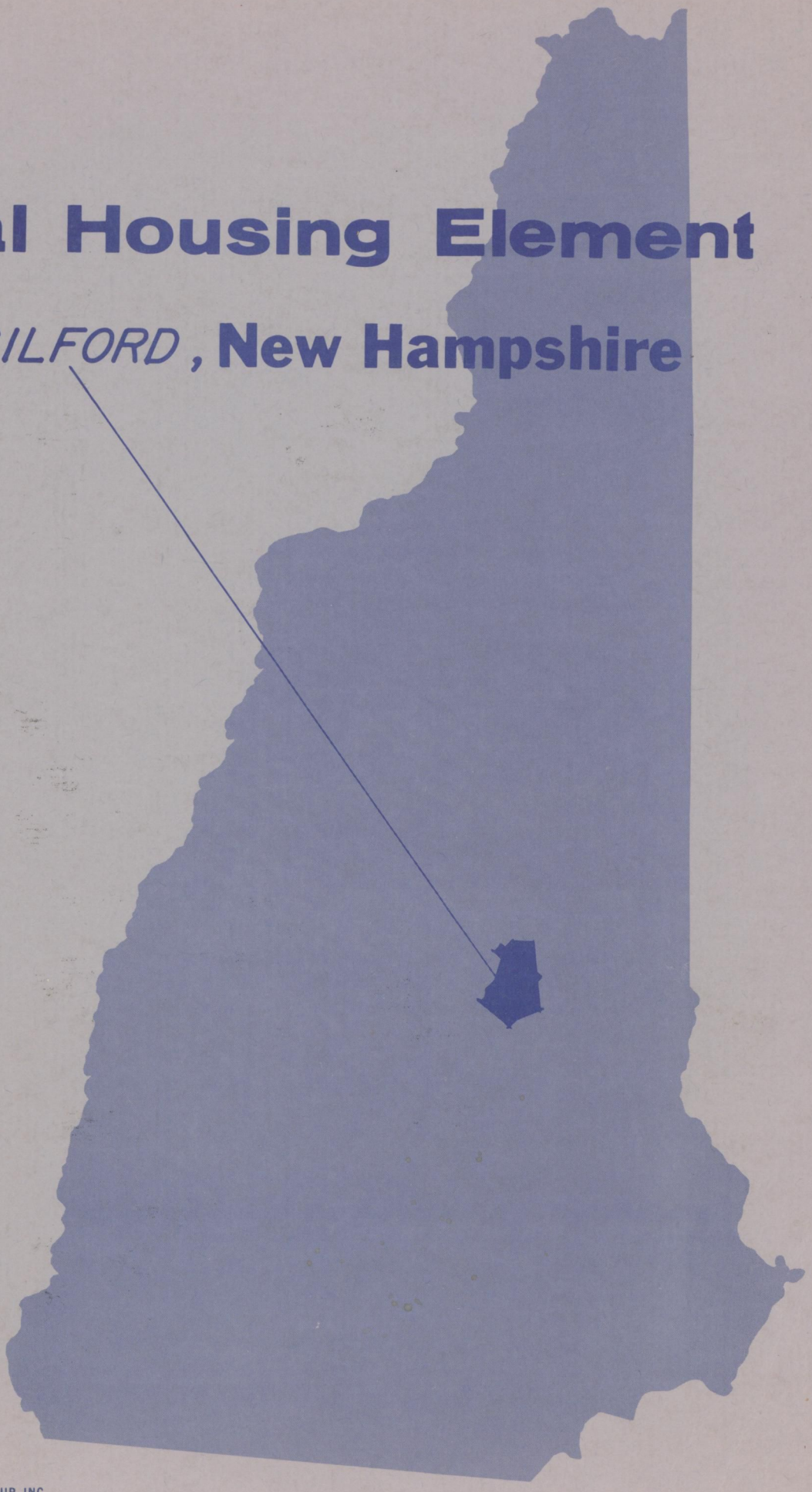
Initial Housing Element

GILFORD, New Hampshire



VIRONMENTAL CONSULTING GROUP, INC.

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State Planning Office - Executive Department - State of New Hampshire

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INITIAL HOUSING ELEMENT

FOR

THE TOWN OF GILFORD, NEW HAMPSHIRE

1971

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INTRODUCTION

The objective of the following report, the Initial Housing Element, is to bring together available data concerning the status of housing and housing-related issues. The Department of Housing and Urban Development (HUD) has been chosen by the United States Congress as the agency responsible for examining the critical shortage of adequate housing. HUD has established, through the "701" Comprehensive Planning Assistance Act, the requirement that communities requesting federal planning funds shall prepare a document, an Initial Housing Element, in light of each community's unique situation. The specific requirements for preparing such a document are given in Appendix B.

In the report, emphasis is placed on those with least access to decent housing, the low-income and elderly families. The report is oriented toward implementation or action at the local level, where possible, with additional recommendations for state or federal implementation and action as required.

The data base utilized in this report has been compiled from the following sources: a survey of local brokers and banks, discussions with local planning boards, technical reports and studies, the 1970 U.S. Census Housing Count, reconnaissance reports, comprehensive plans, and the background experience of the consultant.

The main body of the report is divided into the following categories:

Community Setting

Summary of Local Housing Situations and Recommendations

Initial Review of Housing and Housing-Related Issues

Status of Planning Activities and Implementation Actions

Past

Historically, the residents of Gilford have found employment opportunities in both the recreation industry and agriculture. A significant number of the population is also employed in Laconia. As late as 1940, there were 74 active farms in Gilford with 25 percent of the population engaged in agriculture. Between the years 1900 and 1940, the population increased from 661 to 996, an increase of approximately 50 percent over 40 years. In the last 30 years and especially the last 10 years, the population has increased dramatically.

Present

The current residential population of Gilford is 3,219, according to the U.S. Census (town and state officials estimate the 1970 population at 3,600), which is an increase of well over 200 percent from the 1940 level. The total number of year-round housing units has tripled since 1940, the number of owner-occupied units has increased fourfold, and the number of renter-occupied units has almost doubled in 40 years. The number of vacant units, however, has decreased substantially from 76 units in 1940 to 24 units in 1970. The total number of seasonal dwellings has increased slightly in the last 40 years. It is interesting, however, that of the total number of seasonal dwellings, the number that have been built to year-round standards has increased by 93 percent. It can be assumed, therefore, that over 200 units of seasonal dwellings built to year-round standards have been converted to year-round residential dwelling units.

TABLE I

HOUSING IN GILFORD

1940 and 1970

Item	1940		1970		Change		%Change
Total Population	996		3,219*		+2,223		+223.5
Total Year-Round Housing	358		1,016		+ 658		+184.0
Owner-Occupied		212		866		+654	+308.0
Renter-Occupied		70		126		+ 56	+ 71.5
Vacant - For Sale)		76		15)		- 52	- 58.4
Vacant - For Rent)				9)			
Total		358		1,016			
Total Seasonal Dwellings	576		616		+ 40		+ 6.9
Built Seasonal		267		516		+249	+ 93.3
Built Year-Round		309		100		-209	- 67.7
Total		576		616			
Total Dwelling Units	934		1,632		+ 698		+ 74.9%

Source: New Hampshire Municipal Abstracts, 1944, and U.S. Census, 1970.

* Town and state officials estimate 3,600 as 1970 population.

As Table II below indicates, there has been relatively little change between the distribution of male and female persons over the last 40 years and indeed the age distribution has also remained rather stable over the last 40 years.

TABLE II

AGE/SEX DISTRIBUTION

Sex Distribution

Year	Total	Male	%	Female	%
1930	783	422	53.9	361	46.1
1940	996	523	52.6	473	47.4
1960	2,043	1,017	49.7	1,026	50.3
1970	3,219	1,610	50.0	1,609	50.0

Age Distribution

Year	Total	0 - 14	%	15 - 44	%	45+	%
1930	783	220	28.1	307	39.2	256	32.7
1940	996	247	24.8	416	41.8	333	33.4
1960	2,043	685	33.5	762	37.3	596	29.2
1970	3,219	958	29.8	1,245	38.8	1,016	31.4

Source: New Hampshire Municipal Abstracts, 1944 and U.S. Census 1960 and 1970.

* Town and state officials estimate 3,600 as 1970 population.

Table II-A, below, which shows the household relationship of those persons 65 years of age and older, indicates that 40 percent of those 65 years of age and over are head of the household and 65 percent are a husband-wife head of household.

TABLE II-A

PERSONS 65 YEARS OF AGE AND OVER

Relation	Number	Percent
Family		
Head	121	40.0
Wife	76	25.0
Other	46	15.2
Male-Primary	16	5.3
Female-Primary	40	13.2
Non-Relative	4	1.3
Inmate	0	-
Group Quarters	0	-
	303	100.0

Source: U.S. Census, 1970.

Table II-B, below, shows the comparative percentage distribution of those 65 years of age and over in Gilford, Belknap County, and the state. While Belknap County may be considered a recreation-retirement area to a certain extent, clearly the percentage breakdown shows Gilford as a younger community on the average than either the county or the state.

TABLE II-B

PERSONS 65 YEARS OF AGE AND OVER

	Total Population	65+	%
Gilford	3,219	303	9.4
Belknap	32,367	4,078	12.6
State	737,681	78,412	10.6

Source: U.S. Census, 1970.

Future

It is anticipated that Gilford will continue to be part of the labor shed for the Laconia area economy as well as to maintain a substantial second home or seasonal character due to the recreational amenities offered by the Lake Winnipesaukee region. It is important, therefore, that the natural resources and the present character of the community be retained to assure that Gilford will continue to be an attractive recreational community and further to assure that it will offer alternative employment opportunities to the Laconia economy.

An inventory of existing housing data from the 1970 U.S. Census provides the following topics for analysis:

- Housing count
- Seasonal and year-round count
- Renter-owner-occupied count
- Vacancy rate
- Structure type
- Value of contract rent
- Value of housing
- Persons per unit

There is no comparable data from the 1960 U.S. Census on a town basis. Comparable data that is available from the 1940 U.S. Census as taken from the N.H. Municipal Abstracts has been examined in the section entitled, "Community Setting."

TABLE III

HOUSING COUNT FOR GILFORD - 1970

Total Dwelling Units	1,632		
Year-Round		1,016	
Owner-Occupied			866
Renter-Occupied			126
Vacant - For Sale			15
Vacant - For Rent			9
Seasonal		616	
Built Seasonal			516
Built Year-Round			100
Dwelling Units By Structure Type			
Single Family	870		
2 - 4 Family Units	48		
5 - 9 Family Units	1		
10+ Family Units	5		
Mobilehomes	177		
Total Structures	1,010		

Source: U.S. Census, 1970.

As Table III, above, indicates, approximately 30 percent of the total dwelling units in Gilford are seasonal. Of the occupied year-round housing units, 88 percent are owner-occupied and 12 percent are renter-occupied. There are 15 units vacant for sale and 9 vacant for rent. More than 80 percent of the structures in Gilford are single-family units and there are 54 structures containing multi-family units.

TABLE IV
DISTRIBUTION OF RENT AND HOUSING VALUE*
(MONTHLY RENT, $)

$	Gilford		Belknap County		State	
	Number	%	Number	%	Number	%
1 - 39	18	20.25	202	6.9	5,183	7.5
40 - 59	4	4.50	395	13.6	11,908	17.0
60 - 79	13	14.60	816	28.0	15,829	22.8
80 - 99	12	13.50	668	22.9	11,953	17.2
100 - 119	9	10.10	370	12.7	8,193	11.8
120 - 149	14	15.70	175	6.0	6,918	10.0
150 - 199	18	20.25	54	1.9	3,668	5.3
200+	1	1.10	7	0.2	640	0.9
No Cash Rent	0	-	226	7.8	5,199	7.5
Total	89	100.00	2,913	100.0	69,491	100.0
Median	$97		$78		$79	

VALUE OF HOUSING

(000's)	Gilford		Belknap County		State	
	Number	%	Number	%	Number	%
Under 5	4	0.7	216	4.5	3,913	3.6
5 - 9	45	8.0	777	16.1	14,716	13.4
10 - 14	69	12.2	1,432	29.8	26,969	24.6
15 - 19	173	30.7	1,164	24.2	30,432	27.8
20 - 24	118	20.9	552	11.5	16,697	15.2
25 - 34	83	14.7	415	8.6	11,265	10.3
35 - 49	41	7.3	168	3.5	4,257	3.9
50+	31	5.5	89	1.8	1,337	1.2
Total	564	100.0	4,813	100.0	109,586	100.0
Median	$19,750		$14,900		$16,500	

*Tabulated for units on less than 10 acres.

Source: U.S. Census, 1970

As Table IV, above, indicates, the median monthly rent in Gilford is $19 higher than the median rent in Belknap County, and $18 higher than the median rent in the state. The median value of owner units is $4,850 higher than the county median while it is $3,250 higher than the state median. It should be noted, however, that the census bureau tabulated the median values for those properties on less than 10 acres of land, which would tend, therefore, to depress slightly the median values for the town, county and the state.

TABLE IV-A

MEAN VALUE OF HOUSING OCCUPIED AND VACANT

Occupied Owner Units	866	
Tabulated for Value		564
Mean Value		$23,200
Vacant Owner Units	15	
Tabulated for Value		15
Mean Value		$16,200
Occupied Renter Units	126	
Tabulated for Value		89
Mean Value		$100
Vacant Renter Units	9	
Tabulated for Value		9
Mean Value		$97

Source: U.S. Census, 1970.

As noted above in Table IV-A, the mean value for occupied owner units is substantially higher than the mean value for vacant owner units. The differential, in fact, is some $7,000. The mean value for occupied renter units is $100.00 and the mean value for vacant renter units is $3.00 lower, or $97.00.

TABLE V

PROPERTIES WITH 10 ACRES ±

	Total Owner Occupied		10 Acres or More		Less Than 10 Acres	
	Number	%	Number	%	Number	%
Gilford	866	100.0	302	34.9	564	65.1
Belknap County	7,198	100.0	2,385	33.2	4,813	66.8
State	153,771	100.0	44,185	28.8	109,586	71.2

Source: U.S. Census, 1970

As Table V, above, indicates, Gilford has on a percentage basis, a few more owner-occupied structures on 10 acres of land or more than either the county or the state.

TABLE VI

PERSONS PER UNIT

	Renter Occupied	Owner Occupied	All Units	
			1970	1940
Total number of occupied units	126	866	992	282
Total number of persons	385	2,834	3,219*	996
Persons Per Unit	3.06	3.29	3.24	3.53

Source: New Hampshire Municipal Abstracts, 1944 and U.S. Census, 1970.

*Town and state officials estimate 3,600 as 1970 population.

Table VI, above, shows the persons-per-unit index for renter-occupied units and owner-occupied units. As one might expect, the number of persons per unit in renter-occupied units is slightly less than the number of persons per unit in owner-occupied structures. It is also interesting to note that the average family size has decreased somewhat in the last thirty years, from 3.53 to 3.24.

TABLE VII

VACANCY RATES
(For Sale - For Rent)

	Rental Units			Owner Units		
	Occupied	Vacant	%	Occupied	Vacant	%
Gilford	126	9	7.1	866	15	1.7
Belknap County	3,021	279	9.3	7,198	89	1.2
State	71,607	5,022	7.0	153,771	2,100	1.4

Source: U.S. Census, 1970.

As the vacancy rates noted above in Table VII indicate, Gilford's vacancy rate for rental units is slightly higher than that for the state but lower than that for the county. The vacancy rate for owner-occupied units on the other hand, is higher than the county or the state.

Recommendations

Growth Rate

In view of the substantial growth that has occurred, both seasonal and year-round, over the last few decades in Gilford, it is important that the planning board and other municipal officials monitor such a change to insure that the best use of the natural, physical and fiscal resources of the community is made. At this time, in view of the above discussion it does not appear that low income housing or housing for the elderly are critical issues. In order that no member of the community, however, be excluded from decent shelter, the planning board is encouraged to keep a sympathetic ear to any change in the community makeup that may affect the ability of Gilford residents to obtain adequate shelter.

INITIAL REVIEW

OF HOUSING AND

HOUSING-RELATED ISSUES

Comprehensive Plan

The planning board has completed Phase I of the comprehensive planning process with a professional planning consultant. It is anticipated that, as a result of the comprehensive plan, the recommended additions or amendments to existing codes and ordinances will be made.

Second-Home Development

The town has experienced substantial second-home development and has benefited from a recreationally-oriented local economy as well. Such growth, therefore, places a double demand on the natural and physical resources of the community. The planning board should make every attempt to insure that development is in keeping with high standards so that the year-round residents of Gilford may continue to enjoy a pleasant environment.

Vacancy Rates

Although the vacancy rates in Gilford are higher than those for the state and, in the case of renter-owner occupied, higher than those for the county, it is still difficult to maintain a reasonable reserve of vacant dwelling units for rent and for sale. As noted above, however, the median value of those units for sale is substantially lower than the mean value of the occupied owner units. A lack of speculative building of both apartment rental units and owner units is a primary factor in Gilford's housing situation.

Building Codes

The town is in the process of drafting building codes which should be considered for adoption to insure that subsequent residential and commercial construction is of high quality.

Public Utilities

A small part of the town is served by both public water and public sewer systems. However, one water system is considered inadequate. While the town has a cooperative public sewer system with Laconia, it is conceivable that, in order to preserve the environment of the Lakes area, further regionalization of municipal facilities will be required.

Previous and Future Planning Activities

The town is currently engaged in the comprehensive planning process with a professional planning consultant. The town proposed for adoption in 1962 a zoning ordinance which has subsequently been amended several times. The town planning board was authorized in 1967 to draft a subdivision ordinance. The town has in force a mobilehome ordinance and currently requires a building permit for new construction. It was noted above that the town drafted a building code. As a function of regional planning, the planning board should be aware that many municipal functions can be more appropriately and expediently handled at the regional level. Such services include solid waste disposal, sanitary sewer system, water systems, and school systems. The town has appropriated $3,581 for the Lakes Region Planning Commission, as well as $5,000 for a regional basin study.

Previous and Future Implementation Actions

As a result of the current comprehensive planning process in which the planning board is now engaged, it is anticipated that the current zoning ordinance will be amended as appropriate, with additions and updating of the current subdivision regulations. Furthermore, it is anticipated that other measures will be implemented as a result of the comprehensive planning process to insure the most expedient and appropriate utilization of town resources.

APPENDIX A

APPENDIX A

Summary of Housing - Related financial and Construction Information

One of the most startling aspects of the home construction industry is the dramatic rise in the cost of shelter during the last 20 years.

EXHIBIT 1
NATIONAL
HOME BUILDING COSTS

1949 - 1969

	1949		1969	
	Percent	$	Percent	$
1. Structure	69%	$6,750	56%	$11,490
On-Site Labor	(33%)	(3,230)	(18%)	(3,680)
Materials	(36%)	(3,520)	(38%)	(7,810)
2. Land	11%	1,078	21%	4,321
3. Overhead and Profit	15%	1,464	13%	2,670
4. Financing	5%	488	10%	2,053
Average Price	100%	$9,780	100%	$20,534

Source: Bureau of Labor Statistics and National Association of Home-builders Economic Department. Congressional Record, October 29, 1969, page E9113.

Exhibit 1 above displays the rise in home-building costs on a percentage basis from 1949 to 1969. The average price of a home purchased in 1949 was $9,780. The average price in 1969, however, was $20,534. While the latter is more than double the former, one must take into account other inflationary trends that have occurred over the same time period. Perhaps more important than the impact of inflation on the cost of housing is the percentage of cost for various items in 1949 as opposed to the costs in 1969. In 1949, roughly two-thirds of the price of a home went to pay for the structure itself, that is, the on-site labor plus materials. In 1969 slightly more than half of the total cost went for the structure. Therefore, proportionally, over 20 years the cost of the structure has decreased from 69 percent to 56 percent. Specifically, on-site labor has decreased from 33 percent to

18 percent, while costs for materials have risen from 36 percent of the total cost in 1949 to 38 percent in 1969. Proportionally, the two costs that have risen dramatically as a percentage of total cost are land and finance. The cost of land on a percentage basis has risen from 11 percent to 21 percent in 20 years. The cost of finance to the homeowner has risen from 5 percent to 10 percent. On the other hand, the cost of overhead and profit, however, has decreased from 15 percent to 13 percent. In reality, therefore, one must conclude, at least on a proportionate basis, that land and finance are the two items which have outstripped all others over the last 20 years. Correction of the situation suggests a more intense use of land and more innovative use of finance techniques.

While the above description applies to how the homeowner's purchase price is allocated, the monthly occupancy cost is another way in which cost can be analyzed. Exhibit 2 below gives a breakdown for a homeowner and a renter on a monthly basis for debt retirement, taxes, utilities, maintenance and repairs, and similar costs, vacancies, bad debts and profits. Here again, both the homeowner and the renter are paying nearly half of their monthly costs in finance charges.

EXHIBIT 2

MONTHLY OCCUPANCY COSTS (%)

	Homeowner	Renter
Debt retirement	53%	42%
Taxes	26%	14%
Utilities	16%	9%
Maintenance and repair	5%	6%
Administrative and similar costs	-	13%
Vacancies, bad debts and profit	-	16%
	100%	100%

Source: McGraw-Hill Information Systems Technical Report, Presidents' Committee on Urban Housing, December, 1968.

On a specific basis, Exhibit 3, on the following pages, compares the average monthly cost of owning a mobilehome, a factory-built home, and a conventional home. The information is taken in part from the New England Economic Review, published in May-June of 1970.

EXHIBIT 3

COST COMPARISON FOR VARIOUS TYPES OF OWNER-OCCUPIED RESIDENTIAL HOMES

Type of Home	Mobilehome ($6,000) [1]	Modular Home ($19,000) [2]			Conventional Home ($24,000) [3]		
Type of Loan	Consumer Installment Loan	VA	FHA	Conventional	VA	FHA	Conventional
Finance Terms							
Maturity	7 Years	30 Years	30 Years	30 Years	30 Years	30 Years	30 Years
Interest Rate	12 Percent	7 Percent	7 Percent	7.5 Percent	7 Percent	7 Percent	7.5 Percent
Down-Payment	$1,200	-	$1,900	$4,750	-	$2,400	$6,000
Total Interest Payments	$2,318.16	$26,507.60	$23,857.20	$21,620.40	$33,484.80	$30,135.60	$27,309.60
Monthly Costs							
Principal/Interest	$84.74	$126.41	$113.77	$99.64	$159.68	$143.71	$125.86
Park Rent	36.00	-	-	-	-	-	-
Taxes	9.20	39.50	39.50	39.50	50.00	50.00	50.00
Maintenance	3.00	12.00	12.00	12.00	15.00	15.00	15.00
Heating/Utilities	30.00	45.00	45.00	45.00	50.00	50.00	50.00
Insurance	5.00	8.00	8.00	8.00	10.00	10.00	10.00
Sub-Totals	$167.94	$230.91	$218.27	$204.14	$284.68	$268.71	$250.86
Income Tax Savings (Approximate) (20% Marginal Tax Rate)	- 8.79	- 34.00	- 30.00	- 27.00	- 42.00	- 39.00	- 35.00
Net Monthly Costs	$159.15	$196.91	$188.27	$177.14	$242.68	$229.71	$215.86

1 Average price of mobilehome sold in northern New England in 1970
2 Average price of modular home sold in New Hampshire in 1970
3 Average price of older home sold in New England in 1970

Source: New England Economic Review, 1970.
Environmental Consulting Group, Inc., Survey, 1971.

The $6,000 mobilehome is hypothetically located in a mobilehome park. Three methods of financing are given for both the factory-built, or modular home and the conventional home.

The mobilehome is roughly $18.00 per month less expensive than the least expensive modular home and $57.00 less than a modest conventional home.

Not included in Exhibit 3 above, is the loss or gain associated with depreciation or appreciation of real property. There are two reasons these values have been left out of the above exhibit. First, the costs shown above are operating costs and do not include investment profit or loss. Second, determination of depreciation or appreciation implies a time frame of reference in order to spread the decrease or increase in value and to compute a monthly operating and investment statement.

If one assumes a time frame of 15 years, a depreciation rate of 6.67 percent per annum for mobilehomes, and an appreciation rate of 3 percent per annum for modular and conventional homes, the monthly operating costs can be adjusted, as shown below in Exhibit 4, to include investment costs.

EXHIBIT 4

OPERATING AND INVESTMENT STATEMENT

	Mobilehome	Modular Home			Conventional Home		
Cost	$6,000		$19,000			$24,000	
Type of Finance	Installment Loan	VA	FHA	Conv.	VA	FHA	Conv.
Operating Cost	$159.15	$196.91	$188.27	$177.14	$242.68	$229.71	$215.86
Deprec./Apprec.	Deprec.	Appre					
Rate per Annum	6.67	3.00	3.00	3.00	3.00	3.00	3.00
Amount/Month	$33.33	$43.06	$43.06	$43.06	$60.00	$60.00	$60.00
Operating & Investment Cost Monthly	$192.48	$153.85	$145.21	$134.08	$182.68	$169.71	$155.86

Source: Exhibit 3 and Environmental Consulting Group, Inc.

Quite clearly, Exhibit 4 reverses the implications of Exhibit 3. In fact, mobilehomes on a 15-year basis cost the owner approximately $10.00 per month more than the next most expensive type of shelter.

Based on operating costs the income required to own one of the above three types of shelter can be computed by assuming that one month's operating cost is equal to one week's salary before Federal income taxes are deducted.

The following Exhibit 5 shows income requirements.

EXHIBIT 5

INCOME REQUIREMENTS

	Income Requirement	Down Payment
Mobilehome ($6,000)		
Installment loan	$ 8,275	$1,200
Modular Home ($19,000)		
VA	10,240	-
FHA	9,780	1,900
Conventional	9,160	4,750
Conventional Home ($24,000)		
VA	12,600	-
FHA	11,940	2,400
Conventional	11,200	6,000

Source: Environmental Consulting Group, Inc.

Each family has to assess its own financial situation in light of requirements for shelter. As is often the case, a family may have barely enough money to meet its needs. It is not hard to understand how the apparently low monthly operating costs of a mobilehome becomes attractive. Clearly, Exhibit 4 illustrates that low operating costs are not all that one should examine in purchasing shelter. A family trying to save money in the short term by purchasing a mobilehome is inevitably making a poor investment in the long term.

An area of concern for town officials is how to evaluate the impact of mobilehomes in terms of municipal taxes and services. In reviewing three studies done by the Federal Reserve Bank of Boston, the Connecticut Valley Reporter and the Vermont Department of Taxes, it is apparent that the average mobilehome does not generally contribute the same amount of revenues that the average conventional home does. The Federal Reserve Bank study quotes a study done for HUD by the

Census Bureau stating that, "60 percent of households in new single-family homes had 4 members, compared with only 26 percent of mobilehome households". The study also revealed that the majority of mobilehome families have no children under 18, and that half of these with children under 18 have children under the school age of 6. Most mobilehome families have only one child. The study concluded "that mobilehomes for the most part do not serve those families with school age children". The Connecticut Valley Reporter conducted a survey in the fall of 1970 in the Upper Valley area of Vermont and New Hampshire. The result of the survey points out that the average mobilehome has .23 children of school age. It was also determined from the Connecticut Valley Reporter's survey that conventional homes had approximately 1.07 pupils per home. Therefore, one could conclude that the average conventional home has 4 times as many school children as the average mobilehome.

Exhibit 6 below is presented as a specific, hypothetical example of how the studies mentioned above would apply in real dollars in an average community.

EXHIBIT 6

COMPARATIVE MUNICIPAL TAX vs SERVICE

MOBILEHOME vs CONVENTIONAL HOME

FIRST YEAR

Assumptions

1. Tax rate $30.00/$1,000 assessed evaluation (at 100% fair market value).
2. 15% allowance for non-taxables in mobilehomes.
3. 5% depreciation for first 5 years for "new" mobilehomes.
4. 3% appreciation for conventional homes.
5. 70% of municipal expenditures are for educational services @ $1,000 per pupil.
6. Mobilehome has .23 students per unit, conventional home has 1.07 students/unit.

	Mobilehome ($6,000)	Conventional Home ($24,000)
Taxes	$153.00	$720.00
Cost of education	230.00	1,070.00
Net Loss to community	$77.00	$350.00

Source: Environmental Consulting Group, Inc. 1971.

The above exhibit shows the net loss for both a mobilehome and a conventional home for the first year after the installation of the mobilehome. Approximately eleven years later, the net loss for both types of dwelling units would be the same, $105.00 per year.

APPENDIX B

APPENDIX B

In order to conform with federal guidelines established by the Department of Housing and Urban Development, an Initial Housing Element must include the following general considerations:

A. The relationship of the residential environment, and the supply and demand of the housing market.

B. The initial assessment of housing problems must be tailored to governmental responsibility, jurisdiction and authority.

C. The Initial Housing Element must recognize unique needs.

D. The emphasis of the Initial Housing Element shall be on implementation and the elimination of obstacles.

E. The housing element shall concern itself with low-income and minority group needs.

Specifically, the components of an Initial Housing Element are:

1. Statement of problems, which is a preliminary identification and listing according to importance, of housing and housing-related problems.

2. A statement of obstacles which is preliminary identification and listing of the obstacles to the solutions of the problems listed above.

3. A statement of objectives with a preliminary presentation of objectives to overcome the obstacles to solving the problems for a three-to-five-year period. Further, the objectives are to be stated in quantified terms with target dates.

4. A statement of planning activities which shall include previous planning activities during the preceding year and future planning activities for the next three to five years. It should be noted that, if the population is under 50,000, the planning period may be shorter, and costing, where applicable, should be detailed.

5. A statement of implementing actions for the preceding year, as well as implementation actions to be taken over the next three to five years.

Other Requirements:

Annual Performance and Updating of the Housing Element

Progress toward implementation of planning activities, as noted in number 4 above, will be criteria for future allocation of community planning assistance. The statement of planning activities must indicate how the requested assistance will contribute to the implementation of the planning work for housing. The updating of the Initial Housing Element will include updating and refining statements of problems, obstacles, objectives, planning activities and implementation actions.

Coordination of the Initial Housing Element with Total Agency Program

The Initial Housing Element should be compatible with the rest of the planning effort. Indirect, partial solutions may be available through tax changes, transportation improvements, increasing incomes, and planning for construction of housing.

Coordination of the Initial Housing Element with Existing Agency Work

The Initial Housing Element should be utilized in coordination with work done by existing agencies in regard to urban renewal, comprehensive planning, transportation planning, sewer and water planning, etc.

Inter-Planning Agency Coordination

Cities or towns must submit their housing work programs to the agencies in the county or regional planning district in which they are located for endorsement by local officials. The Initial Housing Element should be endorsed by the planning agency's policy body and endorsed by authorities responsible for housing planning and implementation.

GILFORD, NEW HAMPSHIRE, SUMMARY REPORT

INTRODUCTION

This booklet presents in summary form the major findings and recommendations of the long-range planning study. Copies of the full report may be obtained at the Town Library.

The Town of Gilford appears poised for explosive population growth. Probably no town in New Hampshire has such a diverse array of growth factors working for immediate change. These factors could push the town's population size to five or six times present levels over the next decade or two. Several forces which result from Gilford's geographic position can be expected to contribute to anticipated expansion.

Gilford can expect continuing growth as a result of its close proximity to Laconia. But as an overall force, this factor may have smaller impact than other forces generated by continued regional highway improvements and the importance of Lake Winnipesaukee in the overall New England recreational context. Highways already developed and scheduled for further improvement, such as the limited access Laconia by-pass and Route 11A, are placing Gilford at the highway transportation hub of the Lakes Region. Importantly, Gilford has some of the few flat developable areas in the region to take advantage of land use opportunities brought by highway improvements. As such, Gilford will likely become the focus of much of the Laconia Region's industrial and commercial growth, irrespective of tourism and recreational factors.

Gilford's Regional highway improvements are being matched by similar highway improvements in southern portions of New Hampshire and out-of-state. In a figurative sense, these are bringing Winnipesaukee ever closer to the heavily populated areas of southern New England. Thus, with New Hampshire's limited access highway network as the main mover of people for the foreseeable future, and with Gilford at a crossroads position on this network on Lake Winnipesaukee, the stage has been set for dynamic growth in which the only constraints will be those imposed by the community itself.

It should be stressed that the growth factors facing the town reflect mainly new components, with the past elements of only slight value in predicting the future. The doubling of the town's year-round population from 1,251 in 1950 to 3,800 in 1970 mainly reflects suburbanization from Laconia, not those new factors which now see Gilford only two hours from downtown Boston, and those factors which now see vacation and weekend houses commonplace.

One can predict statistically from past trends that Gilford will reach 9,000 or 10,000 by 1990. However, the town's consultant planners see this as a probable minimum figure with the community's year-round and summer population expansion over the next twenty years determined only by the extent to which the town itself will apply controls. Conceivably, Gilford's summer weekend population could be as high as 50,000 or more by 1990. Gilford will grow and develop as fast and extensively as the town itself permits, with the only inhibiting factors being those of zoning and other municipal land development constraints imposed by the community.

PLANNING FACTORS

With Gilford's growth prospects practically unlimited, how well is the town equipped to accept such growth? The accompanying map shows several of those factors most critical in the long-range land use planning for the town.

1) Present Land Use

There is no overcrowding in Gilford at present. True, the map shows a more or less continuing pattern along the Lake, but the town could add 100,000 more people on 20,000 desirable and undesirable undeveloped acres which are now owned privately. Other than Gunstock Acres (which alone, at this stage in planning could add over 3,000 more people) there has been little other subdivision activity. Along existing streets with no new streets added, the town could probably add 10,000 new people to its population.

2) Soils

Gilford has few areas where soil conditions allow easy development. Only some 4,500 acres appear capable of accepting development of moderate densities while still preserving the present status quo, in so far as utilities are concerned. It appears obvious that the town must develop land use policies which better reflect its poor soil conditions. If the poor soil areas shown on the planning factors map are allowed to continue to develop as today, the result will be an expensive pollution abatement problem.

3) Topography

For Gilford, topography is a powerful factor working both for and against development. On the other hand, the mountainous terrain of the town with its scenic outlooks and skiing facilities overlooking Lake Winnipe-

soils, and complex drainage patterns of the mountainous areas are difficult for building construction, and exceedingly difficult for provisions of utilities. On the planning factors map these areas where slopes exceed about 20% are shown as a pattern. Generally, slopes steeper than this are considered to be most difficult to develop unless at very light density, though expensive high quality development can be accommodated on any slope.

4) Roads and Traffic

Gilford is fortunate in having many of its present and future traffic problems solved by state highway improvements. The Laconia by-pass and limited access Route 11A along the Lake carries most traffic passing through Gilford or destined for Gilford. With the single exception of the Gunstock Mountain ski area, most traffic will likely continue to be generated locally. As such, the major future street and traffic problems facing the town relates to improvement and development of local streets such as 11A and Watson Road, which link with the east-west and north-south limited access highways bisecting the town.

5) Utilities

Gilford has minimal public utilities represented only by a small, antiquated water system in the town center; though there are also some areas along the Laconia boundary which are served by that city's utility system. Gilford must look to development of utilities in the future, with the extent and capacity of such utility systems dependent upon land use and density decisions to be made when a new zoning ordinance is proposed to the town in another year. In a general sense, it would appear that the lowland areas, where soils are relatively deep, should have utilities, particularly water, because this can be developed as economically as individual wells. The lakefront areas will require both sewers and water. In the high, rocky portions of the town where utility development costs will be prohibitive, development should be at densities which will not require municipal utilities.

6) Community Facilities

Gilford community facilities are presently sized for the small town which Gilford was ten or more years ago. Police, Town Hall, and Public Works facilities are in need of replacement. Furthermore, the central school facilities need enlargement. In the future, development of community facilities will continue with the Town Plan providing the blueprint for proper site locations. Measures must also be developed which protect the visual quality of the town and preserve for the public some of those features resulting from the town's lake and mountain resources. There appears to be few needs for extensive development of neighborhood recreation facilities or parks, except neighborhood playfields as different sectors of the town develop. The Ridgewood and Collins Heights areas have sufficient population density to warrant a playfield area now.

THE PLAN

The long-range Gilford land use and circulation plan on the reverse page is a result of the synthesis of a variety of factors, some of which have been outlined in the previous paragraphs. The studies of the first planning stage revealed that Gilford has three distinct and different areas of concern. These can be differentiated geographically into an inland residential area, the high mountainous areas, and the lake-front and highway interchange areas. By category, the major long-range land use goals appear these:

1) Inland Residential Development

The Old Village Center is proposed as the focus for year-round growth and development. The gently rolling valley of the Gunstock River contains the town's best soils for development at moderate density. Ultimately, most of the area should have municipal water and sewers except where the planning factors maps show that problems exist. For the development of sewers, lot sizes should be at a size which permits economic installation, probably no more than 125 ft. frontage from each lot.

It is also proposed that the Old Village Center be surrounded by a green area as shown, to create a preserved colonial center as the focus for new development. (This Village Center design will be detailed in the coming year.) Furthermore, in this context it seems essential that the western backdrop of Belknap Mountain be preserved as part of the unique setting for the Town Center as illustrated in the Plan.

2) The High Mountainous Area

The whole eastern portion of the community should not be allowed to develop at densities that require municipal utilities, or that result in the total scarring of the mountain tops and sides. Lot sizes should be kept large. Strict percolation tests on all lots proposed for development should be required. Clustering of homes should be permitted in exchange for preservation of open land. Apartments could be allowed at light density and also as a landscape preservative device, as these can be designed to preserve more land in a natural state than could single-family homes. These and other landscape preservation tools, such as planned unit

development, will be expanded and developed for town consideration in the next year of planning. This latter device would permit total design for mixed land uses such as apartments, single-family homes, and town houses, but only on large tracts. It should be stressed that the green areas proposed as public, here as well as in other areas of the town, will require Gilford innovation and action if they are to come into being. Though there are funds available to help with land acquisition, the town itself must move through outright purchase of land or scenic easements, or purchase of development rights, if the essential irreplaceable landscape elements are to remain part of Gilford.

3) The Lakefront and Highway Areas

Increasingly these areas are becoming a regional focus, with or without planning. The long, narrow ribbon of shorefront is less a part of Gilford each year; and relating it to the more southerly areas of the town, is almost impossible in a design sense because of topographic and highway barrier problems. As such, the Town Plan proposes land uses here which capitalize on the lakefront and the view of the lakes from the highlands along the southern shore of Winnipesaukee. In addition to single-family homes, some apartments, marinas, and hotels under strict standards could be allowed. Some specific public land areas should be acquired as indicated, but the major policy determinations should be development of the very highest caliber zoning performance standards. These should be directed toward insuring that the redevelopment and land use intensifications that are coming along the margins of the lake will be attractive, and above all, of a non-polluting nature.

The flat lands of the Intervale area near the highway interchange should be allowed to develop in a mixed commercial and industrial fashion. This area has the most desirable characteristic for such development in the whole region, including outstanding transportation. The town should develop very specific standards which govern function and appearance of non-residential development in this area.

Around the Gilford Avenue interchange of the Laconia by-pass, where residential development cannot be anticipated, the town should allow some non-residential uses, but only of a very specific nature. This area will be the front door to the greatly enlarged Gilford which will grow around the Old Village Center to the east. Good appearance, therefore, will be critical as the years pass.

CONCLUSION

The foregoing paragraphs have set forth the major recommendations of the long-range plan. To implement the recommendations will require town action in many areas, particularly zoning. In addition to the area recommendations briefly summarized above, there are also many specific recommendations for stream course protection, for hiking trails, for neighborhood playfield development, for sites for municipal facilities and for off-shore recreation sites on the islands, as shown on the long-range plan. The next year will begin the implementation phases of the plan with a new zoning ordinance prepared to include performance standards for the increasingly complex land uses being thrust upon the Town. The next year will also see detailed design accomplished for the Old Village Center and other areas, as well as development of a capital improvement budget which attempts to anticipate the major expenditures to be faced by the Town over a period of several years.