



INTRODUCTION

This Housing Chapter identifies housing needs and issues in the region in order to help municipalities develop strategies to address housing challenges. First, it “tells the story” of the region and those factors influencing housing. These factors include: demographics and the economy, as well as barriers to housing. This portion of the Chapter also explores those segments of the population for whom these challenges may be even more pronounced, including the elderly and the region’s growing refugee population. Second, the Chapter includes a “housing needs projection model” that generates a numeric representation of units needed in the region and for each community. The intent is to provide data, information and potential ideas for municipalities regarding the challenges related to housing and, to create a resource to assist local communities as they see fit.

PURPOSE OF FAIR HOUSING EQUITY ASSESSMENT AND HOUSING NEEDS ASSESSMENT

Two distinct studies were completed in support of this Chapter: a Housing Needs Assessment (HNA) and a Fair Housing Equity Assessment (FHEA).

The HNA was completed in an effort to identify housing needs within the region (i.e. a basic projection of units needed). The HNA can serve to inform communities as to whether or not there is adequate housing available for residents. Collectively, the FHEA and HNA can help communities plan accordingly for housing needs and impacts.

The FHEA was completed to explore other factors that may be barriers to housing access (such as cost or transportation constraints). This analysis allows communities to better assess housing needs and impacts at a deeper level than what the basic HNA can provide. It provides further analysis in order to better describe the factors that might be barring people from access to adequate housing in the region. This can assist communities in developing more comprehensive local development strategies if they wish.

DESCRIPTION OF THE REGION & GEOGRAPHIC AREA OF ANALYSIS

The Central NH Region is made up of twenty communities in and around Concord. For the HNA, analysis was done first at the county level, then broken down to the community level. For the FHEA, a census tract level was analyzed. Eighteen out of the twenty communities were represented by one census tract individually, while Bow consisted of two and Concord twelve census tracts.

OUTLINE & COMPONENTS OF THE HOUSING NEEDS ASSESSMENT & FAIR HOUSING EQUITY ASSESSMENT

2014 Housing Needs Assessment

The Housing Needs Assessment (HNA) draws on U.S. Census data and considers demographic changes and projections and their potential impact on housing need. This information can then be used to help communities better plan for housing demand.

The HNA begins with a base year (2010) analysis using U.S. Census data for the number of renters over and under the age of 65 years, as well as the number of home owners of the same age. Ratios were then established between the number of people per household and the number of households in each of the four groupings (renters under 65, renters over 65; owners under 65, owners over 65). Using the ratios and population growth projections from the New Hampshire Office of Energy and Planning, an estimated number of needed owner and renter housing units in 2015, 2020, and 2025 were identified.

Fair Housing Equity Assessment

The Fair Housing Equity Assessment (FHEA) draws on U.S. Census data (1990, 2000, 2010) as well as the American Community Survey (5-Year Estimates, 2000 - 2005 and 2006 - 2010) to identify certain demographic concentrations. The intent was to assess whether or not various segments of the population experienced greater concentrations geographically than the rest of the region's residents. Such concentrations may suggest that there are factors - barriers - that limit where these residents may live.

The FHEA also sought to explore the impact of the housing market on refugees, veterans and youth but the data was not available for individual communities or neighborhoods. Despite this, anecdotal information collected during various visioning sessions and outreach efforts included these groups in the process.

U.S. Census American Community Survey data for each factor was collected for each community (and the census tracts in Bow and Concord) and a standard deviation was computed, as was a concentration threshold and a margin of error. The final step was to review the data and determine if there was a concentration within each geography among the various factors.

EXISTING CONDITIONS: DEMOGRAPHICS & HOUSING ECONOMICS

OVERVIEW

This section presents baseline information on existing housing pressures, challenges and opportunities within the region. The baseline data can be broken into two sections: demographic data and housing economic data. Demographic information presented in this section represents a summary of the data as can be found in Appendix B as well as other Chapters such as Regional Story, Vision, Economic Development and Appendix A, Existing Conditions.

SUMMARY FINDINGS

Overall, the region has seen several demographic and housing economic changes over the last decade. The region's growth has slowed. It is slightly more diverse than ten years ago, but still remains

overwhelmingly white. In terms of income, the region's median household income is greater than the state or the nation as a whole. There are some areas where the population faces challenges in obtaining quality housing, in particular due to income, and among some populations of interest. Lastly, the average household size is decreasing.

The housing market itself has slowed as well. Building permits for new residential construction are down: in 2010 the number of building permits issued in the region was only 35% of the number of permits issued in 2000. In fact, of all the permits issued between 2000 and 2010, 73% were issued between 2000 and 2005. With regard to cost, both owner and rental housing are more affordable as the region is less expensive than the state and many other regions of the state, but a segment of the population has affordability problems. There are also segments among the populations of interest where there is not enough housing units or options. In some cases, seniors, refugees and mentally disabled populations are competing for the same housing. Transportation continues to be an issue for segments of the population: commute times are increasing and there are few options to driving a car.

There is a need for more housing options for many segments of the population. Choices, affordability for those on modest or fixed incomes, and the opportunity for seniors to “downsize” and age in place are key issues.

DEMOGRAPHIC DATA

An analysis of demographic information provides the foundation upon which a housing needs assessment is built. Before the region can know “what” and “how much” housing is needed, it needs to know “for whom.” Such an analysis needs to look at many layers of demographic data, including the general population and various “populations of interest.” Demographic information comes primarily from U.S. Census and American Community Survey, while others are from state and/or local data sources.

2010 DEMOGRAPHIC SNAPSHOT

Central NH Region is older and less diverse than both the state and the nation, as 13 of the 20 communities have a median age that is greater than that of the state. Only one community, Henniker, has a median age younger than the national average, primarily due to the presence of New England College. In terms of income, 12 out of the 20 communities have median household incomes greater than that of the state.

Group quarters include residents of nursing homes, other long-term residential care facilities, dormitories, fraternities and sororities, prisons and other correctional facilities, universities, housing for religious groups, and group homes providing a variety of support services. About 3.6% of the region's total population lived in group quarters in 2010 per the U.S. Census, with the communities of Boscawen, Concord, Epsom, Henniker, Hillsborough and Warner home to most of the facilities. Facilities included the County Prison, the County Nursing Home in Boscawen; the state Prison, New Hampshire Technical Institute and several long-term care facilities in Concord; New England College in Henniker; Hillsborough

Chapter Connections

Economics, demographics and transportation networks can drive housing needs, which, in turn drives economics and transportation in a “push/pull” relationship. As businesses expand they create employment opportunities which attracts new residents. Population growth leads to an expansion of the transportation network and to more business development. As businesses and transportation infrastructure expand, more people move to the area creating housing demand and starting the cycle all over again.

House in Hillsborough; and Magdalen College and Pine Rock Manor in Warner according to the New Hampshire Office of Energy and Planning's 2014 Group Quarters Survey. It should be noted that the data is based upon information provided by group quarter facilities licensed by the State and reported to the New Hampshire Office of Energy and Planning. As such, group quarter numbers are an approximation based upon information reported by facilities.

With regard to household size, the regional average was 2.55 residents in 2010 per U.S. Census. This average is slightly smaller than the state and slightly larger than the nation. Most communities in the region are within 0.13 people of that number - meaning they are very close to the average of 2.55. Concord has the lowest average household size with 2.26 and Bow has the largest with 2.78.

Table 4.1: 2010 Demographic Data

Geography	Population	Median Age	Median Household Income	Number of Households	Average Household Size	% White	Group Quarters
Allenstown	4,322	38.6	\$58,159	1,742	2.45	95.84%	0
Boscawen	3,965	40.9	\$61,368	1,391	2.50	97.43%	518
Bow	7,519	44.2	\$106,593	2,710	2.78	97.22%	0
Bradford	1,650	49.4	\$63,750	573	2.47	97.45%	0
Canterbury	2,352	44.2	\$79,453	966	2.56	97.53%	0
Chichester	2,523	43.9	\$76,917	932	2.74	98.81%	7
Concord	42,695	39.0	\$54,163	18,239	2.26	91.83%	2,934
Deering	1,912	41.4	\$66,250	801	2.49	97.02%	0
Dunbarton	2,758	41.7	\$99,190	996	2.72	97.43%	0
Epsom	4,566	39.6	\$73,092	1,566	2.62	97.88%	95
Henniker	4,836	34.2	\$70,417	1,649	2.41	95.72%	540
Hillsborough	6,011	37.0	\$54,386	2,136	2.51	96.37%	33
Hopkinton	5,589	44.7	\$84,042	2,278	2.54	97.67%	0
Loudon	5,317	42.7	\$77,903	1,884	2.70	98.29%	0
Pembroke	7,115	39.7	\$64,575	3,027	2.61	96.75%	0
Pittsfield	4,106	37.5	\$58,302	1,522	2.57	96.86%	0
Salisbury	1,382	42.9	\$68,387	460	2.69	96.89%	0
Sutton	1,837	45.2	\$71,146	653	2.43	96.46%	0
Warner	2,833	43.6	\$58,221	1,076	2.44	97.92%	107
Webster	1,872	43.7	\$67,105	722	2.53	98.02%	0
Regional Total	115,160	Not Computed	Not Computed	45,323	2.55	95.19%	4,234
U.S.	308,745,538	37.0	\$61,989	513,804	2.46	72.40%	7,987,323
NH	1,316,470	40.8	\$65,269	114,235,996	2.58	93.90%	40,104

Source: U.S. Census 2010; ACS 3 Year; ACS 5 Year

2010 POPULATIONS OF INTEREST SNAPSHOT

Certain segments of the population are subject to unique challenges with regard to housing choice. It is important to understand to what extent those living in the region may make up these groups. These "populations of interest," for lack of a better term, include:

- Seniors
- Minorities
- Those in Poverty
- Foreign Born
- Refugees
- Veterans
- Those under 20
- Those under 15
- Single Parents
- Those for Whom English is a Second Language
- Disabled Persons

These groups are represented to a varying degree within the region. Seniors, those under 20 years of age and the disabled represent the largest share of the populations of interest. In terms of comparison to the state and the nation, the region is similar to both in terms of seniors. Minorities, those in poverty, foreign born, veterans, and those for whom English is a second language make up a smaller share within the region than they do in the state and the nation as a whole. Single parents, refugees, and those with disabilities make up a greater share within the region than they do of the state but are comparable with the national average. It is important to note that many of these groups are subsets of other groups, including veterans, those under 20 and under 15 years of age are part of all of these groups.

Table 4.2: 2010 Populations of Interest

Geography	65+	Minority	Those in Poverty	Foreign Born	Refugees 2002-2013	Veterans	Under 20	Under 15	Single Parents	English as a 2nd Language	Disabled
Allenstown	12.1%	4.2%	7.2%	5.6%	0.2%	9.9%	23.9%	17.5%	10.6%	0.5%	11.8%
Boscawen	18.2%	2.6%	11.2%	0.9%	1.4%	8.1%	22.0%	15.7%	10.3%	0%	13.4%
Bow	13.3%	2.8%	1.9%	2.1%	0.0%	10.1%	28.8%	19.3%	6.0%	0.16%	9.0%
Bradford	13.2%	2.6%	3.5%	1.1%	0.0%	8.4%	22.5%	14.4%	7.2%	0.8%	12.2%
Canterbury	14.2%	2.5%	5.1%	3.7%	0.0%	13.6%	22.9%	16.1%	6.0%	0.7%	8.0%
Chichester	11.3%	1.2%	5.9%	3.4%	0.0%	9.3%	26.0%	18.1%	6.0%	0%	10.0%
Concord	13.7%	8.2%	9.5%	4.3%	4.0%	9.3%	23.1%	16.7%	10.4%	1.0%	14.0%
Deering	13.5%	3.0%	8.9%	2.1%	0.0%	12.8%	21.5%	15.6%	8.4%	0%	13.3%
Dunbarton	9.0%	2.6%	6.2%	3.3%	0.0%	9.3%	26.4%	20.2%	7.0%	0%	8.2%
Epsom	5.4%	2.1%	3.8%	3.4%	0.0%	9.0%	25.2%	18.4%	9.3%	0.8%	14.3%
Henniker	9.0%	4.3%	2.1%	1.9%	0.1%	8.2%	26.1%	14.8%	9.0%	0.3%	10.1%
Hillsborough	11.0%	3.6%	10.9%	3.4%	0.1%	9.3%	27.1%	20.9%	12.0%	0%	13.2%
Hopkinton	16.2%	2.3%	2.2%	2.5%	0.0%	12.3%	25.3%	18.5%	7.0%	0%	11.0%
Loudon	11.2%	1.7%	4.7%	1.6%	0.0%	11.9%	25.4%	18.4%	8.0%	0%	10.2%
Pembroke	10.7%	3.3%	9.2%	3.0%	0.0%	10.7%	26.5%	19.4%	11.4%	0%	12.0%
Pittsfield	11.5%	3.1%	15.5%	0.4%	0.0%	10.3%	25.7%	19.5%	11.1%	2%	19.0%
Salisbury	13.7%	3.1%	3.3%	1.3%	0.0%	9.2%	26.0%	20.4%	7.0%	0.2%	12.4%
Sutton	16.2%	3.5%	2.8%	3.7%	0.0%	10.3%	23.2%	17.3%	6.1%	0.2%	9.0%
Warner	15.0%	2.1%	4.2%	1.8%	0.1%	10.0%	23.2%	15.4%	7.0%	0.3%	13.3%
Webster	12.2%	2.0%	5.8%	2.0%	0.0%	11.3%	23.0%	17.6%	8.2%	0.2%	8.4%
Region	12.7%	4.8%	7.4%	3.2%	1.5%	9.8%	24.5%	17.6%	9.3%	0.6%	12.1%
U.S.	13.2%	27.6%	14.9%	12.9%	NA	9.3%	27.0%	19.8%	10.0%	20.5%	12.0%
NH	13.7%	6.1%	8.4%	5.3%	0.54%	11.2%	24.7%	17.6%	7.90%	7.90%	11.30%

Source: U.S. Census 2010; ACS 3 Year; ACS 5 Year; NH Office of Energy and Planning Refugee Data

DEMOGRAPHIC CHANGE: 1990 TO 2000 & 2000 TO 2010

The first half of the decade between 2000 and 2010 saw growth concentrated among those communities with the most access to jobs, with Concord and Bow leading the way. The second half of the decade saw growth rates spread out more evenly within the region with 11 of the 20 communities with comparable growth rates, Bow included. Other trends include:

- Regional Population (1990, 2000, 2010): Total population from 1990, through 2000 and into 2010 saw varying degrees of growth and change. Economic change, an aging population, fewer children born and other factors have all contributed to these trends. In general, the region grew faster between 1990 and 2000 (12% growth rate), the growth rate declined dramatically between 2000 and 2010 (6% growth rate).
- Population by Municipality: Concord accounted for 41% of the region's population growth between 1990 and 2010 and 33% between 2000 and 2010. Bow was responsible for 14% and 6% of the regional growth during the two decades, respectively. Allenstown was the only community that actually saw a decline in population – 11% – between 2000 and 2010.
- Total Group Quarters: There was a notable increase in the group quarters population between 1990 and 2000 (23%). As a share of the population as a whole, there was minimal decline between 2000 and 2010: 4.3% to 3.9% respectively. The end result is that about 4% of the region's population continues to be located in group quarters.
- Race: The Central NH Region, like much of the state as a whole, is primarily white at about 95.1%. Concord contains the largest non-white population in the region at 8%.
- Age Groups: In 2000, the 35 to 44 age group represented the largest age cohort. By 2010 the largest cohort was the 45 to 54 group. There was a decline in the number of people aged 14 and under. The number of people aged 55 and older increased from about 21% of the population to nearly 27%. The region is getting older and there has been a decrease in school-aged children. Similar shifts occurred for both the state and nation during this period as well.

A second observation is that the 55 and older population for both the state and the region has grown slightly more than has that of the nation as a whole. By 2010 about 27% of the region and the state was 55 or older as compared to the national average of 25%.

- Population Within Households: Within the region, household sizes have decreased between 2000 and 2010. According to U.S. Census data, the average household size of 2.6 for the region has declined to 2.5; the state, meanwhile, has decreased from 2.5 to 2.4. Nationally, the average household size remains at 2.6 resulting in the state and region slightly behind the national average household size. Within the region, Salisbury and Deering retain the largest average household size at 2.7 (also larger than the region, state and Nation) while Concord's is the smallest at 2.2 (smaller than the region, state and nation).
- Overall Number of Households Within the Region: Regionally, the number of households have increased over the decade – significantly more than the state or nation. Within the region, increases in the number of households range from about 2% to about 29%, with the exception of Allenstown, which saw an 8.4% decrease in the number of households. This trend can be attributed to population growth over the decade (albeit slower in the second half of the decade) coupled with the factors that are contributing to a smaller average household size.

- Households by Age Group and Tenure: In 2000, about 67% of the households in the region were owner-occupied; by 2010 this increased to about 70%. Additionally, the share of owner-occupied households owned by persons under the age of 45 decreased by about 13% while owner-occupied households owned by those 45 and older increased by about 29%.

For renter-occupied households, the regional share decreased from about 33% to about 30%. The share of households occupied by renters under the age of 45 decreased by about 5.7% while renter-occupied households inhabited by those 45 and older increased by about 16.5%.

- According to the National Home Builders Association, the northeast saw a 3% increase in the median square footage of new home construction.

HOUSING STOCK, ECONOMIC

Whereas demographics is one factor driving housing demand, economics and transportation are others. Economics - in terms of affordability and employment - coupled with commute times will influence where people chose to live. Data pertaining to these factors include:

- Type of Housing: Between 2000 and 2010, the Central NH Region saw its owner occupied stock increase slightly from 68% to 70% of its total housing supply. Renter housing stock changed correspondingly. Despite this, the region did not see as much change in more ownership when compared to the state of New Hampshire: 70% in 2000 versus 85% in 2010.
- Age of Housing: Twenty eight percent of the region's housing stock was built before 1940. Nine communities have between 30% and 43% of their housing stock built before 1940 with Warner having the greatest share of pre-1940 housing in the region at 43%. Bow had the least amount of housing built before 1940 at 8%, followed by Loudon and Webster at 11% and 13% respectively.
- Building Permit Trends: Number of Units Authorized by Building Permit - single family, multifamily, and manufactured housing. With regard to building permits, the numbers issued have decreased significantly in every community in the region as well as the state since 2000. The region is fairly similar to that of the state, with the towns of Pittsfield, Henniker, and Bow experiencing the greatest decrease in permits issued (-89%, -83% & -80% respectively).
- Housing Vacancy Rates: Housing vacancy rates can illustrate the supply vs. demand component of housing which can drive both cost as well as depict need. For the region, there was a 5.5% housing vacancy rate in 2010. The state experienced a 5.8% rate the same year. Pittsfield and Hillsborough saw vacancy rates that were significantly greater than the region or the state (9.4% and 8% respectively) which suggests that the demand for housing in those communities

Key Housing and Demographic Link

Recalling that the region is aging and that a key "population of interest" is seniors, and that one of the concentrations explored in the FHEA was those that are 75 and older, it is important to note what percentage of future housing units will be needed for this population. Of the units needed by 2015, about 71% would be owner-occupied with the remaining 29% as rental. About 20% of the 6,280 units would need to be for those ages 55 to 64, and another 20% would need to be for those aged 65 to 74. This means that about 40% of the projected units needed in 2015 would need to be for those aged 55 to 74. This factor alone should be considered by communities when planning for housing need, as well as economic development and the volunteer base (on-call and volunteer fire fighters for example).

may not be as high as the rest of the region. This also means that the cost of housing should be lower and there should be less residential development pressures. Conversely, Dunbarton and Bow had the lowest vacancy rates in the region (2.6% and 3%) suggesting a greater need and demand for housing and housing that is more affordable.

- **Housing Price for owners and renters 2010:** According to ACS Census Data, the average purchase price for a single family home in the region was about 8% less than that of the state (about \$179,900 versus \$194,037). Five of the nine planning commissions have average home prices that exceed the region's average home price. In terms of rents, the region had the third lowest among the nine RPCs and was slightly less than the state average. It should be noted that despite these lower prices, the Fair Housing Equity Assessment identified costs as an issue for some suggesting that there are pockets of unaffordability.
- **Housing Affordability:** Despite lower costs of the region's housing compared to the state, and a review of U.S. Census data, there are affordability issues in the region. In 50% of the communities in the region, rent costs are more than 1/3 of the renter's median household income (a common measure of affordability). With regard to owner-occupied housing, costs are greater than 1/3 of the homeowner median household income in every community. This suggests that housing costs - both rental and owner - continue to be expensive despite the favorable comparison to state data.
- **Municipal Tax Rates:** Municipal Equalized Property Tax Rates (1990, 2000, 2010): Tax rates in the region have increased over the past three census periods. This is significant in that it has a direct impact on housing affordability given that New Hampshire municipalities rely primarily on property taxes for the overwhelming majority of their revenue. One group impacted significantly by this are seniors. Senior homeowners are often on fixed incomes and increased property taxes can have a significant impact on their ability to afford housing. With the exception of Bradford and Concord, most communities in the region have seen an increase in their tax rates.

HOUSING NEEDS PROJECTION MODEL & HOUSING PROJECTIONS

HOUSING NEEDS ASSESSMENT AND HOUSING PROJECTIONS

This section summarizes a projection of regional housing supply needs for the periods 2015 through 2040 in five-year increments. This forecast of housing needs is designed to inform communities about the expected regional demand for housing in the future. This section includes projections of the needs for both owner and renter housing in the region. It should be noted that the further out the projects go, the less reliable they may be. Historical data for population projections by age were available from the NH Office of Energy and Planning.

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 (2014). 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 come to account for a greater share of all households in the region and state and a resultant decrease in 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 home ownership 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 for as many as an additional 6,280 units to meet demand by 2020 from the 2010 base year. However, it should be noted that new units do not necessarily equal new structures. For example, the opportunity to add a small apartment or accessory unit with a single family home. Highlights of the HNA include: a need for about a 6% increase in housing every five years between 2010 and 2025; about a 70/30 split, respectively, between owner-occupied and rental housing in 2015; and, about 47% of the rental housing needed by 2015 would be for those under 35 years of age or over 74 years of age.

Interpreting the Housing Needs Assessment

The Housing Needs Assessment should be the starting point for a dialogue in the community on:

- Who can or cannot afford to live in our community?
- Can our children afford to stay or return to the community as they mature?
- Are populations with special housing needs given sufficient housing options?
- Do our elderly residents have sufficient alternatives to remain in the community if they chose to?
- Does our existing housing stock currently attract economic development? Do we want it to?

Table 4.3: Overall Housing Need Projections

Municipality	Total 1980 Housing Units	Total 2010 Housing Units	1980-2010 Numeric Change	1980-2010 Average 5 year net Δ	Housing Units Projected - Average hist. 5 year numeric change held constant in projected years					
					2015	2020	2025	2030	2035	2040
Allenstown	1,592	1,881	289	48	1,929	1,977	2,026	2,074	2,122	2,170
Boscawen	1,114	1,453	339	57	1,510	1,566	1,623	1,679	1,736	1,792
Bow	1,284	2,807	1,523	254	3,061	3,315	3,569	3,822	4,076	4,330
Bradford	696	917	221	37	954	991	1,028	1,064	1,101	1,138
Canterbury	583	1,002	419	70	1,072	1,142	1,212	1,281	1,351	1,421
Chichester	526	963	437	73	1,036	1,109	1,182	1,254	1,327	1,400
Concord	12,126	18,852	6,726	1,121	19,973	21,094	22,215	23,336	24,457	25,578
Deering	461	932	471	79	1,011	1,089	1,168	1,246	1,325	1,403
Dunbarton	431	1,077	646	108	1,185	1,292	1,400	1,508	1,615	1,723
Epsom	1,074	1,839	765	128	1,967	2,094	2,222	2,349	2,477	2,604
Henniker	1,181	1,928	747	125	2,053	2,177	2,302	2,426	2,551	2,675
Hillsborough	1,828	2,896	1,068	178	3,074	3,252	3,430	3,608	3,786	3,964
Hopkinton	1,480	2,381	901	150	2,531	2,681	2,832	2,982	3,132	3,282
Loudon	880	2,081	1,201	200	2,281	2,481	2,682	2,882	3,082	3,282
Pembroke	1,788	2,872	1,084	181	3,053	3,233	3,414	3,595	3,775	3,956
Pittsfield	1,197	1,769	572	95	1,864	1,960	2,055	2,150	2,246	2,341

Table 4.3: Overall Housing Need Projections (Cont.)

Municipality	Total 1980 Housing Units	Total 2010 Housing Units	1980-2010 Numeric Change	1980-2010 Average 5 year net Δ	Housing Units Projected - Average hist. 5 year numeric change held constant in projected years					
					2015	2020	2025	2030	2035	2040
Salisbury	355	598	243	41	639	679	720	760	801	841
Sutton	660	985	325	54	1,039	1,093	1,148	1,202	1,256	1,310
Warner	899	1,358	459	77	1,435	1,511	1,588	1,664	1,741	1,817
Webster	444	849	405	68	917	984	1,052	1,119	1,187	1,254
TOTAL - CNHRPC	30,599	49,440	18,841	3,140	52,580*	55,720	58,861	62,001	65,141	68,281

Source: U.S. Census 1980 & 2010; NH Center for Policy Studies analysis.

* Slight variation in overall number due to households vs. housing units.

Table 4.4: Housing Need Projections by Age and Tenure, 2015

Age Group	Total Population	Total Households by Age of Head (2015)	Housing needs projection Ratio	Ownership Tenure	Rental Tenure	%Own	%Rent
Under 15	18,307	---	---	---	---	---	---
15 to 24	13,749	1,411	0.1026	201	1,210	14.20%	85.80%
25 to 34	13,745	5,863	0.4266	2,721	3,142	46.40%	53.60%
35 to 44	15,607	7,931	0.5082	5,559	2,373	70.10%	29.90%
45 to 54	14,344	7,938	0.5534	6,124	1,814	77.10%	22.90%
55 to 64	17,773	10,509	0.5913	8,629	1,880	82.10%	17.90%
65 to 74	16,822	10,323	0.6137	8,309	2,014	80.50%	19.50%
75 to 84	9,244	6,003	0.6493	4,193	1,810	69.90%	30.10%
85 & older	3,427	2,035	0.5938	971	1,064	47.70%	52.30%
Total	123,016	52,013*	0.4228	36,706	15,307	70.60%	29.40%

Source: U.S. Census 1980 & 2010; NH Center for Policy Studies analysis.

* Slight variation in overall number due to households vs. housing units.

FAIR HOUSING EQUITY ASSESSMENT & BARRIERS TO HOUSING

Barriers to housing can vary in their complexity. This section seeks to assess various barriers for communities to consider as they plan for housing needs. Coupling the degree to which various groups are “concentrated” within the region and exploring the actual barriers can help shed light on some of the challenges that certain groups are experiencing with regard to housing.

SUMMARY OF FINDINGS

Barriers have been explored for several groups in this Chapter, including the various populations of interest described in the Demographic section, but also for those subject to other variables. To explore impacts to these groups, an assessment was done to determine if there were significant geographic concentrations within the region. The following groups experienced significant concentrations.

- Those 75 years of age or older.
- Those paying 50% or more of household income in rent.
- Minority Populations.
- Single Parents.
- Households without access to a vehicle.
- Persons below the poverty level.
- Disabled persons.

Barriers identified, based upon research through various reports and public outreach, have been identified as the following:

- There is demand for group housing or other housing for residents with special needs assisted living facilities near job centers and services.
- There is demand for more housing units for seniors.
- Local land use regulations can make it difficult to develop workforce housing.
- Low-income families and seniors without access to a vehicle can have significant challenges.
- Several groups end up competing for a limited supply of housing.
- Isolation can be a problem for those in the more rural areas without vehicle access, including mobile home park residents.

Addressing these barriers will undoubtedly improve the quality of life and housing issues for those mentioned above and for those populations of interest in the region. The vision section of this Chapter contains strategies for addressing these barriers while the rest of this section explores barriers in more detail.

Interpreting the Fair Housing Equity Assessment (FHEA)

There are many ways to interpret the FHEA and some of the questions communities should ask include:

- Are there other indicators that should be measured to make the assessment more applicable to our community?
- Should any of these measures be weighted to reflect a more detailed picture of our community?
- The FHEA does not propose solutions; it only suggest some pressure points that a community may want to address.

FAIR HOUSING EQUITY ASSESSMENT (FHEA)

The Fair Housing Equity Assessment, or FHEA, is a statistical analysis tool developed by the U.S. Department of Housing and Urban Development that can be used to identify underlying challenges with regards to housing for various vulnerable groups. At its most basic level, it assesses whether or not there are statistically significant concentrations of particular groups in certain parts of the region. This information can be used by local municipalities as they update their master plans to help identify issues or factors that they should take into account with regard to dealing with the challenges associated with housing. For instance, there may be a concentration of those who do not have access to a vehicle in a portion of the region that is greater than other communities and this may suggest that transportation is impacting where people are able to live, and could be a barrier. With regard to the FHEA it is important to understand: 1) which factors are being assessed; and, 2) how the assessment was done. The concentrations that were explored included:

- Those who are 75 years of age or older. This group is key given the changing demographics and the aging population.
- Minorities.

- Single parents.
- Those without access to a vehicle. Given the reliance on single-occupancy vehicles, this issue can be vital to where/how people choose housing.
- Those below the poverty level
- Those with limited English proficiency. Given the refugee population in the region, this issue is important to consider.
- Renters paying more than 50% of their income for rent
- Disabled persons.

The assessment was completed using Census and ACS data, and performing a statistical analysis to identify concentrations that are greater than the rest of the region. This was done by calculating the percentage shares of the various at the Census Block Group level (CBG). With the exception of Bow and Concord, each community was its own CBG. Bow was made up of two CBGs, while Concord was made up of 12.

The Findings: the FHEA identified several significant concentrations of the aforementioned groups. Some communities had one group while other communities had several. A summary of the results can be found below in Table 4.5.

Table 4.5: Concentrations

Geography	75 and Older	Those paying more than 50% of Income for Rent	Minorities	Single Parents	No Access to a Vehicle	Persons in Poverty	Disabled Persons	Limited English
Allenstown								
Boscawen	X							
Bow, 310.01								
Bow, 310.02		X						
Bradford								
Canterbury								
Chichester								
Concord, 321								
Concord, 322			X	X	X			
Concord, 323					X	X	X	
Concord, 324					X		X	
Concord, 325	X							
Concord, 326			X	X				
Concord, 327.01								
Concord, 327.06				X				
Concord, 328		X						
Concord, 329	X		X	X	X	X	X	X
Concord, 441	X	X	X			X	X	
Concord, 443								
Deering								
Dunbarton								
Epsom								
Henniker								

Table 4.5: Concentrations (Cont.)

Geography	75 and Older	Those paying more than 50% of Income for Rent	Minorities	Single Parents	No Access to a Vehicle	Persons in Poverty	Disabled Persons	Limited English
Hillsborough				X				
Hopkinton								
Loudon								
Pembroke		X						
Pittsfield		X				X	X	
Salisbury		X						
Sutton								
Warner								
Webster								

Source: CNHRPC Fair Housing Equity Assessment, 2014

Notes: 1) Group quarters facilities may impact some of the concentration numbers in Boscawen and Concord. Available data does not depict what share of each concentration is due to group quarters. 2) Concord tracts 441 and 443 include other communities and the portions in Concord contain small populations.

SEGREGATION & RACIAL CONCENTRATIONS OF POVERTY

Segregation is, by definition, a situation where groups are racially segregated and separated geographically. This can be a byproduct of cultural preferences, or economic, land use and other local policies and it can be another barrier to housing. To assess segregation, a significant population of a particular group needs to be concentrated geographically. An “isolation index” can then be used to measure segregation. The minimum value is 0 and the maximum value is 1.00. New Hampshire has a very homogeneous racial makeup (white), as does the Central NH Region. Though region contains a very small minority population, it has become slightly more diverse over the past Census period with a growing refugee population. With isolation indices ranging from 0.02 to 0.04, the analysis suggests region does not contain any significant areas of racial segregation.

As portrayed in [Map 4.1](#), the majority of the region’s minority population is located within Concord. Suncook Village also appears to contain a significant portion of the region’s minorities, and, beyond that, there seems to be a fairly even distribution throughout the rest of the region.

Racial concentrations of poverty are the result of segregation correlating to poverty. As the region is extremely homogeneous and lacks any significant racial segregation, it also lacks racial or ethnic concentrations of poverty.

As evident by [Map 4.2](#), the most concentrated areas of poverty include Pittsfield and portions of Concord, followed by Pembroke, Boscawen and Hillsborough. Most of the concentrations are located in urban areas and other town centers.

ACCESS TO OPPORTUNITY

Access to opportunity based upon race can be assessed in a statistical manner as well. Such an analysis was conducted as part of assembling and analyzing data for this Chapter. Again, the purpose of this analysis is to provide information to the municipalities of the region to use as they see fit during the development of their own local master plans. Access to opportunity - jobs and education in particular - can have an impact on the concentration of poverty. There does not appear to be a disparity of access to opportunity among racial and ethnic groups in the region. The lack of racial and ethnic concentration is likely the reason for this.

AIDED/ASSISTED LIVING FACILITIES NEAR JOB CENTERS

Poverty and various types of disabilities can often correlate. As such, ensuring that there are adequate and appropriate employment opportunities nearby for those in group housing or housing for special needs populations is a vital priority as it provides the chance to earn an income. The close proximity to jobs and these facilities are crucial as transportation is often a challenge. **Map 4.3** tracks the locations of the 54 assisted living facilities in relation to the region’s major employers. Black dots represent assisted living facility locations while the green dots represent a concentration of employers. In the region, these facilities are clustered around the job centers. Anecdotally however, people have indicated there is a greater need for more housing in these locations (competition among groups was an issue in Concord, for example). Another factor to consider is to ensure that these facilities are located within close proximity to support services.

LAND USE REGULATIONS

In New Hampshire, local land use controls, primarily in the form of zoning ordinances and other land use regulations, can create impediments to the development of affordable housing. As mentioned below, the state, both in the courts and the legislature, have attempted to address these issues in the past. The excerpt below is from the New Hampshire Housing Finance Authority’s 2010 Analysis of Impediments (AI) captured the essence of the problem succinctly:

... As identified in the last AI report, municipal land use regulations – zoning, growth controls, and impact fees – place significant obstacles in front of those who wish to develop affordable housing for lower income families. Municipalities control some of the costs of housing development and higher costs lead to higher-priced housing. In particular, unreasonable restrictions on the creation of multifamily housing, strong incentives for the development of multi-unit “housing for older persons” (rather than for families with children), and large lot requirements continue to have the effect of restricting housing options for lower income families...

To the degree that lower priced or affordable housing is not available because of unnecessarily high municipal fees and costs and other unreasonable restrictions mentioned above, municipalities may be exposing themselves to liability, including under the federal Fair Housing Act.

[T]he [2012] “Workforce Housing Law” (WHL), RSA 674: 58-61... specifically requires that: 1) municipalities allow workforce housing to be located in a majority of their land area in which residential development is permitted; 2) density and lot size requirements be reasonable; 3) reasonable and realistic opportunities be provided for the development of multifamily rental housing; 4) at least 50% of the units in a workforce development must have two or more bedrooms, and 5) no more than 20% of the units in a workforce housing development may be housing for older persons as defined by HUD... [T]he new law provides an aggrieved workforce housing developer with a right to an expedited hearing in the Superior Court, at which he can seek permission to build a workforce housing development...¹

With regard to the Central NH Region in particular, every community has a zoning ordinance in place while four have workforce housing ordinances in place.

TRANSPORTATION IMPACTS

¹ New Hampshire Housing Finance Authority, 2010: http://www.nhhfa.org/data-planning/planning/impediments/AI2010_pt4.pdf

Road improvements, transit, trails, bike/pedestrian infrastructure, and other investments can address barriers to housing. Infrastructure can have a significant impact on the affordability of housing. Low-income families as well as seniors are impacted by the reliance on the automobile as the primary transportation method, and, given the reliance on, and the cost of operating a car, this can be a significant barrier to where people are able to live, and therefore, their cost of housing and quality of life.

It is clear that the region is dependent upon the single-occupancy vehicle for mobility, especially in the more rural, outer-lying areas. Within and around Concord, the public transit service and the pedestrian infrastructure are relied upon to meet the growing need among low-income families, refugees and the aging population. Furthermore, as mentioned elsewhere, there is a significant concentration of poverty among those who have limited access to a single-occupancy vehicle. Results from the various sources of data include:

- Fair Housing and Equity Assessment (FHEA) included in this Chapter shows that there is a concentration among those who do not have access to a vehicle in four out of eleven of Concord's census tracts. A majority of these tracts are either within walkable distances to employment, shopping and services, and/or served by public transit.
- Senior citizens in the outer areas of the region need additional options to the single-occupancy vehicle.
- Senior citizens rely on pedestrian amenities in the more urban area of the region and components like interconnectivity, sidewalks and plowing all are solutions to adequate pedestrian infrastructure.
- Seniors need the ability to "age in place."
- Community gardens and entry-level jobs are desired near public transportation and other services.
- Many young adults are looking to spend less time in their cars commuting, resulting in a greater desire for housing and employment opportunities to be nearby.
- Housing should be near services and there is a need for various transportation options.
- Jobs, housing, services and retail stores should be located closer together to decrease reliance upon the single-occupancy vehicle. There is need for more bus service in Concord, especially on nights and weekends.
- The Mid-state Regional Coordinating Council's Volunteer Driver Program is helping to address issues in rural areas, but more options are needed, especially for the non-elderly, non-disabled transit dependent population.
- For some, the option to move closer to downtown centers is not possible due to the cost of relocation in these areas. Mobility is an increasing problem for the aging population.
- Eighty percent of the region's residents drive to work alone and spend, on average, 22.1 minutes in the car (ACS 2007-2011).

For many living within the region with limited financial means, including the refugee community, those in poverty, and seniors, the link between transportation and housing choice is a significant one. With limited transportation options in the region, residents with lower incomes who, for one reason or another, cannot rely on driving, find their housing choices limited.

STATE OF NH ANALYSIS OF IMPACTS TO FAIR HOUSING (SURVEY & CONCORD FOCUS GROUP)

In 2010 the New Hampshire Housing Finance Authority conducted an Analysis of Impacts to Fair Housing (AI), state-wide, and included a survey². It also contained a refugee focus group meeting in Concord with Burundi and Bhutanese refugees. Though the AI includes state-wide as well as local information, it can identify additional barriers. Further, it can verify findings within the FHEA. The survey indicated that single parents had trouble finding housing - echoing the FHEA. Also, it identified that non-English speaking individuals didn't necessarily have difficulty finding housing due to language issues; something else that was identified in the FHEA (though language issues were often a barrier to employment opportunity). An additional issue identified in the AI but not in the FHEA was that women and victims of domestic violence often experienced discrimination. Finally, though not reported, some minorities and refugees felt there was some discrimination and that the refugees had a desire to "stick together" and maintain cultural norms. Specific findings from the state AI included:

From the Survey

- Victims of domestic violence as well as the disabled were more likely to perceive discrimination
- Single parents with kids were more likely to have difficulty finding suitable and affordable housing
- Minorities reported more instance of perceived discrimination.
- Non-English speaking individuals were LESS likely to perceive discrimination.
- Women were more likely than men to:
 - Be denied a mortgage
 - Be evicted for reasons OTHER than non-payment of rent
 - Have difficulty finding suitable and affordable housing

From the Focus Group (Bhutanese & Burundi)

- Occupancy policies at housing complexes is a problem for larger families as they like to stay together (families are split up)
- Concern about retaining cultural norms

Anecdotal Information Regarding Barriers

During the Regional Plan development outreach process, CNHRPC staff engaged various members of the community about numerous topics, one of which was housing and barriers to housing. The outreach included "traditional" outreach and visioning sessions, but CNHRPC staff also met with many that are not typically engaged in the planning process. The purpose of this effort was to cast a wider reach with regard to public involvement, and, more importantly, to make sure that the plan has as much public input as possible. Some of these groups included senior citizen groups, refugees, mobile home parks, soup kitchen (the Friendly Kitchen in Concord), and developmentally disabled individuals. The full details of these efforts can be found in the Regional Story Chapter as well as Appendix A, Existing Chapter, but some anecdotes from these efforts include:

- Refugees and the mentally disabled are often competing for the same limited amount of housing.

² <http://www.nhhfa.org/data-planning/planning/impediments/AI2010.pdf>

- Seniors have indicated that there is not enough housing; also, there can be long waits at the most desirable facilities.
- Isolation can be a problem for some living in mobile home parks, especially seniors due to: 1) fixed incomes; 2) transportation issues (driving). Obtaining services and groceries are often a challenge.

PERSPECTIVE ON HOUSING: LOCAL MASTER PLANS

In general the local master plans in the region all have similar perspectives on housing. The action items within this Chapter are consistent with, and influenced by the objectives found in the local master plans. Two of them are also consistent with other Chapters in this plan as well. Objectives for open space developments and traditional neighborhoods are consistent with the Natural Resources Chapter while the objective for encouraging energy conservation is consistent with the Energy Chapter. The complete list of local master plan housing objectives include:

- Provide housing opportunities for a range of residents, including the elderly and those who need more affordable housing.
- Ensure that adequate, safe, and sanitary housing is available.
- Use cluster, open-space, or traditional neighborhood residential development.
- Develop assessment methodology and monitor housing needs and trends.
- Preserve and improve existing housing and encourage energy conservation methods.

Table 4.6: Local Master Plan Perspectives on Housing

COMMUNITY:	Provide housing opportunities for a range, including elderly and affordable.	Ensure that adequate, safe, and sanitary housing is available.	Use cluster, open-space, or traditional neighborhood residential development.	Develop assessments and monitor housing needs and inventory for maintaining growth rate.	Preserve and improve existing housing and encourage energy-conservation methods.
Allenstown	X			X	
Boscawen	X	X		X	
Bow	X		X		
Bradford	X		X		
Canterbury	X				
Chichester	X			X	
Concord	X	X	X	X	X
Deering	X			X	
Dunbarton	X			X	
Epsom	X	X	X		
Henniker	X	X			
Hillsborough	X				
Hopkinton	X	X	X	X	

Table 4.6: Local Master Plan Perspectives on Housing (Cont.)

COMMUNITY:	Provide housing opportunities for a range, including elderly and affordable.	Ensure that adequate, safe, and sanitary housing is available.	Use cluster, open-space, or traditional neighborhood residential development.	Develop assessments and monitor housing needs and inventory for maintaining growth rate.	Preserve and improve existing housing and encourage energy-conservation methods.
Loudon	X		X	X	X
Pembroke	X				
Pittsfield	X			X	X
Salisbury	X		X	X	X
Sutton	X		X		
Warner	X		X		
Webster	X				X

Source: CNHRPC Review of Current Local Master Plans

PUBLIC INPUT AND OUTREACH

Public outreach was a vital component of the development of this Chapter. CNHRPC staff distributed suggestion boxes in locations across the region, attended community events, and led neighborhood discussions with various groups to hear about what people value about their community and what they would like to see improved. Details about outreach can be found in the Regional Story Chapter. Feedback from the region's residents suggested that there is an interest in downsizing and that housing costs are a concern for many of the communities of interest; the availability of public transportation is also a concern.

IMPLICATIONS FOR LOCAL/REGIONAL PLANNING: CHALLENGES AND OPPORTUNITIES

The demographics, housing economics and housing demand issues described in this Chapter present communities with challenges when addressing housing needs. The intent of this section is to summarize these findings and issues and present municipalities with potential solutions.

The region's growth rate has slowed substantially since 2000. It has also seen its population age and become slightly more diverse. It is expected that this trend of slow population growth will continue into the future.

Building permits for new residential construction have decreased since 2007. The average household size has declined since 2000. In terms of cost, the average rent and average home price in the region is less than that of the state and many of the other regions.

Despite slowing residential growth and lower associated housing costs, there are still groups within the larger population for whom housing cost and choice are challenging due to several factors discussed below.

With regard to housing, slowing population growth along with lower rent and home ownership costs would suggest that, on the surface, the housing needs are generally being met. Public input has

suggested that there are barriers and challenges to finding housing for some of our communities of interest:

- Transportation issues given the rural nature of the region and dependency upon the single occupancy vehicle.
- The availability of smaller dwelling units for seniors to downsize.
- The cost of housing for seniors on fixed incomes, disabled persons, refugees and single parents.

These issues present municipalities with challenges to plan for in the future as well as opportunities to manage change within the community.

CNHRPC's Housing Needs Assessment (HNA) found that, overall, about 30% of all of the housing needed in 2015 is projected as rental housing with about 70% as owner-occupied.

CHALLENGES AND OPPORTUNITIES

Challenges

The main challenges associated with housing, in addition to meeting changing demographic and economic needs are outlined below.

Populations with Special Housing Needs

Several segments of the population that have a greater difficulty finding housing include:

- Those 75 years of age or older
- Those paying 50% + in rent
- Minority Populations
- Single Parents
- Households without access to a vehicle
- Persons below the poverty level
- Disabled persons

Barriers, based upon research through various reports and public outreach have been identified as the following:

- Lack of flexibility in local land use regulations and ordinances can make it difficult to develop workforce housing.
- Low-income families, those in group housing facilities, and seniors without access to a vehicle can face significant challenges meeting housing needs.
- Populations with special housing needs end up competing for a limited supply of low cost/more affordable housing.
- Isolation can be a problem for those in the more rural areas without vehicle access, especially seniors living in mobile home parks.

Housing Needs Assessment

A primary function of this Chapter is to assess the future housing needs of the region and each community. The Housing Needs Assessment predicts a need for about a 6% increase in units from 2015 to 2020 and a 5.6% increase during the next five-year period. Most communities are within 2.5 percentage points of that range, though Dunbarton and Loudon needing slightly more and Allenstown needing slightly less. This could be due to a decrease in Allenstown's population and average household

size (population projections for Allenstown aren't comparable to the region's until 2015), Dunbarton's smaller vacancy rate compared to the region (2.6% to 5.5%), and the combination of Loudon's projected population and vacancy rate (vacancy is 4% to the region's 5.5%; projected population growth exceeds region's by about 5% between 2015 and 2025). A summary of the needs for each community and the region for 2015, 2020 and 2025:

Table 4.7: Summary Housing Need Projections

Geography	2010 Housing Units	2015	2020	2025	% Change: '15 to '20	% Change: '20 to '25
Allenstown	1,881	1,929	1,977	2,026	2.5%	2.4%
Boscawen	1,453	1,510	1,566	1,623	3.7%	3.6%
Bow	2,807	3,061	3,315	3,569	8.3%	7.7%
Bradford	917	954	991	1,028	3.9%	3.7%
Canterbury	1,002	1,072	1,142	1,212	6.5%	6.1%
Chichester	963	1,036	1,109	1,182	7.0%	6.6%
Concord	18,852	19,973	21,094	22,215	5.6%	5.3%
Deering	932	1,011	1,089	1,168	7.8%	7.2%
Dunbarton	1,077	1,185	1,292	1,400	9.1%	8.3%
Epsom	1,839	1,967	2,094	2,222	6.5%	6.1%
Henniker	1,928	2,053	2,177	2,302	6.1%	5.7%
Hillsborough	2,896	3,074	3,252	3,430	5.8%	5.5%
Hopkinton	2,381	2,531	2,681	2,832	5.9%	5.6%
Loudon	2,081	2,281	2,481	2,682	8.8%	8.1%
Pembroke	2,872	3,053	3,233	3,414	5.9%	5.6%
Pittsfield	1,769	1,864	1,960	2,055	5.1%	4.9%
Salisbury	598	639	679	720	6.3%	6.0%
Sutton	985	1,039	1,093	1,148	5.2%	5.0%
Warner	1,358	1,435	1,511	1,588	5.3%	5.1%
Webster	849	917	984	1,052	7.4%	6.9%
TOTAL - CNHRPC	49,440	52,580	55,720	58,861	6.0%	5.6%

Source: U.S. Census 1980 & 2010; NRPC & CNHRPC Calculations

Opportunities

Despite the challenges to meeting housing needs, there are several opportunities, in addition to zoning provisions, that exist to support the development of new workforce and affordable housing. The provisions of RSA 674:58-61, known as the "Workforce Housing Law" not only codifies the legal requirements for meeting housing needs but also suggests ways to meet these needs; RSA 79E, provides certain tax relief for qualifying property developments in downtowns, including housing; and, Tax Increment Financing Districts (TIF) which can be used to fund the development of relevant infrastructure. Zoning changes and suggestions from the state of New Hampshire's Consolidated Plan present opportunities as well. Each item is described in more detail below.

State of New Hampshire Consolidated Plan

The state of New Hampshire Consolidated Plan 2011 - 2015 has identified several other priorities and potential outcomes to address access to housing³:

- Develop and preserve affordable rental housing for low and very low income families.
- Develop housing for several groups including very low income seniors and special needs populations.
- Prevention of homelessness.
- Increase supply of permanent affordable housing.
- Economic Development by creating jobs.
- Water facilities to support a greater density of housing.
- Sewer facilities to support a greater density of housing.
- Childcare facilities to support the needs of the workforce.
- Increase the supply of transitional housing facilities.
- Regional Economic Development capacity building.
- Develop and preserve affordable rental housing for moderate income families.
- Provide for winter emergency shelter needs.
- Neighborhood Facilities/Community Centers.
- Other Public Facilities.
- Removal of Architectural Barriers.

RSA 674:58-61: The “Workforce Housing” Law

RSA 674: 58- 61, as in Britton, alludes to three ways in which a community may comply with the law⁴:

- Ensure that the land use regulatory framework, including the zoning ordinance, site plan and subdivision regulations, master plan, impact fees and any other regulatory document or provision is, individually and cumulatively, inclusive. In practical terms this means, for example, there is a mix of lot sizes throughout the residentially zoned portions of town and there are no undue restrictions on various housing types.
- The second way for a community to comply is by adopting a “Workforce Housing Ordinance.” In essence, this provides density bonuses, expedited permitting waiver opportunities and other incentives for declared workforce housing projects. This can be done in a particular part of town or town-wide.

Britton Vs. The Town of Chester

Workforce housing in New Hampshire can be traced back, in part, to Britton vs. the Town of Chester, 134 NH, 434, 595 A.2d 492 (1991). Britton found, among other things, that “zoning regulations which either directly or by reason of their application, wrongfully excluded persons of low and moderate income from a municipality would be found invalid.”¹ Additionally, Britton established that zoning must not only promote the general welfare of the individual municipality but also the region in which it is located. The end result of Britton is that each municipality must provide a reasonable and realistic opportunity for low- and moderate-income housing in the community.

³ State of New Hampshire Consolidated Plan 2011-2015: http://www.nhhfa.org/data-planning/planning/conplan/CONPLAN_2011-2015_FINAL_v_6-3-11.pdf

⁴ RSA 674: 58- 61 et al.

- The third and final way for a community to be in compliance is by demonstrating that a community has its “fair share” of workforce housing.

Economic Opportunities

The state of New Hampshire provides a number of opportunities for communities to encourage development that can be used for a variety of purposes, including the development of affordable housing. A Tax Increment Financing District (TIF) can be used to fund public infrastructure to support housing, and RSA 79E where a downtown property owner can enjoy delays in increases in taxes due to improvements if those improvements further a community goal (like economic development or workforce housing). Around the region, Concord, Hillsborough, Hopkinton and Pittsfield have adopted 79E, while Bradford, Concord and Pembroke have TIF Districts in place. More details on both RSA 79E and TIF districts can be found in the Economic Development Chapter.

Zoning:

Zoning ordinances represent one tool by which a community affects change and growth. A range of housing types should be available in the community, including rental units and single family homes as well senior housing and workforce housing. Strategies such as accessory apartments and home occupations could address several factors at once such as commute times, vehicle access, downsizing and affordability. Another factor is locating higher density housing near community centers, jobs, services and transportation networks. Rental units, senior housing units and assisted living facilities should be considered in these areas. Workforce housing could be an effective strategy for some communities in meeting labor force needs for local employers and affordability concerns. Lastly, zoning for key services such as day care and medical facilities also impact housing (as well as economic growth) and should be taken into consideration. Above all, zoning in any community should consider its unique needs and its community character when developing strategies that “fit” locally.

CENTRAL NH VISION - HOUSING

In summary, this Housing Chapter looks at existing housing stock, includes a housing needs assessment and presents projections for the future demand for housing through 2025. It does not propose any new requirements or mandates that communities must comply with (beyond what may already be required by state Law). The regional vision is:

“Traditional settlement patterns are maintained while there are sufficient housing options that meet a range of needs from single adults, young families to older residents.”

GUIDING PRINCIPLES

The guiding principles listed below are consistent with, and echo the feedback received during the public outreach process as well as the objectives of local master plans.

- Continue to foster community connections within neighborhoods, towns and the Central NH Region.

- Creatively encourage a housing supply that responds to regional and local housing needs.
- Support protection of open space and conservation lands, including farmland, to protect natural resources and provide easily accessible recreation opportunities in the region for all.
- Strengthen the ability at the regional level to serve as a responsive resource to needs and planning issues at the local level.
- Support engagement of citizens in local and regional planning efforts for meaningful public participation in working towards a successful future for the region.
- Support a steady, sustainable increase in permanently affordable housing units.

ACTION ITEMS

Action items, or strategies, are based upon the analysis contained within this Chapter and are also incorporated in the Implementation Chapter. These recommendations are designed to provide local planning boards with guidance and potential strategies for dealing with housing issues. The recommendations are not intended to be a “one size fits all” solution for every community. Each planning board should use each strategy as they see fit. Recommendations include:

- Support the development of workforce housing ordinances that allow for a mix of market rate and workforce housing in the same development within close proximity to employment centers.
- Support local housing entities such as CATCH in the development of permanently affordable housing.
- Support senior housing ordinances within close proximity (walking/bus) to services and amenities (medical; food stores, etc.) and employment centers.
- Support zoning ordinances that allow for opportunities to locate housing for group housing within close proximity to services, amenities and employment centers.
- Support accessory apartment ordinances for senior housing and housing for young people.
- Monitor demographic changes occurring in the region and the effects it may have on communities and the local economy by reviewing Census and other data sources as well as conducting surveys and focus groups within the community.
- Support zoning ordinances that allow for home occupations, including daycare, in each community.
- Support areas of the region where infill ordinances may be beneficial.
- Support strategies and ordinances that can encourage the development of housing near services, amenities and job centers with as little reliance on cars as possible (i.e. walkable; public transit, etc.).
- Support adequate broadband access to rural residential areas and areas where home occupations are permitted/encouraged.

- Support the development of a cluster ordinances, or “open space development” ordinances.
- Support the adoption of RSA 79E and use it to encourage the development of various housing types in more dense areas (assisted living, workforce, senior, etc.).
- Support an adequate variety and choice of housing and neighborhood types within communities.

POTENTIAL HOUSING STRATEGIES

It is important for each community to develop strategies that fit their own needs, community character and challenges. Overall, providing options and setting an environment to ensure that options are possible are key outcomes. In an effort to assist communities with this effort, the Potential Housing Strategies Menu below was created to detail the various tools discussed above, what they do and how they can be used.

Table 4.8: Potential Housing Strategies Menu

Strategy	What it Does	How to Implement	How it Can Be Used	Notes
Mixed Use Zoning	Provides for a mix of uses in denser areas of a community	Assess local zoning districts for uses allowed, utilities available and transportation networks available. Update zoning to allow for multiple uses to capitalize on these locations, including residential.	Can be used to allow for a variety of housing types and close proximity to jobs and services and also decrease reliability on automobiles.	Utilities (sewer and water) are needed; use in conjunction with infill zones and RSA 79E.
"Infill" zones	Allows for more development or redevelopment in more dense areas.	Assess zoning for lot sizes and update zoning to allow for smaller lot sizes, relaxed setback and other standards allow for more development, or redevelopment, in denser areas/downtown cores.	Working with mixed use zoning, it can help create a variety of housing types in close proximity to jobs and services and also decrease reliability on automobiles.	Use in conjunction with mixed use zoning and RSA 79E.
Workforce Housing Ordinance	Provides density and other incentives to allow for the clustering of housing that is more affordable.	Assess zoning, adopt an ordinance combines various incentives, namely density, along with permanent affordability.	To comply with the Workforce Housing Law and to facilitate the development of workforce housing. Can be mixed with market rate housing.	Permanent affordability is needed for it to be effective. NH Housing Finance Authority can assist.
Senior Housing Ordinance	Through clustering and other incentives, it encourages the development of housing for seniors. Also provides a place in the community for them to "downsize."	Assess the specific needs for seniors in the community to determine what type of housing is needed. Assess the ordinance for gaps, develop and adopt ordinance.	Senior housing can be in various forms from clusters to re-use of mills and schools. As long as the ordinance is tailored to the community it can facilitate reuse, keep seniors local as they downsize, and be affordable.	Consider permanent affordability for some or all units.

Table 4.8: Potential Housing Strategies Menu (Cont.)

Strategy	What it Does	How to Implement	How it Can Be Used	Notes
Zone for Accessory Apartments	Allows single family homes to develop a small apartment. Primarily for seniors or young adults/recent graduates. Can also provide housing for veterans returning home from active duty.	Assess gaps in the zoning ordinance, determine where best it could be located, develop and adopt ordinance.	Provides a way to provide smaller, more affordable housing for seniors, young adults starting out and possibly veterans returning from active duty.	
Mix of Lot sizes	A range of lot sizes can ensure a range of housing can be built. It can also have an effect on development costs.	Assess gaps in the zoning ordinance, determine where best it could be located, develop and adopt ordinance.	A range of lot sizes can ensure a range of housing can be built. It can also have an effect on development costs.	
Cluster Developments	Allows for the clustering of homes based upon density calculations. Also requires open space.	Assess gaps in the zoning ordinance, determine where best it could be located, develop and adopt ordinance.	A cluster ordinance can lower costs of housing and infrastructure. It can also protect open space.	
Adopt RSA 79E	Allows for rehabilitation or replacement of structures in a downtown to see a delay in any tax increases for up to five years.	Develop application materials and adopt the provisions of RSA 79E	79E can be used to encourage the rehabilitation or replacement of homes in the downtown.	Use in conjunction with mixed use zoning and infill zoning.
Tax Increment Financing (TIF) Districts	Uses a portion of future tax revenue from a district to pay for infrastructure improvements in that district.	Adopt a district and a TIF plan at Town Meeting	Used to put in sewer, water or roads.	Cannot be used to build housing. Can be used in conjunction with any other portion of this menu.
Home Occupations	Home occupations allow certain low-impact commercial activities to take place in a home or on a residential property	Assess gaps in the zoning ordinance, determine where best it could be located, develop and adopt ordinance.	This allows people to work and live on the same property. Effect would be to limit costs for traveling and doing business	Can be used in conjunction with any other portion of this menu.
Support Local Housing Entities like CATCH	Allow for, or encourage housing development.	Work with CATCH and other such organizations to identify additional local housing needs and develop local areas where housing can or should be located.	To better target the housing needs of a community at the local level.	

RESOURCES

New Hampshire Housing Finance Authority's 2010 Analysis of Impediments, 2010:

http://www.nhhfa.org/data-planning/planning/impediments/AI2010_pt4.pdf

State of New Hampshire Consolidated Plan 2011-2015: [http://www.nhhfa.org/data-](http://www.nhhfa.org/data-planning/planning/conplan/CONPLAN_2011-2015_FINAL_v_6-3-11.pdf)

[planning/planning/conplan/CONPLAN_2011-2015_FINAL_v_6-3-11.pdf](http://www.nhhfa.org/data-planning/planning/conplan/CONPLAN_2011-2015_FINAL_v_6-3-11.pdf)

RSA 674: 58- 61: <http://www.gencourt.state.nh.us/rsa/html/LXIV/674/674-59.htm>