

## Chapter 9

### HOUSING

As the Town has evolved from a primarily agriculture-based community to one that is predominantly residential, and, to some degree, a bedroom town for regional employment centers, there has been a marked change in the ownership and cost of housing. Housing is a primary need of all citizens of the State and a balanced supply of housing that is affordable for those of low, moderate and high incomes benefits the citizenry of Canterbury. At the same time, the current tax base and enrollment and space problems within the Shaker Regional School District combine to result in burdensome property taxes which make all levels of housing less affordable for Canterbury's residents.

In 1995 the Central New Hampshire Regional Planning Commission studied affordable housing in the region. According to the study, Canterbury has 26 manufactured housing units and 35 multi-family dwelling units. However, the Town does have a number of "affordable" single-family residences as well as a number of in-law apartments and other forms of affordable housing units which were not considered in the data by the Commission.

The Planning Board has reviewed the study and believes that any conclusions to be drawn from that report must be tempered by several additional considerations that were not factored into the CNHRPC study. First, the study chose to provide "credits" for affordable housing only for manufactured housing units or apartments contained in multi-family structures. That choice was mandated by the lack of available data as to the existence of other forms of "affordable" housing. Second, the 1997 data generated by the Town's 1997 reassessment indicates that there were approximately 115 year-round residential properties at \$75,000 or less. *See* Table 4-11.

In addition, the Commission's study carefully notes that a "deficit" in a community's theoretical "fair share" of the region's affordable housing for low and moderate income families is not necessarily indicative of discriminatory or exclusionary zoning. The supply and demand in the regional housing market and other economic and market factors beyond Canterbury's control, have a profound and disproportionate impact on the cost and availability of various types of housing in Town. Nonetheless, the Planning Board is committed to examining the Town's Zoning Ordinance and Subdivision Regulations to identify and eliminate any regulatory barriers that might exist that are not justified by public health, safety or welfare that deter the construction of affordable housing within the Town.

To that end, the Planning Board recommends that a special committee be created to look in depth at the current housing stock and to recommend specific and realistic means to improve the array of affordable housing opportunities such as: cluster development, including manufactured housing; designating multi-family housing as permitted uses within specified areas of Town; consideration of small community sewage disposal and water supply systems.

The ultimate success of any efforts to refine zoning and subdivision regulations to encourage the development of affordable housing in Canterbury will be affected by the Town's success in developing and expanding its commercial tax base. Under current State policies, the property tax burden will make all housing less affordable and the need to accommodate additional numbers of students into the current school facilities will only add to those burdens.

### **Long-Range Goal**

Manage housing growth through Canterbury's zoning and subdivision ordinances.

### **Objectives and Policies**

1. Review development for compatibility with planned rate of growth of Town facilities and services.
2. Encourage housing plans that provide for dwellings clustered on the periphery of open land, serviced by common facilities. The remaining land will then be available for agricultural purposes, preservation of natural resources and open space.
3. Encourage residential development in areas identified as being capable of sustaining development based on soil types, topography, accessibility and other considerations.
4. Where possible, new housing should set aside a reasonable percentage of new homes or units for families with lower and moderate incomes.
5. Meet the need for housing for families with moderate and low incomes.

### **Recommended Actions**

1. Evaluate on a continuing basis the need for housing for families with moderate and lower incomes, including elderly residents, in order to maintain the Town's diverse social and cultural interests. **Planning Board**
2. Evaluate current lot size and frontage requirements to see if changes would enhance affordability of low-income housing. **Planning Board**
3. Review road building standards to assess their impact on the costs associated with new home development. **Planning Board, Board of Selectmen**
4. Residential building development, particularly of affordable housing, should be encouraged to locate in those areas where residential development is currently located to avoid incurring unnecessary and potentially duplicative costs of infrastructure and the costs of maintenance thereof. **Planning Board**