

# MOVING SOUTHERN NH FORWARD

VOLUME 2  
Chapter 2: Housing



2015-2035

Regional Comprehensive Plan 2015



**Southern New Hampshire Planning Commission** works to make our region better by facilitating cooperative and long term decision making. We believe a promising future can be achieved through fiscally sound and responsible planning and development decisions that improve the economy, efficiency and health of our region.

Adopted by the Planning Commission on December 16, 2014

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## HOUSING

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### PURPOSE

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The purpose of the Housing Chapter is to identify and analyze baseline conditions for fair housing, equity, opportunity and housing needs in the Southern New Hampshire Planning Commission region. This housing needs and fair housing equity assessment identifies and outlines key goals and recommendations for addressing housing needs in the region. These goals and recommendations are supported by the issues and needs identified through the Granite State Future public outreach process, in addition to the evaluation and analysis of background information and key data.

### VISION

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The Housing Chapter is founded upon the following Value Statement, as derived from public input from residents of the region:

#### **Housing Choices**

*Residents demonstrate a preference for a range of different housing types and neighborhoods, but everyone values housing choices that are safe and affordable for all.*

This Value Statement is also in line with New Hampshire's Livability Principles, which provide:



**"Housing Choices** ensure that everyone, no matter what their income level, has convenient and affordable choices in where they live. This includes a variety of housing options and ownership types that appeal to people at any stage of life and is convenient to where they work, shop, and play."

Public input collected through the Granite State Future (GSF) public outreach efforts, includes: regional visioning workshops; comments submitted online; and a telephone survey conducted by the University of New Hampshire. All of the public input received demonstrates widespread support for expanded housing choices.

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### PUBLIC INPUT FROM SNHPC OUTREACH

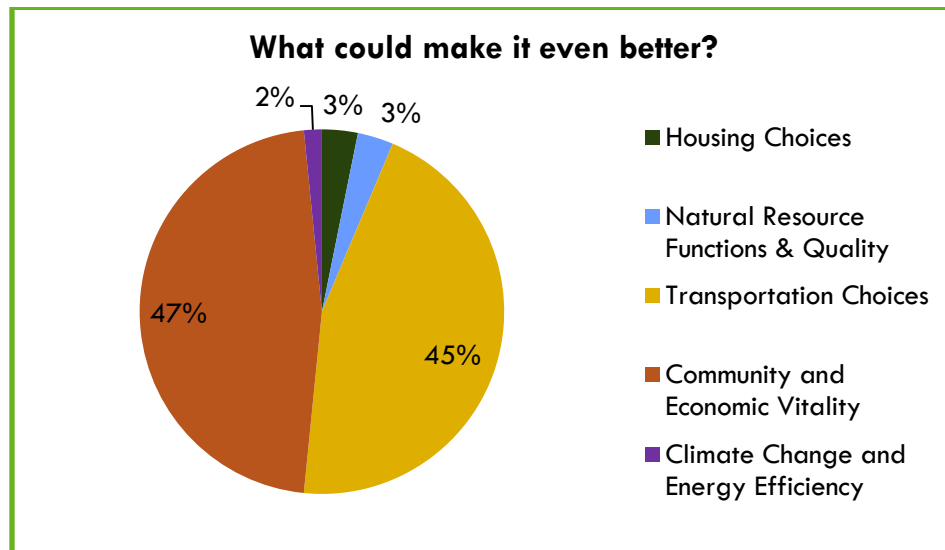
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As captured in SNHPC's Public Outreach Report, Housing Choices was an important issue discussed for the region. Input was received during the SNHPC Granite State Future outreach process from various methods, including written comment cards, an online comment portal, focus groups and community events. Although only a few written comments were received for the topic of housing, this issue rose to the top as one of the most important issues the region needs to address when looking at the input received across all of the outreach methods.

## WRITTEN COMMENT CARDS

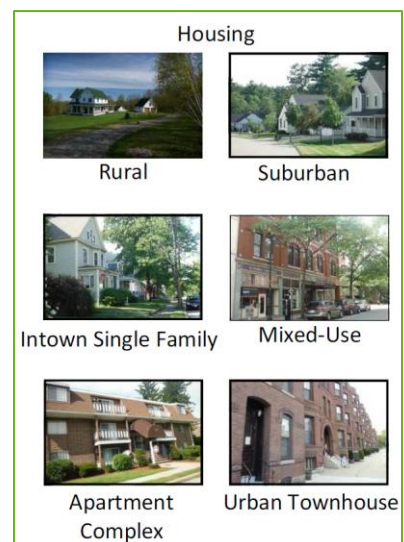
One of the main sources of input for the SNHPC outreach process included responses to the questions, “What is best about the Southern New Hampshire region?” and “What could make it even better?” These responses were received on written comment cards and through the project website and analyzed by livability principles. Responses received centering around housing choices were all under the “What could make it even better?” question. As can be seen in **Figure 1**, housing choices were less of a focus in the input received for this outreach method as opposed to other issues, including Transportation choices and Community and Economic Vitality.

**FIGURE 1- PUBLIC COMMENTS ON IMPROVING HOUSING CHOICES**



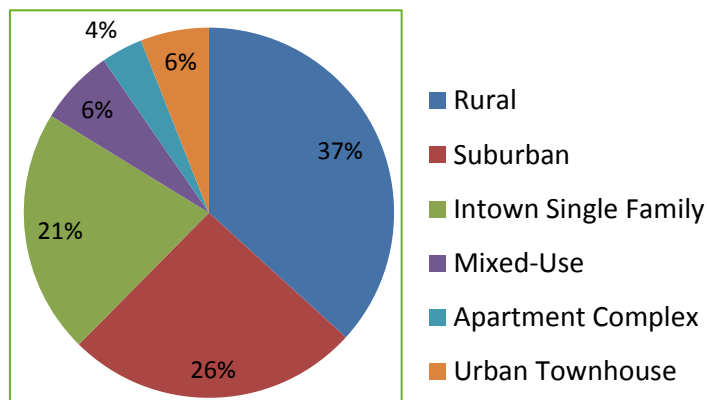
## VISUAL PREFERENCES SURVEY

SNHPC undertook a visual preferences survey at the community events attended as part of the SNHPC Granite State Future outreach process. The results of the Visual Housing Preferences survey indicate a preference for rural (37 percent), suburban (26 percent), and in-town single family (21 percent) homes in the region. At the Deerfield Fair nearly half the participants indicated they preferred rural housing. However, at both PeopleFest and Community Harvest Festival, which were located in the City of Manchester, the most participants showed a preference for in-town single family housing (27 percent and 31 percent), with rural housing coming in second (26 percent and 27 percent). The least preferred three housing choices were mixed-use (6 percent), urban townhouse (6 percent), and apartment complex (4 percent). The results of the survey seem to reflect preferences for the rural, suburban and in-town single family housing choices. This survey methodology was not scientific and therefore results should be analyzed within the larger context of the entire outreach and planning process to develop goals and recommendations that encompass a wider range of input and data.



**FIGURE 2 – VISUAL PREFERENCES HOUSING CHOICES**

**FIGURE 3 – HOUSING CHOICES: VISUAL PREFERENCE SURVEY**



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### REGIONAL VISIONING WORKSHOPS AND FORUMS

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Public input collected at the regional visioning workshops and forums was more in depth than other outreach methods for issues surrounding housing choices and it was often stated as important. Some mentioned that people have a hard time finding jobs close to where they live. Others noted rental costs did not go down during recent economic downturn and that something needs to be done to address housing costs. There were also some who did not feel that housing costs were a big concern.

Housing choices were mentioned in conjunction with the trend of young people leaving the state and communities. Single family homes were perceived to be the predominant form of housing available, although some communities offer more choices than others. Other comments included there needs to be a balance in housing types – condominiums and apartments, single family, and mixed use. Comments suggested young people are challenged by the lack of apartments they can afford, as well as the car-dependent transportation system and thus are attracted to cities where these are not as much of an issue.

Housing Choices was a major topic of discussion at other public forums. In the Neighborhood Conversations, members of Liberty House (a homeless shelter for veterans in Manchester) said there is a lack of community understanding of homelessness, and they want to improve the community's perception of it, as well as end perceived discrimination. Participants want to see housing costs lowered and the availability of affordable housing increased. Housing is also a big problem for refugees in the southern region, who identified a shortage of suitable housing, and trouble working with landlords to make sure their housing is clean, safe, and that they get their security deposits back. Other comments from neighborhood conversations included that investment was needed in affordable housing so housing costs do not keep people from meeting other needs.

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### PUBLIC INPUT FROM UNH TELEPHONE SURVEY

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UNH Telephone survey results provide further insight into residents' housing preferences:

- Residents view safe and affordable housing as the third most important priority for investing public dollars. The development of single family housing and assisted living facilities were particularly favorable to residents, while development of manufactured housing and apartments were the least favorable.

- Residents think that future development should occur in areas that are already developed (70 percent).
- Over a third of residents (37 percent) describe where they live as a neighborhood close to a town center, followed by those in a rural location away from the town center (28 percent), a development away from a town center (27 percent), in downtown or a town center (7 percent) and those who would classify their neighborhood in another way (1 percent).
- A majority of residents (56 percent) would prefer to live in a strictly residential neighborhood while others would prefer a mixed residential/commercial neighborhood (42 percent) and few did not know (1 percent).
- Over three-fourths (78 percent) of residents think their town should encourage single family detached housing, followed by senior housing (74 percent), housing for adults over 55 (66 percent), clusters of single family homes (62 percent), accessory apartments (60 percent), housing in areas with business/residential mix (53 percent), townhouses (51 percent), attached homes (47 percent), apartment buildings (42 percent), and manufactured housing (36 percent).
- Only 9 percent of respondents find housing to be very affordable in their town, 56 percent find it somewhat affordable, 24 percent find it not very affordable, 5 percent find it not affordable at all and 6 percent don't know. When it comes to renting, only 7 percent find it very affordable, 39 percent find it somewhat affordable, 19 percent find it not very affordable, 7 percent find it not affordable at all and 27 percent don't know.

Households earning less than \$40,000, those aged 18 to 39 and those who are non-white are more likely to want their town to encourage apartments.



## INTRODUCTION

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The economic downturn of the late 1980s caused residential purchase prices to plummet, rents to stabilize, and vacancy rates to increase. Much of this was due to over speculation and construction levels that exceeded demand. The region's housing market began to recover around 1994, at which time housing costs began to increase and vacancy rates decrease. High levels of in-migration during the 90s further increased housing demand levels. Housing developers, however, continued to build new units at a slower rate than demand required due to the lasting impacts of the 1980's housing crash. The result of this was a shortage of housing units affordable to all income levels, particularly low to moderate-income families.

Following an economic recession in 2001, there was an unprecedented increase in nationwide house prices, which led to booms in both residential construction and consumption from 2001-2006. This time period, referred to as the "housing bubble," burst at some point between 2006 and 2007. In late 2007 it was determined that the United States economy was having a financial crisis and was in what is now called the "Great Recession." The National Bureau of Economic Research declared the end of the Great Recession in June 2009 and the U.S. economy and housing market recovery continues presently. From 2013-2014 the New Hampshire Housing market has seen a slow and steady recovery with foreclosures declining and home prices on the upswing.

Over the past decade, numerous changes have taken place in the SNHPC region. The number of dwelling units in the region has increased by 11,577 from 2000 through 2010, an approximate 11.53 percent increase. There are now approximately 111,993 dwelling units in the SNHPC region (2010). All communities in the region contributed to this growth, some seeing higher increases than others. New Boston had the greatest percent increase in units (34.54 percent) and Derry had the least (4.26 percent). In comparison, the region's population increased by an estimated 15,171 persons from 2000 to 2010. This is an increase of 5.8 percent.

Single-family residences continue to be the predominant type of units constructed in the region. Of the 11,520 residential building permits issued from 2000 through 2010, 7,542 were for single-family homes. The average purchase price of a new home in the region during the first half of 2013 was \$312,713. This is second only to a high of \$325,958 for a new home in 2005 and indicates that purchase prices are on an upward trend again after a rapid decline during the economic recession. Median home values range from a high of \$391,500 in Windham to a low of \$212,000 in Raymond. The cost of renting an apartment in the region has also increased in the past few years. The median gross rent, across the region, has risen approximately 34 percent from \$744 in 2000 to \$997 in 2012. The highest median gross rents can be found in Bedford, Candia and Windham, all over \$1,300 per month. A number of factors may contribute to high rents in these communities, including low availability of rental units.

For individuals who have difficulty attaining homeownership or affording rent, the number of rent-assisted units in the region has increased slightly since 2010, bringing the total number of units to 3,763 in 2013, up from 3,162 units in 2010. However, it must be noted that 76.85 percent of these rent-assisted units are located in Manchester and 47.7 percent of those units are reserved for elderly or senior households.

Within the SNHPC Region, it is estimated there are 27,339 workforce households paying 30 percent or more of their monthly income for housing. For 2010, it is estimated that of the 103,730 total households in the SNHPC region, there were an estimated 37,963 workforce households, or 36.6 percent of the total households. For 2020, it is estimated there will be 110,048 total households in the region and consistent with the estimated 36.6 percent in 2010, the estimated workforce households will number 40,276. The fair share analysis in **Table 24**, page 58, distributes these households to the 14 communities in the region based on their 2010 share of the region's total housing units.

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## KEY ISSUES AND CONCERNS

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- Our region is showing signs of an aging population, along with trends at the State level, and planning will need to focus on meeting the housing needs of an older population, while also increasing choices and opportunities for the younger population in order to attract and retain them in our region and the State
- New housing development continues to increase in the region, but not equally among all communities
- Affordable housing options for workforce households are largely in the City of Manchester, the Town of Derry and the Town of Raymond. Outside of these communities, the options are limited.
- Affordable rental units are becoming scarce in some communities as rental costs continue to rise in the region
- New home and apartment construction is not keeping pace with trends prior to the recession – recovery is and continues to be very slow
- Housing affordability and cost burden for workforce households continues to be an issue in the region (23.1 of owner households earning 100 percent or less of the Median Area Income are paying 30 percent or more for housing, 33.7 percent of renter households earning 60 percent or less of the Median Area Income are paying 30 percent or more for housing)
- Housing affordability is further challenged by high per capita property tax collections in the state
- Analysis reveals there is evidence of discrimination and patterns of segregation; more education, training and information is needed on fair housing rights, as well as increasing housing choices
- Racially concentrated areas of poverty exist within the SNHPC region and regional coordination and cooperation is needed to address this issue
- Opportunities and barriers to fair housing in the Southern New Hampshire region choice include:
  1. Housing Costs and Affordability
  2. Housing Types (Choices)
  3. Local Zoning Ordinances
  4. Multi-family Housing Units
  5. Minimum lot sizes
  6. Age-restricted Housing
  7. Cluster Housing
  8. Employment Opportunities
  9. Economic Factors
  10. Educational Opportunities
  11. Crime and Perceptions of Safety
  12. Discrimination and Patterns of Segregation
  13. Physical Infrastructure
  14. Water

- 15. Sewer
- 16. Natural Gas
- 17. Transportation/Public Transportation
- 18. Access to Healthy Food
- 19. Access to Services and Civic Infrastructure

## ANALYSIS OF EXISTING CONDITIONS AND TRENDS

## DEMOGRAPHIC AND SOCIOECONOMIC TRENDS

## TOTAL POPULATION

The total population of the SNHPC Region was 274,854 people in 2010. As shown on Table 1, the region grew by close to 22 percent from 1990 to 2010, with an annualized growth rate of 1.09 percent. Communities that experienced the largest population growth over this time period were Chester (77.18 percent change), Bedford (68.77 percent change), New Boston (65.56 percent change), Windham (50.69 percent change) and Hooksett (49.42 percent change). Communities that experienced the least percent population growth were Candia (9.90 percent change), Manchester (10.30 percent change) and Derry (11.84 percent change).

TABLE 1- SNHPC REGION TOTAL POPULATION BY MUNICIPALITY 1990-2010

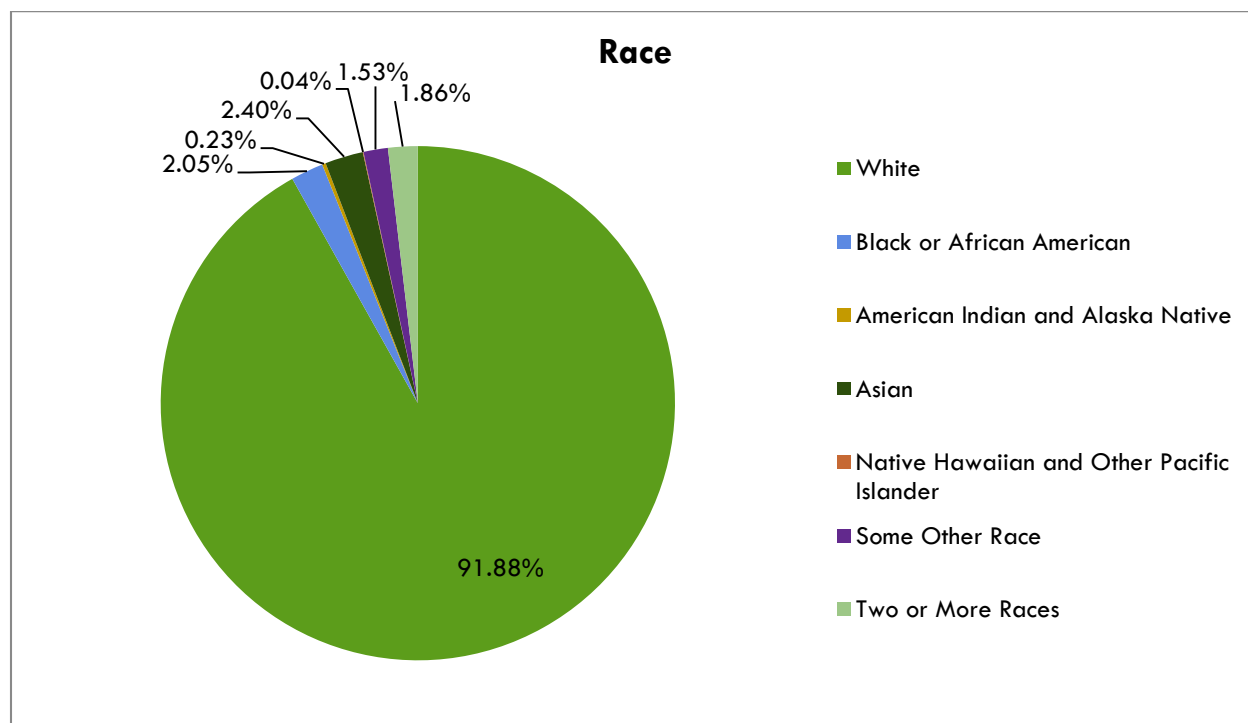
Municipality	Census			1990-2010		
	1990	2000	2010	Absolute Change	Percent Change	Growth Rate
Auburn	4,085	4,682	4,953	868	21.25%	1.06%
Bedford	12,563	18,274	21,203	8,640	68.77%	3.44%
Candia	3,557	3,911	3,909	352	9.90%	0.49%
Chester	2,691	3,792	4,768	2,077	77.18%	3.86%
Deerfield	3,124	3,678	4,280	1,156	37.00%	1.85%
Derry	29,603	34,021	33,109	3,506	11.84%	0.59%
Goffstown	14,621	16,929	17,651	3,030	20.72%	1.04%
Hooksett	9,002	11,721	13,451	4,449	49.42%	2.47%
Londonderry	19,781	23,236	24,129	4,348	21.98%	1.10%
Manchester	99,332	107,006	109,565	10,233	10.30%	0.52%
New Boston	3,214	4,138	5,321	2,107	65.56%	3.28%
Raymond	8,713	9,674	10,138	1,425	16.35%	0.82%
Weare	6,193	7,776	8,785	2,592	41.85%	2.09%
Windham	9,020	10,845	13,592	4,572	50.69%	2.53%
<b>Total</b>	<b>225,499</b>	<b>259,683</b>	<b>274,854</b>	<b>49,355</b>	<b>21.89%</b>	<b>1.09%</b>

Source: U.S. Census 1990, 2000, 2010

## POPULATION BY RACE

As shown on Figure 4, the SNHPC Region continues to be predominantly white in 2010 at 91.88 percent. This compares to 94.9 percent in 2000 and illustrates that the region is becoming slightly more diverse and the minority population is slowly growing here. The SNHPC minority population was 5.1 percent in 2000 and 8.12 percent in 2010. The Hispanic population (of any race) grew more than any other population in the region, going from 2.69 percent of the population in 2000 to 4.42 percent of the population in 2010.<sup>1</sup> The second largest for population growth in the region was the Black or African American population, going from 1.20 percent of the population in 2000 to 2.05 percent of the population in 2010. The third largest growth rate in the region was the Asian population, going from 1.50 percent of the population in 2000 to 2.40 percent of the population in 2010.

**FIGURE 4 – SNHPC REGION TOTAL POPULATION BY RACE 2010**

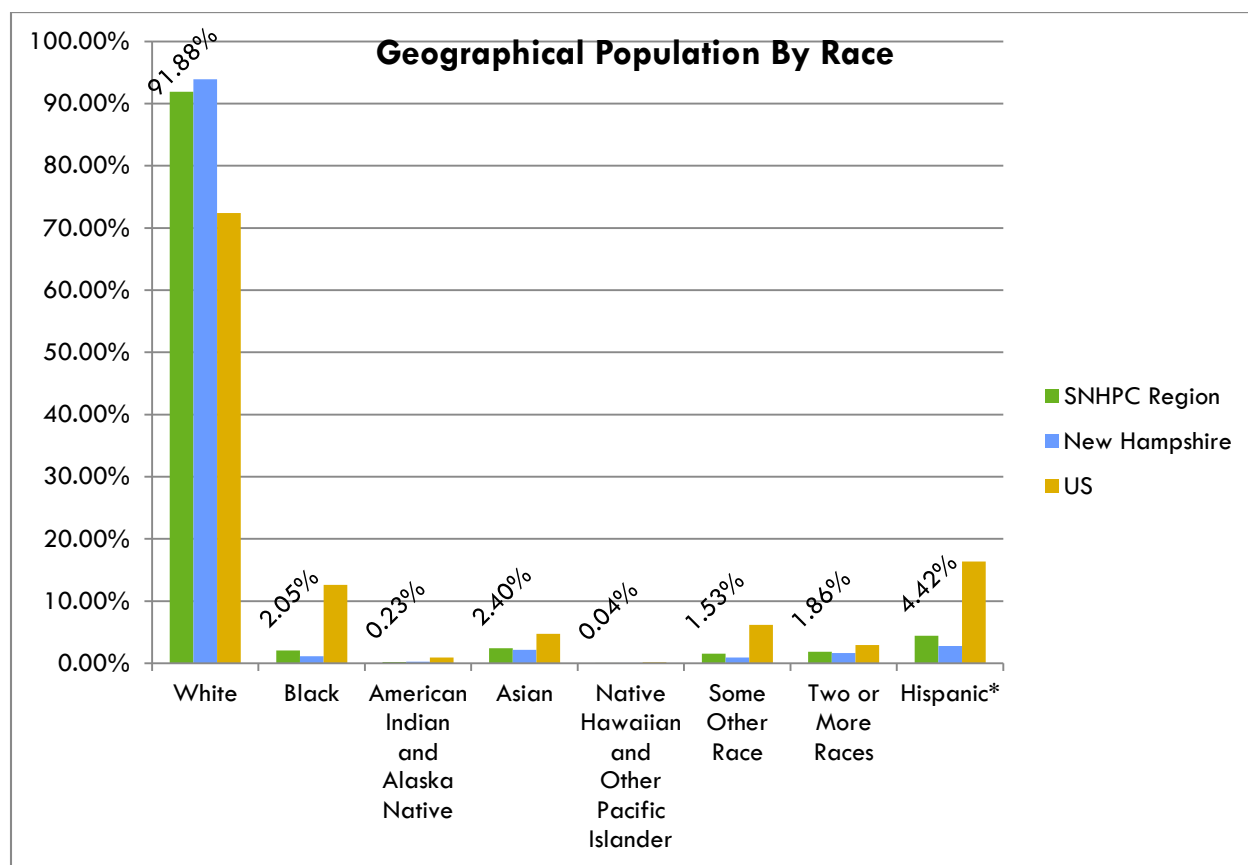


Source: U.S. Census Bureau, 2010 Census.

The SNHPC Region's population is slightly more diverse than the state as whole. The white population in the state of New Hampshire comprises 93.89 percent of the population compared to 91.88 percent for the region. Overall the nation is much more diverse than both the state and the region, with every race besides white comprising a much greater percentage of the population (see **Figure 5**). Further analysis on racial distribution within the region is outlined in the following sections: Communities of Interest, Segregation and Concentrations of Poverty.

<sup>1</sup> Note: Hispanic is reported as ethnicity across all races and does not constitute an individual race as reported in the census. Therefore it is not depicted in **Figure 4**.

FIGURE 5 – GEOGRAPHICAL POPULATION BY RACE\*



Source: U.S. Census Bureau, 2010 Census.

\*The Hispanic population is reported as ethnicity in the US census and does not constitute a percentage of the total population by race. It is reflected in **Figure 5** for comparison purposes only.

## POPULATION BY AGE

An analysis of the SNHPC Region population by age group (**Table 2**) reveals there has been a significant increase in the 45-54 and 55-64 age cohorts, whereas there has been a significant decrease in the 25-29 and 30-34 age cohorts. Additional age cohorts that decreased from 2000-2010 include the 10-14 age cohort, 5-9 age cohort and under 5 years age cohort. All other age cohorts saw modest increases during the same time period. **Figure 6** (on page 12) illustrates the change for each age cohort graphically to show the aging of the region's population.

This is in line with trends seen at the state level, where the 45+ age cohorts have seen large increases in the past 10 years and the young adult cohort has seen a large decrease, after relatively no change in the 1990s. New Hampshire is growing older and the Southern New Hampshire region is in line with that trend. In a state-wide analysis on demographic trends in the 21<sup>st</sup> century, the Carsey Institute explains that "migration contributes to this situation, but the primary driver is the aging in place of those currently residing in New Hampshire. Age structure changes have important implications for policymakers, as well as for the state's business, service, and nonprofit communities. The state's youngest and oldest residents are big consumers of government services, such as education and health care. In contrast, the working-age population provides human capital and the skilled labor force needed to fuel economic growth, as well as much of the consumer base for goods and services. There is also an ongoing concern in New Hampshire

about the state's ability to retain and attract young adults and about whether the state has an old population."<sup>2</sup>

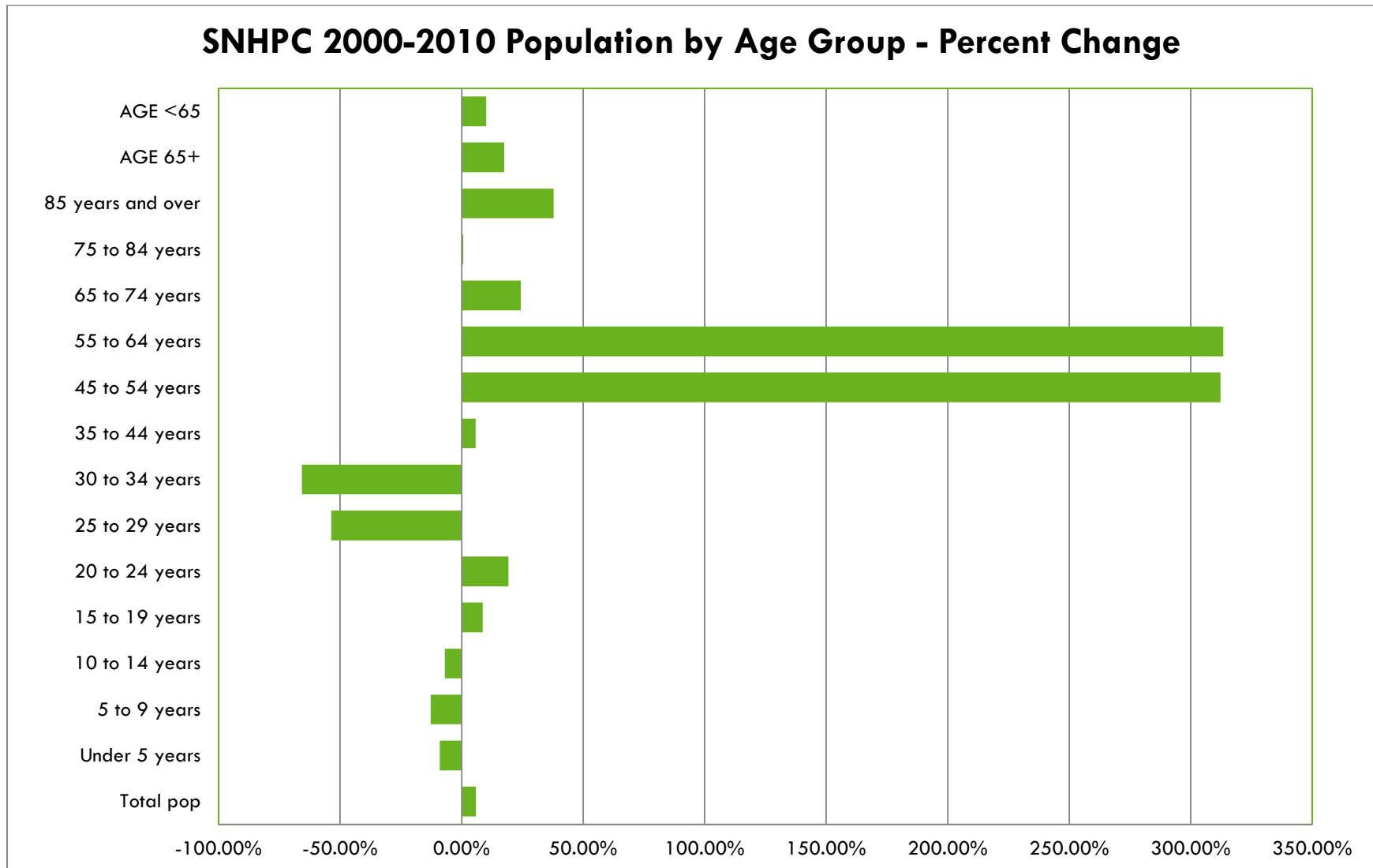
**TABLE 2 - POPULATION BY AGE GROUP - SNHPC REGION**

			2000-2010		
			Absolute Change	Percent Change	Growth Rate
Age Cohort	2000	2010			
<b>Total population</b>	259,547	274,854	15,307	5.90%	0.59%
<b>Under 5 years</b>	17,840	16,237	-1,603	-8.99%	-0.90%
<b>5 to 9 years</b>	20,260	17,674	-2,586	-12.76%	-1.28%
<b>10 to 14 years</b>	20,370	18,952	-1,418	-6.96%	-0.70%
<b>15 to 19 years</b>	18,078	19,651	1,573	8.70%	0.87%
<b>20 to 24 years</b>	14,725	17,566	2,841	19.29%	1.93%
<b>25 to 29 years</b>	36,882	17,066	-19,816	-53.73%	-5.37%
<b>30 to 34 years</b>	48,619	16,655	-31,964	-65.74%	-6.57%
<b>35 to 44 years</b>	37,676	39,838	2,162	5.74%	0.57%
<b>45 to 54 years</b>	11,511	47,457	35,946	312.28%	31.23%
<b>55 to 64 years</b>	8,212	33,948	25,736	313.40%	31.34%
<b>65 to 74 years</b>	13,024	16,200	3,176	24.39%	2.44%
<b>75 to 84 years</b>	9,184	9,244	60	0.65%	0.07%
<b>85 years and over</b>	3,166	4,366	1,200	37.90%	3.79%
<b>AGE 65+</b>	<b>25,374</b>	<b>29,810</b>	4,436	17.48%	1.75%
<b>AGE &lt;65</b>	<b>234,173</b>	<b>257,889</b>	23,716	10.13%	1.01%

Source: U.S. Census Bureau, 2000 and 2010 Census.

<sup>2</sup> Johnson, K. 2012. New Hampshire Demographic Trends in the Twenty-first Century. *Reports on New England*. Number 4. Carsey Institute, University of New Hampshire.

FIGURE 6 – SNHPC 2000-2010 POPULATION BY AGE GROUP – PERCENT CHANGE



Source: U.S. Census Bureau, 2000 and 2010 Census.



## HOUSEHOLD TRENDS

Total households in 2010 for the SNHPC Region numbered 105,045 with an average household size of 2.56 and an average family size of 3.11. The difference between the household and the family is that a household may consist of only one person but a family must contain at least two members and that the members of a multi-person household need not be related to each other, while the members of a family are related. Households also differ from housing units, where they are defined as occupied housing units. In 2010, Manchester had the highest number of households at 45,766, followed by Derry at 12,537. Chester had the largest average household size at 3.04 and the largest average family size at 3.28. Total households in the SNHPC region have increase just over 31 percent from 80,000 households in 1990.

TABLE 3 – SNHPC 2010 HOUSEHOLDS

HOUSEHOLD SIZE	Total households	Average household size	Average family size	Percent Owner Occupied Households	Percent Renter Occupied Households
Auburn	1,765	2.81	3.08	91.8%	8.2%
Bedford	7,364	2.81	3.19	86.6%	13.4%
Candia	1,450	2.70	3.04	92.3%	7.7%
Chester	1,534	3.04	3.28	92.7%	7.3%
Deerfield	1,537	2.78	3.09	87.4%	12.6%
Derry	12,537	2.62	3.10	66.7%	33.3%
Goffstown	6,068	2.56	3.00	80.3%	19.7%
Hooksett	4,926	2.59	3.01	82.7%	17.3%
Londonderry	8,438	2.86	3.21	88.0%	12.0%
Manchester	45,766	2.34	2.99	47.3%	52.7%
New Boston	1,883	2.83	3.15	85.7%	14.3%
Raymond	3,925	2.58	2.98	81.7%	18.3%
Weare	3,128	2.81	3.13	86.2%	13.8%
Windham	4,724	2.87	3.25	91.5%	8.5%
<b>Total SNHPC Region</b>	<b>105,045</b>	<b>2.56</b>	<b>3.11</b>	<b>67.0%</b>	<b>33.0%</b>

Source: U.S. Census Bureau, 2010 Census.

In 2010, owner-occupied households in the SNHPC Region totaled 67 percent and renter-occupied households totaled 33 percent. The City of Manchester has more renter-occupied households than owner-occupied at 52.7 percent. Derry also has a large population of renter-occupied households at 33 percent. Chester has the lowest amount of renter-occupied households at 7.3 percent.

The change in households by tenure in the SNHPC Region from 1990 – 2010 is illustrated on **Table 4** (page 15). The region saw a 25.9 percent increase in owner-occupied units from 1990 – 2000 compared to an 11.9 percent increase from 2000-2010. Renter-occupied unit increases saw the same trend with an increase of 12.63 percent from 1990-2000 and 2.4 percent from 2000-2010.

Communities that saw the greatest increase in owner-occupied units from 2000-2010 were New Boston (29.7 percent), Windham (28.9 percent), and Chester (26 percent). Communities that experienced the

greatest increase in renter-occupied units during this time period were Windham (87.4 percent), Deerfield (52 percent) and New Boston (42.1 percent).

In 2014, New Hampshire Housing Finance Authority engaged the New Hampshire Center for Public Policy Studies and Applied Economic Research to conduct a comprehensive Housing Needs study in NH titled *Shifting Demographics Challenge New Hampshire's Housing Market* (for a full copy of the study see [www.nhhfa.org](http://www.nhhfa.org)). The first part of the study, titled "Big Houses, Small Households: Perceptions, Preferences and Assessment," concludes that the state's current housing stock will not fit the evolving market demands and needs of the state's population if no steps are taken to accommodate these changes.

Specifically, New Hampshire's senior population is expected to nearly double between 2010 and 2015, and they have a strong preference for staying in their current homes and aging in place. However, the character of their New England homes – large, rural, multi-level houses with narrow doors and stairs – will pose a challenge to making this possible. Rural locations will make the delivery of services that help seniors age in place more difficult, while the design of traditional New England homes exacerbate mobility challenges. Most homeowners also lost home equity during the Great Recession, limiting their ability, for now, to downsize.

In addition, the larger, rural homes built and purchased by Baby Boomer residents will appeal to a smaller number of young households. Nationally, members of the Generation Y (also known as Millennials), show a preference for mixed-use communities and housing that fits with a more urban lifestyle. New Hampshire young professionals interviewed for the study showed more interest in rural living, but are concerned about the availability of jobs in those areas and showed an overall wariness toward homeownership. With the highest average level of student debt in the country at \$32,900 and little wage growth, New Hampshire young professionals said they are finding unique strategies, such as doubling up in rentals and leasing out portions of their home, to overcome the financial pinch they are experiencing.

Compounding the challenge of high student debt and stagnant wages are stricter lending requirements for mortgages. Homebuilders reported that starter homes priced at around \$179,000 still are not selling due to financing requirements that prevent first-time homebuyers from entering the market. This impact is felt especially by low to moderate income borrowers as they have fewer financial resources to manage these stricter lending requirements. This lack of financing options is pushing younger generations out of the ownership market. When this coupled with Boomers staying in place rather than downsizing, the result is a housing market where fewer people are looking to buy.

New Hampshire residents, most of who are homeowners, view housing affordability as the third most important priority when it comes to utilizing public funds, but obstacles still stand in the way of meeting the needs. Homebuilders reported in the study that excessive regulations and impact fees often make building affordable apartments prohibitively expensive. In addition, town planners report there are still concerns about the impact of multi-family housing may have on taxes and school systems. Also, public perception remains that a lack of affordable workforce housing is not a problem, despite high rents and low vacancy rates that cause some renters to pay well over 30 percent of their income toward housing costs.

**TABLE 4 – SNHPC HOUSEHOLDS BY TENURE - 1990-2010**

Municipality	1990 Census	2000 Census	2010 Census	Percent Change 1990-2000	Absolute Change 1990-2000	Percent Change 2000-2010	Absolute Change 2000-2010
<b>Owner Occupied</b>							
<b>Auburn</b>	1,192	1,460	1,620	22.5%	268	11.0%	160
<b>Bedford</b>	3,720	5,507	6,374	48.0%	1787	15.7%	867
<b>Candia</b>	1,076	1,255	1,339	16.6%	179	6.7%	84
<b>Chester</b>	778	1,129	1,422	45.1%	351	26.0%	293
<b>Deerfield</b>	905	1,098	1,344	21.3%	193	22.4%	246
<b>Derry</b>	6,761	7,978	8,362	18.0%	1217	4.8%	384
<b>Goffstown</b>	3,778	4,505	4,874	19.2%	727	8.2%	369
<b>Hooksett</b>	2,551	3,304	4,073	29.5%	753	23.3%	769
<b>Londonderry</b>	5,497	6,637	7,426	20.7%	1140	11.9%	789
<b>Manchester</b>	18,571	20,367	21,661	9.7%	1796	6.4%	1,294
<b>New Boston</b>	904	1,244	1,613	37.6%	340	29.7%	369
<b>Raymond</b>	2,314	2,724	3,206	17.7%	410	17.7%	482
<b>Weare</b>	1,864	2,278	2,697	22.2%	414	18.4%	419
<b>Windham</b>	2,590	3,353	4,321	29.5%	3353	28.9%	968
<b>SNHPC Region</b>	<b>49,911</b>	<b>62,839</b>	<b>70,332</b>	<b>25.9%</b>	<b>12,928</b>	<b>11.9%</b>	<b>7,493</b>
<b>Renter Occupied</b>							
<b>Auburn</b>	110	120	145	9.1%	10	20.8%	25

Municipality	1990 Census	2000 Census	2010 Census	Percent Change 1990-2000	Absolute Change 1990-2000	Percent Change 2000-2010	Absolute Change 2000-2010
Bedford	277	744	990	168.59%	467	33.1%	246
Candia	84	104	111	23.81%	20	6.7%	7
Chester	84	85	112	1.19%	1	31.8%	27
Deerfield	94	127	193	35.11%	33	52.0%	66
Derry	4,006	4,349	4,175	8.56%	343	-4.0%	-174
Goffstown	981	1,136	1,194	15.80%	155	5.1%	58
Hooksett	702	843	853	20.09%	141	1.2%	10
Londonderry	889	986	1,012	10.91%	97	2.6%	26
Manchester	21,767	23,880	24,105	9.71%	2113	0.9%	225
New Boston	150	190	270	26.67%	40	42.1%	80
Raymond	685	769	719	12.26%	84	-6.5%	-50
Weare	260	340	431	30.77%	80	26.8%	91
Windham	240	215	403	-10.42%	215	87.4%	188
<b>SNHPC Region</b>	<b>30,089</b>	<b>33,888</b>	<b>34,713</b>	<b>12.63%</b>	<b>3799</b>	<b>2.4%</b>	<b>825</b>

Sources: 1990 U.S. Census SF1-H12 and 2000 U.S. Census SF1-H16, 2010 U.S Census SF1-DP-1

## EMPLOYMENT

Employment and wage data for the SNHPC Region in 2011 reveals a total of 122,472 workers (covered by unemployment insurance laws).<sup>3</sup> Of those, 108,131 were in the private sector and 14,341 were in government. The number of workers from 2000-2011 increased by only 2.55 percent. The Southern New Hampshire region felt the effects of the recession during this time period along with the rest of the state and a number of communities saw a large decrease in workers including Deerfield, Derry, Manchester and Raymond.

TABLE 5 - ANNUAL AVERAGE COVERED EMPLOYMENT - 2000-2011

Municipality	2000			2011			2000-2011 change Total
	Private Sector	Government	Total	Private Sector	Government	Total	
Auburn	870	116	986	1,430	154	1,584	60.65%
Bedford	12,667	611	13,278	12,862	1,162	14,024	5.62%
Candia	494	108	602	641	121	762	26.58%
Chester	249	86	335	464	172	636	89.85%
Deerfield	318	131	449	311	52	363	-19.15%
Derry	7,869	944	8,813	6,528	1,022	7,550	-14.33%
Goffstown	2,523	538	3,061	2,201	1,261	3,462	13.10%
Hooksett	6,264	491	6,755	7,310	624	7,934	17.45%
Londonderry	10,221	987	11,208	12,200	1,146	13,346	19.08%
Manchester	59,386	7,418	66,804	57,777	7,090	64,867	-2.90%
New Boston	369	105	474	462	188	650	37.13%
Raymond	2,771	387	3,158	2,253	406	2,659	-15.80%
Weare	928	305	1,233	1,138	431	1,569	27.25%
Windham	1,936	332	2,268	2,554	512	3,066	35.19%
<b>SNHPC Region</b>	<b>106,865</b>	<b>12,559</b>	<b>119,424</b>	<b>108,131</b>	<b>14,341</b>	<b>122,472</b>	<b>2.55%</b>

Source: NH Employment Security, Local, State and County data for 2000 and 2011

<sup>3</sup> As part of the Unemployment Insurance compensation system, New Hampshire Employment Security (NHES) collects quarterly data on number of people employed and total wages from those employers subject to the unemployment law. This data is called Quarterly Census of Employment and Wages (QCEW) but is often referred to as covered employment or ES-202 data. The Economic and Labor Market Information Bureau uses QCEW data to benchmark the nonfarm employment estimates produced by the Current Employment Statistics (CES) program.

The labor force in the SNHPC Region increased by 4.16 percent from 2000-2011. Communities that had a decrease in their labor force during this time period were Derry and Raymond. These two communities also have the highest unemployment rates (as of 2011) at 6.3 percent and 6 percent, respectively. The New Hampshire unemployment rate in 2011 was 5.5 percent. Nationally the unemployment rate in 2011 was 8.9 percent. The economy is slowly improving and unemployment rates continue to decrease slowly in the region, the state and the nation.

**TABLE 6 - LABOR FORCE, 2000-2011**

Municipality	2000			2010 (2009*)			2000-2010 change employed
	Civilian Labor Force	Employed	Unemployment Rate	Civilian Labor Force	Employed	Unemployment Rate	
<b>Auburn</b>	2,728	2,667	2.2%	3,180*	3,005*	5.5%*	12.67%*
<b>Bedford</b>	9,466	9,296	1.8%	11,320	10,800	4.6%	16.17%
<b>Candia</b>	2,253	2,197	2.5%	2,626*	2,495*	5.0%*	13.56%*
<b>Chester</b>	2,308	2,249	2.6%	2,706*	2,560*	5.4%*	13.82%*
<b>Deerfield</b>	2,228	2,173	2.5%	2,373*	2,228*	6.1%*	2.53%*
<b>Derry</b>	22,161	21,401	3.4%	19,780	17,040	7.0%	-20.37%
<b>Goffstown</b>	9,263	9,016	2.7%	10,210	9,670	5.3%	7.25%
<b>Hooksett</b>	5,812	5,660	2.6%	7,920	7,470	5.6%	31.97%
<b>Londonderry</b>	13,521	13,142	2.8%	14,220	13,380	5.9%	1.81%
<b>Manchester</b>	58,829	57,385	2.5%	62,120	57,760	7.0%	.65%
<b>New Boston</b>	2,283	2,240	1.9%	3,058*	2,900*	5.2%*	29.46%*
<b>Raymond</b>	6,085	5,869	3.5%	6,140	5,710	7.0%	-2.7%
<b>Weare</b>	4,205	4,104	2.4%	5,080	4,770	6.2%	16.22%
<b>Windham</b>	6,110	5,891	3.6%	7,710	7,280	5.5%	23.57%
<b>Total</b>	<b>147,252</b>	<b>143,290</b>	<b>2.7%</b>	<b>158,443</b>	<b>147,068</b>	<b>7.73%</b>	<b>2.63%</b>

Source: NHNetwork, Labor Force, Employment and Unemployment Data

### COMMUTER PATTERNS

Commuting patterns have changed over the past decade along with employment and labor force. The percentage of the labor force commuting out of town (OOT) to work dropped in each of our communities and the total percentage in the region dropped from 66.32 percent in 2000 (**Table 7**) to 58.76 percent in 2010 (**Table 8**). Most of our labor force in the region still commutes to the City of Manchester, the center and hub of employment in the SNHPC region. Mean travel time varies in our communities from 21.3 minutes in the City of Manchester to 35.1 minutes in the Town of Weare.

**TABLE 7 – SNHPC REGION COMMUTING PATTERNS 2000**

Municipality	Commuting Out of Town- 2000					Mean Travel Time To Work
	Total OOT Commuters	% of Labor Force Commuting OOT	Most Common Commute To	2nd Most Common Commute To	3rd Most Common Commute To	
<b>Auburn</b>	2,312	87.44%	Manchester	Londonderry	Hooksett	26.7
<b>Bedford</b>	6,674	73.62%	Manchester	Nashua	Merrimack	27.2
<b>Candia</b>	1,960	89.25%	Manchester	Hooksett	Bedford	28.3
<b>Chester</b>	1,686	83.76%	Manchester	Derry	Salem	32.2
<b>Deerfield</b>	1,602	83.92%	Manchester	Concord	Raymond	33.9
<b>Derry</b>	14,515	79.53%	Salem	Manchester	Londonderry	31.1
<b>Goffstown</b>	6,971	78.22%	Manchester	Bedford	Nashua	26.1
<b>Hooksett</b>	4,992	79.43%	Manchester	Concord	Bedford	25.7
<b>Londonderry</b>	9,772	78.08%	Manchester	Nashua	Derry	29.7
<b>Manchester</b>	26,139	47.69%	Nashua	Bedford	Londonderry	21.3
<b>New Boston</b>	1,940	83.95%	Manchester	Goffstown	Nashua	32.7
<b>Raymond</b>	4,344	82.29%	Manchester	Exeter	Londonderry	31.6
<b>Weare</b>	3,516	85.34%	Manchester	Concord	Goffstown	35.1
<b>Windham</b>	5,070	87.73%	Salem	Boston, MA	Andover, MA	31.5
<b>Total</b>	<b>86,423</b>	<b>66.32%</b>				

Source: U.S. Census 2000 MCD-to-MCD Worker Flow Files, State of New Hampshire, Residence MCD

TABLE 8 - SNHPC REGION COMMUTING PATTERNS 2010

Municipality	Commuting Out of Town- 2010					Mean Travel Time to Work
	Total OOT Commuters	% of Labor Force Commuting OOT	Most Common Commute To	2nd Most Common Commute To	3rd Most Common Commute To	
<b>Auburn</b>	2,455	81.48%	Manchester	Nashua	Londonderry	27.2
<b>Bedford*</b>	7,622	70.18%	Manchester	Nashua	Merrimack	25.6
<b>Candia</b>	1,863	75.52%	Manchester	Salem	Raymond	27.3
<b>Chester*</b>	2,117	79.80%	Manchester	Derry	Salem	33.5
<b>Deerfield</b>	1,941	75.26%	Manchester	Concord	Salem	36.3
<b>Derry</b>	14,064	70.36%	Manchester	Londonderry	Salem	30.7
<b>Goffstown</b>	7,589	72.75%	Manchester	Bedford	Concord	24.1
<b>Hooksett*</b>	5,651	71.26%	Manchester	Concord	Bedford	24.7
<b>Londonderry</b>	9,623	66.27%	Manchester	Nashua	Salem	29.6
<b>Manchester</b>	29,291	47.36%	Bedford	Nashua	Londonderry	22.8
<b>New Boston</b>	2,287	74.11%	Manchester	Bedford	Merrimack	30.1
<b>Raymond</b>	4,110	68.42%	Manchester	Exeter	Epping	33.8
<b>Weare</b>	4,253	79.73%	Manchester	Concord	Nashua	36.2
<b>Windham</b>	5,510	75.12%	Salem	Boston, MA	Manchester	34.3
<b>Total</b>	<b>92,866</b>	<b>58.76%</b>				

Source: U.S. Census 2010 MCD-to-MCD Worker Flow Files, State of New Hampshire, Residence MCD

\*Most Common Commute stayed the same from 2000-2010



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## COMMUNITIES OF INTEREST

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One of the overall goals for the SNHPC Regional Comprehensive Plan is to engage residents and stakeholders substantively and meaningfully in the development of a shared vision for the region and its implementation. This also includes communities traditionally marginalized from such processes. In order to ensure we are engaging every sector of the community, it is important to identify those populations that have not traditionally been a part of the plan-making and visioning process. The following communities of interest were identified by the SNHPC Granite State Future Leadership Team to ensure the visioning, analysis and recommendations that come out of this process address their needs and concerns as well as the community as a whole.

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### SENIOR POPULATION

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The senior population (75+) in the SNHPC region was 13,610 according to the 2010 U.S. Census. This is a 10.2 percent increase from 2000, where the senior population was 12,350. Almost half of the senior population resides in Manchester (49 percent); another 10 percent resides in Bedford, 8.7 percent in Derry, 8.6 percent in Goffstown and the remaining 23.7 percent is distributed fairly evenly across the remaining SNHPC communities.

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### PHYSICALLY DISABLED POPULATION

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The civilian non-institutionalized population with a disability in the SNHPC Region is 24,234 or approximately 8.9 percent of the population.<sup>4</sup> Close to 60 percent of the disabled population in the region resides in the City of Manchester currently (14,234 individuals).

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### VETERANS

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Of the civilian population 18 years and older in the region (210,824) there are 20,420 civilian veterans making up 9.69 percent of that population.<sup>5</sup> The City of Manchester is home to a majority of these veterans (38 percent) and the only Veteran's Administration Medical Center (VAMC) in the State. Outpatient Clinics and Vet Centers are located throughout the State, but veteran services are met in the City of Manchester for a large portion of New Hampshire's veterans. In addition to medical services, the VAMC Manchester provides homeless veterans with housing, employment and recovery services. Several housing programs and transitional homes are located in the City because of the proximity to veteran's services.

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### YOUTH

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From 2000 to 2010 the youth population in the SNHPC Region increased slightly with an 8.7 percent increase in the 15-19 age cohort and a 19.29 percent increase in the 20-24 age cohort. At the same time, there were major decreases in the 25-29 and 30-34 age cohorts, which indicate trends of youth leaving the region (and the state) as they become young adults. At the lower age cohort range, there were also decreases during this time period, which indicate a shift in birth rates/family size and is reflective of the out-migration of young adults/families at the same time.

Overall, youth (ages 15-24) comprises approximately 13.5 percent of the SNHPC population with 37,217 individuals. In terms of housing, issues with youth involve both homeless youth and cases of rental discrimination against households with children and youth.

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<sup>4</sup> Table S1810. 2008-2012 ACS 5 Year Estimates. U.S. Census Bureau.

<sup>5</sup> Table DP02. 2008-2012 ACS 5 Year Estimates. U.S. Census Bureau.

The New Hampshire Department of Education, which is required under the Federal McKinney-Vento Act to ensure that homeless students have equal access to an education, reported 3,306 homeless students enrolled across the state in New Hampshire public schools for the 2011-2012 school year. This number continues to increase each year and is up over 50 percent from 2008-2009 when it was 2,132.<sup>6</sup>

New Hampshire school districts continue to report many remaining barriers to the education of homeless children and youth. Lack of affordable housing, difficulty identifying homeless students, transportation to the school of origin, and meeting basic needs are the greatest concerns reported by local homeless education liaisons as they try to meet the educational needs of students facing homelessness.<sup>7</sup>

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#### HOMELESS POPULATION

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The Manchester, NH Continuum of Care 2013 point-in-time count reports a total of 669 homeless persons in the City of Manchester.<sup>8</sup> This compares to the state figure of 2,576 homeless persons reported for 2013.<sup>9</sup> Significant numbers of the homeless individuals counted in the City of Manchester were reported as severely mentally ill and/or challenged with chronic substance abuse. Homeless persons include those who were currently sheltered, unsheltered and temporarily doubled-up. Strategies outlined in the 10-year plan to end homelessness in Manchester 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.

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#### FORMERLY INCARCERATED & CONVICTED POPULATION

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The prisoner population in the State of New Hampshire for 2013 was 2,799, down slightly from a high of 2,870 in 2007.<sup>10</sup> With a new, larger women's prison set to open in 2016 in the City of Concord and the crime rate increasing in recent years, this number is set to increase even further. Since the 1970s, the prison population in New Hampshire has risen nine fold.

In the SNHPC Region, there are currently two correctional facilities: the State Women's Prison in Goffstown and the Hillsborough County Correctional Facility in Manchester. These facilities located within the region also mean there are many related services and transitional housing programs for the prisoner population. Housing issues for formerly incarcerated or convicted individuals center on housing discrimination which prevents these individuals from easily transitioning back into society; and employment discrimination, which contributes to a lack of housing choices.

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<sup>6</sup> The U.S. Dept. of Education uses a broad definition of homelessness including those who are "doubled up."

<sup>7</sup> NH DHHS. *Homelessness in New Hampshire: A Report*. July 1, 2011 – June 30, 2012.

<sup>8</sup> Manchester NH Continuum of Care. *2013 Manchester Point-in-Time Report*. <http://www.mcoconh.org/blog/wp-content/uploads/2011/01/MCoC-2013-PIT-Report-UPDATED.pdf>. January 28, 2014.

<sup>9</sup> NH DHHS. 2013 Point-in-Time Count January 23, 2013.

<http://www.dhhs.state.nh.us/dcbcs/bhhs/documents/pointintime2013.pdf>. January 28, 2014.

<sup>10</sup> NH Dept. of Corrections. <http://www.nh.gov/nhdcc/population.html>. January 28, 2014.

## LOW-MODERATE INCOME HOUSEHOLDS

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Low-moderate income households are defined as those whose annual income is at or below 80 percent of the Area Median Family Income (as defined by HUD).<sup>11</sup> Almost 34 percent of the households in the SNHPC Region are low-moderate income (34,895 households).<sup>12</sup> This compares to the State where just over 36 percent of the households are considered low-moderate income overall. Census tracts in the SNHPC region where there is a concentration (50 percent or more) of low-moderate income households are shown on **Map 2-1** on page 24. Concentrations of low-moderate income households are mainly in the City of Manchester, with small pockets in both Derry and Raymond as well. Housing affordability is a challenge for these households in the SNHPC Region. The Housing Cost and Affordability Factors section on page 41 outlines these affordability challenges that low-moderate income households face.

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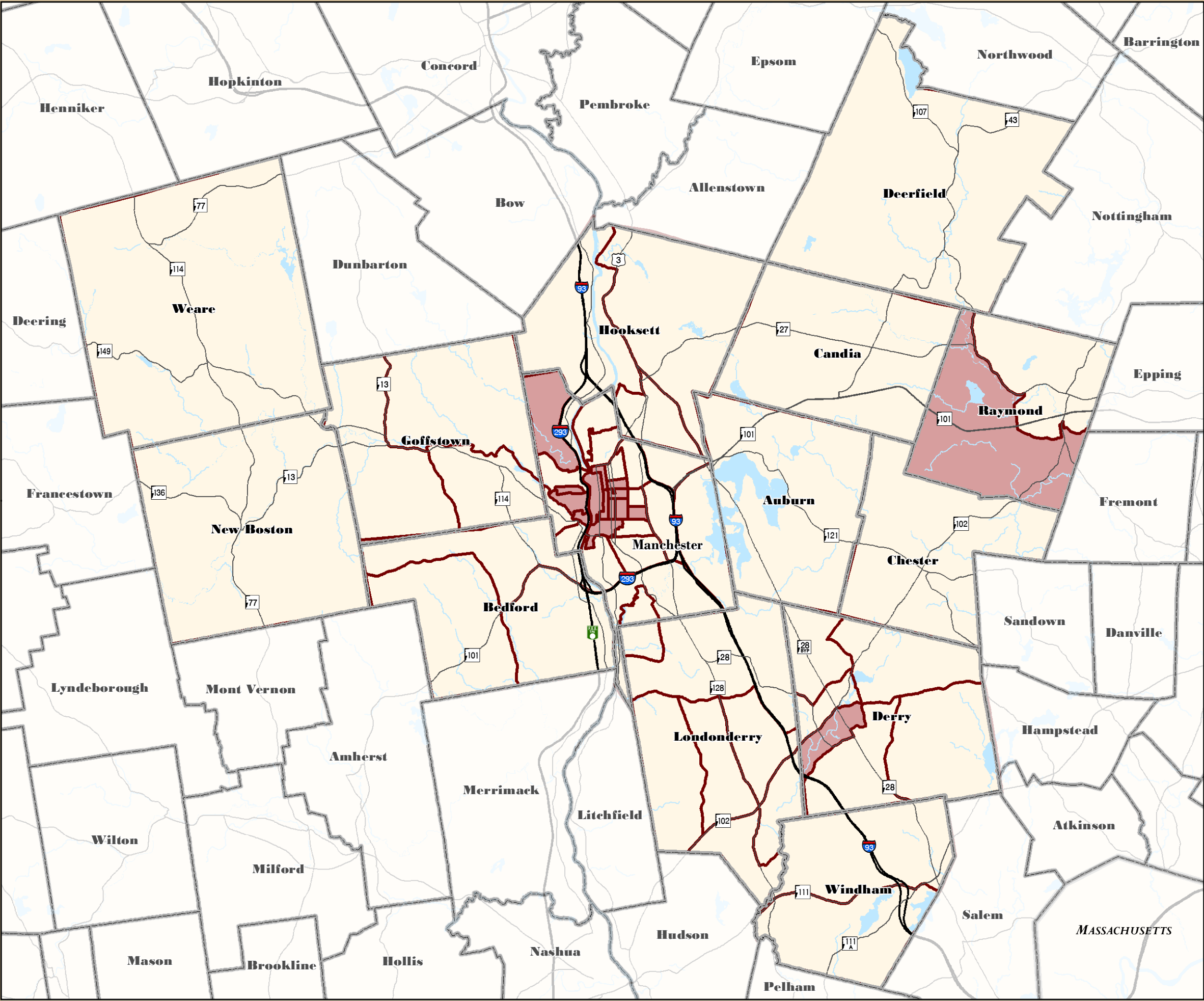
<sup>11</sup> U.S. Dept. of Housing and Urban Development. Office of Sustainable Housing and Communities. Guidance on Performance Measurement and Flagship Sustainability Indicator Fact Sheets.

<sup>12</sup> 2006-2010 CHAS Data.

# Granite State Future Housing



SNHPC Region  
Low - Moderate Income  
Household Concentrations



- Census Tracts
- Low to Moderate Income Areas\*
- Interstates
- State and US Routes
- Town Boundary
- Rivers
- Lakes

\* Low to Moderate Income Areas represent 50 percent and 80 percent of the Area Median Family Income respectively.

**Data Sources:**  
Granit Digital Data (1:24,000)  
NH Department of Transportation  
US Census Bureau 2010  
American Community Survey 2006-2010

The individual municipalities represented on this map and the SNHPC make no representations or guarantees to the accuracy of the features and designations of this map.

This map is prepared for planning purposes only and is not to be used for legal boundary determinations or for regulatory purposes.

Map Produced by GIS Service SNHPC 2014.  
Contact: SNHPC, [gis@snhpc.org](mailto:gis@snhpc.org) or (603) 669-4664

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Miles



## RECENT IMMIGRANT AND REFUGEE POPULATIONS

New Hampshire took in more than 3,500 refugees over the past decade, with 61 percent or 2,148 of those being resettled in the City of Manchester. Two national agencies work with refugees through the resettlement process in New Hampshire: Lutheran Social Services and the International Institute of New Hampshire, which resettles most of the newly arriving refugees in Manchester.<sup>13</sup>

Language barriers are cited by recent immigrants and refugees as an issue when it comes to obtaining housing in the region. Approximately 4 percent of the SNHPC Region population (5 years and older) or 10,403 individuals speak English “less than very well.” **Table 9** below outlines the primary languages spoken at home for the region, as a whole, and the individual communities in the SNHPC region. The City of Manchester has the greatest percentage of individuals that speak a language other than English, followed by Hooksett and Bedford. In these communities “other Indo-European languages” are the majority behind English for language spoken at home. This includes languages such as French, Italian, Portuguese, Polish and German, among others.

TABLE 9 – 2010 SNHPC REGION LANGUAGE SPOKEN AT HOME

	Population 5 years and over	English only	Language other than English	Spanish	Other Indo- European languages	Asian and Pacific Islander languages	Other languages
<b>Auburn</b>	4,660	96.52%	3.48%	1.05%	2.42%	0.00%	0.00%
<b>Bedford</b>	20,037	91.86%	8.14%	0.94%	5.27%	0.99%	0.94%
<b>Candia</b>	3,808	94.77%	5.23%	0.60%	4.62%	0.00%	0.00%
<b>Chester</b>	4,486	93.09%	6.91%	4.03%	2.70%	0.18%	0.00%
<b>Deerfield</b>	3,991	93.13%	6.87%	2.31%	4.56%	0.00%	0.00%
<b>Derry</b>	31,592	92.14%	7.86%	2.04%	4.19%	1.26%	0.36%
<b>Goffstown</b>	17,097	95.06%	4.94%	0.57%	4.07%	0.29%	0.00%
<b>Hooksett</b>	12,763	91.69%	8.31%	1.36%	6.54%	0.41%	0.00%
<b>Londonderry</b>	23,101	93.67%	6.33%	1.48%	3.76%	1.02%	0.07%
<b>Manchester</b>	102,992	81.26%	18.74%	5.74%	8.73%	2.32%	1.96%
<b>New Boston</b>	5,036	94.10%	5.90%	0.81%	4.75%	0.34%	0.00%
<b>Raymond</b>	9,436	94.60%	5.40%	2.15%	2.18%	0.55%	0.52%
<b>Weare</b>	8,041	97.94%	2.06%	0.44%	1.63%	0.00%	0.00%
<b>Windham</b>	12,717	92.14%	7.86%	1.22%	3.04%	2.28%	1.32%
<b>SNHPC Region</b>	<b>259,757</b>	<b>88.57%</b>	<b>11.43%</b>	<b>3.13%</b>	<b>5.90%</b>	<b>1.42%</b>	<b>0.98%</b>

Source: Table DP02. 2008-2012 ACS 5 Year Estimates. U.S. Census Bureau.

<sup>13</sup> Jeff Mucciarone. *Unwelcome?* Hippo Press. August 25, 2011. Data provided by the City of Manchester Mayor's Office.



## MINORITY POPULATION

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As outlined in the *Population By Race* section on page 9, the region is becoming more diverse and the minority population is growing. In total, the minority population is 8.12 percent of the SNHPC region population, or 22,309 individuals. The SNHPC region is also more diverse than the state as a whole. The Statewide Analysis of Impediments to Fair Housing Choice found that “racial and ethnic minorities disproportionately reside in Manchester and Nashua, with median family incomes of Blacks and Latinos much lower than Whites or Asians, particularly in Manchester and Nashua.” This analysis also found that almost 30 percent of the black population of New Hampshire resides in Manchester and that the difference in racial composition of Nashua and Manchester, as compared to the rest of New Hampshire, is highly statistically significant.<sup>14</sup>

**Map 2-2** (page 31) highlights areas of minority concentration in the SNHPC region, defined as those census tracts where the minority population (all minority race populations combined) percentage was double or more (16.24 percent or more) that of the overall regional minority population percentage (8.12 percent).

## SEGREGATION

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Segregation is defined as “the separation or isolation of a race, class, or ethnic group by enforced or voluntary residence in a restricted area, by barriers to social intercourse, by separate educational facilities, or by other discriminatory means.”<sup>15</sup> In the early 1900s, American industrialization, along with World Wars I and II created new demands for labor and migration to the Northern United States for industrial jobs. This migration produced a rapid growth in the African American population in the northern states and incited racially motivated communal riots between 1900-1920. Patterns of racial segregation are rooted in this communal violence that took place, pushing African Americans living in White neighborhoods into predominantly African American neighborhoods. After the 1920s, racial segregation patterns were persisted by methods such as collective neighborhood action, and racially discriminatory covenants and real estate practices. In many areas, neighborhood improvement associations organized to prevent African Americans from entering White communities. These associations used various methods to achieve their goal, such as lobbying city councils for zoning restrictions, but their most important function was implementing racially restrictive covenants to prevent property owners from transferring their properties to African Americans. Local real estate boards also encouraged the use of restrictive covenants, and threatened to discipline agents whose practices contravened the preservation of segregated communities. The Federal Housing Administration’s racially discriminatory mortgage finance policies further institutionalized residential segregation practices by encouraging the use of restrictive covenants to preserve the value of neighborhood property values until 1950.<sup>16</sup>

Shortly after the Civil Rights Act of 1964, the Fair Housing Act of 1968 was passed which aimed to bring equal opportunity in housing choice, and integrated living. Since that time, more laws, presidential orders and court cases have opened the path to integration, but in many places, especially large cities and metropolitan areas, residential segregation patterns still exist.

One measure of analyzing the distribution of racial or ethnic groups across a geographic area is the index of dissimilarity. A dissimilarity index represents a summary measure of the extent to which the distribution

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<sup>14</sup> NHHFA. Analysis of Impediments to Fair Housing Choice in New Hampshire. 2010. *Comparison of racial composition across Manchester, v. Nashua v. the rest of New Hampshire yields a highly significant chi-square statistic.*

<sup>15</sup> "Segregation." Merriam-Webster.com. Merriam-Webster, n.d. Web. 21 Feb. 2014. <<http://www.merriam-webster.com/dictionary/segregation>>.

<sup>16</sup> Natasha M. Trifun. *Residential Segregation after the Fair Housing Act*. Human Rights Magazine. Vol. 36, No. 4. Fall 2009

of any two groups (frequently racial or ethnic) differs across census tracts or block-groups.<sup>17</sup> A value of 0.40 or less indicates low segregation; 0.41-0.54 indicates moderate segregation and >0.55 indicates high segregation. For the Black/African American population in the SNHPC region segregation is moderate, along with the Hispanic population. For all other races in the region it is low according to the dissimilarity index. **Table 10** outlines the racial share of the population for 2000 and 2010 in the SNHPC region, along with the dissimilarity index for each race. Of particular significance is that the index for the Black/African American population has increased slightly over the past decade, while for all other races it has gone down. The data indicates that 49 percent of the Black/African American Population would have to move to other census blocks in the region for the Black/African American Population and the White Population to match in terms of geographic distribution.

**TABLE 10 – SNHPC REGION DISSIMILARITY INDEX**

	Share of Population		Dissimilarity Index	
	SNHPC Region (2000)	SNHPC Region (2010)	SNHPC Region (2000)	SNHPC Region (2010)
	(1)	(2)	(3)	(4)
Non-White/White	7%	11%	0.36	0.35
Black-African American/White	1%	2%	0.44	0.49
Hispanic/White	3%	4%	0.45	0.43
Asian/White	1%	2%	0.37	0.34
Pacific-Islander/White	0%	0%	0.00	0.00
Native-American/White	0%	0%	0.00	0.00

Source: 2013 HUD FHEA Data Tables, 2010 U.S. Census Race/Income data

DISSIMILARITY INDEX DATA INDICATES THAT SEGREGATION HAS INCREASED SLIGHTLY FOR THE BLACK/AFRICAN AMERICAN POPULATION OVER THE PAST DECADE IN THE SNHPC REGION, WHILE FOR ALL OTHER RACES IT HAS GONE DOWN.

<sup>17</sup> The Dissimilarity Index is a statistic used to measure the overall difference between two percentage distributions. It is calculated by summing the differences between the numbers in each pair of corresponding values and dividing by 2. The result lies in the range 0 to 100; is always positive; and indicates the proportion of cases that would need to be reallocated in order to make the two distributions the same.

Of the five southern-most regions in New Hampshire, the SNHPC Region has the highest segregation for the Black/African American population (rated moderate) according to the dissimilarity index for 2010 (**Table 11**). All other regions in the state rank low for segregation when using this index for quantification.

**TABLE 11 – NH DISSIMILARITY INDEX RANKINGS**

	<b>2010 Black/African American Population Share</b>	<b>Dissimilarity Index</b>
<b>SNHPC Region</b>	2.00%	0.49
<b>RPC</b>	1.00%	0.38
<b>NRPC</b>	1.00%	0.36
<b>SRPC</b>	1.00%	0.30
<b>SWRPC</b>	0.00%	0.00

Source: 2013 HUD FHEA Data Tables, 2010 U.S. Census Race/Income data



**PREDICTED RACIAL/ETHNIC COMPOSITION BY TOWN**

Another measure used for analyzing segregation is the “Predicted Racial/Ethnic Composition Ratio.” For very small communities, there are generally too few census block-groups or minorities for statistical metrics, such as a dissimilarity index, to be particularly informative. Instead, the predicted racial/ethnic composition ratio calculates a predicted value for the racial/ethnic minority share for a jurisdiction and compares this to the actual composition. Predicted values are based on a region’s income distribution by race and ethnicity. For a jurisdiction, the regional racial share for each income category is multiplied by the number of households the jurisdiction has in that category. The totals are summed to determine the predicted number of minorities in a jurisdiction. This total is then compared with the actual number of minorities in a community by calculating a ratio of actual to predicted. This measure is useful for determining reasons, other than income, for racial/ethnic segregation. Ratios near 1 (or 100 percent) indicate that the jurisdiction is close to its predicted level of minority composition. Those far less than 1 (or 100 percent) show that the jurisdiction has many fewer minorities than one might expect given income levels.

**TABLE 12- PREDICTED RACIAL/ETHNIC COMPOSITION BY TOWN**

Town	Actual	Predicted	Actual/ Predicted
Auburn	5.07%	5.09%	99.67%
Bedford	5.75%	5.08%	113.23%
Candia	2.99%	5.25%	56.98%
Chester	5.34%	4.98%	107.30%
Deerfield	0.97%	5.34%	18.09%
Derry	12.83%	10.57%	121.42%
Goffstown	3.88%	10.36%	37.47%
Hooksett	7.26%	10.58%	68.59%
Londonderry	11.28%	10.35%	108.97%
Manchester	11.95%	5.55%	215.32%
New Boston	2.08%	5.13%	40.58%
Raymond	5.48%	11.05%	49.61%
Weare	2.12%	5.14%	41.22%
Windham	5.12%	5.09%	100.52%

Source: 2013 HUD FHEA Data Tables, U.S. Census  
Race/Income data

**TABLE 13 – PREDICTED RACIAL/ETHNIC COMPOSITION VALUE DESCRIPTION**

Values	Description
0-50%	Non-white share extremely below predicted
50-70%	Non-white share moderately below predicted
70-90%	Non-white share slightly below predicted
90-110%	Non-white share approximates predicted
110%+	Non-white share above predicted

Five communities in the SNHPC Region are way below the predicted non-white share of the population (Deerfield, Goffstown, New Boston, Weare and Raymond) and two communities are “moderately below” their predicted non-white share (Candia and Hooksett). The other half of the communities in the SNHPC Region are either at the predicted non-white share or above their predicted share according to the predicted racial/ethnic composition ratio.

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## RACIAL/ETHNIC CONCENTRATIONS OF POVERTY

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Overall levels of poverty in the SNHPC Region are depicted on **Map 2-3**, page 32. The highest concentrations of individuals at or below the poverty level can be seen in the City of Manchester, with some outlying census tracts at low levels. Derry has an area with a poverty level of just under 20 percent and Raymond, Goffstown and Londonderry have some areas where the poverty level is just above five percent, but otherwise the rest of the region is under five percent for individuals at or below the poverty level. Within the SNHPC Region racial/ethnic concentrations of poverty are all located in the City of Manchester. **Map 2-4** on page 33 illustrates those areas where there are racially/ethnically concentrated areas of poverty (RCAP/ECAP). HUD defines an area of racial concentration as census tracts that have a non-white population of 50 percent or more and an area with concentrations of poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. Because overall poverty levels are much lower in many parts of the country, HUD supplements this with an alternate criterion. Thus, a neighborhood can be an RCAP/ECAP if it has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. Census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed RCAPs/ECAPs.

Although the State of New Hampshire and the SNHPC Region are becoming more diverse and the minority population is growing, it is still predominantly a white population (91.88 percent). For this reason there are no census tracts in the State of New Hampshire that have a minority population of 50 percent or more. It has been identified that almost 30 percent of the black/African American population of New Hampshire resides in Manchester<sup>18</sup> and therefore we are aware of a racial concentration within our state. In order to further analyze this issue an alternate definition of racial concentration was determined. For this assessment, areas of racial concentration are defined as any census tract where the non-white population (all minority race populations combined) percentage was double or more (16.24 percent or more) that of the overall regional non-white population percentage (8.12 percent).

A racially concentrated area of poverty (RCAP) is therefore defined as any census tract that meets the non-white population threshold<sup>19</sup> and the poverty level is three times the average tract poverty rate for the region (9.1 percent). In the SNHPC Region there are four census tracts in the center of Manchester that meet this definition. Outside of this area there are also areas of racial concentration with higher levels of poverty, but they don't rise to the level of poverty that exists in these census tracts in Manchester (30.9 percent and above). Ethnically concentrated areas of poverty (ECAP) were also analyzed for this assessment. An ethnically concentrated area of poverty is defined as any census tract where there is a Hispanic population concentration<sup>20</sup> and the poverty level is three times the average tract poverty rate for the region (9.1 percent). For the SNHPC region the same four census tracts in the City of Manchester identified as RCAPs are also identified as ECAPs. Access to Housing Opportunity (page 49) is analyzed in this assessment as a factor in fair housing equity in the region and the poverty index data shows that there low levels of disparities for the Black and Hispanic populations in terms of families who live in poverty when compared to all other races.

The Affordable and Equitable Housing Choice Opportunities and Barriers section (page 59) attempts to analyze the physical and social infrastructure that may affect fair housing equity and in turn may be perpetuating these areas in Manchester as RCAPs/ECAPs.

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<sup>18</sup> 2010 State of New Hampshire Analysis of Impediments to Fair Housing Choice. NHHFA.

<sup>19</sup> Racial concentration is defined as those census tracts where the non-white population (all minority race populations combined) percentage was double or more (16.24 percent or more) that of the overall regional minority population percentage (8.12 percent).

<sup>20</sup> Ethnic concentration is defined as those census tracts where the Hispanic population (of any race) percentage was double or more (8.84 percent or more) that of the overall regional Hispanic population percentage (4.42 percent).

# Granite State Future

## Housing

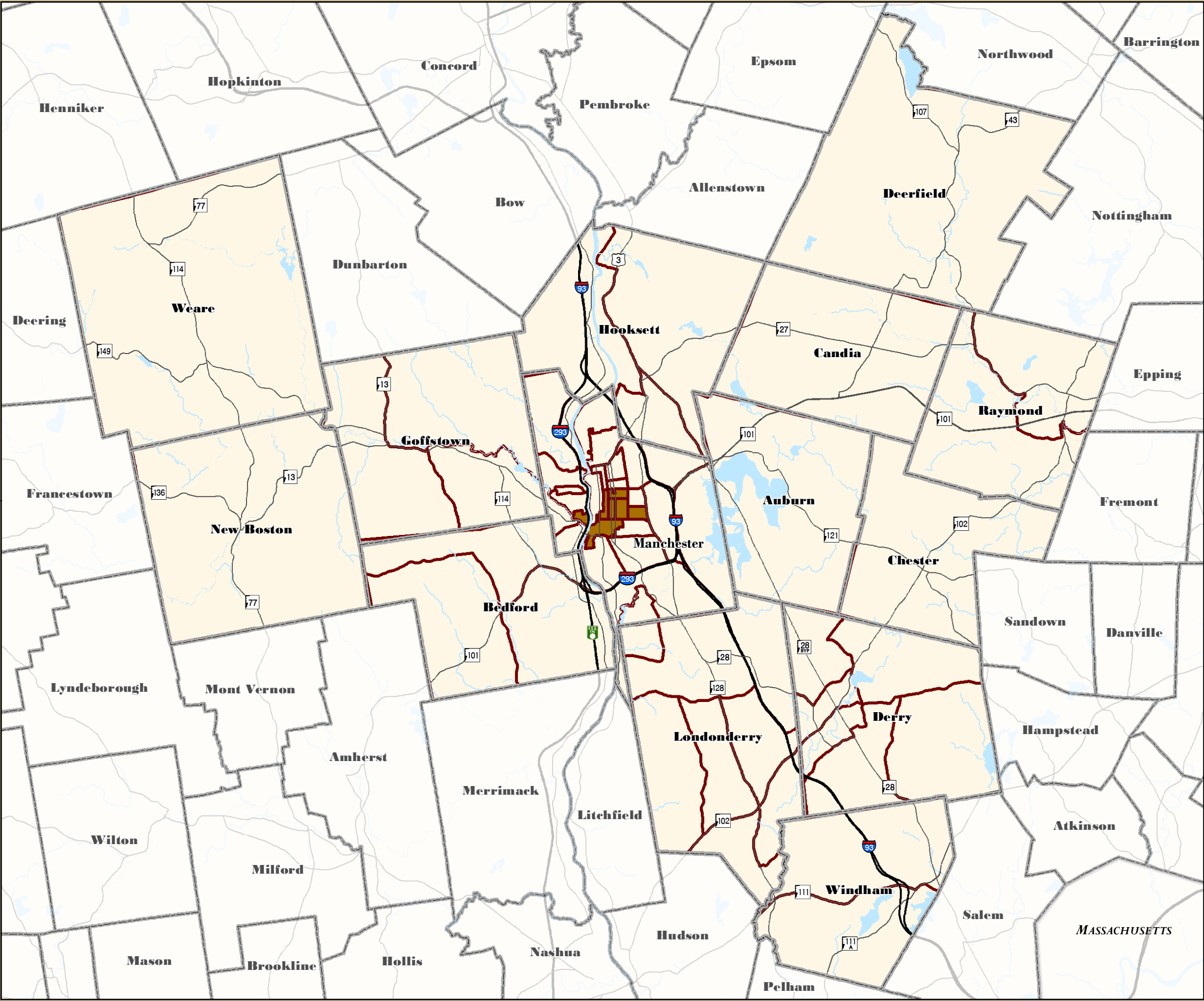
SNHPC Region  
Areas of Minority  
Concentration



### Census Tracts

- Other Census Tracts
- All Minority Races (16.2% or more)\*
- Interstates
- State and US Routes
- Town Boundary
- Rivers
- Lakes

\* Minority Race areas represent double or more the minority percentage for what is featured in the region as defined by the 2010 Census.



**Data Sources:**  
Granit Digital Data (1:24,000)  
NH Department of Transportation  
US Census Bureau 2010



The individual municipalities represented on this map and the SNHPC make no representations or guarantees to the accuracy of the features and designations of this map.

This map is prepared for planning purposes only and is not to be used for legal boundary determinations or for regulatory purposes.

Map Produced by GIS Service SNHPC 2014.  
Contact: SNHPC, [gis@snhpc.org](mailto:gis@snhpc.org) or (603) 669-4664

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Miles



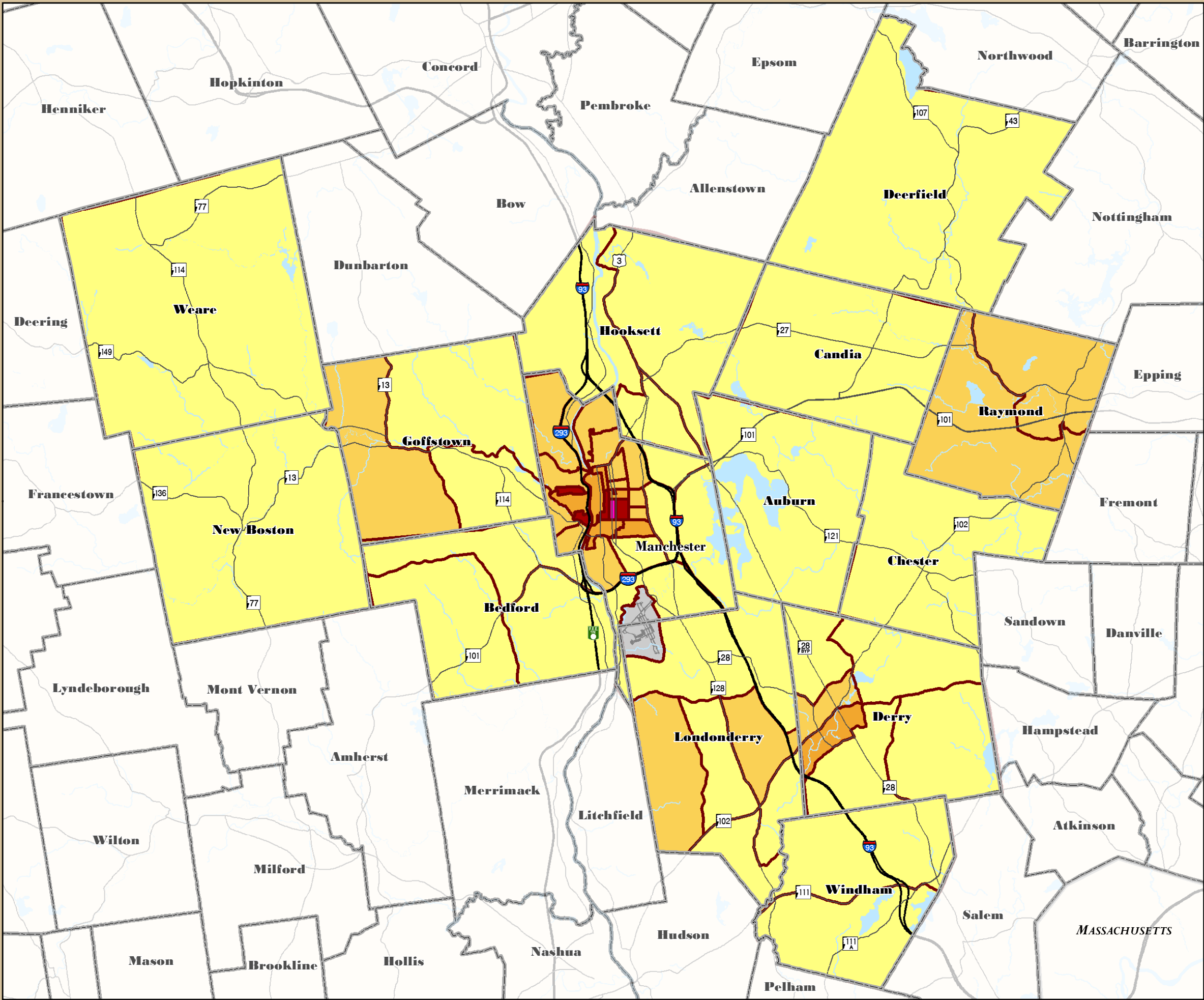


# Granite State Future



## Housing SNHPC Region Poverty Levels

- Census Tracts
- Percentage of Individuals  
Below the Poverty Level**
- 0 - 5 %
  - 5.1 - 15 %
  - 15.1 - 25 %
  - 25.1 - 40 %
  - 40.1 - 46.4 %
- Interstates
- State and US Routes
- Town Boundary
- Rivers
- Lakes
- Manchester-Boston Regional Airport



**Data Sources:**  
Granit Digital Data (1:24,000)  
NH Department of Transportation  
US Census Bureau 2010  
American Community Survey 2011 5Yr Estimate

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# Granite State Future

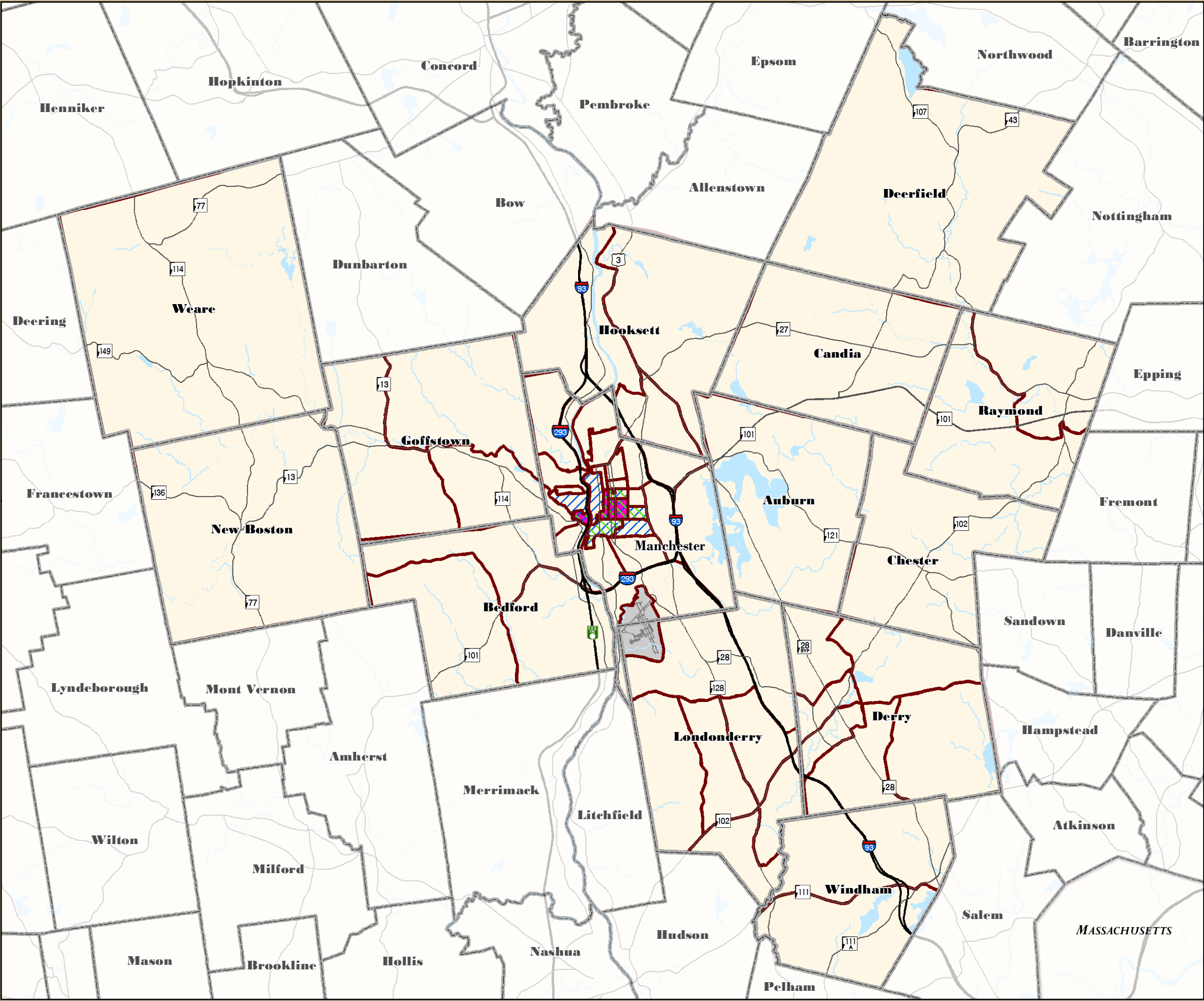


**Housing**  
Racially / Ethnically  
Concentrated  
Areas of Poverty

## Percentage of Individuals

### Below the Poverty Level

- Other Census Tracts
- Tracts at or Below Poverty Level (27.3% or more)
- All Minority Races (16.2 % or more)
- Hispanic Population (8.84% or more)
- Interstates
- State and US Routes
- Town Boundary
- Rivers
- Lakes
- Manchester-Boston Regional Airport



**Data Sources:**  
Granit Digital Data (1:24,000)  
NH Department of Transportation  
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American Community Survey 2011 5Yr Estimate

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Miles



## HOUSING UNIT TRENDS AND CHARACTERISTICS

## TOTAL HOUSING UNITS

The 14-community SNHPC Region, as of 2010, hosts 111,993 housing units. These are comprised of single-family, two-family or duplex, or multi-family homes, as well as condominiums and manufactured homes. This is just about 17 percent of the homes in the State of New Hampshire. The region's communities vary in size from Candia, the smallest, with an estimated 1,494 units to Manchester, the largest, with 49,288 units (**Table 14**).

The greatest numerical increase in housing units from 1990 to 2010 occurred in Manchester (+4,927 units), Bedford (+3,478 units), and Londonderry (+2,032 units). The communities with the lowest numerical increase in units were Candia (+302 units), Auburn (+459), and Deerfield (+516 units). Just over 44 percent of the region's housing units were located in Manchester in 2010, compared to 51 percent in 1990. During the 20 years examined here, the communities immediately bordering Manchester – Auburn, Bedford, Goffstown, Hooksett, and Londonderry, in addition to the town of Derry – accounted for approximately 82 percent of the region's housing unit increase. Manchester and the surrounding six towns, listed above, accounted for 71 percent of the regions housing units in 2010. The total increase in housing units for the whole region between 1990 and 2010 was 21,432.

TABLE 14 – SNHPC REGION HOUSING UNIT TRENDS

Number of Housing Units				Percent change	
Town	1990	2000	2010	1990-2000	2000-2010
Auburn	1,355	1,622	1,814	19.70%	11.84%
Bedford	4,156	6,401	7,634	54.02%	19.26%
Candia	1,192	1,384	1,494	16.11%	7.95%
Chester	924	1,247	1,596	34.96%	27.99%
Deerfield	1,227	1,406	1,743	14.59%	23.97%
Derry	11,869	12,735	13,277	7.30%	4.26%
Goffstown	5,022	5,798	6,341	15.45%	9.37%
Hooksett	3,484	4,307	5,184	23.62%	20.36%
Londonderry	6,739	7,718	8,771	14.53%	13.64%
Manchester	44,361	45,892	49,288	3.45%	7.40%
New Boston	1,138	1,462	1,967	28.47%	34.54%
Raymond	3,350	3,710	4,254	10.75%	14.66%
Weare	2,417	2,828	3,466	17.00%	22.56%
Windham	3,327	3,906	5,164	17.40%	32.21%
<b>Total SNHPC Region</b>	<b>90,561</b>	<b>100,416</b>	<b>111,993</b>	<b>10.88%</b>	<b>11.53%</b>

Source: 2010 U.S. Census



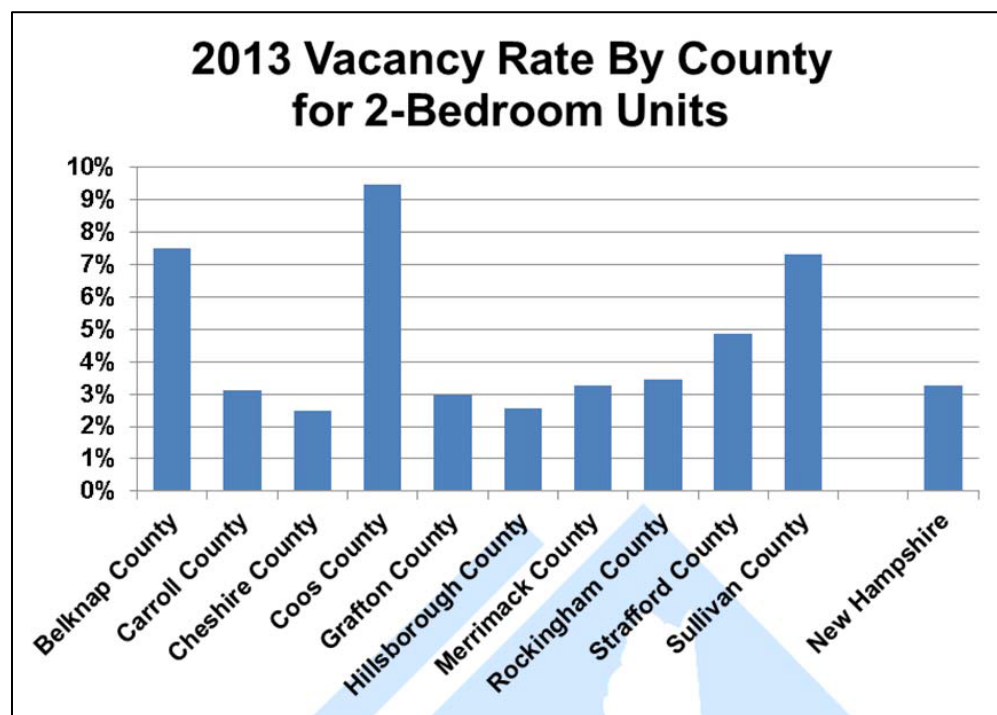
## HOUSING VACANCY RATES

Average homeowner vacancy rates (HVR) for Hillsborough, Merrimack and Rockingham Counties were 1.2 percent, 1.5 percent and 1.5 percent, respectively for the period 2008-2012.<sup>21</sup> The HVR is useful for gauging excess housing supply, the higher the number, the greater the excess. The average State HVR was 1.6 percent over this same time period. Average HVR for the 20-year period 1992-2012 in New Hampshire is 1.5 percent, which indicates the State and the counties in this region have maintained a relatively balanced housing market, despite the economic downturn and housing market crash during the mid-2000s. It is important to take into account that foreclosures are not necessarily reflected in the homeowner vacancy rate calculations. Foreclosure deeds peaked in New Hampshire at 3,953 in 2010 and have seen a steady decline to 2,702 in 2013.<sup>22</sup>

National HVR increased starting in early 2005 and peaked at 2.9 percent in 2008. Since late 2010, it has been dropping almost as quickly as it shot up in 2005.<sup>23</sup> Most recently, the U.S. Census Bureau reported that the national HVR was 2.1 percent in the fourth quarter of 2013.

Rental vacancy rates for two-bedroom units for all three counties covered in the SNHPC Region (Hillsborough, Merrimack and Rockingham) were all under 4 percent in 2013. NHHFA reports a 2.6 percent vacancy rate for Hillsborough County for 2013, 3.3 percent for Merrimack County and 3.4 percent for Rockingham County.

**FIGURE 7 – NEW HAMPSHIRE RENTAL VACANCY RATES BY COUNTY, 2013**



Source: NHHFA, 2013 Residential Rental Cost Survey

<sup>21</sup> 2008-2012 American Community Survey. U.S. Census Bureau.

<sup>22</sup> NHHFA. Foreclosure and Housing Market Update, February 6, 2014.

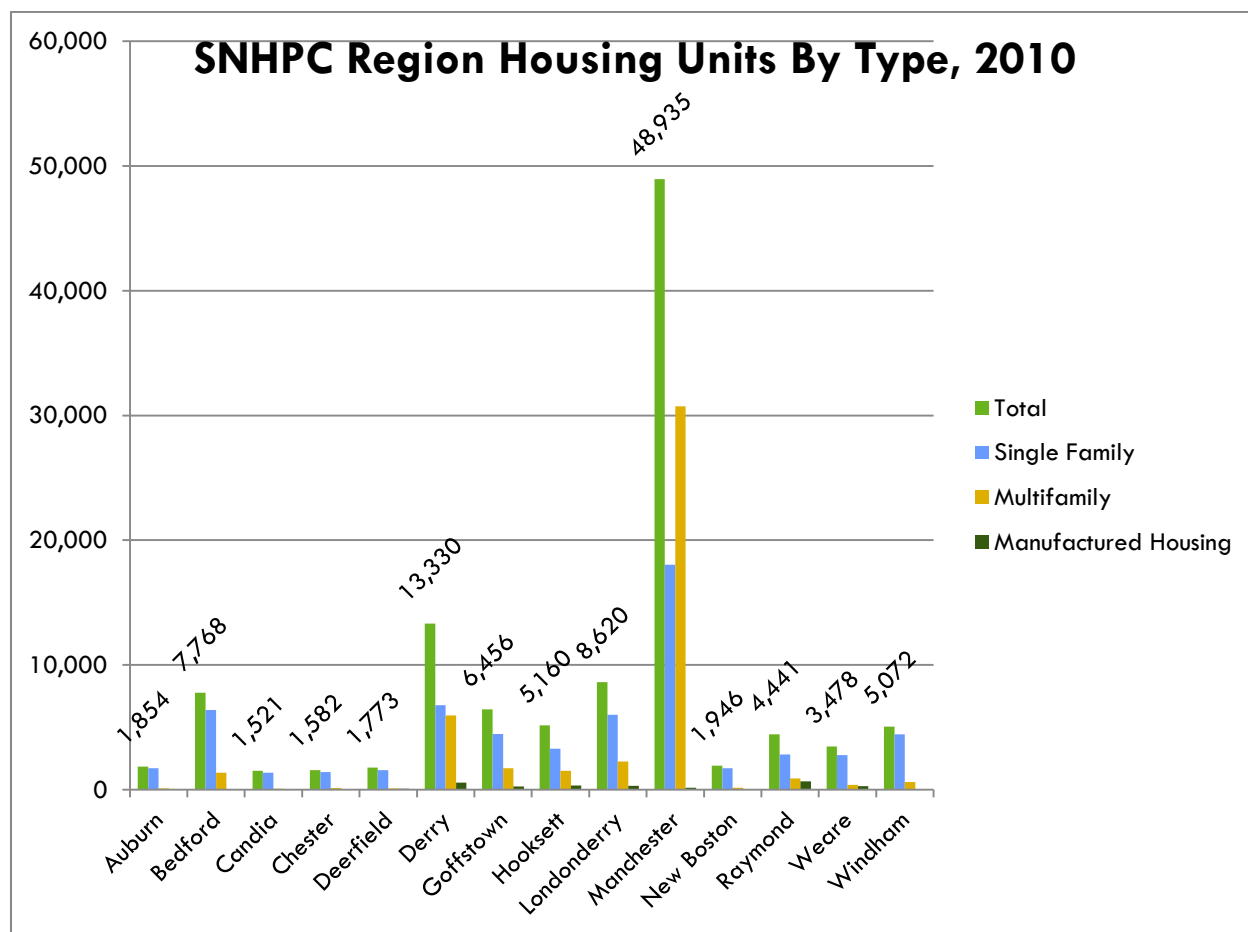
<sup>23</sup> Newport, P. November 5, 2012. Homeowner vacancy rate is at a seven-year low. IHS Global Insight.

Vacancy rates are calculated by dividing the number of vacant for sale or for rent units by the total of owner occupied and vacant for sale units or renter occupied and vacant for rent units. Other units, such as those that are awaiting occupancy (rented or sold and unoccupied), seasonal or vacation homes, and other forms of vacant housing, are not calculated in the vacancy rate as they do not contribute to the available year-round housing supply. Vacancy rates under five percent generally indicate a tighter market with fewer options for renters than in a balanced rental market.

### HOUSING UNIT TYPES

**Figure 8** shows that, overall, single family housing units in the Southern New Hampshire Planning Commission region are the predominant housing type comprising 56.19 percent of the housing units. Duplex and multi-family units account for 41.19 percent of the living accommodations, while manufactured homes and other housing types provide 2.62 percent of all housing units. The SNHPC Region contains 18.2 percent of the total housing units found in the State (614,754 statewide units).

**FIGURE 8- NUMBER OF UNITS AUTHORIZED BY BUILDING PERMIT, 2000-2010**



Source: 2000 U.S. Census, NH OEP 2009 Housing Estimates and Trends, NH OEP 2010 Building Permit Data



## GROUP QUARTERS

Group quarters population for the SNHPC Region in 1990 was 5,109, increasing by 24.8 percent to 6,375 in 2000 and decreasing by 3.2 percent to 6,173 in 2010. A group quarters is a place where people live or stay, in a group living arrangement that is owned or managed by an entity or organization providing housing and/or services for the residents. This is not a typical household-type living arrangement. These services may include custodial or medical care, as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories.

## AGE OF HOUSING STOCK

The age of residential buildings can help describe the potential housing needs for a region. In general, a large proportion of older residences may serve as an indication of the need for rehabilitation and/or renovation. In addition, an analysis of older units may also reveal that certain community districts have a high degree of historic significance. In order to preserve the housing supply represented by older buildings, municipalities may need to focus on inspections, maintenance, and upgrading of these units throughout the municipality.

**Table 15** (page 38) shows tenure and age built for the housing stock in the SNHPC Region. As of 2010, 20.96 percent of the housing units in the SNHPC Region are at least 70 years old (pre-1940). At 35.10 percent, Manchester contains the largest number of units that were built before 1940. Communities having the lowest percentage of housing units constructed before 1940 are Bedford (3.44 percent) and Londonderry (3.81 percent).

Across the SNHPC Region, 9.90 percent of all owner occupied housing units predate 1940. Manchester's greatest percentage of owner occupied housing was built pre-1940, 26.66 percent of all homes in the City, and this is the greatest within the region.

A greater share of renter occupied homes in the SNHPC Region were built prior to 1940, 11.06 percent, compared to owner occupied homes. Candia has the greatest share of its rental stock built pre-1940, 83.78 percent, although they also have a very small total number of rental units (74). Manchester had the second highest share of its stock built before 1940, with 43.75 percent.

TABLE 15 – COUNT OF HOUSING UNITS BY TENURE AND AGE BUILT, 2010

	Auburn	Bedford	Candia	Chester	Deerfield	Derry	Goffstown	Hooksett	Londonderry	Manchester	New Boston	Raymond	Weare	Windham
<b>Total:</b>	1,695	7,219	1,505	1,573	1,448	12,542	5,954	4,660	8,374	45,370	1,874	4,014	2,975	4,514
<b>Owner occupied:</b>	1,599	6,275	1,431	1,533	1,283	8,723	4,673	3,962	7,555	22,977	1,664	3,398	2,766	4,249
<b>2005 or later</b>	57	124	10	41	44	183	74	174	356	456	42	216	136	495
<b>2000 to 2004</b>	181	817	105	348	189	276	439	587	454	1,144	292	382	403	639
<b>1990 to 1999</b>	268	1,494	195	393	191	1,147	558	732	1,256	1,781	515	253	529	566
<b>1980 to 1989</b>	379	1,284	228	271	324	2,866	1,224	830	2,226	3,501	328	1,014	828	1,121
<b>1970 to 1979</b>	178	1,178	386	75	175	1,755	724	652	2,282	2,406	139	801	415	710
<b>1960 to 1969</b>	105	418	114	81	89	1,096	450	367	455	1,918	42	251	167	322
<b>1950 to 1959</b>	68	633	84	54	55	467	378	209	131	3,649	9	152	43	68
<b>1940 to 1949</b>	123	159	0	21	31	92	328	118	104	1,996	13	71	0	50
<b>1939 or earlier</b>	240	168	309	249	185	841	498	293	291	6,126	284	258	245	278
<b>Percent Pre-1940</b>	15.01%	2.68%	21.59%	16.24%	14.42%	9.64%	10.66%	7.40%	3.85%	26.66%	17.07%	7.59%	8.86%	6.54%
<b>Renter occupied:</b>	96	944	74	40	165	3,819	1,281	698	819	22,393	210	616	209	265
<b>2005 or later</b>	0	0	0	0	0	71	14	0	40	389	4	68	0	0
<b>2000 to 2004</b>	0	215	0	0	33	72	40	80	62	908	0	0	0	11
<b>1990 to 1999</b>	0	286	0	12	39	190	79	119	63	1,196	9	60	0	29
<b>1980 to 1989</b>	34	65	12	0	29	1,021	183	183	134	2,587	110	177	82	56
<b>1970 to 1979</b>	0	136	0	0	23	1,086	203	102	276	2,734	29	92	28	33
<b>1960 to 1969</b>	0	46	0	0	0	424	141	88	166	2,023	20	86	0	95
<b>1950 to 1959</b>	40	60	0	0	6	184	53	21	50	1,178	0	0	11	14
<b>1940 to 1949</b>	0	56	0	28	18	165	62	13	0	1,580	0	27	0	0
<b>1939 or earlier</b>	22	80	62	0	17	606	506	92	28	9,798	38	106	88	27
<b>Percent Pre-1940</b>	22.92%	8.47%	83.78%	0.00%	10.30%	15.87%	39.50%	13.18%	3.42%	43.75%	18.10%	17.21%	42.11%	10.19%
<b>Total Pre-1940</b>	15.46%	3.44%	24.65%	15.83%	13.95%	11.54%	16.86%	8.26%	3.81%	35.10%	17.18%	9.07%	11.19%	6.76%

Source: 2006-2010 American Community Survey 5-Year Estimates, B25036: TENURE BY YEAR

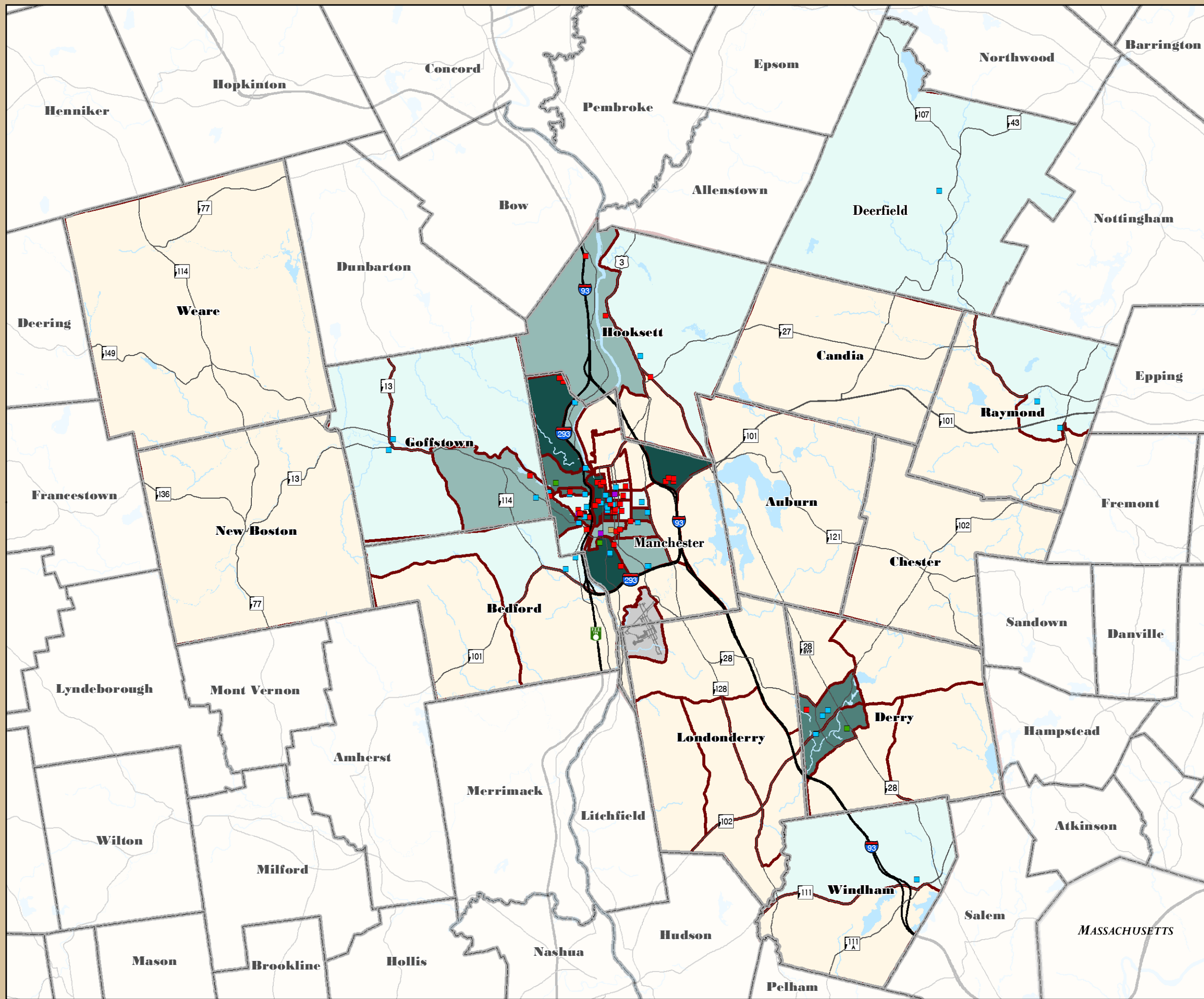
## SUBSIDIZED HOUSING

An analysis of subsidized housing provides an indication of the existing inventory of designated affordable housing units in the region. Assistance comes in the form of rental subsidies, low-interest loans, vouchers covering all or a portion of the housing allowance, and/or mortgage payment assistance to encourage the development of units for low-income households. **Map 2-5** illustrates the relative density of assisted housing units in the region. These are units that have been financially assisted with public funds to assure that affordable housing units are provided to qualifying households. The primary population served by the housing units is also depicted in **Map 2-5**, page 40.

Of the 14 communities that comprise the Southern New Hampshire Planning Commission region, Bedford, Deerfield, Derry, Goffstown, Hooksett, Manchester, Raymond and Windham have rent-assisted housing facilities. With a total of 3,763 units in 2013, up from 3,162 units in 2010, 76.85 percent of the rent-assisted housing units in the region are located in Manchester. The 442 units available in Derry are split nearly evenly between elderly households (174) and elderly-family units (170) with the remaining units devoted to strictly family (98 units).

All of the rent-assisted units in Bedford (52), Deerfield (20), Raymond (30) and Windham (24) are available exclusively to elderly households. Hooksett has approximately 4.12 percent of the region's rent-assisted housing units, of which 72, or 46 percent, are available to the elderly, while the remaining 83 or 54 percent are available to family households. Assisted units, outside of the City of Manchester, available exclusively to families total 206, or just 17 percent of the 1,192 family units available in the region.

Three hundred and twenty-four, or about 8.6 percent of units, are in place to accommodate elderly handicapped individuals. For handicapped families, there are 239 units, or approximately 6.4 percent of places, available. For Elderly-family units, 30 or 0.8 percent are handicapped accessible and just under 1 percent of the assisted housing units that exist are available to house those who are handicapped and need group home, congregate, transitional, and special needs housing.



Map # 2 - 5

# Granite State Future Housing SNHPC Region Assisted Housing



## Assisted Housing

- Elderly Housing
- Elderly-Family Housing
- Family Housing
- Special Needs Housing
- Transitional Housing
- ↘ Interstates
- ↘ State and US Routes
- 🗺 Town Boundary
- 🌊 Rivers
- 🌊 Lakes
- 🛫 Manchester-Boston Regional Airport
- 🔴 Census Tracts

## Assisted Housing Units

### Number of Units

- 1 - 50
- 51 - 100
- 101 - 250
- 251 - 508

**Data Sources:**  
Granit Digital Data (1:24,000)  
NH Department of Transportation  
US Census Bureau 2010  
NH Housing Finance Authority  
Assisted Housing Report September 2013

The individual municipalities represented on this map and the SNHPC make no representations or guarantees to the accuracy of the features and designations of this map.

This map is prepared for planning purposes only and is not to be used for legal boundary determinations or for regulatory purposes.

Map Produced by GIS Service SNHPC 2014.  
Contact: SNHPC, [gis@snhpc.org](mailto:gis@snhpc.org) or (603) 669-4664

0 1.25 2.5 5  
Miles



## HOUSING COST AND AFFORDABILITY FACTORS

## HOUSEHOLD INCOME, HOME VALUES AND RENTS

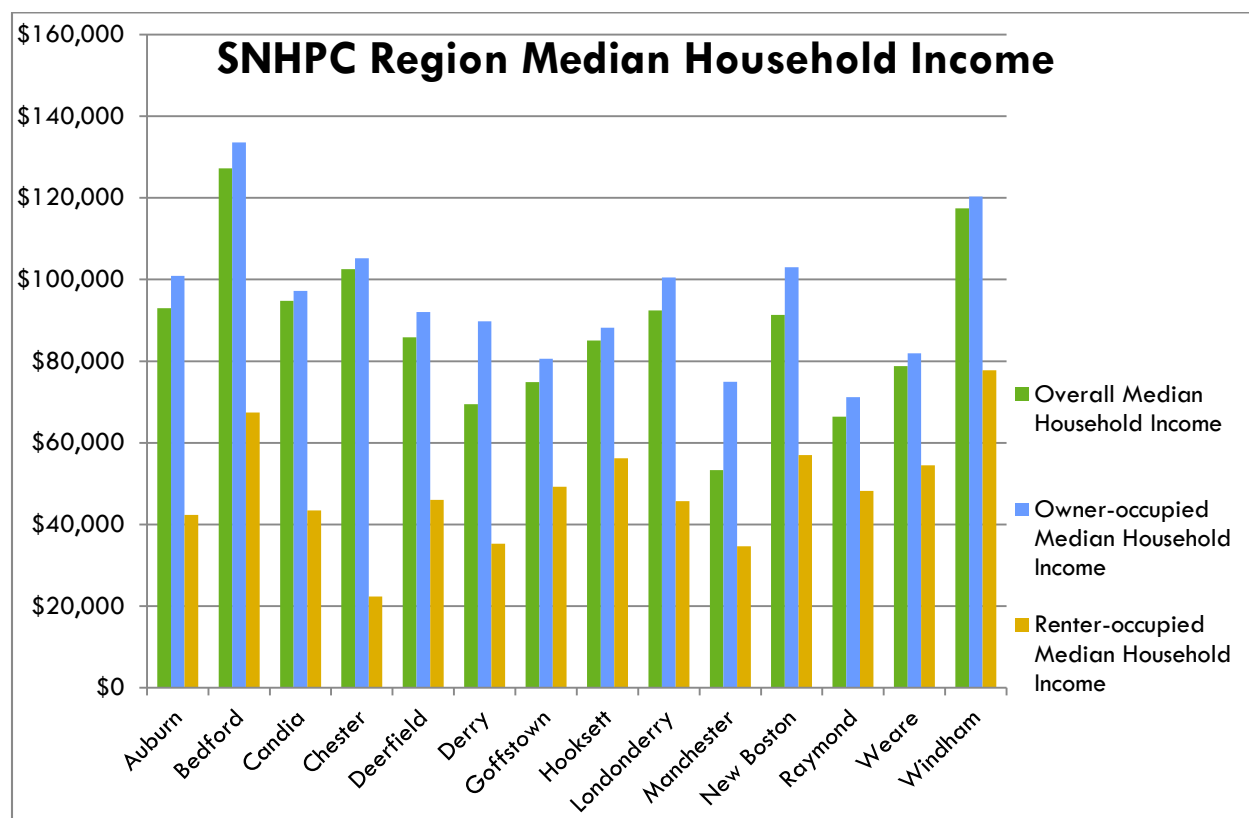
Overall Median Household Incomes range from \$53,278 in Manchester to \$127,208 in Bedford. **Figure 9** (page 42) illustrates median household income ranges for the SNHPC region. Home values in the SNHPC region declined rapidly during the recent economic downturn and housing market crash, but appear to be on the rise again in 2013-2014. Median home values in 2010 ranged from \$212,000 in Raymond to \$391,500 in Windham. Median gross rent ranged from \$895 in Chester to \$1,576 in Bedford. Overall median household incomes reported in the census differ slightly from HUD reported Area Median Family Income (AMFI) or Median Area Income (MAI). **Table 17** (page 42) outlines HUD AMFI for the SNHPC Region.

TABLE 16 – HOUSEHOLD INCOME, HOME VALUE AND COST

Overall Median Household Income		Owner Occupied Housing			Renter Occupied Housing	
Municipality	Overall Median Household Income	Median Household Income	Median Home Value	Median Monthly Cost w/ a Mortgage	Median Household Income	Median Gross Rent
Auburn	\$92,938	\$100,929	\$327,400	\$2,188	\$42,344	\$1,095
Bedford	\$127,208	\$133,566	\$386,000	\$2,633	\$67,453	\$1,576
Candia	\$94,755	\$97,227	\$277,600	\$1,970	\$43,420	\$1,619
Chester	\$102,527	\$105,236	\$342,900	\$2,454	\$22,379	\$895
Deerfield	\$85,815	\$92,031	\$296,900	\$2,258	\$46,050	\$1,060
Derry	\$69,477	\$89,767	\$231,400	\$2,109	\$35,273	\$990
Goffstown	\$74,904	\$80,625	\$239,200	\$1,997	\$49,266	\$1,067
Hooksett	\$85,064	\$88,179	\$355,300	\$2,221	\$56,181	\$1,063
Londonderry	\$92,438	\$100,509	\$292,900	\$2,240	\$45,719	\$1,259
Manchester	\$53,278	\$74,926	\$231,200	\$1,892	\$34,653	\$963
New Boston	\$91,367	\$102,986	\$332,700	\$2,305	\$57,009	\$1,119
Raymond	\$66,438	\$71,205	\$212,000	\$1,961	\$48,234	\$1,099
Weare	\$78,810	\$81,943	\$257,300	\$1,855	\$54,493	\$960
Windham	\$117,402	\$120,351	\$391,500	\$2,697	\$77,734	\$1,434

Source: 2010 U.S. Census SF3 Tables P53, H63, H85, H91 and HCT12

FIGURE 9 – SNHPC REGION MEDIAN HOUSEHOLD INCOME



Source: 2010 U.S. Census SF3 Tables P53, H63, H85, H91 and HCT12

TABLE 17 – HUD AREA MEDIAN FAMILY INCOME

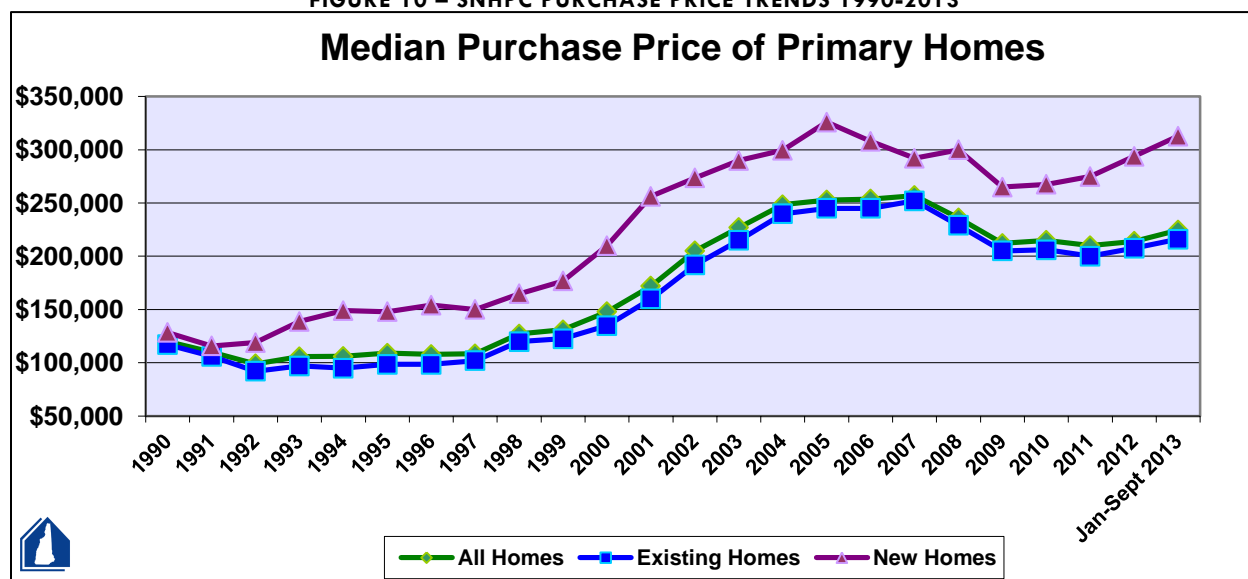
Community	HUD HMFA Area	100% Area Median Family Income (AMFI)
Auburn	Western Rockingham	\$106,300
Bedford	Manchester	\$76,500
Candia	Western Rockingham	\$106,300
Chester	Lawrence MA-NH	\$82,800
Deerfield	Western Rockingham	\$106,300
Derry	Lawrence MA-NH	\$82,800
Goffstown	Manchester	\$76,500
Hooksett	Merrimack Co	\$83,300
Londonderry	Western Rockingham	\$106,300
Manchester	Manchester	\$76,500
New Boston	Hillsborough Co	\$82,600
Raymond	Lawrence MA-NH	\$82,800
Weare	Manchester	\$76,500
Windham	Lawrence MA-NH	\$82,800

Source: HUD FY 2014 Income Limits

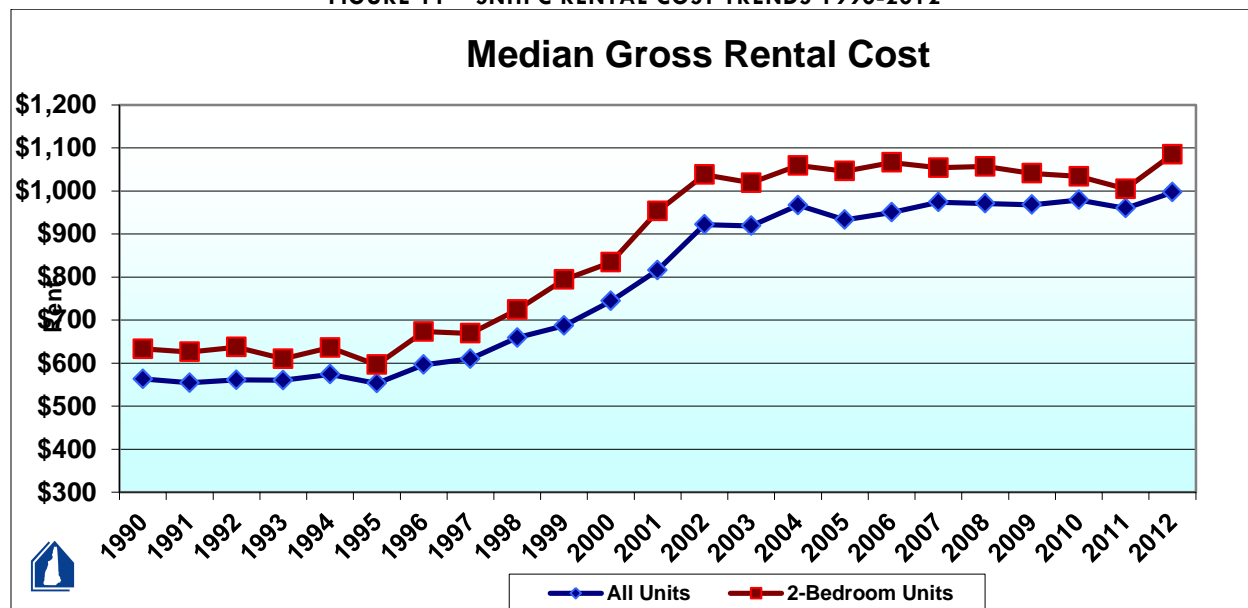


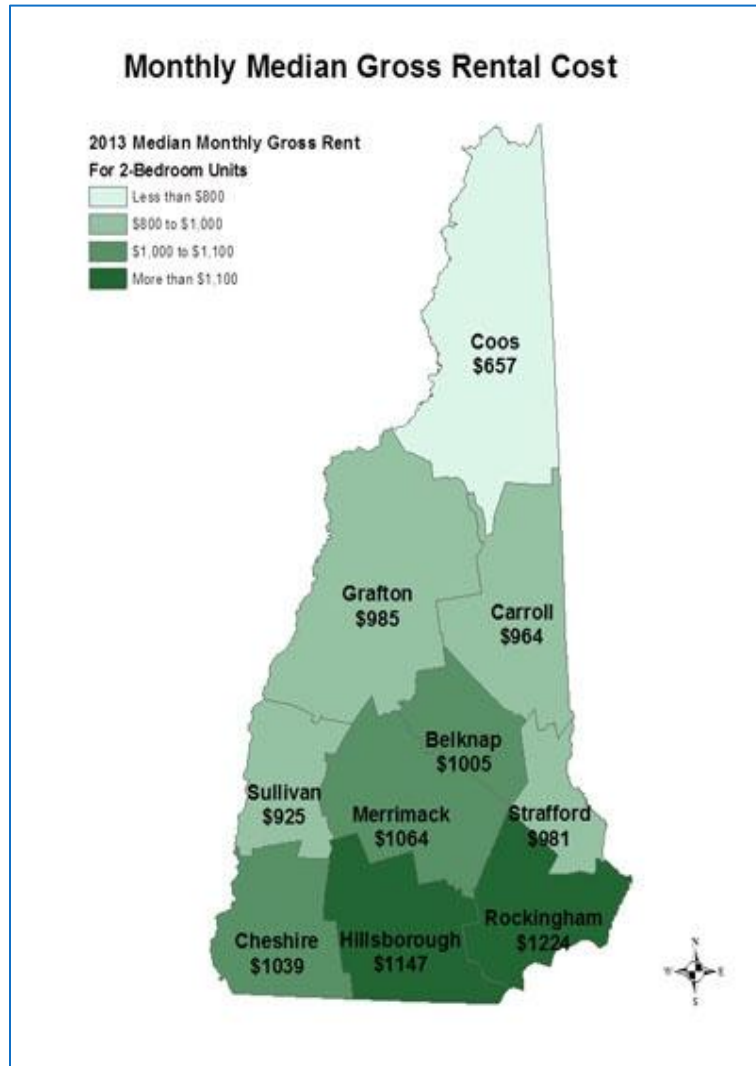
Starting in 1998, median gross rental costs started to rise dramatically in the SNHPC Region (**Figure 11**). In the past 10 years median gross rental costs for a 2-bedroom unit peaked in 2006 at \$1,066 and then dipped down again until 2012 when they peaked again at \$1,085. During this same time period median purchase price of primary homes also rose dramatically from 1998 until 2007, when the effects of the housing market crash and economic recession were first seen (**Figure 10**). From 2007 to 2013 median purchase price of all homes fell back to pre-housing bubble levels and have been generally consistent since approximately 2009. For households that can no longer afford the costs of owning a primary home, the consistently high rental costs make for a tough situation in the SNHPC region currently.

**FIGURE 10 – SNHPC PURCHASE PRICE TRENDS 1990-2013**



**FIGURE 11 – SNHPC RENTAL COST TRENDS 1990-2012**





In early 2013, the New Hampshire Housing Finance Authority released its annual “Residential Rental Cost Survey.” The survey reflects that rental costs across the state have increased and apartment vacancy rates have generally decreased. Vacancy rates have dropped to 3.2 percent statewide for two-bedroom apartments, which represent the largest category of rental units in the state. A balanced rental market would have vacancy rates at between 4-5 percent, thus vacancy rates in the low 3 percent range indicate a situation where available units are becoming more difficult to find. Increased demand and limited availability of two-bedroom units has prompted an increase in rents. The median monthly gross rent has risen just over 3 percent in the past year to \$1,085 per month, including utilities, statewide. The most significant increases appear in Grafton, Carroll and Belknap counties, and in the cities of Manchester and Nashua.

The national apartment vacancy rate fell 0.1 percentage point to 4.2 percent in the third quarter of 2013 from the second quarter. It was the lowest vacancy rate since the third quarter of 2001 when it was 3.9 percent.<sup>24</sup>

**FIGURE 12- NHHFA 2013 RENTAL COST SURVEY**

<sup>24</sup> [Reis Inc.](#)

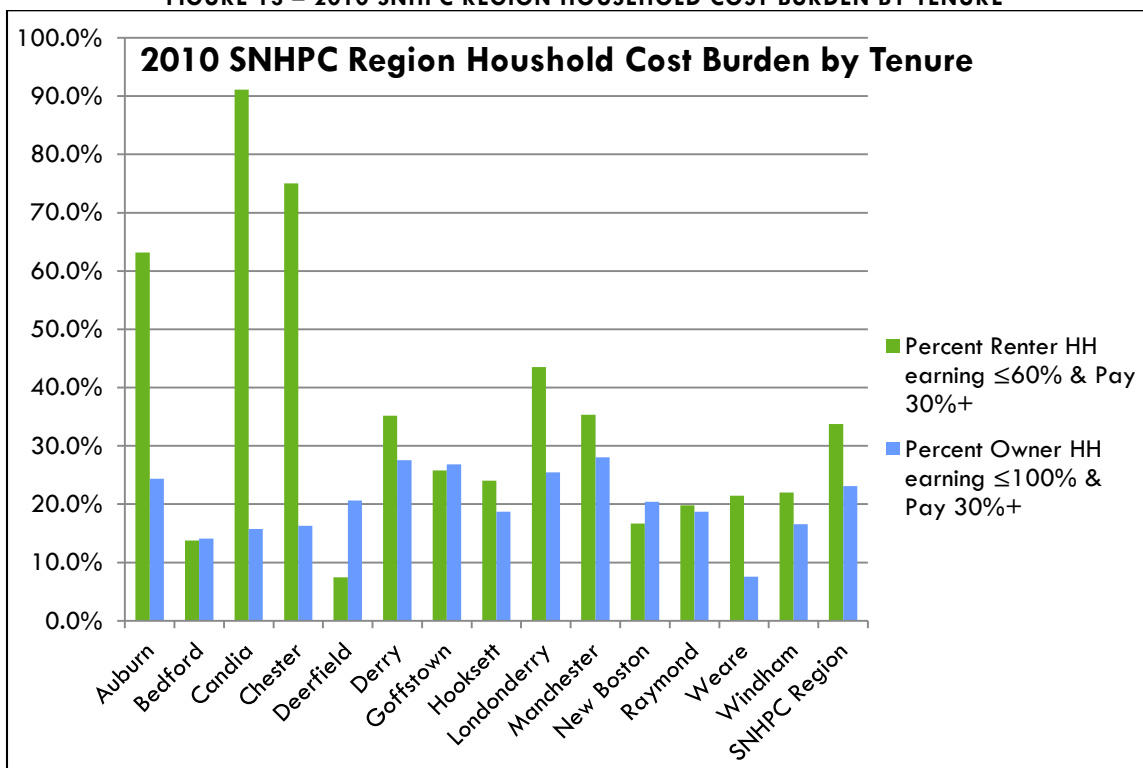


### SNHPC REGION HOUSING COST BURDEN

Housing cost burden by tenure is depicted in **Figure 13** for the SNHPC Region. NH RSA 674:58 defines workforce housing as “housing which is intended for sale and which is affordable to a household with an income of no more than 100 percent of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. “Workforce housing’ also means rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a 3-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. Affordable is defined as housing with combined rental and utility costs or combined mortgage loan debt services, property taxes, and required insurance that do not exceed 30 percent of a household's gross annual income. Cost burden data has been analyzed using these definitions in **Figure 13** and **Table 18** (page 46).

In the SNHPC Region **23.1 percent of owner households** that earn 100 percent or less of the median income are paying 30 percent or more of their income for housing. For **renter households** that earn 60 percent or less of the median income, **33.7 percent** are paying 30 percent or more of their income for housing. Communities that have the greatest number of owner households meeting the income thresholds and paying 30 percent or more of their income for housing are Derry, Goffstown and Manchester. Communities that have the greatest number of renter households meeting the income thresholds and paying 30 percent or more of their income for housing are Auburn, Candia and Chester. Communities that have the greatest number of workforce households in the region are Derry, Manchester and Raymond. **Overall the SNHPC Region has 37,963 households (both renter and owner) that meet the workforce housing definition in New Hampshire.**

**FIGURE 13 – 2010 SNHPC REGION HOUSEHOLD COST BURDEN BY TENURE**



Source: 2006-2010 US Census Bureau ACS, 2006-2010 HUD Comprehensive Housing Affordability Strategy (CHAS)

TABLE 18 – SNHPC REGION COST BURDEN BY TENURE

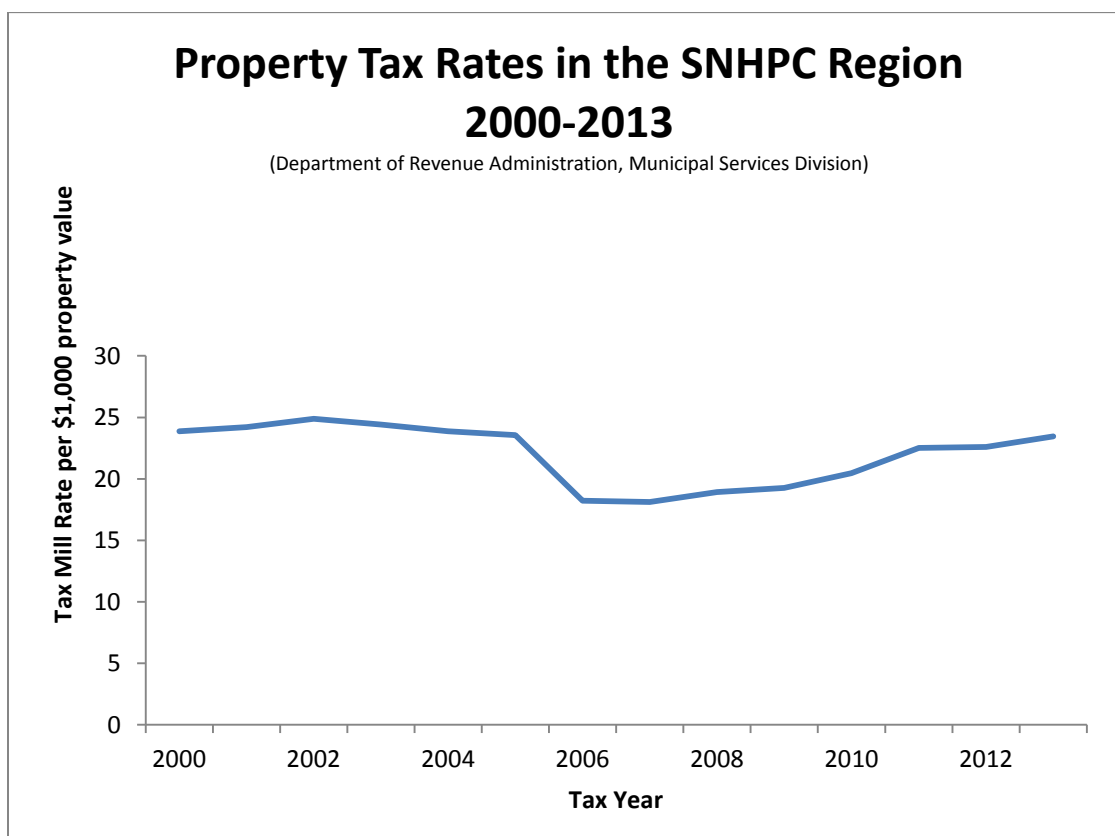
Municipality		Renter Occupied Households						Owner Occupied Households					
	Total Households	Total # of Renter Households	Renter Households earning ≤60% MAI	Renter HH earning ≤60% & Pay 30%+	Percent Renter HH earning ≤60% & Pay 30%+	Renter HH earning ≤60% & Pay 50%+	Percent HH earning ≤60% & Pay 50%+	Total # of Owner Households	Owner Households earning ≤100% MAI	Owner HH earning ≤100% MAI & Pay 30%+	Percent Owner HH earning ≤100% & Pay 30%+	Owner HH earning ≤100% MAI & Pay 50%+	Percent HH earning ≤100% & Pay 50%+
Auburn	1,695	95	60	60	63.2%	40	42.1%	1600	530	390	24.4%	300	18.8%
Bedford	7,220	945	170	130	13.8%	80	8.5%	6275	1130	885	14.1%	465	7.4%
Candia	1,505	75	68	68	91.1%	15	20.0%	1430	360	225	15.7%	90	6.3%
Chester	1,575	40	30	30	75.0%	0	0.0%	1535	310	250	16.3%	180	11.7%
Deerfield	1,450	165	40	12	7.5%	0	0.0%	1285	375	265	20.6%	145	11.3%
Derry	12,545	3820	1,808	1343	35.2%	575	15.1%	8725	3005	2405	27.6%	1585	18.2%
Goffstown	5,955	1280	495	330	25.8%	195	15.2%	4675	1610	1255	26.8%	615	13.2%
Hooksett	4,660	700	263	168	24.0%	55	7.9%	3960	1225	740	18.7%	350	8.8%
Londonderry	8,375	820	440	357	43.5%	150	18.3%	7555	2240	1925	25.5%	1160	15.4%
Manchester	45,370	22395	10,868	7912	35.3%	4480	20.0%	22975	8610	6440	28.0%	3510	15.3%
New Boston	1,875	210	58	35	16.7%	20	9.5%	1665	430	340	20.4%	170	10.2%
Raymond	4,015	615	287	122	19.8%	100	16.3%	3400	1580	635	18.7%	360	10.6%
Weare	2,975	210	67	45	21.4%	30	14.3%	2765	835	208	7.5%	128	4.6%
Windham	4,515	265	73	58	22.0%	38	14.5%	4250	995	705	16.6%	570	13.4%
SNHPC Region	103,730	31,635	14,728	10,671	34%	5778	18.3%	72,095	23,235	16,668	23.1%	9,628	13.4%

Source: 2006-2010 US Census Bureau ACS, 2006-2010 HUD Comprehensive Housing Affordability Strategy (CHAS)  
Note: As with the CHAS 2000, rounding rules applied to all special tabulation data. This causes discrepancies when adding up smaller geographies. It has a similar effect when creating your own subtotals within a table.  
As a result, HUD recommends using the largest geographies possible, and the fewest number of table dimensions possible. In addition, the ACS can have very large margins of error, particularly with cross-tabulated data such as the CHAS. HUD realizes that some in some jurisdictions, for certain data elements, the ACS data may show unexpected results.

### PROPERTY TAX RATES

Another element of housing cost and affordability factors in the Southern New Hampshire region is the property tax rate. The State of New Hampshire does not have an income or sales tax and therefore communities rely heavily on property taxes to fund public services and infrastructure. Average property tax rates over the past 13 years in the SNHPC region were approximately \$22.00 per \$1,000 property value, with the 2013 average at \$23.44 per \$1,000. Average property tax rates from 2000-2013 fluctuated down to an average low of \$18.11 per \$1,000 in 2007.

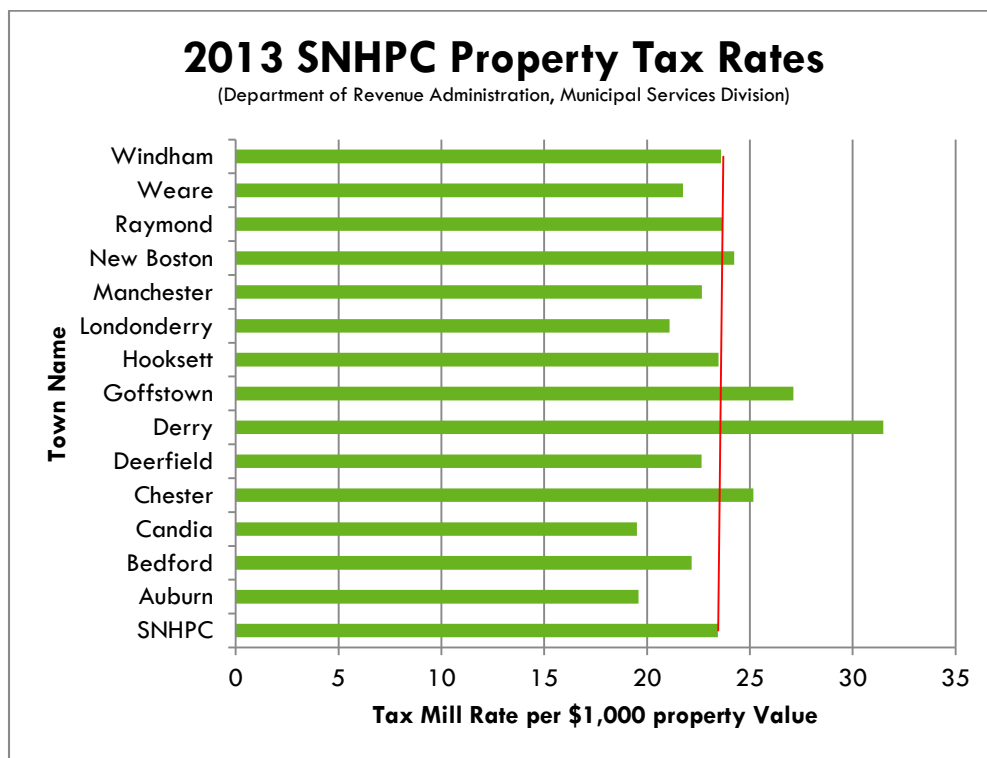
**FIGURE 14 – SNHPC REGION PROPERTY TAX RATES, 2000-2013**



Source: Department of Revenue Administration 2000-2013, Municipal Services Division

Property tax rates by municipality for the SNHPC Region in 2013 are shown on **Figure 15** (page 48). The Town of Derry has the highest rate in 2013 at \$31.49 per \$1,000. Derry has had the highest rate in the region since 2008. The highest tax rate in any town from 2000-2013 was in Goffstown in 2002 at \$32.92 per \$1,000.

**Figure 15 – 2013 SNHPC Region Property Tax Rates**



Source: Department of Revenue Administration 2000-2013, Municipal Services Division

“Although property taxes are an important piece of New Hampshire’s revenue picture, the state government obtains funds from a diverse set of sources. While New Hampshire has the lowest total per capita revenues in the region, its per capita property tax collections are high compared with most other New England states. Per capita combined state and local property taxes in the Granite State were more than \$300 (or 16 percent) higher than the regional average in FY 2007. Property taxes also represented a larger share of total state and local revenues than elsewhere in the region. However, New Hampshire’s state government revenue system is considerably more diverse than those of its regional counterparts. Indeed, no single revenue source accounted for more than 20 percent of combined unrestricted general and education fund revenues in FY 2007. The statewide property tax was the state’s largest revenue source that year (16 percent), followed by the state’s two major business taxes, the business profits tax (15 percent) and the business enterprise tax (11 percent). New Hampshire state government also obtains revenue from a variety of other sources, including taxes on meals and rooms, tobacco, communications, real estate transfers, and interest and dividends, as well as various non-tax sources.”<sup>25</sup>

<sup>25</sup> Jennifer Weiner. *How Does New Hampshire Do It? An Analysis of Spending and Revenues in the Absence of a Broad-based Income or Sales Tax*. New England Public Policy Center. Research Report 11 – 1. April 2011.

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## ACCESS TO HOUSING OPPORTUNITIES

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Fair housing equity involves an analysis of areas of opportunity within a region and where disparities might exist for racial/ethnic minorities. Access to opportunity has been found to be a factor in individual outcomes and improving fair housing in any area will depend on equalizing access to opportunity. To focus analysis, HUD developed methods to quantify a select number of the important “stressors” and “assets” in every neighborhood. In particular, HUD has selected six dimensions upon which to focus:

1. Neighborhood School Proficiency
2. Poverty
3. Labor Market Engagement
4. Job Accessibility
5. Health Hazards Exposure
6. Transit Access

### NEIGHBORHOOD SCHOOL PROFICIENCY INDEX

The neighborhood school proficiency index uses school-level data on the performance of students on state exams to describe which neighborhoods have high-performing elementary schools and which have lower performing elementary schools.

*When looking at the neighborhood school proficiency index for the SNHPC Region, low levels (21-40) of disparities exist for the Black/African American and Hispanic populations. Very low levels (<1-20) exist for the Asian and Native American populations.*

### POVERTY INDEX

HUD created a simple poverty index to capture the depth and intensity of poverty in a given neighborhood. The index uses family poverty rate and public assistance receipt to operationalize both aspects. The index is a linear combination of two vectors: the family poverty rate (pv) and the percentage of households receiving public assistance (pa).

*When looking at the poverty index for the SNHPC region, low levels (21-40) of disparities exist for the Black/African American and Hispanic populations. Very low levels (<1-20) exist for the Asian and Native American populations.*

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OF NOTE IS THERE ARE SIMILAR DISPARITY LEVELS FOR BOTH  
NEIGHBORHOOD SCHOOL PROFICIENCY AND POVERTY LEVELS.

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### LABOR MARKET ENGAGEMENT INDEX

The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in that neighborhood. Formally, the labor market engagement index is a linear combination of three standardized vectors: unemployment rate, labor force participation rate, and percent with a bachelor's or higher.

*For labor market engagement, very low levels (<1-20) of disparities exist for the Black/African American, Hispanic, Asian and Native American populations in the SNHPC region.*

## **JOBS ACCESS INDEX**

The job access index summarizes the accessibility of a given residential neighborhood as a function of its distance to all job locations, with distance to larger employment centers weighted more heavily. Specifically, a gravity model is used, where the accessibility of a given residential block-group is a summary description of the distance to all job locations, with the distance from any single job location positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location.

*Jobs Access in the SNHPC region is more favorable to all of the minority populations<sup>26</sup> in the SNHPC region.*

## **TRANSIT ACCESS**

HUD has constructed a transit access index where available data exists to support local analysis. HUD uses data on over 200 transit agencies that provide data through General Transit Feed Specification (GTFS) Exchange to assess relative accessibility within metro areas (or balance of state).<sup>27</sup>

*The only transit provider in the State of New Hampshire that reports to the GTFS exchange is in Nashua. Therefore the data provided for the Transit Access Index is not relevant to the analysis for the SNHPC region. The Manchester Transit Authority (MTA) provides bus transit services within the City of Manchester, but outside of the City there are relatively little public transit options for this region.*

## **ENVIRONMENTAL HEALTH HAZARD EXPOSURE INDEX**

HUD has constructed a health hazards exposure index to summarize potential exposure to harmful toxins at a neighborhood level. Potential health hazards exposure is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory and neurological with indexing census tracts.

*Health hazard exposure in the SNHPC Region is more favorable to all of the minority populations<sup>28</sup> in the SNHPC Region.*

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<sup>26</sup> All minority populations with the exception of Pacific Islander where there is not enough data to support the calculations in the indices for this analysis.

<sup>27</sup> The General Transit Feed Specification (GTFS) defines a common format for public transportation schedules and associated geographic information. GTFS "feeds" allow public transit agencies to publish their transit data and developers to write applications that consume that data in an interoperable way.

<sup>28</sup> All minority populations with the exception of Pacific Islander and Native American where there is not enough data to support the calculations in the indices for this analysis.

TABLE 19 – SNHPC REGION OPPORTUNITY INDEX MEASURES

Panel A - All Persons (All Households)								Disparities				
Opportunity Dimensions: Poverty Index*** School Proficiency Index*** Labor Market Engagement Index*** Job Access Index*** Transit Access Index <sup>27</sup> Health Hazards Exposure Index***  Counts	All Persons	White Persons	Black /African American Persons	Hispanic or Latino Persons	Asian Persons	Native American Persons	Pacific Islldr. Persons	Black - White	Hispanic - White	Asian - White	Native Amer. - White	Pacific Islldr. - White
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	55	57	32	33	46	49	0	25	25	11	8	0
	44	45	21	23	36	35	0	24	22	9	10	0
	50	51	34	33	46	44	0	17	18	5	7	0
	40	39	43	43	44	41	0	-4	-4	-5	-2	0
	1	1	1	1	1	1	0	0	0	0	0	0
	87	87	90	88	89	87	0	-3	-1	-2	0	0
	273,561	245,022	5,072	11,894	6,522	487	85					

Source: 2013 HUD FHEA Data Tables, U.S. Census. Data on the populations in Panel A is from the 2010 Decennial Census SF1. Data on impoverished population in Panel B comes from the American Community Survey (ACS) 2006-2010 five year estimates. Population groups smaller than 250 people (in census 2010) or 1,000 people for ACS-sourced data are coded as zero. The higher minimum population threshold for the ACS data is motivated by concerns about sampling error. Disparity columns (8-12) have associated significance flags for statistically significant differences. \*\*\* 0.01 significance level  
\*\*0.05 significance level \*0.1 significance level.

	Very Low	<1-20
	Low	21-40
	Moderate	41-60
	High	61-80
	Very High	81-100
	Positive	<-1

## HOUSING SUPPLY PROJECTIONS

An understanding of future needs for housing units is invaluable to the planning process. Future housing projections are utilized both in transportation modeling, as well as growth management and future land use planning. SNHPC produces population projections based on the cohort-component method and dwelling unit projections based on historical annual average increase in units since 1970. Population and housing supply projections from this analysis are presented in **Table 20** and **Table 21** below. The SNHPC region population is projected to increase by 61,131 individuals by 2050 to a total population of 335,985. This represents an increase of approximately 22 percent. Communities projected to have the greatest amount of growth in the region from 2010-2050 are Weare (1.19 percent growth rate), New Boston (1.17 percent growth rate) and Londonderry (1.10 percent growth rate). Communities projected to have the least amount of growth from 2010-2050 are Derry (0.12 percent growth rate), Manchester (0.32 percent growth rate) and Goffstown (0.42 percent growth rate).

**TABLE 20 – SNHPC REGION POPULATION PROJECTIONS, 2010-2050**

Municipality	2010	2015	2020	2025	2030	2035	2040	2045	2050
Auburn	4,953	5,137	5,288	5,519	5,712	5,983	6,226	6,569	6,937
Bedford	21,203	22,242	23,243	24,121	24,816	25,409	25,886	26,226	26,689
Candia	3,909	4,191	4,420	4,601	4,726	4,810	4,855	4,896	4,949
Chester	4,768	5,097	5,404	5,711	5,982	6,239	6,437	6,613	6,759
Deerfield	4,280	4,571	4,839	5,114	5,344	5,561	5,740	5,888	6,061
Derry	33,109	33,881	34,400	34,931	35,195	35,416	35,215	34,821	34,473
Goffstown	17,651	18,171	18,663	19,162	19,583	19,942	20,142	20,301	20,435
Hooksett	13,451	14,159	14,809	15,431	15,961	16,432	16,790	17,113	17,157
Londonderry	24,129	25,132	26,082	27,267	28,438	29,925	31,477	33,354	35,435
Manchester	109,565	112,395	114,895	117,555	119,351	120,724	121,235	121,960	122,723
New Boston	5,321	5,582	5,796	6,120	6,403	6,795	7,201	7,578	7,990
Raymond	10,138	10,593	11,424	11,918	12,261	12,705	13,000	13,427	13,767
Weare	8,785	9,497	10,183	10,857	11,464	12,013	12,472	12,888	13,275
Windham	13,592	14,502	15,320	16,239	17,061	17,774	18,375	18,890	19,335
<b>Total</b>	<b>274,854</b>	<b>285,151</b>	<b>294,765</b>	<b>304,548</b>	<b>312,296</b>	<b>319,725</b>	<b>325,049</b>	<b>330,524</b>	<b>335,985</b>

Source: 2010 U.S. Census, SNHPC Population Projections

In terms of housing, communities projected to have the greatest amount of growth in the region from 2010-2050 are New Boston (1.22 percent growth rate), Raymond (1.22 percent growth rate) and Weare (1.21 percent growth rate). Communities projected to have the least amount of growth from 2010-2050 are Derry (0.33 percent growth rate), Manchester (0.55 percent growth rate) and Bedford (0.74 percent growth rate).

In addition to the SNHPC housing unit projections, the New Hampshire Housing Finance Authority has recently released relatively new housing production projections by county and regional planning commission region utilizing a headship model which projects population by age group; owner households and rental households to the year 2025 (see more at: <http://www.nhhfa.org/housing-data-needs.cfm>). This information will be used by the SNHPC in its next update of the fair housing needs assessment for the region.



**TABLE 21 – SNHPC REGION HOUSING UNIT PROJECTIONS, 2010-2050**

	Census	Projected Housing Units								Growth Rate		ABS.
Municipality	2010	2015	2020	2025	2030	2035	2040	2045	2050	2010-2050	2010-2020	2010-2050
Auburn	1,814	1,860	1,967	2,075	2,183	2,291	2,399	2,507	2,615	1.05%	0.82%	801
Bedford	7,634	7,787	8,087	8,387	8,687	8,987	9,287	9,587	9,887	0.74%	0.58%	2,253
Candia	1,494	1,537	1,609	1,682	1,755	1,828	1,900	1,973	2,046	0.90%	0.75%	552
Chester	1,596	1,635	1,731	1,826	1,922	2,017	2,113	2,208	2,304	1.05%	0.81%	708
Deerfield	1,743	1,808	1,913	2,018	2,124	2,229	2,334	2,439	2,544	1.09%	0.94%	801
Derry	13,277	13,459	13,668	13,878	14,088	14,297	14,507	14,716	14,926	0.33%	0.29%	1,649
Goffstown	6,341	6,613	6,939	7,266	7,592	7,919	8,245	8,572	8,898	0.97%	0.91%	2,557
Hooksett	5,184	5,348	5,606	5,864	6,122	6,380	6,638	6,896	7,154	0.92%	0.78%	1,970
Londonderry	8,771	9,019	9,594	10,169	10,744	11,319	11,894	12,469	13,044	1.14%	0.90%	4,273
Manchester	49,288	49,980	51,357	52,735	54,113	55,491	56,869	58,247	59,624	0.55%	0.41%	10,336
New Boston	1,967	2,081	2,213	2,345	2,477	2,609	2,741	2,872	3,004	1.22%	1.19%	1,037
Raymond	4,254	4,460	4,751	5,042	5,332	5,623	5,914	6,204	6,495	1.22%	1.11%	2,241
Weare	3,466	3,610	3,847	4,085	4,322	4,560	4,797	5,035	5,272	1.21%	1.05%	1,806
Windham	5,164	5,477	5,790	6,103	6,416	6,666	6,916	7,166	7,416	1.04%	1.15%	2,252
												-
<b>Total</b>	<b>111,993</b>	<b>114,671</b>	<b>119,073</b>	<b>123,474</b>	<b>127,875</b>	<b>132,213</b>	<b>136,551</b>	<b>140,890</b>	<b>145,228</b>	<b>0.75%</b>	<b>0.61%</b>	<b>33,235</b>

Source: 2010 U.S. Census, SNHPC Dwelling Unit Projections

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## FAIR SHARE DISTRIBUTION ANALYSIS

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An unusually strong economy and unprecedented population growth in the mid-1980s pushed housing values to levels in 1990 that were two-to-three times their market value ten years earlier. High housing demand, resulting from the influx of new businesses, job increases, higher salaries and more people, caused demand to outstrip supply, resulting in a rapid increase in housing prices. For the majority of the population whose income kept pace, this presented no problem and increased their net worth. However, many people lacking appropriate education, training, and experience found only limited job opportunities and modest wages during this period. Affordable housing soon became a critical issue for a substantial segment of New Hampshire's residents.

As a result of this shortage of affordable housing units, beginning in 1988 regional planning commissions were required to establish a *housing needs assessment* that reviews housing for families of all income levels. One suggested component of the housing needs assessment is a fair share distribution analysis, which projects the estimated future need for affordable housing across the region. **Table 24** presents the estimated proportionate fair share workforce housing need for the Southern New Hampshire Planning Commission region.

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## BACKGROUND

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Adequate, affordable housing for everyone is an important factor that is vital to the welfare and security of those residing in the SNHPC Region. Such housing enables the region to attract and retain residents that contribute to its overall economic success and maintain the quality of life residents have come to appreciate. In recognition of this need, a local "fair share" distribution is determined for each municipality in the region as part of the Housing Needs Assessment presented in this chapter.

In 2008 (effective January 1, 2010) the New Hampshire legislature enacted RSA 674:59, which states that:

"I. In every municipality that exercises the power to adopt land use ordinances and regulations, such ordinances and regulations shall provide reasonable and realistic opportunities for the development of workforce housing, including rental multi-family housing. In order to provide such opportunities, lot size and overall density requirements for workforce housing shall be reasonable. A municipality that adopts land use ordinances and regulations shall allow workforce housing to be located in a majority, but not necessarily all, of the land area that is zoned to permit residential uses within the municipality. Such a municipality shall have the discretion to determine what land areas are appropriate to meet this obligation. This obligation may be satisfied by the adoption of inclusionary zoning as defined in RSA 674:21, IV (a). This paragraph shall not be construed to require a municipality to allow for the development of multifamily housing in a majority of its land zoned to permit residential uses."

It is also important to note the definitions in RSA 674:58, where affordable housing is defined as "housing with combined rental and utility costs or combined mortgage loan debt services, property taxes and require insurance that do not exceed 30 percent of a household's gross annual income." Multi-family housing is defined as "a building or structure containing 5 or more dwelling units." Workforce housing is defined as "housing which is intended for sale and which is affordable to a household with an income of no more than 100 percent of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. Workforce housing also means rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a 3- person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. Housing units that exclude minor children from more than

20 percent of the units, or in which more than 50 percent of the dwelling units have fewer than two bedrooms, shall not constitute workforce housing for the purposes of this subdivision.”

## METHODOLOGY

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The distribution developed in this assessment<sup>29</sup> reflects municipal-level estimates of the current and reasonably foreseeable future workforce housing need, as defined in RSA 674:58-59.

**Table 24**, page 58, distributes the total workforce housing units estimated for the region in **Table 18** (2010) and **Table 22** (2020) to each community in proportion to their share of the housing units in the region. The workforce housing estimate is stated as a total number for each community and does not distribute the housing estimate between owner vs. renter units. Determining these ratios is left up to the community to determine, based on their local knowledge and data on owner and rental units. Each community can utilize this analysis to determine the distribution of owner vs. renter housing units as appropriate for their community. It should also be noted that adequate and accurate rental data does not exist to provide guidance to the region and each municipality. It will have to be the responsibility of each municipality to determine their rental/owner housing status and to collect that data in their community going forward in order to determine if they are meeting their fair share of the regional workforce housing estimated distribution for both owners and renters.

The housing numbers shown in **Table 24** represent the total proportionate distribution per municipality, including any existing housing that fits within the affordability definitions. It is likely that some communities in the region already have the indicated number of units that are affordable within these income limits, while many others may not. This analysis makes no attempt to ascertain whether a community is presently meeting its proportionate share of the regional workforce housing need. It states what the estimated distribution is today (base year 2010) and what it is estimated to be in 2020. It is the responsibility of each community to determine whether or not their existing housing stock supplies the number of units, both owned and rented, to meet their share of the region’s workforce housing fair share distribution.

A housing affordability analysis is an exercise that each community should undertake in order to make this determination. Town assessor databases can be used to estimate the number of homes that have an assessed value that is less than the maximum purchase price of homes needed to qualify as “workforce housing” (see **Table 24**, pg. 58 for estimated maximum purchase and rental prices in the SNHPC Region). The New Hampshire Housing and Finance Authority has an affordability calculator on their website that can be used to determine this maximum purchase price as well. If the number meeting this criteria is equal to or greater than that shown on **Table 24** (for current conditions – 2010) the town can be assumed to be meeting its proportionate share for owner housing. SNHPC can conduct, as requested by each municipality, an owner-occupied affordable housing audit. This audit does not address rental data and that piece will need to be collected and analyzed by each individual community.

Determining rental values is more difficult, as this information is not collected or maintained comprehensively at the town level. NHHFA provides some useful data, especially for larger communities, in its annual rental price survey. For others it may be necessary to use NH Housing’s County, regional or HUD HFMA estimates of rental prices, together with locally derived estimates of the number of rental units available in order to determine how many workforce housing qualified units exist in the community.

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<sup>29</sup> Methodology derived from the Rockingham Planning Commission Regional Housing Needs Assessment, October 2008.

WHILE IT IS IMPORTANT FOR COMMUNITIES TO PERIODICALLY EVALUATE WHETHER THEY ARE MEETING THEIR FAIR SHARE OF THE REGION'S ESTIMATED WORKFORCE HOUSING DISTRIBUTION, IT SHOULD BE UNDERSTOOD THAT WITH RESPECT TO RSA 674:59, IT IS ONLY NECESSARY TO DEMONSTRATE THAT THEY ARE PROVIDING REASONABLE AND REALISTIC OPPORTUNITIES FOR THE DEVELOPMENT OF WORKFORCE HOUSING. A COMMUNITY NEEDS ONLY TO DEMONSTRATE THAT THEY REACH OR EXCEED THEIR FAIR SHARE IF THE COMMUNITY INTENDS TO CLAIM THAT IT HAS MET ITS FAIR SHARE OBLIGATIONS AND IS THEREFORE EXEMPT FROM CERTAIN ASPECTS OF THE NEW LAW.

The significance of this methodology is it represents one means of establishing an estimate of the number of standard affordable housing units, from a theoretical standpoint, that would be needed to accommodate workforce housing income households by the year 2020. This calculation allows communities five years beyond the publication of this report to plan for needed increases in the distribution of workforce housing units in the region. The estimate produced by using the fair share models should be considered as a guide or goal for each community striving to increase the housing supply and provide decent, affordable housing for all levels of income. It provides a mechanism by which each community can assess its fair share need relative to other communities in the Southern New Hampshire region. Further, it provides a framework for the establishment of a cohesive affordable housing policy at the regional level.

### WORKFORCE HOUSING UNIT PROJECTIONS

Future projections of households in the SNHPC Region are outlined in **Table 22** in order to determine future workforce housing and fair share distribution. Current (2010) regional workforce household percentages (**Table 18**, page 46) are used along with the housing unit projection growth rates for 2010-2020 outlined in **Table 21**, page 53, to estimate future workforce households in 2020.

**TABLE 22- SNHPC REGION PROJECTED HOUSEHOLDS, 2010-2020**

Municipality	2010	2020	Growth Rate
	<b>Total Households</b>		<b>2010-2020</b>
Auburn	1,695	1,834	0.82%
Bedford	7,220	7,639	0.58%
Candia	1,505	1,618	0.75%
Chester	1,575	1,703	0.81%
Deerfield	1,450	1,586	0.94%
Derry	12,545	12,909	0.29%
Goffstown	5,955	6,497	0.91%
Hooksett	4,660	5,023	0.78%
Londonderry	8,375	9,129	0.90%
Manchester	45,370	47,230	0.41%
New Boston	1,875	2,098	1.19%
Raymond	4,015	4,461	1.11%
Weare	2,975	3,287	1.05%
Windham	4,515	5,034	1.15%
<b>SNHPC Region</b>	<b>103,730</b>	<b>110,048</b>	<b>0.61%</b>

**TABLE 23 – SNHPC REGION ESTIMATED WORKFORCE HOUSEHOLDS, 2010-2020**

	2010 Percent Total HH	2010 WF HH	2020 WF HH
<b>Renter Households earning ≤60% MAI</b>	14.20%	14,728	15,625
<b>Owner Households earning ≤100% MAI</b>	22.40%	23,235	24,650
<b>Total WF HH</b>		<b>37,963</b>	<b>40,276</b>

Source: 2006-2010 U.S. Census Bureau ACS, 2006-2010 HUD Comprehensive Housing Affordability Strategy (CHAS), 2012 SNHPC Dwelling Unit Projections

TABLE 24 - SNHPC REGION ESTIMATED PROPORTIONATE FAIR SHARE WORKFORCE HOUSEHOLD DISTRIBUTION, 2010-2020

A	B	C	D	E	F	G	H	I	J	K
Community	2010 Households*	Town Share of Regional Households	HUD HMFA Area	100% Area Median Family Income (AMFI)	Max. Monthly Payment, Owner	60% AMFI (3-person Household)	Max Monthly Payment, Renter	Estimated Workforce Housing Distribution		Increase in Distribution 2010-2020
								2010	2020	
Auburn	1,695	1.6%	Western Rockingham	\$106,300	\$2,658	\$56,280	\$1,407	620	658	38
Bedford	7,220	7.0%	Manchester	\$76,500	\$1,913	\$41,340	\$1,034	2,642	2,803	161
Candia	1,505	1.5%	Western Rockingham	\$106,300	\$2,658	\$56,280	\$1,407	551	584	34
Chester	1,575	1.5%	Lawrence MA-NH	\$82,800	\$2,070	\$47,580	\$1,190	576	612	35
Deerfield	1,450	1.4%	Western Rockingham	\$106,300	\$2,658	\$56,280	\$1,407	531	563	32
Derry	12,545	12.1%	Lawrence MA-NH	\$82,800	\$2,070	\$47,580	\$1,190	4,591	4,871	280
Goffstown	5,955	5.7%	Manchester	\$76,500	\$1,913	\$41,340	\$1,034	2,179	2,312	133
Hooksett	4,660	4.5%	Merrimack Co	\$83,300	\$2,083	\$45,000	\$1,125	1,705	1,809	104
Londonderry	8,375	8.1%	Western Rockingham	\$106,300	\$2,658	\$56,280	\$1,407	3,065	3,252	187
Manchester	45,370	43.7%	Manchester	\$76,500	\$1,913	\$41,340	\$1,034	16,605	17,616	1,011
New Boston	1,875	1.8%	Hillsborough Co	\$82,600	\$2,065	\$44,640	\$1,116	686	728	42
Raymond	4,015	3.9%	Lawrence MA-NH	\$82,800	\$2,070	\$47,580	\$1,190	1,469	1,559	89
Weare	2,975	2.9%	Manchester	\$76,500	\$1,913	\$41,340	\$1,034	1,089	1,155	66
Windham	4,515	4.4%	Lawrence MA-NH	\$82,800	\$2,070	\$47,580	\$1,190	1,652	1,753	101
TOTAL	103,730	100.0%	NA	NA	NA	NA	NA	37,963	40,276	2,312

TABLE KEY	
Column	Explanation
A	RPC Community
B	Total number of households, (single, multi, and manufactured), OEP estimate.
C	Town's share of the region's (13 town RPC region) total households.
D	The town's federally assigned HUD-Fair Market Rent Area Housing Market
E	HUD Fair Market Rent Area's "100%" Median Area Income (MAI) for a 4-person family. Amount called out in SB 342
F	Maximum payment (mortgage, Insurance and taxes) for a ownership unit to qualify as Workforce Housing
G	60% of HUD Fair Market Rent Area's Median Area Income (MAI) for a 3-person family. Amount called out in SB 342.
H	Maximum payment (Rent and Utilities) for a rental unit to qualify as Workforce Housing
I	Estimated Workforce Housing need for 2008
J	Estimated Workforce Housing need for 2015
K	Increase in Workforce Housing need between 2008 and 2015

\*CHAS/ACS 2006-2010

INCOME LIMIT CALCULATION			
HOME OWNERSHIP			
100% MAI, 4 pers. Hsld		Est. Max Purchase	
		\$10k down	\$20k down
W-Rock	\$106,300	\$373,534	\$381,615
Lawr MA-NH	\$82,800	\$292,793	\$300,925
Manchester	\$76,500	\$271,103	\$279,205
Hillsborough Co	\$82,600	\$292,016	\$300,153
Merrimack Co	\$83,300	\$294,500	\$302,621
HOME RENTAL			
60% MAI, 3 pers. Hshld		Estimated Max Rent/mo.	
W-Rock	\$56,280	\$1,407	
Lawr MA-NH	\$47,580	\$1,190	
Manchester	\$41,340	\$1,034	
Hillsborough Co	\$44,640	\$1,116	
Merrimack Co	\$45,000	\$1,125	

## AFFORDABLE AND EQUITABLE HOUSING CHOICE OPPORTUNITIES AND BARRIERS

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As housing costs continue to rise and incomes remain nearly stagnant, the reality of those who need affordable housing is very different from the perception of affordable housing. These perceptions are deeply ingrained and severely flawed. Many people think that affordable housing will not blend into their neighborhoods and are only large, ugly projects, which reduce surrounding property values and raise taxes. It is perceived that affordable housing will lead to increased crowding and social problems, as well as higher crime.

In truth, affordable housing today is none of these things. A wide range of incomes and backgrounds need quality affordable housing. Likely the people who could most benefit from affordable housing are our neighbors, co-workers, friends, or family, our firefighters, teachers, and nurses to name a few. Affordable housing is housing that is affordable to all income levels when spending 30 percent or less of household income toward housing costs. Affordability and the need for affordable housing affect many different groups of people in various ways.

In addition to affordability, equity and patterns of segregation are also a concern that need to be addressed in the region and the state in order to ensure that every resident is considered in land use and housing plans, no matter their race, color, nationality, disability, sex, religion, familial status, age, marital status or sexual orientation.<sup>30</sup>

Within the SNHPC Region there are a number of opportunities and barriers to affordable and equitable housing choices. Outlined below are the key opportunities and barriers that have been identified from the Granite State Future public outreach process and the housing analysis within this chapter.

1. Housing Costs and Affordability
2. Housing Types (Choices)
3. Local Zoning Ordinances
  - a. Multi-family Housing Units
  - b. Minimum lot sizes
  - c. Age-restricted Housing
  - d. Cluster Housing
  - e. Co-Housing (built by community land trusts and housing trusts)
  - f. Redevelopment of older parts of downtowns and cities
  - g. Workforce Housing
  - h. Mobile Homes
4. Employment Opportunities
5. Economic Factors
6. Educational Opportunities
7. Crime and Perceptions of Safety
8. Discrimination and Patterns of Segregation
9. Physical Infrastructure
  - a. Water
  - b. Sewer
  - c. Natural Gas
  - d. Transportation/Public Transportation
  - e. Access to Healthy Food
  - f. Access to Services and Civic Infrastructure

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<sup>30</sup> NH RSA 354-A: Law Against Discrimination.

Perhaps foremost in our consciousness are the high costs of real estate. Most residents would agree that the purchase price of homes and condos in the region is quite high. Creative financing options such as reverse amortization, interest-only, and adjustable-rate mortgages (ARMs) have enabled more people to achieve the “American Dream” of homeownership despite rising prices. These types of mortgages allow people to finance more and to outbid others for the house of their dreams, but the dangers down the road are numerous. While these types of mortgages can offer an initial period of low payments and fixed interest rates, once this period expires, the subsequent readjustment can mean a significant hike in monthly payments. The result can be an inability to meet the financial obligations of the loan and eventually foreclosure. The impacts on communities due to rising number of foreclosures can be a significant burden.

Rental properties in the SNHPC Region are extremely scarce outside Manchester and rent assisted units are subject to waiting lists hundreds of people long. The current practice of converting apartments to condominiums further exacerbates the problem, displacing people who cannot afford to own homes for the sake of supplying less expensive owner occupied homes.

With such a large percentage of renters below the median area income, communities need to provide more affordable rental units. Both the public and community planners need to be educated that apartments are positive additions, and the people who live in apartments are viable members of the community. Apartments can benefit communities by reducing sprawl, conserving open space, reducing traffic congestion and the burden to area schools, and improve economic success by providing housing for employees and customers of local businesses.

Workforce housing provides opportunities to the people that fulfill jobs vital to a community’s existence, such as teachers, health care workers, and police and fire personnel who may fall within this income bracket. Workforce housing should be a goal of communities in the SNHPC Region. Communities depend on service providers to perform at their best all the time. By not providing affordable workforce housing, these essential personnel are hampered by undue stress, long commutes, and disenfranchisement from the community.

The over-55 demographic in the SNHPC Region is growing and creating new housing needs as well. In the past decade the region has gained 35,605 citizens 55 or older. While aging populations do not add to school enrollment locally, an aging population can have significant impacts on our health care systems and costs and related services. For example, the largest percentage of our current county tax dollars are used to pay for long term care services paid by Medicaid (nursing home, assisted living and community based residents) in both public and private settings (50 percent of Medicaid LTC costs are paid by the Federal government and 50 percent by county tax dollars). Many communities are addressing this increase in elder population through age-restricted housing. Ten communities in the SNHPC Region permit elderly housing in community zoning – Bedford, Candia, Deerfield, Derry, Goffstown, Hooksett, Londonderry, Manchester, Raymond and Windham. In Auburn, Chester, New Boston, and Weare, elderly housing is not specifically noted in zoning.

Age-restricted housing benefits communities by enabling older residents to remain in the community and providing tax income without added pressure on school enrollment. In the short-term, affordable housing for seniors makes sense economically. In addition, seniors typically have more expendable wealth than other age cohorts, so that can also be significant business/economic drivers. However, age-restricted housing should not be favored over other forms of affordable housing; a balance needs to be achieved to foster continued economic growth.



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## FAIR HOUSING INFRASTRUCTURE

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### FAIR HOUSING LAW

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#### **Federal Law**

##### ***Fair Housing Act Overview***

In 1968 the U.S. Congress made efforts to end housing segregation in the U.S. At this time the Chicago Open Housing Movement had raised awareness regarding fair housing problems over the previous three years and Martin Luther King Jr. had recently been assassinated, causing much civil unrest. Title VIII of the Civil Rights Act of 1968, commonly known as the Fair Housing Act, made acts of housing discrimination based upon race, sex, national origin, religion or ethnicity illegal. In 1988 the Act was amended in order to make acts of discrimination against families with children and people with mental or physical disability illegal as well. To ensure fair housing requirements are being met, states and local governments must have an Analysis of Impediments to Fair Housing Choice (AI). The U.S. Department of Housing and Urban Development (HUD) is designated by statute to administratively enforce federal housing discrimination laws such as the federal Fair Housing Act. Estimates of housing discrimination which are in violation of the Fair Housing Act range from two to four million cases a year.

##### ***Westchester County Case***

While states and local governments must have an AI in order to certify they are meeting legal requirements to affirmatively further fair housing, these requirements have historically been overlooked by HUD. The Westchester County, New York case marks a turning point of new attention from HUD under the Obama administration. In a lawsuit brought by the Anti-Discrimination Center alleging racial segregation, a U.S. District Court ruled in 2009 that Westchester County's AI had "utterly failed" and all of Westchester's certifications that it had or would affirmatively further fair housing were "false or fraudulent." Rather than furthering integration and fair housing, Westchester County policies were actively causing racial segregation by locating affordable housing developments in areas where African-Americans were already highly segregated. A court settlement was reached requiring the county to spend over \$51 million to develop new affordable housing, with the majority of this housing in areas with low ratios of people of color. In 2010 and in 2011, Westchester's AIs were once again rejected by HUD when they did not meet the agency's detailed requirements, resulting in the 2011 temporary suspension of more than \$7 million in Community Development Block Grant (CDBG), HOME, and Emergency Shelter Grant (ESG) funds.<sup>31</sup> The Westchester County case establishes that state and local governments that are recipients of HUD funds must conduct meaningful AIs and ensure their ordinances and policies do not result in racial segregation or other discriminatory outcomes.

##### ***Civil Rights Act***

The Civil Rights Act of 1964 is widely recognized as landmark federal legislation which made discrimination on the basis of race, ethnicity, nationality, religion, and gender illegal. The groups of people who benefit from the Act are referred to as "protected classes." Dissent in the 1960s regarding the widespread discrimination against persons of African descent led to the enactment of the Act, which was originally called for by President Kennedy and successfully signed into law under President Johnson. Title VI of the Act sets forth explicit legal obligation to provide equal access to housing for the protected classes. The Act also imparts equal rights for these protected classes in the following areas: voting, public accommodations, public facilities and public education, federally assisted programs, and employment.

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<sup>31</sup> National Low Income Housing Coalition. "2012 Advocates' Guide to Housing & Community Development Policy." NLIHC. 2012. Web. 18 March 2009.

### **2007 Limited English Proficiency Guidance**

The Civil Rights Act of 1964, under Title VI, states that no person “on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.” Since persons with limited English proficiency (LEP) have a limited ability to speak, read, write, or understand English as a result of national origin, they are protected under the Act. LEP persons received further protection from federal case law, Executive Order 13166, a U.S. Department of Justice regulation and guidance, as well as HUD’s own proposed guidance issued in 2003. All of these documents establish that federal agencies and recipients of their financial assistance must examine the services they provide, identify any need for services to LEP persons and develop and implement a system to provide those services so LEP persons can meaningfully access them.<sup>32</sup>

To assist grantees that receive direct or indirect HUD funding in carrying out their responsibilities to LEP persons, HUD issued a notice in 2007 titled “Final Guidance to Federal Financial Assistance Recipients Regarding Title VI Prohibition Against National Origin Discrimination Affecting Limited English Proficient Persons.” This Final LEP Guidance clarifies the compliance standards that grantees must follow to ensure accessibility to LEP persons. Information in appropriate languages must be provided to LEP individuals in order to allow equal access to information, services and programs. Recipients must conduct a four-part analysis and draft a Language Access Plan to determine their obligations to LEP persons and determine the extent and methods of providing information in languages other than English and set forth policies and practices consistent with the Final LEP Guidance.<sup>32</sup>

### **ADA**

In 2010, 18.7 percent of the U.S. civilian non-institutionalized population had a disability, representing 56.7 million people.<sup>33</sup> The Americans with Disabilities Act of 1990 (ADA) ensures that this sizeable part of the population is equally protected. The Act was drafted after years of campaigning by the disability rights movement and a series of legislation with disability protections such as Section 504 of the 1973 Rehabilitation Act, the Civil Rights Restoration Act of 1988, and the Fair Housing Act of 1988.<sup>34</sup> The ADA prohibits discrimination due to a person’s disability in employment, state and local government, public accommodations, commercial facilities, transportation, and telecommunications. As defined by the ADA, a person with a disability is someone who has a physical or mental impairment that substantially limits at least one major life activity, a person who has a history of such an impairment, or a person who is perceived by others as having such an impairment. The ADA also protects people who have a relationship or association with an individual with a disability.<sup>35</sup> With respect to housing accessibility, Title II of the ADA applies to housing provided by public entities such as state and local governments. Title III additionally states that public and common use areas at housing developments must be accessible to persons with disabilities.<sup>36</sup>

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<sup>32</sup> New Hampshire Legal Assistance. “Analysis of Impediments to Fair Housing Choice in New Hampshire: 2010 Update.” *NHHFA*. 2010. Web. 18 Jan. 2013.

<sup>33</sup> Brault, Matthew. “Americans With Disabilities: 2010.” *Census.gov*. U.S. Department of Commerce, U.S. Census Bureau. July 2012. Web. 18 March 2013.

<sup>34</sup> Mayerson, Arlene. “The History of the ADA: A Movement Perspective.” *DREDF*. Disability Rights Education and Defense Fund. 1992. Web. 18 March 2013.

<sup>35</sup> U.S. Department of Justice, Civil Rights Division. “A Guide to Disability Rights Laws.” *ADA.gov*. July 2009. Web. 18 March 2013.

<sup>36</sup> U.S. Department of Housing and Urban Development. “Accessibility Requirements for Buildings.” [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/disabilities/accessibilityR](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/accessibilityR)

## **VAWA**

Extensive grassroots efforts in the late 1980s and early 1990s are credited with the development of the Violence Against Women Act (VAWA) of 1994. A variety of advocates and professionals from places such as the battered women's movement, law enforcement officers, and lawyers successfully lobbied Congress to adopt legislation to address domestic and sexual violence. In 2005 VAWA's focus expanded to also include dating violence and stalking. VAWA now incorporates protections into HUD funded housing programs for victims of all these types of crimes. These changes reflect the fact that domestic violence is a significant contributing factor to homelessness, for women especially.<sup>37</sup> In February 2013, Congress renewed VAWA with provisions that expanded these federal protections to include gays, lesbians, transgender individuals, Native Americans, and immigrants as well. VAWA provisions apply to the Public Housing Program, Section 8 Housing Choice Voucher Program, and Project-Based Section 8 Funding Programs. These housing programs may not be allowed to deny housing or evict applicants based on the status of their victimization. Federally subsidized housing providers must notify program participants of VAWA protections. Likewise, Section 8 Housing Choice Voucher Program Administrators must notify participating landlords of their obligations to victims of violence.

## **State Law**

### ***NH Fair Housing Law***

New Hampshire provides state-specific fair housing protections as well. The NH Fair Housing Law is found under Title XXXI on Trade and Commerce in Chapter 354-A, the New Hampshire Law Against Discrimination. The Fair Housing Law consists of Revised Statutes Annotated (RSA) 354-A:8 to RSA 354-A:15. The Fair Housing Law declares that equal housing opportunity without discrimination is a civil right. It prohibits housing discrimination on the basis of age, sex, race, creed, color, marital status, familial status, physical or mental disability, national origin, or sexual orientation. The overall Law Against Discrimination also establishes a state agency, the Commission for Human Rights, to eliminate and prevent discrimination in housing accommodations, as well as in employment and public accommodations.<sup>38</sup> Housing discrimination refers to services relating to the business of selling or renting dwellings, including access to and membership in multiple-listing services and brokers' organizations.<sup>39</sup>

### ***Repeal of RSA 130-A:8***

RSA 130-A:8 set forth a prohibition on the rental of housing with lead paint hazards to children. In 1997, the New Hampshire Legislature repealed RSA 130-A:8. The statute had stated that rental agents and landlords of housing found by the commissioner of the Department of Health and Human Services or a health authority to have a lead exposure hazard present could not rent that housing if it is to be occupied by a child less than six years of age. Misinterpretation of the section led to rejections of families with children from housing where any lead paint was located, essentially comprising discrimination against families with children. The repeal of RSA 130-A:8 ensured that New Hampshire law better matched federal and state housing discrimination law. The repeal also follows HUD guidance, which prohibits

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<sup>37</sup> National Law Center on Homelessness & Poverty. "The impact of the Violence Against Women Act 2005 (VAWA) on the housing rights and options of survivors of domestic and sexual violence." *NCDSV.org*. Web. 18 March 2013. <<http://www.ncdsv.org/images/ImpactVAWAHousing-TheProbandRemedy.pdf>>

<sup>38</sup> State of New Hampshire. "Title XXXI Trade and Commerce: Chapter 354-A State Commission for Human Rights." *New Hampshire General Court*. Web. 18 March 2013. <<http://gencourt.state.nh.us/rsa/html/xxxi/354-a/354-a-mrg.htm>>

<sup>39</sup> New Hampshire Commission for Human Rights. "Statute and Rules of the Commission for Human Rights." Web. 18 March 2013. <<http://www.nh.gov/hrc/laws.html>>

landlords from discriminating against families with children due to the existence of lead paint in their housing.<sup>40</sup>

### ***Addition of Sexual Orientation as Protected Class***

Sexual orientation is an important factor in discrimination. Though few cases of this type of housing discrimination are reported in New Hampshire, hate crimes motivated by sexual orientation bias represent over a quarter of all incidents reported by New Hampshire police departments to the FBI from 2004-2008, and were the second highest category after race.<sup>32</sup> RSA 354-A:8 was adopted in 1997, adding protection from housing discrimination due to a person's sexual orientation to the NH Fair Housing law. This amendment also reaffirmed the opportunity to obtain housing without discrimination due to previously established protected classes of age, sex, race, creed, color, marital status, familial status, physical or mental disability, and national origin. Sexual orientation, as defined by RSA 354-A:2 refers to actual or perceived heterosexuality, bisexuality, or homosexuality.<sup>39</sup> On a federal level, the U.S. Fair Housing Act (FHA) does not yet specifically include sexual orientation and gender identity as prohibited bases. However, according to HUD, a lesbian, gay, bisexual, or transgender (LGBT) person's experience with sexual orientation or gender identity-based housing discrimination may still be covered by other protections in the Act, such as those concerning gender, disability, and allowed considerations in FHA-insured lending.<sup>41</sup>

### ***RSA 354-A:15 – Housing for Older Persons***

The Housing for Older Persons section, RSA-A:15, of the Fair Housing Act, is an amendment that disallows that provisions in this chapter regarding familial status or age apply with respect to housing for older persons.<sup>38</sup> Housing for older persons is considered to be one of the following three types of housing:

1. Housing provided under any state or federal program that HUD determines is specifically designed and operated to assist elderly persons as defined in the program;
2. Housing intended for and solely occupied by persons 62 years of age or older; or
3. Housing intended and operated for occupancy by at least one person 55 years of age or older per unit.<sup>40</sup>

Before this amendment was adopted, housing for older persons was exempt only from familial status provisions. This meant that, previously, a qualified housing for older persons provider could legally refuse to rent to a family with children under 18, but not legally refuse to rent to a family with 19-year-olds or anyone else under 55 or 62 years of age. While the adoption of this amendment does allow additional legal discrimination, it is believed that this amendment helps better match the Fair Housing Act with legislative intent because “construing qualified housing for older persons as exempt from familial status but not age provisions would render the exemption meaningless.”<sup>42</sup>

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<sup>40</sup> New Hampshire Commission for Human Rights. “Frequently Asked Questions about Exceptions to the N.H. Law Against Housing Discrimination.” 12 Oct. 2005. Print.

<sup>41</sup> U.S. Department of Housing and Urban Development. “LGBT Housing Discrimination.” *HUD.gov*. Web. 18 March 2013.

<[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/LGBT\\_Housing\\_Discrimination](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/LGBT_Housing_Discrimination)>

<sup>42</sup> City of Manchester Planning and Community Development Department. “Impediments to Fair Housing Plan: 2010 Update.” 2010. Print.

### ***RSA 540:2 – New Tenancy Protections for Victims of Domestic Violence***

Data analysis of the New Hampshire Housing Finance Authority (NHHFA)'s 2010 Fair Housing Survey revealed that domestic violence status, among other factors, figured significantly in respondents' perceptions of discrimination and reports of unfavorable housing outcomes. Domestic violence survivors report being denied rental housing, denied a mortgage, and being evicted in higher numbers than those who did not report domestic violence status.<sup>32</sup> RSA 540:2 aims to address discriminatory eviction due to status as a victim of domestic violence. It states that landlords may not terminate a tenancy solely based on a tenant or a household member of a tenant having been a victim of domestic violence, sexual assault, or stalking, with the condition that the victim provides the landlord with written verification that they have obtained a valid protective order against the perpetrator of the domestic violence, sexual assault, or stalking. As determined by definitions in RSA 540:1-a, this statute does not apply to the lessors or owners of: single-family houses if the owner currently owns 3 or fewer single-family houses, rental units in an owner-occupied building containing 4 or fewer dwelling units, and single-family houses acquired by banks or other mortgagees through foreclosure. RSA 540:2 also provides support for sole eviction of the tenant or household member accused of the domestic violence, sexual assault, or stalking, via a court process. The statute does not prevent eviction due to nonpayment of rent.<sup>43</sup>

### ***Civil Rights Act***

New Hampshire's Civil Rights Act, or RSA 354-B, was enacted by the Legislature in 1999. This law followed the Human Rights Act and established new protections for the protected classes in that act – race, color, national origin, ancestry, sexual orientation, gender and disability.<sup>42</sup> The Act states that all persons have the right to engage in lawful activities and to exercise and enjoy the rights in and laws of the United States and New Hampshire Constitutions without being subject to actual or threatened physical force or violence or trespass on property when such actual or threatened conduct is due to a bias against a protected class. The Civil Rights Act also gives the New Hampshire Attorney General authority to initiate civil actions on behalf of people for relief against any person believed to have violated the provisions. It also permits civil penalties, injunctive relief necessary to prevent continued or future violations, and restitution for out-of-pocket expenses.<sup>42,44</sup>

### ***Private Right of Action – RSA 354-A:21***

RSA 354-A-21, effective as of 2000, sets forth a Procedure on Complaints that allows for expanded options for individuals seeking redress.<sup>38</sup> Before this amendment was passed, individuals alleging violations of the provisions of the New Hampshire Law Against Discrimination were limited to filing complaints with the Human Rights Commission and enforcement through the Attorney General's office. Adding upon extensive enforcement provisions concerning complaints before the Human Rights Commission, enforcement provisions established in RSA 354-A:21 allow an aggrieved individual to file a complaint in court. Parties alleging to be aggrieved by practices prohibited by RSA 354-A may bring an action in superior court for civil damages and/or injunctive relief. This provision "not only allows an individual to choose where he or she will seek relief for an alleged discriminatory act, but also allows him or her to seek remedies for alleged violations of other laws before a body which has jurisdiction to consider all claims."<sup>42</sup>

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<sup>43</sup> State of New Hampshire. "Title LV Proceedings In Special Cases: Chapter 540. Actions Against Tenants." *New Hampshire General Court*. Web. 18 March 2013. <<http://www.gencourt.state.nh.us/rsa/html/LV/540/540-mrg.htm>>

<sup>44</sup> State of New Hampshire. "Title XXXI Trade and Commerce: Chapter 354-B Civil Rights Act." *New Hampshire General Court*. Web. 18 March 2013. <<http://gencourt.state.nh.us/rsa/html/xxxi/354-b/354-b-mrg.htm>>

### **Statewide Building Code**

New Hampshire's first statewide building code, effective as of 2002, was created by RSA 155-A. The Code represented a way to standardize and modernize the pre-existing, varying local codes that were in use, in order to better serve the interests of public health, safety and welfare.<sup>42</sup> The Code adds to the pre-existing state-wide requirements of the State Fire Code and the New Hampshire Barrier Free Design Code by adopting International Building Code 2009, International Energy Conservation Code 2009, International Existing Building Code 2009, International Mechanical Code 2009, International Plumbing Code 2009, International Residential Code 2009, National Electrical Code 2011, and State Fire Code Saf-C 6000.<sup>45</sup> In addition, the Code provides the Life Safety Code with precedence for requirements in regard to means of egress. While the Code supersedes all local codes that are less stringent, municipalities have freedom to adopt more restrictive codes if desired. RSA 155-A applies to all new buildings constructed by the state or a state agency, as well as all new public buildings in New Hampshire. According to the statute, public buildings are all buildings into which the general public is allowed entry as a normal part of the building's operation and use. Residential buildings such as apartment buildings and shelters are examples of buildings considered to be public and which must comply with the Code, while residential buildings such as one and two family dwellings are not considered public and are exempted from the Code requirements.<sup>42, 46</sup>

The Code for (Architectural) Barrier Free Design (AB Code) for the State of New Hampshire is especially relevant to fair housing. Effective as of 2008,<sup>47</sup> the AB Code originates from RSA 275-C:11, which established a Committee on Architectural Barrier-Free Design (Abfd).<sup>48</sup> The Committee is a permanent committee of the Governor's Commission on Disability, and is responsible for the AB Code. The Committee's Chapter Abfd 300, Code For Barrier-Free Design, states that its purpose is to ensure, through the elimination of architectural barriers, that publicly funded public buildings and facilities are accessible to, and functional for, persons with disabilities. It names the 2010 ADA Standards for Accessible Design (as clarified or modified by Abfd 303.02) as the source of the provisions of the AB Code.<sup>49</sup> The AB Code incorporates by reference the International Building Code 2006 and Accessible and Usable Buildings and Facilities ANSI A117.1-2003.<sup>47</sup>

### **Workforce Housing Law**

In 2008, RSA 674:58-61 established New Hampshire's Workforce Housing Law, which mandates communities to provide workforce housing. Workforce housing is defined as housing opportunities that are affordable for moderate and low-income families, including rental multi-family housing.<sup>32, 50</sup> The Workforce Housing law follows fair housing New Hampshire Supreme Court precedent by codifying the 1991 case of *Britton v. Town of Chester*, 134 N.H. 434. In the *Britton* case, the Court ruled that "all New Hampshire municipalities have an obligation to afford reasonable opportunities for the development of

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<sup>45</sup> New Hampshire Department of Safety. "NH State Building Code (Current)." Web. 18 March 2013. <<http://www.nh.gov/safety/boardsandcommissions/bldgcode/nhstatebldgcode.html>>

<sup>46</sup> New Hampshire General Court. "Title XII Public Safety And Welfare: Chapter 155-A New Hampshire Building Code." Web. 18 March 2013. <<http://www.gencourt.state.nh.us/rsa/html/XII/155-A/155-A-mrg.htm>>

<sup>47</sup> New Hampshire Governor's Commission on Disability. "Accessibility Codes that Apply in New Hampshire Updated August 2010." Web. 18 March 2013.

<[http://www.nh.gov/disability/information/architectural/documents/nh\\_accessibility\\_codes.pdf](http://www.nh.gov/disability/information/architectural/documents/nh_accessibility_codes.pdf)>

<sup>48</sup> New Hampshire General Court. "Title XXIII Labor: Chapter 275-C Governor's Commission On Disability." Web. 18 March 2013. <<http://www.gencourt.state.nh.us/rsa/html/XXIII/275-C/275-c-mrg.htm>>

<sup>49</sup> Architectural Barrier-Free Design Committee. "Chapter Abfd 100-300." Web. 18 March 2013.

<[http://www.gencourt.state.nh.us/rules/state\\_agencies/abfd100-300.html](http://www.gencourt.state.nh.us/rules/state_agencies/abfd100-300.html)>

<sup>50</sup> State of New Hampshire. "Title LXIV Planning And Zoning: Chapter 674 Local Land Use Planning And Regulatory Powers." *New Hampshire General Court*. Web. 18 March 2013.

<<http://www.gencourt.state.nh.us/rsa/html/lxiv/674/674-mrg.htm>>

housing for low and moderate income families, including fair share of the regional need for such housing.” Unfortunately, in the subsequent years, most municipalities disregarded their responsibilities under Britton, with significant effects upon families with children. The new Workforce Housing sections of Chapter 674 on Local Land Use Planning and Regulatory Powers now again mandate, this time via statute, that local governments provide meaningful opportunities for the development of affordable housing for moderate and low-income families.<sup>32</sup> In Manchester, many working class residents are in need of affordable workforce housing, including entry level teachers, firefighters, police officers, artists, nursing assistants and medical workers, hospitality employees, retail and service employees.<sup>42</sup>

### ***Protection for Homeowners Against Predatory Foreclosure Schemes***

In 2007, new laws concerning Chapter 479 on Mortgages of Realty were passed in New Hampshire, regulating foreclosure consultants and pre-foreclosure conveyances in order to protect homeowners from predatory foreclosure schemes.<sup>51</sup> In the past few years many homeowners facing foreclosure, especially low-income and unsophisticated borrowers, were preyed upon by foreclosure “prevention” schemers even as the same predatory and unethical lending practices helped drive the U.S. housing crisis. The Analysis of Impediments to Fair Housing Choice in New Hampshire 2010 Update noted that members of many protected class groups were specially targeted. Schemes included “charging high fees for offers to intervene with foreclosing lenders or for referrals to bankruptcy attorneys; situations where the homeowner believes he or she is refinancing but unknowingly transfers ownership of her home to another party; and lease/buyback deals with terms that all but ensure that the homeowner will never be able to regain title to his home.” The new RSA 479 statutes importantly require that a foreclosure contract be implemented before services are provided. This contract must fully disclose and describe the terms, services to be provided, and costs of the contract; be notarized; and be accompanied by a notice of the right to cancel the contract. Requirements that aim to eliminate unknowing loss of homeownership are established as well. The statutes also provide specific protection of persons with limited English proficiency (LEP persons) by establishing that contracts for LEP persons must be written in their language.<sup>32</sup>

## **FAIR HOUSING INFORMATION, TRAINING, EDUCATION AND OUTREACH**

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The City of Manchester recently updated their Analysis of Impediments to Fair Housing Choice. For this analysis the City conducted a survey and focus groups to receive input on what the impediments to fair housing choice were in the City. Survey results revealed that a majority of Manchester residents do not know where to find fair housing information and/or what their rights are in regard to fair housing. Discrimination data analyzed reveals there is a need for continued outreach and education to property owners/managers and landlords to increase awareness of fair housing laws and to reduce discriminatory practices. The following resources are available in the SNHPC region for fair housing information, education and training.

### ***Federal***

#### **U.S. Department of Housing and Urban Development (HUD)**

HUD administratively enforces federal housing discrimination laws such as the federal Fair Housing Act, as designated by statute. The Office of Fair Housing and Equal Opportunity (FHEO) is the HUD program office that specifically oversees fair housing. HUD produces many of the written fair housing materials distributed by state, local, and non-profit agencies in New Hampshire. The HUD Consolidation Plan’s

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<sup>51</sup> State of New Hampshire. “Title XLVIII Conveyances and Mortgages of Realty: Chapter 479 Mortgages of Realty.” New Hampshire General Court. Web. 19 March 2013. <<http://www.gencourt.state.nh.us/rsa/html/XLVIII/479/479-mrg.htm>>



certification to “Affirmatively Furthering Fair Housing” requires entitlement communities to undertake Fair Housing Planning. The Analysis of Impediments to Fair Housing should be viewed as part of the City’s Consolidated Plan.<sup>42</sup> The AI report has been completed to meet requirements of the Fair Housing Planning Guide.

HUD also receives federally-based housing discrimination complaints from residents. The HUD Regional Office serving New Hampshire is located in Boston, Massachusetts and may be reached at (800) 827-5005 toll-free. The nearest FHEO Office is located in Boston as well and may be reached at (617) 994-8300 or (617) 994-8305. Anyone with housing discrimination complainants may file federally-based complaints directly with HUD in a variety of languages via toll-free voice (800) 669-9777 and TTY (800) 927-9275, online or by fax to (617) 565-7313 (the Boston FHEO office), or mail to the Boston FHEO Center at 10 Causeway Street, Suite 308, Boston, MA 02222.<sup>52</sup> The HUD housing discrimination complaint form is available electronically at and is included as part of the 2008 HUD Fair Housing brochure.<sup>53</sup> HUD assumes all costs of processing and investigating the complaints.<sup>42</sup>

### **U.S. Department of Justice, Civil Rights Division**

The Housing and Civil Enforcement Section has the ability to prosecute civil violations of the federal Fair Housing Act. Located in Washington, D.C., there are several attorneys assigned to handle cases arising in the New England region. Although many of the cases handled are referred by other federal agencies, private citizens may also file complaints. Priority is given to “pattern and practice” cases involving ongoing violations affecting many people. There are no costs associated with lodging a complaint with the Department of Justice.<sup>42</sup>

### **U.S. Federal District Court, District of New Hampshire**

New Hampshire residents with housing discrimination complainants may bring a private lawsuit in federal court for violations of the federal Fair Housing Act. There are filing fees and other potential costs of litigation, some of which may be waived by the court for low-income litigants.<sup>42</sup>

### **State**

### **New Hampshire Commission for Human Rights (HRC)**

The HRC is a state agency established by RSA 354-A for the purpose of eliminating discrimination in employment, public accommodations and the sale or rental of housing or commercial property, because of age, sex, sexual orientation, race, creed, color, marital status, familial status, physical or mental disability or national origin. The commission has the power to receive, investigate and pass upon complaints of illegal discrimination and to engage in research and education designed to promote good will and prevent discrimination. The New Hampshire “Law Against Discrimination” is contained in NH RSA 354-A, and covers employment, housing, and places of public accommodation. The Commission adopts rules pursuant to RSA 541-A, the Administrative Procedure Act, in accordance with the procedures set forth in the Act. The Commission’s rules, once adopted in accordance with RSA 541-A, have the force of law unless they are amended or revised or unless a court of competent jurisdiction determines otherwise.<sup>42</sup>

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<sup>52</sup> U.S. Department of Housing and Urban Development. “Filing Your Housing Discrimination Complaint Online.” Web. 20 March 2013. <[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/online-complaint](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/online-complaint)>

<sup>53</sup> U.S. Department of Housing and Urban Development. “Fair Housing: Equal Opportunity for All.” Web. 20 March 2013. <[http://portal.hud.gov/hudportal/documents/huddoc?id=DOC\\_11868.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_11868.pdf)>

### **State Court System**

New Hampshire residents with housing discrimination complainants may bring legal actions in state superior or district courts for violations of federal or state housing discrimination laws. State claims must be filed first with the HRC, which then may grant permission to remove the complaints to state court. There are filing fees and other potential costs of litigation, some of which may be waived by the court for low-income litigants.<sup>42</sup>

### **State of New Hampshire, Office of the Attorney General**

The New Hampshire Office of the Attorney General is available to serve the people of New Hampshire with diligence, independence and integrity by performing the constitutional, statutory and common law duties of the Attorney General. Duties of the Attorney General include to serve as the State's chief legal officer and chief law enforcement officer; to seek to do justice in all prosecutions; to provide the State with legal representation and counsel of the highest quality; to protect the State's environment and the rights of its consumers; and to provide supervision and leadership of New Hampshire law enforcement.<sup>42</sup>

### **New Hampshire Housing Finance Authority (NHHFA)**

New Hampshire Housing Finance Authority is a self-supporting public benefit corporation. Although established by statute as a public instrumentality, the Authority is not a state agency and receives no operating funds from the state government. The Authority administers a broad range of programs designed to assist low- and moderate-income persons and families with obtaining decent, safe and affordable housing. Their mission is to promote, finance and support affordable housing opportunities and related services for New Hampshire families and individuals through the efficient use of resources and the building of effective partnerships, thereby contributing to the economic and social development of the State and its communities.<sup>54</sup> NHHFA is associated with publications such as the Analysis of Impediments to Fair Housing Choice in New Hampshire 2010 Update.<sup>32</sup>

### **New Hampshire Workforce Housing Council**

The Workforce Housing Council coordinates and supports local, regional and statewide efforts that encourage communities to embrace a wide range of housing options to meet the needs of New Hampshire's diverse workforce. These efforts include assisting regional workforce housing groups, encouraging private sector engagement, educating and informing decision makers, encouraging research exploring housing's impact on economic vitality, and impacting statewide policy decisions and practices.

### **Non-profits**

#### **New Hampshire Legal Assistance and the Housing Justice Project (HJP)**

New Hampshire Legal Assistance (NHLA) is a non-profit law firm offering legal services in civil matters to families, seniors and eligible low-income individuals. NHLA provides legal services to vulnerable low-income citizens, ranging from simple legal information and advice to representation in all of New Hampshire's courts and before many of the local, state and federal agencies.<sup>42</sup>

Partially funded in the past by the City of Manchester, The Housing Justice Project (HJP) of New Hampshire Legal Assistance is a group of attorneys and paralegals who are committed to promoting equal access to housing for New Hampshire Legal Assistance (NHLA) clients. Focusing on the rapidly growing minority, immigrant, and refugee communities in Manchester, the HJP works closely with local public and private organizations that assist these particularly vulnerable populations in the struggle against housing

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<sup>54</sup> New Hampshire Housing Finance Authority. Web. 20 March 2013.

discrimination. The HJP works with these populations by investigating complaints of discrimination involving section 8 or public housing issues, mortgage foreclosure, property taxes, mobile home park issues, fair housing/housing discrimination complaints and housing accessibility issues for persons with mobility disabilities. The HJP helps by providing full legal representation to lower income families and individuals in emergency situations who are either currently without shelter or are at imminent risk of becoming homeless. The individuals of HJP help ensure admittance to safe shelters and supply access to the proper resources to help families move out of homelessness. Additionally, the HJP also works to alleviate the steady stream of Manchester homeowners who are at risk of losing their homes to foreclosure by assisting them to file bankruptcy and save their home. As well as supplying legal assistances, the HJP does a considerable amount of community outreach to tenants, housing providers and social service agencies about tenants' rights and general fair housing law.<sup>55</sup>

### **Disability Rights Center (DRC)**

The DRC provides information, advice, and legal representation to individuals who have problems with housing and have been discriminated against due to their disability. The DRC provides workshops and educational events on Fair Housing Rights of People with Disabilities.<sup>55</sup>

### **NH Community Loan Fund**

The New Hampshire Community Loan Fund collaborates with a wide range of donors and lenders, and with business, nonprofit and government partners. Together, they offer financing and support to people with low and moderate incomes to secure affordable housing, quality jobs, child care and early education for their children. See website at: <https://www.communityloanfund.org>

### **NeighborWorks Southern New Hampshire (NSNH)**

NSNH is a non-profit organization dedicated to the improvement of the lives of individuals and families living in the Southern New Hampshire region by providing access to quality housing services, revitalizing neighborhoods and supporting opportunities for personal empowerment. NSNH has helped thousands of people break the cycle of poverty and improve their financial stability through either home ownership or providing quality affordable rental housing. In addition, NSNH conducts homeowner workshops designed to educate and prepare low-income renters for homeownership by providing them with the abilities and skills needed to purchase and maintain their own home.<sup>42</sup>

### **The Way Home**

The Way Home is a non-profit agency dedicated to helping low-income households obtain and succeed in safe, affordable housing. Since 1988, The Way Home has assisted more than 19,000 families and individuals with their housing needs. The Way Home has found that demand for its homeless prevention services has increased dramatically with the economic downturn. In addition, many families and individuals are at risk due to job losses: "In spite of the bursting of the housing bubble, housing remains too expensive for many families in Southern New Hampshire. In 2011, the affordable housing wage needed to rent a two-bedroom apartment in Manchester, NH was approximately \$20.37/hr. Low-wage workers continue to be one paycheck from homelessness, even as more apartments become vacant." The Way Home's Housing Resource Center at 214 Spruce Street in Manchester provides HUD-certified housing counseling for at-risk homeowners, renters, and homeless persons as part of their innovative homelessness prevention and intervention programs. Working with community partners, they offer resources to help make housing safe, to help secure rental housing, and to provide transitional shelter & permanent supportive rental housing.

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<sup>55</sup> New Hampshire Legal Assistance. Web. 22 July 2013. <http://www.nhlegalaid.org/about/new-hampshire-legal-assistance>

The Way Home also strives to prevent foreclosures, which hit homeowners and smaller landlords alike, since foreclosures drive demand for rental units while depressing home values.<sup>56</sup>

### **Families in Transition (FIT)**

Families in Transition is a non-profit organization located in Manchester and Concord, New Hampshire. It was founded in 1991 in response to the growing number of homeless individuals and families in the greater Manchester area and throughout the state. Since its inception, FIT has been committed to providing only the most innovative, comprehensive, and effective interventions specifically designed to help homeless individuals and families reach beyond the cycle of homelessness to lead healthy and successful lives. Their belief is that having a home is a basic human right and is fundamental to becoming an engaged and contributing member of the community.<sup>57</sup>

### **Family Promise of Greater Rockingham County**

Family Promise of Greater Rockingham County is an interfaith hospitality network dedicated to helping homeless children in Derry, Salem and 14 surrounding communities in New Hampshire. The Network, or IHN, provides a safe place for homeless families with children to turn for food, shelter, and social services. Participating congregations of any faith offer guidance, encouragement, overnight stays, and meals, while preserving the dignity of families as they take steps to regain independence.

### ***City of Manchester***

### **Manchester Housing and Redevelopment Authority (MHRA)**

MHRA is the largest public housing agency and largest landlord in Northern New England. An independent, public non-profit, MHRA was established by state legislation and confirmed by a referendum of Manchester citizens in 1941 and receives policy oversight from a five-member Board of Commissioners. MHRA owns and manages 1,271 public housing apartments for low income families, elderly, and adults with disabilities, and provides housing subsidies for over 1,800 households through the administration of the Section 8 Housing Choice Voucher Program. MHRA also offers the Homeownership Program conducted in conjunction with the Housing Choice Voucher Program and operated in partnership with New Hampshire Housing Finance Authority and NeighborWorks Southern New Hampshire. MHRA offers an array of supportive programming to residents, including a licensed after school child care program, teen educational and recreational activities, adult employment and vocational services, social activities for the elderly and adults with disabilities, and a seven-site Congregate Services Program which provides the supports needed (meals, housekeeping, etc.) to allow the elderly and persons with disabilities to maintain their independence.<sup>58</sup>

In addition to housing services, MHRA also conducts redevelopment activities on behalf of the City of Manchester and is the primary redevelopment entity in the City. MHRA takes credit for creating jobs and increasing Manchester's tax base through various major redevelopment initiatives, such as the Verizon Center, Manchester Air Park, the Center of New Hampshire, and Amoskeag Millyard. MHRA efforts have recently produced new affordable housing development initiatives, resulting in over 600 new units at a total development cost of over \$70 million, which MHRA cites as evidence of its renewed emphasis on generating more low-income housing opportunities.<sup>58</sup>

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<sup>56</sup> The Way Home. Web. 20 March 2013.

<sup>57</sup> Families in Transition. Web. 20 March 2013.

<sup>58</sup> Manchester Housing and Redevelopment Authority. Web. 20 March 2013.

### **Manchester Welfare Department**

The vision of the Manchester Welfare Department is to improve the quality of life for those disadvantaged members of their community, and to do so in the most professional and respectful manner. The Department's mission is to provide emergency assistance to individuals and families who lack adequate resources. They facilitate by directing less fortunate citizens to federal, state, and non-profit relief agencies to reduce the burden on their departmental budget and on Manchester taxpayers. They strive to promote self-reliance and independence in all whom the Department serves so they may become productive citizens.<sup>59</sup>

### **City of Manchester Planning and Community Development Department**

Financial assistance for housing activities in Manchester is primarily provided through the use of federal funds from the United States Department of Housing and Urban Development. The Federal funds include the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program and to a lesser degree Emergency Solutions Grant (ESG) monies. The use of these funds is restricted to activities which provide affordable housing or shelter to low income people. Federal Funds also include Neighborhood Stabilization Program (NSP and NSP III) funding to address the effects of abandoned and foreclosed properties, in order to put them back into service for the benefit of rehabilitation and extended affordability options. In addition to Federal funds the City also has an Affordable Housing Trust fund which is available for housing initiatives. The City allocates all of these funds on an annual basis as a part of the Community Improvement Program (CIP) process and on a project specific basis throughout the year.

The City Housing Initiatives also include a Lead Hazard Control Program. The purpose of the program is to assist property owners in the control of Lead Hazards that constitute an imminent health threat in homes built prior to 1978 and to protect young children from lead poisoning.

In addition to City resources, Manchester housing initiatives leverage monies from other sources. The majority of the leveraged funds are administered by the New Hampshire Housing Finance Authority and they include but are not limited to HOME Investment Partnership funds, the Affordable Housing Fund, tax exempt bonds and Low Income Housing Tax Credits.<sup>60</sup>

**City of Manchester Consolidated Plan** - The Consolidated Plan for the City of Manchester establishes the priorities for the use of Community Development Block Grant, HOME Investment Partnerships Program, and Emergency Solutions Grant funds granted to the City by the U.S. Department of Housing and Urban Development (HUD). It also serves as an application and performance reporting mechanism.<sup>42</sup>

### ***Other***

#### **Workforce Housing Coalition of the Greater Seacoast**

The Workforce Housing Coalition of the Greater Seacoast (WHC) is an education and outreach initiative which hosts public forums and trainings to highlight solutions to the region's housing challenges; Offers municipalities research and technical assistance to help improve local housing policies; Provides developers with information and data to advance workforce housing projects. Through a united coalition of business, municipal and community leaders, the coalition's mission is to be a catalyst for the development of a range of housing options affordable for the diverse workforce in the Greater Seacoast region of New Hampshire and Maine.

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<sup>59</sup> City of Manchester Welfare Department. Web. 20 March 2013.

<sup>60</sup> City of Manchester Planning and Community Development Department. Web. 20 March 2013.

**CATCH Neighborhood Housing**

CATCH Neighborhood Housing is a 501(c)3, non-profit organization offering a full spectrum of housing services in Merrimack County, New Hampshire. CATCH works to create innovative housing solutions for low- or moderate- income individuals and families.

## DISCRIMINATION AND PATTERNS OF SEGREGATION

The following New Hampshire State Statute pertains to equal housing opportunity for the state: **RSA 354-A:8 Equal Housing Opportunity Without Discrimination a Civil Right.** – The opportunity to obtain housing without discrimination because of age, sex, race, creed, color, marital status, familial status, physical or mental disability or national origin is hereby recognized and declared a civil right. In addition, no person shall be denied the benefit of the rights afforded by this section on account of that person's sexual orientation.

Nationally, fair housing rights are protected under Title VIII of the Civil Rights Act of 1968 (Fair Housing Act). The federal Fair Housing Act makes it illegal to make, print or publish or cause to be made, printed or published housing ads that discriminate, limit or deny equal access to apartments or homes because of race, color, national origin, sex, religion, familial status and disability. The U.S. Department of Housing and Urban Development (HUD) handles fair housing complaints for individuals and community groups. From January 2008 – January 2013, HUD handled 40 fair housing cases for communities in the SNHPC region (19 were found to be no cause). The following table outlines fair housing cases in the region by town and basis (not including cases with a no cause finding).

TABLE 25 – SNHPC REGION FAIR HOUSING CASES, 2008-2013

HUD Cases January 1, 2008 - January 28, 2013											
By Town	Disability	Familial Status	National Origin	Race	Color	Gender	Religion	Marital Status	Age	Sexual Orientation	Total
Auburn											0
Bedford	1										1
Candia											0
Chester											0
Deerfield											0
Derry		1									1
Goffstown											0
Hooksett											0
Londonderry	1										1
Manchester	7		2	2							11
New Boston	1										1
Raymond		6									6
Weare											0
Windham											0
SNHPC Region	10	7	2	2	0	0	0	0	0	0	21



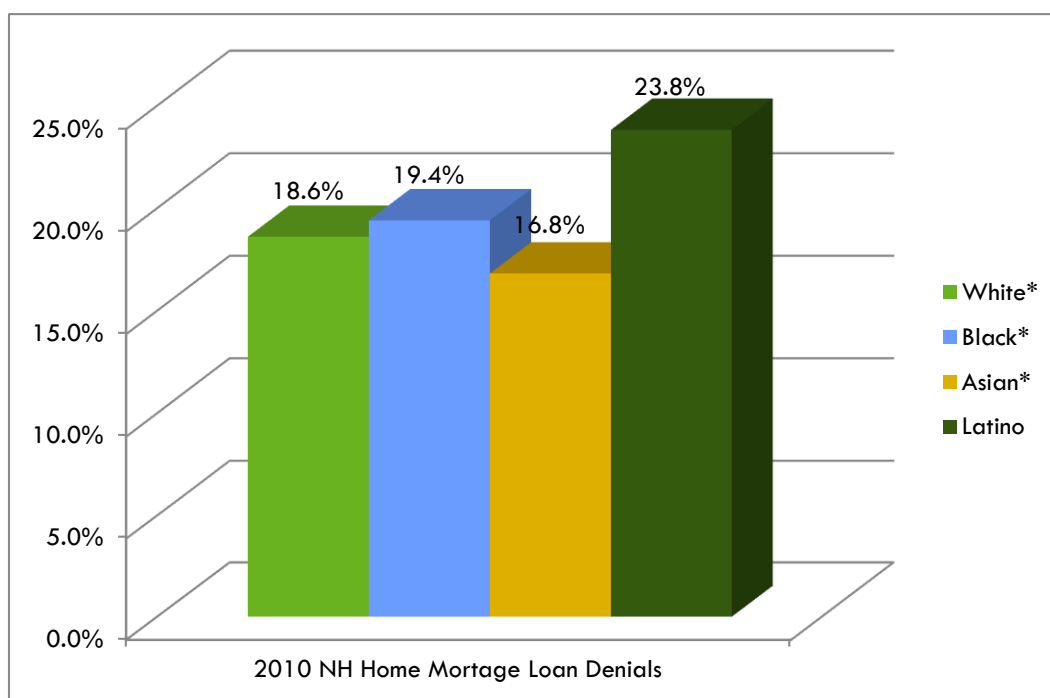
New Hampshire Legal Assistance handles Fair Housing cases for low-income and elderly clients in all regions of New Hampshire. They also offer community education and outreach on Fair Housing issues. NHLA work is funded by a grant from the United States Department of Housing and Urban Development (HUD).

From January 2008 to December 2013 NHLA handled 109 fair housing cases related to discrimination in the SNHPC region.<sup>61</sup> Over half of these were related to the protected class of those with a disability (68 cases). The protected class of national origin and race were both largely represented in this timeframe as well with 16 cases and 12 cases, respectively.

### Mortgage Lending practices

The chart below outlines mortgage loan denials by race for the State of New Hampshire for 2010. Latino households had the highest rate of denial, followed by Black households and then White households. Asian households had the smallest rate of denial for home mortgage loans in 2010.

**FIGURE 16 - 2010 NEW HAMPSHIRE HOME MORTGAGE LOAN DENIALS**

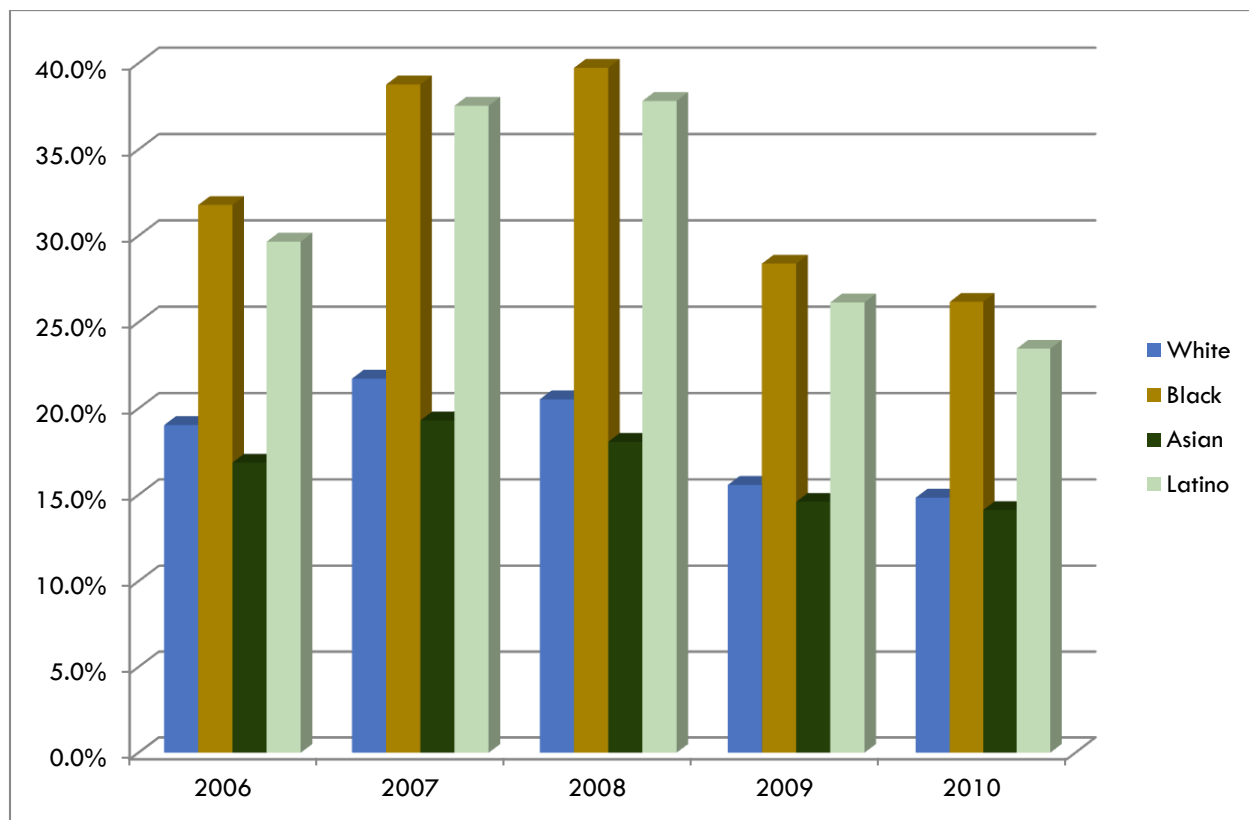


Source: 2010 HMDA. Data compiled by the Federal Reserve Bank of Boston.

\*Data refers to Non-Latino white, non-Latino Black and non-Latino Asian

<sup>61</sup> New Hampshire Legal Assistance. Data provided through December 31, 2013. Note: Findings were not included in the data provided by NHLA and therefore could include cases with a “no cause” finding.

**FIGURE 17 - NEW ENGLAND HOME MORTGAGE DENIAL RATES BY RACE/ETHNICITY, 2006-2010**



Source: 2006-2010 HMDA. Data compiled by the Federal Reserve Bank of Boston.

New Hampshire, along with Connecticut, Massachusetts, Maine, Rhode Island and Vermont are represented in the chart above illustrating total home mortgage denial rates by race/ethnicity for 2006-2010. The data is also shown on **Table 26** (next page) by income and race/ethnicity. It clearly illustrates that the Black and Latino populations have significantly higher denial rates than the White and Asian populations and when looking at the income data, this still holds true no matter what the income bracket is.

**TABLE 26 - NEW ENGLAND HOME MORTGAGE DENIAL RATES BY INCOME AND RACE/ETHNICITY, 2006-2010**

Income (in thousands)	1 to 30	31 to 50	51 to 70	71 to 90	91 to 120	121 to 150	over 150	Total
<b>2006</b>								
<b>White</b>	34.1%	22.9%	19.4%	17.9%	16.5%	14.6%	14.9%	19.0%
<b>Black</b>	47.4%	35.4%	31.3%	30.7%	29.8%	31.5%	29.6%	31.8%
<b>Asian</b>	37.8%	20.6%	18.7%	16.2%	14.1%	15.6%	14.0%	16.9%
<b>Latino</b>	49.2%	33.0%	29.3%	28.2%	28.1%	28.5%	26.5%	29.7%
<b>2007</b>								
<b>White</b>	36.8%	25.4%	22.6%	21.1%	19.3%	16.4%	16.1%	21.7%
<b>Black</b>	50.5%	39.5%	38.1%	38.5%	38.5%	37.9%	35.6%	38.8%
<b>Asian</b>	41.1%	26.1%	20.9%	19.2%	16.6%	14.4%	13.6%	19.3%
<b>Latino</b>	50.9%	38.5%	36.9%	37.7%	35.6%	35.2%	34.3%	37.5%
<b>2008</b>								
<b>White</b>	39.0%	25.8%	21.9%	20.0%	17.7%	15.4%	13.1%	20.5%
<b>Black</b>	55.2%	43.4%	38.6%	37.8%	38.9%	38.6%	33.3%	39.7%
<b>Asian</b>	48.2%	24.7%	21.5%	17.6%	15.6%	14.4%	10.8%	18.1%
<b>Latino</b>	57.0%	41.1%	37.8%	36.5%	32.9%	33.3%	27.1%	37.8%
<b>2009</b>								
<b>White</b>	35.5%	21.4%	17.0%	15.1%	13.3%	11.9%	11.0%	15.6%
<b>Black</b>	44.0%	32.1%	29.5%	29.7%	28.7%	23.7%	22.2%	28.4%
<b>Asian</b>	43.0%	23.8%	17.9%	14.0%	11.2%	10.6%	10.0%	14.6%
<b>Latino</b>	42.4%	31.2%	27.6%	25.3%	21.9%	18.5%	16.6%	26.1%
<b>2010</b>								
<b>White</b>	38.7%	21.4%	16.5%	14.2%	12.3%	10.4%	10.3%	15%
<b>Black</b>	45.0%	29.7%	26.6%	24.6%	24.3%	20.6%	18.2%	26%
<b>Asian</b>	45.4%	26.9%	18.9%	14.3%	10.9%	9.2%	8.8%	14%
<b>Latino</b>	43.0%	27.9%	23.2%	20.7%	18.1%	17.3%	14.5%	23%

NOTE: Tables include only first-lien loans for owner-occupied homes. The data exclude junior-lien loans, all loans for multi-family properties, and all loans for non-owner-occupied homes. Demographic groups refer to "non-Latino white," "non-Latino Black," and "non-Latino Asian." Source: 2006-2010 HMDA. Data compiled by the Federal Reserve Bank of Boston.

## CONCLUSION

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The overarching theme of the input received throughout the Granite State Future process was the Southern New Hampshire region is a convenient and desirable place to live, work and play. There are many characteristics that draw people to our region, including the proximity to the mountains, the coast, the City and to numerous recreational opportunities. While there are many opportunities in the region, there are also a number of challenges surrounding housing choices, opportunity and affordability. Local government, regional organizations and the State can play a large role in assisting the needs of housing in the region. Goals and recommendations to address housing needs in the Southern New Hampshire region are outlined below.

## GOALS AND RECOMMENDATIONS

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### **•Goal 1: Encourage development of a variety of affordable housing choices in every community of the region**

**Recommendation 1-1:** Support incentives for investment in reuse and redevelopment of existing structures.

**Recommendation 1-2:** Encourage communities to allow for cluster housing in their zoning ordinance to provide affordable housing opportunities and to protect the environment.

**Recommendation 1-3:** Encourage walkable “village neighborhood” development to enhance employment and housing opportunities.

**Recommendation 1-4:** Encourage more expansive single-family zoning definitions which would allow for flexible multi-generational housing, in-law and accessory apartment living arrangements.

**Recommendation 1-5:** Assist communities in conducting zoning ordinance reviews and developing recommendations to provide for workforce housing.

### **Goal 2: Develop and implement a comprehensive public outreach campaign to increase education and training opportunities for fair housing and housing needs in the region**

**Recommendation 2-1:** Promote and host educational workshops and training sessions on housing resources, law and fair housing issues. Specifically work with NHHFA to promote the Housing Awareness public education campaign to promote local acceptance of a variety of housing options.

**Recommendation 2-2:** Develop a “best practices” resource guide that highlights what other states are doing to encourage/incentivize/require affordable housing, such as 40-B in Massachusetts.

**Recommendation 2-3:** Clearly distinguish and educate local officials and residents on the differences between manufactured and mobile homes. Manufactured homes are reliably affordable and not mobile.

**Recommendation 2-4:** Promote “inter-generational communities” and educate its potential benefits, such as seniors being available to volunteer at daycare if residing near a school.

**Goal 3: Work to address statewide housing issues impacting the Southern NH region**

**Recommendation 3-1:** Balance existing HUD entitlement funding between the revitalization of impacted areas (those with housing problems, minority and/or low-income concentrations) and the creation of new affordable housing in non-impacted areas.

**Recommendation 3-2:** Encourage public transportation services, in all its myriad forms, such as Rideshare.

**Goal 4: Monitor statewide, regional and local trends to ensure housing needs are being met**

**Recommendation 4-1:** Encourage communities to conduct a spatial inventory of where development is occurring, as well as an inventory of affordable housing units.

**Recommendation 4-2:** Continue to conduct a Regional Housing Needs Assessment to determine where regional cooperation is needed in order to meet housing needs.

**Recommendation 4-3:** Work with NHHFA to incorporate statewide trends, results and data into regional analysis in order to guide regional and local recommendations and plans.