there are eight (8) residentially zoned districts in Exeter. Standard as well as open space developments are encouraged in most of these districts. On lots of 20 acres or more, open space development is required. The single family zoning districts (RU, R1, R2 and R3) make up most of the residentially zoned areas, yet there are some multi-family districts as well (R4, R5 and R6). The districts are described as follows:

Rural District (RU): single family residential and agricultural uses; located in the northern outlying areas of town; zoning regulations call for low density development, requiring a minimum lot size of two (2) acres.

R-1 Low Density Residential: single family residential dwellings, manufactured housing and agricultural uses; multi-family open space developments are allowed by special exception; the R-1 District creates an outer ring of lower density development in all quadrants of town; zoning regulations call for, a minimum lot size of two acres in non-sewered areas and 40,000 sf in sewered areas.

R-2 Single Family Residential: single family residential uses, but excluding manufactured housing subdivisions; two-family homes permitted by special exception; the R-2 District is located closer to the town center as well as along major arterial roads to the east and to the south. Also, it is more densely developed than the R-1 District; zoning regulations call for moderate density development, requiring a minimum lot size of 15,000 sf per dwelling in sewered areas and one (1) acre per dwelling in non-sewered areas.

R-3 Single Family Residential: same as R-2 except that multi-family uses are only allowed as part of an open space development; zoning regulations require a minimum lot size of 12,000 sf with all lots required to be on town water and sewer. The R-3 zone is a small area, located wholly within the sewered area, has moderate to high density of development, and is almost completely built-out.

R-4 Multi-Family Residential: single family, duplexes and multi-family units are allowed in this compact area off Epping Road. The area is somewhat of a transition area between less dense R-2 and the commercial/industrial zones of Epping Road. The entire area is on town water and sewer and within walking distance of elementary schools, downtown, and the train station.

R-5 Multi-Family Residential: multi-family attached dwellings; there are three separate R-5 zones which accommodate specific residential uses; the zone is essentially fully built-out.

M - Manufactured Housing: manufactured housing is the only permitted use; the dwellings must be located in manufactured housing (mobile home) parks.

MS - Manufactured Housing Subdivision: manufactured housing is the only permitted use; the dwellings must be located in manufactured housing subdivisions on individual lots; the zone encompasses an existing mobile home development which has little room for expansion.

The majority of land area zoned residential is either RU or R-1. These districts require a minimum lot size of two (2) acres and 40,000 square feet, respectively (on Town water and sewer). In areas without Town water and sewer services, both of these districts require a minimum lot size of two (2) acres.

6.2 Residential Buildout Analysis

As part of the Master Plan Update, the 1996 *Residential Build-out Analysis* was updated to incorporate 2005 land use data and expanded to include all land use categories. This analysis was carried out in a manner that tabulates acreage available for development in each zoning district. Within each district, the acreage of developable land is shown both within and outside the sewer district, and within and outside the Town's flood hazard boundary. This information is important, especially in evaluating future residential development potential, in specific zones in order to assess the adequacy of existing zoning. As such it can assist the Town in identifying the potential need to expand or reduce certain residential zoning opportunities as appropriate to meet future needs. It should be noted that the "development potential" as used here refers only to the physical potential for development, not to the desirability for development based on other factors.

The development potential was derived from a subtractive process by which the starting point is the total physical land area of the town, and the ending point is the approximate amount of land available for development in each of the Town's zoning districts. Land unsuitable for development due to steep slopes, floodplains and wetlands, as well as land that is already under conservation easement was removed from the estimate of available land in each district. The availability of land was determined through the identification of development constraints. The process is more fully described in Section 4 of the Existing and Future Land Use chapter.

Two summary tables are provided below. The final summary of results from the Chapter is shown here in **Table H-11** – ‘Land Area and Developable Land by Zone’. The numbers indicate the acreage of potentially developable land for each zone. (Due to accumulated rounding error, the total developable acreage differs.) This analysis shows that an adequate quantity of land exists for residential development needs in the RU and single-family districts (R-1 and R-2). The R-3 has very little developable land remaining, and the same is true for R-5, Mobile Home Park and Mobile Home Subdivision. The R-4 zone (Multi-family) has a significant percentage of land remaining, but relatively little acreage due to the limited area of the zone.

Table H-11
Land Area and Developable Land by Zone

All Zones	Development Constraint	All Land	% of All Land by District	TOTAL Developable	% Remaining
C-1	Central Area Commercial	65.0	0.5%	0.0	0.0%
C-2	Highway Commercial	173.6	1.4%	46.5	26.8%
C-3	Epping Rd. Highway Commercial	269.0	2.1%	112.7	41.9%
NP	Neighborhood Professional	136.7	1.1%	16.9	12.4%
WC	Waterfront Commercial	9.4	0.1%	0.0	0.0%
CT	Corp. Technology Park	145.0	1.1%	61.9	42.7%
CT-1	Corp. Technology Park 1	333.7	2.6%	80.6	24.1%
PP	Professional Technology Park	98.4	0.8%	28.4	28.8%
I	Industrial	488.9	3.9%	135.6	27.7%
H	Healthcare	44.6	0.4%	2.2	5.0%
RU	Rural	2836.3	22.4%	952.6	33.6%
R-1	Single Family	5388.4	42.6%	1544.1	28.7%
R-2	Single Family	2150.2	17.0%	270.6	12.6%
R-3	Single Family	70.1	0.6%	2.3	3.3%
R-4	Multi-Family	157.0	1.2%	25.1	16.0%
R-5	Multi-Family/Elderly	33.7	0.3%	1.3	3.8%
R-6	Retirement Planned Community	45.2	0.4%	32.4	71.5%
M	Mobile Home Park	180.5	1.4%	1.8	1.0%
MS	Mobile Home Subdivision	19.7	0.2%	0.2	1.1%
TOTAL	Developable Land	12645.6	100.0%	3315.4	26.2%

Sources for Table H-11: Town Assessor data and RPC GIS analysis; table derived from the 2005 Exeter Master Plan Draft Future Land Use Chapter.

6.3 Adequacy of Existing Residential Zoning to Meet Future Needs

In looking at future development potential by zoning district as shown in **Table H-11**, it is apparent that there is a scarcity of land area zoned for smaller single-family lots (R-3), for multi-family uses (R-4 and R-5), as well as in manufactured housing districts (M & MS). Also looking at a **Table H-11**, it appears that more single family units than multi-family units were built from 2004 to 2007. One may conclude that Exeter needs more area dedicated to creating multi-family units.

However, in reviewing the Exeter Planning and Building files from 2000 to 2009 a different scenario was uncovered. As seen below, multi-family units built in the past ten years made up 63% of the total number of residential units.

Table H-12
Ten Years Of Residential Development In Exeter
2000-2009

Year	House Units Approved (Single Family)	House Construction (Single Family)	Multi-Family/Conversions, Approved	Multi-Family Construction	Conversions Original Units/ Total Units
2000	81	37	0	0	2 / 4
2001	12	27	8	0	4 / 10
2002	8	63	128 total (All Senior)	32 units-Senior	2 / 4
2003	10	42	147 (All Senior)	174 total units (All Senior)	3 / 6
2004	84	21	50 (20 Affordable)	50 total units (37 Senior)	4 / 9
2005	2	21	150 total (120 Senior)	62 total units (32 Senior)	5 / 8
2006	6	25	0	34 total units	0
2007	2	22	4	37 units (32 Senior)	0
2008	0	11	140 (Senior)	122 units (All Senior)	0
2009	15	9	122 (24 Senior)	4 units	0
Ten Year Total	220 units (202 lots)	278	749 (599 Senior) (35 Affordable)	515 (428 Senior) (35 Affordable)	18 / 44
819 new units built		34% of total was single family		63% of total was multi-family (52% Senior) (4% Affordable)	3% of total was Conversions

Sources for Table H-12: Town Planner and Planning Office Information.

During inspection of the records, it was revealed that the reason the numbers were different from those reported to the state agencies was that multi-family units have often been filed under the jurisdiction of site plans verses subdivisions. As a site plan, the multi-family units are linked with commercial development rather than residential. Therefore, reporting has been inconsistent and at times, incorrect.

The table reveals the following:

- Between 2000 and 2004 approximately 34 single family homes were constructed per year. During that same time 51 multi-family units per year were constructed. Of those, 95 % were designated as senior housing units.
- Between 2005 and 2009 approximately 18 single family homes were constructed per year. During that same time 52 multi-family units per year were constructed. Of those, 84% were senior housing units.

While most Seacoast towns which saw little construction of multi-family units, Exeter experienced significant growth, over the last 10 years, totaling 541 units (including accessory dwellings and conversions). Riverwoods retirement community and a large age restricted multi-family development called Sterling Hill.

Multi-family development is a permitted principle use only in the R-4, R-5 and R-6 zones; however, when all forms of multi-family housing are considered (including conversions, multi-family open space development, elderly, congregate care and residential health care facilities) multi-family uses are allowed either as principal use or by special exception in nearly all residential zones. Except for age-restricted development, limited multi-family units have been added to the Town's housing stock over the paste decade (10% of the total).

It appears that the possible future for residential development in Exeter may follow the trend of consistent multi-family construction while experiencing a steady decline in single family homes. Naturally these predictions can change depending on the availability of land, the creative capacity of developers, changes in zoning regulations and market influences.

Outside the borders of Exeter, the past decade has seen a dramatic decline in the production of multi-family housing. This trend coincides with the lack of affordable housing.

Furthermore, significant additional growth is not anticipated for mobile home parks or mobile home subdivisions due to high land cost and a real estate market which is unfavorable to this type of development. However, the standpoint of the Town's zoning, ample opportunity exists for the construction of manufactured housing subdivisions which are a principal permitted use in the R-1 district, the largest residential district.

As discussed above, there is a significant need to expand the supply of affordable and moderate-priced housing in the region. Local residents confirmed this need at the 2002 and 2004 visioning sessions. Housing prices for both rental and owned homes have risen dramatically over the past five years. This appears largely to have been the result of an expanding employment base in the region without a corresponding increase in housing supply. In general, Exeter residential zoning is highly flexible and provides ample opportunities for a diverse mix of new housing development and redevelopment. Despite historically low mortgage rates, other market conditions, especially high land costs and a strong demand for high end homes have proven unfavorable toward the creation of lower cost single and multi-family housing. In recognition of this the Town has recently taken steps to make the inclusion of below market rate housing units more attractive to developers. Along with actions in other communities, more steps may need to be taken to make the construction of lower cost housing units more attractive to developers.

Participants at Exeter's 2002 and 2004 visioning sessions expressed general concerns about the impact residential growth can have on the community. These concerns included loss of community character, loss of open space, increased traffic and congestion, impact on the tax base and the risk of undermining the community's quality of life. To address some of these concerns, participants recommended encouraging more cluster/conservation development and requiring subdivisions to provide adequate facilities to support walking and biking as alternatives to driving.

To address concerns about impacts on traffic from new residential development, new subdivisions and roadways also should be designed to increase connections within our local road network to minimize impacts on major roadways and better support alternative modes of travel (e.g., biking and walking). To address the growing need for recreational options, the Town should continue to require new residential developments to provide for local recreation opportunities for residents or otherwise support the provision of such facilities by the town (e.g., through the payment of impact fees). Finally, every development project should employ minimum impact development practices to reduce runoff, increase energy efficiency, protect important habitat, and generally minimize potential impacts on environmental quality.

7. Special Housing Needs

7.1 Exeter Housing Authority

Exeter is one of only a handful of communities in Rockingham County that has established a local housing authority. The Exeter Housing Authority offers two programs in which lower income individuals and families may apply for rent subsidy: Public Housing and the Section 8 Existing Housing Program. These programs are critically important to maintaining affordable housing opportunities to lower income residents.

Public Housing is designed to help elderly (62 years of age or older), disabled, and families with special needs. Squamscott View Apartments, located at 277 Water Street, houses 85 apartments consisting of 81 one bedroom units and 4 two bedroom units. Of the 85 apartments, 10 units are designed for the handicapped.

In addition to the 85 units for the elderly and disabled located at Water Street, the Exeter Housing Authority also owns and operates three family sites: Linden Fields, Portsmouth Avenue and Auburn Street. Linden Fields is located off Linden Street and includes fifteen apartments of two, three and four bedroom units. Of the fifteen units, three are designed for handicapped families.

The Portsmouth Avenue location consists of four (4) units of two (2) and three (3) bedrooms. Auburn Street is a "townhouse" design of three (3) apartments, each containing two (2) bedrooms, for a total of 107 apartments on our Public Housing Program.

Section 8 Existing Housing Program is designed to help elderly (62 years of age or older), disabled, and families with special needs. The Exeter Housing Authority subsidizes rents for 169 apartments throughout the Town of Exeter owned by private landlords. Since 1992, the Section 8 program began utilizing "portable certificates" which enables a resident on the Section 8 Program for one year, to relocate to another locality within the State which has a similar program, while maintaining eligibility.

The Authority's rent subsidy and public housing programs make an important contribution toward making housing affordable in Exeter for those unable to pay full market rents and those with special housing needs. Without the availability of these subsidies it is highly likely that some residents now in subsidized housing would become homeless.

7.2 Homelessness

The Exeter Welfare Director works with people who are homeless or about to become homeless. The primary circumstances which lead to homelessness are lack of employment, and illness, often permanent in nature. Homelessness can be invisible to the general public. The Welfare Department has individuals living in regional shelters, such as Crossroads House, in campgrounds in the warmer months, staying with family and friends. While they are not visible on the streets of downtown Exeter, there are homeless individuals in our community.

The relatively high unemployment and related loss and disruption of household income that is occurring as a result of the current recession has caused an unusually high number of evictions and foreclosures.

In a single year, from October 2008 to October 2009, the seasonally adjusted unemployment rate in Rockingham County rose from 4.1% to 6.9%. If a proportionate share of the increase in unemployment affected Exeter, the number of unemployed people here will have increase by about 250 people and over

100 households. As a consequence the Town's Welfare office has experienced a significant increase in housing and homeless referrals.

Part of the role of the Town's Welfare Director is to try to prevent homelessness before it happens. The circumstances causing homelessness, however, are often beyond the control of the Welfare office. Once it occurs, the Director's role then becomes one of facilitating the placement of people with the various organizations that can provide emergency housing, temporary housing or permanent housing.

In the past, the Town has paid for temporary shelter for homeless individuals or family in local motels. With the closing of the Best Western several years ago, that option is no longer available. From 2002 through 2004, when this was common practice, the Town's annual cost for this temporary lodging from about \$7500 \$15,000. As a replacement mechanism, the Welfare office now coordinates the placement of the homeless with homeless shelters in the area, such as with Crossroads House in Portsmouth. The Town in turn as asked to contribute to the funding of several of these organizations and has done so annually. These organizations include: New Hampshire Housing Finance Authority, Rockingham Community Action Program based in Portsmouth, the Exeter Housing Authority, the Local Churches in Exeter, Crossroads of Portsmouth, My Friends Place in Dover, New Horizons in Manchester, New Generations in Greenland, the Salvation Army overflow in Rochester, as well as other New Hampshire, Massachusetts, and Maine homeless shelters. In some situations the Town utilizes the local campgrounds, motels, and hotels with in the area on a short-term basis.

Shelters like Crossroads House require local Welfare Office referrals prior to accepting the homeless for shelter. This referral process involves screening the individual's or family's financial circumstance to verify need. The Town Welfare Office works with individuals, disabled individuals, and families (very young mothers, 15 thru 22, with children). Few elderly seek help from the Welfare Office.

The Welfare Director believes that the lack of affordable housing contributes significantly to the background problem of homelessness, though much of the current increase is directly related to rising unemployment.

8.0 Residential Design and Quality of Life

A common theme expressed at the vision sessions conducted in preparation of updating this chapter was the desire to maintain and enhance the quality of residential life in Exeter. Many of the elements which contribute to quality of life in the community and in neighborhoods were identified at the visioning session and further explored in updating the chapter. This section summarizes some of the factors which help make healthy neighborhoods and the overall community a good place to live, work and visit. They should be incorporated, to the extent possible, in future residential developments.

A diversity of housing options. Not only do towns need a diversity of housing options to provide affordable housing, but also to provide more vibrant and diverse neighborhoods, that meet the needs of citizens throughout the stages of life. For example, a young single person, a young couple, an elderly person, or a large family may all require different kinds of housing, ranging from small accessory apartments to single family homes. Similarly, a neighborhood with a mix of housing allows a mix of ages in the people who live there. This allows for volunteering, mentoring, inter-generational communication, and caretaking of elderly residents to occur; all of these processes help to meet the social needs of residents and increase the social capital of a town.

Good public spaces. The Project for Public Spaces has shown in its research that good public spaces provide many benefits to a town, including support for local economies through farmer's markets, tourism, and an increase in support of local businesses located near the public space. Good public spaces also provide cultural opportunities for small concerts, sporting events and games, festivals, as well as a place for residents of a neighborhood to meet and gather.

A walkable neighborhood. Sidewalks and other pedestrian connections through neighborhoods such as paths or boulevards provide many benefits to a town. Walking enhances health and recreation opportunities for residents. Walkable areas in mixed-use neighborhoods mean that there are always "eyes on the street" which enhance safety for all residents. Sidewalks enhance the safety of parents with strollers, the elderly, and in fact, all pedestrians who from time to time need to travel on foot between destinations. Finally, sidewalks and other pathways provide something planners call "neighborhood connectivity" which knits together the social fabric of neighborhoods to create a vibrant town, rather than the socially and physically isolated sprawl of conventional development. The visioning sessions for this chapter produced the specific suggestion that neighborhoods, including cul-de-sac subdivisions should be interconnected with pathways useable by pedestrians and bicycles.

Mixed-use neighborhoods. Living in town may not be for everyone, but many people would choose to live in an area that was closer to their workplace, or even to have a live/work arrangement where their business was located in the same building as their residence. Mixed-use areas that include small-scale retail as well as residential areas can provide a higher quality of life to those who no longer drive due to age or infirmity. A person can walk to the corner grocery, the dry cleaner, or the barber shop to accomplish their daily errands.

Parks and conservation areas. Central greens do double duty as great public spaces for recreation and gathering as well as a counterbalance to the pavement and other impervious surfaces of towns and cities. Larger parks can provide wildlife habitat and opportunities for hiking, fishing, canoeing, and other outdoor pursuits.

A network of safe streets. Conventional modern subdivision development with spaghetti-like patterns of curving streets, cul-de sacs, and dead end lanes increase municipal costs and diminish the ability of towns to provide essential public services such as fire, rescue, and police. In towns that experience in-

clement weather, it is easier to provide snow removal in a town with street patterns laid out in a logical, predictable, connected pattern. Residents and visitors have a much easier time finding their way around in a network of streets that have patterns, reference points, and more than one way to get from A to B. A good street pattern is not only easier to navigate; it is safer for drivers because it is more predictable. Multiple routes also decrease traffic congestion and ease the frustrations and reduce commuting time for drivers. Most importantly for those who live in town, a logical network of streets, good signage, and clear pedestrian crossings helps to ensure that pedestrians can travel safely throughout the town as they cross streets and navigate their neighborhoods.

Parking. The simple act of requiring businesses to locate their parking to the rear of the building goes a long way to enhance the overall aesthetics of a town, avoiding the “sea of cars” that has unfortunately become the dominant vista of the commercial strips of America. Parking can be landscaped to enhance aesthetics, control non-point pollution, and provide safer areas for pedestrians within parking areas. Parking along the street provides a safety barrier between cars and pedestrians.

Signs. Good signage is not only an aesthetic issue, but also a public safety issue. The race to create bigger, taller signs creates a safety hazard for drivers. Billboards destroy scenic vistas that are part and parcel of the desirability of the marketability of the rural, natural character of New Hampshire. One of the things most people notice about towns and cities that have real character is how unobtrusive, yet still creative the signage in the town is. The focus is on the architecture of the buildings, the beauty of the surrounding areas, and the overall effect of the neighborhood, rather than on a giant sign.

Lighting. The dark, starry skies are part of the rural character of a place like New Hampshire. Shielded fixtures and lighting controls can go a long way towards enhancing the aesthetics of a neighborhood, reducing glare and light pollution, and providing an attractive town. Architectural streetlights with shielded fixtures help to define a town center, and make the place destination, rather than just a place to drive through.

Architecture. Great towns follow time-tested principles of design that are based on livability for people. Good architecture means that buildings reflect the scale and style of the region where they are. Buildings have windows, light, definition, and materials to enhance their appearance, provide stability, and invite residents or customers to come in. Porches, streetside tables, and balconies connect the buildings to the community of passersby on the street. Good architecture preserves privacy in homes and residential areas and promotes community in the village.

The right mix of the above elements doesn’t happen overnight. But the simple, incremental changes a town makes discussed above through community involvement in zoning, planning, and the actual design and construction of new or existing neighborhoods can, over time, help to create a healthy, diverse, and vibrant place to live, work, and visit. Many of Exeter’s older neighborhoods already have these qualities; these same qualities can be built-in to new residential development with the implementation of good residential design standards.

9.0 Recommendations

1. Continue to review zoning and land use regulations to ensure that reasonable opportunities are created for the development of a full range of housing type, including single family, duplexes and multi-family, as well as housing suitable to various household income ranges.
2. Conduct a comprehensive audit of zoning and land use regulations to ensure that existing regulations and zoning requirements that may add to the cost of residential development are reasonable and necessary.
3. Periodically evaluate the availability of workforce housing in Exeter, as defined in RSA 674:58-59, to determine if the Town is meeting its regional fair share as estimated by the RPC regional housing needs assessment.
4. Consider additional incentives within the zoning ordinance to encourage development of more moderately priced housing, both single and multi-family units; evaluate whether or not the existing inclusionary incentive ordinance should also apply to conventional residential development and age-restricted development.
5. Incorporate applicable residential design elements and considerations as identified in Section 8 of this chapter in the town's subdivision regulations and zoning ordinance.
6. Investigate the availability of appropriate surplus town or state-owned land for creating affordable housing.
7. Maintain existing regulations permitting the conversion of older single-family homes to limited multifamily use in order to meet the demand for a diverse and affordable housing supply.
8. Investigate the EPA Brownfields Program and inventory potential "brownfields" sites for residential or mixed use redevelopment close to the town center.
9. Reexamine development density requirements in all residential districts to ensure adequate opportunities exist for diverse housing types..
10. Investigate the use of fiscal impact analysis for major development proposals; develop standards for the application of such analyses.
11. Develop a comprehensive neighborhood pedestrian and bicycle path plan that will eventually create a network of pedestrian connections between neighborhoods and connections from residential areas to Exeter's downtown and other destinations; integrate this plan with a sidewalk master plan for the town.
12. Develop and implement appropriate and acceptable traffic calming measures for the following residential streets: Columbus Ave., Washington St., Gary Lane, and Summer, Oak, Park and Winter Streets.
13. Investigate the feasibility and advisability of creating village overlay district to encourage 'new village' development in outlying areas of town, incorporating compact development and neighborhood oriented commercial development;
14. Review residential development intensity (height and mass) standards and regulations, especially with regards to neighborhood compatibility.

APPENDIX A
VISIONING SESSION RESULTS

2004 MASTER PLAN VISIONING SESSION
HOUSING AND RESIDENTIAL LIFE
(Combined Sat. and Wed.)

Topic	Total Votes
COMMUNITY	
Make downtown a destination and maintain its character. Encourage more practical mix of stores. Support downtown businesses and encourage occupancy of buildings.	39
Build a community center.	8
Encourage small neighborhood grocery stores.	7
Establish a dog park.	6
Create second "town center".	4
Encourage block parties. Advertise to encourage more neighborhood groups.	4
Discourage segregation of neighborhoods (Use old high school fields as rec. area, rotate recreational events between neighborhoods, institute neighborhood sports teams, hold intergenerational activities, encourage block parties, community events)	5
Consider centralization and maintain downtown	3
Encourage Downtown businesses to stay open later	3
Pursue Main Street program	2
Establish a community garden or "victory" garden plots.	2
Hold community yard sales.	2
Continue to support teen center.	1
Maintain quality schools to attract young families.	1
Offer businesses incentives to locate in a second town center near the new high school.	0
NEIGHBORHOOD CONNECTION	
Connect neighborhoods by installing more sidewalks. Require developers to build walk/bike paths with signage. Expand them out from Downtown into outlying areas.	28
Encourage people to get out of their cars and walk.	9
Build more sidewalks/bike paths.	6
Implement a Downtown shuttle/trolley	4
Create underpasses (especially under Rte. 101) for existing walking and biking paths.	2
Establish neighborhood care groups including daycare.	2
Build/encourage neighborhood "pocket parks" and playing fields	2
Encourage small neighborhood schools.	0
Encourage neighborhood association websites	0
Create a "Best Walking Routes of Exeter" map. Integrate with HDC tour.	0
Create an identity by naming neighborhoods.	0
HOUSING NEEDS	
Improve street lighting, especially in rural areas	3
Review sign ordinances. Signs are too big and too ugly.	1
Consider parking for converted buildings	0
Slow down traffic.	0
Reduce encroachments of businesses into residential areas (High Street).	0

Topic	Total Votes
Consider "transition zones" between residential and commercial zones to allow certain businesses to act as buffers to the residential zones.	0
AFFORDABLE HOUSING	
Amend zoning ordinance to allow conversions for multi-family (affordable) units, also consider incentives for elderly to convert and still reside there.	23
Investigate incentives for affordable/work force housing.	18
Convert old high school into a mix of affordable residential units & support services (doctors, daycare, etc.)	17
Encourage more opportunities for senior housing for all income levels. (a level between 277 Water St. and Sterling Hill, Riverwoods) Flexible pricing.	6
Convert old high school into affordable senior housing	5
Work with local banks to provide financing assistance (low % rates) for first-time homebuyers.	4
Build on smaller lots to maintain affordability	4
Offer co-generational affordable housing.	3
Change zoning ordinances to allow more affordable multi-family housing in areas with water & sewer.	3
Set priorities. Affordable housing may conflict w/desire for slow growth	2
Investigate the use of town-owned land for manufactured housing neighborhoods. Work with Habitat for Humanity to develop small homes in market-rate neighborhoods. Housing Partnerships seeking land.	2
Encourage in-law apartments to keep a mix of generations in the home.	1
Review tax situation and its impact on affordability for seniors (abatements).	1
Encourage affordable housing for young people.	1
Consider rent control	0
Encourage more manufactured housing neighborhoods (on own lots). Keep prices affordable.	0
Inequitable tax system. If elderly are given tax relief, young people shoulder the burden. Need affordable housing.	0
MIX OF HOUSING	
Be cautious about conversions. Maintain balance between the integrity of historic homes and multi-family conversions (High Street).	5
Strive for balance in mix of housing (elderly, families, etc.)	4
Make conversions of homes an allowable use for all homes, regardless of age of home	4
Attract and retain young workers.	3
Consider tax impact of different types of housing	2
Increase manufactured housing options	1
Institute a penalty for reversing a conversion.	1
Maintain mix of housing, including high-end	0
Encourage conversion of single family homes to multi-family homes, especially downtown.	0
Encourage density bonus	0
Encourage manufactured housing subdivisions (on small lots)	0
Encourage high-end housing vs. subsidized housing.	0
Concern over tax subsidies of lower cost housing by other taxpayers	0
Maintain mix of elderly and young families.	0

Topic	Total Votes
CONSERVATION/OPEN SPACE	
Encourage more conservation lands	14
Encourage open-space developments- incentives for developers	9
Encourage development close to Downtown	5
Create a Conservation Overlay zone	3
Investigate incentives to preserve open space.	3
Decrease sprawl by decreasing lot size	0
Close density (i.e. cluster developments) fosters neighborly interaction	0
Build paths to connect conservation lands.	*
HOUSING STYLES	
Reduce scale of homes (trophy homes on small lots) in cluster developments	5