

# **OSSIPEE MASTER PLAN**

## **Chapter 2: Housing**

### ***Chapter 2: HOUSING UPDATE***

NHRSA 674:2 dictates that the Master Plan contains a section that analyzes existing housing and addresses current and future needs. Residential housing patterns are much the same as they were in the 1983 Master Plan, except that there are more homes along the roads, in the developments, and in the less accessible locations also. The largest concentrations are in Center Ossipee, Ossipee Village, and West Ossipee.

### **EXISTING HOUSING**

In 1990 the total number of housing units, year-round and seasonal, was 2,617 according to the U.S. Census. This was a 43% increase over the 1980 figure of 1,826. Broken down into year-round and seasonal, there was a 19.5% increase in year-round housing units and a 40.8% increase in seasonal. The 2000 Community Profile from NH Employment Security states that in 1998 Ossipee had 1925 single housing units, 168 multifamily units, and 695 mobile homes. The report updated in July 2002 lists 2,031 single family units, 205 multifamily units, and 506 manufactured housing units. The drop in the number of mobile homes is also seen in the decrease in the number of permits issued for mobile homes in the last three years. Modular homes are currently included with stick built homes in the permitting process.

The total number of housing units in Ossipee according to the 2000 Census 'Profile of Selected Housing Characteristics Table DP-4' is 2,742. This is only a 4.8% increase, much smaller than the increase in the last census. Although the population rose 27.3% in the nineties, the amount of housing rose less than 5%. The total number is composed of 66% year-round homes and 34% seasonal. This represents a 13.9% drop in the number of seasonal homes to 33.6% as they are being converted into year-round homes. In 2002, 31 applicants for building permits were directed to go to the Zoning Board of Adjustment for Variances or Special Exceptions, because the current structure and/or the addition didn't meet the setback requirements of the Ossipee Zoning Ordinance. Many of these houses are on small lots around the lakes. They were built as seasonal homes before zoning. Now they are being improved for year-round use.

### **HOUSING TYPES**

In the 1990 census, housing was divided into three categories, single family, multifamily, and manufactured housing. Ossipee had the second lowest percentage, 68.9%, of single family home units in Carroll County and the highest percentage of manufactured housing, 25.1%. The rate of home ownership in Carroll County was 75.3%. A unit is the space in which one family would live. For example, four families could live in a four unit building. There were 87 units in the 2-4 unit multifamily category, 45 units in the 5-9 unit multifamily category, and 24 units in the 10+ multifamily category in 1990 in Ossipee. Chapter 2: Housing - Page 2 In the 2000 census there were 91 units in the 2-4 unit category, 20 in the 5-9 unit category, and 24 in the 10+ category. It is significant to note that the number of units in the 5-9 units category has dropped dramatically. In fact there were no permits issued for multiple units in the years 1999-2002.

## **OCCUPANCY STATUS**

In the 1990 census there were 999 year-round owner occupied units, 255 renter occupied units, and 1,363 vacant units, which includes seasonal homes, not used year-round. The corresponding numbers from the 2000 census were 1,672 owner occupied, 349 renter occupied and 920 vacant units including seasonal homes, not used year-round. The only decrease is in the number of vacant units including those not used seasonally. The drop in the number of seasonal homes is consistent with the rest of the Lakes Region.

The 1990 vacancy rate for homeowner units was 4.2 %. The vacancy rate for rental units was over three times higher at 14.7 %. Corresponding vacancy rates in the 2000 census are 2.4% for homeowners and 8.6% for rentals. Vacancy rates have dropped dramatically in the ten year period. The rental vacancy unit rate is still much higher than the owner rate, probably because of the seasonal nature of the rental market. The number of vacant year-round rental units in Ossipee is very low, compared to the need. When the CAP Agency advertised one apartment for rent, they received 39 applications. 84% of those were from Ossipee and the rest were from surrounding towns. A member of the Planning Board said that he had over 50 responses to an ad for an apartment he advertised.

## **HOUSING CONDITIONS**

The Federal Government evaluates housing conditions using three factors: density (how many people live in the unit compared to the number of rooms), the age of the housing, and the existence of plumbing. The U.S. Census uses one person per room to determine satisfactory density. In Ossipee in 1980 there were 911 occupied units. 23 or 2.5% of the units were overcrowded. In 1990, of 1,254 occupied units, only 35 or 2.8% were overcrowded. In the 2000 census the number of overcrowded units has risen to 45, but the percent of the total housing is about the same as 1990. The age of housing can be an indicator of condition, because older units could be in poorer condition. When compared with other towns in the Lakes Region in the 1990 census, Ossipee had the highest percentage, 38.6%, of structures built since 1980. Ossipee also had the lowest percentage of houses built before 1940, 14.7%. The median year for housing built in Ossipee was 1974. In the 2000 census the percent of houses built since 1980 has remained at about the same percent, but the median year that housing was built has risen to 1975. In 1980, 66 of the 911 occupied units, or 7.2% lacked plumbing. In 1990 only 7 or 0.6% lacked plumbing. This was a great improvement in the amount of housing units with plumbing. In the 2000 census 14 units or 0.8% lacked complete plumbing facilities.

## **HOUSING PRICES**

For owner occupied housing units, home values, adjusted for inflation, rose 60.4% in Ossipee from 1980 to 1990. The percentage for rental housing rose 34.5% according to Current Estimates and Trends in N.H. Housing, 1998 Update. In 1990 the median value of owner occupied housing in Ossipee was \$100,600 and the median gross monthly rent was \$348. In 2000 the median value of owner occupied housing dropped to \$95,700, because Ossipee was one of the few in the area that dropped. The median gross rent was \$484, over \$100 more than in the previous census.

In more recent years, the value of waterfront properties has increased dramatically. A recent reevaluation of property values in Ossipee saw some assessments triple or quadruple. This caused great concern because of their effect on the amount of property taxes people pay. HUD defines affordable housing as when monthly shelter costs do not exceed 1/3 of monthly income. Shelter costs include mortgage or rent, property taxes, insurance, heat, and utilities according to LRPC's 1994 Regional Housing Needs Updates. If a family is spending more than 1/3 of their monthly income on shelter costs, they do not live in an affordable unit. In Ossipee 64% of the renters under 64 and 46% of the homeowners are paying 35% or more for housing. In the 65+ age bracket 70% of the renters and 48% of the homeowners are paying 35% or more according to the Lakes Region Demographic Profile, published in July of 2003.

## **STEPS TOWARD MEETING FUTURE HOUSING NEEDS**

If the population continues to rise as expected, Ossipee needs more housing units. The authors of the 1983 Master Plan estimated that 15 additional units per year would be needed until the year 2000. A look at the number of building permits issued since 1970 in Regional Development Report, Lakes Region, N.H., June 1998, a Lakes Region Planning Commission Report, shows that the percentage of units built is less during each ten year period, which indicates a slowing rate of development. In the years from 1994-98 there were 106 single family building permits and one multifamily building permit issued in Ossipee according to Development Activity in the Lakes Region, 2000 also from Lakes Region Planning Commission. In the last three or four years there has been a marked increase in the number of permits issued. In 2003 alone, there were 51 permits issued for new homes.

Many sources suggest that a partnership of housing developers and social agencies or local government should attack the housing shortage. Many people in small rural communities do not want state or Federal involvement, because they believe that it interferes with their rights and costs more in the long run. Other opponents to affordable housing are in favor of zero growth. However, the lack of affordable housing is recognized as a problem throughout the state. In 2004 it looked as though the current State Legislature would attempt to legislate solutions, but none of the proposed bills were enacted into law. State agencies may develop more programs to help the communities with this problem. Local governmental boards are beginning to understand the need for more affordable housing, and are looking at ways they can meet the need and still maintain attractive rural communities.

The function of the Zoning Ordinance is to determine where new housing cannot be built, not to prevent building. It may be necessary to look at how Ossipee regulates residential zoning. Large lots, wide setbacks, and single use requirements lead to sprawl and the loss of village character. Cluster housing, once thought to be good, may actually result in the destruction of large open spaces for small private spaces. Zoning amendments adopted as a result of the Route 16 Corridor Study and the Ossipee Charettes begin to address this with increased lot coverage and smaller setbacks in some districts. More than one use per lot in nodes and villages and combining business and residential uses there increase available housing.

According to Regional Housing Needs, Ossipee has 30,226 acres of developable land without significant development limitations. Ossipee needs to do a new Land Capability Analysis to be sure that land recently developed is not included in this acreage amount. New maps showing co-occurrence of natural resources may rule out some areas

previously included. N.H. statutes also dictate that housing needs have regional impact; a town cannot simply say that it does not want a type of housing. A formula used by Lakes Region Planning Commission arrives at 68 units as Ossipee's fair share of needed units. However, the Office of State Planning is revising these figures and that information should be available soon. A member of the Ossipee Planning Board is working with the Lakes Region Planning Commission to prepare a report.

Businesses have difficulty hiring and retaining employees because of the housing shortage. One of the area's largest employers, the Lakeview NeuroRehabilitation Center, finds the lack of workforce housing to be a barrier to business growth. In the Master Plan Survey conducted in the summer of 1998, most people said that they didn't know whether there was enough housing in Ossipee. Those who thought Ossipee needed more housing said that affordable and elderly housing would meet the needs. 92% were in favor of elderly housing. 97% said that housing construction should be one family homes, not multiple attached units. Of the survey respondents, 71% live in single family winterized homes, but only 12% live in mobile homes. 52% of the surveys were from year-round residents, while 34% were seasonal. Of the seasonal residents, 63% plan to relocate here. These results are similar to the results of the survey done for the 1983 Master Plan.

### **Multifamily Housing History in Ossipee**

In the summer of 2004, the Ossipee Planning Board decided to be proactive on the issue of affordable multifamily housing in Ossipee. As one of the members stated, "We should plan for growth, because it is going to happen." The Board was very strong on the requirement that the housing be of good quality and attractive. The Planning Board prepared an amendment to the zoning ordinance. The changes were minor:

multifamily housing did not have to be built in existing buildings as previously required, and the buildings did not have to be on the town's sewage system. All other regulations did not change: there could only be up to four units without a Variance and they could only be placed in the Village district. After the defeat of this amendment in March 2005, the Planning Board met repeatedly to prepare another amendment. The Town of Ossipee was being taken to court by a developer who was denied permission to construct six four-unit buildings on a nine-acre lot in the Village District. The Town lost the court case in 2005.

As a result of Great Bridge Properties, LLC, et al v. Town of Ossipee Zoning Board of Adjustment, the Strafford County Superior Court ruled that the town of Ossipee had to revise the zoning ordinance to allow more opportunities for multifamily dwellings in Ossipee. The Ossipee Planning Board deliberated over the necessary changes for many months. The amendment went to the voters of Ossipee at the March 2006 election. The multifamily housing amendment was defeated again in 2006. The Strafford County Superior Court has given the Town of Ossipee one last time to pass an adequate multifamily zoning amendment in March 2007. The Great Bridge Properties, LLC, has successfully completed a Site Plan Review for their project, and six four-unit buildings are ready for tenants.

## **GOALS**

The Ossipee Planning Board reviewed the 1988 Housing Goals of the Planning Board and found that they are still necessary:

*Promote a balance of housing opportunities which will meet community needs and allow for elderly and low and moderate income households. Promote the development of attractive, convenient, and safe neighborhoods and the maintenance of existing housing stock.*

Implementation Recommendations:

With some revision and modification, in 2002 the Planning Board adopted the recommendations to implement these goals:

The town should encourage the rehabilitation and preservation of existing residential structures.

Ossipee's land use regulations should encourage new development to meet the population increases.

Efforts should be made to support affordable housing on suitable land for elderly persons and families.

The Planning Board, in Site Plan Review and Subdivision hearings, and the Zoning Enforcement Officer in granting building permits, should increase awareness of energy conservation. The town should ensure that conversion of seasonal housing units to year-round use is carried out with adequate sewer and water provisions. Conversions should be reviewed with consideration to their impact on density. Conversions should also be reviewed with thought to their impact on town services.

The town should support and enforce the new state building codes to ensure adequate safety, health, and fire protection standards.