

PLYMOUTH HOUSING PROFILE

October 4, 2005

1. Summary

- Housing opportunities in Plymouth range from a 19th century Victorian in a New England downtown setting, to an 18th century farm house in the woods, to a student dormitory on the university campus.
- About 40% of the housing units in Plymouth are located within the downtown.
- Single-family homes are the dominant type of housing in town. Duplexes and multi-family dwellings make up the remaining 40% of the occupied housing stock.
- Most of the housing units have been built in the last four decades with about 33% of the stock built before 1940.
- In recent years, the conversion of single-family homes and non-residential buildings to student housing has caused concern and threatens neighborhood character. Three types of conversions have been identified:
 1. Large single family homes converted to multiple student apartments
 2. Smaller single family homes purchased by parents of a student as an investment and then rented to friends of their child
 3. Conversion of non-residential property to student rentals (e.g., Sanel Building.)
- In May 2003 a housing report, *Meeting Plymouth's Housing Needs*, was prepared by Applied Economic Research (AER.) It issued a number of conclusions:
 1. More housing will be needed to support economic growth.
 2. An increase in the number of students living off campus has changed neighborhoods.
 3. Housing affordability, although less acute in Plymouth than other parts of the state, will become a pressing issue unless steps are taken to increase the inventory of worker housing.
 4. There is an unmet need for subsidized units in Plymouth and the area; however, the town may be selective about adding new subsidized housing as it provides more than its fair share of the region's units.

This housing profile includes information about household characteristics, housing stock, and affordability in Plymouth and its surrounding communities. It incorporates the May 2003 housing report (see Appendix), data from the 1980 through 2000 US Census, data from the Plymouth Housing Ad Hoc Committee, and public input to provide information to develop goals and recommendations for Plymouth's future.

2. Families and Households

According to the 2000 US Census, Plymouth has 1,678 households, a slight increase of 2% since 1990. Of the nine towns in close proximity to Plymouth:

- Most of the comparison communities are on par with Grafton County as to the number of households with children less than 18 years old (31.4%).
- Ashland, Plymouth and Waterville Valley have a greater percentage of non-family members in the household, 39.6%, 43.9% and 38% respectively. This is more than the county with 35.9% and the state with 31.4%.
- Holderness and Waterville Valley have the smallest percentage of households with people older than 65 years living alone.
- Plymouth’s household size (2.51) is larger than the county average (2.38) and about even with the state (2.53).

Geographic Area	Total Households	% < 18 yrs.	% Nonfamily	% 65+ alone	% Households w/ 65+	Average HH Size
Ashland	853	31.2	39.6	9.7	23.3	2.29
Bristol	1,219	33.1	31.9	9.1	24.9	2.47
Campton	1,128	32.2	32.7	8.2	21.1	2.41
Holderness	769	32.8	28.9	7.3	23.2	2.48
Plymouth	1,678	31.4	43.9	8.8	20.4	2.51
Rumney	569	32.9	30.8	8.8	27.4	2.55
Thorton	759	31.4	32.5	7.5	30.5	2.43
Waterville Valley	121	30.5	38.0	3.3	31.4	2.12
Wentworth	310	31.6	30.9	9.7	37.7	2.57
Grafton County	31,598	31.4	35.9	9.5	23.2	2.38
State of NH	474,750	33.8	31.4	8.7	29.0	2.53
<i>Source: 2000 US Census</i>						

3. Number of Housing Units

TABLE 2 TOTAL HOUSING UNITS 1990-2000				
Geographic Area	Total Housing Units		Change from 1990-2000	
Ashland	1,162	1,149	(-13)	-1.1
Bristol	2,250	2,075	(-175)	-7.8
Campton	1,627	1,759	132	8.0
Holderness	1,136	1,208	72	6.3
Plymouth	2,075	1,901	(-174)*	-8.4*
Rumney	973	879	(-94)	-9.7
Thornton	1,368	1,487	119	8.7
Waterville Valley	1,168	1,109	(-58)	-5.0
Wentworth	400	436	36	9.0
Grafton County	42,206	43,729	1,523	3.6
State of NH	503,904	547,024	43,120	3.6

Source: 1990 and 2000 U.S. Census
 * In the May 2003 housing report, locally gathered evidence indicates that the town did not sustain such a loss and therefore, interpreted the census data "to indicate that the town did not experience a sizeable increase in its housing inventory between 1990 and 2000."

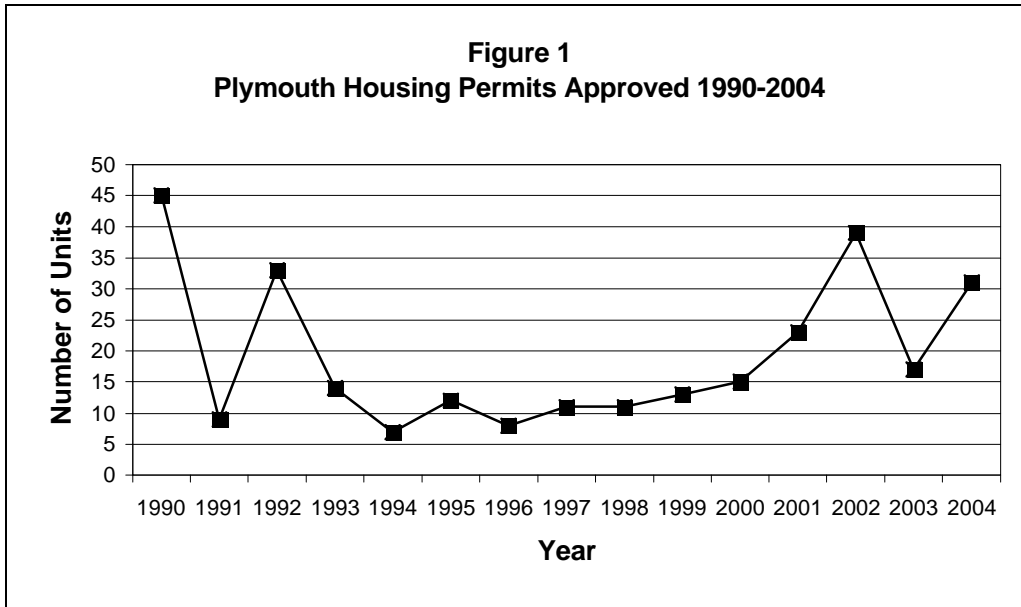
According to the 1980 US Census, Plymouth had 1,608 housing units. That figure increased by 19% to 1,901 in 2000 or about 1% annually for two decades. However, in the decade between 1990 and 2000 the US Census indicates a housing loss of about 8% or 174 units. The change in the total number of housing units in surrounding towns, the county and state varies greatly:

- Rumney and Bristol show a percentage housing loss comparable to Plymouth during the same decade.
- The percentage of housing units in Campton and Holderness, communities closer in size to Plymouth, increased at a moderate rate of 8% and 6.3% respectively. These rates are approximately double the rates of the county and state.
- The county and state data indicate a 3.6% growth of housing units during the 1990s. Counties in the southern tier of the state generally experienced housing stock increases of 10% or greater.

According to Plymouth building permit data from 1990 through 2004, more than 285 permits for housing units have been issued with only a half dozen demolitions noted. The permit data shows a steady rise in the number of permits issued since 1996 but does not show actual as-builts.

- Since 1990, an average of 19 housing permits have been issued annually. Of these housing permits 44% have been for single-family units, 39% for multi-family (including apartments), and 17% for mobile homes.
- From 1990 to 2000, 16 housing permits were issued annually; half were for multi-family units (76), 37% for single-family (60) and 16% for mobile homes (27.)

- During the past 5 years, about 25 housing permits have been issued annually. More than half have been for single-family houses, 30% for multi-family and 17% for mobile homes.



Source: Plymouth Town Hall records and NH Office of Energy and Planning

4. Type of Housing Units

As noted previously, the majority of Plymouth’s housing is single-family detached units. According to the US Census:

- The number of single-family units in Plymouth has not changed since 1990. However, there has been a significant decline in the number of multi-family units. This decline may be due to census data tracking, not necessarily actual housing figures. From 1990 to 2000, Plymouth issued 136 permits for single-family (60) and multi-family (76) units. If most of these 136 units were built, it may be possible to estimate that 59 single family homes were converted to multi-family units which corresponds to the 2003 May housing study data. However, it does not explain the significant decline of multi-family units.
- During the same decade, Campton, Holderness, Waterville Valley and Wentworth experienced the greatest percentage increase in single-family units. Holderness and Campton were on par with Grafton County.
- The number of multi-family units increased in Bristol and Wentworth by more than 20% in the 1990s while the rest of the region saw decreases.
- The number of mobile homes in Plymouth has remained constant since 1990, with an increase of 1 mobile home since 1990. Recent permit data indicate that 8 mobile homes have been added since the 2000 US Census.
- Throughout the nine-town region there was a significant decrease in the number of mobile homes between 1990 and 2000 like the county (-20%).

Geographic Area	Single Family (1 unit detached)			Duplex and Multi Family			Mobile Homes		
	1990	2000	% Change 1990-2000	1990	2000	% Change 1990-2000	1990	2000	% Change 1990-2000
Ashland	513	534	4.1	541	516	-4.6	108	93	-13.9
Bristol	1,532	1,416	-7.6	449	544	21.2	269	115	-57.2
Campton	1,001	1,144	14.3	389	356	-8.5	237	259	9.3
Holderness	908	1,004	10.6	106	104	-1.9	122	100	-18.0
Plymouth	882	881	-0.1	940	766	-18.5	253	254	0.4
Rumney	663	706	6.5	106	79	-25.5	204	93	-54.4
Thornton	854	920	7.7	358	325	-9.2	156	142	-8.9
Waterville Valley	66	104	57.8	1,095	1,005	-8.2	7	0	-100.0
Wentworth	295	379	28.5	13	21	38.1	92	36	-60.9
Grafton County	24,402	26,879	10.2%	13,249	13,102	-1.1	4,555	3,661	-19.6

Source: 1990 and 2000 US Census

Housing Conversions

Although census data in Table 3 indicates a decline in Plymouth's multi-family housing stock since 1990, the May 2003 housing study (see pages 28-30 of the study) shows that at least 70 traditional single-family homes have been largely or wholly converted to multi-family units (student housing) since 1987. An additional 39 single-family homes have been converted in the past two years with one conversion back from a multi-family to a single-family unit (*Plymouth Housing Ad Hoc Committee - May 2005.*)

Three types of conversions have been identified:

1. Large single family homes converted to multiple student apartments,
2. Smaller single family homes purchased by parents of a student as an investment and then rented to friends of their child, and
3. Conversion of non-residential property to student rentals (e.g., Sanel Building.)

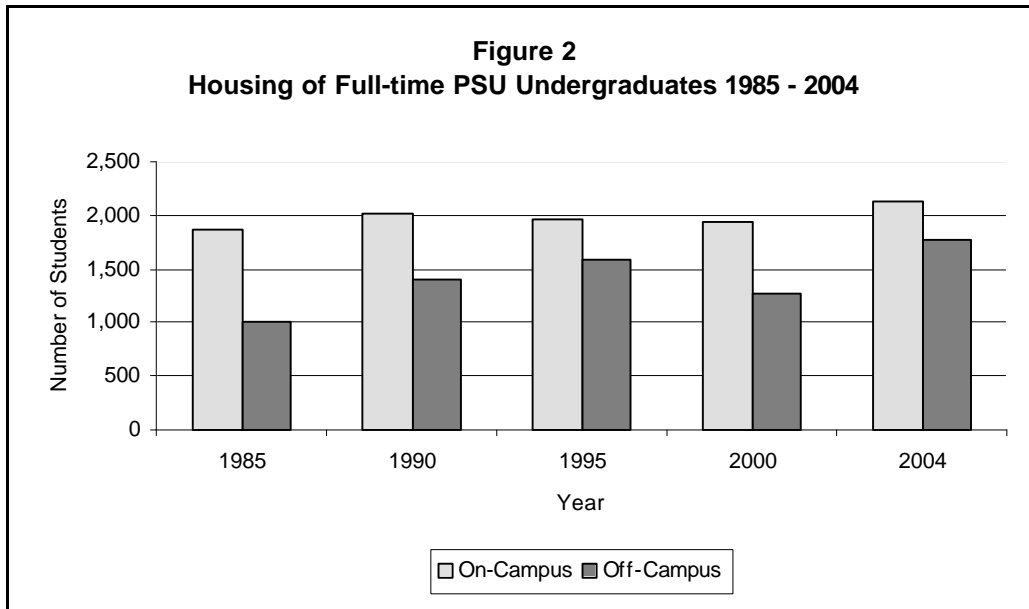
The Plymouth Housing Ad Hoc Committee have prepared a downtown map that identifies where these conversions have occurred and approximately when (see Appendix.) Participants at the June 2005 public forum would like to "stop encroachment of student housing into neighborhoods" as it threatens the character of the neighborhoods and affects the housing market. A number of suggestions for reducing this trend include:

- Working with PSU to keep students on campus
- Increasing fines to enforce the number of unrelated residents per unit
- Creating a student housing zone (*note - this type of zoning is illegal*),
- Limiting student cars - no vehicles allowed for underclassmen
- Limiting single-family zone to single-family and duplex units
- Regulating driveways and parking to maintain lawns and neighborhood character
- Decreasing enrollment at PSU
- Providing incentives to PSU to keep students on campus
- Providing disincentives to off-campus housing (i.e., taxes)
- Building more dorm space and
- Intensifying zoning in residential neighborhoods.

At the 6/2/05 Public Forum, the conversion of single family homes to student housing was cited as the most important issue to address in order to maintain a vibrant downtown and quality neighborhoods.

Between 1987 and 2004, Plymouth State University enrollment figures climbed steadily and on-campus housing remained relatively constant. In 1990, PSU did add 74 units to their housing stock called the White Mountain Student Apartments that provide 304 beds. According to the November 2004 PSU Campus Master Plan "A Framework for Future Decision Making":

- The design capacity for on-campus housing in fiscal year 2004 was 2,090. In the fall of 2004, approximately 55 percent of PSU's full time enrollment (2,107) lived in on-campus housing which is almost adequate to accommodate the freshmen and sophomore population.



Source: PSU Office of Institutional Research, June 2005

- PSU has re-evaluated its campus' housing environments and would like to build 650 new beds, which would provide on-campus housing to 65% of its students in the future.

Geographic Area	Total Housing Units	Single Family (1 unit detached)		Duplex & Multi Family*		Mobile Homes	
		Number of SF units	% of SF units in 2000 total housing stock	Number of MF units	% of MF units in 2000 total housing stock	Number of Mobile Homes	% of mobile homes in 2000 total housing stock
Ashland	1,149	534	46.5	516	44.6	93	8.1
Bridgewater	848	702	82.8	55	6.5	91	10.7
Campton	1,759	1,144	65.0	356	20.3	259	14.7
Holderness	1,208	1,004	83.1	104	8.6	100	8.3
Plymouth	1,901	881	46.3	766	40.3	254	13.4
Rumney	878	706	80.4	79	9.0	93	10.6
Thornton	1,487	920	61.8	325	21.9	142	16.3
Waterville Valley	1,109	104	9.4	1,005	90.6	0	0
Wentworth	437	379	86.7	21	4.8	36	8.2
Grafton County	43,729	26,879	61.5	13,102	29.1	3,661	8.4
State of NH	547,024	291,997	53.4	151,280	27.7	31,152	5.7

Source: 2000 US Census *includes 1-unit attached

- Bristol, Campton and Plymouth have approximately the same number of housing units hovering around 2,000 units. Of this stock, Bristol and Campton reflect Grafton County percentages.

- Holderness, Rumney and Wentworth have significantly more single-family units as a percentage of the total housing stock than as a percentage in Grafton County and the state.
- Waterville Valley (9.4%), Plymouth and Ashland have the smallest percentage of single-family housing units in the region (about 46%), which is 4 percentage points less than the state.
- Not surprisingly, Waterville Valley, Plymouth and Ashland have the largest number and proportion of multi-family housing units in the nine-town region. The percentage of multi-family units in these three towns exceeds both Grafton County and the state.
- Campton has the greatest number of mobile homes (259) in the region, while Waterville Valley has the fewest.

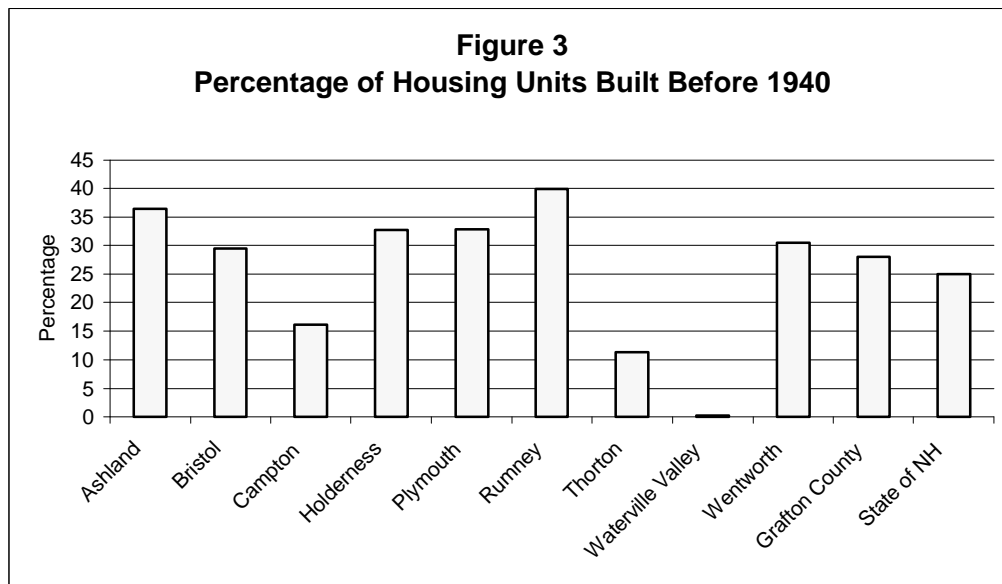
5. Age of Housing Stock

Half of the towns within the Plymouth twelve-town region have a greater percentage of units built before 1940 than does New Hampshire (25%) and the County (28%).

	Built pre-1940	Total Units in 2000	% of pre-1940
Ashland	419	1,149	36.5
Bristol	613	2,075	29.5
Campton	283	1,759	16.1
Holderness	395	1,208	32.7
Plymouth	624	1,901	32.8
Rumney	350	878	39.9
Thornton	169	1,487	11.4
Waterville Valley	2	1,109	0.1
Wentworth	133	436	30.5
Grafton County	12,226	43,729	28.0
State of NH	136,728	547,024	25.0

Source: 2000 US Census

More than 30% of the housing stock in Ashland, Holderness, Plymouth, Rumney and Wentworth consists of structures built prior to 1940.



Source: 2000 US Census

6. Occupied Housing Units

According to the 1990 and 2000 US Census:

- As the total number of housing units increased between 1990 and 2000, so did the number of occupied units.
- Vacancy rates in the state, county and twelve-town region, without exception, declined during the decade.
- The proportion of owner-occupied units increased slightly for the county and state while the proportion of renter-occupied units decreased. Plymouth’s figures mirrored those of the county.
- Owner-occupied housing units saw a decline in vacancy rates between 1990 and 2000. In 2000, there were virtually no unoccupied units in the region (3% owner vacancy rate or less is generally seen as no vacancy).
- For the state, county and most of the nine-town region, renter vacancy rates also declined during the 1990s. Renter rates generally run higher than owner vacancy rates.

Geographic Area	Occupied housing units		% Owner-occupied housing units		% Renter-occupied housing units		Seasonal		% Owner vacancy rate		% Renter vacancy rate	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Ashland	770	853	56.2	56.6	43.8	43.4	292	249	1.1	2.2	12.7	5.4
Bristol	994	1,219	65.9	67.3	34.1	32.7	1,086	772	6.3	1.7	18.7	6.8
Campton	900	1,128	76.9	75.3	23.1	24.7	504	574	6.7	2.7	32.5	1.8
Holderness	656	768	77.3	78.4	22.7	21.6	417	404	3.1	1.0	12.4	2.9
Plymouth	1,646	1,678	50.2	56.3	49.8	43.7	139	138	7.5	2.4	6.2	3.2
Rumney	549	569	79.4	78.9	20.6	21.1	299	274	2.2	3.2	18.1	5.5
Thornton	575	1,487	73.0	75.9	27.0	24.1	652	671	10.3	3.1	19.7	5.1
Waterville Valley	72	1,097	55.6	76.3	44.4	23.7	928	962	4.8	3.3	80.5	0.0
Wentworth	400	436	60.0	85.7	40.0	14.3	131	101	1.4	3.3	24.2	6.1
Grafton County	27,542	31,598	67.2	68.6	32.8	31.4	10,558	10,432	4.6	2.0	13.3	3.7
State of NH	411,186	474,606	68.2	69.7	31.8	30.3	57,135	56,413	2.7	1.0	11.8	3.5

Source: 1990 & 2000 US Census

7. Housing Unit Values and Rents

Perhaps as a result of the early 1990s recession, residential values when adjusted for inflation decreased dramatically. According to the 1990 and 2000 US Census:

- The median value of an owner-occupied home in Grafton County and the state decreased by 21% in the decade.
- Like the nine-town region, Plymouth experienced a decrease in the real-value of owner-occupied homes.
- Plymouth and Waterville Valley saw the most significant percentage decrease (33%) in the area between 1990 and 2000.
- The median value of an owner-occupied home in Plymouth was \$92,300 in 2000, which is on par with Wentworth, Rumney and Bristol, less than the state median value of \$133,300 and less than the county median of \$109,500.
- Probably due to the resort community and limited number of single family homes, Waterville Valley still has the highest median value in the region.

	1990 Median Value	1990 Value Adjusted to 2000 Dollars*	2000 Median Value	% Change from 1990 Adjusted to 2000
Ashland	\$84,600	\$111,462	\$85,100	-23.7
Bristol	\$102,400	\$134,914	\$93,000	-31.1
Campton	\$108,500	\$142,951	\$101,800	-28.8
Holderness	\$120,700	\$159,025	\$148,400	-6.7
Plymouth	\$104,500	\$137,681	\$92,300	-33.0
Rumney	\$89,700	\$118,182	\$91,200	-22.8
Thornton	\$117,800	\$155,204	\$106,600	-31.3
Waterville Valley	\$410,000	\$540,184	\$362,500	-32.9
Wentworth	\$99,700	\$131,357	\$97,100	-26.1
Grafton County	\$105,700	\$139,262	\$109,500	-21.4
State of NH	\$129,400	\$170,487	\$133,300	-21.8
<i>Source: 1990 & 2000 US Census</i>				
*1990 Consumer Price Index=130.7				
2000 Consumer Price Index=172.2				

Table 8 presents data collected by the NH Housing Finance Authority and has been included to provide more recent data than the 2000 US Census. However, it is important to note that the sample size is too small for statistical significance.

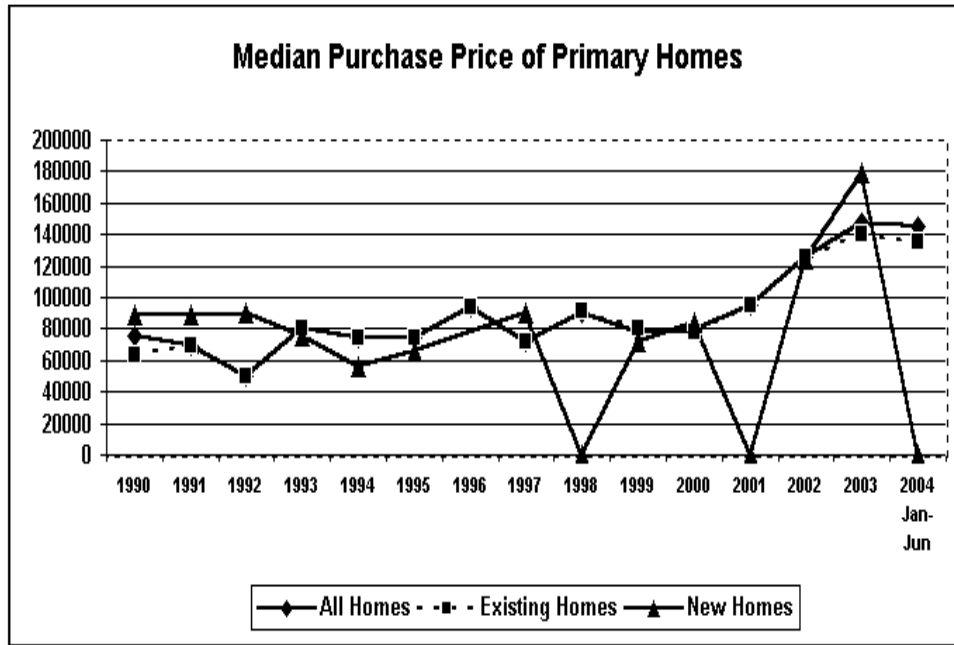


TABLE 8
MEDIAN PURCHASE PRICE OF PRIMARY HOMES 1990-2004

Year	All Homes		Existing Homes		New Homes	
	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size
2004 Jan-Jun	\$145,000	11	\$135,000	10		1
2003	\$148,000	39	\$139,900	35	\$179,000	4
2002	\$125,500	47	\$125,500	45	\$125,000	2
2001	\$95,000	59	\$95,000	58		1
2000	\$79,000	48	\$78,000	46	\$83,750	2
1999	\$78,000	42	\$80,295	36	\$71,500	6
1998	\$90,000	18	\$92,000	17		1
1997	\$72,500	24	\$72,500	22	\$89,900	2
1996	\$94,000	30	\$94,000	30	#N/A	#N/A
1995	\$75,000	36	\$75,000	32	\$65,900	4
1994	\$75,000	52	\$75,000	40	\$55,500	12
1993	\$79,900	40	\$81,048	28	\$76,000	12
1992	\$50,000	28	\$50,000	26	\$90,000	2
1991	\$69,900	20	\$69,900	18	\$89,048	2
1990	\$75,048	10	\$64,000	8	\$89,048	2

Source: NHHFA Purchase Price Database (note: sample size of less than 50 is too small for statistical significance. With the exception of 1994 and 2001, sample size is too small.)

Median monthly rents have remained relatively constant in most of the twelve-town region, with a few exceptions:

- Plymouth and Thornton have seen significant declines in rent, when adjusted for inflation.
- Hebron and Waterville Valley rents have increased by more than 20%.

TABLE 9 MEDIAN MONTHLY RENT 1990 & 2000				
Geographic Area	1990 (\$/month)	1990 adjusted to 2000 dollars (\$/month)	2000 (\$/month)	% change from 1990 adjusted to 2000
Ashland	393	518	485	-6.3
Bristol	420	553	549	-0.8
Campton	443	584	591	1.3
Holderness	442	582	584	0.3
Plymouth	443	584	489	-16.2
Rumney	400	527	530	0.6
Thornton	503	663	514	-22.5
Waterville Valley	375	494	763	54.5
Wentworth	355	468	450	-3.8
Grafton County	418	551	560	1.7
State of NH	479	631	646	2.4
<i>Source: 1990 & US Census</i> *1990 CPI=130.7 2000 CPI=172.2				

8. Planning Considerations

Goal: To sustain a rate of housing development that ensures safe and affordable housing for all Plymouth residents in a manner that does not overburden public services and maintains the town's character and natural resources.

- (1) Monitor population and housing estimates, prepared by NH OEP and North Country Council, on an annual basis and track annual permit data to identify the rate of housing development.
- (2) Identify a rate of housing development for the next 10 years and where housing should be located to allow for growth without overburdening the taxpayer.
- (3) Adopt a building code, with occupancy permit provisions and staff a qualified building code compliance office that could be self-funded through building permit fees.

Goal: To improve town ordinances to deal with demand for new housing.

- (1) Revise the residential districts and uses in the Zoning Ordinance need to be better maintain neighborhoods and reflect modern planning practices.
- (2) Create a more-protected, single-family zone to encourage the development of higher-priced housing.
- (3) Explore options for improving standards for manufactured housing (mobile home) parks.
- (4) Consider adoption of a Rental Housing Ordinance with annual or bi-annual inspections. This could be self-funded through an inspection fee.
- (5) Examine multi-family housing regulations and incorporate a provision to allow more units in a structure for elderly and student housing, by special exemption.
- (6) Adopt driveway and access permit standards to improve pedestrian safety and help preserve traditional residential neighborhoods.
- (7) Create incentives for renovating/developing existing structures or sites to reduce the inclination to develop new sites.
- (8) Encourage additional creative site design to minimize development costs; allow for a mix of housing while preserving natural resources and open land; and, in appropriate instances, provide a density bonus to projects which include affordable housing units or permanent land preservation.

Goal: To better address student housing issues.

- (1) Schedule regular meetings between the Planning Board and PSU to encourage communication and coordination of town and university plans.
- (2) Revise the town's zoning ordinance to better address the challenges associated with converting single-family homes to multi-family units. This may include changing the occupancy provision related to unit size and bedroom count, lot size and parking availability as well as limiting zones for conversion and aggressive enforcement.

- (3) The town, PSU, and Property Managers/Landlords should continue to work together to educate and enforce regulations regarding noise and disruptions with student tenants, using peer influence wherever possible.
- (4) Encourage PSU and Property Managers/Landlords to adopt, distribute and enforce (with town police) off-campus housing policies and town regulations concerning noise, parking and number of non-related tenants per unit.
- (5) Revise the Disorderly Actions Ordinance to include registering the name of the housing unit manager with the town so that multiple violations at the same address would hold landlords responsible and consider reduce the number from 50 persons to 10 or 20 per party.
- (6) Monitor the pace of new housing development with an eye toward growth controls in the event the pace of new construction exceeds the town's ability to provide services in an orderly manner.
- (7) Encourage PSU to track on-campus and off-campus addresses and make the data available to the town.
- (8) Encourage Property Managers/Landlords to provide data to the town concerning student rentals.
- (9) Explore educational opportunities to improve understanding of student occupancy limits and related issues. Establishing a better relationship with realtors will help avoid future conflicts and could help the town inform new owners of student housing regulations and requirements.
- (10) Explore incentives for PSU to keep students on campus.
- (11) Explore disincentives to converting single-family homes or non-residential property to student housing (i.e., tax, zoning.)
- (12) Regulate driveways and parking areas to limit curb cuts, maintain lawns, and enhance safety for pedestrians as well as vehicles backing into the street.
- (13) Encourage PSU to cap or decrease enrollment until adequate on-campus housing is available.

Goal: To expand opportunities to develop work-force housing.

- (1) Consider relaxing certain development requirements and or providing density bonuses when new housing units will be permanently affordable.
- (2) Inventory town property (land and structures) to identify, protect and encourage the development of housing sites and or commercial sites that can accommodate higher paying jobs in manufacturing, selected service industries and research/technology sectors.