

## CHAPTER II

# POPULATION AND HOUSING

### A. INTRODUCTION

Effectively planning for a community requires an understanding of the existing and potential future size, composition, and distribution of population and housing is essential. In some cases, the factors that influence population change are beyond the control of the Town. In other cases, the Town can influence or manage future demographic changes through the adoption of policies based on community goals. In accordance with State law, this chapter is based on the Nashua Regional Planning Commission's *Regional Housing Needs Assessment, 1999*,<sup>1</sup> an analysis of the regional need for housing for people and families of all income levels. Where appropriate, Census 2000 and other more recent data is included in this chapter. The purpose of the *Regional Housing Needs Assessment* is to assist the region's municipalities in complying with NH RSA 674:2.III, which requires that master plans contain a housing section which:

*"... analyzes existing housing resources and addresses current and future housing needs of residents of all levels of income of the municipality and region in which it is located, as identified in the regional housing needs assessment performed by the regional planning commission pursuant to RSA 36:47, II."*

A description and analysis of existing demographic data as provided by the US Bureau of Census, the NH Office of Energy and Planning (OEP), and the Nashua Regional Planning Commission (NRPC), as well as background historical information from a variety of sources, is provided in this chapter. While it is essential to review relevant demographic information and to include it in the Master Plan, it should be emphasized that all such information should not be taken at face value. This is particularly true for population projections. This chapter provides data on: 1) population trends, population projections, Hudson's share of the region's population, population density, migration v. natural increase, race, age, marital status, educational attainment, persons with disabilities, households and median income; 2) housing units, types, tenure, affordability and sales; and 3) recommendations.

### B. POPULATION

#### 1. Historic Population Trends



Table II-1 and Figure II-1 illustrate historical growth trends in Hudson. Between 1790 and 1910, the population of Hudson remained relatively stable fluctuating between approximately 1,064 to 1,344 people. In the late 19<sup>th</sup> Century, rural communities in New Hampshire experienced migration into cities within the State and also to western states. Hudson was one of the few communities to experience population increases during this period, likely due to its proximity to an industrial employment base in the City of Nashua. Much of the growth was centered around the relatively urban Taylor's Falls Bridge

area. After 1910, the population began to grow considerably and by 1960 Hudson's population had

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<sup>1</sup> Nashua Regional Planning Commission, *Regional Housing Needs Assessment, 1999*. See Population and Housing Chapter of Nashua Regional Planning Commission, *draft NRPC Regional Plan, 2002* for up to date statistics on regional population and housing.

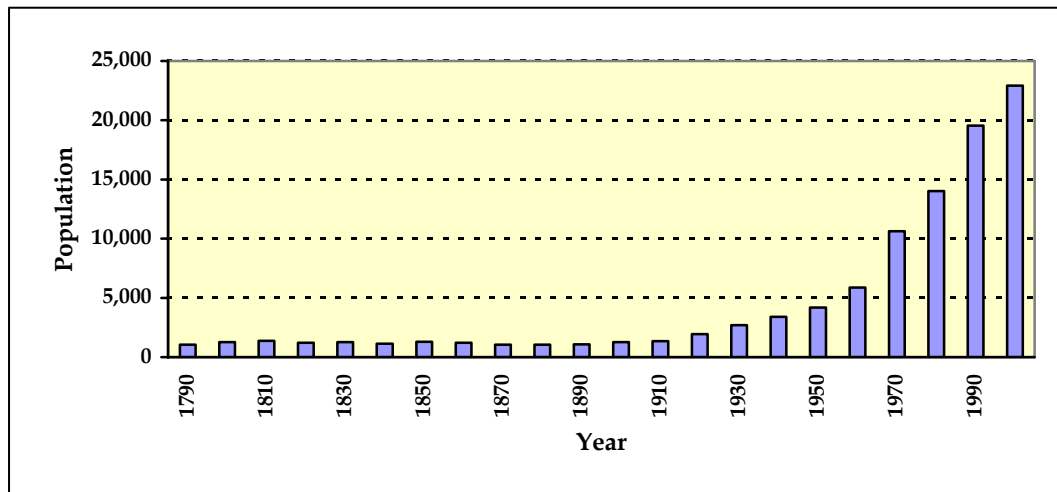
reached 5,876 people. The 1960's saw the beginning of a two-decade long period of extremely rapid population increase spurred by the growth of manufacturing and high-technology industries in both Hudson and Nashua, and by ex-urban expansions of the Boston metropolitan area made possible by major improvements to the State and Federal highway system. Between 1960 and 1970, Hudson grew by 81%, the fastest period of growth in the Town's history. From 1970 to 1980, the Town grew more moderately from a population of 10,638 to 14,022, an increase of 32%. From 1980 to 1990, the population expanded to 19,530, a 39% increase. Growth slowed somewhat in the 1990s, resulting in a population of 22,928 by 2000.

**Table II-1. Comparative Population Growth, 1790-2000**

Year	Hudson	% Change	NRPC Region	% Change	State of NH	% Change
1790	1,064	-	10,196	-	141,885	-
1800	1,267	19%	11,431	12%	183,858	30%
1810	1,376	9%	12,444	9%	214,460	17%
1820	1,227	-12%	13,003	4%	244,161	14%
1830	1,263	3%	14,461	11%	269,328	10%
1840	1,148	-6%	17,589	22%	284,574	6%
1850	1,312	14%	21,656	23%	317,976	12%
1860	1,222	-12%	22,423	4%	326,073	3%
1870	1,066	-15%	23,055	3%	318,300	-2%
1880	1,085	2%	25,103	9%	347,000	9%
1890	1,092	1%	30,998	23%	376,500	9%
1900	1,261	15%	36,731	18%	411,600	9%
1910	1,344	7%	38,467	5%	430,600	5%
1920	1,954	45%	40,796	6%	443,100	3%
1930	2,702	38%	45,347	11%	465,300	5%
1940	3,406	26%	48,214	6%	491,500	6%
1950	4,183	23%	52,010	8%	533,200	9%
1960	5,876	16%	63,216	22%	606,900	14%
1970	10,638	81%	100,862	60%	737,579	22%
1980	14,022	32%	138,089	37%	920,475	25%
1990	19,530	39%	171,478	24%	1,109,252	21%
2000	22,928	17%	195,788	14%	1,235,786	11%

Source: US Census

**Figure II-1. Population by Decade, Hudson, 1790 - 2000**



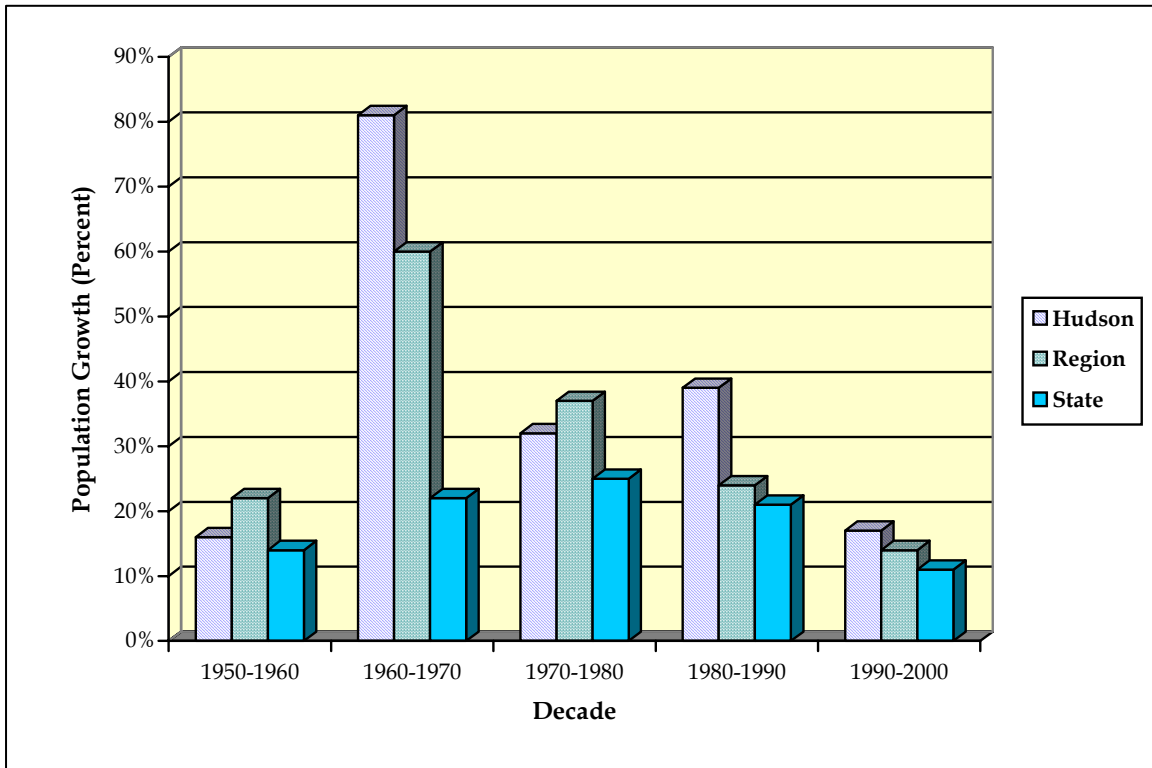
As shown in Table II-1 on the previous page, between 1920 and 1950, Hudson grew at a significantly higher rate than that of the region or State. After a decade of relatively slower increases in the 1950's, Hudson's population grew at a far higher rate than the region or the State, likely due to the demand for suburban housing near sources of employment. Since 1980, population growth slowed somewhat compared to the dramatic rate of the 1960's, but was still well above that of the region and State. Table II-2 and Figure II-2 compare the growth rates from 1950 through 2000 by decade for the Town, region and State.

**Table II-2. Proportionate Growth by Decade, 1950-2000**

<b>Community</b>	<b>1950-1960</b>	<b>1960-1970</b>	<b>1970-1980</b>	<b>1980-1990</b>	<b>1990-2000</b>
Hudson	16%	81%	32%	39%	17%
Amherst	40%	125%	79%	10%	19%
Brookline	18%	47%	51%	36%	74%
Hollis	44%	52%	79%	22%	23%
Litchfield	69%	97%	192%	33%	33%
Lyndeborough	8%	33%	36%	21%	22%
Merrimack	57%	188%	79%	44%	13%
Milford	27%	59%	31%	36%	15%
Mont Vernon	44%	55%	59%	25%	12%
Nashua	13%	43%	22%	17%	9%
Pelham	98%	108%	50%	16%	16%
Wilton	4%	12%	17%	17%	20%
<b>NRPC Region</b>	<b>22%</b>	<b>60%</b>	<b>37%</b>	<b>24%</b>	<b>14%</b>
<b>State of NH</b>	<b>14%</b>	<b>22%</b>	<b>25%</b>	<b>21%</b>	<b>11%</b>

Source: US Census, derived by NRPC

**Figure II-2. Proportionate Growth by Decade, 1950 - 2000**



## 2. Population Projections

NH OEP's population projections for the Town, region and State are presented in Table II-3 and II-4. NH OEP's forecasting methodology is based on a community's historical share of its respective county's growth, and assumes that a community's share of growth, according to changes in the 1970 through 2000 population, will remain about the same into the future.

**Table II-3. Population Growth, Actual and Projected, 1990-2020**

Community	1990	2000	2010 Projected	2020 Projected
Hudson	19,530	22,928	26,200	29,330
Amherst	9,068	10,769	12,340	13,620
Brookline	2,410	4,181	5,030	5,800
Hollis	5,705	7,015	8240	9,300
Litchfield	5,516	7,360	9,300	10,930
Lyndeborough	1,294	1,585	1,850	2,050
Merrimack	22,156	25,119	29,140	32,490
Milford	11,795	13,535	15,600	17,320
Mont Vernon	1,812	2,034	2,380	2,620
Nashua	79,662	86,605	91,260	95,180
Pelham	9,408	10,914	14,750	18,350
Wilton	3,122	3,743	4,260	4,710
<b>NRPC Region</b>	<b>171,478</b>	<b>195,788</b>	<b>220,350</b>	<b>241,700</b>
<b>State of NH</b>	<b>1,109,117</b>	<b>1,235,786</b>	<b>1,385,210</b>	<b>1,523,680</b>

Source: US Censuses, 1990 – 2000 and NH OEP, 2003.

Hudson's population is projected to continue to increase by 1.4% per year over the next twenty years. If these projections hold true, an additional 6,402 persons will be added to Hudson's population by 2020. With an estimated population of 29,330 in 2020, Hudson will continue to reflect a suburban community with urban elements including non-residential and multi-family residential development.

**Table II-4. Population Projections, 2020**

Community	Population 2000	Projected Population 2020	Projected Net Increase 2000-2020	Projected Percentage Increase 2000-2020	Projected Annual Percentage Increase 2000-2020
Hudson	22,928	29,330	6,402	28%	1.4%
<b>NRPC Region</b>	<b>195,788</b>	<b>241,700</b>	<b>45,912</b>	<b>23%</b>	<b>1.2%</b>
<b>State of NH</b>	<b>1,235,786</b>	<b>1,523,680</b>	<b>287,894</b>	<b>23%</b>	<b>1.2%</b>

Source: US Census 2000 and NH Office of Energy & Planning, 2003.

A Buildout Analysis using the Town's 2002/2003 parcel-based Geographic Information System data may be useful in providing more accurate population projections. A Buildout Analysis considers the remaining undeveloped land in the Town and the constraints to development on that land, including soils, slopes, ownership and the provisions of the Hudson zoning ordinance. The Buildout Analysis estimates the number of housing units that will result when the Town is fully developed and can aid in determining the type and quantity of public facilities needed in the future.

### 3. Population Share

Table II-5 presents the percentage population share for each community in the NRPC Region. Hudson accounted for 11.7% of the Region's total population in 2000 and now comprises a substantially higher percentage of the region's population than it did in 1950. In contrast, the population of the City of Nashua comprised a steadily decreasing proportion of the region's population over the past five decades. This is consistent with national trend of population decentralization to suburban areas over the past 50 years.

**Table II-5. Percentage Population Share, 1950-2000**

Community	1950	1960	1970	1980	1990	2000
Hudson	8.0	9.3	10.5	10.1	11.4	11.7
Amherst	2.8	3.3	4.6	6.0	5.3	5.5
Brookline	1.3	1.2	1.2	1.3	1.4	2.1
Hollis	2.3	2.7	2.6	3.4	3.3	3.6
Litchfield	0.8	1.2	1.4	3.0	3.2	3.8
Lyndeborough	1.1	0.9	0.8	0.8	0.7	0.8
Merrimack	3.7	4.7	8.5	11.2	12.9	12.8
Milford	6.3	6.6	6.6	6.3	6.9	6.9
Mont Vernon	0.8	0.9	0.9	1.0	1.1	1.1
Nashua	66.7	61.8	55.3	49.1	46.5	44.2
Pelham	2.5	4.1	5.4	5.9	5.5	5.6
Wilton	3.7	3.2	2.2	1.9	1.8	1.9
<b>NRPC Region</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: US Census.

### 4. Population Density

Table II-6 presents a comparison of the densities for each NRPC community, the NRPC region and the State. Because towns vary in size, population levels alone do not provide a sufficient indication of the extent to which the land in a community is developed; however, this information must be viewed cautiously. Certain communities, for example, may contain a relatively high overall density, but may still contain substantial rural or undeveloped areas. An example of this is the community of Milford, which contains a high concentration of population within a relatively small portion of the town.

**Table II-6. Population Density, Persons per Square Mile, 1990, 2000 and 2020**

Community	Area (sq. mile)	Population 1990	Density 1990	Population 2000	Density 2000	Projected Population 2020	Projected Density 2020
Hudson	29.2	19,530	669	22,928	785	29,330	1,004
Amherst	34.5	9,068	263	10,769	312	13,620	395
Brookline	20.1	2,410	120	4,181	208	5,800	289
Hollis	32.6	5,709	175	7,015	215	9,300	285
Litchfield	15.1	5,516	365	7,360	487	10,930	724
Lyndeborough	30.6	1,294	42	1,585	52	2,050	67
Merrimack	33.0	22,156	671	25,119	761	32,490	985
Milford	25.9	11,795	455	13,535	523	17,320	669
Mont Vernon	16.8	1,812	108	2,034	121	2,620	156
Nashua	30.6	79,662	2,603	86,605	2,830	95,180	3,110
Pelham	26.7	9,408	352	10,914	409	18,350	687
Wilton	26.1	3,122	120	3,743	143	4,710	180
<b>NRPC Region</b>	<b>321.2</b>	<b>171,478</b>	<b>534</b>	<b>195,788</b>	<b>610</b>	<b>241,700</b>	<b>752</b>
<b>State of NH</b>	<b>8,993.0</b>	<b>1,109,252</b>	<b>123</b>	<b>1,235,786</b>	<b>137</b>	<b>1,523,680</b>	<b>169</b>

Source: US Census, 1990 - 2000 and NH OEP, 1999; compiled by NRPC.

Table II-6 indicates that Hudson has the second highest overall population density in the region, and has a higher density than the regional average. Hudson's density levels rival those in Merrimack and are well above many of the more rural towns such as Lyndeborough, Mont Vernon or Wilton. This verifies that Hudson is increasingly becoming more of an urban community. Based on OEP population projections, Hudson's population density will increase substantially by the year 2020, still exceeding that of Merrimack, yet far below the density of the City of Nashua.

## 5. Migration vs. Natural Increase

Table II-7 presents the population growth attributed to natural increase (births) and in-migration (people moving from other communities). Between 1990 and 2000, natural increase accounted for 67% of Hudson's total population increase, which was similar to the region, but far less than for the State. Therefore, the majority of the population growth in the 1990's in Hudson was a result of births within the community rather than people arriving from other communities.

**Table II-7. Population Growth, Migration vs. Natural Increase, 1990 - 2000**

Community	Population 1990	Population 2000	Numeric Change	Numeric Natural Increase	Percent Natural Increase	Numeric Migration	Percent Migration
Hudson	19,530	22,928	3,398	2,273	67%	1,125	33%
NRPC Region	171,478	195,788	24,310	16,204	67%	8,106	33%
State of NH	1,109,117	1,235,786	126,669	109,878	87%	16,791	13%

Source: US Census 1990 - 2000 and NH Department of Health and Human Services, *Vital Statistics*, 1990 - 2000.

## 6. Race

Table II-8 compares the racial diversity of Hudson to the region and the State. According to the US Census, 96.3% of Hudson's population reported their race as white only, compared to 90.5% for the region. The highest minority population consists of those of Hispanic origin<sup>2</sup>, with 356 individuals, a significant 69% growth from the 211 individuals reported in 1990. Also significant is the number of Asian and Black/African American individuals in Hudson. The vast majority of the region's racial diversity is located in the City of Nashua.

**Table II-8. Population by Race and Hispanic Origin, 2000**

Community	White Only	Black or African-American Only	Asian Only	American Indian/Alaska Native Only	Other (Only One)	Two or More Races	Hispanic Origin	Percent Non-White
Hudson	22,091	193	255	34	138	217	356	3.7%
NRPC Region	183,081	2,428	4,592	461	3,014	2,212	6,618	6.5%
State of NH	1,186,851	9,035	15,931	2,964	7,791	13,214	20,489	4.0%

Source: US Census, 2000.

## 7. Age

Table II-9 presents population by age. 35% of Hudson's population was between 35 to 54 years of age in 2000, forming the Town's largest age group. School-age children (5 to 19 years of age) were the Town's second largest age group, at 23%. The number of elderly people in Hudson (age 65 and over) grew by 44% from 1990 to 2000, and elderly people represented 7.9% of the town's population in 2000 compared to 6.5% in 1990. This is consistent with the national trend of the aging of the population.

**Table II-9. Population by Age, 2000**

Community	Under 5	5 to 19 (School Age)	20 to 34	35 to 54	55 to 64	65 and Over
Hudson	1,704	5,231	4,342	7,948	1,894	1,809
NRPC Region	13,510	44,227	36,516	66,563	16,836	18,136
State of NH	75,685	268,480	228,827	405,165	109,659	147,970

Source: US Census, 2000.

## 8. Marital Status

Table II-10a and II-10b present the marital status of the population age 15 and over for 1990 and 2000. Married people comprised 63.8% of Hudson's population in 2000, which is higher than the regional and State average. The number of people classified as "never married" is lower than the regional and State average, and has declined since 1990.

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<sup>2</sup> Note that the US Census includes a count of Hispanic persons, which is considered an ethnic group, rather than a racial group. Therefore, Hispanics can be of any race.

**Table II-10a. Marital Status, Count of Population Age 15 and over, 1990 and 2000**

Community	Never Married		Married (not separated)		Married (separated)		Widowed		Divorced	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Hudson	3,707	3,762	9,448	11,146	196	314	618	545	1,056	1,709
NRPC Region	33,567	35,970	80,558	90,936	1,986	2,405	6,627	7,120	10,406	14,360
State of NH	222,245	243,840	507,963	560,995	13,652	13,320	55,629	57,763	72,832	102,723

**Table II-10b. Marital Status, Percentage of Population Age 15 and over, 1990 and 2000**

Community	Never Married		Married (not separated)		Married (separated)		Widowed		Divorced	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Hudson	24.7	21.5	62.9	63.8	1.3	1.8	4.1	3.1	7.0	9.8
NRPC Region	25.2	23.9	60.5	60.3	1.5	1.6	5.0	4.7	7.8	9.5
State of NH	25.5	24.9	58.2	57.3	1.6	1.4	6.4	5.9	8.3	10.5

Source: US Census.

## 9. Educational Attainment

Table II-11 presents educational attainment, by category, for 2000. The percentage of population age 25 and over with a high school diploma or higher in Hudson was 90% in 2000, slightly higher than that for the region and State. The percentage with a bachelor's degree or higher was 26%, compared to 33% for the region and 29% for the State.

**Table II-11. Educational Attainment of Population 25 years and Over, 2000**

Community	Total Age 25 and Over		<9 <sup>th</sup> Grade		9 <sup>th</sup> - 12 <sup>th</sup> Grade No Diploma		High School Graduate	
	Pop.	%	Pop.	%	Pop.	%	Pop.	%
Hudson	15,047	100	423	2.8	1,120	7.4	4,525	30.1
NRPC Region	129,610	100	3,696	2.9	9,977	7.7	33,716	26.0
State of NH	823,987	100	32,426	3.9	71,328	8.7	247,723	30.1

Community	Some College No Degree		Associate Degree		Bachelor's Degree		Graduate or Professional Degree	
	Pop.	%	Pop.	%	Pop.	%	Pop.	%
Hudson	3,380	22.5	1,700	11.3	2,657	17.7	1,242	8.3
NRPC Region	26,918	20.8	12,771	9.9	28,666	22.1	14,316	11.0
State of NH	164,634	20.0	71,722	8.7	153,874	18.7	82,230	10.0

Source: US Census, 2000.

Note: % is percentage of population age 24 and over.



## 10. Persons with Disabilities

Table II-12 presents the number of individuals in Hudson with a disability in 2000, by age group. Disability is defined by the Census Bureau as "...a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business." Approximately 2.5% of the total population of Hudson had a disability in 2000. Over 11.9% of the elderly (age 65 and over) population were classified as having a disability.

**Table II-12. Disability Status of the Civilian Non-Institutional Population, 2000**

Community	Population 5 -20 years with Disability	Population 21 to 64 years with Disability	Population 65 and over with Disability	Total with Disability	Percent Total Population with Disability
Hudson	115	240	215	570	2.5%

Source: US Census, 2000.

In the 2000/2001 school year there were approximately 520 special needs students in the Hudson school system,<sup>3</sup> or 13% of the total enrollment. This is slightly lower than the statewide average of 14.6% of total enrollment.

## 11. Households

Table II-13 presents *total* households and the average number of persons per household type for 1990 and 2000. The Census breaks down households into "family" and "non-family" households. Family households include households with two or more related individuals, including single parent households. Non-family households include households with two or more unrelated members or individuals living alone. The number of households in Hudson grew by 21.2% from 1990 to 2000, a higher rate of growth than for the region or State. During this decade, the average household size for both total households and family households decreased, meaning that there are fewer people within each household. This is consistent with national trends in the growth of single person and single parent households.

**Table II-13. Total Households, 1990 and 2000**

Community	Total Household		% change	Average # of Persons per Total HH		Average # of Persons per Family HH	
	1990	2000		1990	2000	1990	2000
Hudson	6,630	8,034	21.2%	2.95	2.83	3.67	3.17
NRPC Region	62,141	72,410	16.5%	2.76	2.85	3.72	3.20
State of NH	411,186	474,606	15.4%	2.70	2.53	3.79	3.03

Source: US Census.

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<sup>3</sup> Sources: Telephone conversation with Jane Ball, Hudson School Board, Special Education Department on October 16, 2002; and NH Department of Education at <http://www.ed.state.nh.us/ReportsandStatistics/Enrollment/>. Note: Special needs students may or may not be classified as persons with disabilities.

Household *composition* by “family” household is shown in Table II-14a (totals) and Table II-14b (percent of *total* households). These tables show data relating to family households of two or more people. The number of married people with no children, and the number of single mothers, in Hudson has slightly increased as a percentage of *total* family households from 1990 to 2000. The number of married people with children as a percentage of *total* family households has decreased somewhat from 1990 to 2000. Both of these trends are consistent with the national trend in decreasing household size.

**Table II-14a. Total Number of Family Households, 1990 and 2000**

Community	Total Family HH	Total Family HH	% change	Married no child		Married w/ child		Female w/ child	
	1990	2000		1990	2000	1990	2000	1990	2000
Hudson	5,318	6,261	17.7	2,002	2,538	2,579	2,666	337	440
NRPC Region	46,057	52,146	13.2	18,256	21,357	20,746	20,012	3,139	4,066
State of NH	292,601	323,651	10.6	122,527	142,101	122,780	120,337	22,231	27,257

**Table II-14b. Family Households as Percentage of Total Households, 1990 and 2000**

Community	Married no child		Married w/ child		Female w/ child	
	1990	2000	1990	2000	1990	2000
Hudson	30.2	31.6	38.9	33.2	5.1	5.5
NRPC Region	29.4	29.3	33.4	27.6	5.1	5.6
State of NH	29.8	29.9	29.9	25.4	5.4	5.7

Source: US Census.

Household *composition* by “non-family” household, by community, is shown in Tables II-15a (totals) and Table II-15b (percent of total population). These tables show data relating to households with unrelated members or individuals living alone. The number of non-family households in Hudson increased 35% from 1990 to 2000, a much greater rate of growth than for family households. However, the number of single people living alone in Hudson has remained relatively stable as a percentage of total population. The growth in total non-family households is therefore likely to be driven by an increase in number of households with unrelated members.

**Table II-15a. Total Number of Non-Family Households, 1990 and 2000**

Community	Total Non-Family HH	Total Non-Family HH	% change	1 Person H.H. Male Householder		1 Person H.H. Female Householder	
	1990	2000		1990	2000	1990	2000
Hudson	1,312	1,773	35.1	403	659	479	650
NRPC Region	16,077	20,534	27.7	5,438	7,500	6,568	8,309
State of NH	118,585	150,955	27.3	38,035	52,788	53,329	63,236

**Table II-15b. Non-Family Households as Percentage of Total Population, 1990 and 2000**

Community	1 Person H.H. Male Householder		1 Person H.H. Female Householder	
	1990	2000	1990	2000
Hudson	2.1%	2.9%	2.4%	2.8%
NRPC Region	3.2%	4.4%	3.4%	4.2%
State of NH	3.4%	4.8%	4.3%	5.1%

Source: US Census.

## 12. Median Income

Median household, median family income and per-capita income are presented in Table II-16 for 1989 and 1999. The numerical figures for 1999 are significantly higher than those for 1989. The figures are not directly comparable as they do not take into account inflation. When inflation is considered, the median household income in Hudson in 1989 was \$65,408 (in 1999 dollars) compared to \$64,169 in 1999, a slight drop over the decade.<sup>4</sup> This is significant considering the increase in housing costs. Median family income and per-capita income, however, remained stable over this period. Hudson continues to exhibit median household and family incomes higher than those for the Nashua Primary Metropolitan Statistical Area (PMSA)<sup>5</sup> and the State.

**Table II-16. Income, 1989 and 1999**

Community	Median Household Income			Median Family Income			Per-Capita Income		
	1989	1989 (1999 dollars)	1999	1989	1989 (1999 dollars)	1999	1989	1989 (1999 dollars)	1999
	Hudson	\$47,859	\$65,408	\$64,169	\$50,714	\$69,310	\$71,313	\$17,678	\$24,160
Nashua PMSA	\$45,789	\$62,579	\$60,082	\$50,899	\$69,563	\$67,624	\$18,725	\$25,591	\$26,851
State of NH	\$36,329	\$49,650	\$49,467	\$41,628	\$56,892	\$57,575	\$15,959	\$21,811	\$23,844

Source: US Census.

## C. HOUSING

### 1. Housing Units



The most important unit of analysis for demonstrating the impact of growth is the housing unit, because it represents the household for which most State and local services are oriented. Data on housing can be found in the NRPC, *Regional Housing Needs Assessment*, updated every five years.<sup>6</sup> While the data directly correlates with the changes in population over time, household sizes have decreased significantly since the 1950's due to the increase in single parent households and the reduction in the number of children per household. In 1970, the average household size in Hudson was 3.77 persons whereas in 2000 the average household size was 2.83 persons. The implication of a dwindling

household size is that fewer people per household require a greater number of housing units per capita, with obvious impacts on the environment and housing costs per capita.

Table II-17 presents housing unit growth from 1960 to 2000. During these four decades, Hudson experienced a significant increase in the total number of housing units. Hudson's housing unit growth (829%) during this timeframe outpaced regional (254%) and State growth (144%). The growth in housing units continued to outpace regional and State growth in the 1990's.

<sup>4</sup> Conversions to 1999 dollars may be applied using an inflation calculator such as the one at: [www.westegg.com/inflation](http://www.westegg.com/inflation).

<sup>5</sup> In New England, a Primary Metropolitan Statistical Area (PMSA) is an area defined by the US Census, Office of Management and Budget, as a Federal statistical standard, comprised of one or more county subdivisions within a metropolitan area, having a population of 1,000,000 or more. The Nashua PMSA is within the Boston Metropolitan Statistical Area and includes the City of Nashua and the Towns of Hudson, Merrimack and Milford.

<sup>6</sup> Nashua Regional Planning Commission, *Regional Housing Needs Assessment*, 1999.

**Table II-17. Housing Unit Growth, 1960-2000**

Community	1960	1970	1980	1990	2000	% Increase 1960 - 2000	% Increase 1990 - 2000
Hudson	865	2,920	4,369	6,902	8,034	829%	16%
NRPC Region	21,002	31,260	47,944	66,375	74,341	254%	12%
State of NH	224,440	280,962	386,381	502,247	547,024	144%	9%

Source: US Census, 1960 - 2000.

## 2. Housing Type

Table II-18 presents the housing stock by type. While the NRPC region's proportion of single family homes (61%) is identical to the State's, the Town of Hudson is slightly higher (66%) with the majority of the remainder in multi-family units. There are few manufactured housing units in the Town. Table II-19 presents a list of large multi-family developments in Hudson as of 2001.

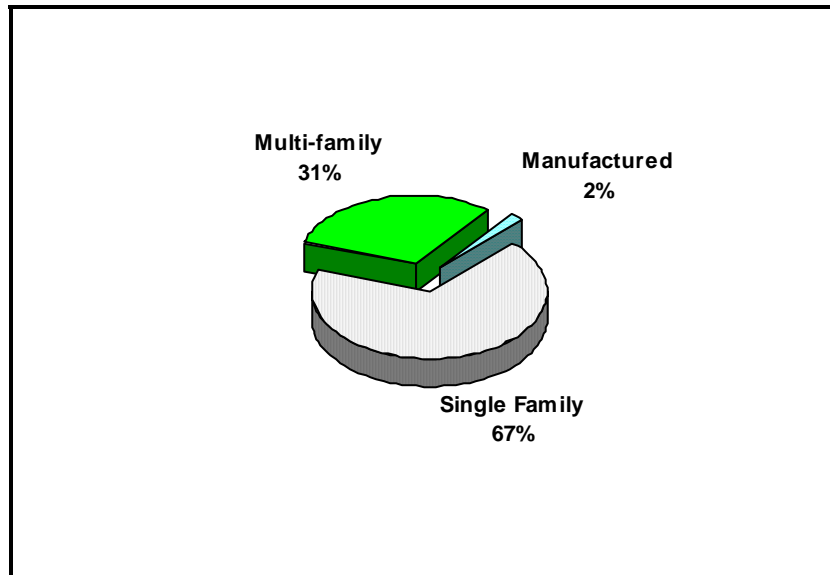
**Table II-18. Housing Stock by Type, 2000**

Community	Single Family Units		Multi-Family (2+) Units		Manufactured Housing Units		Total Housing Units
	#	%	#	%	#	%	
Hudson	5,539	66%	2,525	31%	149	2%	8,213
NRPC Region	45,680	61%	26,838	36%	2,655	3%	75,173
State of NH	343,630	61%	170,348	30%	47,689	9%	561,667

Source: NH Office of Energy & Planning, 2000.

**Note:** Includes Census 2000 count plus year 2000 building permits - these figures will not match those in Table II-20a as the time period is different.

**Figure II-3. Percentage Housing Stock by Type, 2000**



Source: NH Office of Energy & Planning, 2000.

**Table II-19. Large Multi-Family Developments, Hudson, 2001.**

Complex Name	Location	Total # of Units
Brookside Apartments	18 Roosevelt Ave.	101+
Burns Hill Apartments	Burns Hill Road	88
Franklin D Estates	Roosevelt Ave	102
Abbott Farms	Abbott Farm Lane	106
Compass Point	Watson Road	84
Elmwood Village	Elmwood Drive	136
Fox Hollow	Fox Hollow Drive	240
Rolling Green	Riviera Road	125
Shepherd's Hill*	Kimble Hill Road	400
Terrace Condominiums	Oliver Drive	28
Willows	Willow Creek	38

Source: NRPC Survey, 2001.  
\*Under construction in 2002.

### 3. Housing Tenure

Housing units and housing tenure (owned or rented) for 1990 and 2000 are shown in Table II-20a (totals) and Table II-20b (percent of occupied units). The Census breaks down occupied housing units into owner occupied or rented. More detailed information on the vacant units is available from the Census Bureau. A majority (78%) of the housing units in Hudson were owner occupied in 2000, which is significantly higher than for the region or the State. In addition, the number of owner occupied housing units increased by about 3% since 1990. The vacancy rate in Hudson was extremely low in 2000, at 1.6%. The vacancy rate for the region dropped from 8.7% vacant in 1990 to 1% vacant in 2000, indicating strong demand for housing.

**Table II-20a. Total Housing Units, 1990 and 2000**

Community	Total Units		Occupied		Owner Occupied		Renter Occupied		Vacant		Seasonal/ Recreation/ Occasional Use*	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Hudson	6,902	8,165	6,630	8,034	4,967	6,249	1,663	1,785	272	131	11	36
NRPC Region	66,375	74,341	62,141	72,680	42,720	50,991	19,421	21,689	4,234	1,661	363	549
State of NH	503,904	547,024	411,186	474,606	280,372	330,700	130,814	143,906	92,718	72,418	57,177	56,413

\* Included in Vacant Housing Units.

**Table II-20b. Housing Units as Percentage of Occupied Housing Units, 1990 and 2000**

Community	Owner Occupied		Renter Occupied	
	1990	2000	1990	2000
Hudson	74.9	77.8	25.1	22.2
NRPC Region	68.7	70.2	31.3	29.8
State of NH	68.2	69.7	31.8	30.3

Note: Percentages based on total Occupied Housing Units, *not* Total Housing Units.

#### 4. Building Permits

Residential building permit activity by community is tracked each year by the NH OEP (formerly NH OSP). Table II-21 shows residential building permit activity in Hudson between 1990 and 2000.

**Table II-21. Residential Building Permit Activity, 1990 - 2000**

Year	# of Permits
1990	122
1991	99
1992	104
1993	99
1994	102
1995	83
1996	106
1997	118
1998	182
1999	197
2000	48

Source: NH Office of Energy & Planning.

#### 5. Cost of Rental Housing

##### a. Median Rent

The NH Housing Finance Authority surveys the median monthly gross rent (including utilities) for different housing types each year.<sup>7</sup> In April 2002, the median monthly gross rent in the Nashua Primary Metropolitan Statistical Area (PMSA) was \$949. The Nashua PMSA includes Hudson, Merrimack, Milford and the City of Nashua. The median monthly gross rent varied from \$547 for a studio apartment to \$1,130 for a three-bedroom housing unit in April 2002.



Table II-22 presents the wages and work hours at minimum wage necessary to afford fair market rent in the Nashua PMSA for 2001. The availability of housing affordable to individuals of all income levels is one of the region's most critical issues. According to data from the National Low Income Housing Coalition, the hourly wage needed to afford a two bedroom-type of rental housing in the Nashua PMSA is \$2.39 per hour greater than the State level. In addition, individuals earning minimum wage need to work far greater hours to afford rental housing in the Nashua PMSA as opposed to the State average.

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<sup>7</sup> NH Housing Finance Authority, 2002 Residential Rental Cost Survey, July 2002 at: [www.nhhfa.org/frd.htm](http://www.nhhfa.org/frd.htm).

**Table II-22. Hourly Wage and Work Hours at Minimum Wage Needed to Afford Fair Market Rent, Nashua PMSA and State, 2001**

Location	Hourly Wage Needed to Afford Fair Market Rent (@ 40 hrs./wk.)			Work Hours/Week Necessary at Minimum Wage (\$5.15) to Afford Fair Market Rent		
	One Bedroom	Two Bedroom	Three Bedroom	One Bedroom	Two Bedroom	Three Bedroom
Nashua PMSA	\$13.90	\$17.25	\$23.48	108	134	182
State of NH	\$11.71	\$14.86	\$19.20	91	115	149

Source: National Low Income Housing Coalition, *Out of Reach*, 2001.

b. Assisted Housing

The US Department of Housing and Urban Development (HUD) defines assisted housing as housing units that are “provided subsidies for the purpose of creating affordable units for low and very low income households.” Low-income households are those defined as being at 80% of median income or less. Very low-income households are those defined as being at 50% of median income or less. The HUD assigned median household income for the Nashua PSMA in 2002 was \$71,100. Table II-23 shows the income limits for low and very low-income households, by household size for the Nashua PSMA in 2002.

**Table II-23. Income Limits for Nashua PSMA, by Household Size, 2002**

Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Low Income	\$38,100	\$43,500	\$48,950	\$54,400	\$58,750	\$63,100	\$67,450	\$71,800
Very Low Income	\$24,900	\$28,450	\$32,000	\$35,550	\$38,400	\$41,250	\$44,100	\$46,950

Source: NH Housing Finance Authority and US Department of Housing and Urban Development.

Using the income limits, HUD assigns rent limits. The rent limit is 30% of the adjusted income of a household. 30% is used as it is commonly assumed to be the amount of household income that can comfortably be spent on housing without compromising other basic needs such as food and transportation. The HUD rent limits for 2002 are shown in Table II-24.

**Table II-24. Rent Limits for Nashua PSMA, by Housing Type, 2002.**

Income Limit	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5 Bedroom	6 Bedroom
Low Income	\$952	\$1,020	\$1,223	\$1,414	\$1,577	\$1,740	n/a
Very Low Income	\$622	\$666	\$800	\$924	\$1,031	\$1,138	\$1,244

Source: NH Housing Finance Authority and US Department of Housing and Urban Development.

Note: Low Income rent is 30% of the adjusted income of a household whose annual income equals 80% of the median income for the Nashua PSMA. Very Low Income rent is 30% of the adjusted income of a household whose annual income equals 50% of the median income for the Nashua PSMA.

Very little assisted housing is located in Hudson. In 2002, Hudson had a deficiency in the amount of assisted housing provided relative to the region and the State. Table II-25 presents the regional and State averages for percentage of assisted housing units in 2000 and compares them with Hudson. Both the regional and State average assisted housing provision were 3.0% and 3.1%, respectively, of total housing units. Hudson, at 0.8%, fell below these averages. The only registered assisted housing units are the 64 subsidized elderly housing units in the Buttercup Hill Development. However, it is important to note that Hudson provides a far greater diversity of

housing than many other communities in the Nashua region, and provides a significant proportion of the region's moderate-income housing.

**Table II-25. Assisted Housing Units, 2000**

Community	Elderly Assisted	Family Assisted	Other Assisted or Combined Types *	Total Assisted	Percent Assisted Units	(Shortfall)/ Excess
Hudson	64	0	0	64	0.8%	(181)
NRPC Region	1,074	346	842	2,264	3.0%	-
State of NH	8,485	3,514	4,868	16,877	3.1%	-

Source: NH Housing Finance Authority, *Directory of Assisted Housing*, 2001.

\* Other or Combined includes group homes, mentally handicapped, physically handicapped, and developments containing both elderly and family housing.

c. Housing Need for *Low* and *Very Low Income* Households

About 525, or 31%, of Hudson's total rental households contributed over 30% of their income towards rent in 1999.<sup>8</sup> Of that number, 506, or 47% of Hudson's *low* and *very low* income rental households contributed over 30% of their income to rent in 1999. The median household income for the Nashua PMSA was \$60,082 in 1999. Therefore, households earning between \$30,041 (50% of median) and \$48,065 (80% of median) were classified as *low income*. Therefore, a *low-income* household could pay a maximum of \$1,201 in monthly rent to ensure it was not spending more than 30% of its income on housing. Households earning less than \$30,041 (50% of median) were classified as *very low income*. Therefore, a *very low-income* household could pay a maximum of \$751 in monthly rent to ensure it was not spending more than 30% of its income on housing. Given the rental vacancy rate of 1% and a median rent of \$799 for all housing units in Hudson in 1999, it is likely that there was, and continues to be, a significant shortage of housing in Hudson that is affordable to *very low* income households.

## 6. Owner Occupied Housing

Table II-26 presents total residential sales (both new and existing) for 1998 and 2003. The annual housing sales in Hudson and the region have increased over these five years. Hudson had the third highest number of sales in the region in 2003.

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<sup>8</sup> Source: US Census 2000, Table DP-4.



**Table II-26. Total Residential Sales, NRPC Region, 1998 and 2003**

Community	1998	2003
<b>Hudson</b>	<b>413</b>	<b>646</b>
Amherst	282	334
Brookline	108	82
Hollis	164	138
Litchfield	163	159
Lyndeborough	N/A	38
Merrimack	622	665
Milford	291	353
Mont Vernon	36	48
Nashua	1,496	1,874
Pelham	132	209
Wilton	85	74
<b>NRPC Region</b>	<b>3,792</b>	<b>4,620</b>

**Source:** New Hampshire Association of Realtors, compiled by NRPC, 1998;  
Real Data Corporation, compiled by NRPC, 2003.

Table II-27 presents the average residential sales price for 2003. The average residential sales price in Hudson in 2003 was \$227,000 (both new and re-sale), slightly lower than the average residential sales price in the region of \$235,000. The lower than average sales price in Hudson is likely a result of the higher than average number of multi-family units compared to surrounding towns, not including Nashua. Towns such as Hollis, Amherst, Litchfield and Pelham, with a much higher average residential sales price, are dominated by single family units.

**Table II-27. Average Residential Sales Price, 2003**

Community	2003
<b>Hudson</b>	<b>\$227,000</b>
Amherst	\$289,000
Brookline	\$269,000
Hollis	\$352,000
Litchfield	\$246,000
Lyndeborough	\$198,000
Merrimack	\$210,000
Milford	\$215,000
Mont Vernon	\$272,000
Nashua	\$221,000
Pelham	\$326,000
Wilton	\$206,000
<b>NRPC Region</b>	<b>\$235,000</b>

**Source:** Real Data Corporation, compiled by NRPC.

## D. METHODS TO ENCOURAGE HOUSING AFFORDABLE TO HUDSON'S RESIDENTS

Hudson's housing needs are broad and encompass a range of income groups and family types. Several methods for meeting these diverse housing needs are described in the following section, including incentives that can be provided through innovative local land use regulation as well as various state and federal government programs.<sup>9</sup>

### 1. A Note on Community Character

It is critical to balance the need for affordable housing with the desire to maintain Hudson's community character. Community character should never have to be sacrificed to achieve affordable housing goals. There are several simple principals that should be considered and applied when planning for affordable housing:

- Affordable housing developments should never out-scale the other nearby structures. If the typical structure in a neighborhood is a two story, 4,000 square foot home, then the affordable housing should be of a similar size.
- Affordable housing should blend with other housing in the neighborhood. The affordable housing should be constructed of materials that are typically found nearby. Affordable housing that does not blend with its surroundings can stigmatize the project.
- Affordable housing, particularly for very low income individuals and the elderly should be located within walking distance of services. Individuals without automobiles will be isolated in poorly sited affordable housing developments. Rather, such housing should be located close to stores and medical services.

### 2. Housing for Older Persons

Housing for older persons zoning (HOP) is increasingly becoming a method for communities to address the need for specialized housing for the elderly without allowing for general multi-family housing or overall density increases. The provision of housing for older persons zoning is authorized by NH RSA 354-A:15. This zoning usually takes the form of an overlay zone and rarely are actual parcels of land zoned for housing for older persons. In most cases, HOP zoning provides for a higher density than allowed in the underlying zone and contains a separate set of design criteria than those found in the underlying zoning districts. Some HOP zoning contains provisions for subsidized housing while others do not. The Town of Hudson Zoning Ordinance, 2002, provides for "Elderly Housing" at considerably higher density than for conventional housing, given Planning Board approval of a site plan. Such housing is allowed in all zoning districts except for the R-1 and Industrial districts. The Zoning Ordinance allows for lot sizes of 2,500 square feet per bedroom with Town water and sewer for housing limited to persons 62 or older. The lot size increases to 20,000 square feet without water and sewer for housing limited to persons 62 or older. Housing limited to at least one person 55 or older must meet the standard dimensional requirements of the Zoning Ordinance.

### 3. Accessory Living Unit

An accessory living unit (ALU) is generally defined as a small additional housing unit located within or adjacent to what is otherwise a single-family home. ALUs are increasingly allowed in traditional single family zoning districts as a means of providing inexpensive housing, usually for older or younger single relatives of the occupant of the principal residence. Because such units are

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<sup>9</sup> See Benjamin Frost, Esq., *Law Lecture Series 2001 - Affordable Housing*, NH Municipal Association, 2001.

frequently intended for related individuals, they are sometimes known as "in-law apartments." Zoning ordinances allowing for ALUs usually include a number of restrictions on their development. Municipalities allowing for ALUs may do so by right in certain zoning districts or by special exception. Generally, such units have a maximum floor area requirement to discourage more than one resident in the unit. Provisions restricting the size of the unit, the entrance, utility provision and occupation to family members keep the unit from being rented as a traditional apartment thus maintaining the single-family character of the area.

ALUs provide a housing alternative that can serve a wide range of needs. For the elderly, an accessory apartment can allow the individual to maintain a degree of independence while still receiving the support of family members. The same is true for younger family members, especially recent graduates entering the workforce. For older or younger homeowners, the modest rent received for such a unit may make home ownership a possibility that would otherwise not exist. Furthermore, because such units are usually not separated from the principal residence, they can readily be reincorporated into the main dwelling. The Town of Hudson Zoning Ordinance, 2002, provides for Accessory Living Units within the principal dwelling unit by Special Exception. The ALUs can only be occupied by an immediate family member of the owner of record of the principal dwelling. Twenty-three (23) ALUs were approved in Hudson in the period 1995 - 2001.

#### **4. Group Homes**

Group homes are an important means of providing housing for the elderly and for special needs groups such as de-institutionalized individuals, the homeless, handicapped individuals and other special needs groups. Generally, a group home is a single-family home which houses several unrelated individuals with common needs. This allows for mutual support for people with common needs in a family type setting. The homes provide individual or shared bedrooms with common living areas. A provision for group homes usually requires a community to amend its zoning ordinance to provide a definition of "family" that would allow for a group home to be placed in a single family area. In the case of the Hudson Zoning Ordinance, a "dwelling unit" is considered "...for the use of one or more individuals living as a single housekeeping unit," which would likely allow for a group home in a residence. Because group homes are not subdivided, they are not considered to be multi-family housing. A typical ordinance may provide a definition, for example, that would allow ten unrelated elderly, disabled or de-institutionalized individuals to be considered a family for zoning purposes, provided that the home is not subdivided and that the individuals live together as a single housekeeping unit. An alternative would be to provide for group homes under a special exception provision.

The greatest impediment to providing for group homes is neighborhood resistance. Individuals purchasing homes in single-family areas have an expectation that the neighborhood will be maintained with a certain character. While a house that is purchased for a small group of older residents may pose little threat to neighbors, a home for de-institutionalized mental health patients or ex-convicts may well be a cause for alarm. Great care must be provided to avoid disruption of existing neighborhoods. Regulations that may mitigate some of the potential negative impacts associated with the group homes in single-family areas would be similar to those found in ordinances governing home-occupations and accessory housing. The intent should be to provide restrictions related to parking, entrances, and the appearance of the home to maintain the single-family character of the area.

#### **5. Manufactured Housing**

Manufactured housing, as defined in NH RSA 674:31, is a relatively new term that includes what are traditionally known as trailers or mobile homes. NH RSA 674:32 requires all municipalities to

provide for “...reasonable opportunities for the siting of manufactured housing.” This is often due to aesthetic considerations as well as the association of manufactured housing with lower income groups. In general, manufactured housing is situated either in higher density “parks,” on individual lots, or in manufactured housing subdivisions.

Manufactured housing parks can provide an important housing alternative for lower income groups. The purchase price is relatively low because the lots in the park must be rented. As a result, many residents in manufactured housing parks face eviction if the land is sold. The lack of new manufactured housing parks makes relocation nearly impossible unless the family can afford to purchase a lot. Mobile homes on individual lots or within subdivisions are only a limited form of affordable housing due to the very high land costs within the Nashua region. Although a manufactured home on an individual lot may be only 10% less expensive than a conventional home on a similar lot, this can make the difference in affordability for many moderate and middle income families. The Town of Hudson Zoning Ordinance, 2002, provides for “Manufactured Housing” subdivisions within the General Zoning District on a minimum 10 acre tract of land at the dimensional requirements for single family use.

## **6. State and Federal Governmental Programs**

Most Federal and State housing programs in New Hampshire are administered through the NH Housing Finance Authority (NHHFA). The NHHFA programs are described below. In addition to these programs, Veterans Administration (VA) and Federal Housing Administration (FHA) loans are available through those agencies.

### **a. Section 8 Voucher Program**

This rental assistance program 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. Qualification is based on income and fair market rent guidelines established by the U.S. Department of Housing and Urban Development (HUD). The intent of the program is to allow for federal housing assistance to low-income households without building government owned and operated housing. The owner of a unit qualified under the program is paid the difference between what the tenant can pay and the actual rent. Limited funds have restricted the program to very low-income female-headed households and very low-income elderly households. The program is administered by HUD through the NHHFA.

### **b. Section 8 New Construction/Substantial Rehabilitation 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. Rather than allowing the Section 8 certificate to be used by a qualifying family to obtain housing in any qualifying rental unit, the program attaches the Section 8 certificate to the unit. This program encourages the construction of new rental housing for very low-income households. The voucher program merely provides a subsidy for existing units without increasing the housing stock available to low-income families.

### **c. Rental Rehabilitation Program**

The Rental Rehab Program provides substantial incentives for the rehabilitation of existing buildings into rental housing for low-income families. Applicants can receive up to 50% of the rehabilitation cost. All units must be brought up to local, Federal and State standards. Seventy

percent (70%) of the units must be initially occupied by lower income tenants. Eligibility for the units themselves is based on the median income for the region rather than on HUD income guidelines. 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.

d. 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. Current Internal Revenue Service (IRS) guidelines require that 20% of the units be made available for families earning 50% or less of the median income or that 40% of the units be reserved for families earning 60% of the median income. These restrictive guidelines are the result of the Tax Reform Act of 1986. Prior to Federal tax reform, the program was far more viable and led to the development of a substantial number of rental units for lower income families which were privately owned, maintained and integrated with market rate housing.

e. Public Land/Affordable Rental Housing Program

The Public Land/Affordable Rental Housing Program is a 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. The greatest limitation facing the program is the availability of properly zoned surplus lands.

f. Housing Development Trust

The Housing Development Trust is a broad based funding program that 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. Funds appear to be targeted to very low-income groups and the NHHFA gives priority to projects meeting the following qualifying standards: 1) projects containing the highest percentage of housing units affordable to very low-income people; 2) projects based on the longest commitment to very low-income people; 3) projects addressing demonstrated housing needs; and 4) projects containing the highest possible proportion of units available for families with children. In addition to the criteria outlined above, the following types of projects are eligible for funding: a) multi-family limited equity cooperatives; b) manufactured housing cooperatives; c) group homes for the disabled; d) multi-family rentals; e) transitional housing for the homeless; f) emergency shelters; and g) elderly congregate care.

g. 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. In general, a first-time homebuyer applies for a NHHFA loan through a conventional mortgage institution. If the applicant as well as the home qualifies, the NHHFA takes over the mortgage from the lending institution. The program provides assistance to a large number of first-time homebuyers; however, the limits placed on purchase prices together with stringent income guidelines excludes nearly all families below the median income level.

h. 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 5%. Both of these programs are far less restrictive than NHHFA single-family home programs and are less limited in terms of funding. These programs provide essential assistance to moderate-income households throughout the nation.

**E. RECOMMENDATIONS**

- Conduct a Town buildout analysis using parcel-based Geographic Information System (GIS) technology. The buildout analysis can provide a more accurate estimate of the amount of developable land remaining in the Town. The results of the buildout analysis can be used to predict the level of public services required when the Town is fully developed.
- Continue to implement the Accessory Living Unit and Elderly Housing zoning, as amended from time to time, to provide for housing affordable to Hudson's residents.

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