



The Nashua Region boasts one of the most diverse supplies of housing choices in the state with an abundant mix of home types and locations. . A large supply of multi-family and rental options, in addition to more conventional single family suburban and rural neighborhoods, coupled with safe and friendly communities creates a desirable place to live. This Housing Chapter was designed to meet the requirements of both a Regional Housing Needs Assessment and that of a Fair Housing Equity Assessment to meet the provisions of the grant funding to develop the regional plan.

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## Executive Summary

The Nashua Region boasts one of the most diverse supplies of housing choices in the state with an abundant mix of home types and locations. A large supply of multi-family and rental options, in addition to more conventional single family suburban and rural neighborhoods, coupled with safe and friendly communities creates a desirable place to live. Residents particularly enjoy the convenience of living close to both rural areas with vast recreational offerings and more urban areas with shopping, dining and job opportunities. The effect of the housing crash on market prices has meant that the majority of home purchase prices fell within the definition of affordable under New Hampshire's Workforce Housing Statute.

Though home ownership has become more affordable in the region, rental housing demand has remained strong and costs have steadily increased. Like many areas of the country, the region experienced a significant jump in foreclosures during the recession. While slightly more than a quarter of the region's housing stock is rentals, those units are concentrated in key areas, including the City of Nashua, Downtown Milford, and eastern Merrimack. The remainder of the region's housing stock, generally made up of

larger, multi-floor, single-family homes in suburban and rural areas, is well matched to today's households, but may not align with future housing needs as baby boomers age and younger, more financially-strapped buyers enter the market.

To continue to be a great area to live and raise a family, the region needs to ensure future affordable housing options are well located in proximity to transportation and employment opportunities. Regulations need to be flexible and adapt to changing demographics in the region, enabling seniors and young adults alike to find smaller homes of their choosing close by friends and family, and for young adults, near new job opportunities. The region boasts an impressive collection of resources related to home-buying, financial help, and credit maintenance which should be utilized to help both new homebuyers enter the market as well as existing homeowners better manage their assets.

This Housing Chapter was designed to meet the requirements of both a Regional Housing Needs Assessment and that of a Fair Housing Equity Assessment to meet the provisions of the grant funding to develop the regional plan. Housing Needs Assessments in New

Hampshire required to meet the provisions of NH RSA 36:47, II that states:

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

As defined in state law, the purpose of a regional housing needs assessment is to assist the region's municipalities in complying with the state master plan statute by providing an assessment of the existing and future need in the region for housing for all levels of income. This document contains a compilation of relevant demographic and housing data for each of the region's thirteen municipalities. In addition, Chapter also identifies the overall need for housing in the region's municipalities through 2040 and the region's need for workforce housing. Each of the sections of this document is designed to provide specific assistance to municipalities as they seek to plan for the anticipated

housing needs of the region. Particularly, this assessment includes an analysis of existing demographics; housing supply, conditions, costs and affordability, and demand and projected needs. Additionally, it includes a review of existing resources available for meeting local housing needs.

The development of an FHEA is a new planning component for New Hampshire's regional planning commissions and a required element of the U.S. Department of Housing and Urban Development's Sustainable Communities Regional Planning Grant Program, which funded the development of this Plan. This chapter accordingly seeks to understand areas of opportunity to enhance access to affordable or fair housing. The FHEA includes assessments of: segregated areas and areas of increasing diversity; racially or ethnically concentrated areas of poverty; access to existing areas of high opportunity; major public investments (physical infrastructure); and fair housing issues, services, and activities (fair housing infrastructure).

## Vision, Goals and Strategies

### Vision

The Nashua Region supports a housing climate that promotes quality housing choices that are diverse and affordable, and situated within reasonable access to amenities, employment, and conveniences, while remaining a region that protects its rural, small town character, and suburban setting. The Region's housing will enhance quality of life and the ability for all residents of all ages, incomes and abilities to thrive for years to come.

### Goals and Strategies

#### Affordable and Workforce Housing

Encourage opportunities for affordable and workforce housing development to meet the projected housing needs of the region's rural and urban communities that include housing options close to employers with a short commute, have access to transit options, community services and centers, downtowns and stores, and walkable neighborhoods.

#### *What can NRPC do?*

- Hold workshops and seminars on current planning trends and affordable housing needs.

- Help municipalities identify funding sources to plan for affordable housing.
- Develop tools and data products to help communities measure their housing needs.
- Provide training materials and offer to visit local planning boards to supply current data on existing conditions and trends.
- Develop model ordinances to help municipalities meet their statutory obligations under the Workforce Housing Law.

#### *Considerations for Municipalities*

- Municipalities can start by conducting an audit of existing regulations and ordinances to determine their collective impact on housing costs.
- Several municipalities in the NRPC region have developed local regulations to enable housing at a variety of price points that serve as statewide models for other communities.
- Look to the various tools for municipalities, resources and examples for ideas of how to increase opportunities through the regulatory framework.

#### Diverse and Versatile Housing Supply

Encourage a diverse range of housing choices to enhance community vitality and adapt to changing demographics, market demand,

and that meets the needs of residents of all ages, incomes and abilities. A diverse and flexible supply of housing choices includes all homes large and small, rental and owner occupied, single family, multi-family, single resident occupancy, manufactured housing, clustered development, accessory apartments, and assisted living that can meet the needs of multiple generations and physical abilities or accessory units that can be “reabsorbed” into the parent home.

#### What can NRPC do?

- Evaluate demographic trends to assess current and future housing needs of residents of all ages, incomes and abilities within the region and municipalities.
- Help towns identify resources to navigate land use issues.
- Identify strategies to address the large supply of single family homes should demand shift toward smaller units or to create opportunities for multi-family living in a single family environment.
- Identify tools, such as incentives and flexible regulations, to enable the housing market to provide housing choices that respond to local demographic and economic conditions.
- Identify and report out on housing needs and existing barriers for the region’s young professionals to help support a diverse workforce.

#### Considerations for Municipalities

- Does the community allow accessory apartments, multi-family housing, cluster subdivisions, infill or mixed use development? All of which can provide for more flexible approaches to enabling diverse housing supplies.
- Does the municipality’s suite of regulations allow for the development of housing supplies to meet projected population growth of citizens of all ages, incomes or abilities?

#### **Fiscal Impacts of Housing**

Recognize that new housing developments, as well as, low- to no-growth and a deteriorating older housing stock all have fiscal impacts to communities. As a result there is a need to identify and plan for direct and indirect impacts in order to provide adequate municipal services, promote safe and welcoming places to live, and mitigate the impacts of low-growth.

#### What can NRPC do?

- Identify potential future impacts of existing older housing stock and possible future growth and development.
- Assist communities to identify strategies to allow for balanced growth that supports the local tax base.

- Develop resources to help municipalities plan for and mitigate any future impacts.
- Provide technical resources for municipalities to update their local master plan.
- Identify resources that municipalities and developers can use to encourage reinvestment in older neighborhoods and redevelopment of underutilized buildings.

#### Considerations for Municipalities

- There are many tools available to municipalities such as capital improvement plans and tax increment financing districts to address increased demand for community services due to high growth.
- Building codes help ensure older housing stock is improved and maintained in safe conditions as homes are renovated.
- In low growth situations, municipalities have tools such as NH RSA 79-e Community Revitalization Tax Relief Incentive which can be used to promote reinvestment within the community.
- Façade improvement programs help incentivize reinvestment in the community, create a more attractive neighborhood, and promote safe and welcoming places.

## Neighborhood and Rural Character

Develop tools and resources for municipalities to support the development or redevelopment of housing that is consistent with neighborhood, town, city, or rural character.

### What can NRPC do?

- Develop design guidelines and case studies of well-designed housing developments in the region.
- Report on public input related to rural features that residents most value.
- Help municipalities assess and understand local values and priorities and the corresponding land use tools.

### Considerations for Municipalities

- Local design guidelines designed to complement town ordinances can help to ensure new development maintains traditional architecture.
- NH Housing’s [Housing Solutions Handbook](#) includes examples and case studies from New Hampshire of multi-unit structures that maintain rural and single family character.

## Environmental Preservation

Preserve the high quality and abundant natural features and open spaces that make our region a desirable place to live, work, and play.

### What can NRPC do?

- Provide case studies of walkable neighborhood design with integrated recreation opportunities.
- Assist municipalities in mapping key destinations, recreation facilities and public spaces and identify opportunities to access natural resources and open space.

### Considerations for Municipalities

- Open space or cluster subdivisions promote housing construction in a way that preserves high value natural resources, minimizes environmental impacts and increases access to open space and recreation opportunities.
- For more developed communities, infill development and redevelopment opportunities are key to mitigating the need for developing “greenfield” sites or converting undeveloped open space land to developed areas.
- There are numerous mechanisms communities can integrate into zoning, subdivision and site plan regulations to promote more efficient housing construction and siting.

## Regional Coordination

Recognizing that the availability of a diverse range of housing choices has both regional benefits and impacts, the region will support continued collaboration across municipalities

between municipal officials, members of the housing supply market, business community and other regional and state partners.

### What can NRPC do?

- Hire an events planner and start an electronic newsletter with community events and news
- Form a regional housing committee to stimulate coordination and discussion
- Start a roundtable to stimulate regional discussion
- Build support for housing choices and options through production of a suite of housing information that municipalities can use to market and coordinate their housing efforts.
- Provide a forum for local organizations and communities to promote and advertise new initiatives and municipal housing efforts through a website, e-newsletter, or other means

### Considerations for Municipalities

- The local chambers of commerce in the region can help municipalities to develop promotion and outreach strategies and connect with regional businesses to help understand housing needs of the regions workforce.
- Municipalities may also convene joint planning board meetings with their neighbors to discuss issues of regional concern or opportunity.

# Existing Demographic Conditions

## Population

There is no doubt the region is graying, and in the next decade baby boomers will be approaching retirement age in overwhelming numbers. During outreach we heard concerns for the region's economic future and housing accommodations to satisfy the new age demographic. Another concern we heard during a New Hampshire Listens public forum was the trend of young people moving out of the region, not replenishing the workforce that will be set to retire. A majority of the groups at the forum suggested brainstorming ways to attract young professionals to the area.

In 2000, the total population for the region was 196,935 people and 205,765 people in 2010, a 4.5 percent increase from 2000-2010. A discussion and analysis regarding the total population for each of the 13 NRPC communities can be found in the Regional Existing Conditions and Needs Chapter. The following presents key points for the housing conversation.

The Region has more than tripled in population over the last 50 years. Between 1960 and 1970, the region grew by 57.7%, and between 2000 and 2010, the region grew by 4.5%. It is evident that the

population has grown at a slower rate, so the question arises: does the region still need to increase housing supply given the slowing population growth?

The projected population for the NRPC region in 2040 is 228,400. The NRPC annualized growth rate from 2010-2040 is .35, which is down from .44 from 2000-2010. This can be explained by lower fertility rates, deaths will begin to exceed births starting in 2020 and for all communities by 2025, and that there is a significant slowing of net migration. So, unless there is a change in one of these factors, it is anticipated that the 2040 senior population will be 2 to 3 times the current population, ¼ of the population in 2040 will be 65 years of age or older, and there will be a limited change projected in the younger population. As our population ages, the region will need to be thinking about housing supply that meet the needs and preferences of the aging population, and strategies for creating and maintaining a housing stock that appeals to younger individuals.

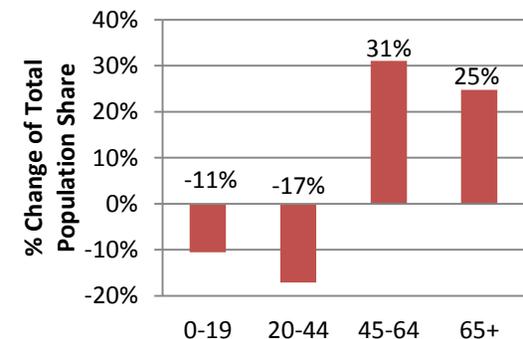
Group Quarters Populations consist of persons living in dormitories, some types of nursing homes, correctional facilities, etc. Many municipalities, including Amherst, Brookline, Hollis, Litchfield, Lyndeborough,

Mason, and Pelham have no group quarters populations. The Region has a total 1,916 persons living in Group Quarters; Hudson (163), Merrimack (99), Milford (124), Mont Vernon (2), Nashua (1,458), and Wilton (10), which make up .01% of the Region's total population (NH Office of Energy and Planning, 2013). Contributing factors for the low number of Group Quarters include a low number of colleges/universities, correctional facilities, etc. in the region.

### Population by Age Group

College aged students looking for housing in the Nashua Region mentioned that it can sometimes be a battle between quality and

### 2000 – 2010 Population Change by Age in the NRPC Region



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

affordability, and usually they have to choose which they prefer. The middle-aged population said that though there are job opportunities for them, they feel it does not always match the price tag on housing which suits their needs. Retirement aged and elderly residents had concerns about aging in place and the costs associated with it. Some need better access to transportation and others said the rising costs to heat their home is burdensome; yet most agreed that they were not interested in nursing home facilities or assisted living communities.

In the Nashua region, the 26.5% of the population is under the age of 19, while 31.5% of the population is between the ages of 20 and 44. The population between the ages of 45 and 64 makes up 30.4% of the region and the population percentage in this age group is on the rise. The percentage of population 65+ makes up 11.6% of the region.

In the Nashua region, the percentage of the population under the age of 44 has been decreasing since 1990, while the “baby boomer” generation and those that are over the age of 65 has been increasing across the state and the nation.

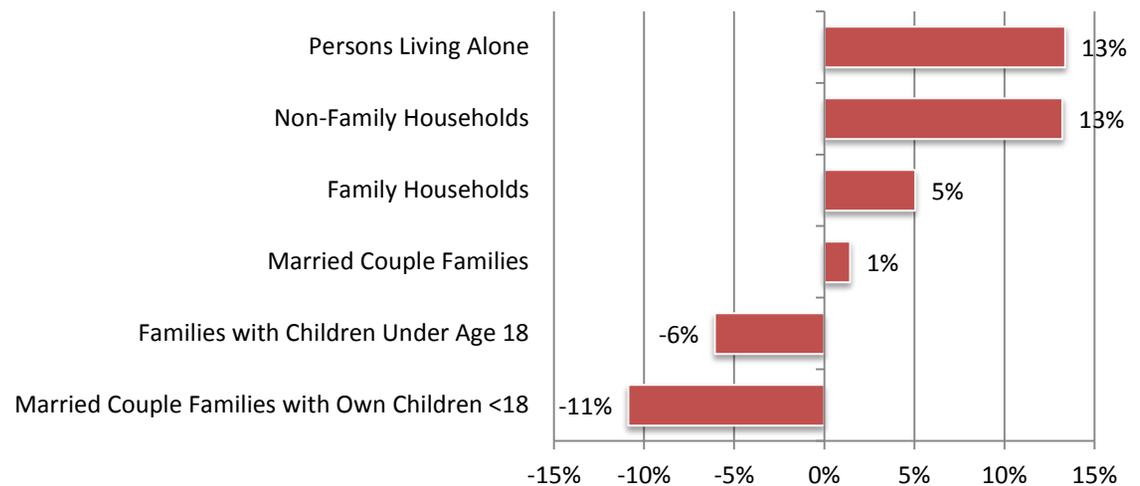
## Households

More people are living alone, that unrelated individuals are living together in households, there are fewer households with children under the age of 18, and households include even fewer married couple families with their own children. Additionally, a non-traditional household type that’s been getting much attention is the so-called multi-generational household type, or household containing three or more generations. In the Region, 3% of the overall households meet this definition, although Hudson, Litchfield, Merrimack, and Pelham have proportionately

more multigenerational housing. This compares similarly to the statewide average of 2.8% but lower than the rate of approximately 5% nationwide. The contributing factors include the aging population, delayed families, and more singles. Will there be an increased demand for accessory dwelling units? Do we have the appropriate mix of housing types to meet the demand?

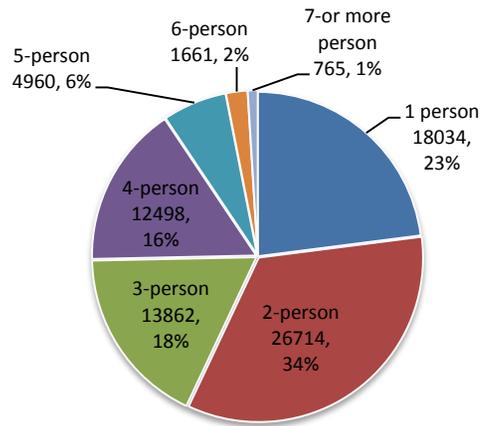
Sixty-one percent of the region’s housing stock is single family, and there is at least some multi-family development across most of the region. However, in terms of the overall numbers, Nashua has 72%, or almost

## 2000-2010 Household Composition Changes



Source: US Census

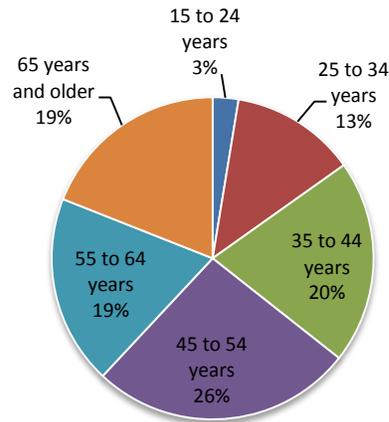
## Household Size in the NRPC Region



Source: US Census

three quarters, of the region’s multi-family housing units (57% of all duplexes, 73% of 3-9 unit structures, and 79% of all 10+ unit structures). Implications: Do our current and/or ideal zoning practices match our existing and future land use visions? Specifically, is the predominance of single-family housing in most of our Region match with the modest purchasing power of younger generations? Will older persons continue to prefer larger single-family homes?

## Household Age in the NRPC Region



Source: US Census

### Household Size and Age

The pie chart below depicts the size of households in the region. The chart also shows that smaller households dominate with 34% being 2 person households and 23% being 1 person households, combining to equal over half of the region’s total households. Furthermore, we know that the average household size in the region is 2.6 people per household. As discussed in this Chapter, the average household size is low; the region is showing a preference for smaller families with fewer children, and data

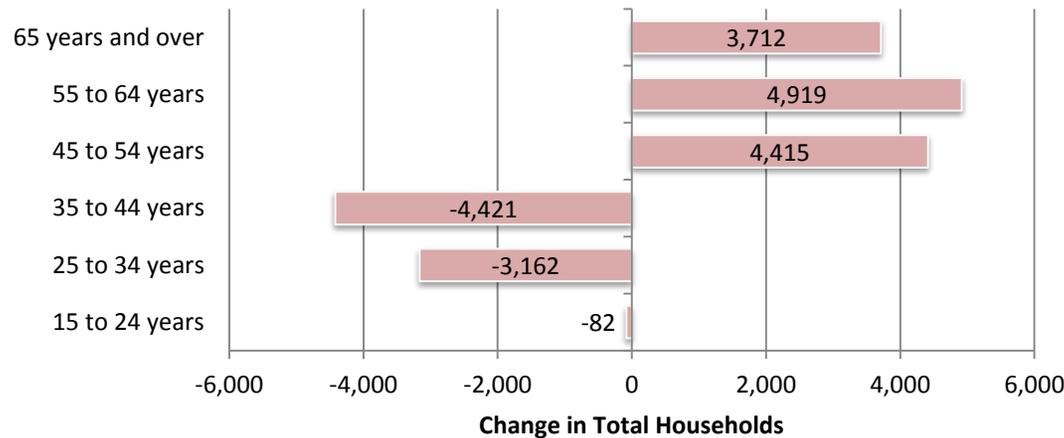
shows signs that net migration is negative, and natural population are nearly negative. The consequences of these circumstances are some of the most significant issues facing the region.

Over a third of the Region’s household heads are age 55 or older, and two thirds of the Region’s household heads are age 45 and older. ALL of the growth from 2000-2010 in the region was in households where the household head was in this age cohort. As the Region plans for the future, considerations should be given to who will buy when “boomers” decide to downsize, if there is be a shift in rental versus owned units, that there may be increased demand for assisted living and nursing homes, and that there may be lower school enrollments.

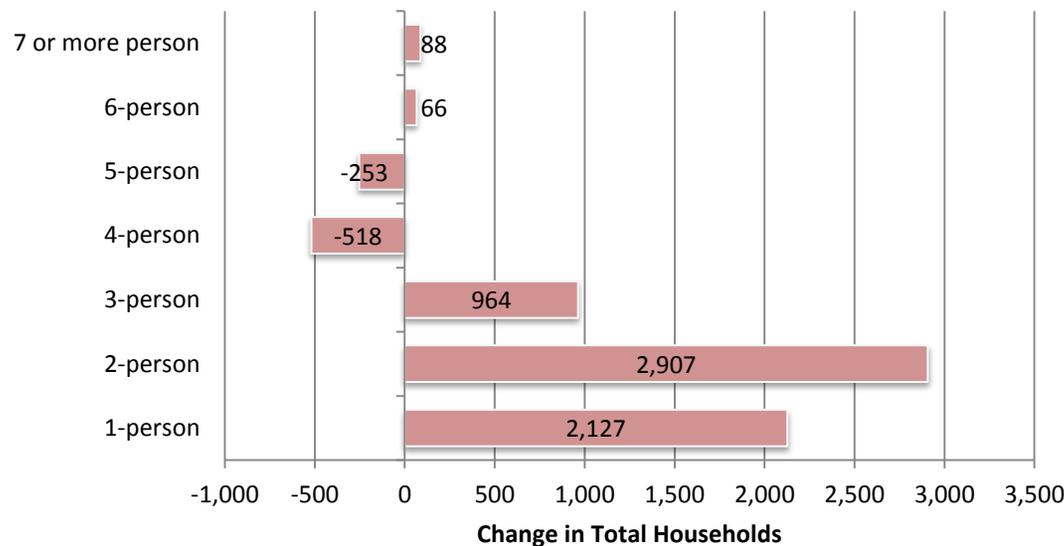
Between 2000 and 2010, the fastest growth in households by size was in two-person households. Currently, over half of the total households in the region have 2 or fewer persons. Significant factors in smaller households are that the population is aging and that younger households are delaying child-rearing.

*See charts on following page.*

## Change in Total NRPC Households 2000-2010 by Age of Household Head



## Change in Total NRPC Households 2000 - 2010



Source: US Census

## NH Public School Enrollment

Between 2000 and 2010, all of the State's net population growth was for the ages of 55 and older, and for the same time period, school age population declined. In 2000, there was an average of 0.45 children per household for all structure types and 0.45 children per household in 2010.

A Study commissioned by NHHFA on Housing and School Enrollment in New Hampshire found that the number of children per household is tied to the number of bedrooms in the residence opposed to the type of home. Census's American Community Survey indicates single family units generate fewer than .5 students on average. Structures with more units, typically garden complexes, generate only 0.17 students (school age children) per unit. We also know that the number of bedrooms is the principal variable structuring enrollment per unit. This is especially true among newer, larger houses. Overall, new housing generates less than ½ a student (.48).

For both new and existing housing units, the number of school age children on average per house, based on the number of bedrooms is:

- An average .73 children live in four-bedroom homes, regardless of the house's age.
- New four-bedroom homes average 0.99 children per home.
- Among all 3 bedroom homes there are .29 children per household and in new homes 0.64.
- For 2 or less bedroom homes, the number of school age children on average per household compares at less than .1.

Overall, the study found that traditional

single family residential development with 3 or more bedrooms was the greatest generator of children. Why is that? Most families choose a larger home with more bedrooms to accommodate their family size. At the opposite end of the spectrum, multi-family residential with 5 or more units in the structure or 2 or less bedrooms, typically appeals to households without children, such as young professionals or empty nesters.

As our population ages and we have more households that are small and have fewer

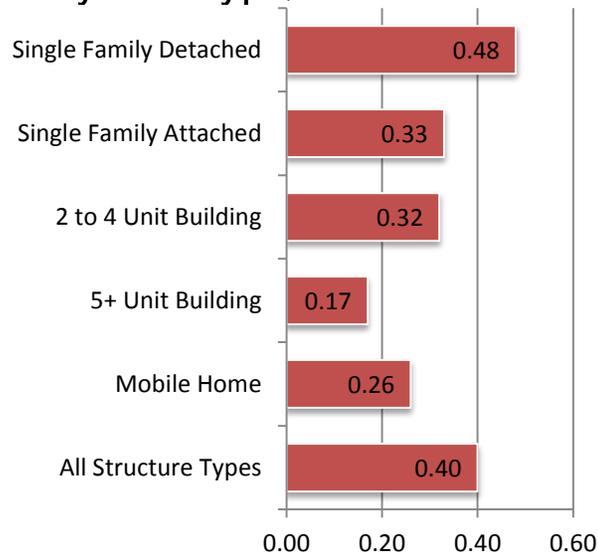
children, consideration may be given as to what the region needs to do to provide housing opportunities within our planning and zoning practices? What will the housing demand be and will the region have an oversupply of existing larger homes?

### Employment

The table below depicts the number of jobs that were located in the Nashua Region by municipality in 2000 and 2010, as calculated by the New Hampshire Employment Security. The number of jobs in the region totaled 98,315 in the year 2000 and fell to 91,049 (7% decrease) jobs in 2010. A decrease in the number of jobs was seen by most communities; however covered employment increased in the towns of Litchfield (12% increase), Lyndeborough (23% increase), Mason (7% increase), Merrimack (12% increase), Mont Vernon (18% increase), and Pelham (16%). While the total number of overall jobs decreased, jobs in the government sector grew from 8,459 in 2000 to 9,996 (15% increase) in 2010.

What we have heard from young adults, specifically recent college graduates in the Region during a series of community conversations, is that there is a lack of diversity in the job market. Those in college,

### NH Public School Enrollment by Unit Type, Grades K-12



### NH Public School Enrollment by Bedrooms, Grades K-12



Source: (Applied Economic Research, 2012)

## Covered Employment within Each Municipality, 2000-2010

Municipality	2000 Private Sector	Government	Total	% of NRPC Employment	2010 Private Sector	Government	Total	% of NRPC Employment
Amherst	4,188	494	4,682	4.8%	3,872	598	4,470	4.9%
Brookline	564	146	710	0.7%	327	189	516	0.6%
Hollis	1,966	460	2,426	2.5%	1,432	488	1,920	2.1%
Hudson	10,729	725	11,454	11.7%	9,348	926	10,274	11.3%
Litchfield	500	229	729	0.7%	486	340	826	0.9%
Lyndeborough	66	19	85	0.1%	75	36	111	0.1%
Mason	129	22	151	0.2%	120	43	163	0.2%
Merrimack	12,004	960	12,964	13.2%	13,515	1,172	14,687	16.1%
Milford	6,284	600	6,884	7.0%	5,456	798	6,254	6.9%
Mont Vernon	65	63	128	0.1%	77	79	156	0.2%
Nashua	50,426	3,895	54,321	55.3%	43,484	4,653	48,137	52.9%
Pelham	1,559	392	1,951	2.0%	1,697	486	2,183	2.4%
Wilton	1,376	454	1,830	1.9%	1,164	188	1,352	1.5%
<b>NRPC Region</b>	<b>89,856</b>	<b>8,459</b>	<b>98,315</b>	<b>100.0%</b>	<b>81,053</b>	<b>9,996</b>	<b>91,049</b>	<b>100.0%</b>

Source: (NH Employment Security, Economic and Labor Market Information Bureau, 2013)

or young adults who have completed high school and are looking for work said that there is an abundance of part-time jobs in the region, none of which have benefits. This group found it hard to make ends meet and most were working two or more jobs.

### Commuter Patterns

The majority of the region spends between 30-34 minutes commuting to work. The next most typical commute times were between 15-24 minutes, and then between 45-59

minutes. Not surprisingly, communities with close access to the F.E. Everett Turnpike, NH 101 and US 3 corridors tend to have the shorter commute, while longer commutes are those traveling to work outside of New Hampshire. The average commute times to work in the region are further explained in the Transportation Chapter.

## Conclusions

All of the region's net population growth between 2000 and 2010 was in age groups age 45 and older, whereas the share of children and young adults in the region declined. These demographic changes mirrored state trends and Census estimates for 2012 indicate that these trends continue to unfold in both the region and the State. Population projections show a furtherance of these trends with a drop in the annual growth rate to 0.35 percent projected from 2010 to 2040, down from .44 from 2000 to 2010. This decline can be explained by lower fertility rates, deaths are expected to exceed births starting in 2020 and for all communities by 2025 and a significant slowing of net migration. Unless there's a change in one of these factors the 2040 senior Population could be 2 to 3 times current population, a quarter of the population in 2040 will be 65 or older, and there will be limited change in younger populations.

What considerations do we need to be thinking about as our population ages? Will our housing supply meet the needs and preferences of the aging population? How do we create and maintain housing stock that appeals to younger individuals?

As the age of the region's population shifts into the future smaller households have become more dominant. Between 2000 and 2010, the fastest growth was in two-person households. Currently, over half of the total households in the region have 2 or fewer persons. The aging of the population is a significant factor and younger households are delaying child-rearing, another contributing element. Overall in the region we have more people living along, and more unrelated individuals in households. There are fewer households with children under 18 and even fewer married couple families with their own children. A non-traditional household type that's been getting much attention is the so-called multi-generational household type, or household containing three or more generations.

Some implications of a changing household composition include is there an increased demand for accessory dwelling units? Do we have the appropriate mix of housing types to meet demand?

# Existing Housing Unit Trends and Characteristics

## Existing Housing Supply

Sixty-one percent of the region’s housing stock is single-family, and there is at least some multi-family development across most of the region. However, in terms of overall numbers, Nashua has 72%, or almost three quarters, of the regions multi-family housing units. A more detailed look at regional housing supply can be found in the Regional Existing Conditions and Needs Chapter.

When looking at the regional housing supply, the region may think about questions such as, 1) do our current and/or ideal zoning practices match our existing and future land use visions, 2) specifically, does the predominance of single-family housing in most of our Region match with the modest purchasing power of younger generations and 3) will older persons continue to prefer larger single-family homes?

The changes in the number of housing units in the past decade and the percent change to the total housing stock of that municipality is described In the Regional Existing Conditions and Needs Chapter. The greatest increase and change in the number of housing units was seen in the City of Nashua, while less significant changes were seen in the more rural towns, such as Wilton, Mason,

Lyndeborough, and Mont Vernon.

Consideration for the change of housing supply over time may include the availability of more diverse housing options, the affordability of homes, and access to opportunity; all of which are more evident in the region’s more populated areas, such as the City of Nashua.

There is a significant variation in the nature of the housing stock in our region. On a community-level, the number of housing units per community differs by almost two orders of magnitude (571 units in Mason to

over 37,000 units in Nashua).

At the 2013 NRPC Housing Workshop, participants noted they thought that zoning regulations hinder development they would like to see. Many thought that more mixed-use buildings, and mixed-income housing would benefit the region but restrictive zoning laws don’t allow for those types of dwellings.

Housing Unit Supply					
Municipality	Total		Change #	Change %	2010 Distribution of Housing Units
	2000	2010			
Amherst	3,752	4,280	528	14%	5.2%
Brookline*	1,384	1,700	316	23%	2.1%
Hollis	2,491	2,929	438	18%	3.5%
Hudson	8,165	9,212	1,047	13%	11.2%
Litchfield	2,389	2,912	523	22%	3.5%
Lyndeborough	587	687	100	17%	0.8%
Mason	455	571	116	25%	0.7%
Merrimack	8,959	9,818	859	10%	11.9%
Milford	5,316	6,295	979	18%	7.6%
Mont Vernon	720	868	148	21%	1.1%
Nashua	35,387	37,168	1,781	5%	45.0%
Pelham	3,740	4,598	858	23%	5.6%
Wilton*	1,451	1,530	79	5%	1.9%
<b>NRPC Region</b>	<b>74,796</b>	<b>82,568</b>	<b>7,772</b>	<b>10%</b>	<b>100.0%</b>

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

## Total Housing Units in the NRPC Region, 2010

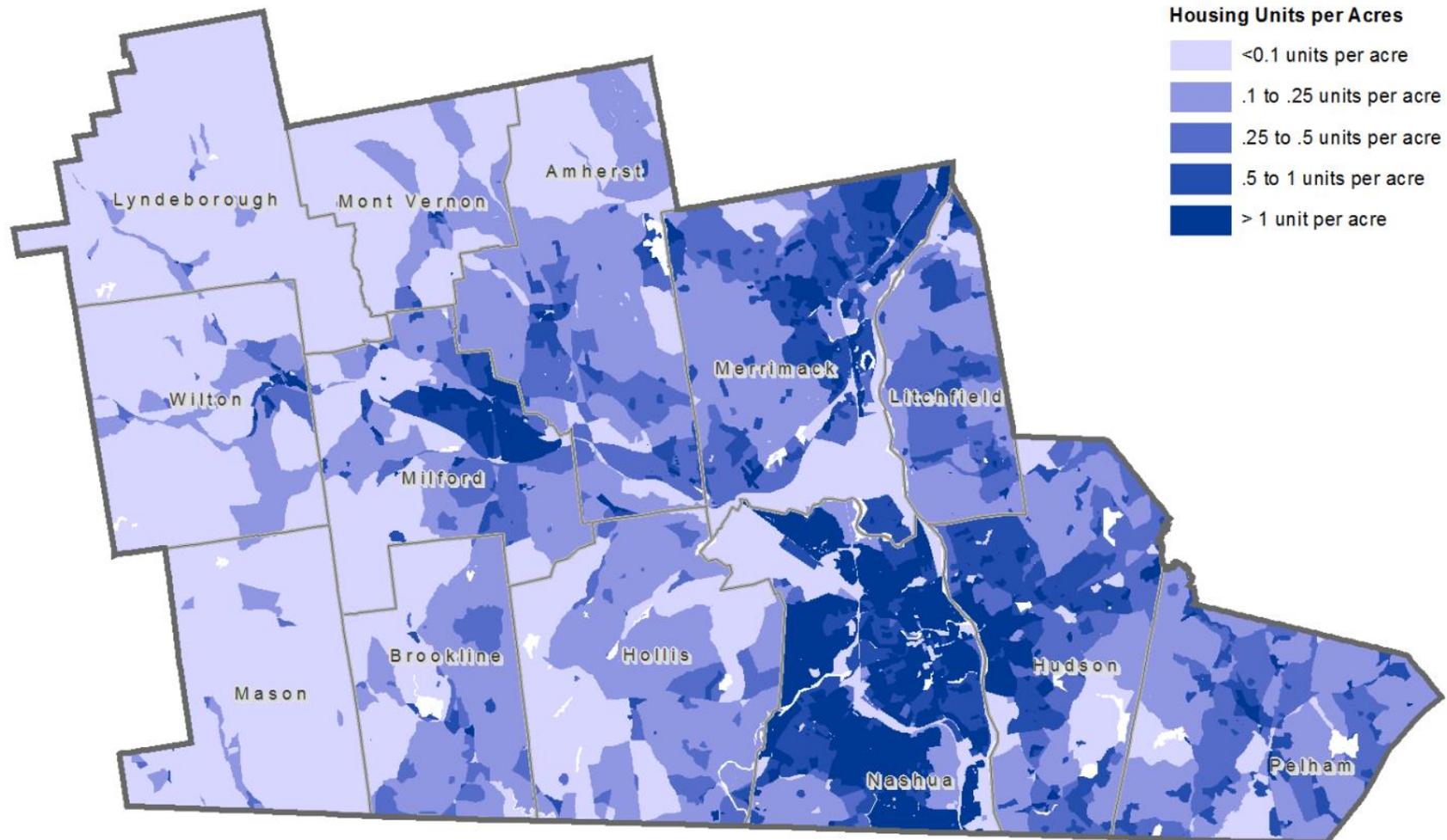
Community	Total housing units	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10 to 19 units	20 or more units	Mobile home	Boat, RV, van, etc.
Amherst	4,250	3,740	217	114	18	32	29	24	76	-
Brookline	1,675	1,593	47	21	-	14	-	-	-	-
Hollis	2,862	2,553	104	79	-	24	-	39	63	-
Hudson	9,064	6,084	1,037	984	149	258	314	129	109	-
Litchfield	2,873	2,354	295	14	59	29	34	-	88	-
Lyndeborough	680	559	21	48	16	-	-	-	36	-
Mason	553	530	-	-	-	-	-	6	17	-
Merrimack	9,754	6,826	1,740	87	198	306	180	351	51	15
Milford	6,298	3,329	348	423	353	413	455	621	356	-
Mont Vernon	853	784	6	10	-	8	-	-	45	-
Nashua	37,422	17,112	2,043	3,051	3,180	2,343	2,880	5,868	945	-
Pelham	4,364	3,751	118	276	25	74	51	69	-	-
Wilton	1,576	1,114	55	234	65	26	-	50	32	-
<b>NRPC Total</b>	<b>82,224</b>	<b>50,329</b>	<b>6,031</b>	<b>5,341</b>	<b>4,063</b>	<b>3,527</b>	<b>3,943</b>	<b>7,157</b>	<b>1,818</b>	<b>15</b>

Source: US Census

The variations of housing patterns in the region are largely dictated by zoning, access to assets such as roads, utilities (gas and 3-phase electric), jobs, and schools, and by the price of land. While not all zoning ordinances currently permit the construction of new multi-family housing, all communities in the region have some existing multi-family options. The greatest diversity of housing options or largest share of multifamily housing as a proportion of all housing choices are found in Nashua (38%), Milford (29%),

Merrimack (11%), and Hudson and Wilton (9% each).

## Housing Unit Density by Census Block



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

## Building Permit Activity

Residential building permits issued in the previous decade were predominantly issued for single family homes. From 2000-2009 a total of 5,518 permits were issued for single family homes and 60 manufactured homes. Additionally, building permits were issued for 2,189 for multi-family units, totaling 7,767 new dwelling units in the region. In terms of new housing stock, between 2000 and 2010, the total number of new building permits peaked in 2003, and then has steadily plummeted each year. Permits for both

multi- and single family units have dropped to approximately 25% of the peak in 2003. The largest municipalities in the region have issued the largest number of total residential building permits in the last decade. Nashua (1,934) issued the greatest number followed by Hudson (1,035), Merrimack (907), Milford (806) and Pelham (750). Planning for the future the region and municipalities must ask when will this trend level out or reverse and what types of building will be permitted in the future.

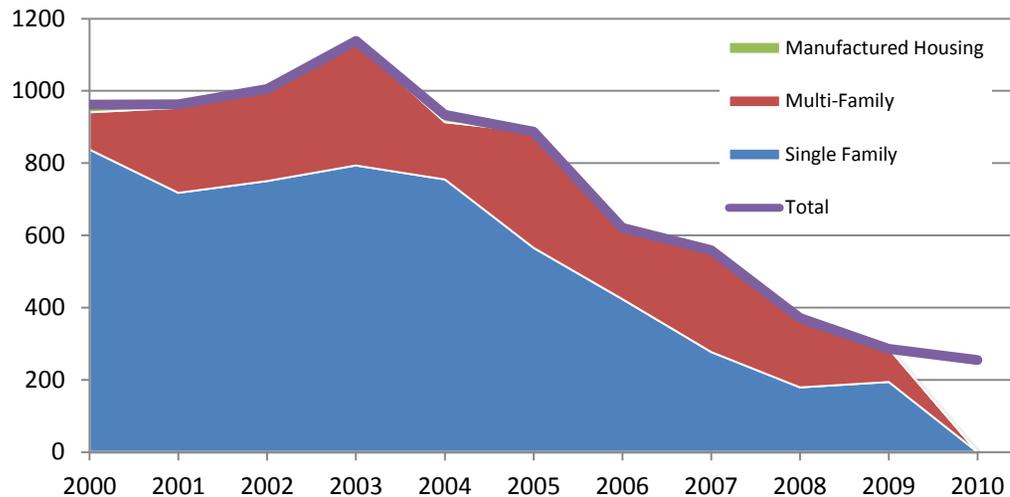
## Occupancy, Vacancy, and Tenure

The total share of owner occupied housing has remained fairly steady between 2000 and 2010, with approximately 69% of all housing units occupied by homeowners. In contrast, renter-occupied units have decreased from 29% to 26%, and vacant units now comprise 5% of the housing stock rather than 2% as in 2000. Over the last decade, renter occupied homes decreased by approximately 200 households while the vacant housing stock grew from 1,680 to 4,000 units and homeowners increased from 51,400 to 57,000 households from 2000 to 2010.

While slightly more than a quarter of the region’s housing stock is rental units, the majority of those are located within the City of Nashua, the center of Milford, and along Route 3 in Merrimack. It should be noted that renter occupied is not always synonymous with multi-family housing. Rental housing options are vital for lower income or younger households who do not have the equity or ability to purchase a home.

Participants in our regional housing workshop thought there was a need to plan for how to handle the supply of large single family homes in a market where they believe

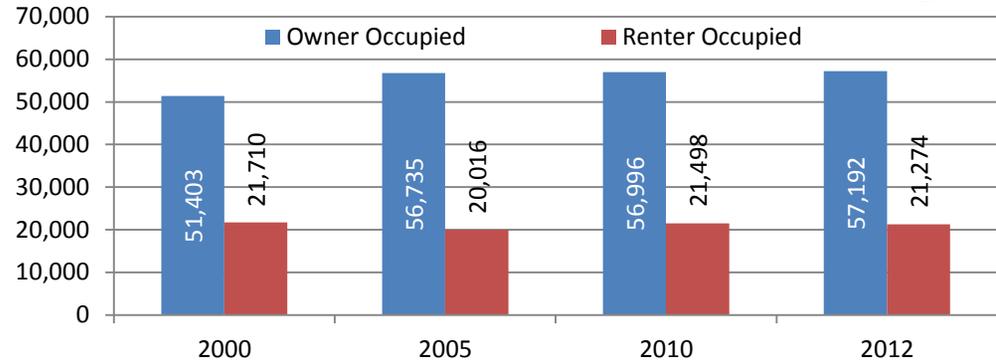
**Number of Housing Units Authorized by Building Permit (2000-2010)**



Source: NH Office of Energy and Planning

consumers are demanding smaller living spaces. In contrast, however, there is anecdotal evidence that multi-generational households are on the rise and in-law attachments are definitely gaining in popularity. This could either mean that retired or elderly parents move in with one of their children in an attached dwelling or those elderly and retired are choosing to not downsize from their large single family home so that they have room for children and grandchildren to stay when needed.

## Owner and Renter Occupied Homes in the NRPC Region



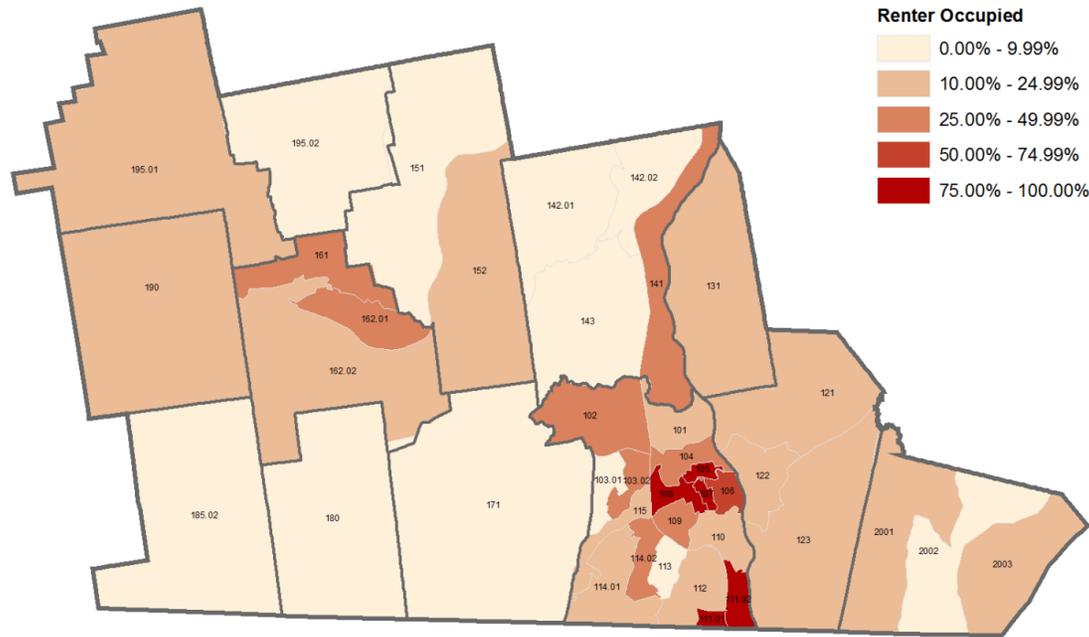
Source: US Census

## 2010 Housing Units Occupancy and Tenure

	Total		Vacant		Occupied		Owner Occupied		Renter Occupied	
	#	%	#	%	#	%	#	%	#	%
Amherst	4,280		217	5%	4,063	95%	3,689	91%	374	9%
Brookline*	1,700		69	4%	1,631	96%	1,505	92%	126	8%
Hollis	2,929		118	4%	2,811	96%	2,582	92%	229	8%
Hudson	9,212		312	3%	8,900	97%	7,143	80%	1,757	20%
Litchfield	2,912		84	3%	2,828	97%	2,528	89%	300	11%
Lyndeborough	687		44	6%	643	94%	562	87%	81	13%
Mason	571		42	7%	529	93%	489	92%	40	8%
Merrimack	9,818		315	3%	9,503	97%	8,320	88%	1,183	12%
Milford	6,295		366	6%	5,929	94%	3,853	65%	2,076	35%
Mont Vernon	868		30	3%	838	97%	775	92%	63	8%
Nashua	37,168		2,124	6%	35,044	94%	20,667	59%	14,377	41%
Pelham	4,598		241	5%	4,357	95%	3,797	87%	560	13%
Wilton*	1,530		112	7%	1,418	93%	1,086	77%	332	23%
<b>NRPC Region</b>	<b>82,568</b>		<b>4,074</b>	<b>5%</b>	<b>78,494</b>	<b>95%</b>	<b>56,996</b>	<b>73%</b>	<b>21,498</b>	<b>27%</b>

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

## Renter Occupied Housing by Census Tract

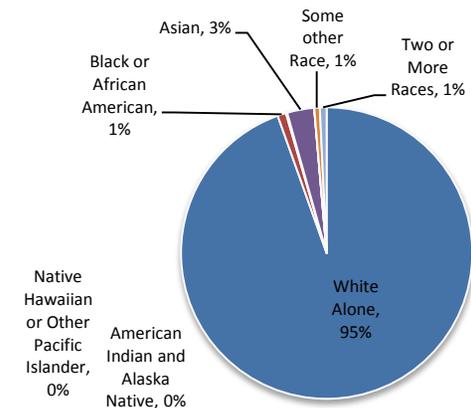


Source: US Census

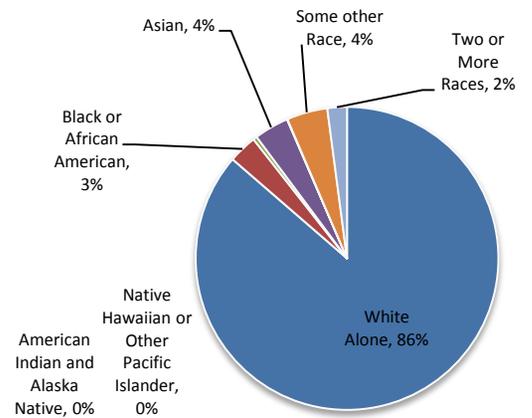
Data indicates that homeowners equal 73% of the total number of occupied housing units in the region, compared with 27% of households that are rented. The growth in renter households in the region has been notable in the recent years, growing by 6% between 2005 and 2012, after declining by 8% between 2000 and 2005. Rental tenancy as a percent of all households was lower in 2005, with owners making up 74% of households and renters just 26%. By 2012,

however, the renter share of households had increased to 27%, an increase of more than 1,250 renter households during this time. While demographic changes also played a part, the primary drivers for this shift from ownership to renting were the economic and housing market conditions that accompanied the Great Recession. Factors also included an increase in annual foreclosure, former owners turned to the rental market, first time home buyers were reluctant to enter

## Owner Occupied Units in the NRPC Region



## Renter-Occupied Units



Source: US Census

the market as homeowners, and fewer willing buyers were able to obtain a mortgage to purchase a home (NH Housing, 2014).

In terms of who owns and rents, only 5% of the owner-occupied units in our region are owned by non-white householders, while 14% of renter-occupied units are inhabited by minorities.

As mentioned, vacant units increased in the time period between 2000 and 2010. Specifically vacant units rose from 2% in 2000 to 5% in 2010, increasing from 1,600 vacant homes in 2000 to 4,000 vacancies in 2010. Some of which can be attributed to overbuilding of supply in the first half of the decade and foreclosures in the second half. According to NH Housing, the NRPC region experienced 1,170 foreclosed properties in 2010, which represents the peak number of annual foreclosures since 2006 for our region. In 2012 the number dropped only slightly to 1,099.

### Age of Housing Stock

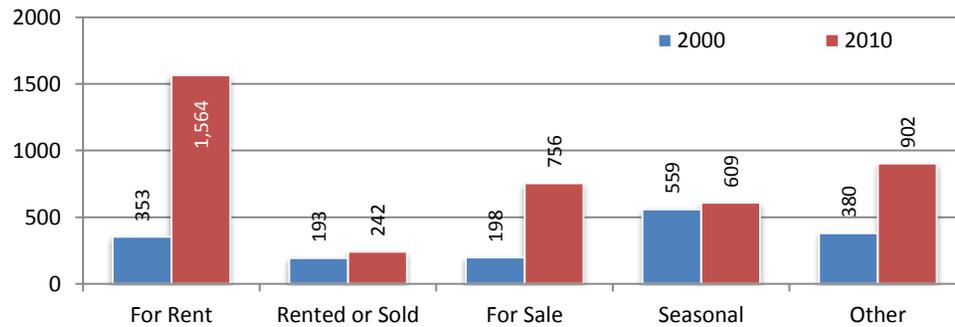
Like all other structures, housing units have a useful life. As housing units age, maintenance needs increase. Additionally, older units may have fewer of the features that consumers are seeking. As a result, the older units move down through the housing market. As a rule of thumb, housing units that are more than 60 years old are viewed as being those most likely to be in substandard condition. Due to these factors the proportion of housing units built prior to 1950 is an indicator of housing stock condition. A large percentage of older units are found in two types of situations within the region: rural communities with relatively slow growth rates and the older town and city centers that developed in the early years of the 20<sup>th</sup> century.

Within the region, communities that have

experienced relatively less growth have the greatest percentage of older homes built before 1950, including, Wilton (42%), Lyndeborough (28%), Nashua (24%), and Mont Vernon (23%). The typical pattern is that the older stock is more often available for rent. Mont Vernon, Wilton, Brookline and Lyndeborough show the greatest difference between the Median Year Built for Owner and Renter Occupied Units. Center of Nashua has the highest percentage of units built prior to 1950 as well as those built during the 1950's. In Tract 105 within Downtown Nashua, 80 percent of the housing stock was built before 1950. The newer, formerly rapidly developing suburbs of Litchfield and Hudson had some of the lowest percentages of older units, with median year built after 1985. The Town of Brookline had the most recent year for median age of 1989 for owner occupied units.

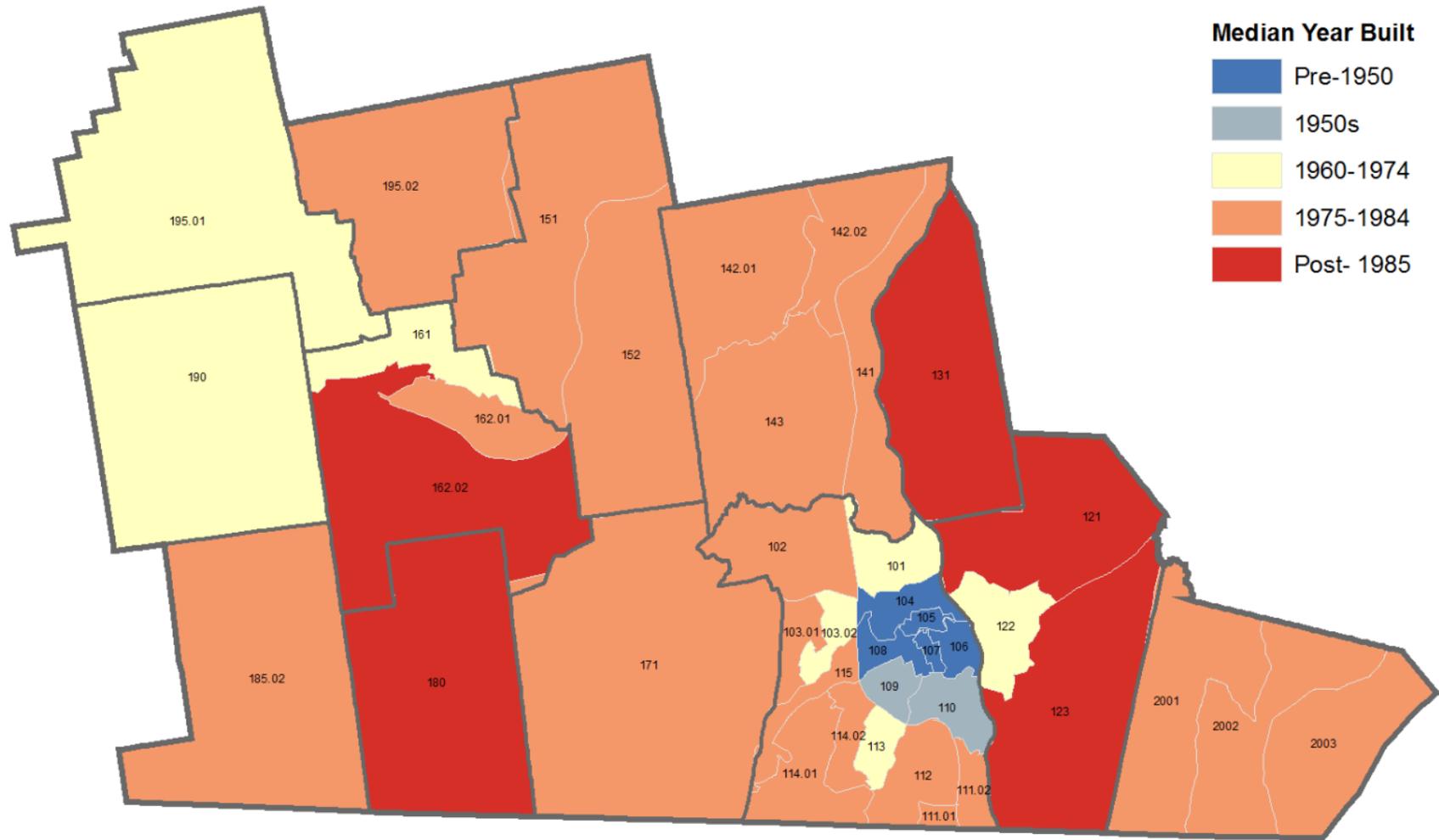
Some of the older buildings in the region are not as energy efficient as newer structures, and people feel that with the rising costs of oil to heat their homes in the winter this will become a burden. Residents are interested in more energy efficient heating options. Additionally, there is concern that with an older housing stock the risk of lead poisoning is increased.

### Vacant Housing Units



Source: US Census

# Median Year Homes were Built by Census Tract



Source: US Census

## Number of Assisted Housing Units

The majority of all assisted housing in the region is located in the City of Nashua, the second largest concentration of assisted housing in the State behind Manchester. A significant portion is also located within the center of Milford. Four of communities within the region have no assisted housing.

Outreach efforts show that some residents in the Nashua Region believe affordable housing options were scarce. Most residents said that they would like to see affordable housing options spread out in different neighborhoods; some also believe that zoning regulations are too stringent and would like to see more housing situated closer to employment and activity centers.

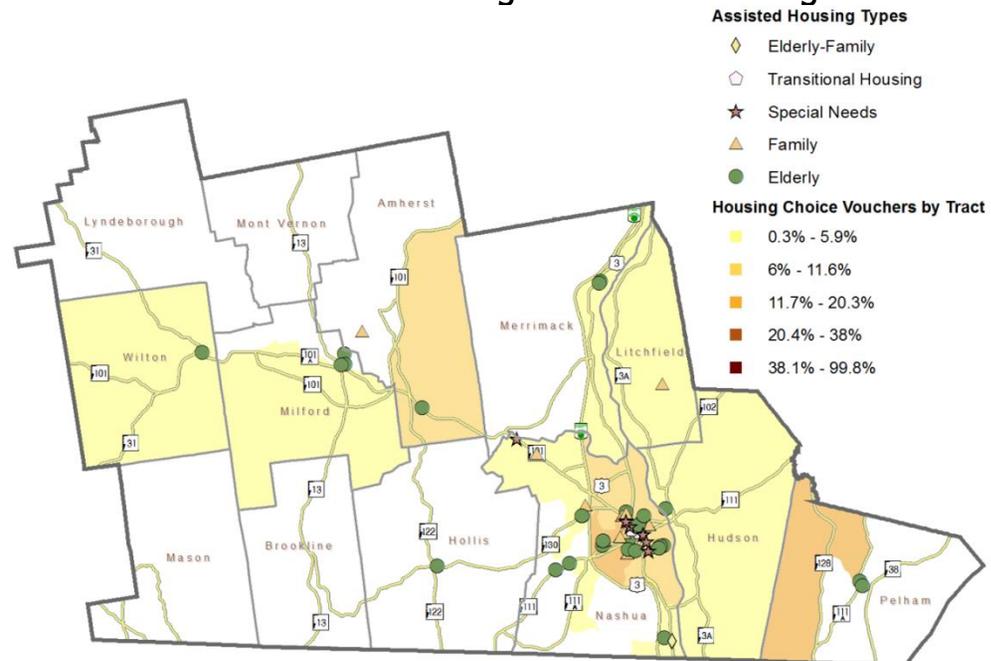
Assisted housing developments may have a mix of unit types – rent assisted and market rate. Therefore, not all housing units in such developments are classified as assisted. Rental assistance is provided through a variety of financing mechanisms. The vast majority, nearly three-quarters of all assisted housing is restricted to elderly or senior populations, a concern also raised in the 2010 Analysis of Impediments to Fair Housing Choice in New Hampshire.

Count of Assisted Housing Units in the NRPC Region

	Total Housing Units	Assisted Housing Units					
		Total	Elderly	Family	Elderly/Family	Transitional	Special Needs
Amherst	70	49	21	28	0	0	0
Hollis	24	22	22	0	0	0	0
Hudson	64	64	64	0	0	0	0
Litchfield	40	30	0	30	0	0	0
Merrimack	120	55	55	0	0	0	0
Milford	164	132	132	0	0	0	0
Nashua	2,024	1,733	1,060	430	69	60	114
Pelham	72	42	42	0	0	0	0
Wilton	33	31	31	0	0	0	0
<b>NRPC Region</b>	<b>2,611</b>	<b>2,158</b>	<b>1,427</b>	<b>488</b>	<b>69</b>	<b>60</b>	<b>114</b>

Source: NH Housing, Director of Assisted Housing, 2014

## Assisted Housing in the NRPC Region



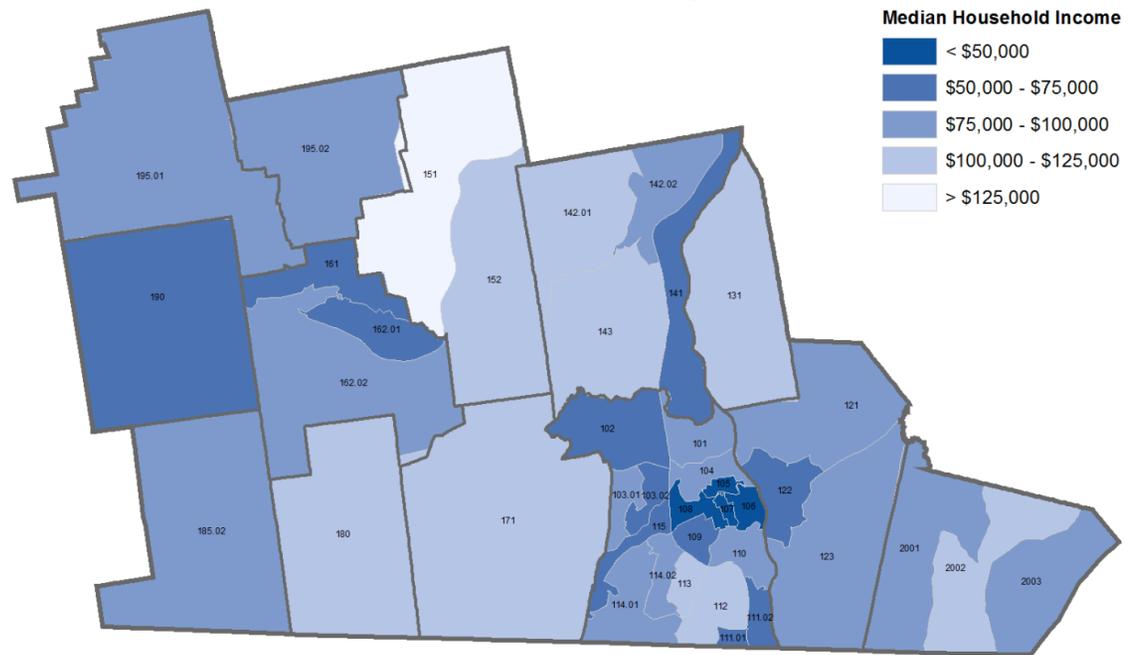
Source: NH Housing Directory, U.S. Department of Housing and Urban Development

## Housing Cost and Affordability

### Median Household Income

Household income is the most important factor in determining housing affordability. The standard measure of household income as reported by the U.S. Census is median household income. The median household income is the mid-point in the distribution of incomes, with an equal number of households either higher or lower than the value. Household income measures all sources of income for all members of the household. A large disparity between household income and housing cost will lead to a variety of impacts on a region. If the cost of housing in a region is higher than the income earned by a typical household in that region, those households that can't afford housing have a limited number of strategies available to them for meeting their housing needs. Housing experts have established a benchmark that the average household should not pay in excess of 30 percent of household income for housing. Once housing costs begin to exceed that figure, the household's ability to meet other normal expenses is compromised and the household is placed under increasing financial stress. The map below depicts the overall household

## Median Household Income by Census Tract



Source: US Census

income for each community and census tract in the region in 2012.

Overall, median household income for households that own their own home ranged from \$119,683 in Amherst to \$78,365 in Wilton. Median household income for renters ranged from \$76,548 in Amherst to \$27,083 in Wilton. The median household income for households that are renting their home in Nashua was \$39,271, which is significant since 67% of all households

renting their home are located in Nashua. The median household income for owners in the region is \$95,910, compared to \$41,315 for renters.

The largest number of owner households in the region had incomes in excess of \$100,000 per year in 2012. The data, derived from the American Community Survey, shows that there were 27,093 households in that income range, compared to 14,041 households in 2000. The second highest range for owner

## Median Household Income in 2012

	All Households	Owners	Renters
Amherst	\$113,260	\$119,683	\$76,548
Brookline	\$102,785	\$105,000	\$38,021
Hollis	\$102,159	\$112,464	\$43,906
Hudson	\$85,500	\$93,019	\$42,404
Litchfield	\$108,466	\$111,336	\$44,219
Lyndeborough	\$85,457	\$90,855	\$52,000
Mason	\$88,750	\$89,183	\$51,250
Merrimack	\$90,014	\$98,958	\$42,571
Milford	\$68,451	\$93,056	\$43,655
Mont Vernon	\$93,828	\$95,313	\$54,000
Nashua	\$65,671	\$90,212	\$39,271
Pelham	\$96,852	\$104,358	\$41,424
Wilton	\$68,693	\$78,365	\$27,083
<b>NRPC Region</b>	<b>\$79,225</b>	<b>\$95,910</b>	<b>\$41,315</b>
<b>State of NH</b>	<b>\$64,925</b>	<b>\$79,390</b>	<b>\$36,593</b>

Source: 2008-2012 American Community Survey

households is from \$50,000-\$74,999 with 9,189 households. Overall, the region has about 11% more households in the above \$100,000 than were found in the state and fewer households in the lowest income ranges.

While the largest number of owner households in the NRPC region was in the highest income group, the highest number of renter households was in the lowest income group. In the NRPC region 6,435 renter households earned less than \$25,000 in 2012 and another 6,362 earned between \$25,000

and \$49,999. Although these are the largest groups in the NRPC region, they are not as high on a percentage basis as the same ranges for the State of New Hampshire. At the same time, the percentages of all renter households in the NRPC region in the two income ranges above \$75,000 are higher than the State.

### Median Home Values

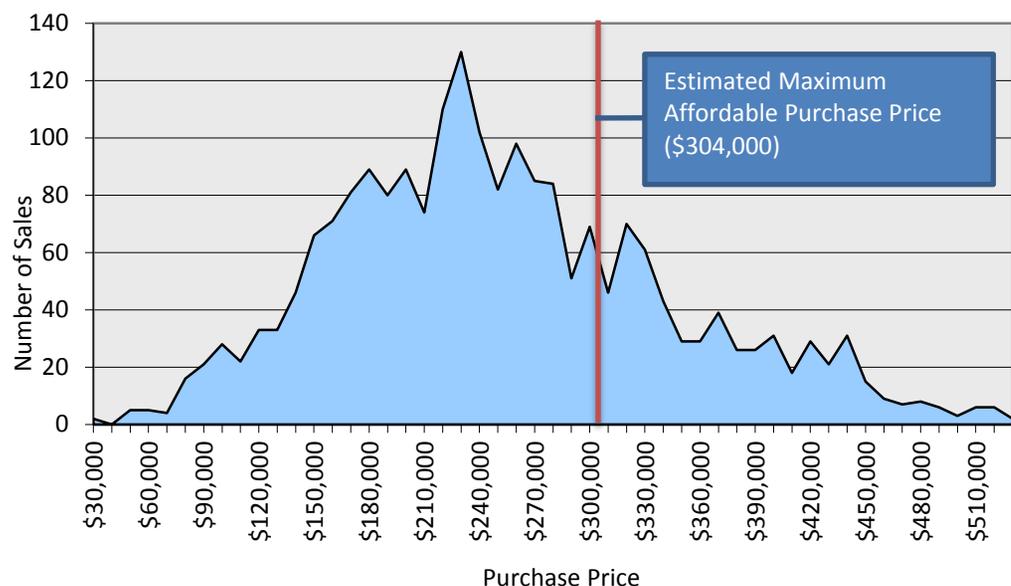
The value of residential properties in the NRPC region was on a steady upward trend from 1990 until 2005. In 1990, the median

price for all homes was \$130,095 while the median price for a new home was \$135,048. Condominiums in 1990 had a median purchase price of \$109,905. The recession of the early 1990's led to a steep decline in values with the median purchase price hitting its low point in 1994. Since that time, median purchase prices increased rapidly, reaching \$280,000 in 2005, an annual increase of 8% per year for the 12-year period. In 2006 and 2007 worsening economic conditions led to decreases in the median purchase prices for all homes that reached a low of \$220,000 in 2012. The median purchase price for new homes continued to increase through 2007 however the volume of sales was reduced by nearly two-thirds. While 2013 the median purchase price for all homes rose to \$240,000 in the region, it is too soon to determine whether this is an upward trend or temporary uptick in prices as was seen in 2010.

### Affordable of Owned Housing Units

The estimated affordable purchase price for the Nashua HUD Metropolitan Fair Market Area is \$304,000 for a family of four making 100% of the HUD median area income, which is \$93,800. The effect of the housing crash on market prices has meant that the majority of home purchase prices fell within the

## Primary Home Purchase Price Frequency, 2013



Source: ("2014 Workforce Housing Purchase Price and Rent Limits," 2014)("Purchase Price Trends," 2014)

definition of affordable under NH's Workforce Housing Statute.

For households earning below the median income affordable housing options become more limited. The map below shows the distribution of all owner occupied units that are affordable to a family of four that makes 80% of the median area income. This assumes that each household spends only 30% or less of their income on housing. Across the region the availability of affordable owned housing is highly variable.

Ten percent of residents in the region surveyed by the University of New Hampshire found housing to be very affordable in their community. Sixty percent of residents found housing somewhat affordable, and twenty-two percent said not affordable. Students from Rivier University in Nashua said that they would like to stay here after college but there are limited employment opportunities, and cost of living is too high.

## Median Rental Cost

The NRPC Region's formerly fast growing population and low vacancy rate has led over the course of the last 2 decades to increasing rental costs. Since 1995, median rents have risen steadily. According to the NHHFA gross rent survey, the median gross rent in 1995 was \$637, \$1,071 in 2007, and \$1,139 in 2013. Although purchase prices for homes are low, the purchase price to income ratio, job losses, and other contributing factors have boxed people out of the real estate market or people are choosing to rent over buy. As a result, the rental market and the cost to rent has steadily climbed and with a greater demand for 2-bedroom units.

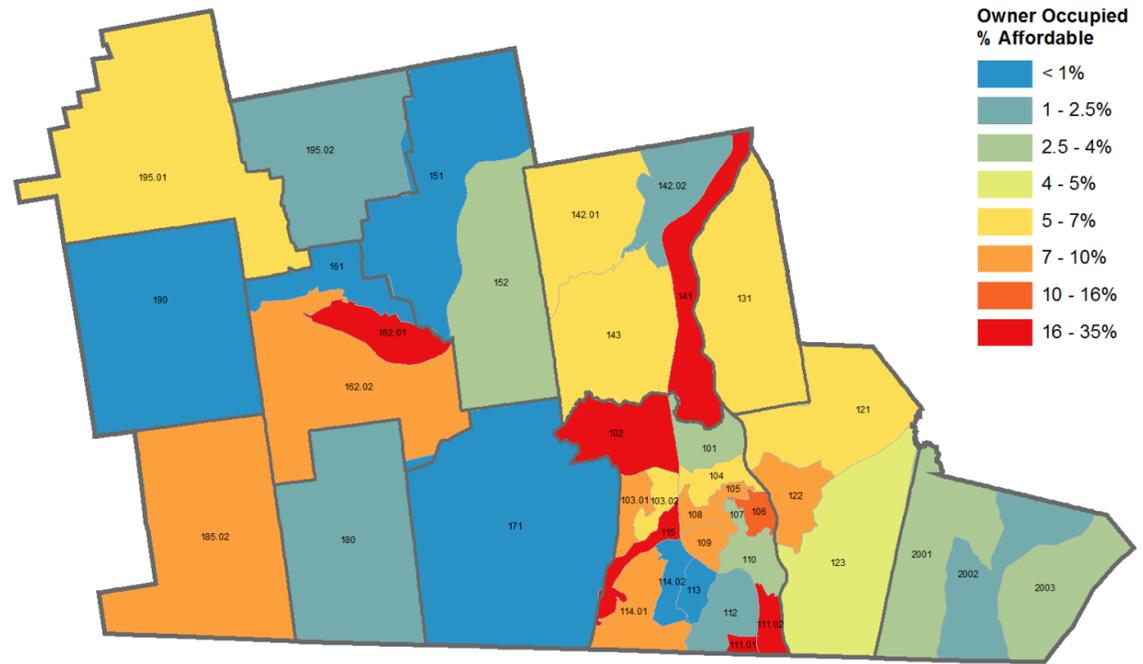
The median monthly rent for one-bedroom units in the NRPC region increased from \$571 in 1995 to \$985 in 2013, for two-bedroom units the median monthly rent increased from \$677 to \$1,169, and for three-bedroom units the median monthly rent increased from \$775 to \$1,405 for the same time period. Overall the median monthly cost for all rental units has increased an average annual rate of 3.3% from 1995 to 2013. This figure was slightly higher than the average rate of inflation in New England urban areas (Consumer Price Index increased 2.5%) for the same period and is a strong indication

that the rental housing market in the region is functioning well.

The region’s community members that filled out comment cards suggesting things that could be better in the region said that they would like to see more mixed-income housing options. This would eliminate assisted housing and workforce housing developments and create diversity of income levels in the region’s neighborhoods. Those who participated in the workshop said that they think restrictive zoning and land use regulations are burdensome and cause housing to be located too far from employment centers.

Data from the American Community Survey provides a snapshot of the rents being paid by households across the region. Rents vary considerably across the region and with the exception of Lyndeborough and Pelham were all higher than the statewide median. Amherst and Hollis have the highest rents at \$1,438 and \$1,325. Milford and Nashua, home to the largest share of the region’s rental supply had the fourth and fifth lowest rental costs. The Nashua region had a considerably higher percentage of persons paying over \$1,000 for their rental costs than the renters across New Hampshire. Most notable in the region are the share of renters

## Percent of Owned Housing Units Qualified as Affordable



Source: HUD, CPD Maps

paying over \$1,500 for rent. Across New Hampshire 12% of renters pay more than \$1,500 compared 18% of renters in the region, a large increase since a decade ago when only 1.7% of the regional population paid this amount.

Rental costs by the number of bedrooms vary significantly between communities, with one exception – the more bedrooms the greater

the share of all rental units that cost more than \$1,000. For rentals with no or only one bedroom, the rental cost is about evenly distributed with about half of the units going for less than \$750 in the region. This bears true for the majority of communities with a few exceptions such as Amherst, Mason, and Mont Vernon with the majority over \$1,000. Virtually all of 2 and 3 bedroom rentals in

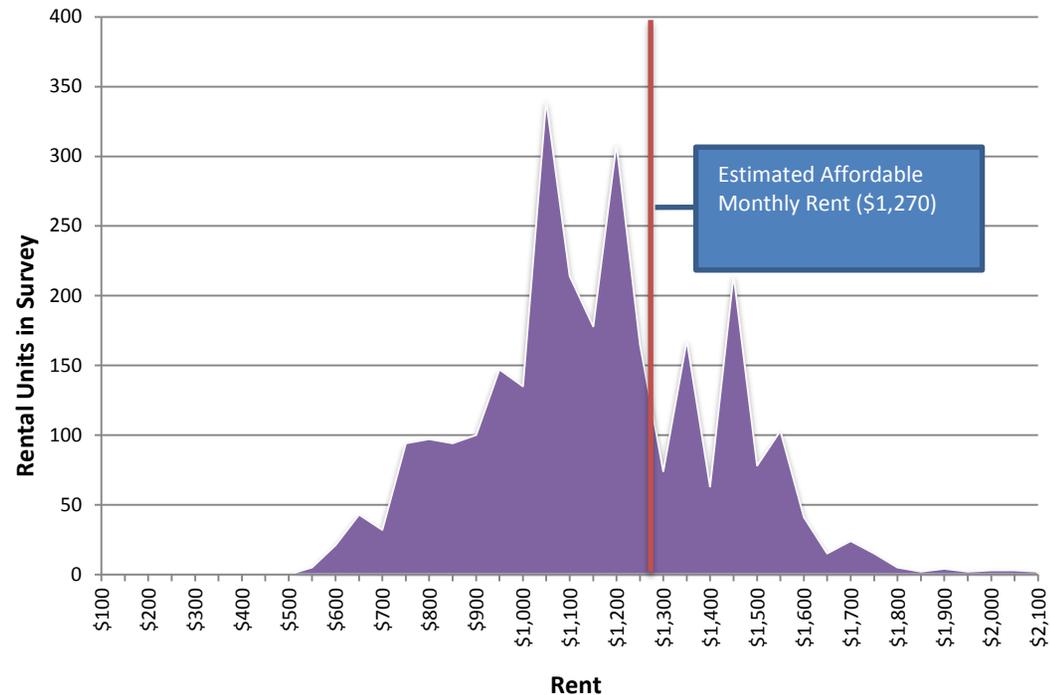
nearly all NRPC communities cost more than \$1,000. However, in Lyndeborough, Mason, and Pelham all have slightly more than half of their units available for less.

### Affordable Rental Housing Units

The estimated affordable monthly rent for the Nashua HUD Metropolitan Fair Market Area is \$1,270 for a family of three making 60% of the HUD median area income, which is \$50,650. Based on the NH Workforce Housing Statute’s definition of affordability for rental housing, approximately 70% of rental units in the region sampled in 2013 were affordable. Residents in the region found it hard to find affordable rental properties that met their needs.

The following map shows the distribution of all renter occupied units affordable to a family of four that makes 80% of the median area income. This assumes that each household only spends 30% or less of their income on housing. In some census tracts more than half of the available rental units are affordable. The map also shows that the areas of affordable rentals are clustered within certain neighborhoods and that there is a larger share of rental housing affordable to households earning 80% of the Mean

## Gross Rental Cost Frequency, 2013

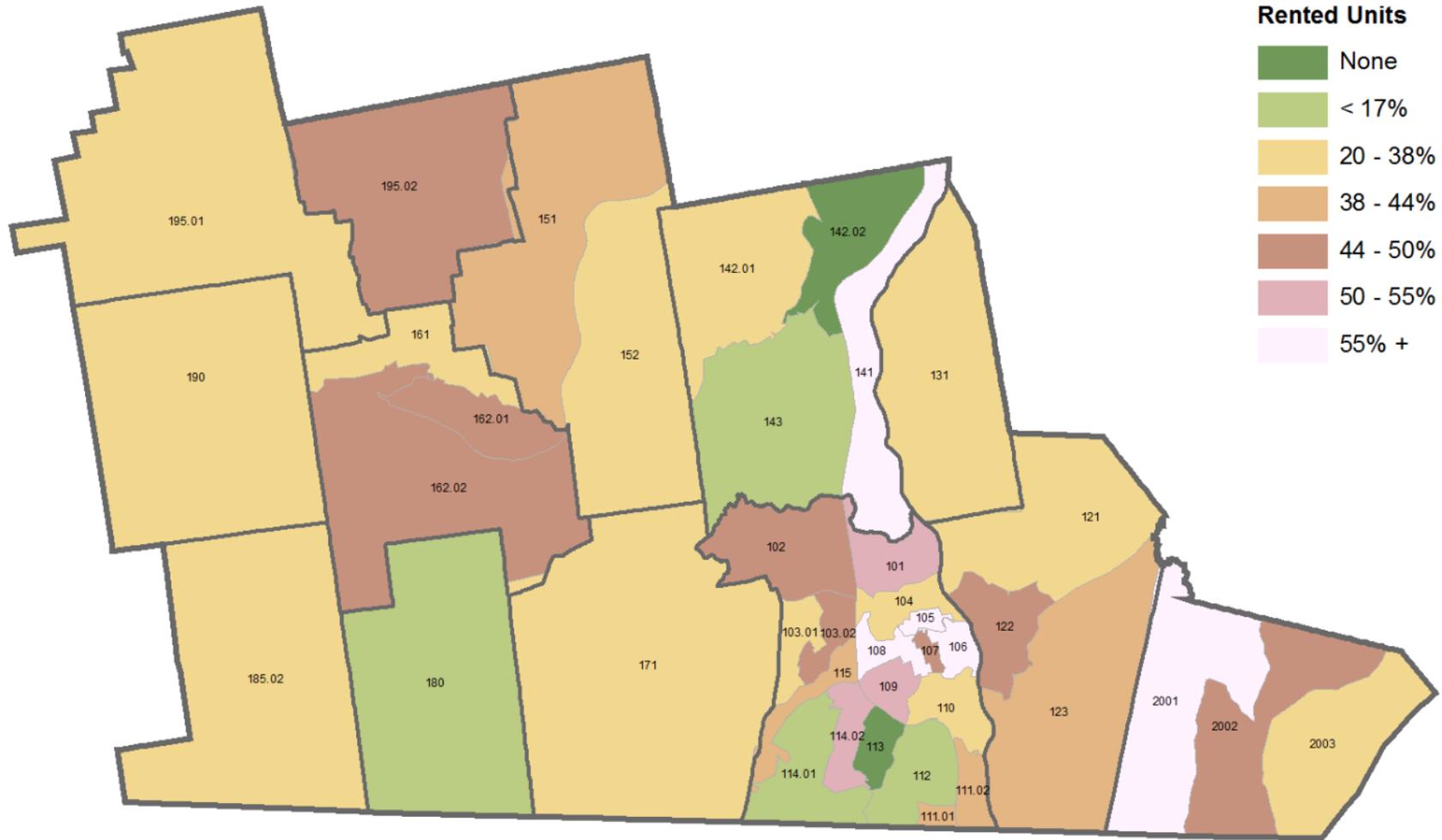


Source: NH Housing

Annual Income than owner occupied housing.

This data raises the planning question: Do the locations where there is a greater share of affordable options match where families want to live or need to live to meet their personal goals?

## Percent of Rental Housing Units Qualified as Affordable



Source: HUD, CPD Maps

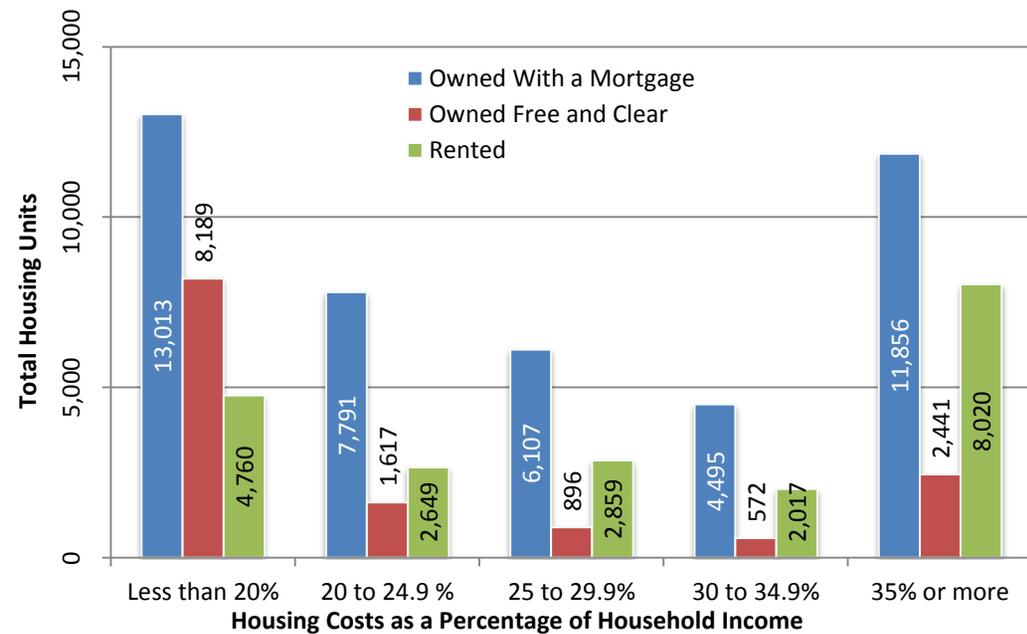
## Average Wages and Supportable Prices

The graph to the right illustrates cost of housing relative to household income based on number of housing units that are owned with a mortgage, owned free and clear, or rented. For example, approximately 13,000 households own their home, have a mortgage and pay less than 20% of their household income toward monthly mortgage and associated costs.

When compared to the NHHFA purchase price and gross rent trends, the graph above shows a different way of looking at how affordable our homes really are. When focusing on the bars on the right side of the table, they indicate that the region has a pretty expensive housing market. A large share (27%) of mortgaged properties, and an even higher share of rental units (39%), cost at least equal to or exceed the household income by 35%.

Residents said that finding a home to buy or rent is a difficult process in this Region. Rent is generally high, over 8,000 renters pay more than a third of their household income for housing and finding an affordable home in a safe neighborhood was said to be a challenge.

## Housing Costs Relative to Income



Source: US Census

## Conclusions

New housing stock construction peaked in 2003 and steadily plummeted each year afterward. The question remains, when will this level out, or reverse? What types of building will be permitted in the future? The region has one of the most diverse housing supplies in the state. Just over half (61 percent) of the region's housing stock is single-family, and there has been some

multi-family development across of the region. However, in terms of overall numbers, Nashua has 72 percent, or almost three-quarters, of the region's multi-family housing units, as well as 57 percent of all duplexes. Do our current and/or ideal zoning practices match our existing and future land use visions? Specifically, is the predominance of single-family housing in most of our Region match with the modest purchasing power of younger generations? Will older

persons continue to prefer larger single-family homes?

It is not new to us that between 2000 and 2007, the median purchase price of new and existing homes rose significantly. However, purchase prices have been dropping since 2007 in response to the sub-prime lending and foreclosure crisis and Great Recession. While, it looks like prices have bottomed out, more time is needed to see if it is a definitive trend. The estimated affordable purchase price for the Nashua HUD Metropolitan Fair Market Area is \$304,000 for a family of four making 100 percent of the HUD median area income, which is \$93,800 (slightly lower than 2012). In 2013, 73 percent of homes were affordable to households making the median income. The effect of the housing crash on market prices has meant that the majority of home purchase prices fell within the definition of affordability under NH's Workforce Housing Statutes during 2013. However, this is not a panacea for all households as 27 percent of mortgagees pay more than 35 percent of their income to housing costs.

On the rental side, while purchase prices for homes are low, the price to income ratio, job losses, and other factors limit purchase options, driving many households to rent.

While purchase prices have fallen, the rental market and the cost to rent has steadily climbed with even greater demand for 2-bedroom units. Across the region the estimated affordable monthly rent is \$1,270 for a family of three making 60% of the HUD median area income, which is \$50,650. Like purchase price trends this is affordable rental price is slightly lower than 2012. Approximately 70% of rental units in the region sampled in 2013 were affordable. However, there are 39% of renter households are paying more than 35% of their income to rental costs. While in theory there is a fairly large supply of affordable rents relative to incomes, those locations are not always available when needed. A large proportion of mortgaged properties, and an even higher proportion of rental units, cost at least equal to or exceed the household income by 35%.

# Settlement Patterns and Areas of Concern

## Communities of Interest

Groups such as seniors and the elderly, minorities, single parents, individuals without access to a car, persons in poverty those with limited English proficiency, and disabilities often have lower household or family incomes and may find it difficult to secure safe, decent, and affordable housing. The following looks at where there may be concentrations of such populations and their relative housing choice options.

### Seniors and Elderly Populations

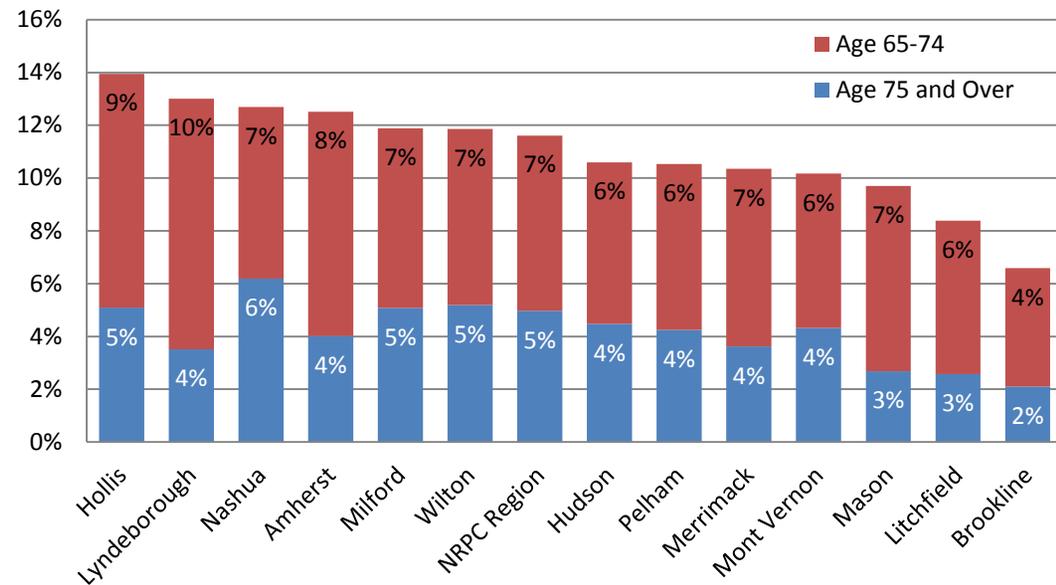
Seniors and the elderly often live on a limited income after retirement, limiting their housing affordability if they don't already own their home or choose to downsize. As of 2010, 5 percent of the region was 75 years and older. The distribution of median age per community differs from the distribution of the region's oldest population. Where Nashua appears to be the youngest community with a median age of 38.5 it has the greatest share of the region's oldest residents (6.2 percent). Further, within the City of Nashua there are several Census Tracts with what may be deemed a significant concentration (greater than one standard deviation beyond the regional share) of elderly persons with five Tracts at

approximately 8.5-9 percent and one Tract at 16.7% 75 plus. Hollis, with the oldest median age (46.3) is only slightly above average with 5.1 percent of its population age 75 or older. Brookline had the smallest share of those aged 75 plus with only 2.1 percent. While Litchfield is often cited as having a large share of age restricted housing units, they have the second smallest share of their population in this oldest cohort (2.6 percent).

(US Census, 2010)

Housing for the senior population has been a topic of conversation during various outreach events. There is a need for affordable senior housing that has public transportation options to get to healthcare services as well as downtown centers. There is a need for more adult communities according to outreach, and less assisted living.

## Seniors (65+) as a Percent of Total Population



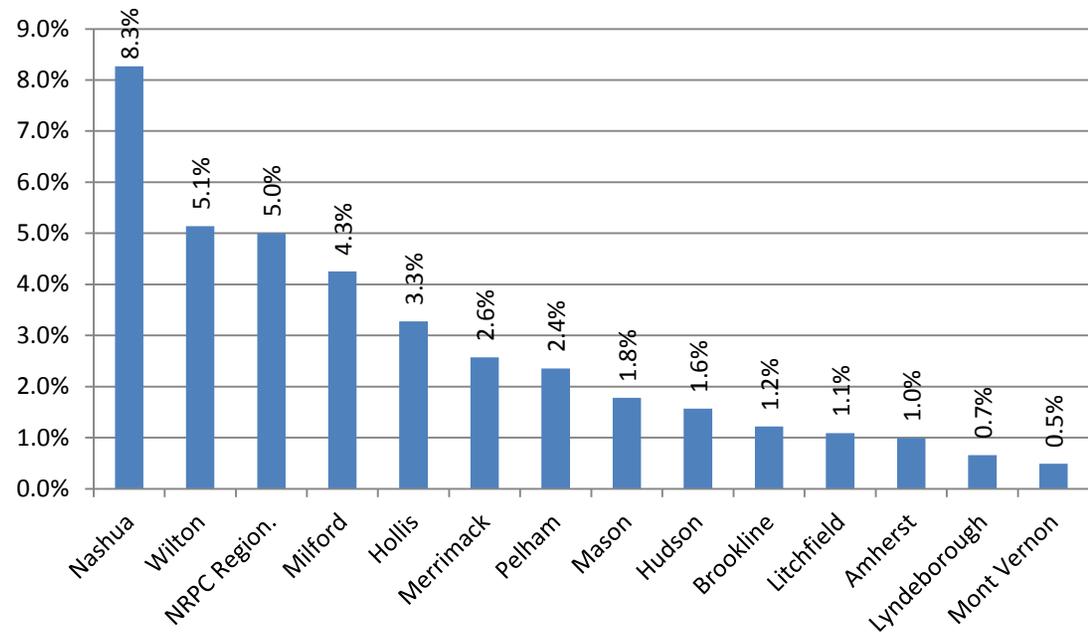
Source: US Census

## Single Parents

Where many households have two wage earners to contribute to rent or a mortgage payment, single parent households do not have that benefit. Across the region approximately nine percent of households are run by single parents. Three percent of households are headed by single men with children under age 18 and six percent single women with children. The thirteen communities are fairly homogeneous when it comes to single parent households, with no concentration, unless comparing individual Census Tracts. In which case, it is not surprising to find that those neighborhoods with the greatest number of single parent households are the same as those with the highest rental cost burdens, in particular there are three Census Tracts in the City where both the highest share of single parents and highest rental cost burdens coincide. Across the region, single parents are lowest within Hollis at just under five percent and highest Milford and Nashua at just over ten percent each.

When affordable housing came up in conversation during outreach, single parents said that they feel hit harder than most sometimes. This is especially true for those that are just above the poverty line and

## Percent of Households without Access to a Car



Source: American Community Survey, 2008-2012

receive no government assistance. These individuals said that as a single parent, finding housing that is affordable, safe, close to public transportation, amenities, and other services is extremely hard.

## Vehicle Availability

In a region where 83 percent of workers drive their own vehicle to work, households without access to a vehicle are limited in their choice of where to live with few

neighborhoods in the region having both jobs and transit in close proximity. The few communities with lower shares of their employees of driving alone to work (Mont Vernon and Wilton) there is a much larger number of persons who work from home, which in turn requires access to high speed internet. Given that the City of Nashua is the only community in the region with regular transit service, it is not unexpected that there is a concentration of households without access to a car in the City (8.3 percent of

households). Similarly, there are four tracts within the city with the highest concentrations of those without access to a car, with up to nearly 37 percent of households in one Census Tract.

### Limited English Proficiency

Those with limited English skills face additional challenges when searching for housing. However, in the Nashua region the numbers of individuals who do not speak English well or not at all were so few, less than two percent of the population, that statistical analysis is unreliable. That said, using the data available, we know that there are virtually no individuals with limited English proficiency in Brookline, Lyndeborough, Mason, and Wilton. In Nashua, approximately fewer than 3.5 percent of individuals have limited English skills. The remaining communities in the region have one percent or fewer of their residents with limited language skills.

We heard from refugee advocates as well as refugees recently relocated to the Region and they mentioned that finding housing and other resources is challenging. There are many things standing in the way such as language barriers and sometimes even discrepancies based on ethnicity. Some felt

that this demographic is often taken advantage of when finding housing, or possibly discriminated against due to accents and cultural or ethnic background.

### High Rental Cost Burden

Southern New Hampshire's rental costs are among some of the highest in the State, for the Nashua region this is exacerbated by the area's close proximity to Boston. For households of all income levels this creates a challenge when looking for rental housing. Nearly half of all renters in the region (47 percent) pay more than 30 percent of their income toward rent and utilities. Further, 23 percent of all renters pay half or more of their income toward rental costs. While the total sample size is small and thus results more volatile, renters in Litchfield and Mont Vernon had the greatest rental cost burdens, with 43 and 39 percent of households respectively paying 50 percent or more of their income to rental costs. There are three Census Tracts within Nashua, with statistically significant results, where there is a regional concentration of rental cost burden with 37 to 38 percent of households paying half or more of their income to rent.

### Persons with Disabilities

Nearly ten percent of non-institutionalized persons in the region have some form of disability. Living with a disability limits what housing may be suitable or available. Most common are ambulatory disabilities (43.4 percent of all disabilities) that limit an individual's ability to walk or climb stairs. Nearly 42 percent of disabled persons have difficulty living independently and 40.8 percent have cognitive difficulties. Thirty percent of the disabled have hearing difficulties. There is little to no concentration of individuals with disabilities within any of the region's municipalities. Nearly 12 percent of individuals have some form of disability in Nashua to a low of 4.9 percent of individuals in Mason. Within the City of Nashua however, there is a concentration of approximately 20 to 25 percent of all individuals living with disabilities in four Census Tracts.

We talked to residents who work with disabled adults in the Region. Their main concern was transportation, since many towns in the Region are rural and mostly residential neighborhoods it is sometimes hard to get them public transportation services in order to get to appointments and other services. Housing that is close to public

transit access points and is in a safe and walkable community is most sought after for this population.

## Refugees and Recent Immigrants

Between 1998 and 2013 the State of New Hampshire has been home to the relocation of over 7,000 refugees. The Nashua region has seen a total of 218 refugees since 2005. Years with the highest numbers of relocated persons were 2005 (51), 2012 (41), and 2013 (90). The only other municipality in the region where refugees have been placed is Milford, with a total of 8 refugees between 2000 and 2004. With the exception of 2009, every year since 2006 over 70% of refugees relocated to the state have found employment (all but one were over 80%). The economic vitality chapter delves farther into employment rates following the great recession, however it can be suspected the drop in refugee employment was a lingering side effect. Average hourly wages for full-time employed refugees across the State have risen almost every year since 2006 (almost a one dollar dip in 2010). In 2012 hourly wages reached \$9.63 meaning the average full-time refugee employee makes approximately \$20,000 per year before taxes. To qualify as affordable housing rent or mortgage costs should not exceed 30% of

monthly income (roughly \$1,600 per employed person), leaving residents the choice of housing at or below around \$500 per month. After speaking to refugees during outreach it has been noted that finding affordable housing is indeed an issue in or near Nashua. (NH DHHS, 2013)

## Veterans

The Department of Veterans Affairs which handles the entire State of New Hampshire is located just outside the Region in Manchester. This office provides veteran benefit services such as disability compensation, pensions, rehabilitation, specially adapted housing, and home loan guaranties to more than 130,000 veterans in the State of New Hampshire as well as New England, and New York State. Itinerant services provided outside the building are connected to the VA medical center in Manchester, VAMC clinic in Portsmouth, and the Portsmouth Naval Shipyard. Based on time served, disability, and other factors servicemen and women can be eligible for VA home loans which can be used for the following; buy a home or condominium unit in a VA-approved project, build a home, simultaneously purchase and improve a home, improve a home by installing energy-related features or making energy efficient

improvements, and buying a manufactured home or lot. When we heard from Veterans through outreach they mentioned that they would like to see more affordable home choices and better public transportation infrastructure. These concerns are similar to most other communities of interest analyzed in this report, which coincides with the fact that New Hampshire has an affordability issue afflicting those looking to find housing. (US Department of Veterans Affairs, 2014a, 2014b).

## Youth

We talked to youths in the Region and overall they were happy with their homes. A few have seen troubling displays of violence in their neighborhood but are positive about the resources available to them such as the PAL center in Nashua where they know they can be safe. Youth interviewed in the City of Nashua love amenities such as the public pool and skateboard parks. Some said that there have been times their family couldn't afford rent which scared them. Like most interest groups in the region, public transportation systems are vital for youth to get to and from school and other activities and many of them travel alone, so it is imperative that this system is safe and reliable. We have heard from outreach that

every so often a family in need will rent a room in one of the boarding houses in the region where children and youth are not legally allowed, which means that more affordable housing in safe neighborhoods is an inherent need in the greater Nashua area where this is most common.

Homelessness in the youth population has devastating side effects. Making sure there are resources available to all homeless people in the region but especially families with children should be a priority. According to a 1999 report published by the Institute for Children and Poverty, Center for Mental Health Services, and DHHS, it is shown that children are far more affected by homelessness. On average 47 percent of school-age children who are homeless experience anxiety and depression, 36 percent exhibit delinquent or aggressive behavior.

## Homeless Populations

Housing cost is a significant factor in the number of homeless people in any given area. In the Nashua region average rental costs are over \$1,000 per month for two bedrooms. This is a barely attainable rental cost for those with entry level jobs, college degrees, or any profession making less than

\$18 per hour. Refugees are facing similar problems and homelessness will continue to rise with rental cost. In 2003, the Continuum of Care, a collaborative group of service organizations in the Greater Nashua Region, conducted a one day count of the homeless in the Greater Nashua Area and the count was over 800 people. In the Continuum of Care report on ending homelessness, they state that New Hampshire was recently ranked the 7th worst nationally in wage-affordability index, making it hard for service level professionals to afford housing, and much harder for the homeless population. The state of New Hampshire Bureau of Homeless and Housing Services provides funding to 42 programs that offer shelter services for men, women and children, and victims of domestic abuse. Throughout the state more than 700 homeless persons are served nightly in emergency shelters, less than the total number of homeless people in Nashua alone. (NH DHHS, 2014)

## Minorities, Race and Segregation

The US Census defines minorities as individuals who, when completing the US Census Decennial Survey, check any race other than white or more than one race on the race question or check any of the yes boxes on the Hispanic question. Conversely, whites are those who check only the white box on the race question and check the no box on the Hispanic question. Technically speaking, in contrast with minorities, whites are defined as “white-alone non-Hispanic” and minorities are all other persons.

The Nashua Region is one of the most diverse in the State with 90 percent of the total population white and 87 percent not Hispanic, compared to a State-wide average of 94 and 92 percent respectively. Approximately 5 percent of the region’s population is Latino and nearly 4 percent Asian. While minorities represented 8 percent of the region’s population in 2000 and 13 percent in 2010, they accounted for 110 percent of the region’s growth during that same time period. Looking closer, most communities in the region could attribute anywhere from 1 percent (Mason) to 71 percent (Hudson) of their population gain to increases in minority populations. Nashua had an overall slight loss in population over

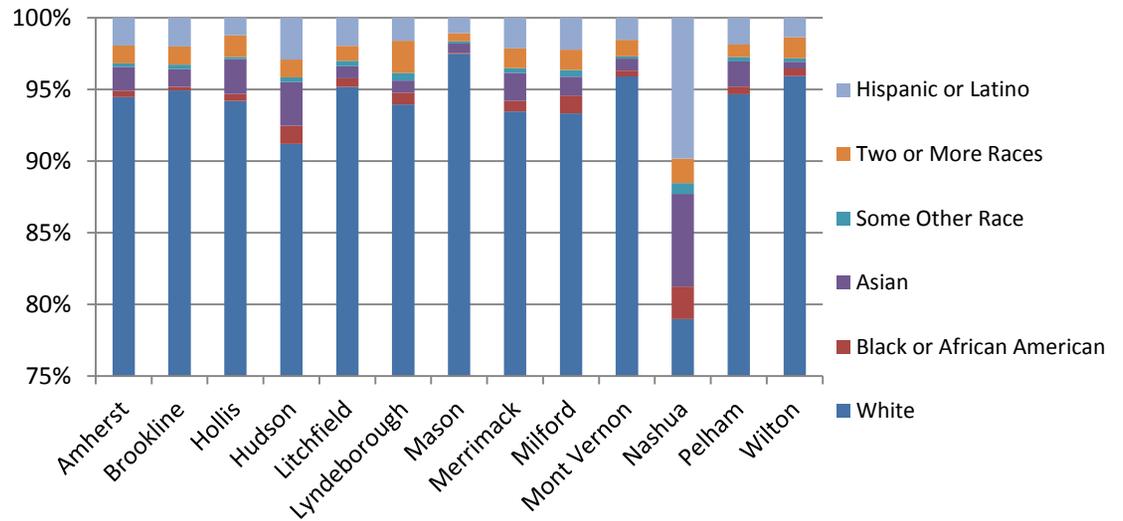
the decade and only maintained population due to its minority population gains (approximately 6,500 persons). Merrimack is the other community where without an increase in minorities, the Town would have lost population.

A local realtor said that she would like to see the Region celebrate its' diversity more. With many children in school coming from a non-white background, she believes this is a great opportunity to come together and make the community a great place to live.

### Population Distribution by Race

As with most communities of interest, the City of Nashua, the region's urban center, has the highest concentration of the region's minority populations. For most communities in the region, three (Mason, the most rural community) to nine (Hudson) percent of the population is comprised of minorities. Within Nashua, 21 percent of the overall population is comprised of minorities, with Census Tracts ranging from seven to 40 percent; over six percent of the population is Asian, and nearly ten percent Latino or Hispanic. Combined, the region's largest communities (Nashua, Merrimack and Hudson) represent 66 percent of the overall population and 85 percent of the region's minority population

## 2010 Population Distribution by Race and Ethnicity



Source: US Census

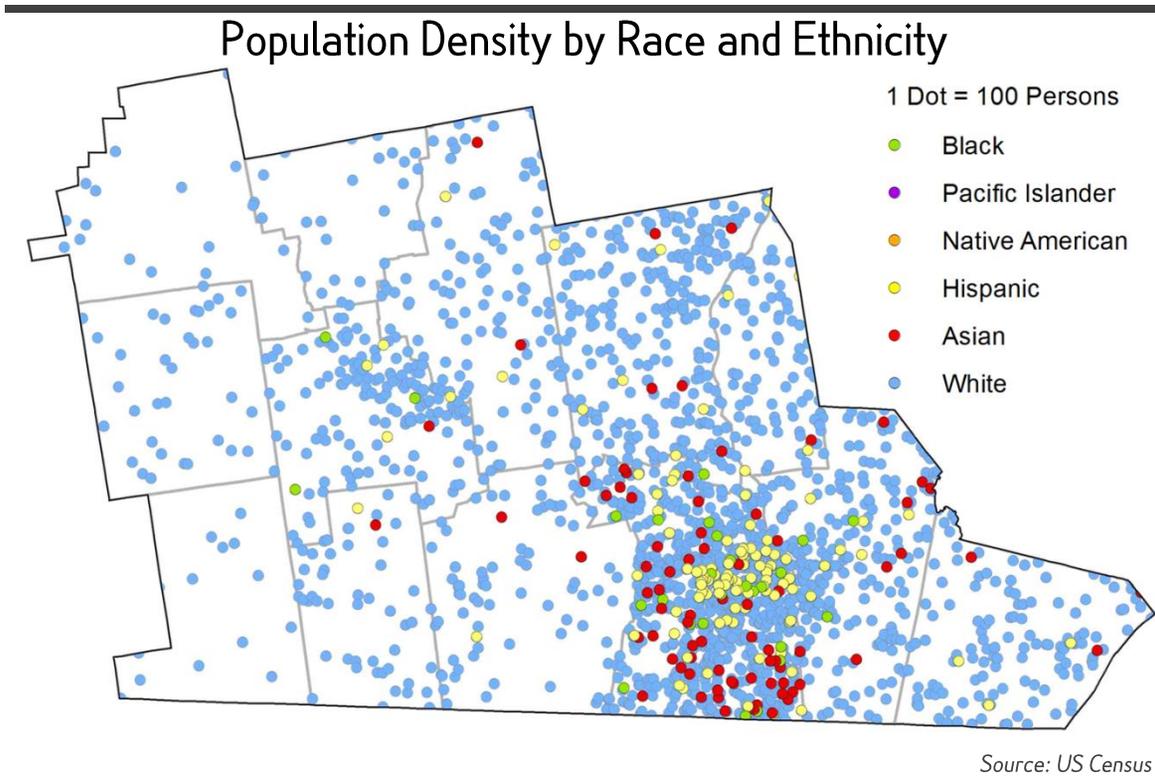
in 2010 compared to 68 percent and 87 percent respectively in 2000. This indicates a continued shift of population away from the region's more populous communities to more rural and suburban towns for all populations, regardless of race or ethnicity.

Shown below is a 2010 Census population dot density map. Each dot represents 100 persons in the corresponding census tract, and is shaded according to racial background. The map shows that our region is more densely settled in the east, concentrating in the City of Nashua and radiating outward along the region's largest corridors: Route

3/Everett Turnpike running northward to Merrimack, Route 101 westward through Milford, and Route 111 into Hudson. Similarly, the map depicts that the extent of racial heterogeneity is limited to the most populated locations and corridors.

As the data is analyzed, the questions arise: on a conceptual level, to what degree does racial background, or other factors such as income, affect where people live? Additionally, to what degree do our planning and zoning practices effect, even inadvertently, who lives where?

geography's (here municipal) share of total



Most communities in the region have a very small minority population and given the general income and population characteristics of the overall region and state, were predicted to have a small minority population. Based on comparison to the State of New Hampshire as a whole, assuming a constant household composition distribution across the state, most communities are predicted to have approximately 5.5 percent minority households. However, compared to Hillsborough County, home to the State's two largest cities and most diverse populations, that predicted share rises to approximately nine percent.

Again, the predicted race and ethnicity index demonstrates that the City of Nashua has the highest concentrations of the region's minorities. Compared to State, The City of Nashua far exceeded the predicted share of minority households, whereas compared to the County, only somewhat exceeded the expected concentration. Some of the most rural or communities furthest from the region's urban core had the lowest ratios of actual to predicted minority households (Wilton and Mont Vernon). Otherwise most communities were either only moderately or slightly below predicted. Hudson and Amherst, when compared to the State were

### Predicted Race and Ethnicity

Computing the ratio of actual to predicted racial and ethnic composition is a useful measure for smaller communities to assess concentrations of race and ethnicity. The predicted share is based upon the larger region's distribution of households, in this case the State of New Hampshire, by minorities and income. The smaller

households in each income bracket is multiplied by the larger area's minority share in that category. A ratio of 1 or 100% indicates the actual composition is equivalent to the predicted population. The minority share is considered to approximate the predicted share for ratios of 90-110 percent. Ratios less than 50 percent are considered to be extremely below predicted and 50-70 percent moderately below predicted.

slightly above predicted, but compared to the county, slightly below predicted.

Similarly the largest share of the lowest income households lives in the City of

communities, 117 and 158 households respectively) the result is somewhat

## Actual and Predicted Minority Household Ratios and Income Distribution

Municipality	Actual-Predicted Minority Household Ratios					Household Distribution by Income					
	Actual Share	State of NH Comparison		Hillsborough County Comparison		Percent of All Households by Income			Percent of Minority Households by Income		
		Predicted Share	Actual/Predicted	Predicted Share	Actual/Predicted	<\$50,000	\$50,000-\$100,000	>\$100,000	<\$50,000	\$50,000-\$100,000	>\$100,000
New Hampshire	5.8%					38%	33%	29%	46%	29%	25%
Hillsborough Cty	9.5%					35%	33%	32%	47%	27%	26%
Amherst	6.8%	5.4%	128%	8.6%	80%	17%	26%	57%	4%	32%	64%
Brookline	3.3%	5.4%	61%	8.7%	38%	20%	28%	52%	9%	13%	78%
Hollis	4.3%	5.4%	78%	8.7%	49%	21%	27%	52%	63%	0%	37%
Hudson	7.8%	5.6%	140%	9.1%	86%	29%	33%	38%	33%	25%	41%
Litchfield	5.0%	5.4%	93%	8.6%	58%	17%	26%	57%	38%	32%	30%
Lyndeborough	4.8%	5.6%	85%	9.2%	52%	30%	34%	36%	14%	45%	41%
Mason	5.5%	5.5%	101%	8.9%	62%	24%	34%	42%	36%	39%	25%
Merrimack	4.4%	5.5%	80%	8.8%	50%	22%	33%	45%	9%	31%	60%
Milford	2.6%	5.7%	46%	9.6%	27%	38%	32%	31%	56%	25%	19%
Mont Vernon	2.1%	5.3%	39%	8.4%	25%	14%	41%	45%	24%	53%	24%
Nashua	16.0%	5.8%	278%	9.7%	166%	39%	30%	30%	46%	26%	28%
Pelham	3.8%	5.4%	69%	8.7%	43%	21%	32%	47%	20%	17%	63%
Wilton	1.9%	5.7%	34%	9.6%	20%	38%	34%	28%	29%	0%	71%
<b>NRPC Region</b>	<b>9.9%</b>	<b>5.6%</b>	<b>176%</b>	<b>9.3%</b>	<b>106%</b>	<b>31%</b>	<b>31%</b>	<b>38%</b>	<b>41%</b>	<b>26%</b>	<b>33%</b>

Source:(U.S. Census Bureau, 2012)

When the data is reviewed at the income level, it becomes apparent that race alone is not a determinant of housing location. For example in communities such as Amherst and Brookline, income is a larger factor where the majority of all households, as well as minority households, earn over \$100,000.

Nashua where there is greatest access to public transportation and employment opportunities. A few communities such as Hollis and Milford have a larger share of minorities than all households earning less than \$50,000. However, given the small minority population in each of these

statistically volatile.

### Racial and Ethnic Segregation

Two different indices are utilized to characterize residential segregation. The dissimilarity index compares the geographic distribution of two population groups. A

## NRPC Region Race/Ethnic Segregation

	Share of Population		Dissimilarity Index		Isolation Index	
	2000	2010	2000	2010	2000	2010
Non-White	8%	13%	38	36	8	8
Black-African American	1%	1%	39	36	1	1
Hispanic	3%	5%	52	47	10	10
Asian	2%	4%	41	46	4	7

Source: (HUD Office of Policy Development & Research, 2012b)

higher value implies greater levels of residential segregation. Values below 40 indicate low levels of segregation, 40 to 54 imply moderate levels of segregation and values 55 and above are considered to be high. For relatively small minority populations the isolation index helps better

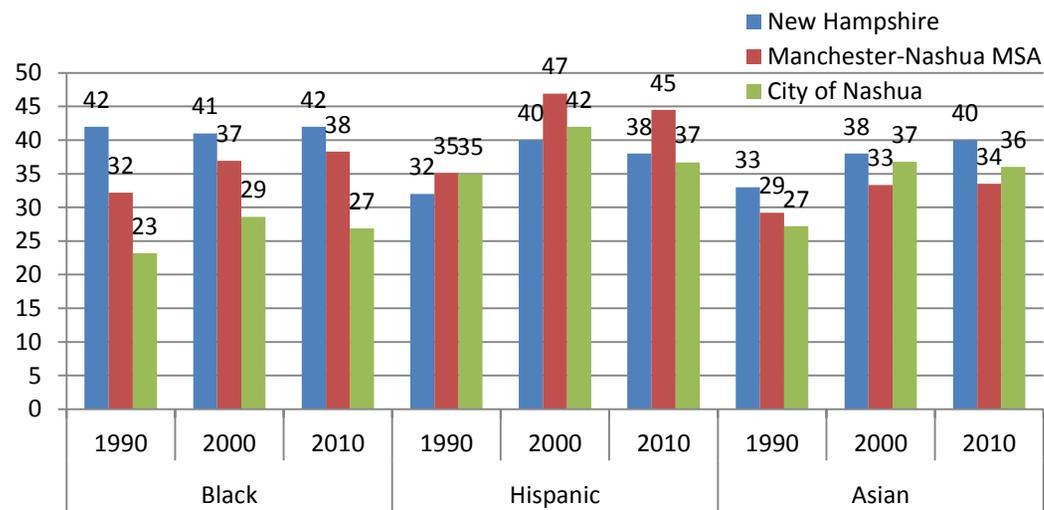
characterize residential segregation by comparing a population group's share of the overall population to the average neighborhood share for members for that group. Again, when interpreting the data the lower the value the lower the level of

segregation.

Overall, there are low levels of segregation among the region's non-white population. Looking closer however, there is moderate segregation among Latino's and Asians. For Latinos, as their population share has increased they have simultaneously become less segregated over the last decade. Asian's however, similarly grew as a total share of the population and saw a slight increase in measures of segregation.

Hispanics, who are 5% of the NRPC population, the levels of segregation are higher in Southern NH and across the State than in the City of Nashua. The level of segregation of whites from Asians, 4% of the regional population, is relatively equivalent to the national average of approximately 40 and has been climbing slightly each decade, most notably within the City of Nashua, however, despite increases levels remained low. The black population represents only one percent of the region's population and therefore given the small numbers should be used with caution. The Dissimilarity Index reveals that black-white segregation has remained low with little to no change over 20 years for the Manchester-Nashua MSA and the City. (Brown University, 2012; Social Science Data Analysis Network, 2011)

## Segregation from Whites, 1990-2010



Source: (Brown University, 2012) and (Social Science Data Analysis Network, 2011)

## Poverty

Poverty is not unique to our urban or rural communities and regardless of location limits available housing choices to only the most affordable homes. In the NRPC region, just over six percent of individuals live below the poverty level, with the highest levels in both the most and least populous communities, Mason (nearly 11 percent) and Nashua (9.3 percent). However given Mason’s small population size, the margin of error was greater than the estimate.

## Race, Ethnicity and Poverty

Panelists at the Embracing Integration Symposium in 2013 encountered difficulties in finding work in fields in which they are considered well qualified for in their country of origin. Since education credentials don’t transfer many have found it hard to find full time work with benefits because they are no longer qualified for their specialization.

The NRPC region is fortunate in that there are no racially or ethnically concentrated areas of poverty within the region. While

Asians are one of the two largest minorities, overall the poverty rate among Asians is lower than the population as a whole (3%). Hispanics and Latinos however, have a much higher rate of poverty, 23%. While the estimated 4.4% of families in the region that live below the poverty level is slightly lower than that of individuals, the share of families with children living below the poverty level is nearly 7%. While in Hollis virtually no families with children are living below poverty, again, in Mason and Nashua 16.4 and 11.1% are living are below the poverty line.

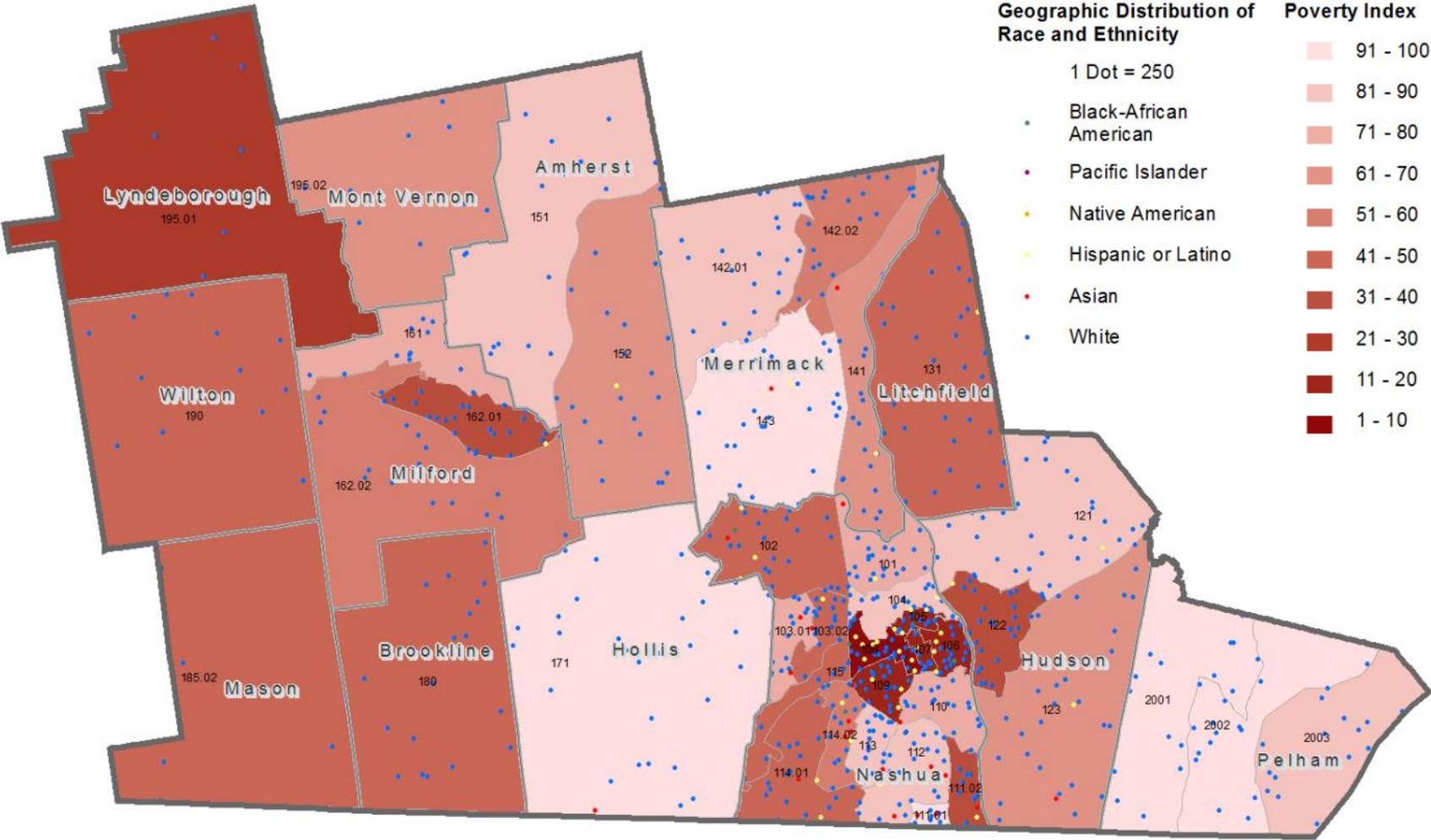
Similar to looking at the number or percent of persons living below the poverty line, the HUD Poverty Index illustrates the intensity of poverty in a given neighborhood or Census Tract as displayed in the following map. The index is computed using family poverty rates and the percentage of households receiving public assistance. Values closer to the maximum of 100 imply the lowest levels of poverty and those closest to the minimum of 0, the highest levels of poverty. When the number of adults in poverty, by race and ethnicity is overlaid onto the poverty index it is noticeable that those living in poverty generally live within community centers where access to jobs, services and transportation is greatest and is race or ethnicity blind.

## Individuals Below the Poverty Level by Race, Ethnicity, or Hispanic or Latino

	All Persons	Black or African American	Asian	Hispanic or Latino	Families with Related Children Under 18 years
Amherst	3.6%	-	0.0%	29.0%	3.9%
Brookline	2.9%	0.0%	0.0%	0.0%	4.6%
Hollis	1.2%	0.0%	0.0%	0.0%	0.0%
Hudson	3.9%	0.0%	3.3%	5.0%	3.9%
Litchfield	4.8%	0.0%	0.0%	0.0%	5.9%
Lyndeborough	4.9%	-	0.0%	0.0%	4.9%
Mason	10.9%	0.0%	0.0%	0.0%	16.4%
Merrimack	2.8%	29.6%	1.3%	0.2%	3.5%
Milford	5.9%	14.5%	12.4%	37.6%	6.9%
Mont Vernon	4.2%	0.0%	0.0%	0.0%	4.7%
Nashua	9.3%	21.7%	2.9%	28.1%	11.1%
Pelham	3.6%	13.9%	27.2%	9.1%	1.8%
Wilton	7.1%	-	0.0%	3.4%	8.2%
<b>NRPC Region</b>	<b>6.2%</b>	<b>18.4%</b>	<b>3.1%</b>	<b>22.6%</b>	<b>6.9%</b>

Source: American Community Survey, 2008-2012

# Poverty Index, Race and Ethnicity



Source: (HUD Office of Policy Development & Research, 2012a)

## Areas of Concern

To identify whether there were any areas of concern within the region, data was collected at the Census Tract level for six of the above discussed communities of interest plus minorities and poverty. The region-wide percent of total value for each indicator was computed along with the standard deviation for each indicator. The standard deviation was added to the regional mean or percent of total to set a concentration threshold and to identify outliers for each indicator. A Census Tract may be considered an area of concern where the observed values were statistically significant and exceeded concentration thresholds for four or more indicators.

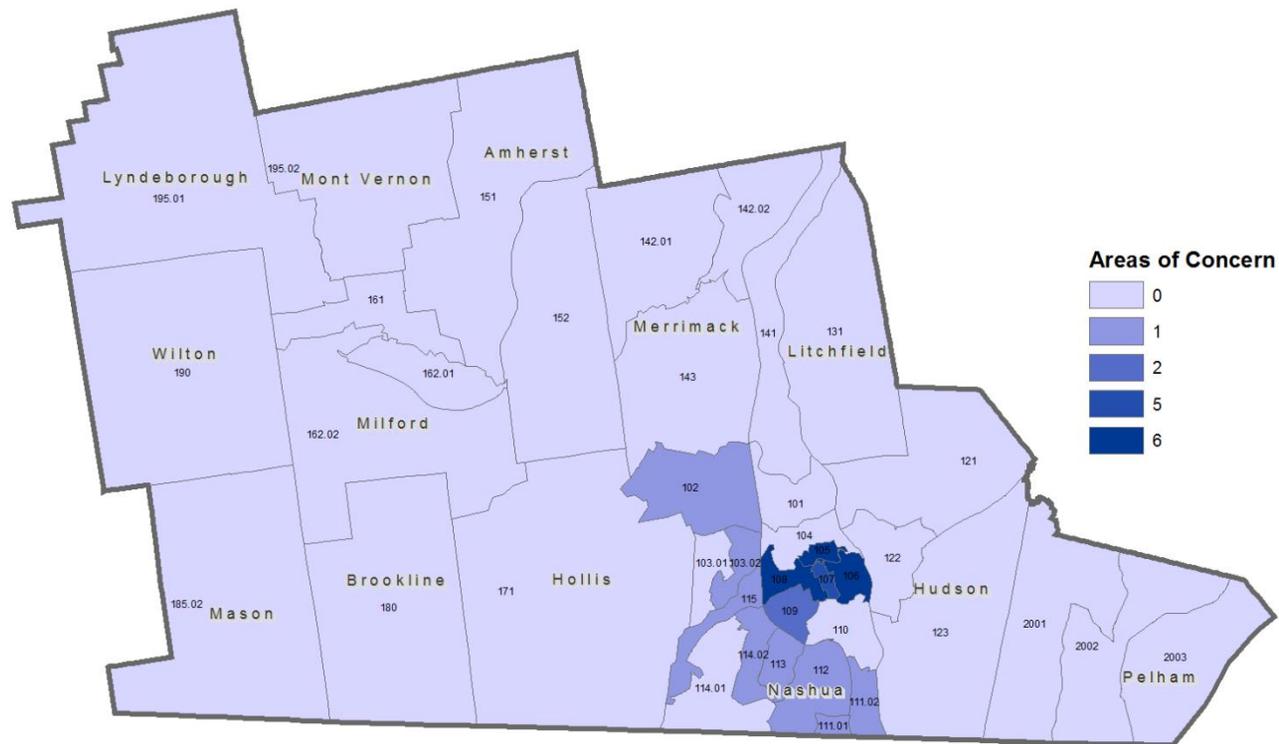
Within the NRPC region only 4 Census Tracts within the center of the City of Nashua had greater than four factors indicating they might be an area of concern. These four Tracts are home to the greatest share of the regions minorities, single parents, households without access to a

vehicle, persons living below the poverty level, highest rental burdens, individuals with limited English proficiency, and persons with disabilities. Nine percent of the region’s population lives within these four combined census tracts. These four Census Tracts are located within walking distance to regional social services such as Nashua Public Health and Community Services, which serves the

City and surrounding communities, and the Police Athletic League, often noted as one of the neighborhood’s greatest assets. Additionally, located within walking distance, or easy transit access are jobs, groceries, and other community resources.

(A detailed set of analysis tables can be found in Appendix A)

## Areas of Concern



Sources:(U.S. Census Bureau, 2010, 2012, NRPC Computation)

## Conclusions

People in the NRPC region live where there are affordable housing choices and access to necessary supportive services. Generally, it is more costly to live in the more remote communities away from the region's urban core. Real estate and home purchase price costs are compounded by the added cost of commuting, rendering some communities too expensive for the region's lowest income households.

It is not surprising to find concentrations of lower income or single parent households and disabled populations clustered closest to where services and a greater range of housing choices exist. As a result, within the center of Nashua, there are the region's largest shares of those most affected by housing affordability and availability include seniors and the elderly, single parents, those without access to a vehicle and limited English proficiency, households with existing high rental cost burdens, and individuals with disabilities. These neighborhoods within Nashua's Center are home to many valuable community resources including the Police Athletic League, health care and hospitals, transit, and Nashua Public Health and Community Services.

Across the region however, it should be noted that nearly 10 percent of the population has a disability and 9 percent of households are headed by single parents. No community or neighborhood is without household and individuals faced with challenges to meet their housing needs. The Towns of Milford and Amherst have both taken great strides to meet local housing needs. NeighborWorks Southern NH recently built Hidden Pond Apartments near the Amherst Village and Milford conducted a recent audit of its regulations to identify ways to implement the goals of the master plan.

The Nashua Region is more densely settled in the east, especially along the Route 3 and F.E. Everett Turnpike corridor. The extent of racial heterogeneity is limited to the most populated regions, where Nashua, Merrimack and Hudson are home to 66 percent of the region's population and 85 percent of minorities. The region is one of the most diverse in the state with 87% white non-Hispanic or thirteen percent of the population minorities. The City of Nashua has the greatest minority population as a percent of the total population (21%) with neighborhoods ranging from 7 to 40 percent minorities. Across the region the minority population increased since 2000, when they constituted 8 percent of the population.

Poverty equally affects rural and urban communities in the region. Mason, one of the smallest communities in the region has about 11 percent of the population living below poverty and Nashua the largest, 9 percent. Across the region approximately 6 percent of all individuals live below the poverty line. However, poverty levels are higher among African Americans (18%) and Latinos (23%).

During the 2000's the minority population represented 110% of the region's growth, indicated there were more minorities that moved to the region than white populations where more people moved out of the region. Generally there are lower levels of segregation in the region compared to the State as a whole and a larger concentration of minorities in the City than predicted. On a conceptual level, to what degree does racial background, or other factors such as income, affect where people live? To what degree do our planning and zoning practices limit, even inadvertently, who lives where?

# Access to Opportunity

## Overview

The previous section identified areas of concern or stressors within communities. Areas of Opportunity are by definition the opposite of the previously identified Areas of Concern. The following analysis of Access to Opportunity identifies where there is greater access to growth as well as disparities for the region’s residents. The Department of Housing and Urban Development has prepared a set of indices that provide a means to compare local geographies to evaluate where greater opportunities exist for residents. These indices are provided as both GIS and tabular data and include poverty, school proficiency, labor market engagement, job access, and health hazards exposure. HUD has prepared a transit index

for larger geographies; however, that data is not available for the NRPC Region. An analysis of access to transit services is substituted instead.

While HUD provides this data framework and methodology as a means to help identify areas of opportunities and challenges, local decisions makers will ultimately determine the appropriate actions to take. These dimensions are not designed to capture all the variables important to the well-being of the Nashua Region. The purpose of the index and following analysis is to better identify disparities across particular groups and geographies. Definitions and methodologies for each index dimension are presented in the following detailed analyses.

Each of the HUD indices are computed at the

block group or census tract level. The following tables present the weighted average of each opportunity dimension (rows) for the NRPC Region. Higher percentile values always reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty).

The disparities columns represent the difference between minority and white populations in the region. Positive values imply that whites are in a differentially higher ranking neighborhood on average than the particular group for the given dimension. Negative values imply the reverse that the given racial/ethnic group is in a differentially higher ranking neighborhood relative to

### Access to Neighborhood Opportunity – Households in the NRPC Region

Opportunity Dimensions:	All Persons						Disparities			
	All Persons	in Poverty	White	Black/ African American	Hispanic or Latino	Asian	Native American	Black - White	Hispanic - White	Asian - White
Poverty Index	61	45	62	52	39	65	48	11	23	-2
School Proficiency Index	57	45	58	49	38	64	50	9	20	-6
Labor Market Engagement Index	59	45	60	51	40	67	49	9	20	-7
Job Access Index	51	58	50	57	57	56	53	-7	-6	-6
Health Hazards Exposure Index	87	86	87	84	83	84	86	4	5	3
<b>Counts - Population</b>	<b>205,765</b>	<b>3,281</b>	<b>179,951</b>	<b>2,900</b>	<b>11,054</b>	<b>7,834</b>	<b>353</b>			

Source: (HUD Office of Policy Development & Research, 2012b)

## Access to Neighborhood Opportunity – Children in the NRPC Region

Opportunity Dimensions:	All Children						Disparities		
	All Children	in Poverty	White	Black/ African American	Hispanic or Latino	Asian	Black - White	Hispanic - White	Asian - White
Poverty Index	61	38	63	49	36	65	14	27	-2
School Proficiency Index	58	41	59	48	35	64	12	24	-4
Labor Market Engagement Index	59	41	61	50	38	67	11	23	-6
Job Access Index	50	58	49	58	57	54	-9	-8	-5
Health Hazards Exposure Index	87	85	88	84	82	84	4	6	4
<b>Counts - Population</b>	<b>49,470</b>	<b>2,966</b>	<b>41,621</b>	<b>939</b>	<b>3,196</b>	<b>2,317</b>			

Source: (HUD Office of Policy Development & Research, 2012b)

whites along the given dimension. Data points where the population groups were smaller than 250 people (in census 2010) or 1,000 people for ACS-sourced data have been excluded as the population is too small for reliable analysis.

Residents in the NRPC have slightly better access to opportunity than their peers in households across the State. For example, Health Hazards scored an 87 in the region compared to 84 for the State; both rating very high. The poverty index in the region, at 61, rates as high (good), compared to 55 for the state (moderate). School Proficiency and Labor Market Engagement also rated slightly above the state averages of 52 and 51; moderate values for the State and Region. Generally, Asian populations in the region have the greatest access to opportunity,

followed closely by the region's white population. While disparities exist between the region's white and black populations, caution should be exercised in interpreting the results given the small Black-African American population in the region. The Hispanic or Latino population in the region, comparatively has the least access to opportunity of any one population group, including all those living in poverty that have only slightly higher access to opportunities. The one exception is job access that is greater for all persons in poverty, Hispanics and Latinos than that for white populations. While there was little to no distinction between all households and family households in the region, low income, Black, African American, Hispanic and Latino children appear have less access to proficient

schools than white or Asian children in the region. Minority populations below the poverty line were too small for data analysis.

### Analysis of Opportunity Areas

The following key groups the index values into quintiles for purposes of describing their ranking from low to very high. To create a composite picture, NRPC averaged the four opportunity dimensions where there was tabular data available at the census tract level. In some instances the data was provided at a block group level that was aggregated using the weighted averaged of all block groups based on the population. The index average allows for comparison of the region's Census Tract's, similar to the previous Areas of Concern analysis.

## Index Key

Index	Description
0-20	Very Low (worst)
21-40	Low
41-60	Moderate
61-80	High
81-100	Very High (best)

Risk of adverse health hazard exposure is very low across the region. Even at the Census Tract or neighborhood level, all have a high or very high index rating. Greater variation in the poverty, school proficiency and labor market engagement indices is seen at the Tract level. Looking specifically at these three indices, the four area of concern Census Tracts in the City of Nashua also have the lowest levels of access to opportunity in the region. The coinciding low levels of opportunity and areas of concern indicate those living in these neighborhoods may be faced with the greatest challenges in finding safe and affordable housing and competing in the labor market. Neighborhoods with the highest levels of access to opportunity are found in Nashua (2), Merrimack, Hollis and Amherst; all of which have a “very high” average index rating.

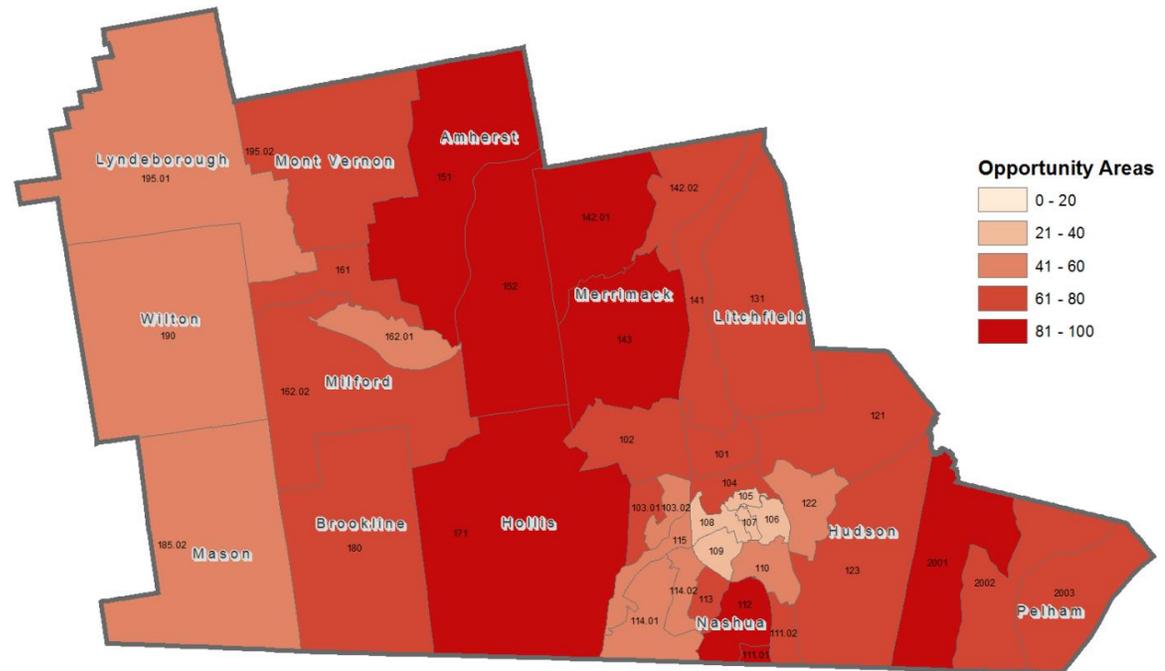
The following map depicts the weighted averages of four different opportunity

indices: poverty, school proficiency, labor market engagement, and health hazards exposure. While the map represents the average of these indices, it fails to demonstrate how each tract may provide greater level of opportunity. For example, where the Center of Nashua is depicted as having the lowest levels of access to opportunity in the map below, it has the greatest access to transit in the region, lowest combined housing and transportation

costs, and has a relatively high level of access to jobs.

The higher the index value the better or greater the access to opportunity or better the neighborhood conditions. For each index category the bottom and top five neighborhoods have been highlighted. While, the bottom five tend to be clustered in a few Census Tracts, the top five are scattered across the region.

## Access to Neighborhood Opportunity



Source: (HUD Office of Policy Development & Research, 2012a)

Census Tract level details for all four index variables as well as the weighted index average depicted in the map above are available in Appendix A..

The following further depicts each of the above indices and analysis of access to employment, education, transportation and healthy environments and the spatial relationship to persons in the region, by minority, living in poverty. In the NRPC region, as noted in the previous analyses of poverty and areas of concern, housing choices and access to opportunity appear to be more influenced by income than race or ethnicity, however, Blacks and Latinos are more likely to live in poverty than Whites or Asians. Additionally, Blacks or Latinos are more likely to rent than own in comparison to Whites and Asians, and thus limited to locations with an ample rental stock.

## Employment Opportunities

The map of affordable housing proximate to employment centers found in the Existing Conditions and Trends Assessment indicates that on an aggregate level, the region is seeing that existing assisted housing locations are spatially coincident with areas of employment. This prompts questions for consideration, including 1) are employment

opportunities adequate matches for the skills and backgrounds of those in assisted housing, and 2) is there a need for more or less of this type of housing in the future?

## 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 of the population with a bachelor's degree or higher.

Amherst, Hollis, Merrimack, and neighborhoods in Pelham and Nashua have some of highest levels of labor market engagement given high levels of employment and education. However, there are neighborhoods in Nashua with very low levels of labor market engagement that are also home to many of the region's lowest income residents. Persons living below the poverty line, as well as Hispanic and Latino persons have moderate, but lower levels of

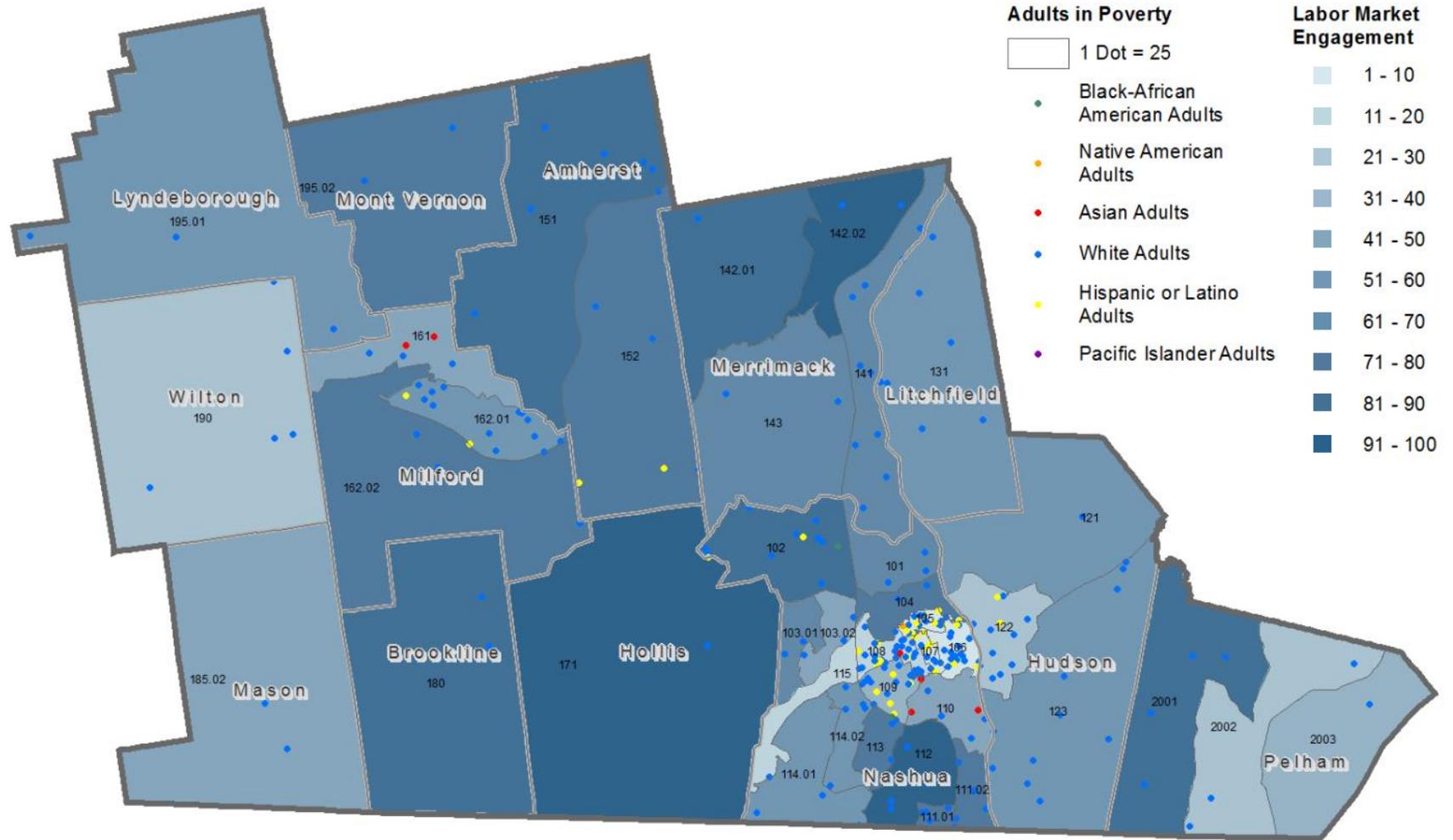
labor market engagement than white or Asian persons in the region.

## Job Accessibility 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.

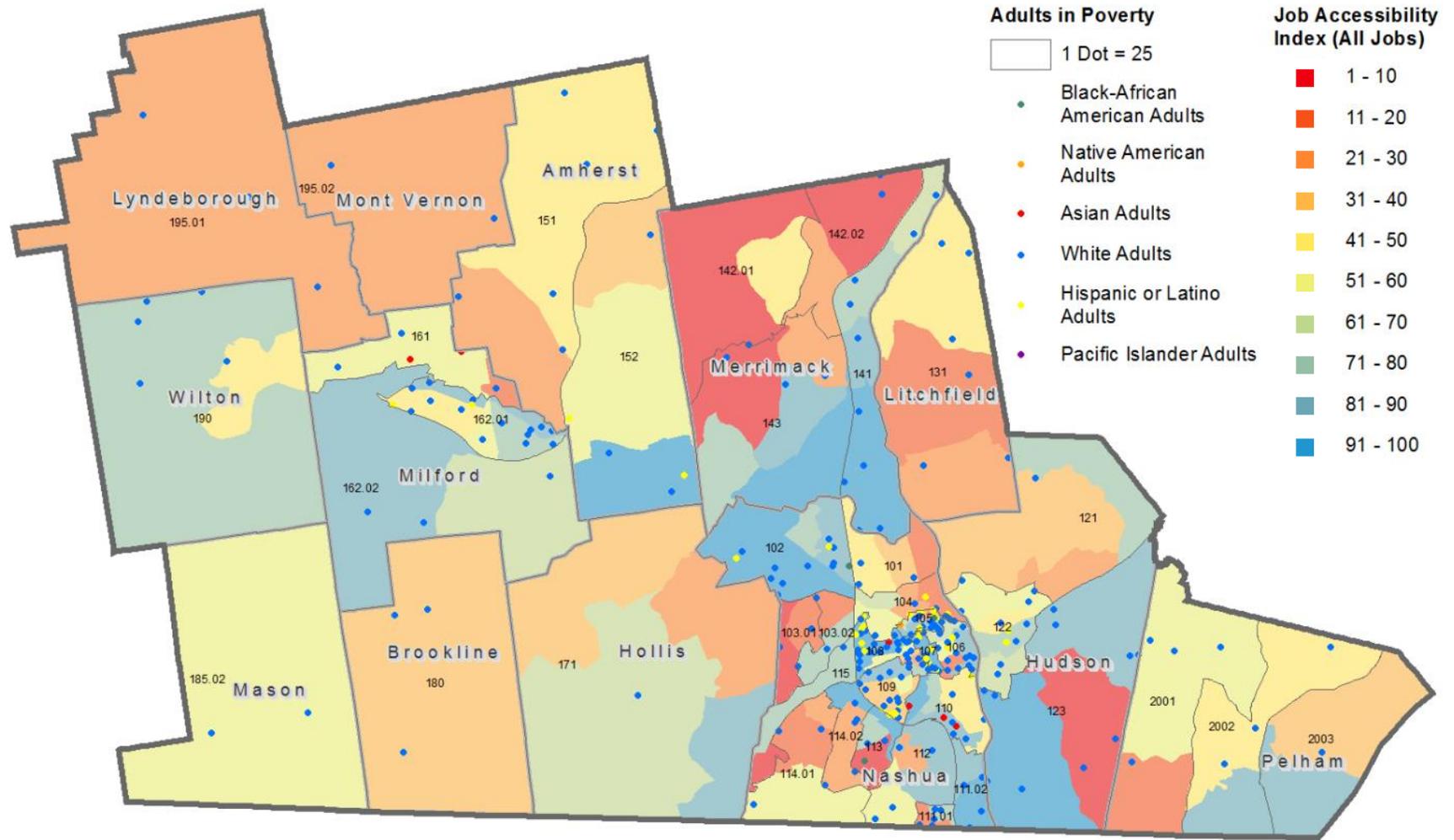
Considering the region as a whole there are equally moderate levels of job accessibility for all populations, regardless of race, ethnicity or income. Variation in job accessibility instead occurs by neighborhood dependent on distance to employment centers. The regions more remote or rural communities have lower levels of job accessibility compared to those in community centers or along major regional corridors.

# Labor Market Engagement and Adults in Poverty by Race and Ethnicity



Source: (HUD Office of Policy Development & Research, 2012a)

# Job Accessibility and Adults in Poverty by Race and Ethnicity



Source: (HUD Office of Policy Development & Research, 2013)

## Education

The Nashua Region enjoys access to a public school system that performs well relative to surrounding areas. Most municipalities operate their own elementary schools, while cooperative or regional schools serve high school students. A regional assessment of New England Common Assessment Program (NECAP) tests for the year 2011 indicates that grade 11 students are more likely to test as proficient in math and reading than their peers outside the region.

### Free and Reduced Lunch

As part of its GIS resources, HUD mapped the percent of students by block group that are eligible for free or reduced lunch based upon the schools in the block group or the first closest school to the neighborhood. Across the region most neighborhoods have fewer than 20% of students that qualify for free or reduced lunch. Wilton and Milford are only slightly higher at 21 and 22%. Given that qualification is directly tied to income, it is not surprising that the highest levels are found in Nashua's center.

### Neighborhood School Proficiency Index

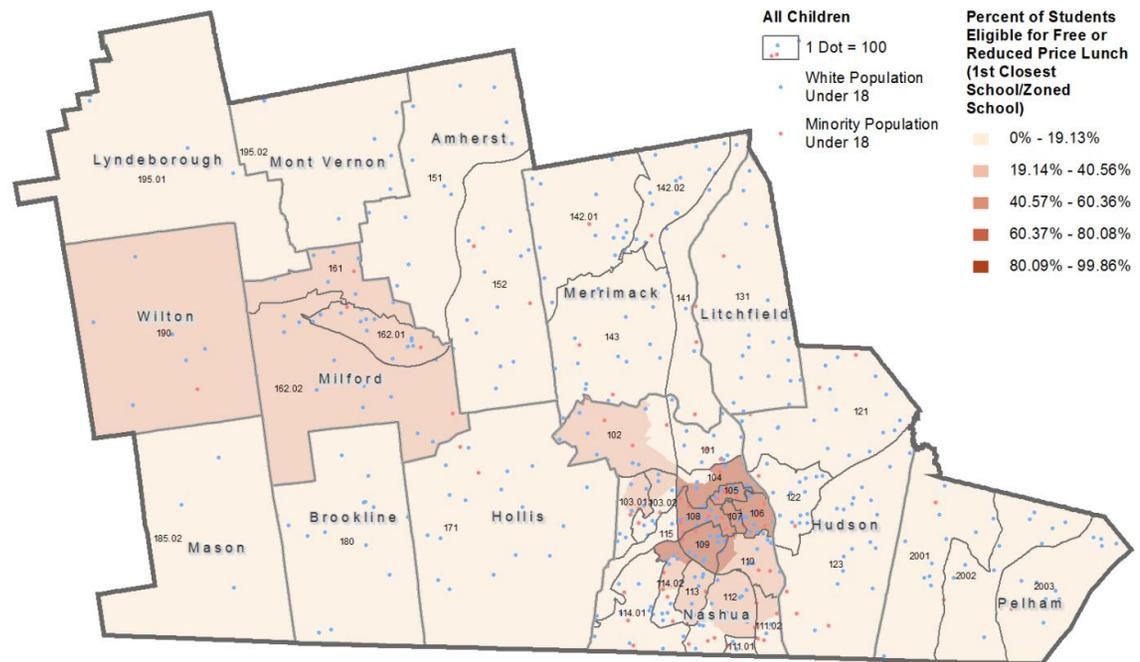
The neighborhood school proficiency index uses school-level data on the performance of

students on state exams to describe which neighborhoods have high-performing elementary schools and which have lower performing schools. Elementary schools are linked with block-groups based on a geographic mapping of attendance area zones or within district proximity matches of up to the four-closest schools within a mile.

School proficiency ranges across the region from very low in neighborhoods at the center

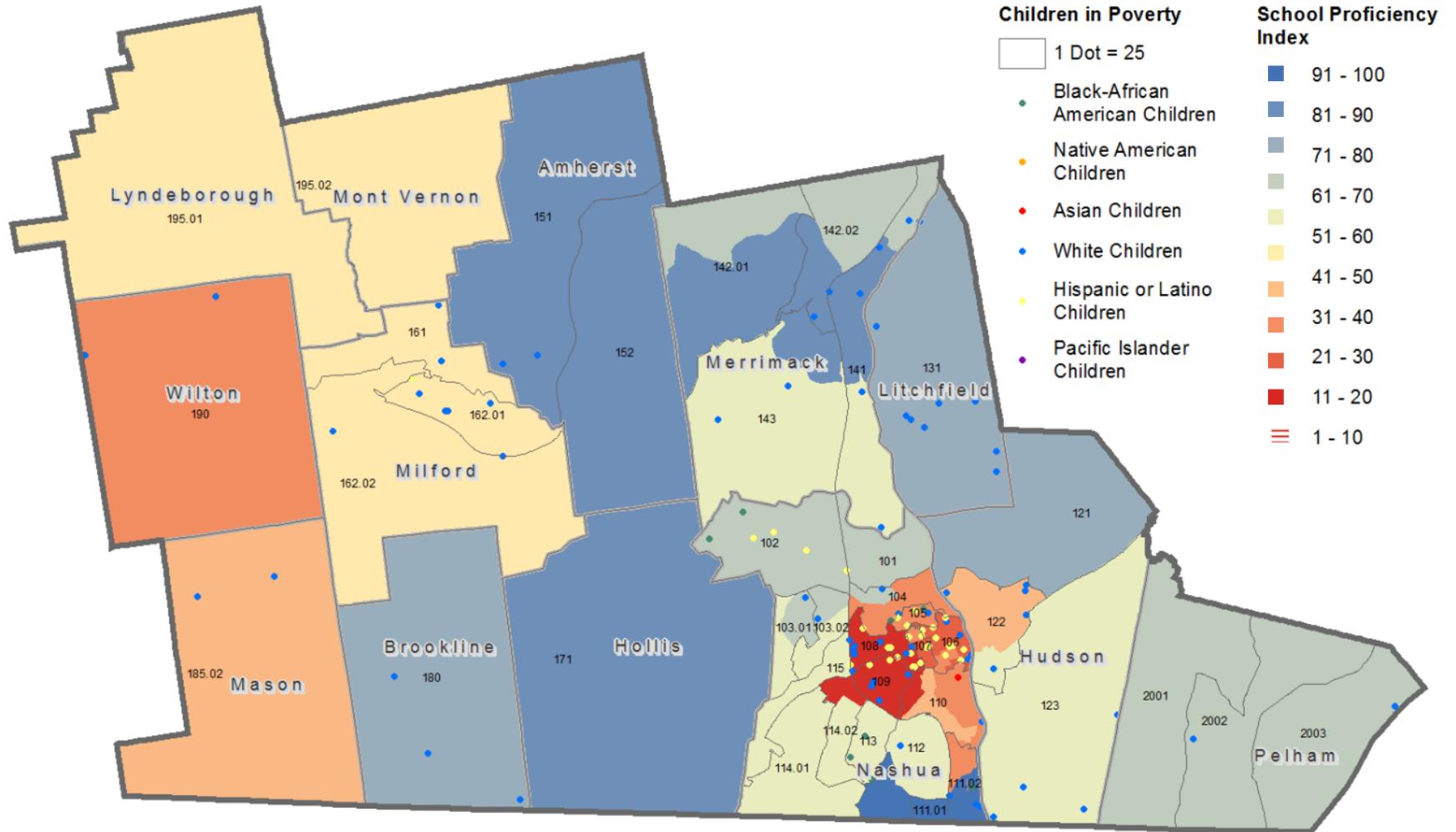
of Nashua to very high in Hollis, Brookline and Amherst, and other Nashua and Merrimack neighborhood. Lower income children tend to live in neighborhoods and communities with lower performing schools, however this is not universal. Hispanic and Latino students have the lowest access to high performing schools compared to all other students in the region.

## Free and Reduced Lunch and Children in Poverty



Source: (HUD Office of Policy Development & Research, 2013)

# School Proficiency and Children in Poverty by Race and Ethnicity



## Transportation Choices

According to data culled from the American Community Survey, Nashua boasts the seventh highest share of residents who utilize public transit for commuting trips in New Hampshire, and the second highest share among cities with a population above 10,000. The region offers a couple of inter-city transit services including Boston Express, a public-private bus service linking Nashua to Boston and Manchester Transit Authority operates its Nashua Express service between downtown Manchester and the Nashua Mall (FEE Turnpike Exit 6). This service allows a connection to the Nashua Transit System Routes 8 and 9 which run to the NTS Transit Center where passengers have full access to the Nashua Transit System route network. As a share of commuting trips, residents of the region who walk or bike represent a relatively small share of the region, comprising only 2 percent of the population. Additionally, the region contains a handful of very walkable areas, proving a strong foundation for the expansion of pedestrian- and bicycle-friendly infrastructure and development. Across the whole of the region, 28 percent of residents and 27 percent of jobs are located within a half mile

of downtowns or town centers with generally well connected sidewalk networks.

## Transit Access

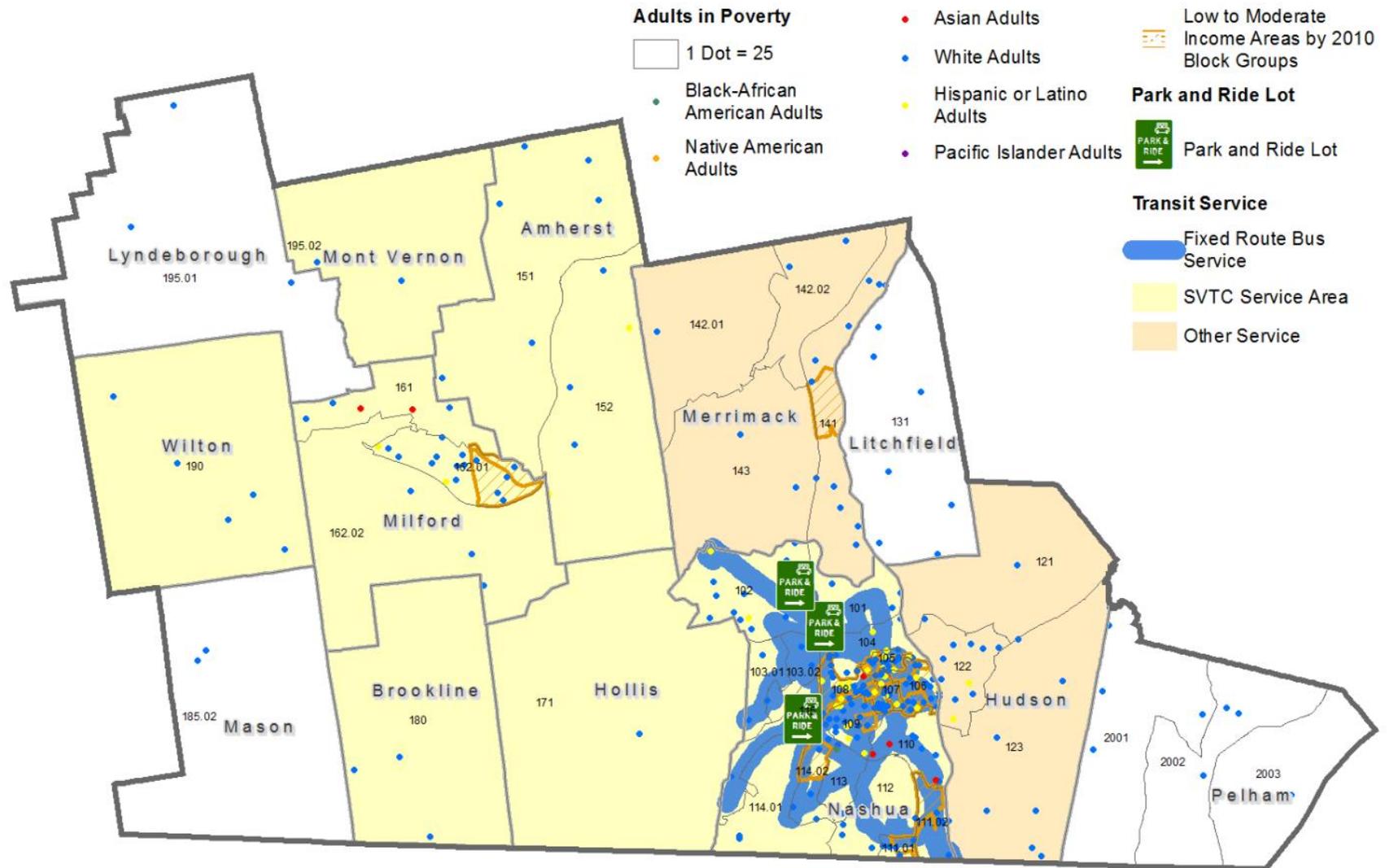
While HUD has prepared a transit accessibility index for some parts of the nation, this data is not available for the NRPC region. Instead, NRPC looked at the location of adults in poverty and those areas designated as low to moderate income areas in the region and their proximity to transit choices in the region. A low to moderate income area is determined by HUD using special tabulations of Census data to determine areas where at least 51% of households have incomes at or below 80% of the area median income (AMI).

Nine out of the thirteen communities in the region have some access to transit services. Fixed route transit services provided by the Nashua Transit Authority, while limited to the City of Nashua, serves the greatest share of the region's low income population and low to moderate income areas. Additionally, there are three park and ride locations within the City to enable a central point for carpooling in the region. The Souhegan Valley Transportation Collaborative operates Souhegan Valley Rides, an on demand transit service offering affordable, wheelchair-

accessible transportation for non-emergency healthcare appointments and other essential activities in seven of the region's communities. Additional on-demand transit service is available in Merrimack and Hudson.

Within Nashua, parts of the central city enjoy significant transit use. For example, 9.4 percent of residents who live along the city's downtown Main Street corridor (Census tract 107) reported taking transit to work. That is the highest rate of transit ridership of any census tract in the state. Additionally, 5.5 percent of residents in the city's 'Tree Streets' neighborhood (Census tract 108) reported taking transit for commuting trips, the 4<sup>th</sup> highest rate of transit use in the state. Higher transit ridership appears to be somewhat correlated to personal income in the region. Both census tracts have a poverty rate of approximately 30 percent, one of the highest rates in the region. See the analysis of existing conditions found in the transportation chapter for additional details and statistics on transit access and ridership by neighborhood.

# Transit Access and Adults in Poverty by Race and Ethnicity



Source: NRPC, (HUD Office of Policy Development & Research, 2012a)

## Housing and Transportation Costs

The U.S Department of Housing and Urban Development and Department of Transportation partnered to develop the Housing and Transportation Affordability Index. Given currently available data, they estimated housing and transportation costs at the Census block-group level. The Index covers 942 Core Based Statistical Areas (similar to metropolitan areas), accounting for 94% of the U.S. population. To calculate the housing and transportation costs for a given location, the model employs demographic data and features of the built environment known to influence these costs: income, average household size, average commuters per household, population density, walkability, transit access, and employment access. Using these inputs and statistical regression – a widely used statistical technique that assesses the relationship between one or more inputs and an output – the index generated a series of mathematical models for the relationship between all of these data points and housing and transportation costs. By plugging data into these models, we can estimate components of housing and transportation costs at the Census block-group level that can then be used to calculate the Index. Further the model was used to produce

estimates for different household types. The typical household is based upon the county’s average household size and median income. Low income households are estimated using a 3-person household earning 50-percent of the HUD Area Median Family Income.

Much as expected, the region’s more rural communities, located further away from regional employment centers and transit systems have greater household transportation costs, a greater number of cars per home, travel a greater number of vehicle miles each year and take fewer transit trips. Conversely, costs are lower in the city of Nashua where there is a greater reliance on transit and less need to travel a greater number of miles. Comparatively while the average household in the RNPC region spends just over 17% of their income on transportation costs, low income

households contribute 26 percent of their income to transportation costs alone. While the typical household in the region contributes just under 50 percent of their income to their combined housing and transportation costs, low income households spend about 70 percent on their combined costs, leaving 30 percent of their income for food and other necessities.

Detailed tables of housing and transportation costs by municipality can be found in Appendix A.

### Housing and Transportation Costs as a Percent of Income in the NRPC Region

	All Households	Low Income Households
Housing & Transportation Costs - All	48.5%	70.6%
Housing & Transportation Costs - Owners	52.1%	76.0%
Housing & Transportation Costs - Renters	37.8%	57.2%
Transportation Costs	17.5%	26.0%
Vehicles per HH	2.0	1.8
Annual Household VMT	23,188	21,298

Source: (USHUD, USDOT, 2014)

## Healthy Environments

### Food Access

In the Food Access Research Atlas, low access to healthy food is defined as being far from a supermarket, supercenter, or large grocery store. A census tract is considered to have low access if a significant number or share of individuals in the tract is far from a supermarket. A tract is designated as low access if the aggregate number of people in the census tract with low access is at least 500 or the percentage of people in the census tract with low access is at least 33 percent. Low income tracts are defined at those with either a poverty rate of 20 percent or more, or a median family income less than 80 percent of the statewide median family income; or a tract in a metropolitan area with a median family income less than 80 percent of the surrounding metropolitan area median family income. For the final measure using vehicle availability, urban tracts are designated as having low vehicle access if at least 100 households are located more than ½ mile from the nearest supermarket and have no vehicle access.

Given the urban and rural distance thresholds used by the data source to determine whether a given neighborhood

has low access to grocery store it appears that the region's rural communities have greater access than do the more populous communities. While residents in the region frequently cite the need for additional grocery stores, it is not accurate to say the urban areas have less access than rural areas. All areas in the region have a grocery store within 10 miles, however, many urban census tracts, including all low to moderate income areas, do not have a store within 1 mile. The greatest concern is within downtown Nashua where the region's lowest income households, particularly those without access to a car, do not have access to a store within a half-mile or walking distance. Limited access to grocery stores can make it difficult for households to eat healthy.

### Environmental Air Quality Index

HUD constructed an environmental air quality 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 toxins indexed to the census tract level.

Generally, air quality is best in the western half of the region and lowest in the eastern

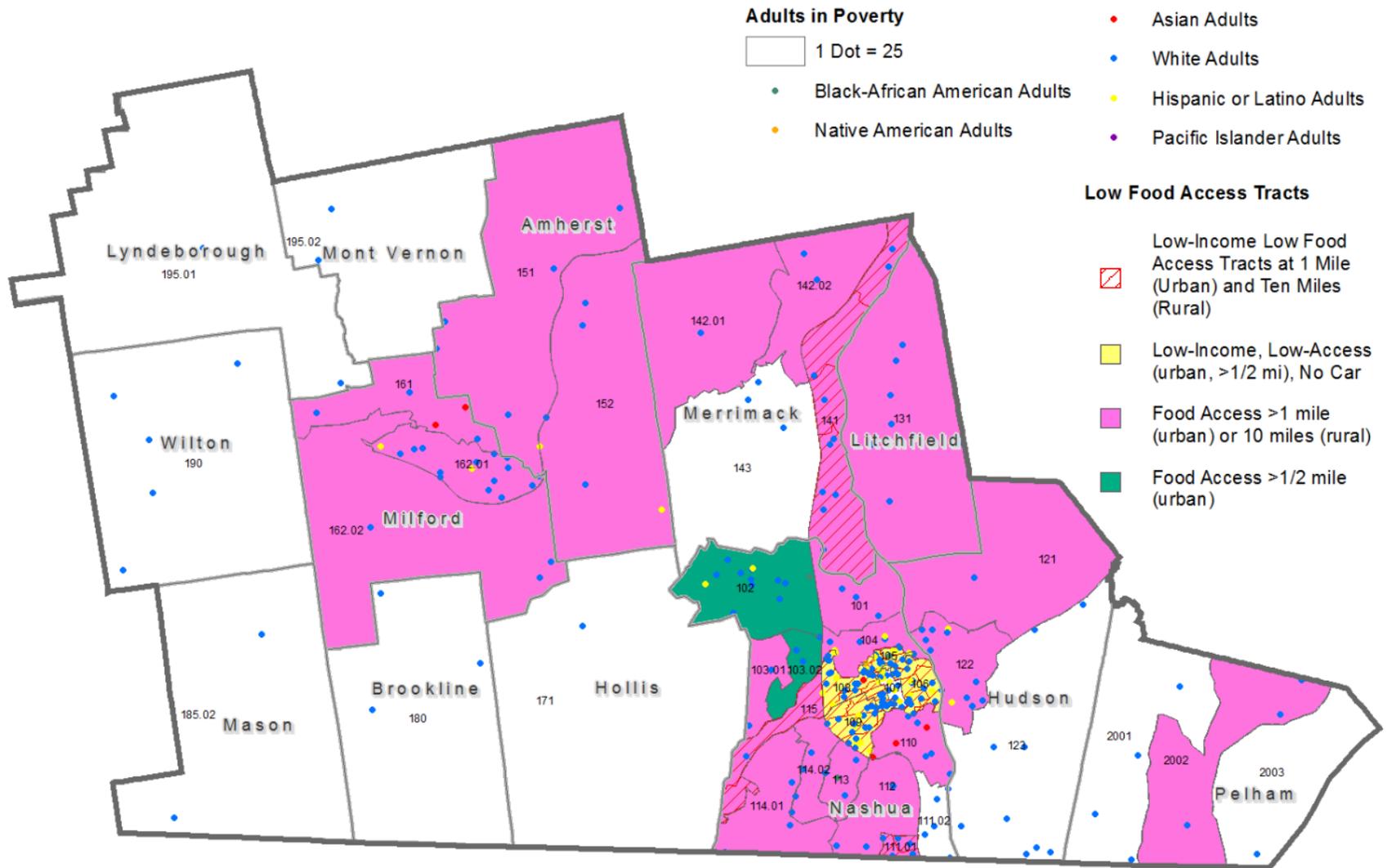
half where index ratings range from a low of 9 to 44, all rating very low to moderate. Air quality is the lowest along Main Street in Nashua (an index score of 9) where residents frequently note that traffic is worst in the region. By comparison, the less populated western half of the region has index ratings of 51 (downtown Milford) to 80 (Wilton).

### Health Hazard Exposure Index

HUD constructed a health hazards exposure index to summarize potential exposure to harmful toxins at a neighborhood level. Potential health hazards exposure is modeled in a given block-group as a function of the volume of toxic industrial releases from the EPA's Toxic Release Inventory, the EPA toxicity assessment of the release chemicals, and the distance to the toxic release facility.

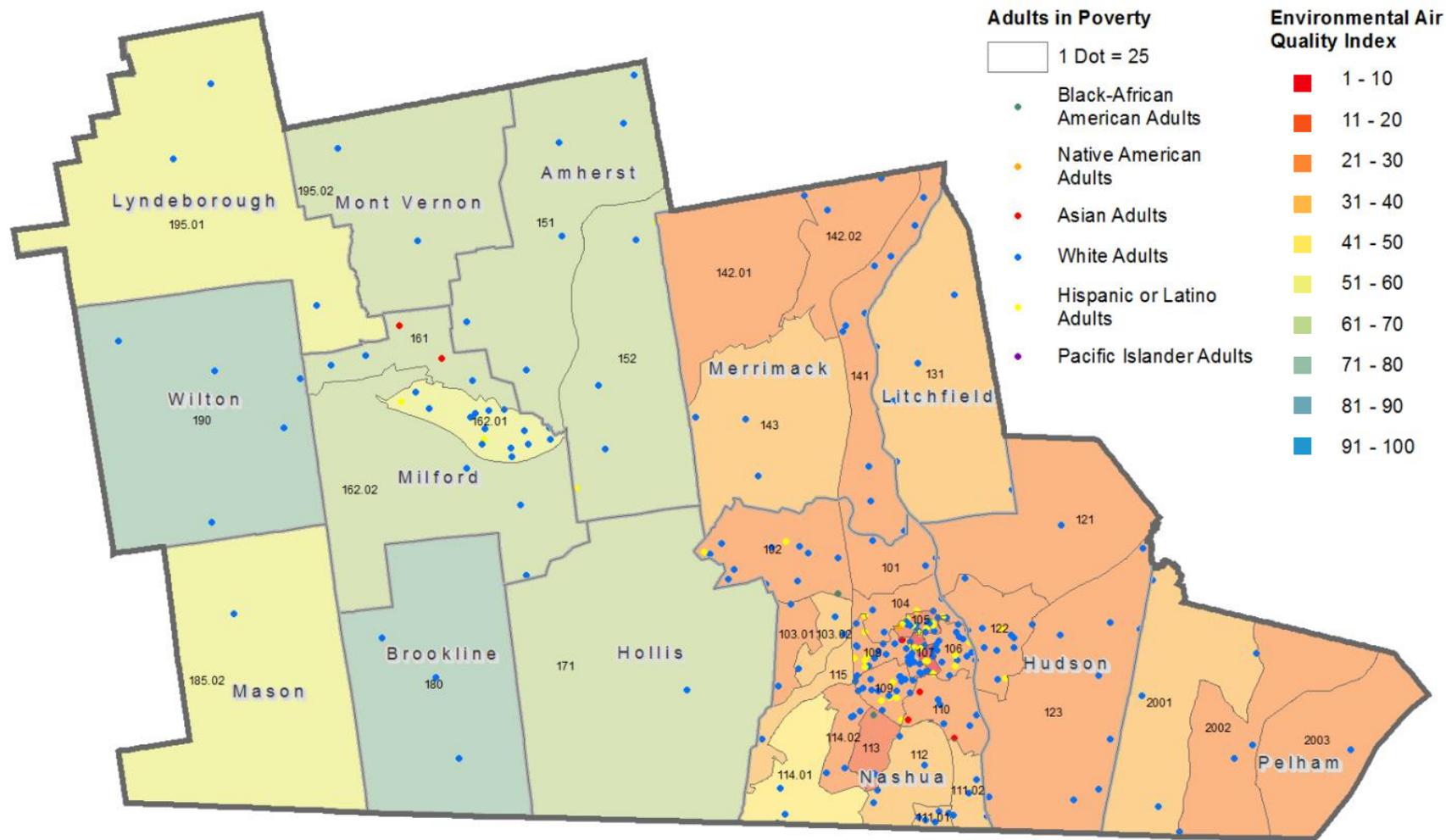
Health Hazard Exposure risks are relatively low across the region. Bearing in mind that a higher index score indicates more favorable conditions, all neighborhoods within the region have an index rating of between 70 (high) to 95 (very high). The region's lower index scores are centered on the convergence of several major transportation corridors in Nashua and improve radiating away from the region's population center.

# Access to Healthy Foods and Adults in Poverty by Race and Ethnicity



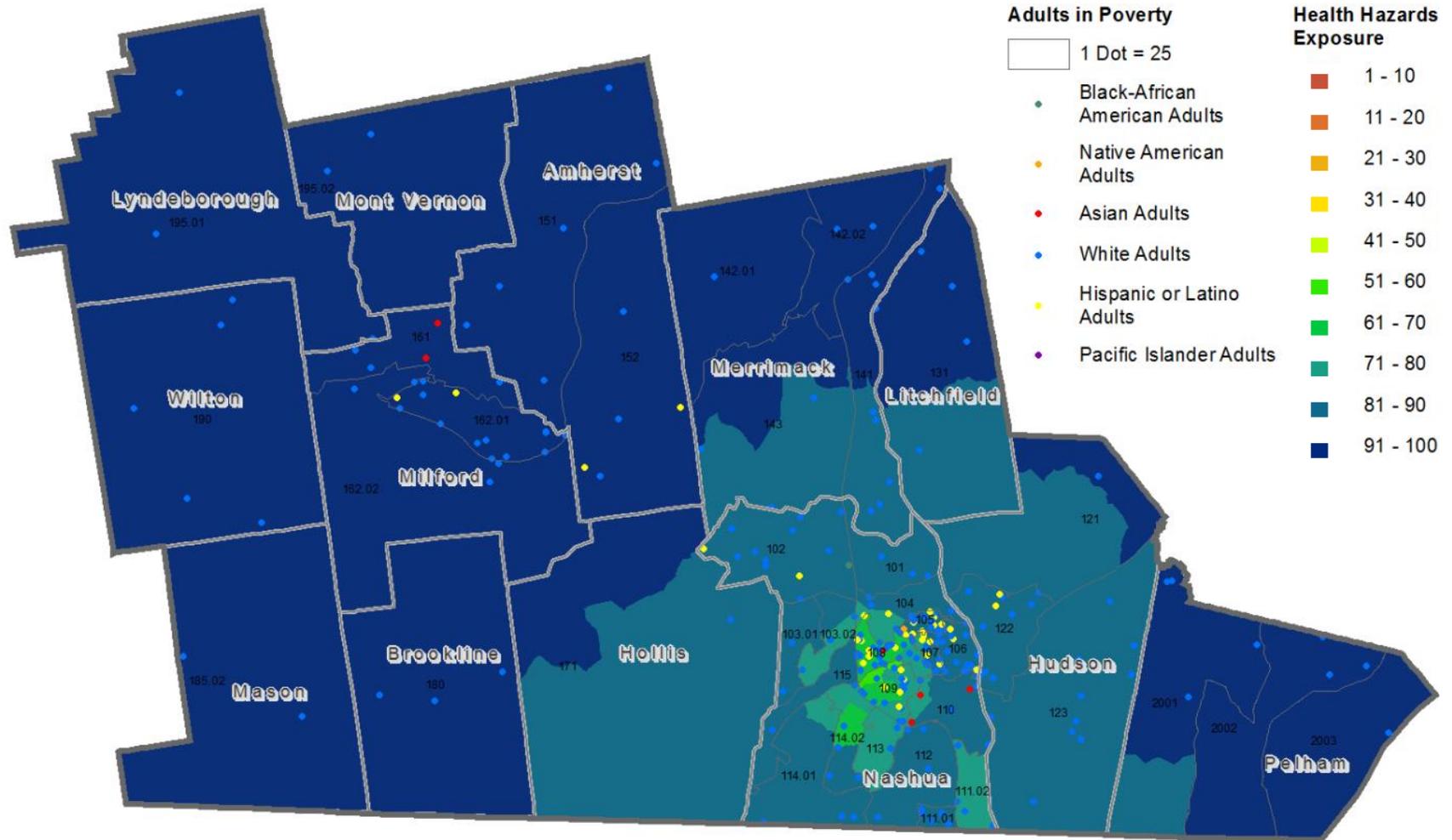
Source: (HUD Office of Policy Development & Research, 2012a, USDA Economic Research Service, 2013)

## Environmental Air Quality Index and Adults in Poverty by Race and Ethnicity



Source: (HUD Office of Policy Development & Research, 2013)

# Health Hazards Exposure and Adults in Poverty by Race and Ethnicity



Source: (HUD Office of Policy Development & Research, 2012a)

## Conclusions

Given the greater supply of rental and lower cost housing within the City of Nashua, it was not surprising to find the region's highest concentrations of these populations in the City's neighborhoods nearest downtown with access to transportation, services and employment. While these neighborhoods provide relative affordability and access to necessary resources, residents are concerned with rising crime and limited access to quality affordable groceries.

On an aggregate level, we are seeing that existing assisted housing locations are spatially coincident with areas of employment. As discussed in the previous section on Settlement Patterns and Areas of Concern, while poverty levels are generally low across the region, there are high concentrations in the center of Nashua, where there is the greatest concentration of rental and lower cost housing. As a result there are higher levels of free and reduced lunch eligibility. Generally across the region, school proficiency is very high, with the exception of the center of Nashua.

The center of Nashua has the region's highest levels of traffic, densities, and industrial development leading to higher

levels of health hazards and lower air quality, but also a greater number of jobs. While the job accessibility index is variable across the region, it is relatively high in the center of Nashua; however, the labor market engagement index in these neighborhoods is low, indicating that even though there may be a large concentration of employers and jobs, there are still high unemployment rates. Are employment opportunities adequate matches for the skills and backgrounds of those in assisted housing? Is there a need for more or less of this type of housing in the future?

# Housing Supply Projections

## Housing Projections and Demand

The NRPC population is projected to grow by approximately 15,000 to 17,500 persons by the year 2040, based upon two different sources (Office of Energy and Planning and NRPC). As of 2010 the average household size in the region was 2.6 persons per household and an average of 2% of all housing units were vacant. Holding these variables constant into the future would equate to an additional 7,000 new housing units needed to meet future growth and demand.

However, we know that household composition is changing and the average household size is shrinking. The State, NRPC, and its communities are in the midst of a demographic shift making an analysis of future housing needs difficult to project. The ultimate need for new housing will be impacted by both quantitative, number, size and age of households as well as employment, and qualitative factors such as personal preferences and choices. Will young adults continue to live with their parents? Will there be more multi-generational households? While the quantitative factors can look to the past to project future demand, the more qualitative factors are difficult to account for.

Therefore, we need to consider a potential range of possibilities for the region's future housing needs.

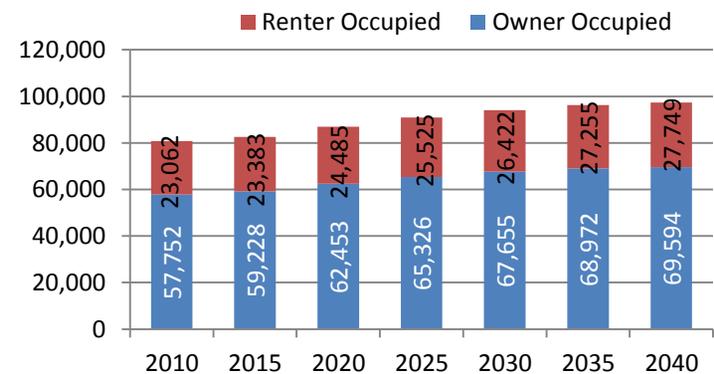
### Population Headship Tenure Model

The following housing forecast is based upon the Population Headship Tenure Model included in *The Evolving Environment and Housing's Future* produced by the NH Center for Public Policy Studies for NH Housing as part of the State's Housing Needs Assessment. The model estimates the future need for housing using anticipated changes in household size, tenure, and age group. Headship is defined as the ratio of the number of household heads relative to the total population. For this model the headship ratio is computed for each population cohort and the total population. The projections are based upon headship rates by age group.

The aging population has become a greater share of all households in the region and State, leading to decreased household sizes. Decreased fertility rates have further reduced household sizes with fewer children per household,

and young families represent a smaller share of all households than they have historically. This model accounts for these trends in household formation and homeownership trends dependent on the age of the head of household, and thus presents a more accurate reflection of future housing production needs to meet demand of a changing demographic. As a result there is a projected need as many as an additional 16,500 units – 11,800 for homeownership and 4,700 for rent. However, it should be noted that new units do not equal new structures. Many have instead called for the opportunity to add a small apartment or accessory unit within existing single family homes, better suited in size to single person households.

### Projected Housing Needs 2010-2040



Source: (Dennis Delay & Russ Thibeault, 2014c, NRPC Computation)

A series of tables that walk through the process of developing the housing unit projections using the headship model can be found in Appendix A.

What is most notable in the Population Headship Tenure Model results is the projected need for an additional 16,500 new dwelling units in the region by the year 2040 to meet the demand associated with a population growth of only 15,000 persons. These results are largely driven by the region's demographic shift toward a greater share of households being 65 plus. The region's traditionally larger households, those between 35 and 64 years of age, are projected to shrink by nearly 4,600 households by 2025 and 6,000 by 2040. Whereas, senior households, those age 65 plus are anticipated to add over 12,500 households by 2025 and 21,000 new households by 2040 at an average of 1.5 persons per household.

Homeownership is projected to remain strong as more senior households, where growth will be greatest, have higher homeownership rates compared to younger households. However, nearly thirty percent of the new production need is for rental housing to meet demand of the youngest

households, those under age 35 that tend to be renters.

Historically the region and State saw most of its population and housing growth driven by net in-migration, particularly from Massachusetts. Future employment levels in the region can either positively or negatively impact future housing demand. Limited job growth and opportunity would suppress future net migration into the region whereas, if employment opportunities were to expand, communities could once again see increased demand for new housing. *The Evolving Environment and Housing's Future* used employment projections for 2020 produced by the NH Department of Employment Security to prepare alternate County and State level housing unit projections. The employment projections yielded a slightly higher result for Hillsborough County estimating a need for an additional 1,477 new dwelling units by 2020 compared to 1,289 using the population based model. (Dennis Delay & Russ Thibeault, 2014c)

Per the NH State Statutes, NH RSA 674:58-61, workforce housing is defined as purchase prices affordable to households earning 100 percent of the median area income (MAI) or rents affordable at 60 percent of MAI. Holding the current income distribution of

owner and renter households constant, the region is estimated to have an additional 2,770 household earning at or below the median income by 2025 and an additional 4,260 by 2040. There is estimated to be approximately another 1,660 rental households earning at or below 60 percent of the MAI in 2025 and 2,690 by 2040.

Refer to Appendix A for detailed estimates the number of households by tenure and income range.

## Housing Preferences

With the understanding that the demographic composition of the State is changing, New Hampshire Housing as part of its regular state housing needs assessment update conducted a new qualitative study of housing preferences across the State, *Big Houses, Small Households: Perceptions, Preferences and Assessment*. In addition to consulting with the nine regional planning commissions to collect and understand findings from the RPCs vast regional plan outreach efforts, the authors met with realtors, builders, local officials, and others connected to the housing market, to understand current preferences for different households. Through a series of focus groups they asked questions such as how

many bedrooms do people want in a home? How big of a home? Where do people prefer to live? And what impediments exist to meeting demand? Similarly, *Senior Housing Perspectives*, part three of Housing Needs in New Hampshire, looks at a series of quantitative research in conjunction with the aforementioned focus group conversations to discern future housing demand to meet the needs of a rapidly growing senior population.

The following represents some of the key findings from these two studies of relevance to the NRPC region highlighting current issues and preferences that may impact future housing demand in the region and municipalities ability to enable housing supply that meets preferences and demand.

## Changing Demand

The existing supply of housing in New Hampshire is not well matched to changing demand. While projections call for a significant increase in the total number of dwelling units, this does not necessarily indicate a call for significant building of new dwelling units. Both the region and the State must adapt to slower population growth, smaller households with fewer children and declining school enrollments, and an

indication that seniors are choosing to downsize to one-level living. These factors imply that large housing will be less in demand and preferences shifting to smaller houses. Many housing professionals and residents have reported that local regulations lack flexibility to provide temporary or more adaptable smaller homes such as accessory dwelling units – either for the rubber band generation of young adults returning to live with their parents because they cannot afford their own place or seniors no longer comfortable with independent living. Location preference is also changing, New Hampshire’s realtors have noted that residents are preferring to live closer to employment centers and that there has been a decline in home purchases and new housing growth beyond a radius of towns outside employment corridor. (Dennis Delay & Russ Thibeault, 2014a)

## Younger Households

New Hampshire’s young adults are delaying marriage and are less likely to form new households compared to their peers from the 1980s and the trend has been increasing since 1990. As a result, young adults are looking for flexibility and mobility in their housing preferences, including cost, type and location. Further, younger households are

less likely to be home owners, and increasingly less likely to do so. Home ownership among New Hampshire’s young adults aged 25-34 decreased from 52 percent 1990 down to 46 percent in 2010. That said 50 percent of participants in NeighborWorks Southern New Hampshire’s homebuyer education classes are between the age of 25 and 34, indicating that the interest is there, but that there are other factors precluding home purchase.

The Great Recession has influenced young adults housing preferences beyond affordability, being witness to recent housing declines associated with the recession, some young professionals are distrustful of the housing market, less inclined to purchase a home and do not find it a prudent investment. Additionally, young professionals are concerned about the level of services and school quality available; concerned that the recession has negatively impacted municipal budgets and as a result quality services and schools. When they settle down they want to know there are quality schools for their children and services to support a family.

While the median house price is lower in the region and across the State than pre-recession prices, it is not necessarily more

affordable for younger households or first time home buyers that the market depends upon to purchase the homes of those looking to “move-up” or “downsize.”

Simultaneously, rental prices continued to increase and vacancy rates decreased, further limiting housing choice options and increasing housing costs. Younger households are facing lower quality and lower-paying job prospects combined. Additionally, approximately 75 percent of NH college graduates have some level of student debt, an average of \$32,000, the highest level of student debt nationally. Combined, high rents, low paying jobs, and student debt levels make it difficult to adequately save for a down payment or meet rigorous lending requirements.

As a result of limited market options and financial pressures, younger generations have gravitated toward more non-conventional and flexible housing solutions. Renters are often “doubling up” with friends or another couple to help share costs. Some are instead choosing to move back home and live with their parents or commute long distances. The few that are purchasing homes are often purchasing a single or multi-family where they can rent a room or apartment to defray costs. Some are taking the chance to purchase a fixer-upper,

renovate, and then sell with the hopes of moving up. (Dennis Delay & Russ Thibeault, 2014a)

## Older Households

Nearly 24,000 residents in the NRPC region were age 65 plus in 2010 and there will be an estimated 44,500 seniors in 2025 and 55,500 in 2040. Currently, the 65 plus population represents 12 percent of the total population, but is projected to rise to 20 percent in 2025 and 25 percent in 2040, similar to statewide trends. While the senior population, including renters and home owners, is expected to double over the next three decades there is little to no projected change among younger populations, resulting in seniors occupying a greater share of the region’s housing units, approximately one in three occupied homes by 2025.

Most commonly, senior households are comprised of only one or two persons, which are ideally served by two-bedroom homes. However, only slightly more than a third of the region’s homes (29,500) are two bedrooms or smaller, compared with 48,900 with three or more bedrooms. More than half of the two bedrooms or smaller homes are rentals. Given the relatively limited number of younger households in the region

and the state and their lack of interest in purchasing homes, it is uncertain there will be enough interest from future buyers should the boomers decide to downsize. Residents entering retirement years prefer to “age in place” or stay in their own homes. When they do move, they prefer to remain in the same region. Given seniors preference to remain in their existing homes implies less possible demand for age restricted or 55 plus housing.

The National Association of Homebuilders data indicates less than 25 percent of senior households are looking to downsize at this time. Most instead are looking to maximize their square footage within their budget. According to census data only 5 percent of the NRPC population aged 65 plus moved in the last year. Additionally, of all persons in the region that moved last year only 5 percent were over age 65. Comparatively among the age 18 to 49 cohort, that represent nearly two-thirds of all persons who move annually, 16 percent moved in the last year.

While seniors generally desire to age in place, this is limited by their ability to do so. Approximately a third (32%) of the region’s seniors has a disability, compared to 42 percent of the State’s seniors, and one in six

seniors in the region report difficulty living independently. The median income of the State’s senior households is half that of the State average for all households and while seniors tend to have more assets than other households, home equity is significantly reduced since the economic downturn. This limited income and savings contributes to the fact that 43 percent of all households age 65 plus pay more than 30 percent of their income to rent or mortgage (compared to 54 percent across the State). Comparatively, 60 percent of renter households age 65 plus in the region pay 30 percent or more of their income to rent costs.

Slightly more than a third of the region’s housing stock is more than 40 years old, and an even larger share of rental housing is older stock that tends to be multi-floored and less conducive to aging in place where the ideal home would include a first floor bedroom and bathroom, entrances without steps, and wide doorways.

Lastly, given the projected shift in the ratio of younger to older persons there is a projected declining potential caregiver population. AARP defines the caregiver support ratio as the ratio between persons aged 45 to 64 to the age 80 and over population. Currently in the NRPC region there are 10.3 potential

### Licensed Senior Support Facilities in the NRPC Region (# of Beds)

	Assist Living/ Residential Care Facility	Nursing Homes	Supported Residential Care Facility	Total Beds
Hudson	-	101	92	193
Merrimack	-	-	28	28
Milford	164	134	44	342
Nashua	-	454	293	747
Wilton	5	-	-	5
<b>NRPC Total</b>	<b>169</b>	<b>689</b>	<b>457</b>	<b>1,315</b>
<b>NH Total</b>	<b>1,352</b>	<b>7,522</b>	<b>3,901</b>	<b>12,775</b>

Source: (NH DHHS, Health Facilities Administration-Licensing, 2013)

### Projected Need for Assisted and Long Term Care Facilities for the Population Age 65+

	2010	2025	2040	2013 Actual Supply
Total Population	23,895	44,429	53,911	626
Traditional Communities	22,478	42,060	50,044	626
Assisted Living	558	957	1,491	689
Long Term Care	859	1,412	2,376	689

Based upon the methodology employed in Senior Housing Perspectives, NH Center for Public Policy Studies, 2014

2010 Figures represent estimated demand based upon ratios below, opposed to actual supply.

2025 and 2040 projections use the NRPC population projections by cohort and estimate total need using ratios below.

### Ratios of Living Arrangements of Medicare Recipients, 2007

	Age 65-74	Age 75-84	Age 85+
Traditional Communities	98%	93%	78%
Assisted Living	1%	3%	7%
Long Term Care	1%	4%	15%

Source: (Dennis Delay & Russ Thibeault, 2014b)

caregivers for each person over the age of 80, compared to 7 nationally and 8.1 for the State. By 2025 that ratio is expected to drop to 6.5 possible caregivers for each person over 80 in the NRPC region, compared to 4.8 at the State. That number is further expected to drop to 2.9 potential caregivers per person over 80 in 2040.

According to Medicare data it is not until age 85 that residents seek to move to an assisted living or other long term care facility, and even then, 78 percent remain in a traditional home. Significant increases in the over 85 population are not anticipated until 2030. In 2010 there were 2,850 persons in the NRPC region age 85 or older which is projected to rise to 4,860 in 2025 and 10,820 in 2040.

If current ratios remain constant, across the State the demand for long term care (nursing home) beds will rise from 7,000 today to 11,300 by 2025. In the NRPC region that demand will grow from about 860 beds today to 1,412 beds in 2025 and 2,375 beds in 2040. The State's demand for assisted housing will climb from a current 4,400 to 7,400. Assisted housing needs in the region will grow from 560 beds in 2010 to 960 in 2025 and 1,500 in 2040. Additional support for aging in place could reduce this demand.

## Homeownership

While purchase prices are currently low relative to regional incomes, it would be expected that homeownership rates would expand. There are several factors that continue to limit affordability or homeownership. Young college graduates in New Hampshire have the highest levels of student loan debt in the nation. Additionally, drop in home values has led to a lack of equity or mortgage liquidity and has kept baby boomers in homes larger than their needs and limited options for seniors.

As a result of financial regulatory reforms current lending standards are more rigorous, coupled with rising rents and mediocre new employment opportunities, and higher debt levels, it more difficult to save and qualify for a mortgage. Across the State, mortgage delinquencies led to nearly 20,000 foreclosed properties across the state in various states of disrepair that may not qualify as suitable homes. Approximately 60 percent of those participating in NeighborWorks Southern NH's foreclosure counseling programs are between the ages of 45 and 64.

While it is anticipated that New Hampshire will soon return to pre-recession employment levels, a concern raised in

“Housing Needs in New Hampshire” was that the growth in employment has been in lower wage sectors, particularly accommodation, food services, administrative and waste services, and retail trade. Such low skill industries pay below average wages limiting housing affordability and choices. Lastly, with a slow but continued economic recovery, housing prices are starting to increase with the potential to once again limit affordability. (Dennis Delay & Russ Thibeault, 2014c)

The Route 3 and 101 corridors remain an attractive housing market and sellers are receiving multiple offers. However, both data trends and real estate professionals' observations noted a decline in demand in communities that are more than two towns removed from major transportation networks. Comparatively, this places the Nashua region at an advantage to those further removed such as the North Country or Monadnock region. (Dennis Delay & Russ Thibeault, 2014a)

## Conclusions

During the 1970's through the 90s housing demand was driven by baby boomers moving to NH. While the first half of the last decade appeared to be a continuation, with the Great Recession, housing construction starts plummeted. Coupled with increased difficulties in obtaining financing, home ownership demand declined and as a result the NRPC region and the State are in the midst of a paradigm shift, away from a high population growth model to a low growth scenario with more seniors, fewer younger households, stricter lending practices and financially strained first time buyers.

The now fading high growth paradigm planning policies focused on limiting growth to protect rural character and ensure implementation of the community's vision. However, under a low growth scenario, land use policies may need to be more flexible so as to not stifle limited opportunities for economic development. Constrained local budgets could limit infrastructure investments that are essential to supporting a range of new housing construction. A strong need has been expressed for more education and outreach to ensure policy makers have complete information and understand the dynamics of a shifting

demographic. Additionally, there is a need for technical assistance for municipalities seeking to render their regulations and policies more adaptable to changing market demands.

Given that the region and the State are on the precipice of a paradigm shift, only time will tell what the true projected housing demand will be. Based on holding existing ratios of average household size in 2010 (2.6 persons per household) and an average of 2 percent of all housing units were vacant we can roughly estimate at least an additional 7,000 new housing units will be needed to meet future population growth. However, we know that household composition is changing and the average household size is shrinking, using the NHHFA Headship Model, this demand could be as high as 15,500 new housing units. One of the biggest lingering questions is how will this demand be met. While certainly some will be through new construction of single family homes, there is a high potential for transformation and redevelopment of existing housing supply and even former mill buildings to meet future demand.

A further question for the distant future is once the baby boom generation has passed away, what happens to the possible

significant stock of housing structured for elderly persons? This once again underlines the need to provide a flexible housing supply that can meet the needs of multiple generations or accessory units that can be "reabsorbed" into the parent home.

# Housing Choice Opportunities and Barriers

## Investment and Infrastructure

Both our land use controls and investment made in communities have the ability to either further or hinder opportunities for a range of affordable housing choices across the region for low-income communities, communities of color and areas of high opportunity.

### Local Land Use Controls

The Analysis of Impediments to Fair Housing Rights in New Hampshire in 2010 identified local land use controls as one of the greatest barriers to the ability to construct affordable and equitable housing choice opportunities. In particular, land use regulations limit housing variety through restrictions on the creation of multi-family housing, incentives for age restricted housing for older persons, and large lot requirements. Combined these restrictions can have a disparate impact on minority households. Black and Latino households are more likely to live below the poverty line and generally need more affordable housing, likely multi-family rental homes. That said, Nashua, with the second largest share of multi-family housing in the State, second to Manchester, has a higher concentration of minority households than other regions. Most all communities in the

NRPC region allow for multi-family housing under their existing zoning ordinances, those that don't have been actively working to develop new regulatory provisions that allow for multi-family homes.

Many communities in New Hampshire during the height of population growth established incentives for the development of housing for older persons as permitted under state and federal law. Given that the State has an aging population the development of age restricted housing was partially in response to meeting a growing demand. Additionally, senior housing theoretically had lower tax implications to municipalities than housing with children, making it more desirable. While such developments are exempt from familial status and age discrimination complaints, their proliferation came at the detriment of meeting housing demands for families with children. Some communities, such as Litchfield, have as a result repealed their zoning provisions that might provide incentives to housing for older persons siting market saturation or simply allowing the market to act more independently.

Large lot zoning, two acres or more per lot, and additional requirements and fees placed on subdivisions can drive up the cost of single family development. Again, where Blacks

and Latinos have a lower median income than other households, housing choice options decrease as the costs increase and can put minorities at a disadvantage when trying to purchase a home in a higher cost more rural community. Across New Hampshire, the Workforce Housing Law, requires that all communities ensure that the cumulative impact of their land use regulations and ordinances do not limit the ability to construct workforce housing in a majority of the residentially zoned land area. As a result, many communities such as Milford and Amherst have conducted an audit of their ordinances impact or developed amendments to allow for smaller lots and a greater variety of home types, sizes, and prices.

Participants at NRPC's 2013 housing workshop reiterated the need for more flexible zoning and land use regulations to allow the housing market to adapt to demand for smaller or more affordable homes particularly for young adults and elderly relatives. Many spoke about instances where young adults are "doubling-up" because they could not find an affordable rental home. Even more frequently noted was that too often zoning ordinances in the region limited the ability to create permanent or temporary smaller

apartments, particularly accessory dwelling units, and in many instances where they were permitted they were limited to occupancy by a family member. Planning for the future, flexibility will be essential to meet changing demand and allow for accessory apartments to allow for tenancy regardless of age or relation. Specific examples of need included live in care for elderly residents seeking to age in place, or young adults seeking a chance to rent a small space and build savings for the future. In addition to flexible regulations, participants called for additional opportunities to enable development of affordable homes near community and employment centers.

The City of Nashua's Analysis of Impediments of Fair Housing further discussed the impact of land use regulations and building codes. Specifically related to building codes, often violations are under reported by minority groups out of fear of reprisal from land lords. Additionally, the City noted that it's appointed boards making decisions for land use regulation and tax policy do not reflect the diverse population in Nashua. Within the City itself lot area requirements are not restrictive and thus represent an opportunity. Further still less than 10 percent of the vacant lands in the City are constrained or have other characteristics that

would prohibit development. (City of Nashua, NH, 2010)

## Infrastructure and Environment

The region's public water supply is limited to the most densely settled locations. This limitation reduces the potential to develop at higher densities and can increase the costs of development for affordable housing. Refer to the Environment Chapter for a further discussion of water infrastructure needs in the region.

The region's relatively older housing stock creates a higher risk of lead paint poisoning for families. The City of Nashua has an extensive lead paint prevention program that other communities in the region could benefit from. Educational materials could be shared and disseminated among communities across the region. The presence of lead paint is considered to be an impediment to fair housing for families with children, particularly in the City of Nashua. (City of Nashua, NH, 2010)

## Transportation

Existing transit options are detailed in the access to opportunity section. Each of the Nashua Transit vehicles is handicapped accessible: trolleys have a Braun lift and

busses are kneeling busses. The Nashua Transit Service Vans as well as Souhegan Valley Rides provide door to door services. Both services are regularly looking to improve and expand their operations. By providing door to door services, residents are ensured an opportunity to access areas of high opportunity. Fixed route services, if ever to be revised, should look to identify where there are greatest opportunities to create connections between large residential concentrations and economic centers.

## Economic Development

Neighborhood revitalization has been an important part of the City's and many other NRPC community's local government priorities. In Nashua, investment projects have included public work projects such as park improvements and housing rehabilitation. Additionally, Nashua is an entitlement community for the Community Development Block Grant and HOME programs. The City also receives, or has received, Brownfield Economic Development Grant, Neighborhood Stabilization Program funds, Lead Paint Program (run in collaboration between the City's Urban Programs, Public Health and Community Services, and other non-profit organizations). (City of Nashua, NH, 2010)

The Community and Economic Vitality Chapter has outlined several community investment projects. The Milford Commerce and Community District project would enhance workforce development for the community and region at large. An additional benefit would be the extension of water and sewer infrastructure into a mixed use development. Similarly, the Keyes Field Expansion project in Milford's would further invest in community infrastructure and enhance access to the Town's primary recreational area. The Bridge Street Waterfront Redevelopment in Nashua will help to ameliorate brownfield sites and bring rental housing to the City's downtown. Additionally, in the City, the Mohawk Tannery cleanup and redevelopment project will clean up a priority brownfield site and provide a prime location for job creation. Lastly, Pelham is looking to study the feasibility and funding mechanisms to expand water and sewer facilities along a major town corridor.

## Fair Housing Infrastructure

The following review of fair housing infrastructure is essential to further identify barriers and opportunities to the provision of affordable housing choices in the region. In particular, what are the existing statutes and

case law that shape housing choices? What are the common complaints in the region? And what resources exist to help provide fair housing choices for all residents?

Fair housing was first legislated in 1968 during the civil rights movement and in the wake of Dr. Martin Luther King, Junior's assassination. The Federal Fair Housing Act (FHA) was initially adopted to prohibit discrimination based on race, color, national origin, and religion. It has since been amended to further include gender or sex, familial status, and disability. Combined these represent the "protected classes." The Act's goals were to promote integration and suppress segregation in housing and to stop discriminatory practices against these protected classes in the housing arena. Since enactment of the FHA, The Department of Housing and Urban Development (HUD) has been active in promoting fair housing practices and requires all grantees to further fair housing opportunities. To support improvements in Fair Housing, HUD also houses a fair housing complaint process which allows residents to bring fair housing issues to the forefront.

Local efforts to promote fair housing in New Hampshire predate the FHA with adoption of the State's anti-discrimination laws in 1965

(RSA 354-A), which created a legal obligation for those renting or selling to do so independent of an individual's race, color, national origin, religion, gender, disability or familial status, and including age, marital status, or sexual orientation. New Hampshire Housing Finance Authority (NHHFA) was established in 1981 to further housing opportunities for NH residents. NHHFA furthers fair housing opportunities in the state through their grant funding programs for municipalities, affordable housing financing mechanisms, and education programs. They are also responsible for adoption of the State's Analysis of Impediments to Fair Housing, which is the primary source for a complete understanding of fair housing barriers and opportunities in the in the State. Additionally, in 2014 NHHFA produced "Fair Housing for Regional and Municipal Planning: a Guidebook for New Hampshire Planners" that provides a full background of the legal history of federal and state fair housing law and case law, highlights of which follow. (Christine Wellington, NH Legal Assistance, 2014)

## Fair Housing Cases and Legislation

There is wealth of existing reports on Fair Housing Cases and Legislation already published in:

- *Fair Housing for Regional and Municipal Planning: A Guidebook for New Hampshire Planners*, prepared for NH Housing Finance Authority by NH Legal Assistance.
- *Analysis of Impediments to Fair Housing Choice in New Hampshire*, prepared for NH Housing Finance Authority and NH Community Development Finance Authority by NH Legal Assistance.
- *Analysis of Impediments to Fair Housing*, City of Nashua, NH.

Readers are referred in particular to the first resource, *Fair Housing for Regional and Municipal Planning*, for a thorough review of both federal and state cases of particular relevance to land use planning and zoning and related to each of the protected classes. The following is intended to provide relevant highlights of importance to planners from recent case law and legislation in New Hampshire that have either shaped or responded to the local fair housing landscape, planning, and zoning. Unless otherwise noted, the following was

developed based upon information found in the three above noted reports.

**New Hampshire's Constitution** plays a key role in protection from discrimination. Selected related provisions from the New Hampshire Bill of Rights include:

- *All men have certain natural, essential, and inherent rights among which are, the enjoying and defending of life and liberty; acquiring, possessing, and protection property; and, in a word, of seeking and obtaining happiness. Equality of rights shall not be abridged by this state on account of race, creed, color, sex or national origin.* (Article 2)
- *Every member of the community has a right to be protected by it, in the enjoyment of his life, liberty, and prosperity.* (Article 12)
- *No subject shall be...deprived of his life, liberty, or estate, but by the judgment of his peers, or the law of the land [due process of law].* (Article 15)

**Britton v. Town of Chester** (1991) is the landmark affordable housing case in New Hampshire that challenged the constitutionality of the Town's exclusionary zoning ordinances under which the construction of housing affordable to low and moderate income households was

impossible. The State's Supreme Court ruled that every municipality must provide a reasonable and realistic opportunity for the development of affordable housing when exercising its zoning authority as enabled by NH's Legislature and granted the appellant a "builders remedy" allowing the multi-family units to be built. The decision also upheld the Mount Laurel, New Jersey cases, and reiterated that communities need to consider regional needs for and provide a proportionate "fair share" of affordable housing.

**Great Bridge Properties v. Town of Ossipee** (2004-2005) in many ways was similar to and enforced the Chester case. Great Bridge Properties was planning a multi-family housing project in Ossipee and found the zoning ordinance to be overly restrictive and discriminatory based on familial status. Again, the Court found that the Town did not provide opportunity for its "fair share" of affordable housing and that the zoning ordinances effectively precluded the construction of housing affordable to low and moderate income households.

New Hampshire's **Workforce Housing Law** (RSA 674:58-61) was established in 2008 by the State Legislature in an attempt to codify and clarify the findings of Britton v. Chester.

The law requires communities to provide a reasonable and realistic opportunity for the provision of workforce housing, which is defined as owner occupied homes affordable at the median area income or rental homes affordable at 60 percent of the median area income.

Not all housing fair case law deals exclusively with affordability, in **Trovato v. City of Manchester** (1997) the plaintiff and her daughter filed a lawsuit against the City of Manchester when they were refused a request to construct a paved parking space in front of their home. Both plaintiffs were disabled and a paved space was necessary for them to be able to navigate up to their front door safely. The City's Zoning Board had denied the request based on their belief that they did not have statutory authority to grant the variance. The Court ruled against the City and clarified that the injunction would terminate if and when the plaintiffs moved from their residence. The case highlighted that local ordinances are obligated to accommodate disabled persons under the Fair Housing Act and under such instances variance would not run with the land as is typical.

As a result, the State's statutes relative to variances (**RSA 674:33, V**) were amended in

1998 to authorize zoning boards to grant variances for persons(s) with a recognized disability without a finding of hardship as would otherwise be required. Codifying the findings of *Trovato v. Manchester* the variance could be granted when reasonable accommodations were necessary for a person to reside in or use a property. Such variances were to be grant only if in harmony with the zoning ordinance and were only valid as long as the person(s) continued to reside at or use the premises.

Additionally, in 2008 NH Legislature established the **Code for (Architectural) Barrier Free Design** that is intended to ensure architectural barriers do not prevent persons with disabilities access to publicly funded buildings and facilities. The Committee on Architectural Barrier Free Design, a permanent committee of the Governor's Commission on Disability, is responsible for enforcement of the Code, which names the **2010 Americans with Disabilities Act Standards for Accessible Design** as its source. (NH Governor's Commission on Disability, 2010)

**Community Resources for Justice v. Manchester** (2008) was the second case filed by Community Resources for Justice (CRJ), a non-profit that sought to construct a halfway

house for federal prisoners in the City. The City denied the application citing the prohibition of "correctional facilities" under the local zoning. In CRJ's appeal, the court found that the City's zoning ordinance violated the Zoning Enabling Act (RSA 674:26-23) and did not "promote or provide for the general welfare of the community." Additionally, the court stated that there was no evidence that such a ban furthered an important government interest and thus violated CRJ's equal protection rights under the State Constitution.

To assist municipalities in meeting their fair housing obligations, the NH Legislature enabled the adoption of Inclusionary Zoning Ordinances under **NH RSA 674:21's Innovate Land Use Controls**. Additionally, NH's Regional Planning Commissions are to update a **Regional Housing Needs Assessment** (NH RSA 36:47, II), this Chapter of the Regional Plan, to assist municipalities in their planning for housing needs.

New Hampshire **RSA 479, Mortgages of Realty**, was amended in 2007 to protect homeowners from predatory foreclosure "prevention" schemes. The 2010 updated to the Analysis of Impediments to Fair Housing Choice in New Hampshire noted that many members of protected classes, particularly

low income and less informed borrowers, were targeted by these schemes that included high fees, transference of ownership to another party, and lease or buyback deals with impossible terms. The new statutory language required a foreclosure contract be provided that discloses and describes the terms, costs and services to be provided and is accompanied by a notice of the right to cancel the contract. The intent was to eliminate the unknowing loss of home ownership and provide specific protection to persons with limited English proficiency.

Data analysis of NHHFA's 2010 Fair Housing Survey (discussed in the following Indicators of Discrimination Section) found that domestic violence, among other factors, figured into respondents' perceptions of discrimination. Domestic violence survivors reported being denied rental housing, a mortgage or being evicted in higher numbers than those who did not report domestic violence. Simultaneously, the NH Legislature in 2010 included additional provisions in **NH RSA 540 Actions Against Tenants** to protect victims of domestic violence from eviction. Landlords may not terminate tenancy solely based on a household member 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. There are however exceptions for lessors or owners of single family homes if the owner possesses three or fewer homes, rental units in owner-occupied buildings with four or fewer dwelling units, and single family homes acquired by banks or other mortgagees through foreclosure. The statute also provides support for sole eviction of the tenant or household member accused of domestic violence, sexual assault, or stalking through a court process. The statute does not protect against eviction due to nonpayment of rent. (NH General Court, 2010)

The most recent fair housing case in New Hampshire was the **Amanda D. et al, v. Margaret Hassan, Governor, et al. Class Action Settlement Agreement** issued in February 2014 by the US District Court in New Hampshire. The Agreement aims to provide adequate mental health services and housing in the State through the expansion of opportunities aimed to help thousands of persons with serious mental illness. Part of the agreement includes the establishment of 450 new supported housing units intended to serve 1,500 persons. These new supported housing units are to be integrated

across scattered sites and permanent housing with mental health and tenancy support services. This is coupled with additional programs to expand employment opportunities and greater access to health care support designed to reduce the need for emergency room visits and inpatient beds. (United States District Court for the District of New Hampshire, 2014)

## Indicators and Allegations of Discrimination within the Region

The 2010 Analysis of Impediments to Fair Housing in New Hampshire included the results of a Fair Housing Survey mailed to all heads of household on NHHFA's Housing Choice Voucher waiting list. While the majority of the data is only available on a statewide level, given the relatively large number of persons in Nashua on the waiting list, some data can be extracted specific to the City. The survey results can only be used to make inferences about those on the waiting list and cannot be used to draw conclusions to any populations beyond the waiting list. More than half of survey respondents live outside of the State's largest communities, 5.6 percent live in the City of Nashua, compared to 14 percent that

live in Manchester, 5.5 percent in Concord, and four percent in Rochester.

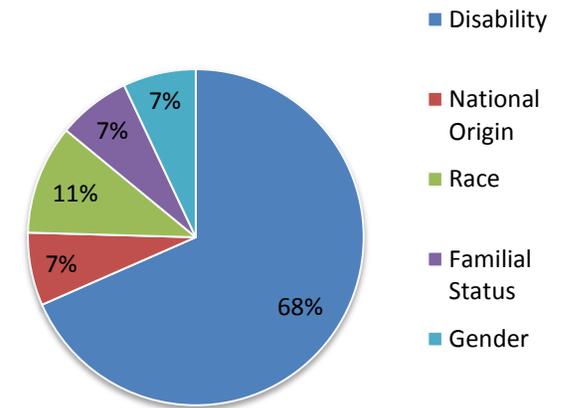
Over 12 percent of survey respondents across the State perceived housing discrimination in their past, which is influenced by Manchester where only 11.7 percent perceived discrimination, compared to 16.4 percent in Nashua. Generally among all respondents, households that had suffered domestic violence, women, families with children, and persons with a disability were more likely to have reported being denied rental housing or a mortgage, perceived rental housing discrimination, or have been evicted. Gender and marital status are more likely to affect the ability to obtain a mortgage than rental housing. Additionally, income level appears to impact evictions for non-payment, where the higher the income, the less likely to be evicted. Non-English speaking households, experienced fewer or almost no rental or mortgage denials or perceptions of housing discrimination. However, removing Manchester, 11 percent of non-English speaking respondents cited they perceived discrimination. Non-Whites outside of Manchester, particularly Blacks and Native Americans, reported higher frequency of perceived housing discrimination than Whites, 20 percent compared to 12 percent, but reports of

access to housing or eviction rates were about equal. The most frequent reasons cited for perceived housing discrimination were monetary, children, and disabilities.

Of those that reported perceived discrimination, over three-quarters took no action in response. Most often those that took no action noted that they did not think it would help or didn't know where to complain. Nearly 14 percent complained to the person discriminating, who in more than half the instances was the landlord. Five percent filed a complaint with a government agency. Only two percent consulted a lawyer or other fair housing group and only 0.2 percent filed a law suit.

In New Hampshire there are three avenues individuals may take to file a fair housing complaint. The following reports on data collected from NH Legal Assistance (NHLA), the NH Human Rights Commission (HRC) and HUD's New England Office of Fair Housing for 2008 through 2013 (HRC reports on October 1-September 30 fiscal years). There is some duplication of numbers among the three organizations as a complaint may initially be received by NHLA and then forwarded to either HUD or HRC as appropriate.

## Housing Discrimination Complaints by Type



Source: (NH Legal Assistance, 2014)

Housing complaints represent instances when a person felt or perceived housing discrimination. Complaints may be resolved with a variety of outcomes including settlement arrangements without a finding of fault, withdrawal, or a finding of no probable cause. Complaints are withdrawn for several reasons including frustration, personal problems, or other priorities.

NH Legal Assistance receives and tracks intakes with a fair housing component by town and the protected class alleged. The adverse party for these intakes could be, but is not limited to, the town, a landlord, rental

agent, etc. The outcome of these intakes varies on a case by case basis. Because these are New Hampshire Legal Assistance intakes, there are a number of different paths these cases usually take including a resolution prior to a complaint being filed, a complaint being filed with HUD, or a complaint being filed with the NH Commission for Human Rights and resolution through court action. Generally, the types of relief that can be ordered for violation of the fair housing act include but are not limited to, damages and costs, education and/or monitoring. (Detailed table of intakes is included in Appendix A).

Fair housing complaints received by HUD may include cases forwarded by NHLA or received directly by HUD from the complainant. HUD tracks cases based upon the basis of the complaint – whether it was discrimination against a protected class or retaliation, as well as, the outcomes of the case. Again, detailed tables of complaints are included in Appendix A.

There were no probable cause housing cases filed with the NH Human Rights Commission during fiscal years 2006 to 2014 (through 5/6/2014) within any of the 13 NRPC communities.

Discrimination against those with disabilities represents by far the largest share of complaints. More than two-thirds of NHLA’s intakes for the NRPC region and 52% of cases filed with HUD in the NRPC region were based upon a disability compared to 47 percent of HUD’s New Hampshire cases. Housing discrimination by familial status was relatively low in the region and accounted for 19 percent of cases filed with HUD and 7 percent of NHLA intakes in the region, compared to 29 percent of HUD cases statewide.

Discrimination by national origin was slightly higher in the region accounting for 19 percent of HUD cases and 7 percent of NHLA intakes for the region, compared to 13 percent of HUD cases statewide. Race represented 11 percent of NHLA intakes in the region and 7 percent of HUD cases, while the state levels were slightly higher at 11 percent.

While discrimination in the region was slightly lower for race, by color, it was slightly higher than state levels, 11 percent of regional cases and 4 percent State of cases. Data on gender is only available from NHLA where seven percent of intakes in the region were due to gender. HUD data reports that 7 percent of cases in the region were due to

retaliation, consistent across the State. There is no data on discrimination by age, religion, marital status or sexual orientation for the NRPC region.

There were no fair housing complaints in many of the region’s communities. As could be expected, complaints are roughly proportional to a community’s share of the region’s rental housing. As such, the largest share two-thirds of HUD cases and three-quarters of NHLA intakes are within the City of Nashua, which is a HUD entitlement community that is required to complete its own Analysis of Impediments to fair housing. This chapter is not intended to reiterate all of Nashua’s findings.

## Capacity to Respond

There are numerous Federal and State Resources dedicated to promoting and protecting fair housing opportunities for residents outlined in the Analysis of Impediments to Fair Housing in New Hampshire 2010 updated including:

- **US Department of Housing and Urban Development** is the federal agency designated to enforce federal fair housing laws and provisions. HUD maintains extensive resources online at [www.hud.gov](http://www.hud.gov) and receives

housing discrimination complaints via telephone, web, fax or mail.

- The **US Department of Justice, Civil Rights Division** is responsible for prosecuting civil violations of federal housing discrimination laws.
- New Hampshire complainants, via the **US Federal District Court, District of New Hampshire**, have direct access to filing private discrimination lawsuits.
- **NH Commission for Human Rights** is the NH state agency with the responsibility to receive and investigate housing discrimination complaints as previously noted.
- **NH's Attorney General's Office** may receive referrals from the NH Human Rights Commission for cases that require injunctive relief and may investigate and enforce NH Civil Rights Act violations.
- Housing discrimination complainants may bring cases to the **NH State Courts** after filing with the HRC and requesting to move the matter to court.
- As previously mentioned, **NH Legal Assistance**, a non-profit law firm serving low-income persons in New Hampshire is the only entity in NH that receives HUD funds for fair housing enforcement activities.
- The **Disability Rights Center**, another statewide non-profit law firm, provides legal service to disabled

persons related to housing discrimination, among other legal advocacy roles.

## Resources for Meeting Local Needs

The NRPC region's housing needs are broad and encompass a range of income groups and family types. Several methods for meeting these diverse housing needs are described in the following section, including incentives that can be provided through innovative local land use regulation as well as various state and federal government programs. Each community should assess its own housing needs within the context of local conditions. Communities that are currently updating or planning to update their master plan should provide a housing section in accordance with RSA 674:2 III.

### Municipal Regulatory Options

The following describes methods that each community in the NRPC region can use when it attempts to deal with the important issues related to housing that all the communities of the region face. The following section details several resources available to municipalities to identify local housing needs and implement innovative or other regulatory tools.

## Community Character

It is critical to balance the need for affordable housing with the desire to maintain community character. Community character should never have to be sacrificed to achieve affordable housing goals. There are several simple principals that should be considered and applied when a municipality, particularly rural communities, plans for affordable housing:

- Affordable housing developments should never out-scale the other structures near it. If the typical structure in a village is two stories and 4,000 square feet, the affordable housing should be of a similar size. Grouping several units within such a building would maintain community character while also enhancing affordability.
- Affordable housing should blend with other housing in its vicinity. The affordable housing should be constructed of materials that are typically found in other nearby structures. Housing that does not blend with its surroundings can stigmatize the project.

Affordable housing, particularly for very low income individuals and the elderly should be located within walking distance of services. Individuals without automobiles will be

isolated in poorly sited affordable housing developments. Rather, such housing should be located close to stores and medical services.

## Inclusionary Housing

Inclusionary housing programs are a way of encouraging private developers to provide housing for moderate, low and very low-income households in exchange for density bonuses or zoning changes. Generally, a residential developer seeking a higher density than normally allowed under the zoning ordinance would be required to set aside a certain percentage of the units for lower-income households. Many inclusionary housing programs also require a certain percentage of the units be designated for elderly or handicapped households. Depending on the ordinance, developers interested in applying for a density bonus or zone change apply either to the local zoning board of adjustment or to the planning board. New Hampshire statutes require inclusionary housing programs to be voluntary and ordinances typically apply only where the municipality attempts to use zoning as an incentive to provide for a recognized need within the community. The developer receives an incentive, usually increased density, which provides the

impetus for developing the desired housing type. The percentage of units that must be set aside for target groups could vary based on the local ordinance.

In general, most ordinances require the below market rate units to be provided within the site. The units may be smaller than market rate and may lack some amenities, but may not be recognizably different from the other units in the development. Some ordinances allow below market rate units to be clustered within a portion of the development. Other ordinances encourage the below market rate units to be distributed throughout the complex.

Because most ordinances require below market rate units to be provided on-site, the maintenance, management and marketing of the units remains a private responsibility. Local ordinances usually include a provision requiring that below market units, whether rental or owner-occupied, remain at below market levels for a fixed period of time. The time period can vary from 10 to 99 years. Municipalities, however, must take the responsibility of ensuring that below market units remain at target levels. This is particularly difficult for below market rate owner-occupied housing as the resale of the

property must be regulated to ensure that a lower or moderate-income family can purchase the unit while allowing the seller to capture some equity from the property. In most cases, the monitoring of inclusionary housing programs is the responsibility of a local housing authority, community development department, or planning department.

The greatest constraint to implementing an inclusionary housing program in the region's municipalities is the difficulty of administering the program. Although market studies have been done which indicate that developments with below market rate units do not suffer from lowered real estate values, public perception is difficult to overcome. Another barrier is the difficulty of amending zoning ordinances to allow for the flexibility to provide for density bonuses in many municipalities. The greatest advantages to inclusionary housing programs is that the below market rate units are generally built, managed, and maintained by private developers. The municipality avoids having to maintain an inventory of housing to manage and avoids the difficulty of locating sites and building needed housing.

By including a small number of moderate and low-income units within a mix of market rate

units, the community avoids the problems associated with over concentration. The families that occupy the units are integrated with the greater community, and are provided with the same level of maintenance and the same public facilities and services as the general population. Furthermore, programs that also encourage the provision of elderly and handicapped housing, as well as three bedroom rental units, allow for an even greater integration of household types. In this way, the housing needs of most family types, including various age and income groups, can be accommodated within a single residential development with only minimal public sector involvement.

Communities interested in implementing an Inclusionary Housing Ordinance should consult the Innovative Land Use Planning Techniques Handbook, published by the NH Department of Environmental Services, which includes a model ordinance and background information for New Hampshire municipalities.

### **Elderly Housing Zones**

Elderly housing zones are increasingly becoming a way that communities are addressing the need for specialized housing for the elderly without allowing for general

multi-family housing or overall increases in density. These usually take the form of overlay zones and function in a way similar to that of cluster ordinances. In a few communities, actual parcels of land have been zoned for elderly housing. In most cases, elderly housing ordinances provide for a far higher density than allowed in the underlying zone and contain a separate set of regulations and restrictions than those found in other zones. Some ordinances contain provisions for subsidized housing, others do not. Nearly all the communities in the NRPC region have some type of elderly housing zone. It is important to note that RSA 674:58-61 specifically states that housing which a majority of the units are limited to those 55 and over cannot be counted towards meeting the community's workforce housing need.

### **Accessory Housing**

An accessory housing unit is generally defined as a small additional housing unit located within what is otherwise a single-family home. Accessory apartments are increasingly allowed in traditional single-family zoning districts as a means of providing inexpensive housing, usually for older or younger single relatives of the resident of the home, in high priced housing

areas. Because such units are frequently intended for related individuals, they are sometimes known as "in-law apartments". This term is used because elderly relations are the most common occupants of such units. Although such units are usually apartments within a single-family home, the conversion of other buildings or the construction of a small detached home on the same lot is sometimes allowed. Zoning ordinances allowing for accessory housing usually include a number of restrictions on their development.

Municipalities allowing for accessory housing do so by right in certain zones, in all residential zones or by special exception. Generally, such units have a maximum square footage requirement to discourage more than one resident in the unit, and are often not allowed to have a separate entrance, or are required to have an entrance to the side or rear. Frequently, separate mailboxes and addresses are not permitted. These restrictions are usually intended to maintain the character of the area as a single-family neighborhood. Although accessory dwelling units are usually intended for relatives of the occupant of the principal residence, there is no guarantee that a non-relative will not occupy the unit at some point. In single-family zones, it is

essential that provisions be included in the ordinance to maintain the single-family character of the area.

Accessory dwelling units provide a housing alternative that can serve a wide range of needs. For the elderly, an accessory apartment can allow the individual to maintain a degree of independence while still receiving the support of family members. The same is true for younger family members. Where student housing is scarce, accessory dwelling units can provide a housing alternative within a family setting. For older or younger homeowners, the modest rent that may be received for such a unit may make home ownership a possibility that would otherwise not exist. Provisions restricting the size of the unit, its entrance, and other restrictions keep the unit from being rented as a traditional apartment thus maintaining the single-family character of the area. Furthermore, because such units are usually not separated from the principal residence, they can readily be reincorporated into the main dwelling.

### Group Homes

Group homes are an important means of providing housing for the elderly and for special needs groups such as de-

institutionalized individuals, the homeless, handicapped individuals and other special needs groups. Generally, a group home is a single-family home which houses several unrelated individuals with common needs. This allows for mutual support for people with common needs in a family type setting. The homes provide individual or shared bedrooms with common living areas.

A provision for group homes usually requires a community to amend its zoning ordinance to provide a definition of "family" that would allow for a group home to be placed in a single-family area. Because group homes are not subdivided, they are not considered to be multi-family housing. A typical ordinance may provide a definition, for example, that would allow ten unrelated elderly, handicapped or de-institutionalized individuals to be considered a family for zoning purposes, provided that the home is not subdivided and that the individuals live together as a single housekeeping unit. An alternative would be to provide for group homes under a special exception provision.

The largest impediment to providing for group homes is neighborhood resistance. Individuals purchasing homes in single-family areas have an expectation that the neighborhood will be maintained with a

certain character. While a house that is purchased for a small group of older residents may pose little threat to neighbors, a home for de-institutionalized mental health patients or ex-convicts may well be a cause for alarm. Great care must be provided to avoid disruption of existing neighborhoods. Regulations that may mitigate some of the potential negative impacts associated with the group homes in single-family areas would be similar to those found in ordinances governing home-occupations and accessory housing. The intent should be to provide restrictions related to parking, entrances, and the appearance of the home to maintain the single-family character of the area.

### Manufactured Housing

Manufactured housing, as defined in RSA 674:31, is a relatively new term that includes what are traditionally known as trailers or mobile homes. Although State legislation has been adopted that requires all municipalities to provide for reasonable opportunities for the location of manufactured housing, many communities still severely restrict such housing. This is often due to aesthetic considerations as well as the association of manufactured housing with lower-income groups. In general, manufactured housing is situated either in higher density parks, on

individual lots or in manufactured housing subdivisions.

Manufactured housing parks can provide an important housing alternative for low and moderate-income groups. The purchase price is relatively low, because the lots in the park must be rented. As a result, many residents in manufactured housing parks face eviction if the land is sold. The lack of new manufactured housing parks makes relocation nearly impossible unless the family can afford to purchase a lot. Mobile homes on individual lots or within subdivisions are only a limited form of affordable housing due to the very high land costs within the region. Although a manufactured home on an individual lot may be only 10% less expensive than a conventional home on a similar lot, this can make the difference in affordability for many moderate and middle income families.

## Tools for Municipalities

There is a significant amount of research, data, and guidance materials available to help communities in New Hampshire meet their local housing needs. The following represents some of the key resources and tools for municipalities in the NRPC region.

NH Housing’s [Meeting the Workforce Housing Challenge Guidebook](#) provides resources for municipalities to address the requirements of the State’s Workforce Housing Statute.

The [NH Innovative Land Use Handbook](#), published by the NH Department of Environmental Services, includes model ordinances and guidance on numerous means to create a flexible set of incentives to support more affordable choices, including:

- Cluster or Conservation Open Space Subdivisions,
- Mixed Use Development,
- Infill Development ,
- Energy Efficient Development,
- Inclusionary Housing

NH Housing’s [Housing Solutions Handbook](#) includes examples and case studies from New Hampshire of zoning ordinances that provide workforce housing opportunities, such as:

- Flexible zoning and land use regulations that allow for a mix of housing choices,
- Planned-unit and cluster development,
- Examples multi-unit structures that maintain rural and single family character,

- Redevelopment of existing housing stock,
- Examples and case studies from New Hampshire of multi-unit structures that maintain rural and single family character,
- Accessory dwelling units, and
- Regulatory provisions that encourage a variety of housing sizes and types (i.e. cottage housing, accessory dwelling units, condominiums, single family homes, etc.).

[NH Housing](#) collects and reports on a variety of [housing data](#) including demographic, purchase price and rental cost trends; HUD’s income limits and allowances; and assisted housing for every municipality in the State.

NRPC has developed several [fact sheets](#) including:

- Inclusionary Zoning,
- Overlay Districts,
- Performance Zoning,
- Village Plan Alternative, and
- Form Based Codes.

The NH Office of Energy and Planning [reports on building permits](#) issued in every NH community that municipalities can use to monitor rates of residential growth to assess whether future rates are projected to increase beyond current low levels of growth.

[The Planning Board in New Hampshire: A Handbook for Local Officials](#), written by the NH Office of Energy and Planning, provides guidance and resources to help municipalities prepare a Capital Improvements Program to ensure municipal services can keep pace with growth rates.

The Community Development Finance Authority’s [CDFA Neighborhood Stabilization Program](#), Community Development Block Grants and [Community Development Improvement Program](#) provide financial resources to help municipalities invest in existing neighborhoods.

NH RSA 79-e, the [Community Revitalization Tax Relief Incentive](#) enables communities to provide tax relief in exchange for investment designed to enhance downtowns and town centers, promote economic development and rehabilitate historic structures.

## Local Resources

In addition to the above tools and resources available statewide, there are several organizations within the NRPC region that can provide valuable support to municipalities.

## NeighborWorks Southern NH

NeighborWorks Southern New Hampshire is a non-profit organization dedicated to helping individuals and families in Southern New Hampshire region by providing access to quality housing services, revitalizing neighborhoods and supporting opportunities for personal empowerment. Based in Manchester, in recent years NeighborWorks expanded its service area to include the Nashua region and acquired the former Neighborhood Housing Services of Greater Nashua. Additionally in the NRPC region, Neighborworks developed Hidden Pond Apartments in Amherst (fall 2013), and has been working with residents of Nashua’s Tree Streets on various community building initiatives. Major program areas include:

- Home ownership: Help underserved families understand critical components of home ownership, including financial responsibilities, maintenance and repair; home ownership as an opportunity improve economic viability; and guidance and assistance in the loan process;
- Affordable housing development: Develop affordable housing for sale or rent for low and moderate income families and individuals;

- Resident services: Involve tenants and other community residents in the civic life of the community, and provide a variety of enrichment services.

(“Our Story NeighborWorks Southern New Hampshire,” 2014)

## Southern New Hampshire Services

Southern New Hampshire Services (SNHS) assists low-income members of the region achieve self-sufficiency through a series of child development; health, food and nutrition; housing and homeless; workforce development; energy; volunteer, community, and multi-cultural services programs. Through their programs to prevent and address homelessness, SNHS provides shorter term assistance to those that are at risk of eviction or utility termination, connects homeless persons with the local service system, and provides supportive housing for the homeless. Mary’s House, located in Nashua, NH, consists of forty rehabilitated apartments for homeless women. SNHS Management Corporation, a housing management subsidiary of SNHS, provides specialized elderly housing services, sponsors supportive housing for homeless projects, and serves as general contractor for construction projects that include low-

income housing development and rehabilitation. Working with the City of Nashua Lead Paint program, SNHS conducts outreach and education relative to the dangers of lead paint and benefits of abatement. Lastly within the housing programs, SNHS provides supportive elderly housing to low-income senior citizens and has 5 properties with a total of 217 units in the City of Nashua. (“Southern NH Services,” 2014)

### Harbor Homes

Harbor Homes is another non-profit serving low income and vulnerable populations in the NRPC region. While Harbor Homes works throughout the state, their primary focus is the greater Nashua area serving Nashua, Amherst, Brookline, Hollis, Hudson, Litchfield, Merrimack, Milford, Mont Vernon, Mason, Manchester, and Wilton. They provide residential, primary and behavioral health care, and supportive services to more than 1,200 low-income individuals and families who are homeless, at risk of homelessness, or living with mental illness and other disabilities each year. Services provide a holistic approach to providing food, shelter, and basic needs to help families maintain sustainable independence. Harbor Homes focuses on providing affordable housing,

health care, mental health care, workforce development and employment assistance, supportive services for veterans and homeless prevention. (“About Harbor Homes,” 2014)

### Nashua Housing Authority

Historically, housing authorities were formed principally to develop lower income rental housing and to conduct urban renewal activities using financing and subsidies from the U. S. Department of Housing and Urban Development. Nashua Housing Authority oversees the local distribution of federal low-income Section 8 and Housing Choice Voucher programs for the City, working to place low-income individuals and families in affordable housing. According to the City of Nashua’s 2010 Analysis of Impediments to Fair Housing, the Nashua Housing Authority has a total of 662 housing units that it owns and manages including 188 for elderly residents, 221 for those with disabilities, and 253 for families. The NHA properties include 13 developments throughout Nashua, five of which are “scattered sites.” The authority also has 853 housing choice vouchers, 75 of which are for locations outside the City of Nashua.

### Others

While not expressly dedicated to meeting local housing production needs, there are several other organizations within the NRPC region that play a critical role in supporting residents housing needs and promoting equal opportunities.

The City of Nashua has formed the **Ethnic Awareness Committee**, comprised of city officials and residents, was created to act as a sounding board for ethnic community problems, act as a communications link between organizations, assist in community program ideas and publications, inform and educate, and encourage awareness and appreciation of cultural differences. The Disproportionate Minority Contact and Juvenile Justice subcommittee works to prevent all youth from entering the justice system with a specific focus on reducing disparities among minority youth. The second subcommittee, the Gate City Health and Wellness Immigrant Integration Initiative, is principally comprised of staff from Nashua’s Health department and other related organizations that helps to reduce social and cultural barriers to health, well-being and economic mobility for recent immigrants and refugees. (City of Nashua, NH, 2010)

The **Continuum of Care** is a collaborative group of Federal, State and City governments, housing program directors, hospitals, veterans, social service agencies, homeless and formerly homeless individuals, financial community and private sector representatives, and religious institutions of several denominations that meet regularly to promote comprehensive, cohesive, and coordinated approaches to housing and community resources for homeless persons and families. The Continuum works to identify and address service gaps and risk factors in the community and prioritize unmet service needs for a system of prevention, intervention, outreach assessment, direct care and aftercare for homeless individuals and families. The collaborative group serves the communities of Nashua, Brookline, Amherst, Hollis, Merrimack, Milford, Mont Vernon, Hudson, Litchfield and Mason. Particularly the Continuum works to end homelessness and is funded through annual applications to HUD to provide housing and supportive services. The Greater Nashua COC is also responsible for the development and implementation of the Greater Nashua Ten Year Plan for Ending Homelessness. (“Nashua Continuum of Care,” 2014)

Similarly, **Elder Wrap** is another social service community collaborative comprised of public and private agencies in the Greater Nashua area that recognizes that many elders have complex health, housing, support and social needs. A core group of agencies meets monthly to review specific cases and discuss broader community issues affecting elders. Professionals from other agencies are invited to join meetings when their specialized focus is relevant to the individuals being discussed. Sometimes elders and their families attend a Wrap Around meeting to participate in the discussion of their needs and services.

### State and Federal Programs

Within the State of New Hampshire, most federal and state housing programs are administered through the New Hampshire Housing Finance Authority (NHHFA). The NHHFA programs are described below. In addition to these programs, Veterans Administration (VA) and Federal Housing Administration (FHA) loans are available through those agencies.

### Section 8 Housing Choice Voucher Program

This rental assistance program provides a direct subsidy to the owner of rental housing

to allow low-income families to occupy privately owned and maintained housing units without spending in excess of 30% of their total annual household income for shelter. Qualification is based on income and fair market rent guidelines established by the US Department of Housing and Urban Development (HUD). The intent of the program is to allow for federal housing assistance to low-income households without building government owned and operated housing. The owner of a unit qualified under the program is paid the difference between what the tenant can pay and the actual rent. Limited funds have restricted the program to very low-income female-headed households and very low-income elderly households. The program is administered by HUD through the NHHFA. Recent changes to the eligibility requirements and funding for this program will severely limit the availability of Section 8 vouchers in the future.

### Section 8 New Construction and Substantial Rehab Program

The New Construction and Substantial Rehabilitation Programs provide assistance to developers to rehabilitate existing rental housing or to construct new rental housing within HUD guidelines. Rather than allowing the Section 8 certificate to be used by a

qualifying family to obtain housing in any qualifying rental unit, the program attaches the Section 8 certificate to the unit. This program encourages the construction of new rental housing for very low-income households. The voucher program merely provides a subsidy for existing units without increasing the housing stock available to low-income families.

### **Housing Choice Voucher**

#### **Homeownership Option**

New Hampshire Housing offers the option for households currently receiving a Housing Choice Voucher to apply it towards homeownership for first-time homebuyers. There are eligibility requirements established by HUD and New Hampshire Housing. Generally, for those under the age of 62 the household head must have been employed for at least 30 hours a week for a full year, earn minimum wage, have established credit and had a bank account for at least 6 months. Choosing to use a voucher for homeownership increases the mortgage a household can afford.

#### **Emergency Housing Program**

This program aids households in imminent danger of eviction due to financial difficulty

with short-term assistance when local welfare programs are unable to offer assistance. New Hampshire Housing's Emergency Housing Program supports approximately 25 households at a time for a maximum of 3 months. Households must first seek any other possible source of assistance before turning to this program and their household income must be below 50 percent of the area median income.

#### **Low Income Housing Tax Credits**

Low Income Housing Tax Credits (LIHTC) encourage private investment in new, affordable rental housing and is the most commonly used affordable multi-family rental financing mechanism today. Projects are selected by NH Housing on a competitive basis and use of the LIHTC requires that a project provide a minimum of 20% of its units to households earning up to 50% of the area median family income (AMFI). Alternatively, at least 40% of its units may be offered to renters at or below 60% of AMFI. The balance of the units may be rented at prevailing market rents. Mixed income projects may be feasible in stronger rental markets. Typically, an LIHTC development will be affordable to households earning 40-60% of AMFI. Most of today's LIHTC projects are not subsidized with project-based Section 8

contracts, though tenants holding vouchers may use them in such projects and may be necessary for those earning less than 40% AMFI to afford rents. Therefore, many of today's "subsidized rental housing" cannot reach the households with the lowest incomes, however, LIHTC rental housing does, support an important component of workforce rental housing.

#### **Construction Lending Program**

The Construction Lending Program provides construction financing for multi-family rental projects utilizing other New Hampshire Housing funding. In addition, funds may be used in certain circumstances to bridge investment from Low Income Housing Tax Credit investors. Rates and terms are competitive with the market, and this program offers the convenience and cost savings of a single source of financing for an affordable housing rental project.

#### **Special Needs Housing Program**

The Special Needs Housing Program is designed to provide financing for projects serving populations that need more intense services than are typically provided in traditional rental housing. The financing may be primary or gap lending that is frequently structured on a deferred payment basis.

Developers of these projects are typically service providers of such diverse groups as the homeless, the mentally or physically challenged, women and children in crisis, and families and children in need of transitional housing.

### **Tax Exempt Bonds Financing and Portfolio Preservation Program**

The Tax Exempt Bond Financing and Portfolio Preservation Program is designed to provide construction and/or permanent debt financing through the sale of tax exempt or taxable bonds and equity financing through the use of the 4% Low Income Housing Tax Credit. The program is well-suited for the preservation of existing subsidized housing. Projects using this program typically have an income stream that allows the project to service significant long term debt.

### **Community Development Block Grants**

Community Development Block Grant (CDBG) funds can be combined with other funds to support the creation of housing units, or can be used for related community needs such as encouraging home ownership, developing infrastructure, revitalizing downtown, rehabilitating rental housing, and other uses that have a primary benefit to

households earning less than 80% of AMFI. This program is sponsored by HUD and managed by NH's Community Development Finance Authority. Grants are available to municipalities or counties, and non-profits if they have partnered with and are applying through a municipality. Grants are awarded for up to \$500,000 per applicant each year and NH receives approximately \$8-10 million annually, approximately half of which goes to housing and public facilities projects.

### **Public Land/Affordable Rental Housing Program**

The Public Land/Affordable Rental Housing Program is a State program passed by the General Court in 1986 (RSA 204-D). The program allows surplus public land to be transferred at no consideration to the NHHFA for the development of low-income housing. The intent of the program is to remove the land cost from the cost of development to allow for the construction of low-income housing that can be economically feasible. The NHHFA will self-finance, construct and manage the housing. The greatest limitation facing the program is the availability of properly zoned surplus lands.

### **Federal Home Loan Bank of Boston Affordable Housing Program**

The Federal Home Loan Bank of Boston offers both grants and loans to member institutions who are working with developers of affordable rental or home-ownership opportunities. In general, Affordable Housing Program (AHP) for ownership initiatives must benefit households earning less than 80% of AMFI; use of funds for rental developments is limited to projects having at least 20% occupancy by households at or below 50% of AMFI. For 2014, the subsidy limits for any one AHP application is \$500,000 in direct subsidy and \$1 million in total subsidy, including the subsidized advance interest-rate subsidy.

### **Single-Family Mortgage Program**

The Single-Family Mortgage Program is by far the most significant State housing program. The program provides low-interest loans for first-time homebuyers within established housing price and income guidelines. The program is financed through the issuance of tax exempt bonds by the NHHFA. In general, a first-time homebuyer applies for a NHHFA loan through a conventional mortgage institution and generally approved if the applicant as well as the home qualifies. Loan products offered include funds for down

payment and closing costs, low or no private mortgage insurance, purchase and rehabilitation programs, emergency home repair, voucher assisted mortgages, and a tax credit program. The program provides assistance to a large number of first-time homebuyers; and as of April 2014 increased its income limit to \$110,000 for all communities, counties and family sizes, capturing all families below the median income level.

### Home Help NH

HomeHelpNH is a statewide foreclosure counseling initiative sponsored by the New Hampshire Department of Justice, New Hampshire Banking Department and New Hampshire Housing Finance Authority. The initiative's goal is to help at-risk homeowners find solutions through free, comprehensive pre- and post-foreclosure counseling. Over the course of the first year of this three-year statewide initiative funded through the National Mortgage Servicing Settlement, HomeHelpNH counselors assisted more than 800 households and provided approximately 5,600 hours of free foreclosure guidance on mortgage modifications, mortgage document review, credit and budgeting analysis, rental help and legal service referrals to at-risk households.

### Federal Housing Administration and Veterans Administration Loans

These Federal Government programs are not administered through the NHHFA. Rather than provide low-interest loans, the programs provide assistance to qualifying home buyers primarily by: 1) allowing for a higher percentage of household income to be devoted to housing costs; 2) providing mortgage insurance or guarantees; and 3) by allowing for down payments as low as 5%. Both of these programs are far less restrictive than NHHFA single-family home programs and are less limited in terms of funding. These programs provide essential assistance to moderate-income households throughout the Nation.

### USDA Rural Development Housing and Community Facilities Programs

USDA's Housing and Community Facilities Programs help rural communities and individuals by providing loans and grants for housing and community facilities. Within the NRPC region, all communities except Hudson, Merrimack, and Nashua, are eligible for USDA's Rural Housing programs. Funding and programs assist with single family home purchase, apartments for low-income persons or the elderly, housing for farm

laborers, and community facilities such as childcare centers, fire and police stations, hospitals, libraries, nursing homes, and schools.

### Conclusions

The greatest planning and zoning practice fair housing concern is the prevention of disparate impacts, ensuring that regulations and practices do not have a discriminatory effect or disparate impact on a group of persons. Land use controls have been identified in New Hampshire's Analysis of Impediments of fair housing as key impediment to fair housing choice. Frequently through outreach NRPC heard many calls for flexible housing regulations to allow for a more adaptable housing market. Large lot zoning and fees drive up cost and limit financing options. Other limiting factors include water infrastructure, key to higher densities and an older housing stock leads to higher lead poisoning risks. Transportation improvements have the ability to reduce costs and provide greater access to opportunities. Economic development improves job opportunities and mitigates environmental hazards creating cleaner, safer neighborhoods.

There are many factors that influence housing options and can further support or hinder future opportunities. The Nashua Region is fortunate to have many great resources to help react and respond to local housing needs. The Story of the Hughes family included in “The Nashua Region: A Story Worth Telling” highlights many of the challenges faced by families across the region after the housing market crash and Recession. When jobs became scares and unemployment grew, many families went through foreclosures and struggled to find an affordable home. The Hughes family was able to recover thanks to hard work and great resources such as Anne Marie House, NeighborWorks Southern NH, and Habitat for Humanity.

# Conclusions and Recommendations

## Conclusions and Measuring Progress

### Big Homes, Smaller Budgets

For many in the region, housing is affordable; household incomes in the region are high compared to other areas and the Great Recession has reduced the purchase price of homes. However, housing costs and availability vary significantly by community, and the region continues to be impacted by national economic trends. Tightening lending standards, increasing student loan debt burdens and a still recovering job market make home ownership a challenge for many. Access to affordable housing in the NRPC region is also limited by transportation and credit issues and many young adults in the region are unable to find affordable rental housing near employment opportunities. Additionally, 10% of residents have a disability, limiting accessible housing choices where the majority of the single family housing supply is older multi-storied homes. Large lot size requirements and restrictive zoning have often been cited as impediments to providing a greater diversity of housing options. Currently 62% of residents think towns should encourage clusters of single family housing and 58% of residents think towns should encourage construction of apartments.

### Benchmarks:

- **39%** of the region's housing supply is multi-family.
- **75%** of the region's multi-family housing stock is located in the City of Nashua.
- **70%** of rental housing was affordable to households earning 60% of the median income
- **73%** of homes for sale were affordable to those earning the median income.
- **39%** of renter households pay more than 35% of their income to housing costs.
- **27%** of mortgagees pay more than 35% of their income to housing costs.
- **5%** of homes are owned by minorities.
- **14%** of renter-occupied units are inhabited by minorities.
- **10%** of residents in the region have some form of a disability.

### Shifting Demographics and Adaptive Supply

There is a broad range of housing options in the region, but current housing stock may not match housing preferences or future

needs. Elderly residents in the region are looking to age in place as long as possible and for those who can't, new questions arise. Who will buy their larger home? Will they be able to find a supportive living environment? The elderly, young adults, low income families, minorities, and new Americans alike are all in search of opportunities to maximize their home value and maintain access to transportation, supportive services, employment, shopping, and entertainment options. Many in the region called for greater flexibility in land use and zoning regulation to encourage smaller homes or accessory apartments to help meet shifting demands.

### Benchmarks:

- **132%** projected increase in the region's senior population from 2010 to 2040.
- **11%** of the region's population is over age 65.
- **25%** of the region is projected to be over 65 by 2040.
- **23%** decrease in the number of births from 2000 to 2012.
- **57%** of all households are comprised 2 or fewer persons.

- **11%** decrease in the total number of families with children in the region from 2000 to 2010.
- **13%** of persons in the region live alone, a 13% increase from 2000 to 2010.
- **1,315** beds currently exist in assisted living or nursing homes in the region
- **2,552** additional assisted living or nursing home beds are projected to be needed by 2040.

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### Location, Location, Location

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Without question, residents love the combination of the region’s rural character and small town feel coupled with more urban amenities including businesses, economic development, jobs, and cultural offerings. While many residents want more walkable neighborhoods and mixed use development, more than half wish to live in purely residential neighborhoods. Slightly more than half of residents (55%) in the region said they would prefer to live in a small home with a short commute rather than a large home with a long commute. There is a large share of assisted housing in the region; however, there is concern that is concentrated in a few neighborhoods where crime rates are often higher. That said the majority of the region’s

affordable housing is conveniently located to employment centers and transit.

### Benchmarks:

- **64%** of residents prefer residential neighborhoods to mixed use neighborhoods
- **43%** of NRPC residents live near transit.
- **28%** of all homes in the region are within a half mile of a community center or downtown.

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### Priority Project Recommendations

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#### Develop technical resources to help communities measure their regional housing needs

*Description:* There are several technical assistance products that NRPC can develop to help communities measure and meet their regional housing needs. This housing needs assessment lays the groundwork for measuring housing needs. Data is regularly updated and markets continually changing. NRPC can continue to track trends and regularly provide data update bulletins.

*Goals Met:* (1) Affordable and workforce housing development, (6) Regional coordination

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#### Develop a template process for communities to audit their regulations

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*Description:* Building upon regular data updates, once communities have established their quantitative projected needs the next step is to audit existing ordinance to discern whether it is feasible to meet projected needs and amend where needed. NRPC can develop template audit or process checklist that communities could use to assess their existing regulatory framework to ensure the existing language meets the objectives of the Workforce Housing Law.

*Goals Met:* (1) Affordable and workforce housing development, (3) Fiscal impacts of housing

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#### Develop model ordinances to help communities meet their regional housing needs

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*Description:* Once a community has established their projected needs and conducted an audit of existing ordinances to the next step is to amend or adopt new regulations where needed. NRPC can

develop model ordinances and accompanying technical guidance to help communities take that next step toward implementation. This might include updating the Inclusionary Housing Ordinance currently found in the Innovative Land Use Handbook, a model multi-family housing ordinance, or even compiling basic regulatory quick fixes towns can apply to existing districts to minimize the cumulative impact of regulations on housing costs.

*Goals Met:* (1) Affordable and workforce housing development, (2) Diverse housing supply, (4) Neighborhood, town and rural character

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### **Illustrate well designed affordable and multi-family housing and how it can be achieved**

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*Description:* One of the greatest impediments to adopting regulations that allow for affordable, workforce, or multi-family is the fear that it will be unattractive. There are many superb examples of such housing across the state and region that could illustrate the types of attractive housing that could be developed and meet local housing needs. To support, NRPC can develop design guidelines and case studies of well-designed housing developments in the

region. This can be supplemented with model ordinances such as design guidelines, form-based codes and performance zoning model ordinances.

*Goals Met:* (1) Affordable and workforce housing development, (2) Diverse housing supply, (4) Neighborhood, town and rural character

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### **Map community key destinations and assets that enhance access to opportunity for residents**

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*Description:* Residents in the NRPC region have identified access to amenities a key attraction to living in the NRPC region. Additionally, such features are indicative to locations where residents have greater access to opportunity. Mapping key destinations, recreation facilities and public spaces and identifying opportunities to access natural resources and open space will provide communities and decision makers with more complete information on key attractions in their region. Further the data can be used to analyze the various fiscal impacts of disperse versus more village like development patterns.

*Goals Met:* (3) Fiscal impacts of housing, (4) Neighborhood, town and rural character, (5) Environmental Preservation

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### **Collaborate with the City of Nashua's Urban Programs to share programs of regional interest**

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*Description:* Several of the projects that the City of Nashua's Urban Programs Department has undertaken to fulfill the identified actions in the City's Analysis of Impediments to Fair Housing are applicable to and of potential interest to several communities in the region. NRPC can identify transferable initiatives, particularly education, outreach and technical assistance related, and work to share information and resources with other communities in the region. One such program is the Lead Paint program which has valuable education resources that would be of interest in numerous communities given the region's relatively older housing stock, particularly in rental housing.

*Goals Met:* (1) Affordable and workforce housing development, (3) Fiscal impacts of housing

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## Further education and outreach programs to promote affordable housing in the region

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*Description:* There are several existing initiatives in the region to promote affordable housing. Rather than establish duplicative efforts, NRPC can partner with local governments and non-profits to build upon existing efforts. For example, NRPC can collaborate with the City of Nashua to support area wide initiatives for workforce housing, to create diverse housing opportunities throughout the region. Another would be to assist and support fair housing education efforts, such as those provided by NH Legal Services and NeighborWorks Southern NH. Additionally, the Commission can promote Neighborworks Southern New Hampshire home buyer counselling programs.

*Goals Met:* (1) Affordable and workforce housing development, (3) Fiscal impacts of housing, (6) Regional coordination

# Appendix A: Detailed Tables

### Building Permit Activity

		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
Amherst	Single Family	70	50	70	64	43	55	46	25	25	8	456
	Multi-Family	0	0	0	12	0	1	2	16	0	0	31
	Manufactured	3	0	0	0	0	1	1	2	0	0	7
	<b>Total</b>	<b>73</b>	<b>50</b>	<b>70</b>	<b>76</b>	<b>43</b>	<b>57</b>	<b>49</b>	<b>43</b>	<b>25</b>	<b>8</b>	<b>494</b>
Brookline	Single Family	35	44	31	35	55	49	21	22	15	14	321
	Multi-Family	0	0	6	0	2	0	0	0	0	0	8
	Manufactured	0	0	0	0	0	0	0	0	-1	0	-1
	<b>Total</b>	<b>35</b>	<b>44</b>	<b>37</b>	<b>35</b>	<b>57</b>	<b>49</b>	<b>21</b>	<b>22</b>	<b>14</b>	<b>14</b>	<b>328</b>
Hollis	Single Family	53	42	30	25	51	15	25	9	1	4	255
	Multi-Family	3	26	35	29	9	5	0	0	-2	0	105
	Manufactured	0	0	0	0	0	0	0	3	0	0	3
	<b>Total</b>	<b>56</b>	<b>68</b>	<b>65</b>	<b>54</b>	<b>60</b>	<b>20</b>	<b>25</b>	<b>12</b>	<b>-1</b>	<b>4</b>	<b>363</b>
Hudson	Single Family	42	112	95	113	118	96	44	26	4	17	667
	Multi-Family	6	6	118	64	22	30	64	27	14	17	368
	Manufactured	0	0	1	0	0	0	0	0	0	-1	0
	<b>Total</b>	<b>48</b>	<b>118</b>	<b>214</b>	<b>177</b>	<b>140</b>	<b>126</b>	<b>108</b>	<b>53</b>	<b>18</b>	<b>33</b>	<b>1035</b>
Litchfield	Single Family	71	13	52	50	56	41	47	14	11	35	390
	Multi-Family	0	4	12	16	10	84	0	34	2	0	162
	Manufactured	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>71</b>	<b>17</b>	<b>64</b>	<b>66</b>	<b>66</b>	<b>125</b>	<b>47</b>	<b>48</b>	<b>13</b>	<b>35</b>	<b>552</b>
Lyndeborough	Single Family	17	20	9	20	9	10	8	4	5	1	103
	Multi-Family	0	4	1	0	0	0	0	1	0	0	6
	Manufactured	0	0	1	0	0	0	0	0	0	0	1
	<b>Total</b>	<b>17</b>	<b>24</b>	<b>11</b>	<b>20</b>	<b>9</b>	<b>10</b>	<b>8</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>110</b>
Mason	Single Family	10	29	22	18	22	19	8	5	2	4	139
	Multi-Family	0	0	0	0	0	0	0	0	0	0	0
	Manufactured	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>10</b>	<b>29</b>	<b>22</b>	<b>18</b>	<b>22</b>	<b>19</b>	<b>8</b>	<b>5</b>	<b>2</b>	<b>4</b>	<b>139</b>
Merrimack	Single Family	174	87	40	76	90	35	29	15	17	27	590
	Multi-Family	11	150	31	19	0	19	54	0	11	7	302
	Manufactured	0	2	1	2	7	0	0	2	0	1	15
	<b>Total</b>	<b>185</b>	<b>239</b>	<b>72</b>	<b>97</b>	<b>97</b>	<b>54</b>	<b>83</b>	<b>17</b>	<b>28</b>	<b>35</b>	<b>907</b>
Milford	Single Family	96	64	94	88	73	58	47	27	20	14	581
	Multi-Family	0	0	46	17	71	61	1	0	6	4	206
	Manufactured	10	7	0	0	2	1	0	0	0	-1	19
	<b>Total</b>	<b>106</b>	<b>71</b>	<b>140</b>	<b>105</b>	<b>146</b>	<b>120</b>	<b>48</b>	<b>27</b>	<b>26</b>	<b>17</b>	<b>806</b>
Mont Vernon	Single Family	30	29	22	18	22	19	8	5	2	4	159
	Multi-Family	0	0	0	0	0	0	0	0	0	-1	0
	Manufactured	2	1	1	1	0	-2	0	1	1	0	0
	<b>Total</b>	<b>32</b>	<b>30</b>	<b>23</b>	<b>19</b>	<b>22</b>	<b>17</b>	<b>8</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>163</b>
Nashua	Single Family	120	115	114	141	124	113	81	88	56	47	999
	Multi-Family	71	40	0	197	41	111	67	194	148	62	931
	Manufactured	4	0	0	0	8	1	0	0	-9	0	4
	<b>Total</b>	<b>195</b>	<b>155</b>	<b>114</b>	<b>338</b>	<b>173</b>	<b>225</b>	<b>148</b>	<b>282</b>	<b>195</b>	<b>109</b>	<b>1934</b>
Pelham	Single Family	99	109	156	119	79	38	33	28	13	13	687
	Multi-Family	10	6	2	0	0	6	7	2	19	4	56
	Manufactured	3	0	0	0	4	0	0	0	0	0	7
	<b>Total</b>	<b>112</b>	<b>115</b>	<b>158</b>	<b>119</b>	<b>83</b>	<b>44</b>	<b>40</b>	<b>30</b>	<b>32</b>	<b>17</b>	<b>750</b>
Wilton	Single Family	20	23	22	26	16	27	22	4	4	7	171
	Multi-Family	2	0	0	0	4	4	2	0	3	0	15
	Manufactured	0	0	0	0	0	0	1	0	-1	0	0
	<b>Total</b>	<b>22</b>	<b>23</b>	<b>22</b>	<b>26</b>	<b>20</b>	<b>31</b>	<b>25</b>	<b>4</b>	<b>6</b>	<b>7</b>	<b>186</b>
NRPC Region	Single Family	837	737	757	793	758	575	419	272	175	195	5518
	Multi-Family	103	236	251	354	159	321	197	274	201	93	2189
	Manufactured	22	10	4	3	21	1	2	8	-10	-1	60
	<b>Total</b>	<b>962</b>	<b>983</b>	<b>1012</b>	<b>1150</b>	<b>938</b>	<b>897</b>	<b>618</b>	<b>554</b>	<b>366</b>	<b>287</b>	<b>7767</b>

Source: NH Office of Energy and Planning

## Age of Housing Stock

Community	Total Housing units	Built in 1949 or earlier		Built between 1950 and 1969		Built between 1970 and 1989		Built between 1990 and 2009		Built in 2010 or later		Median Age	
												Owner Occupied	Renter Occupied
	#	#	%	#	%	#	%	#	%	#	%	Year	Year
Amherst	4,245	585	14%	921	22%	1,571	37%	1,168	28%	-	0%	1977	1982
Brookline*	1,652	263	16%	148	9%	484	29%	757	46%	-	0%	1989	1971
Hollis	2,939	414	14%	416	14%	1,138	39%	971	33%	-	0%	1984	1975
Hudson	9,040	484	5%	1,718	19%	4,499	50%	2,319	26%	20	0%	1982	1980
Litchfield	2,806	34	1%	194	7%	1,263	45%	1,284	46%	31	1%	1988	1975
Lyndeborough	698	193	28%	131	19%	240	34%	134	19%	-	0%	1980	1964
Mason	569	111	20%	67	12%	210	37%	178	31%	3	1%	1983	1986
Merrimack	10,139	420	4%	1,839	18%	5,904	58%	1,946	19%	30	0%	1981	1981
Milford	6,304	1,248	20%	918	15%	2,352	37%	1,777	28%	9	0%	1983	1974
Mont Vernon	859	201	23%	77	9%	340	40%	241	28%	-	0%	1982	1949
Nashua	37,392	9,104	24%	7,786	21%	16,434	44%	4,019	11%	49	0%	1973	1971
Pelham	4,413	395	9%	949	22%	1,647	37%	1,392	32%	30	1%	1979	1975
Wilton*	1,624	687	42%	149	9%	561	35%	227	14%	-	0%	1973	1952
<b>NRPC Region</b>	<b>82,680</b>	<b>14,139</b>	<b>17%</b>	<b>15,313</b>	<b>19%</b>	<b>36,643</b>	<b>44%</b>	<b>16,413</b>	<b>20%</b>	<b>172</b>	<b>0%</b>	<b>NA</b>	<b>NA</b>
<b>Hillsborough</b>	<b>165,960</b>	<b>44,526</b>	<b>27%</b>	<b>28,605</b>	<b>17%</b>	<b>60,322</b>	<b>36%</b>	<b>32,248</b>	<b>19%</b>	<b>259</b>	<b>0%</b>	<b>1977</b>	<b>1964</b>
<b>State of NH</b>	<b>613,995</b>	<b>158,863</b>	<b>26%</b>	<b>101,443</b>	<b>17%</b>	<b>218,432</b>	<b>36%</b>	<b>133,885</b>	<b>22%</b>	<b>1,372</b>	<b>0%</b>	<b>1978</b>	<b>1967</b>

Source: 2008-2012 ACS, Tables B25034 and B25037

\*Note: the ACS sample size was too small to compute the median age of renter occupied units, 2000 Census data was used instead.

Owner Occupied Household Income Ranges										
	<\$25,000		\$25,000-\$49,999		\$50,000-\$74,999		\$75,000-\$99,999		>\$100,000	
	#	%	#	%	#	%	#	%	#	%
Amherst	118	3.3%	498	13.9%	461	12.8%	333	9.3%	2,183	60.8%
Brookline	79	5.3%	164	10.9%	194	12.9%	222	14.8%	841	56.1%
Hollis	94	3.7%	345	13.7%	317	12.6%	376	15.0%	1,381	55.0%
Hudson	487	6.7%	1,113	15.3%	1,190	16.3%	1,291	17.7%	3,207	44.0%
Litchfield	110	4.7%	195	8.3%	413	17.5%	219	9.3%	1,420	60.2%
Lyndeborough	34	7.1%	98	20.5%	63	13.2%	86	18.0%	198	41.3%
Mason	39	8.0%	75	15.3%	82	16.8%	84	17.2%	209	42.7%
Merrimack	328	3.8%	1,118	13.1%	1,582	18.5%	1,327	15.5%	4,210	49.2%
Milford	311	8.0%	611	15.8%	510	13.2%	676	17.5%	1,756	45.4%
Mont Vernon	16	2.1%	72	9.5%	116	15.4%	197	26.1%	353	46.8%
Nashua	2,053	9.9%	2,889	13.9%	3,304	15.9%	3,545	17.1%	8,949	43.1%
Pelham	188	4.9%	442	11.5%	607	15.8%	611	15.9%	1,987	51.8%
Wilton	180	14.8%	209	17.2%	205	16.9%	222	18.3%	399	32.8%
<b>NRPC Region</b>	<b>4,037</b>	<b>7.1%</b>	<b>7,829</b>	<b>13.7%</b>	<b>9,044</b>	<b>15.8%</b>	<b>9,189</b>	<b>16.1%</b>	<b>27,093</b>	<b>47.4%</b>
<b>State of NH</b>	<b>37,151</b>	<b>10.0%</b>	<b>66,975</b>	<b>18.0%</b>	<b>70,085</b>	<b>18.8%</b>	<b>61,807</b>	<b>16.6%</b>	<b>136,003</b>	<b>36.6%</b>

Source: 2008-2012 American Community Survey, B25118

Renter Occupied Household Income Ranges										
	<\$25,000		\$25,000-\$49,999		\$50,000-\$74,999		\$75,000-\$99,999		>\$100,000	
	#	%	#	%	#	%	#	%	#	%
Amherst	71	16.2%	15	3.4%	107	24.4%	140	32.0%	105	24.0%
Brookline	12	8.4%	69	48.3%	8	5.6%	33	23.1%	21	14.7%
Hollis	26	11.2%	111	47.6%	13	5.6%	34	14.6%	49	21.0%
Hudson	210	14.5%	681	47.0%	230	15.9%	210	14.5%	117	8.1%
Litchfield	84	27.1%	76	24.5%	8	2.6%	43	13.9%	99	31.9%
Lyndeborough	18	14.3%	33	26.2%	21	16.7%	34	27.0%	20	15.9%
Mason	4	23.5%	3	17.6%	3	17.6%	3	17.6%	4	23.5%
Merrimack	332	27.7%	358	29.9%	207	17.3%	152	12.7%	149	12.4%
Milford	556	25.8%	793	36.9%	412	19.2%	309	14.4%	81	3.8%
Mont Vernon	15	23.4%	14	21.9%	18	28.1%	3	4.7%	14	21.9%
Nashua	4,833	33.4%	4,054	28.0%	2,369	16.4%	1,518	10.5%	1,695	11.7%
Pelham	167	36.9%	102	22.5%	86	19.0%	76	16.8%	22	4.9%
Wilton	107	47.8%	53	23.7%	58	25.9%	6	2.7%	0	0.0%
<b>NRPC Region</b>	<b>6,435</b>	<b>30.2%</b>	<b>6,362</b>	<b>29.9%</b>	<b>3,540</b>	<b>16.6%</b>	<b>2,561</b>	<b>12.0%</b>	<b>2,376</b>	<b>11.2%</b>
<b>State of NH</b>	<b>49,258</b>	<b>34.0%</b>	<b>45,096</b>	<b>31.1%</b>	<b>25,569</b>	<b>17.7%</b>	<b>13,243</b>	<b>9.1%</b>	<b>11,658</b>	<b>8.0%</b>

Source: 2008-2012 American Community Survey, B25118

**Real Estate Sales in the NRPC Region Between 1990 and 2013**

Year	All Homes		Existing Homes		New Homes		Non-Condominiums		Condominiums	
	Median Purchase Price	Sample Size								
2013	\$240,000	2189	\$232,500	1979	\$317,333	210	\$253,700	1608	\$184,900	581
2012	\$220,000	1981	\$216,000	1835	\$287,000	146	\$235,000	1512	\$165,093	469
2011	\$225,900	1585	\$220,000	1455	\$299,900	130	\$239,000	1177	\$179,000	408
2010	\$239,000	1689	\$230,500	1512	\$300,900	177	\$255,000	1232	\$187,000	457
2009	\$235,000	1963	\$225,000	1765	\$332,900	198	\$252,000	1426	\$172,000	537
2008	\$262,000	1532	\$249,900	1319	\$349,900	213	\$281,050	1104	\$192,500	428
2007	\$275,000	1984	\$267,500	1654	\$359,900	330	\$309,900	1290	\$204,900	694
2006	\$277,000	2527	\$265,500	2122	\$354,865	405	\$305,474	1636	\$208,000	891
2005	\$280,000	3213	\$275,000	2596	\$325,832	617	\$324,900	2067	\$214,900	1146
2004	\$261,000	3350	\$252,500	2686	\$325,000	664	\$298,500	2259	\$197,900	1091
2003	\$237,500	3562	\$229,900	2822	\$287,772	740	\$273,400	2294	\$179,000	1268
2002	\$219,000	3215	\$207,000	2623	\$284,000	592	\$246,000	2179	\$159,500	1036
2001	\$185,000	3045	\$174,000	2472	\$266,676	573	\$214,000	2063	\$134,000	982
2000	\$160,000	3444	\$149,000	2828	\$229,713	616	\$179,900	2389	\$110,900	1055
1999	\$142,490	3277	\$134,000	2609	\$197,200	668	\$158,303	2349	\$98,100	928
1998	\$137,500	2068	\$129,900	1689	\$180,870	379	\$145,000	1708	\$92,000	360
1997	\$124,000	4562	\$118,650	3857	\$176,900	705	\$132,000	3660	\$88,000	902
1996	\$120,000	2483	\$110,000	2030	\$174,900	453	\$130,000	1846	\$74,000	637
1995	\$115,000	2818	\$106,000	2261	\$157,200	557	\$128,000	2172	\$70,000	646
1994	\$111,000	3335	\$101,000	2723	\$152,800	612	\$120,000	2593	\$67,100	742
1993	\$112,900	2886	\$105,000	2292	\$145,048	594	\$122,900	2295	\$67,900	591
1992	\$115,905	1940	\$107,905	1559	\$129,429	381	\$123,048	1574	\$71,048	366
1991	\$118,000	1413	\$114,000	1083	\$126,381	330	\$122,000	1097	\$82,000	316
1990	\$130,095	1113	\$129,900	782	\$135,048	331	\$138,000	909	\$109,905	204

(Source: NH Housing, "Purchase Price Trends," 2014)

**2013 Median Purchase Price**

Town	All Homes		Existing Homes		New Homes		Non-Condominiums		Condominiums	
	Median Purchase Price	Sample Size								
Amherst	\$280,000	169	\$271,000	162	N/A	7	\$289,900	139	N/A	30
Brookline	\$309,900	75	\$303,500	63	N/A	12	\$309,900	75	N/A	N/A
Hollis	\$401,500	96	\$401,500	91	N/A	5	\$417,500	82	N/A	14
Hudson	\$247,000	287	\$235,000	242	N/A	45	\$265,000	189	\$215,000	98
Litchfield	\$255,000	83	\$252,200	67	N/A	16	\$255,000	51	N/A	32
Lyndeborough*	\$239,000	22	\$239,000	N/A	N/A	1	N/A	22	N/A	N/A
Mason*	\$219,000	14	\$192,000	N/A	N/A	2	N/A	14	N/A	N/A
Merrimack	\$217,500	341	\$214,000	327	N/A	14	\$247,500	221	\$153,900	120
Milford	\$205,000	156	\$200,000	146	N/A	10	\$220,000	120	N/A	36
Mont Vernon*	\$243,000	35	\$242,000	28	N/A	7	N/A	35	N/A	N/A
Nashua	\$224,900	748	\$218,921	687	\$326,900	61	\$230,000	516	\$187,500	232
Pelham	\$305,560	124	\$290,000	96	N/A	28	\$332,000	108	N/A	16
Wilton*	\$195,000	39	\$195,000	37	N/A	2	N/A	36	N/A	3

\*Note: Sample sizes of less than 50 are highly volatile and not typically released.

Source: NH Housing, ("Purchase Price Trends," 2014)

Median Gross Rental Costs in the NRPC Region Between 1990 and 2013												
Year	All Units		0-Bedroom Units		1-Bedroom Units		2-Bedroom Units		3-Bedroom Units		4+-Bedroom Units	
	Median Gross Rental Cost	Sample Size										
2013	\$1,139	2,812	\$677	103	\$985	871	\$1,169	1,468	\$1,405	327	\$1,499	43
2012	\$1,120	2,994	\$650	133	\$953	908	\$1,179	1,572	\$1,432	328	\$1,695	53
2011	\$1,096	2,872	\$644	100	\$948	870	\$1,164	1,533	\$1,455	335	\$1,522	34
2010	\$1,090	2,646	\$628	131	\$875	759	\$1,189	1,365	\$1,391	354	\$1,499	37
2009	\$1,089	2,847	\$676	116	\$932	835	\$1,176	1,497	\$1,425	356	\$1,586	43
2008	\$1,082	2,644	\$650	114	\$884	749	\$1,124	1,367	\$1,406	365	\$1,483	49
2007	\$1,071	2,692	\$645	111	\$881	777	\$1,123	1,436	\$1,353	325	\$1,521	43
2006	\$1,048	2,775	\$675	110	\$900	803	\$1,101	1,526	\$1,379	293	\$1,533	43
2005	\$1,024	2,413	\$625	75	\$843	656	\$1,056	1,390	\$1,344	260	\$1,500	32
2004	\$1,021	2,438	\$657	58	\$878	687	\$1,042	1,443	\$1,262	231	#N/A	19
2003	\$984	2,354	\$580	58	\$862	647	\$1,019	1,432	\$1,257	202	#N/A	15
2002	\$949	1,940	\$547	50	\$832	486	\$974	1,208	\$1,130	185	#N/A	11
2001	\$923	1,432	\$495	33	\$796	354	\$945	909	\$1,100	130	#N/A	6
2000	\$834	1,920	\$585	71	\$730	516	\$874	1,162	\$1,009	162	#N/A	9
1999	\$799	1,625	\$465	38	\$700	406	\$837	1,024	\$916	150	#N/A	7
1998	\$759	2,037	\$507	56	\$653	524	\$794	1,203	\$825	237	#N/A	17
1997	\$729	1,958	\$532	85	\$623	479	\$765	1,178	\$865	207	#N/A	9
1996	\$696	1,911	\$450	59	\$606	559	\$718	1,118	\$768	167	#N/A	8
1995	\$637	1,560	\$434	50	\$571	458	\$677	933	\$775	110	#N/A	9
1994	\$678	1,502	\$433	28	\$608	403	\$711	943	\$891	124	#N/A	4
1993	\$703	865	#N/A	11	\$618	282	\$727	524	\$850	45	#N/A	3
1992	\$654	1,213	\$411	20	\$582	362	\$687	777	\$859	53	#N/A	1
1991	\$637	663	#N/A	16	\$562	251	\$665	347	\$855	49	#N/A	#N/A
1990	\$656	434	#N/A	6	\$562	132	\$695	247	\$830	47	#N/A	2

Source: NHHFA Residential Rental Cost Survey

Note: Calculations based on a sample size of less than 20 are highly volatile and not considered valid.

#### Gross Rent by Community

Community	Median Rent	Occupied Units	Rent Less than \$500		Rent \$500 - \$749		Rent \$750 - \$999		Rent \$1,000 - \$1,499		Rent Over \$1,500	
			#	%	#	%	#	%	#	%	#	%
Amherst	\$1,438	438	26	6%	0	0%	12	3%	212	48%	188	43%
Brookline	\$1,120	143	11	8%	12	8%	41	29%	27	19%	52	36%
Hollis	\$1,325	233	55	24%	17	7%	17	7%	49	21%	95	41%
Hudson	\$1,219	1,448	157	11%	41	3%	377	26%	455	31%	418	29%
Litchfield	\$1,185	310	12	4%	12	4%	45	15%	139	45%	102	33%
Lyndeborough	\$961	126	50	40%	15	12%	32	25%	18	14%	11	9%
Mason	\$1,292	17	4	24%	0	0%	3	18%	6	35%	4	24%
Merrimack	\$1,220	1,198	185	15%	36	3%	74	6%	759	63%	144	12%
Milford	\$1,078	2,151	213	10%	124	6%	583	27%	896	42%	335	16%
Mont Vernon	\$1,181	64	0	0%	7	11%	4	6%	29	45%	24	38%
Nashua	\$1,079	14,469	1,646	11%	1,830	13%	2,556	18%	6,205	43%	2,232	15%
Pelham	\$954	453	95	21%	31	7%	152	34%	74	16%	101	22%
Wilton	\$1,003	224	38	17%	0	0%	80	36%	76	34%	30	13%
<b>NRPC Region</b>	<b>N/A</b>	<b>21,274</b>	<b>2,492</b>	<b>12%</b>	<b>2,125</b>	<b>10%</b>	<b>3,976</b>	<b>19%</b>	<b>8,945</b>	<b>42%</b>	<b>3,736</b>	<b>18%</b>
<b>State of NH</b>	<b>\$972</b>	<b>144,824</b>	<b>21,921</b>	<b>15%</b>	<b>18,936</b>	<b>13%</b>	<b>39,698</b>	<b>27%</b>	<b>47,543</b>	<b>33%</b>	<b>16,726</b>	<b>12%</b>

Source: 2008-2012 American Community Survey, Tables B25063 and B25064

Analysis of Areas of Concern within the NRPC Region, 2012

Municipality	Census Tract	Population Age 75+	Minority Population	Single Parents with Children <18	Households without Access to a Vehicle	Persons Below Poverty Level	Limited English Proficiency*	Rent Exceeds 50% of Income*	Disabled Population*	Factors Indicating an Area of Concern
Amherst	151	4.0%	4.8%	6.2%	0.0%	2.1%	0.8%	5%	5.9%	0
Amherst	152	4.0%	6.2%	5.4%	1.8%	4.9%	0.0%	9%	8.4%	0
Brookline	180	2.1%	5.1%	6.9%	1.2%	2.9%	0.0%	6%	5.7%	0
Hollis	171	5.1%	5.8%	4.7%	3.3%	1.2%	1.0%	17%	8.7%	0
Hudson	121	3.6%	8.8%	8.5%	1.2%	1.0%	0.2%	15%	8.3%	0
Hudson	122	5.5%	8.4%	10.7%	2.3%	7.0%	1.1%	12%	13.4%	0
Hudson	123	4.4%	9.2%	8.4%	1.2%	4.1%	1.5%	<b>36%</b>	8.0%	0
Litchfield	131	2.6%	4.8%	8.6%	1.1%	4.8%	0.3%	<b>43%</b>	7.6%	0
Lyndeborough	195.01	3.5%	6.1%	7.0%	0.7%	4.9%	0.1%	7%	5.8%	0
Mason	185.02	2.7%	2.5%	4.9%	1.8%	10.9%	0.0%	18%	4.9%	0
Merrimack	141	6.3%	9.3%	10.9%	5.3%	7.7%	1.6%	26%	11.1%	0
Merrimack	142.01	2.3%	6.0%	5.5%	0.7%	2.3%	0.7%	12%	6.9%	0
Merrimack	142.02	3.1%	4.7%	7.6%	0.0%	1.0%	0.0%	0%	9.5%	0
Merrimack	143	3.1%	6.5%	6.0%	3.5%	1.5%	0.4%	33%	7.7%	0
Milford	161	4.6%	7.2%	10.8%	1.6%	4.7%	0.7%	10%	8.6%	0
Milford	162.01	6.8%	7.4%	11.4%	6.2%	8.5%	2.1%	14%	12.0%	0
Milford	162.02	3.0%	5.4%	8.4%	2.7%	3.2%	0.3%	30%	6.8%	0
Mont Vernon	195.02	4.3%	4.1%	5.5%	0.5%	4.2%	0.3%	<b>39%</b>	5.2%	0
Nashua	101	5.9%	11.5%	6.1%	1.2%	1.7%	0.0%	7%	9.1%	0
Nashua	102	3.1%	<b>24.8%</b>	10.6%	1.9%	6.7%	<b>3.7%</b>	14%	7.3%	1
Nashua	103.01	5.9%	13.4%	6.0%	1.3%	0.7%	1.2%	9%	7.6%	0
Nashua	103.02	<b>8.5%</b>	15.2%	7.3%	5.0%	2.6%	0.6%	10%	8.2%	1
Nashua	104	6.1%	12.8%	10.6%	6.3%	3.7%	4.2%	22%	8.5%	0
Nashua	105	3.0%	<b>31.3%</b>	<b>18.3%</b>	<b>13.8%</b>	<b>29.2%</b>	<b>13.1%</b>	<b>38%</b>	<b>25.7%</b>	<b>6</b>
Nashua	106	6.2%	<b>25.3%</b>	<b>17.4%</b>	<b>23.8%</b>	<b>27.2%</b>	1.8%	<b>38%</b>	<b>18.3%</b>	<b>6</b>
Nashua	107	<b>16.7%</b>	<b>26.4%</b>	7.7%	<b>36.7%</b>	<b>30.5%</b>	<b>12.0%</b>	27%	<b>25.9%</b>	<b>5</b>

Analysis of Areas of Concern within the NRPC Region, 2012

Municipality	Census Tract	Population Age 75+	Minority Population	Single Parents with Children <18	Households without Access to a Vehicle	Persons Below Poverty Level	Limited English Proficiency*	Rent Exceeds 50% of Income*	Disabled Population*	Factors Indicating an Area of Concern
Nashua	108	4.4%	<b>39.7%</b>	<b>20.9%</b>	<b>23.7%</b>	<b>29.3%</b>	<b>10.4%</b>	<b>37%</b>	<b>20.5%</b>	<b>6</b>
Nashua	109	<b>8.7%</b>	18.5%	<b>14.3%</b>	5.8%	9.8%	<b>3.8%</b>	23%	10.1%	2
Nashua	110	7.0%	11.5%	6.6%	2.8%	7.1%	0.0%	6%	9.9%	0
Nashua	111.01	2.3%	<b>28.8%</b>	8.7%	2.8%	6.3%	<b>5.1%</b>	18%	8.6%	1
Nashua	111.02	6.0%	<b>33.6%</b>	7.8%	8.4%	6.6%	3.9%	18%	11.9%	1
Nashua	112	<b>8.5%</b>	21.8%	5.1%	4.8%	2.4%	2.2%	20%	7.2%	1
Nashua	113	<b>8.8%</b>	7.4%	5.5%	1.8%	3.4%	0.7%	0%	9.1%	1
Nashua	114.01	6.7%	15.7%	6.1%	8.7%	1.8%	0.3%	19%	12.2%	0
Nashua	114.02	2.5%	<b>26.1%</b>	9.3%	0.9%	3.5%	2.2%	19%	8.7%	1
Nashua	115	<b>8.9%</b>	8.1%	6.6%	6.9%	2.2%	1.0%	19%	<b>15.1%</b>	1
Pelham	2001	4.2%	5.3%	6.6%	1.8%	3.3%	1.5%	17%	5.9%	0
Pelham	2002	4.3%	5.0%	7.1%	1.1%	2.3%	0.7%	9%	6.5%	0
Pelham	2003	4.2%	5.7%	6.3%	4.2%	5.2%	0.5%	7%	9.0%	0
Wilton	190	5.2%	4.1%	9.4%	5.1%	7.1%	0.0%	21%	11.0%	0
NRPC Region		5.0%	12.5%	8.9%	5.0%	6.2%	1.8%	23%	9.8%	
Standard Deviation		2.7%	9.7%	3.7%	7.4%	7.9%	3.1%	11.4%	4.9%	
Concentration Threshold		7.7%	22.3%	12.6%	12.4%	14.1%	3.5%	34.4%	14.7%	
U.S. Census Bureau Sources:		2010 Census, SF-1			U.S. Census Bureau, 2008-2012 American Community Survey					
Table:		QTP1	P5	P21	B25045	S1701	B16004	B25070	S1810	

\* While the values for some Census Tracts exceeded the identified concentration threshold, the analysis indicated that the data was not statistically significant or reliable. As such, those that were not statistically significant are not counted toward the area of concern score. Values that are statistically significant are shaded in yellow. Values that exceed the concentration threshold are bolded

Index Key	
Index	Description
0-20	Very Low (worst)
21-40	Low
41-60	Moderate
61-80	High
81-100	Very High (best)

	Bottom 5 Tracts
	Top 5 Tracts

Access to Neighborhood Opportunity Indices by Census Tract

Municipality	Census Tract	Poverty Index	School Proficiency Index	Labor Market Engagement	Health Hazards Exposure Index	Index Average
Amherst	151	81	87	89	94	88
Amherst	152	70	87	80	92	82
Brookline	180	47	74	90	93	76
Hollis	171	94	85	91	89	90
Hudson	121	83	79	59	89	77
Hudson	122	39	41	25	85	48
Hudson	123	64	54	55	88	65
Litchfield	131	49	80	56	91	69
Lyndeborough	195.01	23	48	53	95	55
Mason	185.02	41	36	48	95	55
Merrimack	141	68	76	66	90	75
Merrimack	142.01	87	80	83	93	86
Merrimack	142.02	52	75	93	93	78
Merrimack	143	96	69	70	90	81
Milford	161	72	44	47	92	64
Milford	162.01	33	44	53	93	56
Milford	162.02	57	44	72	93	66
Mont Vernon	195.02	67	49	72	94	71
Nashua	101	78	68	62	85	73
Nashua	102	42	66	86	87	70
Nashua	103.01	77	58	61	83	70
Nashua	103.02	43	58	47	80	57
Nashua	104	89	31	75	82	69
Nashua	105	16	21	6	82	31
Nashua	106	11	20	8	83	30
Nashua	107	14	20	4	81	30
Nashua	108	8	8	12	74	26
Nashua	109	18	10	36	70	33
Nashua	110	80	28	50	82	60
Nashua	111.01	98	97	77	83	89
Nashua	111.02	38	58	73	79	62
Nashua	112	86	76	94	83	85
Nashua	113	90	60	74	77	75
Nashua	114.01	48	54	51	81	59
Nashua	114.02	60	50	58	74	60
Nashua	115	44	54	14	83	49
Pelham	2001	93	65	82	91	83
Pelham	2002	100	65	29	92	72
Pelham	2003	85	65	34	94	69
Wilton	190	41	26	21	94	46

Source: (HUD Office of Policy Development & Research, 2012a)

### Housing and Transportation Costs as a Percent of Income for the Typical NRPC Household

Municipality	Housing and Transportation Costs			Transportation Costs	Vehicles per HH	Annual HH	
	All Households	Owners	Renters			VMT	Transit Trips
Amherst	55.2%	56.7%	38.2%	19.4%	2.1	27,072	15
Brookline	57.5%	58.7%	38.4%	19.8%	2.2	28,062	11
Hollis	58.3%	59.7%	44.7%	19.4%	2.1	26,936	13
Hudson	49.2%	51.7%	37.6%	17.9%	2.0	23,836	20
Litchfield	51.1%	53.4%	34.8%	18.9%	2.1	25,811	17
Lyndeborough	50.2%	54.5%	32.8%	21.1%	2.2	31,003	6
Mason	54.8%	55.1%	41.0%	21.5%	2.3	31,121	23
Merrimack	50.5%	51.8%	40.1%	18.3%	2.0	24,817	15
Milford	47.5%	52.3%	37.3%	18.4%	2.0	25,446	13
Mont Vernon	57.7%	58.7%	43.1%	20.4%	2.2	29,286	7
Nashua	44.6%	49.8%	37.8%	16.0%	1.9	20,143	39
Pelham	54.8%	58.1%	31.0%	18.9%	2.1	25,998	21
Wilton	50.5%	53.0%	34.5%	19.9%	2.1	28,374	9
NRPC Region	48.5%	52.1%	37.8%	17.5%	2.0	23,188	26

### Housing and Transportation Costs as a Percent of Income for Low Income NRPC Households

Municipality	Housing and Transportation Costs			Transportation Costs	Vehicles per HH	Annual HH	
	All Households	Owners	Renters			VMT	Transit Trips
Amherst	81.9%	84.0%	57.4%	29.3%	1.9	25,338	17
Brookline	83.6%	85.1%	58.5%	30.1%	1.9	26,418	13
Hollis	86.1%	88.0%	69.1%	29.3%	1.9	25,238	18
Hudson	71.5%	74.8%	57.4%	26.7%	1.8	21,925	26
Litchfield	74.2%	77.2%	54.2%	28.4%	1.9	24,015	21
Lyndeborough	73.6%	79.8%	49.2%	32.4%	2.0	29,670	6
Mason	80.1%	80.3%	66.1%	33.0%	2.1	29,545	22
Merrimack	73.8%	75.4%	62.9%	27.4%	1.8	22,957	19
Milford	69.2%	75.6%	55.7%	27.6%	1.8	23,633	15
Mont Vernon	84.0%	85.3%	64.0%	31.0%	2.0	27,771	8
Nashua	64.7%	72.7%	56.3%	23.5%	1.6	18,134	49
Pelham	79.3%	84.0%	46.4%	28.5%	1.9	24,243	24
Wilton	73.7%	77.1%	52.5%	30.2%	1.9	26,840	10
NRPC Region	70.6%	76.0%	57.2%	26.0%	1.8	21,298	33

Source: (USHUD, USDOT, 2014)

Note: Transit Trips presented in the tables above are an estimated average number and may include anything from riding the Nashua Transit Service bus to driving to the Boston Express station in Nashua and taking the bus to Boston.

# Population Headship Tenure Housing Projection Model

## 2010 Base Year Ratios Held Constant in Forecast

Age Group	Headship Ratio	Percent Own	Percent Rent
15 to 24	0.0794	17.0%	83.0%
25 to 34	0.4271	49.6%	50.4%
35 to 44	0.5270	71.3%	28.7%
45 to 54	0.5600	79.3%	20.7%
55 to 64	0.5802	83.1%	16.9%
65 to 74	0.6163	81.9%	18.1%
75 to 84	0.6500	75.3%	24.7%
85 & older	0.5978	57.4%	42.6%

## Forecast Simulation - Total Population and Households by Age of Head

Age Group	2010		2025		2040	
	Population	Households	Population	Households	Population	Households
Under 15	40,011		35,474		33,960	
15 to 24	25,610	2,033	23,524	1,867	22,535	1,789
25 to 34	23,137	9,882	28,158	12,027	24,414	10,427
35 to 44	30,460	16,051	28,812	15,183	28,422	14,977
45 to 54	36,911	20,671	25,562	14,315	30,117	16,866
55 to 64	25,741	14,934	30,215	17,530	24,116	13,991
65 to 74	13,665	8,422	25,098	15,468	23,277	14,346
75 to 84	7,381	4,798	14,030	9,120	23,308	15,151
85 & older	2,849	1,703	4,860	2,905	10,819	6,467
<b>Total (#)</b>	<b>205,765</b>	<b>78,494</b>	<b>215,734</b>	<b>88,415</b>	<b>220,967</b>	<b>94,015</b>
Under 65 (#)	181,870	63,571	171,746	60,922	163,564	58,050
65 Plus (#)	23,895	14,923	43,988	27,493	57,404	35,964
Under 65 (%)	88.4%	81.0%	79.6%	68.9%	74.0%	61.7%
65 Plus (%)	11.6%	19.0%	20.4%	31.1%	26.0%	38.3%
Headship Ratio		0.3815		0.4098		0.4255

Note: projections utilize the statewide population projections published in 2013 by the Office of Energy and Planning.

## Forecast Simulation - Ownership and Rental Tenure by Age Group

Age Group	2010		2025		2040	
	Owners	Renters	Owners	Renters	Owners	Renters
15 to 24	345	1,688	317	1,551	304	1,485
25 to 34	4,900	4,982	5,963	6,063	5,170	5,257
35 to 44	11,451	4,600	10,832	4,351	10,685	4,292
45 to 54	16,399	4,272	11,357	2,959	13,381	3,486
55 to 64	12,411	2,523	14,568	2,961	11,627	2,364
65 to 74	6,900	1,522	12,673	2,795	11,753	2,593
75 to 84	3,612	1,186	6,866	2,254	11,406	3,745
85 & older	978	725	1,668	1,237	3,714	2,753
<b>Total (#)</b>	<b>56,996</b>	<b>21,498</b>	<b>64,244</b>	<b>24,171</b>	<b>68,040</b>	<b>25,975</b>
Under 65 (#)	45,506	18,065	43,037	17,885	41,167	16,884
65 Plus (#)	11,490	3,433	21,207	6,286	26,873	9,091
<b>Total (%)</b>	<b>72.6%</b>	<b>27.4%</b>	<b>72.7%</b>	<b>27.3%</b>	<b>72.4%</b>	<b>27.6%</b>
Under 65 (%)	71.6%	28.4%	70.6%	29.4%	70.9%	29.1%
65 Plus (%)	27.4%	72.6%	29.4%	70.6%	29.1%	70.9%

Forecast Simulation - Group Quarters Population	2010	2025	2040
Total	2,067	2,509	3,913
Under Age 65	1,365	1,311	1,247
65 & Older	702	1,198	2,666

#### Forecast Simulation - Average Number of Persons per Household

(excluding GQ Population)	2010	2025	2040
Total	2.60	2.41	2.31
Under Age 65	2.84	2.80	2.80
65 & Older	1.55	1.56	1.52

#### Net Production Need Calculation

	2010	2025	2040
Vacant for Sale Units	756	649	687
Vacant for Rent Units	1,564	1,007	1,082
Vacant-Rented/Sold - Awaiting Occupancy	242	Not Projected	
Vacant-Occasional Use, Seasonal, Migratory	609		
Other Vacant Units	903		
Total Vacant, Seasonal, Occasional Use Units	4,074		
Total Housing Units	82,568		

Vacancy Rate Ownership	1.3%	1.0%	1.0%
Vacancy Rate Rental	6.8%	4.0%	4.0%
Vacancy Rate Total	2.9%	1.8%	1.8%

Add Replacement for Deterioration, Demolition - Ownership		433	866
Add Replacement for Deterioration, Demolition - Rental		346	692
Add Replacement for Deterioration, Demolition - Total		779	1,558

#### Housing Supply Available for Year-Round Occupancy

	2010	2025	2040
Total Ownership Stock Except Sold, Not Occ.	57,752	65,326	69,594
Total Rental Units Except Rented, Not Occ.	23,062	25,525	27,749
<b>Total Stock Occupied or Available</b>	<b>80,814</b>	<b>90,850</b>	<b>97,343</b>

## Estimated Year 2025 and 2040 Households by Tenure, Income Range

*Assumes 2008-2012 ACS Income Distribution (ACS Table 25118; 2012 Inflation Adjusted Dollars)*

Homeowners	2008-2012 ACS	Projection 2025	Projection 2040
Under 30% MAI	3,709	4,167	4,413
Under 50% MAI	8,394	9,429	9,986
Under 60% MAI	11,042	12,404	13,137
Under 80% MAI	16,707	18,767	19,875
Under 100% MAI	22,463	25,233	26,724
Under 120% MAI	28,287	31,775	33,652
All Homeowners	57,192	64,244	68,040

Renters	2008-2012 ACS	Projection 2025	Projection 2040
Under 30% MAI	6,124	6,958	7,478
Under 50% MAI	10,213	11,604	12,470
Under 60% MAI	12,184	13,843	14,876
Under 80% MAI	14,692	16,692	17,938
Under 100% MAI	16,770	19,054	20,476
Under 120% MAI	18,393	20,898	22,457
All Renters	21,274	24,171	25,975

Total Households	2008-2012 ACS	Projection 2025	Projection 2040
Under 30% MAI	9,834	11,125	11,891
Under 50% MAI	18,608	21,033	22,457
Under 60% MAI	23,226	26,247	28,013
Under 80% MAI	31,398	35,459	37,814
Under 100% MAI	39,233	44,286	47,199
Under 120% MAI	46,680	52,673	56,110
All Households	78,466	88,415	94,015

**Number of Intakes Received by NH Legal Assistance with a Fair Housing Component  
by Town and Protected Class  
January 1, 2008 and December 31, 2013**

Town	Disability	National Origin	Race	Familial Status	Gender	Total
Brookline	1					1
Hudson		1				1
Litchfield	1					1
Lyndeborough						0
Merrimack	3		1			4
Milford	2			1	1	4
Nashua	31	3	4	3	3	44
Pelham	1		1			2
<b>TOTAL</b>	<b>39</b>	<b>4</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>57</b>

Source: (NH Legal Assistance, 2014)

**Fair Housing Cases Filed with HUD by Location and Basis  
2008 to Present (1/28/2014)**

Town	Disability	National Origin	Race	Color	Familial Status	Retaliation	Total*
Hudson	2						2
Merrimack	3	1	1	1			4
Milford					1		1
Nashua	9	4	1	2	4	2	20
<b>TOTAL</b>	<b>14</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>27</b>

\*Some cases may include more than one cause or protected class.

Source: (HUD, New England Office of Fair Housing, 2014)

**Completed Fair Housing Cases Filed with HUD by Location and Completion Type  
2008 to Present (1/28/2014)**

Town	Conciliated or Settled	No Cause	Withdrawn After Resolution	Withdrawn without Resolution	Complainant Failed to Cooperate	Total
Hudson	2					2
Merrimack		2	2			4
Milford					1	1
Nashua	6	8	3	1	2	20
<b>TOTAL</b>	<b>8</b>	<b>10</b>	<b>5</b>	<b>1</b>	<b>3</b>	<b>27</b>

Source: (HUD, New England Office of Fair Housing, 2014)

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