

## CHAPTER VIII HOUSING

The characteristics of a community's housing supply are of critical importance in determining how it will grow in future years. The availability of housing of various types may be the most significant factor in determining population distribution, future population growth and the demand for local services.

This chapter will examine several aspects of the role and function of Brookline's housing market: the number, type, cost, value and size of housing units as well as recent housing growth. In addition, housing projections are made as well as a comparison of housing growth to other NRPC communities and a local housing needs analysis based upon the Regional Housing Needs Assessment as required by RSA 674:2, II.

### HOUSING CHARACTERISTICS

Compared to other communities in the region, Brookline had the fifth fastest rate of housing growth from 1970 to 1980, increasing by over 200 housing units (65%). As shown in Table VIII-1 and Figure VIII-1, Brookline climbed to fourth in the region from 1980 to 1990, growing by 45 percent (close to 300 units). Since 1990, the Town is on a pace to eclipse the growth rate of the previous decade and has far outpaced all other communities in the region and state.

**TABLE VIII-1  
TOTAL HOUSING UNITS  
NRPC REGION, 1980 - 1997\***

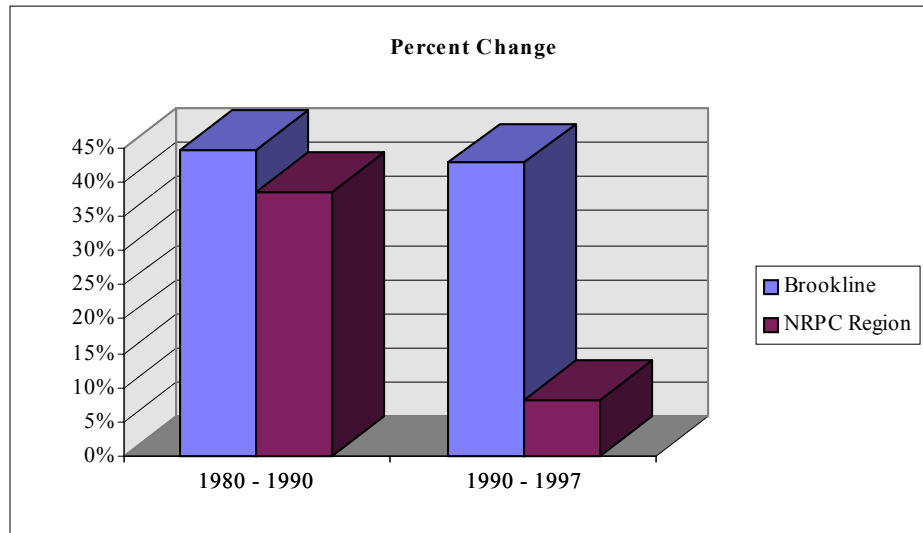
	1980	1990	% Change 1980 - 1990	1997*	% Change 1990 - 1997
Amherst	2,594	3,179	22.6%	3,628	14.1%
Brookline	609	881	44.7%	1,258	42.8%
Hollis	1,562	2,006	28.4%	2,427	21.0%
Hudson	4,369	6,902	58.0%	7,695	11.5%
Litchfield	1,319	1,845	39.9%	2,267	22.9%
Lyndeborough	404	488	20.8%	560	14.8%
Merrimack	4,584	7,915	72.7%	8,631	9.0%
Milford	3,245	4,793	47.7%	5,175	8.0%
Mont Vernon	466	614	31.8%	698	13.7%
Nashua	25,444	33,383	31.2%	34,619	3.7%
Pelham	2,408	3,118	29.5%	3,620	16.1%
Wilton	919	1,251	36.1%	1,314	5.0%
NRPC Region	47,923	66,375	38.5%	71,892	8.3%
Hillsborough Co.	100,047	135,622	35.6%	144,270	6.4%
State of N.H.	349,172	503,904	44.3%	533,019	5.8%

\* Through August

Source: NH Office of State Planning, Current Estimates & Trends in New Hampshire's Housing Supply (update 1994), November 1995.  
U.S. Bureau of the Census, Construction Statistics Division,  
Building Permits Branch; U.S. Census

**FIGURE VIII-1**

### GROWTH IN HOUSING UNITS TOWN OF BROOKLINE VS. REGION, 1980 - 1997



### HOUSING TYPE

The housing supply of a community is comprised of a variety of housing types. These are categorized as single-family, multi-family (including duplexes), and manufactured housing. Manufactured housing is synonymous with mobile homes; pre-site built homes are included in the other categories. Among these categories, a unit is defined as housing for one household, whether it is a family, individual, or a group of persons.

Single family units are the most common type of housing found in Brookline, and are usually owner-occupied. Duplexes and multi-family housing units are two or more units in one structure, and are typically rented or leased to the occupants. Manufactured housing also offers an alternative to single-family homes. Table VIII-2 and Figure VIII-2 show the distribution of these types of units in Brookline from 1970 to 1997.

**TABLE VIII-2**  
**HOUSING UNITS BY TYPE**  
**TOWN OF BROOKLINE, 1970 - 1997**

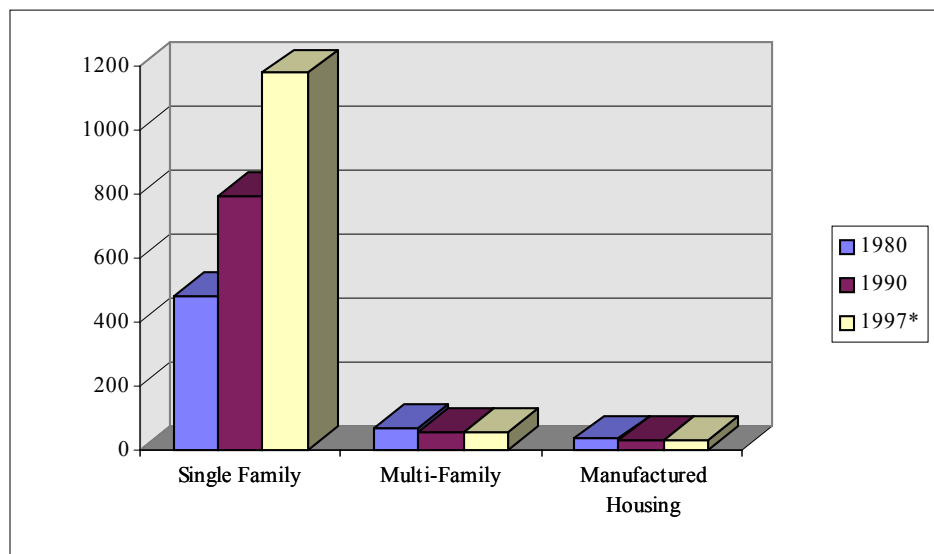
	<b>1970</b>		<b>1980</b>		<b>1990</b>		<b>1997*</b>	
	<b>Number</b>	<b>% of Total</b>	<b>Number</b>	<b>% of Total</b>	<b>Number</b>	<b>% of Total</b>	<b>Number</b>	<b>% of Total</b>
Single Family	311	87.6%	480	81.8%	792	89.9%	1,176	92.9%
Multi-Family	21	5.9%	70	11.9%	57	6.5%	58	4.6%
Manufactured Housing	23	6.5%	37	6.3%	32	3.6%	32	2.5%
Total	355	100.0%	587	100.0%	881	100.0%	1,266	100.0%

\* As of October 31

Source: NH Office of State Planning, *Current Estimates & Trends in New Hampshire's Housing Supply* (update 1994), November 1995; Brookline Town Report, 1995, 1996; Building Inspector's Report, October 31, 1997; U.S. Census

**FIGURE VIII-2**

HOUSING UNITS BY TYPE  
TOWN OF BROOKLINE, 1980 - 1997



Brookline's zoning ordinance does not allow more than a two-family unit (duplex). But the zoning ordinance is only one of the factors affecting the type of housing built in Brookline. Residential development is also determined by other factors including: lot size requirements; the lack of public water and sewer; the supply and demand variables within the construction market and economy; proximity to employment; and existing housing units. As a result of these factors, the growth of single-family units has far outpaced multi-family and manufactured housing units in recent years.

Single Family Homes

As shown in Table VIII-2, nearly 93 percent of the housing stock in Brookline is single family homes. The percentage of housing units which were single family homes dropped six percent between 1970 and 1980, as the amount of multi-family and duplex housing increased. Since 1980 single-family homes have accounted for all of the housing growth within Town, and has grown by nearly 1 1/2 times. By contrast, both multi-family and manufactured housing units have decreased from their 1980 levels. This trend is shown in Table VIII-3 and Figure VIII-3 in the number of building permits issued annually in recent years.

TABLE VIII-3  
RESIDENTIAL BUILDING PERMITS ISSUED,  
TOWN OF BROOKLINE, 1990 - 1997\*

	Est. Units 1990 Census	1990	1991	1992	1993	1994	1995	1996	1997*
Single Family	792	23	55	62	58	47	42	56	41
Multi-Family	57	0	0	0	0	0	0	1	0
Manufactured Housing	32	0	0	0	0	0	0	0	0
Total	881	23	55	62	58	47	42	57	41

\* As of October 31

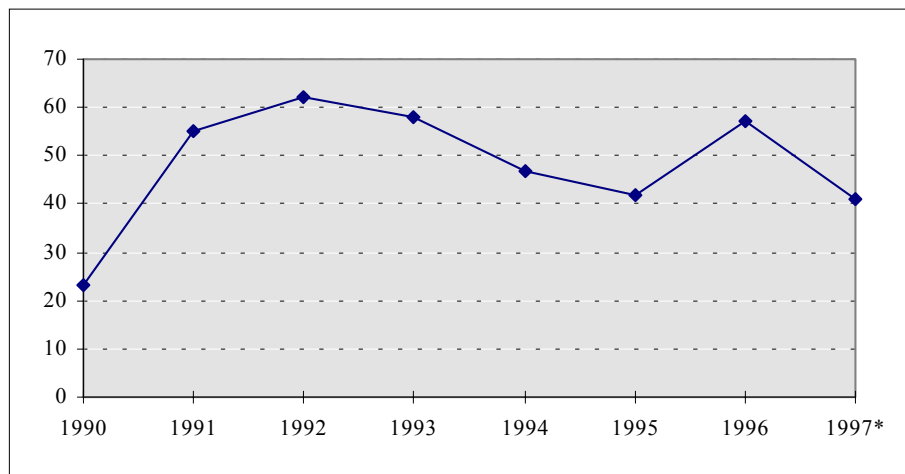
Source: NH Office of State Planning, *Current Estimates & Trends in New Hampshire's Housing Supply*:

Update: 1994, November 1995.

Brookline Town Report, 1995

Brookline Building Permit Book

FIGURE VIII-3  
TOTAL BUILDING PERMITS ISSUED  
TOWN OF BROOKLINE, 1990 - 1997



### Duplexes and Multi-Family Housing

Brookline's current zoning allows duplexes anywhere in town on a minimum lot size of 160,000 square feet, but allows only pre-existing multi-family housing of more than two units. There are currently three apartment buildings within Town, all near the Main Street/Steam Mill Hill Rd. area totaling 12 units. There has been an increase of only one multi-family (duplex) unit since 1990. Over half of the multi-family housing and duplexes in Brookline were built in the 1970's.

### Manufactured Housing

Brookline's zoning ordinance permits manufactured housing in the Residential-Agricultural District only as part of Manufactured Housing District of 20 acres or greater. Since 1980, the amount of manufactured housing has actually decreased by five units. The only manufactured housing district

within Town is an 11-lot subdivision located on Petersen Road, while the Field and Stream Trailer Park located on Dupaw-Gould Road provides 53 seasonal hookups. The rest of the manufactured housing is scattered throughout the Town.

It is also instructive to assess the number of building permits issued as a percent of a community's population to determine the impact of residential growth on a community. As is evident in Table VIII-4, the permit activity in Brookline is far more significant than the activity in other communities.

**TABLE VIII-4**  
**BUILDING PERMITS VS. POPULATION**  
**NRPC REGION, 1996**

	<b>1996 Est. Population</b>	<b>1996 Single Fam. Permits Issued</b>	<b>Permits Issued as a % of Population</b>
Amherst	9,663	113	1.17%
Brookline	3,128	57	1.82%
Hollis	6,481	45	0.69%
Hudson	21,072	106	0.50%
Litchfield	6,540	35	0.54%
Lyndeborough	1,414	15	1.06%
Merrimack	23,200	104	0.45%
Milford	12,660	43	0.34%
Mont Vernon	1,960	12	0.61%
Nashua	82,285	264	0.32%
Pelham	10,374	88	0.85%
Wilton	3,243	11	0.34%
Region	182,020	893	0.49%
County	354,317	1,708	0.48%

*Source: NH Office of State Planning, 1996 Annual Population Estimates,  
December 1995.*

*NH Office of State Planning, Current Estimates & Trends in  
New Hampshire's Housing Supply (update 1994), November 1995.*

In addition to the current housing stock, 68 new house lots have been approved by the Planning Board, with another 23 pending (Table VIII-5). None of these approved developments include manufactured housing, and only a small percentage are suitable for duplexes. Note that if all of these are built, Brookline's population will increase by 234 persons, based on the current estimated household size of 2.58. It is important to remember, however, that these lots will most likely develop gradually over time.

TABLE VIII-5  
 APPROVED UNDEVELOPED RESIDENTIAL LOTS  
 TOWN OF BROOKLINE  
 AS OF OCTOBER 31, 1997

<i>Subdivision</i>	<i># Lots Approved</i>	<i># Lots Remaining</i>	<i>Remaining Parcel #'s</i>
<i>Major subdivisions</i>			
Mountain Rd. Estates II & Birch Hill Estates II	60	4	D-18-13; D-20-13; D-20-6; D-57-17
Talbot Taylor Est.	23	2	G-61-4, -30
Elevations	23	7	J-17-5, -6, -7, -8, -10, -20, -21
Laurelcrest	44	15	J-39-11, -15, -18, -19, -20, -21, -22, -23, -24, -25, -30, -36, -43, -48, -49
<i>Approved 1997</i>			
Gavin Construction	6	5	F-18, 18-1, -2, -3, -4
One Line Realty	1	1	J-39-49
One Line Realty	1	1	J-39-48
Keith & Elaine Dunton	2	1	J-8-1
Robert & Beverly Petersen	2	1	K-56-1
Fresh Pond Realty	1	1	D-25-4
Cropp/Dupaw Realty Trust	(8 pending)		
Glendale Homes	(12 pending)		
David/Jeanne Marie Janik	(3 pending)		
<i>Approved 1996</i>			
Ruth Gaudet	3	1	G-45
Woodland Acres	8	8	J-25, 25-1, -2, -3, -5, -6, -7, -8
Adamyk/Chapman	6	3	H-77-3, -4, -5
Geo. Nelson, Jr.	6	2	E-11, 11-5
<i>Approved pre-1996</i>			
Cropp/Dupaw Realty	6	4	E-12, 12-1, -4, -5
Marlene Young	2	1	E-48-1
Capt. Douglass Dr.	4	1	K-83-2
Coon	3	2	F-43, 43-2
Peterson Rd.	13	6	K-57-1, -2, -4, -5, -6, -11
Scabbard Mill	13	2	D-89-2, -9
TOTAL	227	68	

## AGE OF HOUSING STOCK

Data regarding the age of a region's housing stock can relay useful information relative to housing needs of a particular area. In general, a large proportion of older houses may serve as an indication of the need for renovation and rehabilitation. A large number of older homes may also suggest a high percentage of buildings of potential historic significance.

Currently just over 17 percent of the region's housing stock was built before 1939, a decline from 25 percent in 1980, reflecting the tremendous amount of new construction experienced in the region since World War II (Table VIII-6 and Figure VIII-4).

In 1980, over one-third of Brookline's housing stock was built before 1939. This was the fourth highest percentage in the region. Due to the large number of housing units built in Brookline in recent years, the percent of housing units in town built before 1939 has dropped to 17 percent, matching the regional average. By contrast, 43 percent of Wilton's and 35 percent of Lyndeborough's housing stock predates 1940.

**TABLE VIII-6**  
**HOUSING UNITS BUILT BEFORE 1939**  
**NRPC REGION, 1980 - 1997**

	<b>Units Pre-1939</b>	<b>Total 1980</b>	<b>Percent of 1980 Total</b>	<b>Total 1990</b>	<b>Percent of 1990 Total</b>	<b>Total 1997*</b>	<b>Percent of 1997 Total**</b>
Amherst	531	2,598	20.4%	3,179	16.7%	3,628	14.6%
Brookline	216	587	36.8%	881	24.5%	1,258	17.2%
Hollis	364	1,563	23.3%	2,006	18.1%	2,427	15.0%
Hudson	670	4,533	14.8%	6,902	9.7%	7,695	8.7%
Litchfield	110	1,360	8.1%	1,845	6.0%	2,267	4.9%
Lyndeborough	198	376	52.7%	488	40.6%	560	35.4%
Merrimack	335	4,711	7.1%	7,915	4.2%	8,631	3.9%
Milford	1,292	3,287	39.3%	4,793	27.0%	5,175	25.0%
Mont Vernon	178	487	36.6%	614	29.0%	698	25.5%
Nashua	7,765	25,928	29.9%	33,383	23.3%	34,619	22.4%
Pelham	277	2,411	11.5%	3,118	8.9%	3,620	7.7%
Wilton	571	926	61.7%	1,251	45.6%	1,314	43.5%
Total	12,507	48,767	25.6%	66,375	18.8%	71,892	17.4%

\* Through August

\*\* Assuming no loss of pre-1939 units

Source: NH Office of State Planning, *Current Estimates & Trends in New Hampshire's Housing Supply* (update 1994), November 1995.  
 U.S. Bureau of the Census, Construction Statistics Division,  
 Building Permits Branch; U.S. Census

**FIGURE VIII-4**  
**HOUSING UNITS BUILT BEFORE 1939**  
**TOWN OF BROOKLINE VS. NRPC REGION, 1980 - 1997**

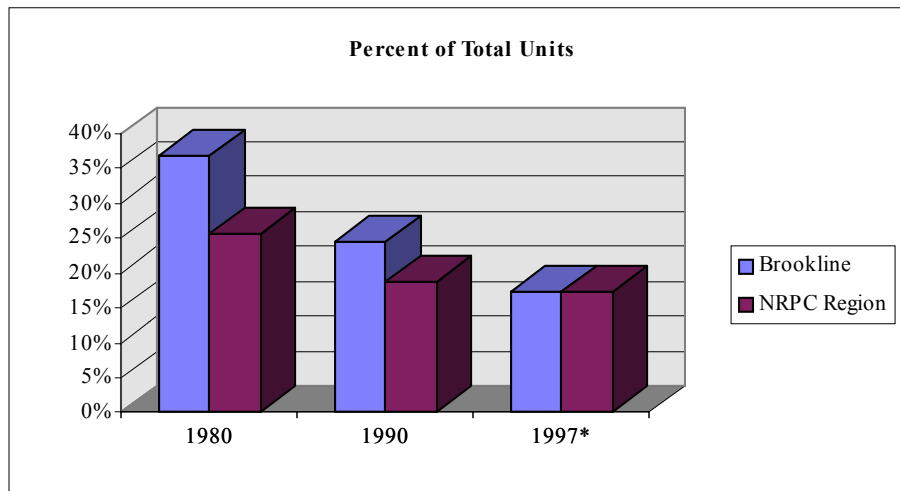


Table VIII-7 provides further evidence that the housing stock in Brookline is relatively new compared to neighboring towns.

**TABLE VIII-7**  
**MEDIAN YEAR HOUSING BUILT**  
**NRPC REGION, 1990**

Municipality	Year
Amherst	1973
Brookline	1974
Hollis	1975
Hudson	1977
Litchfield	1976
Lyndeborough	1962
Merrimack	1978
Milford	1973
Mont Vernon	1973
Nashua	1969
Pelham	1968
Wilton	1961
Hillsborough Co.	1968
State of N.H.	1968

Source: U.S. Census

## **HOUSEHOLDS**

A household is defined as a family living together in a single dwelling unit with common access to and use of all living and eating areas. Unfortunately, the available data on existing households from the U.S. Census and projections from the Office of State Planning are outdated, and as such may serve to



indicate general trends but should be viewed with caution. As shown in Table VIII-8, while the number of households in Town is increasing rapidly, household size is decreasing.

**TABLE VIII-8**  
**POPULATION, HOUSEHOLDS, AND AVERAGE HOUSEHOLD SIZE**  
**TOWN OF BROOKLINE, 1970-1990**

	<b>1970</b>	<b>1980</b>	<b>% Change</b>	<b>1990</b>	<b>% Change</b>
Population	1,167	1,766	51.3%	2,410	36.5%
Households	331	561	69.5%	811	44.6%
Avg. H.H. Size	3.53	3.15	-10.8%	2.97	-5.7%

Source: U.S. Census

Brookline's growth in households has been well above the regional average in the last two decades, and was the third highest in the region in the 1980's behind Merrimack and Hudson (Table VIII-9). The average annual rate from 2000 to 2010 is anticipated to be 2.8%, based on the NH Office of State Planning (OSP) projections, which indicate a significant anticipated decline in the growth of the number of households in the coming decades.

**TABLE VIII-9**  
**NUMBER OF HOUSEHOLDS**  
**NRPC REGION, 1970-1990**

	<b>1970</b>	<b>1980</b>	<b>% Change 1970-1980</b>	<b>1990</b>	<b>% Change 1980-1990</b>
Amherst	1,327	2,446	84.3%	2,988	22.2%
Brookline	331	561	69.5%	811	44.6%
Hollis	755	1,470	94.7%	1,942	32.1%
Hudson	2,823	4,221	49.5%	6,630	57.1%
Litchfield	397	1,283	223.2%	1,725	34.5%
Lyndeborough	227	346	52.4%	451	30.3%
Merrimack	2,183	4,384	100.8%	7,439	69.7%
Milford	2,107	3,148	49.4%	4,463	41.8%
Mont Vernon	253	454	79.4%	582	28.2%
Nashua	16,997	24,489	44.1%	31,051	26.8%
Pelham	1,377	2,336	69.6%	2,907	24.4%
Wilton	726	895	23.3%	1,152	28.7%
NRPC Region	29,503	46,033	56.0%	62,141	35.0%
Hillsborough Co.	68,236	95,820	40.4%	124,567	30.0%
State of N.H.	225,378	323,493	43.5%	411,186	27.1%

Source: U.S. Census

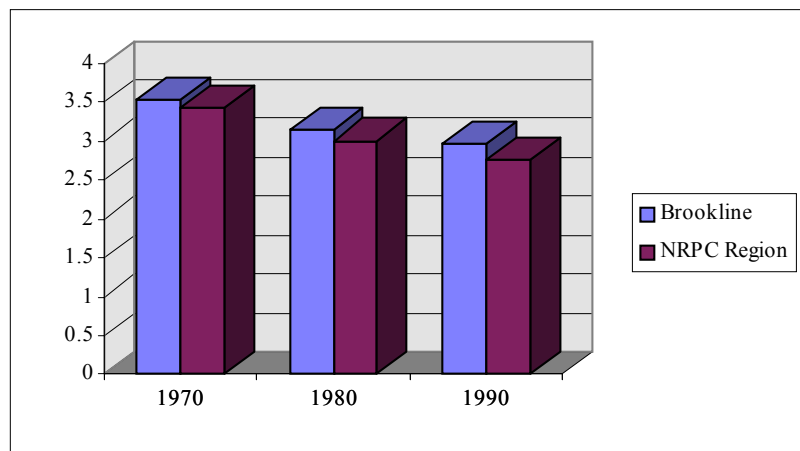
It is interesting to note in Table VIII-10 and Figure VIII-5 that the household size in Brookline is one of the largest in the region and has decreased more slowly than households in other communities.

**TABLE VIII-10**  
**PERSONS PER HOUSEHOLD**  
**NRPC REGION, 1970-1990**

	1970	1980	% Change 1970-1980	1990	% Change 1980-1990
Amherst	3.47	3.37	-2.9%	3.03	-10.1%
Brookline	3.53	3.15	-10.8%	2.97	-5.7%
Hollis	3.46	3.18	-8.1%	2.94	-7.5%
Hudson	3.77	3.32	-11.9%	2.95	-11.1%
Litchfield	3.58	3.23	-9.8%	3.2	-0.9%
Lyndeborough	3.48	3.09	-11.2%	2.87	-7.1%
Merrimack	3.94	3.51	-10.9%	2.98	-15.1%
Milford	3.14	2.76	-12.1%	2.64	-4.3%
Mont Vernon	3.58	3.18	-11.2%	3.11	-2.2%
Nashua	3.28	2.77	-15.5%	2.57	-7.2%
Pelham	3.93	3.46	-12.0%	3.24	-6.4%
Wilton	3.13	2.98	-4.8%	2.71	-9.1%
NRPC Region	3.42	3.00	-12.3%	2.76	-8.0%
Hillsborough Co.	3.28	2.89	-11.9%	2.7	-6.6%
State of N.H.	3.27	2.85	-12.8%	2.7	-5.3%

Source: U.S. Census

**FIGURE VIII-5**  
**PERSONS PER HOUSEHOLD**  
**TOWN OF BROOKLINE VS. NRPC REGION, 1970 - 1990**



Household projections for future years were last made by the N.H. Office of State Planning in 1987, and are no longer performed by that agency. In 1987, OSP projected a higher household size for Brookline than for the NRPC region as a whole.

## **HOUSING COSTS**

The U.S. Census provides an initial picture of housing costs in Brookline and the region. Most of the housing stock in Brookline was valued in 1990 in the \$125,000 to \$250,000 range (Table VIII-11 and

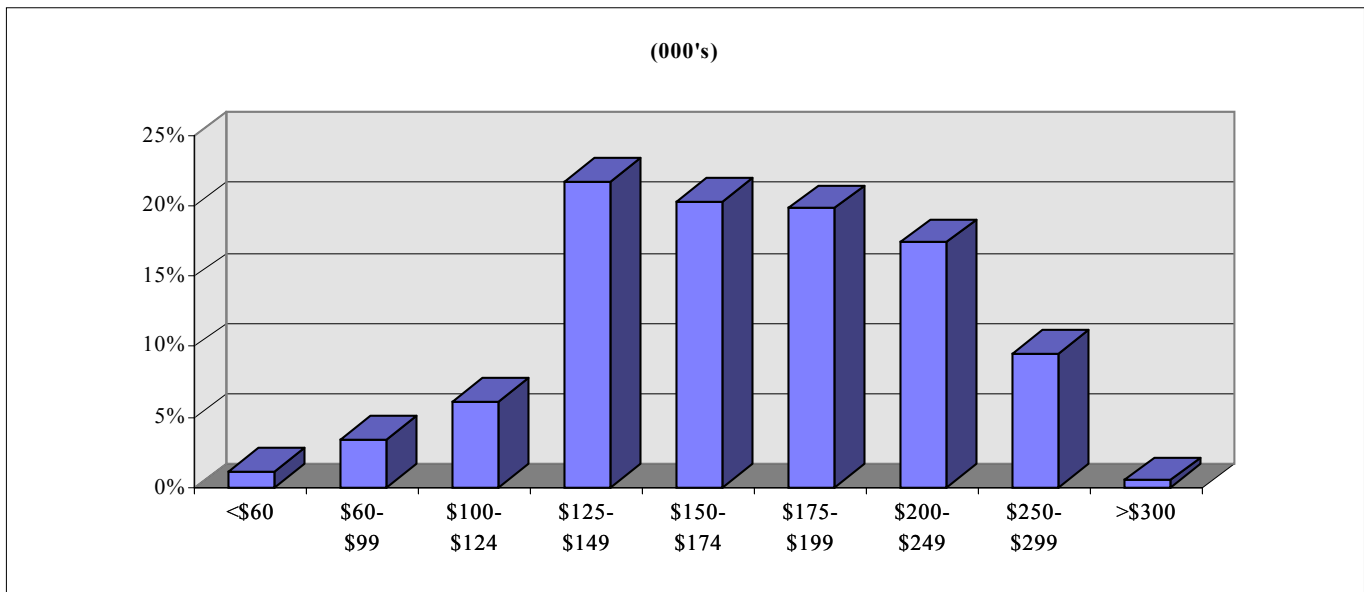
Figure VIII-6). The median value of housing in town in 1990, shown in Table VIII-12, was \$170,900. This figure represented almost a tripling of house value from 1980 and far exceeded the county value of \$137,500; only housing in Hollis and Mont Vernon grew in value at a faster rate in that time period.

**TABLE VIII-11**  
**VALUE COUNT OF OWNER-OCCUPIED HOUSING UNITS**  
**TOWN OF BROOKLINE, 1990**

	Units	Percent
<\$60,000	7	1.2%
\$60,000 - \$99,999	20	3.4%
\$100,000 - \$124,999	36	6.1%
\$125,000 - \$149,999	127	21.7%
\$150,000 - \$174,999	119	20.3%
\$175,000 - \$199,999	116	19.8%
\$200,000 - \$249,999	102	17.4%
\$250,000 - \$299,999	56	9.6%
>\$300,000	3	0.5%
Total	586	100.0%

Source: U.S. Census

**FIGURE VIII-6**  
**VALUE COUNT OF OWNER-OCCUPIED HOUSING UNITS**  
**TOWN OF BROOKLINE, 1990**



**TABLE VIII-12**  
**MEDIAN VALUE, OWNER-OCCUPIED HOUSING**  
**NRPC REGION, 1980-1990**

	<b>1980</b>	<b>1990</b>	<b>% Change 1980-1990</b>
Amherst	\$82,300	\$197,700	140.2%
Brookline	\$59,100	\$170,900	189.2%
Hollis	\$74,200	\$229,800	209.7%
Hudson	\$59,500	\$145,000	143.7%
Litchfield	\$62,400	\$147,500	136.4%
Lyndeborough	\$47,900	\$134,300	180.4%
Merrimack	\$59,400	\$139,700	135.2%
Milford	\$54,800	\$137,600	151.1%
Mont Vernon	\$60,200	\$176,400	193.0%
Nashua	\$55,800	\$138,800	148.7%
Pelham	\$59,100	\$160,500	171.6%
Wilton	\$49,200	\$134,400	173.2%
Hillsborough Co.	\$54,300	\$137,500	153.2%
State of N.H.	\$48,000	\$129,400	169.6%

*Source: U.S. Census*

More recent information is collected by The New Hampshire Housing Finance Authority (NHHFA), which maintains a database containing owner-occupied cost information for each of the communities in the state. NHHFA tracks the purchase price of homes broken down by new and existing (previously occupied) homes. It should be noted that small sample sizes produce highly volatile median figures.

Based on this survey, the median purchase price of existing single family homes in 1996 in Brookline was well above the regional average and ranked third out of twelve communities (Table VIII-13 and Figure VIII-7). However, new homes in Town are more affordable than six of the ten communities in which new homes were sold in 1996.

**TABLE VIII-13**  
**MEDIAN HOME PURCHASE PRICE\***  
**NRPC REGION, 1996**

Community	Existing Home	Sample Size	New Home	Sample Size
Amherst	\$158,000	156	\$235,250	44
Brookline	\$145,000	21	\$160,000	19
Hollis	\$187,000	66	\$256,400	26
Hudson	\$119,000	162	\$131,900	45
Litchfield	\$114,000	35	\$144,650	14
Lyndeborough	\$143,500	5	n/a	n/a
Merrimack	\$101,000	492	\$175,400	90
Milford	\$108,050	132	\$154,750	20
Mont Vernon	\$130,000	11	n/a	n/a
Nashua	\$96,000	880	\$182,100	150
Pelham	\$131,100	54	\$162,080	40
Wilton	\$102,500	12	\$151,460	2
NRPC Region	\$110,000	684	\$174,540	177

\* Includes single-family homes and condominiums

Source: N.H. Housing Finance Authority

**FIGURE VIII-7**  
**MEDIAN HOME PURCHASE PRICE**  
**TOWN OF BROOKLINE VS. NRPC REGION, 1996**

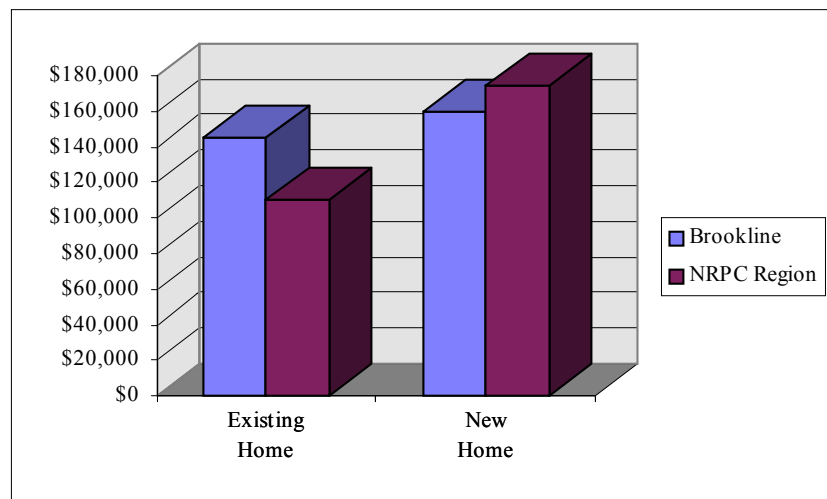


Table VIII-14 and VIII-15 and Figure VIII-8 show the median purchase prices of existing and new single family homes from 1992 to 1996. Consistent with the purchase price data shown in Table VIII-13, the growth in existing home prices in Brookline is nearly the highest in the region, while the growth in new home prices trails most other communities.

**TABLE VIII-14**  
**GROWTH IN MEDIAN EXISTING HOME PURCHASE PRICE\***  
**NRPC REGION, 1992 - 1996**

<b>Community</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>% Change 1992-1996</b>
Amherst	\$147,905	\$136,190	\$155,500	\$155,500	\$158,000	6.8%
Brookline	\$124,000	\$138,000	\$147,500	\$137,000	\$145,000	16.9%
Hollis	\$162,238	\$175,000	\$183,000	\$176,000	\$187,000	15.3%
Hudson	\$106,000	\$94,452	\$113,900	\$118,250	\$119,000	12.3%
Litchfield	\$104,000	\$106,024	\$111,450	\$109,900	\$114,000	9.6%
Lyndeborough	\$98,625	\$130,000	\$92,500	\$127,000	\$143,500	45.5%
Merrimack	\$96,000	\$97,762	\$92,750	\$99,600	\$101,000	5.2%
Milford	\$105,048	\$95,900	\$98,000	\$94,500	\$108,050	2.9%
Mont Vernon	\$126,238	\$107,905	\$149,000	\$137,000	\$130,000	3.0%
Nashua	\$101,048	\$105,024	\$94,900	\$93,450	\$96,000	-5.0%
Pelham	\$130,000	\$113,000	\$123,750	\$131,000	\$131,100	0.8%
Wilton	\$93,000	\$99,048	\$87,000	\$91,450	\$102,500	10.2%
NRPC Region	\$107,667	\$105,000	\$100,833	\$106,000	\$110,000	2.2%

*\* Includes single-family homes and condominiums*

*Source: N.H. Housing Finance Authority*

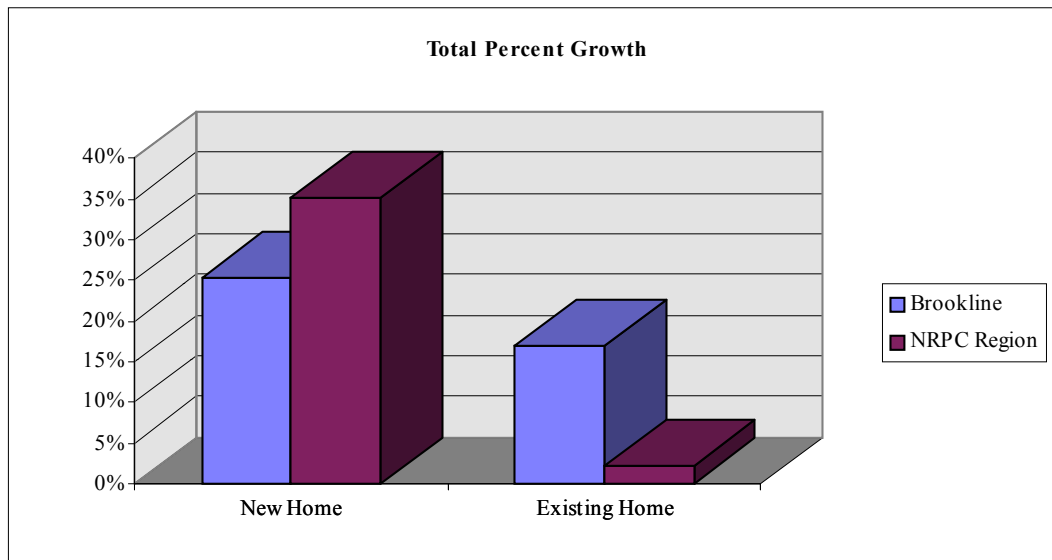
**TABLE VIII-15**  
**GROWTH IN MEDIAN NEW HOME PURCHASE PRICE\***  
**NRPC REGION, 1992 - 1996**

<b>Community</b>	<b>1992</b>	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>% Change 1992-1996</b>
Amherst	\$177,166	\$187,524	\$180,800	\$204,000	\$235,250	32.8%
Brookline	\$127,762	\$141,700	\$153,750	\$155,100	\$160,000	25.2%
Hollis	\$209,274	\$218,428	\$230,500	\$250,000	\$256,400	22.5%
Hudson	\$122,952	\$128,900	\$136,350	\$139,900	\$131,900	7.3%
Litchfield	\$114,381	\$121,380	\$132,400	\$155,100	\$144,650	26.5%
Lyndeborough	n/a	n/a	n/a	n/a	n/a	n/a
Merrimack	\$152,000	\$146,050	\$165,100	\$158,000	\$175,400	15.4%
Milford	\$110,476	\$133,393	\$130,750	\$128,950	\$154,750	40.1%
Mont Vernon	\$119,952	n/a	\$134,900	n/a	n/a	n/a
Nashua	\$141,000	\$149,350	\$142,700	\$146,800	\$182,100	29.1%
Pelham	\$129,429	\$132,100	\$146,500	\$152,700	\$162,080	25.2%
Wilton	n/a	\$114,950	n/a	n/a	\$151,460	n/a
NRPC Region	\$129,215	\$145,016	\$152,967	\$157,200	\$174,540	35.1%

*\* Includes single-family homes and condominiums*

*Source: N.H. Housing Finance Authority*

**FIGURE VIII-8**  
**GROWTH IN MEDIAN HOME PURCHASE PRICE\***  
**TOWN OF BROOKLINE VS. NRPC REGION, 1992 - 1996**



## **COST OF RENTAL HOUSING**

The cost of rental housing in the region is significantly greater than the county or state averages, according to data collected by the U.S. Census and a statewide survey conducted annually by the New Hampshire Housing Finance Authority. As shown in Table VIII-16, median rent for all units in the region was \$605 in 1990 compared to \$513 for the county and \$479 for the state. Rents have increased dramatically in the ten-year period since 1980.

Brookline's rental costs in 1990 were the second highest in the region, owing largely to the lack of available units. Brookline landlords say that vacancy rates are extremely low, and that rental units are advertised for only short periods of time (usually less than a week) before being taken. The demand is outweighing the supply, which is driving up prices. As a result, the Town's median rental rate grew faster than any other community.

**TABLE VIII-16  
MEDIAN RENTS  
NRPC REGION, 1980-1990**

	<b>1980</b>	<b>1990</b>	<b>% Change 1980-1990</b>
Amherst	\$285	\$757	165.6%
Brookline	\$245	\$710	189.8%
Hollis	\$233	\$653	180.3%
Hudson	\$243	\$636	161.7%
Litchfield	\$248	\$531	114.1%
Lyndeborough	\$232	\$467	101.3%
Merrimack	\$278	\$702	152.5%
Milford	\$250	\$557	122.8%
Mont Vernon	\$253	\$538	112.6%
Nashua	\$255	\$574	125.1%
Pelham	\$276	\$623	125.7%
Wilton	\$197	\$507	157.4%
NRPC Region	\$250	\$605	142.2%
Hillsborough Co.	\$214	\$513	139.7%
State of N.H.	\$206	\$479	132.5%

*Source: U.S. Census*

Few rental units exist in Brookline. These include the duplexes and the preexisting apartment buildings mentioned earlier and other rental units such as a refinished basement, room, or barn, or renting of an entire single family home. According to the 1990 Census, there were 88 renter occupied units within Town. At that time, it was ten percent of the total number of units within Town. It is now estimated that approximately seven percent of the units within Brookline are rental, as only one duplex was built since that time.

Because of the small number of rental units within Town, obtaining current rental price data is not possible. The best indication of Brookline rental costs are shown in Table VIII-17 which shows the range and median of 1996 rental costs in the Nashua Primary Metropolitan Statistical Area (PMSA), and Table VIII-18 which shows Nashua PMSA prices from 1992 to 1996.



**TABLE VIII-17**  
**MONTHLY COST FOR RENTAL HOUSING**  
**NASHUA PMSA\*, 1996**

Number of Bedrooms	Sample Size	Median Contract Rent	Median Gross Rent	Rent Range
0	57	\$411	\$450	\$265-\$603
1	561	\$565	\$606	\$336-\$870
2	1094	\$650	\$718	\$404-\$1,294
3	169	\$650	\$768	\$465-\$1,301
4+	8	**	**	\$665-\$1,368
All Units	1,889	\$630	\$696	\$265-\$1,368

\* Nashua PMSA includes Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, Nashua, New Ipswich, Wilton

\*\* Indicates inadequate sample size

*Source: New Hampshire Housing Finance Authority,  
 1996 Residential Rental Cost Survey*

As seen in Table VIII-18, rental costs in the PMSA have remained relatively stable for efficiency, one and two bedroom units, while the cost of three bedroom units actually decreased. As shown in Table VIII-19, the cost of rental housing in the Nashua PMSA is higher than state and county averages.

**TABLE VIII-18**  
**AVERAGE MONTHLY RENTAL HOUSING COSTS**  
**NASHUA PMSA, 1992-1996**

	1992	1993	1994	1995	1996
0 Bedrooms	\$411	*	\$433	\$434	\$450
1 Bedroom	\$588	\$618	\$608	\$571	\$606
2 Bedrooms	\$687	\$717	\$711	\$677	\$718
3 Bedrooms	\$859	\$850	\$891	\$778	\$768
4+ Bedrooms	*	*	*	*	*
All Units	\$654	\$703	\$678	\$637	\$696

\* Data not available

Note: costs shown are median monthly gross rent figures

*Source: New Hampshire Housing Finance Authority,  
 Residential Rental Cost Survey, 1992 through 1996 issues*

TABLE VIII-19  
AVERAGE MONTHLY RENTAL HOUSING COSTS  
NASHUA PMSA, COUNTY, AND STATE: 1996

Number of Bedrooms	Nashua PMSA	Hillsborough County	State of N.H.
0	\$450	\$395	\$405
1	\$606	\$556	\$514
2	\$718	\$704	\$663
3	\$768	\$714	\$718
4+	*	*	\$747
All Units	\$696	\$656	\$596

\* Data not available

*Source: New Hampshire Housing Finance Authority,  
1996 Residential Rental Cost Survey*

## ASSISTED HOUSING

In 1995, 2,430 units of assisted rental housing existed in the region. This assistance comes from one of four agencies: the New Hampshire Housing Finance Authority (NHHFA), the Farmers Home Administration (FmHA), the Department of Housing and Urban Development (HUD), or the Housing Authority of Nashua. Rental assistance is provided through rental subsidies, vouchers such as the Section 8 program, or through low-income loans. Although the demand for assisted family housing is higher than the demand for subsidized elderly housing, the number of assisted units available to non-elderly families is relatively low in the region. Currently no assisted housing exists in Brookline.

## LOCAL HOUSING NEEDS ASSESSMENT

A growing concern nationally, as well as in New Hampshire, has been the ability of low- and moderate-income households and special needs groups, such as the elderly and the handicapped, to find safe and adequate housing at costs within their means. Recent New Hampshire legislation and court decisions have attempted to address this issue by encouraging communities to take positive steps to address the housing needs of all people including low and moderate-income families and individuals.

In 1988, the New Hampshire Legislature enacted Senate Bill 317-FN, which amended RSA 674:2, II and RSA 36:47, II, requiring that the housing section of a municipal master plan address "current and future housing needs of residents of all levels of income of the municipality and of the region in which it is located." These needs are identified in the 1994 Regional Housing Needs Assessment prepared by the Nashua Regional Planning Commission, which provides the foundation upon which this chapter is based.

The courts have also had a powerful role in influencing local housing policy. The 1983 landmark case of Southern Burlington NAACP v. Town of Mount Laurel in New Jersey affirmed local responsibility in meeting regional housing needs, and was used as a precedent in New Hampshire court cases including Soares et al. v. Town of Atkinson and Wayne Britton & a. v. Town of Chester. Key principles articulated in these decisions include:

- It is unconstitutional to use local land use regulations to discourage or prevent realistic opportunities for the development of housing affordable to certain economic classes of people
- Land use regulations cannot be used to create enclaves for the rich or ghettos for the poor. A town cannot devise its regulations to permit housing to be developed for only certain classes of people, nor can it delegate sections of a community to house people by economic class.
- Multi-family housing is the only reasonable means of providing housing for most low and all very-low income families in the southern tier of New Hampshire.

Brookline must ensure that it is in compliance with these rulings by permitting and encouraging a variety of housing types within Town.

### Defining Low and Moderate Income

Income categories are defined by a comparison to the area's median family income. Very-low income households are defined by the U.S. Department of Housing and Urban Development as households with annual incomes below 50 percent of the median household income for a specified geographic area. Low income households are those which earn between 50 to 80 percent of the median income; moderate income households earn between 80 to 120 percent; middle income earn 120 to 150 percent; and higher incomes earn more than 150 percent. It is important to note that households in the categories of low and very low income are not necessarily below the poverty level. While the poverty level is a constant figure, median income levels vary widely throughout the U.S., and therefore are more significant than poverty levels in assessing local housing needs.

#### *Very Low-Income*

Very low-income households are defined as those families earning less than 50 percent of the PMSA's median family income. In 1990, this income group made up approximately 16 percent of the region's households. This group may include households below the poverty line, families on public assistance, the unemployed, as well as households comprised of young people just entering the workforce, elderly households on fixed incomes, handicapped individuals, single-parent households, and other households with special needs.

Families in this category have the most critical housing need. For most of these families, home ownership is not possible. Rental multi-family housing is the principal housing option for most households in this category, while manufactured housing may also be viable.

Obviously, obtaining adequate housing for these households is extremely difficult, particularly for those families with children. Most families in this category must spend more than the recommended percentage on housing costs. Such high percentages of household income devoted to housing may force a household to reduce expenditures on essential needs such as food and clothing. This problem is further aggravated in households with special housing needs. For most households in this income group, the housing choices must be made between living in crowded and often substandard conditions or paying costs beyond their means. At the lower end of this category, some households may be pushed into homelessness as a result of only minor financial setbacks.

#### *Low-Income*

Low-income families earn between 50 and 80 percent of the median income for the PMSA. In 1990, this income group made up approximately 19 percent of the region's households. For the majority of households in this income group, rental of a multi-family unit is the primary housing choice. Unlike the

very low-income families, however, most households within this income group can obtain housing at market rates. Many still must pay more than recommended percentages for housing costs, particularly families with two or more children. This is largely due to the severe shortage and high rents for units with three or more bedrooms.

#### *Moderate-Income*

Moderate-income households earn from 80 to 120 percent of the PMSA's median family income. In 1990, this income group made up approximately 26 percent of the region's households and was the largest income category. Obtaining decent housing for households within this income category is possible at market rates although housing choices and location are limited. In general, households at the upper end of this income category can afford to purchase all but the most expensive condominium units on the market and most types of manufactured homes, and can obtain market rate rental housing. Relatively few households in this group, however, can afford to purchase a conventional single-family home. This is particularly true for first-time homebuyers. As with low-income households, moderate-income families with children are faced with the most difficult problems in obtaining adequate housing. At the lower end of the scale in particular, obtaining either rental or owner-occupied housing with more than two bedrooms is difficult due to high cost and lack of supply.

#### *Middle-Income*

Middle-income families earn between 120 and 150 percent of the PMSA's median family income. In 1990, this income group made up approximately 17 percent of the region's households. Most families in this category can afford to rent or purchase housing at market rates. Rental housing, condominiums, manufactured homes and moderately priced single-family homes are all housing options for this income group. The greatest housing limitation confronting this income group is location. An additional obstacle is that their income levels are too low to purchase homes in some communities, but too high to receive mortgage assistance from the N.H. Housing Finance Authority.

#### *Higher-Income*

Higher-income families are those earning more than 150 percent of the PMSA's median family income. In 1990, this income group made up approximately 22 percent of the region's households, the second largest income category. In nearly all cases, people in this group can obtain owner-occupied or rental housing at market rates. However, even families in this range may not be able to purchase a home in some of the region's municipalities. Generally, the wide range of housing choices for this income group indicates that their housing needs are currently being met within the region.

### 1996 Family Income Categories

In 1996, the median family income in the Nashua Primary Metropolitan Statistical Area (PMSA) was \$56,900. For the PMSA as a whole, as shown in Table VIII-21, very low-income households are those that earn less than \$28,450 annually, while low-income households earn between \$28,450 and \$45,520 annually. These income categories vary depending upon family size and are displayed in Table VIII-22 for families of one to eight people.

**TABLE VIII-21**  
**INCOME CATEGORIES: FAMILY OF FOUR**  
**NASHUA PMSA\*, 1996**

**1996 Median Family Income: \$56,900**

<b>Category</b>	<b>% of Median Income</b>	<b>Median Family Income</b>
Very low income	Less than 50	Less than \$28,450
Low income	50 to 80	\$28,450 to \$45,520
Moderate income	80 to 120	\$45,520 to \$68,280
Middle income	120 to 150	\$68,280 to \$85,350
Higher incomes	More than 150	More than \$85,350

*\* The Nashua PMSA includes Amherst, Brookline, Hollis, Hudson, Litchfield, Londonderry, Merrimack, Milford, Mont Vernon, Nashua and Wilton.*

*Source: N.H. Housing Finance Authority  
U.S. Department of Housing and Urban Development*

**TABLE VIII-22**  
**INCOME CATEGORIES: ALL FAMILY SIZES**  
**NASHUA PMSA\*, 1996**

<b>Size of Family</b>	<b>Median Family Income</b>	<b>Very Low Income</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>Middle Income</b>	<b>Higher Incomes</b>
1	\$39,830	Less than \$19,915	\$19,915 to \$31,864	\$31,864 to \$47,796	\$47,796 to \$59,745	Over \$59,745
2	\$45,520	Less than \$22,760	\$22,760 to \$36,416	\$36,416 to \$54,624	\$54,624 to \$68,280	Over \$68,280
3	\$51,210	Less than \$25,605	\$25,605 to \$40,968	\$40,968 to \$61,452	\$61,452 to \$76,815	Over \$76,815
4	\$56,900	Less than \$28,450	\$28,450 to \$45,520	\$45,520 to \$68,280	\$68,280 to \$85,350	Over \$85,350
5	\$61,452	Less than \$30,726	\$30,726 to \$49,162	\$49,162 to \$73,742	\$73,742 to \$92,178	Over \$92,178
6	\$66,004	Less than \$33,002	\$33,002 to \$52,803	\$52,803 to \$79,205	\$79,205 to \$99,006	Over \$99,006
7	\$70,556	Less than \$35,278	\$35,278 to \$56,445	\$56,445 to \$84,667	\$84,667 to \$105,834	Over \$105,834
8	\$75,108	Less than \$37,554	\$37,554 to \$60,086	\$60,086 to \$90,130	\$90,130 to \$112,662	Over \$112,662

*\* The Nashua PMSA includes Amherst, Brookline, Hollis, Hudson, Litchfield, Londonderry, Merrimack, Milford, Mont Vernon, Nashua and Wilton.*

*Source: N.H. Housing Finance Authority; U.S. Department of Housing and Urban Development*

### **Incomes Needed to Purchase and Rent in Brookline**

It is first instructive to compare housing and rental costs in Brookline to the earning capacity of various income categories. Tables VIII-23 and VIII-24 show the income needed to purchase and rent housing within Town. These figures are based on the general industry rules-of-thumb that monthly rent should not exceed 30 percent of the family's gross income, and that the purchase price of a house should be no more than 2.5 times a family's gross income. Providing an estimation of the income required to purchase a house is considerably more complex, owing to the many variables involved in the amount of money needed to purchase a home, including the prevailing interest rate, the amount of downpayment,

the tax on assessment of each community, the amount of outside financial assistance, and the length of the mortgage. Since current rental rates are not available by municipality, Table VIII-24 shows two rental figures: PMSA rental rates, and estimated rental rates based on the 1990 U.S. Census. As shown in Table VIII-17, average rents in Brookline in 1990 were 17 percent higher than the regional average. An estimate of current rates is then made by multiplying that percentage by PMSA rates.

**TABLE VIII-23**  
**INCOME NEEDED TO PURCHASE A HOME**  
**TOWN OF BROOKLINE, 1996**

	<b>Median Purchase Price</b>	<b>Annual Income Needed*</b>
Existing Home	\$145,000	\$58,000
New Home	\$160,000	\$64,000

*\* Assuming purchase price no more than 2.5 times income*

**TABLE VIII-24**  
**INCOME NEEDED TO RENT**  
**NASHUA PMSA, EST. TOWN OF BROOKLINE, 1996**

<b>Number of Bedrooms</b>	<b>PMSA Monthly Rent</b>	<b>Annual Income Needed*</b>	<b>Est. Brookline Monthly Rent**</b>	<b>Annual Income Needed*</b>
0	\$450	\$18,000	\$528	\$21,124
1	\$606	\$24,240	\$711	\$28,447
2	\$718	\$28,720	\$843	\$33,704
3	\$768	\$30,720	\$901	\$36,052
4+	n/a	n/a	n/a	n/a

*\* Assuming rental costs no more than 30 percent of income*

*\*\* Based on ratio to regional average in 1990 U.S. Census*

It is evident by comparing these tables to the income ranges listed in Table VIII-22 that most families in the very low- and low-income categories, and even many smaller families in the moderate- and middle-income groups, can not afford to purchase either an existing or new home within Town. Estimated Town rental costs are more affordable for those families most in need, but many families are seemingly not able to afford the size unit which suits their family's space needs, or alternatively must pay more than 30 percent of their income in rent.

#### Existing Housing Needs

All regional planning commissions in New Hampshire are charged through RSA 36:47 (II) with preparing regional housing needs assessments. As stated in the NRPC's 1994 Regional Housing Needs Assessment, the purpose of the housing needs assessment is to determine the existing and future need for housing of all levels of income for each the region's communities and for the region as a whole.

The following section is excerpted from the NRPC's 1994 Regional Housing Needs Assessment. The reader is referred to this document for more specific information on the analysis and methodology behind the summary provided below. However, a few key points are worth repeating:

- Since it is assumed that middle and upper-income households in the region can obtain adequate market rate housing, "housing need" is considered to be limited to low and very low moderate income households and those households with special housing needs.
- The Regional Housing Needs Assessment should not be interpreted to suggest that any community has an affirmative obligation to provide housing for people of any income group. On the contrary, its purpose is to provide estimates of housing need that can serve as benchmarks for each community as it plans to meet its obligation to provide reasonable opportunity for the development of decent affordable housing for people and families of all levels of income.
- Absent the use of a survey, the most reliable estimate of the number of low and very low income households that pay more than 30% of household income is provided by the U.S. Census. The income categories used by the Census, however, do not correspond to the Nashua PMSA's low and very low income thresholds. This discrepancy is due to variations in median incomes for each geographical area. The Census categories correspond to income groups which represent households with annual incomes between 44% and 76% of the PMSA's median income (\$20,000 to \$34,999), 22% to 44% of the median income (\$10,000 to \$19,999) and less than 22% of the median income (<\$10,000).

In 1990, the median household income for the Nashua PMSA was \$46,786. Low income households, therefore, were those with annual household incomes between \$22,893 and \$37,429. Very low-income households were those which earned less than \$23,393 annually.

Table VIII-25 depicts the number of renter households in each of the region's communities which pay in excess of 30% or 35% of total household income for rent. A total of 30 renter households existed in Brookline in 1990, which is a very small percentage of the over 11,000 households in the region. Most of those households in Brookline were in the 44 to 76 percent category. It is evident most of the region's households are concentrated in the urban centers of Nashua, Merrimack, Hudson and Milford.

**TABLE VIII-25**  
**NUMBER OF RENTER HOUSEHOLDS PAYING IN EXCESS OF**  
**30% or 35% OF ANNUAL INCOME FOR RENT BY MUNICIPALITY**

MUNICIPALITY	INCOME CATEGORIES			Total
	<\$10,000	\$10,000 to \$19,999	\$20,000 to \$34,000	
<b>Amherst</b>				
30% to 34%	0	0	6	6
>35%	12	0	16	28
Total	12	0	22	34
<b>Brookline</b>				
30% to 34%	0	0	0	0
>35%	6	0	24	30
Total	6	0	24	30
<b>Hollis</b>				
30% to 34%	0	0	0	0
>35%	8	0	17	25
Total	8	0	17	25
<b>Hudson</b>				
30% to 34%	26	32	57	115
>35%	89	105	172	366
Total	115	137	229	481
<b>Litchfield</b>				
30% to 34%	0	21	26	47
>35%	0	16	27	43
Total	0	37	53	90
<b>Lyndeborough</b>				
30% to 34%	0	0	0	0
>35%	4	0	0	4
Total	4	0	0	4
<b>Merrimack</b>				
30% to 34%	0	12	31	43
>35%	59	128	130	317
Total	59	140	161	360
<b>Milford</b>				
30% to 34%	21	36	171	228
>35%	107	143	145	395
Total	128	179	316	623
<b>Mont Vernon</b>				
30% to 34%	0	0	0	0
>35%	0	5	2	7
Total	0	2	2	7
<b>Nashua</b>				
30% to 34%	149	244	482	875
>35%	1,305	1,490	884	3,679
Total	1,454	1,734	1,366	4,554
<b>Pelham</b>				
30% to 34%	0	0	0	0
>35%	5	24	23	52
Total	5	24	23	52
<b>Wilton</b>				
30% to 34%	13	8	11	32
>35%	31	40	0	71
Total	44	11	11	103
<b>NRPC REGION</b>				
30% to 34%	1,835	2,264	2,224	6,363
>35%	1,626	1,951	1,440	5,017
Total	3,461	4,215	3,664	11,380



However, simply tabulating the number of households that pay excessive amounts for rent is not an adequate measure of housing need, since it does not reflect the number of households which may be paying in excess of 30% of their incomes for housing for reasons other than the unavailability of lower-cost housing. Table VIII-26 depicts the number of rental units occupied by households of each lower income category for each community in the region. Thirty of the 39 units in Brookline meeting this description in 1990 were occupied by low-income households, while nine were very-low income.

**TABLE VIII-26**  
**NUMBER OF HOUSEHOLDS IN LOWER INCOME GROUPS**  
**BY COMMUNITY**

Number of Households By Income Group			
Municipality	Annual Household Income		
	<\$10,000	\$10,000 to \$19,999	\$20,000 to \$34,999
	(<22% )	(22% to 44% )	(44% to 76% )
Amherst	14	0	62
Brookline	9	0	30
Hollis	8	0	30
Hudson	145	148	481
Litchfield	7	37	114
Lyndeborough	4	0	12
Merrimack	73	172	277
Milford	166	236	638
Mont Vernon	2	5	7
Nashua	2,048	2,142	3,487
Pelham	35	48	92
Wilton	87	83	61
NRPC Region	2,598	2,871	5,291
(% ) = % of Median Household Income for Nashua PMSA			

Assuming that not more than 30% of household income should be spent for housing, the number of rental units currently in existence in each community which are affordable to households in each respective category is depicted in Table VIII-27. A total of 48 affordable units were available in Town in 1990.

**TABLE VIII-27**  
**NUMBER OF EXISTING RENTAL UNITS AFFORDABLE TO EACH INCOME CATEGORY**  
**BY COMMUNITY**

Number of Occupied Units By Gross Rent			
Municipality	Monthly Gross Rent		
	<\$299	\$300 to \$549	\$550 to \$999
Amherst	0	7	115
Brookline	3	5	40
Hollis	0	6	50
Hudson	66	289	969
Litchfield	7	66	132
Lyndeborough	0	13	17
Merrimack	40	47	807
Milford	123	404	1,015
Mont Vernon	0	8	13
Nashua	1,088	2,923	7,776
Pelham	16	36	300
Wilton	61	85	132
NRPC Region	1,404	3,889	11,366

Finally, in Table VIII-28, the number of affordable units available is subtracted from the number of lower income households in each category to estimate the number of units which would need to be added in each community to meet the existing housing need. Only 3 units were affordable to households in Brookline earning less than \$10,000, leaving a need for 6 additional units. A surplus of affordable units were available to families in the other two categories.

**TABLE VIII-28**  
**NUMBER OF ADDITIONAL UNITS NEEDED TO MEET HOUSING NEED OF**  
**EACH INCOME CATEGORY BY COMMUNITY**

Number of Units Needed for Each Income Group (Surplus or Deficiency)			
Municipality	Annual Household Income		
	\$10,000 to	\$20,000 to	
	<\$10,000 ( <22% )	\$19,999 (22% to 44% )	\$34,999 (44% to 76% )
Amherst	14	(7)	(53)
Brookline	6	(5)	(10)
Hollis	8	(6)	(20)
Hudson	79	(141)	(488)
Litchfield	0	(29)	(18)
Lyndeborough	4	(13)	(5)
Merrimack	33	125	(530)
Milford	43	(168)	(377)
Mont Vernon	2	(3)	(6)
Nashua	960	(781)	(4,289)
Pelham	19	12	(208)
Wilton	26	(2)	(71)
	0	0	0
NRPC Region	1,194	(1,018)	(6,075)
(#)= Number of Existing In Excess of Need			

The below \$10,000 income category (less than 22% of the median) is the most difficult category to serve. Little market rate housing can be developed at gross rents (inclusive of utilities) below \$299 per month without subsidy. As a result, a housing need exists for this income category in all of the region's communities. This category is also likely to include large numbers of households with special needs such as elderly households, the disabled and households in danger of homelessness. Brookline should ensure that its zoning and regulatory schemes provide reasonable opportunities for the development of market rate housing for households in the 22% to 76% income range, but the development of housing for those households will require greater assistance and ingenuity.

### Future Housing Needs

Tables VIII-29 through VIII-31 compute the number of housing units which will be needed in Brookline and in the region from 1980 to 2010 within each income category, so that housing needs for future residents can be addressed.

Tables VIII-29 and VIII-30 begin with the population projections prepared by the NH Office of State Planning. Persons per unit figures for 1980, 1990, and 1996 are provided based on known population and housing unit figures for those years. A persons per unit straight-line projection is then made for the years 2000 and 2010 based on the annual percent decline from 1980 to 1996. Dividing the population by persons per unit yields the number of housing units needed to serve the population in each year; the three percent vacancy rate is considered a healthy vacancy rate to ensure competitive pricing and is included to allow people to move between homes. The accuracy of these projections relies mainly on the accuracy of the population projections and the average household size.

**TABLE VIII-29**  
**PROJECTED HOUSING NEEDS**  
**TOWN OF BROOKLINE, 1980-2010**

Year	Population	Persons Per Unit*	Housing Units Needed	Plus 3% Vacancy	Total Units Needed
1980	1,776	2.92	609	18	627
1990	2,410	2.74	881	26	907
1996	3,128	2.55	1,225	37	1,262
2000	4,140	2.47	1,673	50	1,724
2010	5,953	2.28	2,609	78	2,687

\* 1980, 1990, 1996: total population / total housing units

\* 2000, 2010: straight-line projection based on historic percentage  
of -0.8% decline per year

*Source: N.H. Office of State Planning, Annual Population Estimates and Projections, 1996  
1990 U.S. Census; U.S. Bureau of the Census, Construction Statistics Division*

**TABLE VIII-30**  
**PROJECTED HOUSING NEEDS**  
**NRPC REGION, 1980-2010**

Year	Population	Persons Per Unit*	Housing Units Needed	Plus 3% Vacancy	Total Units Needed
1980	138,089	2.88	47,923	1,438	49,361
1990	171,478	2.58	66,375	1,991	68,366
1996	182,020	2.55	71,270	2,138	73,408
2000	193,853	2.48	78,123	2,344	80,467
2010	216,910	2.31	94,100	2,823	96,923

\* 1980, 1990, 1996: total population / total housing units

\* 2000, 2010: straight-line projection based on historic percentage  
of -0.7% decline per year

*Source: N.H. Office of State Planning, Annual Population Estimates and Projections, 1996  
1990 U.S. Census; U.S. Bureau of the Census, Construction Statistics Division*

Table VIII-31 first shows the approximate percentage of families which fall into each income category within the region based on the 1990 U.S. Census. These figures indicate the need which must be served to some extent by each community within the region; it is assumed that the current and future distribution will remain approximately the same as it was in 1990. By subtracting the total units needed in 2010 from the existing number of units in 1996 (i.e. 2,687 minus 1,225 in Brookline), the number of new units needed by 2010 can be distributed by income category.

A total of 1,462 units will be needed to serve population growth in Brookline, including 104 units to serve very low-income residents, 133 units to serve low-income residents, and 264 units to serve moderate-income residents. Taking into account the existing needs analysis in Table VIII-28, there was a

deficiency of six units to serve very low-income families, and a surplus of five units for low-income and ten units for moderate-income families. This current need should be factored into the future housing needs analysis. Although there is a large housing need by the year 2010, the amount of housing to be built per year is rather small. The difficulty, however, is achieving a range of housing for all types of needs and income levels.

**TABLE VIII-31  
HOUSING NEEDS BY INCOME  
BROOKLINE & NRPC REGION**

<b>Income Range</b>	<b>Percent of Total</b>	<b>Brookline Units Needed by 2010</b>	<b>Brookline Units Needed Annually</b>	<b>NRPC Units Needed by 2010</b>	<b>NRPC Units Needed Annually</b>
Very low income	7%	104	7	1,833	131
Low income	9%	133	9	2,329	166
Moderate income	18%	264	19	4,629	331
Middle income	21%	310	22	5,442	389
Higher incomes	45%	651	46	11,420	816
All Incomes	100%	1,462	104	25,653	1,832

### **Special Housing Needs**

In addition to housing needs based on income, the housing stock within a community should provide housing for the broad range of differing lifestyles, household types and for population groups with special housing needs such as the elderly, families without children, the handicapped, deinstitutionalized individuals and others. The housing needs and housing types most appropriate for some of these groups is described below.

#### *Elderly Persons*

As described in the Population chapter, the percent of the population in Brookline which is elderly has nearly doubled since 1970, but as a percentage of overall population the elderly group declined to 7 percent which was well below the regional average in 1990. The decline reflects the large number of young in-migrants, especially of working-age, to Town as well as the relative lack of support services and housing options for the elderly. This is expected to continue from 1980 to 1990 and from 1990 to 2010, following the national trend of an overall older population. Although the housing needs of the elderly vary, it is generally true that elderly households are smaller than average and, therefore, require smaller home sizes than typical single family homes.

#### *Disabled Persons*

As described in the Population chapter, a total of 107 Brookline residents above the age of 16 in 1990 were disabled. These residents comprise over 4 percent of the total population, which was lower than the regional average of 7 percent. This segment of the population may require specially-designed units or housing which provides support facilities in a group setting.

#### *Families Without Children*

Families or households without children are the largest growing segment of the population in the region, comprising over 30 percent of the region's population in 1990. In many ways, these individuals or families have housing needs similar to independent elderly households. The housing types most suitable

to their lifestyles are usually smaller than conventional single-family homes. For many childless households, multi-family rental units or condominiums are the housing types of choice.

## **STRATEGIES TO MEET BROOKLINE'S HOUSING NEEDS**

Both Brookline and the Nashua region need to address housing needs for families of all income categories. These housing needs can be met in a variety of ways. The following is a brief discussion of some of the options available to Brookline based on the NRPC's 1994 Regional Housing Needs Assessment; the reader is referred to that document for a more in-depth discussion of the housing strategies presented below. It will ultimately be up to the Town's residents, the Selectmen and the Planning Board to decide which alternatives are most suitable while still meeting the legal obligation to accommodate a fair share of the region's housing needs.

### **Brookline Community Profile Public Comments**

The primary theme expressed at the Brookline Community Profile by those citizens in attendance with respect to housing was the need to control the rate of residential growth. The Infrastructure subcommittee also identified a lack of services and housing for the elderly as a concern, while their future vision included housing architectural control to preserve the visual appearance of the Town.

### **Effect of Local Regulations on Housing Affordability**

Currently, Brookline permits limited housing opportunities to the very-low, low, and moderate income groups, including single-family, duplex, and manufactured housing (upon the owner's request). Single family homes on 80,000 square foot lots can provide housing for middle and higher income groups. The limitation on multi-family housing and manufactured housing are barriers to the in-migration of some lower-income groups, those persons with special needs, and those persons who desire multi-family or manufactured housing for reasons other than income such as small family size and lifestyle.

The decline in non-single-family units since 1980 discussed earlier indicates that there is a need to encourage a greater diversity in the Town's housing stock to serve the needs of all income groups and types of residents. The high median rent and purchase price in Town may be a result of restrictive regulations with regard to affordable housing.

Based on available infrastructure support, there are several ways in which a municipality can use local regulatory powers to provide for a wide range of differing housing types. These include provisions for single-family homes at various densities, two-family housing, multi-family housing, clustered housing development and manufactured housing. Each of these housing types can be developed at market purchase or rental rates for the general public, or for specialized housing needs for lower-income groups, first-time homebuyers, elderly households, handicapped households, or for temporary emergency shelter. Potential strategies to meet these needs include:

- Inclusionary Housing. These programs are one way of encouraging or requiring private developers to provide housing for lower-income households. Generally, density bonuses are provided to the developer in exchange for an agreement to set aside a certain percentage of the units for lower-income households. Many of these programs also require a certain percentage of the units be designated for elderly and/or handicapped households.
- Clustered Housing. Clustered housing is a development pattern that allows residential developments to be designed in a way that "clusters" units together on lots that do not meet

conventional size and setback requirements, while preserving the excess land as common open space. Although cluster developments, taken alone, are not a means of providing affordable housing, they can be a way of providing for a far more diverse range of housing needs, depending on how the ordinance is designed. Brookline currently has adopted an Open Space Development ordinance which applies to developments of 20 acres or greater; this ordinance is an excellent step toward addressing housing affordability needs within Town. A weakness of the ordinance is that it does not specifically address the needs of lower-income and special needs groups.

- Elderly Housing Districts. These districts usually take the form of zoning overlay zones, but in some communities specific areas of town have been zoned for elderly housing. In most cases, elderly housing districts provide for a far higher density than allowed in the underlying zone and contain a separate set of regulations and restrictions for unit design. Five communities in the region have some type of elderly housing district: Nashua, Merrimack, Milford, Hudson and Pelham.
- Accessory Housing. An accessory housing unit is generally defined as a small additional housing unit located within what is otherwise a single-family home. Accessory apartments are allowed in traditional single-family zoning districts as a means of providing inexpensive housing, usually for older or younger single relatives of the resident of the home. Although such units are usually apartments within a single-family home, the conversion of other buildings or the construction of a small detached home on the same lot is sometimes allowed. These units serve a wide range of housing needs, including allowing the elderly or youth to maintain a degree of independence while still receiving support from family. The rent which homeowners receive from these units also may make homeownership a possibility where it might otherwise not be.
- Group Homes. Group homes are single-family homes which house several unrelated individuals with common needs, such as the elderly and special needs population. This housing allows for mutual support for people of common needs within a family-type setting. The homes provide individual or shared bedrooms with common living areas. The benefit of this strategy is the ability of several housing needs to be addressed within a concentrated setting.
- Manufactured Housing. Manufactured housing, defined in RSA 674:31, can be situated in higher-density parks, on individual lots, or in manufactured housing subdivisions. State law requires each community to provide for two of the three alternatives in most but not necessarily all of the community. This housing option provides a lower-cost single-family home alternative; however, these units on individual lots or within subdivisions are limited due to the high land costs within the region.

### **Conclusions and Recommendations to Provide for Brookline's Current and Future Housing Need**

The foregoing analysis present broad implications for the availability and affordability of housing in Brookline and within the region. In general, the City of Nashua and a few adjacent communities are providing the bulk of the region's new housing units as well as providing for the most diverse types of housing within the region. Brookline, like many of the communities in the region, is becoming less diverse as opportunities for housing types other than high-priced, low-density single-family homes diminish.

Both the lack of alternative housing types as well as the lack of affordable housing in Brookline and the region are problems that are rooted in the rapid growth experienced during the last few decades. In communities such as Brookline, urban housing needs have been confronting rural conditions and a lack of infrastructure support. Any effort to expand housing opportunities requires first, a recognition and

acceptance of the region's existing conditions, and second, an assertive attempt to direct development for the benefit of all the region's residents into the areas best suited for differing types of development.

Market and geographical factors may play the greatest role in reducing the diversity of the housing stock of most of the region's communities. Another major influence, however, is local land use control. Local land use regulations have clearly had an impact on the distribution and availability of housing as is evident in the patterns of population growth and construction presented in this chapter.

If housing were to be viewed in isolation of other factors, it may appear that local land use controls have had an undue influence on housing affordability and availability in Brookline. However, development of the Town's land use controls has been an ongoing process designed to restrain unchecked residential growth, retain its rural character, and avoid the degradation of its natural resources. Land use regulations are designed to serve a variety of functions and often to achieve what seem to be contradictory or conflicting goals. Brookline's challenge is to expand its housing base without degrading its character, environment or economic structure.

The Brookline Master Plan Update Committee reviewed the foregoing analysis and recommend the following strategies which are deemed to be the most effective and realistic changes that could broaden the housing base of the Town to better respond to the needs of Brookline's residents:

- The Planning Board should develop a process to assess the impact of the Town's zoning ordinance and subdivision regulations on housing to ensure that reasonable opportunities for affordable housing exist within Brookline and to promote quality, economical development.
- The Planning Board should consider amending the current zoning ordinance to allow for accessory units. The creation of a small unit within the structure of existing homes in certain locations should be considered. This option would allow new units to be built while still maintaining the rural residential character of the Town.
- The Planning Board should consider amending the current zoning ordinance to allow for multi-family housing of three or more units. This will increase the amount of rental housing within town, and if sited properly by interspersing throughout all neighborhoods, can fit in with Brookline's rural New England character. In the 1989 Master Plan survey, nearly one-third of respondents felt that allowing multi-family housing in certain area(s) of town would help provide more affordable housing--the highest response of any option.
- The Planning Board, or an appointed committee, should study the elderly housing needs within Town and develop a strategy to meet those needs, such as the creation of an elderly housing district. Issues such as access to Town facilities, transportation, unit design standards, and the requirements of the 1991 Americans with Disabilities Act, as amended, should be considered. Representatives from the senior community and the development community should be involved in this effort to ensure an effective outcome.
- The Town should encourage the conversion and/or renovation of large houses into several units. While in many cases it is both practical and desirable to convert these homes into multi-family dwellings, the issues of parking, sewage disposal, structural and landscaping alterations, density, and compatibility with adjacent land uses should be reviewed by the Planning Board.
- The Town and Planning Board should attempt to increase the availability and affordability of manufactured housing. The cost of manufactured housing units should be compared to conventional



single-family homes to determine if the current ordinance provides a lower-cost housing option. If it does not, consideration should be given to increasing the allowable density or designating certain areas of Town as manufactured housing districts to ensure affordability.

- The Planning Board should amend the Open Space Development Ordinance to encourage or require a variety of household types for all income categories and for special needs groups.
- The Planning Board should continue to explore innovative land use that will allow all housing types while not increasing the housing density of 1 unit per 80,000 square feet, such as inclusionary housing strategies which would provide incentives for private developers to provide a variety of housing options for lower-income and special needs groups.
- The Town should utilize the expertise and assistance of citizen groups, municipal staff, non-profit housing groups, state agencies and the Nashua Regional Planning Commission in addressing current and future housing needs within Brookline.

## AVAILABLE FUNDING PROGRAMS

Several state and federal government funding programs are available to meet housing needs. Within New Hampshire, most programs are administered through the New Hampshire Housing Finance Authority (NHHFA). The Town should consider seeking funding through one of the following programs, which are described in more detail in the NRPC's 1994 Regional Housing Needs Assessment, to address local housing needs:

- Rental Assistance Programs:
  - Section 8 Voucher Program. This program is a rental assistance program that provides a direct subsidy to the owner of rental housing to allow low-income families to occupy privately owned and maintained housing units without spending in excess of 30% of their total annual household income for shelter. The program is administered by HUD through the NHHFA.
  - Section 8 New Construction/Substantial Rehab Program. Gradually replacing the voucher program, this program provides assistance to developers to rehabilitate existing rental housing or to construct new rental housing within HUD guidelines.
  - Rental Rehabilitation Program. The Rental Rehab Program provides substantial incentives for the rehabilitation of existing buildings into rental housing for low-income families. The program is administered through local housing authorities. If one does not exist, the program is then administered by the NHHFA and a local community development office.
- 80/20 Mixed Income Rental Housing Program. The 80/20 Mixed Income Rental Housing Program is essentially a loan program that is designed to encourage inclusionary housing. The program provides tax exempt bond financing to developers in return for an agreement to maintain a portion of the units within a rental housing development for low-income households.
- Public Land/Affordable Rental Housing Program. The Public Land/Affordable Rental Housing Program is a new State program passed by the General Court in 1986. The program allows surplus public land to be leased at no consideration to the NHHFA for the development of low-income housing. The intent of the program is to remove the land cost from the cost of development to allow

for the construction of low-income housing that can be economically feasible. The NHHFA will self-finance, construct and manage the housing.

- Housing Development Trust. The Housing Development Trust is a broad based funding program which provides funding for either owner-occupied or rental housing to benefit lower-income households. The program is intended to support projects that could be financed through conventional means.
- Single-Family Mortgage Program. The Single-Family Mortgage Program is by far the most significant State housing program. The program provides low-interest loans for first-time homebuyers within established housing price and income guidelines. The program is financed through the issuance of tax exempt bonds by the NHHFA.
- Federal Housing Administration and Veterans Administration Loans. These Federal Government programs are not administered through the NHHFA. Rather than provide low-interest loans, the programs provide assistance to qualifying home buyers primarily by: (1) allowing for a higher percentage of household income to be devoted to housing costs, (2) providing mortgage insurance or guarantees, and (3) by allowing for down payments as low as zero percent. Both of these programs are far less restrictive than NHHFA single-family home programs and are less limited in terms of funding.