



# HOUSING & DEMOGRAPHICS

Northwood Master Plan  
Adopted July 15, 2024



## ACKNOWLEDGEMENTS

The Housing & Demographics Chapter was prepared under the guidance of the Master Plan Committee.

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The Master Plan Subcommittee and Consultants express their sincere gratitude to the citizens of Northwood who participated in this Master Plan Chapter update. This chapter was prepared by TZM Planning with EF | Design & Planning, LLC.

### Cover Photos

Clockwise from the top left: 1) A central chimney colonial at 798 1<sup>st</sup> NH Turnpike, 2) the former Post Office at the Narrows, and 3) the new Kelsey Brook 62+ housing development on Johnson's Field, as it appeared in March 2024. Photos by Tom Morgan and Bob Strobel.



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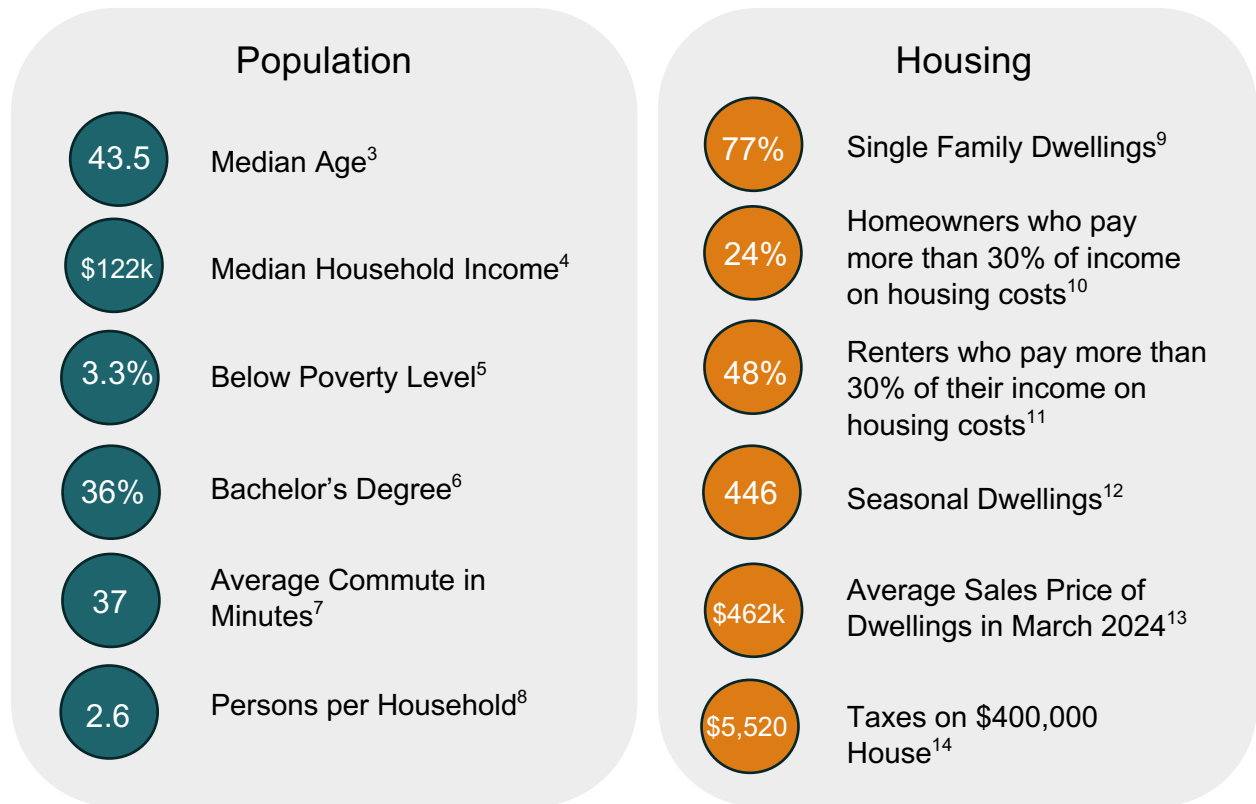
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## POPULATION & HOUSING SNAPSHOT



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 3. ACS 2022 5-year estimates, Table S0101.  
 4. ACS 2022 1-year estimates, Table S1901.  
 5. ACS 2022 1-year estimates, Table S1701.  
 6. ACS 2022 5-year estimates, Table S1501.  
 7. ACS 2022 5-year estimates, Table S0801.  
 8. ACS 2022 1-year estimates, Table DP02.  
 9. Current Estimates & Trends in NH's Housing Supply, 2023, NH Dept. of Business & Economic Affairs.  
 10. ACS 2022 5-year estimates, Table DP04.  
 11. ibid.  
 12. ibid.  
 13. Mean home values in March 2024, Zillow.com.  
 14. 2023 Northwood Town Report, p. 135.



Townhouses adjacent to the municipal recreational fields.

Photo: Tom Morgan

## GOALS

Northwood's goals for housing include the following:

- 1 Lower the cost of housing and provide more diverse housing opportunities.
- 2 Increase housing opportunities in a manner that protects natural resources, water quality, agricultural land, wildlife habitat, wetlands, rural character, scenic views, and open space.
- 3 Strive to achieve the regional planning commission's target of 233 new dwellings by 2040.

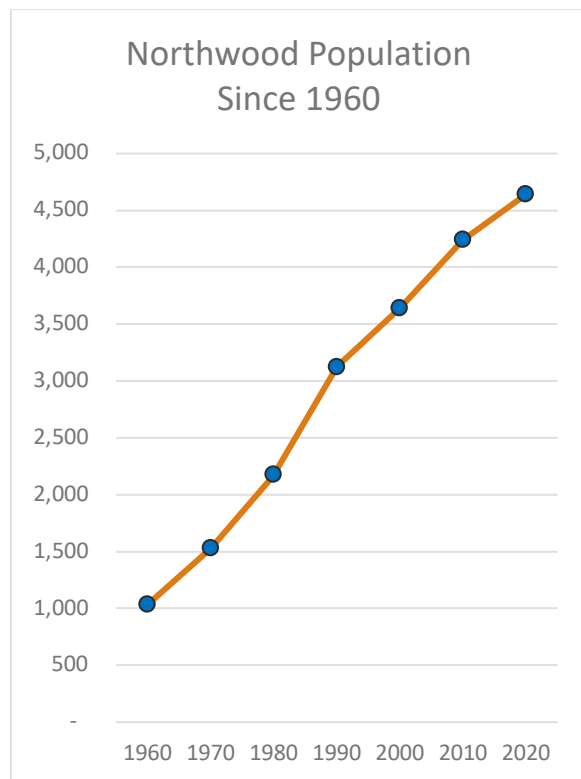
## DEMOGRAPHIC PROFILE

### Population

The Census Bureau’s American Community Survey (ACS) estimated 4,632 residents in 2022<sup>1</sup>.

### Population History

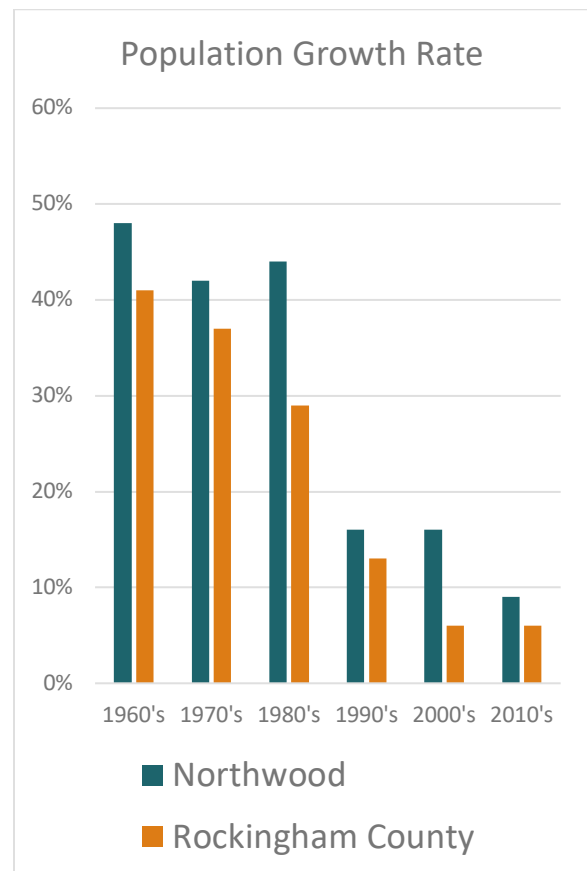
The figure below depicts population growth in Northwood since 1960.<sup>2</sup>



**Figure 1. Population change 1960 to 2020.**  
**Source:** [Population of NH Towns and Counties 1960-2010](#), NH Department of Business & Economic Affairs, and the 2020 Decennial Census. Note that population data prior to 1960 is displayed in Figure 5 in the Existing Land Use Chapter.

As seen in Figure 1 above, Northwood’s population has quadrupled during the past six decades.

Since 1960, Northwood has grown at a faster rate than that of Rockingham County, as measured from one decade to the next, as seen in Figure 2 below.



**Figure 2. Population change 1960 to 2020.**  
**Source:** [Population of NH Towns and Counties 1960-2010](#), NH Department of Business & Economic Affairs, and the 2020 Decennial Census.

### Gender

There are slightly more females (52.6% of the population) than males (47.4% of the population) in Northwood.<sup>3</sup>

### Median Age

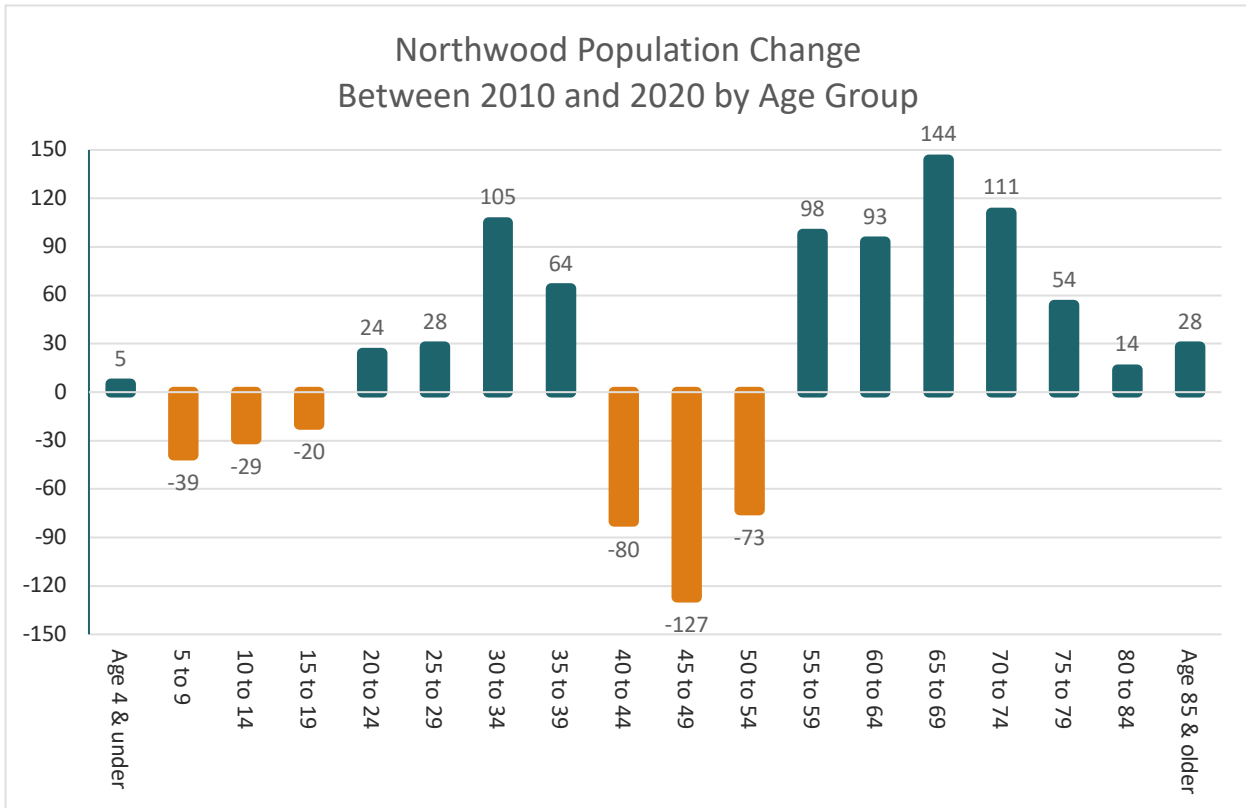
New Hampshire has the second highest median age in the US, second only to Maine.<sup>4</sup> See Table 1 (right) for local figures.

Those folks aged 65 and over account for 21% of Northwood’s population, a figure that is similar to that of the county and state.<sup>5</sup>

**Table 1 Median Age**

Location	Median Age
New Hampshire	43.3
Rockingham County	44.9
Northwood	43.5

Source: ACS 2022 5-year Estimates, Table S0101.



**Figure 3. Northwood Population Change 2010—2020 by Age Group. US Decennial Census, Table P12**

### Change in Population by Age Group 2010-2020

Figure 3 above depicts change by age group between 2010 and 2020. The data reveals a decline in school age population, along with those aged 40 to 54 who are presumably the parents of the declining school age cohort.<sup>6</sup>

The data reveals a reversal in this downward trend among those aged 4 and under. This trend could impact school enrollment.

The data also shows a substantial increase in those aged 65 to 74. The trend may drive a demand for more housing that is suitable for seniors such as one-story houses or assisted living.

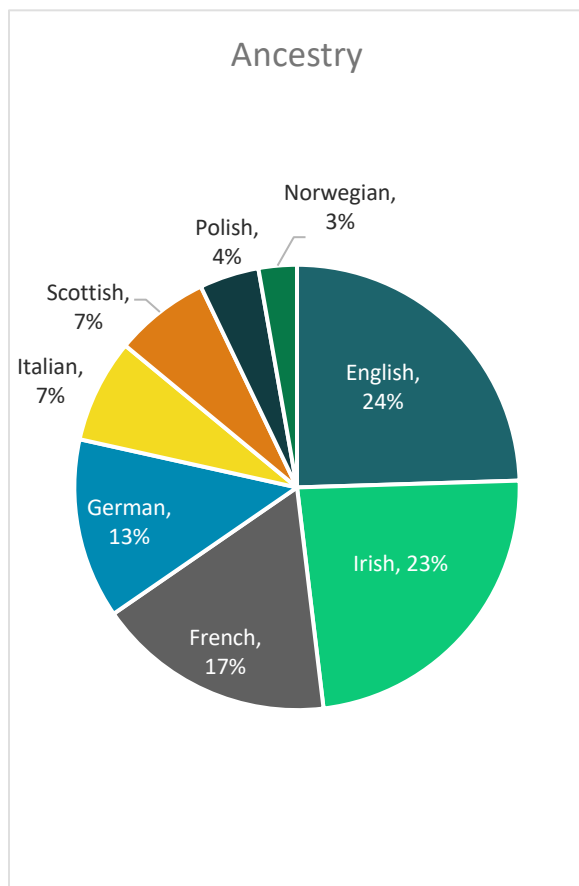
### School Age Population and Seniors

Those aged 19 and under number 797 in Northwood. This group accounts for 17.2% of the town’s population in 2022. Those aged 65 and older number 974 and account for 21% of Northwood’s population.<sup>7</sup>

Each of these groups tend to require certain Town services, some of which may impact the municipal budget.

### Ancestry

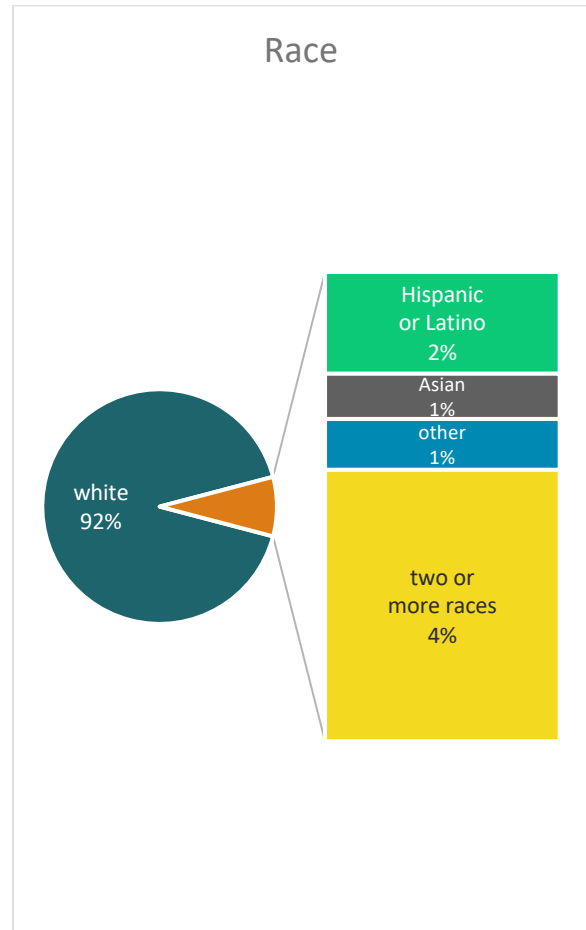
The self-reported ancestry by Northwood residents is similar New Hampshire’s profile.



**Figure 4. Ancestry. Source: ACS 2022 5-year Estimates, Table DP02.**

### Race

The 2020 census reports that 93.3% of Northwood residents self-identify as White.<sup>8</sup> Other races are depicted in Figure 5 below.



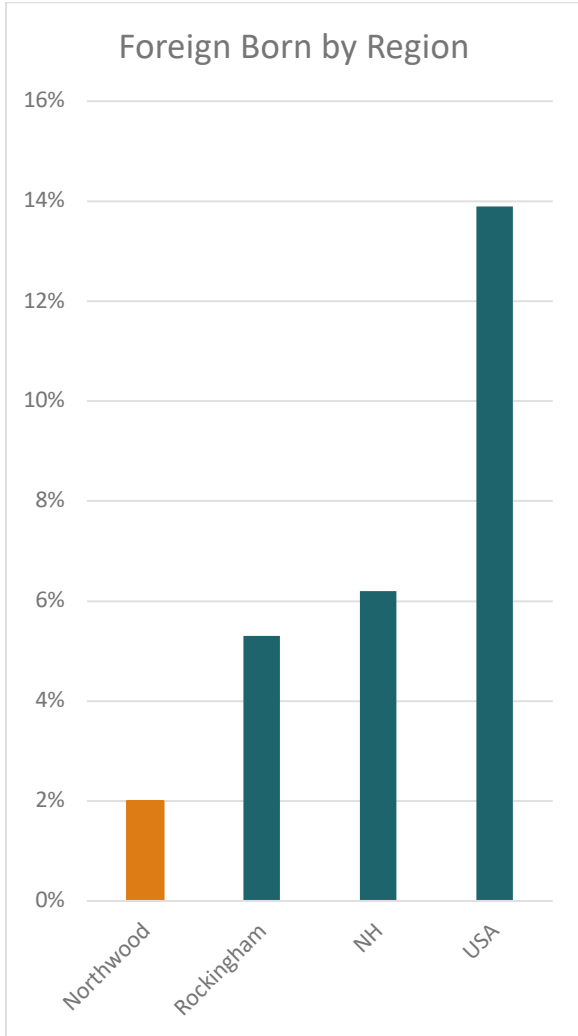
**Figure 5. Race. Source: 2020 Decennial Census, Tables P8 & P9.**

### Language

A large majority of Northwood residents speak English at home. A language other than English is spoken in 2.8% of Northwood households. This compares to 6.9% in the county, 7.8% in the state, and 22% in the nation.<sup>9</sup>

### Foreign Born

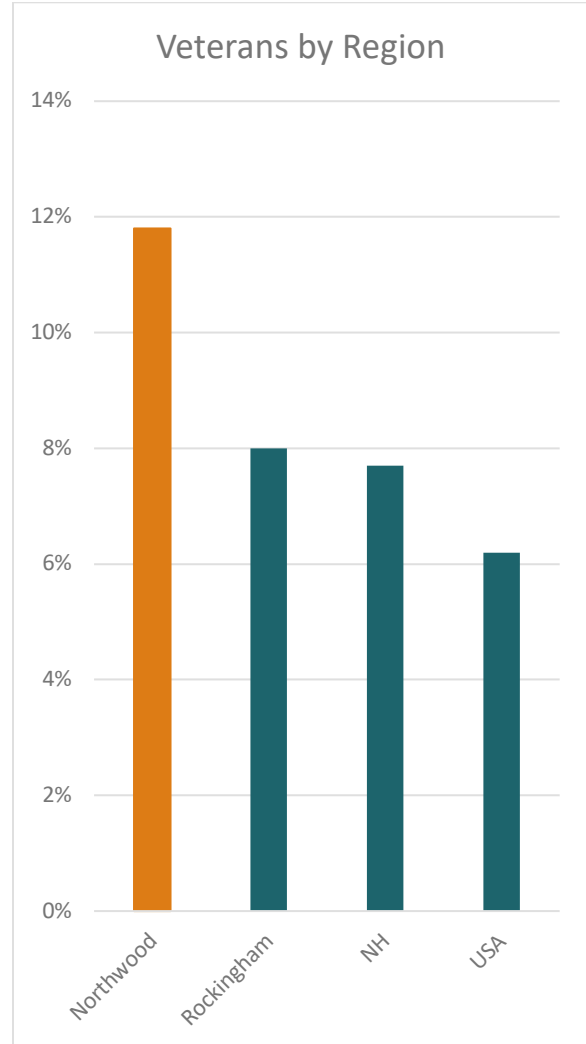
Two percent of Northwood’s residents are foreign born. Among this group, 59.3% are naturalized US citizens.<sup>10</sup>



**Figure 6. Foreign Born.** Source: ACS 2022 1-year Estimates, Table DP02.

### Veterans

Veterans account for 11.8% of Northwood’s population, a figure that is far greater than that of the county, state, and nation.<sup>12</sup>



**Figure 7. Veterans.** Source: ACS 2022 5-year Estimates, Table S2101.

### In-Migration

In 2021, 4.3% of Northwood residents were new to town. 3.6% moved to Northwood from elsewhere in the state, while 0.7% moved to town from out-of-state during 2021.<sup>11</sup>

### Income

In 2021, New Hampshire had the 4<sup>th</sup> highest median household income in the nation, behind MD, MA and NJ.<sup>13</sup>

**Median vs. Mean**

The term median household income refers to the halfway mark within the sample, i.e. half of Northwood’s households have a higher income, and half have a lower income.

Mean household income signifies the average of all household incomes.



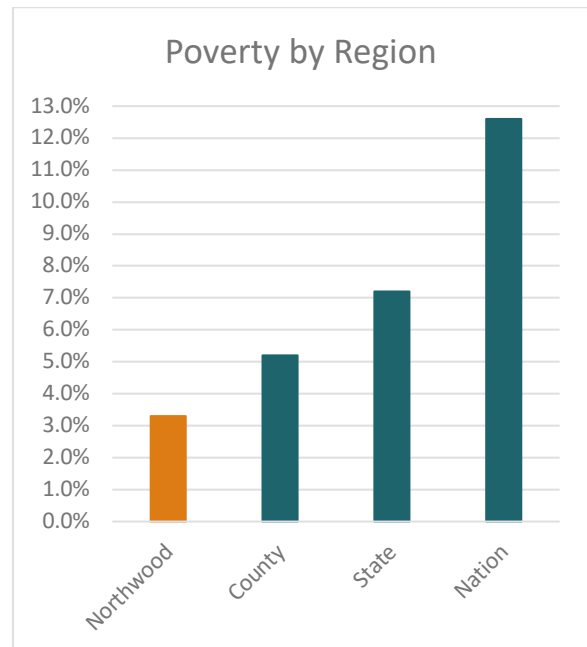
**Figure 8. Median Household Income. Source: ACS 2022 5-year Estimates, Tables S1903 & S1902.**

### Poverty

In Northwood, 3.3% of residents were situated below the poverty level in 2002. This compares with 5.2% in the county, 7.2% in NH, and 12.6% nationwide.<sup>14</sup>

**How is Poverty Level Calculated?**

The federal government measures poverty by income thresholds that are adjusted annually. The threshold in 2022, for example was \$14,880 for a one-person household, and \$29,950 for a family of four.<sup>1</sup>

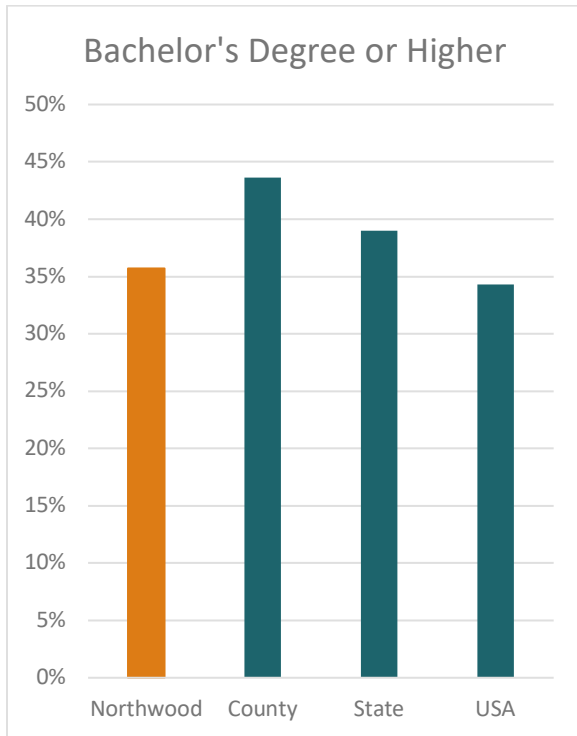


**Figure 9. Percent of Population Living Below the Federal Poverty Level. Source: ACS 2022 5-year Estimates, Table S1701.**

An ACS survey in 2022 estimated 9.9% of those 60 or over to be below the poverty level. The same survey found no children below the poverty level, however it should be noted that the sample size was small.<sup>15</sup>

### Educational Attainment

Nearly 36% of Northwood’s residents hold a bachelor’s degrees from a 4-year college.<sup>16</sup>



**Figure 10. Educational Attainment. Source: 2022 ACS 5-year estimates, Table S1501.**

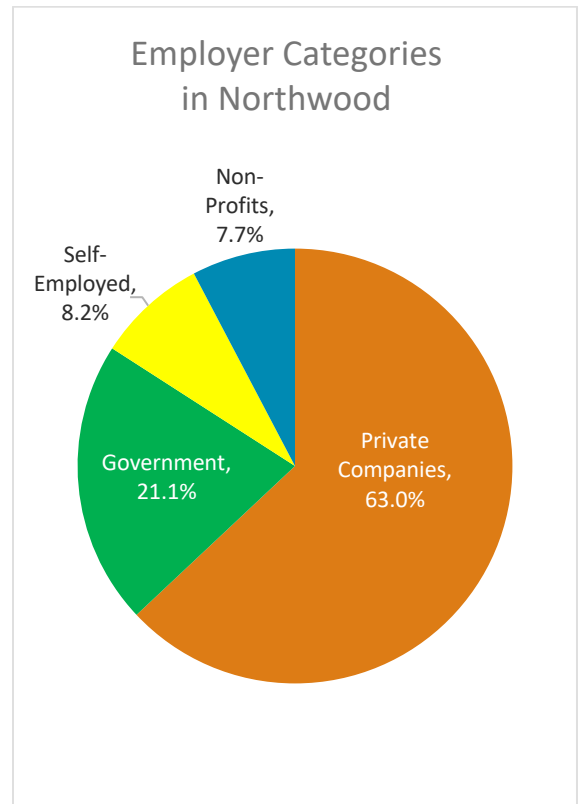
### Unemployment

Northwood’s unemployment rate was 2.3% in February 2024, down from 2.4% in November 2023.

New Hampshire’s unemployment rate in February 2024 was 2.9%.<sup>17</sup> The state’s unemployment rate has remained below 3% since 2016, with the notable exception of the period of the COVID pandemic: April 2020 through September 2021.<sup>18</sup>

### Employment

Among those 2,809 who are employed on a full-time basis in Northwood, most work for private companies, as seen in Figure 7 below.<sup>19</sup> The school district employs 137.<sup>20</sup>



**Figure 11. Employer Categories. Source: ACS 5-year estimates, Table S2406.**

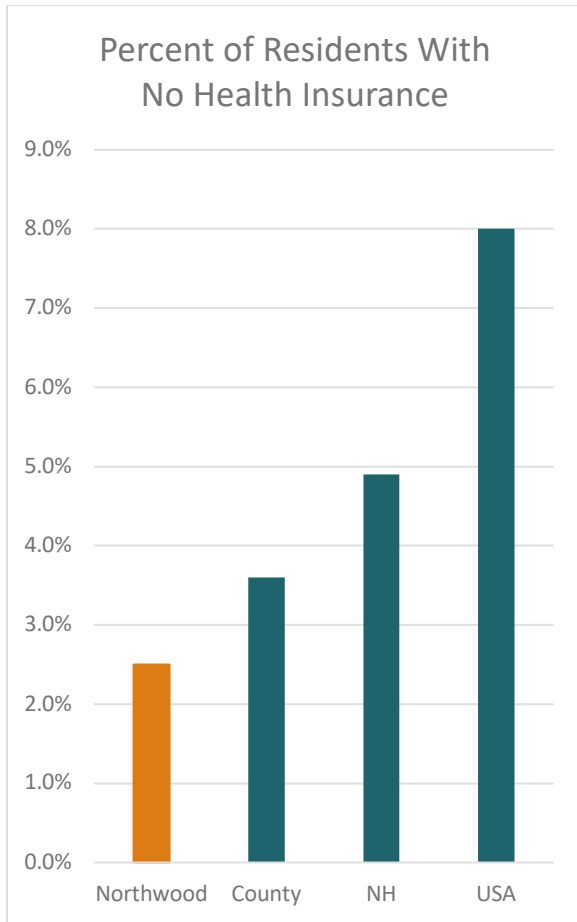
### Commuting

The average commute to work is 37.1 minutes.<sup>21</sup> 19.7% of Northwood’s workforce works from home.<sup>22</sup>



### Health Insurance

Two and a half percent of Northwood residents do not have health insurance or its equivalent.



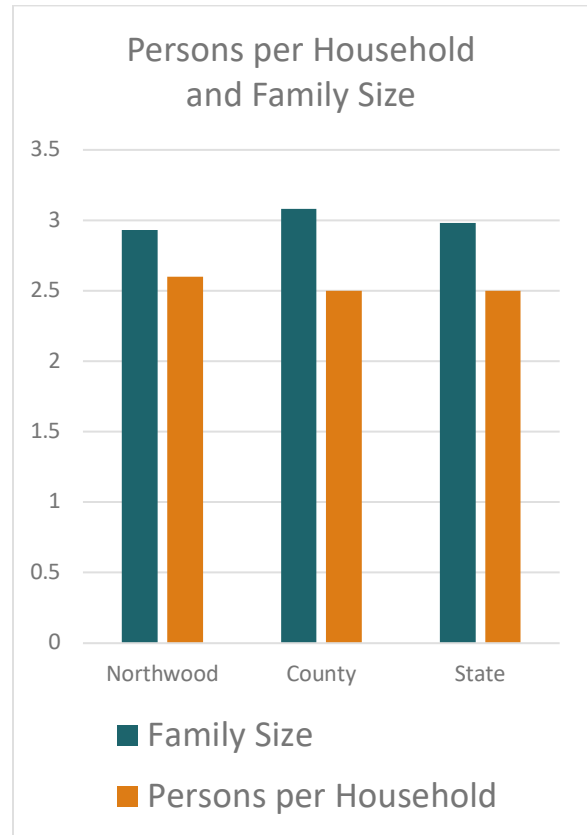
**Figure 12. Percent of Residents with No Health Insurance.** Source: ACS 2022 1-year Estimates, Table S2701.

### Disabilities

Approximately 8.7% of Northwood residents have a disability, such as cognitive or ambulatory difficulty, hearing or vision loss, or difficulty living independently.<sup>23</sup>

### Family Size and Persons per Household

Northwood has a slightly smaller average family size than the county and state, as seen in Figure 9 below.<sup>24</sup> Northwood's household size (persons per household) is slightly larger than those of the county and state.



**Figure 13. Persons per Household and Family Size.** Source: ACS 2022 1-year Estimates, Table DP02.

### Heads of Household

Married couples inhabit 68.1% of Northwood households. Among unmarried head of households, females account for 13.6%, and males account for 11%.<sup>25</sup>

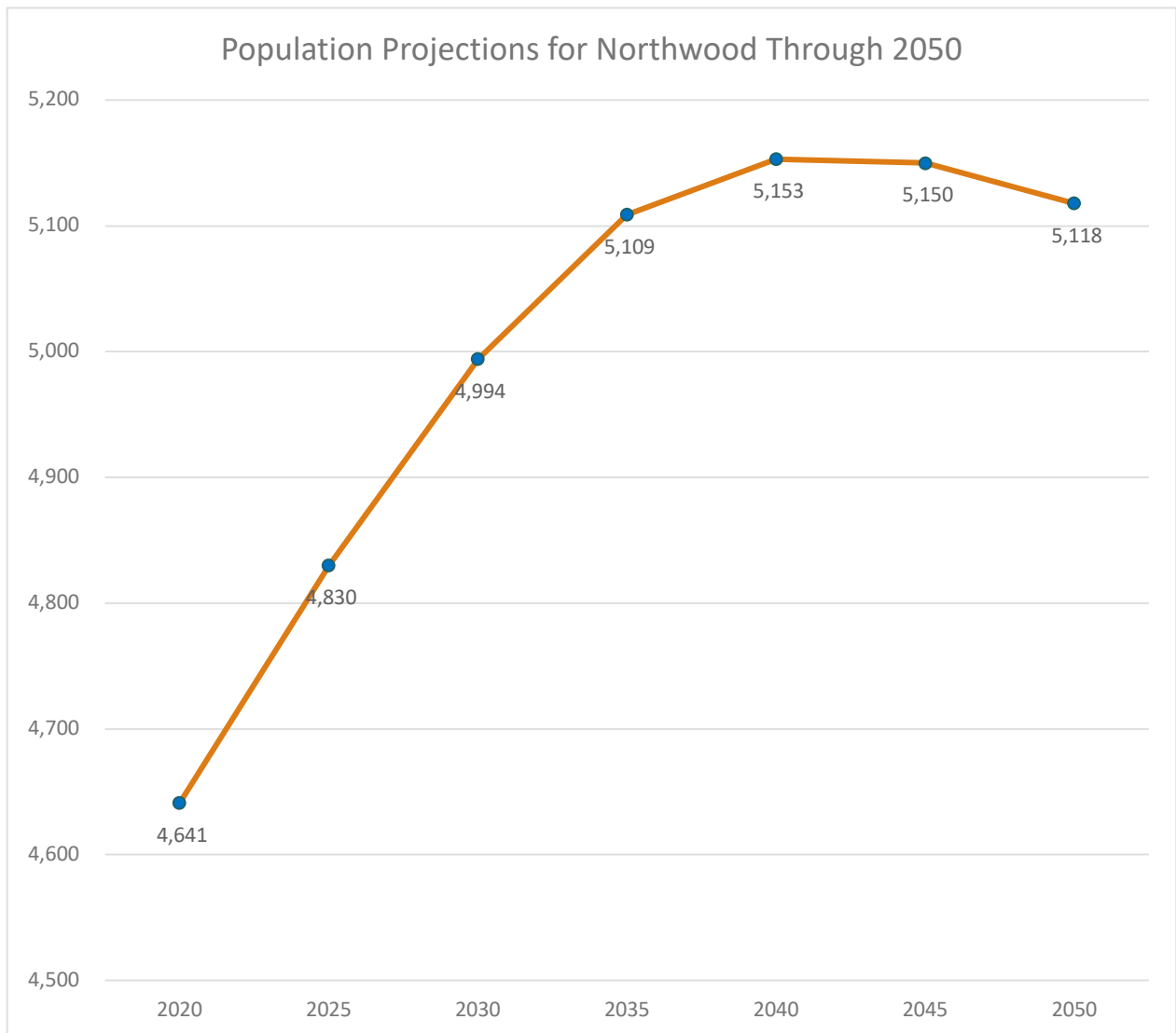
### Population Projections

The NH Office of Planning and Development (OPD) periodically generates population projections for NH’s cities and towns. The most recent projections (2022) are depicted in the figure below.<sup>26</sup>

OPD’s methodology relies on census data, birth and death data, survival and

fertility rates, and age-specific migration rates.

OPD’s methodology excludes wildcards such as climate-driven migration of population away from the coast or other such catastrophic events. The 2020 COVID pandemic, during which people moved from urban to rural areas, illustrates the abruptness with which such change may occur.



**Figure 14. Population Projections Through 2050.** Source: [State, County, and Municipal Population Projections](#), NH Office of Planning and Development, September 2022.

## HOUSING PROFILE

### The Number of Dwellings

In 2020, the US decennial census tallied 2,244 housing units in Northwood.<sup>27</sup> In 2022, the NH Office of Planning & Development (OPD) supplemented the census data by noting the issuance of building permits in 2021 and 2022 for 19 more single family homes.<sup>28</sup> The agency concluded that Northwood has 2,263 dwellings (2,244 + 19).

The American Community Survey (ACS) estimate of 2,283 housing units in 2022 is slightly higher than that of NH OPD's.<sup>29</sup>

### Recent Trends

As detailed on Figure 17 in the Existing Land Use Chapter, 144 building permits were issued between 2012 and 2022 for single family homes. Since 2020, such permits averaged about a dozen per year.

The Existing Land Use chapter includes two maps of particular interest: one depicting residential subdivisions that have been approved between 2016 and 2022, and the other depicting potentially developable land. Northwood's extensive land area offers many opportunities for residential development, however only a modest level of building has occurred in recent years.

### Land Use Regulations

The constraints to development include several overlay districts, namely Conservation, Wellhead Protection, Wetlands, and Agricultural Soils.<sup>30</sup>

In general, the Zoning Ordinance requires a minimum lot area of 2 acres and road frontage of 150 feet. The former tends to keep new residential development spread out, while the latter ensures that land that is situated at a distance from the public roadway network is not likely to be developed in the near term. A summary of Northwood's dimensional requirements may be found in the Existing Land Use chapter's Table 3.

### Seasonal Dwellings

The 2022 5-year ACS notes that 446 dwelling units are classified as seasonal dwellings.<sup>31</sup>

Many of Northwood's lakefront seasonal dwellings date to the early 20<sup>th</sup> century. Many have been converted to year-round use. Some can be seen in the photo below.



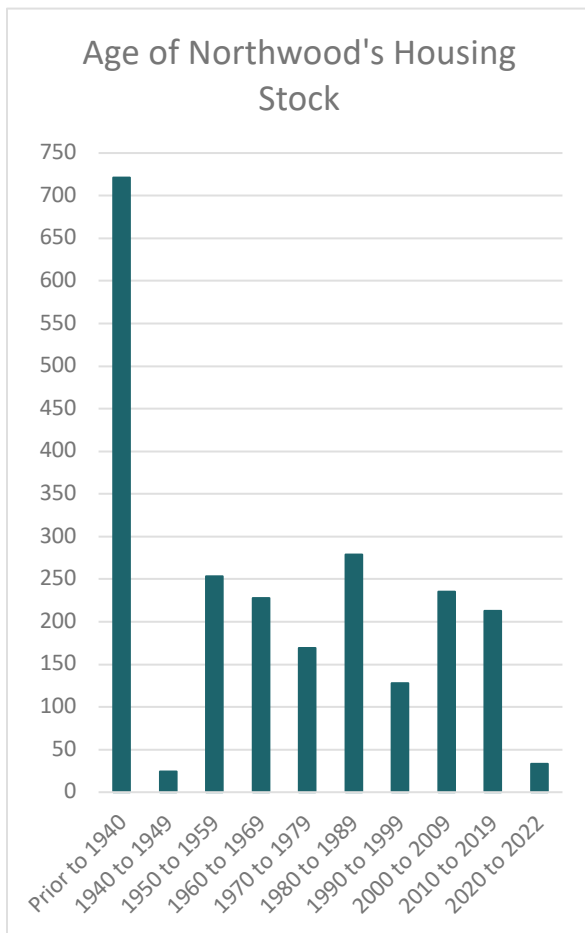
Northwood Lake. Photo: Tom Morgan

Due to the proximity of these dwellings (and their septic systems) to surface waters, it has been a challenge to maintain acceptable water quality. The Town hopes to remedy this problem, as reflected in the 2024 Town Meeting vote

that increased the minimum structural setback from surface waters to 50 feet.

### Age of Housing Stock

Sixty-seven percent of Northwood’s housing stock has been constructed since 1950.<sup>32</sup> The number units erected during the subsequent decades are depicted in the figure below.<sup>33</sup>



**Figure 15. Age of Housing Stock. Source: ACS 2022 5-year Estimates, Table DP04.**

### Dwelling Units in Structure

Single family homes dominate the housing stock in Northwood, as seen in the table below.<sup>34</sup>

**Table 2. Dwelling Units in Structures.**

Type of Dwelling	Number of Dwelling Units
Single Family	1,946
1-unit attached	7
2 units	101
3 or 4 units	7
5 to 9 units	13
20 or more units	20
Mobile Homes	189

**Source: ACS 2022 5-year Estimates, Table DP04**

### Housing Density

The Strafford Regional Planning Commission (SRPC) calculated housing density, i.e. housing units per acre. SRPC found density that density in the northwest half of Northwood ranges from 0.1 to 1 housing unit per acre. In the southeast half of town, the density ranges from 0.05 to 0.1 housing units per acre.<sup>35</sup>

### Housing Tenure

Nearly 91% of Northwood’s 1,770 year-round occupied housing units are owner-occupied, while 8% are renter-occupied.<sup>36</sup> The average household size of the owner-occupied units is 2.89 people, while that of rental units is 1.85 people.<sup>37</sup>

**Rooms**

The table below categorizes dwellings by the number of rooms. The median number of rooms in Northwood homes is six.<sup>38</sup>

**Table 3. Number of Rooms in Dwellings**

Number of Rooms	Number of Dwellings with this Number of Rooms
1	14
2	27
3	114
4	343
5	455
6	392
7	420
8	232
9 or more	286

Source: ACS 2022 5-year Estimates, Table DP04

**Modern Conveniences**

Every year-round dwelling unit in Northwood enjoys complete plumbing and kitchen facilities. All have access to telephone service and broadband internet.<sup>39</sup>

**Year Householder Moved Into Unit**

Among year-round units, 17.7% are occupied by lifelong residents and those who moved in prior to 1990.<sup>40</sup>

**Vacancy Rate**

The 2022 ACS survey cites a homeowner vacancy rate of 1.5% and a rental unit vacancy rate of 0%.<sup>42</sup>

**Number of Bedrooms**

The number of bedrooms in Northwood’s dwelling units are shown in the table below.<sup>44</sup>

**Table 4. Number of Bedrooms**

Number of Bedrooms	Number of Dwellings with this Number of Bedrooms	Percent of Dwellings
0	14	1%
1	105	5%
2	678	30%
3	1,176	51%
4	235	10%
5 or more	75	3%

Source: ACS 2022 5-year Estimates, Table DP04

**Heating Fuel**

Year-round homes are heated using a variety of heating types. The most prevalent sources of fuel oil or kerosene (Table 5).<sup>45</sup>

**Table 5. Principal Home Heating Fuel**

Fuel	Number of Dwellings Using This Fuel	Percent of Year-Round Homes
Bottled, Tank, LP Gas	369	21%
Electricity	198	11%
Fuel Oil or Kerosene	982	55%
Wood	221	12%

Source: ACS 2022 5-year Estimates, Table DP04

### Home Value Trends Since 2015

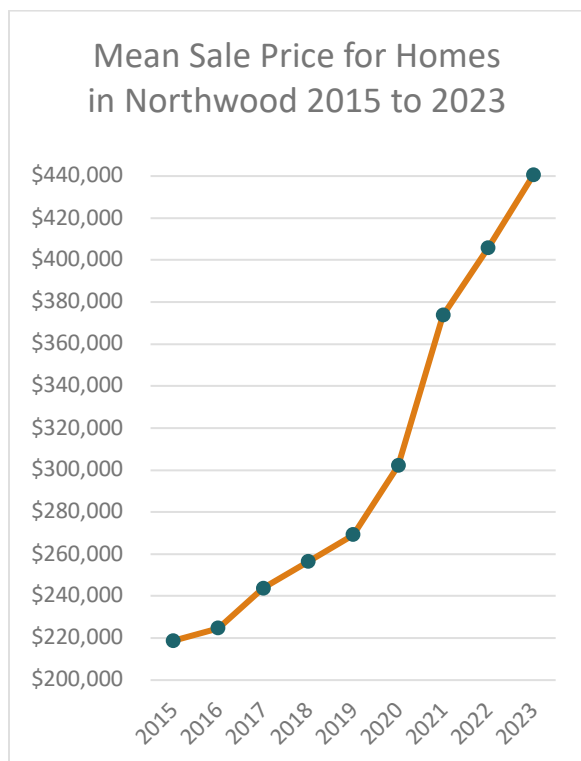
Home values have gone up since the ACS conducted their survey in 2022. Zillow has been estimating Northwood's average home values since late 2015. The rapid appreciation of these dwellings is depicted in Figure 16. All values are referenced to December of each year, and refer to the mean value, not the median.

In March 2024, Zillow calculated the mean home sale to be \$461,992.

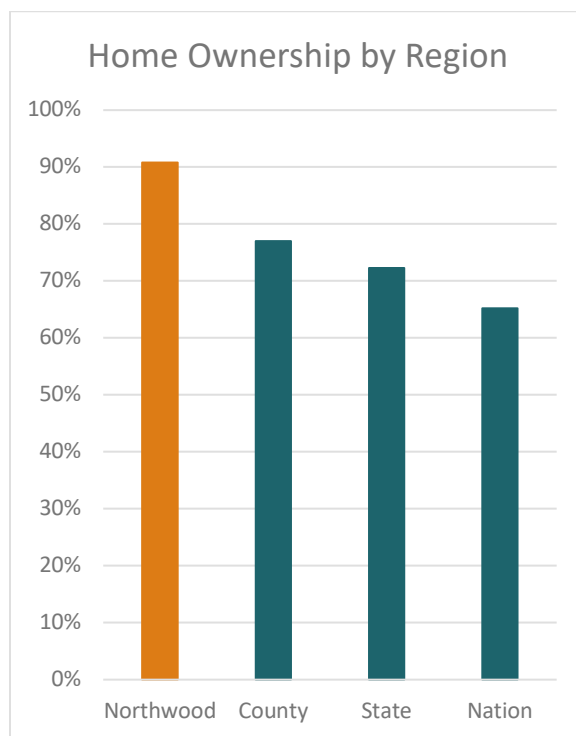


Photo: Tom Morgan

Northwood's high rate of home ownership suggests a stable housing situation for many, but also comes at the cost of a limited number of rental units.



**Figure 16. Mean Home Values Since 2016.**  
Source: [Zillow.com](https://www.zillow.com).



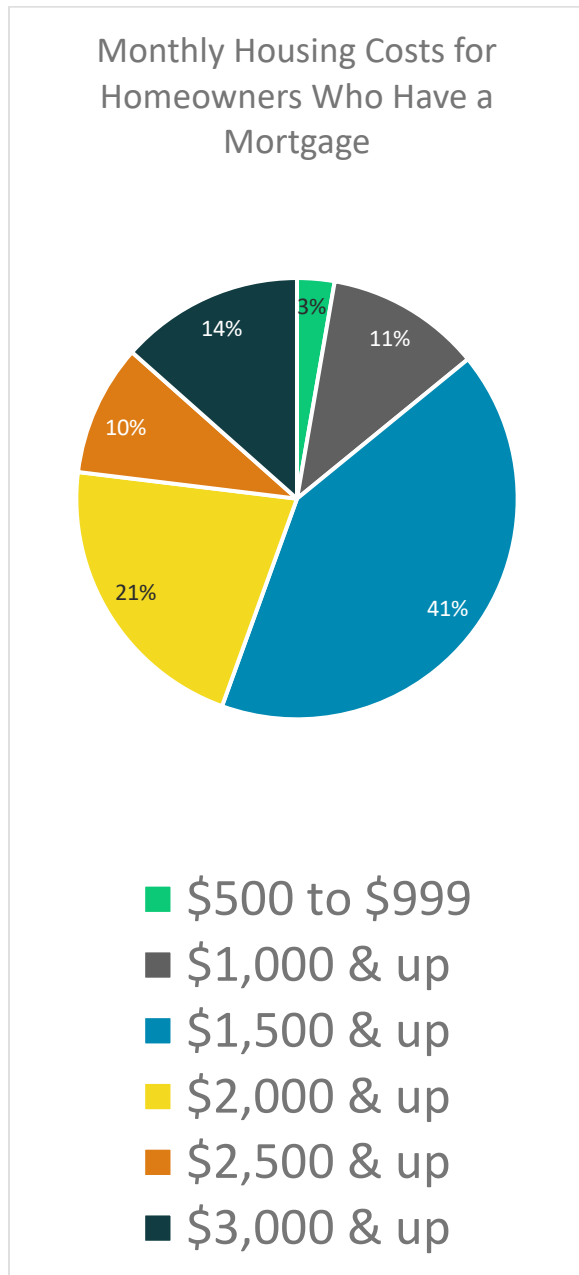
**Figure 17. Rate of Home Ownership.** Source: ACS 2022 1-year Estimates, Table DP04.

### Home Ownership

The rate of home ownership in Northwood is quite high at 90.8%. This compares to 77% in the county, 72.3% in NH, and 65.2% in the US.<sup>46</sup>

### Costs of Ownership

Among Northwood’s owner-occupied, year-round units, 74.9% are encumbered by a mortgage.<sup>47</sup> Monthly housing costs (insurance, maintenance, utilities and taxes) among this group are shown in the chart below.



**Figure 18. Monthly Housing Costs.** Source: ACS 2022 5-year Estimates, Table DP04

The median monthly housing cost is \$1,957 for homeowners who have a mortgage and \$885 for those without a mortgage.<sup>48</sup>

Among Northwood’s owner-occupied, year-round units that are encumbered by a mortgage, monthly costs of ownership as a percentage of household income is shown below.

**Table 6. Housing Costs as a Percentage of Household Income – Homeowners who have mortgages.**

Housing Costs as a Percentage of Household Income	Households in This Range	% of Households
Less than 20%	706	59%
20% to 24.9%	166	14%
25% to 29.9%	48	4%
30% to 34.9%	49	4%
35% or more	236	20%

**Source: ACS 2022 5-year Estimates, Table DP04**



Photo: Tom Morgan

### Median Gross Rent

Gross rent generally includes insurance, maintenance, utilities, and taxes.

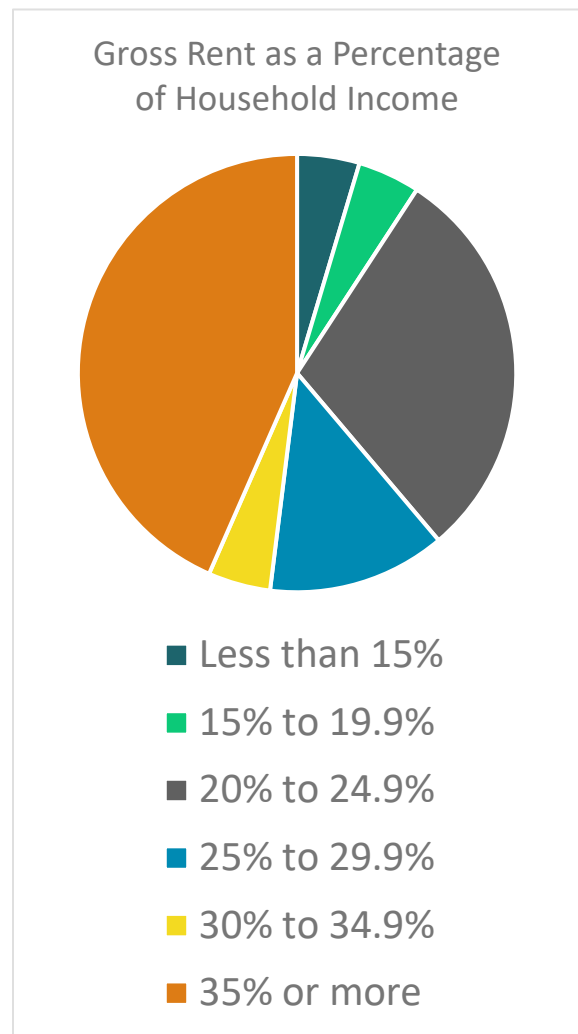
In 2022, the median gross in Northwood is \$1,172. This compares to \$1,571 in Rockingham County, \$1,396 in New Hampshire, and \$1,300 nationwide, as seen in the figure below.<sup>49</sup>



**Figure 19. Gross Rent. Source: ACS 2022 5-year Estimates, Table DP04**

### Gross Rent as a Percentage of Household Income

Gross rent as a percentage of household income is depicted in the figure below.<sup>50</sup> The ACS estimated that 66 households were paying 35% or more toward housing costs.



**Figure 20. Gross Rent as a Percentage of Household Income. Source: ACS 2022 5-year Estimates, Table DP04.**



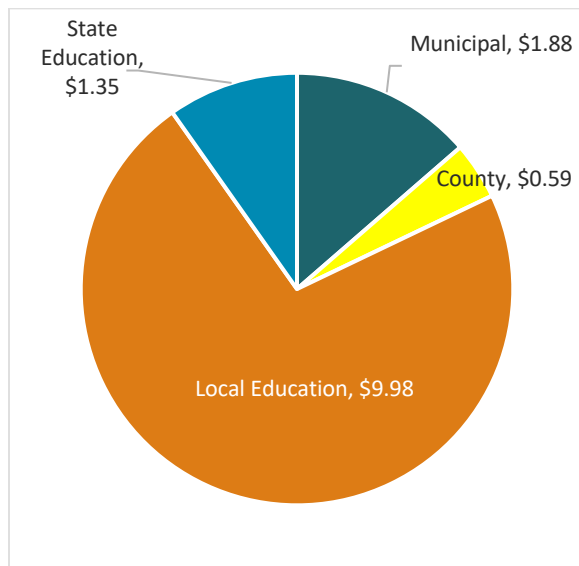
### Short-Term Rentals

During the past decade, many homes in the US were converted to short-term rentals (STR) that typically make homes, apartments or rooms available for vacationers overnight, a few days, or a week.

In some communities, a proliferation of STR’s reduces the availability of long-term rentals. To date, this phenomenon is not (yet) evident in Northwood. A perusal of [Airbnb](#) in early 2024 revealed only three short term rentals.

### Property Taxes

Northwood’s 2023 tax rate of \$13.80 per thousand is displayed in the figure below by sector.



**Figure 21. Breakdown in Northwood’s tax rate in 2023. Source: 2023 Town Report, page 135.**

The median assessed value for a Northwood dwelling in 2023 was approximately \$400,000. That homeowner’s tax bill would amount to

\$5,520. The table below illustrates how much of the tax payment goes to education, municipal, and the county.

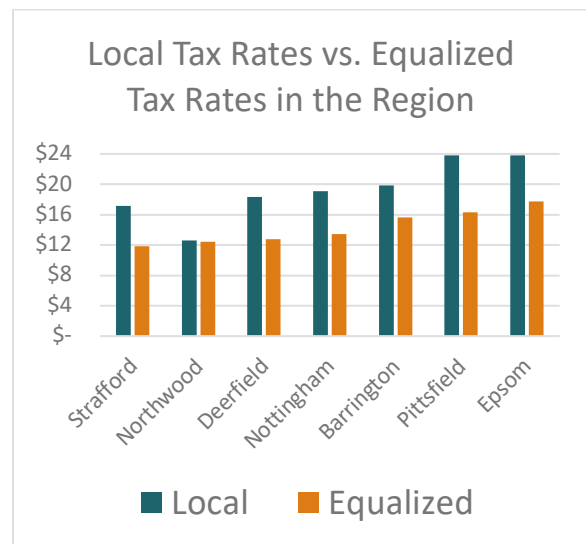
**Table 7. Breakdown of tax payments of a \$400,000 home in Northwood in 2023.**

Local Education	\$3,992
State Education	\$540
Rockingham County	\$236
Municipal Operations	\$752
<b>Total</b>	<b>\$5,520</b>

Source: 2023 Town Report, page 135.

### Local Tax Rate vs. Equalized Tax Rate

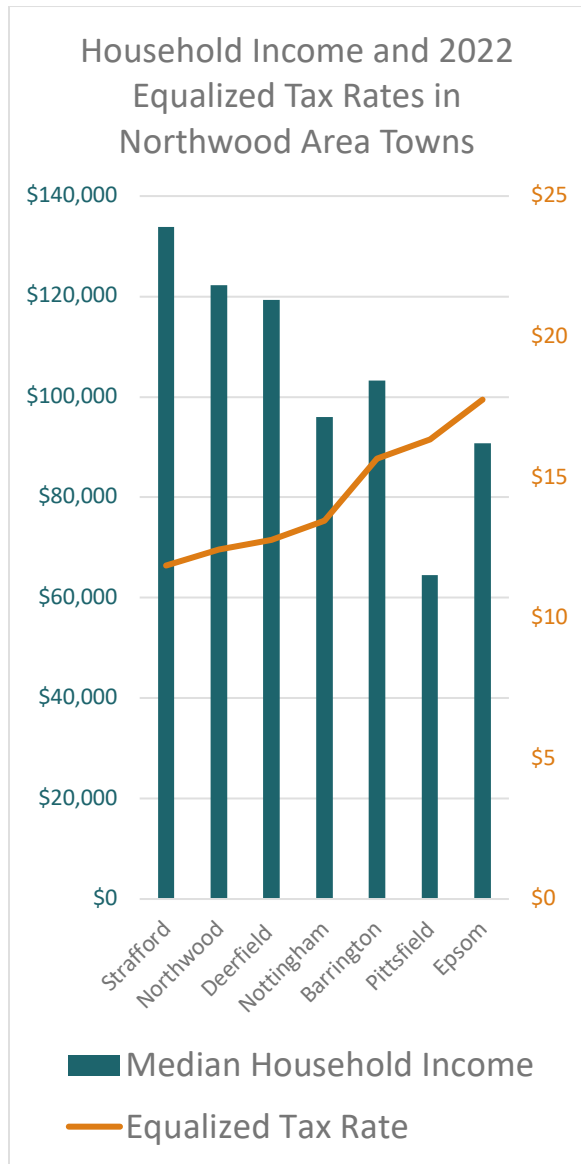
In order to reliably compare tax rates from one town to the next, the tax rate must be adjusted to reflect assessed value of 100% of market rate. This adjustment is known as the full value, or alternately, as the equalized rate. The equalized rates for Northwood area towns are shown below alongside of local tax rates.



**Figure 22. Local Tax Rate vs. Equalized Tax Rate. Source: 2022 Comparison of Full Value Tax Rates, NH DRA.**

### Median Income and Equalized Tax Rates in Northwood Area Communities

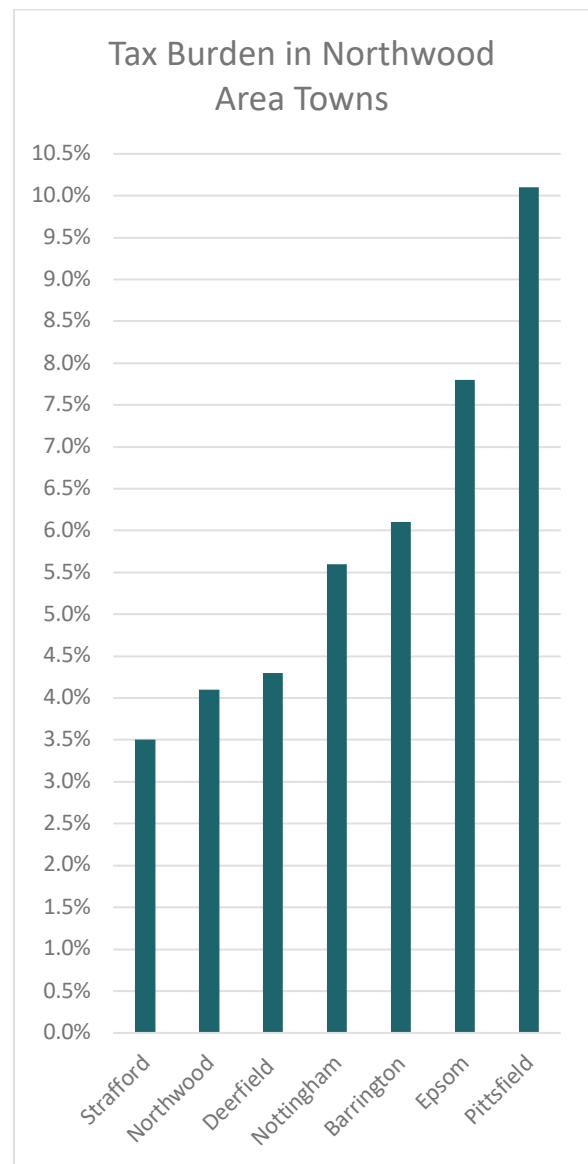
The figure below compares Northwood with adjacent towns in terms of equalized property tax rates and median household income.



**Figure 23. Median household income. Source: ACS 2022 5-year estimates. Equalized tax rates are calculated by NH DRA in 2022 Comparison of Full Value Tax Rates.**

### Tax Burden in Northwood Area Towns

The chart below depicts the percentage of one’s income that is required to pay the property tax. The figures below assume: 1) a median income (reference Figure 8 above), 2) market value of the house is \$400,000, and 3) the tax rate is based on full value.



**Figure 24. Tax Burden in Northwood Area Towns. The percentages above are calculated by dividing the property tax for a \$400,000 home by the median income in the respective communities**

## CLOSING THE HOUSING GAP

### Northwood's Obligation

RSA 674:59 requires every NH municipality to “[provide reasonable and realistic opportunities for the development of workforce housing.](#)”

### Definitions: Workforce Housing vs. Affordable Housing

As defined by [NH RSA 674:58](#), Workforce Housing is defined as:

- Affordable to a household with an income of no more than 60 percent of the median income for a 3-person household, and
- Affordable to a household with an income of no more than 100% of the median income for a 4-person household.

In both cases, there are restrictions involving age-restricted housing and developments in which more than half the dwellings have less than two bedrooms.

*Affordable Housing*, as defined by RSA 674:58, is housing that requires 30% (or less) of one's income. In this case, housing costs include rent and utilities, or if applicable, mortgage principal plus interest, taxes, and insurance.

Northwood is situated in an area defined by the US Department of Housing & Urban Development (HUD) as the Portsmouth-Rochester Metropolitan Area.

NH Housing identifies the **Median Area Income (MAI)** in Northwood for a family of 4 as **\$136,000**, and the (estimated) “affordable purchase price” as **\$407,000** in 2023. For renters, 60% of MAI for a family of 3 is identified as **\$73,440**, and the “maximum affordable monthly rent” as **\$1,840.**<sup>1</sup>

### Housing Need

NH RSA 36:47(II) requires NH's regional planning commissions to compile a housing needs assessment for their respective regions, and to periodically update the assessment. The SRPC completed a comprehensive update [of the Regional Housing Needs Assessment](#) in 2023.

SRPC concluded that the Strafford region will require 9,520 new housing units by 2040. This figure includes 3,237 rental units and 6,283 owner occupied dwellings.<sup>51</sup>

SRPC calculated that Northwood's housing stock in 2020 numbered 2,244 dwelling units, and that the town's share of “new homes needed” is 233.<sup>52</sup> That amounts to 15 dwellings per year.

SRPC also calculated the capacity of area municipalities to support new residential development via exclusion of environmental constraints such as wetlands, conservation lands, steep slopes, and the absence of public water and sewer, SRPC concluded that under a low-density model (2 dwellings per acre) Northwood could support a total of 2,964 units, and under a high-density model (1 dwelling per acre) Northwood could support 5,842 units.<sup>53</sup>

## PUBLIC ENGAGEMENT

The housing recommendations and strategies that follow were largely informed by public engagement. This effort included a 2023 public opinion survey on the topic of housing that received responses from 221 local residents and stakeholders.

In January and February 2024, a public opinion survey addressing natural resources garnered 169 responses.

The consultants met with the Planning Board on three occasions, met with the Master Plan Steering Committee on a monthly basis since mid-2022, engaged residents at the Bean-Hole Bash on July 29, 2023, and conducted a public forum on housing issues on January 29, 2024.

## FINDINGS

### Workforce Housing

[RSA 674:58-61](#) requires every NH municipality to “provide reasonable and realistic opportunities for the development of workforce housing.” (See definition on page 19.) A majority at 2023 Northwood Town Meeting supported workforce housing as evidenced by their adoption of cluster zoning provisions for this purpose. The housing survey found that 69% of respondents view workforce housing as a medium or a high priority.

### Rural Character

The one word that survey respondents consistently use to characterize what they hope Northwood will be like in the future is “rural.” The chart below captures other responses to that question.

Question 19. One word I would use to describe how I want Northwood to be in the future..



**Figure 25. The size of the words above corresponds with their use by Northwood residents expressing their preferences in the 2023 Housing Survey.**

### Open Space Design

The survey indicates majority support for this type of configuration for residential development. Higher density housing layouts that are intended to bring down housing costs are supported by 53% and opposed by 26%. Open space development designed to preserve rural character is supported by 80% and opposed by 5%. The consultants heard from Town officials about a gap between their expectations for open space and cluster developments in town, and the results. The ordinance will require improvements to close that gap.

### Only One Zoning District

Northwood is unusual among NH municipalities in its adoption of a single zoning district (“the General District”) that extends across the entire town. In other NH communities, multiple zoning districts are utilized to vary residential density from one part of town to another.

### Elderly Housing

Census returns indicate that NH has the second highest median age among the 50 states. Elderly housing is supported by the Land Use Ordinance’s cluster provisions and has been since 2001. Some 65% of survey respondents deemed this housing type to be a medium or high priority.

### The Cost of Housing

Affordable Housing is defined by [RSA 674:58-61](#) as monthly housing-related

costs that do not exceed 30% of one’s gross annual income. Some 42% of housing survey respondents reported that housing costs exceeded this threshold. These survey results indicate that housing costs are a substantial burden for many in the community.

### Water Quality

The 2024 public opinion survey registered strong support for regulatory protection of water quality, as follows: 73% support groundwater protection, 70% support buffers to protect drinking water, 73% support increased setbacks for septic systems in relation to water bodies, and 87% favor restrictions on pesticides, herbicides, and fertilizers near water bodies. It was noted that Eurasian watermilfoil and cyanobacteria are present at one or more of Northwood’s lakes. Cyanobacteria typically appears in environments that are high in phosphorus and nitrogen. These are often byproducts of fertilizer runoff and leaky septic systems. It is important to site new septic systems at a distance from surface waters and drinking water sources.

### Safety

We heard repeatedly about the importance the Town attaches to siting housing in locations where access to public roads is safe and where sight distance is adequate.

## Cottage Courts

A neighborhood of small homes, such as those recently constructed off Back River Road in Dover drew interest from survey respondents: 46% favor this type of cottage development (building footprint of 400 sf), 29% oppose, and 25% are unsure.<sup>54</sup> The photos to the right and on the page opposite were taken at the Dover development. These well-insulated, energy efficient rental units have a footprint of 384 square feet.



Cottages at Back River in Dover, as seen in 2023 while under construction. Photo: Tom Morgan

## Regional Share

NH's regional planning commissions are required by RSA 36:47(II) to periodically prepare a regional housing needs assessment. The Strafford Regional Planning Commission completed such an assessment in 2023. The Planning Commission concluded that Northwood would need 233 new dwellings by 2040.

## Mixed-Use Development

“A mix of apartments and small businesses in a village-like setting” was deemed either a medium or high priority by 62% of survey respondents.

## Agricultural Soils

Two thirds of housing survey respondents support the protection of farmland: 50% favor restrictions on residential development on agricultural soils 17% favor prohibition, while 33% favor no restrictions.

## Accessory Dwelling Units

These dwellings (ADU's) are also commonly referred to as accessory apartments or in-law apartments. ADUs may be attached to the principal dwelling, or alternately, detached structures like apartments above a garage or a standalone building. [NH RSA](#)

[674:71-73](#) requires municipalities to permit ADUs in every zoning district in which single family homes are permitted. This housing type proved popular, both at Town Meeting and among survey respondents: 74% view ADUs as a medium or high priority. ADUs increases options and rentals without the expense of creating a new house lot and can generate rental income for the landowner.



Diverse Housing

## RECOMMENDATIONS & STRATEGIES

### Amend the Cluster and Open Space Design Regulations

These regulations should be amended to support the Town’s housing goals. Density provisions should be made sufficiently attractive to developers that they opt for open space design development over a conventional subdivision layout. Monitoring and maintenance of the protected open

space is critically important. Landscaping standards are also important. Northwood should have adequate regulatory procedures in place to ensure a positive outcome. Organizations such as Bear Paw Regional Greenways and the Southeast Land Trust could be helpful in this regard. The figure below illustrates the preservation of natural resources in open space subdivisions.



**Natural Resources Preservation**

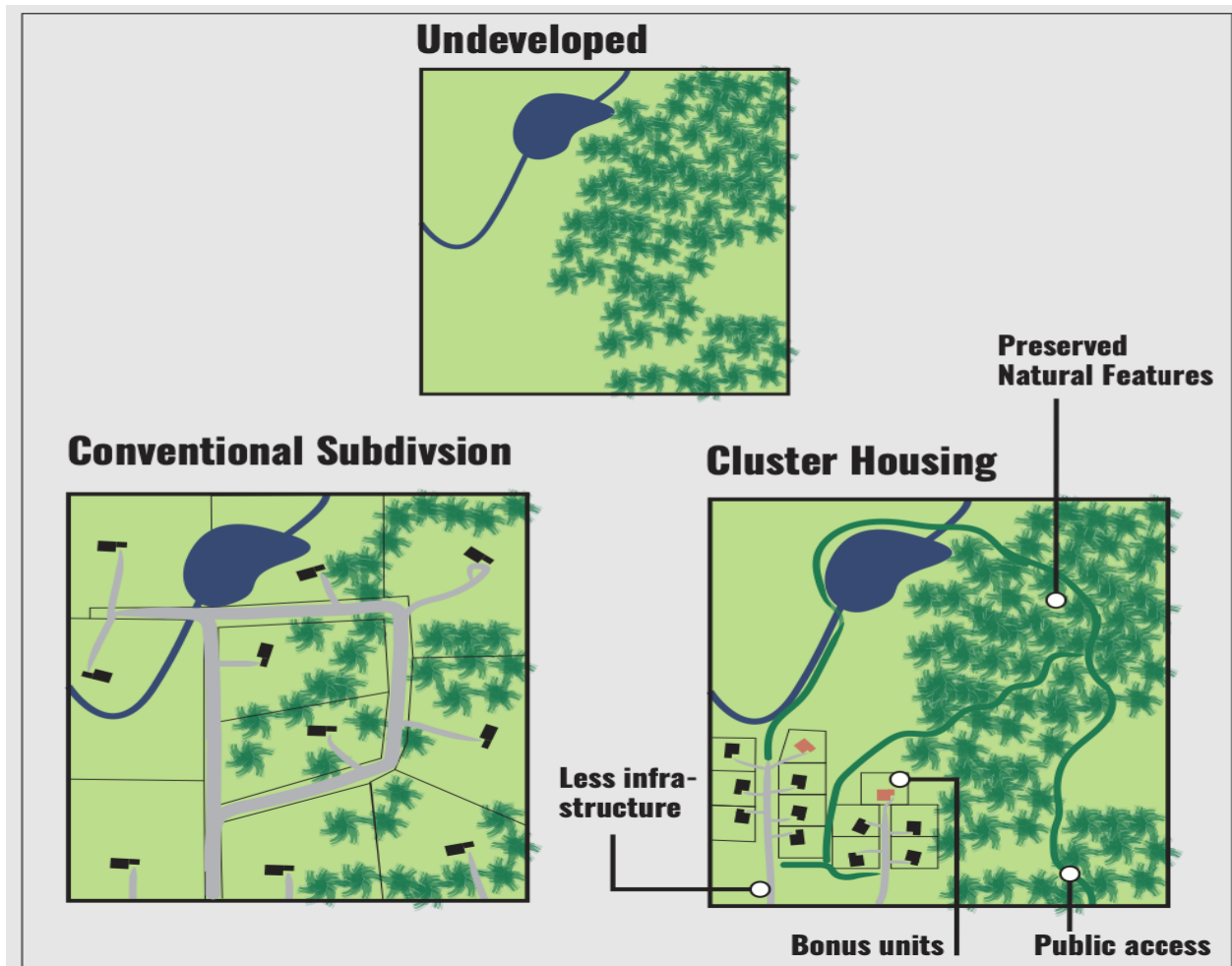


Figure 26. Graphic courtesy of the NH Office of Planning & Development’s [NH Housing Toolbox](#).

### Develop Inclusionary Zoning Provisions

These are intended to ensure that a percentage of housing in new developments meets the statutory definitions of Workforce Housing or Affordable Housing, or both. In return for providing these less expensive (deed-restricted) dwellings, the developer is granted a density bonus, i.e. allowed several more dwellings than would otherwise be allowed, or alternately, granted other dimensional relief. The

housing subsidy for below-market units is effectively provided by the market rate homes in the subdivision, thus avoiding an impact on the town's other taxpayers. In the example below, the developer is allowed to build two extra dwellings in exchange for providing two below-market units.



**Welcoming**

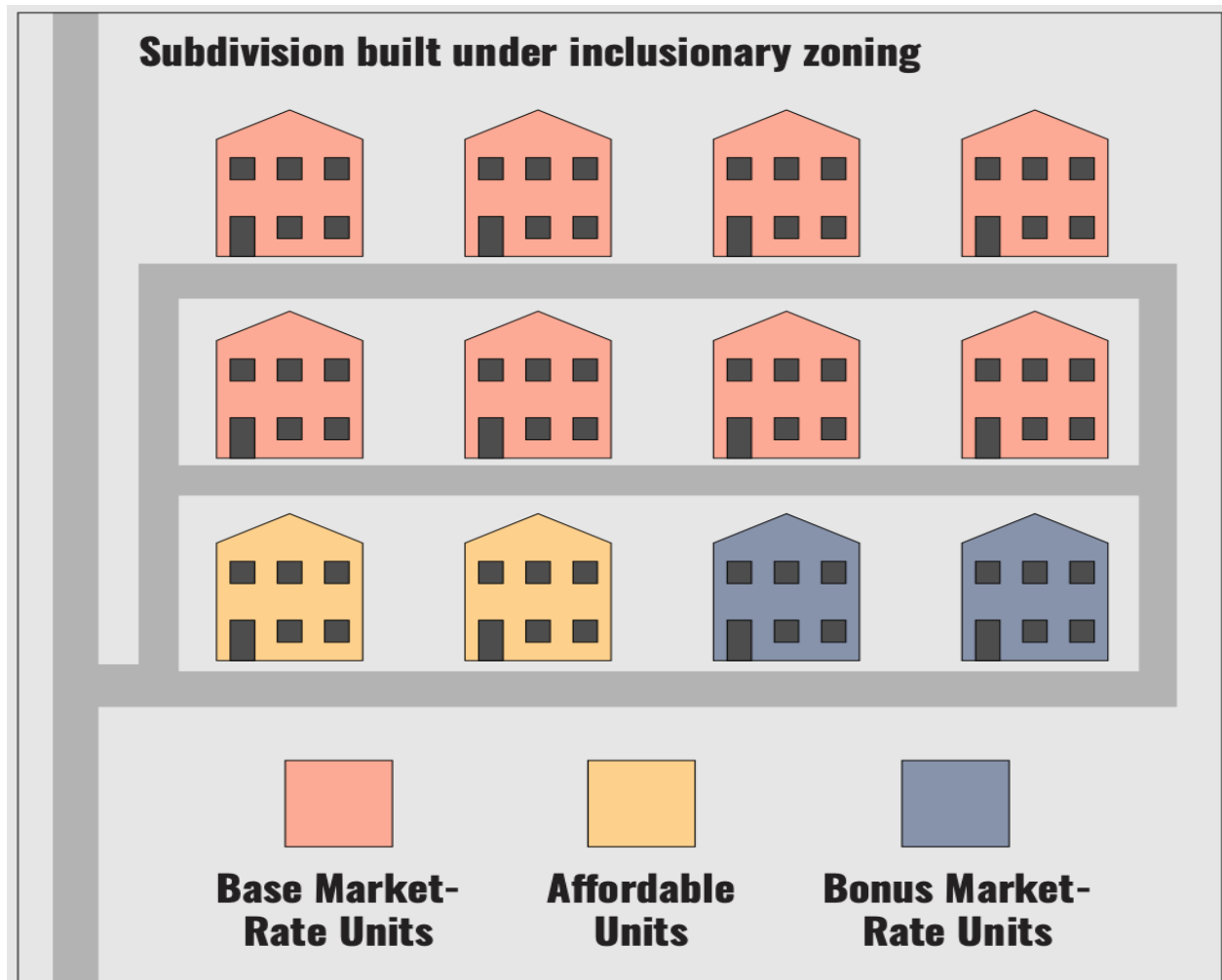


Figure 27. Graphic courtesy of the NH Office of Planning & Development's [NH Housing Toolbox](#).



### Identify Areas suitable for Village-Scale Mixed Use Development

This type of layout characterized Northwood’s historic development during the 19<sup>th</sup> and early 20<sup>th</sup> centuries, prior to the adoption of a zoning ordinance. The mixed-use model offers



**Village Center Development**

the social advantages associated with village centers, i.e. they serve as community hubs. Such centers would help to offset Northwood’s gradual evolution

into a commuter bedroom community. Potential sites for mixed use development would require careful thought and analyses.



**Figure 28. Northwood Narrows in 1857.**

### Monitor Accessory Dwelling Units (ADU) Development.

ADU development should be monitored periodically to identify those regulatory provisions that are working well, and those that could be improved.

### Review Town Regulations that Impact Elderly Housing

The Land Use Ordinance’s dimensional requirements should facilitate aging in place, downsizing, and institutional care to permit Northwood residents to remain in the community when they are no longer able to remain in their homes.

#### Excerpts from the Master Plan’s Vision Chapter

- Northwood is a welcoming community. The town’s diverse housing options meet the needs of individuals and families of all sizes and income levels and in all stages of life.
- Village-center like development situated in appropriate locations off Route 4 provide places for residents to gather and socialize and strengthen community bonds. These village-like clusters improve access to services and amenities.

### Consider Amending the Development Ordinance to Permit Cottage Courts

A recent example of a an innovative approach to the producing affordable housing is the cottage court development at Back River Road in Dover. This type of approach should be considered at appropriate locations in Northwood. As is the case with mixed use development (above), identifying those areas in town that might be a good fit for this type of development

is an important part of updating the town’s master plan. Unlike Dover, Northwood has no public sewer system, and thus any such development would likely have to be supported by a shared sewer and water system.

### **Review Dimensional Requirements**

It is critically important that new housing developments observe adequate buffers from drinking water sources and surface waters, and that housing is sited in a manner that does not create a traffic safety hazard. Some of the other dimensional restrictions in Northwood’s Land Use Ordinance are less important, and their origins are largely unknown. The Planning Board (assisted by consultants) should examine these dimensional requirements as a first step toward amending those that the board deems appropriate to alter. The upcoming regulatory audit will assist in that process. The goal will be to enable housing development that is more efficient, less costly, and more compatible with Northwood’s natural environment.

### **Address Short-Term Rentals in the Development Ordinance**

Northwood is currently the site of only a few short-term rentals such as those in the Airbnb and Vrbo networks; that could change. In other communities where short term rentals are abundant, the stock of year-round housing tends to decline proportionally. Northwood should consider a regulatory framework to address short-term rentals.

### **Apartment Buildings and Mobile Home Parks**

Apartment buildings were not favored by 63% of survey respondents, and more mobile home parks were not favored by 73%. For that reason, more such facilities in Northwood are not recommended.

### **Engage in Public Education and Advocacy**

The Planning Board’s review of proposed land development would provide an opportunity to educate landowners about the advantages of residential solar, water conservation, and energy efficiency. This should be encouraged.

### **Plan for New Residents**

Pandemics such as the recent COVID episode prompted population movement from cities to rural environments such as Northwood. Sea level rise will also displace many people in NH and elsewhere. Insurance companies are already abandoning coverage for properties that pose a high risk of repeated claims. Many of those homeowners will likely seek new housing sites on higher ground. Northwood could be impacted by this trend, and for that reason, the Planning Board should consider planning for the possibility of a sizable influx of migrants.

The photo on page 2 is an aerial view of The Village of Mead Field. Northwood’s recreation fields can be seen in the foreground.

**IMPLEMENTATION SCHEDULE****Table 8. Implementation**

Task #	Recommendation	Responsible Party	Priority	Target Date	Funding Source
H1	Amend the Cluster and Open Space Design Regulations.	Planning Board	High	2024	HOP grant
H2	Develop Inclusionary Zoning Provisions.	Planning Board	High	2024	HOP grant
H3	Identify areas suitable for village-scale mixed use development.	Planning Board	High	2024	HOP grant
H4	Monitor ADU development.	Building Inspector and Planning Board	Medium	2024-2030	-
H5	Review Town regulations that impact elderly housing.	Planning Board	High	2024	HOP grant
H6	Consider amending the ordinance to permit cottage courts.	Planning Board	Medium	2024-2030	HOP grant
H7	Review dimensional requirements	Planning Board	High	2024	HOP grant
H8	Address short-term rentals in the development ordinance	Planning Board	Low	2024-2030	HOP grant
H9	Engage in public education and advocacy	Planning Board	Medium	2024-2030	-
H10	Plan for new residents.	Planning Board	Low	2024-2040	-

## END NOTES

<sup>1</sup> American Community Survey (ACS) 2022 5-Year Estimates, Table DP05.

<sup>2</sup> [Population of NH Towns and Counties 1960-2010](#), NH Department of Business & Economic Affairs.

<sup>3</sup> ACS 2022 5-year Estimates, Table DP05.

<sup>4</sup> “The U.S. Population Is Older Than It Has Ever Been” NY Times, June 22, 2023.

<sup>5</sup> ACS 2022 5-year Estimates, Table DP05.

<sup>6</sup> ACS 5-year Estimates, Table DP05, 2010 & 2022.

<sup>7</sup> ACS 2022 5-year Estimates, Table DP05.

<sup>8</sup> 2020 Decennial Census, Tables P8 & P9.

<sup>9</sup> ACS 2022 1-year Estimates, Table S1601.

<sup>10</sup> ACS 2022 5-year Estimates, Table DP02.

<sup>11</sup> ACS 2022 5-year Estimates, Table S0701.

<sup>12</sup> ACS 2022 5-year Estimates, Table S2101.

<sup>13</sup> ACS 2021 1-year Estimates, Table S1901.

<sup>14</sup> ACS 2022 1-year Estimates, Table S1701.

<sup>15</sup> ACS 2022 1-year Estimates, Table S1701.

<sup>16</sup> ACS 2022 5-year and Estimates, Table S1501.

<sup>17</sup> [Unemployment Rates for NH Communities, NH Employment Security](#).

<sup>18</sup> 1976-2023 Statewide Benchmarked Unemployment Estimates, NHES.

<sup>19</sup> ACS 2022 5-year Estimates, Table S2406.

<sup>20</sup> Northwood School District Annual Report, 2023, pages 220-222.

<sup>21</sup> ACS 2022 5-year Estimates, Table S0801.

<sup>22</sup> Ibid.

<sup>23</sup> ACS 2022 5-year Estimates, Table S1810.

<sup>24</sup> ACS 2022 1-year Estimates, Table DP02.

<sup>25</sup> ACS 2022 5-year Estimates, Table DP02.

<sup>26</sup> [State, County, and Municipal Population Projections](#), NH Office of Planning and Development, September 2022.

<sup>27</sup> 2020 Decennial Census, Table H1.

<sup>28</sup> Current Estimates and Trends in NH’s Housing Supply, compiled by the NH Office of Planning & Development, 2022.

<sup>29</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>30</sup> These resources are depicted in the Master Plan’s Natural Resources & Water Resources chapter in figures 5, 6, 9. The Wellhead Protection overlay district is addressed in Article VI of the Land Use ordinance.

<sup>31</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>32</sup> Ibid.

<sup>33</sup> It bears noting that lead paint may be found in homes built prior to 1978. [Young children](#) are

particularly susceptible to the toxic effects of such paint.

<sup>34</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>35</sup> SRPC 1923 Regional Housing Needs Assessment, p. 28.

<sup>36</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>37</sup> Ibid.

<sup>38</sup> Ibid.

<sup>39</sup> Ibid.



<sup>40</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>42</sup> Ibid.

<sup>44</sup> ACS 2022 5-year Estimates, Table S2504.

<sup>45</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>46</sup> ACS 2022 1-year Estimates, Table DP04.

<sup>47</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>48</sup> Ibid.

<sup>49</sup> ACS 2022 5-year Estimates, Table DP04.

<sup>50</sup> Ibid.

<sup>51</sup> SRPC 1923 Regional Housing Needs Assessment, p. 130.

<sup>52</sup> Ibid. 132.

<sup>53</sup> Ibid 132-134.

<sup>54</sup> See Question #13 on the 2023 Northwood Housing Survey.