HNA

Regional Housing Needs Assessment

Local Solutions for the Strafford Region

Adopted January 2015

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Strafford
REGIONAL PLANNING
COMMISSION

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Authority and Purpose of the Regional Housing Needs Assessment

New Hampshire RSA 36:47, II requires that the regional planning commissions compile assessments of regional needs for housing for persons and families of all levels of income. These need assessments are to be updated every five years and made available to all municipalities within the region. The statutory purpose of the need assessments is to assist municipalities in complying with RSA 674:2, III (which outlines the content of the housing section of a local master plan).

The statutory language outlining the content of local master plans was amended in 2002. The housing section of a local master plan (listed as an optional element under RSA 674:2, III) *should assess local housing conditions and project 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*. The statute does not provide guidance as to how a municipality should "assess" the housing needs that are identified by the regional planning commissions. However, based on these guidelines, it is clear that the housing sections in local master plans will be influenced by the scope, content, and details provided within a regional housing needs assessment.

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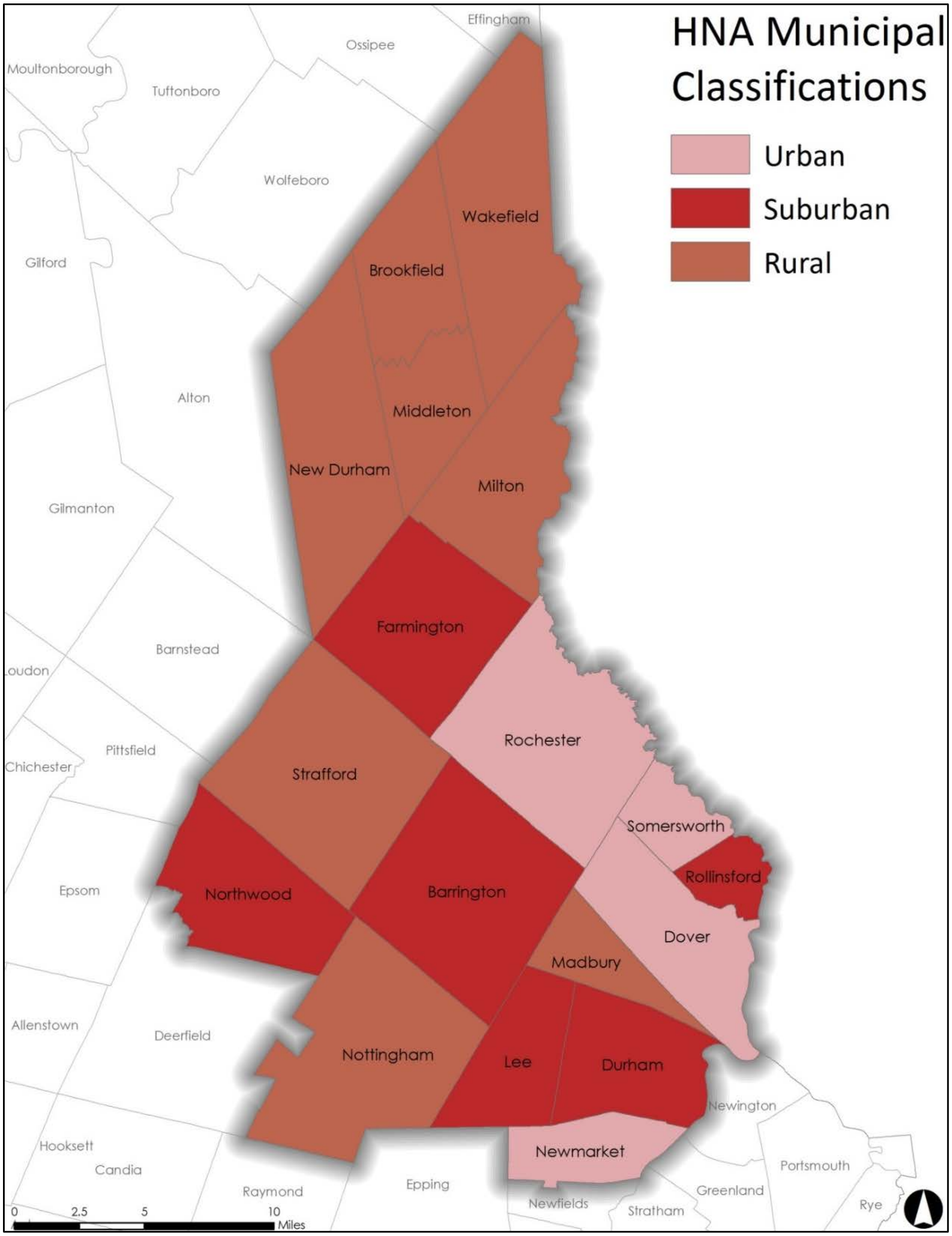


The municipalities of the Strafford region were classified based on population density as urban, suburban, or rural to define three groupings of communities. These three "subregions" are used in the report to summarize and compare selected housing needs and trends within the area.

Executive Summary

The purpose of the regional housing needs assessment is to evaluate supply, demand, cost and affordability of housing within the Strafford Regional Planning Commission boundaries and to project the regional need for housing for all age and income levels. When preparing the housing section of a local master plan, a community should indicate how it plans to address the regional needs identified in this assessment.

Production. Based on the use of several projection models, the average annual housing production needs of the region over the next ten years is expected to be 600 to 660 units per year. This is about 35% lower than the annual average production anticipated in the last housing needs assessment which was based on growth expectations prior to the Great Recession. Permit data for the period 2010-2013 however, indicates a development pace of only 323 units per year at the beginning of this decade. Roughly half of all housing production should be affordable to households with incomes at or below the NH workforce income standards.

Distribution of Growth. In the ten years prior to the recession, a large share of the region's single family housing growth flowed to the rural areas within the SRPC. In the years since 2010, more of the total housing activity has been in the urban and suburban areas. There has been little increase in multifamily opportunity outside the urban centers, with the exception of Durham. Long term population projections for 2010-2030 indicate that growth could continue to push outward from the urban centers, with each of the subareas of the region (urban, suburban, and rural) absorbing about 1/3 of the region's total population growth.

Aging of the Population. The demographic analysis shows that over the 20 year period 2010-2030 there will be a significant increase in the proportion and number of housing units occupied per households age 65 or older. But there will be little if any long term net growth in households under age 65. If housing development continues to move outward to the rural areas, and as the population continues to age in place, more and more seniors will live further from support services and other conveniences. If the predominant housing product in the rural and suburban areas provides only low-density single family housing, products may not be well suited to the inevitable rise in senior occupancy. The region must begin to plan for infrastructure, social service networks and housing that will support "age-friendly" communities.

Smaller Households. Over the past 20 years, the vast majority of household growth has been in small households of one or two persons. Much of the housing product added over this period has been in increasingly large single family detached homes. Housing production should become more focused on producing smaller, more efficient units at locations closer to central services. However, this would run counter to typical housing products and projected development patterns.

Home Prices and Rents. Home prices are now more affordable relative to workforce incomes than they were five years ago. However, gross rent has become less affordable relative to renter household incomes. A combination of economic factors, lending criteria, as well as changing housing preferences has led to increased demand for rental units and a reduced financial capacity and level of interest in ownership among younger households. Between 2000 and 2010, ownership rates declined among all age groups except among households 65 or older.

Housing Cost Burden. Both the number and percentage of SRPC households with a high housing cost burden (30% or more of income) have remained about the same since the last housing needs assessment. The estimates in this report show about 21,300 SRPC households (38% of the total) have a housing problem that is related to substandard housing conditions or high cost relative to income. Most of the problems relate to a high housing cost burden (paying 30% or more of household income for gross housing costs). About 12,800 homeowners (33% of all owners) and about 8,500 renters (48% of all renter households) have a housing problem related to high cost or substandard conditions.

SRPC Households with High Housing Cost Burden (2006-2010 ACS Data)			
Housing Cost as % of Income	**Owners**	**Renters**	**Total**
Cost Burden 30% to 50% of Income	8,224	3,875	12,009
Cost Burden 50% or More of Income	4,388	4,153	8,541
Total Cost Burden 30%+	12,612	8,028	20,550

Over 20,000 households within the SRPC have high housing costs relative to income. *Housing costs consume 30% or more of the gross income of about one third of SRPC homeowners and nearly half of its renters.* The most severe needs are found at incomes below 50% of the area median family income.

The lowest income renter households (who earn less than 50% of area median family income (AMFI) comprise the most challenging affordable housing need. Affordable housing development programs are not typically capable of reaching renter households below this income level without housing subsidies.

Changing Market Dynamics. The statistical needs analysis reveals the emerging challenges posed by the aging of the population versus the housing options available. Households who moved to the suburbs and rural communities years ago are now moving into their elder years. Many are probably living in larger homes than they need, and in locations more remote from support services. When asked about the future, seniors generally express a preference to “age in place”. But there are typically few affordable alternatives for them to consider such as downsized units, rental or condo units, or housing with integrated services. Those who want to make a transition to alternative housing will need to access the equity in their homes. However, trends indicate a declining capacity and preference for ownership among younger households, and demographic projections indicate a smaller future pool of younger buyers to purchase these units.

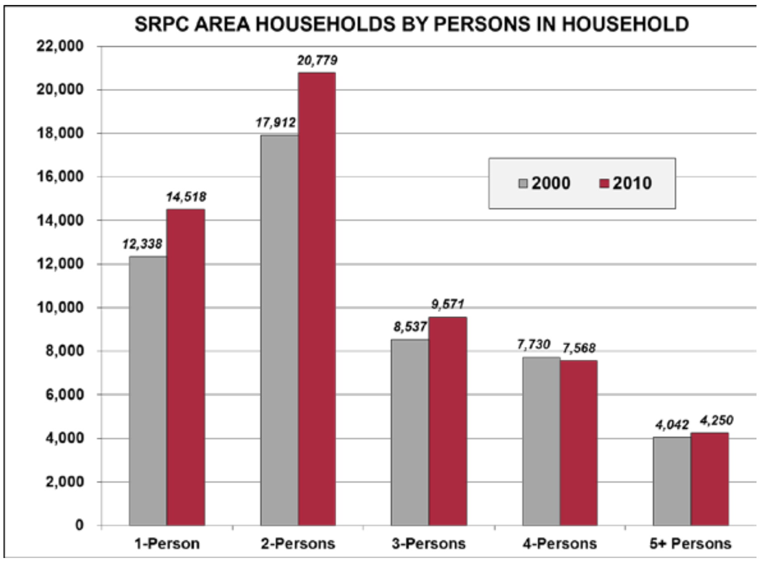
New Housing Paradigm Needed. The traditional model of housing demand assumes that all households aspire to homeownership, and that buyers will climb a “housing ladder” of higher priced products, spring-boarded by successive equity gains on resale. That model is not working well now, and may be even less supportable given our demographic future. A more diverse array of housing options is needed to allow the creation of more rental and multifamily units, and smaller footprint homes near services. Housing development tends to recognize two categories: “elderly” vs. “family”, even though similar sized homes, apartments or condos could serve either group. If development and regulations over-emphasize the production of age-restricted housing, the market may fail to deliver the balanced housing stock needed for all households. Flexibility in regulations should allow conversion and retrofit of single family homes, creation of accessory housing units, and the inclusion of smaller more efficient units in new development that are designed to accommodate any age group.

Part A: Housing Needs Summary Report

1. Historic Trends and Existing Conditions

Household demographics have been changing over the past 20 years. Eighty four percent of the net growth in households from 1990-2010 in the SRPC region was among 1 and 2 person households. Housing development relied heavily on construction of larger single family homes. When credit was readily available, rural areas of the region saw increased shares of development. Relatively little multifamily or rental housing was developed, and nearly all of that occurred in SRPC urban centers.

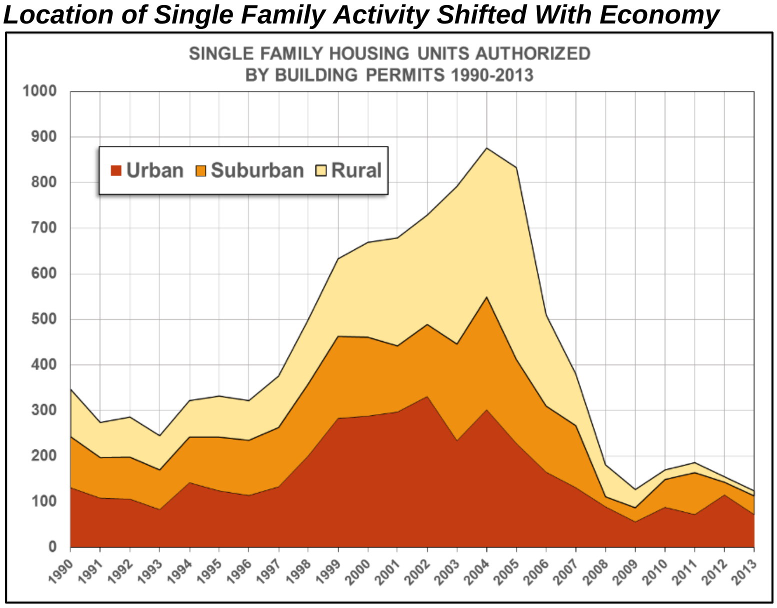
Figure A-1
Most Growth Found in One to Two Person Households



<u>*Household growth has been dominated by 1 and 2 person households*</u> among both owners and renters illustrated here for the period 2000-2010. Small households have accounted for 84% of the net change in SRPC households over the last 20 years.

The trend toward smaller households is only partly the result of an aging population. The rate of household formation has been declining within the younger age groups. Reasons may include a decline in quality job

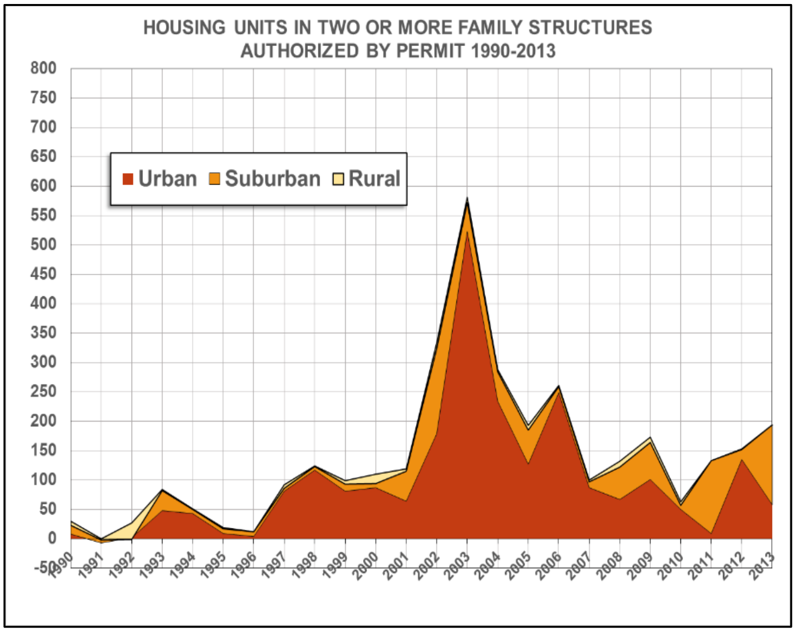
Figure A-2
Location of Single Family Activity Shifted With Economy



Single family housing production within the SRPC accelerated between 1997 and 2006. <u>*The rural communities saw a major increase in their share of regional housing construction during this period.*</u>

Following the recession of 2008-2009, however, the rate of development slowed significantly, with most SRPC housing activity confined to urban and suburban communities.

Figure A-3
Multifamily Production Centered in Urban Municipalities

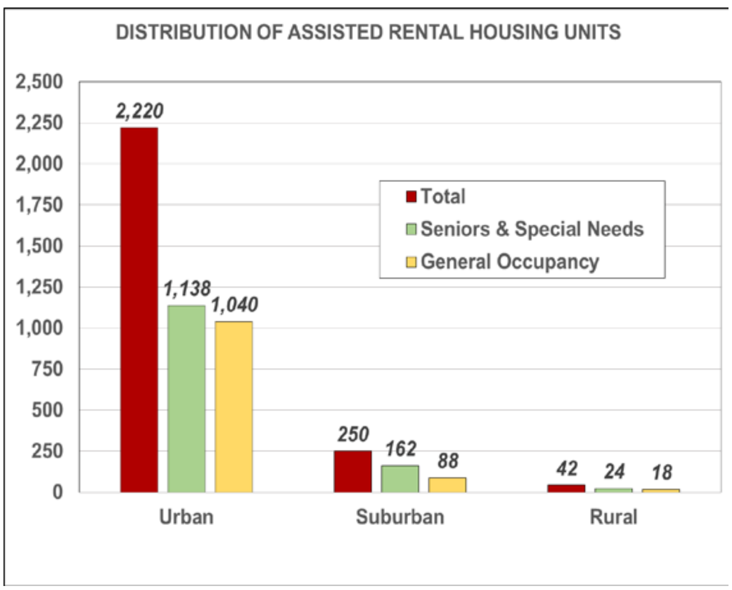


<u>*The development of most multifamily housing has been limited to the urban centers of the SRPC and a few suburban towns*</u>.

Since 2000, the suburban communities have absorbed an increased share of total activity in the production of 2+ family units, while there has been negligible activity in the rural towns.

Most of the newer suburban multifamily activity in recent years has been in Durham within suite-style rental units for student occupancy.

Figure A-4
Assisted Rental Housing Development Rare Outside Urban Centers



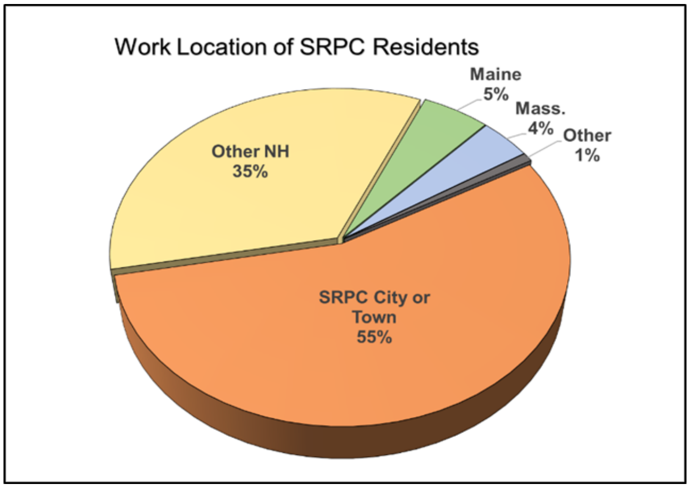
<u>*As of 2014, nearly all of the lower income rental housing resources within the SRPC region are found in the urban communities (over 88% of the area's assisted rental stock)*</u>. About 10% is located in the suburban towns, and 2% in the rural communities.

Much of this housing was produced under subsidized housing programs that are no longer available, or which are now extremely limited. Only 54 of these units have been created since the last SRPC Housing Needs Assessment in 2009.

2. Housing Need Projections

The housing supply needs of the future will be shaped by a combination of demographic changes as the population ages, and the extent to which the region is able to retain or attract younger workers. The housing inventory of the SRPC region is influenced by economic and job growth outside of the area; 45% of the working residents of the SRPC commute to jobs located outside the region.

Figure A-5
45% of Resident Workers Travel to Jobs Outside the Region



The SRPC area has historically provided a housing supply that responds to job-based demands generated well outside its boundaries. *The SRPC area has home prices and rents that are lower than neighboring regions to the south, enabling it to attract a resident labor force through its relative affordability.* The percent of SRPC resident workers who commute to locations outside of SRPC region has been increasing: from 42% (1990); to 44% (2000) to: 45% (2010).

Housing demand models based on employment and population projections suggest that lower levels of housing production will occur than indicated by pre-recession models developed in the last regional housing needs assessment. But recent building permit activity indicates that supply growth from 2010-2013 has lagged behind even these lower projections.

Figure A-6
Projected Supply Needs Are Down, but Production Still Lagging

Housing Production Model - Total Year Round Housing Supply Need						
Employment-Based Demand for Labor Force				Average Units Per Year		
Period	**Total**	**Ownership**	**Rental**	**Total**	**Ownership**	**Rental**
2010-2020	6,663	5,412	1,251	666	541	125
Headship Model Adjusted for Vacancy & Replacement				Average Per Year		
2010-2020	5,947	4,943	1,004	595	494	100
Average of Methods				Average Per Year		
2010-2020	6,305	5,178	1,128	631	518	113

Employment-based projections and a population based model indicate that *the region should produce an annual average of about 630 housing units per year* (2010-2020) to meet total demand if historic out-commuting relationships hold. From 2010-2013, only about 323 units per year were authorized by building permits.

At the projected level of total housing development needs for 2010-2020, reasonable goals for the "workforce" portion of housing production within the SRPC would include:

- Total workforce units (ownership and rental): ***270 to 390 units per year***
- Workforce ownership units: ***210 to 310 per year***
- Workforce rental units: ***60 to 80 per year***

There is some evidence that demand may be turning more strongly toward rental tenure. Therefore a higher share of the need for workforce units may be within the rental market. Senior occupancy within rental units should increase particularly as more seniors reach age 75 or older.

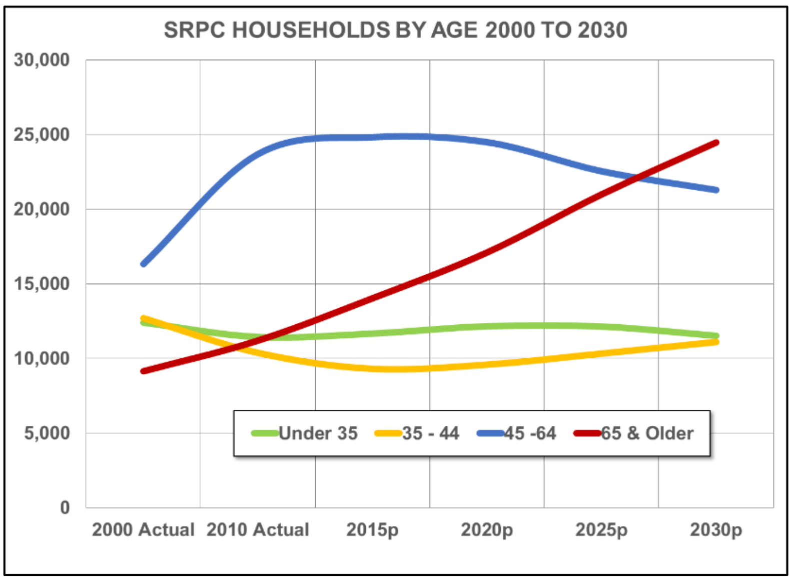
3. Demographic Implications for the Housing Market

The projections of population and households for the SRPC region indicate two principal issues that should be addressed by communities and the region to accommodate future housing needs. One is the unprecedented shift toward older households and their needs; the second is preserving and expanding housing options that will attract and retain a younger labor force to replace retiring workers and support job growth. To do this, a new vision of the role of housing in the economy is needed to eliminate regulatory bias and to encourage more diversity in the housing stock.

Aging of the Population

The demographic projections for the SRPC region (and the State) over the next 20-30 years reveal further issues with the traditional housing need assumptions. The 20-year projections show that growth pattern that shows a net increase only among households age of 65 or older, accompanied by decreasing numbers of households in all the age groups under 65.

Figure A-7
Aging of Households Dominant Factor in Future Housing Demand



__Household projections for the SRPC indicate virtually no long term net growth in the number of households headed by persons under age 65 from 2010-2030__.

Unless offset by significant new in-migration among younger households, about *__1 of every 3 households in 2030 will be headed by a person age 65 or older__* compared to only 1 in 5 as of 2010.

Workforce Housing and Job Growth

This needs assessment and other recent housing studies have found a mismatch between the size and type of housing units available and the needs of smaller households and an aging population. The other challenge of this pattern is that a large segment of the population will be retiring from their jobs over the next 20 years. At this time, area businesses are not experiencing recruitment problems related to housing. But as labor force households (under 65) decline in number as older workers retire in the future, it may become a bigger challenge for area industries replace these workers.
In the future incentives may be required to attract labor from younger age groups, and appropriate and affordable housing will need to be part of the economic package that attracts and retains the younger workforce.

New Housing Paradigm Needed

Traditional Housing Market Model. Conventional housing development practice has centered on a "ladder" model in which homeownership has been viewed as a path to wealth creation. Ownership has been presumed as preference shared by all households. The first foothold of the ladder was to progress from renting to owning. Households of the baby boom generation were encouraged to buy the largest and most expensive homes they could afford. A low down payment on a long term mortgage would be the first rung of the ladder, followed by successive equity gains from appreciation, and itemized deductions for mortgage interest and property taxes.

Under this housing model the household progresses from renting, to a "starter" ownership home. Later, the owner would springboard to a more expensive "move up" house using the equity gains from the starter unit. When children move away, the now "empty nester" can purchase an even larger house, or might choose to downsize to a smaller (but probably no less expensive) home. Only in old age would the model anticipate the household renting as a *preference*.

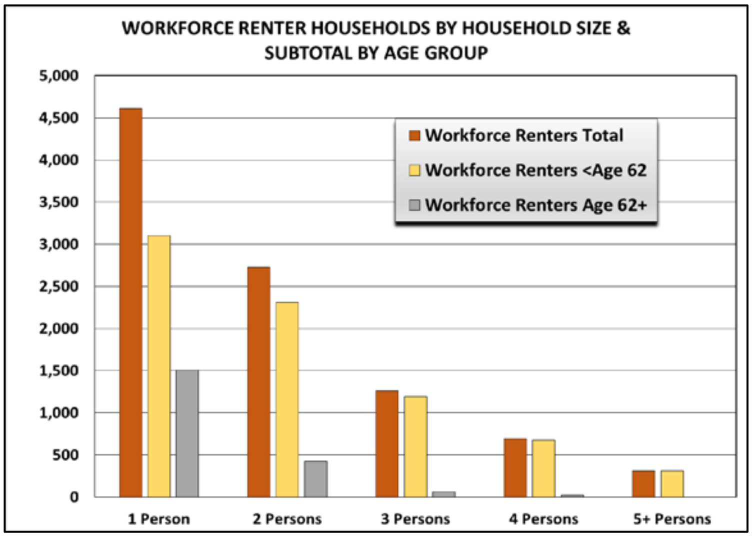
The practical limits of the ladder model of ownership were tested during the Great Recession when unemployment rose, jobs vanished, and home resale prices dropped sharply. Aggressive lending practices and poor documentation of buyer qualifications lured too many households into mortgages and ownership carrying costs that they could not afford. Anticipated equity gains did not materialize and many buyers instead now owed more on their homes than they were worth. Renting became more attractive as the role of homeownership as an investment was diminished.

The "ladder" model of housing consumption and a period of relatively easy credit supported the increasing scale of single-family homes even as household size declined. Local regulations are commonly cited as a cause of housing affordability problems. But it is also significant that the average new single family home built in the U.S. in 2013 was over 1,000 square feet larger than its 1970s counterpart. Over-consumption of living space has clearly been a factor in affordability. In addition, an excessive reliance on the traditional large-footprint, multistory single family home will continue to feed into the mismatch between the regional housing inventory and tomorrow's housing needs.

National housing policy provides extensive public subsidies and incentives that heavily favor ownership over rental tenure, with the presumed benefits of wealth building for the household and neighborhood stability for the community. An over-emphasis on the virtues of homeownership, however, may inadvertently contribute to a stigma that the general public continues to associate with multifamily "workforce" housing. But rental housing is especially needed to attract the younger and more mobile part of the labor force, and to house our oldest residents as part of a balanced housing stock that is aligned with emerging demographics.

Regulatory Bias and Multifamily Housing Opportunity. In the realm of lower income rental housing, we have divided the development options into two distinct groups for planning and housing development purposes: projects are either "elderly" or "family".[1] In the emerging housing market, *both* age groups will be competing for multifamily rental and condominium units; both age groups are composed of predominantly small households and the needs of each are supported by the same structure types and unit sizes.

Figure A-8
Workforce Renters Mostly 1-2 Person Households



Local resistance to affordable or "workforce" rental housing is sometimes driven by a presumption that workforce rental housing means large families with children.

Detailed data for Strafford County shows that the vast majority of renters with incomes at or below the NH workforce standard are smaller households with 1 or 2 persons.

The same distinction is found in some local regulations that treat multifamily units for the elderly (sometimes permitted only within an overlay district) as land use that is different from multifamily housing that is open to all age groups. In some cases a "family" housing project would be banned even if its design and structural characteristics were identical to a permitted "elderly" development. These are not different *land uses or structure types*; they are different *age groups*.

Zoning regulations govern land uses and structures are more appropriate than those that focus *who may or may not live* within a given structure or zoning district. One must ask whether such a regulatory distinction is a proper exercise of a power that is rooted in the promotion of *the general welfare* of all individuals regardless of age or income.

New Paradigm for Housing Diversity and Flexibility. Serving both the growing senior market, as well as building a capacity to attract younger workers will in part rely on the availability of a housing stock that favors more efficient layouts of housing that include multifamily forms of ownership and rental, preferably in locations accessible to services.

Large-footprint, single-family homes with all the bedrooms on the second floor and the laundry in the basement, located far from services have less potential to support aging households than smaller, more efficient units in central locations.

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[1] Note that multifamily apartments that are not age-restricted ("family") can still serve elderly residents. The term "family" often connotes a larger household with children, but most non-elderly renter households have only 1-2 persons.

As households attempt climb the traditional housing ladder, there will be a smaller cohort of qualified and interested buyers following them, and less push on market prices. This may help maintain a more affordable existing stock, but may not enable continuous transitions to higher cost housing products.

If there are insufficient options available to "downsize" to smaller and affordable homes or multifamily units, senior homeowners will either need to age in place in their existing home (or the home of a relative) or leave the region to find appropriate and affordable housing.

Surveys have also indicated that today's younger households are less inclined toward homeownership as an investment, are comfortable with renting, and more likely to prefer urban over rural locations. Younger households are also more mobile, and to attract them to take jobs in the region, rental and multifamily units will be needed.

For both older and younger households, it is likely that future housing will be valued more for utility, efficiency, and convenience to services than for floor area, lot acreage, or solitude.

4. Housing Needs Assessment Focus Group Observations

As part of the needs assessment process, SRPC held three focus group sessions with area stakeholders that included individuals from the fields of municipal planning, non-profit agencies, economic development, and real estate. Below is an abbreviated summary of the principal issues that emerged from those discussions.

Aging of Population and Housing Products

- The mismatch of the typical single family home (size, type and design of unit) will begin to conflict with the resident's desire to "age in place".
- As the population ages, particularly in the suburban and rural parts of the region, there are few alternatives available for downsizing or more accessible housing.
- Families are beginning to plan for housing their aging relatives
- The Community Action Program of Strafford County is exploring a housing development role particularly for veterans, disabled and elderly as an initial focus.
- More developers are beginning to design more compact homes that offer first floor bedrooms, but in some places large footprint single family homes continue to be the standard. However a smaller home is not necessarily more affordable; the price will rise to whatever the market will support.
- There is a need for more senior housing serving incomes above the "low income" range targeted by affordable multifamily development programs.

Labor Force and the Housing Supply

- The Tri-City area has traditionally played a role in supplying relatively affordable housing for persons working not only within the SRPC region, but also those commuting to jobs across a broader Greater Seacoast area. The resident labor force supports not only the job and economic base within the region, but also the jobs located in more expensive areas to the south including Portsmouth.
- Manufacturing and other economic activity is seen as shifting toward the Seacoast; the SRPC area has become a locus for growth among manufacturers that support the aviation industry.
- The affordability of the area housing supply supports labor recruitment, particularly when backed by technical training programs aligned with the needs of growing industries.
- Area employers sometimes help their workers through general relocation incentives, but their recruitment efforts thus far have not required them to offer more direct employer-sponsored housing assistance initiatives.
- An increasing number of persons are reaching the end of their working career and are interested in downsizing, but limited alternative housing choices are available. Many will want one-level living with an attached garage. Condominium units are acceptable if they offer such features, but few units are available.

Workforce Rental Housing

- Some progress has been seen in softening zoning provisions to allow workforce housing in the region.
- The label "workforce housing" has not escaped a negative stigma. Average citizens may not realize that this group includes full time working households, including entry level professionals and the municipal and school employees essential to the community.
- The subsidized rental housing for low income tenants that is managed by the area's public housing authorities tends to have a waiting list of 2-3 years.
- The housing supply for the lowest income households is not expected to grow, and available individual voucher subsidies are not expected to increase substantially.
- There is interest among the public housing authorities of the Tri-City area in participating in LIHTC (Tax Credit) rental developments. However, it is recognized that the incomes that can be served under this program will be higher than those of typical residents in fully subsidized or public housing.

Rural & Suburban Roles

- Creation of accessory units has the potential to add lower cost units to the housing stock, or to create units for an aging population, but options are often limited by zoning provisions
- Conservation subdivisions have been workable in the suburban and rural towns, providing some savings on infrastructure costs by grouping homes closer together while achieving open space preservation.
- Cooperative housing developments including manufactured housing co-ops have provided an affordable housing alternative in the region in both the urban and rural communities.
- More seasonal lakefront homes and camps are being converted to second homes capable of supporting year round occupancy.

Urban Roles

- There was a general consensus that workforce housing is most beneficial when located in or near employment centers. While multifamily or workforce housing must also be permitted in rural and suburban locations, households of limited income will not necessarily be better off if they live far from jobs or essential services.
- There are more opportunities for mixed use development. These include residential space in the upper floors of commercial uses created from new development or rehab, and conversion activity particularly in the urban centers.
- The walkability of central urban locations is now more strongly preferred among young professionals.

5. Policy and Action Outline

We need to rethink the housing products the region needs to produce, and whether the local land use regulatory framework will support the emerging demographics of housing need and demands including aging in place for senior homeowners.

The traditional housing model presumes that different housing types, sizes and prices should be keyed to various life stages, with ownership progressing toward larger or more expensive units over time. But a new paradigm is emerging that calls for more efficient floor plans and more affordable smaller units that can accommodate virtually any occupant regardless of age or disability.

Since most elderly residents prefer to “age in place” and continue to live at home for as long as possible, communities will also need to anticipate changing demands on municipal services as well as on the delivery of supportive social services to the elderly.

Retrofits of existing housing stock

Communities need to evaluate whether local regulations support the retrofit of the existing housing stock to provide more appropriately sized units, including accessory apartments, and even the subdivision of larger, single-family homes into multiple living units.

- Interior and exterior accessibility improvements
- Subdivide larger homes into two or more smaller units
- Add accessory units to single family home or site
- Increase utility of home, value and income potential

New construction

In most respects, the housing needed by seniors will center on the same products that are needed to sustain the younger workforce. Both age groups are primarily composed of one and two-person households, for whom a small accessible home or multifamily apartment or condominium would be an appropriate housing choice.

In the field of rental housing production, policies and programs should reconsider whether age segregation in new housing developments is socially healthy for the community or for the individual household. As more product is developed that is subject to age restricted occupancy, the housing supply becomes more constrained in its capacity to serve overall market needs and household transitions.

More housing should be designed for the long term spectrum of users so that it won't become obsolete. For example, smaller footprint housing units with entries with few or no stairs and essential living space on 1st floor, plus doors and halls of adequate width and accessible bathroom designs, and an attached garage would serve broad groups of users. Builders could be encouraged to construct single family, condominium, and rental apartment units with "universal design" or "age friendly" designs for floor layout and accessibility appropriate any age group.

- Reduce potential for obsolescence of housing stock over time
- Less reliance on "life stage" target market concepts (first time buyer, empty nester, etc.)
- Promote universal design concepts in housing capable of serving all ages
- More emphasis on inclusiveness of all ages in multifamily development
- Expand supply of housing with at least one grade level entry; single floor living space; attached garage (single family, condo, or multifamily)
- Explore formation of housing cooperatives for seniors to enable housing transition and preservation of home equity
- As the population ages over the next 20 years, demands will emerge for specialized housing such as assisted living. Under current zoning, developments of a viable size or density may be possible only within the urban centers.

Local regulatory actions

Local zoning regulations fail to support the full range of housing needs if regulations continue to limit multifamily construction options to age-restricted developments.   A different regulatory context is needed that is based on standards relating to the *land use* and the *structure* rather than the age of the occupant.

- Any overlay district provisions applicable to multifamily housing for the elderly should be extended to multifamily developments of the same structure serving any age groups.
- Allow opportunity for accessory apartment development without age or familial occupancy restrictions.   (Regulate by maximum size of unit, bedrooms, maximum occupancy).
- Review zoning standards and effect on capacity to subdivide large single family units into two or more dwelling units. (For example, the septic capacity of a site could be defined by the maximum number of *persons or bedrooms* rather than by the number of housing units.)
- Municipalities of the region should capitalize on opportunities to encourage the incorporation of condos and apartments on the upper floors of commercial uses. In the urban centers, these opportunities may arise as older obsolete uses give way to redevelopment.

Property tax policies

Local property tax policy can be used to support more affordable aging in place. In 2013, the average property tax exemption granted to qualifying senior homeowners in the SRPC region provided a tax reduction of about $2,400 per year. Average benefits per household, and the number of exemption requests will rise significantly as the population ages.   Other tax policy can be used as an incentive for accessibility improvements and to encourage housing within commercial redevelopment projects.

- Review existing local property tax exemption standards for senior homeowners and their capacity to help seniors of modest income afford to age in place.
- Publicize the availability of property tax exemptions for improvements to homes that serve handicapped or disabled residents.
- Create a local policy for the granting of Community Development Tax Relief incentives for redevelopment of commercial property that includes housing.

Part B - Resources for an Affordable Housing Future

This section outlines a range of approaches to support the development and preservation of affordable and workforce housing for all ages and income levels. 7In most cases, municipalities will not be the developers or providers of affordable housing, but their policies relating to land use allocation, development regulations, and property taxes can influence the creation and preservation of appropriate and affordable housing.

Also explored are various forms of public-private partnerships and programs that can be used to moderate housing costs to serve lower and moderate income households. The practicality of each approach depends on the level of involvement of the municipality to actively promote affordable housing, facilitate its construction, or simply enable it through local regulation. Various options and tools are reviewed in this section, organized into the following topics:

- Adapting housing products to an aging population
- Regulatory issues in affordable housing
- Municipal incentives for affordable housing
- Expanding affordable homeownership opportunities
- Multifamily housing development: rental, condos, co-ops
- Non-profits and trusts
- Employer assisted housing initiatives

1. Adapting Housing to an Aging Population

Single Family Home Size vs. Demographics

In 1973 the average newly constructed single family home built in the Northeastern United States was 1,595 square feet in size. In 2013, the new home built in the Northeast had an average size of 2,636 square feet, an increase of over 1,000 square feet in living area.

Table B-1: Floor Area of New Single Family Homes in the U.S.

Year	Median Floor Area		Average Floor Area	
	U. S.	Northeast	U.S.	Northeast
1973	1,525	1,450	1,660	1,595
2013	2,384	2,338	2,598	2,636
Change	859	888	938	1,041
% Change	56.3%	61.2%	56.5%	65.3%
Source: U. S. Census, Characteristics of New Single Family Homes Completed				

Household size has declined while home size has increased. In 1973, the floor area of a new single family unit had a ratio of about 550 square feet per person relative to U. S. average household size. In 2013, the ratio of single family floor area to average household size was 1,023 square feet (an increase of 86%). Land use regulations, large lot size, permit and fee costs are often cited as sources that inhibit housing affordability. [2] Less emphasis has been placed on the need to reduce the amount of living area per person in new homes, particularly to address the needs of the rapidly growing older population, and the shrinking financial capability and consumer interest among younger potential buyers.

New homes have become larger over time, with many built far from service centers. The demographic projections indicate that older homeowners will prefer to "age in place" rather than move. If large new homes remain the norm, there will be an even greater mismatch between the supply of single family products and a growing number of senior households with only one or two persons.

Alternatives are needed that offer a more compact design, an attached garage, single floor living space, and at least one entry with few or no stairs. These units need not be limited to "55 and over" communities, and could include single family cottage style units, attached units, or in multifamily structures with elevators.

Universal Design

Historically, new development of homeownership products have been linked with different life stages. Market orientations and housing products are keyed to segments including the young "first time buyer", the "move-up buyer", the "empty nester" and "senior" or "retiree".

In rental housing development programs, we regularly use the dichotomy of "elderly" vs. "family" projects as categories to separate housing projects by age group even though the physical design of the housing units and common areas not significantly different.

The concept of "universal design" is to approach all new housing development with the intent of designing for broader utility and flexibility so that it can serve any age level or type of household, including those with physical disability. One key principle is to enable access into the home, and to the key functional areas within the unit, without reliance on stairs. This principle and other internal design features can broaden the appeal of the unit to multiple age groups, provide housing attractive to younger households, or support aging in place.

[2] Making the units smaller or cutting other development costs will not necessarily make housing more affordable, as the home price will rise to whatever market value is supportable in its location. Additional approaches, such as affordability covenants, are needed to assure long term affordability.

Conversion of Existing Stock

It is impractical to assume that every elderly homeowner will be willing or able to move from their single family house to an apartment, condominium, or cooperative unit specially designed for their needs. One reason is that there is a preference to remain in one's home. A second reason is that there are few alternatives available for seniors to purchase a different type of home without incurring new mortgage debt, or to rent a unit at a reasonable cost. A third issue could emerge from the demographic projections by age group over the next 20 years. If a large number of senior homeowners want to sell their homes in order to downsize or relocate, there may not be a sufficient pool of younger households with the interest or financial capability to buy them.

One approach is to make the single family home more versatile by incorporating accessory units into new single family construction, and to provide opportunities to create additional units through the conversion of existing homes to more than one unit. While the use of "in-law" apartments is one response, restrictions that limit their occupancy to persons related to the owner introduces yet another constraint on the flexibility of the housing created.

The creation of an accessory unit may be regulated by reasonable limits on floor area and number of bedrooms. These smaller units can serve emerging market needs by enabling various types of household transitions. First, an accessory unit could be added by a senior household renting out that unit for extra income while providing housing for another smaller household (related or not related). The accessory unit might be added by a younger family in order to provide a separate unit for an elderly relative or other small household of 1-2 persons. Another situation might involve a senior homeowner moving into the accessory apartment, then renting the principal unit to a household that needs the larger space. In all cases the flexibility of the housing site is enabled so that it can be used by more than one household, or can serve intergenerational needs. Local zoning regulations, however, may not currently permit such flexibility.

In some cases, any conversion or modification that creates a second unit or the subdivision of the house into multiple units would be bound by regulations that essentially recognize any additional unit as equivalent to adding another single family home. To add even a small dwelling unit under some zoning regulations may require a doubling of land area, increased frontage, more septic capacity, parking, or other features all to accommodate the impact of another one or two persons on the site. Alternatives should be sought which permit these small increments in living area and occupancy in recognition of the marginal demands of small apartments. The creation of additional accessory units may enhance the marketability of the property, its market value, and its property tax yield.

Condos and Cooperatives

More opportunities are needed to accommodate today's smaller households as well as to allow a growing senior population to move to downsized housing products. A common approach to senior housing in New Hampshire is the creation of "55 and over" age restricted communities (many of which are large single family home subdivisions or attached housing) or rental housing for the elderly (age 55+ or age 62+). There are fewer multifamily condominium units designed for this age group, and very little experience with senior cooperatives with the exception of manufactured housing parks.

Condos and coops offer households, particularly seniors, the opportunity of preserving the assets gained from the buildup of home equity, and apply them to the purchase of smaller, more accessible and manageable homes. Sufficiently affordable units would allow the household to preserve its equity position as it makes a transition without incurring new mortgage debt.

Products that are priced to allow households to buy a unit purchased with the proceeds from the sale of their larger single family home are needed, with prices that are comparable to the resale value the average homeowner can expect to receive. Creation of such units may require participation of a non-profit developer to achieve pricing goals and the preservation of affordability through covenants.
If the condo or coop unit is priced as a luxury product, it may instead attract a more affluent market.

2. Local Regulation and Workforce Housing

RSA 674:58 requires reasonable and realistic opportunities for development of workforce housing which includes multifamily housing structures with five or more dwelling units. It states that lot size and overall density requirements for workforce housing shall be reasonable, and that the collective impact of zoning and regulatory provisions will be considered in a determination of reasonableness.

Workforce housing opportunities (but not necessarily multifamily housing) must be allowed in a majority of the land area zoned to permit residential uses. The capacity of local regulations to accommodate multifamily housing cannot be limited to housing for the elderly. The scope of reasonable standards on workforce housing development must center on environmental protection, water supply, sanitary disposal, and fire and life safety protection. The requirement of reasonable opportunities for workforce development may be satisfied through appropriate inclusionary or incentive zoning provisions.

2009 Summary of Regulatory Issues

The SRPC's 2009 Housing Needs Assessment included a general review of local zoning ordinances (excluding those of the urban centers of the region). The overview looked at some of the basic provisions (including definitions) that might affect the potential for multifamily housing development outside the urban centers. The 2009 summary of regulatory issues are reviewed again here.

For each zoning provision that might affect the feasibility of multifamily or affordable workforce housing development, the community should revisit the particular purpose of the standard or regulation to see whether it has a legitimate foundation in environmental protection or public safety. In many communities, there appear to be opportunities for accessory units, two family structures and manufactured housing. Some municipalities have made provisions for some forms of multifamily housing, but others do not address it at all.

Below are a number of areas in which local zoning provisions should be reviewed to determine whether they may unnecessarily inhibit the creation of affordable workforce housing, particularly multifamily development.

Definitions that Contain Regulatory Standards.

Zoning ordinance definitions sometimes contain “hidden” regulatory language. As a general rule, ordinance definitions should be limited to a description of what a particular term means, without incorporating standards or regulations within the definition. Any regulatory requirements that pertain to development should be contained in the applicable development standards of the ordinance so that the purpose of the regulation is clear.

No Provisions for Multifamily Housing in Ordinance

The absence of any provision for multifamily housing, including the potential for creating housing with five unit structures, will probably not comply with RSA 674:58. In some communities, multifamily regulations or definitions limit such structures to three or four units per structure.

Multifamily Housing Permitted Exclusively in Non-Residential Districts

There are many instances where multifamily housing will be compatible with locations within commercial districts, and is an option that may be appropriate in the cities and developing suburbs. However, exclusion of multifamily housing from all residential districts could raise questions of compatibility if there are not adequate opportunities or available land to support other forms of workforce housing outside the commercial districts.

Multifamily Opportunities in Overlay Districts Limited to Seniors Only

In New Hampshire there are a number of communities which have created zoning districts, sometimes as a special floating or overlay zone, that allow for certain forms of attached or multifamily development. But in some places, these provisions are available *only for age-restricted housing*. If the community uses this type of zoning provision, but provides no parallel opportunity for the same type of structures for non-elderly occupants, it will probably not satisfy the tests in RSA 674:58.

When zoning provisions are established based on *the demographic characteristics of occupants*, rather than on the physical characteristics the development and environmental safeguards, the overall regulatory scheme may be exclusionary.

If a particular multifamily housing development, say one with 24 units would be allowed in an overlay district limited to seniors, what is the reason that an identical structure would not be permissible if the units were two bedroom apartments available to households of any age?

If the answer is not legitimately grounded in the protection of public health or safety, the lack of parallel provisions to enable general occupancy multifamily housing may represent an exclusionary policy.

The Salmon Falls Estates apartments were constructed in 1986 in East Rochester under a USDA program. They offer subsidized rents for households of any age group meeting the income eligibility guidelines.

The Meadow at Northwood (31 units) was constructed in 2006 in Northwood under the HUD 202 program for the elderly (62+). Units are fully subsidized, which allows very low income seniors to afford the rent. Resources to develop fully subsidized rental units are very limited.

The Meetingplace in Exeter is a phased multifamily housing development. One of the two adjacent apartment buildings shown in the photo is age-restricted. The other is general occupancy or "family" housing. Can you tell the difference?

In the examples above, the "senior" and "family" structure types have virtually the same appearance. Yet in some communities, the same structure that would be permitted for elderly tenants would be prohibited if its occupancy were to be open to any age group.

In such cases the land use regulation may focus not on health and safety issues of the use or structure, but on *the occupant*. Shouldn't regulations govern the use and structure, rather than restrict what age group may or may not live there?

Resident Profile: The Meadow at Northwood

Apartments: 31 one bedroom units, age 62+

Year opened: 2008

Rent: 30% of income (fully subsidized, HUD 202)

Average household size: **1.13**

1-person households: 87%
2-person households: 13%

Average age of residents: **74**

Age Distribution of Residents:

Age 62-69: 32%
Age 70-79: 45%
Age 80 +: 23%

Average Household Income: **$17,000**

Gross Income Distribution:
Less than $16,000: 52%
$16,000-$23,999: 29%
$24,000 or More: 19%

Income Relative to HUD Standards:

Extremely low (<30% AMFI): 68%
Very low (>30, <50% AMFI): 32%

Land Availability by Zoning District

Sometimes municipal zoning ordinances contain provisions that permit various forms of multifamily housing, but only in districts that are virtually built out, or which contain very little developable land. This may create the impression that a land use is permitted when in fact there are no reasonable opportunities for its development.

Number of Housing Units per Structure

Limitations on the number of units per structure may affect the economic viability of a project, especially multifamily housing, which includes general occupancy apartments, apartments for the elderly, and assisted living developments for seniors. Limiting the number of units per structure to 3 or 4 units only will not comply with RSA 674:58 (requires opportunity for structures containing 5 units or more).

In addition, it may make construction more expensive for apartments due to the need for construction of multiple foundations and buildings, as well as higher costs for lengthier roads, driveways, and water and wastewater disposal infrastructure. There are instances where a more aesthetic, less expansive development with more open space can result when more units can be incorporated into a single structure (provided that soils will accommodate the overall number of units to be developed on the site).

Maximum Structures per Lot

In many communities, standard zoning language often contains a general limitation of only one principal structure per lot. This can force a development of multiple buildings to be spread out across many individual lots, each with its own curb cut and road frontage even if a single lot could support multiple structures. Further, if each lot is secured by a separate mortgage, the financing of an affordable development may be made more difficult. In the case of multifamily units, or forms of condominium development, these provisions may force unnecessary inefficiencies onto an otherwise environmentally supportable development. The combination of low numbers of units per structure, and the limit of one structure per lot will compound the difficulty of creating affordable multifamily housing, including senior housing developments.

Minimum Lot Size or Density Limitations Unrelated to Environmental Standards

In some cases, the required land area per dwelling unit may greatly exceed the land area required to support subsurface wastewater disposal requirements based on soil-based criteria. There also may be instances where permitted density and limitations on units per acre or structures per lot are unduly limited even where public wastewater systems may be available.

Minimum/Maximum Dwelling Unit Size or Bedroom Count

A minimum floor area may be a legitimate requirement in order to define a reasonable occupancy standard for habitation. Ordinances in non-urban locations may specify standards that reflect single family construction without considering typical apartment sizes. If the floor area requirements per dwelling unit are excessive or well beyond those of typical apartments, a uniform minimum standard may unnecessarily raise the construction cost of the units. A minimum living area standard that is well beyond that of typical apartments could preclude the construction of smaller units with one or two bedrooms. In some cases, the number of bedrooms allowed per unit may be limited. But if a development meets all required environmental standards, what would be the reason for capping the number of bedrooms for a multifamily site when there is no similar requirement placed on single family detached units?

Road Frontage per Unit

Required road frontage per unit may prove excessive relative to actual public health and safety protection purposes. When single family frontage standards are applied to multifamily housing on a per unit basis, total public road frontage requirements may become excessive. Minimum road frontage requirements per unit may compound the difficulty of land assembly for both senior and general occupancy multifamily units for purposes that do not appear related to health, safety, or general welfare. There are also instances where a higher road frontage standard is required for general multifamily housing than for senior apartments. But if all other environmental and safety requirements are met by either type of development, what is the rationale for requiring disparate amounts of road frontage per unit?

Growth Management Ordinance Limitations

Local growth management ordinances are generally applied only to residential development, while commercial or industrial uses are exempt. The jobs created by these uses generate a demand for affordable housing for new workers. The development of needed housing, however, may be restricted by a growth management ordinance. The compound effect such ordinances in a region may restrict the development of an adequate housing supply to support the job growth allowed by these exemptions. When the source of demand is not limited, but the supply is restricted, the likely result is an increase in housing cost and a decrease in affordable housing resources close to the workplace. In some places in New England, growth management ordinances have included special limits on the number of *affordable housing units* that can be created within a total growth cap. Given the difficulty of creating affordable housing at all, the public purpose of a special ceiling on affordable housing construction is unclear.

"Inclusionary" Housing Limitations and Conflicts with Production Programs

In New Hampshire, inclusionary housing incentives must be voluntary per RSA 674:21: IV (a). There are some instances where the inclusionary provisions may actually work contrary to available programs. For example, an ordinance may place upper limits on the number of affordable housing units that can be contained within a particular development. In cases where all of the units in such a development might meet the workforce income limits established under RSA 674:58, an otherwise affordable development could be discouraged by a cap on the number or percent of affordable units that it can contain.

In addition, placing upper limits on the number or percent of units that may be affordable within an inclusionary development may conflict with typical program requirements that support affordable rental housing development. For example, a typical tax credit rental development must have at least 20% of its units affordable at 50% of AMFI or 40% of its units affordable to households at 60% of AMFI. A tax credit project containing 100% affordable units may be economically feasible based on the rent structure, financing and area incomes. But if a local ordinance arbitrarily caps the percentage of units that may be affordable, it could directly affect the economic feasibility of an otherwise achievable workforce rental project.

Requiring a Higher Performance Standard for Affordable Housing

When regulations require higher performance standards for affordable housing developments than other new housing, the public purpose rationale may be suspect. If the frontage, setbacks, buffers, design review or other requirements for affordable or workforce units greatly exceed the development standards applied to similar structure types in other developments, a higher development cost may be incurred per unit. In developing inclusionary incentive provisions for affordable or workforce development, the community should be careful not to negate these advantages with other requirements that go beyond health and safety concerns.

Disparate or Inequitable Procedural Requirements

There may be cases where certain forms of housing development may be subject to a higher review standard than others. For example, why should a two-thirds favorable vote be required for a clustered or affordable housing development that meets local standards when a simple majority vote is required for all other development? *Communities should strive for equitable procedures that increase the predictability of the approval process if all local standards are met.*

Municipalities reviewing their ordinances and procedures may want to reexamine the purpose of each of these types of standards. The community should objectively evaluate whether each element is grounded in rational principles necessary to safeguard health and safety, or whether the particular provision acts to discourage the creation of workforce housing options. Standards may be modified generally to enhance the overall affordability of housing development, or special incentive provisions may be offered such as inclusionary provisions, that enable flexible or minimum soil based lot standards to apply where workforce housing goals will be achieved.

3. Municipal Incentives for Affordable Housing

Form a Local Housing Commission

NH RSA 674:44-h enables municipalities to form local housing commissions. (The powers of these Commissions differ from those of a local housing authority created under NH RSA 203.) The Commission can advise the Planning Board on housing needs assessment, ordinances and regulatory changes, and in exploring ways of increasing housing diversity and affordability. It can also receive gifts of money and real or personal property in the name of the city or town for the purpose of maintaining or improving housing affordability. The Commission may also be empowered to manage an affordable housing fund.

Create Inclusionary and Density Incentives

To constitute an incentive, inclusionary zoning provisions must be generous enough (relative to the normal standards applicable to development) to permit a deep discount on low to moderate income units and to raise the gross profit achieved through construction of more units. In a voluntary program (mandatory inclusionary provisions are not permitted in NH), the density incentive must be high enough to persuade the developer to choose the inclusionary option.

Some SRPC communities have had success with conservation or open space subdivisions, which enable the clustering of homes on smaller lots, producing some infrastructure savings in roads and utilities on the developed portion of the site. As with other programs that reduce development cost however, this technique does not necessarily translate into affordability for the completed units priced by the marketplace.

If the incentives are encumbered by standards that are excessive relative to open space set asides or other development requirements, or have less predictable approval procedures than under baseline standards, inclusionary provisions are less likely to be used. In general, the density advantages of this technique are most effective where public water and sewer are available, and where financial incentives are available. The developer must also determine that the units will be marketable at the increased density that is allowed.

Long-term affordability may be guaranteed using mortgage instruments or affordable housing covenants that provide resale, recapture, or first refusal purchase provisions. Where rental housing is developed, the provisions of mortgage financing, tax credit, or other program restrictions insure affordability for a specified period of time.

The NHHFA has produced some model provisions for inclusionary or workforce housing, along with affordability covenants. See: http://www.nhhfa.org/housing-data-workforce-housing-model-ordinances.cfm

Enable Creation of Accessory Dwelling Units

Zoning provisions that enable a smaller and subordinate housing unit on an existing lot, or to be created from within the footprint of an existing dwelling can help address needs throughout the region. Accessory units are usually limited as to size (living area) and number of bedrooms (typically one).

Such provisions provide valuable housing options for young workers as well as seniors. Though typically created in connection with a pre-existing single family use, consideration should be given to regulations that would allow for accessory units to be constructed within new housing units as well.

“Accessory dwelling” is a new term for an old rural practice: additions or changes to housing space (small guest house, add an ell to the house, renovate part of the barn) to create living quarters for the extended family or to provide housing for farm workers.

Allow Mixed Use Districts and Enable Conversions to Housing

Sometimes a commercial site presents opportunities for affordable multifamily development of condos or rental housing. Old schools, mills, and other non-residential buildings have been adapted to housing or mixed use development. Redevelopment options may be unduly limited if zoning provisions are rigid with respect to the separation of residential vs. commercial uses. There are also instances where new commercial development could be complemented by new residential uses on the same site. For example, a new shopping center might be sited to take advantage of the parcel’s road frontage and its exposure for retailing, while the back land on the same parcel might support multifamily residential uses.   Some ordinances also permit residential uses on the upper floors of commercial properties.

Woodbury Mill – Dover, New Hampshire
Vacant boarded-up mill restored and converted to 42 workforce apartments (2014)
Incomes subject to maximums permitted under Low Income Housing Tax Credit program (LIHTC)
Developer: The Housing Partnership

Within the urban communities of the SRPC there are numerous examples of mixed use redevelopment, including the conversion of schools, mills, and church property to residential or to mixed uses including but not limited to:

Newmarket:

Newmarket Mills – renovation of mill to 112 market rate apartments
Other riverfront mill buildings converted to condominiums in center of downtown

Dover:

St. Johns Church converted to senior housing
Woodbury Mill and Sawyer Mill conversions to apartments

Bellamy Mill redeveloped as senior housing
Cocheco Mill conversion to market rate apartments

Rochester:

Wyandotte Falls (textile mill) to lower income senior rental
Linscott Court (Encore Mill shoe factory) to family rental housing

Somersworth:

Former school buildings converted to market rate apartments
Queensbury Mill redeveloped as affordable senior rentals
Canal St. Mill conversion to mixed use including market rate apartments, live/work units, retail, and manufacturing

In the urban centers of the SRPC region, new opportunities for mixed use development may emerge as developable land becomes scarce, and redevelopment becomes more attractive. For example, an old single story strip shopping center could be redeveloped into a multi-story story development with residential units located on the upper floors.

Property Tax Policies

Exemptions for Elderly Homeowners (RSA 72-39: a.) New Hampshire municipalities are required to offer qualified elderly homeowners (age 65 or older) the opportunity to exempt a certain portion of the assessed valuation of their homes from property taxation.

The amount of valuation that may be exempted increases by the age of the recipient. However, the criteria and exemption amounts vary based on the policy of each community. The intent is to reduce the total property tax expense for elderly homeowners of limited means which in turn helps seniors "age in place" by reducing their ownership carrying costs.

Participating homeowners must have a household income as well as assets that are below stated maximums adopted by the locality. Table B-2 compares the eligibility limits for the program for the municipalities within the SRPC region).

Table B-2: Local Eligibility Criteria for Elderly Property Tax Exemptions (2013)

Municipality	Elderly Property Tax Exemptions: Participant Eligibility by Community						
	Valuation Exemption by Age			Income Maximum		Asset Limit Excluding Residence	
	65 to 74	75 to 79	80+	Single	Married	Single	Married
BROOKFIELD	$30,000	$45,000	$60,000	$25,000	$30,000	$50,000	$50,000
WAKEFIELD	$46,000	$62,000	$77,000	$20,000	$30,000	$150,000	$150,000
NEWMARKET	$80,000	$100,000	$120,000	$35,000	$50,000	$110,000	$110,000
NORTHWOOD	$87,400	$125,000	$162,500	$35,000	$40,000	$50,000	$50,000
NOTTINGHAM	$98,700	$138,125	$179,600	$35,000	$45,000	$150,000	$150,000
BARRINGTON	$85,000	$127,500	$161,500	$30,000	$50,000	$125,000	$125,000
DOVER	$107,000	$149,000	$191,000	$38,000	$52,000	$155,000	$155,000
DURHAM	$125,000	$175,000	$225,000	$32,500	$43,700	$200,000	$200,000
FARMINGTON	$50,000	$70,000	$100,000	$30,000	$50,000	$75,000	$75,000
LEE	$174,000	$210,000	$270,000	$46,500	$59,400	$222,500	$222,500
MADBURY	$60,000	$80,000	$100,000	$35,000	$45,000	$180,000	$180,000
MIDDLETON	$20,000	$25,000	$30,000	$21,000	$33,000	$50,000	$50,000
MILTON	$42,500	$64,000	$85,000	$30,000	$40,000	$75,000	$75,000
NEW DURHAM	$45,000	$65,000	$90,000	$26,000	$35,000	$60,000	$60,000
ROCHESTER	$48,000	$84,000	$104,000	$28,500	$39,500	$50,000	$50,000
ROLLINSFORD	$50,000	$75,000	$100,000	$32,000	$36,000	$100,000	$100,000
SOMERSWORTH	$45,000	$50,000	$55,000	$30,000	$45,000	$80,000	$80,000
STRAFFORD	$30,000	$40,000	$50,000	$20,000	$30,000	$75,000	$75,000
Source of data: NH Department of Revenue Administration							

Table B-3: Local Participation and Amount of Elderly Property Tax Exemptions (2013)

Municipality	Exemptions in Force 2013				Total Exemptions and Taxes Lost & Savings Per Homeowner			
	2013 Participants by Age Group				Total Exemptions Granted	Average Exemption Amount	Property Taxes Lost Due to Exemptions	Avg Tax Savings Per Homeowner
	65 to 74	75 to 79	80+	Total				
BROOKFIELD	1	0	0	1	$30,000	$30,000	$484	$484
WAKEFIELD	6	7	24	37	$2,525,100	$68,246	$31,008	$838
NEWMARKET	22	8	32	62	$6,063,100	$97,792	$148,303	$2,392
NORTHWOOD	14	12	20	46	$4,817,800	$104,735	$117,988	$2,565
NOTTINGHAM	21	8	9	38	$4,457,675	$117,307	$96,063	$2,528
BARRINGTON	44	25	31	100	$9,188,862	$91,889	$206,382	$2,064
DOVER	84	59	127	270	$41,022,500	$151,935	$1,065,432	$3,946
DURHAM	8	0	11	19	$3,362,500	$176,974	$102,254	$5,382
FARMINGTON	31	23	35	89	$6,131,170	$68,890	$128,755	$1,447
LEE	29	11	27	67	$9,284,186	$138,570	$266,919	$3,984
MADBURY	6	2	10	18	$1,345,735	$74,763	$33,966	$1,887
MIDDLETON	2	2	2	6	$150,000	$25,000	$3,540	$590
MILTON	18	21	19	58	$3,374,611	$58,183	$87,335	$1,506
NEW DURHAM	5	8	8	21	$1,465,000	$69,762	$32,963	$1,570
ROCHESTER	129	76	164	369	$22,380,100	$60,651	$589,939	$1,599
ROLLINSFORD	7	9	26	42	$3,499,500	$83,321	$94,067	$2,240
SOMERSWORTH	23	12	24	59	$2,702,300	$45,802	$82,339	$1,396
STRAFFORD	5	2	7	14	$565,000	$40,357	$12,814	$915
Source of data: NH Department of Revenue Administration	455	285	576	1,316	$122,365,139	$92,983	$3,100,551	$2,356

Table B-3 summarizes the use and effect of the program in each of the SRPC communities in 2013. Note that the property valuation figures shown here have not been "equalized" relative to market value; they represent exemption amounts stated relative to local assessed valuation.

As of 2013, there were 1,316 senior homeowners within the SRPC area who benefited from an average reduction of about $93,000 in home valuation subject to taxation, and a tax reduction of $2,356 per household. The average reduction was about $2,500 per homeowner in the urban and suburban communities, and about $1,500 in the rural municipalities of the SRPC.

Based on 2013 participation and property tax rates, SRPC municipalities reduced the property taxes of participating senior homeowners by about $3.1 million. This amount also represents the amount of taxes "lost" based on the taxes that would have been collected without the exemptions in place. For the SRPC region, the elderly exemptions represented about 1% of the gross assessed valuation of its municipalities (higher in some communities and lower in others).

The use of these exemptions results in shifting some of the local tax burden away from low income elderly homeowners, and to other taxpayers (which includes *non-elderly* homeowners of limited means). The long term age-based demographic projections for the SRPC region predict that the number of homeowners age 65 or older in 2030 will be more than twice the number in the region in 2010 figure.

Municipalities will be dealing with an increasing number of exemption applications and the related tax shifts that will be involved. In addition, the exemption amount per participant is likely to rise as the population ages and more households fall within age groups that qualify for higher valuation exemptions.

Exemption for Improvements to Assist Persons with Disabilities (RSA 72: 37-a). Assessed valuation of property that is attributable to components of the structure including wheelchair ramps, extra wide doorways, elevators or other eligible improvements may be exempt from property taxation.

Community Development Tax Relief (RSA 79-E). Various types of redevelopment activities within urban or town centers may qualify, depending on local policy, for the property valuation of a site or building to be frozen at its pre-development value for a period of up to five years. *An additional two years* can be added to this period if the redevelopment action *creates new residential units*, and up to four years if the project includes *affordable* housing units. Somersworth is among the municipalities that have used the tax relief provisions to encourage the creation of housing units within downtown renovation projects.

Municipal Land Acquisition and Infrastructure Financing

The availability of public water and sewer at a reasonable cost allows not only more flexibility in density and site design, but also more predictability in the approval process. Builder survey data from the National Association of Home Builders indicates that, for a typical new home, the average finished lot represents between 20% to 25% of the end purchase price of a new single family home. This cost component includes relates to the cost of raw land plus related site improvements, including water, sewer and roads. Municipal involvement in acquiring land, financing infrastructure improvements, or reducing these costs can have a meaningful effect on development cost.

However, to assure that the end product remains affordable to a specific workforce target income group, a public/private partnership in development must incorporate agreements or covenants that target the income levels to be served. Otherwise, despite whatever the community has invested to reduce land or infrastructure costs, the price of a home or the market rent will float to whatever price the market will bear.

In some municipalities, surplus land and properties acquired by tax foreclosure are "land banked" and offered to non-profits or to developers who will construct new homes or resell improved houses to specified income groups.

Public Acquisition, Pre-Approval, and Sale of Development Sites

Municipalities in higher cost areas of the nation have taken the even more direct approach of acquiring land, laying out a development plan, and obtaining necessary development approvals. The community then issues a request for proposals, and sells the land to a developer willing to construct the units and sell (or rent) all or a portion of them at prices affordable to the target workforce market. Such an arrangement would also involve the creation of a development agreement and covenants that preserve future affordability of the units constructed. The end product is affordable housing that is privately owned and contributing to taxable valuation in the community.

Recognition of Jobs-Housing Relationship

***Linkage Donation to Affordable Housing*.** Linkage fees have been used in areas of the United States that are experiencing rapid commercial and second home/resort development. Essentially, the fees represent an assessment that is based on the need to mitigate a portion of the low to moderate income housing need created by new job growth. The fee may vary by type of development. For example, retail development might create a higher proportionate need for affordable housing than an office or manufacturing use.

The basis for the fees is usually derived from an analysis that establishes the relationship between local or regional job growth and the associated need for affordable or workforce housing to support the lower wage jobs generated by that development. Based on the results of the linkage study, a pre-determined fee is assessed per square foot of new commercial/industrial development at the time of development, though the pay-in of the fee may be pro-rated over a period of years.

In New Hampshire, a donation toward affordable housing development could be sought through negotiation but a fee could probably not be mandated without specific state legislation enabling the practice. Generally, the funds derived from linkage fees flow to a local or regional housing trust fund which then uses the money to leverage low to moderate income housing production near the source of new job growth. A regional housing trust fund could be established and local housing commissions could also serve as recipients of such contributions.

***Housing Impact Statements*.** Housing developers are frequently asked to produce fiscal impact statements (cost vs. revenue generation of new housing) as part of the development review process. However, large scale commercial developments are rarely asked to describe how and where their employees of different wage levels will find affordable housing. Communities hosting larger scale commercial development (which may also constitute developments of regional impact under the NH statutes), could require the preparation of housing impact statements.

A statement could be requested that would furnish an analysis of the wage and salary distribution of the jobs to be created relative to the supply of housing affordable to those wage groups locally and in the region. Such statements could help establish a dialog with the developer about existing housing needs and might support a basis for negotiated employer-based assistance to support the housing demand created by the need to recruit the appropriate labor force.

4. Expansion of Affordable Ownership Opportunities

New Construction of Homes

Both private developers and non-profits have developed opportunities for people with target "workforce" incomes to purchase their own homes. Most of these approaches are geared toward helping first time buyers (renters) enter the homeownership market. These approaches often involve public-private partnerships, a mix of financing sources, cooperation from host communities with regulatory incentives, and resale controls to preserve affordability to future buyers. New developments incorporating new workforce housing have included modular housing subdivisions and condominiums. In some communities, there has been municipal and non-profit participation in development and/or the use of municipal funds and Community Development Block Grant funds to reduce development costs.

Purchase of Existing Homes

The existing housing inventory is a less expensive approach to providing affordable units than subsidizing the construction of new homes. Lower prices in a slower economy can represent a buying opportunity for organizations that have the capacity to purchase, improve and resell the properties to qualifying buyers.

Qualified first time buyers may benefit from the lower interest and reduced down payment requirements of New Hampshire Housing Finance Authority (NHHFA) mortgage programs. Under these programs, purchases can include owner-occupancy of properties of up to four units. This might be advantageous in the older urban areas in the region with this inventory. Typically, a portion of net rental income is credited to the buyer when underwriting a purchase mortgage, improving the buyer's effective income to support the loan.

Programs that have been developed by various non-profit housing organizations, housing authorities, employers, and local governments also include buyer assistance including deferred second mortgage loans, down payment and closing cost assistance, and lease/buy agreements.

Attachment of Affordable Housing Covenants

Without the use of limits on resale price or eligible buyer incomes, the benefit of any affordable ownership program might be enjoyed only by the first generations of owners. Deed covenants are instruments that preserve the value of investments in affordability by:

- Placing limitations on the resale price of real estate;
- Controlling the amount of equity appreciation;
- Limiting the improvement to property or dollar value of improvements;
- Providing the holder a right of first refusal to purchase the property
- Restricting or limiting the types of construction materials used in construction or improvements

Covenants may be used in the case of inclusionary housing developments or other development agreements with private parties to produce affordable housing development, or used directly by a non-profit developer to create then sell affordable units.

Usually an affordable ownership program will require some initial subsidy to reduce costs. The challenge is how to preserve the benefit of that subsidy and balance future affordability with reasonable allowances for equity gains by successive owners. The same is true of direct financial assistance to the buyer: will the initial subsidy be recaptured, or will it be forgiven after a period of time? Sometimes the answer depends on the source of the financial assistance or subsidy.

5. Affordable Rental Housing Development

Local Public Housing Authorities

Within the Strafford Region there are four public housing authorities: one in each of the three cities (Dover, Rochester, and Somersworth) and one in Newmarket. Historically, most urban 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 (HUD). The major rental housing production programs once provided by HUD are no longer viable sources for creating new rental housing.

The public housing authorities of the three cities of the SRPC region own or manage over 1,100 apartments, and administer nearly 700 housing vouchers that provide rent subsidy assistance for qualifying renters through participating landlords. Many of the residents of public housing tend to have extremely low incomes (under 30% of the Area Median Family Income (AMFI).

Table B-4: Households Served by Public Housing Authorities of the Tri-City Area

Public Housing Authority	Households Served			All Renter Occupied Units (2010 Census)	PHA Assisted Rental Units % of All Renters
	Apartments Owned or Managed	Housing Vouchers	Total Households		
Dover	529	347	876	6,037	15%
Rochester	316	182	498	4,019	12%
Somersworth	272	170	442	2,071	21%
Tri-City Total	**1,117**	**699**	**1,816**	12,127	15%

At present, average waiting time for a family public housing apartment is two to three years in Rochester and Somersworth, and about one year in Dover. The average time on the waiting list for individual housing vouchers is about three years in Dover, two to three years in Somersworth, and about nine months in Rochester. Future expansion of housing assistance through voucher assistance is dependent on the availability of federal funds to the program, and the public housing authorities generally do not expect the program to expand in the near future. The public housing authorities of the three cities of the Strafford Region do not anticipate development of new fully subsidized rental housing projects. However, each of the housing authorities appear to be open to participation in development or management opportunities through the Low Income Housing Tax Credit (LIHTC) program. (Note: the fourth housing authority of the SRPC area, the Newmarket Housing Authority, did not respond to our inventory request).

In addition to serving local households, the housing authorities of New Hampshire *cities* have the capacity to operate up to 6 miles outside the corporate boundaries of the municipality they are located in (but not within the boundaries of a Town which has formed a housing authority). [See NH RSA 203:3, VI "Area of operation".] For example, the Keene Housing Authority in southwestern New Hampshire has developed projects in Swanzey, which abuts the City of Keene.   Under this provision it might be possible for the three city housing authorities of the Strafford Region to participate in development or management of affordable housing developments within adjacent municipalities such as:

Barrington	Durham	Farmington	Madbury
Milton	Rollinsford	Strafford	

Some housing authorities or their subsidiary non-profit corporations have developed other forms of rental housing under the United States Department of Agriculture (USDA) rural housing development programs or under the Low Income Housing Tax Credit Program administered by the NHHFA.

Low Income Housing Tax Credit Program (Administered by NHHFA)

This federal tax credit mechanism is today's primary means to develop multi-family rental housing that can serve low income or mixed income markets (general occupancy or elderly housing). Both for-profit and non-profit sponsors use this program to produce affordable rental housing.   The LIHTC program is the principal program supporting long term affordability within new workforce rental housing.

Typically, an LIHTC development will be affordable to households earning 40-60% of AMFI, and sometimes as low as 30-35% of AMFI when created by a non-profit developer. Those with incomes under 30%-40% of AMFI generally will not have enough income to afford the units unless additional subsidies are available to the household.

Mad River Meadows (2002) of Farmington, NH contains 16 multifamily apartments developed by The Housing Partnership under the LIHTC program.   Tax credit apartments will generally be indistinguishable from market rate apartments with respect to design or quality.   (Photo courtesy of The Housing Partnership.)

The Low Income Housing Tax Credit program represented a major shift in the how rental housing serving low to moderate income households is financed.   Prior to this program, rental housing was constructed using state tax exempt bond funds, or federal loans, with long-term Section 8 rent subsidy contracts that assured affordability to even the lowest income occupants.   Most of today's tax credit projects, however, are not subsidized with project-based subsidies, though tenants holding vouchers may apply them to these units.

Use of the tax credit program requires that a rental project provide a minimum of 20% of its units to households earning 50% of the Area Median Family Income (AMFI) or less (adjusted to household size), or at least 40% of its units to renters at or below 60% of AMFI.

The balance of the units may be rented at prevailing market rents. In markets with high rents, mixed income projects (low income and market rate apartments) may be feasible.

This program was most recently used in the Strafford Region for the creation of 42 workforce apartments in the renovation of Woodbury Mills in Dover. All of its units are restricted by maximum income limits; none of the apartments are supported by project-based rent subsidies.

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 funds for ownership projects must benefit households earning less than 80% of AMFI. The use of these funds for rental developments is limited to projects having at least 20% occupancy by households at or below 50% of AMFI. The Federal Home Loan Bank loan (or advance) is often accompanied by an Affordable Housing Program grant.

Community Development Block Grants

Community Development Block Grant funds can be combined with other funds to support the creation of housing units. The grants can also 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.

Direct Municipal Funding of Development

In states other than New Hampshire, there are cases where direct municipal funding, including general obligation bonds, has been used as part of the financing mix for developing affordable housing. While there is statutory authority for New Hampshire municipalities to use general obligation bonds in connection with raising funds to be donated to a housing authority [RSA 203:23, XII], the capacity to use municipal general obligation bonds for housing development would need to be verified by appropriate legal counsel prior to such use.

Project Profile: Woodbury Mills, Dover

Type: Workforce Rental Housing; Low Income Housing Tax Credits

Year opened: 2014

Apartments: 42 Total: 9 - 1 Bedroom, 25 - 2 Bedroom, 8 - 3 Bedroom

Features: Elevator, on-site parking, laundry, community room

2014 Rent Range (includes heat and hot water):

1BR: $725-$780 2BR: $880-$1,000 3BR: $1,010-$1,135

Average Household Size: 1.8 persons per unit

Households by Size:	Households by Age:
1 person: 50%	Under 35: 36%
2 persons: 21%	35 - 54: 38%
3+ persons: 29%	55 & over: 26%

Head of Household by Gender:

Female Head: 61% Male Head: 39%

Completed & Occupied 2014

Vacant Industrial Prior to Rehab

School Age Children: 12 total or 0.286 per unit (project average)
(10 of the 12 are in the 3-BR apartments)
None in 1-BR; 0.08 per unit in 2-BR apartments

Average Household Income:
$ 20,500 occupants of 1-BR units
$ 28,700 occupants of 2-BR units
$ 34,100 occupants of 3-BR units
$ 28,000 average household income all units

Income Limitations on Units Relative to HUD Standards:
Under 50% of HUD AMFI: 26 (62% of units)
Under 60% of HUD AMFI: 16 (38% of units)

6. Employer-Assisted Housing Initiatives

Based on our focus group sessions, employers in the Strafford region recognize the important connection between labor force recruitment and affordable housing. However, the need to provide special incentives is not currently viewed as essential to job development. In some cases, employer assistance will more commonly take the form of bonus or sign-on incentives or relocation assistance.

Employer assisted housing initiatives can include such elements as access to a revolving loan fund to pay back an initial security deposit; providing a match to employee savings for the down payment of a house; leasing rental units for employees; or constructing units for employees.

Housing-related cash benefits can provide financial incentives for an employee to stay with the company, live close to work, and reduce labor turnover and training costs. Generally, employer assisted benefits are considered taxable income to the employee, but a deductible expense (as with salaries and other compensation) for the employer.

A company with a human resource department could manage its own housing benefit program, or several companies could work together with a local bank or credit union to help employees purchase homes. An employer interested in developing housing can do so in partnership with a non-profit or for-profit developer. Employers may also be regular or periodic contributors to affordable housing trusts or non-profit development organizations in a locality or region.

An employer interested in developing housing could do so in partnership with a non-profit or for-profit developer. Employers may also be regular or periodic contributors to affordable housing trusts or non-profit development organizations in a locality or region. In some cases, large employers such as hospitals have made major direct investments in the creation of affordable apartments that will serve their employees as well as other workforce needs in the community.

7. Non-Profits, Trusts, Cooperatives and Cohousing

Land Trusts

Land trusts keep home ownership affordable by maintaining the ownership of the land in a non-profit land trust while selling the houses on the land to qualified buyers. A key feature of land trusts is the use of a ground lease restricting both the future sale and the income of the homebuyer. Areas served by land trusts may be cities, regions, counties or states. A land trust preserves and creates affordable homeownership and insures affordability for future as well as current homeowners by a legal ground lease and covenant.

Affordability covenants and recapture provisions can today accomplish many of the same purposes as land trusts, without the necessity of a non-profit remaining actively involved in managing property leased to homeowners. Land trusts may also be problematic because most prospective homeowners want to own their own land.

Affordable Housing Trusts and Community-Based Non-Profits

A housing trust is simply a way of pooling funds for housing initiatives. An affordable housing trust fund raises funds from both public and private sources and restricts the use of funds to meet specified housing objectives. A dedicated funding stream, whether from taxes, fees, and/or an endowment are considered essential for success. Other possible funding sources include the proceeds from the sales of a tax-acquired property or other land owned by a municipality, or donations negotiated with developers during the approval process. Private employers, banks, and foundations also donate to housing trust funds.

An affordable housing trust may itself be a developer and owner of housing, or may allocate funds to developers to leverage other subsidies and loans to build new units or renovate existing units. Funds may also be used to make first time home-ownership more affordable. Most housing trust funds restrict the beneficiaries to those below 80% of area median income.

Cooperative Housing Communities

Manufactured Housing Cooperatives. Within the SRPC region, nearly 900 housing units are located within cooperative manufactured housing communities. About 2/3 of these units are located in the urban communities and 1/3 in the suburban and rural towns of the region. There are over 6,100 units across the State of New Hampshire in manufactured housing cooperatives, including both new developments and conversions of older manufactured housing park sites.

Table B-5: Manufactured Housing Cooperatives - Strafford Region

Name of Cooperative	Location	Number of Homes
Heron Point Estates Cooperative	Newmarket	37
Loon Estates Cooperative	Northwood	27
Tower View Cooperative	Northwood	22
Pepperidge Woods Cooperative	Barrington	44
Emerald Acres Cooperative	Barrington	100
Barrington Oaks Cooperative	Barrington	49
Cochecho River Cooperative	Dover	19
Bunker Lane Condominium Association	Madbury	51
Acorn Terrace Cooperative	Rochester	98
Windswept Acres Cooperative	Rochester	178
Silver Bell Cooperative	Rochester	21
Little Falls Cooperative	Rochester	30
Fieldstone Village Cooperative	Rochester	100
Hideaway Village Cooperative	Rochester	81
Shirley Avenue Cooperative	Rochester	9
Country Ridge Cooperative	Rochester	14
108 Hill Top Cooperative	Somersworth	12
Strafford Region Total		**892**

Source: New Hampshire Community Loan Fund

Through cooperative ownership of the site, residents are placed in control of common areas, water and waste disposal infrastructure, internal roads and related costs. The move to cooperatives is a departure from the older “mobile home park” model with individually owned units located on rented sites that offered residents no control over increasing in pad rents imposed by the land owner. Resident ownership of the site enables more attentive maintenance of infrastructure assets and neighborhood quality.

Pepperidge Woods, Barrington New Hampshire (44 homes) was the first resident-owned manufactured home community in New Hampshire to be newly developed as a cooperative (2004). Photo courtesy of the Pepperidge Woods Cooperative website at http://www.pepperidgewoods.coop

Multifamily Housing Cooperatives. More commonly found in other parts of the country, cooperative housing developments can enable seniors to retain independence, along with the continuing benefits of ownership and retention of equity. The cooperative could include manufactured housing, small single family units, attached housing, or multifamily structures with living units designed to accommodate an older population. The cooperatives may also include common areas and support services for residents. The cooperative could impose resale restrictions that limit the gains realized from resale to a given index that helps retain affordability to future residents. If such units are priced at a level consistent with average home prices in the area, a senior household could afford to purchase a cooperative share without incurring new mortgage debt.

Co-Housing Communities

The Cohousing Association of the United States describes the typical community as having 10 to 35 households from young and old age groups who participate in the planning, design, and maintenance of their community. Homes and small yards are individually owned, with a common house and common land area available to the community. Residents are those who seek a mutually supportive community, shared resources, and more social interaction with neighbors.

Nubanusit Neighborhood & Farm – Condominium Cohousing Community in Peterborough, New Hampshire (photos courtesy of the organization's website at http://www. peterboroughcohousing.org).

According to the Cohousing Association, there at least two co-housing communities have been formed (Peterborough and Lyme, NH). The Nubanusit Community in Peterborough, pictured above, has dwellings that are individually owned as condominiums.

Maine has four co-housing sites, Vermont has seven, and Massachusetts has 14. Note that a cohousing community will not necessarily be "affordable" unless individual units are subject to resale controls. Co-housing has a primary emphasis on community life rather than a principal goal of affordability.

Part C - Housing Needs Data and Analysis

1. Purpose of Regional Housing Need Assessments

a. Statutory Requirement

New Hampshire RSA 36:47, II requires that the regional planning commissions compile assessments of regional needs for housing for persons and families of all levels of income. These need assessments are to be updated every five years and made available to all municipalities within the region. The statutory purpose of the need assessments is to assist municipalities in complying with RSA 674:2, III (which outlines the content of the housing section of a local master plan).

b. Guidance for Housing Element of Local Master Plans

The statutory language outlining the content of local master plans was amended in 2002. The housing section of a local master plan (listed as an optional element under RSA 674:2, III) *should assess local housing conditions and project 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*. The statute does not provide guidance as to how a municipality should "assess" the housing needs that are identified by the regional planning commissions. However, based on these guidelines, it is clear that the housing sections in local master plans will be influenced by the scope, content, and details provided within a regional housing needs assessment.

c. History of SRPC Housing Need Assessments

The SRPC developed its first housing needs assessment in 1988 as a component of its regional master plan, and updated in 1999. While RSA 36:47 requires that all regional planning commissions prepare a regional housing needs assessment, the statute does not specify a methodology for these assessments. During 2002-2003 the New Hampshire Housing Finance Authority (NHHFA), in consultation with the regional planning commissions of the state, developed recommendations for core content and optional elements of a regional housing needs assessment. The project included the development of a model for projecting the housing supply needs at a County and statewide level using a format adaptable to regional planning analysis. The goal of the NHHFA was to outline approaches that would produce more consistency in the development of regional housing needs studies, while encouraging each region to tailor its approach to address its unique issues.

In 2004, the SRPC updated its 1999 Regional Housing Needs Assessment. That update included the use of the housing production developed by the NHHFA.

In 2009 NHHFA released an update of its employment-based production models, and a new population-based method of projecting regional housing supply needs. Those models were incorporated into the 2009 SRPC Regional Housing Needs Assessment. The 2009 SRPC housing needs assessment also introduced summaries of housing data for three sub-regions within the SRPC: urban, suburban and rural. The 2009 report included substantial and important historical information on housing supply growth, housing and household trends for the SRPC region, and should be retained for reference particularly for its interpretation of fair share housing concepts and the accommodation of workforce housing under the NH statutes.

The 2014 housing need assessment centers a statistical analysis of demographic trends and projections as well as housing needs by age, housing tenure (ownership vs. rental occupancy), household size and income. Housing needs primarily relate to the gap between income and housing costs.

The 2009 SRPC area housing demand projections have been updated using population and employment based projections of housing development needs, incorporating detailed information from the U. S. Census, new population projections issued in 2013 by the NH Office of Energy and Planning, and tabulations of American Community Survey (ACS) data. The 2014 assessment also contains more detailed tabulations of housing problems by owner and rental tenure by income at the municipal level.

Municipal users of the statistical data should recognize that gaps in affordability, if measured solely at the local level, will not necessarily represent the full range of housing needs the community must address in its planning and regulatory framework. Each municipality has some obligation to provide for the general welfare (regional) through regulations that allow reasonable opportunities for the development of affordable housing.

The detailed housing supply and demand analysis centers on several major components:

- Households and housing supply (existing conditions)
- Projection of future households by age and housing supply needs
- Need gap analysis by age, income, tenure, and household size
- Housing cost trends: market rents, home prices and affordability to the workforce

Some components of the statistical needs analysis have been broken by subregion to compare urban, suburban, and rural components of SRPC housing trends and need gaps. This informal classification was introduced in the 2009 Housing Needs Assessment, assigning each community to one of three tiers based primarily on relative population density:

Urban	**Suburban**	**Rural**
Newmarket	Northwood	Brookfield
Dover	Barrington	Wakefield
Rochester	Durham	Nottingham
Somersworth	Farmington	Madbury
	Lee	Middleton
	Rollinsford	Milton
		New Durham
		Strafford

Part B of the Regional Needs Assessment will review qualitative views of the housing needs of the area from the perspective of area planners, housing authorities, and housing developers to consider ways in which the local development process can respond to emerging market needs.

2. Sources of Data and Information

The statistical element of this Housing Needs Assessment relies principally on data compiled from the decennial Census for 1990 and 2010, and the use of special tabulations of housing need data compiled by the U. S. Department of Housing and Urban Development (HUD) from American Community Survey data samples at the County and local level. Future housing development needs are projected using updates to the demographic and housing production models developed by BCM Planning, LLC in 2003 and 2009 for the NHHFA. These models were also recently updated by the NH Center for Public Policy Studies as part of a statewide and regional needs analysis.

Decennial Census. The decennial U.S. Census represents important benchmark information, as it provides the only source of 100% counts of population and household characteristics by age. Detailed housing information is now collected only in the American Community Survey (ACS) as sample data to estimate household income, housing costs, and characteristics such as units in structure, year built, and condition. The ACS sample data provides municipal level data only in 5-year aggregate samples, while County level data is compiled in 3-year and single year samples. While municipal ACS samples are subject to relatively high margins of error, they are the only source for detailed needs data that can be aggregated to a regional total.

HUD – CHAS Data. At the time of this analysis, municipal 5-year ACS sample data is available from the 2008-2012 sample. HUD periodically compiles detailed tabulations for use in local CHAS (Comprehensive Housing Affordability Strategy) planning. However, the most recent detailed CHAS tabulations available from HUD reflect the 2006-2010 survey series. These special tabulations have the advantage of providing information by tenure and household income expressed as a percent of the HUD area median family income (abbreviated AMFI, or HAMFI).

HUD – EMAD Tables. Even higher levels of detail are provided in special tabulations by the HUD Economic and Market Analysis Division (EMAD) for Counties. The EMAD data contains special tabulations of ACS data for the sample period 2007 to 2011. These profiles add the dimensions of *household size* by tenure and by age of head of household to the analysis. Information is grouped by households under age 62, 62-74 and 75 or older to the analysis.

NH Housing Finance Authority. Data on market rate (non-subsidized) rental costs as well as sales price data primary home purchases has been drawn from the annual rent survey conducted by the New Hampshire Housing Finance Authority (NHHFA) and from its ongoing compilation of price data for homes purchased as primary residences. The NHHFA Directory of Assisted Housing is the source of estimates of the assisted rental housing inventory, updated based on recent project approvals to include developments now being completed.

Building Permits. Building permit data has been compiled from inventories compiled by the NH Office of Energy and Planning (formerly operating as the Office of State Planning) from 1970 to 2009. Permit data was compiled for 2010-2013 using the Census C-40 series which is based on local government reporting to the Bureau (excludes mobile homes). Permit data for towns that did not file reports in the C-40 series for 2010-2013, and mobile home permits for 2013 were supplied the SRPC. No count of mobile home (manufactured housing) permits was available for the years 2010-2012.

New Hampshire Center for Public Policy Studies. A three-part series of reports Housing Needs in New Hampshire (March 2014) prepared for the NH Housing Finance Authority by the NH Center for Public Policy Studies was reviewed for its valuable insights into the changing housing environment in the context of changing economic conditions, household demographics and housing preferences. The emerging context indicated by the reports is that New Hampshire has entered a period of slower housing growth and will face challenges in matching the existing housing supply to the needs of an aging population.

3. Households and Housing Supply: Existing Conditions

a. Trends from Decennial Census

(1) General Distribution and Growth Pattern

As of the 2010 Census, the SRPC region housing profile (100% count data) includes:

Population:	146,895
Total housing units:	64,121
Occupied housing units:	56,686
Owner occupied units:	38,409 (67.8%)
Renter occupied units:	18,277 (32.2%)

The Strafford RPC area includes all of Strafford County, approximately 12.1% of the Carroll County population and 6.1% of the Rockingham County population. The 2010 distribution of SRPC housing and household characteristics by sub-region is illustrated in Table C-1. The 2010 distribution is compared to each sub-region's share of regional growth from 2000 to 2010.

Table C-1

Subregional Shares of SPRC Area Total

Demographic Factor	Share of 2010 Total				Share of Net Growth 2000-2010		
	Urban	Suburban	Rural		Urban	Suburban	Rural
Population	54.8%	28.0%	17.3%		38.7%	32.9%	28.4%
Housing Units	56.8%	22.7%	20.5%		54.1%	20.9%	25.0%
Households	59.8%	23.1%	17.1%		46.5%	23.6%	29.8%
Under Age 65	59.5%	23.3%	17.2%		48.4%	18.9%	32.7%
Age 65+	61.2%	22.0%	16.7%		42.8%	33.1%	24.1%
Age 75+	65.7%	20.7%	13.6%		55.4%	26.8%	17.8%
Homeowners	52.2%	25.6%	22.2%		39.3%	26.4%	34.3%
Renters	76.0%	17.8%	6.3%		86.8%	8.1%	5.1%

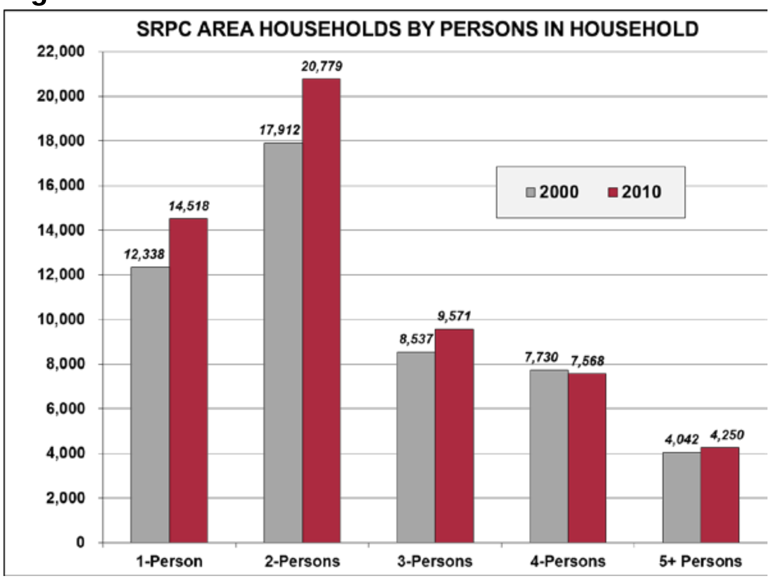
From 2000 to 2010 there a significant share of population and housing growth flowed to the rural areas. The rural portion of SRPC contained 17.1% of all households in 2010, but absorbed nearly 30% of the SRPC growth in total households.

The oldest households (age 75+), and renter households in general, remain concentrated in the urban centers. In 2010 76% of the region's renter households lived in the urban communities, which absorbed nearly 87% of the area's net growth in renter households from 2000-2010. The suburban and rural shares of regional growth in renter households was even lower than their respective percentages of renters as of 2010. Growth in renter occupancy in the rural and suburban areas did not parallel their rate of growth in total households.

(2) Change in Households by Age and Household Size

The continuing demographic shift in households by age and household size are central anticipating future housing needs. The long term projections prepared for SRPC in the 2009 showed the effects of the maturation of the Baby Boom population. The 2014 assessment documents the actual changes that took place from 2000 to 2010 based on 100% Census counts.

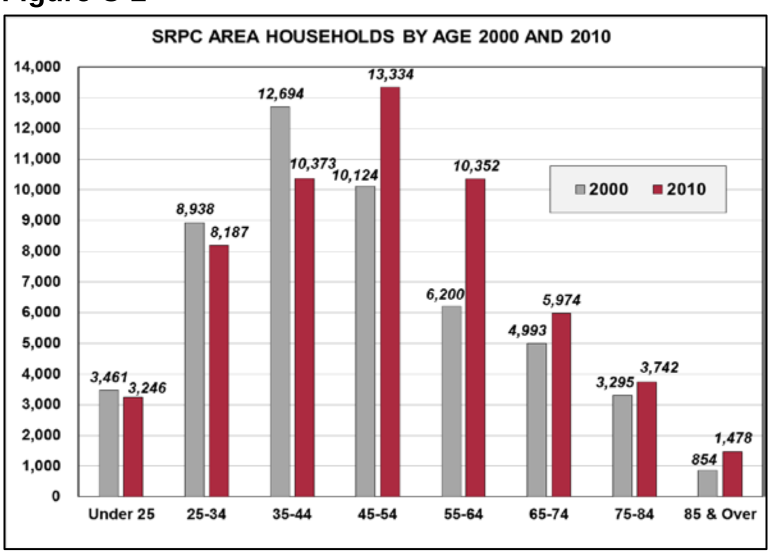
Figure C-1



The vast majority of household growth from 2000 to 2010 occurred among 1-person and 2-person households, with a small share of net growth occurring in 3-person households.

There was virtually no growth in larger households of four persons or more. These shifts continue a trend that was also evident during the 1990s as well.

Figure C-2



There were substantial gains in households age 45-54 and 55 to 64. Traditionally such households are associated with demand from move-up buyers for new homes and ownership trade-ups based on accumulated equity.

During the next decade, 2010 to 2020, these two groups will age into older age cohorts, bringing substantial growth to the 65 to 74 year old and 75+ age groups.

Full details of the change in households by age, housing tenure and household size are found in Table C-2 for the Strafford Region and its subareas.

Table C-2: Households by Size and Age 2000 and 2010

Household Characteristic	2000				2010				Change 2000-2010			
	SRPC	Urban	Suburban	Rural	SRPC	Urban	Suburban	Rural	SRPC	Urban	Suburban	Rural
Population	132,457	74,849	36,346	21,262	146,895	80,441	41,098	25,356	14,438	5,592	4,752	4,094
Total Housing Units	56,104	32,058	12,906	11,140	64,121	36,395	14,578	13,148	8,017	4,337	1,672	2,008
Occupied Units	50,559	31,073	11,630	7,856	56,686	33,924	13,079	9,683	6,127	2,851	1,449	1,827
% Occupied	90.1%	96.9%	90.1%	70.5%	88.4%	93.2%	89.7%	73.6%				
Households by Tenure and Household Size												
Owner occupied:	**33,218**	**18,001**	**8,459**	**6,758**	**38,409**	**20,040**	**9,832**	**8,537**	**5,191**	**2,039**	**1,373**	**1,779**
1-Person	5,881	3,537	1,275	1,069	7,463	4,441	1,572	1,450	1,582	904	297	381
2-Persons	12,600	6,949	3,072	2,579	15,231	7,875	3,835	3,521	2,631	926	763	942
3-Persons	5,903	3,194	1,533	1,176	6,749	3,432	1,835	1,482	846	238	302	306
4-Persons	5,863	2,916	1,722	1,225	5,791	2,820	1,662	1,309	(72)	(96)	(60)	84
5-Persons	2,135	1,042	601	492	2,167	998	652	517	32	(44)	51	25
6 Persons	596	270	174	152	704	334	198	172	108	64	24	20
7+ Persons	240	93	82	65	304	140	78	86	64	47	(4)	21
Renter occupied:	**17,341**	**13,072**	**3,171**	**1,098**	**18,277**	**13,884**	**3,247**	**1,146**	**936**	**812**	**76**	**48**
1-Person	6,457	5,184	962	311	7,055	5,523	1,208	324	598	339	246	13
2-Persons	5,312	4,128	854	330	5,548	4,291	901	356	236	163	47	26
3-Persons	2,634	1,921	510	203	2,822	2,091	551	180	188	170	41	(23)
4-Persons	1,867	1,191	520	156	1,777	1,233	367	177	(90)	42	(153)	21
5-Persons	698	454	177	67	674	474	129	71	(24)	20	(48)	4
6 Persons	287	132	130	25	263	182	59	22	(24)	50	(71)	(3)
7+ Persons	86	62	18	6	138	90	32	16	52	28	14	10
Households by Tenure and Age Group												
Owner occupied:	**33,218**	**18,001**	**8,459**	**6,758**	**38,409**	**20,040**	**9,832**	**8,537**	**5,191**	**2,039**	**1,373**	**1,779**
Under 25	342	229	62	51	299	158	81	60	(43)	(71)	19	9
25-34	4,022	2,310	952	760	3,669	2,171	802	696	(353)	(139)	(150)	(64)
35-44	8,953	4,597	2,380	1,976	7,239	3,765	1,871	1,603	(1,714)	(832)	(509)	(373)
45-54	7,866	3,954	2,207	1,705	10,262	4,989	2,816	2,457	2,396	1,035	609	752
55-64	5,016	2,670	1,335	1,011	8,357	4,159	2,229	1,969	3,341	1,489	894	958
65-74	4,017	2,362	861	794	4,838	2,523	1,210	1,105	821	161	349	311
75-84	2,450	1,519	550	381	2,826	1,711	618	497	376	192	68	116
85 & Over	552	360	112	80	919	564	205	150	367	204	93	70
Renter occupied:	**17,341**	**13,072**	**3,171**	**1,098**	**18,277**	**13,884**	**3,247**	**1,146**	**936**	**812**	**76**	**48**
Under 25	3,119	1,997	1,018	104	2,947	1,883	979	85	(172)	(114)	(39)	(19)
25-34	4,916	3,901	716	299	4,518	3,639	610	269	(398)	(262)	(106)	(30)
35-44	3,741	2,819	619	303	3,134	2,412	452	270	(607)	(407)	(167)	(33)
45-54	2,258	1,710	372	176	3,072	2,339	479	254	814	629	107	78
55-64	1,184	910	182	92	1,995	1,554	294	147	811	644	112	55
65-74	976	779	130	67	1,136	904	173	59	160	125	43	(8)
75-84	845	692	105	48	916	720	151	45	71	28	46	(3)
85 & Over	302	264	29	9	559	433	109	17	257	169	80	8

b. Comparison of Household Growth to Job Growth

Table C-3 illustrates the long term changes in jobs located within the communities of the SRPC compared to occupied housing units in the same sub-areas.

During the 2000 to 2010 period, due to the advent of the Great Recession in the later years of that decade, the number of jobs based on SRPC communities registered a small net increase of 902 (+2% over 10 years). But during the same period, the SRPC area added 6,127 resident households (+12%).

Table C-3

EMPLOYMENT (JOBS BY LOCATION)			
Area	**1990**	**2000**	**2010**
Urban	28,945	33,483	33,669
Suburban	9,171	10,914	11,245
Rural	1,272	2,144	2,529
SRPC Area	39,388	46,541	47,443
OCCUPIED HOUSING UNITS			
Urban	27,838	31,073	33,924
Suburban	10,052	11,630	13,079
Rural	6,301	7,856	9,683
SRPC Area	44,191	50,559	56,686
JOBS TO OCCUPIED HOUSING RATIO			
Urban	1.04	1.08	0.99
Suburban	0.91	0.94	0.86
Rural	0.20	0.27	0.26
SRPC Area	0.89	0.92	0.84

The jobs: occupied housing ratio in the SRPC area was 0.89 in 1990 and 0.84 in 2010. Within the urban communities, the ratio declined from 1.05 in 1990 to 0.99 in 2010.

The ratios are somewhat lower in the suburban communities, but these towns have absorbed an increased share of total jobs in the region.

In the rural communities more distant from job locations, the ratios of jobs to occupied housing has remained in the range of 1:4 to 1:5.

Table C-4

Share of SRPC 1990-2010 Growth by Sub-Area: Jobs vs. Households		
Area	Share of SRPC Job Growth	Share of SRPC Household Growth
Urban	58.6%	48.7%
Suburban	25.7%	24.2%
Rural	15.6%	27.1%
SRPC Area	100.0%	100.0%

In part, the declining jobs to housing ratio has probably been influenced by more retired persons in the resident population. Employment will become a less reliable predictor of household growth as the population ages.

The analysis of long term growth from 1990 to 2010 for the three sub-areas that the suburbs gained about the same shares of the region's growth in jobs as well as households over the 20-year period. However, this was not matched with any significant additional share of the region's rental housing stock.

c. Assisted Rental Housing Supply

Within the total housing supply are a limited number of "assisted" rental units. Assisted units are apartments constructed under programs that limit all or a portion of their occupancy to very low or lower income households. Within the SRPC there are 2,512 rental units in these properties as of September 2014.

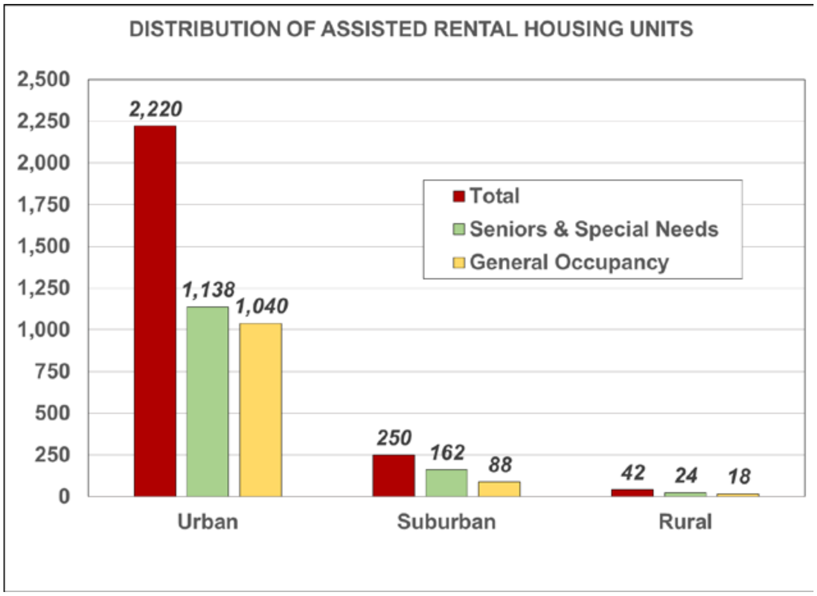
Table C-5 – Assisted Rental Housing Distribution

Area	Assisted Rental Units	Percent of Assisted Rental Units in SRPC	Percent of 2010 SRPC Households	Percent of 2010 SRPC Renter Households
Urban	2,220	88%	60%	76%
Suburban	250	10%	23%	18%
Rural	42	2%	17%	6%
SRPC Total	2,512	100%	100%	100%

This inventory does not include other rent subsidies provided directly households as a voucher certificate issued by a housing authority.

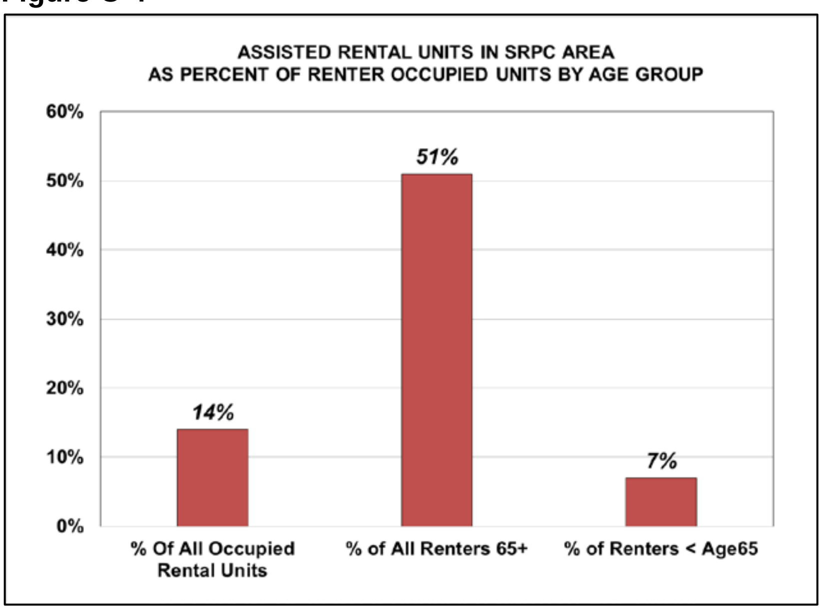
Of the total inventory, 1,324 units are restricted to senior occupancy or special need households (only 17 of these units). The remainder of apartments (1,146 units, or 46%) are for general occupancy by households within the applicable income limits pertaining to the project.

Figure C-3



As shown in Figure C-3, the distribution of assisted rental housing units is concentrated principally in the urban centers, which contain 88% of all of the assisted rental units in the SRPC. The suburban communities contain about 10% of the total and the rural communities only 2%. Since the 2009 Housing Needs Assessment, the SRPC region added two assisted rental developments: 42 workforce units in Dover, and 12 units for seniors in Rochester.

Figure C-4



Comparing the inventory to Census data, the assisted rental supply comprises about 14% of all occupied rental units in the region.

But many of these units are restricted to seniors. The number of assisted rental units for seniors is equal to *51% of all renters who are age 65 and older.*

Only about 7% of all renters under the age of 65 live in an assisted rental development.

The development of rental opportunities for seniors has been heavily dependent on assisted housing development programs, many of which are no longer available to produce low cost apartments for the future.

d. Housing Units Authorized by Building Permits

Table C-6 provides an update of the housing supply growth in the SRPC region by sub-area from 1970 to 2013. Prior to 1990, data provided by the New Hampshire Office of State Planning (now NHOEP) attempted to record only housing units for the year-round market. Permit data for 1990 and later includes all dwelling units.

During the prior 10 years of 2000 through 2009, permits issued in those years showed that mobile homes represented about 9.4% of total housing units authorized, but this is a lower share than in prior decades. In the 1990s, manufactured housing and mobile homes represented about 22% of units authorized by building permits.

Table C-6: Housing Units Authorized by Building Permits

Area and Type of Structure	Total Units Authorized by Period					Average Annual Units Authorized				
	1970-79	1980-89	1990-99	2000-09	2010-13	1970-79	1980-89	1990-99	2000-09	2010-13
Total Units										
Urban	4,156	7,391	2,487	4,295	654	416	739	249	430	164
Suburban	1,689	2,500	1,583	2,229	516	169	250	158	223	129
Rural	851	2,446	1,270	2,486	122	85	245	127	249	31
SRPC Total	6,696	12,337	5,340	9,010	1,292	670	1,234	534	901	323
Single Family Homes										
Urban	1,558	3,850	1,425	2,121	347	156	385	143	212	87
Suburban	988	1,818	1,187	1,453	222	99	182	119	145	56
Rural	769	2,019	1,025	2,202	66	77	202	103	220	17
SRPC Total	3,315	7,687	3,637	5,776	635	332	769	364	578	159
In 2+ Unit Structures										
Urban	1,858	2,445	386	1,718	252	186	245	39	172	63
Suburban	200	372	97	498	284	20	37	10	50	71
Rural	8	134	55	75	7	1	13	6	8	2
SRPC Total	2,066	2,951	538	2,291	543	207	295	54	229	136
Manufactured (Mobile Homes)										
Urban	740	1,096	676	432	59	74	110	68	43	15
Suburban	501	310	299	207	10	50	31	30	21	3
Rural	74	293	190	209	-1	7	29	19	21	0
SRPC Total	1,315	1,699	1,165	848	68	132	170	117	85	17

In the years from 2000 through 2009, SRPC communities approved permits for 900 units per year. Given the number of units added from 2000-2010, and the loss of employment during the recent recession, the housing stock may have been overbuilt relative to current levels of demand.

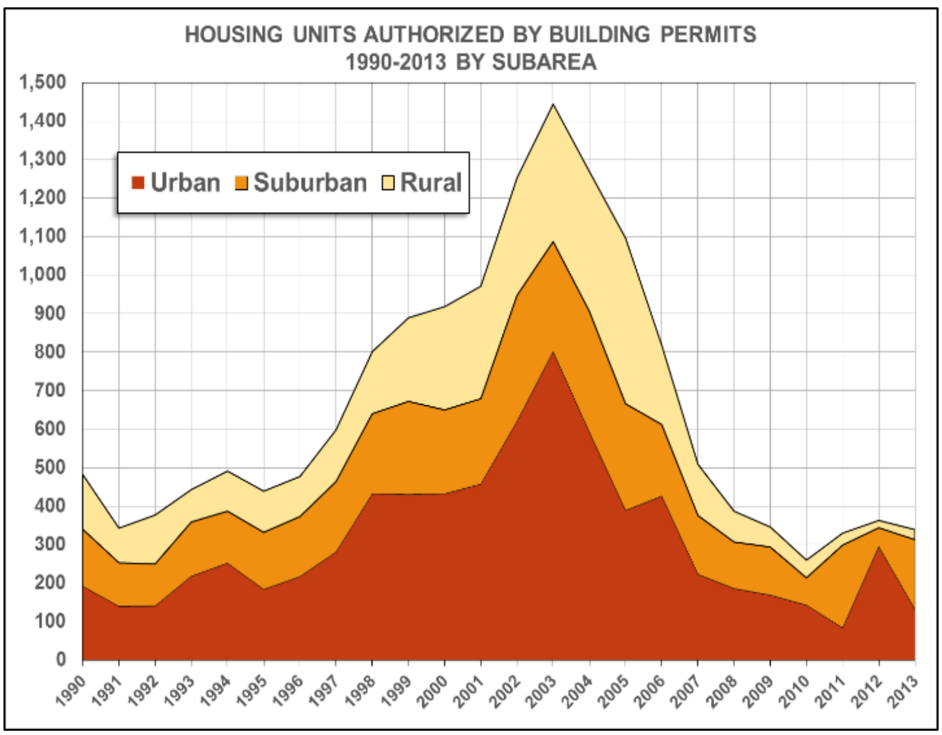
As shown on Table 6, the number of housing authorized per year for the most recent period (calendar years 2010 to 2013) averaged only 323 per year. As will be illustrated in later sections of the report, this pace is only about half of the production needed per year in the region to meet projected housing growth based on population projections as well.

Table C-7 illustrates the share of housing production (measured by permits) that occurred within the urban, suburban, and rural components of the SRPC area. During the 40 years prior to 2010, the urban communities absorbed a declining share of total production over time as the rural and suburban shares of production increased. But the last four years of permit activity (2010-2013) showed very little activity in the rural communities, and over 86% of total housing units authorized within the urban municipalities of the region.

Table C-7: Subregional Share of Housing Units Authorized by Type

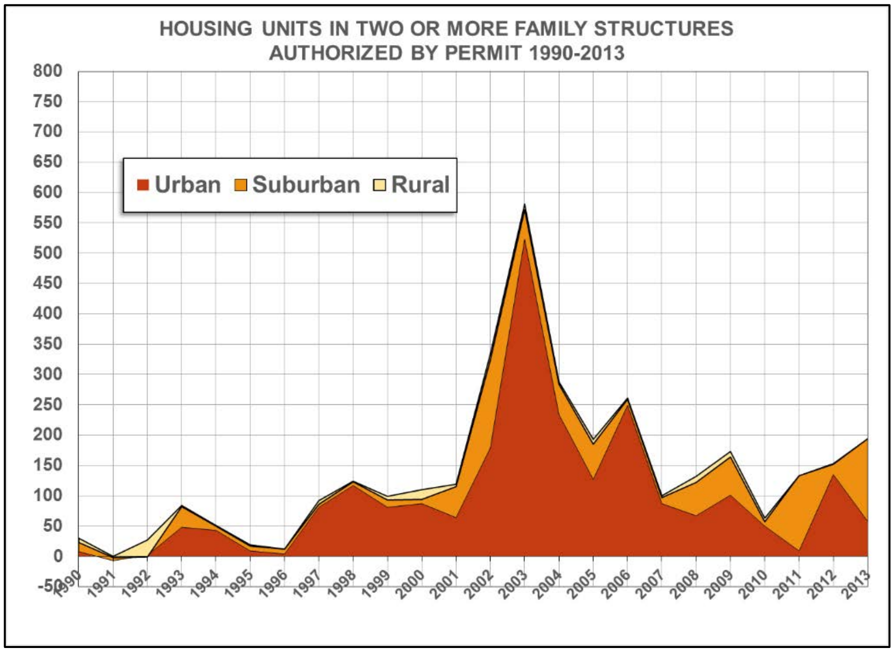
Area and Type of Structure	Subregional Share of Total Units Authorized by Period				
	1970-79	1980-89	1990-99	2000-09	2010-13
Total Units					
Urban	62.1%	59.9%	46.6%	47.7%	50.6%
Suburban	25.2%	20.3%	29.6%	24.7%	39.9%
Rural	12.7%	19.8%	23.8%	27.6%	9.4%
SRPC Total	100.0%	100.0%	100.0%	100.0%	100.0%
Single Family Homes					
Urban	47.0%	50.1%	39.2%	36.7%	54.6%
Suburban	29.8%	23.7%	32.6%	25.2%	35.0%
Rural	23.2%	26.3%	28.2%	38.1%	10.4%
SRPC Total	100.0%	100.0%	100.0%	100.0%	100.0%
In 2+ Unit Structures					
Urban	89.9%	82.9%	71.7%	75.0%	46.4%
Suburban	9.7%	12.6%	18.0%	21.7%	52.3%
Rural	0.4%	4.5%	10.2%	3.3%	1.3%
SRPC Total	100.0%	100.0%	100.0%	100.0%	100.0%
Manufactured (Mobile Homes)					
Urban	56.3%	64.5%	58.0%	50.9%	86.8%
Suburban	38.1%	18.2%	25.7%	24.4%	14.7%
Rural	5.6%	17.2%	16.3%	24.6%	-1.5%
SRPC Total	100.0%	100.0%	100.0%	100.0%	100.0%

Figure C-5



The rural communities absorbed a high share of total housing production from the late 1990s to around 2006, with a similar proportionate increase in the suburbs during that period. Since 2006, the rural role in housing production has been much smaller.

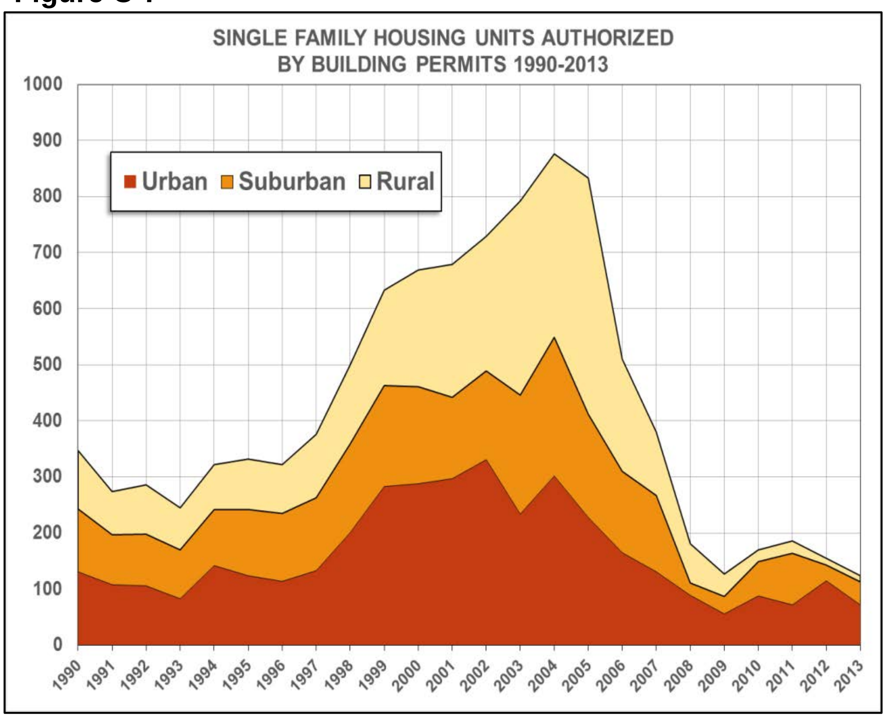
Figure C-6



Data for 2010-2013 shows a majority of multifamily activity in the suburban communities. However, this is principally due to multifamily construction in Durham.

There has not been a widespread increase in two or more family structure construction in other parts of the region outside the urban areas.

Figure C-7



From the late 1990s to around 2006, as single family development surged, a much greater proportion of construction activity flowed to the rural areas.

However, when the market contracted during the recession, rural single family home activity became a historically low share of total home construction.

4. Population, Household, and Housing Supply Projections

In 2009 BCM Planning developed for the New Hampshire Housing Finance Authority, a population - headship model for the state and counties to project future household formation by age and tenure based on Census characteristics and long term county population projections by age. That model was adapted to the SRPC region for the last housing needs assessment. The 2010 headship and tenure ratios and other model factors were recently update for NHHFA by the New Hampshire Center for Public Policy Studies for application to county and regional planning areas.

The 2014 assessment included an update of the model using 2010 Census headship ratios and tenure rates by age. The projections now reflect long term projections of population by age and municipal level projections of total population prepared in 2013 by RLS Demographics, Inc. for the NH Office of Energy and Planning and New Hampshire's regional planning commissions. BCM Planning, LLC has reviewed its projections for the SRPC region for consistency with the modeling prepared by the New Hampshire Center for Public Policy Studies.

While the immediate concern of the SRPC housing needs assessment is to anticipate the next five to ten years, an understanding of the age demographics that will drive the housing market over the next 20 years is also valuable perspective for long term regional planning for emerging housing needs, the pattern of development in the region, provision of infrastructure and delivery of support services.

a. Household Projections by Age and Tenure

(1) Headship Rates and Owner-Rental Tenure by Age

Table C-8 compares "headship ratios" by age group for the SRPC for 1990, 2000, and 2010 and changes in the home ownership rate by age. The "headship ratio" represents the total ratio of total households in a particular age group to the number of persons in that age group. For age groups under 25, the headship ratio is computed exclusive of persons under the age of 15. (Household counts for the youngest cohort is reported as households age 15 to 24). Headship measures relative household formation rates.

Table C-8

Strafford Regional Planning Commission Headship & Tenure History

Age Group	Headship Ratio by Age			Ownership Tenure Rate by Age		
	1990	2000	2010	1990	2000	2010
< 25	0.1549	0.1542	0.1243	12.2%	9.9%	9.2%
25-34	0.4933	0.4916	0.4628	52.2%	45.0%	44.8%
35-44	0.5501	0.5551	0.5335	73.7%	70.5%	69.8%
45-54	0.5650	0.5711	0.5682	80.7%	77.7%	77.0%
55-64	0.5770	0.5934	0.5895	83.7%	80.9%	80.7%
65-74	0.6359	0.6279	0.6319	77.8%	80.5%	81.0%
75 +	0.6268	0.6240	0.6536	68.5%	72.4%	71.7%
75-84	--	0.6556	0.6597	--	74.4%	75.5%
85+	--	0.5262	0.6387	--	64.6%	62.2%

Source: BCM Planning, LLC computations from decennial Census 100% count data

From 1990 to 2010, the headship rates for the two youngest cohorts (<25, 25-34) dropped by three percentage points and by two percentage points in the 35-44 year old group. Household formation has been declining in these groups, and ownership rates have also dropped within the same cohorts.

Lower headship ratios in the younger age groups probably reflect the financial difficulty encountered by the youngest portion of the market to become independent households. At the same time, a review of the tenure ratios by age group shows that ownership rates declined from 2000 to 2010 within *all age groups under age 65*. An increasing share of households under 65 are living in rental housing.

The changing headship ratios reflect a combination of economic factors that may be influenced by the affordability and availability of housing as well as by the personal financial capacity to form an independent household. The degree to which declining ownership rates among younger households reflects a change in preference versus economic necessity is not clear. Change in tenure ratios could reflect renting either as a preference or as a default choice of the only viable alternative. Tenure may also be a function of the availability of appropriate and affordable housing for a particular age group. For example, a lack of affordable rental alternatives would limit seniors to continued ownership regardless of a preference to move to rental housing.

(2) Population Projections by Age

The projection of future households based on headship ratios was made using long term projections by age group for New Hampshire counties prepared in 2013 for the NH Office of Energy and Planning and the Regional Planning Commissions.[3]

Population by age for the SRPC area is the sum of the projections for Strafford County, plus a share of the population by age group from Carroll and Rockingham County for the years 2015 and beyond. Actual counts of the SRPC population by age group were used for the baseline comparisons to 1990 and 2000 counts.

The Carroll and Rockingham County allocations of population to the SRPC total were based on member community shares of the population in each of the two counties predicted by the long term projections of total population by municipality. These proportions were applied to each of the age groups in the Carroll and Rockingham County projections and added to the Strafford County total to estimate population by age for the SRPC.

The 2010 headship and housing tenure ratios by age group are then applied to the same age groupings for the projection years to estimate future households by age and tenure. Detailed steps in the headship model projections are described at the end of this section.

(3) Results of Household Projection

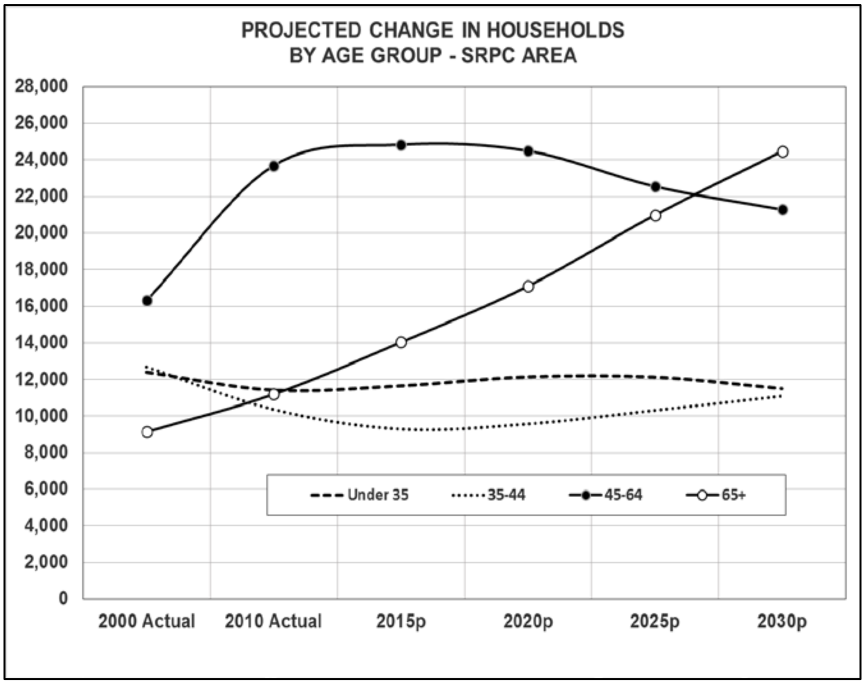
The model predicts that home ownership among seniors 65 and older will more than double from 2010 to 2030, and that the total number of owners under the age of 65 will show little or no net growth during the same period.

At 2010 tenure rates by age, the projections indicate that occupancy of rental units by households age 65 or older should also double from 2010 to 2030, with little net change, and possibly some decline, in

[3] State of NH, Office of Energy and Planning – Regional Planning Commissions - County Population Projections, 2013 By Age and Sex, prepared by RLS Demographics, Inc.

the number of renters under age 65. This does not necessarily mean that there is a need to construct massive numbers of senior rental housing units. But the data does indicate that there will be a steady rise in the share of total occupied units, including rental housing, that will be occupied by seniors age 65 or older. This trend would argue for new construction designs for all housing that would be appropriate for seniors as the population ages.

Figure C-8



For households under age 35 and those 35 to 44 years old, long term projections show a flat to declining number of households.

The number of households age 45 to 64, a strong component of growth between 2000 and 2010, should level off from 2015 to 2020, then decline.

This will be offset by a steady increase in the number of households age 65 or older after 2010.

Table C-9

HEADSHIP MODEL PROJECTIONS - SRPC HOUSEHOLDS BY AGE AND TENURE						
Projected Change in Total Households				Average Per Year		
Period	**Households**	**Owners**	**Renters**	**Households**	**Owners**	**Renters**
2010-2015	3,127	2,534	593	625	507	119
2015-2020	3,497	2,642	855	699	528	171
20-Year Total	*6,624*	*5,176*	*1,448*	*662*	*518*	*145*
Projected Change in Households Under 65				Average Per Year		
2010-2015	292	308	(16)	58	62	(3)
2015-2020	431	243	188	86	49	38
20-Year Total	*723*	*551*	*172*	*72*	*55*	*17*
Projected Change in Households 65 & Older				Average Per Year		
2010-2015	2,835	2,226	609	567	445	122
2015-2020	3,066	2,399	667	613	480	133
20-Year Total	*5,901*	*4,625*	*1,276*	*590*	*463*	*128*

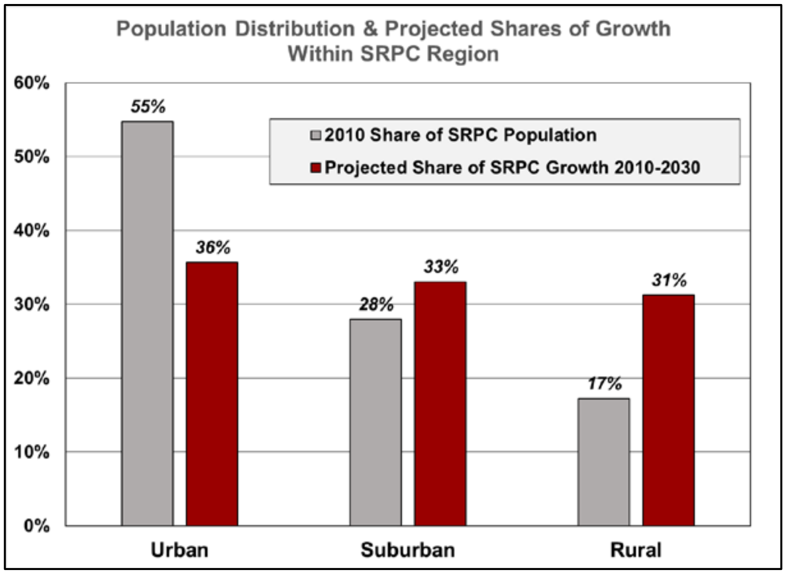
Table C-9 shows the results of the model through 2020 as a 10-year projection of total household growth based on the population-headship model.

The projections estimate average annual growth of between 625-700 households per year within the SRPC, with a shift in occupancy of both ownership and rental units toward a more senior population.

(4) Distribution of Population Growth within Region

Figure C-9 shows the projected share of the SRPC's projected 2025 population for each sub-area based on the municipal population projections by RLS Demographics, Inc.

Figure C-9



Based on the projections for 2010 to 2030, the urban, suburban and rural subareas would each host roughly 1/3 of the region's population growth. The proportionate growth impact would be greatest on the rural communities where there is less infrastructure and a smaller commercial tax base to support service costs. As the population continues to age, an increasing share of seniors may be living at greater distances from support services, shopping and other conveniences.

(5) Details of SRPC Population-Headship Model 2010-2030

Table C-10: Population History and Growth Assumptions by Age

STRAFFORD REGIONAL PLANNING COMMISSION AREA POPULATION						
Age Group	2000 Actual	2010 Actual	2015p	2020p	2025p	2030p
Under 15	26,183	25,184	24,222	23,713	23,545	23,811
15-24	22,448	26,108	25,937	24,998	24,733	24,154
25-34	18,183	17,689	18,236	19,533	19,573	18,391
35-44	22,867	19,444	17,435	17,964	19,354	20,808
45-54	17,727	23,469	22,041	19,291	17,464	18,017
55-64	10,448	17,561	20,858	22,939	21,399	18,735
65-74	7,952	9,454	13,049	16,244	19,321	21,261
75-84	5,026	5,672	6,081	7,374	10,067	12,613
85+	1,623	2,314	2,773	3,079	3,341	4,241
Total	132,457	146,895	150,632	155,134	158,799	162,032
GQ Population	5,802	8,433	8,557	8,644	8,537	8,561
Under Age 65	4,986	7,900	7,918	7,934	7,768	7,584
Age 65 and Older	816	533	639	709	770	977
Persons in Households	126,655	138,462	142,075	146,490	150,262	153,471
Under Age 65	112,870	121,555	120,811	120,504	118,301	116,333
Age 65 and Older	13,785	16,907	21,265	25,987	31,960	37,138

The model begins with population by age for the SRPC communities, and a projection of total population by age group (derived from County projections by age).

The population living in group quarters (GQ) (licensed care, correctional facilities, etc.) is deducted to yield persons living in households for population under 65 vs. 65 and older.

Table C-11: Historic and Projected Households By Age Group

STRAFFORD REGIONAL PLANNING COMMISSION AREA HOUSEHOLDS						
Age Group	Households by Age Predicted from 2010 Headship Rate					
	2000 Actual	2010 Actual	2015p	2020p	2025p	2030p
15-24	3,461	3,246	3,225	3,108	3,075	3,003
25-34	8,938	8,187	8,440	9,041	9,059	8,512
35-44	12,694	10,373	9,301	9,584	10,325	11,101
45-54	10,124	13,334	12,523	10,960	9,922	10,237
55-64	6,200	10,352	12,295	13,522	12,615	11,044
65-74	4,993	5,974	8,246	10,264	12,209	13,435
75-84	3,295	3,742	4,012	4,865	6,642	8,321
85+	854	1,478	1,771	1,966	2,134	2,709
Total	50,559	56,686	59,813	63,310	65,981	68,362
Average Hhld Size	2.51	2.44	2.38	2.31	2.28	2.24
Under 65	2.73	2.67	2.64	2.61	2.63	2.65
65 and Over	1.51	1.51	1.52	1.52	1.52	1.52
Change in Households			2010-15	2015-20	2020-25	2025-30
Five Year Period			3,127	3,497	2,671	2,381
Average Per Year			625	699	534	476

For each of the projection years, the SRPC age-specific specific headship rates derived from the 2010 Census are applied to each age group for each projection year to yield an estimate of households by age. Persons under age 15 are not part of the household formation estimate.

The population under age 15 is included in the total number of persons living in households when computing average household size. The population under age 15 (except those assumed to live in group quarters are assumed to be associated households under age 65.

An output of the model in an estimated average household size for the two age groups (under 65 vs. 65 and older) and the average for all households. The SRPC average household size of 2.44 in 2010 is projected to decline to 2.24 by 2030. The next step is to assign total households by age group to owner vs. rental tenure.

Table C-12: Homeowners by Age – Historic and Projected

STRAFFORD REGIONAL PLANNING COMMISSION AREA HOMEOWNER TENURE						
Age Group	Homeowners Predicted from 2010 Age-Specific Tenure					
	2000 Actual	2010 Actual	2015p	2020p	2025p	2030p
15-24	342	299	297	286	283	277
25-34	4,022	3,669	3,782	4,052	4,060	3,815
35-44	8,953	7,239	6,491	6,688	7,206	7,747
45-54	7,866	10,262	9,638	8,435	7,636	7,879
55-64	5,016	8,357	9,926	10,916	10,184	8,916
65-74	4,017	4,838	6,678	8,312	9,887	10,880
75-84	2,450	2,826	3,030	3,674	5,016	6,284
85+	552	919	1,101	1,222	1,327	1,684
Total	33,218	38,409	40,943	43,585	45,599	47,482
Ownership Tenure:	65.7%	67.8%	68.5%	68.8%	69.1%	69.5%
Owners < 65	26,199	29,826	30,134	30,377	29,369	28,634
Owners 65+	7,019	8,583	10,809	13,208	16,230	18,848
Change in Owner Households			2010-15	2015-20	2020-25	2025-30
Five Year Period			2,534	2,642	2,014	1,883
Average Per Year			507	528	403	377

The age-specific 2010 ownership tenure rate is applied to respective age groups to project ownership. The actual ownership rate in the various age groups in the future may be affected by a changing economy, mortgage lending policies, housing availability, or household preferences.

Table C-13: Renter Households by Age – Historic and Projected

STRAFFORD REGIONAL PLANNING COMMISSION AREA RENTAL TENURE						
Age Group	Renters Predicted by 2010 Tenure Ratio by Age					
	2000 Actual	2010 Actual	2015p	2020p	2025p	2030p
15-24	3,119	2,947	2,928	2,822	2,792	2,726
25-34	4,916	4,518	4,658	4,989	4,999	4,697
35-44	3,741	3,134	2,810	2,896	3,119	3,354
45-54	2,258	3,072	2,885	2,525	2,286	2,358
55-64	1,184	1,995	2,369	2,606	2,431	2,128
65-74	976	1,136	1,568	1,952	2,322	2,555
75-84	845	916	982	1,191	1,626	2,037
85+	302	559	670	744	807	1,025
Total	17,341	18,277	18,870	19,725	20,382	20,880
Rental Tenure:	34.3%	32.2%	31.5%	31.2%	30.9%	30.5%
Renters < 65	15,218	15,666	15,650	15,838	15,627	15,263
Renters 65+	2,123	2,611	3,220	3,887	4,755	5,617
Change in Renter Households			2010-15	2015-20	2020-25	2025-30
Five Year Period			593	855	657	498
Average Per Year			119	171	131	100

The balance of households by age groups are allocated to rental tenure. As with ownership ratios, the rental tenure ratio may change according to future preferences by age group, and by the availability of rental housing affordable by income and appropriate to each age group.

(6) Group Quarters Population

In the model, group quarters populations under 65 increase as a function of population growth among persons under 65. These populations include college and university students, group homes and correctional institutions.

In making these household projections a certain portion of the elderly population is assumed to live in group quarters (primarily licensed care facilities). In the model, the group quarters population age 65 or older increases as a function of the population age 85 or older (since most seniors in group quarters such as nursing homes are of advanced age).

Presuming that the group quarters senior population increases in proportion to the population age 85 or older, the model projects that the number of elderly persons (or number of beds) in group quarters would probably need to increase from 533 (2010 Census) to 977 by 2030. This would represent an increase of 444 beds, or an increase of 83% from the 2020 baseline. Some portion of this growth would need to be absorbed by County nursing home or other licensed long term care facilities.

b. Housing Production Needs of Region

The headship model provides an estimate of net growth in households over a long period of time, and the age and tenure shifts that may take place. A second model estimates total housing production needs considering other variables such as the rate of growth in employment, the housing vacancy rate, and allowances for the replacement of deteriorated or obsolete housing stock.

(1) Employment-Based Projection

One component of the production model is a series of employment assumptions that may affect the number of households in the labor force (assumed to be under the age of 65). The model incorporates the demographic analysis of the headship projections as well as an employment based projection. The employment-based model presumes that a certain amount of job growth will require a proportionate increase in the labor force under the age of 65 to support those jobs. At historical ratios of area jobs to the labor force and the number of non-elderly households, additional households under 65 may need to be "imported" to the area to fulfill job growth projections.

The employment-driven component of the model helps illustrate the relationship between total housing demand within a region and the number of jobs it supports internally. Since commuting distances have tended to increase over time, the choice of residence is often a compromise between affordability and convenience to the workplace. Actual housing development within the SRPC region responds to job demands created both within and outside of the region. Housing within the SRPC region tends to be more affordable than areas to the South where many residents work, and relative affordability may attract more households to live in the SRPC area if there is external job growth as well.

The 2014 update to the 2009 SRPC production model includes a new benchmark base year in the 2010 Census, and uses the most recent job growth projections for the SRPC region issued by New Hampshire Employment Security for the 2010-2020 period.

The most significant change in the model inputs 2010 Census data and related ratios, as well as the lower rate of projected employment growth for the region. The most recent NH Employment Security estimates of employment growth for the SRPC area indicate 9.8% increase in jobs from 2010 to 2020, or an annual average growth rate of less than 1%. In the 2009 SRPC needs assessment the production model relied on a range of projected growth rates from 1% to 1.3% per year for the period 2008-2015. But with the advent of the Great Recession during that projection period, the number of jobs within the SRPC declined by 3.3% from 2008 to 2012. Despite the loss of jobs from the SRPC region during that period, area communities issued building permits for 1,238 housing units during the same years.

(2) Commuting Pattern

Using the American Community Survey (ACS) data on the journey to work data by place of residence, BCM Planning estimates that 55% of the working residents of the SRPC area work in one of the SRPC communities. The remaining 45% of working residents commuting to other destinations (35% to another part of New Hampshire, and 10% to out of state employment).

The historical trend in out-bound commuting by residents living within the SRPC but working outside the area is estimated as:

1990: 42 %

2000: 44 %

2010: 45 **%**

Figure C-10

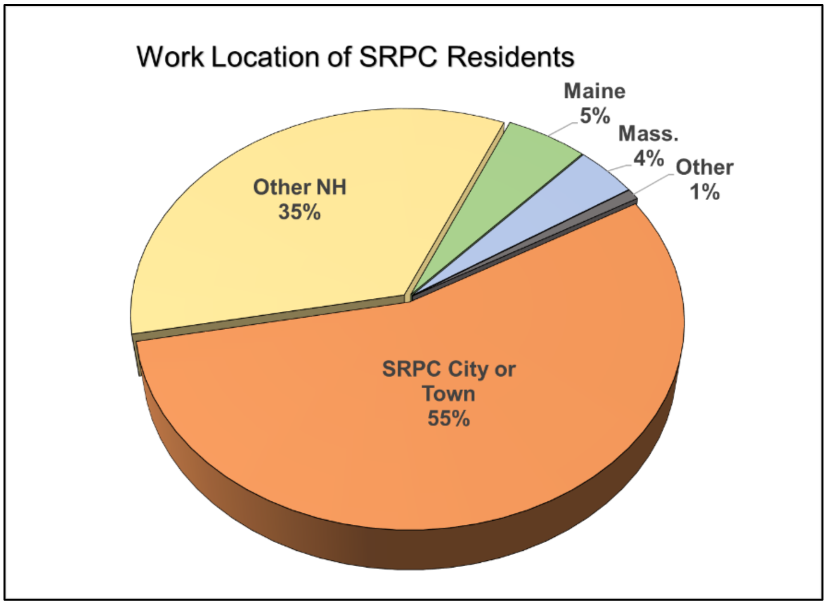


Figure C-10 illustrates the estimated work location of working residents of the SRPC area based on ACS journey to work data estimated for 2010.

About 55% of working residents of the SRPC area are employed within one of the cities or towns of the SRPC.

Another 35% commute to other locations in New Hampshire, and 10% work outside of New Hampshire

(3) Vacancy Rate and Replacement Factors

The model retains NHHFA recommended vacancy reserves of 1% for home ownership and 4% for rental housing. These rates are comparatively low with respect to historic averages and therefore incorporate minimum allowances for vacancy reserves to permit reasonable housing choice.

The assumptions of the employment-based model affect only the under-65 portion of household and related housing projections. The portion required for the population age 65 or older relies on the results of the population-headship model. An average of the two methods is also presented as a midpoint figure.

Table C-14 shows historic housing and population characteristics of the region, and the assumptions driving the growth projections. Table C-15 is the range of projections of both housing supply needs and households by age and tenure produced by the model.

Table C-14: Housing Production Model

STRAFFORD REGIONAL PLANNING COMMISSION - HOUSING PRODUCTION NEEDS FOR THE AREA BY AGE GROUP	1990	2000	2010	2020 Employment Based Projection	2020 Average of Methods	2020 Population and Headship model
Covered Private Sector Employment in Area (NHES)	30,695	37,160	37,046	Estimated Growth Rate 2010-2020		This column is based on the age-headship-tenure module assumptions, using County population projections by age adjusted to the SRPC region. Model produces long term estimates of household size by age group and tenure split by age (<65 and 65+)
Percent of State Total	7.1%	7.0%	7.2%			
Government Employment in Area (NHES)	8,693	9,377	10,395	9.8%		
Total Private + Government Employment	39,388	46,537	47,441	52,090		
Percent of State Total	8.0%	7.7%	7.9%			
Labor Force Population (NH Employment Security)	66,362	74,512	83,803	85,583		
Ratio Labor Force To Priv. & Govt Employment	1.685	1.601	1.766	1.643	(1990-2000 avg)	
Ratio-Census Working Residents/NHES Labor Force	0.923	0.935	0.908	0.908	(2010 ratio)	
Number of Working Residents Age 16+ (Census/ACS)	61,274	69,694	76,128	77,745		
Work within SRPC Area	35,658	39,047	42,114	43,009		
Work Outside of SRPC Area	25,616	30,647	34,014	34,737		
Percent Commute Out of SRPC Area	41.8%	44.0%	44.7%	44.7%		
			(ACS)			
Ratio Private Covered Employment Per Resident Household	0.69	0.73	0.65			
Ratio Total Population Under 65 to Labor Force	1.63	1.58	1.54	1.54	(2010 ratio)	
Ratio Households < 65 to Labor Force Population	0.55	0.56	0.54	0.55	(1990-2010 avg)	
Population & Households Under Age 65						
Total Persons Under 65	108,397	117,856	129,455	132,205	130,322	128,438
Group Quarters Population	5,769	4,986	7,900	7,934	7,934	7,934
Population in Households	102,628	112,870	121,555	124,271	122,388	120,504
Average Household Size (<65)	2.83	2.73	2.67	2.65	2.63	2.61
Households Headed by Person Under 65	36,206	41,417	45,492	46,907	46,561	46,215
Homeowners	23,049	26,199	29,826	30,832	30,605	30,377
Renters	13,157	15,218	15,666	16,075	15,957	15,838
Ownership Tenure %	63.7%	63.3%	65.6%	65.7%	65.7%	65.7%
Rental Tenure %	36.3%	36.7%	34.4%	34.3%	34.3%	34.3%
Population & Households Age 65+						
Total Persons Age 65+	12,631	14,601	17,440	26,696	26,696	26,696
As Percent of Total Population	10.4%	11.0%	11.9%	16.8%	17.0%	17.2%
Group Quarters Population Age 65+	657	816	533	709	709	709
Population in Households - Age 65+	11,974	13,785	16,907	25,987	25,987	25,987
Households Headed by Persons 65+	7,985	9,142	11,194	17,095	17,095	17,095
Percent of Total Households	18.1%	18.1%	19.7%	26.7%	26.9%	27.0%
Average Household Size (65+)	1.50	1.51	1.51	1.52	1.52	1.52
Homeowners Age 65+	5,907	7,019	8,583	13,208	13,208	13,208
Renters Age 65+	2,078	2,123	2,611	3,887	3,887	3,887
Ownership Tenure % (65+)	74.0%	76.8%	76.7%	77.3%	77.3%	77.3%
Rental Tenure % (65+)	26.0%	23.2%	23.3%	22.7%	22.7%	22.7%
Total Population	121,028	132,457	146,895	158,901	157,018	155,134
Group Quarters Population	6,426	5,802	8,433	8,643	8,643	8,643
Population in Households	114,602	126,655	138,462	150,258	148,375	146,491
Average Household Size	2.59	2.51	2.44	2.35	2.33	2.31
Total Households	44,191	50,559	56,686	64,002	63,656	63,310
Homeowners	28,956	33,218	38,409	44,040	43,813	43,585
Renters	15,235	17,341	18,277	19,962	19,844	19,725
Ownership Tenure %	65.5%	65.7%	67.8%	68.8%	68.8%	68.8%
Rental Tenure %	34.5%	34.3%	32.2%	31.2%	31.2%	31.2%
Vacancy Reserve and Replacement						
Vacant for Sale Units	804	252	860	445	443	440
Vacant for Rent Units	1,940	424	1,463	832	827	822
Vacant-Rented/Sold - Awaiting Occupancy	237	161	209			n.c.
Vacant-Occasional Use, Seasonal, Migratory	4,482	4,192	3,895			n.c.
Other Vacant Units	555	516	1,008			n.c.
Total Vacant/Seasonal/Occ Use Units	8,018	5,545	7,435			n.c.
Total Housing Units	52,209	56,104	64,121			n.c.
Vacancy Rate Ownership	2.7%	0.8%	2.2%	1.0%	1.0%	1.0%
Vacancy Rate Rental	11.3%	2.4%	7.4%	4.0%	4.0%	4.0%
Vacancy Rate Total	5.8%	1.3%	3.9%	1.9%	1.9%	1.9%
Add Replacement for Deterioration, Demolition - Ownership				196	196	196
Add Replacement for Deterioration, Demolition - Rental				197	197	197
Add Replacement for Deterioration, Demolition - Total				394	394	394

Table C-15: Model Outputs

HOUSING SUPPLY (NON-SEASONAL)	1990	2000	2010	2020 Employment Based	2020 Average of Methods	2020 Population-Headship
Total Ownership Stock Except Sold, Not Occ.	29,760	33,470	39,269	44,681	44,451	44,222
Total Rental Units Except Rented, Not Occ.	17,175	17,765	19,740	20,991	20,868	20,744
Total Stock Occupied or Available	46,935	51,235	59,009	65,673	65,319	64,966
Note: Employment based method in this projection assumes 9.8% growth in employment 2010 to 2020 (NH Employment Security Projection for SRPC Region)			**Net Production Need 2010-2020**			
			Owner	5,412	5,182	4,953
			Renter	1,251	1,128	1,004
			Total	6,664	6,310	5,957
			Subtotal: Need for Residents Working within SRPC Area			
			Owner	2,994	2,867	2,740
			Renter	692	624	556
			Total	3,686	3,491	3,295
				2020 Projections		
HOUSEHOLDS (OCCUPIED UNITS)	**1990**	**2000**	**2010**	**2020 Employment Based**	**2020 Average of Methods**	**2020 Population-Headship**
Households Under 65	36,206	41,417	45,492	46,907	46,561	46,215
Ownership	23,049	26,199	29,826	30,832	30,605	30,377
Rental	13,157	15,218	15,666	16,075	15,957	15,838
Households Age 65+	7,985	9,142	11,194	17,095	17,095	17,095
Ownership	5,907	7,019	8,583	13,208	13,208	13,208
Rental	2,078	2,123	2,611	3,887	3,887	3,887
All Households	44,191	50,559	56,686	64,002	63,656	63,310
Ownership	28,956	33,218	38,409	44,040	43,813	43,585
Rental	15,235	17,341	18,277	19,962	19,844	19,725
				Net Change 2010-2020		
Net Change Projected 2010-2020				**2020 Employment Based**	**2020 Average of Methods**	**2020 Population-Headship**
Households Under 65				1,415	1,069	723
Ownership				1,006	779	551
Rental				409	291	172
Households Age 65+				5,901	5,901	5,901
Ownership				4,625	4,625	4,625
Rental				1,276	1,276	1,276
All Households				7,316	6,970	6,624
Ownership				5,631	5,404	5,176
Rental				1,685	1,567	1,448

The reason that the stock growth is somewhat lower than the household growth for both renters and homeowners is that the "desired" vacancy rates for future years are lower than those in the 2010 base year. Therefore, the baseline vacancy slack must be absorbed before the model requires more housing units to accommodate household growth from the 2010 base year to the projection year.

Please note that both the population/headship and employment-based housing demand models are intended to forecast regional housing needs. These models are not appropriate for projections of housing demand or supply at the municipal level.

c. Housing Supply Needs

Using the population based household growth estimates, total *housing production* for the period 2010 through 2020 should average about 595 units per year, with at least 100 units per year added to the region's rental housing stock.

Assuming that the area were to import a larger resident labor force of under age 65 to support projected job growth, total production requirements could be as high as 730 units per year, with about 170 units of rental housing created per year across the region. However, this would require that the area attract younger residents to expand the labor force, in the face of declining in-migration to New Hampshire.

Average estimated production requirements would call for 631 total units per year to be produced, including about 113 units of rental housing stock. This is a considerably slower pace of housing development than was forecast in the 2009 needs assessment under the stronger population and employment growth projections assumed at that time.

Table C-16: Regional Housing Supply Needs (Total)

Housing Production Model - Total Year Round Housing Supply Need						
Employment-Based Demand for Labor Force				Average Units Per Year		
Period	**Total**	**Ownership**	**Rental**	**Total**	**Ownership**	**Rental**
2010-2020	6,663	5,412	1,251	666	541	125
Headship Model Adjusted for Vacancy & Replacement				Average Per Year		
2010-2020	5,947	4,943	1,004	595	494	100
Average of Methods				Average Per Year		
2010-2020	6,305	5,178	1,128	631	518	113

Employment-based projections shown in the upper part of Table C-16 reflect a job growth rate of 9.8% (2010-2020). This is compared with the adjusted headship model results and the average of the two methods (lower rows of table).

Table C-17: Regional Supply Needs (Working in Area)

Housing Production Model - Year Round Housing Supply Need for Residents Working Within SRPC Region Only						
Employment-Based Demand for Labor Force				Average Units Per Year		
Period	**Total**	**Ownership**	**Rental**	**Total**	**Ownership**	**Rental**
2010-2020	3,686	2,994	692	368	299	69
Headship Model Adjusted for Vacancy & Replacement				Average Per Year		
2010-2020	3,295	2,740	556	330	274	56
Average of Methods				Average Per Year		
2010-2020	3,491	2,867	624	349	287	62

Table C-17 shows the minimum housing supply growth needed to support households working within SRPC area.

These numbers are a subtotal of the total supply need projected in Table C-16.

Based on the building permit data reviewed earlier, the period 2010 to 2013 represented housing production that averaged only 323 units per year.

The level of production during the first four years of this decade has been only about half the number needed to support projected population growth within the SRPC under the headship model assumptions. The 2010-2013 production volume is about equal to the minimum housing supply growth required to support growth in households who work within the SRPC area.

4. Housing Needs by Age, Income and Tenure

a. Strafford County Profile

Strafford County comprises approximately 85% of the SRPC population. Detailed data are available for Counties from the U.S. Department of Housing and Urban Development Economic and Market Analysis Division (EMAD) provides special tabulations of ACS data. This series provides a high level of detail by owner vs. rental tenure, age of household, income, and household size. Available age grouping are under 62, 62-74, and 75 or older.

The EMAD tabulations report housing needs based on several criteria that define the presence of one or more "housing problems" which include:

- Incomplete kitchen facilities
- Incomplete plumbing facilities
- More than one person per room (overcrowding)
- Cost burden greater than 30% of household income devoted to selected housing costs

For renters, housing cost is measured by gross rent, which is contract rent plus tenant-paid utilities. For homeowners, the housing cost is computed to include the Census Bureau's "selected monthly owner costs," which include mortgage payments, utilities, association fees, insurance, and real estate taxes.

(1) Workforce Needs by Household Size, Age and Tenure

One of the difficulties of estimating housing needs is relating income and housing problems to household size as well as age and tenure. Because the EMAD tables provides information by both household size and income, BCM Planning was able to develop an estimate of the number of households falling within the New Hampshire statutory "workforce income" guidelines for owner and renter households. This level of detail data is not available by age group at the community or regional level.

A "workforce homeowner" was defined at an income level of 100% of AMFI for a household of four persons and a "workforce renter" income at 60% of AMFI for a 3-person household. [4] For comparison to the EMAD tabulations (based on 2007-2011 ACS data), maximum workforce incomes based on 2011 HUD AMFI standards for the metro area were up to $85,600 for homeowners and $46,260 for renters. Overall, the application of these thresholds indicates the following estimates of the percentage of Strafford County households with incomes at or below the NH workforce income maximum:

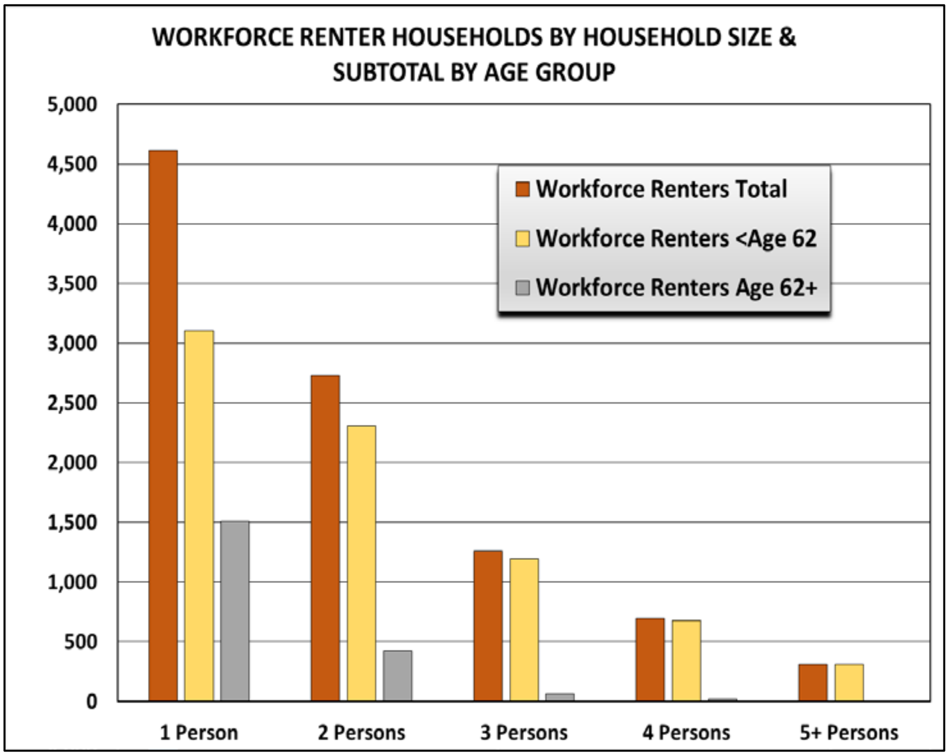
Percent of Strafford County Households With "Workforce Income"

	Homeowners	Renters	Total
All Ages	57 %	65 %	59 %
Under 62	49 %	61 %	54 %
62 & Older	78 %	80 %	78 %

[4] The statutory guidelines for affordable workforce housing are described in New Hampshire RSA 674:58.

(2) Workforce Renter Households by Size of Household (Strafford County)

Figure C-11



Workforce rental housing is sometimes thought to be a product for large families.

Actual data show that small households of 1 or 2 persons comprise the vast majority of renters with workforce incomes.

Large renter households with four or more persons comprise only 10% of all Strafford County renters with incomes at or below the NH workforce standard.

(3) Number of Workforce Households with Housing Problems

Table C-18

Strafford County Households With Workforce Income and One or More Housing Problems					
Homeowners					
Household Size	All Ages	Under 62	62 and Older		
			Total 62+	62-74	75+
1	3,388	1,889	1,499	1,046	453
2	2,904	1,783	1,121	1,021	100
3	1,087	1,020	67	67	0
4	1,135	1,124	11	11	0
5+	615	561	54	54	0
Total	9,129	6,377	2,752	2,199	553
% 1-2 Person	69%	58%	95%	94%	100%
Renters					
Household Size	All Ages	Under 62	62 and Older		
			Total 62+	62-74	75+
1	3,316	2,386	930	480	450
2	1,924	1,629	295	195	100
3	1,064	1,024	40	40	0
4	531	511	20	20	0
5+	281	281	0	0	0
Total	7,116	5,831	1,285	735	550
%1-2 Person	74%	69%	95%	92%	100%

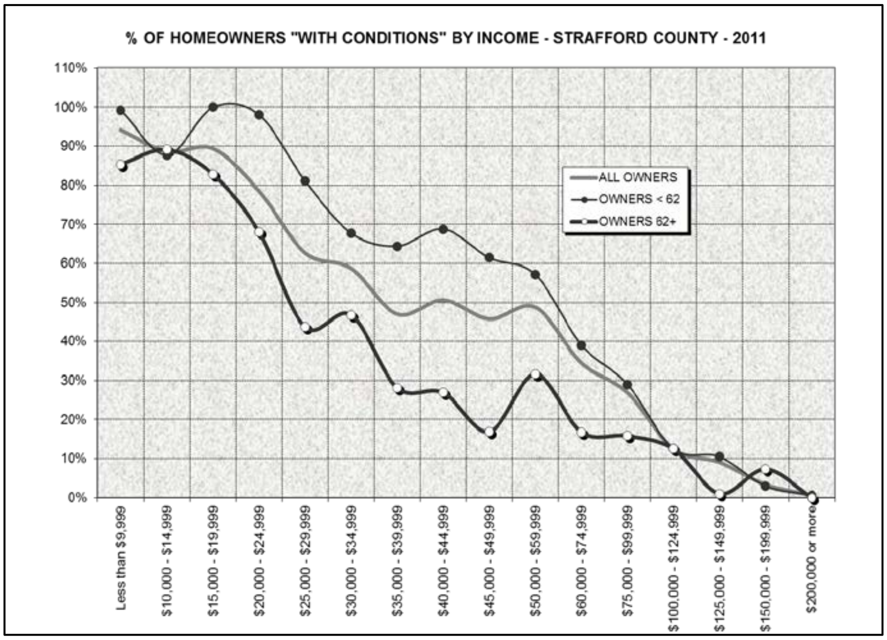
Table C-18 is an estimate of the number of Strafford County households by age and tenure who have (1) income at or below the workforce standard ***and*** (2) one or more housing problems. 69% of all workforce homeowners with housing problems have only one or two persons.

Among renters with workforce incomes, 74% of those having housing problems are one to two person households. Among workforce renters under the age of 62, one to two person households represent 69% of the total with housing problems.

(4) Percent of Households with a Housing Need by Age and Income

Strafford County Homeowners

Figure C-12

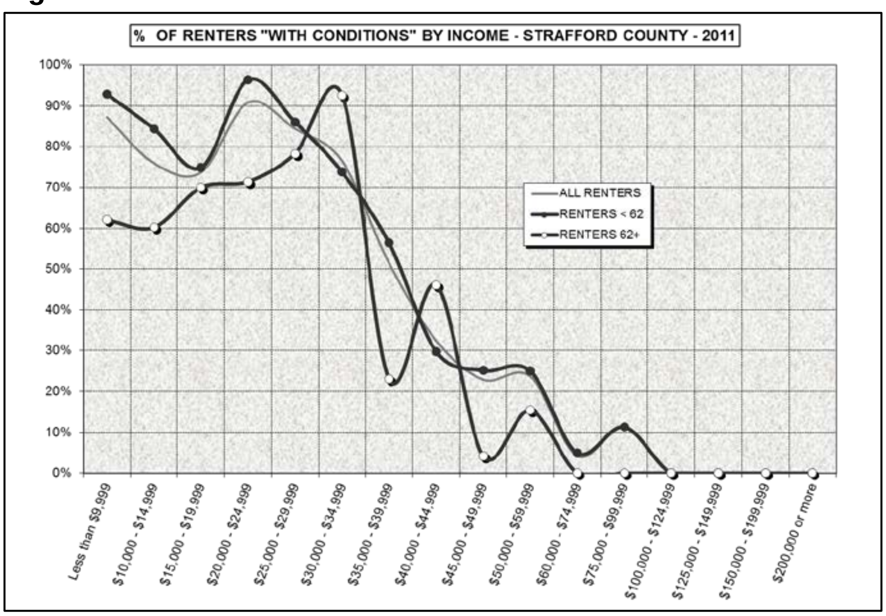


For homeowners age 62 or older, the percentage with housing problems drops to less than 50% at incomes of $30,000-$35,000.

For homeowners under age 62 (a greater proportion will still have a mortgage) the incidence of housing problems does not drop to 50% of households until household income reaches at least $60,000.

Strafford County Renters

Figure C-13



At incomes of $35,000 or more, the percentage of senior renters with housing problems drops to less than 50%. At the lowest income levels are many senior renters who benefit from subsidized rental housing.

For renters under 62, the percentage with problems declines to less than 50% when household income reaches $40,000 or more.

Tables C-19 through C-21 summarize the detailed tabulations of households by age, income, and household size and tenure for Strafford County.

TABLE C-19

STRAFFORD COUNTY HOUSEHOLD INCOME DISTRIBUTION BY TENURE, AGE AND HOUSEHOLD SIZE

ALL HOMEOWNERS

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	31,495	5,865	12,485	5,235	5,360	2,550
Less than $9,999	855	550	75	120	50	55
$10,000 - $14,999	790	640	105	25	15	4
$15,000 - $19,999	755	480	230	20	30	0
$20,000 - $24,999	745	400	255	40	50	0
$25,000 - $29,999	1,045	420	485	85	60	0
$30,000 - $34,999	1,090	405	465	60	105	55
$35,000 - $39,999	1,000	325	465	35	155	25
$40,000 - $44,999	1,670	510	785	120	160	100
$45,000 - $49,999	1,180	325	570	165	70	55
$50,000 - $59,999	2,655	560	1,305	315	305	170
$60,000 - $74,999	3,755	525	1,725	800	465	240
$75,000 - $99,999	5,485	270	2,475	905	1,200	635
$100,000 - $124,999	3,930	200	1,450	930	1,015	330
$125,000 - $149,999	2,645	135	750	625	725	405
$150,000 - $199,999	2,235	95	820	595	505	225
$200,000 or more	1,650	35	525	380	460	240

HOMEOWNERS UNDER AGE 62

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	23,245	3,165	7,705	4,815	5,165	2,395
Less than $9,999	540	295	30	105	50	55
$10,000 - $14,999	285	175	65	25	15	4
$15,000 - $19,999	290	145	100	20	30	0
$20,000 - $24,999	260	90	95	25	50	0
$25,000 - $29,999	530	200	205	70	60	0
$30,000 - $34,999	620	225	180	56	105	55
$35,000 - $39,999	520	220	125	20	155	5
$40,000 - $44,999	945	330	270	120	130	100
$45,000 - $49,999	765	165	320	165	70	51
$50,000 - $59,999	1,785	375	660	305	305	140
$60,000 - $74,999	2,980	395	1,195	685	465	240
$75,000 - $99,999	4,600	250	1,800	825	1,115	610
$100,000 - $124,999	3,370	150	1,070	885	965	300
$125,000 - $149,999	2,250	90	515	560	710	375
$150,000 - $199,999	2,030	55	710	565	505	205
$200,000 or more	1,475	20	375	380	450	240

HOMEOWNERS AGE 62 +

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	8,250	2,700	4,780	420	195	155
Less than $9,999	315	255	45	15	0	0
$10,000 - $14,999	505	465	40	0	0	0
$15,000 - $19,999	465	335	130	0	0	0
$20,000 - $24,999	485	310	160	15	0	0
$25,000 - $29,999	515	220	280	15	0	0
$30,000 - $34,999	470	180	285	4	0	0
$35,000 - $39,999	480	105	340	15	0	20
$40,000 - $44,999	725	180	515	0	30	0
$45,000 - $49,999	415	160	250	0	0	4
$50,000 - $59,999	870	185	645	10	0	30
$60,000 - $74,999	775	130	530	115	0	0
$75,000 - $99,999	885	20	675	80	85	25
$100,000 - $124,999	560	50	380	45	50	30
$125,000 - $149,999	395	45	235	65	15	30
$150,000 - $199,999	205	40	110	30	0	20
$200,000 or more	175	15	150	0	10	0

HOMEOWNERS AGE 75+

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	1,035	880	155	0	0	0
Less than $9,999	165	145	20	0	0	0
$10,000 - $14,999	260	260	0	0	0	0
$15,000 - $19,999	140	130	10	0	0	0
$20,000 - $24,999	180	155	25	0	0	0
$25,000 - $29,999	90	50	40	0	0	0
$30,000 - $34,999	65	50	15	0	0	0
$35,000 - $39,999	75	55	20	0	0	0
$40,000 - $44,999	15	0	15	0	0	0
$45,000 - $49,999	4	4	0	0	0	0
$50,000 - $59,999	20	10	10	0	0	0
$60,000 - $74,999	0	0	0	0	0	0
$75,000 - $99,999	0	0	0	0	0	0
$100,000 - $124,999	0	0	0	0	0	0
$125,000 - $149,999	0	0	0	0	0	0
$150,000 - $199,999	10	10	0	0	0	0
$200,000 or more	10	10	0	0	0	0

ALL RENTER HOUSEHOLDS

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	14,890	5,705	4,825	2,140	1,505	715
Less than $9,999	1,880	1,295	370	165	20	30
$10,000 - $14,999	1,330	800	350	100	55	25
$15,000 - $19,999	1,065	475	270	90	120	110
$20,000 - $24,999	1,420	705	220	290	180	25
$25,000 - $29,999	1,090	450	380	125	85	50
$30,000 - $34,999	935	265	380	145	75	70
$35,000 - $39,999	875	300	230	275	70	0
$40,000 - $44,999	785	250	420	50	65	0
$45,000 - $49,999	895	280	435	75	95	4
$50,000 - $59,999	1,435	425	500	200	150	160
$60,000 - $74,999	1,185	235	565	205	165	15
$75,000 - $99,999	1,165	135	395	175	300	160
$100,000 - $124,999	260	25	140	15	65	15
$125,000 - $149,999	230	4	70	135	4	20
$150,000 - $199,999	210	40	100	10	45	15
$200,000 or more	130	20	0	75	10	20

RENTERS UNDER AGE 62

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	12,365	3,905	4,230	2,045	1,485	700
Less than $9,999	1,535	970	350	165	20	30
$10,000 - $14,999	865	410	300	100	35	25
$15,000 - $19,999	815	265	245	70	120	110
$20,000 - $24,999	1,105	480	150	275	180	25
$25,000 - $29,999	860	300	300	125	85	50
$30,000 - $34,999	800	195	335	125	75	70
$35,000 - $39,999	745	215	195	265	70	0
$40,000 - $44,999	655	210	330	50	65	0
$45,000 - $49,999	800	220	400	75	95	4
$50,000 - $59,999	1,240	345	405	180	150	160
$60,000 - $74,999	1,025	120	530	195	165	15
$75,000 - $99,999	1,150	120	391	175	300	160
$100,000 - $124,999	245	10	140	15	65	15
$125,000 - $149,999	230	4	70	135	4	20
$150,000 - $199,999	175	30	90	10	45	0
$200,000 or more	120	10	0	75	10	20

RENTERS AGE 62 +

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	2,525	1,800	595	95	20	15
Less than $9,999	345	325	20	0	0	0
$10,000 - $14,999	465	390	50	0	20	0
$15,000 - $19,999	250	210	25	20	0	0
$20,000 - $24,999	315	225	70	15	0	0
$25,000 - $29,999	230	150	80	0	0	0
$30,000 - $34,999	135	70	45	20	0	0
$35,000 - $39,999	130	85	35	10	0	0
$40,000 - $44,999	130	40	90	0	0	0
$45,000 - $49,999	95	60	35	0	0	0
$50,000 - $59,999	195	80	95	20	0	0
$60,000 - $74,999	160	115	35	10	0	0
$75,000 - $99,999	15	15	4	0	0	0
$100,000 - $124,999	15	15	0	0	0	0
$125,000 - $149,999	0	0	0	0	0	0
$150,000 - $199,999	35	10	10	0	0	15
$200,000 or more	10	10	0	0	0	0

RENTERS AGE 75+

Income Intervals	Total	Persons in Household: 1	2	3	4	5+
TOTAL	1,035	880	155	0	0	0
Less than $9,999	165	145	20	0	0	0
$10,000 - $14,999	260	260	0	0	0	0
$15,000 - $19,999	140	130	10	0	0	0
$20,000 - $24,999	180	155	25	0	0	0
$25,000 - $29,999	90	50	40	0	0	0
$30,000 - $34,999	65	50	15	0	0	0
$35,000 - $39,999	75	55	20	0	0	0
$40,000 - $44,999	15	0	15	0	0	0
$45,000 - $49,999	4	4	0	0	0	0
$50,000 - $59,999	20	10	10	0	0	0
$60,000 - $74,999	0	0	0	0	0	0
$75,000 - $99,999	0	0	0	0	0	0
$100,000 - $124,999	0	0	0	0	0	0
$125,000 - $149,999	0	0	0	0	0	0
$150,000 - $199,999	10	10	0	0	0	0
$200,000 or more	10	10	0	0	0	0

Source: HUD Economic and Market Analysis Division, Special Tabulations of 2007-2011 ACS (adjusted to 2011 incomes)

TABLE C-20

STRAFFORD COUNTY INCOME DISTRIBUTION BY TENURE, AGE AND HOUSEHOLD SIZE

BY INCOME LEVEL AS % OF HUD AMFI AND NUMBER WITH “WORKFORCE” INCOME

	ALL HOMEOWNERS						HOMEOWNERS UNDER AGE 62						HOMEOWNERS AGE 62 +						HOMEOWNERS AGE 75+					
Income Intervals	Total	Persons in Household					Total	Persons in Household					Total	Persons in Household					Total	Persons in Household				
		1	2	3	4	5+		1	2	3	4	5+		1	2	3	4	5+		1	2	3	4	5+
< 30 % AMFI	2,318	1,478	438	190	153	59	1,140	557	205	166	153	59	1,178	921	233	24	0	0	516	483	33	0	0	0
< 40% AMFI	3,606	1,990	898	300	294	124	1,740	687	388	254	294	116	1,866	1,303	509	46	0	8	733	659	74	0	0	0
< 50% AMFI	5,280	2,490	1,545	375	555	315	2,694	905	648	315	538	288	2,586	1,585	897	60	17	28	848	740	108	0	0	0
< 60% AMFI	6,883	2,960	2,253	547	736	388	3,569	1,174	859	483	706	347	3,314	1,786	1,393	64	30	41	934	801	133	0	0	0
< 80% AMFI	11,007	3,925	4,061	1,070	1,263	688	6,336	1,779	1,707	983	1,233	634	4,671	2,146	2,355	86	30	54	997	847	150	0	0	0
< 100% AMFI	15,316	4,615	5,718	1,861	1,974	1,149	9,597	2,220	2,727	1,665	1,908	1,077	5,719	2,395	2,990	196	66	72	1,014	859	155	0	0	0
<120% AMFI	18,882	5,035	7,178	2,409	2,775	1,484	12,512	2,536	3,763	2,165	2,655	1,392	6,370	2,499	3,414	244	120	92	1,014	859	155	0	0	0
Under 30% AMFI	2,318	1,478	438	190	153	59	1,140	557	205	166	153	59	1,178	921	233	24	0	0	516	483	33	0	0	0
30-50% AMFI	2,962	1,012	1,107	185	401	256	1,553	348	443	150	385	229	1,408	664	665	35	17	28	332	257	75	0	0	0
50-80% AMFI	5,727	1,435	2,516	695	708	373	3,643	874	1,059	668	695	347	2,084	561	1,457	27	13	26	149	107	42	0	0	0
80-100% AMFI	4,309	690	1,656	791	711	461	3,261	441	1,020	682	675	443	1,048	249	636	110	36	18	17	12	5	0	0	0
Workforce Households (NH Definition)																								
Number within Workforce Owner Standard	17,866	5,254	7,514	2,169	1,974	973	11,470	2,721	4,008	1,946	1,908	909	6,395	2,533	3,506	223	66	65	1,014	859	155	0	0	0
% of Owners "Workforce Income"	57%	90%	60%	41%	37%	38%	49%	86%	52%	40%	37%	38%	78%	94%	73%	53%	34%	42%	98%	98%	100%	---	---	---

	ALL RENTER HOUSEHOLDS						RENTERS UNDER AGE 62						RENTERS AGE 62 +						RENTERS AGE 75+					
Income Intervals	Total	Persons in Household					Total	Persons in Household					Total	Persons in Household					Total	Persons in Household				
		1	2	3	4	5+		1	2	3	4	5+		1	2	3	4	5+		1	2	3	4	5+
< 30 % AMFI	4,532	2,380	1,014	537	387	215	3,539	1,539	912	507	367	215	993	841	103	29	20	0	516	483	33	0	0	0
< 40% AMFI	6,154	3,134	1,392	794	524	310	4,788	2,029	1,189	756	504	310	1,367	1,105	203	38	20	0	733	659	74	0	0	0
< 50% AMFI	7,724	3,725	1,913	1,110	641	334	6,058	2,425	1,630	1,048	621	334	1,665	1,300	283	62	20	0	848	740	108	0	0	0
< 60% AMFI	8,789	4,050	2,292	1,259	785	402	6,972	2,663	1,948	1,194	765	402	1,817	1,387	345	65	20	0	934	801	133	0	0	0
< 80% AMFI	11,036	4,708	3,295	1,537	1,008	488	8,903	3,177	2,799	1,451	988	488	2,133	1,531	496	86	20	0	997	847	150	0	0	0
< 100% AMFI	12,663	5,245	3,875	1,735	1,207	601	10,348	3,610	3,310	1,640	1,187	601	2,315	1,635	565	95	20	0	1,014	859	155	0	0	0
<120% AMFI	13,550	5,433	4,234	1,841	1,387	656	11,127	3,706	3,653	1,746	1,367	656	2,423	1,727	581	95	20	0	1,014	859	155	0	0	0
Under 30% AMFI	4,532	2,380	1,014	537	387	215	3,539	1,539	912	507	367	215	993	841	103	29	20	0	516	483	33	0	0	0
30-50% AMFI	3,191	1,345	899	574	255	119	2,519	886	718	541	255	119	672	459	181	33	0	0	332	257	75	0	0	0
50-80% AMFI	3,312	983	1,382	426	367	154	2,845	752	1,170	402	367	154	467	231	212	24	0	0	149	107	42	0	0	0
80-100% AMFI	1,627	537	580	198	199	113	1,445	433	511	189	199	113	182	104	69	9	0	0	17	12	5	0	0	0
Workforce Households (NH Definition)																								
Number within Workforce Renter Standard	9,606	4,611	2,730	1,259	694	311	7,582	3,100	2,306	1,194	674	311	2,024	1,510	424	65	20	0	991	846	145	0	0	0
% Renters "Workforce Income"	65%	81%	57%	59%	46%	43%	61%	79%	55%	58%	45%	44%	80%	84%	71%	68%	100%	--	96%	96%	94%	--	--	--

Interpolated from HUD EMAD data (2006-2011) by BCM Planning, using 2011 HUD income standards and NH Statutory definitions of workforce income

Using the 2011 AMFI basis, NH statutory definitions of workforce income maximums were:

Homeowner:$85,600 (100% of AMFI, 4-person household)

Renter: $46,260 (60% of AMFI, 3-person household)

TABLE C-21

STRAFFORD COUNTY HOUSEHOLDS "WITH CONDITIONS" BY TENURE, AGE AND HOUSEHOLDS SIZE

BY INCOME LEVEL AS % OF HUD AMFI AND WITHIN NH STATUTORY "WORKFORCE" INCOME MAXIMUM

Income as % of HUD AMFI	ALL HOMEOWNERS WITH CONDITIONS						HOMEOWNERS UNDER 62 WITH CONDITIONS						HOMEOWNERS AGE 62+ WITH CONDITIONS						HOMEOWNERS AGE 75+ WITH CONDITIONS					
< 30 % AMFI	2,102	1,303	407	190	143	59	1,086	508	210	166	143	59	1,016	795	197	24	0	0	241	215	26	0	0	0
< 40% AMFI	3,067	1,711	711	265	276	104	1,600	638	360	231	276	96	1,467	1,073	352	34	0	8	373	319	54	0	0	0
< 50% AMFI	4,164	2,060	1,069	308	454	273	2,342	836	533	274	454	246	1,822	1,224	537	34	0	28	467	379	88	0	0	0
< 60% AMFI	4,919	2,310	1,322	401	564	322	2,856	1,011	632	367	564	282	2,063	1,299	689	34	0	41	517	425	92	0	0	0
< 80% AMFI	6,935	2,770	2,075	716	861	514	4,537	1,412	1,129	675	861	460	2,398	1,358	946	41	0	54	551	451	100	0	0	0
< 100% AMFI	8,428	3,090	2,532	997	1,134	675	5,809	1,656	1,475	933	1,124	621	2,619	1,434	1,057	64	11	54	553	453	100	0	0	0
<120% AMFI	9,478	3,306	2,837	1,158	1,401	776	6,725	1,820	1,731	1,088	1,375	711	2,753	1,486	1,106	70	26	65	553	453	100	0	0	0
Under 30% AMFI	2,102	1,303	407	190	143	59	1,086	508	210	166	143	59	1,016	795	197	24	0	0	241	215	26	0	0	0
30-50% AMFI	2,062	757	663	118	311	214	1,256	328	323	108	311	187	806	429	340	10	0	28	226	164	62	0	0	0
50-80% AMFI	2,771	710	1,005	408	407	241	2,195	576	596	401	407	214	576	134	409	7	0	26	85	72	12	0	0	0
80-100% AMFI	1,493	320	457	282	274	161	1,272	244	346	258	263	161	221	76	111	23	11	0	2	2	0	0	0	0
Workforce Households (NH Definition) Number within Workforce Owner Standard	9,130	3,388	2,904	1,087	1,134	615	6,387	1,889	1,783	1,020	1,124	561	2,743	1,499	1,121	67	11	54	543	453	100	0	0	0
	% OF ALL OWNERS WITH CONDITIONS BY INCOME						% OF OWNERS <62 WITH CONDITIONS BY INCOME						% OF OWNERS 62+ WITH CONDITIONS BY INCOME						% OF OWNERS AGE 75+ WITH CONDITIONS BY INCOME					
Under 30% AMFI	90.7%	88.2%	92.8%	100.0%	93.5%	100.0%	95.2%	91.2%	102.2%	100.0%	93.5%	100.0%	86.3%	86.3%	84.5%	100.0%	--	--	46.7%	44.5%	79.7%	--	--	--
30-50% AMFI	69.6%	74.8%	59.9%	63.7%	77.4%	83.7%	80.9%	94.3%	73.0%	72.3%	80.8%	81.7%	57.2%	64.6%	51.1%	27.3%	0.0%	100.0%	68.0%	63.8%	82.2%	--	--	--
50-80% AMFI	48.4%	49.5%	40.0%	58.7%	57.5%	64.6%	60.3%	65.9%	56.3%	60.0%	58.6%	61.9%	27.6%	23.9%	28.1%	25.1%	0.0%	100.0%	56.6%	67.4%	29.1%	--	--	--
80-100% AMFI	34.6%	46.4%	27.6%	35.6%	38.5%	34.9%	39.0%	55.3%	33.9%	37.9%	39.0%	36.2%	21.1%	30.5%	17.5%	21.2%	29.4%	0.0%	9.5%	13.8%	0.0%	--	--	--
Workforce Households (NH Definition) % of Workforce Owners with Conditions	51.1%	64.5%	38.6%	50.1%	57.5%	63.2%	55.7%	69.4%	44.5%	52.4%	58.9%	61.8%	42.9%	59.2%	32.0%	30.2%	16.1%	83.6%	53.6%	52.7%	64.5%	--	--	--

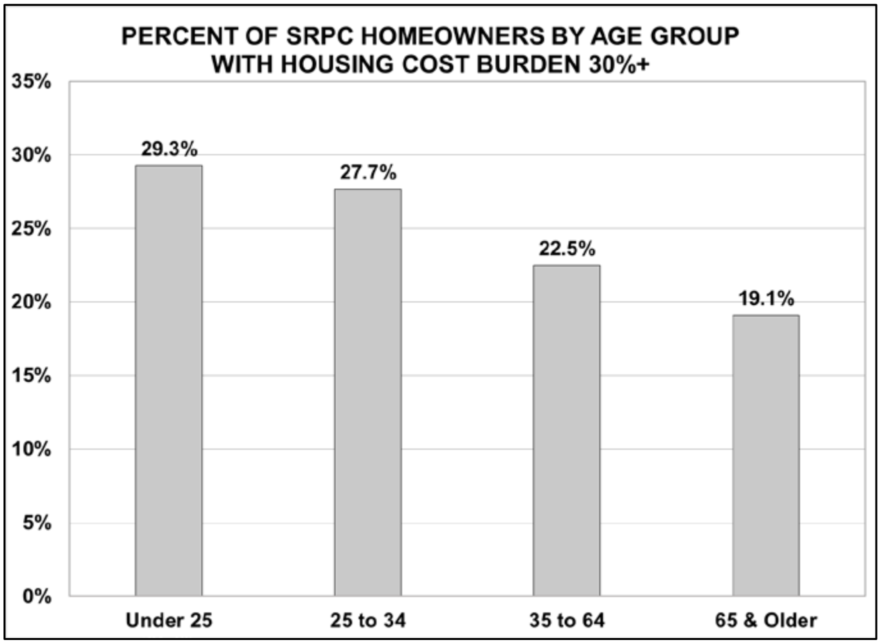
Income as % of HUD AMFI	ALL RENTERS WITH CONDITIONS						RENTERS UNDER 62 WITH CONDITIONS						RENTERS AGE 62+ WITH CONDITIONS						RENTERS AGE 75+ WITH CONDITIONS					
< 30 % AMFI	3,709	1,834	836	497	342	200	3,088	1,329	760	477	322	200	621	505	76	20	20	0	241	215	26	0	0	0
< 40% AMFI	5,118	2,460	1,180	724	474	280	4,224	1,765	1,023	701	454	280	895	695	156	23	20	0	373	319	54	0	0	0
< 50% AMFI	6,340	2,955	1,601	991	502	292	5,213	2,116	1,373	951	482	292	1,127	839	228	40	20	0	467	379	88	0	0	0
< 60% AMFI	6,874	3,135	1,773	1,064	585	317	5,660	2,230	1,525	1,024	565	317	1,213	905	248	40	20	0	517	425	92	0	0	0
< 80% AMFI	7,528	3,317	2,026	1,200	640	344	6,217	2,386	1,726	1,140	620	344	1,311	931	300	60	20	0	551	451	100	0	0	0
< 100% AMFI	7,712	3,414	2,041	1,202	690	365	6,394	2,481	1,736	1,142	670	365	1,318	933	305	60	20	0	553	453	100	0	0	0
<120% AMFI	7,778	3,414	2,046	1,214	730	374	6,460	2,481	1,741	1,154	710	374	1,318	933	305	60	20	0	553	453	100	0	0	0
Under 30% AMFI	3,709	1,834	836	497	342	200	3,088	1,329	760	477	322	200	621	505	76	20	20	0	241	215	26	0	0	0
30-50% AMFI	2,631	1,121	765	493	160	92	2,125	787	613	473	160	92	506	334	152	20	0	0	226	164	62	0	0	0
50-80% AMFI	1,188	362	425	209	139	53	1,004	270	353	189	139	53	184	92	72	20	0	0	85	72	12	0	0	0
80-100% AMFI	184	97	15	2	49	21	177	95	10	2	49	21	7	2	5	0	0	0	2	2	0	0	0	0
Workforce Households (NH Definition) Number within Workforce Renter Standard	7,117	3,316	1,924	1,064	531	281	5,827	2,386	1,629	1,024	511	281	1,290	930	295	40	20	0	540	450	100	0	0	0
	% OF ALL RENTERS WITH CONDITIONS BY INCOME						% OF RENTERS <62 WITH CONDITIONS BY INCOME						% OF RENTERS 62+ WITH CONDITIONS BY INCOME						% OF RENTERS AGE 75+ WITH CONDITIONS BY INCOME					
Under 30% AMFI	81.8%	77.1%	82.4%	92.7%	88.4%	93.0%	87.2%	86.4%	83.4%	94.1%	87.7%	93.0%	62.5%	60.0%	74.1%	68.1%	100.0%	--	46.7%	44.5%	79.7%	--	--	--
30-50% AMFI	82.5%	83.3%	85.1%	86.0%	62.9%	76.9%	84.4%	88.8%	85.4%	87.5%	62.9%	76.9%	75.3%	72.8%	84.3%	61.1%	--	--	68.0%	63.8%	82.2%	--	--	--
50-80% AMFI	35.9%	36.9%	30.7%	49.1%	37.8%	34.1%	35.3%	35.9%	30.2%	47.1%	37.8%	34.1%	39.4%	40.0%	33.7%	83.5%	--	--	56.6%	67.4%	29.1%	--	--	--
80-100% AMFI	11.3%	18.0%	2.6%	0.8%	24.8%	18.6%	12.2%	21.9%	2.0%	0.9%	24.8%	18.6%	3.7%	1.5%	7.5%	0.0%	--	--	9.5%	13.8%	0.0%	--	--	--
Workforce Households (NH Definition) % of Workforce Renters with Conditions	74.1%	71.9%	70.5%	84.5%	76.6%	90.4%	76.9%	77.0%	70.7%	85.8%	75.9%	90.4%	63.7%	61.6%	69.6%	61.5%	100.0%	--	54.5%	53.2%	69.0%	--	--	--

NOTE: The income distribution within this chart extends only up to 120% of the Area Median Family Income (AMFI). Households with incomes over 120% of AMFI not shown.

b. Housing Need by Tenure and Age in the SRPC Area

(1) Homeowner and Renter Cost Burden by Age

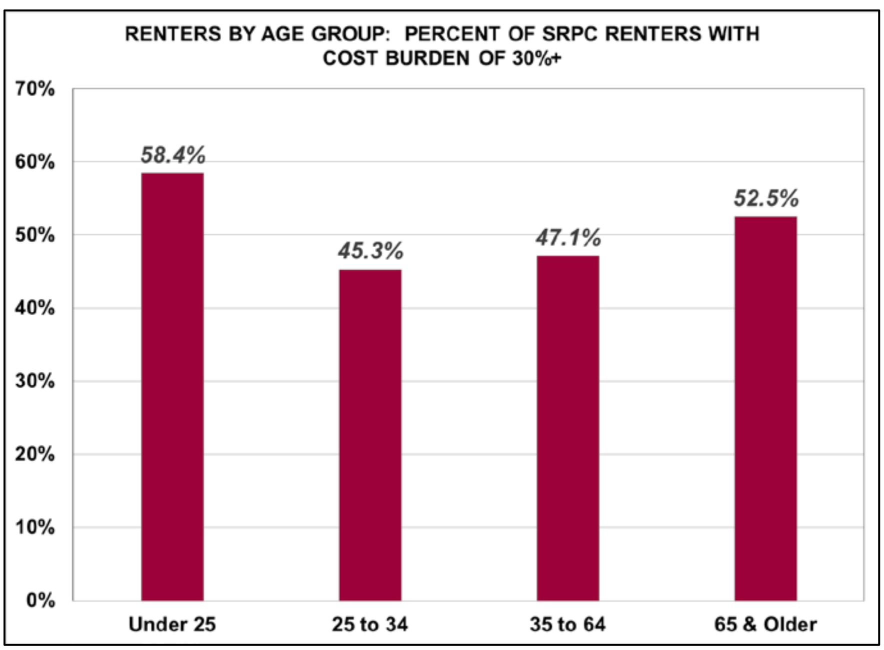
Figure C-14



Relatively high shares of younger homeowners (under 25 and 25 to 34) have a high housing cost burden.

At 19%, the oldest homeowners (age 65+) have the lowest proportionate cost burden, likely related to a lower incidence of outstanding mortgage debt.

Figure C-15



Among renters, the highest rental cost pressure is experienced by the youngest households under age 25, at 58.4%, paying gross rent that consumes 30% or more of their income. This is somewhat lower for households 25-34 and 35-64, but is higher among those age 65 or older.

About 50% of senior renters in the SRPC already live in assisted (subsidized) rental housing. This tabulation suggests that senior renters living in any other rental housing will probably have a high rent burden.

(2) Cost Burden by Age and Tenure within SRPC Subregions

In Table C-22, urban, suburban, and rural portions of the SRPC are compared with respect to housing cost burden by tenure and age group. Younger renters under age 25 and those 25 to 34 in the rural areas are more likely to have high gross rent burdens than those living in the urban centers. Senior renters have about the same level of cost burden across all sub-regions.

The youngest homeowners (<25) have the highest cost burden in the urban communities, and the lowest in the suburban and rural subregions. But homeowners age 25-34 (the principal market for first time buyers) living in rural areas have higher cost burdens than their counterparts who live in urban and suburban locations.

Table C-22

Percent of Households in Age Group with High Housing Cost Burden	RENTERS				HOMEOWNERS			
	SRPC Area	Urban	Suburban	Rural	SRPC Area	Urban	Suburban	Rural
Under 25								
Pay 30%+	58.4%	53.7%	66.6%	74.0%	29.3%	50.0%	10.4%	12.0%
Pay 35%+	53.3%	46.7%	64.9%	74.0%	18.1%	38.4%	0.0%	0.0%
25 to 34								
Pay 30%+	45.3%	45.3%	37.7%	64.0%	27.7%	24.9%	27.7%	35.9%
Pay 35%+	34.2%	35.9%	25.6%	31.6%	13.6%	11.8%	13.3%	19.5%
35 to 64								
Pay 30%+	47.1%	48.0%	48.8%	33.1%	22.5%	23.7%	21.4%	21.2%
Pay 35%+	38.8%	39.1%	43.1%	26.2%	9.9%	10.8%	8.7%	9.6%
65 & Older								
Pay 30%+	52.5%	53.3%	48.9%	51.2%	19.1%	20.3%	15.5%	19.9%
Pay 35%+	41.1%	40.6%	41.3%	51.2%	7.3%	7.3%	3.8%	10.9%

(3) HUD CHAS Data: SRPC Area and Subregions

Data were compiled for the SRPC region by aggregating municipal level tabulations prepared by HUD from the American Community Survey (ACS) 2006 to 2010 sample. This data series comprises the "CHAS" data set (for preparation of Comprehensive Housing Affordability Strategies). The advantage of this data is that it has already been computed by income levels adjusted to the HUD Area Median Family Income (AMFI).

Housing problems in this series of data include the following:

- The four housing problems are incomplete kitchens, incomplete plumbing, more than one person per room, and/or cost burden greater than 30%.

- "Severe" housing problems include incomplete kitchen, incomplete plumbing, more than 1.5 persons per room, and/or cost burden greater than 50%.

- Cost burden represents the ratio of housing costs to household income. Among renters, the cost is measured by gross rent including contract rent plus utilities. For homeowners, selected owner costs include mortgage, utilities, association fees, insurance, and real estate taxes.

Table C-23

SRPC Households with Housing Problems Related to Housing Condition or High Cost Burden (2006-2010 ACS Sample Data)			
Housing Need Measure	**Owners**	**Renters**	**Total**
Households with Either a Housing Condition or Cost Burden Problem			
With at least one of four housing problems	12,820	8,474	21,294
Subtotal With a severe housing problem	4,660	4,800	9,460
Households with a Housing Cost Burden Problem			
Housing Cost as % of Income	**Owners**	**Renters**	**Total**
Cost Burden 30% to 50% of Income	8,224	3,875	12,009
Cost Burden 50% or More of Income	4,388	4,153	8,541
Total Cost Burden 30%+	12,612	8,028	20,550

There are roughly 21,000 SRPC households with one or more of these housing problems.

Nearly 9,500 have one or more “severe” housing problems.

About 8,500 SRPC households have a very high housing cost burden that consumes 50% or more of their gross household income.

Table C-24

Area	**Homeowners**		**Renters**		**Total Households**	
	% With Housing Problem	% With Severe Housing Problem	% With Housing Problem	% With Severe Housing Problem	% With Housing Problem	% With Severe Housing Problem
Urban	32.3%	10.2%	47.9%	25.0%	38.4%	16.0%
Suburban	30.6%	12.3%	52.7%	38.7%	36.4%	19.3%
Rural	38.9%	16.4%	39.4%	19.5%	38.9%	16.8%
SRPC Total	**33.3%**	**12.1%**	**48.4%**	**27.4%**	**38.0%**	**16.9%**

Housing problems are found in all three sub-areas. Suburban places have the highest incidence of housing problems among renters. Rural locations have the highest rate of housing problems among owners.

As indicated in the earlier part of this analysis, an increased share of the region’s jobs are located in the suburban communities, but these areas have seen very little development of rental opportunities.

<u>(4) Detailed CHAS Tabulations by Subregion</u>

Tables C-25 to C-27 summarize the HUD CHAS data aggregated from the municipal level to the Strafford SRPC total grouped by urban, suburban, and rural sub-areas.

<u>Table C-25</u>: The HUD summary tabulations show three “overview” tabulations. Overview 1 relates to the presence of at least one of four of the stated housing problems. Overview 2 refers to the incidence of a severe housing problem. Overview 3 is computed based on housing cost burden only. Severe housing problems include payment ratios of 50% or more of household income to housing costs.

<u>Table C-26</u>: This chart details housing problems by household income intervals expressed as a percent of HUD AMFI, broken out by owner vs. rental tenure.

BCM Planning has added to this table an estimate of the number of owner and renter households with selected housing problems who would fall within the NH statutory guidelines for "workforce households" based on tenure and income.

To estimate the number of workforce households in this data series, BCM Planning used a ratio of 60% of AMFI to define maximum workforce income for renters and 100% of AMFI as the maximum workforce homeowner income. The HUD CHAS data has been computed relative to the Area Median Family Income and has been *adjusted for household size*. But the statutory workforce income maximums however are set at a *fixed household size* of four for homeowners and three persons for renters. More households will fall within the workforce income standards using the detailed EMAD data than the CHAS data that computes AMFI relative to household size. The proportion of households estimated by BCM Planning to have incomes within statutory workforce income limits using the two data sets are:

	EMAD	CHAS
Workforce Owners	57%	42%
Workforce Renters	65%	55%
Workforce Total	59%	46%

Therefore, the CHAS workforce household estimates should be considered a conservative estimate of the actual number of households having incomes below the statutory maximum.

Table C-27: This summary is based exclusively on housing cost burdens for the same income groups and estimated for the workforce household income ranges available from the CHAS data by BCM Planning. When the needs defined by cost burden alone are compared with the total for all housing problems including substandard physical conditions of the housing unit, about 98% of owner needs and 95% of renter households with one or more housing problems are accounted for using the cost burden criteria.

Note that the HUD CHAS data reflect a sample size for homeowners is about the same as the 2010 Census count, while the sample for renters is lower than the actual 2010 Census count (17,505 renters in the sample vs. 18,277 in the 2010 Census). This means that the renter numbers as shown in the tables will probably underestimate the total renters with specified housing needs.

Table C-25

Household Income and Housing Problem Overview by Sub-Region: <u>All Households</u>

Household Income & Housing Problems	STRAFFORD RPC TOTAL			URBAN SUBTOTAL			SUBURBAN SUBTOTAL			RURAL SUBTOTAL		
Income Distribution Overview	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
Household Income <= 30% HAMFI	2,850	4,979	7,829	1,370	3,185	4,555	730	1,650	2,380	750	144	894
Household Income >30% to <=50% HAMFI	3,475	3,608	7,083	1,840	2,850	4,690	730	510	1,240	905	248	1,153
Household Income >50% to <=80% HAMFI	4,960	3,380	8,340	3,020	2,750	5,770	800	450	1,250	1,140	180	1,320
Household Income >80% to <=100% HAMFI	4,815	1,895	6,710	2,450	1,465	3,915	1,485	275	1,760	880	155	1,035
Household Income >100% HAMFI	22,390	3,654	26,044	11,780	2,685	14,465	6,100	670	6,770	4,510	299	4,809
Total	**38,490**	**17,505**	**56,015**	**20,455**	**12,925**	**33,390**	**9,855**	**3,555**	**13,415**	**8,180**	**1,025**	**9,210**
Housing Problems Overview 1	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
Household has 1 of 4 Housing Problems	12,820	8,474	21,294	6,620	6,195	12,815	3,020	1,875	4,895	3,180	404	3,584
Household has none of 4 Housing Problems	25,545	8,795	34,340	13,760	6,650	20,410	6,810	1,520	8,330	4,975	625	5,600
Cost Burden not available	129	260	389	85	90	175	30	170	200	14	0	14
Total	**38,490**	**17,505**	**56,015**	**20,455**	**12,925**	**33,390**	**9,855**	**3,555**	**13,415**	**8,180**	**1,025**	**9,210**
Severe Housing Problems Overview 2	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
Household has 1 of 4 Severe Housing Problems	4,660	4,800	9,460	2,105	3,225	5,330	1,210	1,375	2,585	1,345	200	1,545
Household has none of 4 Severe Housing Probler	33,710	12,465	46,175	18,270	9,615	27,885	8,620	2,015	10,635	6,820	835	7,655
Cost Burden not available	129	260	389	85	90	175	30	170	200	14	0	14
Total	**38,490**	**17,505**	**56,015**	**20,455**	**12,925**	**33,390**	**9,855**	**3,555**	**13,415**	**8,180**	**1,025**	**9,210**
Housing Cost Burden Overview 3	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
Cost Burden <=30%	25,774	9,186	34,960	13,855	6,915	20,770	6,865	1,640	8,505	5,054	631	5,685
Cost Burden >30% to <=50%	8,224	3,875	12,099	4,540	3,060	7,600	1,824	594	2,418	1,860	221	2,081
Cost Burden >50%	4,388	4,153	8,541	2,000	2,835	4,835	1,144	1,139	2,283	1,244	179	1,423
Cost Burden not available	129	300	429	85	125	210	30	175	205	14	0	14
Total	**38,490**	**17,505**	**56,015**	**20,455**	**12,925**	**33,390**	**9,855**	**3,555**	**13,415**	**8,180**	**1,025**	**9,210**

Table C-26

Housing Problems by Sub-Region - By Income and Owner-Renter Tenure

Household Income & Housing Problems	**STRAFFORD RPC TOTAL**				**URBAN SUBTOTAL**				**SUBURBAN SUBTOTAL**				**RURAL SUBTOTAL**			
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	6,384	1,064	389	7,829	3,675	720	175	4,555	1,945	235	200	2,380	764	109	14	894
Household Income >30% to <=50% HAMFI	5,309	1,773	0	7,083	3,610	1,080	0	4,690	820	425	0	1,240	879	268	0	1,153
Household Income >50% to <=80% HAMFI	3,969	4,405	0	8,340	2,450	3,315	0	5,770	685	585	0	1,250	834	505	0	1,320
Household Income >80% to <=100% HAMFI	2,085	4,635	0	6,710	1,115	2,805	0	3,915	570	1,200	0	1,760	400	630	0	1,035
Household Income >100% HAMFI	3,553	22,499	0	26,044	1,970	12,500	0	14,465	879	5,895	0	6,770	704	4,104	0	4,809
Total	**21,294**	**34,340**	**389**	**56,015**	**12,815**	**20,410**	**175**	**33,390**	**4,895**	**8,330**	**200**	**13,415**	**3,584**	**5,600**	**14**	**9,210**
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	3,964	755	260	4,979	2,505	590	90	3,185	1,330	150	170	1,650	129	15	0	144
Household Income >30% to <=50% HAMFI	2,804	798	0	3,608	2,340	515	0	2,850	310	200	0	510	154	83	0	248
Household Income >50% to <=80% HAMFI	1,334	2,060	0	3,380	1,055	1,690	0	2,750	190	270	0	450	89	100	0	180
Household Income >80% to <=100% HAMFI	260	1,630	0	1,895	210	1,255	0	1,465	40	235	0	275	10	140	0	155
Household Income >100% HAMFI	99	3,559	0	3,654	80	2,605	0	2,685	4	665	0	670	15	289	0	299
Total	**8,474**	**8,795**	**260**	**17,505**	**6,195**	**6,650**	**90**	**12,925**	**1,875**	**1,520**	**170**	**3,555**	**404**	**625**	**0**	**1,025**
Estimated "Workforce Renters" <60% AMFI	7,213	2,240	260	9,714	5,197	1,668	90	6,952	1,703	440	170	2,310	313	131	0	452
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	2,420	309	129	2,850	1,170	130	85	1,370	615	85	30	730	635	94	14	750
Household Income >30% to <=50% HAMFI	2,505	975	0	3,475	1,270	565	0	1,840	510	225	0	730	725	185	0	905
Household Income >50% to <=80% HAMFI	2,635	2,345	0	4,960	1,395	1,625	0	3,020	495	315	0	800	745	405	0	1,140
Household Income >80% to <=100% HAMFI	1,825	3,005	0	4,815	905	1,550	0	2,450	530	965	0	1,485	390	490	0	880
Household Income >100% HAMFI	3,454	18,940	0	22,390	1,890	9,895	0	11,780	875	5,230	0	6,100	689	3,815	0	4,510
Total	**12,820**	**25,545**	**129**	**38,490**	**6,620**	**13,760**	**85**	**20,455**	**3,020**	**6,810**	**30**	**9,855**	**3,180**	**4,975**	**14**	**8,180**
Estimated "Workforce Owners" <100% AMFI	9,385	6,634	129	16,100	4,740	3,870	85	8,680	2,150	1,590	30	3,745	2,495	1,174	14	3,675

Table C-27

Housing Cost Burden by Subregion by Income and Tenure

Household Income & Housing Problems	**STRAFFORD RPC TOTAL**			**URBAN SUBTOTAL**			**SUBURBAN SUBTOTAL**			**RURAL SUBTOTAL**		
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	6,178	5,165	7,840	3,570	2,965	4,560	1,844	1,555	2,385	764	645	895
Household Income >30% to <=50% HAMFI	5,294	1,920	7,090	3,600	1,095	4,690	825	400	1,250	869	425	1,150
Household Income >50% to <=80% HAMFI	3,744	829	8,340	2,300	475	5,770	635	145	1,255	809	209	1,315
Household Income >80% to <=100% HAMFI	1,999	419	6,715	1,060	180	3,910	560	145	1,765	379	94	1,040
Household Income >100% HAMFI	3,410	206	26,035	1,895	120	14,460	844	39	6,770	671	47	4,805
Total	**20,625**	**8,539**	**56,015**	**12,425**	**4,835**	**33,390**	**4,708**	**2,284**	**13,415**	**3,492**	**1,420**	**9,210**
Estimated "Workforce Households"	16,248	8,277	25,814	9,758	4,657	15,632	3,726	2,244	6,055	2,764	1,376	4,127
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	3,783	3,280	4,979	2,420	2,110	3,185	1,235	1,050	1,650	128	120	144
Household Income >30% to <=50% HAMFI	2,802	798	3,608	2,335	650	2,850	309	89	510	158	59	248
Household Income >50% to <=80% HAMFI	1,144	50	3,380	910	50	2,750	145	0	450	89	0	180
Household Income >80% to <=100% HAMFI	225	25	1,895	175	25	1,465	40	0	275	10	0	155
Household Income >100% HAMFI	74	0	3,654	55	0	2,685	4	0	670	15	0	299
Total	**8,028**	**4,153**	**17,505**	**5,895**	**2,835**	**12,925**	**1,733**	**1,139**	**3,555**	**400**	**179**	**1,025**
Estimated "Worforce Renters" <60% HAMFI	6,966	4,095	9,714	5,058	2,777	6,952	1,592	1,139	2,310	316	179	452
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	2,402	1,890	2,850	1,150	855	1,370	614	505	730	638	530	750
Household Income >30% to <=50% HAMFI	2,497	1,119	3,475	1,270	445	1,840	510	310	730	717	364	905
Household Income >50% to <=80% HAMFI	2,604	779	4,960	1,390	425	3,020	490	145	800	724	209	1,140
Household Income >80% to <=100% HAMFI	1,779	394	4,815	890	155	2,450	520	145	1,485	369	94	880
Household Income >100% HAMFI	3,330	206	22,390	1,840	120	11,780	834	39	6,100	656	47	4,510
Total	**12,612**	**4,388**	**38,490**	**6,540**	**2,000**	**20,455**	**2,968**	**1,144**	**9,855**	**3,104**	**1,244**	**8,180**
Estimated "Workforce Owners" <100% HAMFI	9,282	4,182	16,100	4,700	1,880	8,680	2,134	1,105	3,745	2,448	1,197	3,675

c. Housing Need Gaps by Municipality

Housing needs defined by high housing cost burdens are found within every SRPC municipality. The absence of affordable housing resources outside the urban areas sometimes means that higher housing cost burdens are found among both owners and renters in the rural and suburban areas.

Table C-28: Lower Income Owners with High Cost Burden by Municipality

Community or Area	HOMEOWNERS							
	Income < 50% AMFI		Income 50-80% AMFI		All Owners, All Incomes	% of All SRPC Owners	% of SRPC Lower Income Who Pay @ 30%+	% of SRPC Lower Income Who Pay 50%+
	Pay 30%+	Pay 50%+	Pay 30%+	Pay 50%+				
BROOKFIELD	49	45	20	0	240	0.62%	0.92%	1.19%
WAKEFIELD	435	290	190	15	1,800	4.68%	8.33%	8.05%
NEWMARKET	190	145	125	45	2,150	5.59%	4.20%	5.02%
NORTHWOOD	205	115	80	10	1,465	3.81%	3.80%	3.30%
NOTTINGHAM	110	90	50	40	1,555	4.04%	2.13%	3.43%
BARRINGTON	160	115	140	30	2,380	6.18%	4.00%	3.83%
DOVER	820	430	490	175	7,025	18.25%	17.46%	15.97%
DURHAM	190	155	90	65	2,075	5.39%	3.73%	5.81%
FARMINGTON	295	235	115	20	1,685	4.38%	5.46%	6.73%
LEE	195	140	25	0	1,490	3.87%	2.93%	3.70%
MADBURY	18	14	49	4	445	1.16%	0.89%	0.48%
MIDDLETON	109	80	75	20	535	1.39%	2.45%	2.64%
MILTON	310	185	130	40	1,545	4.01%	5.86%	5.94%
NEW DURHAM	119	80	70	30	840	2.18%	2.52%	2.90%
ROCHESTER	1,040	515	655	170	8,650	22.47%	22.59%	18.08%
ROLLINSFORD	79	55	40	20	760	1.97%	1.59%	1.98%
SOMERSWORTH	370	210	120	35	2,630	6.83%	6.53%	6.47%
STRAFFORD	205	110	140	60	1,220	3.17%	4.60%	4.49%
SRPC TOTAL	4,899	3,009	2,604	779	38,490	100.00%	100.00%	100.00%
URBAN	2,420	1,300	1,390	425	20,455	53.14%	50.78%	45.54%
SUBURBAN	1,124	815	490	145	9,855	25.60%	21.51%	25.34%
RURAL	1,355	894	724	209	8,180	21.25%	27.71%	29.12%

Table C-28 shows the estimated number of homeowners with lower incomes and high housing cost burdens in each community.

Each community's percentage of the region's total lower income owners with high cost burdens is compared with the municipal share of all SRPC homeowners.

Table C-29: Lower Income Renters with High Cost Burden by Municipality

Community or Area	RENTERS							
	Income < 50% AMFI		Income 50-80% AMFI		All Renters	% of All SRPC Renters	% of SRPC Lower Income Who Pay @ 30%+	% of SRPC Lower Income Who Pay 50%+
	Pay 30%+	Pay 50%+	Pay 30%+	Pay 50%+				
BROOKFIELD	4	0	0	0	20	0.11%	0.05%	0.00%
WAKEFIELD	70	50	55	0	225	1.29%	1.62%	1.21%
NEWMARKET	430	280	190	35	1,610	9.20%	8.02%	7.63%
NORTHWOOD	40	20	0	0	230	1.31%	0.52%	0.48%
NOTTINGHAM	10	0	0	0	130	0.74%	0.13%	0.00%
BARRINGTON	134	94	0	0	520	2.97%	1.73%	2.28%
DOVER	2,015	1,120	450	15	5,560	31.76%	31.89%	27.50%
DURHAM	795	650	100	0	1,445	8.25%	11.58%	15.75%
FARMINGTON	445	285	45	0	765	4.37%	6.34%	6.90%
LEE	30	0	0	0	315	1.80%	0.39%	0.00%
MADBURY	50	40	4	0	140	0.80%	0.70%	0.97%
MIDDLETON	19	15	10	0	55	0.31%	0.38%	0.36%
MILTON	54	39	20	0	275	1.57%	0.96%	0.94%
NEW DURHAM	44	0	0	0	115	0.66%	0.57%	0.00%
ROCHESTER	1,645	950	190	0	3,710	21.19%	23.74%	23.01%
ROLLINSFORD	100	90	0	0	280	1.60%	1.29%	2.18%
SOMERSWORTH	665	410	80	0	2,045	11.68%	9.64%	9.93%
STRAFFORD	35	35	0	0	65	0.37%	0.45%	0.85%
SRPC TOTAL	6,585	4,078	1,144	50	17,505	100.00%	100.00%	100.00%
URBAN	4,755	2,760	910	50	12,925	73.84%	72.21%	68.07%
SUBURBAN	1,544	1,139	145	0	3,555	20.31%	23.45%	27.59%
RURAL	286	179	89	0	1,025	5.86%	4.34%	4.34%

The same comparison is made in Table C-29 for lower income renters by municipality. Note here that high cost burdens among renters are concentrated more in the very low income range (under 50% of AMFI) compared to homeowners.

Municipalities with limited rental housing may not show internal needs if there are few opportunities for renters to live in the community.

Table C-30

MEDIAN INCOME OF FAMILIES AND HOUSEHOLDS - 2012 (ACS-5Yr)				
Municipality	**Families**	**Households**	**Owners**	**Renters**
Brookfield	$71,181	$67,604	$69,167	$43,125
Wakefield	$53,338	$45,323	$47,026	$33,750
Newmarket	$84,292	$60,398	$86,772	$41,812
Northwood	$69,187	$65,417	$68,167	$52,250
Nottingham	$96,452	$88,542	$90,962	$66,979
Barrington	$87,252	$81,714	$87,778	$48,750
Dover	$72,797	$55,890	$82,242	$37,533
Durham	$114,191	$72,176	$113,494	$17,761
Farmington	$63,326	$55,451	$68,770	$33,036
Lee	$98,387	$74,873	$85,667	$58,359
Madbury	$98,594	$82,500	$98,289	$50,417
Middleton	$61,111	$55,703	$57,109	$22,031
Milton	$58,880	$59,467	$60,099	$46,042
New Durham	$83,409	$80,511	$87,045	$33,250
Rochester	$62,044	$49,366	$63,925	$28,716
Rollinsford	$80,809	$63,605	$76,932	$27,614
Somersworth	$69,578	$53,354	$69,643	$44,750
Strafford	$82,679	$85,682	$87,273	$26,389

The communities of the SRPC region have a diverse personal income profile as indicated in the comparison in Table C-30.

Local median family income and household income are partly influenced by the mix of owner and renter households in the municipality. Median renter income tends to be much lower than median homeowner income. Durham's very low median renter income is likely due to students in local rental units.

When evaluating housing needs at the community or regional level, the appropriate income benchmark is a regional standard as estimated by the HUD. It is by this standard that eligibility for various affordable housing programs is defined.

The detailed tables which follow (Table C-31 – sheets 1 through 9) display the detailed HUD CHAS tabulations for each of the SRPC communities. Housing needs are computed based on the HUD AMFI (the regional standard).

This data may be useful to communities developing the housing elements of their local master plans. As described earlier, the estimates of "workforce households" interpolated in these tables by BCM Planning is likely an underestimate of the total households with qualifying incomes under the NH statutory standards.

Municipalities must look not only to the internal housing need gaps for their own resident households, but also to their capacity to provide a proportionate contribution to the region's affordable housing deficit so that each community can accommodate a reasonable share of the regional demand from households of all ages and income levels.

Table C-31 - Sheet 1: Local Data for Brookfield and Wakefield

Household Income & Housing Problems	BROOKFIELD				WAKEFIELD			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	25	0	25		225	15	240	
Household Income >30% to <=50% HAMFI	25	4	29		265	80	345	
Household Income >50% to <=80% HAMFI	40	15	55		285	70	355	
Household Income >80% to <=100% HAMFI	25	0	25		215	45	260	
Household Income >100% HAMFI	130	4	134		810	15	825	
Total	**240**	**20**	**260**		**1,800**	**225**	**2,030**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	105	4	109		780	120	900	
Household has none of 4 Housing Problems	135	15	150		1,020	105	1,125	
Cost Burden not available	0	0	0		0	0	0	
Total	240	20	260		1,800	225	2,030	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	45	0	45		325	50	375	
Household has none of 4 Severe Housing Problems	200	20	220		1,475	180	1,655	
Cost Burden not available	0	0	0		0	0	0	
Total	240	20	260		1,800	225	2,030	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	135	19	154		1,020	100	1,120	
Cost Burden >30% to <=50%	59	4	63		460	75	535	
Cost Burden >50%	45	0	45		325	50	375	
Cost Burden not available	0	0	0		0	0	0	
Total	240	20	260		1,800	225	2,030	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	25	0	0	25	225	10	0	240
Household Income >30% to <=50% HAMFI	29	0	0	29	275	70	0	345
Household Income >50% to <=80% HAMFI	20	35	0	55	245	115	0	355
Household Income >80% to <=100% HAMFI	10	15	0	25	75	185	0	260
Household Income >100% HAMFI	25	104	0	134	85	740	0	825
Total	109	150	0	260	900	1,125	0	2,030
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	0	0	0	0	15	0	0	15
Household Income >30% to <=50% HAMFI	4	0	0	4	50	25	0	80
Household Income >50% to <=80% HAMFI	0	15	0	15	55	15	0	70
Household Income >80% to <=100% HAMFI	0	0	0	0	0	45	0	45
Household Income >100% HAMFI	0	4	0	4	0	15	0	15
Total	4	15	0	20	120	105	0	225
Estimated "Workforce Renters" <60% HAMFI	4	5	0	9	83	30	0	118
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	25	0	0	25	210	10	0	225
Household Income >30% to <=50% HAMFI	25	0	0	25	225	45	0	265
Household Income >50% to <=80% HAMFI	20	20	0	40	190	100	0	285
Household Income >80% to <=100% HAMFI	10	15	0	25	75	140	0	215
Household Income >100% HAMFI	25	100	0	130	85	725	0	810
Total	105	135	0	240	780	1,020	0	1,800
Estimated "Workforce Owners" <100% HAMFI	80	35	0	115	700	295	0	990
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	25	25	25		225	225	240	
Household Income >30% to <=50% HAMFI	24	20	25		275	115	345	
Household Income >50% to <=80% HAMFI	20	0	55		245	15	355	
Household Income >80% to <=100% HAMFI	10	0	25		75	20	260	
Household Income >100% HAMFI	25	0	130		85	0	825	
Total	104	45	260		905	375	2,030	
Estimated "Workforce Households"	83	45	124		788	375	1,108	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	0	0	0		15	15	15	
Household Income >30% to <=50% HAMFI	4	0	4		55	35	80	
Household Income >50% to <=80% HAMFI	0	0	15		55	0	70	
Household Income >80% to <=100% HAMFI	0	0	0		0	0	45	
Household Income >100% HAMFI	0	0	4		0	0	15	
Total	4	0	20		125	50	225	
Estimated "Worforce Renters" <60% HAMFI	4	0	9		88	50	118	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	25	25	25		210	210	225	
Household Income >30% to <=50% HAMFI	24	20	25		225	80	265	
Household Income >50% to <=80% HAMFI	20	0	40		190	15	285	
Household Income >80% to <=100% HAMFI	10	0	25		75	20	215	
Household Income >100% HAMFI	25	0	130		85	0	810	
Total	104	45	240		785	325	1,800	
Estimated "Workforce Owners" <100% HAMFI	79	45	115		700	325	990	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)

For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 2: Local Data for Newmarket and Northwood

Household Income & Housing Problems	NEWMARKET				NORTHWOOD			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	135	380	515		100	20	120	
Household Income >30% to <=50% HAMFI	80	220	300		215	30	245	
Household Income >50% to <=80% HAMFI	240	420	660		110	30	140	
Household Income >80% to <=100% HAMFI	280	150	430		285	35	320	
Household Income >100% HAMFI	1,415	445	1,860		750	120	870	
Total	**2,150**	**1,610**	**3,765**		**1,465**	**230**	**1,695**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	690	685	1,375		480	35	515	
Household has none of 4 Housing Problems	1,455	870	2,325		985	195	1,180	
Cost Burden not available	10	60	70		0	0	0	
Total	2,150	1,610	3,765		1,465	230	1,695	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	280	385	665		155	20	175	
Household has none of 4 Severe Housing Problems	1,860	1,170	3,030		1,310	210	1,520	
Cost Burden not available	10	60	70		0	0	0	
Total	2,150	1,610	3,765		1,465	230	1,695	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	1,475	915	2,390		1,000	195	1,195	
Cost Burden >30% to <=50%	410	315	725		335	20	355	
Cost Burden >50%	260	325	585		135	20	155	
Cost Burden not available	10	60	70		0	0	0	
Total	2,150	1,610	3,765		1,465	230	1,695	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	430	20	70	515	100	20	0	120
Household Income >30% to <=50% HAMFI	220	80	0	300	145	105	0	245
Household Income >50% to <=80% HAMFI	310	345	0	660	80	60	0	140
Household Income >80% to <=100% HAMFI	145	280	0	430	105	215	0	320
Household Income >100% HAMFI	260	1,605	0	1,860	95	780	0	870
Total	1,375	2,325	70	3,765	515	1,180	0	1,695
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	310	10	60	380	20	0	0	20
Household Income >30% to <=50% HAMFI	150	70	0	220	20	10	0	30
Household Income >50% to <=80% HAMFI	190	230	0	420	0	30	0	30
Household Income >80% to <=100% HAMFI	30	120	0	150	0	35	0	35
Household Income >100% HAMFI	0	445	0	445	0	120	0	120
Total	685	870	60	1,610	35	195	0	230
Estimated "Workforce Renters" <60% HAMFI	523	157	60	740	40	20	0	60
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	120	10	10	135	80	20	0	100
Household Income >30% to <=50% HAMFI	70	10	0	80	125	95	0	215
Household Income >50% to <=80% HAMFI	120	115	0	240	80	30	0	110
Household Income >80% to <=100% HAMFI	115	160	0	280	105	180	0	285
Household Income >100% HAMFI	260	1,160	0	1,415	95	660	0	750
Total	690	1,455	10	2,150	480	985	0	1,465
Estimated "Workforce Owners" <100% HAMFI	425	295	10	735	390	325	0	710
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	400	385	515		95	60	120	
Household Income >30% to <=50% HAMFI	220	40	300		140	70	245	
Household Income >50% to <=80% HAMFI	315	80	660		80	10	140	
Household Income >80% to <=100% HAMFI	135	60	430		90	10	320	
Household Income >100% HAMFI	235	20	1,860		95	0	870	
Total	1,305	585	3,765		500	150	1,695	
Estimated "Workforce Households"	928	532	1,475		415	155	770	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	280	265	380		20	10	20	
Household Income >30% to <=50% HAMFI	150	15	220		20	10	30	
Household Income >50% to <=80% HAMFI	190	35	420		0	0	30	
Household Income >80% to <=100% HAMFI	20	10	150		0	0	35	
Household Income >100% HAMFI	0	0	445		0	0	120	
Total	640	325	1,610		40	20	230	
Estimated "Worforce Renters" <60% HAMFI	493	292	740		40	20	60	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	120	120	135		80	50	100	
Household Income >30% to <=50% HAMFI	70	25	80		125	65	215	
Household Income >50% to <=80% HAMFI	125	45	240		80	10	110	
Household Income >80% to <=100% HAMFI	120	50	280		90	10	285	
Household Income >100% HAMFI	235	20	1,415		95	0	750	
Total	670	260	2,150		470	135	1,465	
Estimated "Workforce Owners" <100% HAMFI	435	240	735		375	135	710	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)
For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.
"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 3: Local Data for Nottingham and Barrington

Household Income & Housing Problems	NOTTINGHAM				BARRINGTON			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	65	0	65		75	100	175	
Household Income >30% to <=50% HAMFI	95	30	125		180	70	250	
Household Income >50% to <=80% HAMFI	90	0	90		220	110	330	
Household Income >80% to <=100% HAMFI	90	35	125		395	130	525	
Household Income >100% HAMFI	1,215	65	1,280		1,510	105	1,615	
Total	**1,555**	**130**	**1,685**		**2,380**	**520**	**2,900**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	520	25	545		645	205	850	
Household has none of 4 Housing Problems	1,020	105	1,125		1,735	315	2,050	
Cost Burden not available	10	0	10		0	0	0	
Total	1,555	130	1,685		2,380	520	2,900	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	190	0	190		170	125	295	
Household has none of 4 Severe Housing Problems	1,355	130	1,485		2,210	390	2,600	
Cost Burden not available	10	0	10		0	0	0	
Total	1,555	130	1,685		2,380	520	2,900	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	1,030	105	1,135		1,735	340	2,075	
Cost Burden >30% to <=50%	330	20	350		485	80	565	
Cost Burden >50%	175	0	175		155	94	249	
Cost Burden not available	10	0	10		0	0	0	
Total	1,555	130	1,685		2,380	520	2,900	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	40	10	10	65	175	0	0	175
Household Income >30% to <=50% HAMFI	80	40	0	125	120	130	0	250
Household Income >50% to <=80% HAMFI	50	40	0	90	175	165	0	330
Household Income >80% to <=100% HAMFI	80	45	0	125	165	360	0	525
Household Income >100% HAMFI	290	990	0	1,280	215	1,395	0	1,615
Total	545	1,125	10	1,685	850	2,050	0	2,900
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	0	0	0	0	100	0	0	100
Household Income >30% to <=50% HAMFI	10	20	0	30	35	35	0	70
Household Income >50% to <=80% HAMFI	0	0	0	0	30	85	0	110
Household Income >80% to <=100% HAMFI	10	20	0	35	40	90	0	130
Household Income >100% HAMFI	0	65	0	65	0	105	0	105
Total	25	105	0	130	205	315	0	520
Estimated "Workforce Renters" <60% HAMFI	10	20	0	30	145	63	0	207
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	40	10	10	65	75	0	0	75
Household Income >30% to <=50% HAMFI	70	20	0	95	85	95	0	180
Household Income >50% to <=80% HAMFI	50	40	0	90	145	80	0	220
Household Income >80% to <=100% HAMFI	70	25	0	90	125	270	0	395
Household Income >100% HAMFI	290	925	0	1,215	215	1,290	0	1,510
Total	520	1,020	10	1,555	645	1,735	0	2,380
Estimated "Workforce Owners" <100% HAMFI	230	95	10	340	430	445	0	870
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	40	30	65		175	165	175	
Household Income >30% to <=50% HAMFI	85	60	125		125	50	255	
Household Income >50% to <=80% HAMFI	50	40	90		140	30	335	
Household Income >80% to <=100% HAMFI	80	10	125		165	10	525	
Household Income >100% HAMFI	275	35	1,280		215	0	1,615	
Total	530	175	1,685		820	255	2,900	
Estimated "Workforce Households"	240	140	370		559	249	1,077	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	0	0	0		100	90	100	
Household Income >30% to <=50% HAMFI	10	0	30		34	4	70	
Household Income >50% to <=80% HAMFI	0	0	0		0	0	110	
Household Income >80% to <=100% HAMFI	10	0	35		40	0	130	
Household Income >100% HAMFI	0	0	65		0	0	105	
Total	20	0	130		174	94	520	
Estimated "Worforce Renters" <60% HAMFI	10	0	30		134	94	207	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	40	30	65		75	75	75	
Household Income >30% to <=50% HAMFI	70	60	95		85	40	180	
Household Income >50% to <=80% HAMFI	50	40	90		140	30	220	
Household Income >80% to <=100% HAMFI	70	10	90		125	10	395	
Household Income >100% HAMFI	275	35	1,215		215	0	1,510	
Total	505	175	1,555		640	155	2,380	
Estimated "Workforce Owners" <100% HAMFI	230	140	340		425	155	870	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)

For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 4: Local Data for Dover and Durham

Household Income & Housing Problems	DOVER				DURHAM			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	365	1,185	1,550		150	1,035	1,185	
Household Income >30% to <=50% HAMFI	600	1,160	1,760		55	90	145	
Household Income >50% to <=80% HAMFI	870	1,230	2,100		100	150	250	
Household Income >80% to <=100% HAMFI	635	615	1,250		135	50	185	
Household Income >100% HAMFI	4,555	1,375	5,930		1,635	120	1,755	
Total	**7,025**	**5,560**	**12,590**		**2,075**	**1,445**	**3,520**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	2,390	2,640	5,030		525	1,005	1,530	
Household has none of 4 Housing Problems	4,640	2,925	7,565		1,550	320	1,870	
Cost Burden not available	0	0	0		0	120	120	
Total	7,025	5,560	12,590		2,075	1,445	3,520	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	775	1,215	1,990		295	815	1,110	
Household has none of 4 Severe Housing Problems	6,250	4,350	10,600		1,780	510	2,290	
Cost Burden not available	0	0	0		0	120	120	
Total	7,025	5,560	12,590		2,075	1,445	3,520	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	4,655	2,960	7,615		1,560	420	1,980	
Cost Burden >30% to <=50%	1,625	1,450	3,075		230	245	475	
Cost Burden >50%	750	1,150	1,900		290	650	940	
Cost Burden not available	0	0	0		0	125	125	
Total	7,025	5,560	12,590		2,075	1,445	3,520	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	1,285	265	0	1,550	950	115	120	1,185
Household Income >30% to <=50% HAMFI	1,565	195	0	1,760	130	15	0	145
Household Income >50% to <=80% HAMFI	965	1,135	0	2,100	205	50	0	250
Household Income >80% to <=100% HAMFI	465	790	0	1,250	70	115	0	185
Household Income >100% HAMFI	750	5,180	0	5,930	175	1,580	0	1,755
Total	5,030	7,565	0	12,590	1,530	1,870	120	3,520
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	970	215	0	1,185	815	100	120	1,035
Household Income >30% to <=50% HAMFI	1,055	105	0	1,160	75	15	0	90
Household Income >50% to <=80% HAMFI	475	750	0	1,230	115	40	0	150
Household Income >80% to <=100% HAMFI	135	480	0	615	0	50	0	50
Household Income >100% HAMFI	0	1,375	0	1,375	0	120	0	120
Total	2,640	2,925	0	5,560	1,005	320	120	1,445
Estimated "Workforce Renters" <60% HAMFI	2,183	570	0	2,755	928	128	120	1,175
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	315	50	0	365	135	15	0	150
Household Income >30% to <=50% HAMFI	510	90	0	600	55	0	0	55
Household Income >50% to <=80% HAMFI	490	385	0	870	90	10	0	100
Household Income >80% to <=100% HAMFI	330	310	0	635	70	65	0	135
Household Income >100% HAMFI	750	3,805	0	4,555	175	1,460	0	1,635
Total	2,390	4,640	0	7,025	525	1,550	0	2,075
Estimated "Workforce Owners" <100% HAMFI	1,645	835	0	2,470	350	90	0	440
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	1,285	1,070	1,550		860	760	1,185	
Household Income >30% to <=50% HAMFI	1,555	480	1,760		135	45	145	
Household Income >50% to <=80% HAMFI	940	190	2,100		190	65	250	
Household Income >80% to <=100% HAMFI	465	70	1,250		75	35	190	
Household Income >100% HAMFI	735	90	5,930		165	35	1,755	
Total	4,980	1,900	12,590		1,425	940	3,520	
Estimated "Workforce Households"	3,805	1,785	5,225		1,183	905	1,615	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	970	825	1,185		720	635	1,035	
Household Income >30% to <=50% HAMFI	1,045	295	1,160		75	15	90	
Household Income >50% to <=80% HAMFI	450	15	1,230		100	0	150	
Household Income >80% to <=100% HAMFI	135	15	615		0	0	50	
Household Income >100% HAMFI	0	0	1,375		0	0	120	
Total	2,600	1,150	5,560		895	650	1,445	
Estimated "Worforce Renters" <60% HAMFI	2,165	1,125	2,755		828	650	1,175	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	310	245	365		135	125	150	
Household Income >30% to <=50% HAMFI	510	185	600		55	30	55	
Household Income >50% to <=80% HAMFI	490	175	870		90	65	100	
Household Income >80% to <=100% HAMFI	330	55	635		75	35	135	
Household Income >100% HAMFI	735	90	4,555		165	35	1,635	
Total	2,375	750	7,025		520	290	2,075	
Estimated "Workforce Owners" <100% HAMFI	1,640	660	2,470		355	255	440	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)

For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 5: Local Data for Farmington and Lee

Household Income & Housing Problems	**FARMINGTON**				**LEE**			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	190	380	570		175	50	225	
Household Income >30% to <=50% HAMFI	150	190	340		80	30	110	
Household Income >50% to <=80% HAMFI	225	45	270		60	75	135	
Household Income >80% to <=100% HAMFI	355	25	380		230	35	265	
Household Income >100% HAMFI	765	125	890		940	130	1,070	
Total	**1,685**	**765**	**2,455**		**1,490**	**315**	**1,805**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	610	490	1,100		495	30	525	
Household has none of 4 Housing Problems	1,080	280	1,360		965	240	1,205	
Cost Burden not available	0	0	0		30	50	80	
Total	1,685	765	2,455		1,490	315	1,805	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	315	320	635		180	0	180	
Household has none of 4 Severe Housing Problems	1,375	450	1,825		1,280	270	1,550	
Cost Burden not available	0	0	0		30	50	80	
Total	1,685	765	2,455		1,490	315	1,805	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	1,095	275	1,370		980	240	1,220	
Cost Burden >30% to <=50%	295	205	500		315	30	345	
Cost Burden >50%	300	285	585		170	0	170	
Cost Burden not available	0	0	0		30	50	80	
Total	1,685	765	2,455		1,490	315	1,805	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	495	75	0	570	120	25	80	225
Household Income >30% to <=50% HAMFI	250	90	0	340	100	10	0	110
Household Income >50% to <=80% HAMFI	160	115	0	270	25	110	0	135
Household Income >80% to <=100% HAMFI	85	300	0	380	115	155	0	265
Household Income >100% HAMFI	110	780	0	890	165	910	0	1,070
Total	1,100	1,360	0	2,455	525	1,205	80	1,805
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	330	50	0	380	0	0	50	50
Household Income >30% to <=50% HAMFI	115	75	0	190	30	0	0	30
Household Income >50% to <=80% HAMFI	45	0	0	45	0	75	0	75
Household Income >80% to <=100% HAMFI	0	25	0	25	0	35	0	35
Household Income >100% HAMFI	0	125	0	125	0	130	0	130
Total	490	280	0	765	30	240	50	315
Estimated "Workforce Renters" <60% HAMFI	460	125	0	585	30	25	50	105
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	165	25	0	190	120	25	30	175
Household Income >30% to <=50% HAMFI	135	15	0	150	70	10	0	80
Household Income >50% to <=80% HAMFI	115	115	0	225	25	35	0	60
Household Income >80% to <=100% HAMFI	85	275	0	355	115	120	0	230
Household Income >100% HAMFI	110	655	0	765	165	780	0	940
Total	610	1,080	0	1,685	495	965	30	1,490
Estimated "Workforce Owners" <100% HAMFI	500	430	0	920	330	190	30	545
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	490	380	570		120	90	225	
Household Income >30% to <=50% HAMFI	250	140	340		100	50	110	
Household Income >50% to <=80% HAMFI	160	20	270		25	0	135	
Household Income >80% to <=100% HAMFI	85	45	380		115	30	265	
Household Income >100% HAMFI	100	0	890		150	0	1,070	
Total	1,085	585	2,455		510	170	1,805	
Estimated "Workforce Households"	955	585	1,505		365	170	650	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	330	250	380		0	0	50	
Household Income >30% to <=50% HAMFI	115	35	190		30	0	30	
Household Income >50% to <=80% HAMFI	45	0	45		0	0	75	
Household Income >80% to <=100% HAMFI	0	0	25		0	0	35	
Household Income >100% HAMFI	0	0	125		0	0	130	
Total	490	285	765		30	0	315	
Estimated "Worforce Renters" <60% HAMFI	460	285	585		30	0	105	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	165	130	190		120	90	175	
Household Income >30% to <=50% HAMFI	130	105	150		75	50	80	
Household Income >50% to <=80% HAMFI	115	20	225		25	0	60	
Household Income >80% to <=100% HAMFI	85	45	355		115	30	230	
Household Income >100% HAMFI	100	0	765		150	0	940	
Total	595	300	1,685		485	170	1,490	
Estimated "Workforce Owners" <100% HAMFI	495	300	920		335	170	545	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)

For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 6: Local Data for Madbury and Middleton

Household Income & Housing Problems	MADBURY				MIDDLETON			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	10	20	30		50	20	70	
Household Income >30% to <=50% HAMFI	10	40	50		85	4	89	
Household Income >50% to <=80% HAMFI	65	20	85		135	20	155	
Household Income >80% to <=100% HAMFI	65	10	75		75	0	75	
Household Income >100% HAMFI	295	50	345		195	10	205	
Total	**445**	**140**	**585**		**535**	**55**	**590**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	175	70	245		215	30	245	
Household has none of 4 Housing Problems	270	70	340		315	25	340	
Cost Burden not available	0	0	0		4	0	4	
Total	445	140	585		535	55	590	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	60	40	100		120	20	140	
Household has none of 4 Severe Housing Problems	380	100	480		410	35	445	
Cost Burden not available	0	0	0		4	0	4	
Total	445	140	585		535	55	590	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	285	69	354		319	33	352	
Cost Burden >30% to <=50%	114	29	143		118	14	132	
Cost Burden >50%	37	40	77		108	15	123	
Cost Burden not available	0	0	0		4	0	4	
Total	445	140	585		535	55	590	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	30	0	0	30	60	4	4	70
Household Income >30% to <=50% HAMFI	40	4	0	50	65	24	0	89
Household Income >50% to <=80% HAMFI	54	30	0	85	85	75	0	155
Household Income >80% to <=100% HAMFI	45	30	0	75	30	45	0	75
Household Income >100% HAMFI	75	275	0	345	4	200	0	205
Total	245	340	0	585	245	340	4	590
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	20	0	0	20	20	0	0	20
Household Income >30% to <=50% HAMFI	30	4	0	40	0	4	0	4
Household Income >50% to <=80% HAMFI	4	15	0	20	10	15	0	20
Household Income >80% to <=100% HAMFI	0	10	0	10	0	0	0	0
Household Income >100% HAMFI	15	40	0	50	0	10	0	10
Total	70	70	0	140	30	25	0	55
Estimated "Workforce Renters" <60% HAMFI	51	9	0	67	23	9	0	31
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	10	0	0	10	40	4	4	50
Household Income >30% to <=50% HAMFI	10	0	0	10	65	20	0	85
Household Income >50% to <=80% HAMFI	50	15	0	65	75	60	0	135
Household Income >80% to <=100% HAMFI	45	20	0	65	30	45	0	75
Household Income >100% HAMFI	60	235	0	295	4	190	0	195
Total	175	270	0	445	215	315	4	535
Estimated "Workforce Owners" <100% HAMFI	115	35	0	150	210	129	4	345
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	30	30	30		59	55	70	
Household Income >30% to <=50% HAMFI	40	25	50		65	40	85	
Household Income >50% to <=80% HAMFI	54	4	85		80	20	155	
Household Income >80% to <=100% HAMFI	30	15	75		34	4	75	
Household Income >100% HAMFI	69	4	345		8	4	200	
Total	223	78	585		246	123	590	
Estimated "Workforce Households"	148	73	217		240	119	376	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	20	20	20		19	15	20	
Household Income >30% to <=50% HAMFI	30	20	40		0	0	4	
Household Income >50% to <=80% HAMFI	4	0	20		10	0	20	
Household Income >80% to <=100% HAMFI	0	0	10		0	0	0	
Household Income >100% HAMFI	15	0	50		0	0	10	
Total	69	40	140		29	15	55	
Estimated "Worforce Renters" <60% HAMFI	51	40	67		22	15	31	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	10	10	10		44	40	50	
Household Income >30% to <=50% HAMFI	8	4	10		65	40	85	
Household Income >50% to <=80% HAMFI	49	4	65		75	20	135	
Household Income >80% to <=100% HAMFI	30	15	65		34	4	75	
Household Income >100% HAMFI	54	4	295		8	4	195	
Total	151	37	445		226	108	535	
Estimated "Workforce Owners" <100% HAMFI	97	33	150		218	104	345	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)
For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.
"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 7: Local Data for Milton and New Durham

Household Income & Housing Problems	MILTON				NEW DURHAM			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	270	50	320		75	4	79	
Household Income >30% to <=50% HAMFI	155	40	195		80	40	120	
Household Income >50% to <=80% HAMFI	245	30	275		95	25	120	
Household Income >80% to <=100% HAMFI	160	35	195		110	30	140	
Household Income >100% HAMFI	710	115	825		480	20	500	
Total	**1,545**	**275**	**1,820**		**840**	**115**	**955**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	605	75	680		280	45	325	
Household has none of 4 Housing Problems	940	200	1,140		560	70	630	
Cost Burden not available	0	0	0		0	0	0	
Total	1,545	275	1,820		840	115	955	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	255	55	310		135	0	135	
Household has none of 4 Severe Housing Problems	1,290	220	1,510		705	115	820	
Cost Burden not available	0	0	0		0	0	0	
Total	1,545	275	1,820		840	115	955	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	950	200	1,150		580	75	655	
Cost Burden >30% to <=50%	350	35	385		144	44	188	
Cost Burden >50%	240	39	279		114	0	114	
Cost Burden not available	0	0	0		0	0	0	
Total	1,545	275	1,820		840	115	955	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	240	85	0	320	79	0	0	79
Household Income >30% to <=50% HAMFI	125	70	0	195	85	35	0	120
Household Income >50% to <=80% HAMFI	165	115	0	275	70	50	0	120
Household Income >80% to <=100% HAMFI	65	130	0	195	20	120	0	140
Household Income >100% HAMFI	85	740	0	825	65	435	0	500
Total	680	1,140	0	1,820	325	630	0	955
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	35	15	0	50	4	0	0	4
Household Income >30% to <=50% HAMFI	20	20	0	40	40	0	0	40
Household Income >50% to <=80% HAMFI	20	15	0	30	0	25	0	25
Household Income >80% to <=100% HAMFI	0	35	0	35	0	30	0	30
Household Income >100% HAMFI	0	115	0	115	0	20	0	20
Total	75	200	0	275	45	70	0	115
Estimated "Workforce Renters" <60% HAMFI	62	40	0	100	44	8	0	52
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	205	70	0	270	75	0	0	75
Household Income >30% to <=50% HAMFI	105	50	0	155	45	35	0	80
Household Income >50% to <=80% HAMFI	145	100	0	245	70	25	0	95
Household Income >80% to <=100% HAMFI	65	95	0	160	20	90	0	110
Household Income >100% HAMFI	85	625	0	710	65	415	0	480
Total	605	940	0	1,545	280	560	0	840
Estimated "Workforce Owners" <100% HAMFI	520	315	0	830	210	150	0	360
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	240	160	325		85	70	80	
Household Income >30% to <=50% HAMFI	125	65	195		80	10	120	
Household Income >50% to <=80% HAMFI	150	40	275		70	30	115	
Household Income >80% to <=100% HAMFI	65	15	200		20	0	140	
Household Income >100% HAMFI	85	0	830		49	4	500	
Total	665	280	1,820		304	114	955	
Estimated "Workforce Households"	566	279	930		253	110	412	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	35	35	50		4	0	4	
Household Income >30% to <=50% HAMFI	19	4	40		40	0	40	
Household Income >50% to <=80% HAMFI	20	0	30		0	0	25	
Household Income >80% to <=100% HAMFI	0	0	35		0	0	30	
Household Income >100% HAMFI	0	0	115		0	0	20	
Total	74	39	275		44	0	115	
Estimated "Worforce Renters" <60% HAMFI	61	39	100		44	0	52	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	205	125	270		74	70	75	
Household Income >30% to <=50% HAMFI	105	60	155		45	10	80	
Household Income >50% to <=80% HAMFI	130	40	245		70	30	95	
Household Income >80% to <=100% HAMFI	65	15	160		20	0	110	
Household Income >100% HAMFI	85	0	710		49	4	480	
Total	590	240	1,545		258	114	840	
Estimated "Workforce Owners" <100% HAMFI	505	240	830		209	110	360	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)

For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 8: Local Data for Rochester and Rollinsford

Household Income & Housing Problems	**ROCHESTER**				**ROLLINSFORD**			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	595	1,070	1,665		40	65	105	
Household Income >30% to <=50% HAMFI	965	1,160	2,125		50	100	150	
Household Income >50% to <=80% HAMFI	1,480	670	2,150		85	40	125	
Household Income >80% to <=100% HAMFI	1,180	355	1,535		85	0	85	
Household Income >100% HAMFI	4,435	455	4,890		500	70	570	
Total	**8,650**	**3,710**	**12,355**		**760**	**280**	**1,040**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	2,670	2,075	4,745		265	110	375	
Household has none of 4 Housing Problems	5,905	1,635	7,540		495	170	665	
Cost Burden not available	75	0	75		0	0	0	
Total	8,650	3,710	12,355		760	280	1,040	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	755	1,190	1,945		95	95	190	
Household has none of 4 Severe Housing Problems	7,820	2,515	10,335		665	185	850	
Cost Burden not available	75	0	75		0	0	0	
Total	8,650	3,710	12,355		760	280	1,040	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	5,945	1,795	7,740		495	170	665	
Cost Burden >30% to <=50%	1,925	930	2,855		164	14	178	
Cost Burden >50%	710	950	1,660		94	90	184	
Cost Burden not available	75	35	110		0	0	0	
Total	8,650	3,710	12,355		760	280	1,040	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	1,280	315	75	1,665	105	0	0	105
Household Income >30% to <=50% HAMFI	1,460	665	0	2,125	75	75	0	150
Household Income >50% to <=80% HAMFI	950	1,200	0	2,150	40	85	0	125
Household Income >80% to <=100% HAMFI	340	1,195	0	1,535	30	55	0	85
Household Income >100% HAMFI	725	4,165	0	4,890	119	450	0	570
Total	4,745	7,540	75	12,355	375	665	0	1,040
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	810	260	0	1,070	65	0	0	65
Household Income >30% to <=50% HAMFI	890	275	0	1,160	35	65	0	100
Household Income >50% to <=80% HAMFI	285	385	0	670	0	40	0	40
Household Income >80% to <=100% HAMFI	35	320	0	355	0	0	0	0
Household Income >100% HAMFI	60	395	0	455	4	65	0	70
Total	2,075	1,635	0	3,710	110	170	0	280
Estimated "Workforce Renters" <60% HAMFI	1,795	663	0	2,453	100	78	0	178
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	470	55	75	595	40	0	0	40
Household Income >30% to <=50% HAMFI	570	390	0	965	40	10	0	50
Household Income >50% to <=80% HAMFI	665	815	0	1,480	40	45	0	85
Household Income >80% to <=100% HAMFI	305	875	0	1,180	30	55	0	85
Household Income >100% HAMFI	665	3,770	0	4,435	115	385	0	500
Total	2,670	5,905	75	8,650	265	495	0	760
Estimated "Workforce Owners" <100% HAMFI	2,010	2,135	75	4,220	150	110	0	260
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	1,225	1,045	1,665		104	100	110	
Household Income >30% to <=50% HAMFI	1,460	420	2,125		75	45	155	
Household Income >50% to <=80% HAMFI	845	170	2,150		40	20	125	
Household Income >80% to <=100% HAMFI	295	25	1,530		30	15	85	
Household Income >100% HAMFI	690	0	4,885		119	4	570	
Total	4,515	1,660	12,355		368	184	1,040	
Estimated "Workforce Households"	3,688	1,660	6,673		249	180	438	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	755	725	1,070		65	65	65	
Household Income >30% to <=50% HAMFI	890	225	1,160		35	25	100	
Household Income >50% to <=80% HAMFI	190	0	670		0	0	40	
Household Income >80% to <=100% HAMFI	10	0	355		0	0	0	
Household Income >100% HAMFI	35	0	455		4	0	70	
Total	1,880	950	3,710		104	90	280	
Estimated "Worforce Renters" <60% HAMFI	1,708	950	2,453		100	90	178	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	470	320	595		39	35	40	
Household Income >30% to <=50% HAMFI	570	195	965		40	20	50	
Household Income >50% to <=80% HAMFI	655	170	1,480		40	20	85	
Household Income >80% to <=100% HAMFI	285	25	1,180		30	15	85	
Household Income >100% HAMFI	655	0	4,435		109	4	500	
Total	2,635	710	8,650		258	94	760	
Estimated "Workforce Owners" <100% HAMFI	1,980	710	4,220		149	90	260	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)

For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

Table C-31 – Sheet 9: Local Data for Somersworth and Strafford

Household Income & Housing Problems	SOMERSWORTH				STRAFFORD			
Income Distribution Overview	Owner	Renter	Total		Owner	Renter	Total	
Household Income <= 30% HAMFI	275	550	825		30	35	65	
Household Income >30% to <=50% HAMFI	195	310	505		190	10	200	
Household Income >50% to <=80% HAMFI	430	430	860		185	0	185	
Household Income >80% to <=100% HAMFI	355	345	700		140	0	140	
Household Income >100% HAMFI	1,375	410	1,785		675	20	695	
Total	**2,630**	**2,045**	**4,680**		**1,220**	**65**	**1,285**	
Housing Problems Overview 1	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Housing Problems	870	795	1,665		500	35	535	
Household has none of 4 Housing Problems	1,760	1,220	2,980		715	35	750	
Cost Burden not available	0	30	30		0	0	0	
Total	2,630	2,045	4,680		1,220	65	1,285	
Severe Housing Problems Overview 2	Owner	Renter	Total		Owner	Renter	Total	
Household has 1 of 4 Severe Housing Problems	295	435	730		215	35	250	
Household has none of 4 Severe Housing Problems	2,340	1,580	3,920		1,005	35	1,040	
Cost Burden not available	0	30	30		0	0	0	
Total	2,630	2,045	4,680		1,220	65	1,285	
Housing Cost Burden Overview 3	Owner	Renter	Total		Owner	Renter	Total	
Cost Burden <=30%	1,780	1,245	3,025		735	30	765	
Cost Burden >30% to <=50%	580	365	945		285	0	285	
Cost Burden >50%	280	410	690		200	35	235	
Cost Burden not available	0	30	30		0	0	0	
Total	2,630	2,045	4,680		1,220	65	1,285	
Income by Housing Problems (Owners and Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	680	120	30	825	65	0	0	65
Household Income >30% to <=50% HAMFI	365	140	0	505	180	25	0	200
Household Income >50% to <=80% HAMFI	225	635	0	860	145	45	0	185
Household Income >80% to <=100% HAMFI	165	540	0	700	75	60	0	140
Household Income >100% HAMFI	235	1,550	0	1,785	75	620	0	695
Total	1,665	2,980	30	4,680	535	750	0	1,285
Income by Housing Problems (Renters only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	415	105	30	550	35	0	0	35
Household Income >30% to <=50% HAMFI	245	65	0	310	0	10	0	10
Household Income >50% to <=80% HAMFI	105	325	0	430	0	0	0	0
Household Income >80% to <=100% HAMFI	10	335	0	345	0	0	0	0
Household Income >100% HAMFI	20	390	0	410	0	20	0	20
Total	795	1,220	30	2,045	35	35	0	65
Estimated "Workforce Renters" <60% HAMFI	695	278	30	1,003	35	10	0	45
Income by Housing Problems (Owners only)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available	Total
Household Income <= 30% HAMFI	265	15	0	275	30	0	0	30
Household Income >30% to <=50% HAMFI	120	75	0	195	180	15	0	190
Household Income >50% to <=80% HAMFI	120	310	0	430	145	45	0	185
Household Income >80% to <=100% HAMFI	155	205	0	355	75	60	0	140
Household Income >100% HAMFI	215	1,160	0	1,375	75	600	0	675
Total	870	1,760	0	2,630	500	715	0	1,220
Estimated "Workforce Owners" <100% HAMFI	660	605	0	1,255	430	120	0	545
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	660	465	830		60	50	60	
Household Income >30% to <=50% HAMFI	365	155	505		175	90	205	
Household Income >50% to <=80% HAMFI	200	35	860		140	60	185	
Household Income >80% to <=100% HAMFI	165	25	700		65	30	140	
Household Income >100% HAMFI	235	10	1,785		75	0	695	
Total	1,625	690	4,680		515	230	1,285	
Estimated "Workforce Households"	1,337	680	2,258		445	235	590	
(Total of Renter & Owner Estimates)								
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	415	295	550		35	35	35	
Household Income >30% to <=50% HAMFI	250	115	310		0	0	10	
Household Income >50% to <=80% HAMFI	80	0	430		0	0	0	
Household Income >80% to <=100% HAMFI	10	0	345		0	0	0	
Household Income >100% HAMFI	20	0	410		0	0	20	
Total	775	410	2,045		35	35	65	
Estimated "Worforce Renters" <60% HAMFI	692	410	1,003		35	35	45	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total		Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	250	170	275		30	20	30	
Household Income >30% to <=50% HAMFI	120	40	195		175	90	190	
Household Income >50% to <=80% HAMFI	120	35	430		140	60	185	
Household Income >80% to <=100% HAMFI	155	25	355		65	30	140	
Household Income >100% HAMFI	215	10	1,375		75	0	675	
Total	860	280	2,630		485	200	1,220	
Estimated "Workforce Owners" <100% HAMFI	645	270	1,255		410	200	545	

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.

2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1.5 persons per room; and cost burden greater than 50%.

3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)

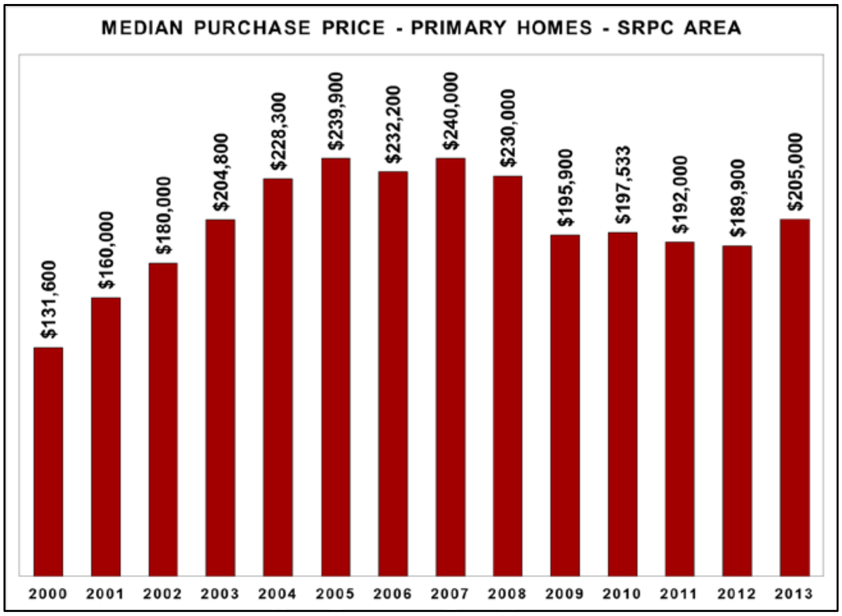
For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

"Workforce households" estimated at 60% of HAMFI for renters; 100% or HAMF for homeowners

5. Housing Costs: Home Purchase Price and Market Rent

a. Sales Prices of Primary Residences

Figure C-16



The median purchase price history for SRPC homes is shown in Figure 16 based on annual data compiled by the NHHFA on homes purchased as a primary residence.

The 2013 median purchase price of $205,000 is an increase over the price levels shown for the prior four years, in which median home prices ranged from $190,000 to $197,000.

The 2013 median price is about 15% lower than the peak median price of $240,000 in 2007.

Figure C-17

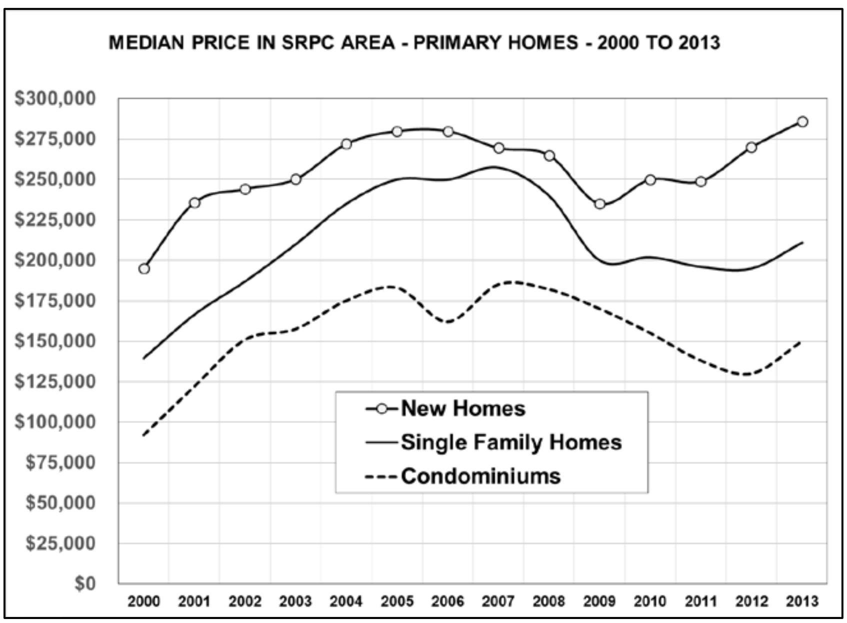


Figure 17 compares the median price of homes for all single family detached housing to new homes and condominiums.

Median condo prices were approximately $150,000 in 2013, whereas the median price of a newly constructed home in 2013 was just over $286,000.

Note that the source of all home sales data shown here is based on the NHHFA purchase price data system which reports qualified sales confirmed as homes to be used as a primary residence.

Figure C-18

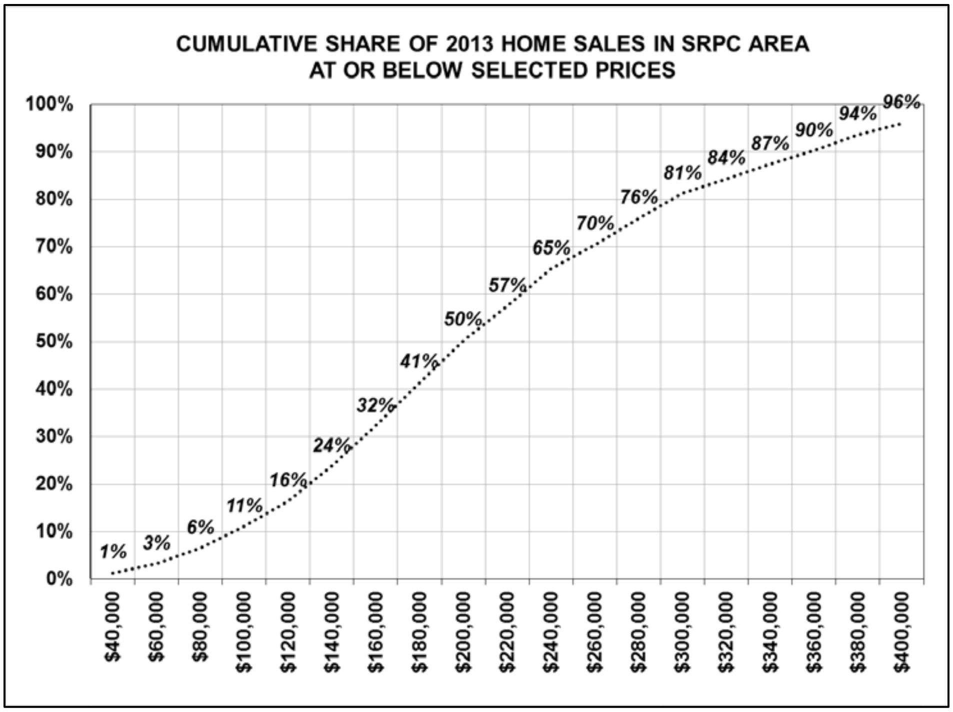


Figure C-18 shows the cumulative percentage of total homes sold in the SRPC that occurred at or below the indicated price levels.

For example, 50% of the homes sold in 2013 were purchased at or below about $200,000. About 76% were purchased for $280,000 or less.

This data includes home purchases of all types, but excludes mobile homes and some homes on very large lots.

Year	Maximum Workforce Price for Metro Area (NHHFA)
2009	$244,000
2010	$261,000
2011	$270,000
2012	$277,000
2013	$291,000
2014	$284,000

Each year, the New Hampshire Housing Finance Authority computes an estimated maximum home price considered to be affordable to workforce households as defined by the maximum income levels referenced in New Hampshire RSA 674: 58.

The maximum workforce income for ownership housing is based on an income of 100% of the AMFI for a household of four. The price affordable to such a household will vary with interest rates, estimated costs for mortgage financing, taxes, and insurance. For the SRPC area, the reference workforce prices are defined by the Portsmouth-Dover-Rochester metro area.

In 2013, approximately 76% of all home sales within the SRPC were at prices at or below NHHFA's estimated maximum workforce price. At the time of the last SRPC housing needs assessment (2009) about 71% of all homes in the region sold at or below the workforce maximum. Over the last four years, 76% to 79% of home sales were at or below the workforce affordable price points. While this indicates that a relatively high share of homes sold are affordable at workforce price levels, the market remains limited with respect to the number of prospective buyers who can meet current credit and lending criteria.

Table C-32 – Home Sales within Workforce Price Limits

Year and Area	Total Sales	Price Within Workforce Max.	% Sold Within Workforce Price	Condo Sales	Condo % of All Sales
2009					
Urban	684	512	74.9%	106	15.5%
Suburban	304	195	64.1%	18	5.9%
Rural	225	157	69.8%	2	0.9%
SRPC Total	**1,213**	**864**	**71.2%**	**126**	**10.4%**
2010					
Urban	635	520	81.9%	124	19.5%
Suburban	288	193	67.0%	18	6.3%
Rural	229	173	75.5%	1	0.4%
SRPC Total	**1,152**	**886**	**76.9%**	**143**	**12.4%**
2011					
Urban	613	494	80.6%	85	13.9%
Suburban	270	201	74.4%	17	6.3%
Rural	198	157	79.3%	6	3.0%
SRPC Total	**1,081**	**852**	**78.8%**	**108**	**10.0%**
2012					
Urban	730	574	78.6%	101	13.8%
Suburban	263	191	72.6%	15	5.7%
Rural	253	201	79.4%	2	0.8%
SRPC Total	**1,246**	**966**	**77.5%**	**118**	**9.5%**
2013					
Urban	817	636	77.8%	123	15.1%
Suburban	319	221	69.3%	16	5.0%
Rural	233	182	78.1%	1	0.4%
SRPC Total	**1,369**	**1,039**	**75.9%**	**140**	**10.2%**
2009-2013 Total					
Urban	3,479	2,736	78.6%	539	15.5%
Suburban	1,444	1,001	69.3%	84	5.8%
Rural	1,138	870	76.4%	12	1.1%
SRPC Total	**6,061**	**4,607**	**76.0%**	**635**	**10.5%**

Over the past five years, an estimated 76% of primary home sales had purchase prices at or below the affordable workforce maximum price.

Sales volume has increased since 2011, and the median price in 2013 also increased over the price levels prevalent during the prior four years.

Condominium sales over the past five years have represented only about 10% of total sales volume in the SRPC region. Even within the urban areas, condos were only about 16% of sales.

About 85% of all condo purchases take place within the urban communities.

There may be additional opportunities to expand this more affordable housing resource in the future as a higher component of the overall inventory available for purchase.

Smaller unit size and affordable pricing of condos may be a better match to the ownership needs of a future market of the smaller and older households.

Table C-33

SRPC New Home Sales (Primary Homes)

Year	Sales (NHHFA Sample)	Within Workforce Price Max.	% Affordable to Workforce
2009	162	86	53%
2010	139	85	61%
2011	106	67	63%
2012	104	55	53%
2013	113	59	52%
5-Year Total	624	352	56%

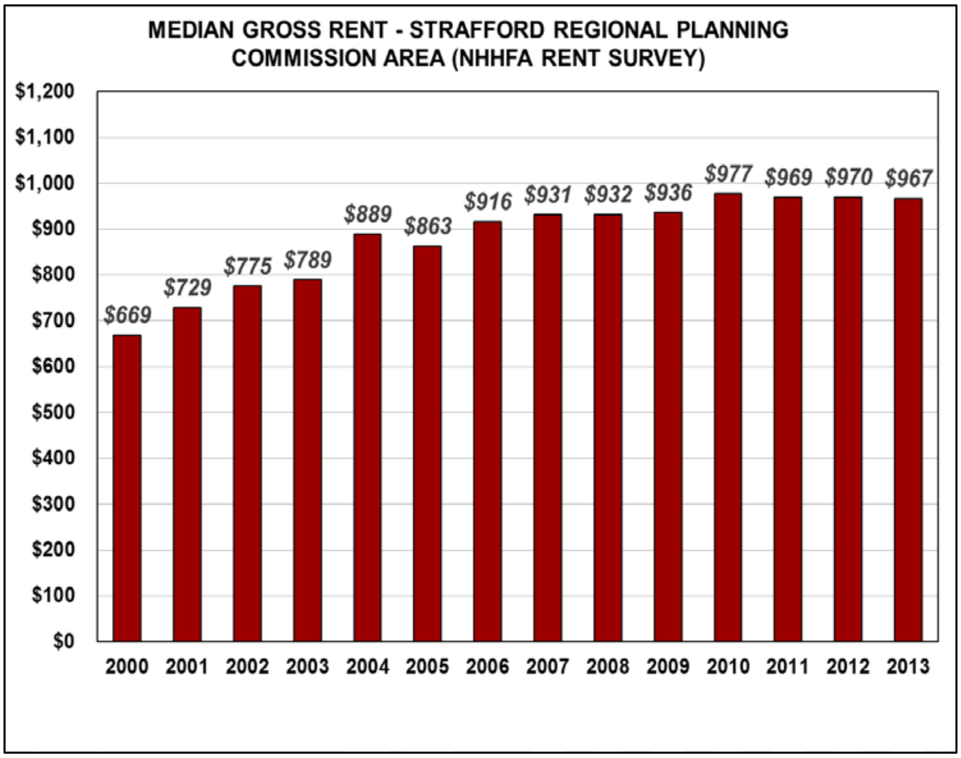
Table C-33 illustrates the NHHFA purchase price data for new home sales in the SRPC region.

Over the past five years about 56% of the new homes in the sample were priced at or below the workforce maximum.

This ratio is in balance with the data presented earlier which indicated that up to 57% of all Strafford County homeowners have incomes within the NH statutory workforce maximum.

b. Gross Rent for Market Rate Units

Figure C-19



Increases in the median gross rent, based on the NHHFA annual rent survey, have been relatively modest within the SRPC area.

The median gross rent remains below $1,000 per month as of 2013 at $967.

The rents shown exclude subsidized housing, and are based on the NHHFA survey of market rate units.

Figure C-20

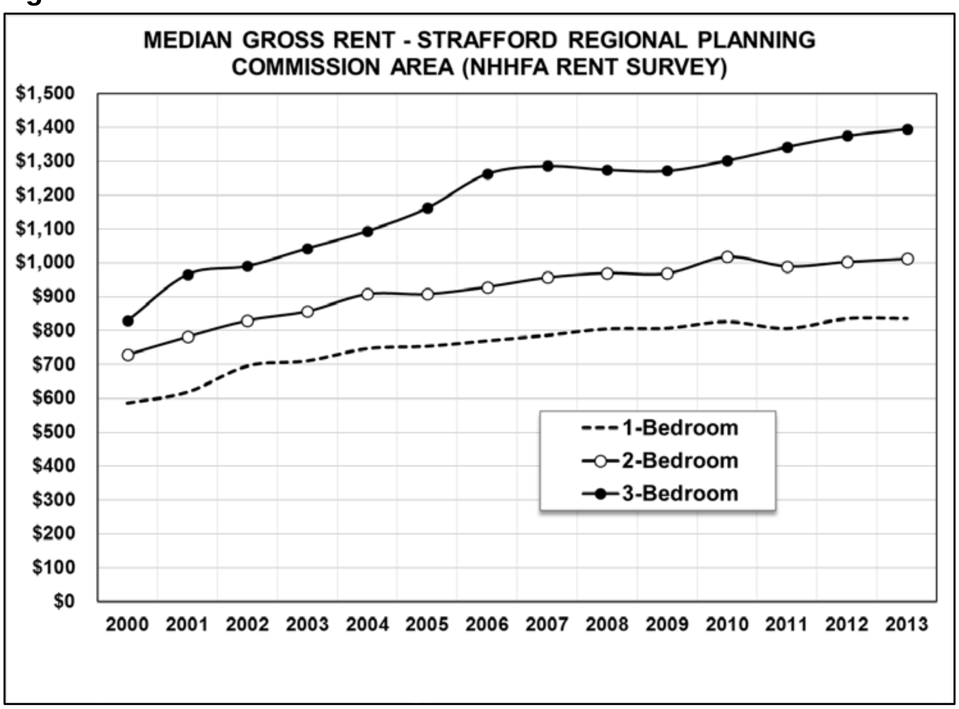


Figure 20 illustrates the trend in gross rent for the same period by number of bedrooms. The median gross rent for a 2-BR apartment is just over $1,000 per month and within the workforce cost maximum. Three-bedroom rentals, however, have a median rental cost of approximately $1,400, about 24% higher than the affordable workforce rent.

The NHHFA develops annual estimates of the maximum gross rent affordable to workforce households. From 2009-2013 this maximum has ranged from $1,080 to $1,130, with the 2014 estimate at $1,040 for the metro area covering the SRPC region. For the purposes of computing the number of units at or below workforce maximums, a ceiling of $1,100 has been assumed for each year.

Table C-34

Percent of SRPC Area Market Rate Rental Units at or Below NHHFA Affordable Workforce Maximum				
Year	1 BR	2 BR	3+ BR	**All Rental Units**
2009	99.3%	72.7%	12.9%	**73.0%**
2010	98.6%	66.4%	16.0%	**68.6%**
2011	99.7%	68.9%	15.9%	**71.7%**
2012	98.7%	68.5%	13.6%	**70.5%**
2013	96.4%	64.5%	10.5%	**68.4%**

Table C-34 shows the percentage of SRPC area market rate rental units in the NHHFA annual rent survey with rents below $1,100 per month.

The data indicate a gradual decline in the proportion of total rental units having rents affordable to workforce renters. In 2009, about 73% of units were so priced, compared to only 68% in 2013.

Table C-35 reviews the total percentage of units with gross rent at or below $1,100 per month by sub-area. The rental sample was too small for rural communities alone due to lack of supply, and therefore suburban and rural have been grouped together.

Table C-35

Percent of Market Rate Units at or Below NHHFA Affordable Workforce Rent - 2013				
Area	**1 BR**	**2 BR**	**3+ BR**	**All Units**
SRPC Area	96%	64%	11%	68%
Urban Communities	95%	63%	9%	66%
Suburban and Rural	100%	69%	15%	76%

Nearly all one-bedroom units are priced at or below the workforce maximum, as are two thirds of the 2-BR units. Only 11% of 3 or more bedroom units have rents within the workforce maximum.

In the earlier analysis of housing needs, the data indicated that up to 65% percent of renter households have incomes at or below the statutory workforce income maximum, which is comparable to the proportion of 2-bedroom market rents that would be affordable at that income level.

c. Projected Need for Housing by Tenure and Income

(1) Future Needs Using CHAS Income Distribution

Table C-36 shows the cumulative distribution of homeowner and renter households by income range while Table C-37 shows the number of households by *bands of income relative to HUD standards*. These tables estimate the “workforce” component of needs using the CHAS income data, which yields a conservative estimate of the number of workforce households.

Table C-36: Households by Tenure 2010-2020: Cumulative Distribution by Income Level

HOUSEHOLDS BY TENURE AND INCOME: CUMULATIVE INCOME DISTRIBUTION						Change 2010-2020			Average Annual 2010-2020		
Tenure and Income	2006-2010 acs %	2010 est	2020 Employment Based	2020 Avg of Methods	2020 Population & Headship	Employment Based	Average of Methods	Population-Headship	Employment Based	Average of Methods	Population-Headship
Homeowners											
Under 30% MAI	7.40%	2,844	3,261	3,244	3,227	417	400	383	42	40	38
Under 50% MAI	16.43%	6,312	7,237	7,200	7,162	925	888	851	93	89	85
Under 80% MAI	29.32%	11,261	12,912	12,846	12,779	1,651	1,584	1,518	165	158	152
Under 100% MAI	41.83%	16,066	18,422	18,326	18,231	2,355	2,260	2,165	236	226	217
All Homewners	100.00%	38,409	44,040	43,813	43,585	5,631	5,404	5,176	563	540	518
Workforce Owner	***41.83%***	***16,066***	***18,422***	***18,326***	***18,231***	***2,355***	***2,260***	***2,165***	***236***	***226***	***217***
Renters											
Under 30% MAI	28.43%	5,195	5,674	5,641	5,607	479	445	412	48	45	41
Under 50% MAI	49.02%	8,960	9,786	9,728	9,670	826	768	710	83	77	71
Under 80% MAI	68.32%	12,487	13,638	13,557	13,476	1,151	1,070	989	115	107	99
Under 100% MAI	79.14%	14,464	15,798	15,704	15,610	1,334	1,240	1,146	133	124	115
All Renters	100.00%	18,277	19,962	19,844	19,725	1,685	1,567	1,448	169	157	145
Workforce Renter	***55.49%***	***10,142***	***11,077***	***11,011***	***10,946***	***935***	***869***	***804***	***94***	***87***	***80***
Total Households											
Under 30% MAI	14.18%	8,039	8,935	8,885	8,834	896	845	795	90	85	79
Under 50% MAI	26.94%	15,272	17,023	16,928	16,832	1,752	1,656	1,560	175	166	156
Under 80% MAI	41.89%	23,748	26,551	26,403	26,255	2,802	2,655	2,507	280	265	251
Under 100% MAI	53.86%	30,530	34,220	34,030	33,841	3,689	3,500	3,311	369	350	331
All Households	100.00%	56,686	64,002	63,656	63,310	7,316	6,970	6,624	732	697	662
Workforce Households	***46.23%***	***26,208***	***29,499***	***29,338***	***29,177***	***3,291***	***3,130***	***2,969***	***329***	***313***	***297***

Table C-37: Households 2010-2020 by Bands of Income by Tenure

						Change 2010-2020			Average Annual 2010-2020		
HOUSEHOLDS BY TENURE AND INCOME: BANDS OF INCOME USING 2010 ACS		**2010 est**	**2020 (1)**	**2020 (2)**	**2020 (3)**	**2020 Employment Based**	**2020 Average of Methods**	**2020 Population-Headship**	**2020 Employment Based**	**2020 Average of Methods**	**2020 Population-Headship**
Homeowners											
Under 30% MAI		2,844	3,261	3,244	3,227	417	400	383	42	40	38
30-50% MAI		3,468	3,976	3,956	3,935	508	488	467	51	49	47
50-80% MAI		4,950	5,675	5,646	5,617	726	696	667	73	70	67
80-100% MAI		4,805	5,509	5,481	5,452	704	676	648	70	68	65
Over 100% MAI		22,343	25,619	25,486	25,354	3,276	3,143	3,011	328	314	301
Total		38,409	44,040	43,813	43,585	5,631	5,404	5,176	563	540	518
Workforce Owner		***16,066***	***18,422***	***18,326***	***18,231***	***2,355***	***2,260***	***2,165***	***236***	***226***	***217***
Renters											
Under 30% MAI		5,195	5,674	5,641	5,607	479	445	412	48	45	41
30-50% MAI		3,765	4,112	4,087	4,063	347	323	298	35	32	30
50-80% MAI		3,527	3,852	3,829	3,806	325	302	279	33	30	28
80-100% MAI		1,977	2,160	2,147	2,134	182	169	157	18	17	16
Over 100% MAI		3,813	4,164	4,140	4,115	352	327	302	35	33	30
Total		18,277	19,962	19,844	19,725	1,685	1,567	1,448	169	157	145
Workforce Renter		***10,142***	***11,077***	***11,011***	***10,946***	***935***	***869***	***804***	***94***	***87***	***80***
Total Households											
Under 30% MAI		8,039	8,935	8,885	8,834	896	845	795	90	85	79
30-50% MAI		7,232	8,088	8,043	7,998	856	811	766	86	81	77
50-80% MAI		8,476	9,527	9,475	9,423	1,051	999	946	105	100	95
80-100% MAI		6,782	7,669	7,628	7,586	887	845	804	89	85	80
Over 100% MAI		26,156	29,783	29,626	29,469	3,627	3,470	3,313	363	347	331
Total		56,686	64,002	63,656	63,310	7,316	6,970	6,624	732	697	662
Workforce Households		***26,208***	***29,499***	***29,338***	***29,177***	***3,291***	***3,130***	***2,969***	***329***	***313***	***297***

Households earning less than 30% of area median family income are considered extremely low income and in almost all instances would need additional income or payment assistance to be able to afford their monthly housing costs.

Those earning up to 50% of median area income are considered very low income. Renter housing problems are most concentrated among households earning less than 50% of AMFI.

Among renters, there are relatively few housing problems, especially at the "severe problem" levels for renters earning 50% to 80% of median area income or above. Housing cost problems among homeowners reach more extensively into the 50% to 80% of AMFI range, with a relatively small percentage of households with problems above the 80% AMFI range.

<u>(2) Range of Workforce Housing Production Goals</u>

In total, the production models indicated a need for 600 to 665 dwelling units per year in the SRPC region over the ten year period, including between 500-540 units per year for homeowners and 100-125 per year for renters.

Estimating the workforce component of that production using the range of estimates based on the HUD EMAD data for Strafford County and the HUD CHAS data for the SRPC, between 42% to 57% of owners and 55% to 65% of renters would have workforce incomes. At these ratios, reasonable goals for workforce housing production within the SRPC would include:

- Total workforce units (ownership and rental)
  270 to 390 units per year
- Workforce ownership units
  210 to 310 per year
- Workforce rental units
  60 to 80 per year

Workforce rental production needs may be partially met by development under the Low Income Housing Tax Credit (LIHTC) rental housing development program. This program requires that a minimum percentage of occupants earn less than 50% to 60% of AMFI.

Where housing subsidies are not available to serve the lowest income households, the effective range income-qualified low income that can be reached by the program tends to be from 30% to 60% of AMFI for some nonprofit sponsors that produce lower cost LIHTC units, or from 40% to 60% of AMFI if rents are set at the LIHTC maximum.

Under the LIHTC program, households must earn enough to afford the rents set for a given project, but their income cannot exceed the 50% or 60% of AMFI maximum incomes assigned to those units. Without additional project-based subsidies, rents will not be low enough to serve households earning less than 30% to 40% of AMFI. This means that the effective income range for current rental production programs, in the absence of subsidies, represents only 17% to 27% of renter households.

Households earning less than 30% of area median family income are considered extremely low income and in almost all instances would need additional income or payment assistance to be able to afford their monthly housing costs.

Workforce rental production needs may be partially met by development under the Low Income Housing Tax Credit (LIHTC) rental housing development program. This program requires that a minimum percentage of occupants earn less than 50% to 60% of AMFI. Where housing subsidies are not available to serve the lowest income households, likely income-qualified range for the program tends to be from 30% to 60% of AMFI for nonprofits that produce the lowest cost LIHTC units, or 40% to 60% of AMFI when rents are set at the LIHTC program maximum.

Under the LIHTC program, households must earn enough to afford the rents set for a given project, but their income cannot exceed the 50% or 60% of AMFI maximum incomes assigned to those units. Without additional project-based subsidies, rents will not be low enough to serve households earning less than 30% to 40% of AMFI. This means that the effective income range for current rental production programs, in the absence of subsidies, represents only 17% to 27% of renter households.

The present rental cost distribution for existing units and that of total home sales, as well as recent data on the sales of new homes, indicate that workforce prices and rents remain reasonably balanced with respect to proportion of total households that fall within workforce income maximums. However, the most difficult housing problems remain as large gaps in affordability among workforce households with very low incomes at or below 50% of AMFI.

While the comparison of the number of units affordable to the workforce overall appears balanced with respect to the maximum workforce income, chronic housing needs remain evident from the cost burden data among very low income households at the lower end of the “workforce income” bracket.

Given the findings of the demographic analysis, most production should focus on the need for smaller more efficient units in order to maintain affordable costs while addressing a market of progressively smaller and older households with a diminishing preference for homeownership.

Glossary of Housing Terms

Affordable Housing: The term affordable housing is typically used to refer to housing with covenants, subsidies, or other mechanisms to ensure availability to low and moderate-income households at a cost that leaves an adequate amount of household income for other necessities. New Hampshire RSA 674:58 contains a specific definition of "affordable" with respect to workforce housing for a specific range of household incomes by tenure.

Area Median Family Income (AMFI): The area median family income divides the distribution of area incomes for a group of two or more people who reside together and who are related by birth, marriage, or adoption into two equal parts: one-half of the family households falling below the median value and one-half above the median. Estimates of the estimated AMFI of counties and other statistical areas are published annually by the U. S. Department of Housing and Urban development, adjusted for household size. It is this reference source that determines the qualifying incomes for various affordable housing programs as a percentage of the AMFI. (The term is sometimes abbreviated as "HAMFI" for HUD Area Median Family Income.)

Assisted Rental Housing Units: Assisted housing developments are housing facilities that provide subsidized or below-market rental housing units for low and very low income households. Assisted housing units are generally classified in three groups: special needs, elderly, and general occupancy or "family" units.

Equalized Assessed Valuation (EAV): An estimate of the full value or market value of taxable real estate, based on adjustments to municipal property valuation adjustments, made by the NH Department of Revenue Administration. Property values by community must be equalized for the purpose of equivalent assessments of county taxes to each municipality.

Fair Share: Municipal accommodation of a reasonable proportion of the low to moderate income housing needs of a market area or region. In some states, fair share is a numerical quantity, goal or quota defined by state or regional housing allocation plans. This quantity may be defined by various proportionate distribution factors relative to community share of property wealth, income, total housing units, population, employment or other factors. In New Hampshire, fair share is used in the context of either hosting a supply of workforce housing units, or providing reasonable opportunities for the creation of such housing, without a specific numerical formula for its measurement.

Gross Rent: The cost of rental housing to a tenant including rent paid to the landlord plus any additional cost paid by the tenant for water, sewer, heat, hot water, cooking fuel, and domestic electricity. While the term gross rent includes rent paid plus all utilities, the term contract rent refers only to the amount paid by a tenant to a landlord regardless of the utilities included in that rent.

Group Quarters: Living quarters that are not classified as separate dwelling units. These living situations include dormitories, correctional facilities, group homes, nursing homes and most licensed care and supervised living facilities. The population residing in them is called the group quarters population. The population living in group quarters is not included when computing average household size (persons in households divided by total households).

Headship: Refers to the ratio of households by age of the head of household to the total population within the same adult age groups. Headship ratios may be used to convert population estimates by age to estimates of the number of households by age using these relationships.

Households: The number of occupied dwelling units. Households are divided into two categories of tenure: homeowners and renters.

Housing Cost Burden: The percentage of total household income that is spent on gross monthly housing costs. For renters, this includes rent plus any additional utility or fuel costs for heat, hot water, cooking fuel, and electricity. For homeowners, the costs include mortgage principal and interest, property taxes, hazard insurance, and utilities, plus any applicable condominium association fees or site rent within a manufactured housing park. An affordable housing cost burden is generally considered to be not more than 30 percent of a household's gross income. A high housing cost burden is one that exceeds 30 percent of a household's income.

Labor Market Area: In New Hampshire, the US Bureau of Labor Statistics, with input from the Economic and Labor Market Information Bureau of New Hampshire Employment Security, divides the state into geographies that represent an economically integrated region within which workers can readily change jobs without changing their place of residence. Areas of high density are identified as Metropolitan or Micropolitan NECTAs and the remainder of the state is then subdivided into Labor Market Areas.

Low Income Housing Tax Credit (LIHTC): A program used to leverage the development or rehabilitation of rental housing serving low income households. In New Hampshire, the New Hampshire Housing Finance Authority administers this program, which awards a share of federal income tax credits to qualifying projects or investors. At least 20% of the units in a LIHTC project must be occupied by households earning less than 50% of the area median family income (AMFI); or at least 40% must be occupied by households earning not more than 60% of the AMFI. The remaining units in a development need not be subject to restrictions on income.

Market Rate: Refers to prices or rents that are not subsidized by government programs, and where the there are no restrictions on the property that would limit the price or rent from rising or falling according to market demand.

Median Household Income: The median household income divides the distribution of incomes for the occupants of a housing unit that is their usual place of residence into two equal parts: one half of the households falling below the median value and one-half above the median.

New England City and Town Area (NECTA): Effective in 2003, the federal Office of Management and Budget (OMB) designated certain core based statistical areas in New England as metropolitan or Micropolitan NECTAs. These are core based statistical areas with at least one urban cluster that has a population of at least 10,000, but less than 50,000. Each Micropolitan NECTA must also have adjacent cities and towns or groups of cities and towns that have a high degree of social and economic integration with the “core” as measured through commuting ties.

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

These benchmarks are published annually and are frequently used as income limits applicable to various regions within each state for affordable housing programs.

Primary Home or Primary Residence: A housing unit purchased by a buyer who has declared that the home will be used as their principal residence. Sales price data reported in this needs assessment reflects sales that have been qualified as primary homes. This helps distinguish the price levels and sales volumes typical of the year round-market from characteristics of seasonal units.

Private Covered Employment: Non-government employment that is subject to employment compensation insurance payments by the employer. Covered employment generally excludes self-employed persons and fully commissioned salespersons.

Seasonal Housing Units: A housing unit held for seasonal or occasional use, occupied only during limited portions of the year. These units may include ski cabins or condos, summer residences, or others not occupied as a primary residence.

Tenure: In the context of housing analysis, a classification of households into two groups: ownership versus rental occupancy.

Total Housing Units: All dwelling units (occupied, vacant, and seasonal/vacation use)

Vacancy Rate: The number of vacant for rent or vacant for sale units available for year round occupancy as a percentage of the year round housing stock (occupied units plus vacant for rent or for sale units). Some vacancies are desirable to enable mobility and choice within the housing market. Therefore the year round housing supply should exceed the number of households by an adequate vacancy margin that provides for adequate housing choice.

Vacant Housing Unit: A housing unit in which no one is living at the time of Census enumeration, unless its occupants are only temporarily absent. Total vacant units include seasonal units, units held for occasional use, and vacant units which are for sale or for rent. Only those vacant units which are available for sale or rent are included in the vacancy rate, which is computed based on the year-round housing stock.

Workforce Housing: Workforce housing includes a variety of housing types affordable to households deriving their income from local or area employment, most typically referring to working residents and households with incomes at or below the area median family income of a region. In New Hampshire, workforce housing has been more specifically defined in RSA 674:58 to include ownership housing affordable to households with incomes up to 100% of the HUD area median family income (AMFI) for a family of four persons, and for rental housing up to 60% of the AMFI for a household of three persons. Workforce housing options available in the community must include allowances for multifamily structures with five or more units.

Year-Round Housing Stock: Occupied units plus those available for sale or rent for year round use.