

Central NH Regional Planning Commission (CNHRPC)

Regional Housing Needs Assessment 2023



Allenstown: Hillsbrook Village (119 Units of Independent, Assisted Memory Care Living)



Concord: Under Construction-
The Rail Yard Apartments
(199 Units of Affordable Housing)



ADOPTED JUNE 8, 2023

**Produced by the Central NH Regional
Planning Commission (CNHRPC)**



CNHRPC Regional Housing Needs Assessment 2023



Boscawen: One Riverside Place (2-Bedroom Townhomes for Rent)



nhhousingtoolbox.org

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This RHNA was conducted in partnership with the NH Office of Planning and Development, NH Housing Finance Authority, and the other eight regional planning commissions and is funded by the American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Fund Grant.



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Table of Contents	i
Acknowledgements	1
<hr/>	
DATA DISCLAIMERS:	1
1- Executive Summary - The CNHRPC Region’s 2020-2040 Housing Story	2
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Purpose	2
Population and Housing Snapshot	3
Population.....	3
Housing	3
Key Findings in the CNHRPC Region and Beyond	4
Projecting Future Population and Housing Needs	6
Population and Housing Projections.....	6
Fair Housing and Equity Successes & Challenges	9
Successes: Affirmatively Furthering Fair Housing and Civil Rights.....	9
Challenges to Fair Housing and Civil Rights	9
Recommendations	9
Community Goals.....	9
Apply Tools to Help Meet Local Housing Needs	10
2- Introduction	11
<hr/>	
A Housing Shortfall in New Hampshire	12
RHNA Employer Survey.....	12
RHNA Public Survey	12
Changes Since the CNHRPC 2015 RHNA	13
New Policies Enacted Since the Last RHNA	14
Purpose of CNHRPC’s 2023 Regional Housing Needs Assessment (RHNA)	14
CNHRPC Geography	15
CNHRPC RHNA Components	16
Analysis of Past Conditions	16
Future Projections.....	17
Choices Today – Housing Toolbox	18



3- Existing Housing Conditions and Historical Trends

Demographic and Socioeconomic Trends	20
Population Comparisons	20
Household: Size, Type, and Tenure	22
Employment by Industry and Location	24
Unemployment Rates	25
Commuter Patterns.....	25
School Enrollment Trends	26
Net Migration.....	27
Communities of Interest (COI)	28
Seniors: Population Age 65 years and Over	28
Racial and Ethnic Minorities	30
Single Adults (Working Age).....	32
People Living in Poverty	33
Persons with Disabilities	34
Limited English Proficiency (LEP)	34
Low-Income (Extremely Low-Income and Very Low-Income) Households.....	35
Recent Immigrants.....	36
Refugees.....	37
Youth Under 18	38
Homeless Populations 2019-2021	39
Families That Rent.....	40
Racial & Ethnic Dissimilarity Index.....	40
Housing Unit Trends and Characteristics	41
Number of Housing Units	42
Vacant Housing Units	43
Number of Units Authorized by Building Permit Since 2000.....	43
Age of Housing Stock	44
Workforce and Affordable Housing	46
Income-Restricted Housing.....	46
Housing Market, Cost and Affordability	47
Income	47
Housing and Rental Market	50
Measures of Housing Affordability	51
Measures of Current Housing Need	57



4- Future Conditions and Housing Projections

59

Population Projections	59
Projected Fair Share Distribution of Housing Units by Community to 2040.....	61
Conditions Impacting Housing Supply, Housing Affordability & New Housing Construction Costs.....	67
COVID-19: 2020-2022	67
Climate Change	67
Federal Monetary Policy, Housing Rents, and Inflation Dynamics.....	67
Construction Costs	68
Short-Term Rentals.....	68
Student Fluctuation in College Towns.....	69
Accessory Dwelling Units	69

5- Housing Choices, Opportunities, and Barriers

71

Land Use Regulations, Policies, and Other Controls	71
Evaluation of Whether Local Land Use Regulations Limit or Exclude Specific Housing Types in Central NH Region Communities: “Exclusionary Zoning”	72
Physical Infrastructure and Services.....	75
Transportation System	76
Drinking Water and Wastewater.....	80
Broadband High Speed Internet Connectivity	84
Economic and Community Development	85
Fair Housing Successes & Challenges.....	87
Successes: Affirmatively Furthering Fair Housing and Civil Rights.....	87
Challenges to Fair Housing and Civil Rights	87
History of Fair Housing	88
Discrimination	88
.....	89
Agency Response	89
Access to High Opportunity Areas.....	89
Overview	89
High Opportunity Areas in the Region	90

6- Conclusion and Strategies

91

Summary of Findings.....	91
Future Projections/The Fair Share Analysis	92



Housing Toolbox of Local Options to Fit Your Community	94
For More Information.....	95

7- RHNA Glossary of Terms	96
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8- Appendices	98
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Appendix A- Data Tables.....	98
Appendix B- RHNA Public Surveys Results.....	98



NH Housing Toolbox

- Accessory Dwelling Units (ADUs)
- Adaptive Reuse
- Age-Friendly Neighborhoods
- Alternative Wastewater Systems
- Cluster Housing
- Community Revitalization Tax Credit (RSA 79-E)
- Form-Based Codes
- Housing Opportunity Zones
- Inclusionary Zoning
- Infill Development
- Missing Middle Housing Types
- Manufactured Housing
- Mixed-Use Development
- Planned Unit Developments (PUDs)
- Reduced Zoning and Subdivision Requirements
- Short-Term Rental Regulations
- Tax Increment Financing (TIF)
- Transfer of Development Rights (TDR)
- Village Plan Alternative
- Wastewater System Alternatives
- Workforce Housing Ordinance



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This 2023 Regional Housing Needs Assessment (RHNA) both updates and complements the 2015 Central NH Region Master Plan’s Housing Chapter. In 2021, a coalition of the NH Office of Planning and Development, the NH Housing Finance Authority, and the nine regional planning commissions (RPCs) convened to determine shared data sources, shared language, and developed the NH Housing Toolbox through March 2023. This partnership was extremely productive and has led to the Central NH Region 2023 RHNA in concert with the State Housing Needs Assessment and individual RPC HNAs.

We at CNHRPC provide great thanks to the staff from each of the other regional planning commission who sat on multiple subcommittees, meeting for nearly 18 months. All staff were involved in the research, development, and writing of this document. We thank the region’s employers who took our phone calls and responded to our public survey. We also thank the region’s public who widely responded to a survey on housing needs.

We greatly thank the 20 municipalities in the Central NH Region, their staff, and their Board and Committee volunteers for supporting our efforts and for working with us on these wider regional issues like housing to improve our region.

We sincerely appreciate the efforts of our CNHRPC Commissioners, representatives to our member municipalities. Without their time and attention at meetings and serving as liaisons between CNHRPC and their communities, regional products like this RHNA would not be effective.

DATA DISCLAIMERS:

Because of the small sample sizes of data coming from small communities, the Margin of Error for a given Census block can be significant, even greater than the data point itself. The means the statistical accuracy of the data may not represent actual conditions. Where possible, a percentage is used to both protect any sensitive identification of populations and to portray the overall proportion of a subpopulation relative to the entire total population.

Some of the information used in the RHNA was derived using the US Census Bureau American Community Survey (5-Year), a widely used and acceptable data source. Because the ACS data is derived using extrapolated sample sizes to represent the population, the smaller the community, the more likely the data may not represent actual conditions.

The 2020 Decennial and ACS 5-Year data have greater Margins of Error due to the pandemic, improper follow-up by Census takers, and general reluctance to provide personal data due to privacy concerns. Despite their potential limitations, the US Census Bureau Decennial Census and ACS data are the most consistent and most reliable data over time available for widescale usage across New Hampshire and the US.

This RHNA uses many data sets other than the Census, all of which are identified by source. All datasets have their limitations, and no dataset will have complete accuracy. With the statewide RHNA combined efforts of the nine RPCs, the NH OPD, and the NH Housing Finance Authority, datasets were identified, reviewed, and shared among all agencies to ensure both consistency and a relative comfort level using these data to develop uniform RHNAs. These were the best available data sources used for our comparison and analysis and provide a standardized basis for the Central NH RHNA and the other 2022/2023 housing needs assessments around the state.

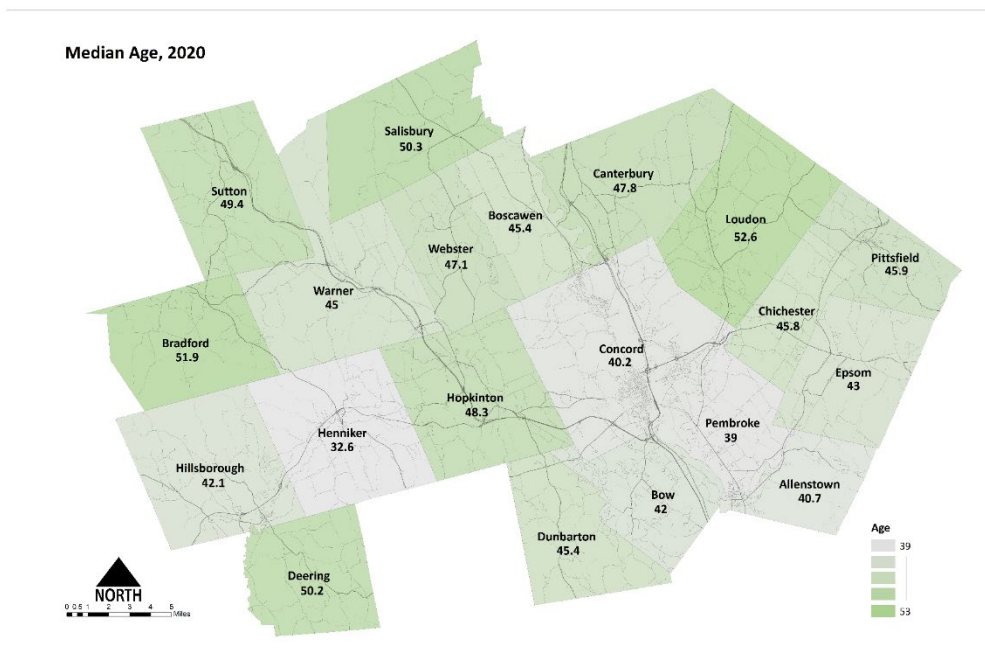
Readers of this RHNA should feel confident all RPCs are using and analyzing the same data, and that the data portrayed in this document are the best available for this particular task as of 2022/2023. CNHRPC portrayed and analyzed the data within this report to the best of its ability to assist the region’s municipalities with understanding the overall picture of current, historical, and future projected housing issues. In short, despite some modest limitation, the data sets used represent the best data sets available.



1- Executive Summary - The CNHRPC Region’s 2020-2040 Housing Story

Housing has increasingly become the center of a regional conversation in New Hampshire. With increased demand and multiple barriers driving up the cost housing has become a challenge for many. The state of New Hampshire, including the Central NH Region, is in a housing crisis. Housing supply impacts economic growth and the region’s ability to attract and retain workers and young families that contribute to the economy and enhance the vibrancy of our communities. The region also has need for housing for seniors of 65 years of age and older. The availability of rental housing is equally important to the availability of homes for purchase for people of all ages. For instance, the overall median age of people in the Central NH Region in 2020 is 45.2, up from 43.7 in 2010 and 41.7 years of age in 2000. This startling trend shows today’s residents 3.6 years older than in 2000. The Regional Housing Needs Assessment will offer a lot of data and analysis to describe our housing condition and evaluate how affordable (workforce) housing is out of reach for many median wage earners.

CNHRPC AREA CENSUS 2020 MEDIAN AGE PER TOWN



Source: US Census Bureau, Decennial Census 2010 and 2020; ACS 5-Year 2010 & 2020

Purpose

The purpose of this 2023 Regional Housing Needs Assessment (RHNA) and Fair Housing Equity Assessment (FHEA) is to provide current, regional, and local data on housing needs in the Central NH Region and to fulfill RSA 36:47(II) statutory requirements, requirements of the American Rescue Plan funding, and the recommendation of the NH Council on Housing Stability 2021-2024 Strategic Plan.

This housing needs assessment identifies and outlines key goals, recommendations, and supporting resources for addressing housing needs in the region. These outcomes are supported by the issues and needs identified through the RHNA survey outreach process, in addition to the evaluation and analysis of background information and essential data.



Population and Housing Snapshot

Population

The Central NH Region yielded an overall population growth between 2010 and 2020 of 4.7%. Reviewing which age cohorts are growing and which are declining tells a different story. The number of births and in-migration of young people in the region has fallen far short of the growing numbers in the oldest cohort, those over the age of 65, based on Census 2010 and 2020 comparison. Overall, between 2010 and 2020 the population of those age 18 and under actually decreased by almost 11% in the region, while the over-65 cohort grew by 41%. Within individual towns, the difference is often starker. The 2020 Median Age for the region is 45.2 years old, only two decades from age 65 when many workers are retired. If these trends continue, towns in the region could more closely resemble retirement communities without children or schools. Note the darker blue (lowest) and darker red (highest) differences indicated in all upcoming tables.

POPULATION CHANGE 2010-2020, % CHANGE UNDER 18 AND % CHANGE 65 AND OVER, 2020 MEDIAN AGE

<i>Municipality</i>	Census 2010 Population	Census 2020 Population	% Change	2020 Population Change % Under 18	2020 Population Change % Age 65 and Over	2020 Census Median Age
Allenstown	4,322	4,707	8.9%	-8.6%	52.9%	40.7
Boscawen	3,965	3,998	0.8%	-35.4%	20.4%	45.4
Bow	7,519	8,229	9.4%	-3.7%	28.4%	42.0
Bradford	1,650	1,662	0.7%	-2.9%	133.3%	51.9
Canterbury	2,352	2,389	1.6%	-35.5%	50.0%	47.8
Chichester	2,523	2,665	5.6%	-6.5%	75.2%	45.8
Concord	42,695	43,976	3.0%	-7.9%	29.8%	40.2
Deering	1,912	1,904	-0.4%	-36.6%	13.2%	50.2
Dunbarton	2,758	3,005	9.0%	8.2%	139.8%	45.4
Epsom	4,566	4,834	5.9%	-16.2%	36.5%	43.0
Henniker	4,836	6,185	27.9%	-7.6%	231.4%	32.6
Hillsborough	6,011	5,939	-1.2%	-23.7%	5.1%	42.1
Hopkinton	5,589	5,914	5.8%	-15.7%	-4.3%	48.3
Loudon	5,317	5,576	4.9%	-28.2%	90.4%	52.6
Pembroke	7,115	7,207	1.3%	0.6%	27.3%	39.0
Pittsfield	4,106	4,075	-0.8%	0.0%	109.1%	45.9
Salisbury	1,382	1,422	2.9%	16.5%	148.0%	50.3
Sutton	1,837	1,978	7.7%	-7.5%	64.3%	49.4
Warner	2,833	2,937	3.7%	-2.2%	65.1%	45.0
Webster	1,872	1,913	2.2%	6.0%	30.3%	47.1
Central NH Region TOTAL	115,160	120,515	4.7%	-10.7%	40.9%	45.2

Source: US Census Bureau, Decennial Census 2010 and 2020

Housing

The good news is that more housing was constructed in most communities between 2010 and 2020. Yet in the Central NH Region, the number of housing units increased only 2.4%, about 1,200 units over the decade. As expected, the percentage of rental units varied per community, with 25% of total housing units occupied by renters in 2020. This is a decline of 2% regionally in the number of renter-occupied units since 2010. Renters matter – rental housing units provide housing for the Central NH Region’s workers from many industries including entry-level jobs, service and hospitality jobs, school and



municipal jobs, college students, and professional workers. Note the darker blue (lowest) and darker red (highest) differences indicated in the tables below.

HOUSING UNIT CHANGE 2010-2020, % OF RENTER OCCUPIED UNITS

<i>Municipality</i>	Census 2010 Housing Units	Census 2020 Housing Units	% Change	ACS 2010 Renter Occupied Units %	ACS 2020 Renter Occupied Units %
Allenstown	1,881	2,023	7.5%	41%	23%
Boscawen	1,453	1,522	4.7%	20%	21%
Bow	2,807	3,009	7.2%	9%	11%
Bradford	917	906	-1.2%	13%	11%
Canterbury	1,002	1,066	6.4%	9%	5%
Chichester	963	1,037	7.7%	4%	8%
Concord	18,852	19,085	1.2%	46%	45%
Deering	932	919	-1.4%	9%	7%
Dunbarton	1,077	1,148	6.6%	12%	6%
Epsom	1,839	1,992	8.3%	10%	14%
Henniker	1,928	1,839	-4.6%	32%	30%
Hillsborough	2,896	2,836	-2.1%	23%	9%
Hopkinton	2,381	2,451	2.9%	8%	11%
Loudon	2,081	2,234	7.4%	12%	11%
Pembroke	2,872	2,985	3.9%	31%	25%
Pittsfield	1,769	1,770	0.1%	34%	33%
Salisbury	598	609	1.8%	7%	5%
Sutton	985	1,003	1.8%	11%	6%
Warner	1,358	1,360	0.1%	23%	39%
Webster	849	853	0.5%	10%	7%
Central NH Region TOTAL	49,440	50,647	2.4%	27%	25%

Source: US Census Bureau, Decennial Census 2010 and 2020; ACS 5-Year 2010 & 202

Key Findings in the CNHRPC Region and Beyond

While individual statistics may have changed since 2010 and the last 2015 RHNA, many of the same demographic and housing trends remain.

- **Changing Demographics (Under 18, 65 and Over)**

The overall population has increased 4.7%. More people Over 65 live in the Central NH Region – a 41% increase from 2010. At the other end of the population scale, there are 11% fewer Under 18 year olds. The smaller Under 18 population is supported by declining school enrollments. With limited access to 55 and Older communities (“senior housing”), the region’s older populations are aging in place. By 2040, the market will require about 8,125 housing units (1/3rd as rental) to accommodate an increase of about 12,000 people. Declining school enrollments (22%) suggest minimal impact on school budgets as a proportion of the residential tax base.



- **Cost of Housing vs Employment Wages**

Housing costs (\$350,000 for a median home and \$1,309 per month for median rent) are rising too high, leading to less of an ability to change one’s housing situation. Entry level and experienced level wages are not enough to afford the median home or rental unit.

- **Rental Housing vs Owner Housing**

The 2022 purchase of the region’s housing is thought to be by out-of-state, in-migration populations that are older, settled, are high wage earners, or as a second home. This trend might have been started by the COVID-19 Pandemic when people were moving out of crowded cities.

- **Housing Demand, Housing Need, Affordability and Housing Development**

While these housing issues have been percolating for several years, influences such as the COVID-19 Pandemic in 2020-2022 had an extreme impact on housing in the region. Many of the related transportation, broadband, labor, construction supply influences to housing have eased as of 2023, but pressures of high rental and home costs and lows wages (affordability and availability) remain.

- The issue of housing affordability is central to this report. **Wages have not kept up with the cost of housing.** The Central NH Region, as well as the entire state, has been and continues to struggle against a severe housing shortage. Wage limitations and housing shortages, combined with construction challenges related to the COVID-19 pandemic, has contributed to the housing crisis and rising costs of home ownership and rentals.
- **The demand for all types of housing, as well as a robust range in the cost of that housing is not being met.** The list of issues and roadblocks are long, and the pandemic only amplified and added to these impacts on costs. Financing challenges, labor shortages, zoning restrictions, and other long-standing issues have all contributed to a severe housing shortage and its related affordability.
- **Housing needs are changing as the characteristics of the population in the region are changing.** Existing and new housing units: the quantity, styles and even the size of homes are not meeting the changing needs of individuals and families. The stories are common: young adults wanting to find work in the region, new families who are just beginning their relationship with New Hampshire and even with the country, or longtime

*Key CNHRPC Region
RHNA Findings*

1. The number of 65 years and over residents increased 41% since 2010 while the number of Under 18 residents fell 11% below 2010 counts.
2. Homes and rental housing cost more than can be afforded by median incomes.
3. The region is in a severe housing shortage. There is a higher demand for moderate-level homes and rental housing (affordable/ workforce housing) than availability.
4. COVID-19 Pandemic greatly influenced current housing market and economy.
5. Most population growth is from in-migration instead of regional births.
6. Community character, transportation, water and wastewater, broadband impact housing choices and availability.
7. While most towns have ADU ordinances, cluster ordinances, and mixed-use zoning, few have a workforce housing ordinance or density bonuses.
8. People and employers liked working from home during the pandemic; most returned to the traditional office model but some continue to telecommute.
9. One quarter (25%) of occupied housing units are rented.
10. Both families and retirees are competing for the same lower-cost and mid-cost housing.



residents hoping to downsize and stay in their community: there are few options for any of them. Although many families enjoy a single-family home, more people – both younger and older-- are looking for maintenance-free housing styles. Modest and affordable ranch or village style housing units are difficult to find yet are extremely desirable.

- **Rising costs and labor shortages related to construction have contributed to the lack of building.** Again, the pandemic has had a tremendous effect on costs and shortages. Related to these costs are the risks and costs associated with the permitting process. Talk to a developer and often the story is the same: process delays, regulatory roadblocks, nay-saying abutters, and negative attitudes are among the many challenges they face. Some developers are reluctant to take on the risks of creating anything except single family homes on large lots.
- **Community Values, Land Use Boards, and Guiding Growth**
 Communities will continue to grow both in population and housing. The ability to guide appropriate development will be in the hands of Planning and Zoning Boards.
 - **Housing development often raises concerns regardless of the type of housing.** Single family, cluster-style housing, duplexes, and especially multi-family housing applications all can trigger a neighborhood or even a community to rally against new development.
 - **Regardless of community size, one of the common goals discussed during Master Plan updates is the desire to ensure community or rural character is protected.** Understanding what is meant by rural character may be a key to defining how a community may want to grow. Some may be referring to the community’s aesthetics, charm, or way of life. Or is character defined by villages, conservation lands, Town centers, woodlands and nature? If understood, community/rural character and growth can be balanced by a guiding vision in the Master Plan and complementary land use regulations.
 - **Land use boards influence and to an extent determine housing styles, designs, density, and even amenities.** Land use regulations determined by planning boards need to embrace community character, recognize housing need, and consider community growth. How to balance these key elements is the challenge planners and land use boards face.
- **Resources and Education**
 One critical component to planner and land use board success is ensuring state and regional support for educational opportunities, resources and assistance. These can be fact sheets, technical assistance, identifying resources, or training. With these tools, planners and land use boards can evaluate strengths and identify weaknesses such as updating their regulations, understanding their responsibilities, and meeting the challenges they face with the changing demands in housing. This RHNA provides a listing of specific resources both in the NH Housing Toolbox and within this document in - **Housing Resources**.

Projecting Future Population and Housing Needs

The first statistic a community turns to in a RHNA is to locate their town’s “fair share” housing target number projected over the next few years. The summation of these tables have been pulled into this **1- Executive Summary** but the full set of tables can be found in the **5- Future Conditions and Housing Trends** section of the document and in **Appendix A- Data Tables**.

Population and Housing Projections

The Central NH Region’s population is expected to level out around 2035 to 131,075, an 8.8% rise from 2020’s 120,515 population. Extending to 2050, the population increase will by 9.6% (132,112) from 2020. The projected population increases of individual communities ranges from the highs of 11.4% in Deering and 11.0% in Hillsborough to the lows of 9.0% in Loudon and 8.8% in Henniker.



POPULATION PROJECTED GROWTH 2020-2050

<i>Municipality</i>	2020 Census	2050 Projection	% Growth 2020-2050
Allenstown	4,707	5,171	9.9%
Boscawen	3,998	4,379	9.5%
Bow	8,229	9,021	9.6%
Bradford	1,662	1,820	9.5%
Canterbury	2,389	2,609	9.2%
Chichester	2,665	2,912	9.3%
Concord	43,976	48,277	9.8%
Deering	1,904	2,122	11.4%
Dunbarton	3,005	3,277	9.1%
Epsom	4,834	5,288	9.4%
Henniker	6,185	6,731	8.8%
Hillsborough	5,939	6,594	11.0%
Hopkinton	5,914	6,478	9.5%
Loudon	5,576	6,078	9.0%
Pembroke	7,207	7,880	9.3%
Pittsfield	4,075	4,456	9.3%
Salisbury	1,422	1,555	9.4%
Sutton	1,978	2,159	9.2%
Warner	2,937	3,217	9.5%
Webster	1,913	2,088	9.1%
Central NH Region Total	120,515	132,112	9.6%

The region needs future housing units suitable for both renters and owners. Projections indicate the target numbers of both types of units between 2025 and 2040 for each municipality. The total number of units needed by 2040 for the region is 8,215 of which 5,438 are owner occupied units and 2,777 are renter occupied units.

Source: US Census, Decennial and NH Office of Planning and Development

TOTAL UNITS NEEDED FOR RENTERS (60% AMI) AND OWNERS (100% AMI) BETWEEN 2025-2040

<i>Municipality</i>	Owner Occupied Units			Renter Occupied Units			2025-2040
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Allenstown	84	130	214	35	74	109	323
Boscawen	59	123	182	22	71	93	275
Bow	75	292	367	49	139	188	555
Bradford	27	30	57	15	14	29	86
Canterbury	34	84	118	19	41	60	178
Chichester	34	88	122	37	53	62	184
Concord	642	1,531	2,173	280	829	1,109	3,282
Deering	35	30	65	18	15	33	98
Dunbarton	32	93	125	19	45	64	189
Epsom	62	167	229	31	86	117	346
Henniker	62	95	157	48	33	81	238



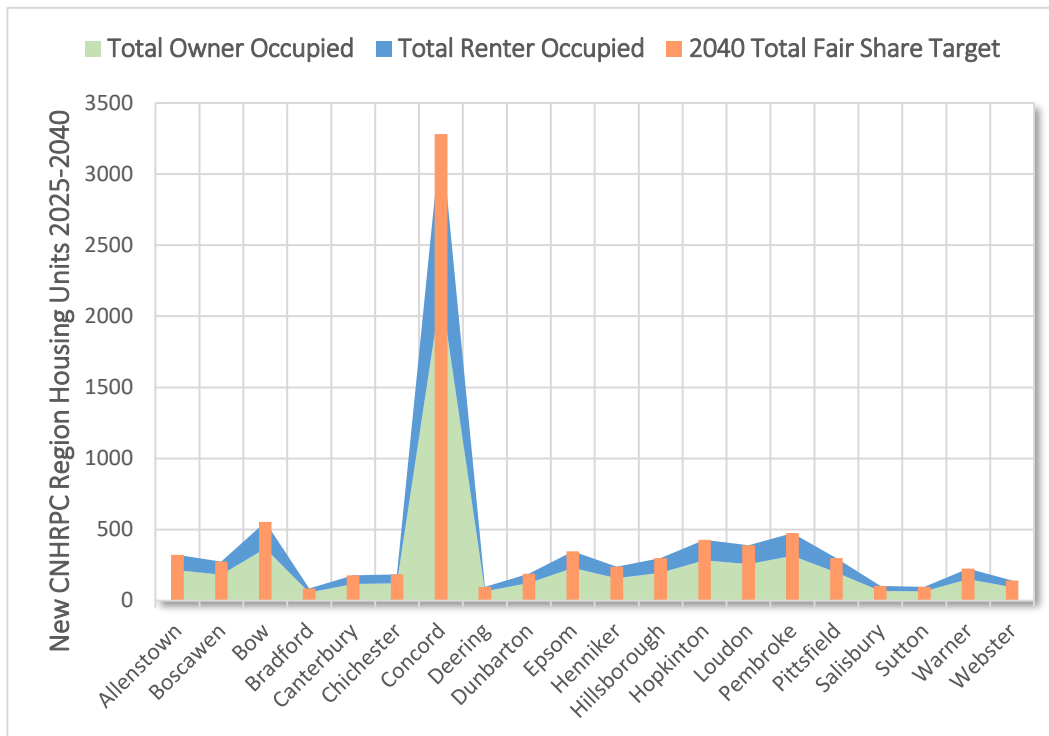
TOTAL UNITS NEEDED FOR RENTERS (60% AMI) AND OWNERS (100% AMI) BETWEEN 2025-2040

Municipality	Owner Occupied Units			Renter Occupied Units			2025-2040
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Hillsborough	92	105	197	55	47	102	299
Hopkinton	81	202	283	13	131	144	427
Loudon	86	171	257	43	89	132	389
Pembroke	86	229	315	41	120	161	476
Pittsfield	73	126	199	35	66	101	300
Salisbury	22	46	68	6	29	35	103
Sutton	24	41	65	11	22	33	98
Warner	48	102	150	20	56	76	226
Webster	30	65	95	13	35	48	143
CENTRAL NH REGIONAL TOTALS	1,688	3,750	5,438	782	1,995	2,777	8,215

* Area Median Income(AMI) - NH RSA 674:58(IV) uses median income to define affordability.

Source: Root Policy Methodology applied by CNHRPC (both Table and Figure)

TOTAL UNITS NEEDED FOR RENTERS AND OWNERS BY TOWN AT 2040 FAIR SHARE TARGET



The summary of Total Units by Town displays the “fair share” future housing need projections for each community, for both owner units and renter units, by 2040. By far, Concord, the single city in the region has the highest number fair share number of units at 3,282. The lowest number of target units is in Bradford at 86 units by 2040.



Fair Housing and Equity Successes & Challenges

Successes: Affirmatively Furthering Fair Housing and Civil Rights

Communities across the region have used both common and innovative methods to further fair housing and civil rights. Changes to the zoning ordinance to allow for a broad variety of housing, as well as Workforce Housing Ordinances have been one tool used by communities. Other approaches include streamlining and clarifying the permitting process at the local level. Funding issues have been addressed via not-for-profit foundations as well as the state and federal governments. Lastly, not-for-profit housing developers have constructed housing units in the region and across the state to address housing supply shortages. Some of the most successful approaches have involved coordination and cooperation amongst one or more of these approaches coordinate amongst various stakeholders and partners.

For more examples and success stories please see the examples and success stories within the tool descriptions in the Housing Toolbox.

Challenges to Fair Housing and Civil Rights

Challenges to fair housing and civil rights can take several forms. Primarily, they bar access to housing through either direct or indirect barriers that disproportionately impact sensitive populations. Barriers can include, but are often not limited to things such as exclusionary zoning (i.e. zoning that “prices out” certain segments of the population), redlining, rental discrimination, social isolation, and funding issues. When these challenges present themselves, they can prevent sensitive populations from not only finding a place to live, but also a place to work, food to eat, quality education for their children, and an overall positive quality of life.

Recommendations

Addressing local housing needs among changing demographics while retaining community character during times of economic uncertainty seems like a job that is too large to accomplish. Working on smaller bits to implement housing goals is a good approach. Identification of the Central NH Region’s (and individual community) housing goals enables municipalities to begin with the end in mind.

This RHNA provides regional and municipal-level data with the intent that local municipalities may utilize this document as a tool as they work towards identifying local housing goals and subsequently implementing or amending policy and strategies to tackle these goals. This Regional Housing Needs Assessment provides an overview of the action items listed below and aims to help municipalities prioritize the most relevant actions depending on the unique needs of each community. While there are many actions that can be taken at a local level, this assessment highlights the need for regional conversations and coordination as the housing challenges facing the community are regional and statewide challenges.

Community Goals

1. **Start with the local Master Plan.** Review the Master Plan to determine what sections need to be updated. Is the vision relevant to current and future housing needs? All land use regulations have basis in the Master Plan, and if the Master Plan is not supportive of land use and housing options, the community will be unable to fulfill its goals.
2. **Perform a regulations and zoning ordinance assessment (“audit”).** Good practice for all land use boards is to periodically review land use regulations – Subdivision Regulations, Site Plan Review Regulations, Zoning Ordinance, Excavation Regulations, land use and transportation policies and standards. It is not uncommon for Master Plans to be developed or updated on an infrequent basis, but zoning and other regulations are reviewed more frequently. To avoid a disassociation between the vision and goals of the Master Plan with ordinances and regulation updates that are developed more regularly, the planning board should regularly compare these planning documents to ensure companionship.



3. **Review progress made since the last RHNA.** Is the community familiar with its 2015 RHNA’s “target numbers”? It’s always good to review past data and establish current situations. The 2023 RHNA will help municipalities with this task. Reviewing the recommendations from the last RHNA and taking an inventory of regulatory, process, or policy changes can help a community, Planning Board, and staff recognize the work that has happened over the years. This review can help guide resources and invigorate the next course of action in meeting housing challenges.
4. **Work with employers and address the link between worker and housing shortages.** Over the last few years, housing and rental prices have skyrocketed out of reach of entry level workers and median household incomes (\$86,369 in 2020). What major employers are found in town? Where do workers live? What is the employee turnover? Can new (or existing) business establish worker housing? These are some of the questions to ask early on. Success stories of employer-housing examples are found in New Hampshire.

Apply Tools to Help Meet Local Housing Needs

5. **The NH Housing Toolbox** resource is a planning and zoning strategy developed in conjunction with this project. The Toolbox features a series of fact sheets on the most common regulatory techniques a municipality can adapt for themselves and adopt to encourage housing opportunities. Clear explanations and step-by-step instructions are provided on how each tool can best be used. These “tools” will soon be placed online for immediate reference for use across the state. About 20 tools were developed for municipal planners to use. The RHNA features sidebars with a few of the tools highlighted. Here is the list of 20 tools with the Toolbox hyperlink:

NH Housing Toolbox hyperlink (housing resource for local planners and planning board):

nhhousingtoolbox.org

Fast Housing Facts of the Central NH Region, 2020*

- 🏠 **2020 population is 120,515 (up from 115,160 in 2010, 4.7%).** *Decennial*
- 🏠 **2020 \$86,369 is average median household income (up from \$69,144 in 2010).** *ACS*
- 🏠 **2020 total housing units is 50,647 (up from 49,440 in 2010, 2.4%).** *ACS*
- 🏠 **2020 median age is 45.2, up from 43.7 in 2015 and 41.7 in 2010.** *ACS*
- 🏠 **2019 total jobs is 64,843, most of which are in Health Care/Social Services (18.5%) and Public Administration (15.1%).** *Census OntheMap*
- 🏠 **2020 has 6.3% unemployment rate, up from 6.0% in 2010.** *NHELMI*
- 🏠 **2020 29% of owners are housing cost burdened (17% of renters).** *Decennial*
- 🏠 **2022 median rent is \$1,309 (2 bedroom) while the median home price is \$350,000. Most entry-level and many experienced positions are unable to afford rent while most experienced positions cannot afford to buy a home.** *Root Policy*

Fast Fact Housing Projections of the Central NH Region, 2025-2040

- 🏠 **2040 population is projected to level off at 0% growth.**
- 🏠 **By 2025 number of new housing units needed: 3,207 (2,044 owner units, 983 rental units).** *Root Policy*
- 🏠 **By 2040 total number of new housing units needed: 8,215 (about 483 new units annually).** *Root Policy*

** US Census Bureau Decennial survey counts differ from Census American Community Survey estimates which are based on sample population surveys produced every 1-5 years.*



Regional Housing Needs Assessment

The State of New Hampshire statute defines planning, zoning, and regulation as the responsibility of municipal government. NH RSA 672 III(E) states that,

“All citizens of the state benefit from a balanced supply of housing which is affordable to persons and families of low and moderate income. Establishment of housing, which is decent, safe, sanitary, and affordable to low- and moderate-income persons and families is in the best interests of each community and the state of New Hampshire and serves a vital public need. Opportunity for development of such housing shall not be prohibited or unreasonably discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers;”

INTERPRETING THE 2023 REGIONAL HOUSING NEEDS ASSESSMENT

The RHNA should be the starting point for a dialogue in the community on:

- ✂ Who can or cannot afford to live in our community?
- ✂ Can our children afford to stay or return to the community as they mature?
- ✂ Are populations with special housing needs (communities of interest) given sufficient housing options?
- ✂ Do our elderly residents have sufficient alternatives to remain in the community if they choose?
- ✂ Does our existing housing stock currently attract economic development? Do we want it to?
- ✂ Do we have enough housing for workers, young families, seniors, renters to afford?
- ✂ What tools (from the [NH Housing Toolbox](#)) should we use to guide housing in our community?

Municipalities have responsibility to use the powers of planning, zoning, and subdivision regulations to support a balanced housing supply. The regional planning commissions (RPCs) perform an active role in aiding municipalities to fulfill this goal by providing technical assistance for matters related to land use and housing as well as related issues of transportation, energy, environment, and the economy. The development of a regional housing needs assessment (RHNA) is a means for the RPC to support the activities of its member communities in fulfilling their role to allow a balanced housing stock under state’s enabled planning and zoning powers.

The NH statutes describe the responsibilities that regional planning commissions (RPCs) must accomplish to assist the communities within its jurisdiction. Related to housing, NH RSA 36:47(II) states that,

“For the purpose of assisting municipalities in complying with RSA 674:2, III(l), each regional planning commission shall compile a regional housing needs assessment, which shall include an assessment of the regional need for housing for persons and families of all levels of income. The regional housing needs assessment shall be updated every 5 years and made available to all municipalities in the planning region.”

The Central NH Regional Planning Commission, along with the eight other regional planning commissions within the state, the New Hampshire Housing Finance Authority (NHHFA), and the New Hampshire Office of Planning and Development (NH OPD) coordinated their activities in 2021 and 2022. Each regional planning commission produced its own Regional Housing Needs Assessment (RHNA) while the NH OPD developed the New Hampshire Housing Needs Assessment using shared data and resources.

This RHNA includes a Fair Housing Equity Assessment (FHEA) to assess whether various segments of the region’s population experienced greater concentrations geographically than the rest of the region’s residents. Such concentrations may suggest that there are factors - barriers - that limit where these residents may live. The FHEA also sought to explore the impact of the housing market on refugees, veterans and youth but the data was not available for individual communities or neighborhoods although public surveys were undertaken.



A Housing Shortfall in New Hampshire

Statewide, the population is growing older, the average household size is declining, and the number of available homes and rental units are not keeping up with current demand, let alone fulfilling projected needs. Many conditions have changed since 2010, most significantly a shortage of both rental and owner housing and the inability of any to afford renting or owning a home. Owing in part to economic conditions, in part to the COVID-19 Pandemic, and in part to an aging population, communities all across New Hampshire are experiencing housing shortfalls. Yet, most of the statistics still trends the same.

The primary goal of this RHNA is to provide data on housing and demographics, by income level, so that each municipality in the region can begin to understand their current and future needs to keep their community strong. To understand what the public is experiencing, a series of surveys were conducted across the state and within the region to get first-hand accounts of what housing concerns people are experiencing. Another survey asked employers in the region to consider their workforce and local housing impacts.

RHNA Employer Survey

CNHRPC conducted this RHNA employer survey in which employers in the region were asked a series of questions about their workforce and their understanding of any housing issues that are affecting their ability to attract and maintain a workforce. Most of the employers employed full-time workers that ranged in career level, with the largest portion being in the young-professional and mid-career categories. The respondents were primarily in construction, recreation, accommodation or food service, and wholesale trade or warehousing. Wages ranged from a low-end of \$0-\$25,000 to a high end of \$75,000-\$115,000 annually, with outliers above that range.

As work from home options increased rapidly during and following the COVID-19 pandemic, it became more popular for employers to promote a 'hybrid' style of work. The employer survey showed that most of their employees were both in a non-adjacent town and worked from home periodically. There are a range of reasons why one may choose to work from home periodically, including weather conditions, children in the household, health reasons, and commute time, among others.

Regarding housing and the effects it has on employers' ability to attract and maintain workers 80% of the respondents said that there are very limited options for housing in or near the area where the business is located. A majority of respondents also said that the housing supply shortage impacts their ability to attract or maintain workers. Most respondents also agreed that availability of housing and cost of housing strongly impact their ability to attract and maintain a workforce in the Central NH Region. However, most employers did not feel that the proximity of housing to the employers business location impacted the ability to attract or maintain employees. There was support for all types of housing, excluding Accessory dwelling units (ADUs). None of the employers that answered the survey provide any type of housing assistance.

RHNA Public Survey

Respondents to the RHNA Public Survey (240) answered a variety of questions about their existing housing situation, finances, employment, and preferred housing situation. Here is a selection of factual highlights from the catalog of replies. The survey was taken post-pandemic in 2022 so answers should not reflect that period of flux. The full responses are available in

Appendix B- RHNA Public Surveys.

- ▶▶ Demographics: Half of the respondents work full time, and a quarter are retired. 20% have some form of disability. 97% are white. 60% of the respondents are older than 55. 76% earn more than \$45,000 annually.
- ▶▶ Home ownership is high in the region, with 77% of respondents owning their home outright or with a mortgage. Single family homes dominate the type of home respondents live in with 78%. 83% of respondents say they live in the type of housing they would prefer to live in regardless of affordability. Only 15% are looking to move.
- ▶▶ The number one priority when choosing a location to live is affordability, with #2 being land amenities. #3 is safety.
- ▶▶ Nearly half of respondents stated they disagree to strongly disagree with the need for high end housing in their community and 32% were neutral. 73% agreed or strongly agreed that there is a need for rental housing, and 77% agreed there is a need for moderate income housing.



- ▶▶ Cost of housing was the #1 challenge facing respondents community, followed by availability, cost of repair, and homelessness.
- ▶▶ Only 4% said their current housing meets their needs today. 56% stated it meets their needs for the next 10 years.
- ▶▶ 64% said they do not travel more than 30 minutes from home for childcare, work, medical, shopping, or other daily needs.
- ▶▶ Respondents felt strongly that property taxes impact the cost and supply of housing in their community, following construction costs.
- ▶▶ 18% of respondents were from Hillsborough, 15% from Sutton, 10% from Bradford, Boscawen, and Concord. 6.6% of respondents do not live in the region but were considering moving to the region.
- ▶▶ One third of respondents do not work in the region. 13% primarily work from home.

Changes Since the CNHRPC 2015 RHNA

The 2015 CNHRPC Regional Plan contained the Regional Housing Needs Assessment within the Housing Chapter. It considered many of the same elements as outlined in this Plan including the Fair Share and Equity Assessment. The Chapter’s findings were like those found in this Plan. Some of those findings were slower growth in the region and an increase in diversity (although the region remained predominantly white). Additionally, the region maintained an average income higher than that of the state and US as a whole. With regard to housing, the market slowed. Housing choice, quality, and affordability were the predominate concerns.

There were many recommendations in the 2015 document and those addressed the following:

- ➔ Development of Workforce Housing Ordinances.
- ➔ Support affordable housing development organizations.
- ➔ Develop Senior Housing Ordinances.
- ➔ Consider zoning that allows for housing density near services.
- ➔ Development of Accessory Dwelling Unit (ADU) ordinances.
- ➔ Ensure that zoning ordinances support housing choice.
- ➔ Monitor demographic and economic changes.
- ➔ Consider zoning changes that allow for a variety of housing options within walking distances from services.
- ➔ Support rural broadband initiatives.
- ➔ Consider updating cluster ordinances in zoning ordinances. Support home occupations, including in-home day cares in zoning ordinances.
- ➔ Consider infill provisions in zoning ordinances.
- ➔ Consider the adoption of RSA 79E.

Many of these same recommendations are relevant to this 2023 Regional Housing Needs Assessment– even more so in the current housing market and demographic conditions.



New Policies Enacted Since the Last RHNA

Since the 2015 RHNA, new supportive policies and laws related to housing have been enacted across the state. Every year, state Legislative Session considers a variety of new bills related to trying to ease the state’s housing crisis. Other policies enacted at the state level to support housing and non-discrimination in housing include:

(Effective June 1, 2017). A municipality that adopts a zoning ordinance shall allow **Accessory Dwelling Units (ADUs)** by right in all zoning districts that permit single family dwelling, as provided in RSA 674:71-74.

(Effective 2018) RSA 354-A established the “Law Against Discrimination”, the **addition of gender identity to protections** within housing nondiscrimination policy under the Sununu administration.

(Effective July 1, 2023). Incentives established for **housing for older persons** shall be deemed applicable to workforce housing development under RSA 674:17 (IV). If a municipality allows for increased density, reduced lot size, expedited approval, or other dimensional or procedural incentive under this section for the development of housing for older persons, as defined and regulated pursuant to RSA 354-A:15 (VIII), it may allow the same incentive for the development of workforce housing as defined in RSA 674:58, (IV).

(Effective April 1, 2022). A city or town can establish a **Housing Opportunity Zone** under the Community Revitalization Tax Relief Incentive (RSA 79-E: IV-C). No less than one-third of the housing units constructed can be designated for households with an income of 80 percent or less of the area median income as measured by HUD (Department of Housing and Urban Development) or the housing units in a qualifying structure shall be designated for households with incomes as provided in RSA 204-C:57, IV. A qualifying structure under this section can be eligible for tax assessment relief for a period of up to 10 years.

(Effective July 1, 2020). RSA 679 was the enabling statute for the **Housing Appeals Board**, which is tasked with reviewing housing-related cases is a faster, more efficient, and affordable way to appeal local rulings about housing developments (as opposed to having to go to Superior Court).

(Effective October 9, 2021). The expansion of RSA 79-E also included the **Residential Property Revitalization Zone** (RSA 79-E:4-b).

Purpose of CNHRPC’s 2023 Regional Housing Needs Assessment (RHNA)

With the statutory requirement that each Regional Planning Commission (RPC) compile an assessment of the region’s housing needs containing an evaluation of current housing conditions and projection of current and future housing needs, the purpose of this RHNA document is to provide actionable, realistic solutions for municipalities, businesses, developers, housing-focused entities, and other stakeholders about ways they can help meet the projected housing needs of their communities.

NH HOUSING TOOLBOX HIGHLIGHT

Tax Increment Financing (TIF)

The New Hampshire Legislature adopted RSA 162-K in the late 1970s, which authorized municipalities to create TIF Districts and there have been many successful examples of its use. The law permits cities and towns to set aside future tax revenue for specific purposes in order to expand the town’s tax base. Municipalities have used TIF Districts to extend water and sewer lines and build roads and bridges. Open the toolbox to learn more!

nhhousingtoolbox.org





Specifically, the RHNA is intended to help municipalities determine their compliance with New Hampshire's Workforce Housing Statute, RSA 674:58-61, which states all municipalities must provide reasonable and realistic opportunities for the development of as well as their "fair share" of workforce housing inventory.

As an enhancement to this year's update and based on recommendations from the New Hampshire Council for Housing Stability's 2021-2024 Strategic Plan, all RPCs will provide strategies for meeting housing needs of specific sub-populations and communities of interest when conducting their Regional Housing Needs Assessments.

CNHRPC Geography

The Central NH Region includes 18 municipalities of Merrimack County and two municipalities of Hillsborough County. Conveniently located one hour from Boston, one hour from the seacoast, two hours to the White Mountains, and one hour from Vermont, residents of the Central NH Region are proud to call this area home. Large-scale employment opportunities are found within Concord, Bow, Hillsborough, and Pembroke and Interstate 93 can offer highway access to points north and south. Interstate 89 points vehicles to the northwest, including employment opportunities in Lebanon and Hanover. Local routes transverse the region including US 202 west toward Keene and east toward the seacoast. NH State highways cross the region and offer commuters faster travel routes to reach their destinations. Each of the 20 communities has several state highways traveling through.

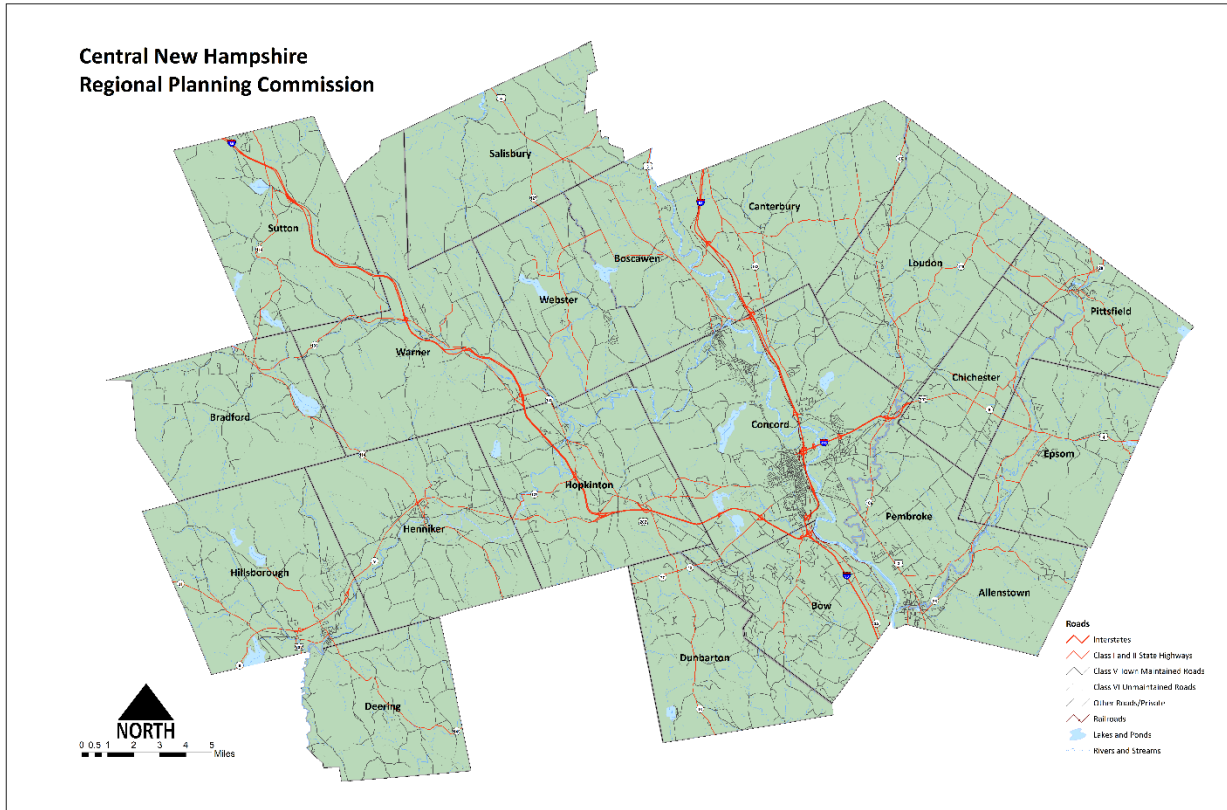
The region benefits from the large, clean rivers that flow to points east and south. The Merrimack River is the watercourse at which multiple smaller rivers converge before the Merrimack flows south into Manchester, reaching the Atlantic Ocean in Massachusetts. The Contoocook River flows north through Hillsborough, Henniker, Hopkinton and Concord to converge with the Merrimack River in Boscawen at a large hydroelectric dam. The Blackwater River flows south from Salisbury and Warner converge with the Contoocook; just to the east the Warner River flows from Newbury, Bradford, Sutton, Warner, Webster and Hopkinton to join the Contoocook River. On the eastern side of the central Nh region, the Suncook River flows south through Barnstead, Pittsfield, Chichester, Epsom, Pembroke and Allenstown to converge with the Merrimack River. Just a bit to the west, the Soucook River flows south from Gilmanton through Loudon, Pembroke and Concord to also join with the Merrimack.

Most of these rivers have public access points so people can enjoy boating and fishing pastimes. The region hosts many large lake communities that are fully built out from seasonal cottages converted to year-round homes. Such lakes can be found within Bradford, Hillsborough, Sutton, Deering, Webster, Boscawen, Canterbury, Loudon, Dunbarton, Epsom, Concord, and quite likely most of the other municipalities in the region.

The 2020 Census total population of the Central NH Region is 120,515, a 4.7% increase from 2010 (115,160) which in turn grew 7.4% increase from 2000 (107,220). As displayed later, much of this increase is due to in-migration instead of births. People are attracted to the Central NH area, so communities, businesses, housing developers, and technical assistance agencies will need to work together to plan for affordable and adequate housing for its residents.



CNHRPC AREA – 20 MUNICIPALITIES



CNHRPC RHNA Components

CNHRPC’s housing needs assessments (RHNA) provides data on current and future housing needs. The information is intended to inform the public of the region’s housing conditions and the data enclosed is to be used by municipalities for planning a balanced housing stock. This RHNA includes analysis of historical trends and existing conditions, and the inventories housing needs and projects future housing conditions. The assessment also includes tools and techniques communities can use to further balance housing based on proven successful housing solutions identified within the Northeast and across the nation. The assessment activities also included extensive outreach to residents in every community within the region. This outreach was conducted through surveys and direct communications through email, targeted social media, and public press releases. The RHNA Public Survey results are documented in **Appendix B**.

Analysis of Past Conditions

The Central NH Region’s housing condition is defined by demographic and economic trends. Some of the data analyzed usually begins in 2000 or 2010 and runs through 2020. Housing need is influenced by population growth, housing stock, and the earning potential of the residents. The RHNA uses Census data to determine the degree to which population, income, and housing stock have changed over time through 2020. Within population data is a breakdown of cohorts into age, gender, race, as well as other more specific groups. Income data is also used to define what proportion of household budgets are being used on housing and if households of specific income levels are being concentrated in ways that could result in low-income



populations being underserved. The assessment also uses this data to define “communities of interest” which are population groups vulnerable to unfair treatment relative to housing.

The RHNA identifies the region’s housing inventory and characteristics. Housing stock characteristics such as number of total units, quantity of units by building type, units built per year, unit age, size, number of bedrooms, unit locations, if the housing is owned or rented, sale price, and rents are collected from the past and the current timeframe to establish trends in housing. The availability and affordability of housing within the region is calculated based on factors such as vacancy rates, prices, and the proportion of income households are spending on available housing. Data allows trendlines for housing affordability to be determined along specific household incomes and among communities of interest.

Future Projections

Because known housing, demographic, and economic conditions can be established for the Central NH Region, they can also be used to develop projections. Population changes such as the rate of births, deaths, and immigration are used to project a future population for the region across age, gender, household size, and race. Rates of housing production (and replacement) by housing types and their respective costs both to build and to occupy can also be projected into the future. Housing stock, housing costs, and population trends taken together allow for a prediction of the region’s future housing availability and affordability.

This RHNA uses such predictions to anticipate what outcomes will result for the region. For example, no changes in existing patterns of housing stock, population, or costs will yield outcomes that look fairly similar to current conditions. Today’s trends point to a general population which will continue to get older and less white, the supply of housing will become increasingly limited, and the cost of housing will consume a greater and greater proportion of household incomes. This trend cannot be sustained indefinitely, and trends will change over time. For example, housing costs could decrease in the future due to innovations in construction, or housing supply could increase due to population decline. If the experiences of the great recession and the worldwide COVID-19 pandemic are indication, the knowns for how the region changes in the future are in many ways influenced by factors outside the control of individuals, governments, and the region as a whole.

To account for these unknowns, the RHNA explores different scenarios for the future of the region. The scenarios are based on potential shifts in trends. For example, a shift from most housing development

Council on Housing Stability Strategic Plan 2021-2024

In November 2020, Governor Sununu established the Council on Housing Stability by executive order for the purposes of creating and implementing a plan to create housing stability for all citizens of the State of New Hampshire. The Council brought together a broad set of stakeholders with diverse perspectives.

By June of 2021, a strategic plan had been developed with the primary goals of expanding housing affordability and ending homelessness. The Council’s Strategic Plan addresses many of the same issues as this Regional Housing Needs Assessment, but at a higher, State level.

The Strategic Plan advises the following:

- Conduct an affordable housing needs assessment in each region to determine the housing deficit.
- Determine the barriers to affordable housing and what can be done to remove such barriers.
- Integrate and coordinate a housing stability governance structure across state government and connect to local communities by conducting ongoing needs assessments and strategic planning.



being single-family homes in a suburban setting to one where most housing development is clustered within areas with existing infrastructure and jobs. Changes in homeownership or zoning regulations can also be used to make assumptions about the impact such shifts would have on housing location, costs, and supply of specific housing types. The scenarios for future housing conditions can be helpful to municipalities seeking to develop strategies for meeting changing conditions.

CNHRPC provides this housing needs assessment to its member municipalities as a playbook for adapting to the uncertain housing conditions as they arise in the future. Towns can use the needs assessment to identify policy and zoning solutions to support the increased development of units.

Choices Today – Housing Toolbox

The variety of future housing scenarios are combined for a best guess of future housing needs based on today’s information. The result is an estimated number of needed housing units, which is then attributed to each community in the region with the anticipation that municipalities will use the information provided by the planning commission to set effective housing policy. Specifically, the state has an expectation that each municipality will use their planning and zoning powers to allow for the development of a balanced housing stock. The CNHRPC, in its role of providing technical assistance to the communities within its region, offers a variety of housing solutions based on the need and context of individual communities.

The **5- Housing Choices, Opportunities, and Barriers** chapter of this report provides insight into additional aspects of housing which are within the control of the state, region, and local government. As this section implies, these aspects of housing constitute choices which can be made in the near term to influence housing outcomes both in the immediate future as well as long term. The needs assessment identifies the types of housing issues communities may encounter in effort to assist their decision-making. Communities may seek to explore issues such as attitudes towards growth and exclusionary zoning to better understand how they can impact how and where housing is built, who can afford it, and effects on the environment and economy. Choices made at the local level today will impact workforce attraction, job growth, and the makeup of the region’s population into the future. Housing is also affected by the availability and efficiency of the region’s infrastructure elements. Transportation, water/sewer service, and high-speed internet all play an important role in determining what types of housing can be built, and through zoning and development regulations, municipalities determine the level of efficiency of such infrastructure and services by setting limits on density of land use for areas with services.

The components of this RHNA include an analysis of historical and existing conditions and trends; analysis of future conditions and trends; affordable and equitable housing choice opportunities and barriers; and resources and recommendations for meeting local housing needs. The analysis of existing conditions and trends includes discussion on communities of interest in addition to general demographics and socioeconomic trends of the region, review of segregated areas, housing unit trends and conditions, workforce and affordable housing in the region, and the current housing market. The analysis on future

NH HOUSING TOOLBOX HIGHLIGHT

Cluster Housing

Grouping dwelling units closely together is a common settlement pattern in New Hampshire and is how most villages got their start. It can be an effective way for a community to expand its housing stock, as well as preserve open space. Development under modern cluster ordinances, however, often does not resemble quaint New England villages. With a few modifications to its regulations, communities can better achieve desired results. Open the toolbox to learn more!

nhhousingtoolbox.org





conditions & trends takes various conditions likely to impact housing into account, including the pandemic, demographics, and climate change among other factors.

As part of the analysis of future conditions and trends, each RPC and RHNA has produced a housing needs projection through 2040 based on population and employment projections, and Area Median Income (AMI). The housing needs projection allows the creation of the fair share distribution which includes the fair share of housing units for each municipality in the region. This analysis is a useful tool for communities as they develop policies and make decisions that influence the availability and affordability of the housing stock.

The **6- Conclusion and Strategies** chapter focuses on the efforts from the **NH Housing Toolbox hyperlink (housing resource for local planners and planning board)** to serve as the list of primary housing planning tools:

nhhousingtoolbox.org



Introduction

This section of the RHNA is intended to thoroughly analyze all available data related to the Central NH Region’s housing needs and housing stock. These will be high level data points to tell the CNHRPC region’s story. Detailed data tables are located in **Appendix A**.

DATA DISCLAIMER: Multiple data sources were used to produce the tables, charts, and maps shown below. The data sources are provided below the table or image. Note the US Census Decennial 2020 and ACS 2020 Census are known and recognized to have some inaccuracies, but this is the best data currently available at this time. Please see the Data Disclaimers in the **Acknowledgements** section for more information.

Demographic and Socioeconomic Trends

The Central NH Region population is growing slowly (4.7%) but comparing closely with New Hampshire overall population growth (4%). Most of the growth is on the seacoast, in the south, and in areas that contain cities. This is a significant slow-down from the 7% growth rates experienced between 2000-2010. There are multiple ways to address population trends, some of which follow in the upcoming Tables and Figures. The median age of the region is increasing to 45.2 in 2020.

Population Comparisons

This contains the population as a whole, with all age cohorts. Growth slowed by about 2% from the 2000-2010 decade. The total population of the Central NH Region has increased from 107,220 in 2000 to 120,515 in 2020, an increase of approximately 12.4%. The increase in population was greater from 2000 to 2010 (7%) than from 2010 to 2020 (5%). Individual towns have a wide range of population growth during this 20-year period. Henniker had the largest increase in population (40%) likely due to the presence of New England College, a residential college in town. The next highest increases were Dunbarton (35%), Sutton (28%), and Salisbury (25%). Overall growth of the region was 12.4% between 2000 and 2020, a slightly higher percentage than overall New Hampshire growth (11.5%). Allenstown is the only town in the region that decreased in population (-3%) over the 20-year period.

TOTAL POPULATION GROWTH 2000-2020

Municipality	2000 Population	% Growth	2010 Population	% Growth	2020 Population	% Growth 2000-2020
Allenstown	4,843	-11%	4,322	9%	4,707	-2.8%
Boscawen	3,672	8%	3,965	1%	3,998	8.9%
Bow	7,138	5%	7,519	9%	8,229	15.3%
Bradford	1,454	13%	1,650	1%	1,662	14.3%
Canterbury	1,979	19%	2,352	2%	2,389	20.7%
Chichester	2,236	13%	2,523	6%	2,665	19.2%
Concord	40,687	5%	42,695	3%	43,976	8.1%
Deering	1,875	2%	1,912	0%	1,904	1.5%
Dunbarton	2,226	24%	2,758	9%	3,005	35.0%
Epsom	4,021	14%	4,566	6%	4,834	20.2%
Henniker	4,433	9%	4,836	28%	6,185	39.5%
Hillsborough	4,928	22%	6,011	-1%	5,939	20.5%
Hopkinton	5,399	4%	5,589	6%	5,914	9.5%
Loudon	4,481	19%	5,317	5%	5,576	24.4%
Pembroke	6,897	3%	7,115	1%	7,207	4.5%
Pittsfield	3,931	4%	4,106	-1%	4,075	3.7%
Salisbury	1,137	22%	1,382	3%	1,422	25.1%



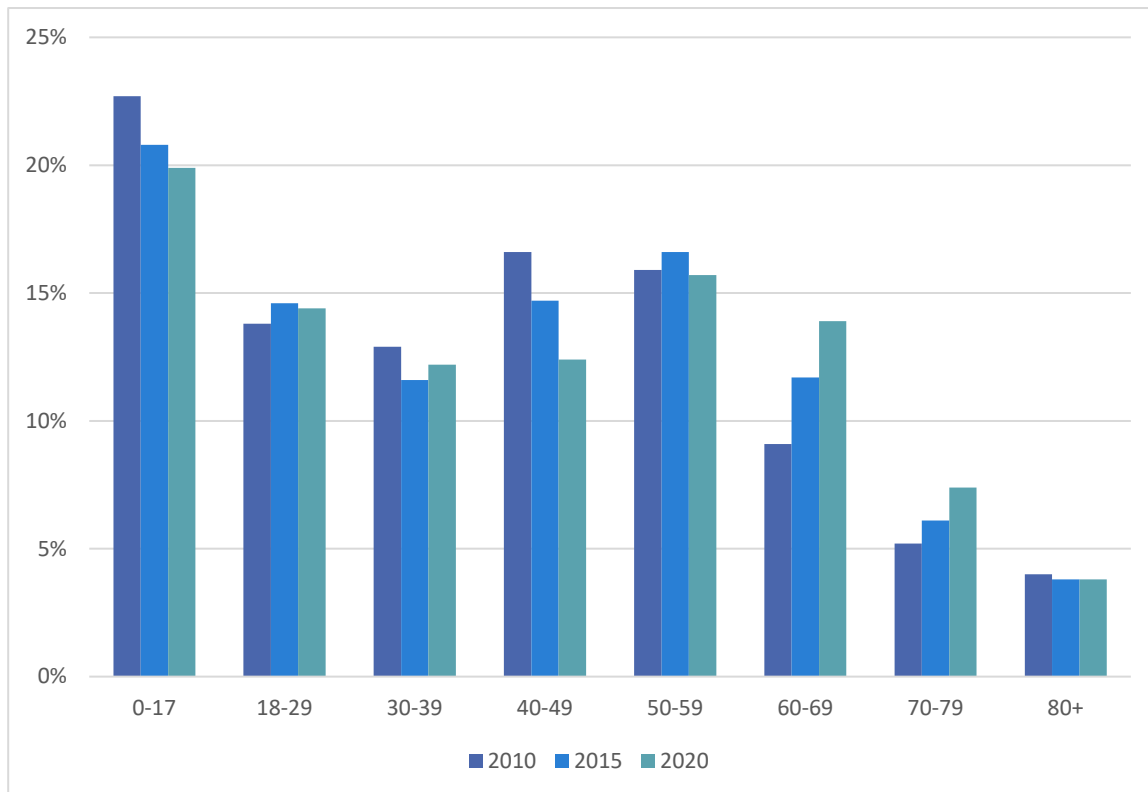
TOTAL POPULATION GROWTH 2000-2020

<i>Municipality</i>	2000 Population	% Growth	2010 Population	% Growth	2020 Population	% Growth 2000-2020
Sutton	1,544	19%	1,837	8%	1,978	28.1%
Warner	2,760	3%	2,833	4%	2,937	6.4%
Webster	1,579	19%	1,872	2%	1,913	21.2%
Central NH Region	107,220	7%	115,160	5%	120,515	12.4%
New Hampshire	1,235,790	7%	1,316,470	4%	1,377,530	11.5%

Source: U.S. Census Bureau, Decennial Census

In brief, the Under 18 age cohort declined to about 20% of the total population while all age cohorts over Age 60 increased to about 30% of the total population. The median age of the region is increasing to 45.2 years in 2020. The Central NH Region is aging, the median age has increased from 41.7 in 2010 to 45.2 in 2020. More rural towns such as Loudon and Salisbury have the highest median ages, both above 50 years old. Henniker and Concord have the lowest median ages, 32.6 and 40.2 respectively, likely affected by the presence of colleges. A few towns are working against the trend and getting younger including Henniker, Pembroke, and Bow. The percentage of the Region’s total population by age cohort shows that the highest percentages have shifted older, moving from 45-49 and 50-54 both at 8.8% in 2010 to 55-59 at 8.4% of the population in 2020.

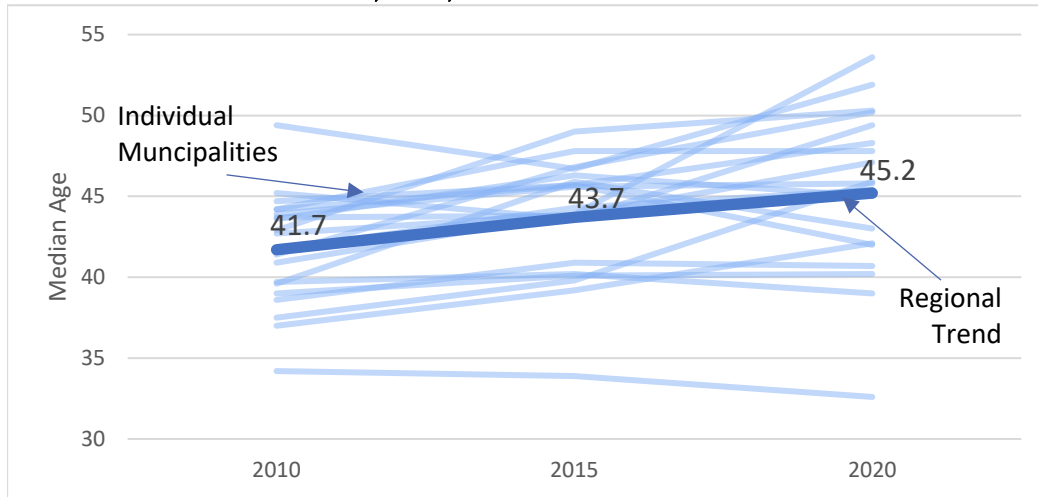
AGE COHORTS OF REGION 2010, 2015, 2020



Source: U.S. Census Bureau, American Community Survey 5-Years



MEDIAN AGE OF REGION 2010, 2015, 2020



Source: U.S. Census Bureau, American Community Survey 5-Years

Household: Size, Type, and Tenure

The availability, affordability, type, and quality of housing are significant factors for attracting social diversity and retaining a qualified workforce. Housing that meets the above criteria, available both for purchase and rent, supports a region’s economy and allows communities to welcome a wide range of residents from different backgrounds, income levels, and ages, making communities more resilient and competitive. Different ways of reviewing housing in the region are portrayed in the following Tables and Figures.

A total of 46,034 units in 2020 was counted by the Decennial Census. Three communities, Bow, Dunbarton, and Pembroke had 4 or more persons per household than the remaining communities. Most of the region (39%) had 2 people per household. Concord, Warner, and Henniker had the highest percentage of overall housing units occupied by renters in 2020.

2020 TOTAL HOUSING UNITS AND SIZE (% OF PERSONS PER HOUSEHOLD)

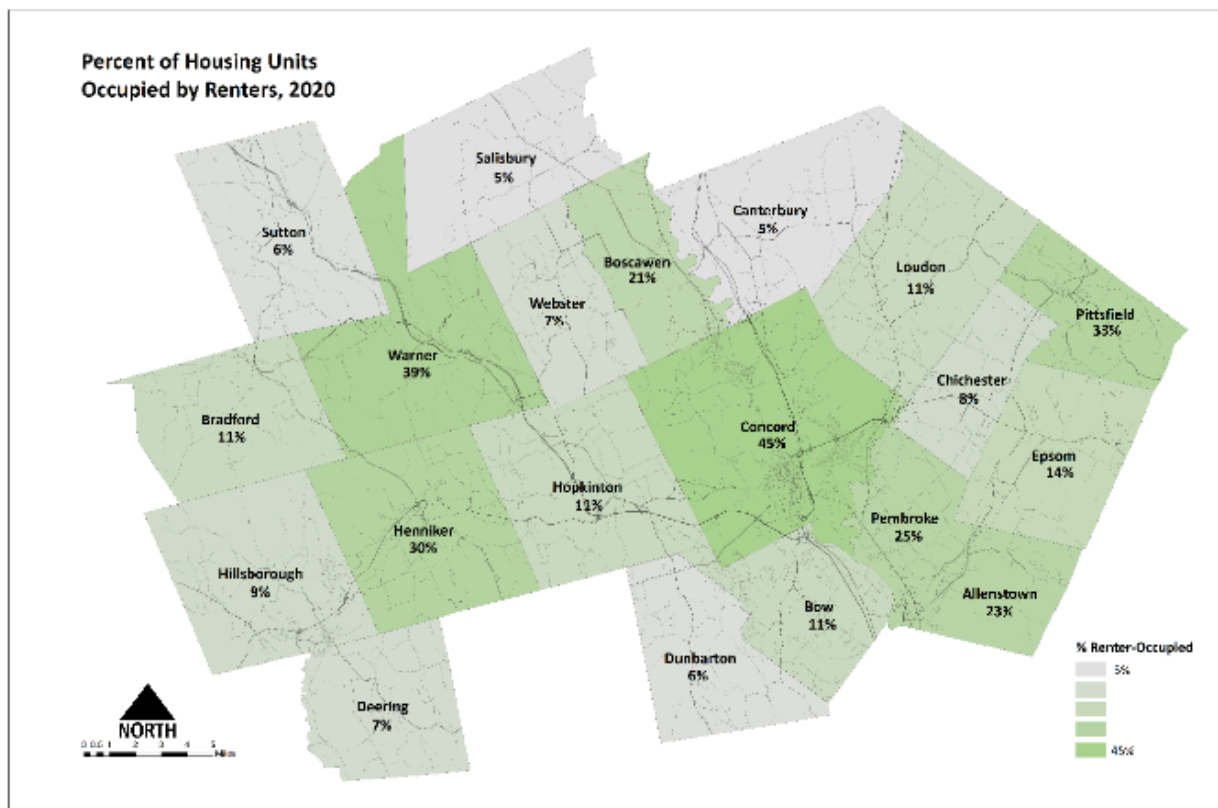
Municipality	Census 2020 Housing Units	2020 % of Households by Persons Per Household			
		1	2	3	4 or More
Allenstown	1,781	33%	27%	19%	21%
Boscawen	1,445	25%	39%	16%	20%
Bow	2,731	13%	39%	15%	33%
Bradford	638	33%	42%	10%	16%
Canterbury	932	23%	39%	13%	25%
Chichester	1,036	11%	40%	27%	21%
Concord	17,761	32%	37%	14%	17%
Deering	683	19%	50%	13%	17%
Dunbarton	1,003	14%	39%	15%	33%
Epsom	1,721	15%	42%	21%	22%
Henniker	1,828	25%	36%	19%	19%



Municipality	Census 2020 Housing Units	2020 % of Households by Persons Per Household			
		1	2	3	4 or More
Hillsborough	2,128	19%	42%	18%	21%
Hopkinton	2,214	15%	50%	12%	23%
Loudon	2,179	12%	55%	13%	20%
Pembroke	2,696	15%	39%	16%	29%
Pittsfield	1,783	35%	35%	11%	19%
Salisbury	625	24%	37%	12%	26%
Sutton	823	16%	42%	15%	26%
Warner	1,224	27%	41%	15%	16%
Webster	803	17%	49%	14%	19%
Central NH Region	46,034	24%	39%	15%	21%
New Hampshire	539,120	27%	38%	15%	20%

Source: U.S. Census Bureau, Decennial Census

2020 HOUSING UNITS % OCCUPIED BY RENTERS



Source: U.S. Census Bureau, Decennial Census



Employment by Industry and Location

The number of jobs in the Central NH Region has increased by 5,457 from 59,386 in 2010 to 64,843 in 2020. The largest industry has remained Health Care and Social Assistance, promoted by the large number of jobs provided by Concord Hospital and its multiple campuses in the region. However, the percentage of jobs created by Health Care and Social Assistance has decreased over this ten-year period. Other large industries that make up a smaller portion of jobs in 2020 from 2010 include Retail Trade, Manufacturing, and Educational Services. Public Administration is the second largest industry and increased its share of jobs in the region from 2010 to 2020.

REGION'S EMPLOYMENT BY INDUSTRY 2010, 2015, 2019 (2ND QTR)

Industry	2010		2015		2019	
	# of Jobs	% of Total Employment	# of Jobs	% of Total Employment	# of Jobs	% of Total Employment
Agriculture, Forestry, Fishing and Hunting	352	0.6%	399	0.6%	475	0.7%
Mining, Quarrying, and Oil and Gas Extraction	98	0.2%	94	0.2%	113	0.2%
Utilities	258	0.4%	217	0.3%	144	0.2%
Construction	2,087	3.5%	2,355	3.8%	2,725	4.2%
Manufacturing	4,014	6.8%	4,521	7.2%	4,220	6.5%
Wholesale Trade	3,280	5.5%	3,535	5.6%	3,686	5.7%
Retail Trade	6,714	11.3%	7,246	11.6%	7,051	10.9%
Transportation and Warehousing	918	1.5%	1,140	1.8%	1,170	1.8%
Information	485	0.8%	733	1.2%	672	1.0%
Finance and Insurance	2,561	4.3%	2,390	3.8%	2,263	3.5%
Real Estate and Rental and Leasing	548	0.9%	559	0.9%	722	1.1%
Professional, Scientific, and Technical Services	3,163	5.3%	2,990	4.8%	3,436	5.3%
Management of Companies and Enterprises	402	0.7%	333	0.5%	344	0.5%
Administration & Support, Waste Management and Remediation	1,667	2.8%	2,518	4.0%	2,377	3.7%
Educational Services	5,834	9.8%	5,425	8.7%	5,934	9.2%
Health Care and Social Assistance	11,933	20.1%	11,981	19.1%	12,006	18.5%
Arts, Entertainment, and Recreation	851	1.4%	912	1.5%	991	1.5%
Accommodation and Food Services	3,524	5.9%	3,732	6.0%	4,012	6.2%
Other Services (excluding Public Administration)	2,423	4.1%	2,554	4.1%	2,726	4.2%
Public Administration	8,274	13.9%	8,971	14.3%	9,776	15.1%
All Jobs in Central NH Region	59,386		62,605		64,843	

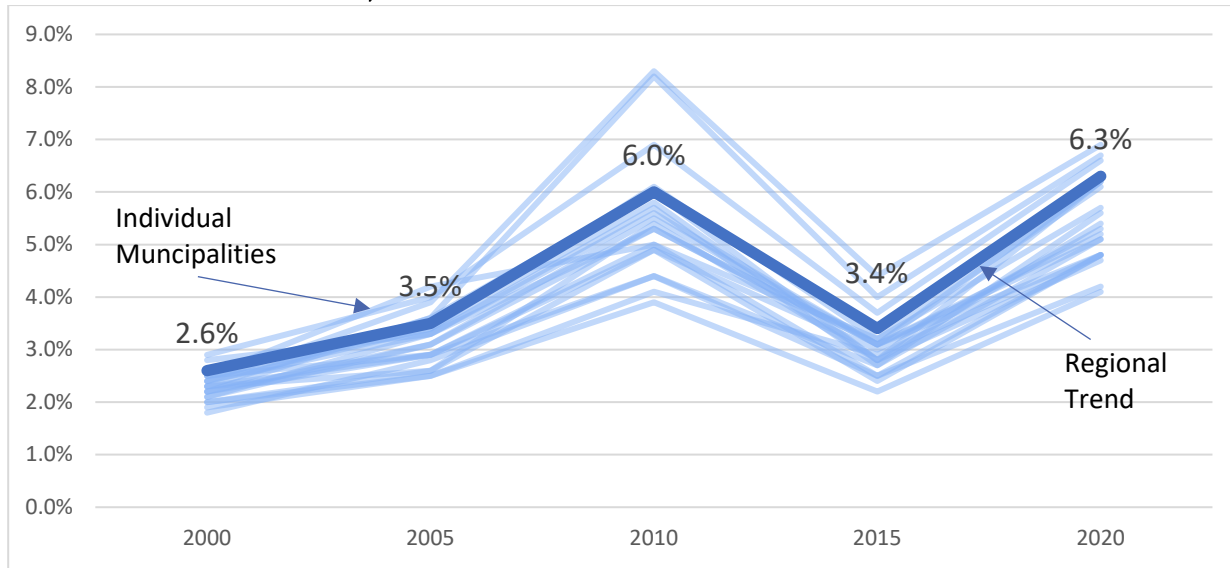
Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (Beginning of Quarter Employment, 2nd Quarter of 2002-2019)



Unemployment Rates

Unemployment in the region since 2000 has fluctuated sharply. In 2000, the rate for all communities was 2.6%, heading to 6.0% in 2010, declining to 3.4% in 2015, and increasing to 6.3% in 2020. Regional unemployment rates generally follow broader state and federal patterns tying to the economy and the housing market. In 2020, the COVID-19 Pandemic was a contributor to unemployment throughout the country. The region’s unemployment rate followed a nearly identical pattern to the State as a whole. There is a small spread in differences of unemployment rates in the towns across the Region. In 2020 Sutton had the lowest unemployment rate of 4.1% and Allenstown the highest at 6.9%.

REGIONAL UNEMPLOYMENT RATES, 2000-2020



Source: New Hampshire Employment & Labor Market Information Bureau (LMI)

Commuter Patterns

Reviewing the commuting patterns in the region pre-pandemic is a better measure to figure out what is influencing commutes. In 2014, there were more Central NH net commutes than in 2019, but overall the New Hampshire commute patterns were negative for both years. These figures imply Central NH Region added new jobs, more in 2014 than in 2019, while jobs over the state as a whole declined during the period.

REGION AND NH COMMUTING COMPARISON 2014, 2019

Total Commutes	2014 Commuting				2019 Commuting			
	Out	Within	In	Net Commutes	Out	Within	In	Net Commutes
Central NH Region	31,324	27,232	34,583	3,259	34,918	28,384	36,459	1,541
NH	349,670	311,290	307,920	-41,750	373,380	332,860	328,960	-44,420
As % of Total Commutes								
Central NH Region	34%	29%	37%	3%	35%	2%	37%	2%
NH	36%	32%	32%	-4%	36%	32%	32%	-4%

Source: U.S. Census Bureau, OnTheMap Application



School Enrollment Trends

School-age population peaked in New Hampshire in 2002 and has been in decline ever since with a reduction of 22% over the last twenty years, despite an increase in total population of almost 10% during that time period. That trend accelerated with the Covid-19 pandemic and it has shown little sign of reversing. The Central NH Region has followed a similar trajectory, with a decline of 9% in school enrollment in the last nine years, with the State declining 10%.

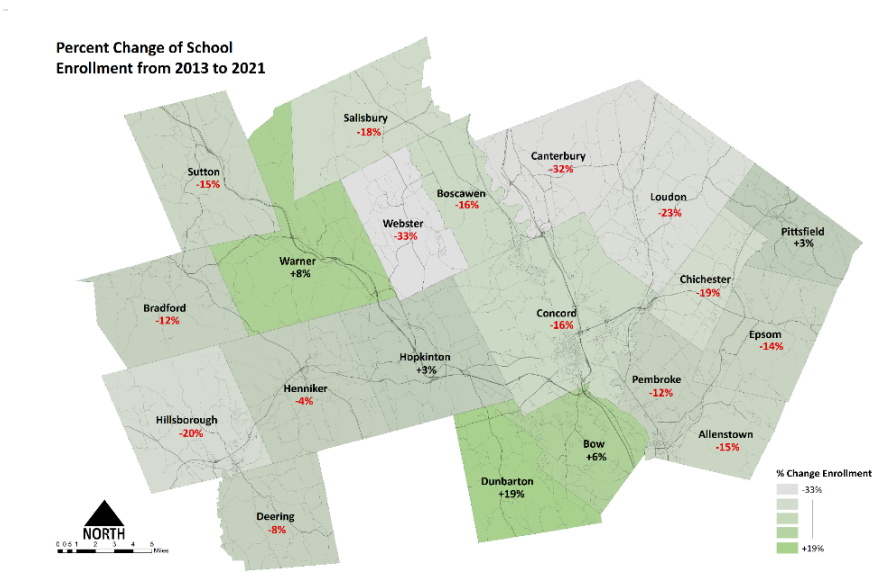
When school enrollment peaked twenty years ago, many towns were quick to adopt growth management ordinances that limited the number of new houses that could be built annually, which raised prices by limiting supply. Some municipalities also adopted residential impact fees to raise the cost and discourage the production of housing for young families. An aging population, low birthrates, and disincentives for the construction of affordable housing for families has had the consequence of threatening the existence of some small rural schools with sharp declines in enrollment, despite overall population growth. One municipality in the region that illustrates this point is the Town of Canterbury (sidebar), a small, rural community with a cherished elementary school. A recent community survey showed that residents place a high value on the school continuing in its current use. The Town has both growth management and impact fee ordinances, a high median home value when compared to neighbors, and typical rural, large lot residential zoning. Its school age population has declined more quickly than the State or the region as a whole.

School enrollment over grades from K-Readiness to High School have declined every other year since 2014, through 2020. While a few communities like Dunbarton (+19%) and Warner (+8%) experienced small net increases in enrollments during this period, the gains were offset with net decreases in Webster (-33%) and Canterbury (-32%).

FEWER STUDENTS COULD THREATEN RURAL SCHOOLS

The Canterbury Elementary School was originally constructed in the 1950s. A major addition was completed in 1991 and the school had an enrollment of over 140 students in 2006. The Town joined the Shaker Regional School District with Belmont in 1971. Education is provided for Canterbury residents, Grades K-5 at this location and middle and high school students attend classes in Belmont. In the early 2000's enrollment was at an all-time high, but in recent years it has declined. Over the past six years, elementary school enrollment has decreased by almost 11 %, and total school enrollment is down by almost 25 % in the last nine years. Tough budget choices face many small rural communities when school buildings are partly empty while operating and maintenance costs require full funding.

SCHOOL ENROLLMENT % CHANGE 2013-2021



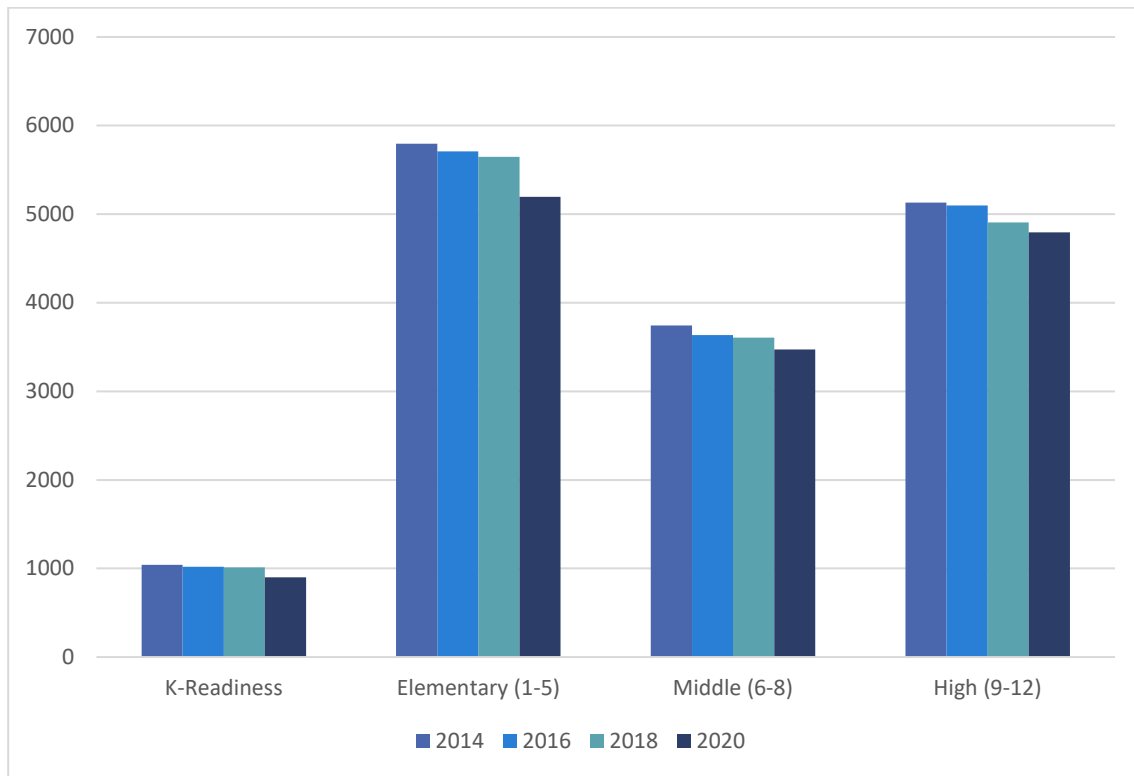
Source: NH Department of Education (both map and chart)



Consistently over all grade groups, enrollment in schools declined by 2020. Another town in the Central Region that has already faced the consequences of rising operating and maintenance costs and declining enrollment is Pembroke. Pembroke Village School was a small school in Suncook Village in the Town of Pembroke that served kindergarteners and first graders. In 2019, after years of declining enrollment, an \$8 million price tag for necessary renovations proved too much for voters and the school was closed. The school enrollment that year was 126; according to the NH Department of Education, the school capacity was 240 students. The classes were consolidated with another school in the district.

While there have been some exceptions in the region, such as growth at magnet schools in Bow and Hopkinton, the trend of enrollment has been downward. Due to high land and housing costs, rural life has become largely unaffordable for families in New Hampshire and school consolidation will likely become more common with this continuing decline. Details for individual communities are available in **Appendix A- Data Tables**.

SCHOOL ENROLLMENT TRENDS 2014-2020

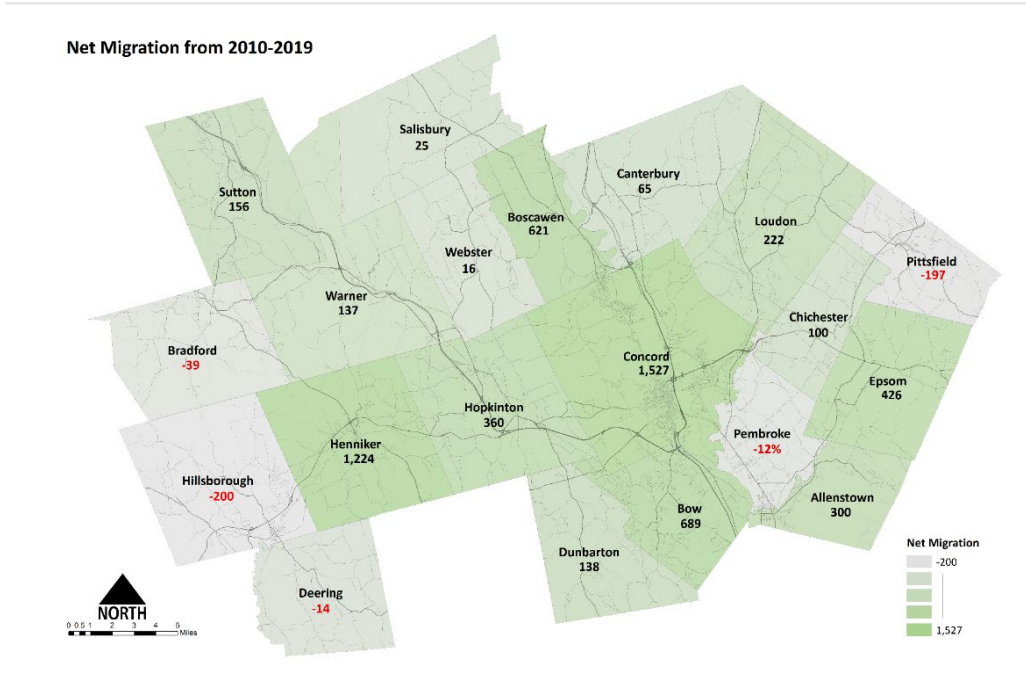


Net Migration

Net migration is obtained by calculating a community’s births and deaths then subtracting the total from the overall population increase to obtain an in-migration growth subset. Between 2010 and 2019, most of the region experienced gains from migration, like Concord (1,527) and Henniker (1,224). Some communities lost that growth subset, indicating out-migration away from the town such as Hillsborough (200) and Pittsfield (197).



NET MIGRATION TO CNHRPC REGION 2010-2019



Source: U.S. Census Bureau, Decennial Census and New Hampshire Department of State

NH HOUSING TOOLBOX HIGHLIGHT

Communities of Interest (COI)

Certain segments of the population are subject to unique challenges with regard to housing choice. It is important to understand to what extent those living in the region may comprise these groups. These “populations of interest,” or “communities of interest” (COI), include: seniors, racial and ethnic minorities, those in poverty, foreign born, refugees, veterans, single parents, limited English proficiency, disabled persons, and more. Many Communities of Interest are represented within the region, and they have many challenges when trying to secure and retain housing.

Seniors: Population Age 65 years and Over

The Central New Hampshire Region’s senior population is a growing segment of the region’s population. People over the age of 65 years of age have grown in the region by nearly 41% between 2010 and 2020, to a population of 20,713. The population of seniors within the region are disbursed fairly evenly across the region, which presents unique challenges in meeting their needs as they age.

Senior citizens often experience mobility challenges and other impairments with time, this may result in the limited use of their automobile and cause isolation. Seniors are more likely to need assistance with daily care that requires a congregate living

Accessory Dwelling Units (ADUs)

Accessory Dwelling Units, often called in-law apartments, can be useful in providing additional housing in a community. ADUs have been designated as a “use-by-right” under State law wherever single family homes are permitted since 2017. Such accessory units often serve multiple generations of family members, although the law precludes municipalities from mandating any sort of familial relation. Open the toolbox to learn more!

nhhousingtoolbox.org





arrangement. Seniors express a high preference for remaining in their homes and neighborhoods. If they must relocate due to cost or mobility, seniors want to do so on their own timetable and not due to adverse effects of decisions made by housing providers or government officials. Because New Hampshire state statute classifies age as a protected class, housing providers are not allowed to reject candidates for available housing based on the age of an individual. There are some federal and state exemptions to this rule, particularly for 55-plus age-restricted units. The benefits of allowing age-restricted communities within a municipality has been debated. 55-plus housing can be used as a means for inclusion of seniors in a community, but restrictions can also be a tool to limit families with children from moving into a community.

The increase in this population points to a continued trend of increased aging in the state and the region as a whole. An aging population tends to seek housing that is smaller, less expensive, and one-floor, if possible. Additionally, such a population may have less of a desire to drive which would mean a greater need for pedestrian-friendly communities as well as goods and services within walking distance. Lastly, opportunities for outdoor recreation and community engagement are also beneficial. The number of seniors has increased for each age cohort since 2010.

AGE 65 AND OVER BY TOWN, 2020

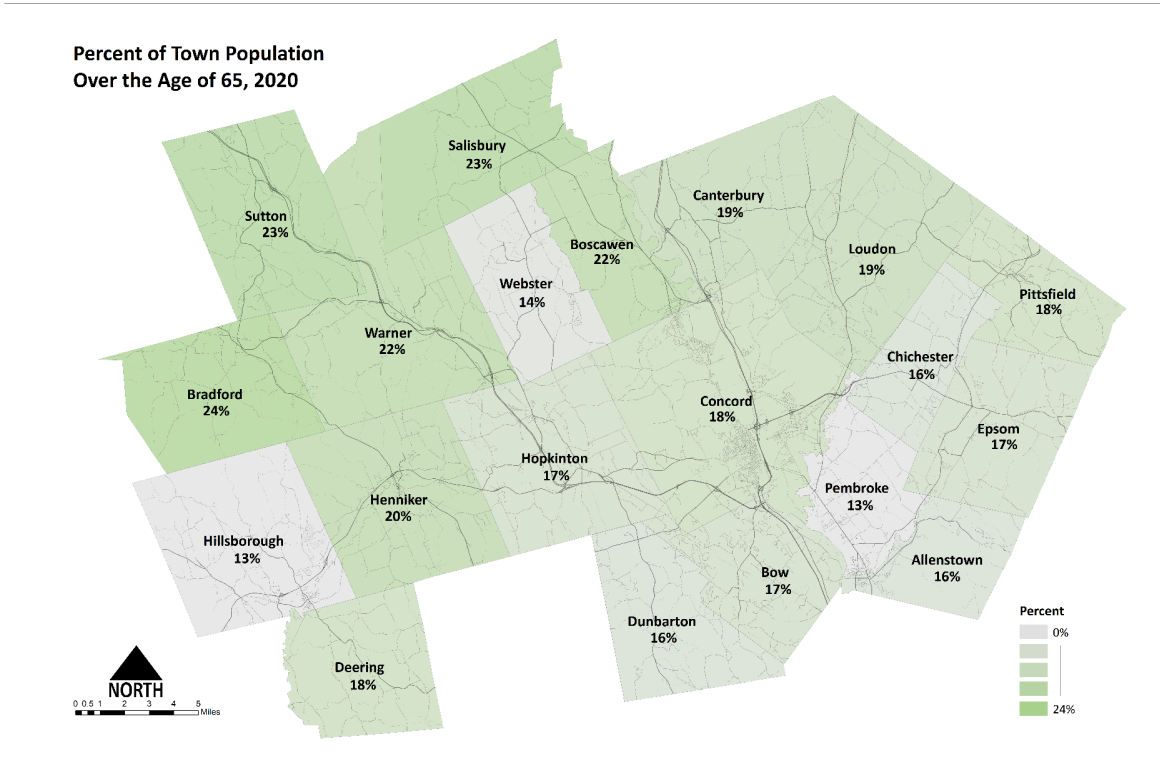
<i>Municipality</i>	Age 65-69	Age 70-79	Over 85
Allenstown	199	274	244
Boscawen	368	282	252
Bow	471	614	282
Bradford	191	122	30
Canterbury	143	223	81
Chichester	132	207	85
Concord	1,991	3478	2203
Deering	101	127	81
Dunbarton	166	229	51
Epsom	352	244	201
Henniker	520	273	7
Hillsborough	338	304	165
Hopkinton	298	458	202
Loudon	388	597	68
Pembroke	516	361	83
Pittsfield	353	194	185
Salisbury	139	186	42
Sutton	108	319	61
Warner	242	231	176
Webster	148	99	37
CNHRPC TOTAL	7,355	8,822	4,536

Source: U.S. Census Bureau, Decennial Census

The measure of senior populations is defined by persons 65 years of age and older. The senior population is calculated using US Census 2020 national demographic analysis tables. Data on age is grouped into 5-year cohorts by the Census for national demographic analysis. In the summary map, Bradford (24%), Salisbury (23%), and Sutton (23%) represent the highest local population percentages in the region. Hillsborough (13%), Pembroke (13%), and Webster (14%) have the lowest percentages of 65 and Over in their communities.



SENIORS AGE 65 AND OVER AS PERCENTAGE OF POPULATION 2020

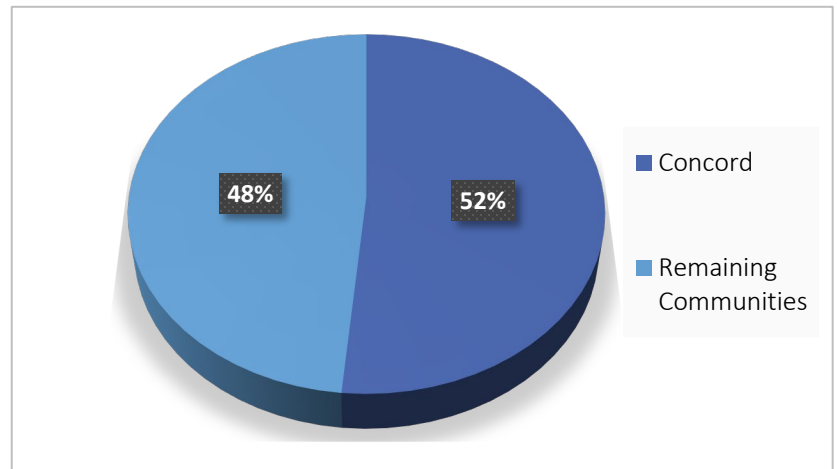


Source: U.S. Census Bureau, American Community Survey 5-Years

Racial and Ethnic Minorities

The US Census Bureau measures race and ethnicity following the OMB standards as set in 1997. The 2020 Census collected data on Hispanic origin and race in two separate questions. Race is broken into five categories of White, Black or African American, American Indian or Alaska Native, Asian, Native Hawaiian or Other Pacific Islander. In addition, the 2020 census also allowed people completing the survey to select an undefined “Other” as well as a “Two or More Races” categories. Ethnicity classifies individuals in one of two categories: “Hispanic or Latino” or “Not Hispanic or Latino.” We use the term “Hispanic or Latino” interchangeably with the term “Hispanic” and also refer to this concept as “ethnicity.” It is important to note that people of Hispanic origin may be of any race. For example, a person identified as having a race of Pacific Islander can also be identified as Hispanic. The measure of minority rate for the CNHRPC region considers both race and ethnicity when calculating minority population. The concentration of minority populations is summarized in the following figures.

TOTAL MINORITY POPULATION % IN CONCORD AND 19 TOWNS, 2020

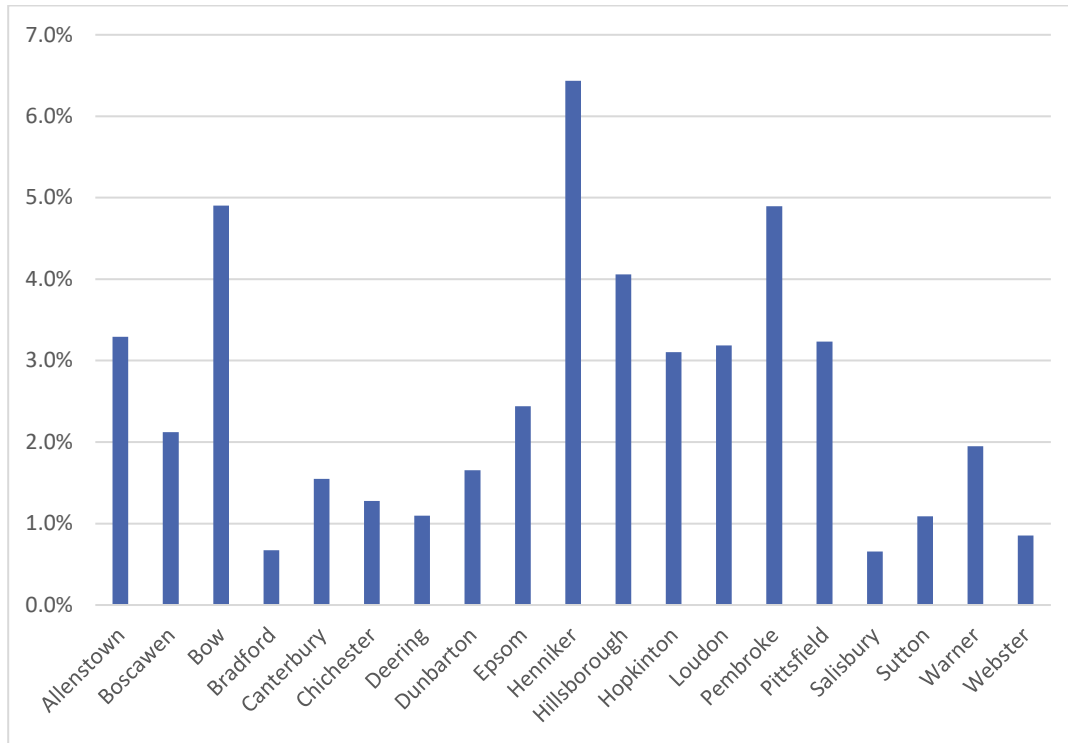


Source: U.S. Census Bureau, Decennial Census



A high concentration of minority populations exists within the City of Concord with rates declining as analysis moves out from the urban center and into rural areas of the region. The City of Concord is home to about 52% of the Region’s racial and ethnic minorities. Of the remaining 19 CNHRPC communities, Henniker (6%), Bow (5%), and Pembroke (5%) have the next greatest share of racial and ethnic minorities. The total minority population without Concord enables a readable scale.

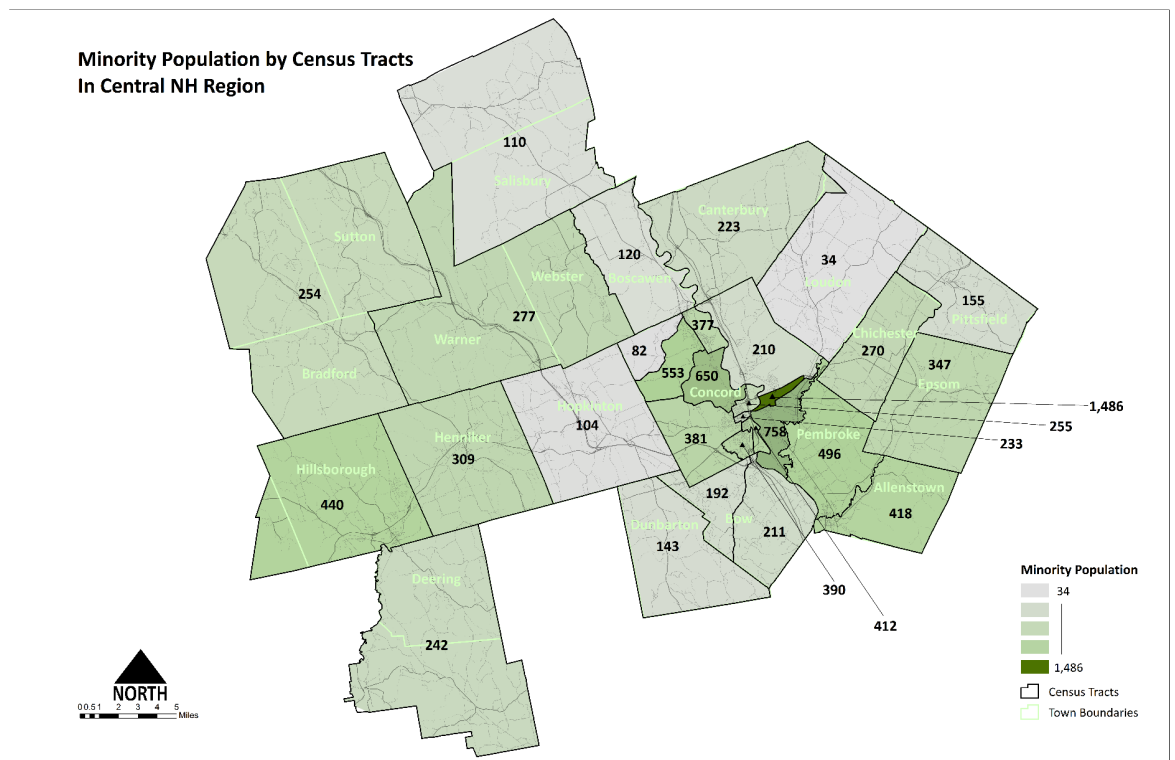
TOTAL MINORITY POPULATION IN TOWNS NOT INCLUDING CONCORD 2020



Source: U.S. Census Bureau, Decennial Census

TOTAL MINORITY POPULATION BY CENSUS TRACTS, 2020

Reviewing minority populations by 2020 Census tracts, the highest number of minority populations live in Concord and Hillsborough. Minority population is recorded based on census tracts which extend slightly beyond the Central NH Region boundaries in places. There are clear areas of high and low populations of minorities. Most notably the tract in Concord along the Heights is one of the smallest tracts





geographically but has by far the largest minority population (1,486). Three other tracts in Concord also have the next highest minority populations (758, 650, and 553) further illustrating how most minorities in the region reside in the Capitol City. The Census tract that covers Loudon has the lowest representation of minority population (34).

Single Adults (Working Age)

Single adults typically represent the youngest and newest members of the workforce. They bring with them innovation and energy that can stimulate economic growth for a community. They also may serve as volunteer firefighters, EMTs, and other community roles. Housing costs though, can be a challenge for someone new to the workforce in a one-income household. A lack of affordable housing options will lead to single adults of working age either moving to more affordable communities or choosing to live at home.

Within the Central New Hampshire region, there has been a decrease in single adults from 2010 to 2015, and 2015 to 2020. Specifically, this population has decreased by 4% and 3.7% respectively. These decreases could be addressed by finding housing solutions that increase housing choice and take affordability into account.

SINGLE ADULTS OF WORKING AGE TRENDS 2010, 2015, 2020

<i>Municipality</i>	ACS % Change 2010 to 2015	ACS % Change 2015 to 2020	ACS % Change 2010 to 2020
Allenstown	-4.0%	33.8%	28.5%
Boscawen	-23.3%	56.3%	19.9%
Bow	36.1%	-22.2%	5.9%
Bradford	36.3%	49.6%	103.9%
Canterbury	16.8%	8.4%	26.6%
Chichester	12.3%	-38.0%	-30.4%
Concord	-5.9%	-2.0%	-7.8%
Deering	-19.5%	-13.7%	-30.5%
Dunbarton	-2.5%	-12.3%	-14.5%
Epsom	82.8%	-46.7%	-2.6%
Henniker	-11.0%	33.3%	18.7%
Hillsborough	20.0%	-38.5%	-26.2%
Hopkinton	-30.8%	-6.5%	-35.4%
Loudon	128.1%	-41.8%	32.7%
Pembroke	-17.9%	-36.2%	-47.6%
Pittsfield	15.2%	53.7%	77.1%
Salisbury	65.9%	12.5%	86.6%
Sutton	21.1%	-24.7%	-8.8%
Warner	-17.5%	45.4%	20.0%
Webster	13.1%	-6.1%	6.2%
CNHRPC TOTAL	0.5%	-4.1%	-3.7%

Source: U.S. Census Bureau, American Community Survey 5-Years



People Living in Poverty

The US Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the federal family size threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the

Consumer Price Index (CPI-U). The official poverty definition uses money

POPULATION LIVING IN POVERTY 2015, 2020

<i>Municipality</i>	2015 % in Poverty	2020 % in Poverty
Allenstown	10.1%	8.5%
Boscawen	11.6%	2.6%
Bow	4.9%	2.0%
Bradford	7.1%	1.1%
Canterbury	3.7%	4.0%
Chichester	7.8%	2.5%
Concord	10.5%	8.6%
Deering	8.0%	10.1%
Dunbarton	5.8%	1.9%
Epsom	3.8%	2.6%
Henniker	9.0%	9.0%
Hillsborough	7.0%	7.7%
Hopkinton	4.4%	7.1%
Loudon	11.8%	6.4%
Pembroke	7.5%	3.8%
Pittsfield	16.1%	13.4%
Salisbury	3.8%	7.5%
Sutton	5.9%	1.0%
Warner	8.5%	7.0%
Webster	6.2%	7.0%
CNHRPC TOTAL	8.7%	6.7%

income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). The 2020 Federal threshold for poverty is \$13,171 for an individual, \$16,733 for a family of two, and escalates based on family size to an upper limit of \$53,905 for a family of nine. The poverty measure is intended to weigh household income against costs to determine the minimum amount necessary to afford basic living expenses.

The measure has some limitations as the structure of the measure does not adjust for differences in the cost of living between urban and rural areas. Poverty guidelines also do not capture other contributions to well-being, either. A family may have lots of assets, such as housing and capital gains, and still live below the poverty level. Similarly, families that receive food stamps, housing assistance, and tax credits do not count those benefits as income in calculation of poverty level.

Most communities in the region saw a decrease in poverty, though some saw an increase. It is important to remember that the most significant increases in poverty were in smaller communities with smaller numbers of those in poverty. In these communities, the addition of one or two families would result in a large percent increase. That said, housing affordability is a concern for those in poverty across the

region. Poverty rates are about 6.7% of the 2020 population.

Source: U.S. Census Bureau, American Community Survey 5-Years



Persons with Disabilities

People living with a disability seek out community-based living conditions which provide housing dignity. Many different living

POPULATION WITH DISABILITIES 2015, 2020

Municipality	% of Region's Disabled Population in 2015	% of Region's Disabled Population in 2020
Allenstown	20.9%	20.0%
Boscawen	15.2%	16.0%
Bow	9.5%	9.7%
Bradford	13.2%	10.4%
Canterbury	8.4%	13.1%
Chichester	10.6%	8.4%
Concord	14.3%	16.3%
Deering	15.0%	15.1%
Dunbarton	8.3%	8.7%
Epsom	11.1%	12.4%
Henniker	10.0%	8.6%
Hillsborough	13.0%	12.6%
Hopkinton	9.3%	12.7%
Loudon	12.8%	12.8%
Pembroke	12.6%	12.0%
Pittsfield	20.0%	21.3%
Salisbury	14.1%	14.0%
Sutton	10.1%	7.5%
Warner	13.7%	16.0%
Webster	8.4%	11.2%

arrangements can be considered appropriate based on an individuals' needs. Families with a member living with disabilities often care for their dependents well into adulthood. Data on disabled populations is collected by the US Census Bureau's 5-Year American Community Survey (ACS). The Census ACS survey collects information on hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report any one of these identified disability types are considered to meet the definition of a person with a disability.

Within the region, the distribution of disabled persons has remained relatively stable. Most communities are home to between 8% to 20% of the region's disabled population. This suggests that the housing needs for disabled persons is fairly similar across most of the region.

Source: U.S. Census Bureau, American Community Survey 5-Years

Limited English Proficiency (LEP)

The measure of Limited English Proficiency (LEP) populations is defined as individuals five years of age or older who self-identify as speaking English less than "very well" according to the US Census American Community Survey 5-Year Estimate data. Total LEP population equals the sum of all individuals who speak a language other than English and speak English less than "very well." The share of LEP individuals is tabulated as a percentage of the total population of a Census block. Because of the small sample sizes coming from small communities, the Margin of Error for a given Census block can be greater. The means the accuracy of the data may not represent actual conditions, but this data is what is available for widescale usage across the state and the US. Detailed information and data on LEP populations is downloadable from LEP.gov Map Application using the "Download State/County Level Data" buttons.

Because English is not a primary language for this population, they may have difficulty communicating in English and may need an interpreter or document translation in order to have meaningful access to federally funded programs. Title VI of the Civil Rights Act of 1964 requires recipients of Federal financial assistance to take reasonable steps to make their programs, services, and activities accessible by eligible persons with limited English proficiency.



The Central NH Region saw an increase in LEP from 1.3%, to 1.7% and 1.9% from 2010, to 2015, and 2020. From a housing perspective, LEP can lead to isolation and limited prospects for job opportunities. These factors suggest that housing solutions that are affordable and within close proximity to employment, goods and services could be beneficial.

PEOPLE WITH LIMITED ENGLISH PROFICIENCY 2010, 2015, 2020

<i>Municipality</i>	% Change 2010 to 2015	% Change 2015 to 2020	% Change 2010 to 2020
Allenstown	2.3%	1.5%	1.5%
Boscawen	0.6%	1.3%	0.2%
Bow	0.9%	0.8%	0.7%
Bradford	1.6%	0.0%	0.5%
Canterbury	0.9%	0.4%	0.7%
Chichester	0.6%	0.5%	0.7%
Concord	2.1%	3.1%	4.4%
Deering	0.0%	0.2%	1.3%
Dunbarton	1.6%	0.8%	0.5%
Epsom	1.2%	0.5%	0.4%
Henniker	0.2%	0.6%	1.1%
Hillsborough	0.1%	0.0%	0.1%
Hopkinton	0.4%	0.7%	0.0%
Loudon	0.8%	0.2%	0.0%
Pembroke	0.6%	1.9%	0.2%
Pittsfield	0.4%	2.4%	0.5%
Salisbury	0.0%	0.2%	0.0%
Sutton	0.3%	0.8%	0.0%
Warner	1.6%	0.9%	0.0%
Webster	0.2%	0.0%	0.3%
CNHRPC TOTAL	1.3%	1.7%	1.9%

Source: U.S. Census Bureau, American Community Survey 5-Years

Low-Income (Extremely Low-Income and Very Low-Income) Households

The Department of Housing and Urban Development (HUD) uses set income limits to determine the eligibility of applicants to HUD assisted housing programs. Low-Income, Extremely Low-Income, and Very Low-Income Limits are all based on the median family income for the defined area. According to HUD, Low-Income families are those whose incomes do not exceed 80 percent of the median family income for the area, and Very Low-Income families are those whose incomes do not exceed 50 percent of the median family income for the area.

The Extremely Low-Income limits are calculated using a few additional guidelines. Extremely Low-Income limits, since the 2014 Consolidated Appropriations Act, have been calculated as 60 percent of the Section 8 very low-income limits in all states except for Alaska and Hawaii, which have separate poverty guidelines. Puerto Rico and other territories are also excluded from this method of calculation. HUD explains, once the calculation of 60 percent of the Section 8 very low-income limits have been completed, “they are then compared to the appropriate poverty guideline and if the poverty guideline is higher, that value is chosen. If the poverty guideline is above the very low-income limit at that family size, the extremely low-income limit is set at the very low-income limit because of the definition of extremely low-income limits caps them at the very low-income levels.”



Income limits are then adjusted for family size, except in the case where the extremely low-income limits are set at the poverty income threshold. 2022 median family income in an area is calculated based on 2019 ACS or PRCS median family incomes which are then used to establish Fair Market Rent areas.

Across the region, the percentage of Extremely Low and Very Low Renters decreased between 2009 and 2018 (25% to 16% and 22% to 17.8%, respectively). Extremely Low Income Owner-Occupied decreased during the same time period from 4% to about 3%. Very Low Income Owner-Occupied families increased from about 5.8% to 6.1%. The decrease suggests wages are increasing, but there are still a lot of renters and owners with lower incomes. Further, the slight increase in Very Low Income Owners suggests tightening finances for some families. Overall, continued efforts to provide affordable housing throughout the region could help alleviate pressures associated with lower incomes.

LOW INCOME OWNER AND RENTER HOUSEHOLDS 2013-2018

Municipality	Extremely Low Income %				Very Low Income %			
	Owner Occupied 2009-2013	Renter Occupied 2009-2013	Owner Occupied 2014-2018	Renter Occupied 2014-2018	Owner Occupied 2009-2013	Renter Occupied 2009-2013	Owner Occupied 2014-2018	Renter Occupied 2014-2018
Allenstown	11.6%	20.0%	7.9%	36.8%	7.7%	40.0%	13.9%	6.3%
Boscawen	8.7%	33.3%	4.7%	29.6%	10.2%	28.2%	16.9%	27.8%
Bow	2.9%	21.3%	2.9%	21.0%	4.3%	24.6%	3.5%	37.1%
Bradford	10.5%	5.3%	6.1%	31.3%	9.5%	33.3%	15.7%	31.3%
Canterbury	1.2%	44.4%	7.3%	8.0%	4.8%	8.9%	8.9%	90.0%
Chichester	9.0%	0.0%	2.9%	5.0%	7.3%	15.0%	8.6%	25.0%
Concord	4.3%	23.7%	5.6%	23.0%	9.1%	20.5%	7.8%	18.9%
Deering	10.7%	20.0%	3.8%	4.4%	12.3%	13.3%	8.5%	27.8%
Dunbarton	3.9%	9.1%	0.4%	5.7%	7.8%	3.6%	5.6%	14.3%
Epsom	9.4%	26.2%	2.5%	21.9%	8.1%	21.4%	9.9%	13.7%
Henniker	4.5%	31.6%	7.1%	35.9%	5.0%	25.4%	4.9%	13.0%
Hillsborough	9.0%	45.3%	4.7%	26.5%	10.1%	14.2%	11.9%	10.2%
Hopkinton	3.4%	0.0%	2.7%	14.0%	2.9%	14.5%	4.8%	10.0%
Loudon	6.0%	26.3%	4.5%	23.8%	10.8%	17.5%	13.4%	9.5%
Pembroke	4.2%	29.5%	2.8%	16.9%	7.2%	32.5%	7.3%	11.3%
Pittsfield	4.4%	47.5%	4.5%	53.1%	15.8%	15.2%	7.6%	11.7%
Salisbury	5.2%	50.0%	6.2%	0.0%	7.2%	8.0%	9.3%	0.0%
Sutton	4.5%	10.5%	2.1%	20.0%	8.2%	26.3%	8.6%	20.0%
Warner	2.9%	13.3%	2.6%	32.4%	9.2%	13.3%	11.3%	17.6%
Webster	7.7%	23.5%	6.5%	15.4%	6.9%	29.4%	2.2%	30.8%
CNHRPC TOTAL	4.0%	25.0%	3.1%	16.1%	5.8%	22%	6.1%	17.8%

Source: HUD Office of Policy Development and Research, Comprehensive Housing Affordability Strategy (CHAS)

Recent Immigrants

Like the US at large, immigration has played an important role in the growth, development, and character of New Hampshire for centuries. Immigrants bring innovation and energy to the region, state and country. Housing challenges for immigrants are similar to those of other groups, specifically, housing cost and potential isolation. As described elsewhere in this Plan, Merrimack County’s foreign born population is roughly 8,088 individuals, with about 1,985 entering the US in 2010 or later. For the State of New Hampshire, there are approximately 82,622 foreign born persons, with about 22,091 arriving in 2010 or later. Similar to other groups, affordability, housing choice, and proximity to goods, services, and employment are beneficial.



RECENT IMMIGRANTS 2010- 2020

<i>Citizenship</i>	New Hampshire		Merrimack County	
	Total	Entered US 2010 or later	Total	Entered US 2010 or later
Naturalized citizen	56.90%	14.60%	60.60%	16.80%
Not a citizen	43.10%	85.40%	39.40%	83.20%
<i>World Region of Birth</i>				
Europe	24.00%	11.30%	26.70%	10.00%
Asia	36.80%	51.70%	35.30%	55.90%
Africa	7.60%	12.20%	11.90%	21.20%
Oceania	0.60%	0.60%	1.80%	3.30%
Latin America	20.70%	21.50%	10.90%	6.50%
Northern America	10.30%	2.70%	13.50%	3.10%
Foreign Born Population	82,622	22,091	8,088	1,985

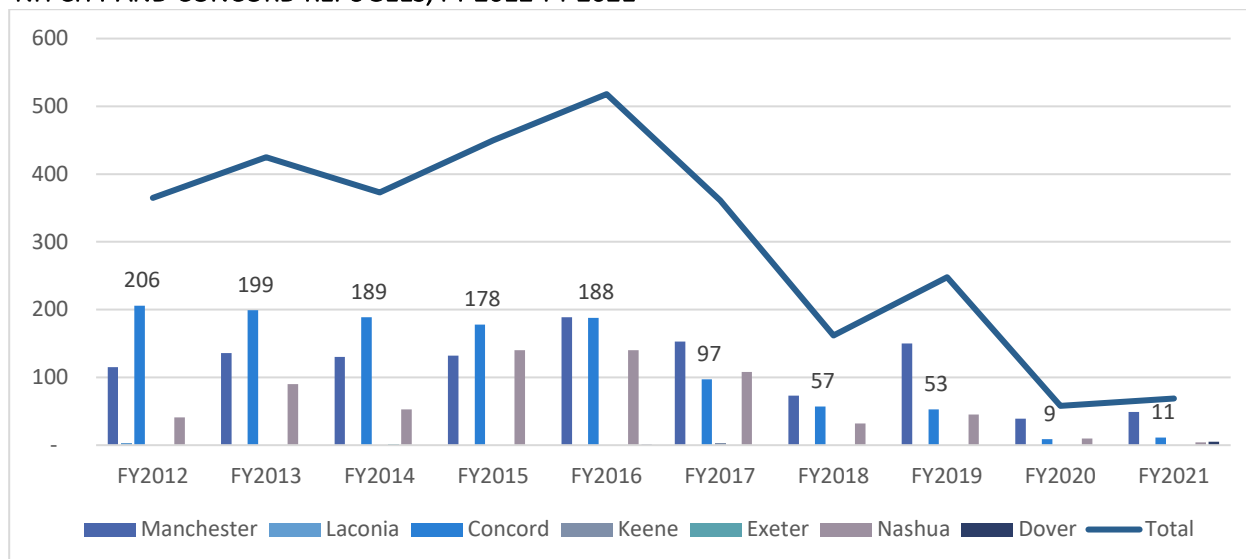
Source: U.S. Census Bureau, American Community Survey 5-Years

Refugees

Like immigrants, refugees represent an influx of foreign-born persons into the region. Whereas immigrants may be single or of working age, refugees are more likely to be families with young children. Their needs are similar in that they need housing that is affordable, as well as access to goods, services, and jobs, but they often also have child care needs as well. Further, there may be a greater need for access to medical or social services due to fleeing wars, natural disasters or other trauma in their country of origin. Lastly, as young families, contribute by bringing children to the community and by increasing diversity.

Between FY 2012 and FY 2021, Concord and Manchester attracted the most refugees in the state, followed by Nashua. Of note is that the number of refugees coming into the state overall has decreased since FY 2018. Despite these changes, it is important to ensure that housing choice and affordability are available for refugees.

NH CITY AND CONCORD REFUGEES, FY 2012-FY 2021



Source: NH Department of Health and Human Services, Office of Health Equity- Refugee Program



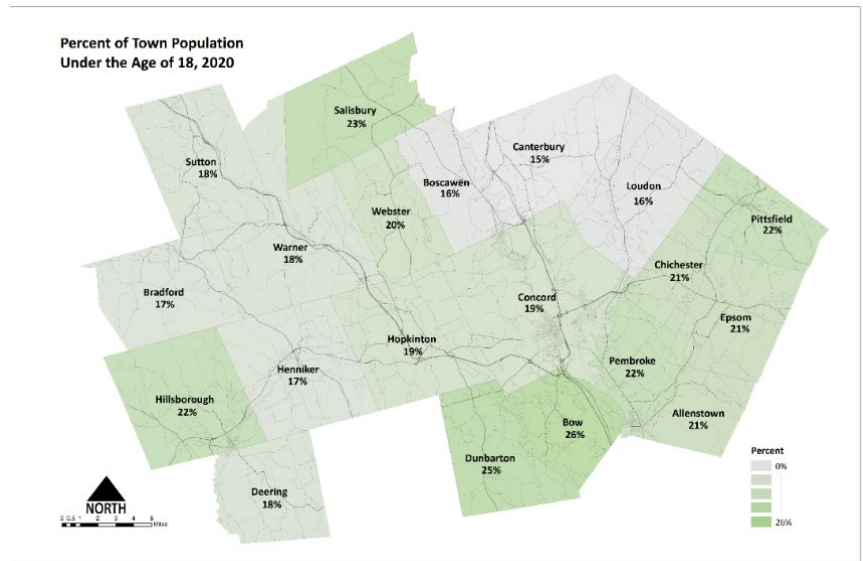
Youth Under 18

The region’s child population is decreasing, while also becoming more diverse. During the last decade, the Under 18 population in the region has declined by nearly 11% while the Over 65 population as increased by nearly 41%. In-migration has become a primary source of new residents, including immigrants from other national origins. That has translated into a significant increase in the percentage of non-white kids in the region. For example, Merrimack County has a foreign born population of 8,088 individuals, with about 1,985. Safe and stable housing is essential for families with children, yet some families face challenges when renting. A landlord may try to impose specific rules just for families with children or reserve certain apartments for adults only. Regardless of parental status or legal guardianship for a child, or being pregnant, a housing provider cannot use this as a reason restrict access to housing. According to the 2020 Census, youth are 34% of the region’s population with a count of 47,550 individuals. Relative to housing, youth can experience both homelessness and/or cases of housing discrimination.

YOUTH UNDER AGE 18 AS PERCENTAGE OF POPULATION 2020

YOUTH UNDER AGE 18

Municipality	Under 18		
	# 2010	% Change	# 2020
Allenstown	1033	-8.6%	944
Boscawen	1003	-35.4%	648
Bow	2167	-3.7%	2087
Bradford	243	-2.9%	236
Canterbury	569	-35.5%	367
Chichester	617	-6.5%	577
Concord	8846	-7.9%	8,144
Deering	478	-36.6%	303
Dunbarton	646	8.2%	699
Epsom	1206	-16.2%	1011
Henniker	939	-7.6%	868
Hillsborough	1772	-23.7%	1352
Hopkinton	1275	-15.7%	1075
Loudon	1244	-28.2%	893
Pembroke	1599	0.6%	1608
Pittsfield	912	0.0%	912
Salisbury	303	16.5%	353
Sutton	412	-7.5%	381
Warner	544	-2.2%	532
Webster	385	6.0%	408
CNHRPC TOTAL	26,193	-10.7%	23,398



Source: U.S. Census Bureau, American Community Survey 5-Years

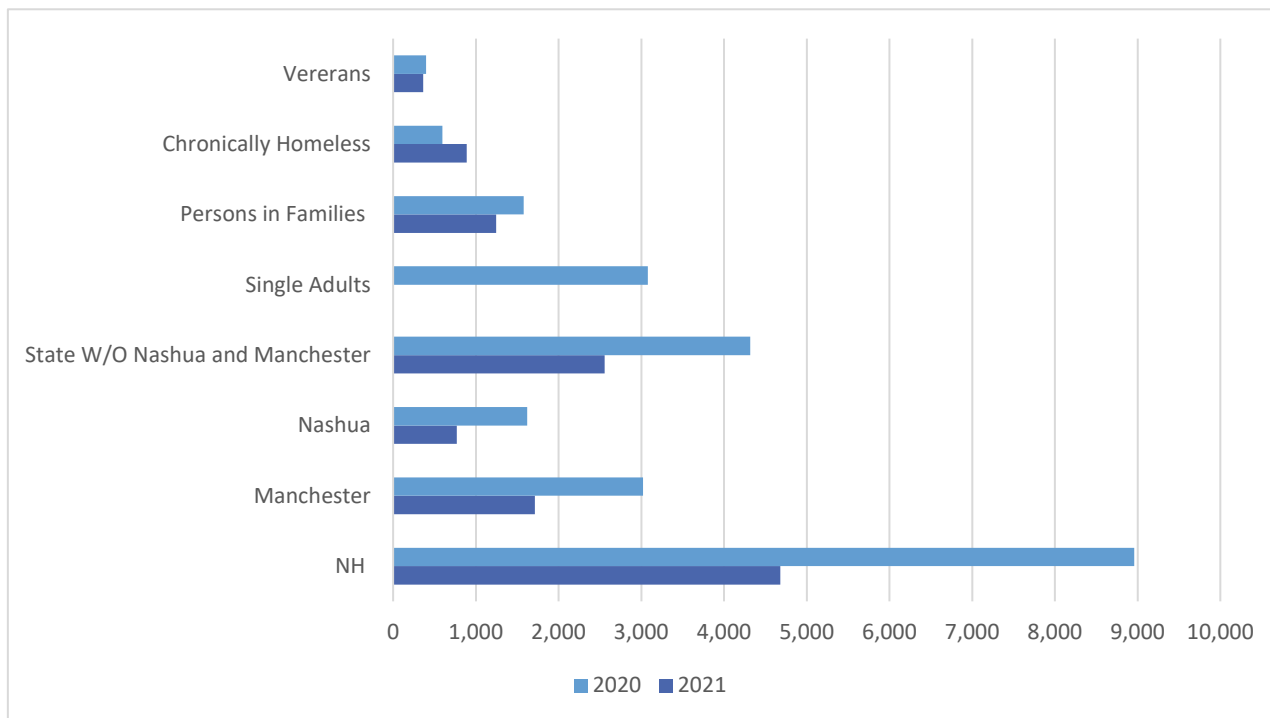


Homeless Populations 2019-2021

Homeless persons include those who were currently sheltered, unsheltered and temporarily doubled-up. The State of Homelessness in New Hampshire Annual Report 2021 by the NH Coalition to End Homelessness indicated subpopulations of homeless people considered: Chronic Homelessness, Family Homelessness, Veteran Homelessness, Unsheltered Homelessness, Student Homelessness, Racial and Ethnic Disparity in Homelessness. Point-in-Time Counts of people who are homeless in New Hampshire counted 1,491 people in 2021, 1,675 in 2020, and 1,382 in 2019 but little data are available related to location. Discussions with CNHRPC region municipalities, particularly Police Departments, have anecdotally identified small and mid-sized communities of homeless encampments along the Merrimack River, Soucook River, other rivers and large ponds on both private and public parcels. Once an encampment is displaced, it often relocates to another section of the same water body. General strategies to address homelessness in New Hampshire include: Build more affordable housing and subsidize costs to make it affordable to more people with low incomes; Help people increase their incomes through education, training, and employment at housing-wage jobs; and Provide permanent housing and intensive case management and supportive services for those with severe mental health and substance use disorders to stabilize them in housing first and then make recovery treatment services available.

Chronic homelessness increased between 2020 and 2021 in the state while other areas have decreased. Homelessness state-wide dropped roughly in half between 2020 and 2021. Homelessness did increase slightly, though. Municipalities can address chronic homelessness by ensuring that zoning can allow for not only affordable housing, but services, including mental health services, near such housing and places of employment.

HOMELESS POPULATIONS 2020, 2021



Source: NH Coalition to End Homelessness, Point In Time Counts



Families That Rent

Rental housing plays an important role in the housing landscape in New Hampshire. Renters come from all walks of life – young adults, families, to downsizing seniors. Of note is that a family with one or more children will need at least a two-bedroom apartment – a room for the parents and one for the children. Young families can have a positive impact on a municipality by bringing youth to the community. This can spur economic development among other community benefits. Ensuring adequate housing supply is, therefore, key to meeting these needs.

In the Central NH Region, about 13% to 14% of the families are renters as displayed in the Families That Rent table, a regionally consistent proportion over the decade. This would suggest that a similar share of the rental stock in the region would need to be at least two-bedroom units to accommodate this share of the market. To meet this need, zoning ordinance should ensure that multiple bedroom units are permissible in portions of the community.

PERCENTAGE OF FAMILIES THAT RENT 2010, 2020

<i>Municipality</i>	Families as % of Renter Households 2010	Families as % of Renter Households 2020
Allenstown	22.8%	6.6%
Boscawen	9.6%	8.4%
Bow	4.1%	6.3%
Bradford	8.6%	3.3%
Canterbury	3.6%	1.7%
Chichester	0.9%	6.9%
Concord	21.8%	21.8%
Deering	5.6%	3.8%
Dunbarton	8.0%	3.5%
Epsom	6.8%	7.7%
Henniker	12.0%	12.7%
Hillsborough	12.2%	6.0%
Hopkinton	5.1%	7.8%
Loudon	8.3%	6.1%
Pembroke	15.1%	17.1%
Pittsfield	18.7%	12.4%
Salisbury	5.7%	5.0%
Sutton	6.1%	4.3%
Warner	11.2%	20.8%
Webster	2.5%	1.9%
CNHRPC TOTAL	14.6%	13.6%

Source: U.S. Census Bureau, American Community Survey 5-Years

Racial & Ethnic Dissimilarity Index

The US Department of Housing and Urban Development uses a *Dissimilarity Index* to gauge instances of racial or ethnic segregation. The index measures how evenly two groups are distributed across a component area and the larger area of which it is part. **A score of 0 indicates perfect integration, while a score of 100 signals perfect segregation.** The *Dissimilarity Index* is simple to use and calculate but it does have limitations. For instance, when the group in question is very small, it often overestimates the level of segregation of that group. Therefore, to be most reliable the group in question’s population should be checked to ensure it is large enough for the index to be reliable. In the Central NH Region, Not Hispanic or Latino



Native Hawaiian or other Pacific Islander populations have the highest levels of segregation according to the *Dissimilarity Index*, but because the population is so small, the figure should be treated skeptically.

Within both the Central NH Region and the state, two groups scored Moderate levels of integration when compared to the Non-Hispanic/Latino White population and comprised up at least 1% of the total population: Blacks or African Americans (51.9) and Asians (53.3). The Central NH Region has a smaller Hispanic/Latino group (32.4) than the statewide proportion, categorized as Low segregation in the *Dissimilarity Index*.

RACIAL DISSIMILARITY INDEX 2020

White means Not Hispanic or Latino	Any Minority : White	Hispanic or Latino of Any Race: White*	Black or African American: White*	Asian: White*	American Indian or Alaska Native: White*	Not Hispanic or Latino Native Hawaiian or Other Pacific Islander: White*	Some Other Race: White*	Multiracial : White*
Dissimilarity Index	29.7	32.4	51.9	53.3	70.7	96.2	81.1	34.6
Level of Segregation	Low	Low	Moderate	Moderate	High	High	High	Low
=> 1% of Total Central NH Region Population?	Yes	Yes	Yes	Yes	No	No	No	Yes
Dissimilarity Index	32.0	41.5	51.7	46.8	69.5	82.5	73.3	30.4
Level of Segregation	Low	Moderate	Moderate	Moderate	High	High	High	Low
=> 1% of Total NH Population?	Yes	Yes	Yes	Yes	No	No	No	Yes

Source: U.S. Census Bureau, American Community Survey 5-Years as calculated

Housing Unit Trends and Characteristics

Note the counts differ between ACS 5-Year and Decennial Census, so the two groups are not used within the same dataset for comparison. The 2020 Decennial and ACS counts are known to have some inaccuracies which should be rectified by the 2025 housing unit counts. For purposes of discussion and analysis, both sets of data have value today in the 2023 RHNA.

The age of housing, type of housing, number of bedrooms, occupied versus vacant units and how these characteristics trends over time are considered when evaluating the Central NH Region housing stock.



Number of Housing Units

The number of total housing units increased by 1,207 in the region between 2010 and 2020. The units were 93.3% occupied in 2020 as compared to 91.3% occupied in 2010, a 2.0% difference. The towns of Bow, Loudon, and Pembroke had the lowest vacancy rates in the region at 3%.

TOTAL HOUSING UNITS, OCCUPIED AND VACANT 2010, 2015, 2020

<i>Municipality</i>	2010 Total Housing Units			2020 Total Housing Units		
	Units	% Occupied	% Vacant	Units	% Occupied	% Vacant
Allenstown	1,881	93%	7%	2,023	96%	4%
Boscawen	1,453	94%	6%	1,522	95%	5%
Bow	2,807	96%	4%	3,009	97%	3%
Bradford	917	73%	27%	906	74%	26%
Canterbury	1,002	91%	9%	1,066	90%	10%
Chichester	963	95%	5%	1,037	96%	4%
Concord	18,852	93%	7%	19,085	95%	5%
Deering	932	79%	21%	919	84%	16%
Dunbarton	1,077	94%	6%	1,148	96%	4%
Epsom	1,839	93%	7%	1,992	95%	5%
Henniker	1,928	92%	8%	1,839	90%	10%
Hillsborough	2,896	83%	17%	2,836	86%	14%
Hopkinton	2,381	93%	7%	2,451	94%	6%
Loudon	2,081	94%	6%	2,234	97%	3%
Pembroke	2,872	94%	6%	2,985	97%	3%
Pittsfield	1,769	89%	11%	1,770	93%	7%
Salisbury	598	86%	14%	609	89%	11%
Sutton	985	77%	23%	1,003	79%	21%
Warner	1,358	82%	18%	1,360	86%	14%
Webster	849	86%	14%	853	90%	10%
Central NH Region TOTAL	49,440	91.3%	8.7%	50,647	93.3%	6.7%

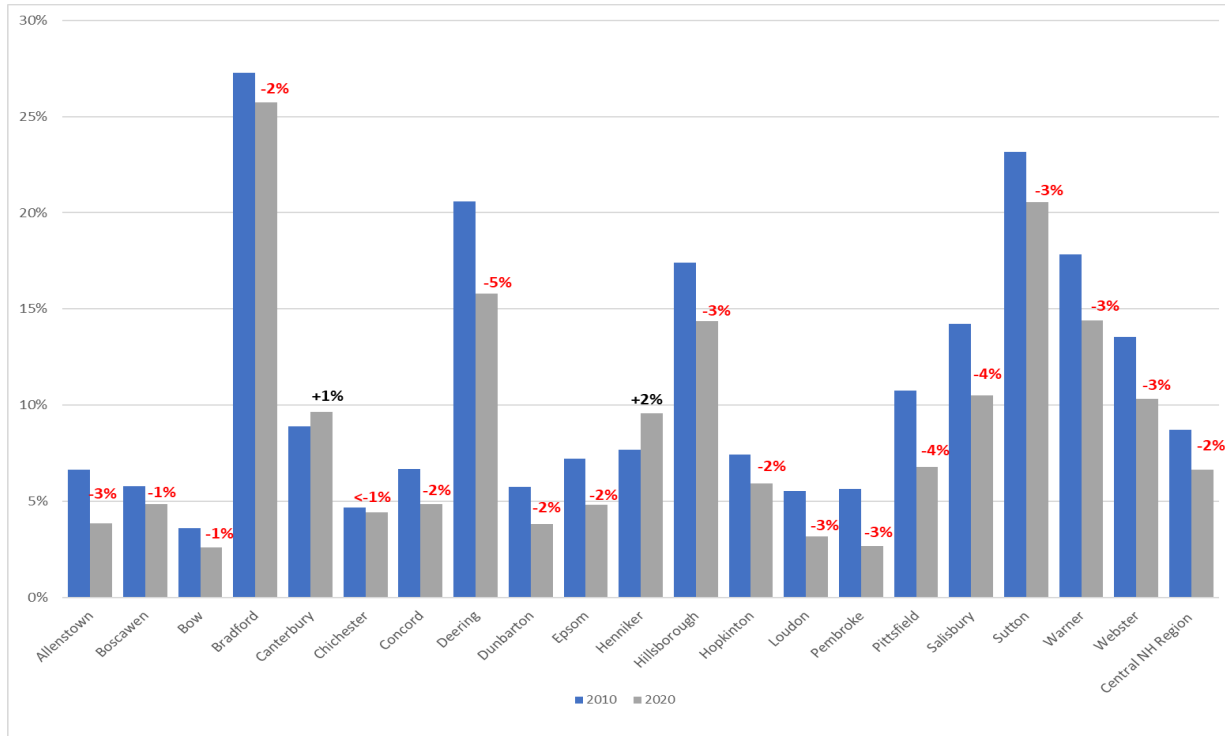
Source: U.S. Census Bureau, American Community Survey 5-Years



Vacant Housing Units

Bradford and Sutton had the highest percentage of vacant units with 26% and 21% respectively. All towns except for Canterbury, Chichester, and Henniker had few numbers of vacant units from 2010 to 2020.

PERCENT CHANGE IN VACANT HOUSING UNITS 2010-2020

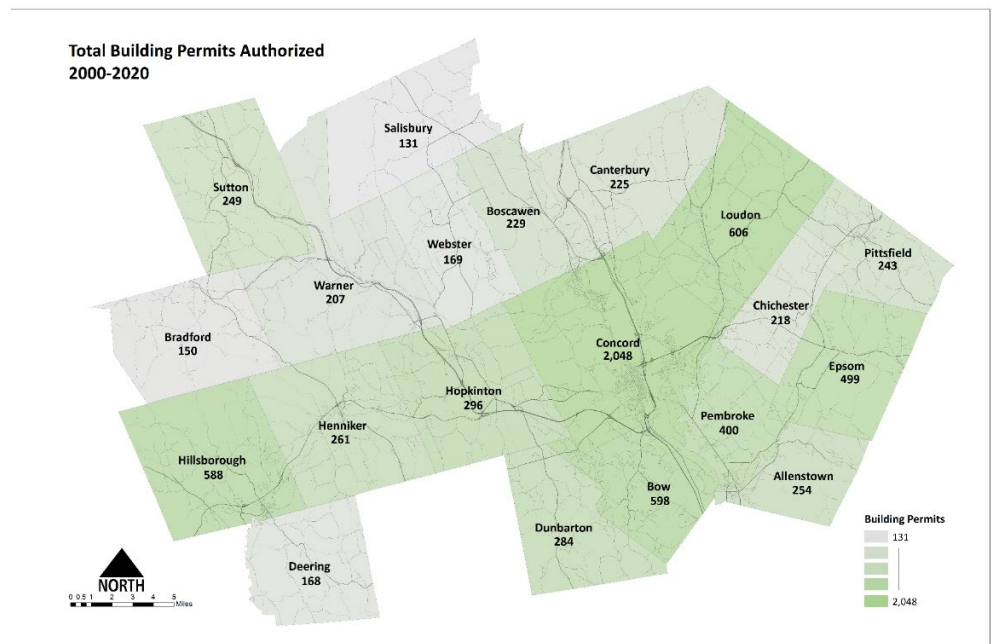


Source: U.S. Census Bureau, American Community Survey 5-Years

Number of Units Authorized by Building Permit Since 2000

NEW HOME CONSTRUCTION AUTHORIZED BY BUILDING PERMITS 2000-2020 (20 YEARS)

From 2000 to 2020 there have been 7,814 building permits issued in the Central NH Region. The majority (55%) were issued between 2000-2005 then the rate decreased. Between 2006 and 2010 1,396 building permits were issued (18%) before even fewer were issued between 2011 and 2015 with only 725 (9%). There was a slight increase to 970 total building permits between 2016 and 2020 (12%). While a disproportionate number of permits were issued in the city of Concord, the remaining towns follow the same trend. Source: NH Office of Planning and Development





Of the total building permits issued during this period 1,707 (22%) were multi-family units. The number of Multi-Family building permits remained more consistent as the total number of permits dropped, comprising a larger percent of the yearly permits authorized. Concord (49%), Pembroke (43%), and Bow (33%) issued the greatest percentages of multi-family permits between 2000-2020.

**NEW HOME MULTI-FAMILY CONSTRUCTION AUTHORIZED
BY BUILDING PERMITS 2000-2020 (20 YEARS)**

<i>Municipality</i>	Total Building Permits	Multi-Family Units	% Multi-Family
Allenstown	254	48	18.9%
Boscawen	229	64	27.9%
Bow	598	195	32.6%
Bradford	150	0	0.0%
Canterbury	225	6	2.7%
Chichester	218	4	1.8%
Concord	2,048	997	48.7%
Deering	168	9	5.4%
Dunbarton	284	13	4.6%
Epsom	499	43	8.6%
Henniker	261	20	7.7%
Hillsborough	588	21	3.6%
Hopkinton	296	48	16.2%
Loudon	606	30	5.0%
Pembroke	400	173	43.3%
Pittsfield	243	4	1.6%
Salisbury	131	5	3.8%
Sutton	249	2	0.8%
Warner	207	20	9.7%
Webster	169	5	3.0%
Central NH Region TOTAL	7,814	1,707	21.8%

Source: NH Office of Planning and Development

Age of Housing Stock

The age of housing stock can be an indicator of its condition, especially in relation to buildings built prior to certain building and fire codes. Older structures are more complicated to improve or repair. In the Central NH Region 4% of owner-occupied and 5% of renter-occupied household structures were built in or before the 1940s. The largest percentage of housing structures were built in the 1980s with 23% of owner-occupied structures and 34% of renter-occupied structures being constructed in this decade. Only 5% of owner-occupied and 4% of renter-occupied structures were constructed in 2010 or later within the region. Renters occupy the oldest housing units. Not all ACS 5-Year respondents answered the question, but of those who did, the numbers of renters to owners indicates owners live in the newest homes.



OWNER VS RENTER OCCUPIED HOUSEHOLDS BY STRUCTURE AGE, 2020

Municipality	Owner-Occupied					Renter-Occupied				
	Earlier than 1949	1941 - 1969	1970- 1999	2000- 2009	2010 or Later	Earlier than 1949	1941 - 1969	1970- 1999	2000- 2009	2010 or Later
Allenstown	8.0%	5.3%	3.9%	4.5%	6.3%	8.2%	5.3%	3.6%	2.1%	0.0%
Boscawen	6.5%	5.9%	2.9%	1.9%	5.1%	0.0%	3.3%	3.1%	1.3%	0.0%
Bow	3.5%	6.9%	10.1%	4.5%	8.4%	1.9%	1.5%	1.6%	9.8%	25.5%
Bradford	2.2%	1.5%	1.5%	1.9%	2.7%	0.0%	0.5%	0.4%	0.0%	0.0%
Canterbury	3.9%	1.4%	3.0%	3.1%	2.7%	0.0%	0.0%	0.4%	0.0%	0.0%
Chichester	1.6%	2.2%	3.4%	3.2%	5.2%	0.0%	0.2%	0.4%	5.6%	0.0%
Concord	33.7%	32.3%	24.2%	27.3%	24.0%	57.0%	59.3%	66.5%	67.2%	62.0%
Deering	1.1%	2.5%	1.8%	3.3%	1.0%	0.0%	0.2%	0.3%	0.8%	0.0%
Dunbarton	3.1%	1.8%	3.3%	4.1%	7.1%	0.0%	0.7%	0.6%	0.0%	0.0%
Epsom	0.0%	2.5%	6.3%	5.6%	2.3%	2.1%	1.6%	2.1%	6.6%	0.0%
Henniker	2.2%	2.9%	4.9%	2.7%	4.3%	16.4%	2.9%	1.6%	0.0%	7.6%
Hillsborough	0.0%	3.0%	5.3%	12.0%	1.2%	0.0%	2.6%	1.3%	0.0%	0.0%
Hopkinton	4.9%	9.5%	6.0%	4.3%	3.9%	0.0%	0.9%	1.7%	0.0%	0.0%
Loudon	1.4%	3.0%	6.8%	5.5%	10.4%	0.0%	2.4%	1.9%	4.3%	4.9%
Pembroke	13.6%	11.7%	5.4%	3.1%	2.6%	5.8%	8.6%	4.8%	0.0%	0.0%
Pittsfield	5.2%	0.7%	3.8%	3.7%	1.0%	8.6%	3.4%	4.3%	0.0%	0.0%
Salisbury	0.8%	0.8%	1.4%	2.6%	1.6%	0.0%	0.1%	0.3%	0.0%	0.0%
Sutton	3.9%	1.5%	2.0%	2.3%	3.3%	0.0%	0.3%	0.5%	0.0%	0.0%
Warner	1.3%	1.7%	1.7%	2.1%	4.7%	0.0%	5.6%	3.9%	2.2%	0.0%
Webster	3.0%	3.0%	2.5%	2.3%	2.3%	0.0%	0.5%	0.7%	0.0%	0.0%
Central NH Region Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: U.S. Census Bureau, American Community Survey 5-Year



Workforce and Affordable Housing

The Low Income Housing Tax Credit Program (LIHTC) serves as incentive to developers to create and/or preserve affordable rental housing. Developers receive a dollar-for-dollar reduction in their federal tax liability in exchange for developing affordable housing units. In New Hampshire the program is administered by the NH Housing Finance Authority statewide, and regionally by Concord Housing Authority.

Income-Restricted Housing

Number of Income-Restricted Housing Units

There are a total of 2,106 assisted housing units in the Central NH Region coming from 12 of the 20 towns including Allenstown, Boscawen, Bow, Concord, Epsom, Henniker, Hillsborough, Hopkinton, Pembroke, Pittsfield, and Warner. Of all of these assisted housing units in the region 90% are rent assisted and 65% are income-based rent units. 52% of these units are Elderly Units, 46% Family Units, and only 2% Special Needs and 13% are Accessible Units. These trends are heavily influenced by the relatively large number of assisted units in Concord (1,214), the other towns have fewer units that may be more specialized in one type of assisted housing.

*Units support more than one type of income restriction so percentages will not equal 100%.

NUMBER OF INCOME RESTRICTED HOUSING UNITS, 2020

<i>Municipality</i>	Total Units*	% Elderly Units	% Family Units	% Special Needs Units	% Rent Assisted Units	% Accessible Units	% Income Based Rent Units
Allenstown	105	76%	24%	0%	82%	7%	57%
Boscawen	133	76%	24%	0%	97%	60%	76%
Bow	152	76%	24%	0%	75%	47%	0%
Bradford	-	-	-	-	-	-	-
Canterbury	16	100%	0%	0%	94%	100%	100%
Chichester	-	-	-	-	-	-	-
Concord	1,214	41%	57%	2%	92%	6%	58%
Deering	-	-	-	-	-	-	-
Dunbarton	-	-	-	-	-	-	-
Epsom	50	100%	0%	0%	100%	0%	100%
Henniker	80	50%	50%	0%	93%	5%	100%
Hillsborough	92	48%	26%	26%	100%	24%	74%
Hopkinton	30	100%	0%	0%	100%	7%	100%
Loudon	-	-	-	-	-	-	-
Pembroke	135	30%	70%	0%	76%	0%	100%
Pittsfield	64	63%	38%	0%	100%	5%	100%
Salisbury	-	-	-	-	-	-	-
Sutton	-	-	-	-	-	-	-
Warner	35	100%	0%	0%	100%	9%	100%
Webster	-	-	-	-	-	-	-
Central NH Region Total	2,106	52%	46%	2%	90%	13%	65%

Source: NH Housing Finance Authority Directory of Assisted Housing



Housing Market, Cost and Affordability

Several measures can be used to assess the affordability of housing in the Region. Incomes, as a whole, have rising across the region both as a whole and amongst the individual communities. Merrimack County as a whole has a higher average income than that of the state, and, New Hampshire has a higher average income than that of the national average.

Rent and purchase price affordability is another data point and NH state law pertaining to workforce housing would control. For owner-occupied households, affordable means no more than 1/3 of an income going to the mortgage and escrow for a household making 100% of the Area Median Income (AMI). On the renter side, it would mean no more than 1/3 of the household’s income going to rent and utilities for a household making 60% of the AMI. In the region, about 55% of the owner-occupied households make 100% of the AMI, and about 56% of renter households make 60% of the AMI.

Cost burden is a third data point to understanding affordability in the region. With regard to median home purchase prices, they have increased dramatically since about 2012. In 2012, MLS listings suggest an average median home purchase price of around \$150,000. By 2021 that had skyrocketed to nearly \$325,000 – about a 117% increase. On the rental side of the housing market, the average rent increased from about \$975.00 to about \$1,309.00 – about a 34% increase. Taking all of the data together, and it would seem that while incomes rose about 29% between 2010 and 2020, housing costs far outpaced income growth for owner-occupied units, and rental costs grew faster than incomes.

NH HOUSING TOOLBOX HIGHLIGHT

Manufactured Housing

State law requires municipalities to afford reasonable opportunity for the siting of manufactured homes and many towns in the region regulate their placement. Some towns only allow this type of housing in parks, often with land and buildings under separate ownership. A better practice would be to encourage resident-owned communities with homeowners associations. Open the toolbox to learn more!

nhhousingtoolbox.org



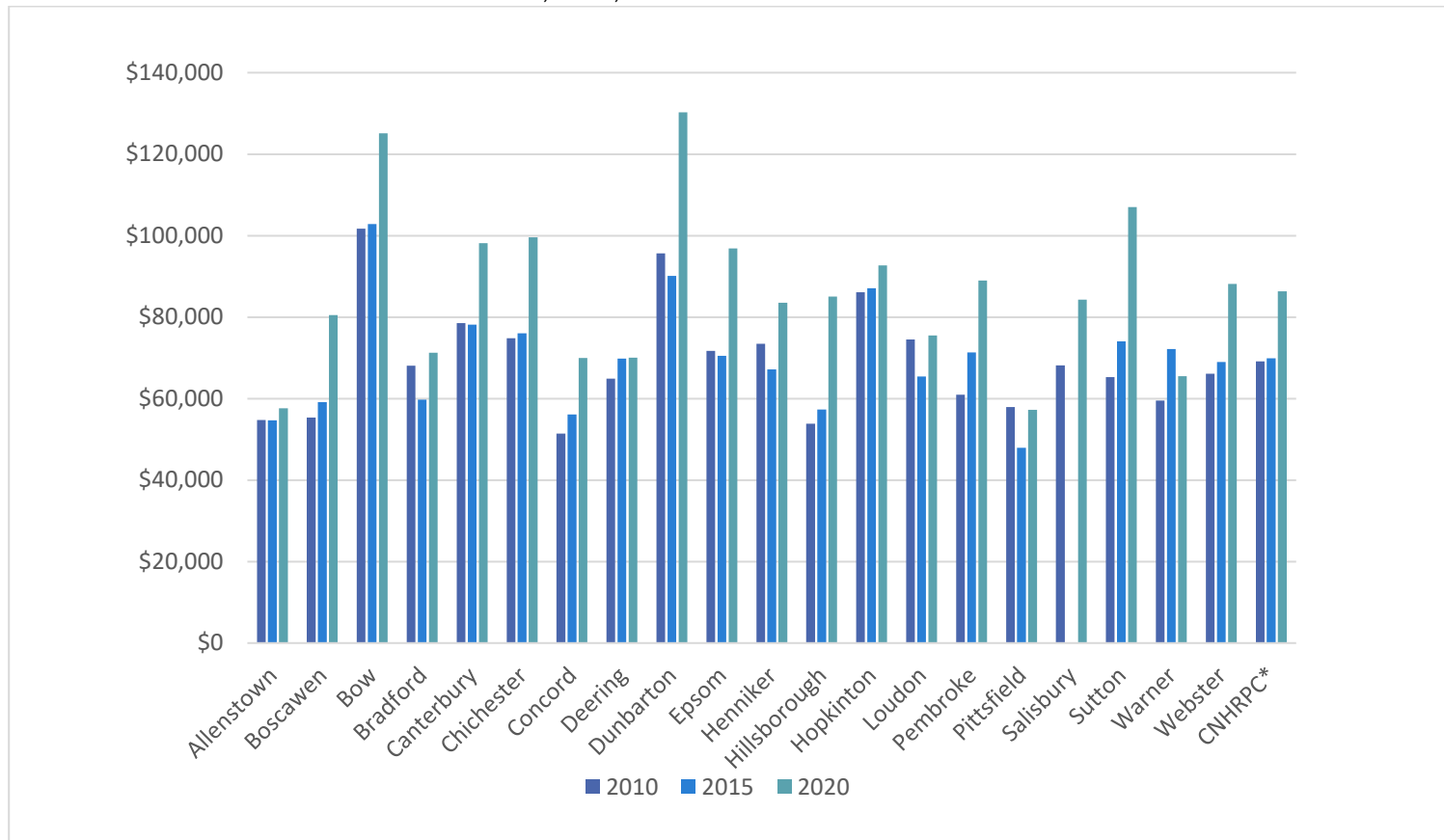
Income

Median Household Income

CNHRPC region average median household income for 2010 was \$69,144, for 2015 was \$69,928, and for 2020 was \$86,369 using the average of all communities for each year as reported by the US Census ACS 5-Year data. Overall Median Household Incomes in 2020 ranged from \$57,277 to \$130,298 in Dunbarton. Figures below illustrate the change in median household income from 2010-2020. All towns other than Pittsfield saw an increase in median household income ranging from 1% to 64% in Sutton. In the CNHRPC region median household income increased 25% over the ten-year period.

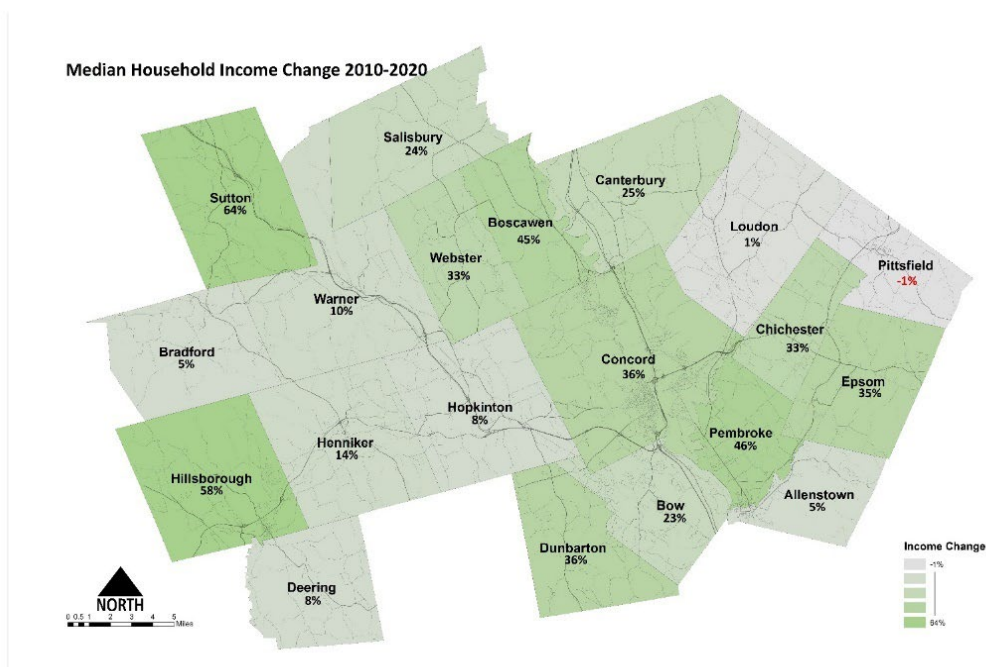


MEDIAN HOUSEHOLD INCOME BY TOWN 2010, 2015, 2020



Source: U.S. Census Bureau, American Community Survey 5-Years

MEDIAN HOUSEHOLD INCOME PERCENTAGE CHANGE 2010-2020



Source: U.S. Census Bureau, American Community Survey 5-Years

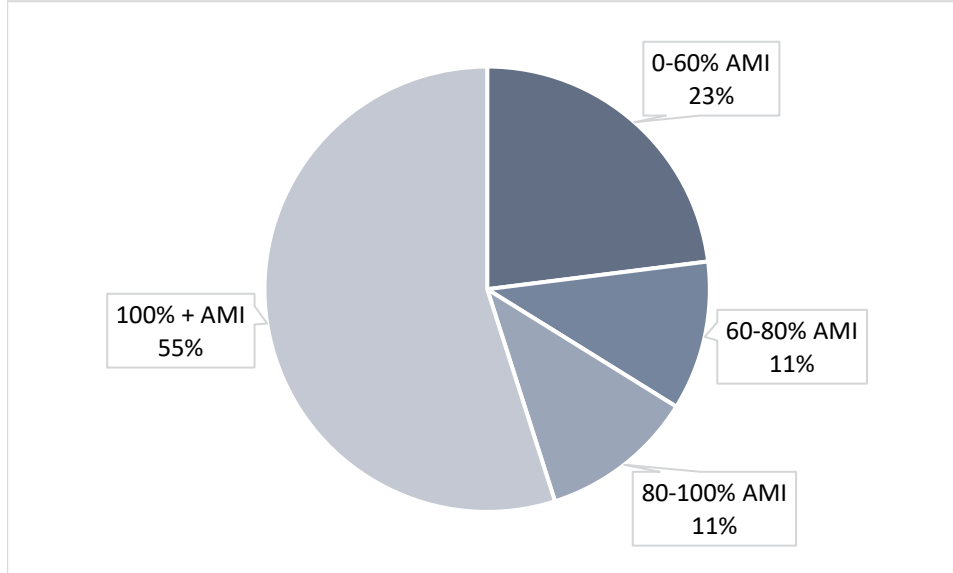


Households By Income Level and Tenure

The CNHRPC region had an area median income (AMI) for owners (4-person) of \$89,532 in 2020. The total number of owner-occupied households was 33,324 in 2020. The figure below displays the percentage of owner occupied households at different AMI levels. The level of 60% AMI and lower totals 23%, indicating this income of owner households is too low to pay for housing expenses.

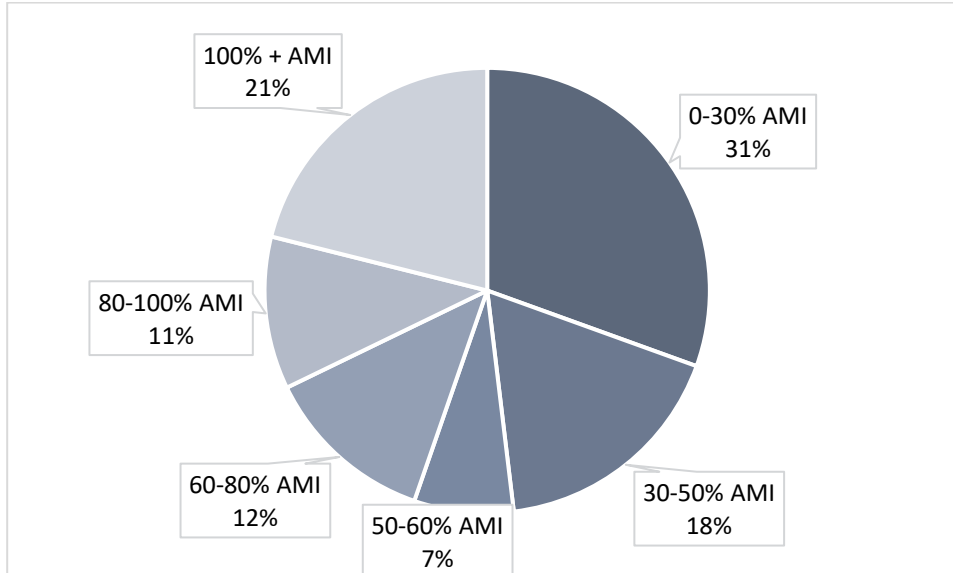
Source: NH Housing Finance Authority by HUD Fair Market Rent Area

PERCENTAGE OF OWNER-OCCUPIED HOUSEHOLDS BY % OF AREA MEDIAN INCOME (AMI)



The CNHRPC region had an area median income (AMI) for renters (3-person) is \$80,598 in 2020. The total number of renter-occupied households was 12,710 in 2020. The percentage of renter occupied households at different AMI levels is shown. The level of 50% AMI and lower totals 49%, indicating income of renter households is too low to pay for housing expenses.

PERCENTAGE OF RENTER-OCCUPIED HOUSEHOLDS BY % OF AREA MEDIAN INCOME (AMI)



Source: NH Housing Finance Authority by HUD Fair Market Rent Area

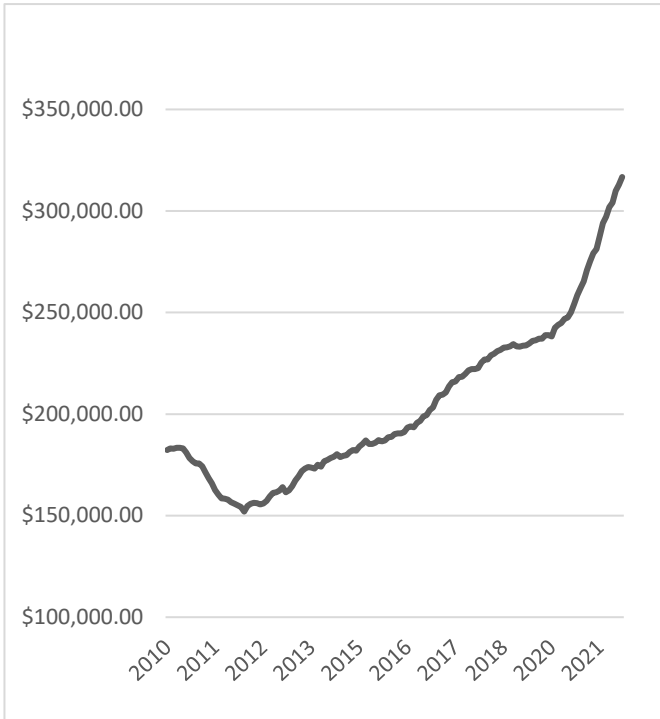


Housing and Rental Market

Median Home Purchase Prices and Rents

The median home purchase price was \$320,000 in 2021 and climbed to \$350,000 in 2022. Since 2010, the median home price has increased by 75%, nearly doubling from an average of \$182,000 in 2009 to an average of \$320,000 in 2021. By 2022, the median home purchase price was \$350,000.

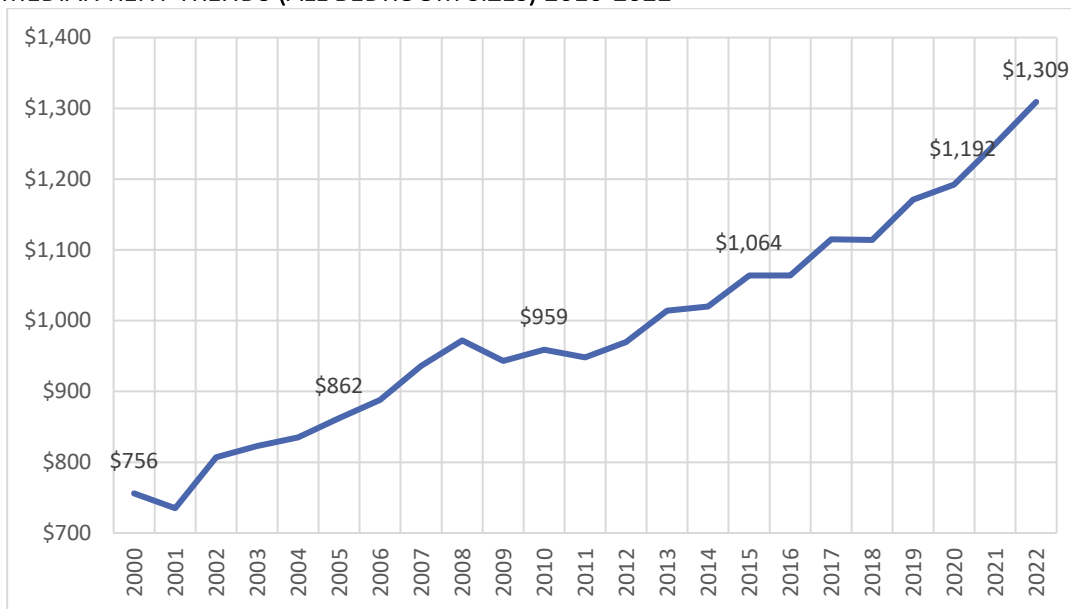
MEDIAN HOME PURCHASE PRICE TRENDS 2010- 2020



Source: Multiple Listing Source (MLS), compiled by NH Housing Finance Authority

Similarly, the median rent for all rentals has nearly doubled in the past 20 years, a pattern that can be seen in 2-bedroom rentals as well (for 2 bedroom medians, add about \$60/month). This near doubling of rent costs is not commensurate with an increase in income levels.

MEDIAN RENT TRENDS (ALL BEDROOM SIZES) 2010-2022



Source: NH Housing Finance Authority Rental Surveys



Measures of Housing Affordability

Both home prices and rent have increased at a higher rate than incomes in the CNHRPC region. What does that mean for homeowners and renters in the region? Root Policy Research conducted an analysis to see if the median rent and median home prices are affordable to typical occupations in the CNHRPC region to try and answer that question. Occupations ranged from entry-level to experienced jobs in service and skilled labor sectors. Median gross rent figures for each region were supplied to Root Policy Research by NHHFA. The median gross rent for the CNHRPC region was \$1,309. Wage figures were provided by NH Employment Security (NHES) and reflect official income for real individuals. The following table considers whether a single-earner household would be paying 30% or more of their wages on gross rent. If a household paid 30% or more, they would be considered housing cost burdened and the median rent would be considered unaffordable. Results are broken down by occupation as well by wage income level. NHES defines an entry level wage as the average of the lower third of the population in question. An experienced wage is the average of the upper two-thirds of the population. The difference between wages and the maximum gross rent a household could afford to pay is also listed with a negative value signifying that median rent is higher.

Affordability by Occupation

Another way to look at affordability is to review the living wage of certain professions and measure those wages against the affordability of current rent and median home prices. .

HOME AND RENT AFFORDABILITY BY ENTRY-LEVEL AND EXPERIENCED WAGES

Profession	Annual Wage		Max Affordable Gross Monthly Rent		Max Affordable Home Price		Max Affordable Home Price (1.5 Wage Earners)	
	Entry Level	Experienced	Entry Level	Experienced	Entry Level	Experienced	Entry Level	Experienced
Assemblers and fabricators	\$33,316	\$45,342	\$833	\$1,134	\$96,817	\$131,763	\$145,226	\$197,645
Cashiers	\$23,130	\$28,842	\$578	\$721	\$67,215	\$83,815	\$100,822	\$125,723
Childcare workers	\$19,008	\$29,588	\$475	\$740	\$55,238	\$85,983	\$82,857	\$128,975
Construction Laborers	\$36,330	\$49,057	\$908	\$1,226	\$105,575	\$142,559	\$158,363	\$213,839
Electricians	\$43,309	\$69,570	\$1,083	\$1,739	\$125,855	\$202,172	\$188,783	\$303,258
Engineers	\$64,092	\$106,465	\$1,602	\$2,662	\$186,252	\$309,388	\$279,379	\$464,081
Fast Food and Counter Workers	\$22,027	\$29,300	\$551	\$733	\$64,012	\$85,147	\$96,017	\$127,720
Heavy and Tractor-Trailer Truck Drivers	\$44,489	\$64,960	\$1,112	\$1,624	\$129,286	\$188,775	\$193,928	\$283,162
Home Health and Personal Care Aides	\$26,141	\$31,944	\$654	\$799	\$75,966	\$92,828	\$113,949	\$139,243
Janitors and cleaners, except maids and housekeeping cleaners	\$27,208	\$38,137	\$680	\$953	\$79,065	\$110,827	\$118,598	\$166,240
Office Clerks, General	\$29,851	\$52,164	\$746	\$1,304	\$86,747	\$151,589	\$130,120	\$227,383
Police and sheriff's patrol officers	\$52,827	\$76,401	\$1,321	\$1,910	\$153,517	\$222,023	\$230,275	\$333,034



Profession	Annual Wage		Max Affordable Gross Monthly Rent		Max Affordable Home Price		Max Affordable Home Price (1.5 Wage Earners)	
	Entry Level	Experienced	Entry Level	Experienced	Entry Level	Experienced	Entry Level	Experienced
Registered Nurses	\$65,391	\$92,381	\$1,635	\$2,310	\$190,028	\$268,459	\$285,042	\$402,688
Retail Salespersons	\$24,822	\$43,160	\$621	\$1,079	\$72,132	\$125,423	\$108,198	\$188,134
Waiters and Waitresses	\$19,393	\$37,565	\$485	\$939	\$56,355	\$109,163	\$84,533	\$163,745

Source: Root Policy

The \$350,000 median home is out of reach of nearly all professions analyzed here. Similarly, so is the median rental unit at \$1,309 per month for most occupations. Questions should be raised in communities – where would people live who work in these occupations? Are there enough rental opportunities, the least expensive housing option, for entry level workers?

RENT AFFORDABILITY BY OCCUPATION AND WAGE GRADE

Is the Median Rent (\$1,309) Affordable to...?

Profession	Entry Level Wage	Cost Difference	Median Wage	Cost Difference	Experienced Wage	Cost Difference
	Assemblers and fabricators	No	-\$476	No	-\$302	No
Cashiers	No	-\$731	No	-\$681	No	-\$588
Childcare workers	No	-\$834	No	-\$680	No	-\$569
Construction Laborers	No	-\$401	No	-\$281	No	-\$83
Electricians	No	-\$226	Yes	\$303	Yes	\$430
Engineers	Yes	\$293	Yes	\$825	Yes	\$1,353
Fast Food and Counter Workers	No	-\$758	No	-\$673	No	-\$576
Heavy and Tractor-Trailer Truck Drivers	No	-\$197	Yes	\$14	Yes	\$315
Home Health and Personal Care Aides	No	-\$655	No	-\$535	No	-\$510
Janitors and cleaners, except maids and housekeeping cleaners	No	-\$629	No	-\$495	No	-\$356
Office Clerks, General	No	-\$563	No	-\$279	No	-\$5
Police and sheriff's patrol officers	Yes	\$12	Yes	\$428	Yes	\$601
Registered Nurses	Yes	\$326	Yes	\$788	Yes	\$1,001
Retail Salespersons	No	-\$688	No	-\$511	No	-\$230
Waiters and Waitresses	No	-\$824	No	-\$777	No	-\$370

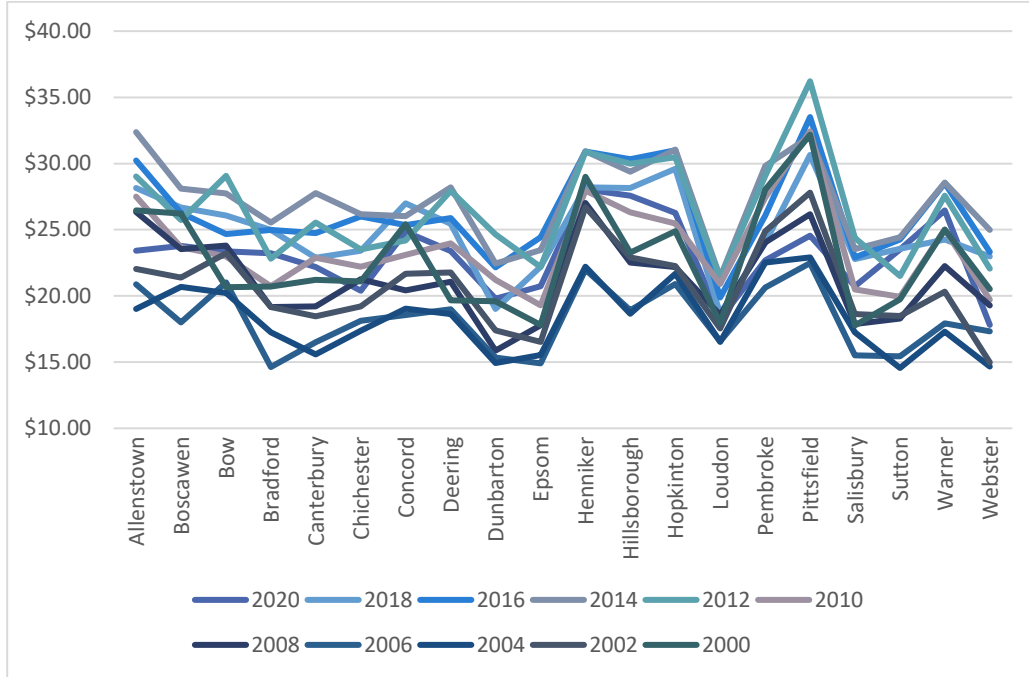
Source: Root Policy



Municipal Equalized Property Tax Rates (\$ per \$1,000 valuation) 2000-2020

Trending over 20 years, Municipal property tax rates increased in the 2010s but have slowly started to decrease, although they are well above pre-2009 levels in most cases. The graph shows how each year’s tax rate compares to the range of tax rates over a 20-year period, with darker blue symbolizing the earliest years, and lighter blue symbolizing the latest years of the data.

MUNICIPAL EQUALIZED TAX RATES 2010-2020



Source: NH Department of Revenue Administration

Rental/Ownership Cost Burden by Income

Households paying 30% or more of their wages on rent are considered housing burdened. The percent of owner-occupied households that are cost burdened has mostly decreased for the towns in the Central NH Region over the 10-year period, from 36% in 2010 to 29% in 2020 shown in the Cost Burdened Table. For the CNHRPC region about 29% of owner occupied units versus 17% of renter occupied units are housing cost burdened in 2020. These figures differ from New Hampshire cost burdened averages, with 25% of owners and 44% of renters burdened with housing costs.

RENTER AND OWNER OCCUPIED UNITS THAT ARE COST BURDENED 2010, 2015, 2020

<i>Municipality</i>	% of Renter-Occupied Households That Are Housing Cost Burdened			% of Owner-Occupied Households That Are Housing Cost Burdened		
	2010	2015	2020	2010	2015	2020
Allenstown	54%	43%	55%	34%	36%	43%
Boscawen	33%	63%	14%	47%	33%	28%
Bow	87%	63%	50%	32%	30%	22%
Bradford	24%	67%	43%	33%	38%	35%
Canterbury	31%	26%	72%	31%	36%	21%
Chichester	0%	38%	51%	45%	33%	29%
Concord	50%	44%	44%	37%	29%	34%

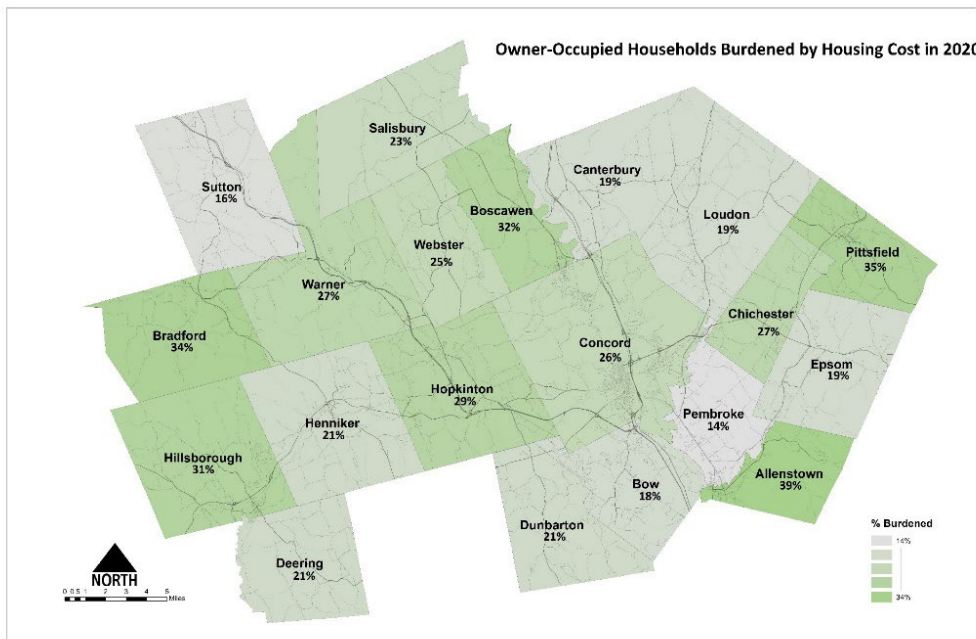


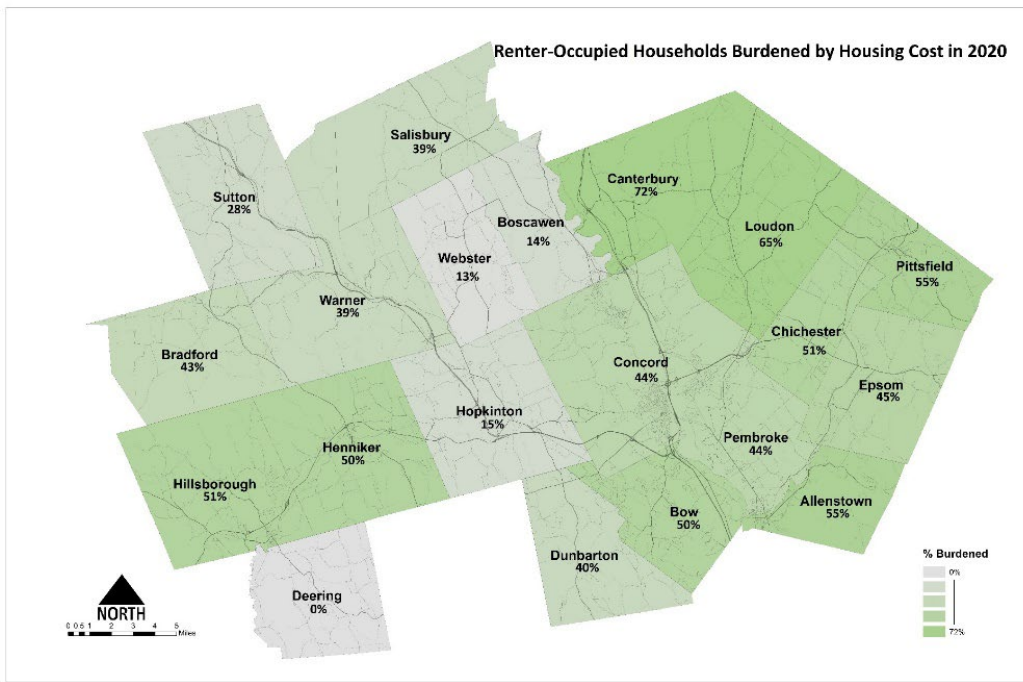
Municipality	% of Renter-Occupied Households That Are Housing Cost Burdened			% of Owner-Occupied Households That Are Housing Cost Burdened		
	2010	2015	2020	2010	2015	2020
Deering	27%	40%	0%	40%	34%	20%
Dunbarton	32%	36%	40%	34%	25%	22%
Epsom	44%	56%	45%	42%	30%	23%
Henniker	40%	47%	50%	25%	28%	29%
Hillsborough	33%	49%	51%	36%	29%	32%
Hopkinton	24%	30%	15%	27%	29%	27%
Loudon	52%	35%	65%	27%	37%	24%
Pembroke	57%	42%	44%	38%	35%	21%
Pittsfield	25%	59%	55%	53%	39%	42%
Salisbury	60%	52%	39%	32%	40%	24%
Sutton	51%	19%	28%	35%	26%	17%
Warner	35%	38%	39%	45%	28%	32%
Webster	42%	48%	13%	40%	33%	24%
Central NH Region	47%	19%	17%	36%	31%	29%
NH	46%	46%	44%	35%	31%	25%

Source: U.S. Census Bureau, American Community Survey 5-Year

Comparing municipalities, in 2020 43% of owners in Allenstown and 42% in Pittsfield are cost burdened, followed by Bradford (35%). Renters in Canterbury (72%) and Loudon (65%) are cost burdened, a much higher proportion than owners.

2020 COST BURDENED OWNER AND RENTER HOUSEHOLDS





Housing Choice Vouchers

Housing vouchers – formerly the Section 8 Housing Choice Voucher Program, is administered statewide by the NH Housing Finance Authority, and regionally by Concord Housing and Redevelopment. The program provides housing vouchers to low-income families, which can be used in any approved rental unit with a landlord willing to participate in the program. The subsidy is paid directly to the landlord by the administering agency, and any difference between the subsidy and the rent is made up by the renters.

Fair Market Rents 2022 compared to Housing Choice Voucher Payment detailed by unit type for each Public Housing Authority shows a breakdown of housing type, average gross rent, and average number of bedrooms for each town within the CNHRPC region. Hillsborough, Pembroke, and Pittsfield all have higher numbers of households participating in this program, and Concord has the highest number overall in part due to its larger overall population. The Payment Standard, not shown, differs between clients but for the region is an average of \$1,191, \$71 above the average gross rent. About 451 participated in the program across the region, with an average gross rent of \$1,122 and 1.8 bedrooms.

AVERAGE GROSS RENTS FOR SUBSIDIZED UNITS BY TYPE AND AVERAGE BEDROOMS

CNHRPC Housing Voucher Units	Number of Units	Average Gross Rent	Average Number of Bedrooms
All Units	451	\$1,122	1.8
Housing Types			
High Rise With Elevator	8	\$1,102	1.5
Low-Rise	309	\$1,067	1.5
Manufactured Home	13	\$1,096	2.1
Rowhouse/Townhouse	61	\$1,231	2.2
Semi-Detached	33	\$1,277	2.4
Single Family Detached	27	\$1,336	3.0

Source: NH Housing Finance Authority



Households Participating in NH Housing Emergency Rental Assistance Program

The Central NH Region has 7% (1,651) of statewide Emergency Rental Assistance Program participants. Concord has a higher share (60%) than the smaller communities, but the program is also imperative for Pembroke, Allenstown and Pittsfield enrollees.

HOUSEHOLD ENROLLMENT IN NH HOUSING RENTAL RELIEF PROGRAM 2022

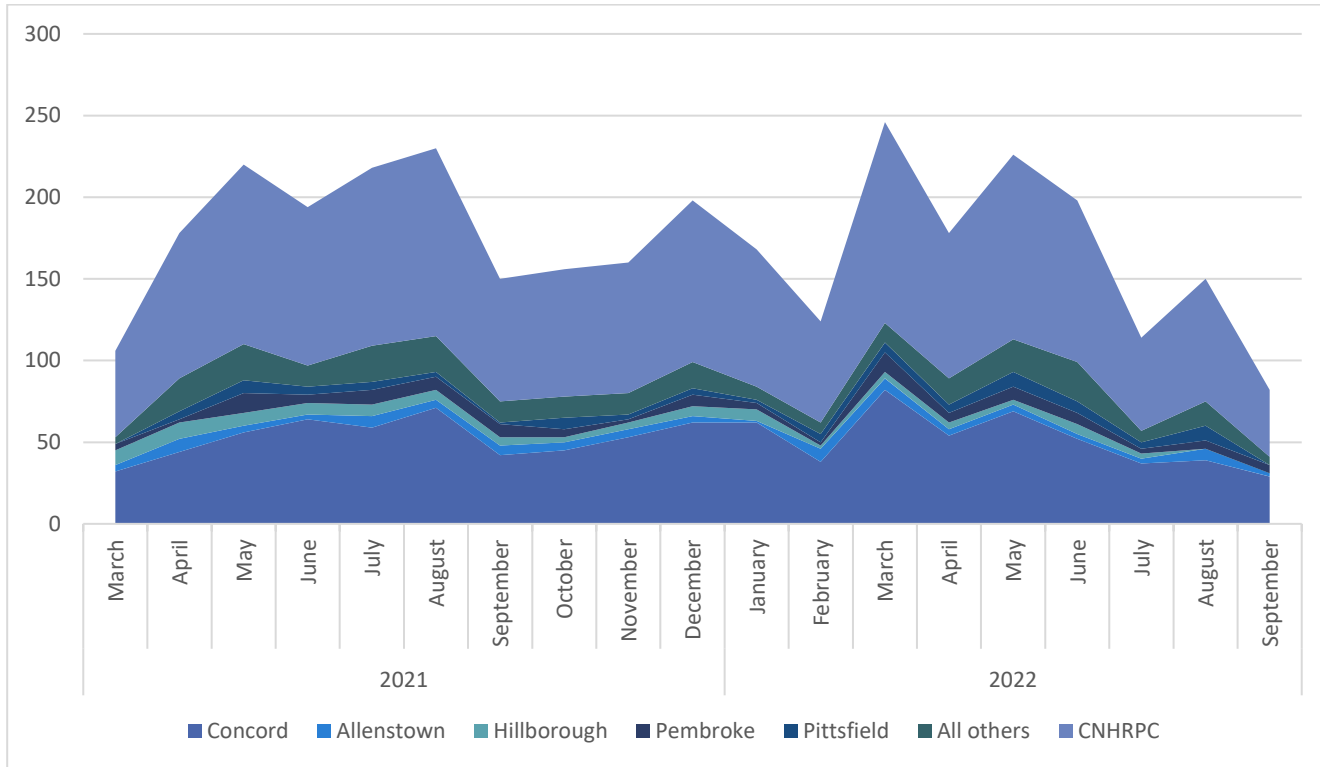
<i>Municipality</i>	Enrollees	As % of Regional or State ERAP Enrollees	ERAP Enrollees As % of Renting Households in the Municipality, Region, or State
Allenstown	90	5%	22%
Boscawen	53	3%	17%
Bow	24	1%	8%
Bradford	11	1%	16%
Canterbury	1	0%	2%
Chichester	9	1%	11%
Concord	992	60%	12%
Deering	4	0%	9%
Dunbarton	7	0%	12%
Epsom	30	2%	13%
Henniker	61	4%	11%
Hillsborough	96	6%	52%
Hopkinton	18	1%	7%
Loudon	33	2%	14%
Pembroke	114	7%	17%
Pittsfield	88	5%	15%
Salisbury	2	0%	6%
Sutton	7	0%	15%
Warner	19	1%	4%
Webster	3	0%	6%
CNHRPC	1,651	7%	13%
NH	23,932	-	15%

Yet another measure of the need for rental assistance is the number of applications for NHHFA ERAP assistance. There are more applications requesting assistance than there is funding to provide to applicants. The chart below includes applicants across the region over an 18-month period. Most of the applicants are from Concord where the population is higher and the likelihood of open units exists.

Source: NH Housing Finance Authority, NH Rental Relief Program, Emergency Rental Assistance Program (ERAP)



NHHFA EMERGENCY RENTAL ASSISTANCE APPLICATIONS 2021- 2022



Source: NH Housing Finance Authority, NH Rental Relief Program, Emergency Rental Assistance Program (ERAP)

Income Needed to Afford Median Home Price

Over the last ten years the average salary needed to afford a house at the median price in New Hampshire saw a significant drop in the mid-2010s, before starting to rise again after 2017. The Zillow Consumer Housing Trends Report 2021 indicates most home buyers put between 10-19% down, so a down payment of 15% was chosen. As interest rates continue to rise past their all-time low in the mid-2010s, it is expected that the salary needed to afford a home at a median price will continue to increase. Using a 30-year interest rate of median homes in Merrimack County ranging from \$210,000 in 2008 to \$360,000 in 2022 at varying interest rates, including a monthly portage payment with utilities, taxes and insurance, the median household income needed to afford a 2022 home with a 15% down payment (\$54,000) an annual salary of \$100,780 would be needed. These figures are calculated using Freddie Mac and interest data.

Measures of Current Housing Need

To be in compliance with the Workforce Housing Statute RSA 674:58-61, a 3-person renter household earning up to 60% of the Area Median Income (AMI) and a 4-person owner household earning up to 100% AMI are the criteria used to determine affordability.

Potential Housing Gap Analysis Based on Percentage Area Median Income

There is a distinct housing market mismatch between home sales and renting households that may want to purchase these homes. Since 2010, those with 80% or less household income as a percent of AMI have seen conditions get worse. Paired with the availability of affordable rental units in the region this data supports the stated difficulty for people to find a place to live. In the housing gap analysis, the positive percentages represent a surplus of units in that price range while negative percentages represent a shortage. In the Central NH Region, households than bring in 0-60% AMI cannot find housing within their price range, true for both 2010 and 2020. These figures are similar to other RPC areas.



HOUSING GAP ANALYSIS BY AREA MEDIAN INCOME, 2022

<i>Region</i>		0-30%	31-50%	51-60%	61-80%	81-100%	101-120%	120+%
Manchester	2010	-30%	-10%	2%	9%	12%	8%	9%
	2020	-29%	-14%	-3%	-4%	12%	20%	18%
SNHPC	2010	-27%	-11%	0%	6%	9%	8%	15%
	2020	-27%	-17%	-6%	-8%	5%	10%	42%
CNHRPC	2010	-27%	-10%	1%	15%	7%	6%	7%
	2020	-34%	-14%	-3%	-3%	9%	13%	32%
LRPC	2010	-29%	-12%	0%	12%	9%	3%	17%
	2020	-32%	-18%	-4%	-2%	7%	10%	40%
NRPC	2010	-29%	-11%	0%	10%	13%	9%	8%
	2020	-33%	-19%	-5%	-1%	10%	18%	29%
NCC	2010	-23%	-10%	-2%	7%	9%	7%	13%
	2020	-32%	-13%	-3%	2%	4%	9%	33%
RPC	2010	-27%	-14%	-4%	1%	11%	9%	24%
	2020	-28%	-18%	-6%	-9%	-2%	8%	56%
SWRPC	2010	-23%	-9%	2%	13%	6%	4%	7%
	2020	-30%	-15%	-2%	3%	11%	13%	18%
SRPC	2010	-30%	-8%	1%	12%	12%	6%	8%
	2020	-32%	-15%	-5%	-1%	13%	15%	25%
UVLSRPC	2010	-22%	-9%	-2%	2%	3%	5%	23%
	2020	-32%	-13%	0%	3%	5%	4%	34%

Source: Root Policy



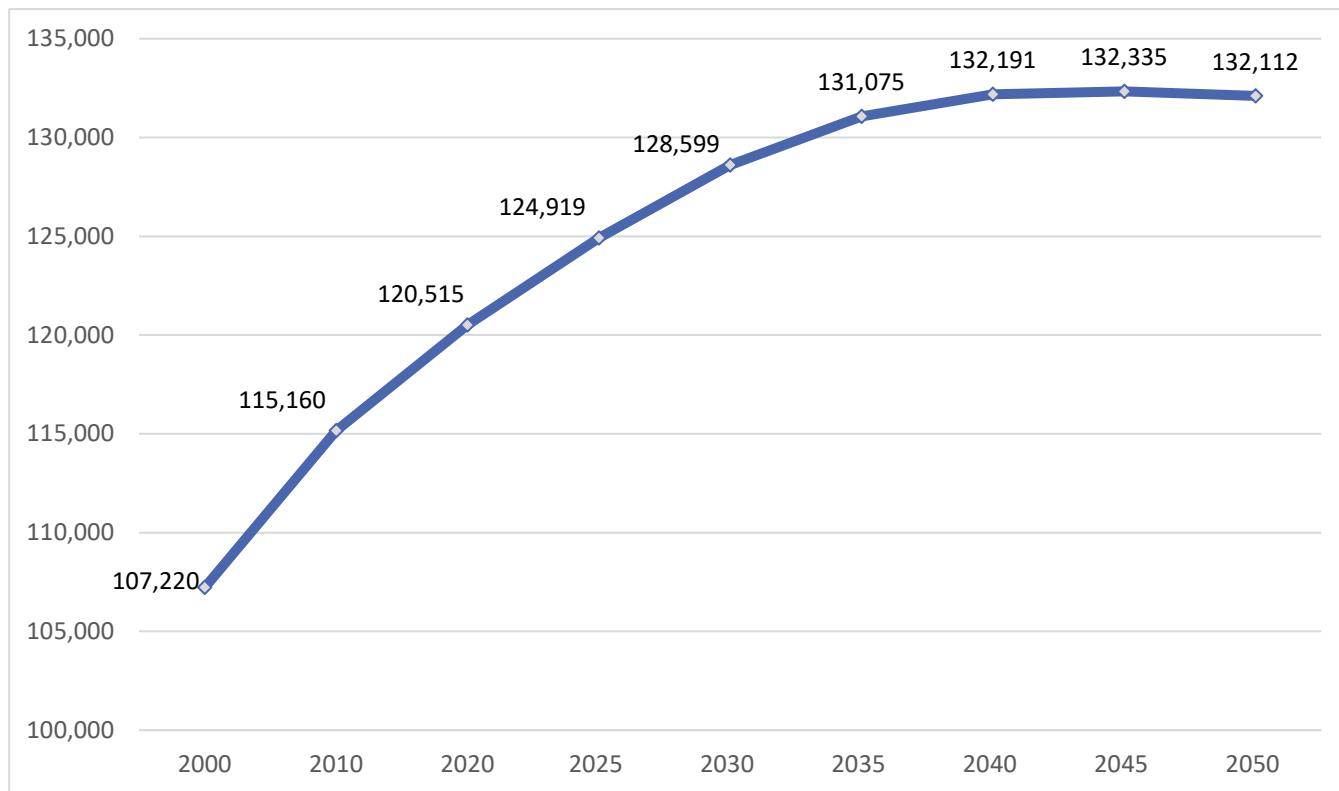
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Population Projections

Before projecting future housing needs, an examination of the anticipated population increases of the Central NH Region and each community is required. This data was developed statewide by the NH Office of Planning and Development (NH OPD), which published the New Hampshire: State, County, and Municipal Population Projections: 2020-2050 in September 2022. The report was developed by the NH OPD’s consultant, Robert Scardamalia of RLS Demographics, with assistance from NH OPD and the Regional Planning Commissions. The report includes details on the state, county, and municipal projections for the period 2020 through 2050. The overall report can be downloaded at <https://www.nh.gov/osi/data-center/documents/2022-state-county-municipality-projections-final-report.pdf>.

The overall population of the Central New Hampshire region is projected to increase by nearly 12,000 residents through 2040 and expected to remain at that general level through 2050. This relatively low rate of population increase is due to a variety of demographic factors related to an expected decline in birth rates through the later years of the projection time period as well as an expected increase in the number of deaths over the period as the Baby Boom generation ages. These numbers are countered somewhat by an expected increase in net in-migration.

REGIONAL POPULATION PROJECTIONS THROUGH 2050





While individual communities are anticipated to experience slightly different levels of growth through 2050, the region’s average rate of increase is 9.6%, reaching 132,112 people by 2050. However, the Central NH Region population should remain fairly constant between 2035-2050.

MUNICIPAL POPULATION PROJECTIONS 2025-2050

<i>Municipality</i>	2020 Census	2025	2030	2035	2040	2045	2050	% Growth 2020-2050
Allenstown	4,707	4,883	5,031	5,131	5,175	5,180	5,171	9.9%
Boscawen	3,998	4,143	4,265	4,346	4,383	4,387	4,379	9.5%
Bow	8,229	8,530	8,783	8,953	9,028	9,037	9,021	9.6%
Bradford	1,662	1,722	1,773	1,807	1,822	1,824	1,820	9.5%
Canterbury	2,389	2,473	2,543	2,591	2,611	2,614	2,609	9.2%
Chichester	2,665	2,759	2,838	2,891	2,914	2,917	2,912	9.3%
Concord	43,976	45,611	46,986	47,907	48,316	48,363	48,277	9.8%
Deering	1,904	1,985	2,048	2,093	2,117	2,124	2,122	11.4%
Dunbarton	3,005	3,108	3,195	3,254	3,279	3,282	3,277	9.1%
Epsom	4,834	5,006	5,151	5,249	5,292	5,297	5,288	9.4%
Henniker	6,185	6,393	6,567	6,684	6,736	6,742	6,731	8.8%
Hillsborough	5,939	6,186	6,373	6,507	6,579	6,599	6,594	11.0%
Hopkinton	5,914	6,128	6,309	6,429	6,483	6,489	6,478	9.5%
Loudon	5,576	5,767	5,928	6,035	6,083	6,088	6,078	9.0%
Pembroke	7,207	7,463	7,678	7,822	7,886	7,893	7,880	9.3%
Pittsfield	4,075	4,220	4,342	4,423	4,460	4,464	4,456	9.3%
Salisbury	1,422	1,472	1,515	1,543	1,556	1,557	1,555	9.4%
Sutton	1,978	2,047	2,105	2,144	2,161	2,163	2,159	9.2%
Warner	2,937	3,043	3,133	3,193	3,220	3,223	3,217	9.5%
Webster	1,913	1,980	2,036	2,073	2,090	2,092	2,088	9.1%
Central NH Region Total	120,515	124,919	128,599	131,075	132,191	132,335	132,112	9.6%

Source: NH Office of Planning and Development September 2022 (both graph and table)



Projected Fair Share Distribution of Housing Units by Community to 2040

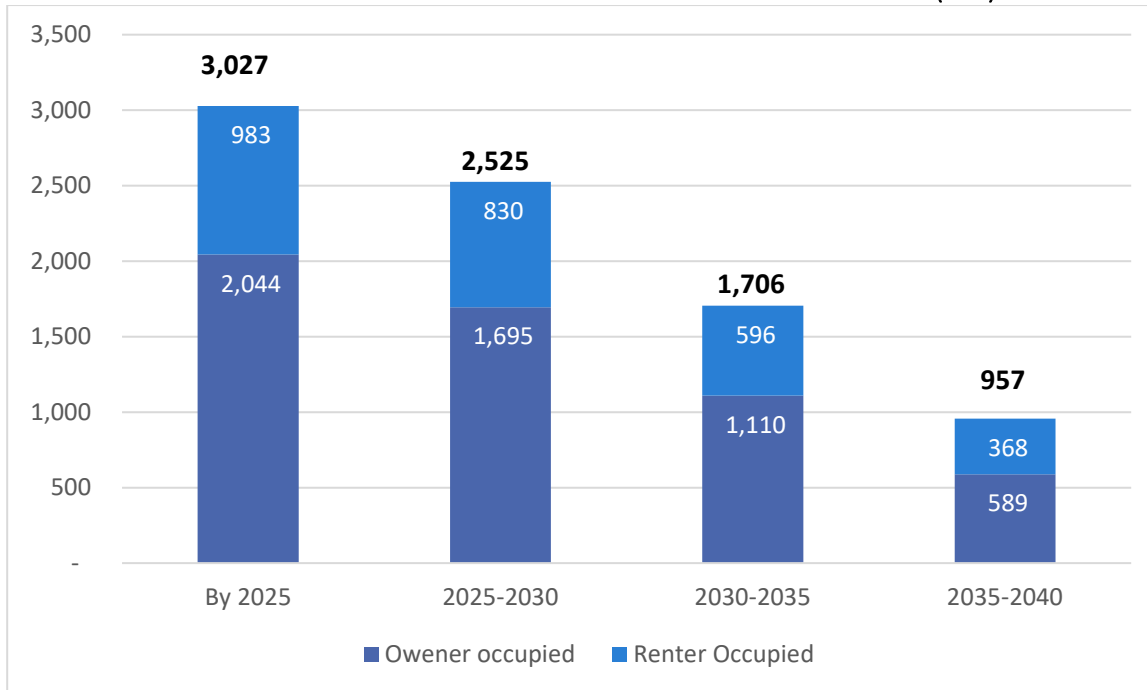
What is a “Fair Share Analysis?” At its most basic level, the Fair Share Analysis is a set of statistics that help illustrate regional housing needs projected into 2040. Such analysis is part of the “Regional Housing Needs Assessment” which regional planning commissions are required to develop every 5 years according to state law, RSA 36:47.II:

For the purpose of assisting municipalities in complying with RSA 674:2, III(m), each regional planning commission shall compile a regional housing needs assessment, which shall include an assessment of the regional need for housing for persons and families of all levels of income. This regional housing need assessment shall be updated every 5 years and made available to all municipalities in the planning region.

The Fair Share Analysis considers the existing housing and population trends and estimates how many units will be needed in the future based on population projections. It considers rental and owner-occupied units and affordability. The owner/renter splits are determined by looking at current US Census ACS data and projecting it in the future. Area Median Income (AMI) - NH RSA 674:58(IV) uses median income to define affordability. The analysis is presented both regionally and at the local municipal level.

The total number of fair share units is front-loaded by 2025 to meet the housing shortfall. By 2025, 3,027 units are needed. Decreasing every five years, by 2030 an additional 2,525 units are needed, with an additional 1,706 units by 2035 and 957 units by 2040. The total Fair Share figure summarizes the total regional housing unit needs.

TOTAL FAIR SHARE UNITS FOR NEEDED FOR RENTERS AND OWNERS 2025-2040 (#84)



Source: Root Policy Methodology refined by CNHRPC

For the CNHRPC region, a total of 8,215 housing units are needed by 2040, of which about 1/3 would be rental units. This would break down to about new 483 units per year region wide. Of the 2040 rental units, about 28% would need to be affordable. Of the 2040 owner-occupied units, about 31% would need to be affordable. The five-year analysis depicts the trend over time, while the 2040 number depicts the cumulative projected need. A few examples locally: about 7 new units per year in Webster, 24 new units per year in Pembroke, and 164 new units per year in Concord. The information for each community displaying both the cumulative units through 2040 as well as the five-year increments can be found in the 5-year tables below.



TOTAL UNITS NEEDED FOR RENTERS (60% AMI) AND OWNERS (100% AMI) THROUGH 2025 (#84)

<i>Municipality</i>	Owner Occupied Units			Renter Occupied Units			2025
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Allenstown	32	49	81	12	26	38	119
Boscawen	22	47	69	8	25	33	102
Bow	28	110	138	17	49	66	204
Bradford	10	11	21	5	5	10	31
Canterbury	13	32	45	7	15	22	67
Chichester	13	32	45	7	15	22	67
Concord	241	578	819	99	294	393	1,212
Deering	13	11	24	6	5	11	35
Dunbarton	12	35	47	7	16	23	70
Epsom	23	63	86	11	30	41	127
Henniker	23	36	59	17	12	29	88
Hillsborough	34	39	73	19	17	36	109
Hopkinton	30	76	106	5	46	51	157
Loudon	32	65	97	15	32	47	144
Pembroke	33	86	119	14	43	57	176
Pittsfield	27	48	75	12	24	36	111
Salisbury	8	17	25	2	10	12	37
Sutton	9	15	24	4	8	12	36
Warner	18	38	56	7	20	27	83
Webster	11	24	35	5	12	17	52
CENTRAL NH REGIONAL TOTALS	632	1,412	2,044	279	704	983	3,027

* Area Median Income(AMI) - NH RSA 674:58(IV) uses median income to define affordability.

Source: Root Policy Methodology refined by CNHRPC

It is important to note that, while the assessment is essentially an estimate of needed housing, it is not a mandate for communities to build such units. The analysis is merely a tool for individual communities to plan for future housing needs. Lastly, there is no penalty for a community that is unable to meet the housing unit target goals as described in the analysis.

In looking at the US Decennial Census between 2010 and 2020, the rate of population growth for the region seems to exceed the rate of housing production for the same period. Specifically, the population for the region grew at about 5% while the housing stock grew about 2%. These data suggest that there has been an increase in housing unit need.



TOTAL UNITS NEEDED FOR RENTERS (60% AMI) AND OWNERS (100% AMI) BETWEEN 2025-2030

Municipality	Owner Occupied Units			Renter Occupied Units			2025-2030
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Allenstown	26	40	66	11	22	33	99
Boscawen	18	38	56	7	21	28	84
Bow	24	91	115	15	42	57	172
Bradford	8	10	18	5	4	9	27
Canterbury	10	26	36	6	12	18	54
Chichester	10	29	39	6	12	18	57
Concord	200	478	678	84	249	333	1,011
Deering	10	9	19	5	5	10	29
Dunbarton	10	29	39	5	13	18	57
Epsom	20	52	72	9	26	35	107
Henniker	20	29	49	14	9	23	72
Hillsborough	27	31	58	15	13	28	86
Hopkinton	26	63	89	4	40	44	133
Loudon	27	53	80	13	26	39	119
Pembroke	27	72	99	13	36	49	148
Pittsfield	23	39	62	11	19	30	92
Salisbury	7	15	22	2	9	11	33
Sutton	8	13	21	3	6	9	30
Warner	15	32	47	6	17	23	70
Webster	9	21	30	4	11	15	45
CENTRAL NH REGIONAL TOTALS	525	1,170	1,695	238	592	830	2,525

* Area Median Income(AMI) - NH RSA 674:58(IV) uses median income to define affordability.

Source: Root Policy Methodology refined by CNHRPC

The housing needs analysis for CNHRPC was completed by reviewing past housing and demographic trends and by applying the state’s population projections to estimate future needs. Essentially, the Regional Housing Needs Assessment seeks to explore what is needed for housing to meet future demands given current population and household size. Sources include the US Decennial Census, US Census ACS data, and State of New Hampshire population projections. It also considers a base year of 2020 and a horizon year of 2040 in five-year increments. Additional population and housing data can be found in the Data Chapter of this Plan.



TOTAL UNITS NEEDED FOR RENTERS (60% AMI) AND OWNERS (100% AMI) BETWEEN 2030-2035

Municipality	Owner Occupied Units			Renter Occupied Units			2030-2035
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Allenstown	17	27	44	8	16	24	68
Boscawen	12	25	37	4	15	19	56
Bow	15	60	75	11	29	40	115
Bradford	6	6	12	3	3	6	18
Canterbury	7	17	24	4	9	13	37
Chichester	7	17	24	15	19	14	38
Concord	133	311	444	61	175	236	680
Deering	7	6	13	4	3	7	20
Dunbarton	6	19	25	5	10	15	40
Epsom	13	34	47	7	18	25	72
Henniker	13	20	33	11	7	18	51
Hillsborough	19	22	41	12	10	22	63
Hopkinton	16	41	57	3	28	31	88
Loudon	18	35	53	9	19	28	81
Pembroke	17	47	64	9	25	34	98
Pittsfield	15	25	40	8	14	22	62
Salisbury	5	9	14	2	6	8	22
Sutton	5	8	13	3	5	8	21
Warner	10	21	31	4	12	16	47
Webster	6	13	19	2	8	10	29
CENTRAL NH REGIONAL TOTALS	347	763	1,110	165	431	596	1,706

* Area Median Income(AMI) - NH RSA 674:58(IV) uses median income to define affordability.

Source: Root Policy Methodology refined by CNHRPC

There are several ways in which a community can use these tables and projections. These data can help each community understand what the short, intermediate, and long-term housing needs are likely to be through 2040. The analysis provides a reasonable expectation of what the market is likely to require to meet housing needs, including rental and owner-occupied, and workforce/affordable housing. A review of the local master plan (notably the Future Land Use Chapter), followed by a review of the zoning ordinance would be an informative next step. Reviewing these documents may shed light on whether they need to be updated to accommodate housing demands. It is important to keep in mind that these data represent estimates, and not a “hard” number that must be built by each community. To that end, these projections are a useful planning tool for each community.



TOTAL UNITS NEEDED FOR RENTERS (60% AMI) AND OWNERS (100% AMI) BETWEEN 2035-2040

Municipality	Owner Occupied Units			Renter Occupied Units			2035-2040
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Allenstown	9	14	23	4	10	14	37
Boscawen	7	13	20	3	10	13	33
Bow	8	31	39	6	19	25	64
Bradford	3	3	6	2	2	4	10
Canterbury	4	9	13	2	5	7	20
Chichester	4	10	14	9	7	8	22
Concord	68	164	232	36	111	147	379
Deering	5	4	9	3	2	5	14
Dunbarton	4	10	14	2	6	8	22
Epsom	6	18	24	4	12	16	40
Henniker	6	10	16	6	5	11	27
Hillsborough	12	13	25	9	7	16	41
Hopkinton	9	22	31	1	17	18	49
Loudon	9	18	27	6	12	18	45
Pembroke	9	24	33	5	16	21	54
Pittsfield	8	14	22	4	9	13	35
Salisbury	2	5	7	0	4	4	11
Sutton	2	5	7	1	3	4	11
Warner	5	11	16	3	7	10	26
Webster	4	7	11	2	4	6	17
CENTRAL NH REGIONAL TOTALS	184	405	589	100	268	368	957

* Area Median Income(AMI) - NH RSA 674:58(IV) uses median income to define affordability.

Source: Root Policy Methodology refined by CNHRPC

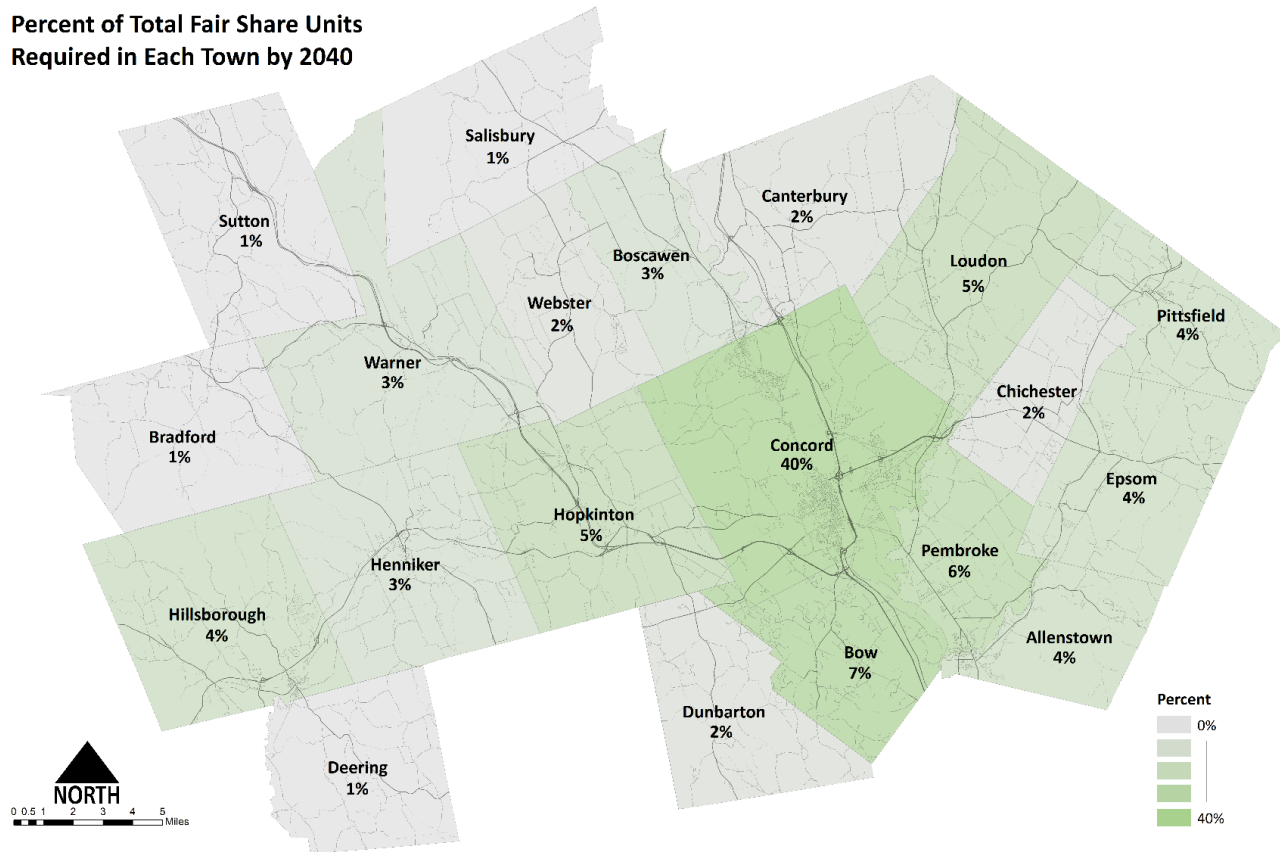
When removing Concord from the equation, the communities that should develop more fair share units in the region are Bow (7%), Pembroke (6%), and Loudon and Hopkinton (both 5%) unit increases by 2040.

This Regional Housing Needs Assessment and associated fair share tables do not break out the current municipal fair share of regional need for workforce housing and therefore shouldn't be relied on for current compliance with the state's Workforce Housing Law, RSA 674:58 – 61. For a municipality to demonstrate that its existing housing stock supplies its current fair share of regional need for workforce housing would require an analysis at the municipal level undertaken separately from this assessment. Specifically, RSA 674:59, III states, "A municipality's existing housing stock shall be taken into consideration in determining its compliance with this section. If a municipality's existing housing stock is sufficient to accommodate its fair share of the current and reasonably foreseeable regional need for such housing, the municipality shall be deemed to be in compliance with this subdivision and RSA 672:1, III-e".



PERCENTAGE OF TOTAL FAIR SHARE UNITS PER COMMUNITY BY 2040

Percent of Total Fair Share Units Required in Each Town by 2040



Source: Root Policy Methodology refined by CNHRPC



Conditions Impacting Housing Supply, Housing Affordability & New Housing Construction Costs

The ability to guide and develop housing in a community is not self-contained because of numerous evolving factors that have a heavy influence on how quickly and where new housing is constructed as well as how affordable the units will be to average household income wages. This pattern is repeated throughout New Hampshire.

COVID-19: 2020-2022

In 2020, most of new England experienced acceleration/amplification of pre pandemic trends, i.e. reduction in out migration, increase in rural in-migration. In NH permanent in-migration contributed to over 100% of the change in the total migration. NH counties that experienced a positive net-migration as indicated in post office Change of Address that their moves were permanent and not temporary.

Through enhanced state and federal policies, evictions were lower than pre-pandemic. Despite rising costs, the number of single family building permits increased. Remote working increased, commuting time decreased, an increase of home sales in NH vacation areas increased due to the pandemic. High demand for both rental and owner housing. The housing market costs boomed, making homes unaffordable to middle-income Granite staterers.

Climate Change

NH Climate Assessment 2021 indicates climate change is here and will continue to worsen over the next decade. Publicized reports of local climate data were developed and analyzed by the UNH Carsey Institute in the 2014 Southern NH Climate Assessment and the Northern NH Climate Assessment.

Seacoast communities may face the greatest challenges from climate change, storm surge, rising sea levels and rising temperatures. Central NH Region communities face environmental impacts to the fishing industry, forestry industry, and agriculture (crops and animal products); more severe storms (wind, floods) impacting the state’s infrastructure; and economic impacts from loss of winter snow recreation and tourism-related jobs. See the Central NH local Hazard Mitigation Plans completed for each town every five years for more specific details on this area’s climate change impacts.





Climate change is anticipated to impact migration within and to New Hampshire. New Hampshire is one of the states that will see the least damages (especially Coos County) from climate change. NOAA predicts a potential 8.2 ft sea level rise by 2100, so East Coast cities like Boston would be underwater. Migration to New Hampshire and to the CNHRPC region will create both rental and owner housing needs.

Federal Monetary Policy, Housing Rents, and Inflation Dynamics

Inequality is reflected in housing dynamics. Rising housing costs, mortgage interest rates make it more difficult for middle- or lower-income families to purchase and retain their homes. Shocks that affect the cost of housing services (mortgage, heating oil, electricity, utilities, insurance, etc.) or the price of houses are likely to have a large impact to the welfare of most households. Monetary policy affects housing tenure decisions — own versus rent. If both the supply of housing for rental and of housing for ownership low, when interest rates rise, mortgage rates rise, and the cost of homeownership increases. As homeownership costs rise, the demand for rental housing also increases, and, as a result, housing rents rise.

Housing market bubbles can trigger and fuel economic booms, which subsequently end up in deep busts. Monetary policy can fuel such housing booms by making credit very cheap, thus encouraging excessive leverage among households. Real estate construction booms can include an excessive fraction of economic activity (construction costs, supply and labor). Once the housing bubble bursts, a deep financial crisis can result which requires the central bank to take emergency measures to

Four Climate Change Mitigation and Adaptation Strategy Options:

-  No action.
-  Protect and fortify.
-  Accommodate.
-  Retreat.





prevent a collapse of the financial system. This action dampens the resulting recession and the accompanying excessive fall of consumer price inflation.

Soaring housing prices increase the wealth of homeowners (and eventually their children). Although, rising rents make the less well-off poorer. In this case, the increasing number of people who cannot afford to buy a home (and eventually their children). Raising interest rates is used by central banks to fight inflation, as is happening now. Lowering interest rates makes borrowing easier for business to expand or families to get mortgages, helping the economy grow, and that is exactly what the Fed did in 2010 and 2020, when Fed officials lowered the prime rate—the rate at which money is loaned to the banks—to near zero. By buying bonds and other assets from banks and other financial institutions through quantitative easing, the Fed made sure that those institutions had cash, plenty of it, to lend out.

NH HOUSING TOOLBOX HIGHLIGHT

Community Revitalization Tax Relief

Since RSA 79-E was enacted by the State Legislature in 2006, over 60 communities in New Hampshire have adopted its provisions and now offer a tax incentive to encourage rehabilitation of historic buildings in downtowns and villages for a variety of uses, including housing. Under the law, municipalities can offer temporary tax relief to a property owner for up to five years for qualifying projects. Open the toolbox to learn more!

nhhousingtoolbox.org



Construction Costs

In 2022, home construction material costs and freight were at their highest. The length of time needed to construct homes was also at their highest because the NH Employment Security Labor Occupational Group Construction and Extraction Occupations (22,130 in Central NH) had an Experienced Wage of \$29.46, a Median Wage of \$23,10 and an Entry Wage of \$17.46 in the Central NH Region. These jobs were among the lowest paid in New Hampshire as of May 2021 just as the industry needed their labor. This pattern was repeated across the state.

High home construction costs, resulting in part from COVID-19 supply chain delays and the lack of workers available to provide the labor has created high wait times and too expensive homes for the average wage earner.

Short-Term Rentals

Short-Term Rentals (STR) are housing units that could be used for long-term housing but are available only for rent for short periods of time. These are typically found online from vendors such as AirBNB and VRBO. Vacation rentals are the primary focus of STRs, though they can also be used for corporate housing or other temporary residencies. One type of STR operator is the homeowner who rents a room or accessory dwelling unit or a “snowbird” renting their home while they are away. The other type of operator is the commercial entity that owns one or more STR and is often an absentee landlord.

Challenges with STRs typically stem from impacts on the neighbors and housing costs. Neighbor concerns often revolve around noise, trash, parking, and trespassing. Public health can also be a concern with regard to overuse of septic systems. From the standpoint of housing cost, corporate STRs often take housing units off the buyers’ market and, as the stock decreases, cost increases for available units.

Benefits of STRs can include additional revenue for homeowners. Additionally, it can ensure that vacant housing is occupied which can have positive public safety benefits. Finally, it can have a community-wide economic development benefit by bringing new people into town which addresses two issues: 1) it can bring disposable income into the community, which supports the tourism industry; and, 2) it can “introduce” a community to someone who may come back in the future either as a tourist or potential new resident.



A sound regulatory framework can provide tools to address the challenges while supporting the benefits of STRs. As with any zoning or regulatory change, it is best to audit the existing regulatory framework and engage the community to assess opinions about STRs. Generally speaking, zoning provisions can include: definitions of STRs; owner-occupancy requirements; limits on how long it can be rented for; zoning-district requirements for where STRs are permitted; requiring a permit to be renewed periodically; and, tying permits to police/fire responses. Towns could also consider treating STRs as they would other commercial lodging and require site plan review. Additional guidance, case studies, and considerations can be found the Regional Housing Needs Assessment Toolbox.

Student Fluctuation in College Towns

Student housing fluctuation can impact local housing options. Affordable on-campus housing may be difficult to find and nearby apartments are too expensive to rent even when they are available. The Central NH Region has several traditional college towns – Concord (NH Technical Institute, UNH School of Law), Henniker (New England College), Warner (formerly Magdalen College)- and nearby colleges and universities in Manchester (Southern NH University, UNH Manchester, and others). Students must either live on campus, a requirement for the first year or two of attendance, or try to locate off-campus, affordable and hard-to find rental housing.

At University of New Hampshire (UNH) in Durham, first-year students and soon, sophomores, need to live on campus. UNH has only 55% of total students living on campus. Durham has been experiencing significant increases in private student housing. This has changed commuting patterns – the university has more students living in Durham, resulting in more cars needing to be parked on campus. On-campus parking needs have increased, while student commuter parking has decreased. At Plymouth State University in Plymouth, on-campus housing is how the university makes money. They have considered requiring juniors to live on campus. They do not want to negatively impact landlords who lease to students, but non-student tenants may be better for the landlords.

Accessory Dwelling Units

Economic and demographic changes over the last 25 years or so have led to an increase in, and greater desire for Accessory Dwelling Units (ADU), also known as “In-Law Apartments.” As the median age in the state and the central New Hampshire region has increased, so too has the cost of living. Add to this the fact that the housing stock is short on both available units as well as smaller, affordable units, and the stage is set for ADUs to meet a critical demand.

ADUs specifically serve two segments of the market. One is the aging senior looking to downsize, and the other is the young, first-time home buyers new to the market. Both of these groups are looking for smaller, more affordable units. Additionally, the fact that people are having children later in life suggest that there is not a need for larger housing for the young homebuyer, while the down-sizing senior is looking for less home to maintain and take care of. The effect is that both of these groups compete for the same housing – enter, the ADU.

New Hampshire state law addresses ADUs within RSA 674:71-73. Specifically, the RSA does the following: 1) defines ADUs as: “a residential living unit that is within or attached to a single-family

NH HOUSING TOOLBOX HIGHLIGHT

Short-Term Rental Regulations (STRs)

The growth of online markets for overnight and short-term homestays has been exponential over the past decade. Canterbury is the only town in our region that regulates STRs. The conversion of long-term residences to STRs has exacerbated the housing shortage in many communities, especially in cities and towns with lots of tourists. Some municipalities in the State where the housing shortage is most acute have decided to take action. Open the toolbox to learn more!

nhhousingtoolbox.org





dwelling, and that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies;” 2) stipulates that ADUs must be permitted by right in all zones where single family homes are permitted; 3) requires that they must be similar in appearance; and, 4) requires that an ADU must be an independent living facility. It also gives the municipality the ability to address certain preferences within their zoning ordinance, one of which is whether or not an ADU must be attached to the single family home or if it may be detached.

Given the economic and demographic pressures, coupled with the requirements of state law, there are several benefits that ADUs can provide. First and foremost, they address a major gap in the housing market: smaller, more affordable housing for seniors and young people entering the workforce. Secondly, it can provide affordable units that can be counted as part of the community’s workforce housing stock.

Another benefit of ADU development is that they can provide age-friendly, multi-generational housing that can have a multitude of social benefits. For instance, grandparents living in the ADU can provide intergenerational connections with their adult children and grandchildren. It can also help address childcare issues and ensure that seniors are not alone which can reduce the demand on assisted living facilities. Zoning provisions that address the aesthetics of ADUs can ensure that community character is upheld, and finally, ADUs can increase the municipal tax revenue over time. In short, ADUs can address the brick and mortar issues of providing housing stock, but just as importantly, they can strengthen community character and improve the quality of life across generations.

So how does a municipality “do” ADUs? To start with, a community should review demographic and economic data in this plan, as well as its own master plan. A review of building permits and existing housing stock could be a beneficial activity as well. And lastly, a review of the zoning ordinance should be done too, which is a major component of the effort.

In reviewing the zoning ordinance, it is important to assess where single family homes are permitted, but to also look at any provisions that directly deal with ADU development. A few things to consider are: 1) is the zoning consistent with the RSA; 2) to what extent does the zoning address architectural standards; and, 3) does it allow for – and does the community want – detached ADUs to be permitted? Another final factor to consider is whether or not the approval process is less or more onerous for applicants. The more complex the approval process is, the less likely people are to apply for an ADU. An ADU can cost between \$50,000 to \$200,000 to construct in today’s economy (2023) and additional permitting hurdles can discourage their development. Streamlining the process can help encourage their construction.

One final thing for communities to think about with ADUs is whether it is beneficial to move beyond just permitting them and move to actively promoting them. Promotion, coupled with zoning and process updates, could result in proactively addressing housing challenges in a community sooner rather than later. Please refer the ADU section of the Toolbox portion of this plan for more information, as well as success stories.

NH HOUSING TOOLBOX HIGHLIGHT

Planned Unit Development (PUD)

PUDs have been in use for many years and are specifically authorized by State law. Some towns in the region have a PUD ordinance, but few have been used to create housing. This tool offers flexibility to local land use boards and has been used in several towns in southern New Hampshire to add housing and expand the tax base. Open the toolbox to learn more!

nhhousingtoolbox.org





Land Use Regulations, Policies, and Other Controls

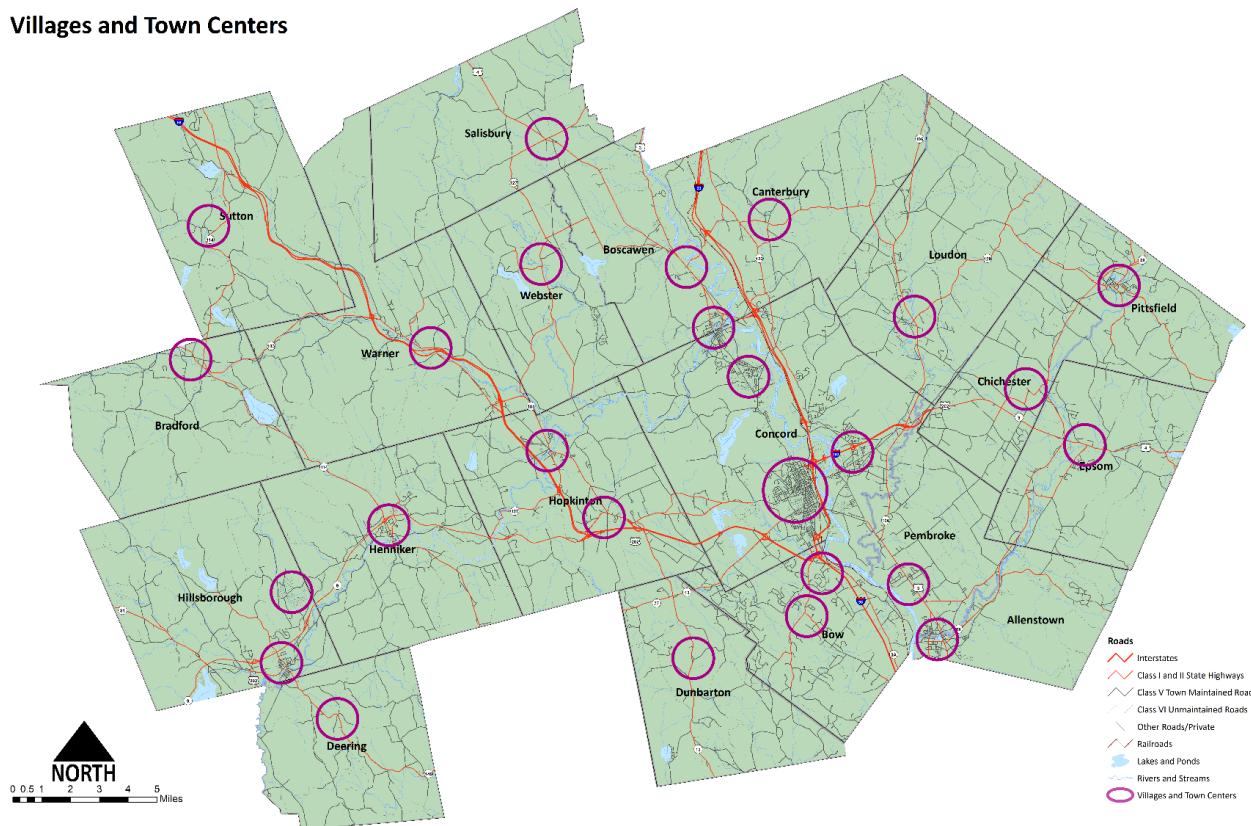
This section of the RHNA is intended to summarize both opportunities and barriers to increasing affordable housing throughout the region including an evaluation of both existing infrastructure and local land use regulations. Fair housing impediments to creating additional affordable and equitable housing opportunities are discussed. Further, this section identifies opportunity areas, positive economic, environmental, and educational outcomes for residents.

Land Use Regulations, Policies, and Other Controls

Although zoning is the most useful tool that New Hampshire municipalities employ to provide the range of housing its residents need, it is often used ineffectively. Most towns in the Central NH Region have one or more villages with concentrated population that are cherished by residents; this, of course, is typical in New England. Yet few towns have adopted standards in their zoning ordinances that would allow similar development. Most of the smaller communities in our region require minimum setbacks, lot sizes, and road frontages that far exceed the norm of what has been built in the region's villages.

VILLAGES AND TOWN CENTERS IN THE CENTRAL NH REGION

Villages and Town Centers





Evaluation of Whether Local Land Use Regulations Limit or Exclude Specific Housing Types in Central NH Region Communities: “Exclusionary Zoning”

Many towns have adopted cluster development regulations with the goal of conserving open space and protecting the rural character. These regulations are inspired by visions of those quaint villages surrounded by bucolic countryside, but they have often fallen far short. Most cluster ordinances do not allow mixed uses or multi-family buildings, which are a hallmark of New England villages, and the design and character of buildings are usually not adequately addressed. The regulations also often mandate the significant expense of designing a conventional subdivision first and require a cumbersome process that is sometimes unpredictable. The end result for many towns has been suburban-style development on short cul-de-sacs with unusable backland.

Some zoning efforts in the region have been successful in promoting housing, such as regulation changes that have simplified the process for building ADUs. Other zoning efforts, such as complex workforce housing ordinances, have often fallen short of their expressed purpose statements, however. Housing, especially housing for young families, is unfortunately discouraged in the regulations of many towns in our region. An underlying sentiment has been that having more school-aged children will increase property taxes. Yet enrollment at schools across the region has declined, while school budgets have still risen due to fixed costs. Communities have also found that regulations giving preference to high density elderly housing have come with unanticipated costs. Towns have reported significant increases in emergency call volume from such developments, which has put pressure on fire and rescue departments across the region. Demographic trends and local land use policies have conspired to cause an imbalance in the regional housing market. New approaches to zoning must be taken to help restore balance and allow opportunities for multiple generations of families to live in the same community.

Concord, the only city in the Central New Hampshire Region, is currently in the process of adopting a new, character-based approach to zoning that will add to the City’s housing stock. In 2018, the City embarked on a four-year process with the adoption of a Character Analysis and Strategy Report and Zoning Code Assessment. The development of a plan for community engagement and stakeholders’ meetings soon followed, and by the Summer of 2022, a draft of a form-based zoning code was presented to the public. The new rules focus primarily on the forms of building and land development, rather than land uses. The built environment in each City zone district was analyzed with respect to lot size, lot frontage, density, and development type. Well-illustrated, flexible standards were developed from that analysis, which were designed to permit infill and redevelopment that matches the character of existing neighborhoods.

Although form-based codes are relatively new and have more often been proposed in cities, such as Concord, the premise of character-based zoning is certainly applicable to smaller villages, and even rural areas. While no towns in our region have proposed a form-based code, some towns have begun to look at different tools, such as character-based zoning, to increase the supply of housing for working families and to halt the troubling demographic trend of an aging population.

Municipal Land Use and Zoning Regulation Overview on Fair Housing

Many planning and zoning measures related to assisting housing development have been adopted by municipalities in the Central NH Region to date. All twenty communities in the region have adopted a housing chapter in their master plan. None have adopted regulations allowing the transfer of development rights. Canterbury has adopted language regulating short-term rentals. Seventeen communities in the region have rules related to cluster housing and 19 regulate accessory dwelling units; 14 municipalities have some form of mixed-use zoning. Fewer, have Tax Increment Finance TIF Districts (6), Planning Unit Developments PUDs (3), inclusionary zoning ordinances (5), or offer density bonuses (5). Some municipalities are trying different approaches, such as the City of Concord, which is in the process of converting its zoning ordinance to a form-based code.



HOUSING RELATED ZONING AND LAND USE REGULATIONS

<i>Municipality</i>	ADU Ord	Age Restr Hsg	Comm Rev Tax Credit	Cluster	Dens Bon	Form- Based Code	Grow Mgt Ord	Impt Fees	Inclus Zng	MP Hsg Chap	Mix- Use Zng	PUD	Short Term Rent	TDR	TIF	Workf Hsg
Allenstown	√		√	√				√		√	√				√	
Boscawen	√	√		√				√		√	√	√				
Bow	√	√		√				√		√	√	√			√	
Bradford	√		√	√					√	√					√	√
Canterbury	√			√			√	√	√	√			√			√
Chichester	√	√		√						√	√					
Concord	√	√	√	√		√		√		√	√				√	
Deering				√	√		√			√						
Dunbarton	√			√						√	√					√
Epsom	√	√	√	√				√		√						√
Henniker	√	√	√					√		√	√					
Hillsborough	√		√	√	√					√	√					
Hopkinton	√		√	√	√		√	√	√	√	√	√			√	√
Loudon	√	√	√	√					√	√	√					√
Pembroke	√				√			√		√	√				√	
Pittsfield	√	√	√	√						√	√					
Salisbury	√			√						√	√					
Sutton	√			√						√						
Warner	√		√	√	√				√	√	√					√
Webster	√									√						

Source: NH OPD Planning and Land Use Survey 2021

The table above summarizes the planning and zoning measures related to housing that municipalities have taken in our region to date. All twenty communities in the region have adopted a housing chapter in their master plan. None, however, have enacted a form-based code or have adopted regulations allowing the transfer of development rights, and only one, Canterbury, has adopted language regulating short-term rentals. Seventeen communities in the region have rules related to cluster housing, and nineteen regulate accessory dwelling units; fourteen municipalities have some form of mixed-use zoning. Fewer, though, have TIF Districts (6), PUDs (3), inclusionary zoning ordinances (5), or offer density bonuses (5). Some municipalities are trying different approaches, such as the City of Concord, which is in the process of converting its zoning ordinance to a form-based code.

A selection of RHNA Public Survey respondents feel that regulations are a driving force when it comes to housing options. Of respondents to the general public survey 29.8% categorized "municipal regulations and permits" and 25% categorized "state regulations and permits" as "significantly" impacting cost and supply.

Land use regulations have the potential to cause both positive and negative impacts on housing affordability. Dimensional standards are the most common tools employed for regulating density today, but they often do not correlate to historic development patterns in the region, when fewer people lived in more densely populated villages. The application of modern zoning regulations when land is subdivided can have the ultimate effect of pricing people out of the local housing market by adding costs to the land and infrastructure needed to support a residential unit. Zoning in rural communities with dense villages still often only allows low-density development, with very limited availability of affordable housing...

Other efforts to revise zoning have yielded better results in adding to the regional housing stock. Most of the town's in the region permitted accessory dwelling units prior to the State mandate in 2017. This has allowed many affordable dwelling units to be added that often are used by multigenerational families living in the same location. Likewise, many housing units have been added with local cluster development regulations, and a few towns in our region even allow for greater density in certain circumstances.



Innovative Policies and Zoning Districts

In addition to the City of Concord's zoning transformation, smaller towns have taken innovative approaches in addressing the housing crisis. One of the City's neighbors, the Town of Bow, starting in 2017, adopted two high density, mixed use zone districts and subsequently created two corresponding Tax Increment Finance (TIF) Districts designed to expand the Town's infrastructure. The new Zone Districts and TIF Districts have caught the eye of regional developers who have presented conceptual plans to the Planning Board. The waterline extension is currently being designed with funds from the TIF, which serves as an additional incentive for prospective developers.

Also next door to Concord, the Town of Hopkinton offers tax incentives to encourage new development, including housing. In addition to establishing two TIF Districts in 2018, the Town has created two Economic Revitalization Zones (ERZs), where credits for business taxes are available, as well as adopting the provisions of RSA 79-E and offering temporary property tax relief for projects in Hopkinton and Contoocook Villages.

Other innovative approaches that have been taken in the region. One of the newest changes to RSA 79-E, adopted in 2022, enables cities or towns to establish Housing Opportunity Zones. Qualifying construction of affordable housing can be eligible for tax assessment relief for a period of up to 10 years. To date, no towns in the region offer this incentive.

Barriers to Housing Developments in Land Use and Zoning Regulations

Affordable housing is usually supported as an idea, but that support quickly dissolves when the "idea" is located and put on a plan. "Not-In-My-Back-Yard", or "NIMBY" attitudes are a significant obstacle for housing development, especially when abutters come to public meetings armed with local regulations that discourage housing production. Barriers to housing production are found in several documents that guide local development, including:

- Zoning Ordinances
- Site Plan and Subdivision Regulations
- Procedural Requirements
- Building, Fire, Health and Safety Codes
- State Regulations
- Master Plans

The most significant obstacles for new housing development are those found in the local zoning ordinance. Dimensional standards that determine permitted density are the first hurdle to overcome to develop housing. These standards include maximum building height and setbacks, and minimum road frontage and lot sizes. Such standards can impact housing costs by requiring additional land per unit that increases the cost. Under many zoning ordinances, the required area per unit far exceeds the area required to support a septic system based on soils. Minimum road frontage requirements add significantly to the cost of new development by adding linear feet of road construction to the tally of infrastructure improvements.

Use restrictions are another barrier to housing construction found in zoning ordinances. While zone districts for single family homes are found in all twenty communities in the region, fewer permit multi-family, or mixed use housing. In general, most zoning ordinances do not allow for a diversity of housing types. In particular, smaller duplexes and multifamily buildings, which have made up the bulk of affordable housing in many villages in New Hampshire in the past, has gone missing due to restrictive local regulations.

Growth Management and Impact Fee ordinances, found in zoning regulations, also serve as impediments to housing development. Ten communities in the region have implemented one or both of these regulations. Impact fees add directly to the cost of construction per unit with a pre-calculated fee added to the expense of permitting. Growth management ordinances limit the number of building permits issued annually for new residences, which raises housing costs by constraining the supply.



Design standards found in municipal site plan and subdivision regulations can also serve as an obstacle to housing production. Requirements for road design, parking, and other infrastructure, particularly “one-size-fits-all” regulations, significantly add to the cost of construction. Communities should adopt flexible regulations to ensure that design standards meet the circumstances for each proposed development.

Time is money and the process for permitting housing developments, as laid out in the land use regulations, can discourage prospective housing developers. Local procedures for plan review and approval and construction permits are often time-consuming, cumbersome, expensive, and unpredictable. In some communities, repeated public hearings can drag out the approval process for months. Municipalities should work to streamline review, not just to reduce barriers and increase housing production, but also to expand opportunities for economic development.

Many local codes dictate how buildings should be designed, built, and maintained in order to ensure safety, health, and welfare of its occupants. These codes can also affect the cost of construction, and ultimately the affordability of houses. Inspections, testing, and certifications sometimes required by code can also add to the cost. While codes are necessary to ensure the safety of building construction, communities should be mindful of the costs they add and local building inspectors should be aware of acceptable alternatives that might reduce those costs.

State regulations can also act as barriers to housing construction, and they are sometimes enforced by local government officials. Septic and wetland approvals, shoreland permits, alteration-of-terrain permits, and energy code certificates of compliance are all examples of State regulatory requirements that impact the cost of housing. Municipalities can help streamline the process by allowing concurrent review.

Local master plans often provide a basis for support for housing construction in a community. All twenty communities in Central NH Region address housing in a separate chapter in their individual plans. Many are not specific, though, in recommendations to increase housing production and offer only lukewarm support for affordable housing. While master plans are not regulatory, they can guide the development of regulations based on community desires. Master plan visioning sessions are an excellent place to discuss the need for affordable housing, dispel myths, and build support for future regulatory changes.

Physical Infrastructure and Services

Physical infrastructure has been vital for the development of human society throughout history. Many of the elements of physical infrastructure that were familiar to previous generations of community planners continue to be crucial, though, there are additional systems required to support our modern, interconnected world. All of these elements allow for greater population density, sanitation and community health, as well as the ability to participate in a global marketplace of ideas, goods, and services.

Public roads, sewer, and water are what people first think of when considering the elements of physical infrastructure. Public roads allow for transportation to occur at the most basic level. It facilitates local, state, and interstate travel. Sewer and water services allow for greater density of housing and other developments while maintaining public health. Such densities can provide a multitude of benefits from economies of scale, which can make housing more affordable, to prevention isolation amongst seniors and immigrants, to providing a robust lifestyle by encouraging walkable communities.

Life in the 21st Century has some of its own unique infrastructure requirements for participation in the interconnected global economy and marketplace of ideas. Broadband internet as well as cellular telephone infrastructure first come to mind. The ability to connect to the internet with fast, reliable connections is the primary way that people interface with the global economy. It also was vital to the dramatic increase in “work from home” efforts that exploded during the COVID-19 pandemic. With regard to cell phones, they represent one of, if not the primary method of communication for much of the state and country. Supply chain logistics are also vital in today’s economy. Goods are shipped locally and around the world in unprecedented volumes and at unprecedented speeds. Local businesses need to be able to rely on such logistics to not only



remain competitive, but to just participate in the economy. All three of these particular elements of infrastructure not only provide access to the economy, but, in the absence of them will not grow, attract, or even retain businesses or residents. In short, a property is less likely to be sold or developed if it doesn't have good internet, cell coverage, or is difficult to ship to.

Finally, there are several key services that are also part of the infrastructure network in the 21st Century. These include access to quality education, medical and mental health services, childcare, access to food, and even parks and recreation. Access to a quality education is the primary tool for upward mobility in society for an individual student. Additionally, a well-trained workforce will help ensure a vibrant economy. The ability to access medical services is vital for everyone, and, given the increase in stressors over the last few decades, mental health services have become a prominent element of healthcare in general. Childcare can be vital for a parent to participate in the economy. Access to quality, inexpensive food is a crucial element to overall health and well-being. And lastly, opportunities to recreation and parks can be important for several reasons, including physical fitness and quality of life.

NH HOUSING TOOLBOX HIGHLIGHT

Form-Based Codes

A form-based code (FBC) is a relatively new tool that is changing the way cities and towns regulate new development. Rules in FBCs focus on the design and layout of the public and private built environment and less on land use and density. This approach is often described as character-based zoning, as the rules governing development usually reflect the existing character of an area. FBCs can help to replicate existing historic development patterns and enhance housing diversity in a community. Open the toolbox to learn more!

nhhousingtoolbox.org



state aid highways, Class III recreational roads, Class IV roads within urban compacts, Class V rural highways, and Class VI unmaintained highways. These classifications are indicators of traffic volumes and speeds but also dictate maintenance responsibilities and development regulations.

The Central NH Region has just over 1,882 miles of road, the majority (62%) are Class V Local roads followed by Class I highways (15%), Class VI Unmaintained Roads (13%), and Class II highways (8%) with only a few Class III and Class IV roads (1%

All of these physical infrastructure and service elements are vital to a community. Their presence is directly tied to quality of life. Those communities that lack these networks often struggle in many areas, from healthcare, to poverty, to decreased mental health. As such, a community's development must take into account existing and needed infrastructure and services to support the quality of life for all its residents.

From the RHNA Public Survey, the availability of infrastructure and utilities can also have a significant impact on where residents choose to live. According to the general public survey 40.4% of respondents rated the availability of "infrastructure and utilities" as having a "very high" or "high" priority when choosing a location to live.

Transportation System

Transportation impacts housing choice and opportunities. When residents cannot live in the same place as where they work, they must commute using some form of transportation available to them. The Central NH Region's transportation network is like much of New Hampshire in that it is mostly car centric. There are fixed route public transportation options within the City of Concord, demand response transit options for select populations throughout the region, interstate and interregional bus service, and a growing network of trails, bike paths, and pedestrian infrastructure, but most commuters still rely on a personal vehicle for daily travel.

The road network in the state of New Hampshire is broken into six classes: Class I primary state highways, Class II secondary



respectively). Each town in the Region has a unique breakdown of its type of roads. Boscawen has the highest percentage of its roads being Class I highway 29% and lowest Class V local roads with 45%. Salisbury has the highest percentage of its roads as Class VI unmaintained roads with 23%.

Concord’s roads make up the largest percent of the total mileage in the region with 15%. Concord also hosts the most Class I highways comprising 21% of the region’s total in the category followed by Hopkinton with 13%. Canterbury has the greatest percentage of Class II highways making up 12% of the region’s total followed by Bow and Webster both with 9%. Few towns including Allenstown, Dunbarton, Sutton, and Warner have Class III roads which makes up the whole region’s total for this category and similarly only Concord has Class IV roads. Concord’s Class V roads make up 16% of the region’s total followed by Bow and Hopkinton each with 7%. Warner and Henniker make up the largest portion of the region’s Class VI unmaintained roads with 11% and 10% respectively.

LOCAL ROAD AND HIGHWAY MILEAGE

<i>Municipality</i>	Class I	Class II	Class III	Class IV	Class V	Class VI	Total Mileage
Allenstown	4.1	4.2	4.1		22.8	6.9	42.1
Boscawen	14.8	4.7			23.1	8.2	50.8
Bow	16.1	13.4			82.7	9.0	121.1
Bradford	7.4	1.2			46.4	14.0	69.0
Canterbury	16.3	18.0			44.1	15.5	93.9
Chichester	7.4	3.9			38.9	3.4	53.6
Concord	58.4	10.8		25.8	191.4	0.9	287.3
Deering		6.9			48.2	14.0	69.1
Dunbarton		10.1	5.3		44.0	8.0	67.3
Epsom	11.8	4.0			46.4	13.9	76.1
Henniker	17.7	1.7			74.2	22.9	116.3
Hillsborough	10.8	10.2			70.1	13.5	104.6
Hopkinton	37.5	8.1			80.0	11.1	136.7
Loudon	9.0	10.4			71.3	17.4	108.2
Pembroke	8.0	5.0			50.0	12.9	76.0
Pittsfield	3.1	13.0			42.8	8.1	67.1
Salisbury	5.3	4.4			34.0	13.1	57.0
Sutton	19.6	11.6	0.6		59.7	13.2	104.7
Warner	33.8	0.3	6.9		62.8	25.3	131.1
Webster		13.3			32.3	5.2	50.8
Central NH Total	281.1	155.2	16.8	25.8	1,165.4	236.4	1,882.6
NH Total	2,348.7	2,210.2	49.2	299.2	11,727.2	1,553.8	18,188.3

Source: NH DOT Town Centerline Miles by Legislative Class

Concord’s roads comprise the largest percent of the total mileage in the region with 15%. Concord also hosts the most Class I highways making up 21% of the region’s total in the category followed by Hopkinton with 13%. Canterbury has the greatest percentage of Class II highways making up 12% of the region’s total followed by Bow and Webster both with 9%. Few towns including Allenstown, Dunbarton, Sutton, and Warner have Class III roads which makes up the whole region’s total for this category and similarly only Concord has Class IV roads. Concord’s Class V roads make up 16% of the region’s total followed by Bow and Hopkinton each with 7%. Warner and Henniker make up the largest portion of the region’s Class VI unmaintained roads with 11% and 10% respectively.



PERCENT OF TOTAL LOCAL ROAD MILEAGE BY ROAD CLASS

<i>Municipality</i>	Total Mileage	Class I	Class II	Class III	Class IV	Class V	Class VI
Allenstown	42.11	10%	10%	10%	0%	54%	16%
Boscawen	50.79	29%	9%	0%	0%	45%	16%
Bow	121.12	13%	11%	0%	0%	68%	7%
Bradford	68.99	11%	2%	0%	0%	67%	20%
Canterbury	93.9	17%	19%	0%	0%	47%	17%
Chichester	53.62	14%	7%	0%	0%	73%	6%
Concord	287.31	20%	4%	0%	9%	67%	0%
Deering	69.08	0%	10%	0%	0%	70%	20%
Dunbarton	67.28	0%	15%	8%	0%	65%	12%
Epsom	76.09	15%	5%	0%	0%	61%	18%
Henniker	116.33	15%	1%	0%	0%	64%	20%
Hillsborough	104.58	10%	10%	0%	0%	67%	13%
Hopkinton	136.72	27%	6%	0%	0%	58%	8%
Loudon	108.16	8%	10%	0%	0%	66%	16%
Pembroke	75.95	11%	7%	0%	0%	66%	17%
Pittsfield	67.07	5%	19%	0%	0%	64%	12%
Salisbury	56.96	9%	8%	0%	0%	60%	23%
Sutton	104.69	19%	11%	1%	0%	57%	13%
Warner	131.08	26%	0%	5%	0%	48%	19%
Webster	50.75	0%	26%	0%	0%	64%	10%
Central NH Total	1,882.58	15%	8%	1%	1%	62%	13%
NH Total	18,188.27	13%	12%	0%	2%	64%	9%

Source: NH DOT Town Centerline Miles by Legislative Class

The percentage of Warner’s (11%) and Henniker’s Class VI roads (10%) are greater than other municipalities in the region. Not including Concord, Hopkinton and Bow (7% each) have the greatest regional proportion of Class V roads. Concord has 21% of the region’s Class I highways followed by Hopkinton (13%) and Warner (12%). Highway access can be a credit to new housing development if homes are not sited too closely.



Municipality	Total Mileage	Class I	Class II	Class III	Class IV	Class V	Class VI
Allenstown	2%	1%	3%	24%	0%	2%	3%
Boscawen	3%	5%	3%	0%	0%	2%	3%
Bow	6%	6%	9%	0%	0%	7%	4%
Bradford	4%	3%	1%	0%	0%	4%	6%
Canterbury	5%	6%	12%	0%	0%	4%	7%
Chichester	3%	3%	3%	0%	0%	3%	1%
Concord	15%	21%	7%	0%	100%	16%	0%
Deering	4%	0%	4%	0%	0%	4%	6%
Dunbarton	4%	0%	7%	31%	0%	4%	3%
Epsom	4%	4%	3%	0%	0%	4%	6%
Henniker	6%	6%	1%	0%	0%	6%	10%
Hillsborough	6%	4%	7%	0%	0%	6%	6%
Hopkinton	7%	13%	5%	0%	0%	7%	5%
Loudon	6%	3%	7%	0%	0%	6%	7%
Pembroke	4%	3%	3%	0%	0%	4%	5%
Pittsfield	4%	1%	8%	0%	0%	4%	3%
Salisbury	3%	2%	3%	0%	0%	3%	6%
Sutton	6%	7%	7%	4%	0%	5%	6%
Warner	7%	12%	0%	41%	0%	5%	11%
Webster	3%	0%	9%	0%	0%	3%	2%
Central NH Total	1,882.6	281.1	155.2	16.8	25.8	1,165.5	236.4

Source: NH DOT Town Centerline Miles by Legislative Class

One of the keys to ensuring a successful transportation system is keeping the road network in good repair. This is a great challenge faced by state and local governments. The life cycle of the region’s roads and bridges is determined by each municipality’s maintenance strategy and the Department of Transportation’s ability to maintain and upgrade its roads and bridges. Road maintenance must be proactive to be effective because reconstruction can cost approximately four times more than resurfacing. To effectively perform preventative maintenance the State and municipalities must understand the condition of their roads. The NHDOT uses an automated data collection vehicle to conduct pavement condition surveys every year on all State-owned and maintained roads. Each municipality approaches this task differently, but some participate in the Statewide Asset Data Exchange System (SADES) Road Surface Management System which is a way to perform conditional surveys and calculate pavement condition values and forecasts using a shared process.

Traffic data is a key metric in assessing the road system. There are several continuous counting stations throughout the region that collect live real time traffic data. These locations are supplemented with short term traffic counts which can be used to calculate average annual daily traffic (AADT). A few hundred locations throughout the region are monitored for traffic volumes each year, and these locations are monitored on a revolving schedule to create a comprehensive database of traffic volumes that can be used for planning decisions and projections. NHDOT hosts this data statewide through their MS2 program: <https://nhdot.public.ms2soft.com/tcds/tsearch.asp?loc=Nhdot&mod=TCDS>

Active or non-motorized transportation such as walking or bicycling, is an increasingly important and accepted component of a successful regional transportation system. The Central NH Region is host to several shared use paths in the form of rail trails including the Norther Rail Trail in Boscawen, portions of the Concord Lake Sunapee Rail trail in Concord, Hopkinton, Warner, and Bradford, as well as rail trail in Epsom. Data collection efforts on some of these trails found that these paths were facilitating commuters in the morning and evening. Many town centers and villages in the Region have developed bike and



pedestrian infrastructure including sidewalks, bike lanes, and crosswalks. The State's NH Bike and Pedestrian Plan in combination with local municipalities' bicycle and pedestrian plans or master plans can help inform and shape an even more connected and successful network in the future. Furthering the development of these transportation offerings will broaden the housing opportunities for those in search of a non-car commute either by choice or necessity.

Transit is another key component of a regional transportation system. Concord Area Transit (CAT) provides fixed route bus service throughout Concord on all weekdays. The CAT provides routes in areas of Concord that have been identified as having the highest minority populations and low-income communities. The service has been operating fare-free for the past year and is expected to continue in this manner. The wait times for the bus depend on the route and distance between stops but can have wait times ranging from a few minutes to an hour. There are interstate and interregional public transit offerings such as Concord Coach which provides bus service to urban hubs including Manchester and Boston. The various demand response transit providers in the Region target their service towards minority populations including those without cars, the elderly, and the disabled. There are a variety of stipulations for riders eligible for these services, but users can find their ride options on Commute Smart NH's (CSNH) website and trip planner or through the statewide mobility manager network. Like with active transportation, a more robust public transit system broadens housing choice especially for populations that are more cost burdened.

As many communities outside of Concord lack the density to make transit a viable option, most residents resort to driving. The average travel time to work in 2020 in the Central NH Region was 30.3 minutes, a figure that has only increased since 2010 when it was 28.6 minutes. The cost of personal transportation including the cost of the vehicle insurance, gas, and maintenance can add up quickly. When these costs are added to housing costs, they increase the cost burden of a household only further limiting the housing choice for many. This situation requires careful planning, upkeep, and expansion of all elements of the transportation system to help facilitate a more robust transportation system that can specifically broaden options for low-income and minority populations.

Barriers to Transportation

Many factors challenge a successful regional transportation system. The cost of road and bridge upkeep is the most expensive recurring cost for a Town. It is common for municipalities not to have enough funding to complete all their road maintenance projects which leads to more road deterioration which only makes future repairs even more costly. Bicycle and pedestrian infrastructure can be difficult and costly to upkeep as well. Many projects are stunted before development even occurs due to disputes over who will be responsible for the maintenance. Shared use paths and rail trails can be complicated to establish as it requires significant volunteer effort and common right-of-way disputes. Public transit is often viewed as a social safety net rather than an attractive option and addition to a transportation network. Expansion of routes is complicated and costly and can be daunting to undertake without knowing if the ridership will truly reflect a warranted added service.

Drinking Water and Wastewater

Every housing unit needs access to adequate clean drinking water and a way to dispose of wastewater. Where public water and wastewater infrastructure is not available, each housing unit typically has its own private or community well and septic system, which require space near the house, and must be set back from other buildings and water resources. For many New Hampshire communities, insufficient public water or wastewater systems often constrain housing development, although in many cases opportunities exist for residential development even where it is necessary to rely on onsite systems.

Public Water and Wastewater Systems

Where municipal sewer and water infrastructure is available, systems function for many households allowing homes to be built close together. This **denser development** pattern can help to keep costs lower for homes, as well as encourage efficient and compact land use development. This strategy may coincide with community goals for village revitalization, livability such as walkable neighborhoods and public transit, and natural resource conservation. The CNHRPC region's public systems are summarized in Public Water Services and Customers the table below accompanied by a map of public water services.

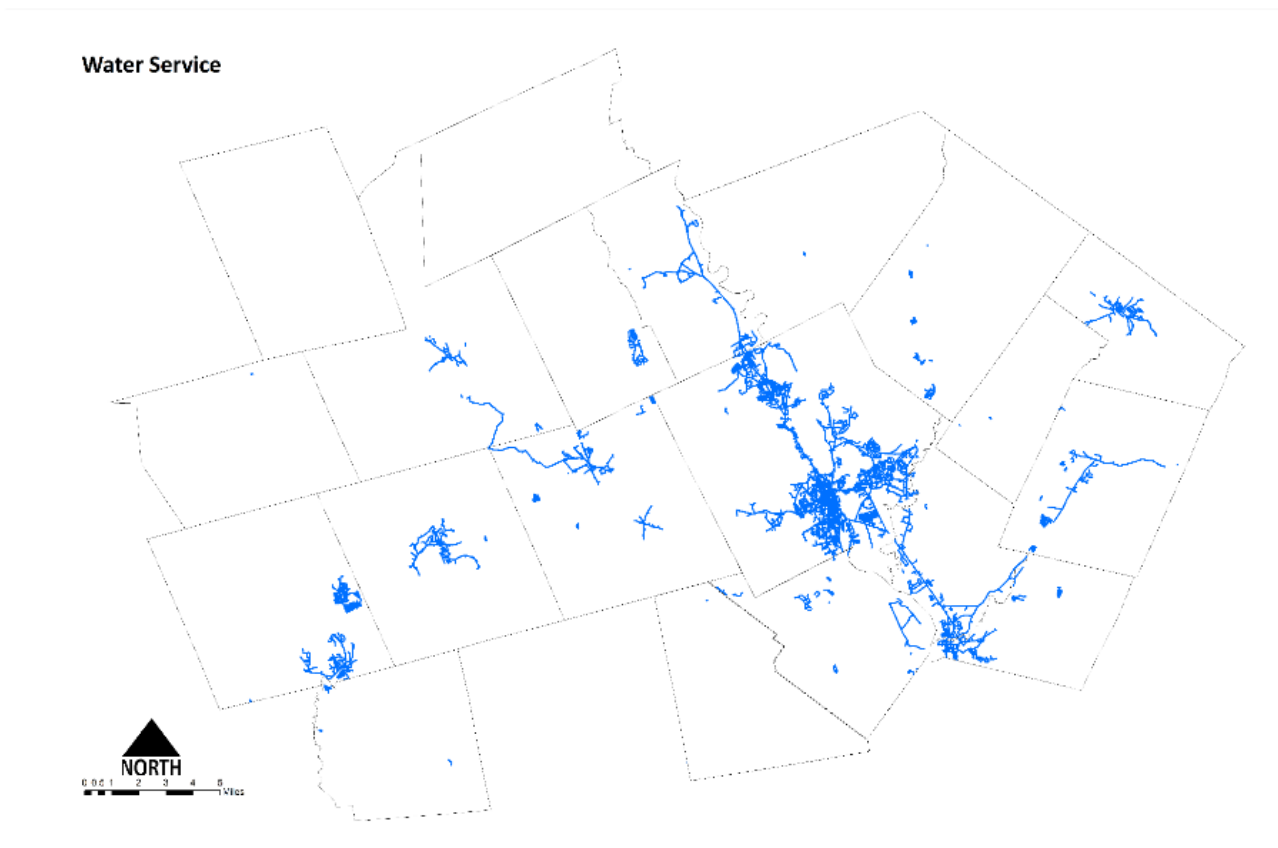


PUBLIC WATER SERVICES AND CUSTOMERS

<i>Municipality</i>	Number of Services	Total Connection of Services
Allenstown	3	562
Boscawen	1	1,180
Bow	7	291
Bradford	1	16
Canterbury	1	16
Chichester	1	11
Concord	1	12,572
Deering	2	108
Dunbarton		
Epsom	7	639
Henniker	2	559
Hillsborough	2	1,435
Hopkinton	6	877
Loudon	7	2,503
Pembroke	3	2,117
Pittsfield	2	668
Salisbury		
Sutton		
Warner	2	344
Webster	2	62
Central NH Region TOTAL	50	23,960

Source: NH Department of Environmental Services (table and map)

PUBLIC WATER SERVICE





While some systems, typically larger ones, maintain full system mapping and asset management plans, others do not. When available, this information provides details on system needs, opportunities, and limits, especially useful for municipal planning around density and system management by answering questions such as:

- What is the system’s potential capacity of users?
- What options are available for expansion, such as line extension, connecting to a neighboring system, increasing existing home connections within a service area, or new community systems?
- What is the system’s condition and what are threats to its functioning?

Expensive upgrades and repairs are often minimally patched together or ignored completely. Until the American Rescue Plan Act of 2021, there had been no significant investment in these facilities since the 1970s. Small-town water and sewer infrastructure has a variety of needs, with some places needing small adjustments and others needing major upgrades to stay in compliance with water standards, including standards for emerging contaminants such as per- and polyfluoroalkyl substances (PFAS) for which upgrades can be costly to implement. For some contaminants, processed sewage must be trucked to another location, significantly increasing costs further.

This pattern of minor repairs is unsustainable and needs intervention from outside sources of funding to ensure communities’ long-term health and well-being. Significant funding sources available are the United State Department of Agriculture, state aid, and the Clean Water State Revolving Fund (CWSRF). The CWSRF provides planning, assessment and construction loans for communities to improve their wastewater, stormwater, and water pollution control projects.

Private/Community Water and Wastewater Systems

Most households in the CNHRPC region use private wells and septic systems for their household needs. A smaller number of households use community systems, which function for a group of residences. In rural areas, well and septic systems are the standard and work well. They are typically more economical, can reduce the loading of effluent on the soil, and help conserve water locally. The biggest hurdle, once installed, is performing maintenance and water quality testing to protect household and public health.

State permitting is required for public and private water and wastewater systems to ensure basic requirements are met for public safety. Administration of these regulations is performed by three NH Department of Environmental Services (NHDES) bureaus:

- Drinking Water and Groundwater Bureau regulates and monitors drinking water systems (public, community, and private). Private wells are not monitored once approved as part of a subdivision approval other than installations performed by a licensed professional.
- Subsurface Systems Bureau (SSB) regulates septic systems and subdivision approvals through the review of design plans and specifications for proposed systems to ensure proper siting, construction, and operation.
- Wastewater Engineering Bureau regulates wastewater treatment facilities to ensure that wastewater attains a

**NH HOUSING TOOLBOX
HIGHLIGHT**

Wastewater Systems Alternatives

Various technologies have been successfully employed to create community septic systems and safely discharge effluent onto land, rather than into surface water, even for larger developments with multiple sources. These systems permit a more traditional village development pattern and the cost for construction and maintenance is often much lower than the cost to construct or expand a public sewer system. Open the toolbox to learn more!

nhhousingtoolbox.org





sufficient level of treatment so that it can be released into ground and surface waters by regulating discharges. Details found on the NHDES website.

For its impact on housing, subdivision approval by the SSB is the most impactful. These approvals consider well and septic system presence and are required when any lot in the proposed subdivision is less than 5 acres and not served by a public wastewater (RSA 485-A:29). Lot sizes are determined by individual lot characteristics, including soils, wetlands, slopes, ledge, water supply, and the ability to support/manage the sewage load. The sewage load required is standardized at 600 gallons per day for all residential development with up to four bedrooms. This permitting requirement of minimum sewage load can be a barrier to the building of small, affordable residential units; simultaneously, the requirement ensures that residential lots can support a property owner’s decision to add bedroom(s) to a small home.

Municipal land use regulations sometimes require a larger minimum lot size than that required by the SSB. At times this is enacted to ensure proper wastewater treatment, however given the state’s requirements, these rules further restrict the subdivision of land than is deemed necessary to receive state permits. Under the best lot conditions, the absolute minimum lot size currently approved for lots with on-site wastewater and well is 30,000 square feet or two-thirds of an acre; for lots with on-site wastewater and off-site well is 20,000 sq. ft. or 0.46 acres; and for lots with off-site wastewater and well is set by the municipality, not requiring SSB approval. Approvals can be made for smaller lots if those are part of a conservation subdivision, however these must include the conservation of land to account for the sewage load not supported by the smaller lots.

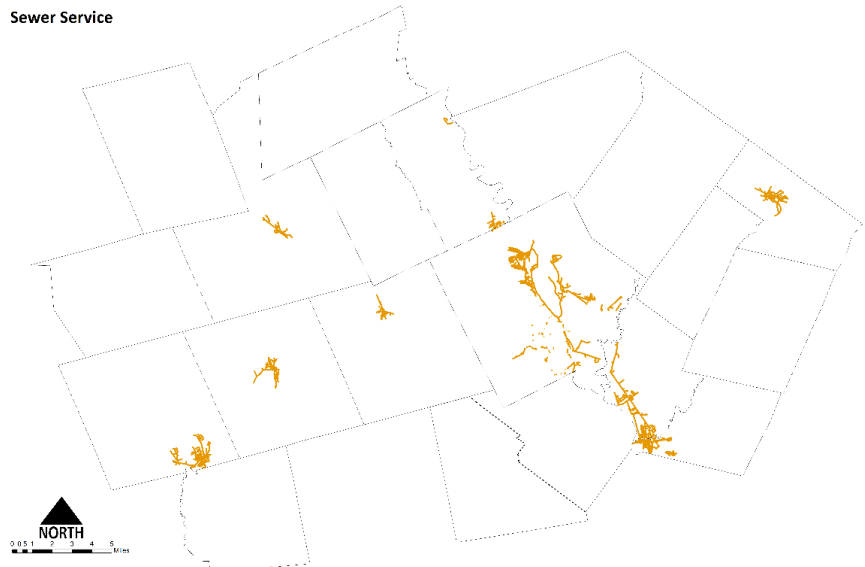
Barriers to Drinking Water and Wastewater

There are several factors that can threaten public and private systems. A lack of funds for needed maintenance and upgrades can result in unsafe system conditions.

Current and emerging threats to water quality in public and private drinking water, include human influence, deteriorating infrastructure, harmful organisms, and stormwater. Some human-derived water pollution concerns include PFAS, road salt, agriculture, mining and industry, and recreational activities. Infrastructure affects water quality through situations such as presence of lead pipes, aging septic systems, and high road runoff. These can directly or indirectly introduce pollutants into the water supply if not fully addressed, with costs for treatment shouldered by the public.

PUBLIC WASTEWATER SERVICES

There are fewer public wastewater services available in the Central NH Region than water systems, a fact that will limit future large-scale housing development. In general, where there are sewer lines, water lines are also present.



Source: NH Department of Environmental Services

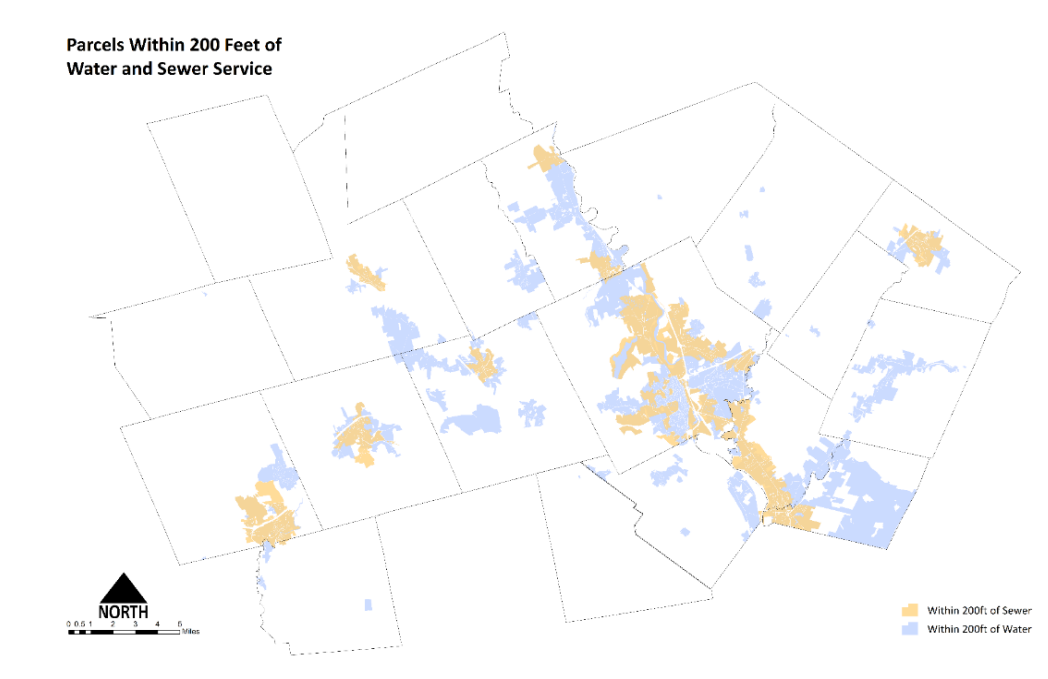


New development, while potentially helping to meet housing needs, can also be a threat to water quality. By increasing impervious cover such as pavement and structures, new development can exacerbate stormwater issues. Increased stormwater runoff carrying high levels of nutrients can cause toxic algal blooms, of particular concern to systems that rely on surface waters. Drainage infrastructure and design, including green and grey techniques, helps to minimize these issues by encouraging water infiltration and filtering pollutants.

Private and public wells can face water quantity issues due to drought impacts, of increasing concern due to climate change. Most recently, in 2020 close to 20% of the state experienced severe drought causing well failures and water use restrictions. A relatively new challenge, for a water rich state, might require increased attention to monitoring, water conservation and water reuse. Monitoring for public and a sample of private well systems might better inform the siting of new development to minimize risk of well failure and household insecurity.

Yet, the first locations to seek expansion of sewer and water services should be adjacent to existing service. These are opportunities to take advantage of when seeking to develop new housing.

OPPORTUNITIES FOR SERVICE EXPANSION: PARCELS WITHIN 200 FEET OF WATER AND SEWER



Broadband High Speed Internet Connectivity

According to the 2021 ACS 5-year, most of all households in the two counties of the Central NH Region planning area have one or more computers and have internet/broadband subscriptions. In Merrimack County, 83.5% of households have a desktop or laptop, compared to 84.7% in Hillsborough County. In Merrimack and Hillsborough County 10.5% and 8.5% of households respectively are without any type of internet subscription. For households earning less than \$20,000 annually, 33.6% in Merrimack County and 32.4% in Hillsborough County have no internet subscription. The ACS 5-year considers cellular data as well as satellite and wired internet types of broadband.

HOUSEHOLDS WITHOUT ACCESS TO COMPUTERS AND INTERNET 2020



	New Hampshire	Hillsborough County	Merrimack County
% of Households with computer	84.7%	84.7%	83.5%
% of households with satellite broadband	3.2%	2.4%	3.6%
% of households with wired broadband	81.0%	82.1%	81.4%
% of households with no internet subscription	9.6%	8.5%	10.5%
% of households earning less than \$20,000 annually with no internet subscription	33.3%	32.4%	33.6%

Source: US Census Bureau, American Community Survey 5-Years

Barriers to Connectivity

Broadband access can be a challenge to housing, especially in more rural areas. Because housing in rural areas is often spread out, internet service providers often do not look at it as a good “investment” opportunity since they know that there will be fewer customers. Moreover, rural areas are also known to have more older residents and higher poverty rates, meaning that they are less likely to contract the services. For this reason, government investment is often necessary in order to ensure equal access to this essential service, especially in underserved communities with slow or no broadband capacity.

Economic and Community Development

Economic and Community Development are two interconnected concepts that describe how a community grows and changes over the years. They can be thought of as two sides of the same coin. As a community’s population grows, along with its infrastructure and services, it attracts economic development. As the economy and business grows, the community attracts new residents, and the cycle continues.

Infrastructure and services, as described earlier in this Section, play a vital role in attracting – and retaining – residents to a community. And to quote an owner of one of the larger employers in the region, one locates their business in a community in which they would want to live. This illustrates the key link between community development in general, and economic development especially.

Economic development is a specific portion of community development that deals with the growth of a community’s economy. Areas of focus within economic development include: 1) attracting new businesses, 2) retaining existing businesses, and 3) helping existing businesses (and those that move to town in the future) to expand. It is important to note that, while all communities consider ways to attract new businesses, it is as equally important – even more so – to work to retain existing business and help them expand.

There are several ways in which a community can work to attract, retain, and help businesses expand. Incidentally, many of these approaches also work hand-in-hand with community development efforts in general. These include:

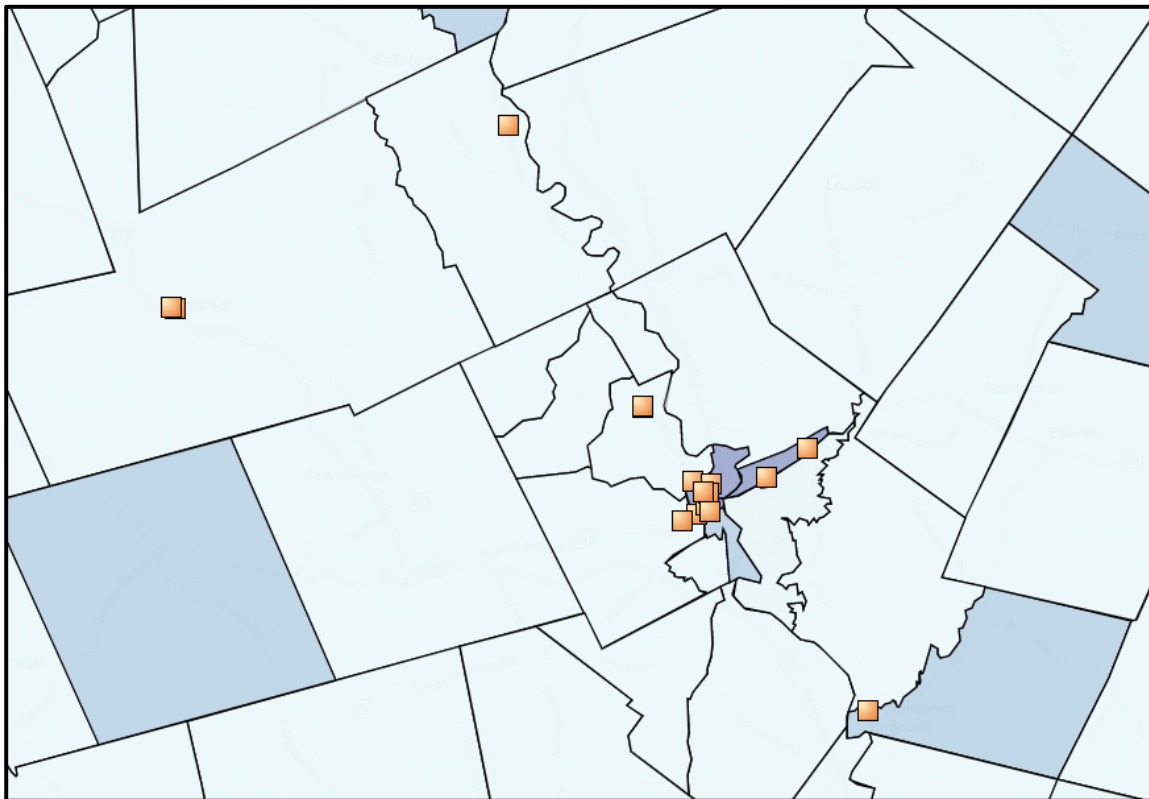
- Ensuring that there is an adequate network of physical infrastructure and services in place. This will ensure density, economies of scale, and other elements needed for economic growth.
- Ensuring that the Zoning Ordinance allows, and even encourages, those industries and supporting land uses that will help to grow the economy. This can mean the desired industries themselves, but also supporting industries and even residential development to ensure an adequate workforce. An economic development-friendly Ordinance also means protecting community character, because after all, that character is part of what attracted (or will attract) a business to the community in the first place.
- Ensure an adequate workforce. This includes attracting young families and ensuring that amenities are available to support such residential growth. This can take the form of not only good schools, but also opportunities for recreation and a sense of community.



Economic Development Committees can play a key role in fostering economic growth in a community. Their main effort typically focuses on advocating for economic development. This can take the form of anything, from addressing the three approaches above, to directly reaching out to businesses (in town or prospective new ones), to identifying funding for various economic development efforts. Several areas where funding can play a role are: 1) the development of a Tax Increment Financing (TIF) District which is a tool to pay for infrastructure; 2) adopting RSA 79E which can provide temporary tax relief for rehabilitation in a downtown; 3) participation in the State’s Economic Revitalization Zone (ERZ) program which can provide state tax relief for new businesses; and 4) participation in the CNHRPC Comprehensive Economic Development Strategy (CEDS) program, which is a regional economic development plan.

Communities can also pursue Community Development Block Grants (CDBG). Though often spearheaded by an EDC, it can also be the governing body (i.e. Selectboard, Town Council, or Mayor) that pursues such funds. CDBG can help provide funding for a variety of economic development tools, including infrastructure. For example, the map below depicts areas where CDBG funds have addressed infrastructure deficiencies within low-income neighborhoods or communities of color.

COMMUNITY DEVELOPMENT BLOCK GRANT INFRASTRUCTURE IMPROVEMENT APPLICATIONS



Source: <https://egis.hud.gov/cpdmaps/>

Barriers to Economic and Community Development

As there are specific tools and approaches to fostering economic and community development, there are also several barriers. These can include a lack of childcare, the inability to easily access healthy food, a lack of parks, recreation, and civic infrastructure, and various housing related issues. In short, any gaps in the frameworks or approaches described above could



be thought of as a barrier to economic and community development. The following sequence of maps outlines where in the region these barriers exist.

Fair Housing Successes & Challenges

Successes: Affirmatively Furthering Fair Housing and Civil Rights

There are several pro-active fair housing success stories around the region. They all use different approaches to address a variety of needs for various segments of the housing market. One can be found in Allenstown, where the Planning Board recently approved a 125 unit senior housing/assisted living facility. This development provides a range of services to its residents based on needs, focused around: independent living, assisted living, memory care, and respite care. Such a development will allow seniors in Allenstown to remain in their community as they age. The facility is anticipated to open in May of 2023.

In addition to bricks and mortar projects like the one in Allenstown, there have also been funding-related success increasing access to housing. In Concord for example, the Concord Housing and Redevelopment (CH+R) has received federal funds through the Mainstream program. Specifically, about \$73,000 in vouchers were awarded as part of a first round of funding. These vouchers will be used to help persons with disabilities and their families to lease safe and affordable housing through the private market. Per the CH+R website, these funds will impact disabled persons between the ages of 18 and 62. Additional details can be found here: https://www.concordha.com/chr-releases-mainstream_cares/

Also of note is that many communities across the region have adopted Accessory Dwelling Unit (ADU) ordinances. These will directly help both seniors and single adults/first time home buyers in finding quality housing that is affordable. Additionally, it will help address the potential isolationism that can often impact seniors who live alone.

CATCH Neighborhood Housing brings several approaches together to address housing needs across the demographic spectrum in Merrimack County. CATCH develops, manages, and provides quality affordable housing for a variety of clients. Their services also connect their residents to “healthcare, mental health services, transportation, food and nutrition resources, and other support.” Collaboration with municipal, private, and not-for-profit partners forms the backbone of their successful 30-plus year approach. More information about CATCH Housing can be found here: <https://www.catchhousing.org/>

For more examples and success stories please see the examples and success stories within the tool descriptions in the NH Housing Toolbox at nhhousingtoolbox.org.

Challenges to Fair Housing and Civil Rights

Affordability, availability, and livability are three challenges to fair housing and civil rights. They tend to feed into one another and the success stories previously mentioned seek to undermine these challenges. Affordability for example, impacts all residents of a community, though they tend to adversely impact sensitive populations more so. For example, seniors and young adults both have limited incomes that put them at a disadvantage when finding safe, quality housing. A factor that impacts affordability is availability. This can refer to housing and rental stock, as well as raw land. As small housing and rental stock that does not provide robust housing choice options can lead to increased cost as the more desirable units are sought by the market. This can price out those within sensitive populations.

Similarly, a lack of good, available “greenspace” for new development can lead to increased costs. Larger lot sizes, which can be found in numerous zoning ordinances throughout the state, increases development costs and contributes to land scarcity. Lastly, affordability and availability can also have a negative impact on “livability.” Livability can refer to the ability of a resident to easily access to employment, recreation, goods and services, medical attention, and quality education for their children. Oftentimes there is a lack of quality housing/rental stock that is affordable near such amenities. Further, housing near such a mix of uses can often be expensive. Collectively, these elements limit housing choice, most notably for sensitive populations.



History of Fair Housing

Fair housing efforts in the United States have a long history, though the modern era of the movement started in 1968 with the adoption of the Federal Fair housing Act (FHA) during the Civil Rights Movement. Its purpose was to stop discrimination and reduce segregation. Its adoption prohibited discrimination based on race, color, national origin, and religion. Subsequent amendments have added sex, familial status, disability, and gender identity to a list of “protected classes.” The Department of Housing and Urban Development (HUD) also contributed at the federal level by requiring that all grantees using their funds support fair housing.

In New Hampshire, an anti-discriminatory housing law, RSA 354-A, adopted in 1965, prohibited renters from discriminating based on race, color, national origin, religion, gender, disability, or familial status. It has been amended over time to also include age, marital status and sexual orientation.

In 1981, the New Hampshire Housing Finance Authority (NHHFA) was established and its mission includes grant funding and financing home purchases, but also the development of a New Hampshire Analysis of Impediments to Fair Housing.

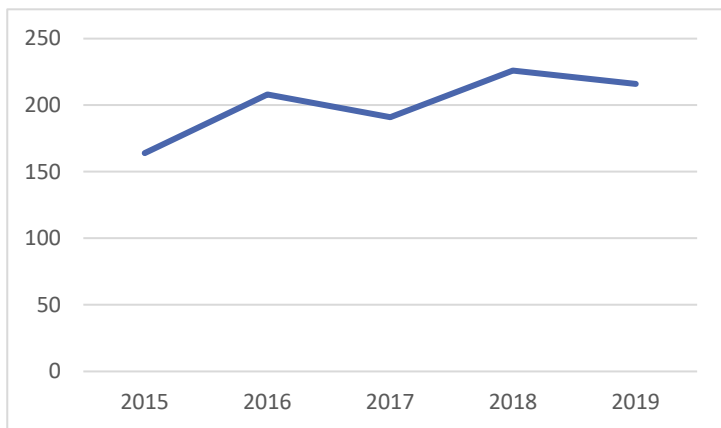
Interestingly, when respondents to the RHNA Public Survey were asked to rank the housing related challenges in their community, "Housing Discrimination" was categorized as the lowest challenge, 20% even selected that the challenge does not apply to their community. These results could indicate a lack of housing discrimination in the region or show an underlying problem that is not often realized by residents.

Discrimination

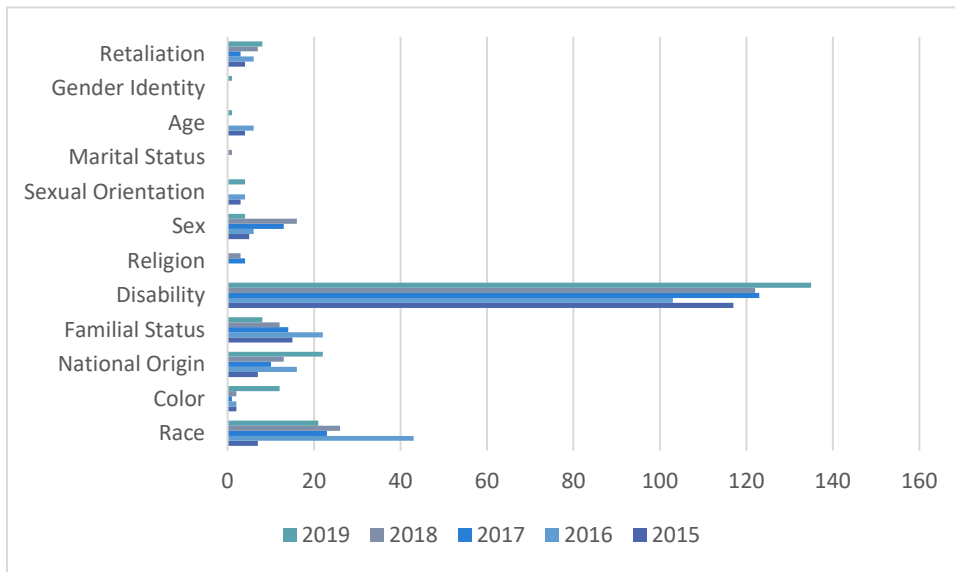
Within the NHHFA’s 2020 New Hampshire Analysis of Impediments to Fair Housing, housing discrimination cases are tracked by type and reporting organization. The organizations include: the New Hampshire Legal Assistance Foundation (NHLAF), US Housing and Urban Development (HUD), and the New Hampshire Human Rights Commission (NHHRC).

The number housing discrimination cases filed increased between 2015 (160 cases) and 2019 (210 cases) annually. Most of the cases were filed locally to the NH Legal Assistance Foundation. Discrimination on the basis of disability was by far the most common reason for filing at about 140 cases in 2019, followed by racial discrimination at about 20 cases in 2019, and smaller numbers of cases for national origin, and familial status, and sex discrimination for all years.

NEW HAMPSHIRE CASES OF HOUSING DISCRIMINATION 2015-2019



REASON FOR HOUSING DISCRIMINATION CASES 2015-2019



Agency Response

While litigation may play a key role in addressing housing discrimination, there have also been efforts made at the federal level to limit the impact of housing discrimination. For example, HUD and the U.S. Department of Transportation and even the Environmental Protection Agency, have teamed up to create the Sustainable Communities Initiative (SCI). SCI seeks to improve “regional planning efforts that integrate housing and transportation decisions, and increase state, regional, and local capacity to incorporate livability, sustainability, and social equity values into land use planning and zoning.”

Through SCI, grants are available for regional and local planning approaches that seek to integrate housing and transportation, as well as improve land use and zoning to support market investments. Additional information for the program can be found at <https://www.hud.gov/hudprograms/sci>.

Access to High Opportunity Areas

Overview

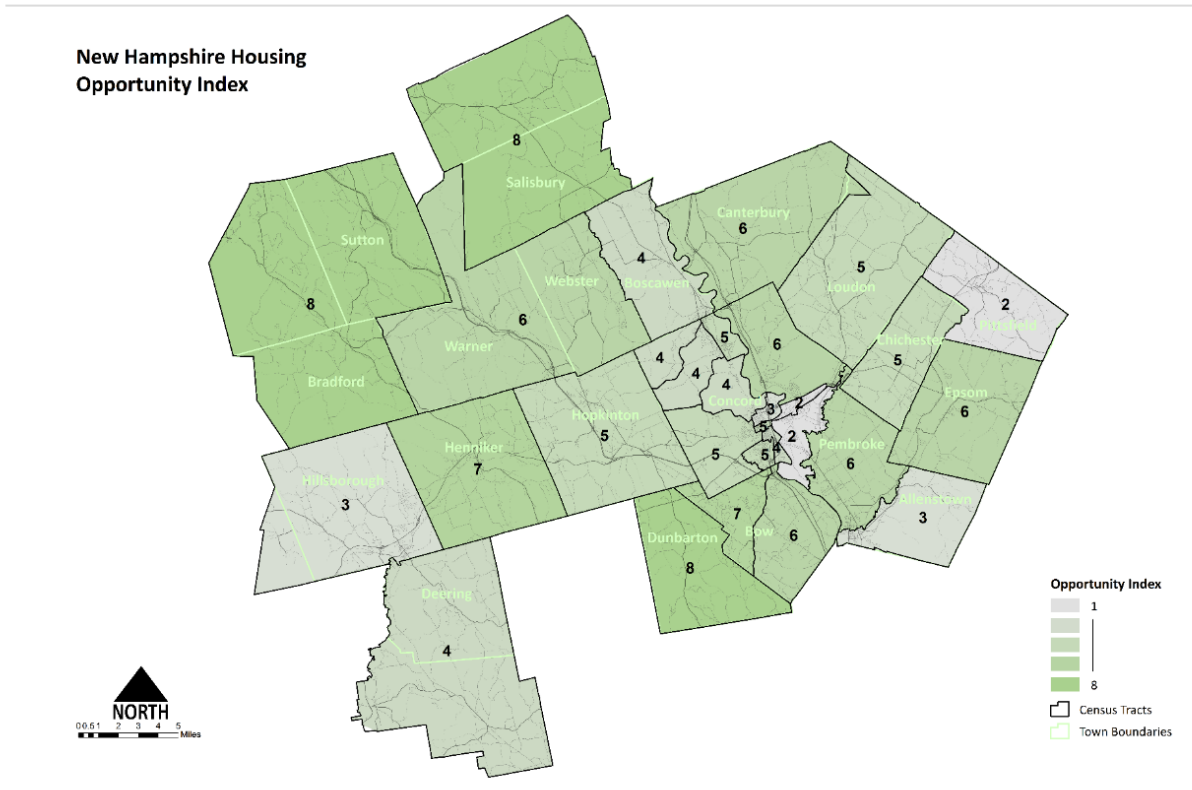
Opportunity areas are defined by access to amenities or attributes that can increase economic mobility for residents. The benefits of high opportunity areas often can result in high cost of living and dense populations which may cause challenges for development. Characteristics of opportunity areas include plentiful transportation options, strong education, trustworthy medical services, bountiful food and shopping choices, space to participate in outdoor recreation, activities, and exercise, safe crime rates, and quality housing.

All areas have a different makeup of characteristics that formulate their level of opportunity. Places with more positive impacts result in higher opportunity which generally leads to higher quality of life and ability for upward economic mobility. Low-income residents and people of color more frequently interface with the challenges associated with low opportunity areas. Due to the demand to live in high opportunity areas there is a challenge to establish new development in these places that is affordable.

High Opportunity Areas in the Region

Determining opportunity areas is dependent upon the input factors used, resulting in a variety of different ways to evaluate this metric which can cause the areas to differ widely based on the process used. This regional housing needs assessment utilizes the opportunity index created by New Hampshire Housing Finance Authority (NHHFA). Their process is utilized because it was developed using metrics with New Hampshire specifically in mind. The index is centered around four variables each of which have multiple elements. The overarching variables include economic prosperity, health, education, and housing. The combination of these scores results in a total index score on a scale from one to eight with the higher the index scores the higher the level of opportunity, while lower scores indicate potential barriers to accessing opportunity. The index scores are depicted by census tract on the following map.

HIGH OPPORTUNITY CENSUS TRACTS INDEX 2020



The Central NH Region ranges in Opportunity Index scores from two to eight. Census tracts covering Dunbarton, Salisbury, Sutton, and Bradford all scored the highest possible score of an eight, followed by tracts covering Henniker and the northwestern side of Bow scored seven. According to NHHFA’s metric these areas have the greatest levels of opportunity based on economic prosperity, health, education, and housing variables. The areas identified as having the lowest opportunity index were tracts in the southeastern portion of Concord and Pittsfield, which both resulted in a score of two. Tracts covering Allentown, Hillsborough, and central Concord all scored a three. The tracts in Concord with the lowest Index score also happen to be the tracts with the highest populations of minorities in the Region.

To further explore NHHFA’s Opportunity Index follow this link to examine any community in New Hampshire: New Hampshire Housing Opportunity Index - New Hampshire Housing Finance Authority at <http://nhhfa.org>.



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Making changes to municipal regulations, zoning, and policies takes time, with Board, staff and voter support imperative to the success of most revisions to normal practices. When considering widely impactful changes related to housing, any decision can create ripple effects throughout the community. Having resources available when needed can help Boards and planners take the next steps toward meeting housing needs and fulfilling state regulations. A number of conclusions can be drawn from this document from which various actions can be considered. Technical assistance from the Central NH Regional Planning Commission is always available with a phone call or email. To take careful time and consideration of issues specific to communities, the RHNA developed several resources related to housing with the NH Housing Toolbox. The RHNA tapped into many data and document sources from multiple organizations to develop this assessment. Hyperlinks to websites and online reports are included.

Central NH Regional Planning Commission
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Concord, NH 03301
603.226.6020
cnhrpc.org



Summary of Findings

As noted throughout this Regional Housing Assessment, a wide variety of socio-economic factors and values are impacting the regions’ overall housing demand and availability.

- **Changing Demographics**
 The overall population has increased 4.7%. More people over 65 live in the Central NH Region – a 41% increase from 2010. At the other end of the population scale, there are 11% fewer under 18 year olds. The smaller under 18 population is supported by declining school enrollments. With limited access to 55 and older communities (“senior housing”), the region’s older populations are aging in place.
- **Cost of Housing vs Employment Wages**
 Housing costs (\$350,000 for a median home and \$1,309 per month for median rent) are rising too high, leading to less of an ability to change one’s housing situation. Entry level and experienced level wages are not enough to afford the median home or rental unit.
- **Rental Housing vs Owner Housing**
 The 2022 purchase of the region’s housing is thought to be by out-of-state, in-migration populations that are older, settled, are high wage earners, or as a second home. This trend might have been started by the COVID-19 Pandemic when people were moving out of crowded cities.
- **Housing Demand, Housing Need, Affordability and Housing Development**
 While these housing issues have been percolating for several years, influences such as the COVID-19 Pandemic in 2020-2022 had an extreme impact on housing in the region. Many of the related transportation, broadband, labor, construction supply influences to housing have eased as of 2023, but pressures of high rental and home costs and lows wages (affordability and availability) remain.
 - The issue of housing affordability is central to this report. **Wages have not kept up with the cost of housing.** The Central NH Region, as well as the entire state, has been and continues to struggle against a severe housing shortage. Wage limitations and housing shortages, combined with construction challenges related to the COVID-19 pandemic, has contributed to the housing crisis and rising costs of home ownership and rentals.
 - **The demand for all types of housing, as well as a robust range in the cost of that housing is not being met.** The list of issues and roadblocks are long, and the pandemic only amplified and added to these impacts on costs.



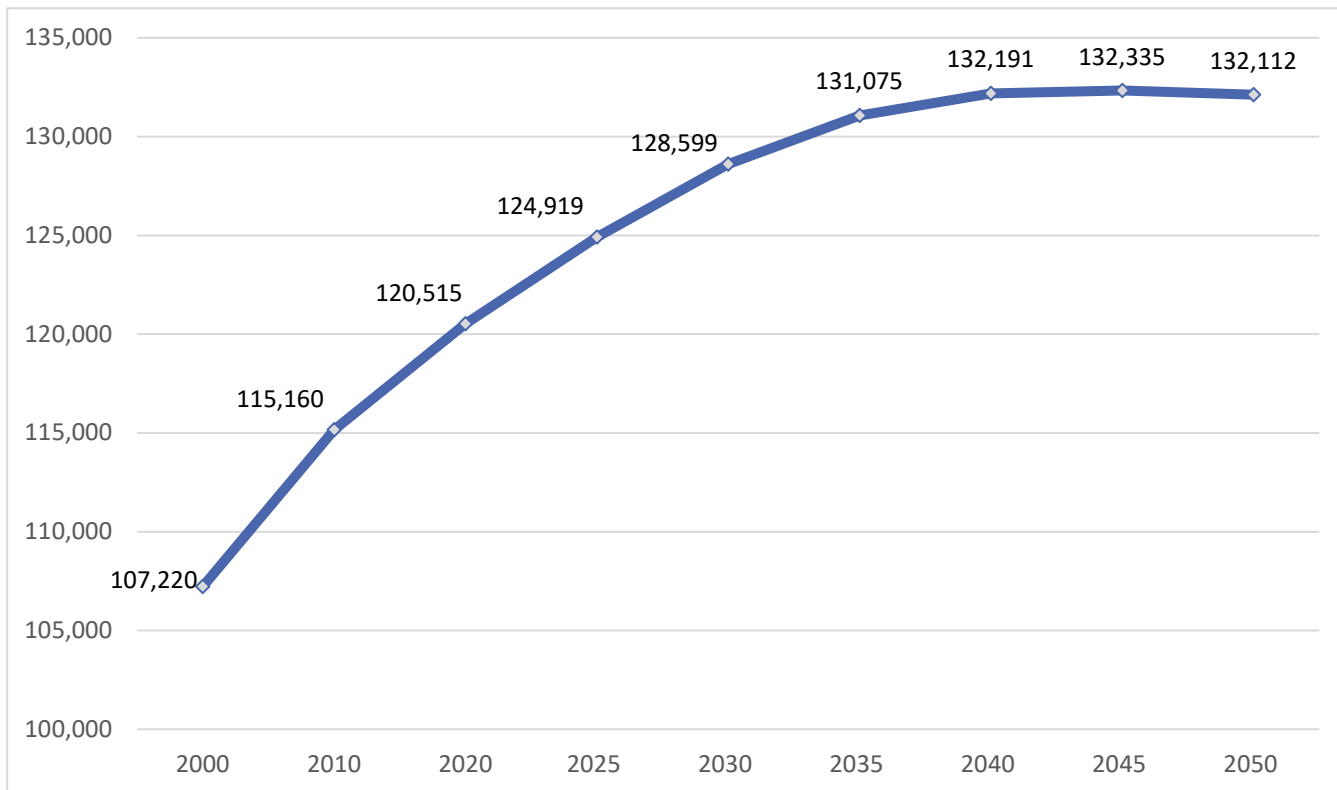
Financing challenges, labor shortages, zoning restrictions, and other long-standing issues have all contributed to a severe housing shortage and its related affordability.

- **Housing needs are changing as the characteristics of the population in the region are changing.** Existing and new housing units: the quantity, styles and even the size of homes are not meeting the changing needs of individuals and families. The stories are common: young adults wanting to find work in the region, new families who are just beginning their relationship with New Hampshire and even with the country, or longtime residents hoping to downsize and stay in their community: there are few options for any of them. Although many families enjoy a single-family home, more people – both younger and older-- are looking for maintenance-free housing styles. Modest and affordable ranch or village style housing units are difficult to find yet are extremely desirable.
- **Rising costs and labor shortages related to construction have contributed to the lack of building.** Again, the pandemic has had a tremendous effect on all these costs and shortages. Related to these costs are the risks and costs associated with the permitting process. Talk to a developer and often the story is the same: process delays, regulatory roadblocks, nay-saying abutters, and negative attitudes are among the many challenges they face. Some developers are reluctant to take on the risks of creating anything except single family homes on large lots.

Future Projections/The Fair Share Analysis

The overall population of the Central New Hampshire region is projected to increase by nearly 12,000 residents through 2040 and expected to remain at that general level through 2050. This relatively low rate of population increase is due to a variety of demographic factors related to an expected decline in birth rates through the later years of the projection time period as well as an expected increase in the number of deaths over the period as the Baby Boom generation ages. These numbers are countered somewhat by an expected increase in net in-migration.

REGIONAL POPULATION PROJECTIONS THROUGH 2050





Given the above projections, the market is likely to require approximately 8,125 units by 2040 to accommodate the anticipated regional population growth of roughly 12,000 people. This would mean about 483 units per year across the region with about a third being rental. Of the owner-occupied units, the market is likely to require about 31% as affordable, and on the rental side about 28%. This represents a modest increase in what the region experienced in construction between 2000 and 2020 where about 7,814 building permits were issued with about 22% being multi-family units.

It is important to note that despite the need for a modest increase in housing production, the decline in school age children is likely to continue which will limit the fiscal impact of additional housing units on a community. As stated previously, the school age demographic peaked in 2002 and has been steadily declining across the region resulting in about a 22% decrease over 20 years.

In conclusion, the region is projected to grow modestly by 2050, and the market will require an increase in housing by 2040. Fiscal impacts from the school age-population will be minimal given declining enrollments. Finally, the types of housing the market will require will be smaller and more affordable units. Additionally, the rental stock will need a somewhat greater share of the market than it currently enjoys.

TOTAL UNITS NEEDED FOR RENTERS (60% AMI) AND OWNERS (100% AMI) BETWEEN 2025-2040

Municipality	Owner Occupied Units			Renter Occupied Units			2025-2040
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Allenstown	84	130	214	35	74	109	323
Boscawen	59	123	182	22	71	93	275
Bow	75	292	367	49	139	188	555
Bradford	27	30	57	15	14	29	86
Canterbury	34	84	118	19	41	60	178
Chichester	34	88	122	37	53	62	184
Concord	642	1,531	2,173	280	829	1,109	3,282
Deering	35	30	65	18	15	33	98
Dunbarton	32	93	125	19	45	64	189
Epsom	62	167	229	31	86	117	346
Henniker	62	95	157	48	33	81	238
Hillsborough	92	105	197	55	47	102	299
Hopkinton	81	202	283	13	131	144	427
Loudon	86	171	257	43	89	132	389
Pembroke	86	229	315	41	120	161	476
Pittsfield	73	126	199	35	66	101	300
Salisbury	22	46	68	6	29	35	103
Sutton	24	41	65	11	22	33	98
Warner	48	102	150	20	56	76	226
Webster	30	65	95	13	35	48	143
CENTRAL NH REGIONAL TOTALS	1,688	3,750	5,438	782	1,995	2,777	8,215

* Area Median Income (AMI) - NH RSA 674:58(IV) uses median income to define affordability.

Source: Root Policy Methodology applied by CNHRPC (both Table and Figure)

Housing Toolbox of Local Options to Fit Your Community



nhhousingtoolbox.org

The culmination of the regional housing needs assessment, as mandated by State law, is the generation of housing production targets for each community through statistical analysis. While these “fair share” figures are helpful for projecting the number of housing units needed in the future for people of different income levels, they offer no instruction for how to achieve those targets.

Understanding the need for practical applications for municipalities to expand housing opportunities in the region, the New Hampshire Association of Regional Planning Commissions has developed a [Housing Toolbox](#) that can help cities and towns with different approaches. It offers a sampling of twenty tools available to





















communities in the State that can be used to increase housing production. These tools are essentially planning and zoning strategies that range from specific actions, such as the adoption of incentives, to more generalized approaches, such as the encouragement of infill development. Many of these tools have been used by municipalities in our region with varying degrees of success.

Our own office here at Central New Hampshire Regional Planning Commission is the result of the City of Concord employing one of these tools—Adaptive Reuse—to renovate and revitalize the historic Page Belting mill complex for use as offices and senior housing. There are many other success stories of communities using one or more of these tools in New Hampshire that can be found in the toolbox. Some tools are brand new, such as Housing Opportunity Zones, and others have yet to be fully tested in our region, such as Form-Based Codes and Village Plans.

The toolbox is not meant to be a complete list of strategies that could be used to encourage the construction of housing, as many others could be taken. Rather, it follows State enabling legislation and list specific ways cities and towns are authorized by law to promote housing. It uses real examples, primarily from New Hampshire, but also from other parts of the country, where the tools have been used. It also identifies special considerations when using each tool. Resources are listed at the end of each tool description. Ask CNHRPC for help with using any of these tools.




















NH HOUSING TOOLBOX RESOURCES FOR LOCAL PLANNERS AND PLANNING BOARDS:

nhhousingtoolbox.org

-  **Accessory Dwelling Units (ADUs)**
-  **Adaptive Reuse**
-  **Age-Friendly Neighborhoods**
-  **Cluster Housing**
-  **Community Revitalization Tax Credit (RSA 79-E)**
-  **Form-Based Codes**
-  **Housing Opportunity Zones**
-  **Inclusionary Zoning**
-  **Infill Development**
-  **Missing Middle Housing Types**
-  **Manufactured Housing**
-  **Mixed-Use Development**
-  **Planned Unit Development (PUD)**
-  **Reduced Zoning and Subdivision Requirements**
-  **Short -Term Rental Regulations**
-  **Tax Increment Financing (TIF)**
-  **Transfer of Development Rights**
-  **Village Plan Alternative**
-  **Wastewater System Alternatives**
-  **Workforce Housing Ordinance**

For More Information

Please review these housing-related organization, data and document links online for further information.

- 
[2020 State Analysis of Impediments to Fair Housing Choice in New Hampshire](#) (May 2021)
- 
[HUD 2021 – 2025 State Consolidated Plan](#) - data and findings applicable to the region’s communities
- 
[Council on Housing Stability 2021 – 2024 Strategic Plan](#) (June 2021)
- 
[Council on Housing Stability 2021 Annual Report](#) (November 2021)
- 
[SB 43 Commission to Study Barriers to Increased Density of Land Development in New Hampshire, “Density Commission”](#) (2019 – 2020)
- 
[Governor’s Housing Task Force Final Report](#) (October 2019)
- 
[Residential Land Use Regulations in New Hampshire: Causes and Consequences](#) (Bartlett Center for Public Policy, October 2021)
- 
[Housing Solutions for New Hampshire](#) (NHHFA, April 2019)
- 
[Fair Housing for Regional and Municipal Planning A Guidebook for New Hampshire Planners](#), (NHHFA, 2014)
- 
[Meeting the Workforce Housing Challenge, A Guidebook for New Hampshire Municipalities](#) (NHHFA, 2010)
- 
 US Census Bureau Decennial Census 2000, 2010, 2020
- 
 US Census Bureau American Community Survey 5-Year Estimates 2014, 2015, 2019
- 
[New Hampshire Housing Finance Authority](https://www.nhhfa.org/) <https://www.nhhfa.org/>
- 
[NH Office of Planning and Development](https://www.nh.gov/osi/index.htm) <https://www.nh.gov/osi/index.htm>
- 
 NHHFA September 2019 [“Areas of Opportunity: Indicators of opportunity in selected NH towns & cities”](#) presentation
- 
 Housing + Transportation Affordability Index (Updated 2017, using 2015 ACS and 2014 Employer households dynamics) <https://htaindex.cnt.org/>
- 
 DHHS WISDOM website for lead poisoning and radon at <https://wisdom.dhhs.nh.gov/wisdom/index.html>
- 
[Central NH Regional Planning Commission](https://cnhrpc.org) <https://cnhrpc.org>
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[NH Association of Regional Planning Commissions](https://www.nharpc.org) <https://www.nharpc.org> (links to all RPCs)



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Accessory Dwelling Unit (ADU) – a residential living unit that can be within or attached to a single-family dwelling, or a detached unit that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies. See New Hampshire Accessory Dwelling Unit statute (RSA 674:71-73).

Affordable Housing – housing, rental or owner-occupied, that costs no more than 30% of one's gross income. Rental cost is defined as rent + utilities. Ownership cost is monthly principal, interest, taxes and insurance.

Area Median Income (AMI) – the median income of all households in a given county or metropolitan region. If you were to line up each household in the area from the poorest to the wealthiest, the household in the middle would have the median household income. Housing programs and the state's workforce housing law use AMI to determine housing eligibility.

Assisted Housing Units: Assisted housing are housing facilities that have been provided subsidies for the purpose of creating affordable housing units for low and very low income households. Assisted housing units are generally classified in three groups: special needs, elderly, and family.

Cost Burden: The percentage of household income that is allocated for housing costs. The generally accepted cost burden that is used for both rental and owned housing is 30 percent of a household's gross income. For rent this would include utilities, and for home ownership principal, interest, taxes, and insurance are included.

Housing Choice Vouchers (also known as Section 8) – a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. It is a form of subsidized affordable housing in which families who qualify may be provided with government funding to pay a portion of their rent in standard, market-rate housing. Program eligibility and assistance is based upon income and household size.

Fair Market Rent: Fair market rents are gross rent estimates established by the US Department of Housing and Urban Development. Fair market rents are established based on the dollar amount below which 40 percent of the standard-quality rental housing units are rented within a 15 month period. Public housing units and units less than two years old are not included in fair market rent distributions.

Gross Rent: The cost of rental housing, including all utilities, excluding the telephone.

Housing Tenure: Describes housing occupancy in terms of owners or renters.

Low Income Housing Tax Credit (LIHTC) – a federal program that subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. Developers receive a tax credit allocation from an agency such as NHHFA, and then sells the tax credits to a private equity company in exchange for funding to build the property. LIHTC properties must have some or all of its units leased to tenants at rents that are lower than market rent.

Market Rate Housing – housing that is available on the private market, not subsidized or limited to any specific income level.

Mixed-Income Housing Development – development that includes housing for various income levels, including housing that is targeted towards low- to moderate-income individuals and families.

Mixed-Use – any building that contains at least two different types of uses in it, such as ground floor commercial space for stores, restaurants or other businesses, and apartments on the upper floors.

Moderate, Low, and Very Low-Incomes: The US Department of Housing and Urban Development (HUD) provides income limits based on US Census data. Estimates are based on median family income and calculated at three income levels; Moderate-Income (80 percent of median family income), Low-Income (50 percent), and Very Low-Income (30 percent).



Estimates are calculated for (1) the number of family households below each income level; (2) the number of non-family households below each income level; (3) persons in family households below each income level; (4) persons in non-family households below each income level; (5) total households below each income level; and (6) total persons in households below each income level. The statistical information used in the calculation of the estimates comes from three tables in the US Census; Summary File (SF) 3: P9-Household Type (Including Living Alone) by Relationship; P76-Family Income in 1999; and P79-Non-family Household Income in 1999. These data are used with income limits for metropolitan areas and non-metropolitan counties prepared by the HUD's Office of Policy Development and Research to calculate the low to moderate-income data.

Multi-Family Housing – a building or structure designed to house different families in separate housing units, usually rental property.

Single-Family Housing – any detached dwelling unit meant for only one family to reside in. A single-family home has no shared property but is built on its own parcel of land.

Subsidized Housing – housing where all or a portion of the occupants' monthly housing cost is paid for directly by the government, such as by Housing Choice Vouchers. The renters pay the portion of the rent that is determined to be affordable to them based on their income.

Workforce Housing – a variety of housing types that are affordable (no more than 30% of gross income spent on housing cost) suitable for households of working people with different needs and income levels. Due to their income, this population is generally not eligible for any federal assistance programs.

NH Workforce Housing Law - RSA 674:58-:61 defines workforce housing as housing that is affordable to a renter earning up to 60% of the Area Median Income for a family of three paying no more than 30% of their income on rent and utilities, or a homeowner earning up to 100% of the Area Median Income for a family of four paying no more than 30% of their income on principal, interest, taxes and insurance.

Other potential definitions – see

<https://www.census.gov/housing/hvs/definitions.pdf>

Acronym Glossary

- ACS** – American Community Survey
- ADU** – Accessory Dwelling Unit
- CNHRPC** – Central NH Regional Planning Commission
- COI**- Communities of Interest
- COVID-19**- Coronavirus 2019 Pandemic
- EMLI** – (NH) Employment & Market Information
- FHEA**- Fair Housing and Equity Assessment
- HNA**- Housing Needs Assessment
- HUD**- US Housing and Urban Development
- RHNA**- Regional Housing Needs Assessment
- NH DES**- NH Department of Environmental Services
- NH DOE**- NH Department of Education
- NH DOT**- NH Department of Transportation
- NHHFA**- NH Housing Finance Authority
- NH OPD**- NH Office of Planning and Development
- MLS**- Multiple Listing Service
- PHA**- Public Housing Authority
- RPC**- Regional Planning Commissions
- RSA**- (NH) Revised Statutes Annotated
- State AI**- Analysis Impediments



