

# TOWN OF LISBON MASTER PLAN

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## CHAPTER III - POPULATION & HOUSING

**Authored By:**

North Country Council

## **A. INTRODUCTION**

The examination of population and housing statistics is a critical element of a Master Plan. The state statute that addresses the purpose and description of a Master Plan (RSA 674:2.III) calls for a “housing section which assesses local housing conditions and projects, future housing needs of residents of all levels of income and ages in the municipality and the region as identified in the regional housing needs assessment performed by the regional planning commission pursuant to RSA 36:47.II, and which integrates the availability of human services with other planning undertaken by the community.”

While population studies are not specifically addressed in the enabling legislation, to plan for the impacts of population changes as they relate to housing availability is obviously an integral part of the master planning process. By knowing Lisbon’s past population trends and projecting the future population, it is possible to estimate the level of town services necessary to serve the expected growth and to plan for that growth to occur in an orderly manner. This chapter is intended to provide that information.

An analysis of the population and housing statistics also enables the Planning Board to determine whether amendments to the zoning ordinance might be required in order to address any inequities made apparent through the analysis. Following two important NH Supreme Court cases,<sup>1</sup> the concept of equal opportunity housing is now firmly established in the master plan process. In short, every town must, through its master plan, address the current and future housing need of all its residents - and by doing so must consider the housing situation in its neighboring towns as well.

## **B. METHOD OF ANALYSIS**

This analysis relies on two primary sources: the US Census Bureau and the New Hampshire Office of Energy and Planning (OEP). Information for both population and housing encompasses the years from 1970 to 2000, and annual estimates developed by OEP, as applicable. This time period gives a good indication of relevant trends. It must be noted that the way in which Census information is collected and reported results in some sampling errors and inconsistency in the numbers; nevertheless, this is the best and most comprehensive information available for this type of report. The methodology employed will measure the absolute growth in population and housing; the percentage growth over a particular time period; and the change in percentages, resulting in a picture of any change in the composition of the population or the housing stock.

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<sup>1</sup>-Soares v. Atkinson, 128 NH (1986) and Britton v. Town of Chester, 134 NH (1991). In both cases, the court held that the local zoning ordinance did not provide reasonable housing opportunity for low and moderate-income residents.

**C. POPULATION ANALYSIS**

According to the 2000 Census, Lisbon has a total population of 1,587 persons. This number represents a 7% increase over the past 30 years. As shown in the table below, Lisbon’s population has increased by only 100 people over the last 30 years.

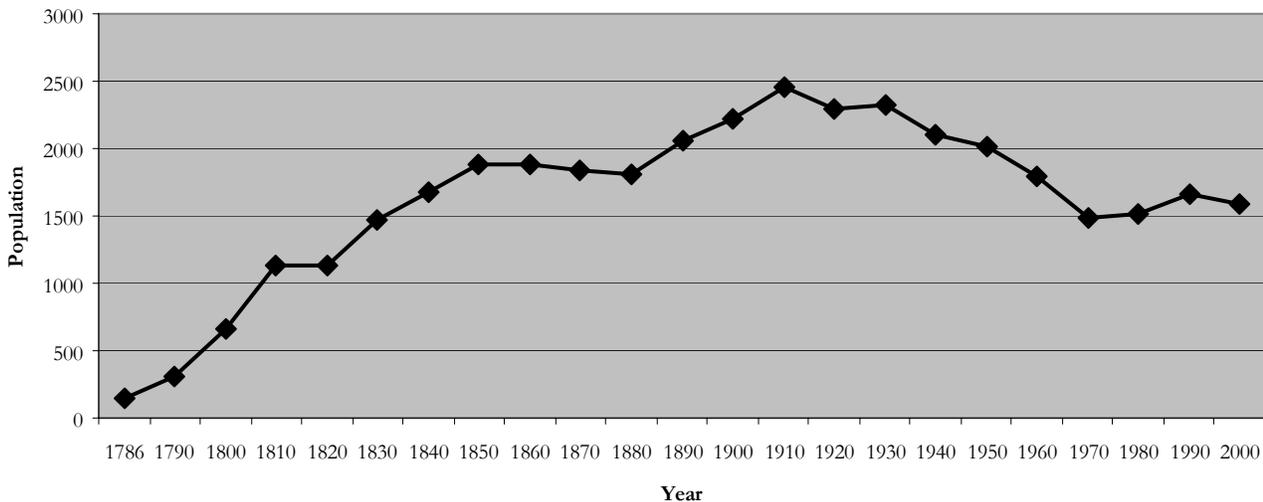
**TABLE 3.1: POPULATION TRENDS, 1970 - 2000**

YEAR	POPULATION	% CHANGE
1970	1,480	
1980	1,517	3%
1990	1,664	10%
2000	1,587	-5%

Source: U.S. Bureau of Census

The graph below presents a brief historical perspective of population change over time, illustrating the population from 1786, the first year for which a census was recorded in Lisbon, to the present. As illustrated, Lisbon experienced mostly a steady growth until 1910 when small decreases were recorded. It is important to note that Sugar Hill was part of Lisbon until it was incorporated in 1962, which explains in part the significant decrease in Lisbon’s population between 1960 and 1970.

**FIGURE 3.1: LISBON POPULATION, 1786 - 2000**



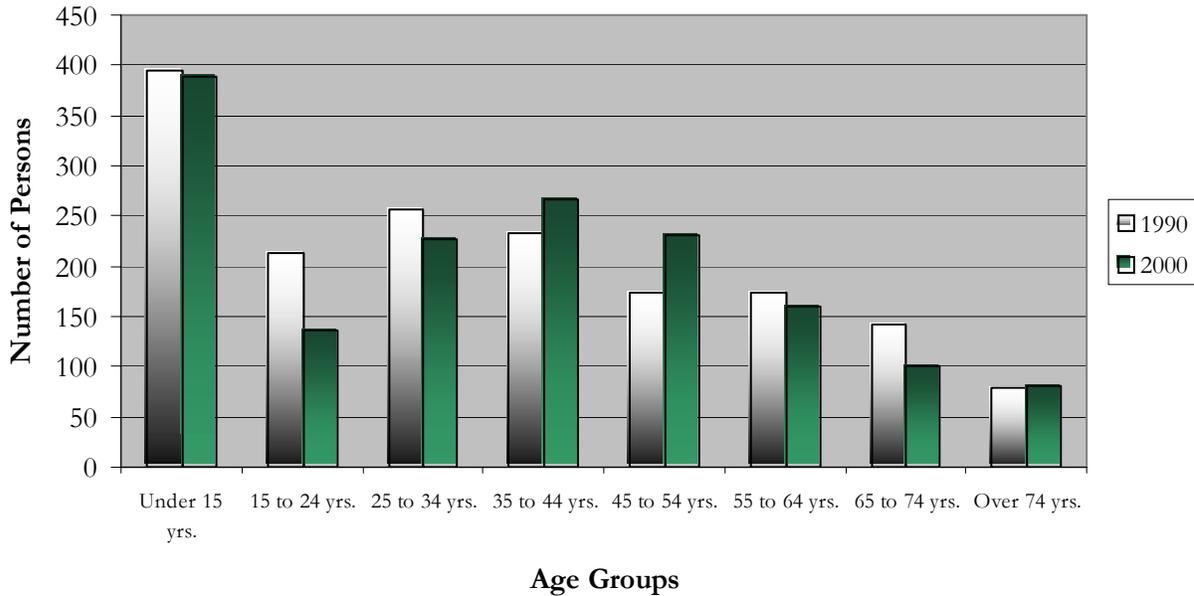
Source: U.S. Bureau of Census

The Census breaks the population numbers out by age categories, which is also of interest for planning purposes. The 2000 Census counted 783 males and 804 females. The graph below illustrates the population breakdown by age grouping, but not by males and females, information

which is not available at this time. The graph illustrates that Lisbon’s children population is the most populous with 24% of the total population in town, followed with working force age categories, between 25 and 54 years old. The median age of the total population in Lisbon in 2000 was 36.7 years.

Census information does break out males and females for the 18 and over and 65 and over groups. These numbers show more females in the total over 18 population (590 to 560) as well as in the 65 and over group (102 to 79).

**FIGURE 3.2: LISBON 2000 POPULATION BY AGE**



Source: U.S. Bureau of Census

**POPULATION CHARACTERISTICS**

Two factors affect population change; natural increase, or the excess of births over deaths; and migration, the movement of people into or out of the community. Table 2 on the next page presents the birth and death statistics for Lisbon for the 10-year period from 1993 to 2003. These figures show that Lisbon has had a decrease - meaning more deaths than births, in each of the years examined except 1994, in which there were five more births than deaths. The decreases overall have been rather slight, ranging from -3 to -15 persons.

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Over these past 10 years, Lisbon has had a natural decrease of 29 people. If the natural decrease figures are applied to the 1990 and 2000 Census information, a determination can be made as to the effect of out-migration on the population, for example:

POPULATION, 1990	1,629
NATURAL INCREASE, 1990-2000	-29
POPULATION IN 2000, IF NO MIGRATION	1,600
ACTUAL 2000 POPULATION	1,587
THEREFORE, INCREASE DUE TO OUT-MIGRATION	-13

**TABLE 3.2: NATURAL INCREASE**

YEAR	BIRTHS	DEATHS	NATURAL
1993	9	13	-4
1994	14	9	5
1995	9	12	-3
1996	17	14	3
1997	9	12	-3
1998	16	16	0
1999	16	16	0
2000	13	13	0
2001	4	19	-15
2002	11	17	-6
2003	10	16	-6
<b>Total</b>	<b>128</b>	<b>157</b>	<b>-29</b>

Thus, based on the above calculation, out-migration accounted for less than 50% of the population decrease between 1990 and 2000.

Source: Lisbon Annual Reports

Additional data gathered from the US Census reinforces the role that in or out-migration might play in population growth. Table 3 below presents information on place of residence five years before the Census count. This type of information is used to determine resident mobility and stability, albeit the time period is not extensive.

**TABLE 3.3: PLACE OF RESIDENCE, PERSONS 5 YEARS AND OVER**

PLACE OF RESIDENCE	1985	% OF TOTAL	PLACE OF RESIDENCE	1995	% OF TOTAL
Same House in 1985	946	61%	Same House in 1995	756	51%
Different House, Same County	313	21%	Different House, Same County	495	34%
Different County, NH	71	5%	Different County, NH	54	4%
Different State	139	9%	Different State	158	10%
Different Country	10	1%	Different Country	8	1%

Source: U.S. Bureau of Census

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60% of Lisbon’s population lived in the same house five years prior to the 1990 Census and 50 percent lived in the same house five years prior to the 2000 Census. The largest percentage of Lisbon’s population appears to be native to either the Town or the State of New Hampshire.

The two tables following present information collected by the Census on income and poverty levels. Table 4 contains median household and family incomes for Lisbon residents in 1990 and 2000, and compares those to the incomes for Grafton County and the State of New Hampshire; and Table 5 presents the census information on poverty levels.

**TABLE 3.4: INCOME INFORMATION - LISBON, GRAFTON COUNTY AND THE STATE OF NEW HAMPSHIRE, 1990 - 2000**

	1990			2000		
	LISBON	GRAFTON COUNTY	STATE	LISBON	GRAFTON COUNTY	STATE
Median Household Income	\$25,776	\$30,065	\$36,329	\$37,993	\$41,962	\$49,467
Median Family Income	\$31,932	\$35,489	\$41,628	\$41,250	\$50,424	\$57,575
Per Capita Income	\$10,881	\$13,611	\$15,959	\$16,836	\$22,227	\$23,844

Source: U.S. Bureau of Census

**PERCENT CHANGE 1990-2000**

	LISBON	GRAFTON COUNTY	STATE
Median Household Income	47%	40%	36%
Median Family Income	29%	42%	38%
Per Capita Income	55%	63%	49%

Source: U.S. Bureau of Census

Overall, Lisbon residents compared unfavorably with the average county and state incomes, both in 1990 and 2000. However, the median household income increased more than the county and state levels did during the same time period (47% increase in Lisbon as opposed to 40% increase in Grafton County and 36% increase for the State.) Information on poverty levels gives a slightly different picture. Between 1990 and 2000, there was a slight improvement in the numbers of persons below poverty. The percentage of Lisbon and Grafton County’s population below poverty dropped one percent while the number of persons below poverty level in the State increased by 1%.

**TABLE 3.5: POVERTY LEVELS - LISBON, GRAFTON COUNTY AND THE STATE OF NEW**

Persons for whom poverty status is determined:	1990			2000		
	LISBON	GRAFTON COUNTY	STATE	LISBON	GRAFTON COUNTY	STATE
Below Poverty Level	150	6,637	69,104	118	6,462	78,530
% Below Poverty	9%	10%	6%	8%	9%	7%

Source: U.S. Bureau of Census

## D. HOUSING ANALYSIS

### DESCRIPTION OF THE HOUSING STOCK

In this section, statistics on housing stock supply and type, age of housing and various housing conditions are examined in order to describe the status of the housing supply in Lisbon. Beginning with the basic number of total housing units, Table 6 below presents these numbers for the years 1980, 1990 and 2000, along with the tenure and vacancy information.

**TABLE 3.6: HOUSING SUPPLY & TENURE, 1980 - 2000**

	# OF UNITS		% CHANGE	# OF UNITS		% CHANGE
	1980	1990	1980-90	2000	1990-00	1980-00
All Housing Units	640	769	20%	727	-5%	14%
<b>Occupied Units</b>	<b>551</b>	<b>618</b>	<b>12%</b>	<b>629</b>	<b>2%</b>	<b>14%</b>
owner-occupied	393	419	7%	442	5%	12%
renter-occupied	158	199	26%	187	-6%	18%
<b>Vacant units</b>	<b>89</b>	<b>151</b>	<b>70%</b>	<b>98</b>	<b>-35%</b>	<b>10%</b>
seasonal	56	87	55%	55	-14%	-2%
other Vacant	33	64	94%	43	-32%	30%
% vacant	14%	20%		13.5%		
% owner-occupied	61%	68%		70.3%		

Source: U.S. Bureau of Census

The increases in the total housing are consistent with the population changes witnessed over the same time period: that the greatest growth was in the 1980s, with a dramatic slowdown from 1990

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to 2000. Over the past 20 years, occupied units increased and vacant units decreased to some extent, but the vacant “other” units saw the greatest increases of all. In Lisbon most housing units are owner-occupied and their percentage has increased by 9% in the past 20 years.

Also of interest when examining housing issues is the type of housing units that are available in town. Housing stock is defined by the following types: single-family, multi-family, and manufactured housing. Definitions used in this analysis come from the NH Office of Energy and Planning, which uses definitions developed by the US Census, but sometimes combines categories, as follows:

- Single-Family (or 1-unit detached): A 1-unit detached from any other structure. This also includes mobile homes or trailers to which one or more permanent rooms have been added.
- Two-Family: One structure containing two separate, independent housing units.
- Multi-Family: Any structure containing 2 or more housing units; this includes the Census classification of “1-unit attached.”
- Manufactured Housing: Both occupied and vacant mobile homes to which no permanent rooms have been added. (Note that once any addition is put onto a manufactured unit, the Census counts it as a single-family dwelling.)
- Other: Any living quarters occupied as a housing unit that does not fit the previous categories, such as houseboats, railroad cars, campers and vans.

**TABLE 3.7: HOUSING SUPPLY BY TYPE, 1980 - 2000**

	1980		1990		2000		% Change 1980-2000
	Number	% of Total	Number	% of Total	Number	% of Total	
Single Family	391	60%	439	58%	431	59%	10%
Two-Family	6	1%	11	1%	5	1%	-16%
Multi-Family	209	32%	217	28%	181	25%	-13%
Manufactured Housing	43	7%	102	13%	110	15%	155%
Other	-	-	-	-	-	-	
<b>Total</b>	<b>649</b>	<b>100%</b>	<b>759</b>	<b>100%</b>	<b>727</b>	<b>100%</b>	

Source: US Census Bureau

Lisbon, like most towns in the region, has more single family housing than any other type. The percentages accounted for by each type of housing has changed appreciably over the years for multi-family dwellings (decreased by 13% from 1980 and 2000) and Manufactured Housing (increased by 155% between 1980 and 2000).

The age of the housing stock is useful information in gauging whether or not to expect problems (see Table 9). There is a presumption that homes built prior to 1940 are more likely to be dilapidated or have outdated heating, water and septic systems. Even though this might be true overall, many older homes have been renovated and restored to good condition. Housing quality is also a function of age and income of the occupants.

Table 9 shows that a full 53 % of the housing stock was constructed prior to 1939 in Lisbon. After that, there was a steady rate of construction until the 1970s when 16% of the housing stock was constructed. Since the 1980s, the amount of new construction has been constant with on average about 60 new buildings a decade.

**TABLE 3.8: AGE OF HOUSING STOCK, BY  
 DECADE OF CONSTRUCTION**

YEAR BUILT	NUMBER	% OF TOTAL
Before 1939	386	53%
1940 to 1959	54	7%
1960 to 1969	41	6%
1970 to 1979	117	16%
1980 to 1989	59	8%
1990 to 1994	18	3%
1995 to 1998	35	5%
1999 to March 2000	17	2%
<b>Total</b>	<b>727</b>	<b>100%</b>

Source: US Census Bureau

The Census collects data that further describes the housing stock by focusing on three conditions: whether or not the unit has complete plumbing & kitchen facilities; the number of rooms in each housing unit; and the number of persons living in each housing unit. In Lisbon, the numbers of units lacking complete plumbing and kitchen facilities are very minimal; in 1990 there were only 3 and 6 units, respectively, that fit this description, out of over 750 units. In 2000, there were only 2 units that did not have complete plumbing facilities.

Table 10 illustrates that all four categories of housing units increased over time, with the exception of one and two room units which decreased by 35% from 1980 to 2000. The larger units of 6 and more rooms experienced the greatest increase (20% from 1980 to 2000).

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**TABLE 3.9: HOUSING UNITS BY NUMBER OF ROOMS**

	1980		2000		% Change 1980-2000
	Number	% of Total	Number	% of Total	
1 or 2 rooms	37	6%	24	3%	-35%
3 or 4 rooms	170	26%	181	25%	7%
5 rooms	103	16%	124	17%	20%
6+ rooms	330	52%	398	55%	21%
<b>Total</b>	<b>640</b>	<b>100%</b>	<b>727</b>	<b>100%</b>	
Rooms per unit	5.6		5.7		

Source: US Census Bureau

## E. MEASURE OF HOUSING PROBLEMS

Census data relative to overcrowding and affordability are examined here, as these are two other variables that help gauge the extent of housing problems. Persons per room and the per unit occupancy are two measures the Census relies on to determine whether or not dwelling units are overcrowded.

### OVERCROWDING

Table 11 presents four categories for examining household size. The Census selects these categories on the basis of their social significance and their frequency of occurrence. The table shows that more units in Lisbon were occupied by 3-4 persons than by any other number until 2000, when more units were occupied by 2 persons. In fact, the average number of people living in each unit decreased constantly from 1980 to 2000.

**TABLE 3.10: OCCUPIED UNITS BY NUMBER OF PERSONS**

	1980		1990		2000		% Change 1980-2000
	Number	% of Total	Number	% of Total	Number	% of Total	
1 person	119	22%	139	22%	152	24%	27%
2 persons	168	30%	192	31%	224	36%	33%
3 or 4 persons	197	36%	220	36%	196	31%	-0.5%
5+ persons	67	12%	67	11%	57	9%	-15%
<b>Total</b>	<b>551</b>	<b>100%</b>	<b>618</b>	<b>100%</b>	<b>629</b>	<b>100%</b>	
Persons per unit	2.75		2.65		2.5		

Source: US Census Bureau

The census defines an overcrowded unit as one that is occupied by more than one person per room. The data for Lisbon, illustrated below in Table 12, indicates that overcrowding is not an issue. In all three Decennial census counts examined here, nearly 100% of the housing stock had a measure of 1.00 person per room, or less.

**TABLE 3.11: OCCUPIED UNITS BY PERSONS PER ROOM, 1980 - 2000**

	1980	% of Total	1990	% of Total	2000	% of Total
1.00 or less	538	98%	595	96%	621	99%
1.01 - 1.5	11	2%	18	3%	5	1%
1.51 or more	2	0%	5	1%	3	0%

Source: US Census Bureau

### **AFFORDABILITY**

The issue of affordable housing has become one of the more contentious problems facing the state and local communities. The booming economic growth experienced throughout the state during the late 1990s and into 2000 fostered employment growth that resulted in an influx of workers into New Hampshire to fill newly created positions. However, although the expansion of the state economy produced positive economic indicators, these benefits have also contributed to skyrocketing home sale prices and rental rates and plummeting vacancy rates.

The lack of affordable housing is a significant problem not only for New Hampshire communities, but also for many communities around the country. Affordable housing is a problem for renters and homeowners, young families and elderly. In 1999, 45% of renters across New Hampshire could not afford the fair market rents in their area (Feeling the Pinch, The New Hampshire Housing Forum). The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as that which does not exceed 30% of annual household income and which includes all expenses related to housing, including utilities and taxes. Any household spending more than 30% of its income on housing is considered cost-burdened. The standard does oversimplify reality in that some families find it harder to pay 30% of their income for housing than others, depending on total family income: low-income families are hit hardest.

The information in this section is intended to determine how affordable and available housing is for residents in Lisbon. Table 13 presents the relative costs of housing in Lisbon, based on Census data, compared to the median housing costs in the region. Table 14 illustrates the percentage of income spent on housing - whether this is in mortgage payments or rent; the level of income is categorized by groups, since exact income at this level of detail is not possible to obtain. And

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Table 14 calculated the ability of people to pay for housing based on income.

**TABLE 3.12: COST OF HOUSING, LISBON AND GRAFTON COUNTY, 1980-2000**

Median Housing Cost	Cost of Housing			% of County Median Cost		
	1980	1990	2000	1980	1990	2000
House Value	\$30,100	\$72,800	\$73,900	74%	69%	68%
Contract Rent	\$138	\$318	\$421	72%	76%	86%
County House Value	\$40,600	\$105,700	\$109,500			
County Contract Rent	\$192	\$418	\$492			

Source: US Census Bureau

Housing costs for both owners and renters have increased over the years, of course, as they have in the county and state as well. However, Lisbon’s cost of houses relative to the county median house cost has slowly decreased while the cost of Lisbon’s contract rent relative to the county median contract rent has increased. In short, Lisbon’s house values have increased less rapidly than the county while the contract rent has increased faster than the county’s contract rent cost. Table 14 refines the data in the previous table by illustrating not just what people pay for their housing, but what percentage those costs are of their income. It has been a fact that people in lower income brackets pay more, proportionally, for housing than do people in higher income levels.

**TABLE 3.13: PERCENT OF INCOME SPENT ON HOUSING IN LISBON, 1989-1999**

	OWNERS		RENTERS	
	1989	1999	1989	1999
Less than 20%	116 (45%)	146 (51%)	50 (27%)	85 (48%)
20.0 to 24.9%	51 (20%)	33 (12%)	31 (17%)	24 (13%)
25.0 to 29.9%	37 (14%)	42 (15%)	21 (12%)	14 (8%)
30.0 to 34.9%	25 (10%)	15 (5%)	20 (11%)	13 (7%)
35.0 or more	29 (11%)	48 (17%)	53 (29%)	40 (22%)
Not Computed	2 (0%)	-	7 (4%)	3 (2%)
<b>Total</b>	<b>260 (100%)</b>	<b>284 (100%)</b>	<b>182 (100%)</b>	<b>179 (100%)</b>

Source: US Census Bureau

About 22% of owner-occupied households paid 30% or more of their monthly incomes on housing in 1999 as opposed to 21% in 1989. Approximately 29% of renter-occupied households

paid 30% or more of their monthly incomes on housing in 1999 compared to 40% in 1989. The table indicated that the majority of renters are paying less for housing in 2000 than they did in 1990, and that owners are paying about the same as in 1990.

The last two measures examined here to complete the picture on housing conditions and the ability of residents to maintain their homes are as follows: (1) duration of occupancy (longtime occupancy indicates older residents); and (2) age of homeowners.

**TABLE 3.14: DURATION OF OCCUPANCY, 1980 - 2000**

Number of Years in Unit	1980		1990		2000	
	# of Units	% of Total	# of Units	% of Total	# of Units	% of Total
Up to 20 years	435	78%	486	80%	512	81%
20 years or more	125	22%	119	20%	117	19%

Source: US Census Bureau

A fairly large percentage of the housing stock is occupied by people who have been in that unit for less than 20 years. In fact, the percentage of people that lived in their housing unit for more than 20 years has slightly diminished during the past two decades. This trend not only denotes the possibility of new young families, but also of a growing number of new residents moving out of Lisbon, as notes on page 4.

Data on ownership by age, on the other hand, might seem to contradict this, since most of the units are owned by people between 35 and 54 years of age; although it is certainly possible that this age group could have resided for at least 20 years in their homes. The two tables do show, however, that while many units are occupied by short-term residents, most homes are owned by people who are presumably still in the labor force.

**TABLE 3.15: OWNER OCCUPIED UNITS BY AGE, 2000**

	# of Units	% of Total
15-34 years	41	9%
35-54 years	217	49%
55-64 years	88	20%
65 years and older	99	22%

Source: US Census Bureau

Lisbon is currently addressing some of its affordable housing issues with the Lisbon Housing rehabilitation and Construction Project, which entails the rehabilitation of three existing multi-family houses, as well as the construction of a new 3 unit house. The purpose of this project is to

provide housing to low income families. Some of the apartments will also accommodate special need clients. The properties, once complete, will be managed by AHEAD, a non-profit firm that helps provide housing to low and middle income people living in the North Country. Funding for this project was provided by a Community Development Block Grant, the USDA Rural Development 515 Program and Low Income Housing Tax Credits.

## **F. SUBREGIONAL POPULATION AND HOUSING COMPARISONS**

An analysis of population is not complete without a comparison of Lisbon’s population with that of its immediate neighbors - Littleton, Bethlehem, Sugar Hill, Landaff, Bath and Lyman. Statistics on percent of growth can be misleading if the towns involved in the comparison vary too greatly in population. For the purpose of this discussion, however, such comparison can be useful, since the towns are all somewhat similar in size, with the exception of Littleton and Bethlehem. Table 16 below presents this information for the last two decades, 1980 - 2000.

**TABLE 3.16: SUBREGIONAL POPULATION TRENDS, 1980 - 2000**

<b>Absolute Population</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>Lisbon</b>	<b>1,517</b>	<b>1,629</b>	<b>1,587</b>
Littleton	5,558	5,821	5,845
Bethlehem	1,784	2,033	2,199
Sugar Hill	397	456	563
Landaff	266	363	378
Bath	780	764	893
Lyman	281	395	487
<b>Total Population</b>	<b>10,583</b>	<b>11,461</b>	<b>11,952</b>
<b>Percentage of Subregional Population</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>Lisbon</b>	<b>14%</b>	<b>14%</b>	<b>13%</b>
Littleton	53%	51%	49%
Bethlehem	17%	18%	18%
Sugar Hill	4%	4%	5%
Landaff	2%	3%	3%
Bath	7%	7%	8%
Lyman	3%	3%	4%

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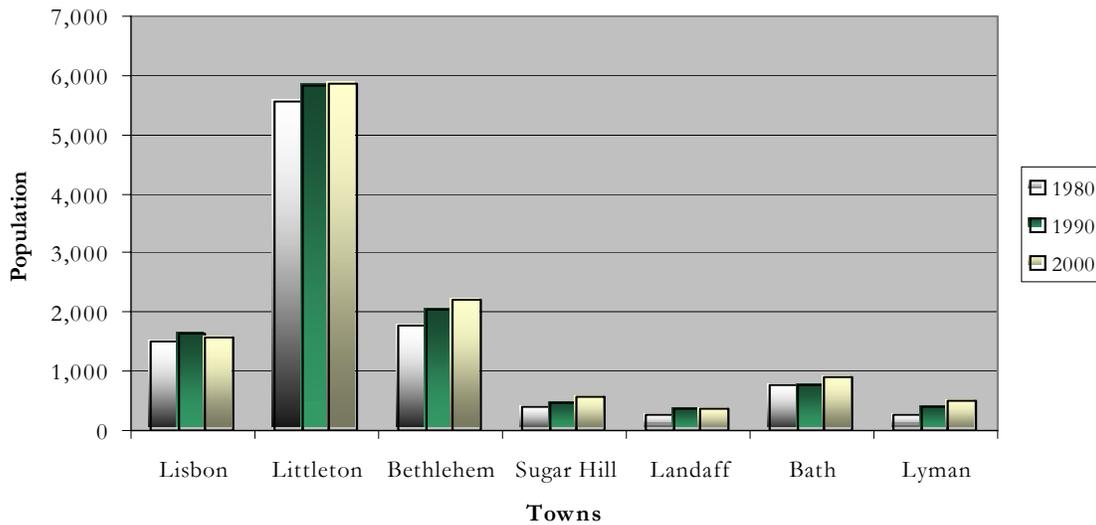
**TABLE 16: SUBREGIONAL POPULATION TRENDS, 1980 - 2000 (CON'T)**

Percentage Change	1980-90	1990-00	1980-00
<b>Lisbon</b>	<b>7%</b>	<b>-3%</b>	<b>5%</b>
Littleton	5%	0.4%	5%
Bethlehem	14%	8%	23%
Sugar Hill	15%	24%	42%
Landaff	36%	4%	42%
Bath	-2%	17%	15%
Lyman	41%	23%	73%

Source: US Census Bureau

The figures in Table 16 illustrate widely variable rates of growth for Lisbon as well as the six surrounding towns. Five of the seven towns had more growth in the 1980s than they did in the 1990s - Sugar Hill and Bath were the exceptions. Lisbon had the third smallest increase in the 1980s, after Bath and Littleton, but by the end of the 1990s, it was the only community in the region to have lost population (-3%). In the past two decades the towns of Lyman, Landaff, Sugar Hill and Bethlehem have seen considerable population growth while Lisbon and Littleton both grew by only 5%. In fact, it is interesting to note that these two communities' percentage of the subregional population has diminished over the last two decades while the surrounding communities' percentage slightly grew. The graphs on page 14 and 15 present the information contained in Table 16. Graph 3 shows the absolute population of the towns in each year examined; Graph 4 illustrates the percentage of population increase over the twenty years; and Graph 5 compares the share of each town's population relative to the total subregional population.

**FIGURE 3.3: SUBREGIONAL POPULATION, 1980-2000**

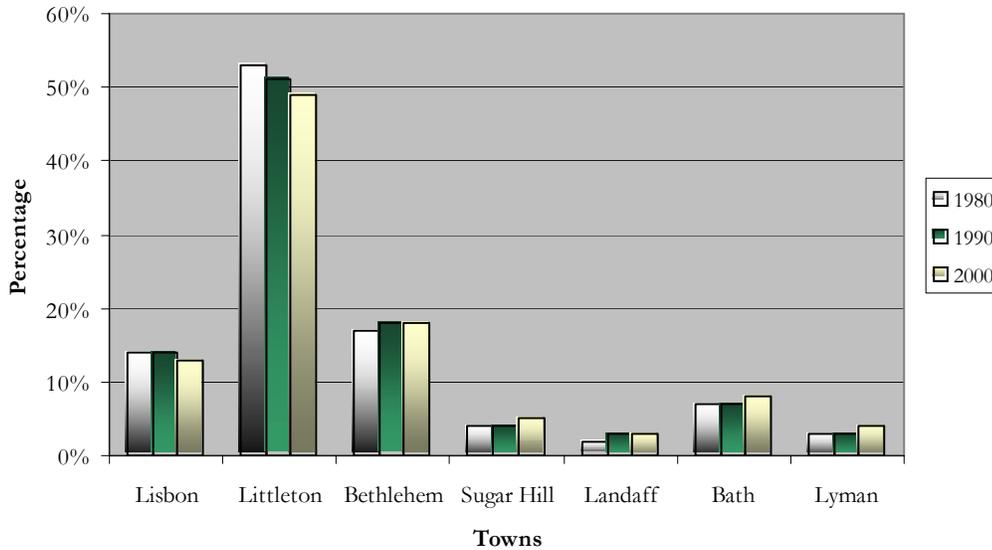


Source: U.S. Bureau of Census

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Graph 3 on the previous page clearly shows that Lisbon was the only town to lose population in the last 20 years and that Littleton is by far the largest community on the close proximity to Lisbon. However, it is important to note - looking at Graph 4 - that the Littleton's proportion of the area population has dropped, which phenomenon could be explained in part by a more rapid growth in the part of neighboring communities.

**FIGURE 3.4: TOWN POPULATION AS PERCENT OF SUBREGIONAL POPULATION, 1980-2000**



Source: U.S. Bureau of Census

Housing data for the subregion is compared to see how the towns compare relative to the provision of various types of housing. The table following presents the comparison of total housing supply for Lisbon and its subregion from 1980 to 2000, the percentage change from each decade, and each town's share of subregional population. This information is also graphed, to the extent that the graphs are visually meaningful, with the amount of information being depicted.

**TABLE 3.17: SUBREGIONAL HOUSING TRENDS, 1980 - 2000**

Absolute Number of Units	1980	1990	2000
<b>Lisbon</b>	<b>640</b>	<b>757</b>	<b>727</b>
Littleton	2,485	2,678	2,746
Bethlehem	994	1,221	1,307
Sugar Hill	294	323	359
Landaff	156	198	235
Bath	373	436	440
Lyman	172	269	272
<b>Total Housing Units</b>	<b>5,666</b>	<b>6,553</b>	<b>6,814</b>

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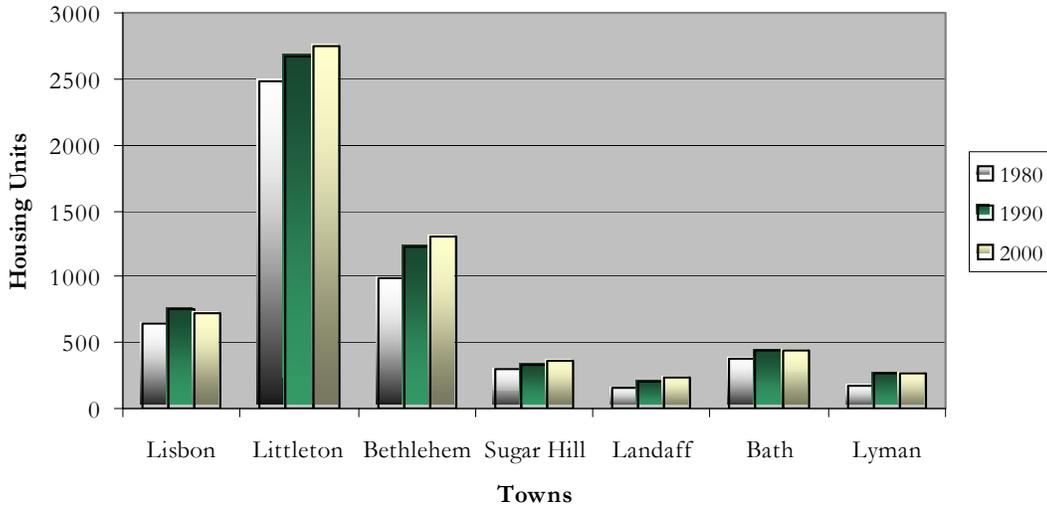
**TABLE 3.17: SUBREGIONAL HOUSING TRENDS, 1980 - 2000 (CON'T)**

<b>Percentage of Total Units</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>
<b>Lisbon</b>	<b>11%</b>	<b>12%</b>	<b>11%</b>
Littleton	44%	41%	40%
Bethlehem	18%	18%	19%
Sugar Hill	5%	5%	5%
Landaff	3%	3%	3%
Bath	7%	7%	7%
Lyman	2%	4%	4%
<b>Percentage Change</b>	<b>1980-90</b>	<b>1990-00</b>	<b>1980-00</b>
<b>Lisbon</b>	<b>19%</b>	<b>-4%</b>	<b>14%</b>
Littleton	8%	3%	11%
Bethlehem	23%	7%	31%
Sugar Hill	10%	11%	22%
Landaff	27%	19%	51%
Bath	17%	1%	18%
Lyman	56%	1%	58%

Source: US Census Bureau

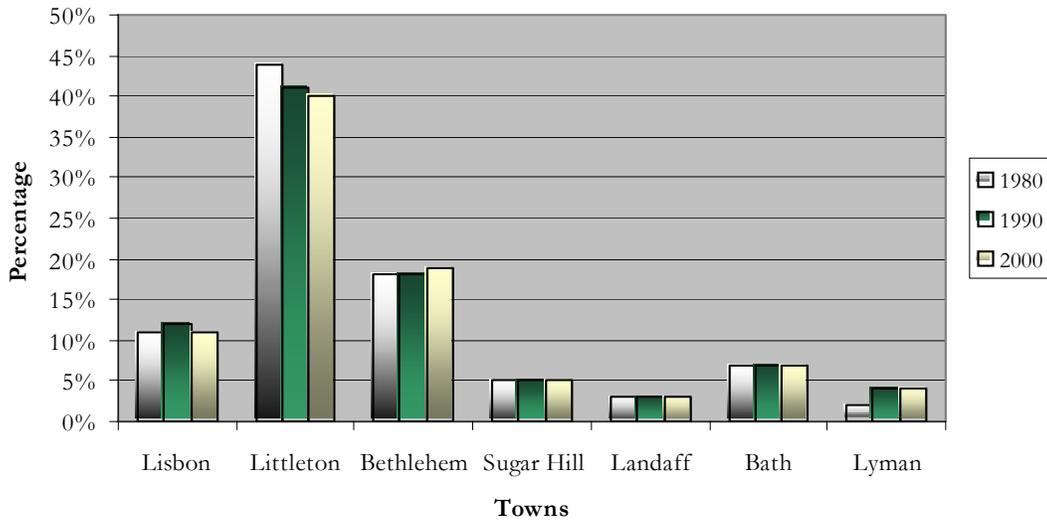
The information presented in Table 16 is fairly consistent with the population statistics presented earlier in this report; namely, most of the growth seen in this region - in terms of both population and housing, occurred in the 1980s. And, that growth was dramatically less in the 1990s - in fact; Lisbon had a negative change in population and housing supply. In terms of distribution of subregional housing units, Lisbon ranks third among the seven towns - after Littleton and Bethlehem. Littleton has the most number of housing units, and Landaff has the least, which is consistent with the population distribution among these seven towns.

FIGURE 3.5: SUBREGIONAL HOUSING UNITS, 1980-2000



Source: U.S. Bureau of Census

FIGURE 3.6: TOWN HOUSING UNITS AS PERCENT OF SUBREGIONAL HOUSING UNITS, 1980-2000



Source: U.S. Bureau of Census

## **G. HOUSING NEEDS ASSESSMENT**

The enabling statute that addresses the development of Master Plans (RSA 674:2) requires that the housing section address current and future housing needs of all residents, at all income levels, of the town and the region in which it is located. In order to do that, opportunities for housing development in Lisbon are examined, as well as population projections that give some indication as to what the town can expect in terms of housing needs for new population.

### **HOUSING OPPORTUNITY**

In this section, the zoning provisions for Lisbon are reviewed, as they relate to opportunities for various housing types in the town, specifically which types are permitted and what the minimum lot requirements for those dwelling units are. Lisbon has four zoning districts that accommodate residential development. Examination of the Lisbon zoning ordinance reveals the following provisions that deal with the availability of housing:

**TABLE 3.18: HOUSING OPPORTUNITIES IN LISBON**

ZONING DISTRICT	PERMITTED HOUSING TYPES	LOT AND YARD STANDARDS
District A	<ol style="list-style-type: none"> <li>1. Single and two family dwellings permitted by right.</li> <li>2. Multi family dwellings permitted by special exception.</li> <li>3. Mobile Home Parks permitted by special exception.</li> <li>4. Single mobile home permitted by right with special conditions.</li> </ol>	<ul style="list-style-type: none"> <li>• 80,000 sq. feet with 125 feet of frontage</li> <li>• 50-foot front setback</li> <li>• 10-foot side setback &amp; 25-foot rear setback</li> </ul>
District B	<ol style="list-style-type: none"> <li>1. Single and two family dwellings permitted by right.</li> <li>2. Multi family dwellings permitted by special exception.</li> <li>3. Single mobile home permitted by right with special conditions.</li> </ol>	<ul style="list-style-type: none"> <li>• 20,000 sq. feet lot with 125 feet of frontage</li> <li>• 25-foot front setback</li> <li>• 10-foot side setback &amp; 25-foot rear setback</li> </ul>

**TABLE 3.18A: HOUSING OPPORTUNITIES IN LISBON (CON'T)**

ZONING DISTRICT	PERMITTED HOUSING TYPES	LOT AND YARD STANDARDS
District C	<ol style="list-style-type: none"> <li>1. Single and two family dwellings permitted by right.</li> <li>2. Multi family dwellings permitted by special exception.</li> <li>3. Single mobile home permitted by right with special conditions.</li> </ol>	<ul style="list-style-type: none"> <li>• 20,000 sq. feet lot with 125 feet of frontage</li> <li>• 25-foot front setback</li> <li>• 10-foot side setback &amp; 25-foot rear setback</li> </ul>
District D	<ol style="list-style-type: none"> <li>1. Single and two family dwellings permitted by right.</li> <li>2. Multi family dwellings permitted by special exception.</li> <li>3. Mobile Home Parks permitted by special exception.</li> <li>4. Single mobile home permitted by right with special conditions.</li> </ol>	<ul style="list-style-type: none"> <li>• 80,000 sq. feet with 125 feet of frontage</li> <li>• 25-foot front setback</li> <li>• 10-foot side setback &amp; 25-foot rear setback</li> </ul>

Source: Town of Lisbon Zoning Ordinance

### **FUTURE HOUSING NEED**

In order to estimate what the potential need for housing will be in the future, the available data on housing characteristics and population growth must be reviewed along with estimates for growth in population, and therefore, housing need. Between 1990 and 2000 both housing stock and population decreased in Lisbon, -4% and -3%, respectively, indicating that population growth did not outstrip housing need over this time period. Further, the Census data shows that, in general, Lisbon’s housing stock is in good condition and the incidence of overcrowding of dwellings units is very low.

The NH Office of Energy and Planning population projections can be used to estimate future housing need, based on a person per unit estimate. The projections for Lisbon and surrounding towns are presented below in five-year intervals up to the year 2025, beginning with the Census count from the year 2000.

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**TABLE 3.19: SUBREGIONAL POPULATION PROJECTIONS, 2000-2025**

	2000	2005	2010	2015	2020	2025	# Increase	% Change
							2000-25	2000-25
<b>Lisbon</b>	<b>1,587</b>	<b>1,680</b>	<b>1,770</b>	<b>1,830</b>	<b>1,900</b>	<b>1,970</b>	<b>383</b>	<b>24%</b>
Littleton	5,845	6,170	6,510	6,770	7,040	7,300	1,455	25%
Bethlehem	2,199	2,340	2,480	2,600	2,720	2,830	631	29%
Sugar Hill	563	600	630	670	700	730	167	30%
Landaff	378	400	420	440	460	480	102	27%
Bath	893	940	1,000	1,050	1,100	1,140	247	28%
Lyman	487	520	560	590	620	650	163	33%

Source: NH Office of Energy and Planning, March 2003

The average population projection for this area is slightly less than that experienced by these towns from 1980 to 2000 (30% for the past 20 years, with 28% projected for the next 25 years). For Lisbon individually, however, the projected increases are almost five times more than what the town experienced over the last 20 years (5% from 1980-2000, with 24% projected for the next 25 years.)

Lisbon's future housing need is estimated based on this projected population by dividing population by housing units to reach a person per unit figure. A person per unit figure can be calculated for the past decades (in 1980 it was 2.37; in 1990 is was 2.15; and in 2000 it was 2.18). In order to calculate future housing need, a reasonable person per unit figure for the future must be assumed; in this case, since the figure fluctuated down and then up, a simple average will be used here, which is 2.23 out to the year 2025. The following calculations will use two possible scenarios: one using the OSP projected population increase over the next twenty-five years (24%); the other using the known past population increase between 1980 and 2000 (5%).

Population Increase	Projected Population	Persons/Unit =	Total Housing Units
24%	1,970	2.23	883
5%	1,666	2.23	747

Thus if Lisbon were to experience the same level of population growth between now and the year 2025 as it did between 1980 and 2000 the need for housing units would increase from 727 to 747 - an additional 20 units; over the twenty-five years this would mean less than one unit per year. Compared to the 87 units that were added over the previous 20 years (4.35 annually), this projection would appear to be more than manageable, based on past performance. If, on the other hand, the OEP projections were correct, the Town would expect an increase of 156 housing units, or 6.24 per year for twenty-five years, which would amount to about two more than the average of the last 20 years. Given either scenario, it seems reasonable to expect the town to be able to accommodate these projected housing increases.

Nevertheless, there are other housing issues to be considered that are not addressed by the current zoning provisions; in particular, the availability of housing for the elderly. Based on updated national Census information, the country can expect to see a dramatic increase in the number of elderly residents (those aged 65 and over); in fact, by the year 2010, this number could increase from 1 in 8 to 1 in 5 persons.

This fairly rapid increase in the elderly population is not only expected to increase the level of effort needed by society as a whole to support publicly-funded retirement programs, health care and social welfare agencies, but strains will also be experienced due to changing family structures - that is, more and more, the profile of the elderly is one of increasing numbers who have either never married, or have married and divorced, and have fewer children to call on for assistance; either they never had children, or the children have moved away for career/employment reasons. Contributing to the isolation from a family network is also the geographic isolation caused by our development pattern that depends so greatly on the automobile. All of these factors have the potential to interfere with the desire to "age in place", that is, to be able to live out the remainder of one's life in the same town one calls home.<sup>5</sup>

At this time, the elderly population in Lisbon amounts to less than 11% of the total population of the town; granted, this is not a significant proportion of townspeople, but based on a national trend data, it is expected to increase up through the year 2010. However, as important as the existing elderly population, is the potential for the large group of middle-age residents of Lisbon needing to provide care for aging parents - in the form of on-site housing accommodations. Therefore, the Planning Board recognizes the need to examine these issues at this time and prepare for future situations.

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<sup>5</sup>- "Planning and Zoning for an Aging Population", by Alan C. Weinstein; Zoning and Planning Report Vol. 19, No. 10 November 1996.

Part of the problems faced by towns when attempting to respond to these kinds of housing needs are limitations created by the town's own zoning ordinance. As the earlier review of Lisbon's zoning ordinance illustrated, there are currently a limited variety of housing types available in Lisbon - essentially single-family, two-family and manufactured housing.

Specific to elderly accommodation, there are two ways to employ this use: (1) the elderly residents remain in the primary dwelling and rent out the accessory apartment, thereby supplementing their income and enabling them to stay in the home; or (2) children of elderly parents can bring them to their home and set them up in an accessory apartment, which provides the elderly with needed care without requiring them to move into a nursing home or assisted living situation.

Aside from the elderly issue, the provision of accessory apartments adds to the range of available housing types for other segments of the population, for example, with the declining household size indicated by the Census data, there will presumably be more need for smaller living units for single persons or couples with no children.

The availability and affordability of housing should be monitored carefully, and the estimated need adjusted as new information is obtained. As a result of the information and analysis presented in this section, the Planning Board offers the following as strategies to be considered by the town in addressing the housing issue on an on-going basis:

- Continue to research and pursue the possibilities of obtaining Community Development Block Grant for the rehabilitation and repair of existing substandard units in the housing stock.
- Continue and increase housing opportunities for the elderly in Lisbon.
- Encourage residential development in those areas designated in the Land Use Chapter of this document, which have access to services and/or roads, and are most suitable for development.
- Continue to provide a variety of housing types to meet the population's needs at all income levels.