

2019

HOUSING NEEDS ASSESSMENT FOR THE NASHUA REGION

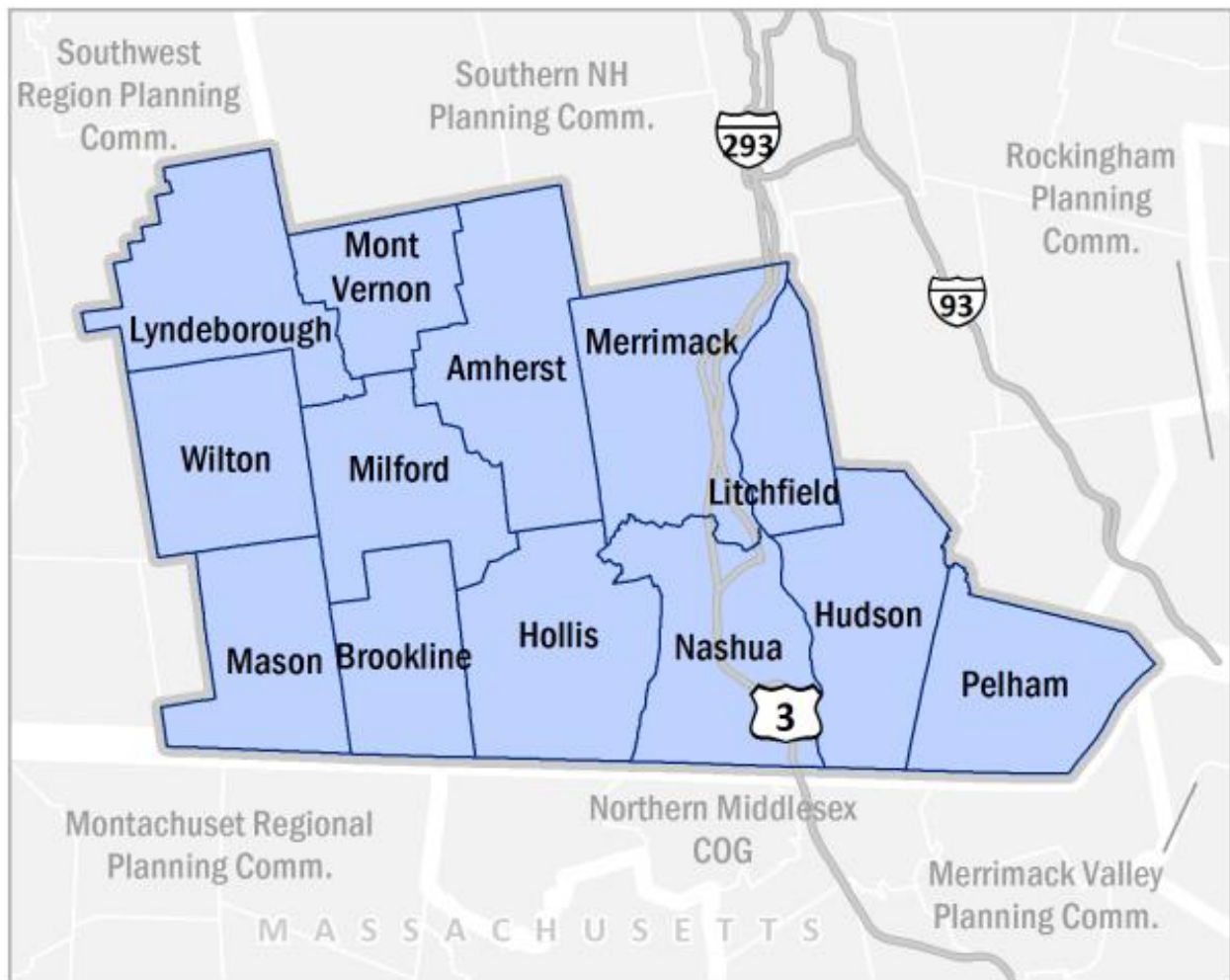


NASHUA REGIONAL
PLANNING COMMISSION

12/19/2019

ABSTRACT

The Nashua Region boasts one of the most diverse range of housing options in the state with an abundant mix of home types, styles and settings including a large supply of multi-family housing, a variety of suburban single-family neighborhoods and extensive rural-residential areas. Proximity to large concentrations of employment in southern New Hampshire and Greater Boston, together with access to expansive recreational and cultural opportunities, makes the region a highly desirable place to live. The region's desirability, however, also creates pressures on the housing market in terms of both supply and affordability. In addition, changing demographics including an aging population and a trend toward smaller households has significant implications for housing type, size and cost. This Assessment is designed to provide an overview of the Region's housing supply by type, cost and location, together with an analysis of current and future needs. It is also designed to meet the requirements of NH RSA 36:47.



NRPC Region

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EXECUTIVE SUMMARY

The Nashua region has one of the most diverse housing supplies in the state. Housing options include a wide range of rental and owner-occupied multi-family homes at varying densities and cost levels; especially along our major transportation networks and within our city and town centers, as well as a large supply of single-family homes located throughout the region's urban, suburban and rural areas. The mix of housing options and variety of residential settings provides residents with the opportunity to enjoy access to open space and natural areas alongside urban conveniences and a wealth of job opportunities. Over the past few years, the region has recovered from the Great Recession of 2007-2009 and is currently experiencing record low unemployment, healthy job creation and rising home values. The pace of the strengthening economy however, coupled with residential construction levels that have failed to recover to pre-recessionary levels, has resulted in a housing market that is increasingly competitive.

Since 2010, the region has experienced a 7.7% growth in employment while the unemployment rate has fallen to 2.6%. Over the same period, the region's population has grown by only 1.45%, an indication that more workers and additional housing to accommodate them, is necessary to support a strong economy. Failure to accommodate the region's workforce needs on-the-other-hand, could stifle economic growth.

The region's lagging supply of housing coupled with strong demand is steadily driving housing prices up, especially in the rental housing market. Since the 2014 Housing Needs Assessment, there has been a continuing shift toward more renter-occupied housing units across all income levels and rental units now make up about 30% of all units in the region – up 3% since 2014. The location of these units remains heavily concentrated portions of the City of Nashua, downtown Milford, eastern Merrimack and parts of Hudson where public water and sewer are available to support higher housing densities. The remainder and far larger part of the region's housing stock is generally made up of single-family homes situated in suburban and rural settings. Other notable trends include an aging population and a decline in the number of households with children. Shifting housing preferences, declining household sizes and an aging population raise questions as to whether the region's existing housing stock is aligned with future demand. Recent building permit activity, however, suggests that development in the region is responding to demographic and market shifts and we are constructing a wider variety of housing options, including more duplexes and larger multi-family rental complexes, though demand continues to outpace supply. Single-family construction has also increased though, perhaps appropriately, it remains below pre-recessionary levels. Despite increasing housing costs, the region does provide an adequate supply of affordable housing overall, though housing cost, affordability and availability varies considerably across the region and many households remain cost burdened.

The term “affordable”, in this document generally aligns with the state and US Department of Housing and Urban Development (HUD) definition meaning housing costs that do not exceed 30% of a household's gross annual income. The term “workforce housing” is also defined by the state, meaning housing for sale which is affordable to a household with an income of no more than 100% of the median income for a 4-person household or housing for rent which is affordable to a household with an income

of no more than 60% of the median income for a 3-person household. These workforce housing limits are published annually by HUD for each metropolitan area. The Nashua metropolitan area income limits were used as the basis for calculations and comparisons and typically hovered around \$100,000 or 100% AMI for homeowner households and \$60,000 or 60% AMI for renter households.

This document contains a compilation of relevant demographic and housing data for the region's thirteen municipalities. In addition, the assessment identifies the need for overall and workforce housing in each municipality through 2040. Chapter sections are designed to help the region and its communities understand and plan for housing needs. The Regional Housing Needs Assessment includes an analysis of existing demographics, housing supply, market conditions, cost and affordability, projected housing demand, a regional fair share analysis and a description of workforce housing legislation and related issues. Additionally, it includes a review of existing resources available for meeting local housing needs. The assessment also includes a discussion of issues related to increasing diversity, race and ethnically, concentrated poverty, fair housing and housing discrimination.

To continue to be a great area to live, work and raise a family, the region needs to ensure that a sufficient range of housing options are available, affordable and well located in proximity to transportation and employment opportunities. Local land use regulations and policies need to be flexible and adaptable to respond to changing demographics, housing preferences and market conditions. The Regional Housing Needs Assessment is intended to assist communities in understanding the existing landscape for housing in the region and as a tool for meeting the housing needs of all current and future residents.

INTRODUCTION

This Regional Housing Needs Assessment report has been completed by the Nashua Regional Planning Commission (NRPC) in accordance with RSA 36:47, II which states that:

“...each regional planning commission shall compile a regional housing needs assessment, which shall include an assessment of the regional need for housing for persons and families of all levels of income. The regional housing needs assessment shall be updated every 5 years and made available to all municipalities in the planning region.”

This report has been written as an update to the 2014 NRPC Regional Housing Needs Assessment and is also meant to aid member communities in complying with RSA 674:2, III (I), which states that a town’s master plan may include:

“A housing section which assesses local housing conditions and projects future housing needs of residents of all levels of income and ages in the municipality and the region as identified in the regional housing needs assessment performed by the regional planning commission pursuant to RSA 36:47, II, and which integrates the availability of human services with other planning undertaken by the community.”

In addition to the statutes stated above, and accordance with RSA 674:59, I, the State also required that:

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

This assessment contains seven sections which highlight various aspects of the region’s profile. Each section aggregates updated information and provides an analysis. The seven sections consist of:

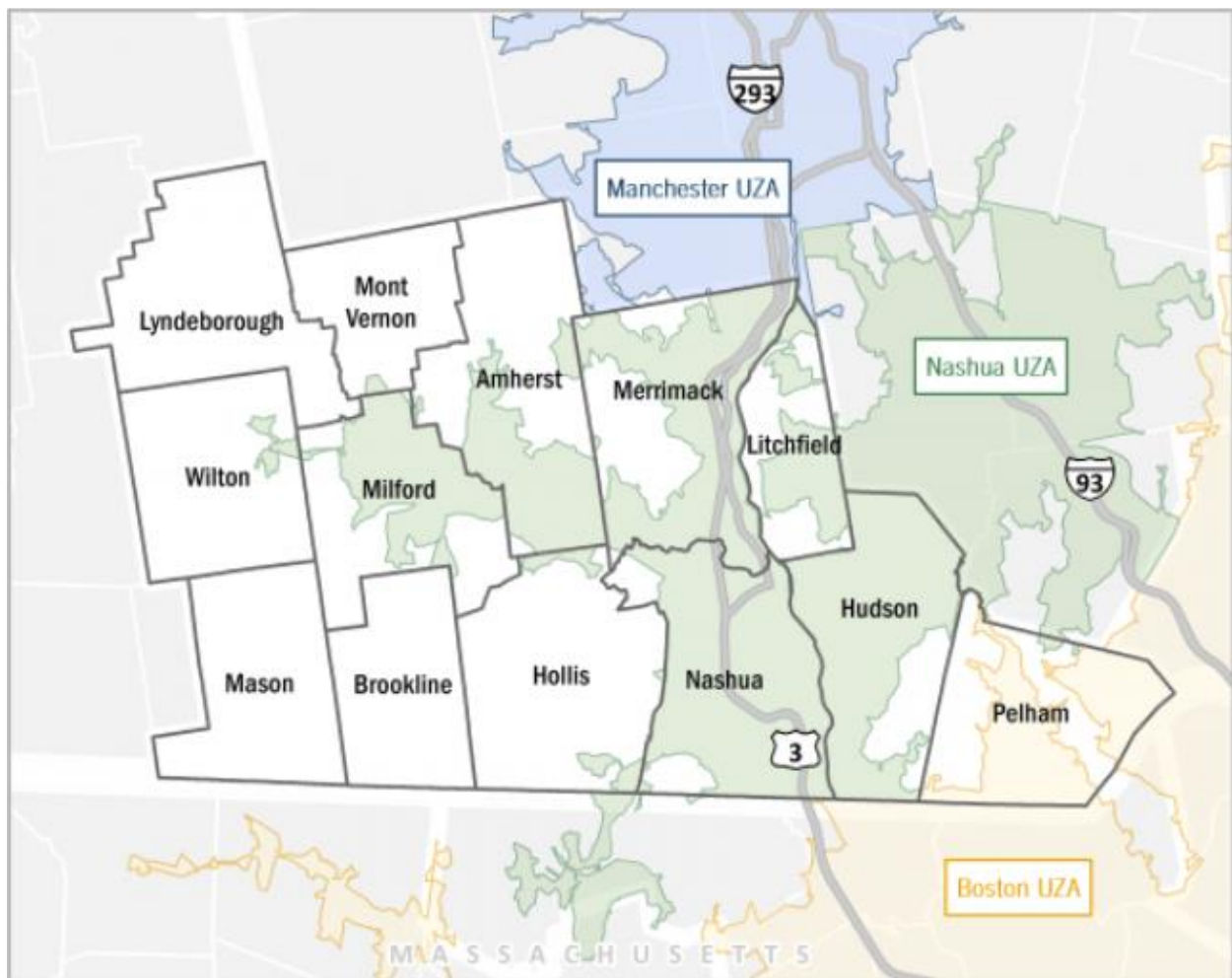
- 1.) existing demographic conditions including population and household trends, public school enrollment, employment, commuter patterns and communities of interest;
- 2.) existing housing unit trends and characteristics including housing supply, building permit activity, occupancy, tenure and vacancy rates, age of housing stock, and assisted housing;
- 3.) housing market, costs and affordability including household income, home values, rental costs, market trends, and cost burdened households;
- 4.) housing choice opportunities and barriers including infrastructure, environment, transportation, employment, economic development and fair housing legislation;
- 5.) housing supply projections for both population and housing units, regional fair share of workforce housing, and housing preferences;
- 6.) resources for meeting local needs including alternative housing and regulatory options, local tools and resources, and state and federal programs; and
- 7.) workforce housing across the region including state definitions and a matrix of regulations implemented by each member community.

Primarily, data used in this report is from the 2010 US Census and the American Community Survey (ACS). However, figures from ACS data are estimates based on the 2010 Census and tend to have larger margins of error. In some cases, it has been noted within the document's text when ACS data should be more carefully considered. In addition to Census and ACS data, this assessment also utilizes information from the New Hampshire Housing and Finance Authority (NHHFA). In many cases, NHHFA is collecting their data directly from community departments and representatives, research agencies, internal and external housing experts, and community members. Some NHHFA data may readjust and build off decennial censuses, particularly the 2010 Census in this case. Because this report utilizes data in-between decennial censuses, all figures and trends should be critically examined for limitations and consider their potentially larger margins of error.

An understanding of the current housing supply, types, availability, affordability, projected population, shifting demographics and migration patterns, can be used to better predict future housing needs for both the region and individual member communities. Further, this information can be utilized to help establish and carry out policies that address and seek to improve the quality of life within the region.

There are certain factors that have an enormous impact on the demand and supply of housing in an area. First, the supply and cost of housing are influenced by the availability of necessary infrastructure, such as public water and sewer, and access to transportation routes. In addition, employment opportunities and income levels factored in with the cost of housing and consequently people's ability to afford adequate housing, must be evaluated. In addition, NHHFA has cited the 5L's which impede adequate housing development: land, labor, lumber, laws and loans (NHHFA, 2019). As a result, NHHFA suggests that the state, its regions and municipalities must critically consider areas where housing development is possible (land), what the current conditions are for workforce availability (labor), what are the development costs (lumber), are there regulatory practices that discourage or slow housing development (laws) and what type of financing is available to developers and borrowers (loans). These factors have shaped and influenced the state of housing within the NRPC region and will seemingly continue into the future.

There are thirteen communities which comprise the Nashua Regional Planning Commission: Amherst, Brookline, Hollis, Hudson, Litchfield, Lyndeborough, Mason, Merrimack, Milford, Mont Vernon, Nashua, Pelham and Wilton – all of which are in Hillsborough County. Generally, low-density residential development has characterized growth in the region's outlying communities, while higher density development has occurred in the City of Nashua, along the F.E. Everett Turnpike/DW Highway corridor along the town line of Merrimack and Litchfield, in west-central Hudson and in the core of Milford. Generally, the region's proximity to Greater Boston has been the most influential factor influencing growth together with access to the mountains, lakes, beaches and other recreational and cultural attractions.



(NRPC, 2019)

EXISTING DEMOGRAPHIC CONDITIONS

POPULATION

The region has more than tripled in population over the last 50 years. However, the rate of growth has been decreasing in more recent years. Between 2000-2010, the region grew by 4.5% and since, it has slowed to 1.45%. This evidence of a slower growth begs to question: does the region still need to increase housing supply given the slowing population growth or is the slowing population growth a result of decreased housing development?

The projected population for the NRPC region in 2040 is 220,967, a 12,209-person increase from the 2017 estimate of 208,758. The region's slowing growth rates could possibly be explained by lower fertility rates with the number of deaths exceeding births and a slowing of net migration. It is anticipated that the 2040 senior population will be 2 to 3 times the current levels. This would mean that one-fourth of the population in 2040 will be 65 years of age or older with limited change to the projected younger populations. Through there is recent evidence of a slight uptick in the net migration of young people (Johnson, 2018), the region needs to think about developing and maintaining a housing supply that meets the needs and preferences of an aging population, alongside strategies for creating and maintaining a housing stock that appeals to and retains younger individuals.

2010 - 2017 Population Growth in NRPC Region				
Community	2010 Census	2017	Numeric Growth	Percent Growth
Amherst	11,201	11,241	40	0.38%
Brookline	4,991	5,190	199	3.99%
Hollis	7,684	7,779	95	1.24%
Hudson	24,467	24,858	391	1.60%
Litchfield	8,271	8,424	153	1.85%
Lyndeborough	1,683	1,771	88	5.28%
Mason	1,382	1,489	107	7.74%
Merrimack	25,494	25,566	72	0.28%
Milford	15,115	15,288	209	1.14%
Mont Vernon	2,409	2,501	92	3.82%
Nashua	86,494	87,642	1,148	1.32%
Pelham	12,897	13,323	426	3.30%
Wilton	3,677	3,686	9	0.24%
NRPC Region	205,765	208,758	3,553	1.45%
Hillsborough County	399,555	406,371	6,816	1.75%
New Hampshire	1,313,939	1,331,848	17,909	1.36%

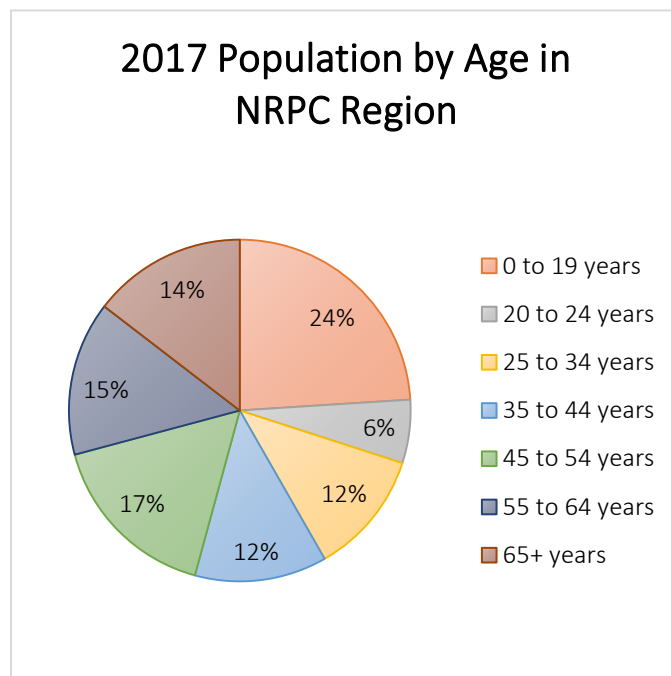
(US Census, 2013-2017 5-year Estimates)

Though the region's population growth rates are very similar to both Hillsborough County and the State, rates among the individual communities varied. Communities such as Lyndeborough and Mason

experienced larger percentage changes, 5.28% and 7.74% respectively, since 2010 due to their relatively small population bases. Their increases only amounted to a total of 195 people: 88 new residents for Lyndeborough and 107 for Mason. While Pelham experienced a modest 3.30% growth rate, that resulted in over 400 new residents to the community. Amherst and Merrimack experienced growth rates below 1%, while Wilton experienced nearly no growth.

POPULATION BY AGE GROUP

Younger populations often struggle to balance their housing decisions between quality and affordability. Middle-aged populations have recognized that there are job opportunities in region but sometimes feel that price tag does not always meet their needs, wants or budget. Retirement-aged and elderly residents have expressed concern about the costs associated with aging in place; whether that be taxes, heating costs or access to transportation.



(US Census, 2013-2017 5-year Estimates)

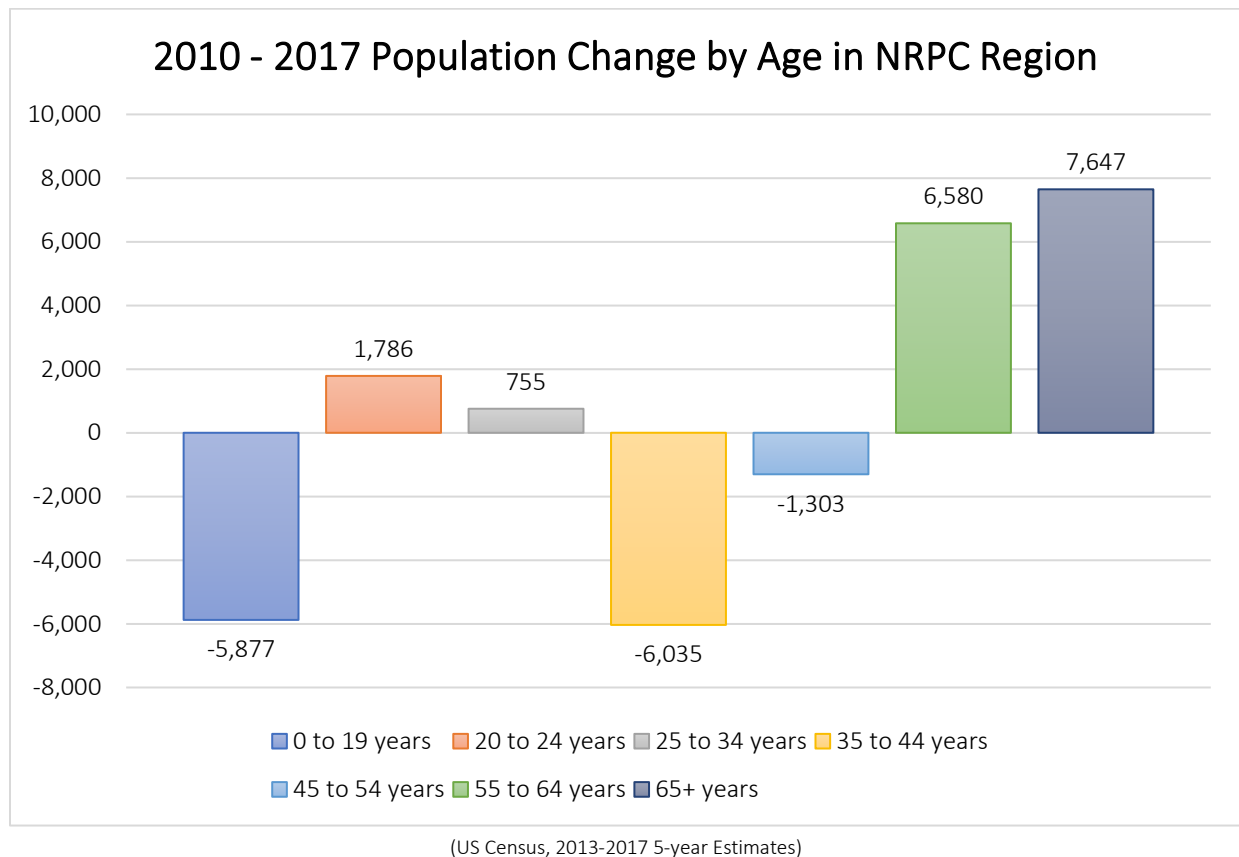
In the Nashua region, 24% of the population is under the age of 19, a decrease from 26.5% in 2010. Thirty percent of the population falls between the ages of 20 and 44, also a decrease from 31.5% in 2010. However, residents making up the 45 to 64 age brackets, now account for 32% of the total population, which is an increase from 30.4% in 2010. The rate of increase was even higher for those age 65 and older, now 14% of the total population and an increase from 11.6% in 2010.

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.

Population trends indicated in the graph below demonstrate the graying of the region. Most notably, are the significant decreases in children (0-19) and those in the 35-44 and 45-54 age ranges. The region has nearly 12,000 fewer residents within these age groups. These middle-aged populations are typically a large portion of homebuyers who are in their prime earning and purchasing years, often with children who are in their formative years and filling our schools.

As previously noted, the region has experienced significant growth in age groups over 55 years old. From 2010-2017, the region has gained approximately 14,000 residents within this age group. These populations make up a large percentage of homeowners without children in their residents and include those considering retirement, downsizing or aging place.

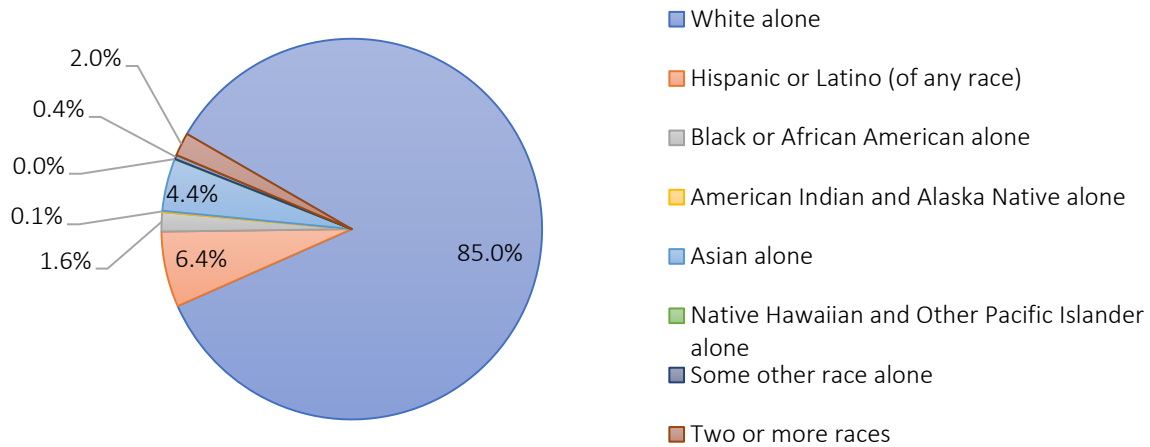
There were also modest increases for the young adult age groups, from 20-24 and 25-34 years old. These populations grew by over 2,500 from 2010-2017. This coincides with recent studies indicating a net in-migration of young adults that bucks the perception that young adults are leaving the region and state. These population groups are important because they impact both the homeownership and rental markets and are vital to maintaining a viable workforce. People in these age ranges are typically starting families, considering homebuying and contemplating short and long-term commitments to our region.



POPULATION BY RACE AND ETHNICITY

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.

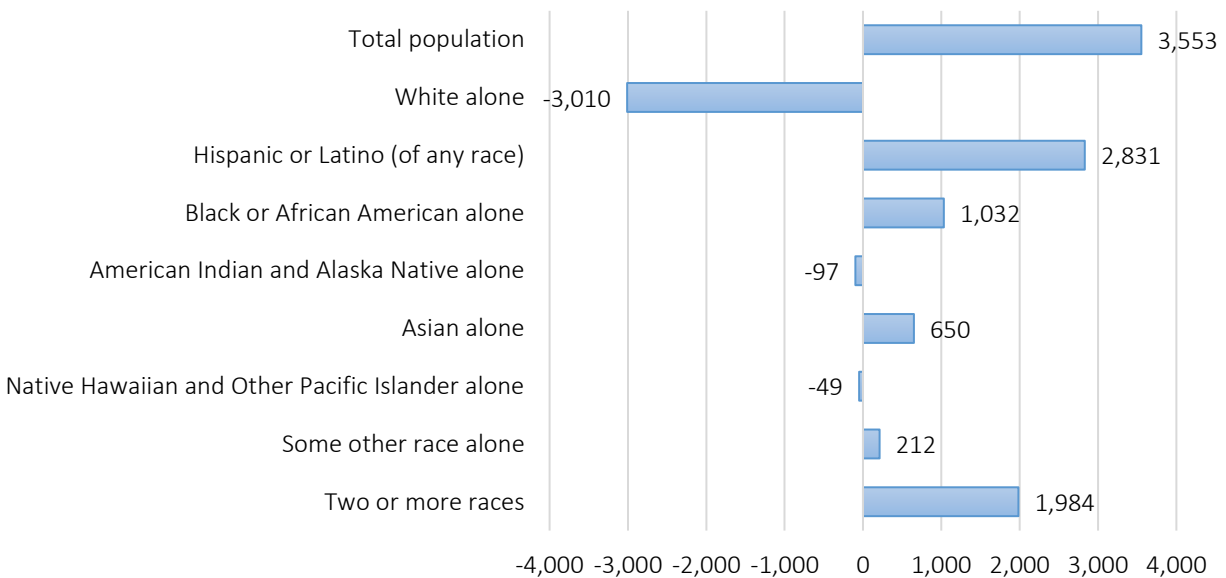
2017 Population by Race in NRPC Region



(US Census, 2013-2017 5-year Estimates)

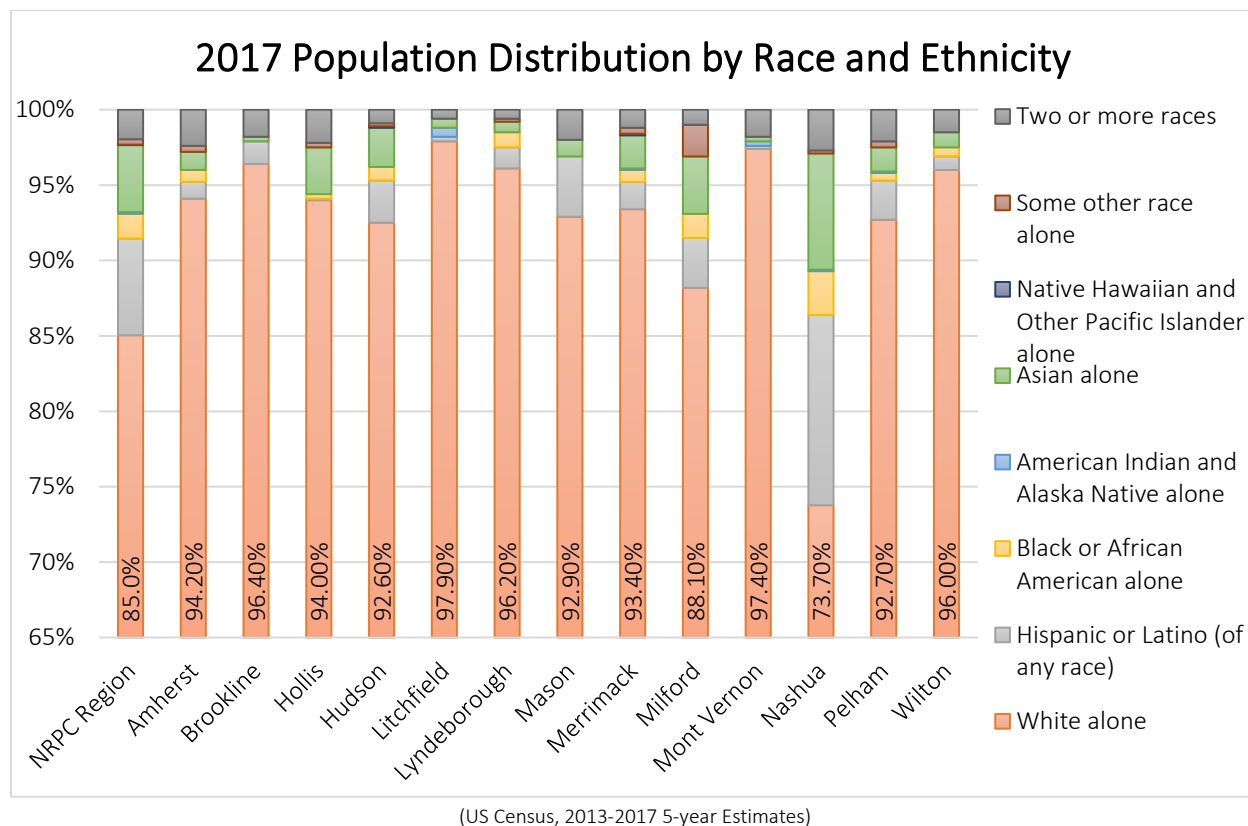
The Nashua Region is one of the most diverse in the State with 85% of the total population identified as white alone, compared to a State-wide average of 90%. Approximately 6.4% of the region's population is Hispanic or Latino and nearly 4.4% are Asian. While minorities represented 13% in 2010 and 15% in 2017, they accounted for approximately 185% of the region's growth during that same time period. Six communities saw a net decrease in minority populations while the remaining seven all experienced an uptick. Most notably were Nashua, Milford and Pelham with gains of 6,144, 776 and 398 people, respectively.

2010 - 2017 Population Growth by Race in NRPC Region



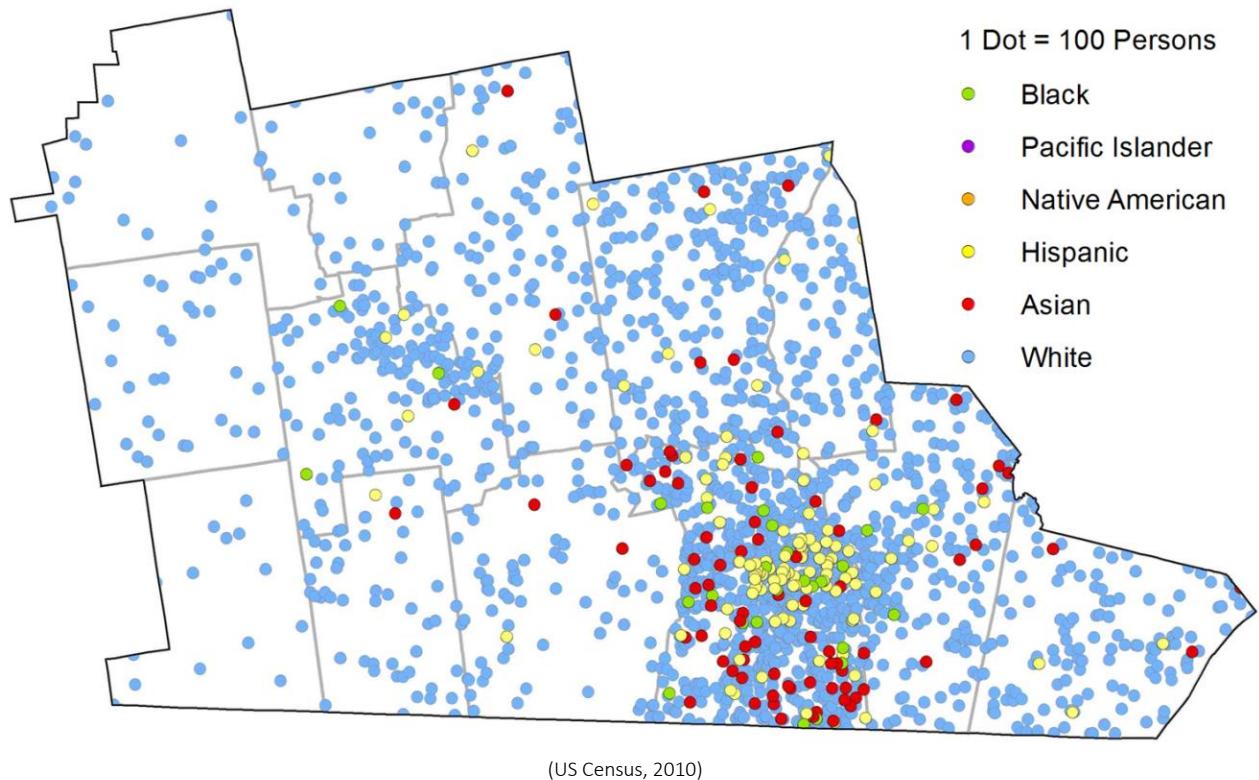
(US Census, 2013-2017 5-year Estimates)

The City of Nashua has the highest concentration of the region's minority population. For most communities in the region, about 2-12% of the population is comprised of racial minorities. Within Nashua, approximately 26% of the overall population is comprised of minorities; nearly 8% of the population is Asian and 12.5% are Latino or Hispanic. Combined, the region's largest communities (Nashua, Merrimack and Hudson) represent 66% of the overall population and 85% of the region's minority population in 2010, compared to 68% and 87% respectively in 2000. This indicates a very slight 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, concentrated in the City of Nashua and radiating outward along the region's largest corridors such as the F.E. Everett Turnpike/ DW Highway running north and south, 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.

Population Density by Race and Ethnicity in NRPC Region



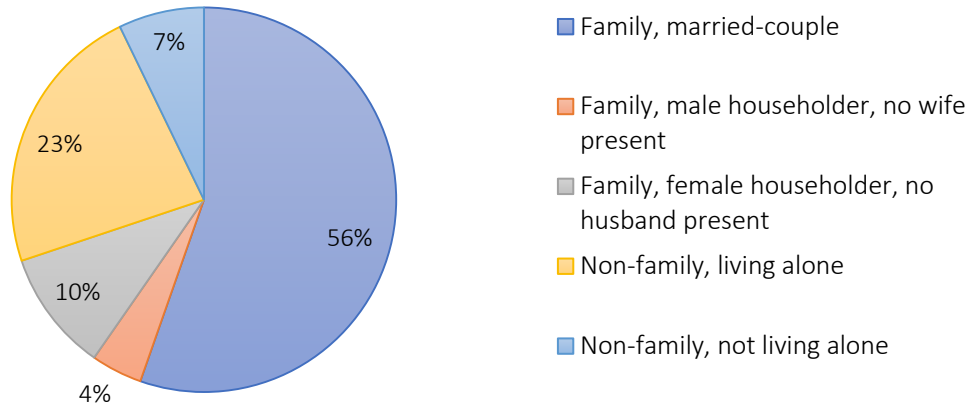
As the data is analyzed, some questions arise: on a conceptual level, to what degree does racial background, or other factors such as income, affect where people live? Additionally, to what degree do our planning and zoning practices affect who lives where, either purposefully or even inadvertently?

HOUSEHOLDS

HOUSEHOLD COMPOSITION

The US Census Bureau splits household composition into two primary categories: family households and non-family households. Family households consist of married couples or single householders living with other family members. Non-family households consist of those living alone or those living with unrelated occupants. As seen the following graphic, family households account for 70% of all households in the region, however it's important to note that approximately 14% of all households are made up of single parents, while 56% of the region is made up of specifically married couples. Conversely, non-family households make up the remaining 30% of all households.

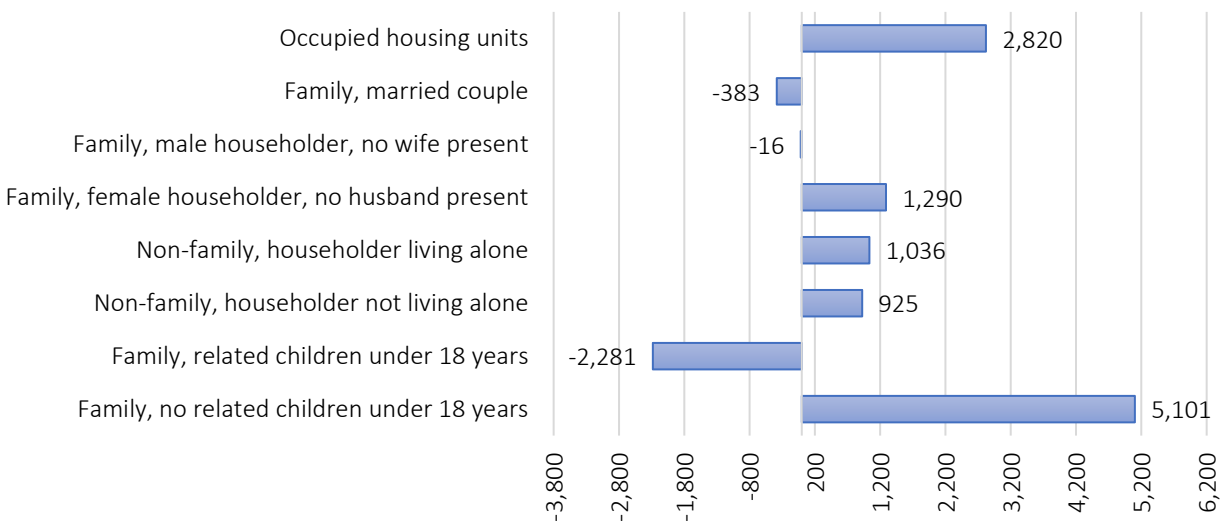
2017 Occupied Housing Units by Household Composition in NRPC Region



(US Census, 2013-2017 5-year Estimates)

As a continuing trend of the 2000s, the years between 2010-2017 also indicated a decreasing percentage of family occupied units for married couples and single-parent households led males. During that same time period, there was substantial growth of occupied units with families led by single-parent females. The presence of children within families also decreased while those families without children increased at a similar rate. Units occupied by non-family households grew across the board. Those living alone had slight increase while non-family households which were not living alone, grew significantly from 2010-2017.

2010 - 2017 Household Composition Changes in NRPC Region



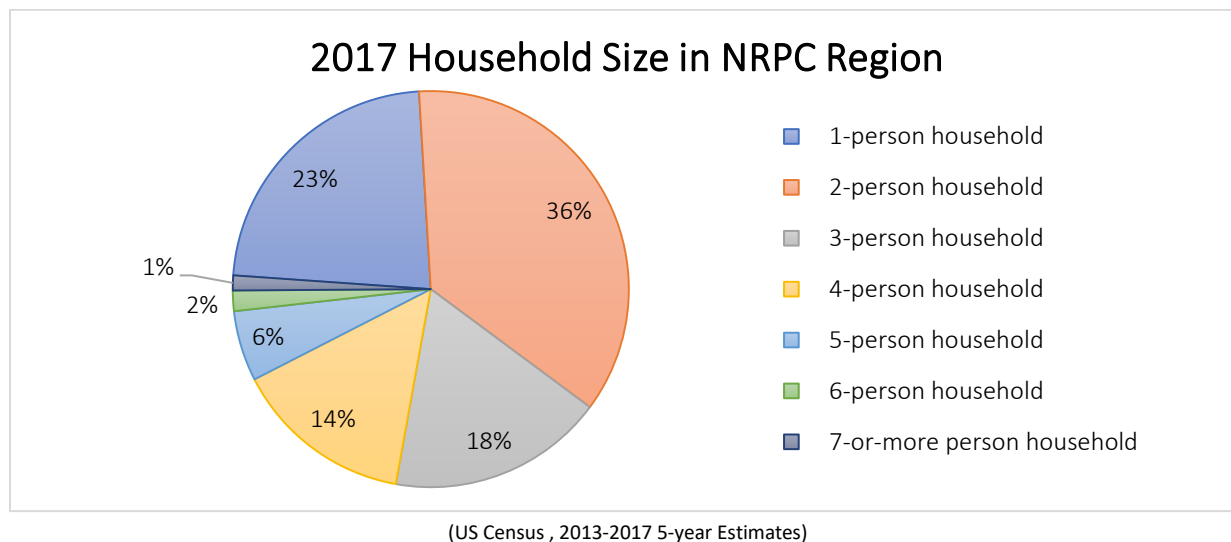
(US Census, 2013-2017 5-year Estimates)

As household compositions continue to shift away from larger, more traditional makeups, the region and its individual communities must question whether their current housing mix or development trajectory conforms with these changes. Approximately 61% of the region's housing stock is single-family while 37% is made up multi-family units with the remaining 2% comprised of manufactured housing. However, in terms of the overall numbers, the city of Nashua contains about 64% of the region's total number of multi-family units, down from 72% in 2010.

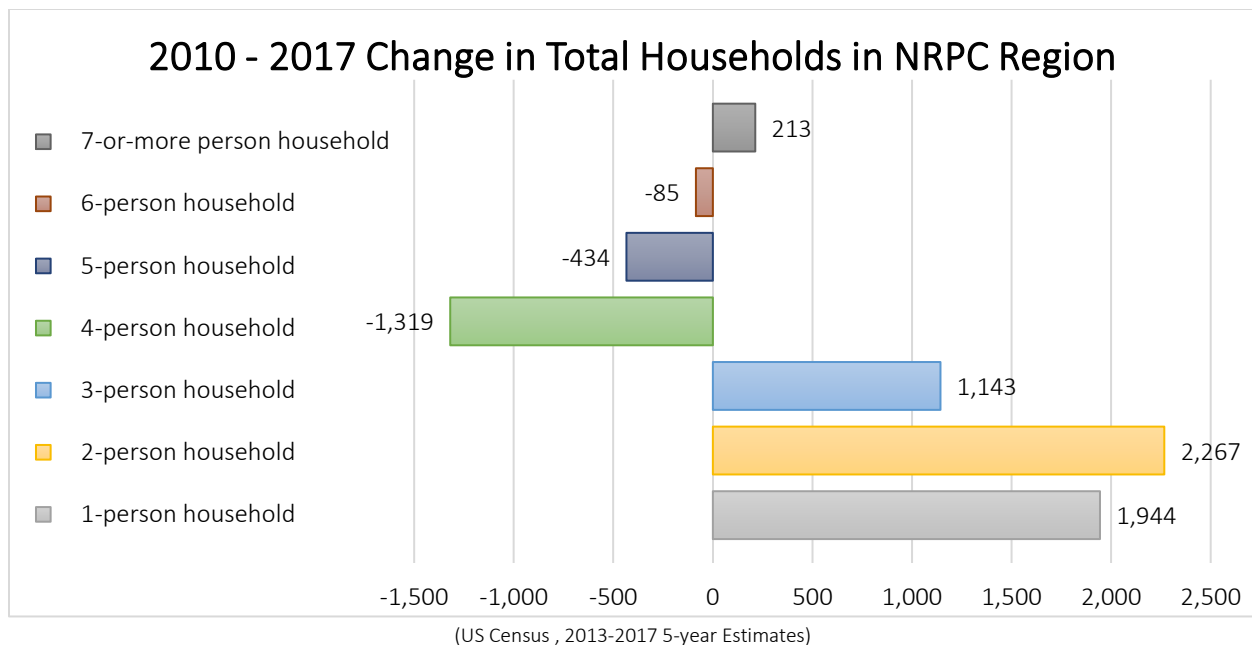
Implications: Do our current and/or ideal zoning practices match our existing and future land use visions? Specifically, is the predominance of single-family housing in most of our region meet the needs of younger, smaller households? Will older persons continue to prefer larger single-family homes?

HOUSEHOLD SIZE AND AGE

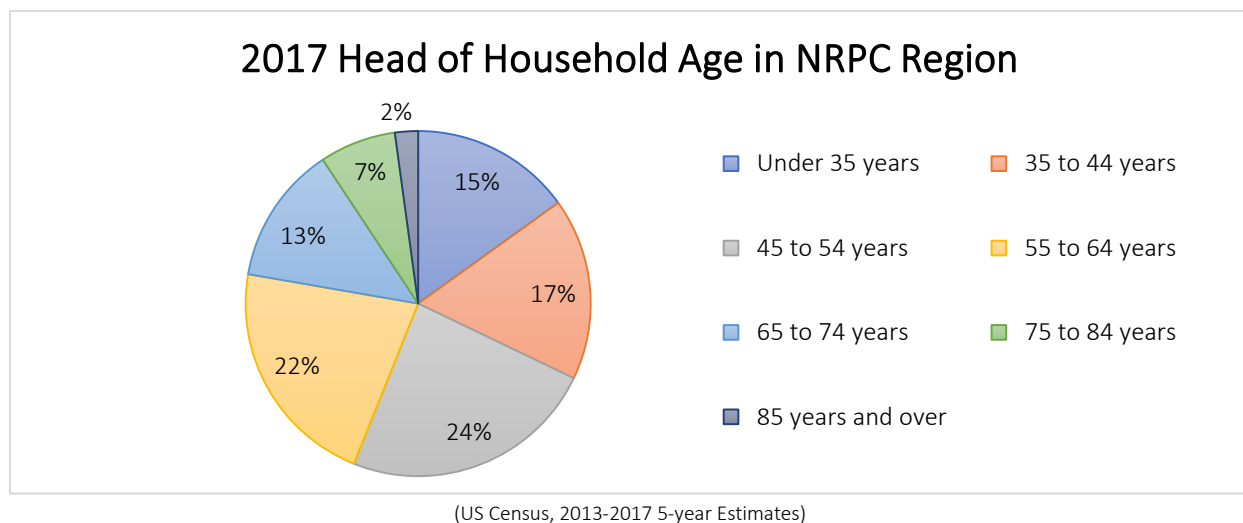
In harmony to changes in household composition, the region is experiencing a continued shift toward smaller and older household heads. As of 2017, the average household size was 2.56-persons where about 77% of households were comprised of 3 people or less. In comparison, the last Regional Housing Needs Assessment reported that 75% of households at below the 3-person threshold. Overall, the region is showing a trend toward smaller families with fewer children. Other data shows that overall net migration has been modest, and that natural population is negative. The consequences of these demographic shifts are among the most significant issues facing the region.



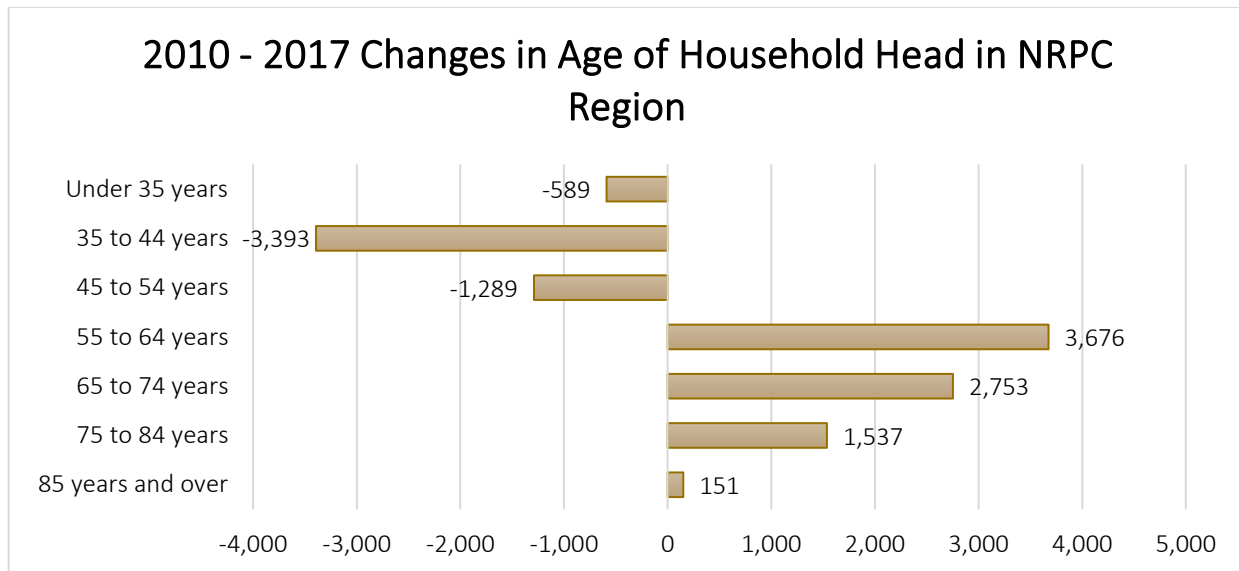
Significant contributors to smaller households include aging of the population and that younger households are delaying or avoiding marriage and child-rearing. Interestingly, the region has also experienced small growth in the number of 7-person households. The 7-person households may consist of large traditional families, group quarters with people splitting housing costs or multigenerational housing configurations. Large, multi-generational households or house-sharing among unrelated individuals can be a way of addressing the housing needs of a diverse range of family types and age groups while taking advantage of the region's supply of larger single-family homes.



As of 2017, 15% of the region's households included heads aged 35 over younger, a slight decrease from the 16% in the 2010 Census. Additionally, 22% of household heads were identified to be 65 years or older, an increase from 19% in 2010. The percentage of household heads aged 35-64 decreased from 65% in 2010 to 63% in 2017. Though this trend continues to support our findings of an aging population.



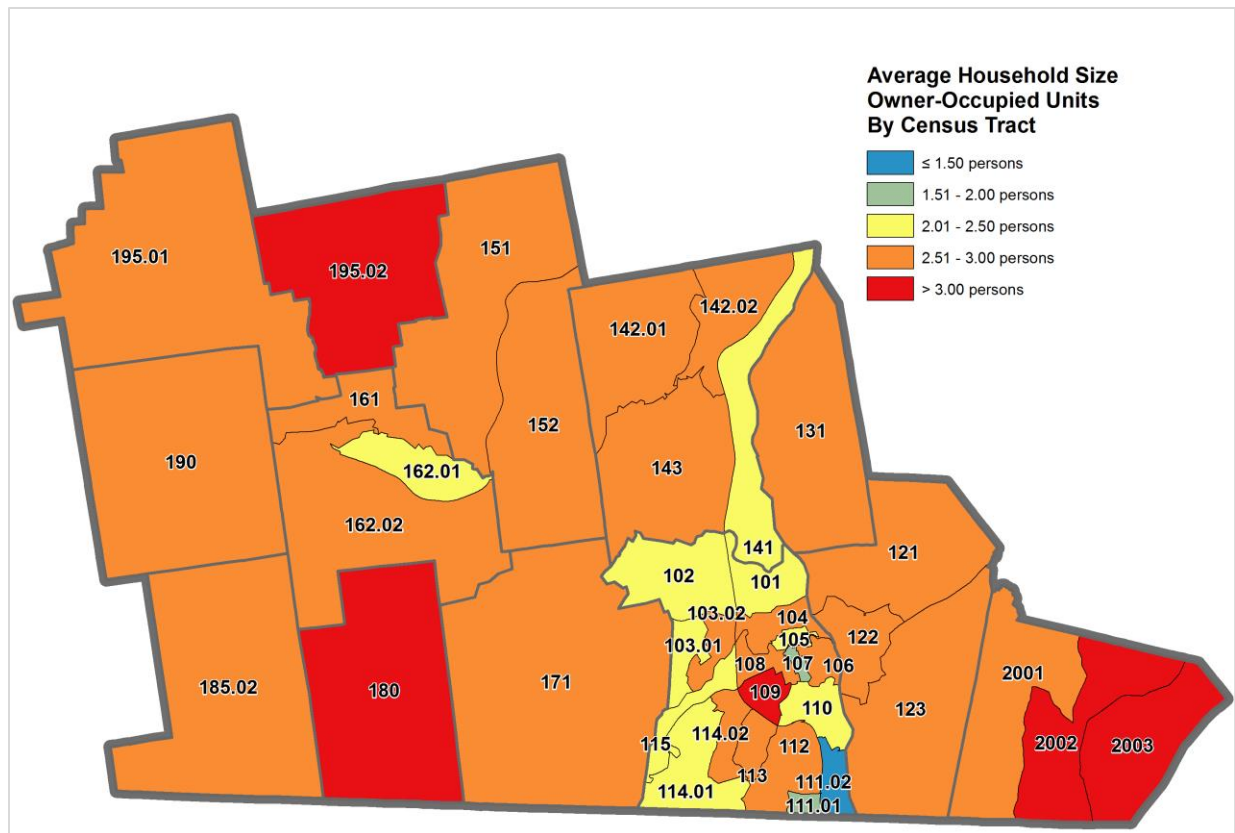
To put these percentages and their associated numerical changes into context, the following graphic further details these fluctuations from 2010-2017. The largest gain in household heads since 2010 was those aged 55-64 years old while the largest loss in household heads was for those aged 35-44. In total, household heads under 55 years old decreased by 5,271 and those aged over 55 years old increased by 8,117. These figures correspond to changes in the overall composition of the population discussed previously.



(US Census, 2013-2017 5-year Estimates)

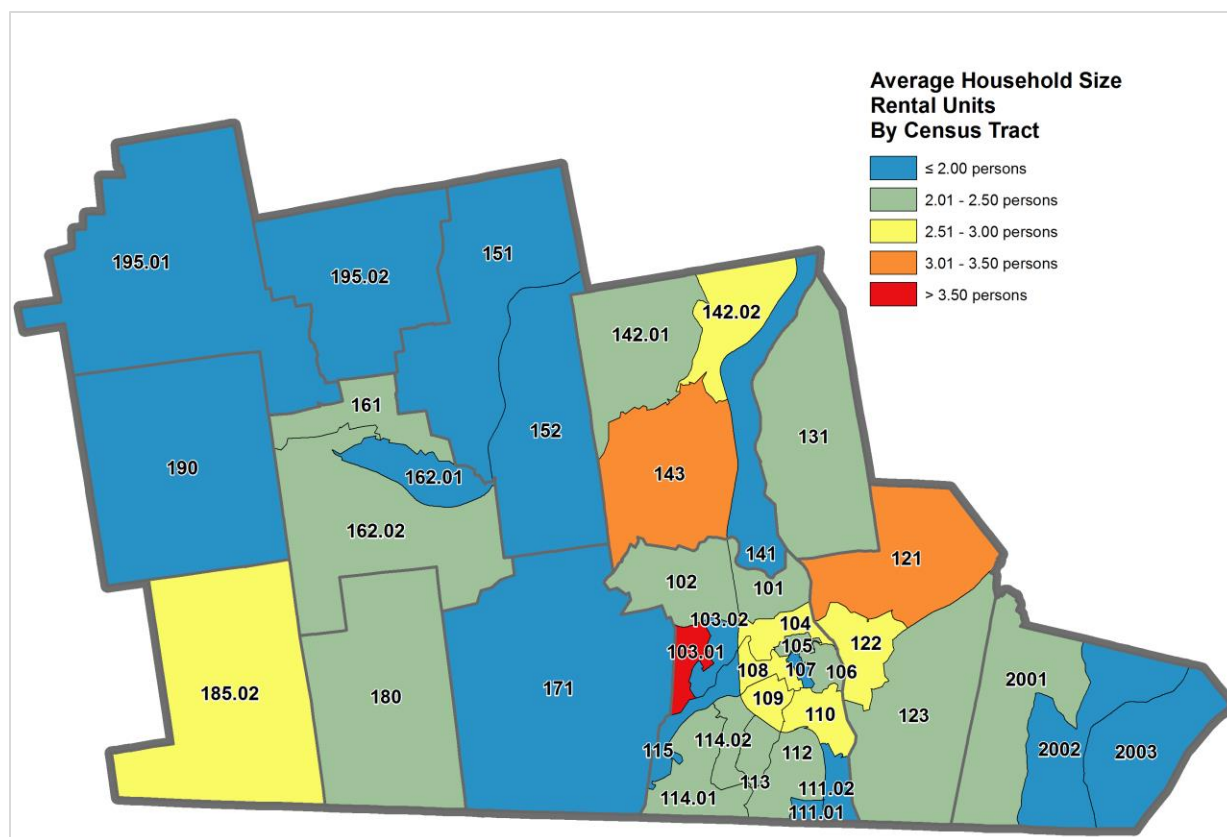
HOUSEHOLD DISTRIBUTION

Household distribution for owners and renters varies greatly throughout the region. Most notably, Mont Vernon, Brookline, a large portion of Pelham and a pocket of Nashua have the largest owner-occupied households averaging three or more people per unit. The smallest owner-occupied households are located in portions of central and southeast Nashua. Other portions of Nashua, areas along the F.E. Everett/DW Highway Corridor in Merrimack and the downtown core of Milford that have smaller average owner-occupied household sizes. Areas with smaller owner-occupied households tend to be characterized by high concentrations of multi-family units including condominiums which often attract homebuyers with smaller households or tend to have an older housing stock. Not surprisingly, larger households tend to be found in suburban and rural areas where large-lot single-family housing development dominates.



(US Census, 2013 - 2017 5-year Estimates)

When analyzing the distribution of renter-occupied households, the results vary greatly across the region. Renter households averaging more than three people per unit are found in south Merrimack, northern parts of Hudson and a small section of western Nashua. In contrast to owner-occupied housing units, renter-households in more suburban and rural areas tend to be smaller in size. This likely reflects both a smaller number of rental units available in rural and suburban areas as well as the possibility that a larger percentage of rental units in these areas are comprised of accessory dwelling units. This data can assist the region and individual communities to design appropriate housing. It may be more appropriate, for example to emphasize the development of smaller accessory dwelling units in rural and some suburban areas, a variety of smaller-scale multi-family options, such as duplexes and triplexes near town and city centers and larger multifamily rental developments in more urban areas with access to public water and sewer, transportation, employment and convenient services. It should be noted, though, that small scale multi-family developments can be uniquely integrated into rural areas, especially on larger lots where large existing homes with multiple additions out buildings are common.



(US Census, 2013 - 2017 5-year Estimates)

NH PUBLIC SCHOOL ENROLLMENT

From 2000-2017, most of the State and region's net population growth were 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. The Census's American Community Survey indicates that single family units generate fewer than 0.5 students on average. Structures with more units, typically garden-style apartment 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 an average of less than ½ a student (0.48) per unit.

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

- An average 0.73 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 0.29 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 0.1.

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, multifamily residential with 5 or more units in the structure or 2 or less bedrooms, typically appeals to households without school-aged children, such as young professionals and empty nesters.

As our population ages and we have more households that are small and have fewer children, consideration should be given as to how we address changing housing needs within current planning and zoning practices. What will the housing demand be, and will the region have an oversupply of existing larger homes? If so, can these larger homes be reconfigured to provide for smaller households?

EMPLOYMENT

The region has experienced considerable growth in employment since 2010 and the Great Recession. The table below depicts the number of jobs that located in the Nashua Region by municipality in 2010 and 2017, as calculated by the New Hampshire Employment Security. The number of jobs in the region totaled 91,049 in 2010 and then rose 98,079 jobs in 2017, equating to a 7.7% increase. Note that over the same period, the region's population grew by only 1.45%, an indication that lack of housing supply may be limiting population growth.

The communities in the western part of the region, Mont Vernon (14.8%), Lyndeborough (18.1%) and Wilton (13.4%) saw the greatest declines in total employment, though the small size of their employment bases make them susceptible to significant percentage swings. Hollis (2.1%) also experienced a slight decrease in the total number of jobs. All other communities in the region saw an increase in the total number of jobs: Brookline (22.7%), Merrimack (21.7%), Litchfield (16.7%) and Pelham (14.6%) all made substantial percentage gains in the number of jobs.

Overall, Nashua and Merrimack combined to add nearly 6,000 jobs which accounted for approximately 82% of all job growth in the region and was completely driven by the private sector. Government jobs across the region decreased by 243 jobs, or roughly 2.4%. Private sector jobs grew by 7,030 and equated to an 8.9% growth. However, the total number of jobs in 2017 is similar to the number of jobs in 2000, when there were roughly 11,000 less people. Given that unemployment rates have recently been at historic lows, this appears to reflect a decline in the number of people participating in the workforce due lingering impacts of the Great Recession, aging of the population and an increase in people commuting to jobs here from outside the region.

According to ACS data, the median age of workers in Hillsborough County has increased by a full year, from 43.6 years old in 2010 to 44.6 years old in 2017. While many of the communities had median ages for workers in the range of 44-47 years old, Wilton and Hollis had the oldest median worker ages at 49.7 and 50.6, respectfully (US Census, 2013-2017 5-year Estimates).

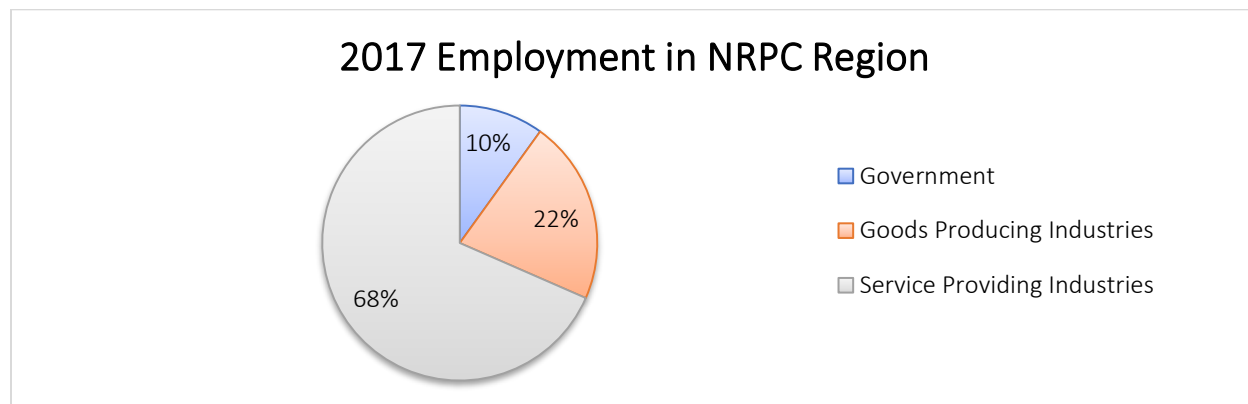
2010 - 2017 Changes in Employment per NRPC Community

Municipality	2010				2017				2010-2017			2010-2017		
	Total	Private	Gov't	% of NRPC Employ.	Total	Private	Gov't	% of NRPC Employ.	Change in Total	Change in Private	Change in Gov't	% Change in Total	% Change in Private	% Change in Gov't
Amherst	4,470	3,872	598	4.9%	4,714	4,133	581	4.8%	244	261	-17	5.5%	6.7%	-2.8%
Brookline	516	327	189	0.6%	633	448	185	0.6%	117	121	-4	22.7%	37.0%	-2.1%
Hollis	1,920	1,432	488	2.1%	1,880	1,417	463	1.9%	-40	-15	-25	-2.1%	-1.0%	-5.1%
Hudson	10,274	9,348	926	11.3%	10,496	9,562	934	10.7%	222	214	8	2.2%	2.3%	0.9%
Litchfield	826	486	340	0.9%	964	621	343	1.0%	138	135	3	16.7%	27.8%	0.9%
Lyndeborough	111	75	36	0.1%	90	60	30	0.1%	-21	-15	-6	-18.9%	-20.0%	-16.7%
Mason	163	120	43	0.2%	181	140	41	0.2%	18	20	-2	11.0%	16.7%	-4.7%
Merrimack	14,687	13,515	1,172	16.1%	17,869	16,793	1,076	18.2%	3,182	3,278	-96	21.7%	24.3%	-8.2%
Milford	6,254	5,456	798	6.9%	6,534	5,840	694	6.7%	280	384	-104	4.5%	7.0%	-13.0%
Mont Vernon	156	77	79	0.2%	133	65	68	0.1%	-23	-12	-11	-14.7%	-15.6%	-13.9%
Nashua	48,137	43,484	4,653	52.9%	50,912	46,278	4,634	51.9%	2,775	2,794	-19	5.8%	6.4%	-0.4%
Pelham	2,183	1,697	486	2.4%	2,502	2,000	502	2.6%	319	303	16	14.6%	17.9%	3.3%
Wilton	1,352	1,164	188	1.5%	1,171	969	202	1.2%	-181	-195	14	-13.4%	-16.8%	7.4%
NRPC Region	91,049	81,053	9,996	100.0%	98,079	88,326	9,753	100.0%	7,030	7,273	-243	7.7%	9.0%	-2.4%

(NHES, 2017)

As displayed in the follow graphics, the region's employment can be further broken down into three main employment categories:

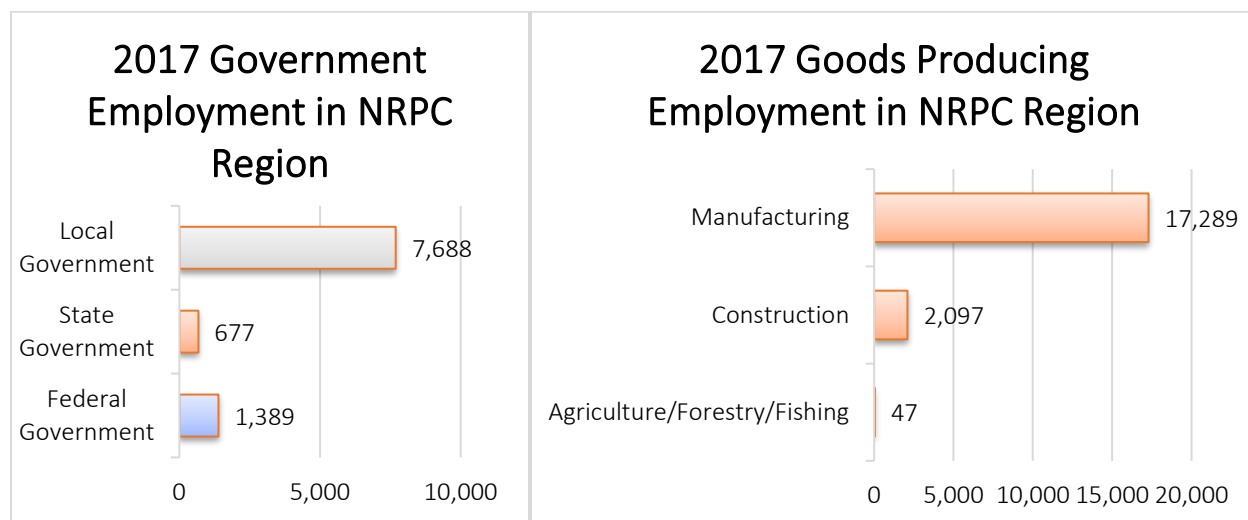
- Government including local, state and federal;
- Goods producing industries including construction and manufacturing; and
- Service providing industries like professional and technical services, retail, finance, health care accommodations and food.



(NHES, 2017)

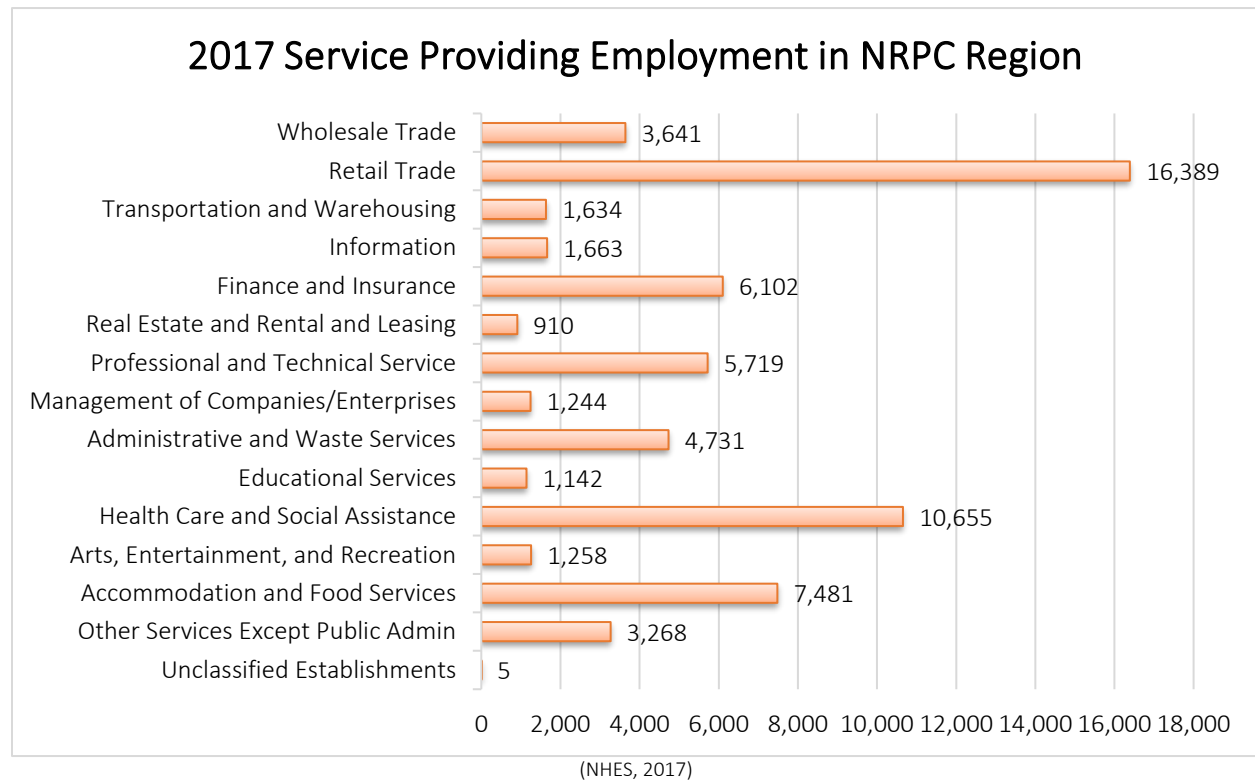
Approximately two-thirds of the region's 98,000 jobs were in service producing industries where the average wage was \$1,142 a week (\$28.55/hour, \$59,384/year). Goods producing industries accounted for 22% of employment and on average earned a worker \$1,593 a week (\$39.83/hour, \$82,836) with the highest wages, \$1,800 to \$1,900 a week, coming from manufacturing and construction for those in Merrimack and Nashua. Finally, about 10% of regional employment were for government jobs earning about \$1,044 a week (\$26.10/hour, \$54,288/year).

Tables with greater detail about employment numbers and wages can be found in Appendix A, under *Regional Employment and Wages*.



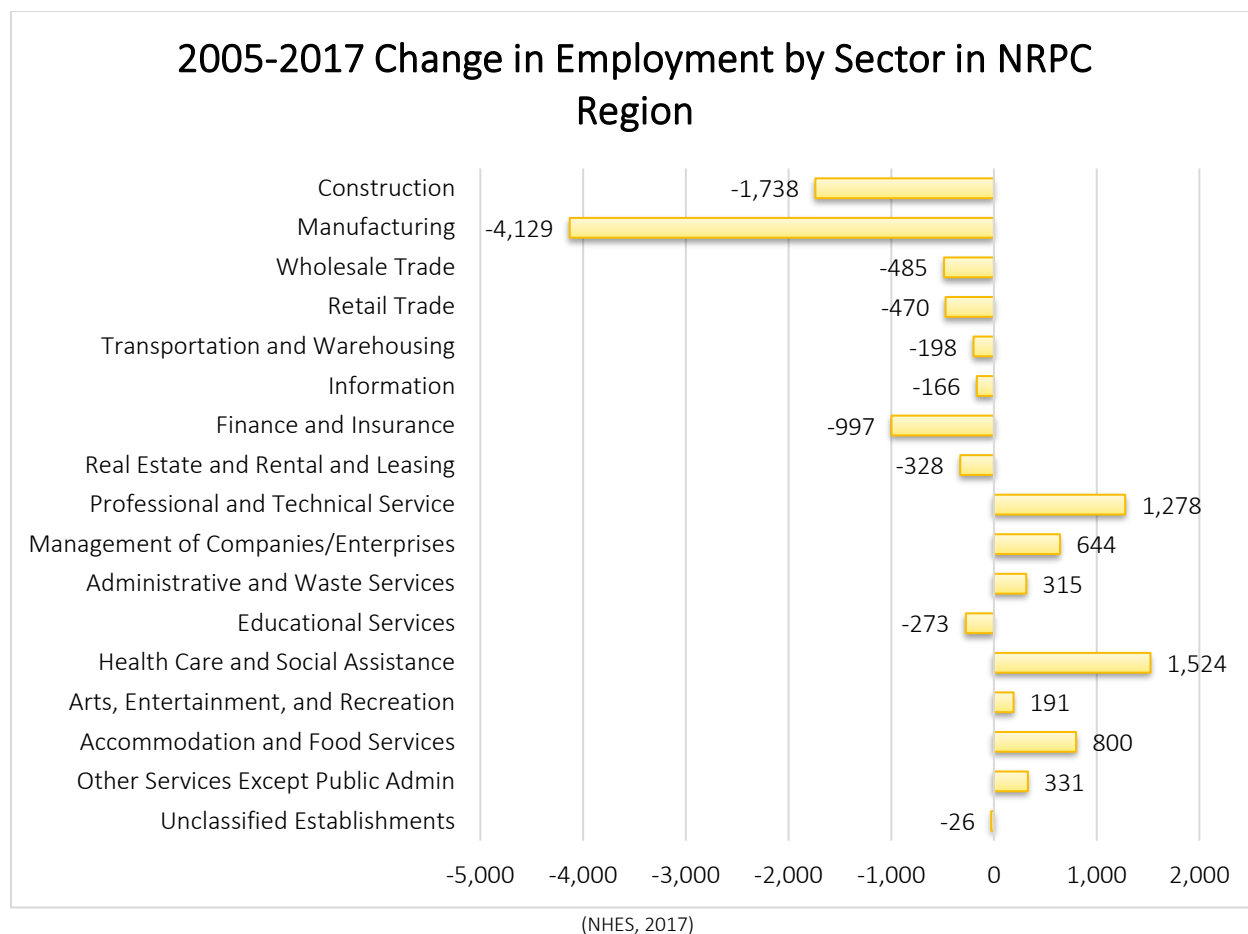
(NHES, 2017)

The goods producing industry (shown above) was driven by manufacturing with over 17,000 employees in the region. Wages within this sector were above industry average and paid approximately \$1,679 a week (\$42/hour, \$87,308/year). Some of the major manufacturing employers in the region include BAE Systems, Amphenol and Hitchiner Manufacturing.



Several areas stand out in the region's service providing employment sector such as retail trade, health care, and accommodations food services. These three sectors accounted for nearly 51% of all employment. Some of the larger employers in the region in this sector include Fidelity Investments, Merrimack Premium Outlets, Southern New Hampshire Health and St. Joseph Hospital.

The growth in government jobs since 2005 has been relatively flat. However, the region has continued to shift toward more service providing industries rather than goods producing (i.e. manufacturing and construction). Major shifts since 2005 can be found in the following graph and more detailed tables can be found in Appendix A, *Regional Employment and Wages*.

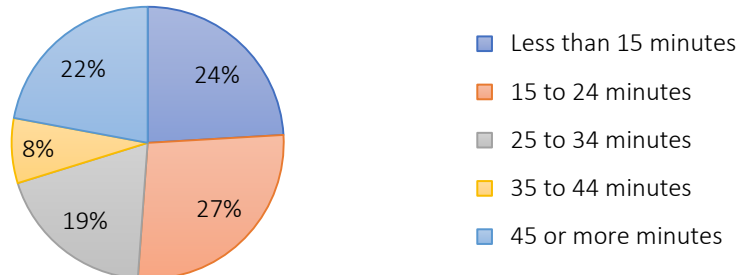


All of the sectors listed are within the service providing industry except manufacturing and construction. Most relevant and worrisome to the production of housing, is the decreasing number of construction workers. The construction industry only employed 2,097 workers in 2017, a 1,738-worker decrease from 2005, and accounted for only 2.1% of the region's entire workforce, down from 3.9% in 2005. And while construction workers are earning moderate wages (\$30.2/hour, \$1,232/week and \$64,064), there is still a challenge of replacing the workers of past generations.

Empirical evidence within the region points to the lack of construction workers with skilled labor as a contributing reason why development costs are so high. As potential solutions to this issue, the region may want to consider further encouraging and educating our workforce about the pay and opportunities within the trades including professions such as construction managers, electricians, plumbers and mechanical technicians. Collaborations could be explored between high schoolers and workers in transition with technical schools, developers and construction firms.

COMMUTER PATTERNS

2017 Commute Times to Work in NRPC Region



(US Census, 2013-2017 5-year Estimates)

Most of the region spends between 15-24 minutes commuting to work. The next most typical commute times were less than 15 minutes, followed by 45 minutes or more. Not surprisingly, communities with close access state roads have shorter commutes while those with longer commutes were further from these corridors, such as Lyndeborough and Mason.

Mean Commute Time (minutes)	
Amherst	33.5
Brookline	35.7
Hollis	31.1
Hudson	30.7
Litchfield	30.7
Lyndeborough	37.2
Mason	44.2
Merrimack	29.5
Milford	29.4
Mont Vernon	32.8
Nashua	26.9
Pelham	31.7
Wilton	30.9
NRPC Region	29.4
Hillsborough County	27.9
New Hampshire	27.2

(US Census, 2013-2017 5-year Estimates)

COMMUNITIES OF INTEREST

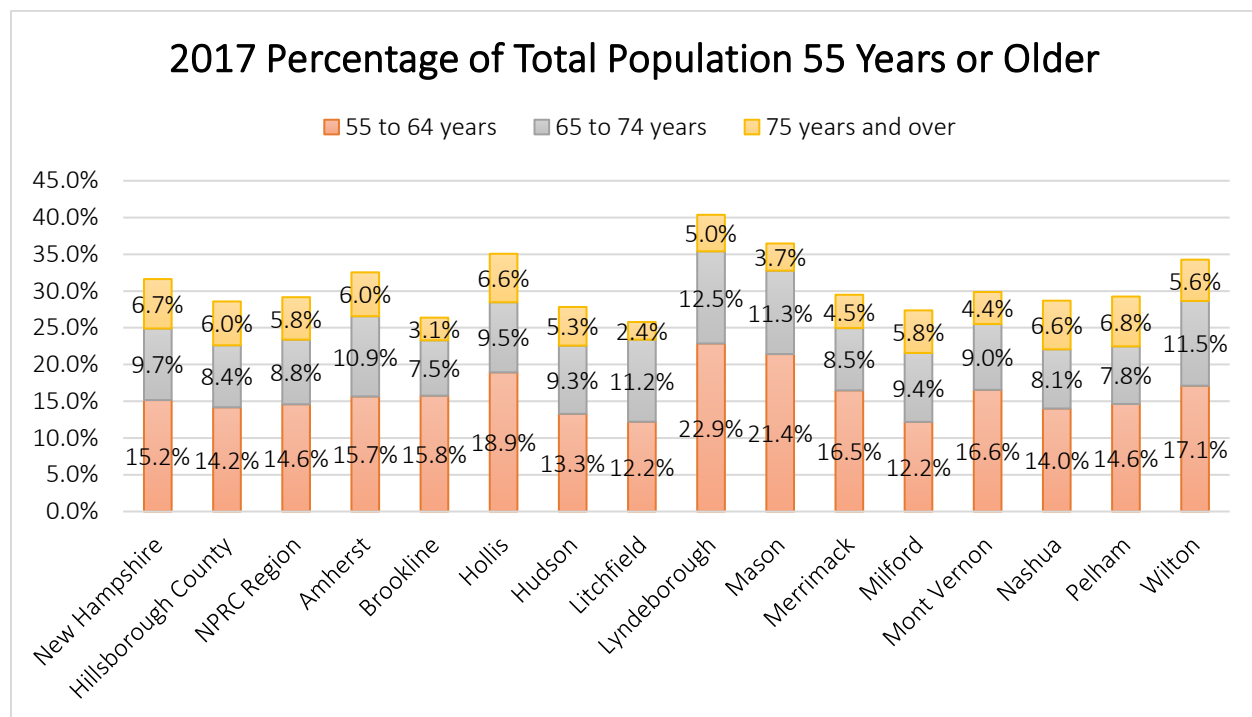
Groups such as seniors and the elderly, minorities, single parents, individuals without access to a car, persons in poverty, those with limited English proficiency or disabilities often have lower household or family incomes and may find it difficult to secure safe, decent and affordable housing. The following

section looks at where there may be concentrations of such populations and their relative housing choice options.

SENIORS AND ELDERLY

Seniors and the elderly often live on a limited income after retirement, limiting their housing choices if they don't already own their home or choose to downsize. As of 2017, 5.8% of the region was 75 years and older.

Nashua has the region's youngest population with a median age of 39, however approximately 6.6% of its population is 75 plus and has the greatest share of the region's oldest residents (7.3%). Further, within the City of Nashua there are several Census Tracts with what may be deemed a significant concentration of elderly persons. Lyndeborough, with the oldest median age (49.9) has about 5% of its population age 75 or older. While Litchfield is often cited as having a large share of age-restricted housing units, they have the smallest share of their population in this oldest cohort (2.4%).



(US Census, 2013-2017 5-year Estimates)

SINGLE PARENTS

While many family households have two wage earners contributing to rent or a mortgage payment, single parent households typically do not have that benefit. Across the region approximately 14% of family households are led by single parents. Four percent of households are headed by single men with children under age 18 and 10% of households are led by single women with children. The thirteen communities are fairly homogeneous when it comes to single parent households, with no overall concentration. 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 of Nashua where both the highest share of single parents and highest rental cost burdens coincide. Across the region, the percentage of single parents are lowest within Hollis at just under 5% and highest in Milford and Nashua at just over 10% each.

In past outreach efforts, single parents expressed that they feel hit harder than most sometimes. This is especially true for those that are just above the poverty line and 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.

PERSONS WITH DISABILITIES

Nearly 10% 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% of all disabilities) that limit an individual's ability to walk or climb stairs. Nearly 42% of disabled persons have difficulty living independently and 40.8% 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% of individuals have some form of disability in Nashua to a low of 4.9% of individuals in Mason. Within the City of Nashua however, there is a concentration of approximately 20% to 25% of all individuals living with disabilities in four Census Tracts.

During outreach conducted in 2014, 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.

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.

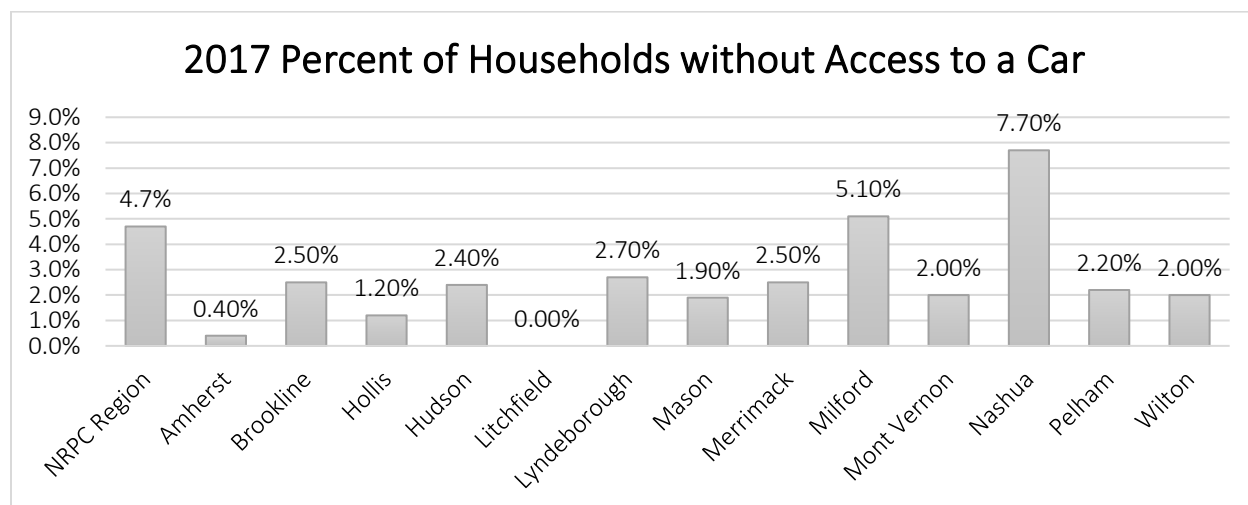
As a part of NRPC's outreach efforts in 2014, we heard from refugee advocates as well as refugees recently relocated to the Region and they mentioned that finding housing and other resources is challenging. There are many things standing in the way such as language barriers and sometimes even discrepancies 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.

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. Except for 2009, every year since 2006 over 70% of refugees relocated to the state have found employment and in all but one year, over 80% found employment. Average hourly wages for fulltime 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 (NHDHHS, 2019).

LIMITED VEHICLE AVAILABILITY

In a region where the 83% 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. In communities with lower shares of workers of driving alone to work (Lyndeborough at 77% and Mont Vernon at 78%), 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 (7.7% 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% of households in one Census Tract.



(US Census, 2013 - 2017 5-year Estimates)

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 in 2014, many 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 (USVA, 2019; USVA Manchester, 2019).

YOUTH

When we talked to youths in the region as a part of prior outreach efforts, overall, they were happy with their housing situations. A few had 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 public pools 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% of school-age children who are homeless experience anxiety and depression, 36% exhibit delinquent or aggressive behavior.

HOMELESS POPULATIONS

Housing cost can be 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 or any profession making less than \$18 per hour. 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 (NHDHHS, 2019).

CONCLUSIONS

The region's net population growth primarily came from age groups 45 years old and older and particularly, by the older subcategories: 55-64 and 65 years or older. At the same time, the number of children within the region continued to decline substantially. However, there has been a modest increase in the 20-24 age group, potentially indicating a trend toward greater in-migration or retention of the region's youth.

Population projections still indicate a decline in growth rates through 2040. This decrease can be explained by lower fertility rates, deaths expected to exceed births starting in 2020 and for all communities by 2025 and a slowing of overall net migration. Unless there is a change in one of these factors, the 2040 senior population is projected to 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? With the little momentum the region has in attracting young, how can we further nurture, create and maintain housing stock that appeals to them?

Since 2000, the region has experienced changes in household composition and sizes. Households now consist of more non-traditional, unrelated, childless members and the number of household members has continued to decrease. Has the region adjusted, or should there be additional alterations to the way we approach and develop housing for shifting household composition and sizes? Contrary to this, there have been very slight upticks in the number of households with 7 or more people within them. Is this a continuing trend of multigenerational or shared housing?

How does the distribution of household sizes across the region affect the way we approach housing in a rural versus small town versus urban setting? Can distribution indicators help guide strategies and methods for addressing the different types of housing options. Do some of these implications guide strategies toward more accessory units, duplexes, triplexes, or larger complexes? Do we have the appropriate mix of housing types to meet demand of our demographic indicators including employment growth?

EXISTING HOUSING UNIT TRENDS AND CHARACTERISTICS

EXISTING HOUSING SUPPLY

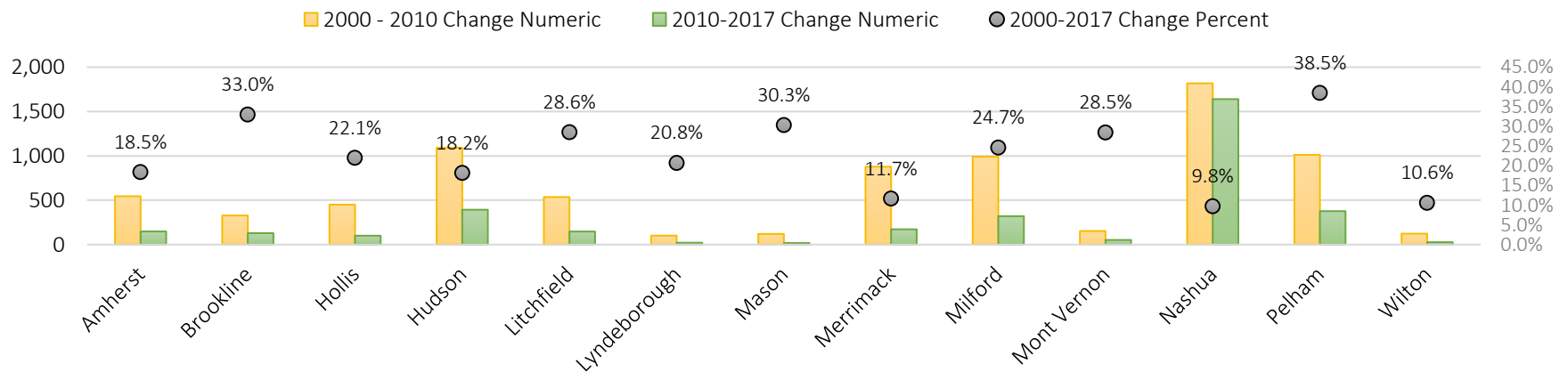
The region experienced a 10.9% (8,147 units) growth in housing units from 2000 to 2010, according to the US Census. Then, from 2010 to 2017, the region's housing unit growth slowed to 4.3% by only adding a total of 3,544 units, according to the New Hampshire Office of Strategic Initiatives (OSI). Communities such as Litchfield, Milford, Mont Vernon, Brookline and Pelham all saw a growth in total housing units over 5% from 2010 to 2017. However, this is much less impressive than the double-digit growth rates nearly all communities were experiencing from 2000 to 2010. Given the turbulent housing market, it is somewhat surprising to see that Nashua was able to nearly replicate and stay consistent with their housing production between these two periods (the 2000's and 2010's). The significantly higher population, available resources and infrastructure could be reasons why Nashua have been able to steadily produce and maintain around 45% of all housing units in the region. Barring any major developments between 2018 and 2020, it is reasonable to expect that the region's overall growth rate and housing unit distribution levels for the decade will remain comparable to those reported in the table below.

The categorizing of row- or townhouses, often referred to as condominiums, is difficult. To avoid confusion across all municipalities, OSI made the decision in 1990 that any structure that is attached will be reported as a multi-family. This includes condominium units as well as structure that may have been single-family houses but now have accessory dwelling units (NHOSI, 2018).

2000 - 2017 Housing Unit Supply

Municipality	Total housing units			2000 - 2010 Change		2010-2017 Change		2000-2017 Change		2000 Distribution within NRPC Region	2010 Distribution within NRPC Region	2017 Distribution within NRPC Region
	2000	2010	2017	Numeric	Percent	Numeric	Percent	Numeric	Percent			
Amherst	3,752	4,297	4,445	545	14.5%	148	3.4%	693	18.5%	5.0%	5.2%	5.1%
Brookline	1,384	1,712	1,841	328	23.7%	129	7.5%	457	33.0%	1.9%	2.1%	2.1%
Hollis	2,491	2,941	3,041	450	18.1%	100	3.4%	550	22.1%	3.3%	3.6%	3.5%
Hudson	8,165	9,257	9,650	1,092	13.4%	393	4.2%	1,485	18.2%	10.9%	11.2%	11.2%
Litchfield	2,389	2,925	3,072	536	22.4%	147	5.0%	683	28.6%	3.2%	3.5%	3.6%
Lyndeborough	587	688	709	101	17.2%	21	3.1%	122	20.8%	0.8%	0.8%	0.8%
Mason	455	575	593	120	26.4%	18	3.1%	138	30.3%	0.6%	0.7%	0.7%
Merrimack	8,959	9,837	10,009	878	9.8%	172	1.7%	1,050	11.7%	12.0%	11.9%	11.6%
Milford	5,316	6,307	6,627	991	18.6%	320	5.1%	1,311	24.7%	7.1%	7.6%	7.7%
Mont Vernon	720	873	925	153	21.3%	52	6.0%	205	28.5%	1.0%	1.1%	1.1%
Nashua	35,387	37,205	38,845	1,818	5.1%	1,640	4.4%	3,458	9.8%	47.4%	45.0%	45.0%
Pelham	3,606	4,618	4,995	1,012	28.1%	377	8.2%	1,389	38.5%	4.8%	5.6%	5.8%
Wilton	1,410	1,533	1,560	123	8.7%	27	1.8%	150	10.6%	1.9%	1.9%	1.8%
NRPC Region	74,621	82,768	86,312	8,147	10.9%	3,544	4.3%	11,691	15.7%	100.0%	100.0%	100.0%

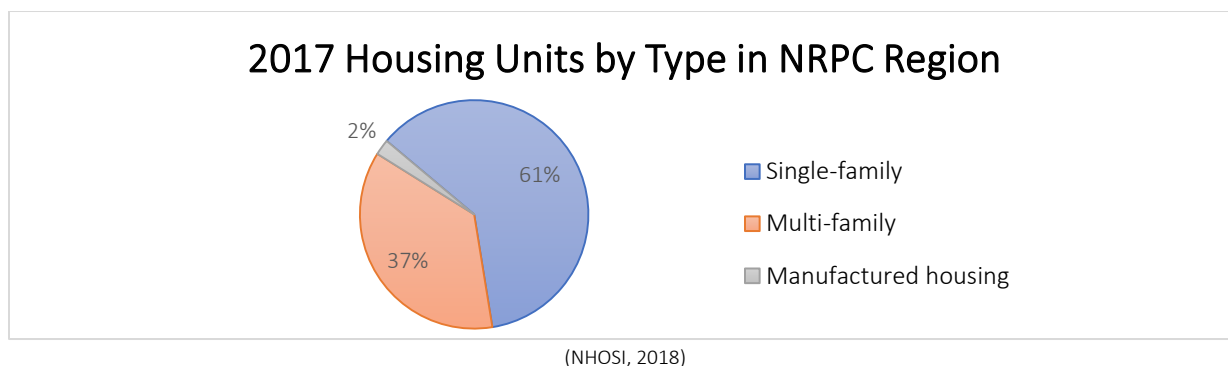
2000 - 2017 Changes in Housing Units



(NHOSI, 2018)

The decreased production rates, or lack of significant growth, can be lingering effects of the Great Recession and its effect on various housing related markets such as real estate, construction and housing finance. Empirical evidence from housing industry experts contest that housing production has yet to fully recover to the pre-recession rates due to a shortage of skilled labor, high construction wages, high material costs, conservative consumer lending and lengthy permitting processes. NHHFA summarizes the five major impediments that affect the development of housing as the “5 L’s”: land, labor, lumber, laws and loans (NHHFA, 2019).

There is a significant variation in the nature of the regional housing stock. On a community-level, the number of housing units per community differs by over two orders of magnitude, from 593 units in Mason to over 38,800 units in Nashua. Housing patterns in the region are largely dictated by economic opportunity, access to assets such as roads, utilities (gas and 3-phase electric), schools, the price of land and zoning. 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. Typically, the larger, more urban communities boast the more diverse housing options in the region, while the smaller, more rural communities tend to be predominantly limited to single-family housing.



Sixty-one percent of the region’s housing stock is single-family while the rest is made up of multi-family (37%) and manufactured housing (2%). However, in terms of overall numbers, approximately 91% the region’s multi-family housing units are in four of the thirteen communities; Nashua comprises of 64%, Hudson 10%, Merrimack 9% and Milford 8%, according to OSI. All four of these communities have near, or above, 30% of their of total housing stock designated as multi-family units, likely due to their proximity to economic opportunity and major transportation networks. It is also interesting to point out that Wilton, one of the region’s smallest and most rural communities, has also been able to provide diverse housing options for its community with similar percentages (29.7% of Wilton stock is multi-family) to the previously four larger, more urban communities. However, Wilton’s reasoning for a higher percentage of multi-family housing may be because of concentrated, historical development and lack of new development rather than proximity to economic hubs.

2017 Total Housing Units by Type in NRPC Region

Municipality	Total	Single-family			Multi-family			MFG housing		
	Numeric	Numeric	Percent of Community Total	Percent of Region Total	Numeric	Percent of Community Total	Percent of Region Total	Numeric	Percent of Community Total	Percent of Region Total
Amherst	4,445	3,804	85.6%	4.4%	575	12.9%	1.8%	66	1.5%	3.5%
Brookline	1,841	1,746	94.8%	2.0%	95	5.2%	0.3%	0	0.0%	0.0%
Hollis	3,041	2,651	87.2%	3.1%	286	9.4%	0.9%	104	3.4%	5.5%
Hudson	9,650	6,469	67.0%	7.5%	3,032	31.4%	9.6%	0	0.0%	0.0%
Litchfield	3,072	2,445	79.6%	2.8%	567	18.5%	1.8%	60	2.0%	3.1%
Lyndeborough	709	596	84.1%	0.7%	82	11.6%	0.3%	31	4.4%	1.6%
Mason	593	572	96.5%	0.7%	5	0.8%	0.0%	16	2.7%	0.8%
Merrimack	10,009	7,041	70.3%	8.2%	2,915	29.1%	9.2%	53	0.5%	2.8%
Milford	6,627	3,578	54.0%	4.1%	2,667	40.2%	8.4%	382	5.8%	20.1%
Mont Vernon	925	873	94.4%	1.0%	18	1.9%	0.1%	34	3.7%	1.8%
Nashua	38,845	17,500	45.1%	20.3%	20,357	52.4%	64.2%	988	2.5%	51.9%
Pelham	4,995	4,330	86.7%	5.0%	665	13.3%	2.1%	0	0.0%	0.0%
Wilton	1,560	1,083	69.4%	1.3%	455	29.2%	1.4%	22	1.4%	1.2%
NPRC Region	86,312	52,688	61.0%	100.0%	31,719	36.7%	100.0%	1,905	2.2%	100.0%

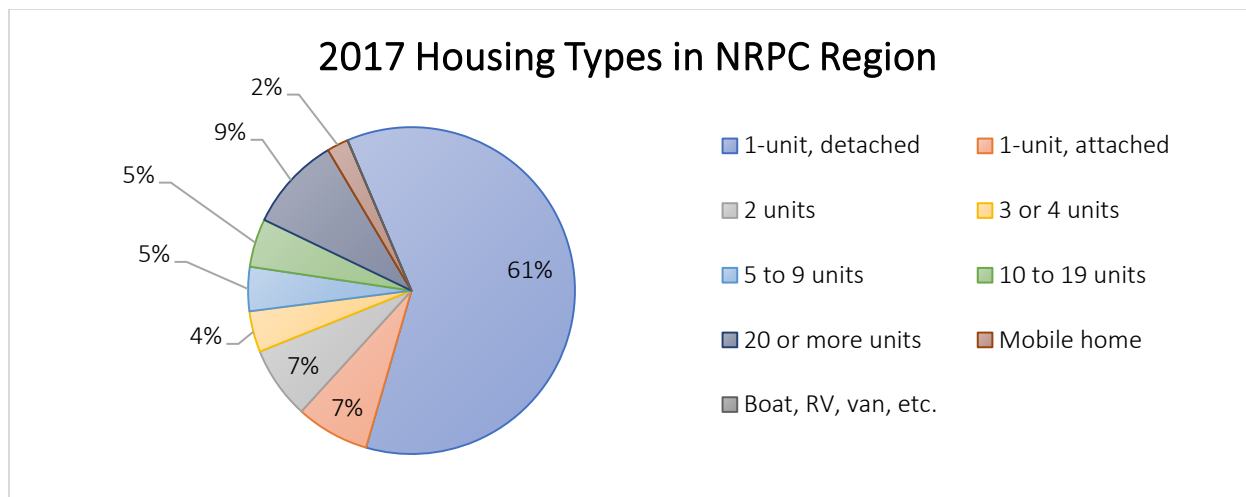
(NHOSI, 2018)

The following table further details building permit activity from 2010-2017 for each individual community, as reported by OSI. The 3,544 units that were produced during this time, 54.3% of them were for single-family units, 44.9% were for multi-family units and 0.8% were for manufactured housing. The region experienced an overall 3.8% growth for single-family, 5.3% for multi-family and 1.5% for manufactured since 2010. All but three communities, Litchfield, Milford and Nashua, had at least 75% their total housing construction driven by single-family housing. Nashua had a staggering 74.8% of their construction driven by multi-family units.

2010 - 2017 Percentage of Building Permit Activity by Type				
Municipality	Total	Single-family	Multi-family	Manufactured
Amherst	148	76.4%	24.3%	-0.7%
Brookline	129	94.6%	5.4%	0.0%
Hollis	100	93.0%	7.0%	0.0%
Hudson	393	87.8%	11.7%	0.0%
Litchfield	147	46.3%	53.7%	0.0%
Lyndeborough	21	85.7%	9.5%	4.8%
Mason	18	100.0%	0.0%	0.0%
Merrimack	172	85.5%	10.5%	4.1%
Milford	320	59.7%	39.4%	0.9%
Mont Vernon	52	98.1%	0.0%	1.9%
Nashua	1,640	24.3%	74.8%	0.9%
Pelham	377	88.3%	11.7%	0.0%
Wilton	27	100.0%	0.0%	0.0%
NRPC Region	3,544	54.3%	44.9%	0.8%

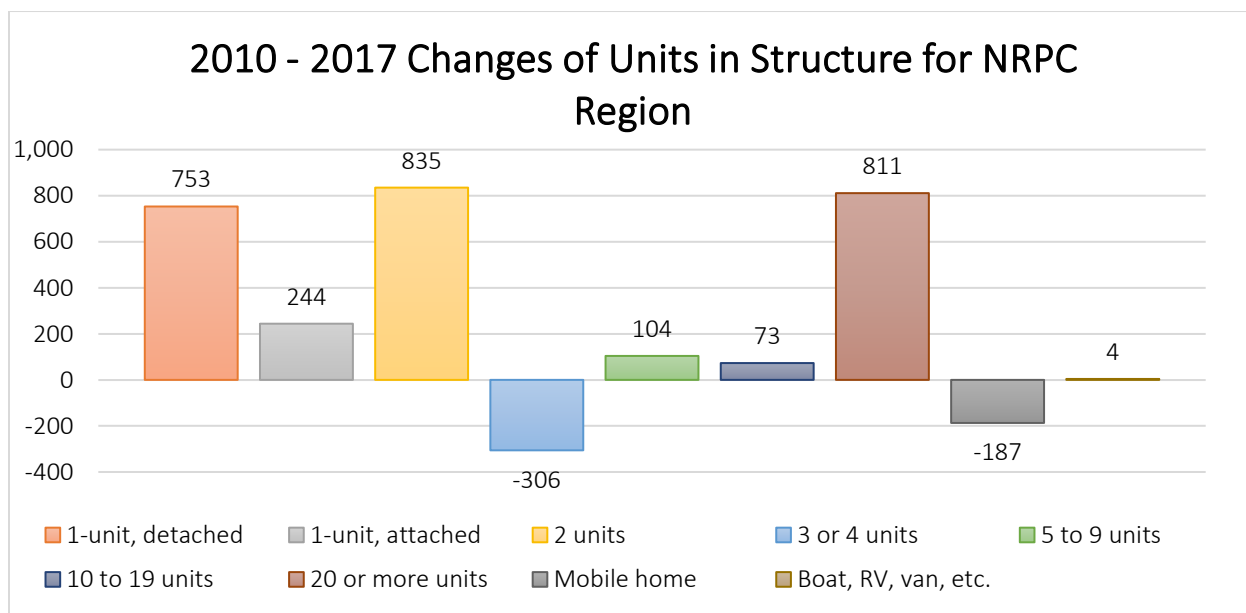
(NHOSI, 2018)

The American Community Survey (ACS) goes into greater detail about the housing types in the region, however, it does report at a much higher margin of error so comparison between ACS and OSI numbers must be understood and taken in consideration. According to the ACS, and like OSI, they also report a 61% portion of all housing units are for detached single-family units. Housing identified as 1-unit attached in ACS were categorized as multi-family units in OSI reporting.



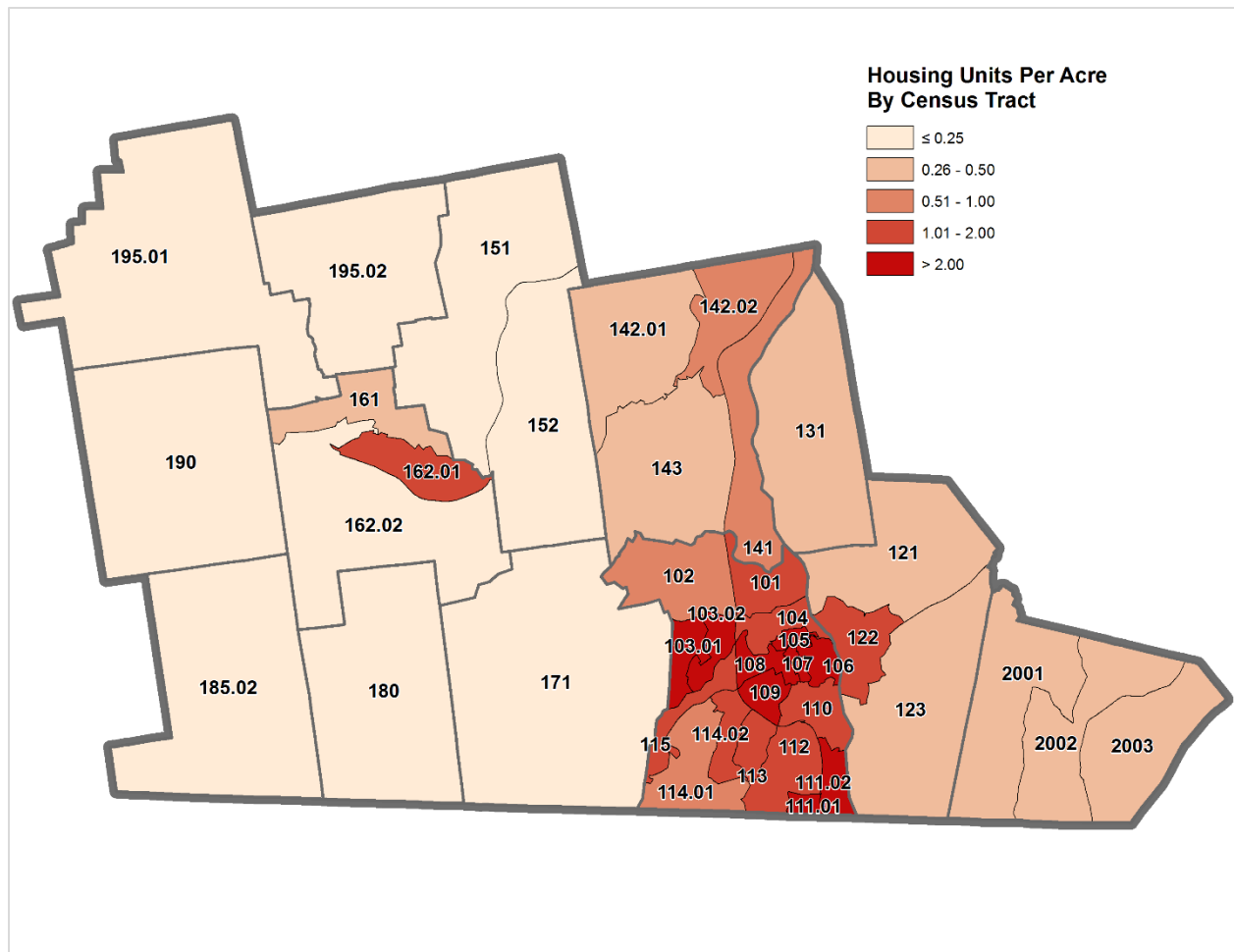
(US Census, 2013 - 2017 5-year Estimates)

Reporting from 2010-2017 ACS, which does vary from OSI reported data, indicated significant growth among three housing types: single-family, 2-unit and 20-unit structures within the region. This growth reflects the likely structures that balance rural, small town and urban development. Other housing types such as 1-unit attached, 5-9-unit and 10-19-unit structure also experienced modest to small growth while 3-4-unit structures and mobile homes experienced moderate decreases.



(US Census, 2013 - 2017 5-year Estimates)

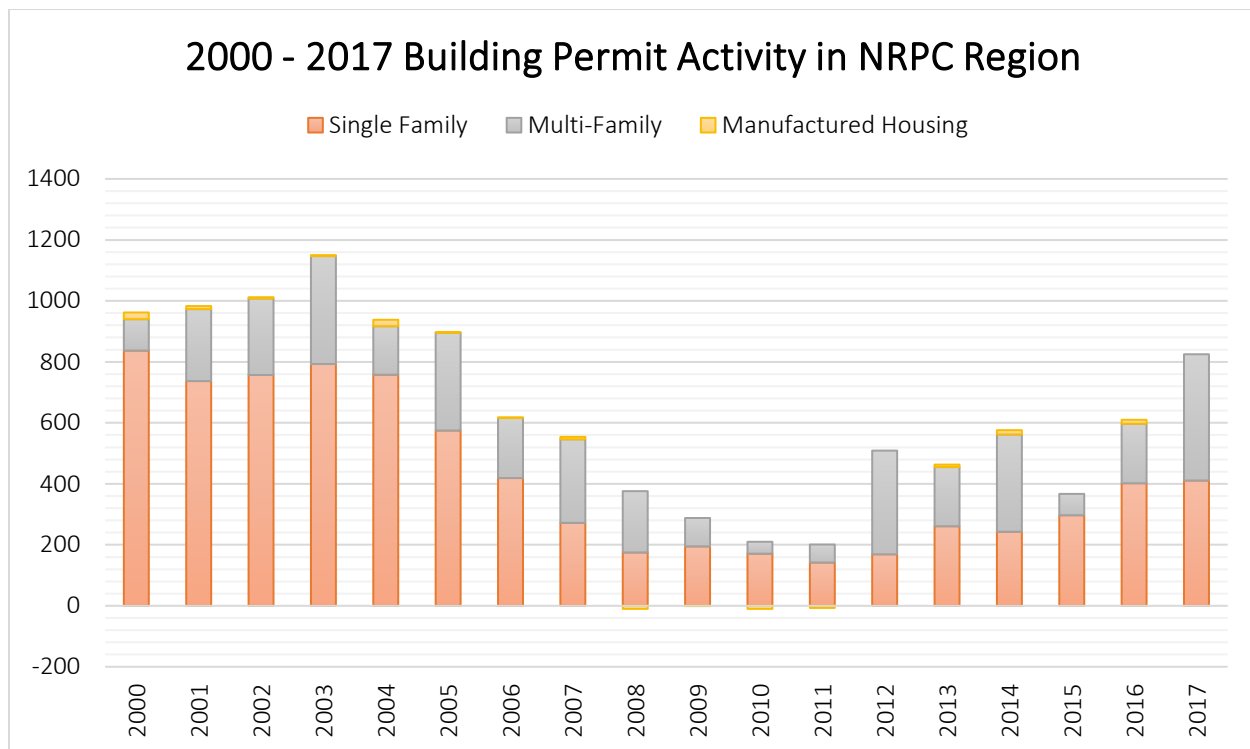
The variations of housing patterns in the region are largely dictated by zoning and access to assets, as previously stated. Housing density by census tracts can be seen in the following map.



(US Census, 2013 - 2017 5-year Estimates)

BUILDING PERMIT ACTIVITY

Since 2000, building permit activity has greatly fluctuated. High building permit activity in the early 2000's was a result high demand and readily accessible consumer financing. However, this widely accessible financing came to be the detrimental to the years that followed. Major decreases in building permit activity, from roughly 2006 through 2011, coincided with the Great Recession and devastated many housing related industries, especially construction. Since its low point in 2011, building permit activity has slowly recovered but has not yet reached and sustained pre-recession levels.



(NHOSI, 2018)

From 2010 to 2017, there was a total of 3,544 residential building permits issued the region. Most permits (55.9% or 2,096) were issued for single-family housing units while multi-family and manufactured housing permits totaled 1,630 (43.5%) and 18 (<0.01%), respectively. In comparison to 2000 through 2009, the region experienced a split in residential housing permits of 71.1% for single-family units, 28.2% for multi-family units and <0.01% for manufactured housing.

The towns of Hollis, Hudson, Litchfield, Merrimack and Milford also displayed a significant level of commitment toward providing diverse housing options. Though this was a promising trend, it should be noted that Nashua accounted for approximately 57% of all new multi-family building permits from 2000-2017.

2000 - 2017 Building Permit Activity per NRPC Community							
Community	Total	Single-family		Multi-family		Manufactured Housing	
		Numeric	Percent	Numeric	Percent	Numeric	Percent
Amherst	659	586	88.9%	67	10.2%	6	0.9%
Brookline	469	455	97.0%	15	3.2%	-1	-0.2%
Hollis	475	360	75.8%	112	23.6%	3	0.6%
Hudson	1,472	1,056	71.7%	414	28.1%	2	0.1%
Litchfield	712	469	65.9%	243	34.1%	0	0.0%
Lyndeborough	131	121	92.4%	8	6.1%	2	1.5%
Mason	161	161	100.0%	0	0.0%	0	0.0%
Merrimack	1,098	746	67.9%	330	30.1%	22	2.0%
Milford	1,139	788	69.2%	334	29.3%	17	1.5%
Mont Vernon	221	216	97.7%	-1	-0.5%	6	2.7%
Nashua	3,609	1,429	39.6%	2,167	60.0%	13	0.4%
Pelham	1,147	1,027	89.5%	113	9.9%	7	0.6%
Wilton	216	200	92.6%	15	6.9%	1	0.5%
NRPC Region	11,509	7,614	66.2%	3,817	33.2%	78	0.7%

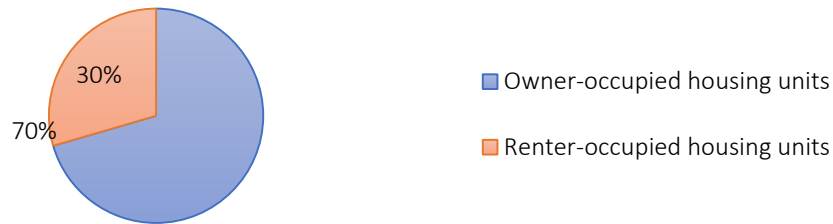
(NHOSI, 2018)

Overall, the region and its municipalities should be encouraged by the recovering permit levels and the increasing mix of housing options. However, the region must also question where this development trend may go? What mix of permits and types of development are wanted and needed? Are there areas where the permitting process can be improved and expedited? How should individual communities plan and disperse regional need in a more equitable manner among all communities?

OCCUPANCY, VACANCY, AND TENURE

The total share of owner-occupied housing has hovered between 69% to 74% since 2000, according to the American Community Survey (ACS). Owner-occupied percentages in the region were highest in 2010, approximately 74%, during the Great Recession and eventually lowered to 70.5% in 2017. This resulted in a decrease in the number of homeowners from 57,276 down to 56,554. Reciprocal to these decreases, renters eventually came to occupy 29.5% of all housing units, an increase from 20,137 to 23,679 from 2010 to 2017.

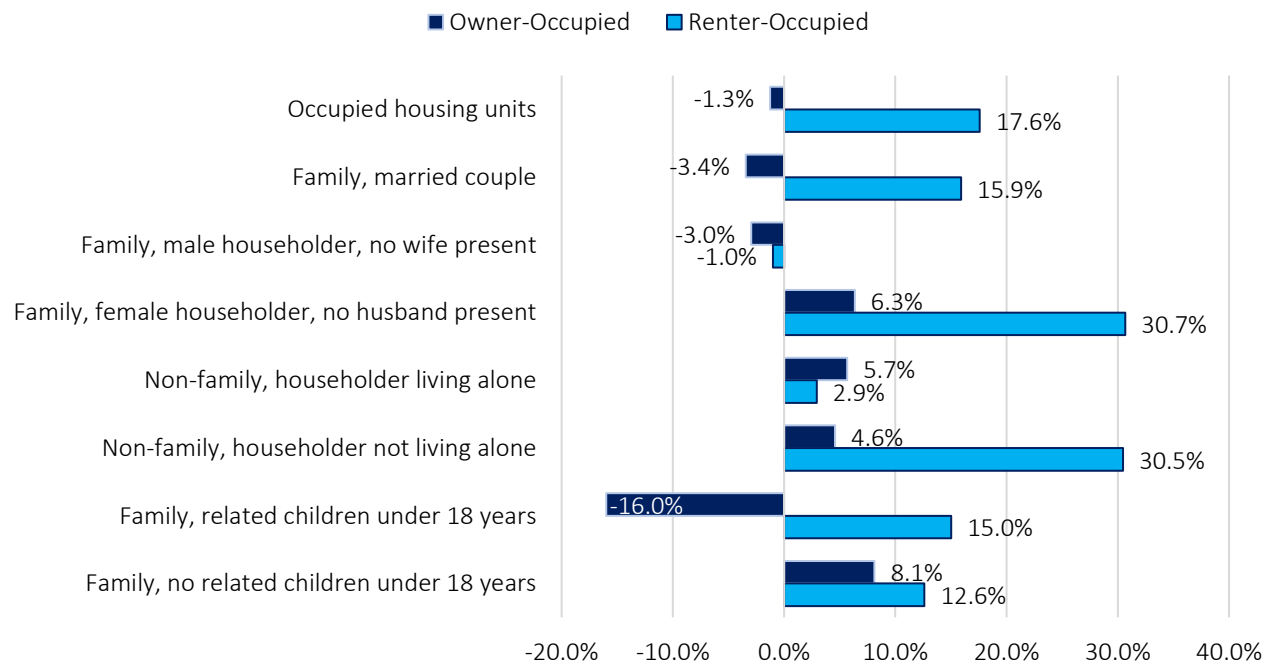
2017 Housing Units Occupied by Tenure in NRPC Region



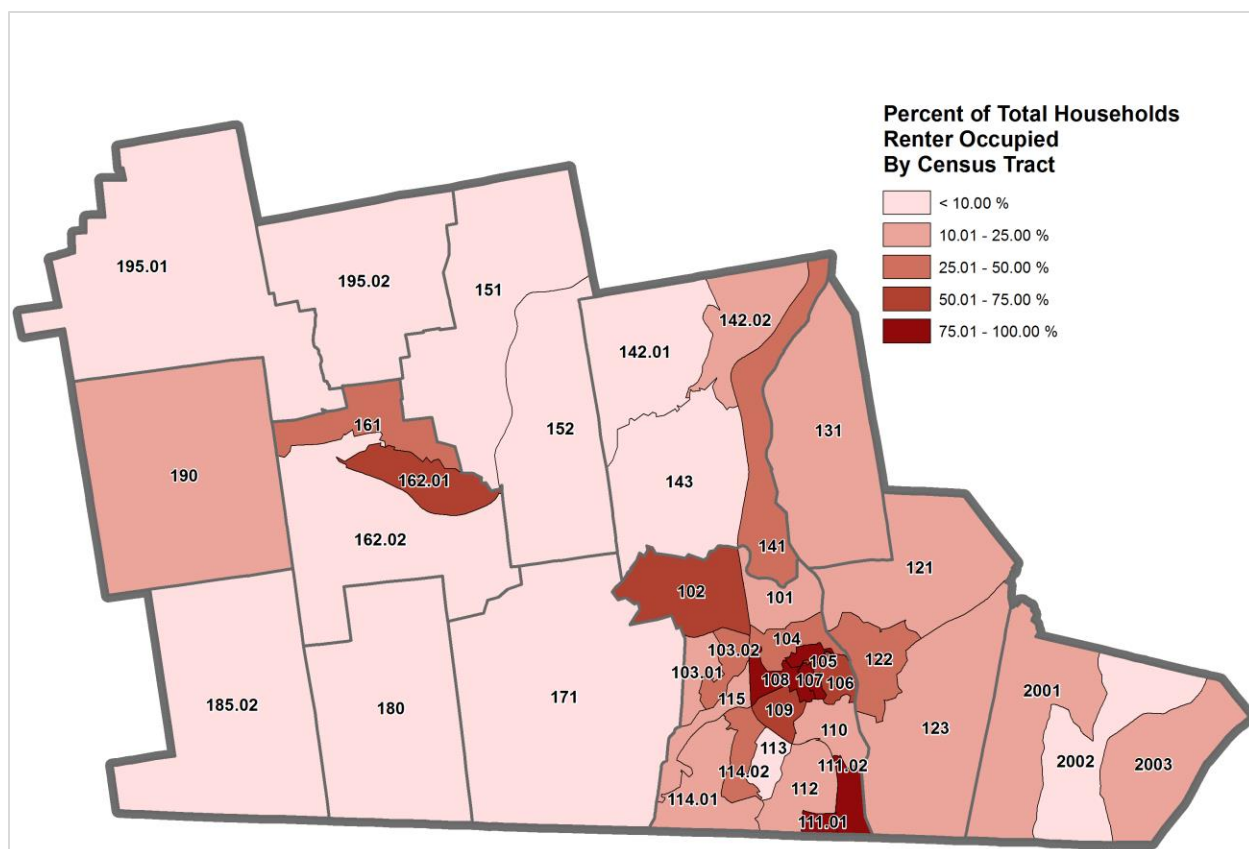
(US Census, 2013 - 2017 5-year Estimates)

The following chart further details the region's substantial movement toward more renter-occupied units by housing composition. Overall, the percentage of owner-occupied units dropped by 1.3% while renter-occupied units grew by 17.6%. Any growth for owner-occupied units primarily came from non-traditional households which excluded married couples.

2010 - 2017 Household Composition Changes in NRPC Region



(US Census, 2013-2017 5-year Estimates)



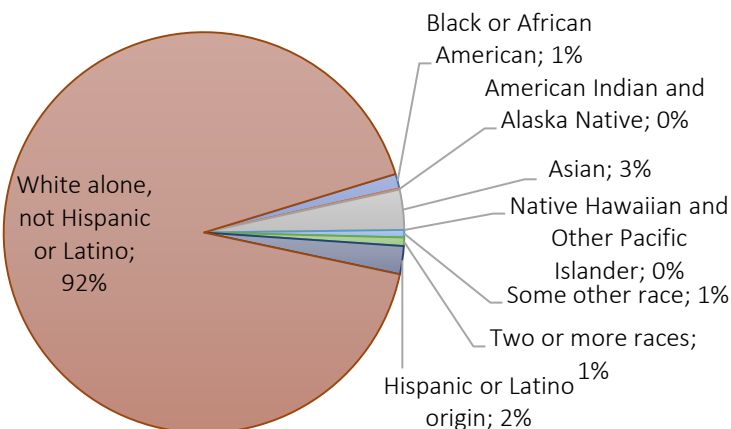
(US Census, 2013 - 2017 5-year Estimates)

While an increased number of the region's housing stock has been occupied by renters, most renters are located within the City of Nashua, the center of Milford, along the F.F. Everett/DW Highway corridor in Merrimack and west-central Hudson. It should also be noted that renter-occupied units are not always synonymous with multi-family housing. Rental housing options are vital for lower income, transient or younger households who do not have the equity or ability to purchase a home. There is anecdotal evidence that multi-generational households are on the rise and in-law attachments or accessory dwelling units are gaining in popularity. This could either mean that retired or elderly parents move into an attached dwelling with their children or choose to not downsize from their large single-family home so that they have room for children and grandchildren to stay when needed. However, these are sometimes difficult measures for the ACS or municipalities to capture.

The growth in renter households since 2010 has been noticeable and while changes in demographics and/or housing preferences may have contributed, there is considerable evidence that points toward the lack of affordable housing supply and economic conditions that lingered from the Great Recession, such as the ability to obtain loan and high construction costs (labor and lumber). The competition between first time home buyers and the aging population needing smaller housing, or more well-situated housing, has saturated demand for housing under \$300,000. Furthermore, new construction of single-family homes priced above \$300,000 have outpaced those below. The result has been more households into the rental market or more households becoming cost burdened by housing costs (NHHFA, 2019).

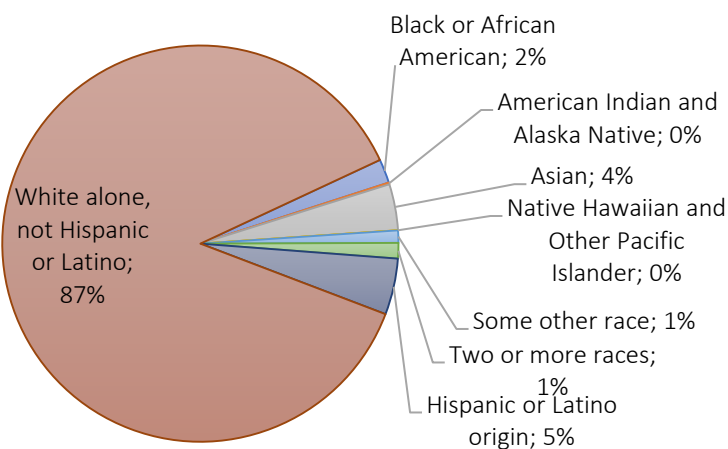
Only 8% of the owner-occupied units in our region are owned by minorities, while a slightly larger, 13% of renter-occupied units are inhabited by minorities.

2017 Owner-Occupied Housing Units in NRPC Region



(US Census, 2013-2017 5-year Estimates)

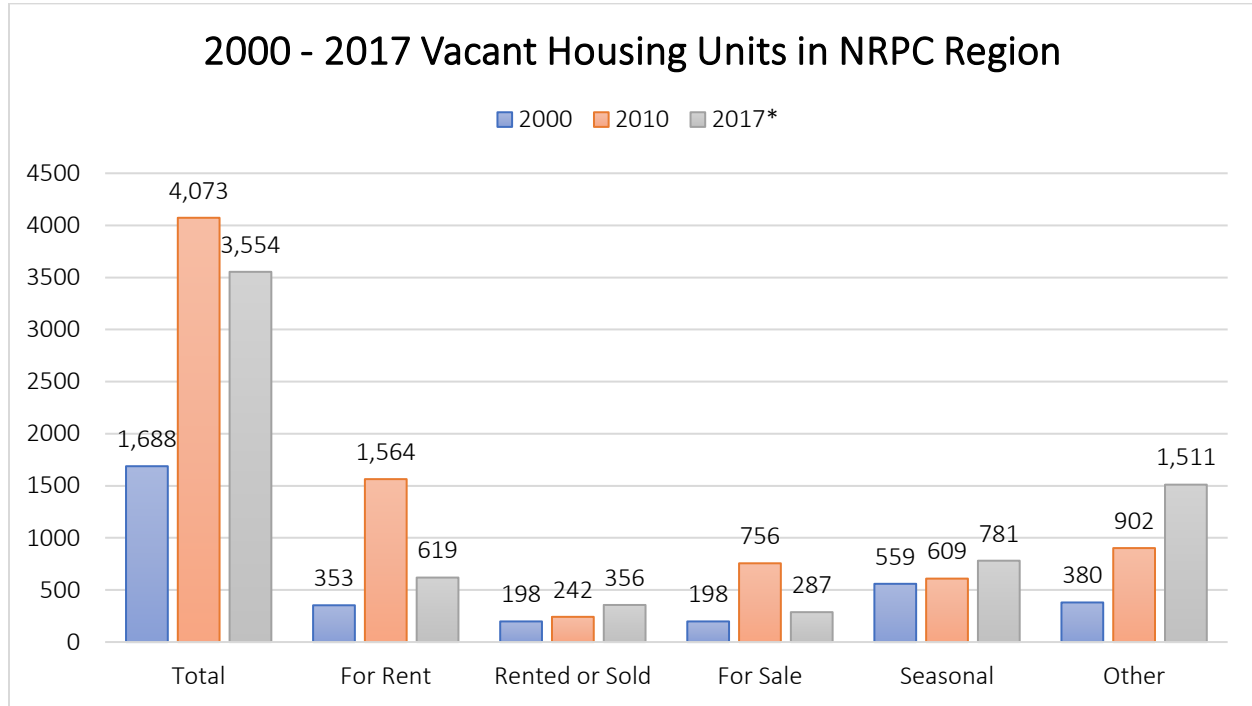
2017 Renter-Occupied Housing Units in NRPC Region



(US Census, 2013-2017 5-year Estimates)

The number of vacant units in the region rose from 1,683 units (2% of all units) in 2000, to 4,073 units (5% of all units) in 2010, according to the decennial US Census. During this time, the region experienced an uptick in owner-occupied units and a decrease in renter-occupied units. However, as a higher percentage of people became renters from 2010 to 2017, the number of vacant units in the region decreased by approximately 500 units down to a total of 3,554. For 2017, the ACS reported homeowner

vacancy rates below 1% and rental vacancy rates around 2.5% for the region. However, ACS data typically has higher margins of error and less accurate data in comparison to the Census. NHHFA reported a less than 1% rental vacancy rate for the region (NHHFA, 2019) and an approximate 3.5-month turnover rate from listing a home to closing (NHHFA, 2019).



(US Census Bureau, 2000, 2010; *US Census Bureau, 2013-2017 5-year Estimates)

2017 Housing Units Occupied and Tenure

Municipality	Total units	Occupied		Vacant		Owner occupied		Renter occupied	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
Amherst	4,143	3,996	96.5%	147	3.5%	3,691	92.4%	305	7.6%
Brookline	1,760	1,750	99.4%	10	0.6%	1,620	92.6%	130	7.4%
Hollis	3,183	3,010	94.6%	173	5.4%	2,743	91.1%	267	8.9%
Hudson	9,254	8,976	97.0%	278	3.0%	7,187	80.1%	1,789	3.5%
Litchfield	3,080	3,080	100.0%	0	0.0%	2,591	84.1%	489	15.9%
Lyndeborough	750	679	90.5%	71	9.5%	615	90.6%	64	9.4%
Mason	632	583	92.2%	49	7.8%	547	93.8%	36	6.2%
Merrimack	10,087	9,745	96.6%	342	3.4%	8,457	86.8%	1,288	13.2%
Milford	6,368	6,074	95.4%	294	4.6%	3,923	64.6%	2,151	35.4%
Mont Vernon	907	854	94.2%	53	5.8%	800	93.7%	54	6.3%
Nashua	37,054	35,374	95.5%	1,680	4.5%	19,121	54.1%	16,253	45.9%
Pelham	4,866	4,575	94.0%	291	6.0%	4,079	89.2%	496	10.8%
Wilton	1,703	1,537	90.3%	166	9.7%	1,180	76.8%	357	23.2%
NRPC Region	83,787	80,233	95.8%	3,554	4.2%	56,554	70.5%	22,205	27.7%

(US Census, 2013 - 2017 5-year Estimates)

Whether referencing either the ACS or NHHFA, the impact of very low vacancy rates remains the same. A decreasing inventory of available housing “for sale” drives home prices up. As mentioned, this forces lower income households into the rental market until something more affordable comes online or forces them into a situation to take on more debt, become more cost burden with housing costs and less able to pay for other essential needs like medical services, transportation or groceries. Housing experts have stated that healthy vacancy rental rates typically hover around 6-8%, and healthy homeowner vacancy rates are closer to 2% or below (Florida, 2018; Kasulis, 2016). In addition to decreasing number of vacant units, the number of foreclosures across the state have significantly decreased; from about 4,000 a year at its peak in 2010, down to approximately 900 a year in 2018 (NHHFA, 2019). Simply put, the lack of a sufficient supply of affordable housing is driving vacancy rates down and prices up.

AGE OF HOUSING STOCK

Like all other structures, housing units and their expensive components have a useful life. As housing units age, maintenance needs and costs increase. Additionally, older units may have fewer of the features and layouts that consumers are seeking. However, it should be noted that the historic nature of some older homes also appeals to certain households willing to preserve and update the units. In a more typical fashion, the older units move down through the housing market and are eventually replaced by newer stock. For analysis purposes, housing units aged 60 years or older has been identified as the threshold for those most likely to be in substandard 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 which developed in the earlier half of the 20th century.

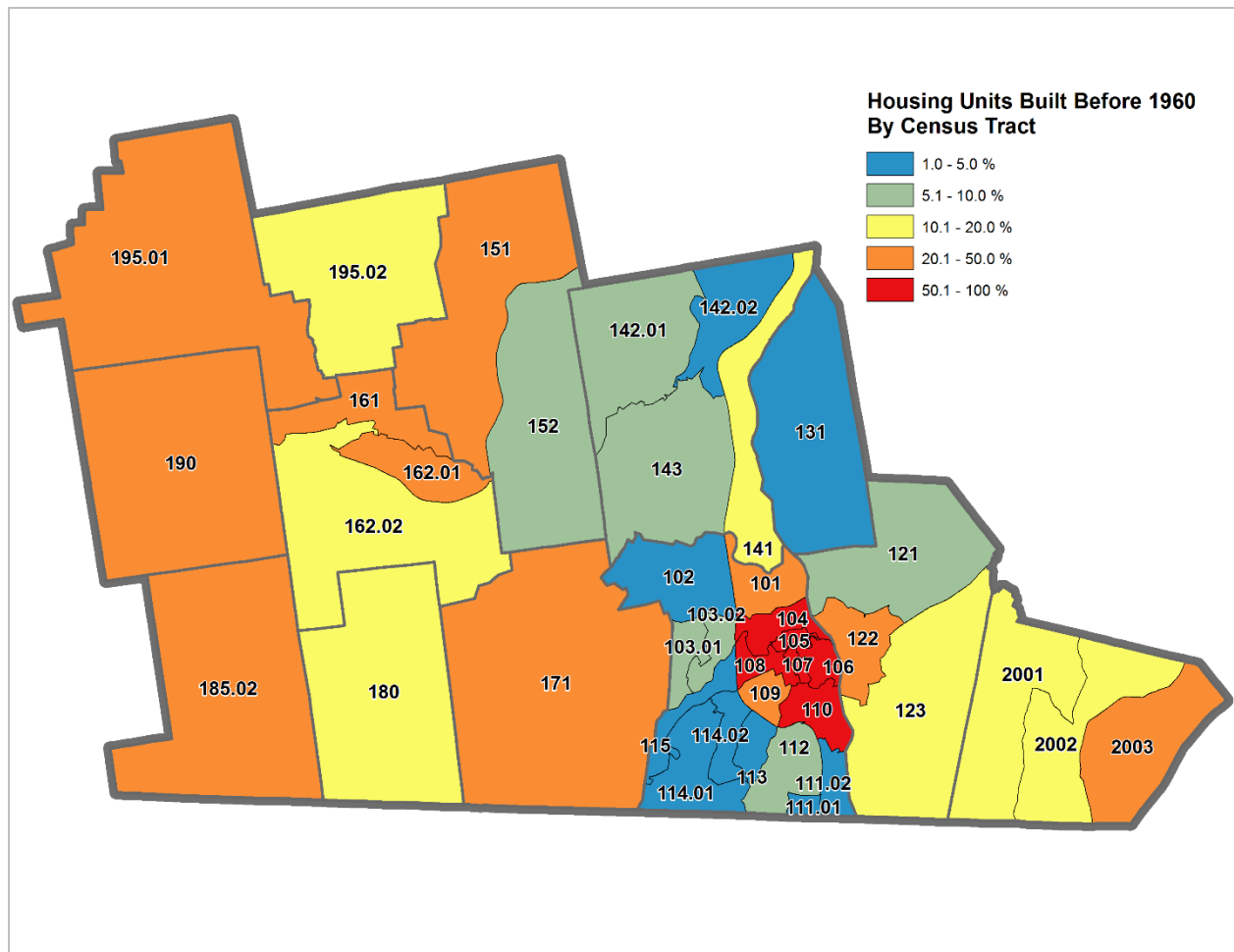
2017 Housing Stock by Year Built in NRPC Region						
Municipality	Total housing units	Built pre-1960	Built 1960 to 1969	Built 1970 to 1979	Built 1980 to 1989	Built 1990 or later
Amherst	4,143	16.2%	16.1%	22.8%	19.8%	25.1%
Brookline	1,760	14.0%	5.0%	8.1%	19.0%	54.0%
Hollis	3,183	20.7%	6.8%	12.1%	24.2%	36.2%
Hudson	9,254	12.8%	10.9%	20.5%	29.2%	26.7%
Litchfield	3,080	3.7%	4.2%	24.4%	21.2%	46.4%
Lyndeborough	750	26.1%	4.1%	18.9%	17.9%	32.9%
Mason	632	22.5%	3.2%	14.2%	27.1%	33.0%
Merrimack	10,087	9.5%	12.0%	24.4%	29.7%	24.4%
Milford	6,368	26.6%	7.8%	13.1%	23.9%	28.6%
Mont Vernon	907	18.7%	2.3%	19.7%	20.0%	39.3%
Nashua	37,054	30.8%	12.9%	18.2%	23.5%	14.6%
Pelham	4,866	16.1%	13.8%	19.8%	15.0%	35.4%
Wilton	1,703	42.6%	5.9%	9.7%	18.1%	23.6%
NRPC Region	83,787	22.6%	11.3%	1.5%	18.7%	36.4%

(US Census, 2013 - 2017 5-year Estimates)

The rural communities of Wilton and Lyndeborough, which have experienced comparatively lower growth rates in the region, are comprised of larger portions of housing stock built before 1960; 42.6% and 26.1% respectively. The city and town centers of Nashua and Milford have high percentages, 30.8% and 26.6%, of pre-1960 housing stock due to their development in the decades earlier. The census tracts in the center of Nashua have the highest percentage of units built prior to 1960 as well as those built during the 1960's. In Tract 105 within Downtown Nashua, 80% of the housing stock was built before 1960. The newer, formerly rapidly developing suburbs of Litchfield, Merrimack and Hudson had some of the lowest percentages of older units.

It is reasonable to consider that older buildings in the region are not as energy efficient as newer structures and could result in households paying higher costs to heat homes through the winter. Nowadays, residents are interested in more energy efficient construction and heating options. Additionally, there is concern that older housing stock may be at higher risk for lead poisoning.

It is interesting to look further into the coming decades for communities which will have high percentage of housing stock 60 years or older. Those communities such as Brookline, Hudson, Merrimack, Nashua and Pelham all have over 30% of their housing stock built between 1960 and 1979. These communities will have a substantial percentage of their existing housing stock potentially susceptible to deteriorating conditions. Community representatives, homeowners and developers will need to prepare for the increased maintenance or replacements costs associated with an aging housing stock in addition to new demand.



(US Census, 2013 - 2017 5-year Estimates)

ASSISTED HOUSING UNITS

Approximately 77.8% (or 1,848 of 2,373 units) of all assisted housing in the region is in the City of Nashua, the second largest concentration of assisted housing the State behind Manchester. The town of Milford (8.7% or 207 units) does provide a supplemental number of units outside of Nashua and while the other 11 communities in the region make up the remaining 13.5%, or 318 units.

2019 Assisted Housing Units in the NRPC Region							
Community	Total housing units	Assisted housing units					
		Total assisted housing units	Elderly	General occupancy	Transitional	Special needs	Substance abuse
Amherst	70	49	21	28	0	0	0
Hollis	24	24	24	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	214	207	157	50	0	0	0
Nashua	2,174	1,848	1,125	554	100	13	56
Pelham	72	65	65	0	0	0	0
Wilton	33	31	31	0	0	0	0
NRPC Region	2,811	2,373	1,542	662	100	13	56

(NHHFA, 2019)

Past outreach efforts have shown that some residents in the 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 include a mix of unit types including both rent assisted and market rate units (or only a percentage of units allocated as “assisted”). Therefore, not all housing units in such developments are classified as assisted and this difference can be seen when comparing “Total housing units” on the far left of the previous table to “Total assisted housing units” categorized under the Assisted housing units’ section. Approximately 65% of all assisted housing units are designated for elderly or senior populations. Of that, about 73% of those elderly or senior assisted living units are in Nashua, with another 10% in Milford. The remaining 17% of assisted housing for elders or seniors serves all other towns, a portion that makes up 49% of the total population. This has been concern raised in the past *Analyses of Impediments to Fair Housing Choice in New Hampshire*.

CONCLUSIONS

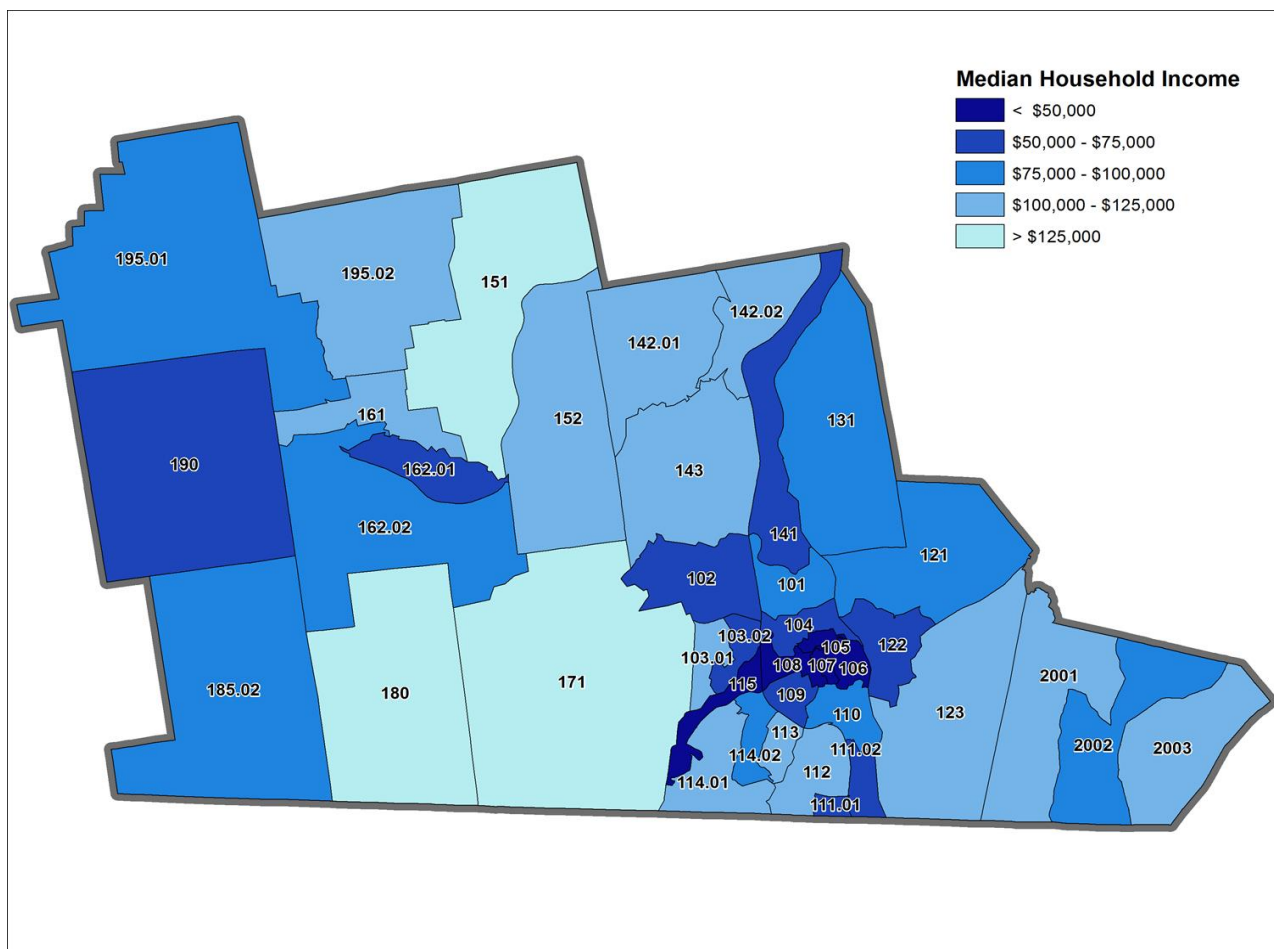
Approximately 61% of the region's housing stock is comprised of single-family housing and about 37% is designated as multi-family. Four of the thirteen communities encompass 91% of the region's multi-family stock. The total housing stock has increased by 15.7% or 11,691 units from 2000-2017. However, it should be noted that trends during this time-period did coincide with the Great Recession. From 2000-2010, 69.6% or 8,147 units were built while the remaining 30.4% or 3,544 additional units were constructed from 2010-2017. All communities throughout the region experienced significant decreases in construction levels from the decades before and after 2010 with one exception: Nashua. The city had similar construction levels when comparing the two time periods – 1,818 and 1,640 units per period – and accounted for approximately 30% of all housing construction in the region – 22.3% before 2010 and 46.3% after.

As the first half of the 2000s unfolded, housing construction was booming. From 2000 through 2005, the region averaged 990 building permits annually, roughly 24% of which were for multi-family units. From 2006 through 2011, building permits continued to decrease every year and had averaged 370 permits per year, with roughly 39% of them for multi-family units. Starting in 2012, there has been a slow recovery in building permit numbers. From 2012 through 2017, the region averaged 558 building permits a year with nearly 46% of them for multi-family units. The most encouraging takeaways were that 1.) in 2017, the number of building permits reached pre-2006 levels 2.) the percentage of multi-family has been rising and indicates a further diversifying of housing options for residents, and 3.) the region is finally able to start moving onto the next chapter of increasing overall stock which, ideally, would create healthier vacancy rates and lower housing costs. Questions going forward include: Will these production levels continue to rise? Will a variety of housing types continue to be built? How receptive will communities be increased production of multi-family housing? Do our zoning and land use regulations match our community visions and goals? How will municipalities and their voting residents maintain and update the zoning and land use regulations that govern the balance between development and community character? Does the predominance of single-family housing in most of our region align with changing demographics? How will housing preferences change over time?

HOUSING MARKET, 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 cannot afford housing and have a limited number of strategies available to meet their housing needs. Housing experts have established a benchmark that the average household should not pay in excess of 30% of household income for gross housing costs, including rent and utilities. 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. These households are then categorized as being cost-burdened. The map below depicts the overall household income for each community and census tract in the region in 2017.



(US Census, 2013-2017 5-year Estimates)

Overall, the median household income for owner-occupied units ranged from the low- to mid- \$130,000 range for communities like Amherst, Brookline and Hollis to about \$80,000 in Wilton. The median household income for renter-occupied units ranged from the low- \$70,000 range for Amherst and Lyndeborough to about \$24,000 in Mason. The median household income for renters in Nashua was \$46,947, which was significant because 68.6% of all regional households renting were in Nashua. The median household income for owners in Hillsborough county was \$97,588 compared to \$44,730 for renters.

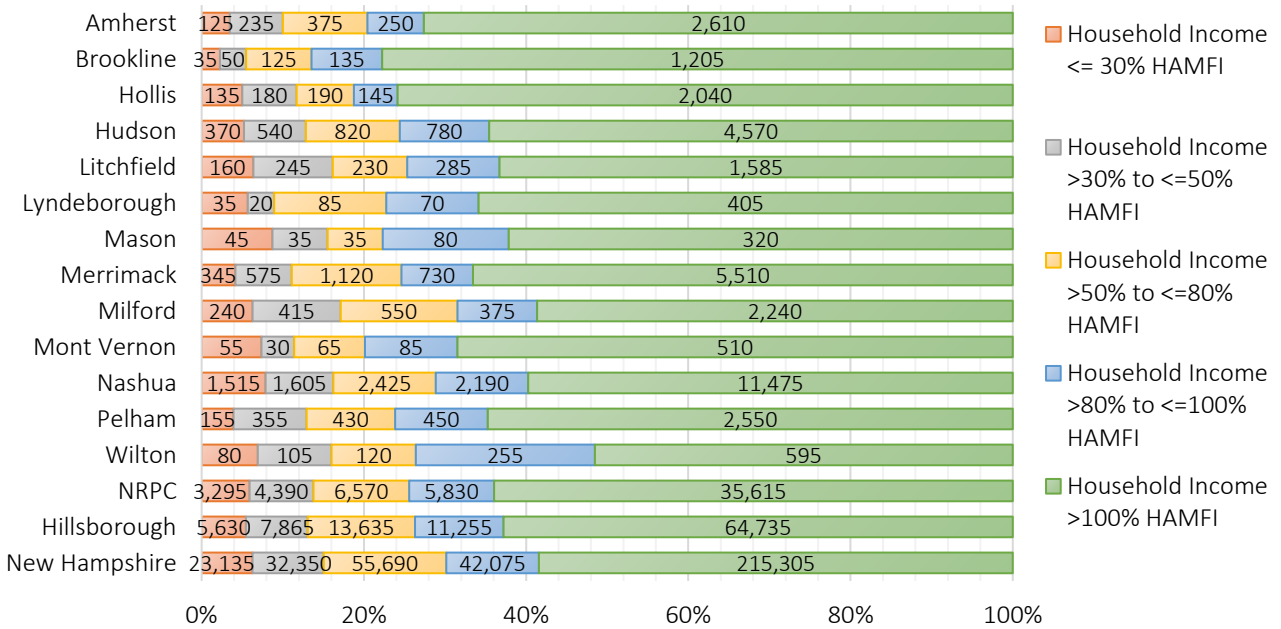
2017 Median Household Income			
Municipality	All households	Owners	Renters
Amherst	\$127,246	\$130,276	\$71,016
Brookline	\$127,222	\$134,079	\$45,000
Hollis	\$126,379	\$136,306	\$46,830
Hudson	\$93,042	\$104,215	\$58,633
Litchfield	\$93,715	\$108,592	\$69,730
Lyndeborough	\$84,948	\$87,891	\$71,250
Mason	\$94,653	\$97,813	\$23,571
Merrimack	\$97,400	\$105,419	\$56,750
Milford	\$73,601	\$97,667	\$42,002
Mont Vernon	\$107,143	\$114,167	\$52,667
Nashua	\$70,316	\$93,327	\$46,947
Pelham	\$102,577	\$111,779	\$51,250
Wilton	\$74,162	\$79,688	\$41,982
Hillsborough	\$75,777	\$97,588	\$44,730
New Hampshire	\$71,305	\$87,002	\$41,638

(US Census, 2013-2017 5-year Estimates)

HUD's Comprehensive Housing Affordability Strategy (CHAS) tool provides a more detailed breakdown of the distribution of income per community, and more specifically, the number and percentage of households earning in comparison to the HUD Area Median Family Income (HAMFI). HAMFI is calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median income (such as a simple Census or ACS number), due to a series of adjustment that are made (HUD, 2019).

In 2016, the latest release date of CHAS calculated information, the median income for families in the Nashua metropolitan area was \$89,200 (HUD, 2016). The following two figures display household income distributions by community and relative to the \$89,200 HAMFI for the Nashua metropolitan area. Percentages of communities earning different income levels can be read from the x-axis, the numbers with each bar represent the number of households earning at each income level.

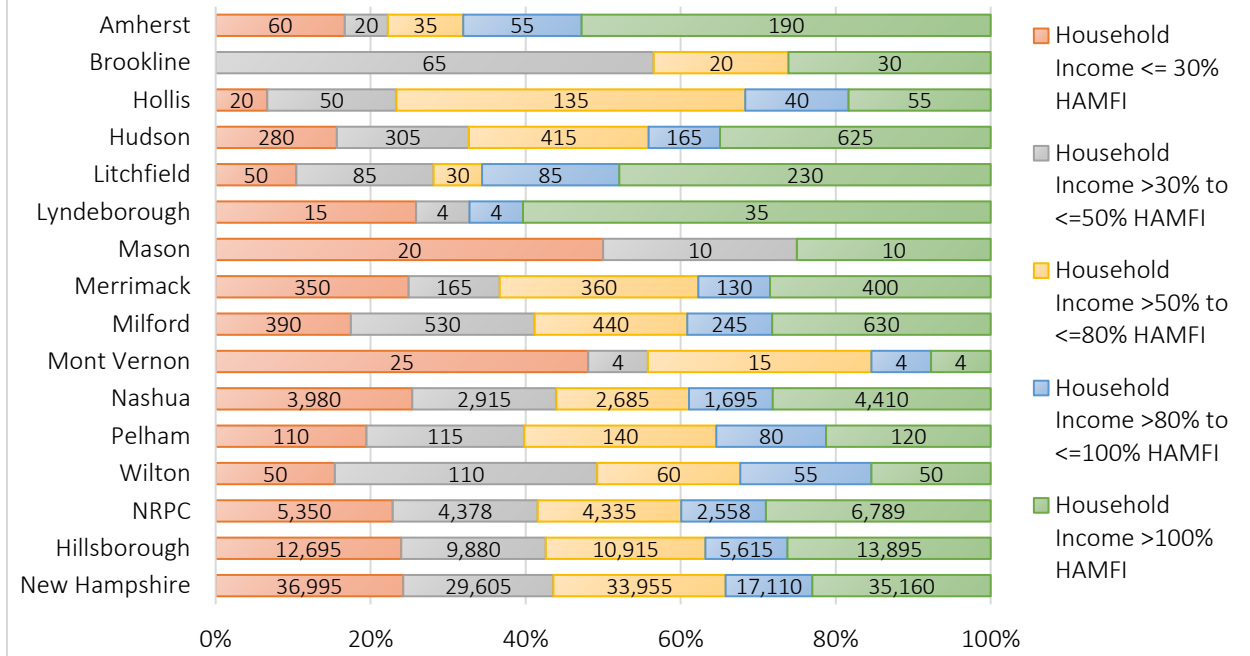
2016 Owner-Occupied Household Income Distribution as a Percentage of HAMFI



According to the figure above, the following summarizations can be made for owner-occupied households:

- Amherst, Brookline and Hollis were the only communities who had more than 70% of homeowners earning *more* than 100% of HAMFI.
- Milford, Nashua and Wilton all had over 40% of their homeowners earning *less* than 100% HAMFI.
- Litchfield, Milford, Nashua and Wilton all had about 15% of their homeowners earning *less* than 50% HAMFI.

2016 Renter-occupied Household Income Distribution as Percentage of HAMFI per Community



According to the figure above, the following summarizations can be made for renter-occupied households:

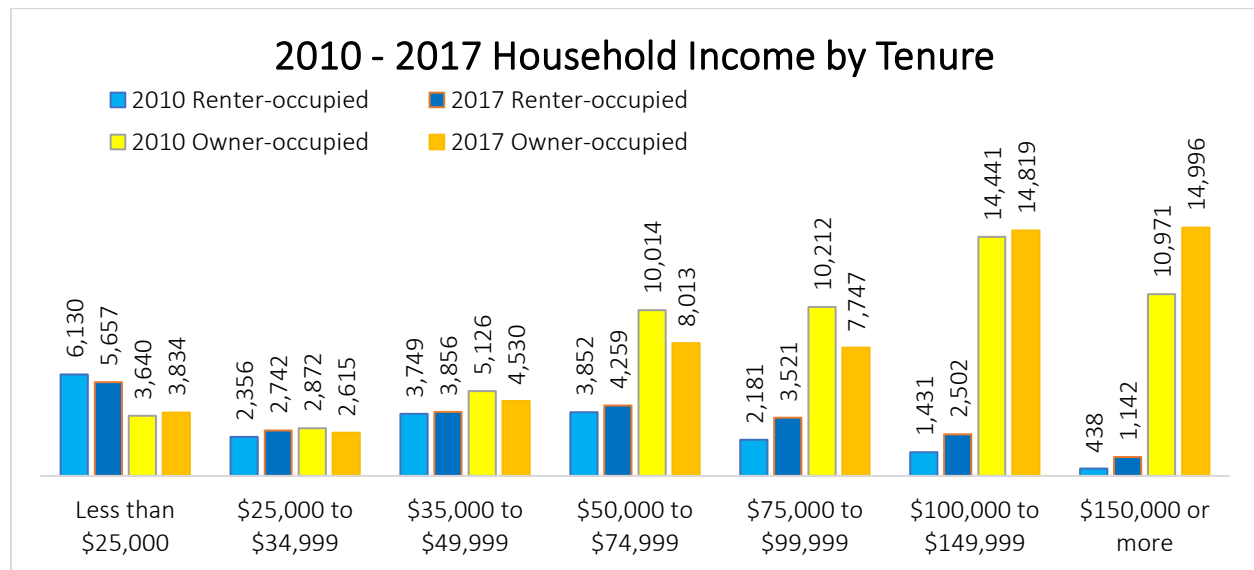
- All communities, except Amherst, Hudson, Litchfield and Lyndeborough, had over 60% of their renters earn *less* than 80% HAMFI.
- 60.0% of the entire region's renter households earn *less* than 80% HAMFI.
- 74.3% of all renter households earning *less* than 30% HAMFI are located within Nashua.

In 2017, the largest number of owner-occupied households in the region had incomes in excess of \$100,000 per year. The data, derived from the ACS, indicates that there were 29,815 households who met or exceed this \$100,000 income level, compared to 25,412 households in 2010. This group accounted for 51.7% of all owner-occupied units. The second and third largest groups for owner households was from \$50,000 to \$74,999 with 8,013 (13.9%) households and \$75,000 to \$99,999 with 7,747 (13.4%) households. In comparison to 2010, there were significant decreases in the percentage of homeowners who earned between \$50,000 and \$99,999; and conversely, significant increases in the percentage of homeowners earning \$150,000 or more.

2017 Percentage of Household Income by Tenure				
	2010	2017	2010	2017
	Owner-occupied	Owner-occupied	Renter-occupied	Renter-occupied
Less than \$25,000	6.2%	6.6%	28.8%	22.7%
\$25,000 to \$34,999	4.9%	4.5%	11.1%	11.0%
\$35,000 to \$49,999	8.8%	7.8%	17.6%	15.5%
\$50,000 to \$74,999	17.2%	13.9%	18.1%	17.1%
\$75,000 to \$99,999	17.5%	13.4%	10.3%	14.1%
\$100,000 to \$149,999	24.7%	25.7%	6.7%	10.0%
\$150,000 or more	18.8%	26.0%	2.1%	4.6%

(US Census, 2013-2017 5-year Estimates)

For renters in 2017, the lowest income group, earning less than \$25,000 per year, made up the largest percentage of renter households at 22.7%, or 5,567 households. The same was true in 2010 but curiously enough, the total number of households and their percentage of total renters significantly decreased. Where did low-income renters go? One could guess that they shifted up to a higher bracket, adjusted to a multi-generational living arrangement, cohabitated with non-family member or moved out of the region altogether. There were also other noteworthy shifts in the rental demand for higher income earners, as the following graphic will illustrate how housing tenure changed among the different income groups.

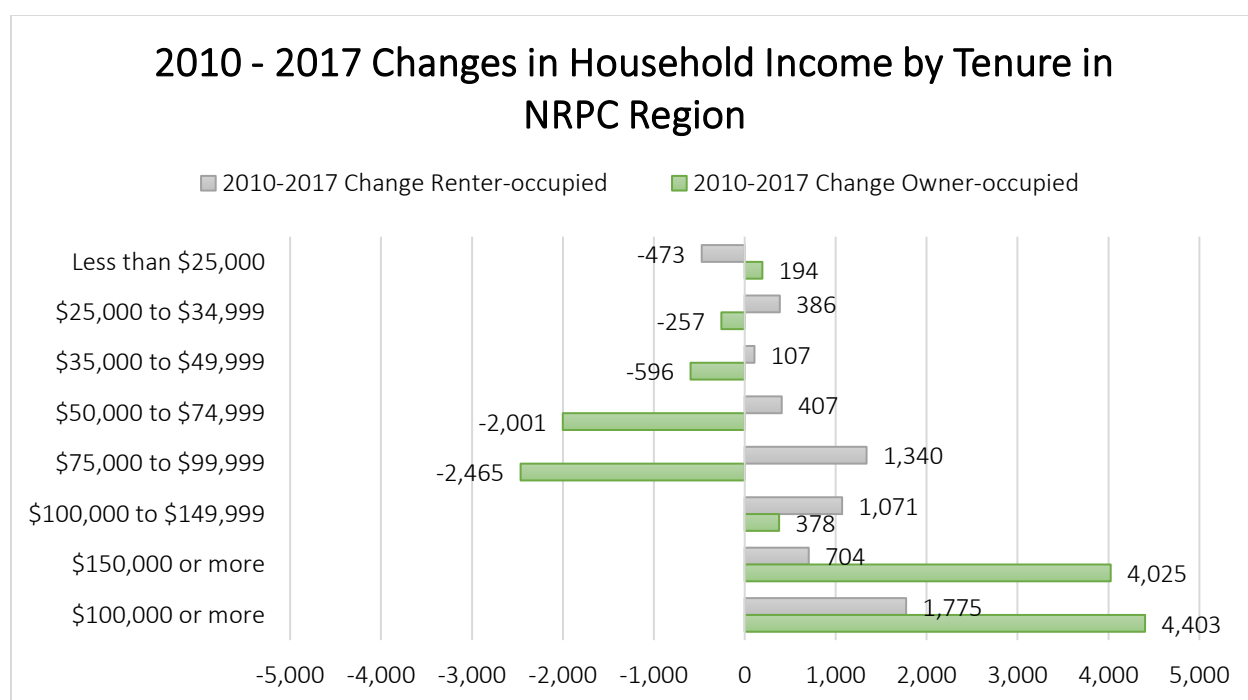


(US Census, 2013-2017 5-year Estimates)

Income groups earning \$75,000 or more all experienced hikes in their percentage of total renters in comparison to 2010. This trend potentially points to the possibility that previous homeowners moved into the rental market due to foreclosures, downsizing, reduced maintenance or housing preference. Furthermore, it is possible that young adults delayed their entry into homeownership as student loans, affordability, preference or lack of trust in the housing market. Even when considering the rate of

inflation between these two periods, both owner-occupied and renter-occupied units became increasingly inhabited by higher income households and provided less stock for low-income households.

The following graphic displays the same information in a different manner. One which shows net changes in housing tenure across each individual income group. The most drastic summarizations from this graphic are that the net number of renters across all income groups increased, except one, the lowest earning household income group making less than \$25,000 a year. The other takeaway is the decline in homeownership for households earning less than \$100,000 a year. Coincidentally, this threshold is right above to the 2017 household area median income of \$94,100 (HUD, 2017) for the Nashua metropolitan area and right below the 2018 mark of \$106,300 (HUD, 2018). This information drives home the point that it is becoming increasingly difficult for those earning less than the area median income to afford housing in the area.



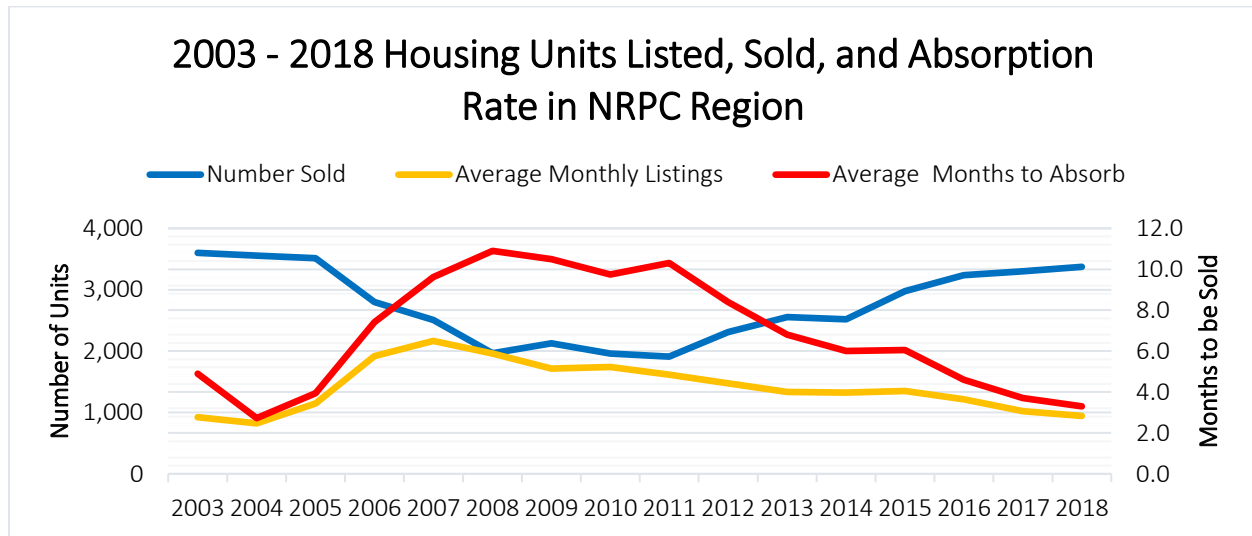
(US Census, 2013-2017 5-year Estimates)

HOMEOWNERSHIP MARKET

There are various reasons why households are moving toward the rental market, whether that be for affordability, proximity to amenities or services, employment opportunity, short-term living or just preference. However, one aspect that is contributing to this trend is the tightness of the housing market.

The following graphic, provided by NHHFA, gives light to the reason why the housing market is so tight. A promising trend from this graphic is that number of housing units being sold is increasing. This increasing trend tells us that homebuyers are more confident, demand is high and there is a sign of recovery from the Great Recession. However, the number of monthly listings is steadily decreasing.

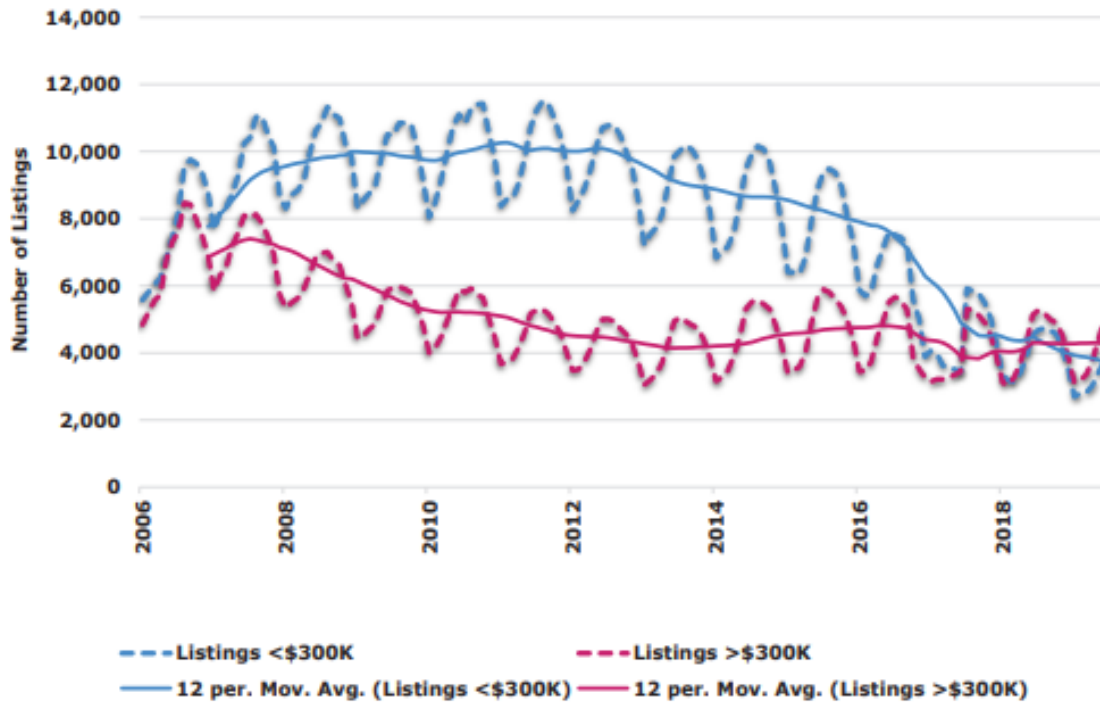
One way that NHHFA assesses these two trends is through a measurement called *absorption rate*. Absorption rate is the average time it takes for a home to be listed and sold. The red line in the following graph indicates a decreasing trend that, as 2018, was about 3.3 months. The combination of low inventory and speedier absorption rates put upward pressure on overall housing prices.



(NHHFA, 2019)

Statewide information from NHHFA also indicates that the number of housing units listed under \$300,000 has now been surpassed by those listed above that mark in a 43/57-percent split (NHHFA, 2019). The region and State are in a challenging and competitive environment for housing under \$300,000. In this market, those competing for these homes are typically retirement-aged households looking to retire and younger first-time homebuyers. In this scenario, younger households typically lose out because they usually have more financial obligations, less cash for down payments, lower lines of credit and overall higher dependency on financial institutions. In-turn, this relates back higher levels of renters for young people or migration out of the region.

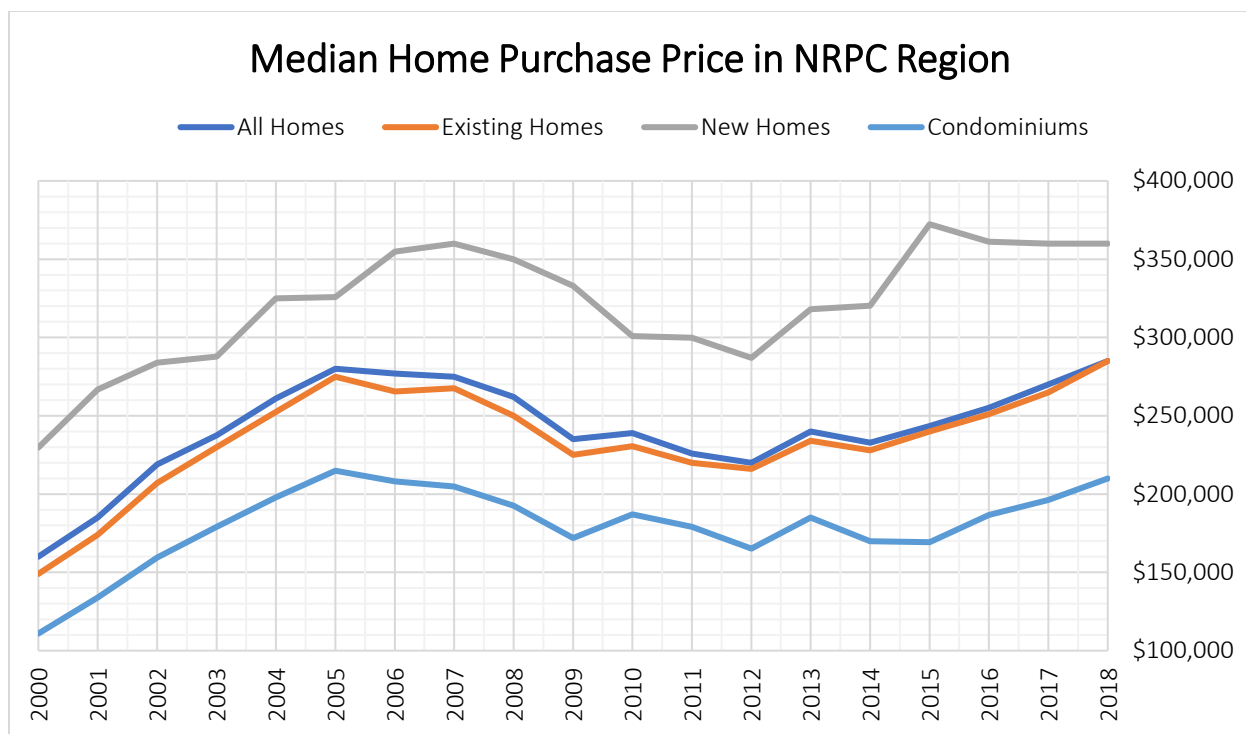
Home Listings in New Hampshire



(NHHFA, 2019)

MEDIAN HOME VALUES

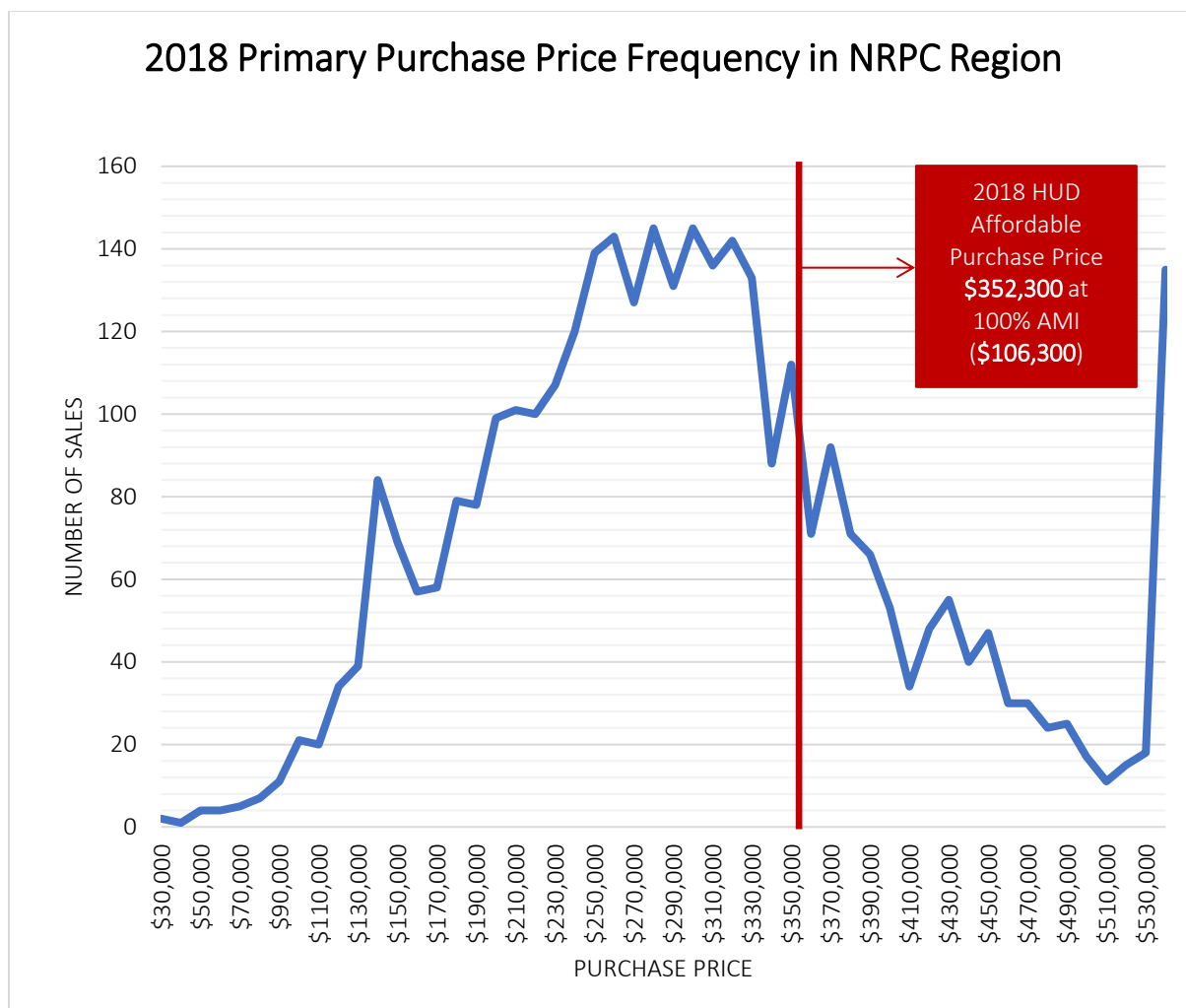
The value of residential properties in the NRPC region was on a steady upward trend from 2000-2007 when demand was high, and lending was readily available. In 2000, the median price for all homes was \$160,000, while the median price for a new home was \$229,713, according to the NHHFA. Condominiums in 2000 had a median purchase price of \$110,900. The recession of the late 2000's led to a steep decline in values with the median purchase price hitting a low point in 2012. Since that time, median purchase prices for all homes has been increasing, reaching \$285,000 in 2018. This 6-year period, from 2012 to 2018, yielded an annual increase of 4.4% and resulted in home values near pre-recession, 2005 levels.



(NHHFA, 2019)

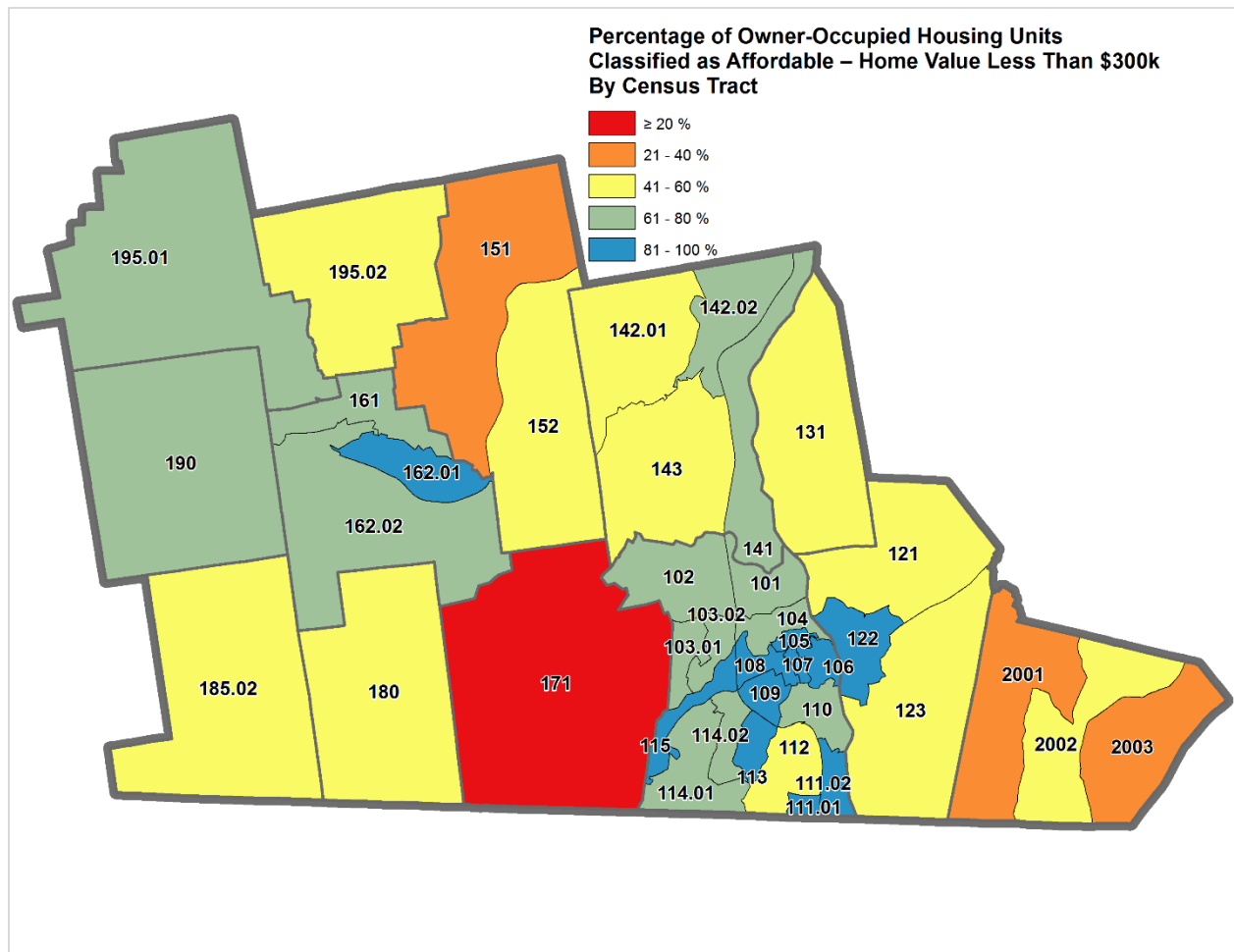
AFFORDABLE OWNER-OCCUPIED HOUSING UNITS

In 2018, the estimated workforce housing purchase price (considered to be affordable) for the Nashua HUD Metropolitan Fair Market Area (HMFA) was \$352,500 for a family of four making 100% of the HUD median area income, which was \$106,300 per year. Using this reference point for analysis, approximately 74.2% of the housing sold in the NRPC for 2018 fell below HUD’s workforce housing purchase limit for affordability. Even though roughly three-quarters of the housing stock was identified as “affordable” for owners, it does not exhibit the extremely low vacancy rates and the fact that the number of homeowners in the lowest income brackets have decreased since 2010. It is reasonable to conject that buyers in 2018 were wealthier and did not need as much financing (i.e. had more cash for a down payment) to gain a competitive advantage over lower income, cash-strapped, heavily financed home buyers.



(NHHFA, 2019)

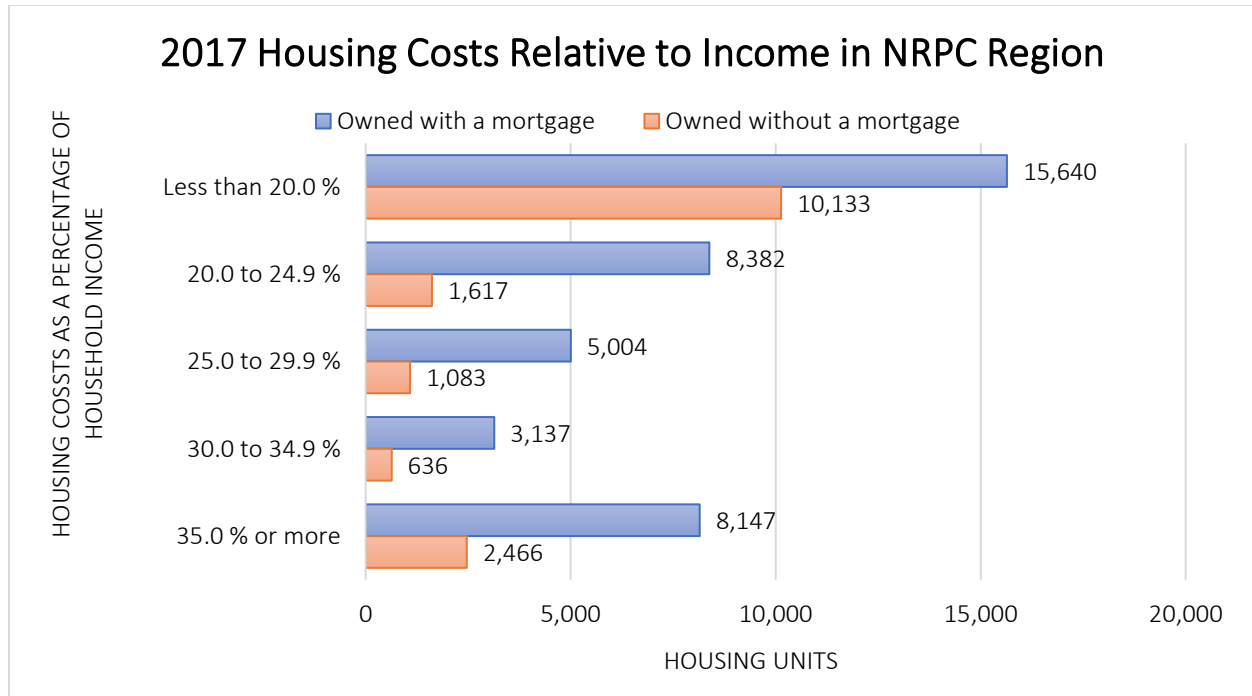
For households earning below the median income, the housing options become more limited. The following map shows the percentage of owner-occupied units which are less than \$300,000 by census tract. Due to ACS data limitations, the \$300,000 threshold was used as most comparable data point relative to HUD's workforce housing purchase limit for affordability. Across the region, the percentage affordably owned housing was highly varied. Communities that are adjacent to the F.E. Everett Turnpike, DW Highway, and NH 101 typically had higher percentages of affordable housing. The town and city cores of Milford and Nashua had the highest percentage of affordable housing and Hollis had the least percentage of affordable housing. In a University of New Hampshire survey, 10% of residents in the region found housing to be very affordable in their community while 60% of residents found housing somewhat affordable, and 22% said not affordable.



(US Census, 2013 - 2017 5-year Estimates)

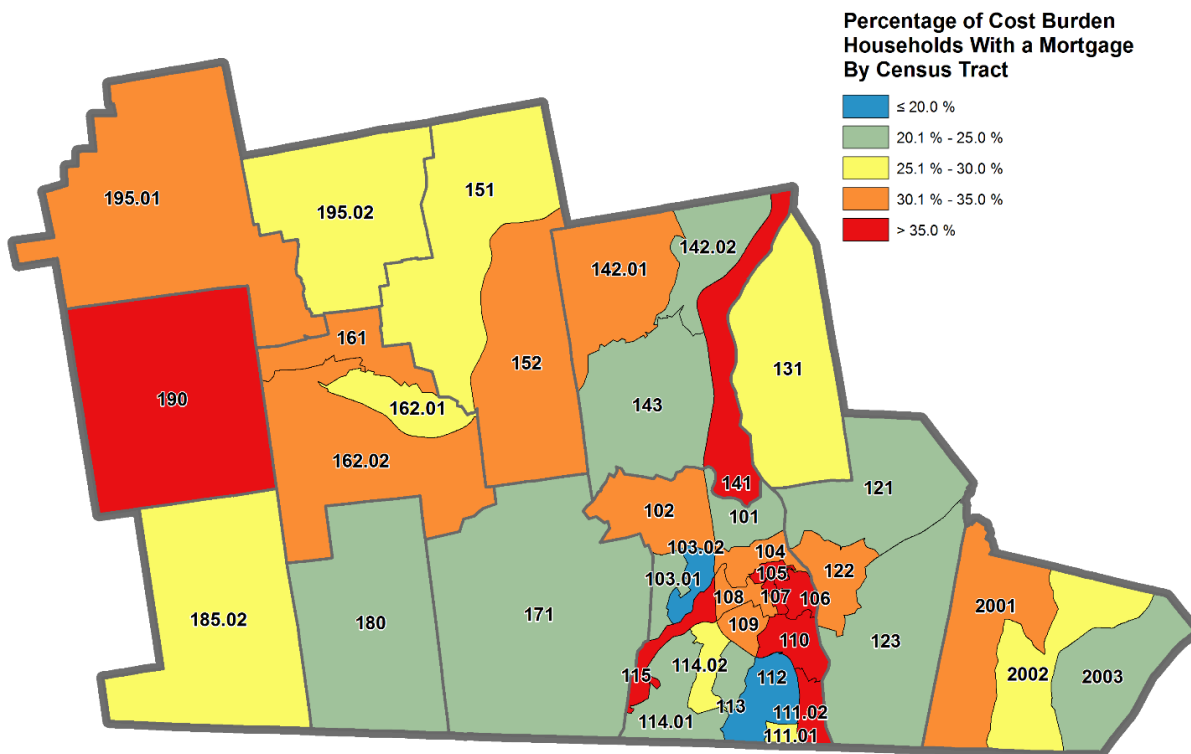
COST BURDEN HOMEOWNERS

As affordable homes under the \$300,000 mark varied across the region and its census tracts, so did the percentage of household that are cost burdened. Cost burdened is defined as those households which pay more than 30% of their gross income on housing costs, including utilities. As of 2017, over 14,300 households or about 25% of owner-occupied households in the region were considered cost burdened.

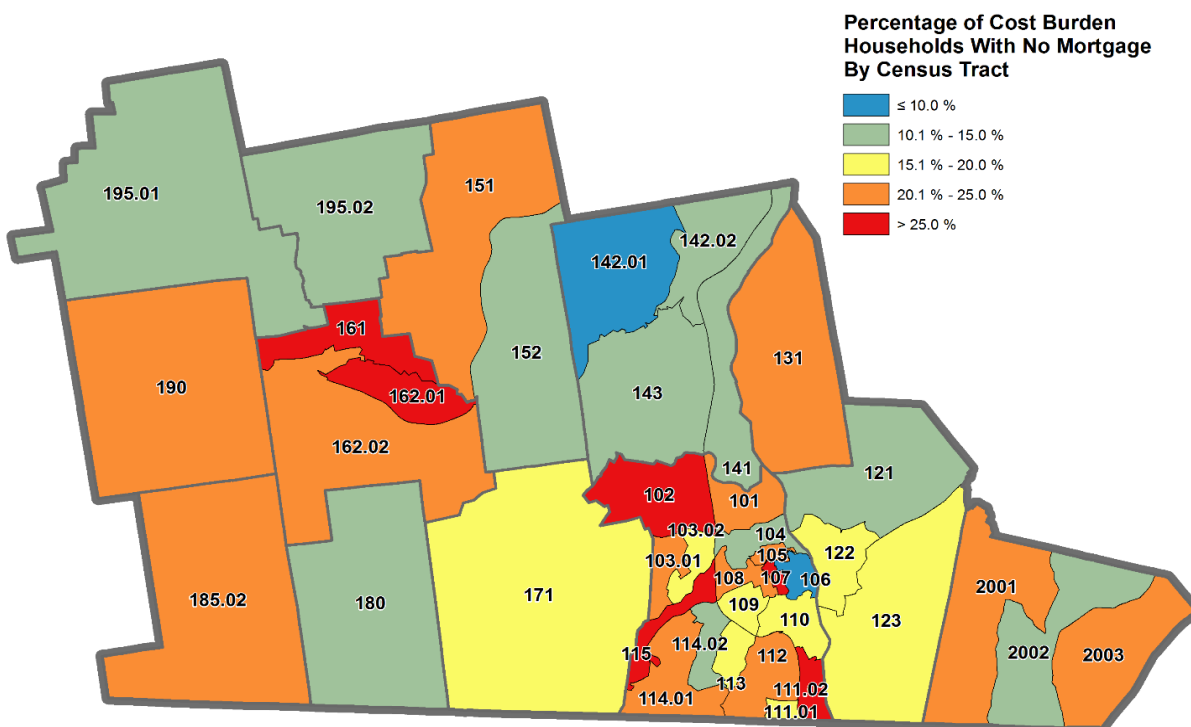


(US Census, 2013 - 2017 5-year Estimates)

Some census tracts may have affordable home prices, however, incomes within those tracts or more broadly those municipalities, may not support the purchase of a \$300,000 home. Once again, as the following maps show, the percentage of cost burden households varied greatly across the region. Even households without mortgages can be cost burdened by property taxes, utilities and maintenance, etc. Communities need to consider all aspects such as income, affordability and cost burden when drafting regulation changes, initiatives and housing strategies.



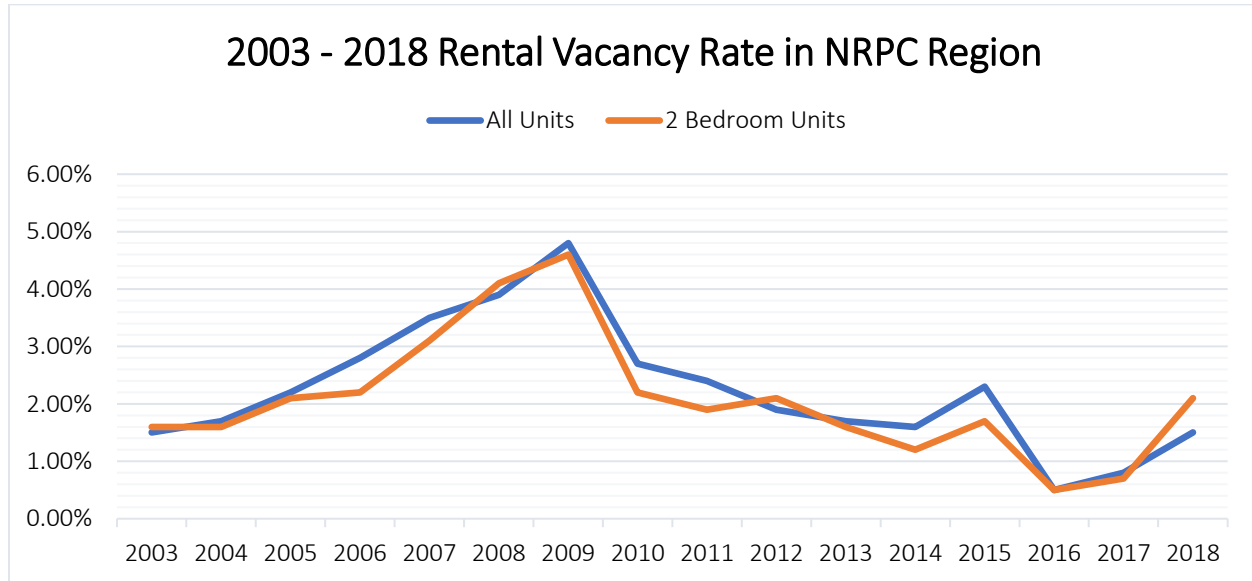
(US Census, 2013 - 2017 5-year Estimates)



(US Census, 2013 - 2017 5-year Estimates)

RENTAL MARKET

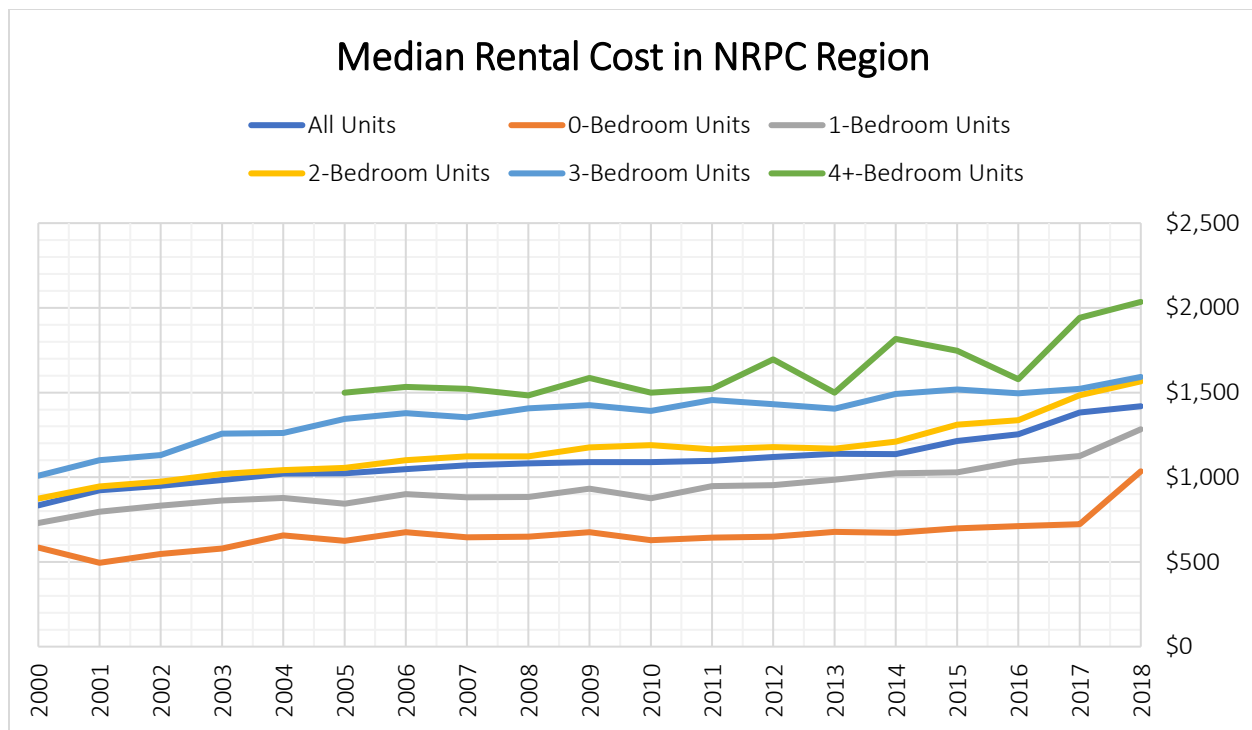
As more people move from the homeownership to rental market, this applies pressure to supply and ultimately the prices of rental units. Before the Great Recession when the construction of home and the lending for them was rising, so were rental vacancy rates – more rental units were available, and prices were relatively flat. This trend continued right up to the collapse in 2009. Since then, rental vacancy rates have been on a steady decline and as 2018, were still at or below the 2% for all units. Early indications on 2019 report an even lower vacancy rate, at or below 1% (NHHFA, 2019).



(NHHFA, 2019)

MEDIAN RENTAL COST

According to the NHHFA, the median gross rent per month in 2000 was \$834, \$1,048 in 2006, \$1,120 in 2012 and \$1,419 in 2018. This represented a 3.9% annual growth. Just from 2016 to 2018, the median rental cost jump \$163 per month and represented over a 13% hike. The lack of *available* overall stock for purchase has moved these potential homeowners into the rental market and driven demand for higher quality and more expensive rental units. This coupled with anecdotal evidence that households may prefer more downtown, walkable-centric housing, the overall rental market and cost to rent has steadily climbed.



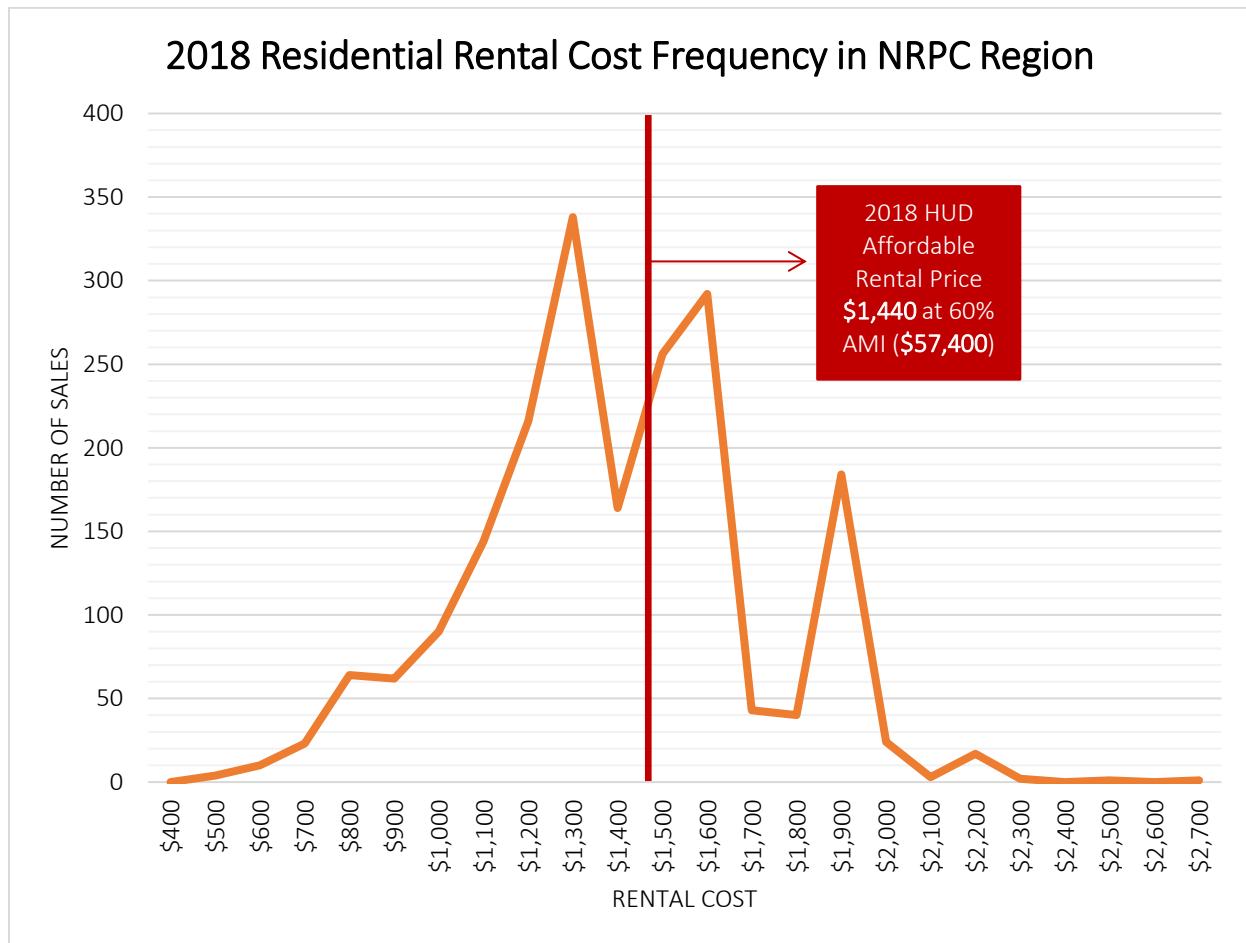
(NHHFA, 2019)

Data from the 2017 ACS provides a snapshot of the median gross rents being paid by the households of individual communities across the region. Rents vary considerably across the region and except for Mont Vernon and Wilton, all were higher than the statewide median. Curiously, the town of Mason was indicated to have the highest median gross rent, but this should be taken lightly. The ACS data normally reflects higher margins of error than the Census and this is compounded by very small sample size for the Town. Amherst and Hollis have the next highest rents at \$1,592 and \$1,573. Milford and Nashua are home to the largest share of the region's rental supply and had the fifth and seventh highest rental costs (US Census, 2013-2017 5-year Estimates).

2017 Median Gross Rent in NRPC Region	
Community	Estimate
Amherst	1,592
Brookline	1,172
Hollis	1,573
Hudson	1,336
Litchfield	1,214
Lyndeborough	1,163
Mason	1,750
Merrimack	1,426
Milford	1,123
Mont Vernon	927
Nashua	1,196
Pelham	1,168
Wilton	979

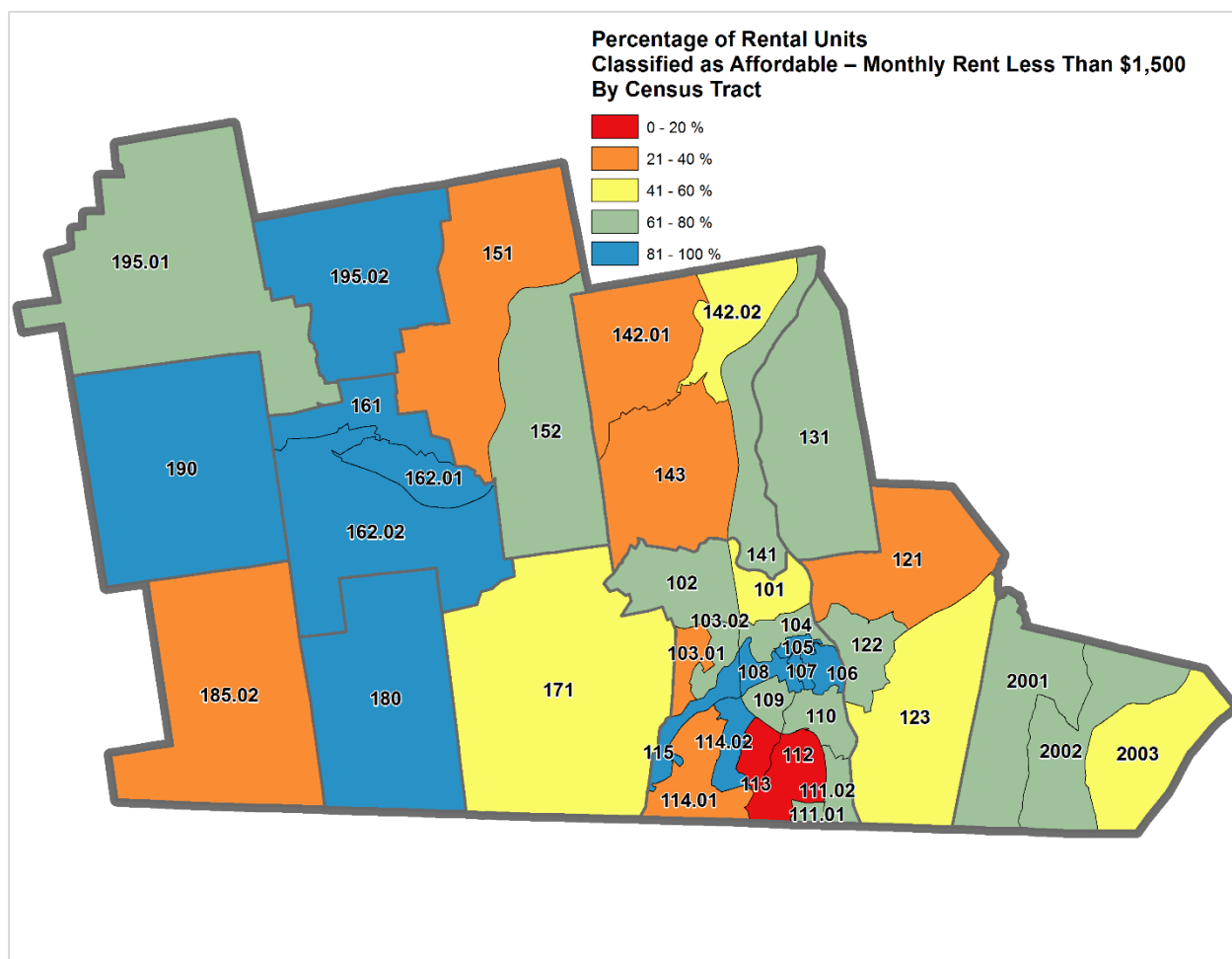
AFFORDABLE RENTER-OCCUPIED HOUSING UNITS

The 2018 estimated workforce housing limit (considered to be affordable) for monthly rent in the Nashua HUD Metropolitan Fair Market Area was \$1,440 for a family of three making 60% of the HUD median area income, which was \$57,400. Based on the HUD's workforce housing limit for affordable rental housing, approximately 62.8% of rental units in the region sampled in 2018 were affordable. However, residents in the region found it hard to find affordable rental properties that met their needs.



(NHHFA, 2019)

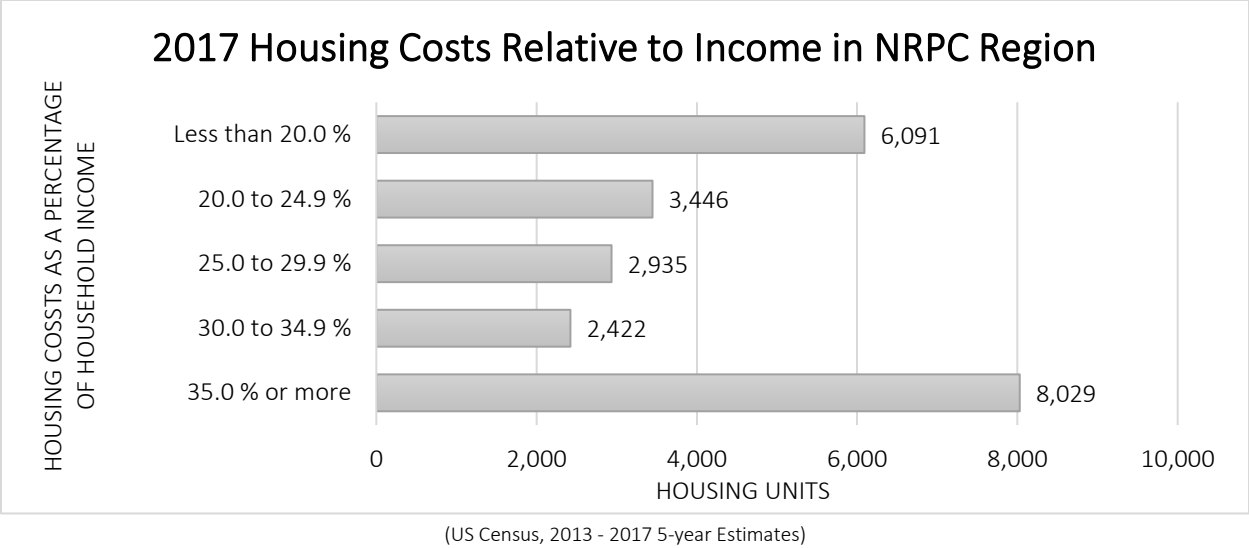
The following map shows the percentage of renter-occupied units which are less than \$1,500 a month by census tract. Due to ACS data limitations, the \$1,500 a month threshold was used as most comparable data point relative to HUD's workforce rental limit of \$1,440 a month for a household earning 60% AMI. Across the region, the availability of the affordable rental housing was highly varied but there were some key indicators. Census tracts adjacent to the F.E. Everett Turnpike, DW Highway, and NH 101 typically had higher percentages of affordable housing. The town and city cores of Milford and Nashua also had high percentages of affordable housing while southern Nashua had the least percentage of affordable housing.



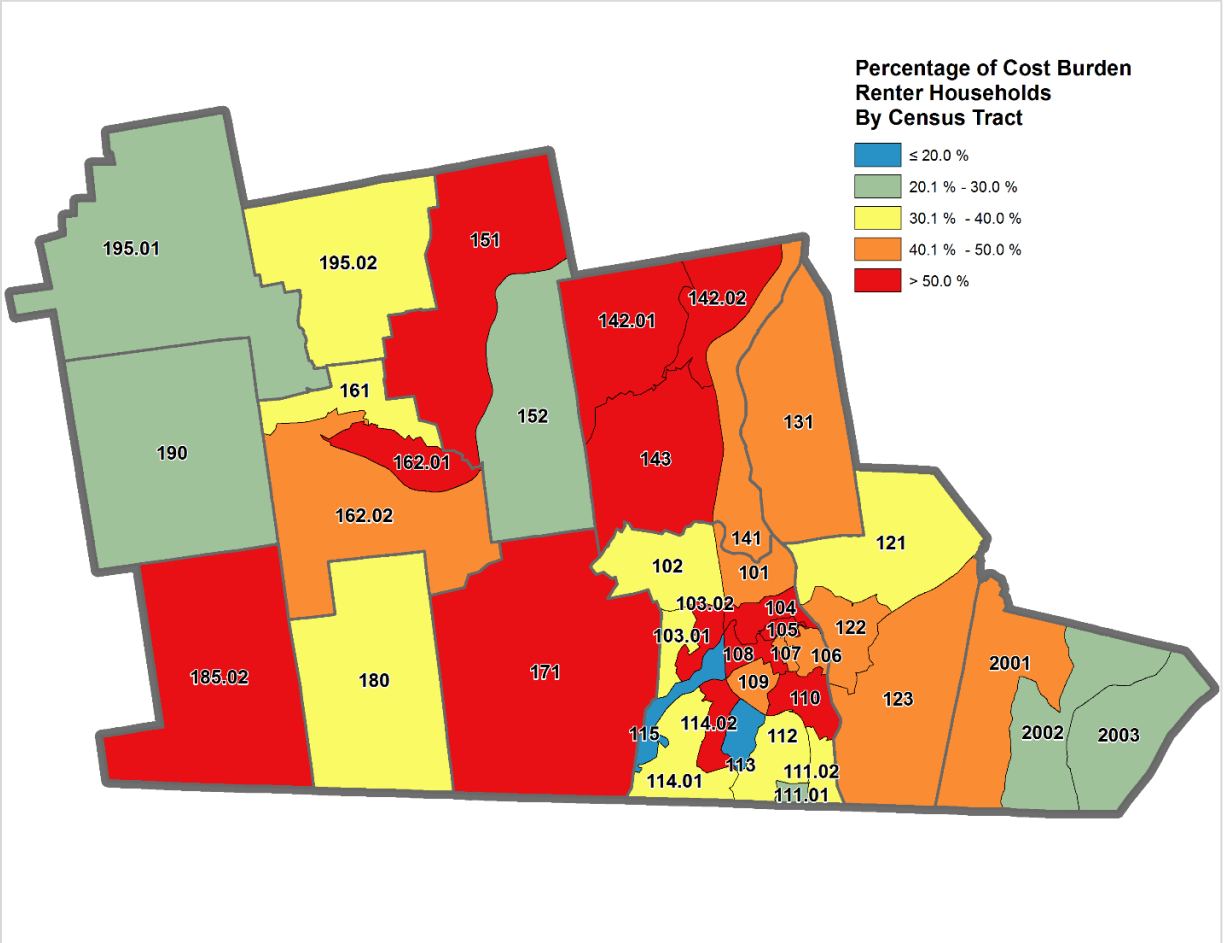
(US Census, 2013 - 2017 5-year Estimates)

COST BURDENED RENTERS

As rental units under the \$1,500 a month varied across the region and its census tracts, so did the percentage of households who were cost burdened. Cost burdened is defined as those households which pay more than 30% of their gross income on housing costs, including utilities. As of 2017, about 10,500 households or about 46% of all rental units were considered cost burdened.



Some census tracts may have affordable rental prices, however, incomes within those tracts or those renting these units may not have income that support a \$1,500 a month rent. Once again, as the following maps show, the percentage of cost burdened households varied greatly across the region.



CONCLUSIONS

The housing market, for both purchase and rent, has been increasingly tightening since the Great Recession. Between 2000 and 2007, the median purchase price of new and existing homes rose significantly. However, purchase prices steadily decreased from 2007 until about 2012 in response to the sub-prime lending and foreclosure crisis of the Great Recession. Then, from 2013-2018, median home prices for all homes grew at a rate of 4.5% per year from about \$240,000 in 2013 to \$285,000 in 2018. Early reports for 2019 also indicate a continuing trend of rising prices for both new and existing homes (NHHFA, 2019).

The 2018 estimated affordable purchase price for the Nashua HUD Metropolitan Fair Market Area is \$352,300 for a family of four making 100% of the HUD median area income, which was \$106,300. In 2018, about 70% of homes were considered affordable to households making the median income. However, the number of housing units being sold are rising and the number of units available are drastically decreasing. The absorption rate for home purchases has hit historic lows and currently sits around 3.3 months. Households earning below the median income are being pushed out of the home purchasing market by those higher earning, less-financed households. Furthermore, 25% of all owner-occupied units are categorized as being cost burdened.

Since 2010, the region has experienced greater portion of households becoming renters whether that be because of the price to income ratio, limited purchasing power, preference to more urban centric living or low maintenance housing options. This shift has driven down rental vacancy rates, created a demand for higher quality rental units and applied upward pressure to rental costs.

As rental prices averaged 2.3% annual price increase from 2000 through 2014, the annual price since then has ballooned to a 5.7% annual rate (NHHFA, 2019). The rental market and the cost to rent has steadily climbed with even greater demand for 2- bedroom units. While the 2018 estimated workforce housing limit has significantly risen, approximately 63% of all rental units in the region were affordable according to HUD's standards. However, 45% of renter households are cost burdened and paying more than 30% of their income to rental costs. While in theory there is a supply of affordable rents relative to incomes, those units are not always available when needed.

HOUSING CHOICE OPPORTUNITIES AND BARRIERS

INVESTMENT AND INFRASTRUCTURE

Land use controls and investments made by communities in infrastructure can either further or hinder opportunities for development of a wide range of housing options for all households; especially lower-income households.

LOCAL LAND USE CONTROLS

The 2015 Analysis of Impediments to Fair Housing Rights in New Hampshire 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. These types of restrictions can have a distinct 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 (NHHFA, 2015). Most all communities in the NRPC region allow for multi-family housing under their existing zoning ordinances and 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 and Pelham, have repealed such zoning provisions that might provide incentives to housing for older persons. By doing so, communities are 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 options begin to decrease as costs increase. These additional requirements 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 expressed the need for more flexible zoning and land use regulations to allow the housing market to adapt to the demand for smaller, 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.

As a result of this feedback and a tightening of the housing market, the state of New Hampshire established NH RSA 674:71-73 for Accessory Dwelling Units in 2017. The statutes require that any municipality that adopts a zoning ordinance shall allow accessory dwelling units as a matter of right or by conditional use. The subsection *Accessory Housing* within the *Resources for Meeting Local Needs* section further details the nuances of the statutes.

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 landlords. 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% of the vacant lands in the City are constrained or have other characteristics that would prohibit development (City of Nashua, 2010).

INFRASTRUCTURE AND ENVIRONMENT

The region’s public water and sewer 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 in locations without infrastructure. A map of the region’s water and sewer infrastructure has, for several reasons, been one of the more difficult pieces of information to collect for assessment. Previous iterations have been included in past assessments, however, the most current mapping, as indicated by NH Department of Environmental Services (NHDES), has been only able to map a portion of the total system. It should be a top priority for both NRPC and individual communities to begin properly recording and maintaining the water and sewer infrastructure systems which dictate levels and dispersion of development throughout 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, 2010).

In a recent Workforce Housing Charrette with the town of Pelham, the need and desire to develop workforce was undeniably present however, the charrette concluded that the limiting factor to creating affordable workforce housing was due to the lack of water and sewer infrastructure. Developers eventually could not propose viable projects at affordable prices due to the restricted number of units possible based on engineering and septic requirements. This is a case for exemplifying the importance of water and sewer infrastructure and its ability to impeded affordable workforce housing developments. Mapping of this essential infrastructure data can be critical to the planning and feasibility of workforce housing in the future.

TRANSPORTATION

Transportation is another key element in the development of workforce housing. Access to reliable transportation is not always possible for all residents in the region, whether that be access to an automobile, fixed bus routes, on-demand services and ADA compliant vehicles. However, the region fares well in regard to vehicle access. Nearly 95% of all households have access to at least one vehicle, with about 68% of households having access to two vehicles, and about 83% of workers drive alone to work. The mean commute times vary across the region. Reasonably, those communities located further from major state roads have higher commute times, specifically Lyndeborough and Mason. Even as the percentage of remote workers increases, it should be another top priority to maintain and improve transportation services and accessibility throughout the region.

TRANSPORTATION CHOICES

According to ACS data, 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 intercity transit services including Boston Express, a public-private bus service linking Nashua to Boston and the Manchester Transit Authority which 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.

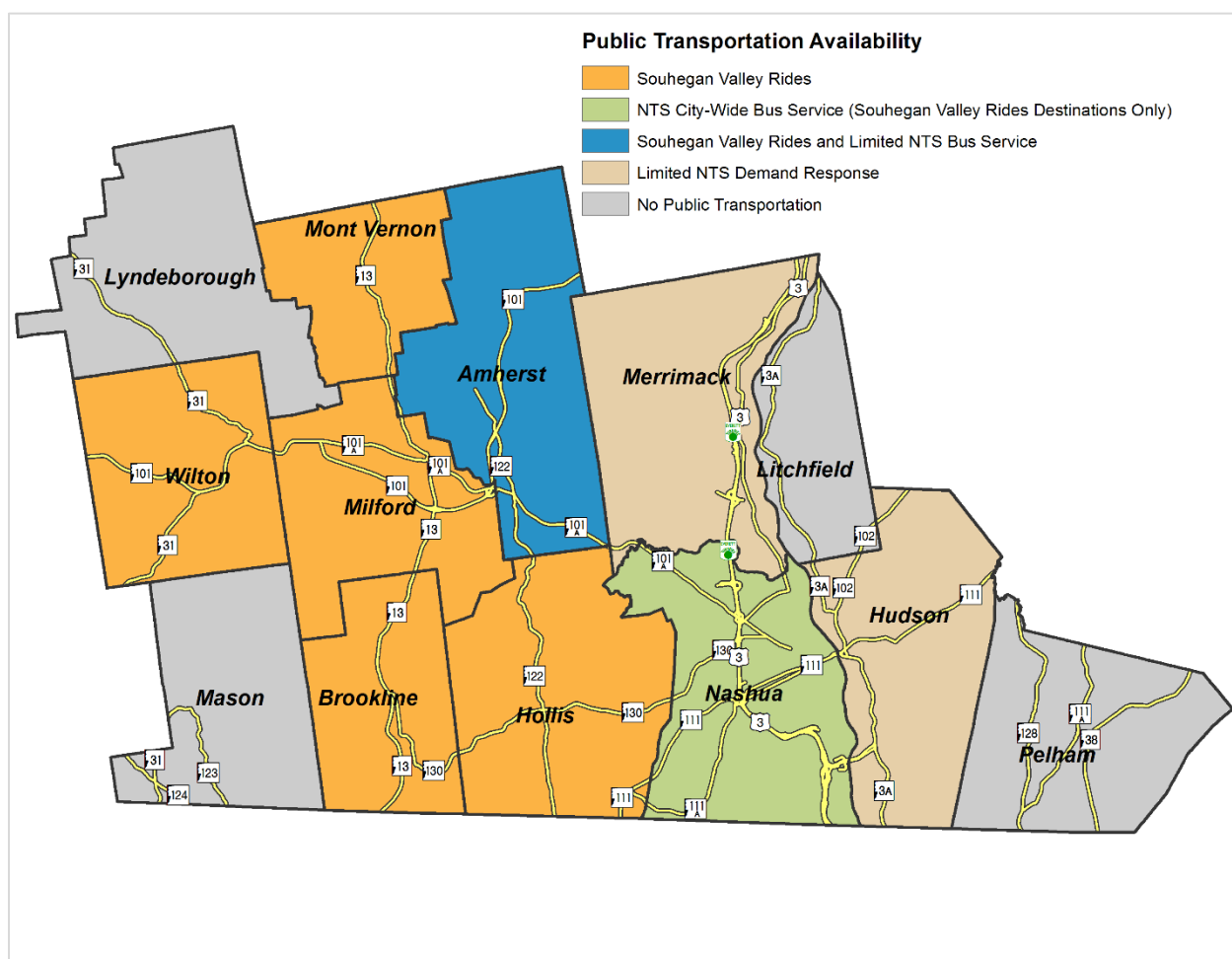
As a share of commuting trips, residents of the region who walk or bike represent a relatively small share of the region, comprising only 2% of the population. Additionally, the region contains a handful of very walkable areas, proving a strong foundation for the expansion of pedestrian and bicycle-friendly infrastructure and development. Across the region, approximately 28% of residents and 27% 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 System (NTS), while limited to the City of Nashua, serves the greatest share of the region's low-income population and low to moderate income areas. As of 2019, approximately 86% of Nashua households are within a quarter mile of an NTS fixed route; 97% are within a half mile and about 99% are within three-quarters of a mile. Additionally, there are three park and ride locations within the City which enable a central point for carpooling in the region. The Souhegan Valley Transportation Collaborative contracts with NTS to provide Souhegan Valley Rides, an on-demand transit service offering affordable, wheelchair accessible transportation for non-emergency healthcare appointments and other essential activities in six of the region's communities. Due to funding requirement, this service is primarily geared towards seniors and residents living with disabilities. Additional on-demand transit service is available in Merrimack and Hudson.



(NRPC, 2019)

Within Nashua, parts of the central city enjoy significant transit use. For example, 9.4% 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% of residents in the city's 'Tree Streets' neighborhood (Census tract 108) reported taking transit for commuting trips, the 4th 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%, one of the highest rates in the region.

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 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% 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 NRPC region spends just over 17% of their income on transportation costs, low income households contribute 26% of their income to transportation costs alone. While the typical household in the region contributes just under 50% of their income to their combined housing and transportation costs, low income households spend about 70% on their combined costs, leaving 30% of their income for food and other necessities.

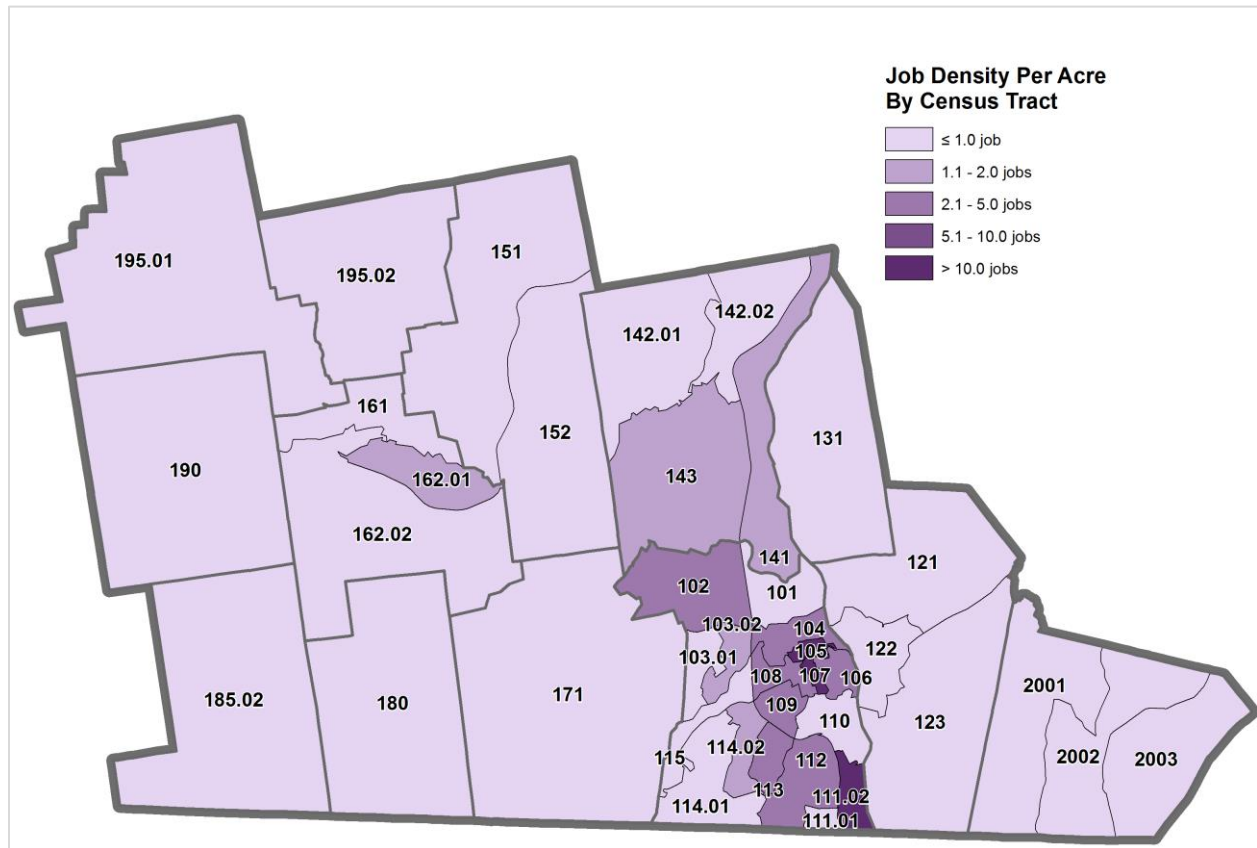
Housing and Transportation Costs as a Percent of Income in the NRPC Region		
	All Households	Low Income Households
Housing & Transportation Costs - All	48.5%	70.6%
Housing & Transportation Costs - Owners	52.1%	76.0%
Housing & Transportation Costs - Renters	37.8%	57.2%
Transportation Costs	17.5%	26.0%
Vehicles per HH	2.0	1.8
Annual Household VMT	23,188	21,298

(HUD, 2014)

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

EMPLOYMENT OPPORTUNITIES

Employment opportunities within the region are highly concentrated in the Nashua area, along the F.E. Everett/DW Highway corridor and in the core of Milford. Naturally, job density also aligns with regional zoning, population distribution and housing density. However, this also means that residents living in our more rural areas, or those further from major transportation networks, typically have to travel further distances for job opportunities, consider working remotely or possibly earn smaller wages closer to home.



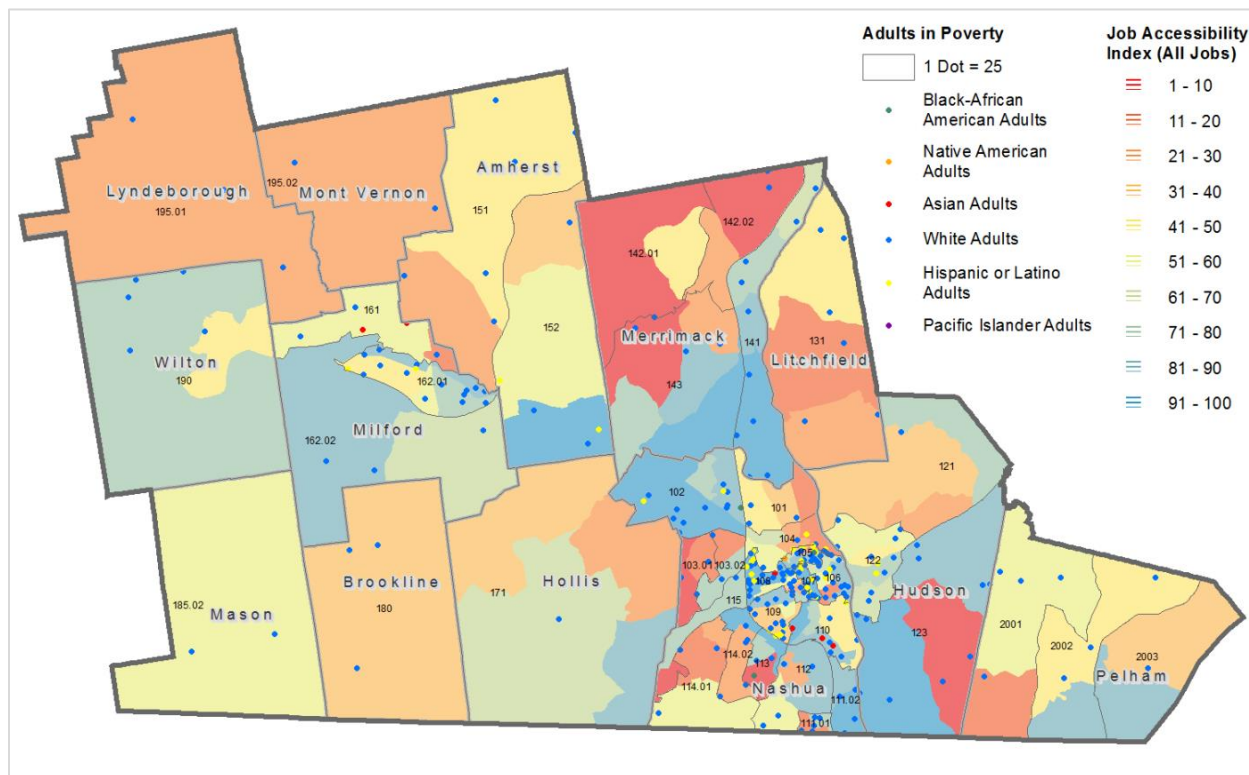
(HUD, 2019)

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.

Job Accessibility and Adults in Poverty by Race and Ethnicity



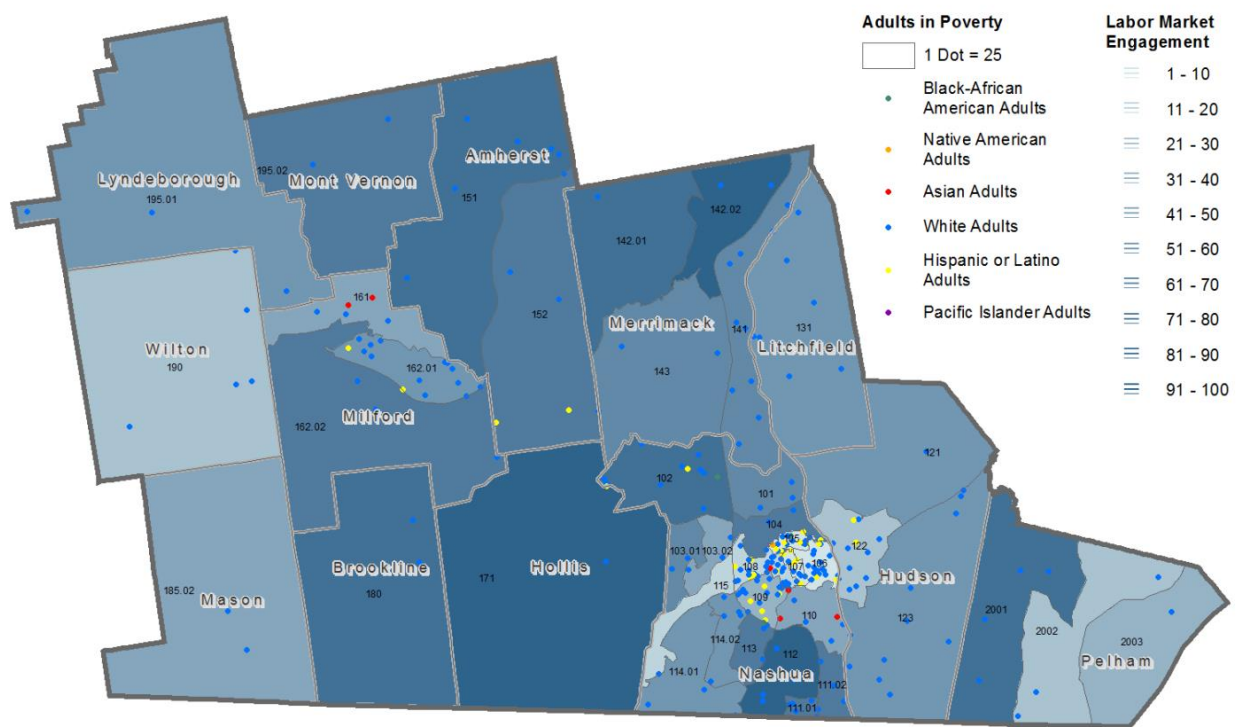
(HUD, 2013)

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.

Labor Market Engagement and Adults in Poverty by Race and Ethnicity



(HUD, 2012)

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, disability and gender identity. 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 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% 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, a 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 granted 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 update 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 most 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% live in the City of Nashua, compared to 14% that live in Manchester, 5.5% in Concord, and 4% in Rochester.

Over 12% of survey respondents across the State perceived housing discrimination in their past, which is influenced by Manchester where only 11.7% perceived discrimination, compared to 16.4% 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% 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% compared to 12%, 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% 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 2% consulted a lawyer or other fair housing group and only 0.2% filed a lawsuit.

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 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% of HUD's New Hampshire cases. Housing discrimination by familial status was relatively low in the region and accounted for 19% of cases filed with HUD and 7% of NHLA intakes in the region, compared to 29% of HUD cases statewide.

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

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

HOUSING SUPPLY PROJECTIONS

POPULATION AND HOUSING PROJECTIONS

The region's population is projected grow by approximately 12,200 to 14,500 persons by the year 2040, according to the NHHFA's Population Headship Model (NHHFA, 2013), NHOSI's Population Projections by County Subdivisions (NHOSI, 2016) and NRPC's Individual Municipal Projections for Scenario Planning (NRPC, 2014). As of 2017, the average household size was 2.56 persons per household and vacancy rates were around 2%. By averaging the projected populations, dividing them by the average household size, and projecting a 2% vacancy rate, the region's future need for housing would equate to the construction of an additional 4,900-5,800 housing units. As the recent housing market has indicated, the limited stock and low vacancy rates (<2%) are putting additional stresses on households to find affordable units or avoid heavy cost burdens. If vacancy rates were projected at a healthier 5%, the region's future housing needs would be in the range of 5,000-6,000 units.

However, we know that shifts in demographics and housing preferences make projections like these more difficult to pinpoint. The most accurate need for future housing units will depend on household sizes and age, employment, personal preferences, healthy vacancy rates and factors alike. Will household sizes continue to shrink? How will household composition and size differ from one community to another? Will multigenerational and group housing continue to rise? While quantitative factors may provide a more structured and logic approach for projecting need, how will qualitative aspects be factored into the project? The region will need to consider a potential range of possibilities, both on the scale of the individual communities themselves and the broader, more holistic purview of the region.

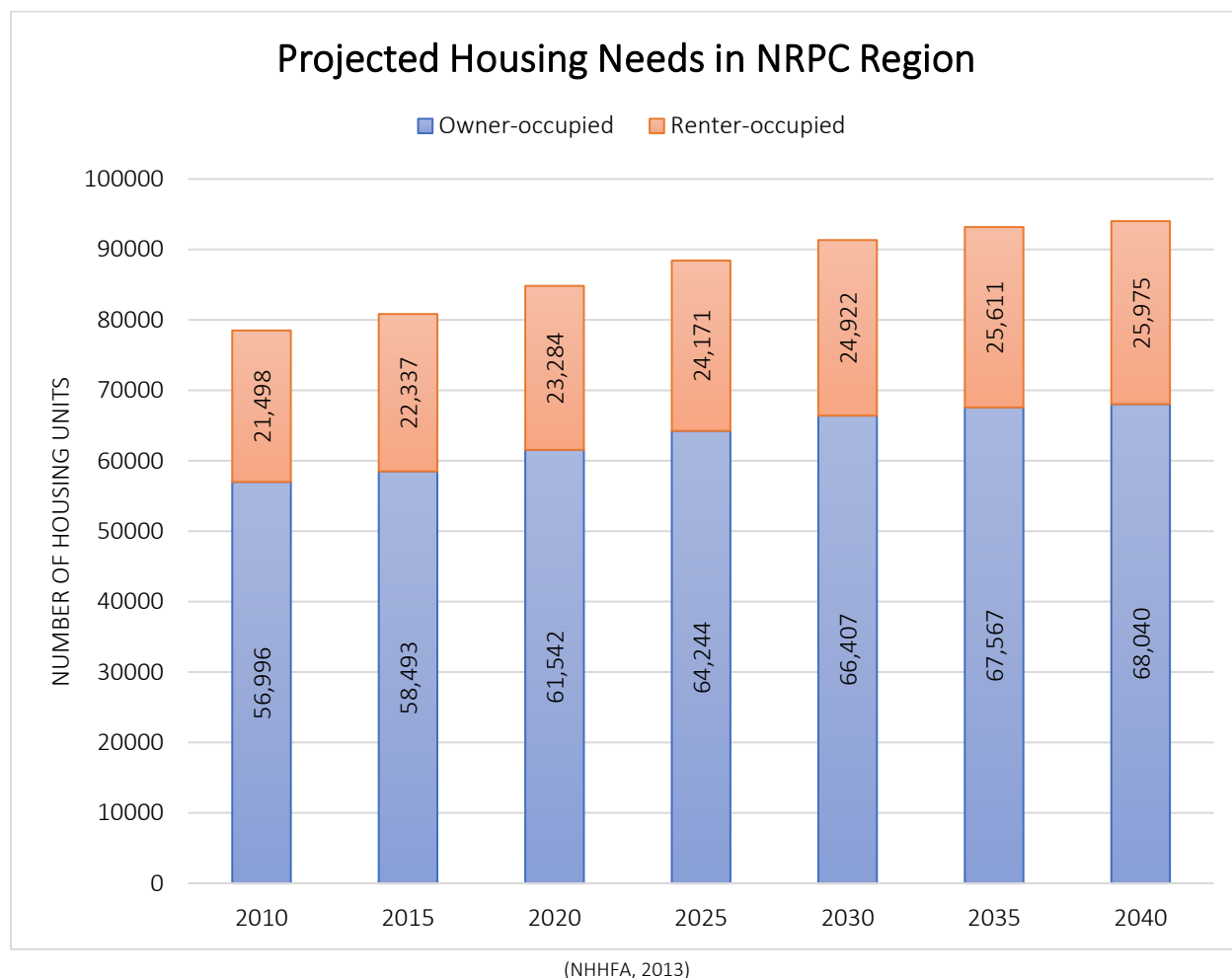
POPULATION HEADSHIP TENURE MODEL

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 NHHFA 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 need for between 7,800 to 10,200 (depending on reference to ACS or NHHFA data for existing structures) additional units for roughly 12,500 persons in the region. However, it should be noted that new units do

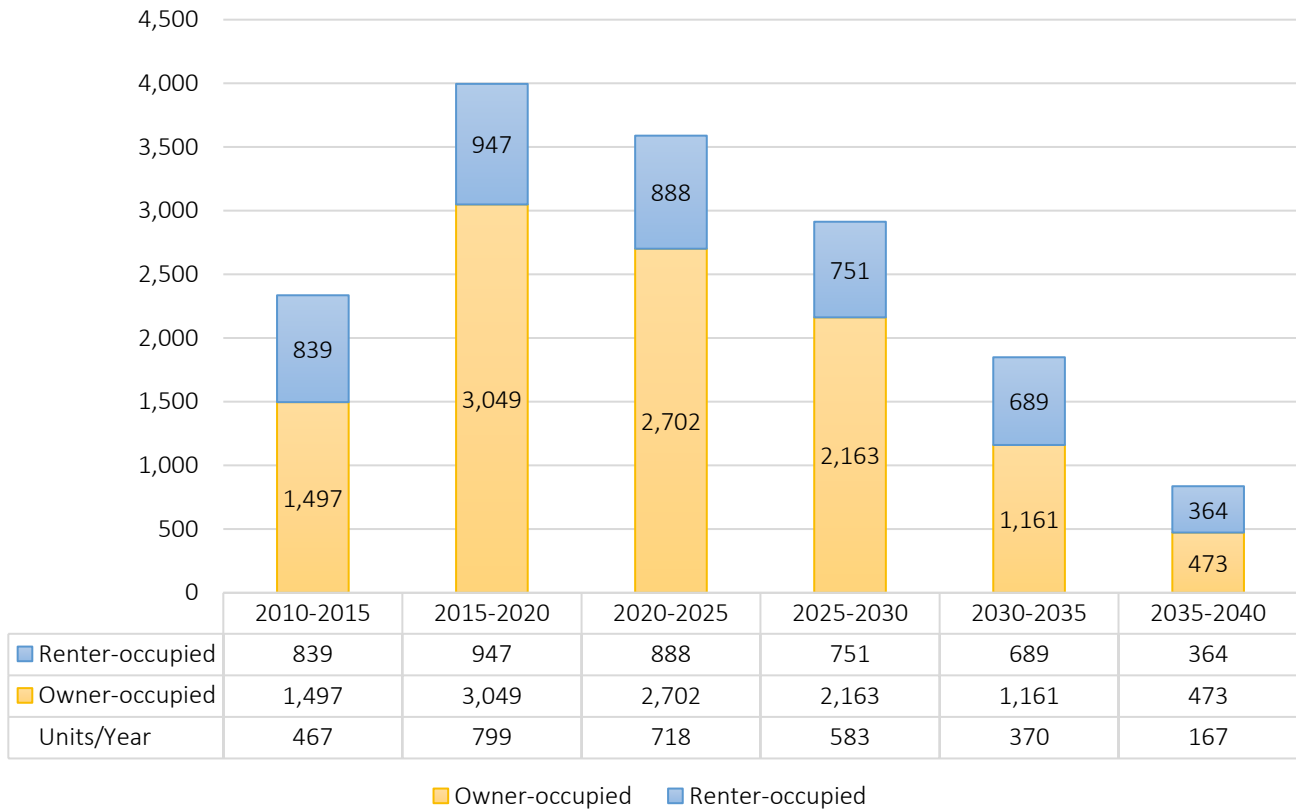
not equal new structures. Many have looked to small apartment or accessory units within existing single-family homes as solutions; those better suited in size to single person households.

It is important to note, housing projections by tenure in the follow graph may be skewed or underestimates given ACS margin of error and the recently high production of rental units that were constructed before the projection was made by the model in 2013. The number of rental housing units estimated in 2017 by the ACS indicate an excess of 1,400 rental units when compared to the State's 2020 projection. However, this may be an estimate issue with the ACS, or it may be an indication of an acceleration toward more renter-occupied units than projected. For the past few decades, the percentage of renter-occupied units has fluctuated between 27%-30%. As of 2017, it stands at 30% and it would reasonable to project a decreasing percentage if the region produces more affordable housing for single-family detached homeownership. Data collected during the next decennial Census will be vital for more accurate estimates.



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.

Projected Housing Needs in NRPC Region, 2010-2040



(NHHFA, 2013)

These results are largely driven by the region's demographic shift toward a greater share of households in the 65 plus range. The region's traditionally larger households, those between 35 and 64 years of age, are projected to shrink by at least 3,000 households by 2025 and nearly 4,500 by 2040. Whereas, senior households, those age 65 plus are anticipated to add over 9,500 households by 2025 and 18,000 new households by 2040.

Homeownership is projected to remain strong as more senior households, where growth will be greatest, have higher homeownership rates compared to younger households. This model has approximated that 30% of all units are anticipated to be for the rental market to meet the demand of the youngest households.

Per the NH State Statutes, NH RSA 674:58-61, workforce housing is defined as purchase prices affordable to households earning 100% of the area median income (AMI) or rents affordable at 60% of AMI. It is estimated that 26,724 homeowners (39% of all homeowners) in the region will be earning at or below 100% AMI by 2040. It is also estimated 20,476 renters (57% of all renters) in the region will be earning below 60% AMI by 2040.

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

REGIONAL FAIR SHARE OF HOUSING

The fair share of workforce housing needs table on the following page gives a best estimate of the number of workforce housing units (owner and renter units combined) for each community in our region. This exercise is an attempt to give our member communities an idea of the number of workforce units they should be providing for their residents. The table will read left to right and the following descriptions are given to help each column:

Column	Description
A	Each member community
B	Estimated number of households per community for 2017 according to ACS. Projected number of households for the years 2025 and 2040 according to NHHFA's Population Headship Model.
C	Share of regional housing per community. These percentages were held constant throughout all time periods.
D	Percent of households earning less than HUD defined affordable incomes for owners (100% AMI) and renters (60% AMI). The number and relative percentage of households within each AMI, and the projections, were derived from NRPC's 2014 Housing Assessment. The detailed table "Projected 2025 and 2040 Households by Tenure, Income Range" can be found in Appendix A.
E	The estimated number of workforce housing units needed was a calculation of the number of estimated or projected households (column B) multiplied by percent earning below HUD's affordable AMI threshold (column D).
F	The number of workforce housing units needed in total and annually, per time period. A more detailed look into column E.

Since this exercise utilizes the projected the number of future households based on NHHFA's Population Headship Model, it does account the shifting dynamics of household size and composition. However, the Population Headship Model was based on the NRPC region as a whole and not the individual aggregation of each member community. As so, the share of regional households per community (column C) was kept constant when redistributing NHHFA's regional household projection for 2025 and 2040. It is reasonable to assume these regional share percentages would slightly differ as some communities grow and shrink at different rates. In addition, the exercise also assumed the percentage of households earning within each income range would remain constant (column D). It is important to stress that even though the percentage of households earning below the AMI threshold vary per municipality, a regional percent was used for the exercise because it's a *regional* fair share that coincides with the *regional* responsibilities defined by the workforce housing statute. The nuances of this exercise must obviously be considered when decision makers are referencing this information, but the intent and methodology are sound. This information is to serve as a guide for both the region and the individual member communities.

A	B			C	D	E			F			
Municipality	Estimated Households			2040 Town Share of Regional Households	Percent of Households earning below Affordable AMI	Estimated Workforce Need			2017-2025		2017-2040	
	2017	2025	2040			2017	2025	2040	Total	Annual	Total	Annual
Amherst	3,996	4,404	4,682	5.0%	44.2%	1,766	1,946	2,070	180	23	303	13
Brookline	1,750	1,928	2,051	2.2%	44.2%	774	852	906	79	10	133	6
Hollis	3,010	3,317	3,527	3.8%	44.2%	1,330	1,466	1,559	136	17	229	10
Hudson	8,976	9,891	10,518	11.2%	44.2%	3,967	4,372	4,649	405	51	681	30
Litchfield	3,080	3,394	3,609	3.8%	44.2%	1,361	1,500	1,595	139	17	234	10
Lyndeborough	679	748	796	0.8%	44.2%	300	331	352	31	4	52	2
Mason	583	642	683	0.7%	44.2%	258	284	302	26	3	44	2
Merrimack	9,745	10,739	11,419	12.1%	44.2%	4,307	4,747	5,047	439	55	740	32
Milford	6,074	6,693	7,117	7.6%	44.2%	2,685	2,958	3,146	274	34	461	20
Mont Vernon	854	941	1,001	1.1%	44.2%	377	416	442	38	5	65	3
Nashua	35,374	38,981	41,450	44.1%	44.2%	15,635	17,230	18,321	1,594	199	2,686	117
Pelham	4,575	5,042	5,361	5.7%	44.2%	2,022	2,228	2,370	206	26	347	15
Wilton	1,537	1,694	1,801	1.9%	44.2%	679	749	796	69	9	117	5
NRPC Region	80,233	88,415	94,015	100.0%	44.2%	35,463	39,079	41,555	3,616	452	6,092	265

Table Key	
Column	Explanation
A	RPC Municipality
B	Total number of households: 2017 ACS estimates, 2025 and 2040 NHHFA Population-Headship projections
C	Share of <i>regional</i> households, percentage held constant throughout all time periods
D	Percent of <i>regional</i> households earning less than 100% for homeowners or 60% for renters
E	Estimated number of workforce housing units based on projected household and percent earning less than affordable
F	Number of housing units needed to be built per time period and annually

2018 HUD Income Limits for Nashua, NH HMFA			
	% AMI	Income	Maximum Affordable
Home-owner	100%	\$106,300	\$352,500
Renter	60%	\$57,400	\$1440/mo

As the previous table indicated, the projected need for affordable housing between 2017-2025 is for 3,616 units and then, from 2025-2040, the need is for an additional 2,476 units. This front-loaded need is representative of the population trends projected by NHHFA. From 2017-2025, the region is expected to add more than 8,000 new households while in the ensuing 15 years after that, the region is only expected to add about 5,500 new households. NHHFA has also predicted that the regional ratio of owners-to-renters is to hover around a 72/28 split throughout these time periods. This will evidently vary for each community and impact their split of workforce housing among homes for purchase and those for rent. Communities should assess their current number of units, which fall within the State's workforce housing limits, in cross reference to these estimates and projections to see how they fare in providing their "fair share" of regional housing.

With the trend for both median house prices and median gross rents moving constantly higher, it seems likely that residents earning the median income in the RPC region will continue to find housing costs a challenge. Communities may also want to consider not only reaching these projected numbers but also surpassing them to help increase overall stock, cultivate healthy vacancy rates, alleviate housing prices, attract workforce residents, spur economic activity and ultimately increase their tax base. For many reasons stated throughout this assessment, the housing issue and its affects are not just a problem our individual communities are facing – it is statewide, countywide and regionally an issue that should be addressed as such. Housing strategies, incentives and the such should be implemented in a continuing, cooperative and comprehensive manner.

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 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 (Delay & Thibeault, 2014).

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, a decreasing percentage of younger households are likely to be homeowners. Homeownership among New Hampshire’s young adults aged 25-34 decreased from 52% 1990 down to 46% in 2010 and is estimated to be around 37% as of 2017. That being said, about 50% 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 prices are lower in the region and across the State than prerecession 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 have continued to decrease, further limiting housing choice options and increasing housing costs. Younger households are facing lower quality and lower-paying job prospects combined. Additionally, approximately 76% NH college graduates have some level of student debt, an average of about \$36,000, and over \$7,000 more than the national average (The

Institute for College Access and Success, 2019). 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 nonconventional 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, commuting longer distances or leaving the region altogether. 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 (Delay & Thibeault, 2014).

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 14% of the total population but is projected to rise to 20% in 2025 and 25% in 2040, like statewide trends. While the senior population, including renters and homeowners, 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 (33,200) are two bedrooms or smaller, compared to the 50,600 units 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.

While seniors generally desire to age in place, this is limited by their ability to do so:

- 14.1% of seniors have a hearing difficulty;
- 5.1% of seniors have a vision difficulty;
- 6.9% of seniors have a cognitive difficulty;
- 17.4% of seniors have an ambulatory difficulty;
- 5.9% of seniors have a self-care difficulty; and
- 12.0% of seniors have an independent living difficulty.

The median income of the State’s senior households is slightly above half (55%) 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% of all households age 65 plus pay more than 30% of their income to rent or mortgage

(compared to 54% across the State). Comparatively, 60% of renter households age 65 plus in the region pay 30% or more of their income to rent costs.

Slightly more than a third of the region's housing stock is more than 50 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. In 2014, the NRPC region had 10.3 potential 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% remain in a traditional home. Significant increases in the over 85 population are not anticipated until 2030. In 2017 there were 3,113 persons in the NRPC region age 85 or older which is projected to rise to 4,860 in 2025 and 10,820 in 2040.

HOMEOWNERSHIP

There are several factors that continue to limit affordability or homeownership. Young college graduates in New Hampshire have one of the highest levels of student loan debt in the nation. Additionally, recovering demand and lack of additional has kept baby boomers in homes larger than their needs and limited options for seniors.

According to NHHFA November 2019 Housing Market Report:

“Foreclosures dropped 12% in Q3 2019 from the same period in 2018; the trend indicates that annual foreclosures in 2019 will be far lower than in 2018, when there were 860 foreclosures statewide. With the increase in median sales price and lack of inventory in the state, borrowers who cannot make their mortgage payments still have a favorable market to sell their homes, and thus avoid foreclosure”.

While New Hampshire's employment levels have slowly recovered since the Great Recession, 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 have increased once again limit affordability (Delay & Thibeault, 2014).

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 (Delay & Thibeault, 2014).

CONCLUSIONS

The housing supply across the region varies from dense urban centers with more multi-family and rental units, to rural and small-town communities that are dominated by owner-occupied, single-family-units. NHHFA's Population Headship Model projects that households within our region will continue to age and become smaller. The projected growth in households from 2017-2025 is expected to be near 8,000, while between 2025-2040, the projected growth in households is only expected to about 5,500 – primarily the result of slowed population growth during that time period. The percentage of renters within the region is predicted to remain around 28%, however, this will differ greatly from community-to-community.

The need for affordable housing across the region will also be reflective of population and household growth rates. There will be a greater need for affordable housing production between now and 2025 than there will be for the ensuing years leading up to 2040. Even though this assessment projects the number of workforce housing units needed across the region and within each community, the actual measurement and recording of affordable units currently within our communities will require a deeper dive with on-going updates. NRPC and its member communities should consider formalizing a method for recording the number of affordable units with the intent of comparing this to the projected need and including this information in the next housing needs assessment. Use of the more reliable 2020 Census data would be another valuable source for obtaining this information, however, it may require some manipulation or the use of internal recording mechanisms (town records) to ensure accuracy.

Even though the models presented in this section accounted for shifts in household size and composition, there are several other factors such as changing demand and housing preferences which are hard to predict. We currently see a rise in the percentage of renters within our region, but it is unclear whether this is the result of necessity or preference. Are there factors such as land use controls, transportation access or economic activity that are impacting affordability and preference? Though forecasting preferences is an inexact exercise at best, the empirical and quantitative evidence indicates that addressing the region's long-term housing needs requires cooperative and comprehensive solutions.

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.

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.

ALTERNATIVE HOUSING AND REGULATORY OPTIONS

ACCESSORY HOUSING

Under the state law, RSA 674:71-73, which went into effect on June 1, 2017, accessory dwelling units (ADUs) means:

“a residential living unit that is within or attached to a single-family dwelling, and that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies.” (NH RSA 674, 2019)

Municipalities that adopt a zoning ordinance pursuant to the authority granted by RSA 674, shall allow ADUs as a matter of right, by a conditional use permit or special exception in all zoning districts that permit single-family dwellings. If the municipality’s zoning ordinance is silent on the topic of ADUs, the municipality must allow at least one attached ADU in any single-family home. Municipalities are not

required to allow more than one ADU for each single-family dwelling, however, they may prohibit ADUs associated with multiple single-family dwellings. Regardless of how ADUs are allowed, the municipality cannot impose greater dimensional standards on homes with ADUs that it does for homes without ADUs. The state also leaves it to the Town's choice as to whether or not the ADU can be attached or detached. Other regulations included are, but not limited to (NH RSA 674, 2019):

- Municipalities may limit the maximum number of bedrooms to two, but not one;
- Municipalities can require off-street parking or some other demonstration of parking adequacy;
- Property owners must demonstrate the adequacy of water supply and sanitary disposal, but separate systems shall not be required for the principal and ADU;
- The owner may be required to have a new septic system designed and approved if the existing systems does not meet NH DES standards for the housing including the addition of the ADU;
- A new septic system does not need to be built unless the existing system is unlicensed or has failed;
- Municipality may require the owner to occupy one of the units;
- Municipalities may not limit ADUs occupancy to family members of the owners of the principal dwelling;
- Municipalities may establish standards for ADUs for the purpose of maintaining aesthetic continuity with the principal dwelling unit;
- Municipalities cannot require ADUs to be smaller than 750 square feet; and
- Accessory dwelling unit may be deemed a unit of workforce housing for the purposes of satisfying the municipality's obligation under RSA 674:59 if the unit meets the criteria in RSA 674:58, IV for rental units.

The last bulleted point is important because the state law provides another tool for communities to utilize and help provide workforce housing in new ways which are different from the traditionally larger developments that require a substantial amount of land and build significantly more units. The ADUs law provides for incremental development which may be more feasible and justifiable for many.

ADUs 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.

Age-restricted or elderly housing zones are increasingly becoming a way that communities are addressing the need for specialized housing for older populations 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 age-restricted housing. In most cases, age-restricted 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 age-restricted housing zone. It is important to note that RSA 674:58- 61 specifically states that housing in which a majority of the units are limited to those 55 and over cannot be counted towards meeting the community's workforce housing need.

CLUSTERED HOUSING

Clustered housing is a form of zoning that eases the dimensional standards for lots compared to the normally required standards. This regulatory strategy allows for greater flexibility in configuring structures, preserving open space and reflecting the community's local character while meeting overall density requirements. Ordinances around the state may identify similar provisions under the title of "cluster development", "open space development" or "conservation development".

Homes in cluster developments are generally configured on smaller lots that do not meet the community's traditional lot size, road frontage, and setback requirements. The altered design requirements are attractive to potential developers as it may reduce development costs and in-turn, increase profitability and reduce housing costs to potential buyers. In some cases, under the use of a clustered housing provision, municipalities may provide developers with the opportunity to earn housing density bonuses. A density bonus grants a developer additional housing unit density beyond that which is normally permitted, in exchange for more open space, recreational facilities, affordable housing, etc. The word "opportunity" is emphasized here because any proposed cluster development may or may not actually meet the density bonus requirements set forth in a community's zoning ordinance, and the developer may or may not be allowed to build more dwelling units than traditional regulations would permit. The permitted housing types, configurations, percentage of open space, required amenities and other conditions for meeting the clustered housing definition varies from one municipality to another.

GROUP HOUSING

Group homes are an important means of providing housing for the elderly and for special needs groups such as deinstitutionalized 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, ex-convicts or those battling opioid recovery may trigger such resistance. 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.

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 are 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.

MANUFACTURED HOUSING

Manufactured housing, as defined in RSA 674:31, is 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.

MULTIFAMILY HOUSING

Multi-family, as defined in RSA 674:58, is housing *for the purpose of workforce housing developments*, means a building or structure containing 5 or more dwelling units, each designed for occupancy by an individual household. The emphasis is on the italicized words specifically clarifies this definition as other State statutes define multi-family units to be any structure containing more than 2 dwelling units. This difference is important as structures with 5 or more dwelling would qualify under the “reasonable and realistic opportunity” for workforce housing, whereas anything less, would not.

Multi-family housing is a common way in which municipalities and developers can provide affordable housing options to residents within the region. The development of multi-family housing units typically looks to density and proximity as avenues to a solution. There higher densities are typically located in more centralized locations with access to a variety of employment opportunities, amenities and services. Development costs, landowner mortgages and overall maintenance costs are reduced when expenses are spread among more occupants, and ideally, these cost savings are then transferred over to eventual occupants. Although the basic idea of increasing density to spread expenses is sound, the strategy is not always implemented in a way that provides for more affordable housing. The combination of increasing demand among moderate- and high-income households into the urban cores, preference to the rental market and very low vacancy rates have, in-turn, increased the cost of multi-family housing.

TOOLS

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 Casmir Place in Nashua (2006) and Hidden Pond Apartments in Amherst (fall 2013) and most recently (2019), purchased two residential buildings (8 units) on McLaren Ave and Ledge St in Nashua to begin capital improvements and energy upgrades totaling \$450,000. Additionally, NeighborWorks has been working with residents of Nashua's Tree Streets on various community initiatives including NeighborFest, a celebration of community among neighborhood residents, and the Neighborhood Mural Initiative, a project to fuse local art with significant historical events. Other major programs 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.

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 6 properties with a total of 248 units in the City of Nashua (SNHS, 2019).

HABOR 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 (Harbor Homes, 2019).

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 and as reiterated multiple sources as recently as 2014, 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 (City of Nashua, 2010).

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 **Cultural Connections 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 Gate City Immigrant Initiative is a subcommittee of the Cultural Connections Committee. The Mission of the Gate City Immigrant Initiative is to provide support to orient and empower newcomers and the broader community to fully integrate as citizens of Greater Nashua in good health and well-being.

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. Program eligibility and assistance is based upon income and household size. To be placed on the program, applicants must have incomes below 30% AMI, however, NHHFA is able to accept a limited number of admissions for applicants with incomes below 50% AMI.

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. The maximum term of assistance provided by HUD under the New Construction and Substantial Rehabilitation Programs for a project financed with the proceeds of a loan insured by the Federal Housing Administration is 20 years. 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 PROGRAM

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% 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.

The maximum LIHTC allocation that any single general occupancy project may receive in any single funding round is \$800,000. The maximum LIHTC allocation that any single age-restricted project may receive in any single funding round is \$600,000. From 2014 through 2018, the State received and allocated between \$2.1 and \$3.4 million per year (\$2.8 million on average) to affordable housing projects across the state. Some of the more recent assisted housing projects in the area since 2010 include (NHHFA, 2019):

- Cotton Mill, Nashua (2011-2012)
- Pine Valley Mill, Milford (2013)
- Salmon Brook Senior, Nashua (2015)

FEDERAL HISTORIC PRESERVATION TAX CREDIT

Historical structures are key components to downtowns, village centers and rural settings across the region. The New Hampshire Division of Historical Resources administers the federal tax credit program in New Hampshire. The federal law provides a federal income tax credit equal to 20% of the cost of rehabilitating a historic building for commercial use – even residential properties or outbuildings have been, or can be, adapted to serve as income-producing uses. To qualify for the credit, the property must be a certified historic structure on the National Register of Historic Places or contributing to a registered historic district. Non-historic buildings built before 1936 qualify for a 10% tax credit. Substantial rehabilitation is necessary and must meet the Secretary of the Interior’s Standards for Rehabilitation. Applications for the credits are available through the State’s historic preservation office. Investment in the rehabilitation and continued use of these buildings makes a substantial contribution to preserving community character and maintaining a vibrant local economy.

NEW MARKET TAX CREDITS

The New Markets Tax Credit (NMTC) program is administered by the US Department of Treasury and was designed to increase the flow of capital to businesses and low-income communities by providing a modest tax incentive to investors. NMTC investors provide capital to community development entities, and in exchange are awarded credits against their federal tax obligations. Investors can claim their allotted tax credits in as little as seven years – 5% of the investment for each of the first three years and 6% of the project for the remaining four years- for a total of 39% of the NMTC project. The credit is currently set to expire at the end of 2019 but two bills (H.R. 1680 and S.750) have been proposed to extend the program and are awaiting a decision from Congress.

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 (CDFA). 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.

OPPORTUNITY ZONES

The Opportunity Zones incentive is a new community investment tool established by Congress in the Tax Cuts and Jobs Act of 2017 to encourage long-term investments in low-income urban and rural communities nationwide. Opportunity Zones are low income census tracts nominated by governors and certified by the U.S. Department of the Treasury into which investors put capital to work financing new projects and enterprises in exchange for certain federal capital gains tax advantages. As of 2018, the State of New Hampshire has identified 27 census tracts throughout the state, 2 of which are located in the NRPC Region (both in Nashua).

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 2019, the subsidy limits for any one AHP application is \$650,000 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 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 disparate impacts, ensuring that regulations and practices do not have a discriminatory effect or distinct 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 can 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.

WORKFORCE HOUSING ACROSS THE REGION

Recent studies, on the national, state and local levels, have pointed to the significant role of local land use regulations have on the development of affordable workforce housing. These include traditional zoning provisions such as minimum lot sizes and density requirements, as well as alternative or “innovative” provisions such as cluster zoning, density bonuses, phasing requirements, and impact fees.

According to NH RSA 672:1, III-e:

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

This remainder of this section will take a deeper dive into the workforce regulations which are being implemented throughout the region. The Definitions subsection will reiterate the meaning and thresholds for workforce housing and how the State measures the performance of municipalities who are obligated to provide workforce housing. The following subsection, Municipal Regulations, will detail what workforce housing strategies are being implemented by member communities within the region and their relative compliance to State requirements. The chapter will conclude with a summary and recommendations for regulatory improvements throughout the region.

DEFINITIONS

WORKFORCE HOUSING

"Workforce housing" means housing which is intended for sale and which is affordable to a household with an income of no more than 100% of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. "Workforce housing" also means rental housing which is affordable to a household with an income of no more than 60% of the median income for a 3-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. Housing developments that exclude minor children from more than 20% of the units, or in which more than 50% of the dwelling units have fewer than two bedrooms, shall not constitute workforce housing for the purposes of this subdivision. Per NH RSA 674:58.

In 2018, the 100% median income for a family of four was \$106,300 the 60% median income for a family of three was \$57,400. At these income levels, it was estimated that the affordable purchase limit for the family of four would be \$352,300 while affordable rent limit for the family of three would be \$1,440 per

month (NHHFA, 2018). These limits are 2019 have remained relatively unchanged with income limits of \$102,900 (4-person home purchasers) and \$55,620 (3-person renters), respectively (NHHFA, 2019).

WORKFORCE HOUSING OPPORTUNITIES

The State measures a municipality's ability to provide workforce housing through a semi-subjective test that assess its capability to offer "reasonable and realistic opportunities for the development of workforce housing", as defined NH RSA 674:59. The statute references measurements of "opportunity" as they relate lot size, density, residential zoning, existing stock and its regional fair share of affordable housing. The State asserts that the all citizens benefit from a balanced supply of housing which is affordable to persons and families of low- and moderate-income, and that it's in the best interest of the state and each community, and that the opportunity for development shall not be prohibited discouraged by use of municipal planning and zoning powers, per NH RSA 672.

The State also includes some housing regulation examples of what may qualify as an opportunity, including but not limited to, multi-family housing which contains 5 or more dwelling units, inclusionary zoning for property owners to produce affordable housing units in exchange for density bonuses, growth control exemptions and/or streamlined application processes, and the implementation of accessory dwelling unit provisions which qualify as affordable.

The next section will summarize the workforce housing regulations which have been implemented across the region to identify strategies, review compliance, recognize gaps and opportunities, and provide suggestion. The governing state statutes for workforce housing, NH RSA 674:58-61, have been provided in their entirety below.

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

- III. **A municipality's existing housing stock shall be taken into consideration** in determining its compliance with this section. If a municipality's existing housing stock is **sufficient to accommodate its fair share of the current and reasonably foreseeable regional need** for such housing, the municipality shall be deemed to be in compliance with this subdivision and RSA 672:1, III-e.
- IV. Paragraph I shall not be construed to require municipalities to allow workforce housing that does not meet reasonable standards or conditions of approval related to environmental protection, water supply, sanitary disposal, traffic safety, and fire and life safety protection.

MUNICIPAL REGULATIONS

As the previous section indicated, the State's measurement for reasonable and realistic opportunity for the development of workforce housing is mostly subjective. The only quantifiable measurement is whether some sort of workforce qualified housing provision is permitted within the *majority* of the residential districts. Furthermore, as of 2017, the State now requires that all municipalities which adopt zoning ordinances *shall* allow for accessory dwelling as a matter of right or by special exception, per NH RSA 674:72, and that accessory dwelling units may qualify for workforce housing for the purposes of satisfying the municipality's obligation for "reasonable and realistic opportunities" so long as they meet the 100% or 60% AMI thresholds. Essentially, the black and white measurement for assessing workforce housing has been boiled down to verifying that municipalities simply fulfill their state requirement to allow accessory units within a majority of their residential zones and if it is stated they must be deemed affordable.

This assessment, so far, has identified the number of existing affordable units for owners and renters, by census tract and community (Housing Market, Cost and Affordability chapter and appendix A), and has estimated the number of affordable units needed for each community (Housing Supply Projections chapter) to accommodate fair share throughout the region. This section will attempt to shed light on the current regulations which govern our local municipalities.

REGIONAL MATRIX OF REGULATIONS

The following matrix identifies which workforce housing provisions have been implemented within each member municipality. To varying degrees, each municipality addresses their need for affordable/workforce housing in a number of different manners. All the municipalities have allowed for the opportunity for workforce housing development in the majority of their residential zones, most commonly through the permitted use of accessory dwelling units, clustered housing or multi-family development.

Residential Zoning Ordinances Across the NRPC Region									
	Accessory Units	Age-Restricted	Cluster/Open Space	Inclusionary	Manufactured/Mobile Home	Multi-family	Workforce Housing Specific Regulations	Workforce-Related Density Bonuses	Workforce-Related Modified Lots
Amherst	x	x	x	x	x	x	x	x	x
Brookline	x	x	x	x	x	x	x	x	x
Hollis	x	x	x	x	x	x	x	x	x
Hudson	x	x	x		x	x			
Litchfield	x		x		x	x			x
Lyndeborough	x		x		x				
Mason	x				x	x			
Merrimack	x	x	x		x	x			
Milford	x		x		x	x			
Mont Vernon	x	x			x	x			x
Nashua	x	x	x	x	x	x		x	x
Pelham	x		x		x	x		x	x
Wilton	x	x	x		x	x			

However, there are significant differences among the municipalities. Some have very comprehensive regulations that directly addressed multiple aspects of workforce housing regulations. Communities such as Amherst, Brookline and Hollis have dedicated individual chapters to defining workforce housing, including those which identify specific income ranges which would qualify, minimum percentage of total units which should be reserved for workforce qualified households, and density bonuses and reduced lot requirements for the inclusion of workforce housing units.

Other municipalities went with a more universal strategy for allowing for the reasonable and realistic opportunity for workforce housing. They included generalized regulations which allow for accessory dwelling units, housing for older persons, manufactured housing and multi-family structures. As these alternative types of housing were indicated in the last chapter as regulatory options for meeting local needs of affordability, they do not always result in housing for those categorized within the 60%-100% AMI range. However, in theory, they typically reduce the need for infrastructure and closely resemble the region's need for smaller, 2-3-bedroom units – so this could be considered reasonable and realistic.

Across the entire region and within each alternative housing type and its associated regulations, there were varying aspects which further defined each type, like lot requirements and qualified zoning. More specifically, they varied on a few key points:

- Accessory Housing
 - Attached or detached to primary unit
 - Required to owner-occupied
 - Allowed by-right or conditional use
- Age-Restricted Housing
 - Threshold of 55 or 62 years old
 - Maximum number of units
 - Potential for density bonuses or if restricted to the underlying zoning
- Clustered Housing
 - Percentage of reserved open space, configuration of site, shared amenities
 - Potential for density bonuses or if restricted to the underlying zoning
 - Reference to a percentage of workforce units
- Inclusionary Housing/ Workforce Housing Specific Regulations
 - Percentage of units set aside for workforce qualified households
 - Level of density bonus increases
 - Architectural design and continuity within neighborhoods
- Manufactured/Mobile Housing
 - Reserved to designated parks or not
 - Allowable number of units and unit size
 - Temporary and/or permanent, any associated permitting
- Multi-Family Housing
 - Qualifying number of units to be considered a multi-family structure
 - Alignment with State definition for multi-family workforce housing
 - Architectural design and continuity within neighborhoods

In general, there was a wide range of strategies for encouraging and regulating affordable/workforce housing across the region. The most significant difference was in not the housing types which were being regulated, but rather, the level of intent, and specificity, which they were created and how they direct relate back the State's definition of workforce housing – i.e. how each community addressed income specific thresholds, density increases and/or allowable lot modifications. Some communities may be more defined and clearer with their regulations where others may be more relaxed and open to interpretation. It may be that the region as a whole should establish some common language and cultivate a cohesive strategy for regulating and fulfilling the need for workforce housing.

CONCLUSIONS AND RECOMMENDATIONS

For some time now, the lack of affordable workforce housing has received extensive press coverage in New Hampshire, and there has been a number of interested parties who have come together in the context of conferences, forums, coalitions and committees at the local, regional, and statewide level to discuss, understand and implement possible solutions. Elected officials, local advocates, associations and even residents have identified the lack of workforce housing as a serious threat to the state's economy and demographic diversity. Some economic studies have cited that the tight workforce housing market may limit New Hampshire's to add new, essential and/or high-paying jobs, and a reduction of millions to the State's GDP and revenues. Furthermore, there has been increasing pressure in some areas within the region due the expanding challenges the Greater Boston area is also experiencing. For much of the past two decades, demographic research has shown a net loss in the number of young people and its entry level workers. However, in recent years, there is indication of a reversing trend which could emphasize the importance to continue the momentum, provide housing and retain that workforce and tax base.

As the need and awareness becomes more apparent, some towns, land use boards and local organizations have been making these developments a reality. In August of 2018, the Town of Merrimack Planning Board approved a site plan application from NeighborWorks Southern New Hampshire for the development of an 8-acre, 45-unit townhouse project along the DW Highway. The townhouses, slated for completion by October 2020, are planned to be offered as affordable housing options for low- and moderate-income income families and individuals (Town of Merrimack, 2018; Houghton, Kimberly, 2019).

More recently, in June of 2019, the Town of Hudson Planning Board approved the subdivision and site plan of "Friars Court" along Lowell Road for the 11-acre development of workforce housing. It was noted in June 26th, 2019 Planning Board minutes that 75% of the proposed 81-unit development would be reserved as workforce housing units under the State's definition while the reaming 25% would be offered at market rate (Town of Hudson, 2019).

This attitude is further supported by NHHFA Executive Director Dean Christon when considering the relationship between the state's housing needs and economic prosperity.

"While the growth of our statewide median income offers a reassuring reflection of the state's economy, it also adds weight to the questions about where our workforce will live. There remains a significant challenge getting people to understand that for the economy to continue to flourish, you need a balanced level of housing" (Currie, 2019).

As recently as mid-2019, Governor Sununu formed a task force made up of the Governor's Office staff, state and local officials, and industry experts, to work together on recommendations to address what has become of New Hampshire's housing crisis (Office of the Governor, 2019). The Task Force's three key recommendations focus on:

- 1.) Enhancing local control by providing greater learning opportunities to local boards, emphasizing planning to define and plan for growth, enhancing cities and towns' capacity by providing a toolbox for zoning/planning tools and models;

- 2.) Improving process predictability for everyone by streamlining existing approval processes to ensure predictability, creating a fair and predictable appeals process, requiring all development fees to be public and transparent, improving definition of workforce housing and ensuring fairness in housing incentives.
- 3.) Accelerating investment in housing by expanding the use of Tax-Increment Financing (TIF) districts and Community Revitalization Tax Relief Program (NH RSA 79-E), using tax restricting to incentivize investment, establishing a housing champion certification program to incentivize housing development

The lack of affordable workforce housing has become an undeniably major influence on the economy and demographic diversity of our State and communities – our future growth will greatly depend on our ability to supply affordable workforce housing.

MEASURING PROGRESS

SHIFTING DEMOGRAPHICS AND HOUSEHOLDS

The region has experienced slow population growth since 2010 with most of that growth coming from those who are 55 years or older. There were significant decreases in workforce age groups, especially those 35-44 years old. Consequently, the region also experienced a significant decrease in the number of children. There were slight gains for people aged 20-24 years old which may indicate slight momentum toward attracting a younger workforce. In addition, the composition of the region's population is continuing to diversify as the largest net population gains were for Hispanics or Latinos and those of two or more races.

Household composition continued to shift toward more non-traditional families as married couples, single-parent fathers and families with children were the only groups who experienced net declines since 2010. Most households (over half) in the region are made up of 1- or 2-persons, while nearly three-quarters of all households are 3-persons or less. A trend toward these smaller households was evident as all three categories saw significant net increases. Like the aging population, the age of households had massive gains for those 55 years or older and substantial decreases for those 35-44 years old.

There is a broad range of housing options in the region, but current housing stock may not match housing references or future needs. Many elderly residents in the region are looking to age in place for as long as possible and for those who can't, new questions arise. Who will buy their larger homes? 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.

- **14%** of the region's population is over age 65 – up from 11% in 2010.
- **25%** of the region is projected to be over 65 by 2040.
- **5,877** decrease in the number of children from 2010 to 2017.
- **6,035** decrease in the number of adults aged 35-44 from 2010 to 2017.
- **59%** of all households are comprised 2 or fewer persons.
- **77%** of all households are comprised of 3 or fewer persons.
- **44%** of all households are comprised of non-family living situations or single parents.
- **8%** decrease in the total number of families with children in the region from 2010 to 2017.
- **23%** of persons in the region live alone – up from 13% in 2010.

RECOVERING CONSTRUCTION, SHIFT TOWARD MULTI-FAMILY UNITS

As significant increases in older populations continue to rise and slight net increases for the youngest adults are gaining momentum, how has the region supplied housing to fit the needs of smaller households? The slow recovery from the Great Recession nearly 10 years ago has indicated a noticeable shift in the type of housing the region is producing. However, production has only just barely hit pre-recession levels and has yet to make up for the lost production of the previous decade. Housing stock remains low and the region will need to continue to improve and maintain production to adequately supply the region. We must ask if there are ways, we can craft legislation to help support this housing need. Can we strategically increase stock where these population prefer to reside – near employment centers, entertainment, transportation, amenities and services? Are there strategies for enabling developers to produce smaller homes and still turn a profit in the face of rising development costs?

Benchmarks:

- **37%** of the region's housing supply is multi-family.
- **64%** of the region's multi-family housing stock is located in the City of Nashua.
- **3,544** building permits have been issued since 2010, nearing pre-recession annual rates.
- **2,399** housing units were constructed for single-family, 2-unit and 20 plus unit structures – all roughly accounted 800 units each year since 2010.
- **46%** of building permit activity has been for multi-family units since 2011 – compared to 39% in the previous 6-year period (2006-2011) and 24% in the period (2000-2005) before that.
- **30%** of all housing units were renter occupied – up from 27% in 2010.
- **8%** of homes are owned by minorities – up from 5% in 2010.
- **13%** of renter-occupied unit are inhabited by minorities – down from 14% in 2010.
- **23%** of all homes in the region were built before 1960.
- **10%** of residents in the region have some form of a disability.
- **2,373** assisted housing units are within the region.
- **78%** of all assisted housing units are within the City of Nashua.

TIGHT HOUSING MARKET, HIGH COST BURDENS

For many in the region, housing is affordable; household incomes in the region are high compared to other areas. However, housing costs and availability vary significantly by community, and the region continues to be impacted by a tight housing market. Lack of stock, rising rent and purchase prices and increasing student loan debt burdens 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, residents with a disability have limited accessible housing choices where most of the single-family housing supply is made up of 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. Benchmarks:

- **\$106,300** median income in Nashua, NH HMFA in 2018 for households earning 100% AMI.
- **\$352,500** estimated maximum affordable purchase price for households earning 100% AMI in 2018.
- **3.7-month** absorption rate for homes for purchase.
- **74%** of homes for sale in 2018 were affordable to households earning 100% AMI.
- **25%** of all homeowners were cost burdened.
- **\$57,400** median income in Nashua, NH HMFA for households earning 60% AMI.
- **<2%** vacancy rate for rental units.
- **\$1,440** estimated maximum affordable rent for household earning 60% AMI.
- **63%** of rental units in 2018 were affordable to households earning 60% AMI.
- **46%** of all renters were cost burdened.

LOCATION, LOCATION, LOCATION

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 most 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.

PRIORITY PROJECT RECOMMENDATIONS

Development 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.

Implementation Strategy: Publish a concise housing report for the region based on a multitude of measurements and indicators included within this and previous assessments. Also include new updates to housing policies, municipal ordinance changes, housing developments and initiatives.

Frequency/Timeline: Annual, first report to be published July 2020.

Develop a template process for communities to audit their regulations

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.

Implementation Strategy: Work with individual communities to formalize a process for recording workforce qualified housing through annual Town Reports (i.e. standardize the categorization building permits reporting or Planning Board plan approvals). Create and maintain a database that tracks workforce qualified housing. Create a template questionnaire which town boards could verify compliance to Workforce Housing Law.

Frequency/Timeline: On-going, template process and questionnaire to be completed by September 2020.

Development model ordinances to help communities meet their regional housing needs

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.

Implementation Strategy: For the immediate future, NRPC may utilize the existing resources such as NHDES's Innovative Land Use Handbook, NHHFA's Housing Solutions and Accessory Dwelling Unit Guides, and its own fact sheets. In time and as resources allow, NRPC could explore updating or drafting, workforce-housing-specific fact sheets and model ordinances. The drafting new and updating of existing

model ordinances should be done in conjunction with the NH Municipal Association, NHHFA and others as necessary.

Frequency/Timeline: On-going, initial fact sheets to be completed by January 2021 with more to follow as needed; model ordinance updates (inclusionary and ADUs) to be completed by June 2022 with more to follow as needed – potentially target multi-family structures which qualify as workforce housing for June 2023.

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

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.

Implementation Strategy: Collect examples and case studies to be published with or integrated into fact sheets. Expand upon design guidelines and incorporate with model ordinances.

Frequency/Timeline: On-going, examples and case studies to be completed for January 2021; design guidelines to be completed with associated model ordinances by June 2022.

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

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.

Implementation Strategy: Identify “key destinations” based historical feedback from public outreach, master plans, new developments and academic sources. Organize existing and new spatial data into a regional map which displays key destinations. Integrate key destinations into NRPC’s geographic information system platform and potentially create regional and municipal story maps for print.

Frequency/Timeline: On-going, to be partially completed as possible or fully completed by December 2024

Collaborate with City of Nashua’s Urban Programs to share programs of regional interest

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.

Implementation Strategy: Schedule meetings/discussions between the two organizations on a regular and semi-frequent basis. Include a section in the 2024 Regional Housing Needs Assessment which reports on the interaction and results of the collaboration.

Frequency/Timeline: Quarterly meetings/discussions with on-going collaboration

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

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.

Implementation Strategy: NRPC can identify education outreach programs across the region and consolidate these events into a centralized calendar on the NRPC website. Additionally, NRPC may conduct roundtable discussions with local boards and committees with specific emphasis on workforce housing.

Frequency/Timeline: As possible and on-going

APPENDIX A: DETAILED TABLES

NHOSI'S INDIVIDUAL MUNICIPAL POPULATION PROJECTION

Municipality	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
Amherst	10,769	11,201	11,276	11,374	11,520	11,743	11,882	11,931
Brookline	4,181	4,991	5,168	5,452	5,767	5,878	5,948	5,972
Hollis	7,015	7,684	7,754	7,931	8,145	8,302	8,401	8,435
Hudson	22,928	24,467	24,781	25,232	25,799	26,297	26,610	26,718
Litchfield	7,360	8,271	8,395	8,662	8,972	9,145	9,254	9,291
Lyndeborough	1,585	1,683	1,702	1,730	1,765	1,799	1,820	1,828
Mason	1,148	1,382	1,391	1,452	1,520	1,550	1,568	1,574
Merrimack	25,119	25,494	25,427	25,362	25,398	25,889	26,196	26,303
Milford	13,535	15,115	15,212	15,609	16,089	16,393	16,588	16,655
Mont Vernon	2,034	2,409	2,478	2,602	2,741	2,794	2,827	2,838
Nashua	86,605	86,494	87,551	87,626	88,057	89,759	90,826	91,195
Pelham	10,914	12,897	13,117	13,698	14,352	14,269	14,803	14,863
Wilton	3,743	3,677	3,678	3,642	3,619	3,689	3,733	3,748
NRPC Region	196,935	205,765	207,930	210,372	213,744	217,507	220,456	221,351

(NHOSI, 2016)

NRPC INDIVIDUAL MUNICIPAL POPULATION PROJECTION

Individual Municipal Population Projections in NRPC Region 2015-2040								
Municipality	Projected Population						Annual Growth Rate	
	2015	2020	2025	2030	2035	2040	2010-40	2010-20
Amherst	11,346	11,452	11,550	11,563	11,579	11,121	0.09%	0.22%
Brookline	5,185	5,470	5,681	5,857	5,984	6,060	0.65%	0.92%
Hollis	7,790	8,034	8,226	8,380	8,534	8,648	0.39%	0.45%
Hudson	25,141	25,692	26,119	26,369	26,581	26,596	0.28%	0.49%
Litchfield	8,541	8,808	9,087	9,312	9,571	9,764	0.55%	0.63%
Lyndeborough	1,730	1,798	1,826	1,837	1,819	1,790	0.21%	0.66%
Mason	1,437	1,524	1,565	1,587	1,577	1,548	0.38%	0.98%
Merrimack	25,696	25,949	26,312	26,380	26,908	27,120	0.21%	0.18%
Milford	15,553	16,203	16,629	17,146	17,756	17,738	0.53%	0.70%
Mont Vernon	2,496	2,635	2,731	2,814	2,873	2,901	0.62%	0.90%
Nashua	86,937	88,166	89,593	90,457	90,759	90,360	0.15%	0.19%
Pelham	13,359	13,905	14,357	14,723	15,063	15,282	0.57%	0.76%
Wilton	3,776	3,871	3,928	3,958	3,954	3,921	0.21%	0.52%
NRPC Total	208,987	213,507	217,605	220,381	222,959	223,249	0.27%	0.37%

(NRPC, 2014)

AMHERST

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	664	552	490	518	559	589	628	628
5 to 9	929	742	564	513	565	606	665	704
10 to 14	1,136	991	754	589	563	614	686	745
15 to 19	931	878	987	747	576	550	594	666
20 to 24	236	397	848	928	635	464	370	414
25 to 29	288	338	395	843	921	629	456	362
30 to 34	533	401	367	454	959	1,037	821	649
35 to 39	938	559	420	406	532	1,035	1,162	947
40 to 44	1,205	869	565	435	440	565	1,086	1,213
45 to 49	1,063	1,126	862	561	435	440	566	1,083
50 to 54	944	1,196	1,104	838	531	406	396	521
55 to 59	678	949	1,164	1,068	795	494	356	346
60 to 64	440	801	914	1,118	1,014	749	444	311
65 to 69	287	581	756	858	1,041	942	676	386
70 to 74	218	371	532	691	779	948	850	605
75 to 79	136	215	321	460	597	675	820	735
80 to 84	88	145	171	256	367	476	541	656
85+	55	90	134	169	241	344	461	550
TOTAL	10,769	11,201	11,346	11,452	11,550	11,563	11,579	11,521

BROOKLINE

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	385	280	252	274	287	298	311	318
5 to 9	437	476	302	319	318	331	341	353
10 to 14	406	515	492	350	351	350	361	371
15 to 19	260	408	511	480	342	343	342	354
20 to 24	87	170	378	423	422	284	287	286
25 to 29	122	168	159	344	400	399	262	265
30 to 34	321	205	182	201	372	428	425	289
35 to 39	560	322	229	255	250	419	473	470
40 to 44	490	467	338	282	290	284	451	505
45 to 49	347	624	472	362	297	305	299	464
50 to 54	255	502	618	473	362	298	306	300
55 to 59	191	309	488	595	457	349	286	293
60 to 64	111	216	296	463	570	437	332	270
65 to 69	77	143	202	269	432	535	408	308
70 to 74	42	81	129	180	244	394	489	372
75 to 79	50	57	70	110	155	210	340	424
80 to 84	18	23	44	53	85	122	164	267
85+	22	25	24	36	47	73	108	149
TOTAL	4,181	4,991	5,185	5,470	5,681	5,857	5,984	6,060

HOLLIS

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	459	296	267	317	353	376	389	381
5 to 9	634	475	354	385	423	458	499	513
10 to 14	668	695	535	477	495	533	587	628
15 to 19	443	629	680	505	450	468	501	556
20 to 24	143	237	492	402	257	201	177	211
25 to 29	148	177	231	481	392	247	190	167
30 to 34	362	190	323	529	747	659	560	503
35 to 39	726	319	287	521	706	923	865	767
40 to 44	764	583	361	374	598	781	1,010	953
45 to 49	679	933	583	367	380	601	784	1,011
50 to 54	650	808	892	518	312	324	533	714
55 to 59	484	690	759	809	450	247	249	453
60 to 64	276	580	643	684	737	389	185	187
65 to 69	197	422	524	555	600	650	312	117
70 to 74	149	259	374	455	486	528	570	259
75 to 79	103	166	221	318	390	417	452	489
80 to 84	63	122	137	186	261	319	342	371
85+	67	103	127	151	193	259	327	369
TOTAL	7,015	7,684	7,790	8,034	8,226	8,380	8,534	8,648

HUDSON

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	1,704	1,441	1,423	1,383	1,370	1,379	1,430	1,439
5 to 9	1,882	1,648	1,456	1,454	1,430	1,418	1,475	1,527
10 to 14	1,880	1,837	1,664	1,489	1,505	1,481	1,519	1,577
15 to 19	1,469	1,772	1,831	1,654	1,476	1,491	1,455	1,493
20 to 24	972	1,204	1,730	1,750	1,535	1,357	1,258	1,222
25 to 29	1,299	1,249	1,198	1,721	1,739	1,526	1,345	1,246
30 to 34	2,071	1,439	1,285	1,277	1,838	1,857	1,768	1,588
35 to 39	2,459	1,799	1,460	1,335	1,354	1,912	2,014	1,926
40 to 44	2,276	2,216	1,800	1,475	1,363	1,382	1,974	2,075
45 to 49	1,656	2,319	2,196	1,785	1,466	1,354	1,377	1,963
50 to 54	1,557	2,133	2,278	2,149	1,737	1,422	1,288	1,310
55 to 59	1,120	1,512	2,079	2,212	2,077	1,673	1,338	1,207
60 to 64	774	1,305	1,458	1,999	2,122	1,991	1,578	1,254
65 to 69	588	872	1,234	1,371	1,878	1,996	1,848	1,455
70 to 74	463	627	800	1,129	1,250	1,716	1,815	1,679
75 to 79	352	447	545	694	979	1,082	1,485	1,573
80 to 84	209	328	355	435	553	778	863	1,180
85+	197	319	350	380	447	553	749	881
TOTAL	22,928	24,467	25,141	25,692	26,119	26,369	26,581	26,596

LITCHFIELD

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	682	442	429	435	460	484	517	522
5 to 9	754	634	462	469	498	524	581	614
10 to 14	690	740	655	505	536	565	626	683
15 to 19	481	679	734	644	488	520	540	600
20 to 24	248	385	630	636	492	337	290	310
25 to 29	389	300	382	625	628	485	328	281
30 to 34	729	364	350	485	785	788	731	574
35 to 39	910	573	396	418	592	890	950	893
40 to 44	754	813	585	425	464	636	958	1,018
45 to 49	581	878	807	583	427	465	639	957
50 to 54	472	710	856	776	544	390	412	582
55 to 59	253	541	684	815	724	498	328	350
60 to 64	156	518	515	644	761	673	440	275
65 to 69	95	296	483	471	582	693	594	372
70 to 74	79	185	268	435	418	520	615	524
75 to 79	44	98	159	231	375	360	447	529
80 to 84	29	74	79	130	188	302	294	363
85+	14	41	68	83	125	181	283	317
TOTAL	7,360	8,271	8,541	8,808	9,087	9,312	9,571	9,764

LYNDEBOROUGH

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	97	67	74	80	82	82	78	75
5 to 9	127	99	79	98	94	95	91	87
10 to 14	119	109	111	103	111	107	104	100
15 to 19	113	109	106	105	100	108	105	102
20 to 24	70	66	81	50	74	69	87	84
25 to 29	80	77	65	79	49	73	68	86
30 to 34	109	81	106	125	112	82	95	90
35 to 39	133	99	100	146	147	134	97	109
40 to 44	195	137	107	118	155	156	140	103
45 to 49	165	187	137	108	118	155	155	140
50 to 54	103	180	179	123	100	110	148	148
55 to 59	104	146	170	162	114	91	103	140
60 to 64	60	107	136	154	151	104	84	95
65 to 69	27	105	96	118	140	137	95	75
70 to 74	24	55	94	83	106	126	124	86
75 to 79	24	31	47	80	71	92	109	107
80 to 84	23	17	26	39	64	58	73	87
85+	12	11	17	26	38	59	63	75
TOTAL	1,585	1,683	1,730	1,798	1,826	1,837	1,819	1,790

MASON

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	65	58	58	65	63	62	62	62
5 to 9	88	117	63	69	72	69	67	66
10 to 14	77	73	118	65	70	73	70	68
15 to 19	73	78	70	112	62	66	70	68
20 to 24	39	52	71	57	105	54	61	65
25 to 29	44	53	47	62	52	99	50	57
30 to 34	73	77	62	66	72	63	106	58
35 to 39	118	89	88	84	79	85	72	115
40 to 44	143	100	96	102	92	86	91	77
45 to 49	130	154	109	115	112	103	94	98
50 to 54	101	165	158	121	121	118	107	98
55 to 59	56	128	163	157	119	120	117	106
60 to 64	43	104	126	161	154	118	117	115
65 to 69	39	51	99	119	153	147	112	112
70 to 74	24	46	49	96	112	144	137	105
75 to 79	16	21	37	37	80	94	123	117
80 to 84	9	9	15	26	27	61	72	96
85+	9	7	7	10	19	24	49	66
TOTAL	1,147	1,382	1,437	1,524	1,565	1,587	1,577	1,548

MERRIMACK

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	1,731	1,368	1,319	1,265	1,263	1,235	1,343	1,356
5 to 9	2,107	1,716	1,421	1,331	1,332	1,329	1,495	1,603
10 to 14	2,250	1,878	1,754	1,430	1,387	1,387	1,544	1,710
15 to 19	1,753	1,807	1,795	1,732	1,398	1,355	1,268	1,426
20 to 24	902	1,185	1,514	1,718	1,547	1,215	656	570
25 to 29	1,379	1,260	1,050	1,476	1,646	1,476	955	398
30 to 34	1,938	1,469	1,413	1,085	1,612	1,782	2,021	1,502
35 to 39	2,618	1,791	1,579	1,436	1,192	1,716	2,208	2,446
40 to 44	2,646	2,049	1,813	1,578	1,479	1,237	1,908	2,396
45 to 49	1,989	2,525	2,016	1,793	1,581	1,484	1,296	1,960
50 to 54	1,930	2,399	2,438	1,974	1,758	1,550	1,428	1,243
55 to 59	1,374	1,757	2,304	2,375	1,928	1,718	1,503	1,383
60 to 64	901	1,652	1,654	2,220	2,295	1,861	1,638	1,430
65 to 69	558	1,048	1,514	1,560	2,098	2,170	1,717	1,506
70 to 74	422	668	933	1,387	1,442	1,936	2,017	1,599
75 to 79	306	410	571	809	1,228	1,275	1,763	1,836
80 to 84	210	304	327	452	669	1,001	1,126	1,510
85+	105	208	281	329	456	653	1,022	1,248
TOTAL	25,119	25,494	25,696	25,949	26,312	26,380	26,908	27,120

MILFORD

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	984	898	878	876	888	905	927	911
5 to 9	1,072	1,068	914	943	916	962	1,014	954
10 to 14	1,103	1,113	1,091	1,008	1,001	1,023	1,121	1,054
15 to 19	893	1,057	1,109	1,079	1,000	986	1,002	1,115
20 to 24	595	810	1,002	895	947	759	630	911
25 to 29	946	851	800	971	875	913	710	616
30 to 34	1,145	899	903	1,021	1,103	1,125	1,284	801
35 to 39	1,339	1,107	925	1,021	1,090	1,236	1,324	1,329
40 to 44	1,246	1,233	1,117	988	1,056	1,161	1,343	1,344
45 to 49	995	1,377	1,232	1,151	1,006	1,097	1,224	1,349
50 to 54	865	1,182	1,352	1,192	1,120	965	1,042	1,197
55 to 59	621	914	1,149	1,289	1,146	1,059	889	1,005
60 to 64	434	810	883	1,104	1,244	1,101	1,012	858
65 to 69	349	608	776	862	1,063	1,208	1,083	972
70 to 74	310	421	568	743	811	1,011	1,160	1,011
75 to 79	250	264	364	484	640	693	860	1,005
80 to 84	189	258	217	319	403	541	601	693
85+	199	245	272	257	318	402	529	614
TOTAL	13,535	15,115	15,553	16,203	16,629	17,146	17,756	17,738

MONT VERNON

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	117	100	101	106	114	122	127	125
5 to 9	191	183	115	130	128	136	144	149
10 to 14	192	213	205	159	163	161	169	177
15 to 19	147	211	217	213	165	169	167	175
20 to 24	46	112	192	180	185	137	141	139
25 to 29	66	55	91	149	147	153	105	110
30 to 34	122	64	59	98	155	153	158	110
35 to 39	202	152	83	97	127	183	181	186
40 to 44	237	204	170	121	125	155	211	208
45 to 49	210	264	216	198	141	146	175	230
50 to 54	137	257	266	225	204	148	153	181
55 to 59	107	207	253	263	223	202	147	151
60 to 64	75	142	203	251	259	220	199	147
65 to 69	55	85	132	187	234	242	205	185
70 to 74	55	56	76	117	169	213	220	185
75 to 79	31	49	49	67	103	148	187	192
80 to 84	27	38	39	39	53	81	117	148
85+	17	17	30	33	36	46	69	102
TOTAL	2,034	2,409	2,496	2,635	2,731	2,814	2,873	2,901

NASHUA

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	5,644	5,472	5,509	5,364	5,288	5,183	5,056	4,980
5 to 9	6,307	5,235	5,292	5,445	5,359	5,283	5,181	5,053
10 to 14	6,147	5,018	5,027	5,222	5,442	5,357	5,280	5,178
15 to 19	5,281	5,642	4,796	4,950	5,216	5,436	5,349	5,272
20 to 24	5,001	5,836	5,539	4,755	4,939	5,205	5,435	5,348
25 to 29	6,600	6,050	6,082	5,608	4,743	4,927	5,238	5,468
30 to 34	7,133	5,879	6,334	6,160	5,591	4,730	4,963	5,273
35 to 39	7,863	5,989	5,663	6,241	6,131	5,565	4,708	4,941
40 to 44	7,379	6,343	5,728	5,553	6,201	6,092	5,526	4,675
45 to 49	6,332	7,075	6,069	5,602	5,499	6,141	6,032	5,472
50 to 54	5,481	6,666	6,800	5,925	5,521	5,421	6,056	5,949
55 to 59	4,185	5,683	6,385	6,609	5,800	5,405	5,313	5,934
60 to 64	3,210	4,627	5,316	6,123	6,403	5,619	5,237	5,149
65 to 69	2,800	3,280	4,208	4,993	5,826	6,092	5,347	4,982
70 to 74	2,496	2,350	2,874	3,826	4,598	5,364	5,614	4,928
75 to 79	2,049	2,052	1,983	2,479	3,327	3,996	4,675	4,891
80 to 84	1,462	1,693	1,615	1,567	1,962	2,630	3,174	3,710
85+	1,235	1,604	1,716	1,746	1,745	2,010	2,575	3,157
TOTAL	86,605	86,494	86,937	88,166	89,593	90,457	90,759	90,360

PELHAM

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	804	729	708	715	726	748	777	786
5 to 9	891	951	757	765	770	781	816	845
10 to 14	914	1,073	989	835	841	845	874	909
15 to 19	772	906	1,074	993	838	844	850	878
20 to 24	433	582	857	976	898	744	729	734
25 to 29	531	516	544	781	902	824	655	640
30 to 34	860	606	539	593	828	948	882	713
35 to 39	1,191	935	662	655	705	938	1,085	1,019
40 to 44	1,128	1,184	977	754	745	794	1,047	1,193
45 to 49	820	1,363	1,200	1,023	800	791	852	1,103
50 to 54	749	1,193	1,357	1,209	1,034	814	811	871
55 to 59	554	793	1,168	1,328	1,184	1,013	798	794
60 to 64	413	708	768	1,131	1,286	1,146	980	772
65 to 69	276	473	668	719	1,065	1,213	1,077	920
70 to 74	228	337	432	609	656	974	1,109	983
75 to 79	171	251	296	385	538	578	857	974
80 to 84	121	166	199	236	307	428	459	680
85+	58	131	164	199	235	299	406	468
TOTAL	10,914	12,897	13,359	13,905	14,357	14,723	15,063	15,282

WILTON

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	239	195	210	211	214	217	222	227
5 to 9	307	234	196	213	213	216	219	224
10 to 14	295	280	239	206	220	220	223	226
15 to 19	246	226	276	232	200	215	215	218
20 to 24	155	172	219	263	222	191	205	205
25 to 29	178	197	170	216	260	219	188	202
30 to 34	279	172	200	176	220	265	223	192
35 to 39	357	238	178	212	185	229	273	232
40 to 44	338	290	240	183	215	189	232	276
45 to 49	316	358	290	243	185	217	191	234
50 to 54	313	337	356	292	244	187	219	192
55 to 59	184	307	332	353	289	242	186	217
60 to 64	131	235	295	317	338	276	230	177
65 to 69	120	152	224	282	303	323	264	220
70 to 74	110	93	141	208	260	280	298	244
75 to 79	74	99	83	127	184	230	247	262
80 to 84	62	44	78	65	101	145	181	195
85+	39	48	49	74	74	98	138	176
TOTAL	3,743	3,677	3,776	3,871	3,928	3,958	3,954	3,921

NRPC REGION

Age Groups	2000 Census	2010 Census	Total Projected Population					
			2015	2020	2025	2030	2035	2040
0 to 4	13,575	11,898	11,717	11,610	11,667	11,680	11,866	11,810
5 to 9	15,726	13,578	11,973	12,135	12,117	12,208	12,587	12,691
10 to 14	15,877	14,535	13,634	12,437	12,684	12,716	13,165	13,424
15 to 19	12,862	14,402	14,186	13,446	12,311	12,552	12,460	12,923
20 to 24	8,927	11,208	13,554	13,034	12,258	11,016	10,326	10,500
25 to 29	12,070	11,291	11,213	13,355	12,756	11,969	10,550	9,897
30 to 34	15,675	11,846	12,124	12,271	14,394	13,916	14,037	12,342
35 to 39	19,414	13,972	12,069	12,829	13,089	15,266	15,413	15,380
40 to 44	18,801	16,488	13,896	12,387	13,224	13,518	15,979	16,038
45 to 49	15,283	19,183	16,188	13,891	12,447	13,298	13,683	16,063
50 to 54	13,557	17,728	18,653	15,814	13,588	12,153	12,898	13,306
55 to 59	9,911	13,936	17,097	18,036	15,305	13,108	11,612	12,382
60 to 64	7,024	11,805	13,207	16,368	17,335	14,685	12,477	11,039
65 to 69	5,468	8,116	10,918	12,365	15,416	16,349	13,739	11,612
70 to 74	4,620	5,549	7,269	9,958	11,330	14,154	15,017	12,581
75 to 79	3,606	4,160	4,748	6,281	8,667	9,849	12,366	13,135
80 to 84	2,510	3,221	3,300	3,801	5,040	6,943	8,007	9,953
85+	2,029	2,849	3,240	3,491	3,975	5,000	6,777	8,173
TOTAL	196,935	205,765	208,987	213,507	217,605	220,381	222,959	223,249

REGIONAL EMPLOYMENT AND WAGES

2005-2017 Employment in NRPC Region

	Total Employment			Change in Employment, 2005-2017	
	2017	2010	2005	Numeric	Percent
Government	9,754	9,995	10,085	-331	-3.3%
Federal Government	1,389	1,474	1,426	-37	-2.6%
State Government	677	675	611	66	10.8%
Local Government	7,688	7,846	8,049	-361	-4.5%
Total Private	88,326	81,053	89,201	-875	-1.0%
Goods Producing Industries	21,193	20,370	25,382	-4,189	-16.5%
Agriculture/Forestry/Fishing	47	n	90	-43	-47.8%
Mining	n	n	39	NA	NA
Construction	2,097	2,715	3,835	-1,738	-45.3%
Manufacturing	17,289	17,578	21,418	-4,129	-19.3%
Service Providing Industries	67,133	60,683	63,819	3,314	5.2%
Utilities	n	133	117	NA	NA
Wholesale Trade	3,641	3,725	4,126	-485	-11.8%
Retail Trade	16,389	15,238	16,859	-470	-2.8%
Transportation and Warehousing	1,634	1,665	1,832	-198	-10.8%
Information	1,663	1,778	1,829	-166	-9.1%
Finance and Insurance	6,102	5,099	7,099	-997	-14.0%
Real Estate and Rental and Leasing	910	914	1,238	-328	-26.5%
Professional and Technical Service	5,719	5,409	4,441	1,278	28.8%
Management of Companies/Enterprises	1,244	936	600	644	107.3%
Administrative and Waste Services	4,731	3,462	4,416	315	7.1%
Educational Services	1,142	1,269	1,415	-273	-19.3%
Health Care and Social Assistance	10,655	10,255	9,131	1,524	16.7%
Arts, Entertainment, and Recreation	1,258	1,234	1,067	191	17.9%
Accommodation and Food Services	7,481	6,643	6,681	800	12.0%

Other Services Except Public Admin	3,268	2,917	2,937	331	11.3%
Unclassified Establishments	5	8	31	-26	-83.9%
n = data does not meet disclosure standards					

(NHES, 2017)

BUILDING PERMIT ACTIVITY

Residential Permits, Single Family														
	NPRC Region	Amherst	Brookline	Hollis	Hudson	Litchfield	Lyndeborough	Mason	Merrimack	Milford	Mont Vernon	Nashua	Pelham	Wilton
2000	837	70	35	53	42	71	17	10	174	96	30	120	99	20
2001	737	50	44	42	112	13	20	29	87	64	29	115	109	23
2002	757	70	31	30	95	52	9	22	40	94	22	114	156	22
2003	793	64	35	25	113	50	20	18	76	88	18	141	119	26
2004	758	43	55	51	118	56	9	22	90	73	22	124	79	16
2005	575	55	49	15	96	41	10	19	35	58	19	113	38	27
2006	419	46	21	25	44	47	8	8	29	47	8	81	33	22
2007	272	25	22	9	26	14	4	5	15	27	5	88	28	4
2008	175	25	15	1	4	11	5	2	17	20	2	56	13	4
2009	195	8	14	4	17	35	1	4	27	14	4	47	13	7
2010	171	17	12	12	44	11	0	4	9	16	6	31	7	2
2011	142	12	7	4	13	6	5	2	15	15	6	52	5	0
2012	169	5	14	12	25	9	0	1	8	6	6	48	34	1
2013	261	1	26	19	50	16	2	0	14	16	7	76	30	4
2014	243	10	21	18	42	9	6	4	19	14	10	59	27	4
2015	297	14	22	15	71	15	3	1	17	28	5	54	50	2
2016	402	40	16	9	69	11	1	3	37	49	5	57	97	8
2017	411	31	16	16	75	2	1	7	37	63	12	53	90	8
Total	7,614	586	455	360	1,056	469	121	161	746	788	216	1,429	1,027	200

Residential Permits, Multi-Family														
	NPRC Region	Amherst	Brookline	Hollis	Hudson	Litchfield	Lyndeborough	Mason	Merrimack	Milford	Mont Vernon	Nashua	Pelham	Wilton
2000	103	0	0	3	6	0	0	0	11	0	0	71	10	2
2001	236	0	0	26	6	4	4	0	150	0	0	40	6	0
2002	251	0	6	35	118	12	1	0	31	46	0	0	2	0
2003	354	12	0	29	64	16	0	0	19	17	0	197	0	0
2004	159	0	2	9	22	10	0	0	0	71	0	41	0	4
2005	321	1	0	5	30	84	0	0	19	61	0	111	6	4
2006	197	2	0	0	64	0	0	0	54	1	0	67	7	2
2007	274	16	0	0	27	34	1	0	0	0	0	194	2	0
2008	201	0	0	-2	14	2	0	0	11	6	0	148	19	3
2009	91	0	0	0	17	0	0	0	7	4	-1	60	4	0
2010	39	0	0	0	0	2	0	0	10	2	0	12	13	0
2011	59	0	0	0	1	8	0	0	3	1	0	36	7	3
2012	340	28	0	1	7	8	0	0	6	0	0	289	3	-2
2013	194	0	0	0	11	6	0	0	3	0	0	164	10	0
2014	319	2	2	0	0	8	0	0	4	0	0	292	8	3
2015	70	0	0	0	8	0	2	0	0	0	0	56	6	-2
2016	195	2	2	0	4	2	0	0	2	1	0	182	0	0
2017	414	4	3	6	15	47	0	0	0	124	0	207	10	-2
Total	3,817	67	15	112	414	243	8	0	330	334	-1	2,167	113	15

Residential Permits, Manufactured Housing														
	NPRC Region	Amherst	Brookline	Hollis	Hudson	Litchfield	Lyndebo rough	Mason	Merrima ck	Milford	Mont Vernon	Nashua	Pelham	Wilton
2000	22	3	0	0	0	0	0	0	0	10	2	4	3	0
2001	10	0	0	0	0	0	0	0	2	7	1	0	0	0
2002	4	0	0	0	1	0	1	0	1	0	1	0	0	0
2003	3	0	0	0	0	0	0	0	2	0	1	0	0	0
2004	21	0	0	0	0	0	0	0	7	2	0	8	4	0
2005	1	1	0	0	0	0	0	0	0	1	-2	1	0	0
2006	2	1	0	0	0	0	0	0	0	0	0	0	0	1
2007	8	2	0	3	0	0	0	0	2	0	1	0	0	0
2008	-10	0	-1	0	0	0	0	0	0	0	1	-9	0	-1
2009	-1	0	0	0	-1	0	0	0	1	-1	0	0	0	0
2010	-10	0	0	0	0	0	0	0	0	-5	0	-6	0	1
2011	-7	0	0	0	-2	0	0	0	1	-3	0	-4	0	1
2012	0	0	0	0	0	0	0	0	1	-1	1	0	0	-1
2013	8	0	0	-1	0	0	0	0	2	0	0	7	0	0
2014	14	-1	0	0	4	0	0	0	0	0	0	11	0	0
2015	0	0	0	0	0	0	0	0	1	0	0	-1	0	0
2016	13	0	0	1	0	0	0	0	2	6	0	4	0	0
2017	0	0	0	0	0	0	1	0	0	1	0	-2	0	0
Total	78	6	-1	3	2	0	2	0	22	17	6	13	7	1

Residential Permits, Total Housing														
	NPRC Region	Amherst	Brookline	Hollis	Hudson	Litchfield	Lyndebo rough	Mason	Merrima ck	Milford	Mont Vernon	Nashua	Pelham	Wilton
2000	962	73	35	56	48	71	17	10	185	106	32	195	112	22
2001	983	50	44	68	118	17	24	29	239	71	30	155	115	23
2002	1,012	70	37	65	214	64	11	22	72	140	23	114	158	22
2003	1,150	76	35	54	177	66	20	18	97	105	19	338	119	26
2004	938	43	57	60	140	66	9	22	97	146	22	173	83	20
2005	897	57	49	20	126	125	10	19	54	120	17	225	44	31
2006	618	49	21	25	108	47	8	8	83	48	8	148	40	25
2007	554	43	22	12	53	48	5	5	17	27	6	282	30	4
2008	366	25	14	-1	18	13	5	2	28	26	3	195	32	6
2009	285	8	14	4	33	35	1	4	35	17	3	107	17	7
2010	200	17	12	12	44	13	0	4	19	13	6	37	20	3
2011	194	12	7	4	12	14	5	2	19	13	6	84	12	4
2012	509	33	14	13	32	17	0	1	15	5	7	337	37	-2
2013	463	1	26	18	61	22	2	0	19	16	7	247	40	4
2014	576	11	23	18	46	17	6	4	23	14	10	362	35	7
2015	367	14	22	15	79	15	5	1	18	28	5	109	56	0
2016	610	42	18	10	73	13	1	3	41	56	5	243	97	8
2017	825	35	19	22	90	49	2	7	37	188	12	258	100	6
Total	11,509	659	469	475	1,472	712	131	161	1,098	1,139	221	3,609	1,147	216

(NHOSI, 2018)

HOME PURCHASES AND RENTAL COSTS

Median Home Purchase Price in NRPC Region					
Year	All Homes	Existing Homes	New Homes	Non-Condominiums	Condominiums
2018	\$285,000	\$285,000	\$360,000	\$312,000	\$210,000
2017	\$270,000	\$265,000	\$359,933	\$295,066	\$196,266
2016	\$255,000	\$251,000	\$361,233	\$280,000	\$186,733
2015	\$243,500	\$239,933	\$372,333	\$266,966	\$169,333
2014	\$232,766	\$228,000	\$320,333	\$254,933	\$169,933
2013	\$240,000	\$234,000	\$318,105	\$254,500	\$185,000
2012	\$220,000	\$216,000	\$287,000	\$235,000	\$165,093
2011	\$225,900	\$220,000	\$299,900	\$239,000	\$179,000
2010	\$239,000	\$230,500	\$300,900	\$255,000	\$187,000
2009	\$235,000	\$225,000	\$332,900	\$252,000	\$172,000
2008	\$262,000	\$249,900	\$349,900	\$281,050	\$192,500
2007	\$275,000	\$267,500	\$359,900	\$309,900	\$204,900
2006	\$277,000	\$265,500	\$354,865	\$305,474	\$208,000
2005	\$280,000	\$275,000	\$325,832	\$324,900	\$214,900
2004	\$261,000	\$252,500	\$325,000	\$298,500	\$197,900
2003	\$237,500	\$229,900	\$287,772	\$273,400	\$179,000
2002	\$219,000	\$207,000	\$284,000	\$246,000	\$159,500
2001	\$185,000	\$174,000	\$266,676	\$214,000	\$134,000
2000	\$160,000	\$149,000	\$229,713	\$179,900	\$110,900

(NHHFA, 2019)

2018 Median Gross Rental Cost						
Year	All Units	0-Bedroom Units	1-Bedroom Units	2-Bedroom Units	3-Bedroom Units	4+-Bedroom Units
2018	\$1,419	\$1,035	\$1,283	\$1,566	\$1,592	\$2,035
2017	\$1,383	\$722	\$1,125	\$1,484	\$1,522	\$1,942
2016	\$1,253	\$712	\$1,093	\$1,336	\$1,496	\$1,579
2015	\$1,214	\$698	\$1,028	\$1,310	\$1,519	\$1,747
2014	\$1,137	\$672	\$1,023	\$1,210	\$1,491	\$1,817
2013	\$1,139	\$677	\$985	\$1,169	\$1,405	\$1,499
2012	\$1,120	\$650	\$953	\$1,179	\$1,432	\$1,695
2011	\$1,096	\$644	\$948	\$1,164	\$1,455	\$1,522
2010	\$1,090	\$628	\$875	\$1,189	\$1,391	\$1,499
2009	\$1,089	\$676	\$932	\$1,176	\$1,425	\$1,586
2008	\$1,082	\$650	\$884	\$1,124	\$1,406	\$1,483
2007	\$1,071	\$645	\$881	\$1,123	\$1,353	\$1,521
2006	\$1,048	\$675	\$900	\$1,101	\$1,379	\$1,533
2005	\$1,024	\$625	\$843	\$1,056	\$1,344	\$1,500
2004	\$1,021	\$657	\$878	\$1,042	\$1,262	#N/A
2003	\$984	\$580	\$862	\$1,019	\$1,257	#N/A
2002	\$949	\$547	\$832	\$974	\$1,130	#N/A
2001	\$923	\$495	\$796	\$945	\$1,100	#N/A
2000	\$834	\$585	\$730	\$874	\$1,009	#N/A

(NHHFA, 2019)

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%	36%	8.0%	0
Litchfield	131	2.6%	4.8%	8.6%	1.1%	4.8%	0.3%	43%	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%	39%	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%	24.8%	10.6%	1.9%	6.7%	3.7%	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	8.5%	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%	31.3%	18.3%	13.8%	29.2%	13.1%	38%	25.7%	6
Nashua	106	6.2%	25.3%	17.4%	23.8%	27.2%	1.8%	38%	18.3%	6
Nashua	107	16.7%	26.4%	7.7%	36.7%	30.5%	12.0%	27%	25.9%	5

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%	39.7%	20.9%	23.7%	29.3%	10.4%	37%	20.5%	6
Nashua	109	8.7%	18.5%	14.3%	5.8%	9.8%	3.8%	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%	28.8%	8.7%	2.8%	6.3%	5.1%	18%	8.6%	1
Nashua	111.02	6.0%	33.6%	7.8%	8.4%	6.6%	3.9%	18%	11.9%	1
Nashua	112	8.5%	21.8%	5.1%	4.8%	2.4%	2.2%	20%	7.2%	1
Nashua	113	8.8%	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%	26.1%	9.3%	0.9%	3.5%	2.2%	19%	8.7%	1
Nashua	115	8.9%	8.1%	6.6%	6.9%	2.2%	1.0%	19%	15.1%	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

ACCESS TO NEIGHBORHOOD OPPORTUNITY INDICES BY CENSUS TRACT

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

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

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

(HUD, 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		2017*		2025		2040	
	Population	Households	Population	Households	Population	Households	Population	Households
Under 15	40,011		36,950	12,099	35,474		33,960	
15 to 24	25,610	2,033	25,643		23,524	1,867	22,535	1,789
25 to 34	23,137	9,882	24,508		28,158	12,027	24,414	10,427
35 to 44	30,460	16,051	26,122	13,676	28,812	15,183	28,422	14,977
45 to 54	36,911	20,671	34,659	19,221	25,562	14,315	30,117	16,866
55 to 64	25,741	14,934	30,462	17,366	30,215	17,530	24,116	13,991
65 to 74	13,665	8,422	18,352	10,399	25,098	15,468	23,277	14,346
75 to 84	7,381	4,798	8,949	5,738	14,030	9,120	23,308	15,151
85 & older	2,849	1,703	3,113	1,734	4,860	2,905	10,819	6,467
Total (#)	205,765	78,494	208,758	80,233	215,734	88,415	220,967	94,015
Under 65 (#)	181,870	63,571	178,344	62,362	171,746	60,922	163,564	58,050
65 Plus (#)	23,895	14,923	30,414	17,871	43,988	27,493	57,404	35,964
Under 65 (%)	88.4%	81.0%	85.4%	77.7%	79.6%	68.9%	74.0%	61.7%
65 Plus (%)	11.6%	19.0%	14.6%	22.3%	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. *2017 estimates are from ACS S2502 and DP05

Forecast Simulation - Ownership and Rental Tenure by Age Group

Age Group	2010		2017*		2025		2040	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
15 to 24	345	1,688	4,521	7,578	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	9,162	4,514	10,832	4,351	10,685	4,292
45 to 54	16,399	4,272	14,718	4,503	11,357	2,959	13,381	3,486
55 to 64	12,411	2,523	14,043	3,323	14,568	2,961	11,627	2,364
65 to 74	6,900	1,522	8,638	1,761	12,673	2,795	11,753	2,593
75 to 84	3,612	1,186	4,322	1,416	6,866	2,254	11,406	3,745
85 & older	978	725	1,150	584	1,668	1,237	3,714	2,753
Total (#)	56,996	21,498	56,554	23,679	64,244	24,171	68,040	25,975
Under 65 (#)	45,506	18,065	42,444	19,918	43,037	17,885	41,167	16,884
65 Plus (#)	11,490	3,433	14,110	3,761	21,207	6,286	26,873	9,091
Total (%)	72.6%	27.4%	70.5%	29.5%	72.7%	27.3%	72.4%	27.6%
Under 65 (%)	71.6%	28.4%	68.1%	31.2%	70.6%	29.4%	70.9%	29.1%
65 Plus (%)	77.0%	23.0%	78.9%	21.1%	77.1%	22.9%	74.7%	25.3%

Forecast Simulation - Group Quarters Population	2010	2025	2040
Total	2,067	2,509	3,913
Underage 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
Underage 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
Total Stock Occupied or Available	80,814	90,850	97,343

PROJECTED 2025 AND 2040 HOUSEHOLDS BY TENURE, INCOME RANGE

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

Renters	2008-2012 ACS	Projection 2025	Projection 2040
Under 30% AMI	6,124	6,958	7,478
Under 50% AMI	10,213	11,604	12,470
Under 60% AMI	12,184	13,843	14,876
Under 80% AMI	14,692	16,692	17,938
Under 100% AMI	16,770	19,054	20,476
Under 120% AMI	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% AMI	9,834	11,125	11,891
Under 50% AMI	18,608	21,033	22,457
Under 60% AMI	23,226	26,247	28,013
Under 80% AMI	31,398	35,459	37,814
Under 100% AMI	39,233	44,286	47,199
Under 120% AMI	46,680	52,673	56,110
All Households	78,466	88,415	94,015

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

	2008-2012	2025	2040
Owners <100% AMI	22,463	25,233	26,724
Renters <60% AMI	12,184	13,843	14,876
Owners + Renters	34,647	39,076	41,600
Total Households	78,466	88,415	94,015
% of Total Households	44.2%	44.2%	44.2%

APPENDIX B: BIBLIOGRAPHY

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