

## Appendix A: Surveys & Interviews

### Contents

*Appendix A1: Survey for Developers - 78*

*Appendix A2: Survey for Employers - 87*

*Appendix A3: Interviews of Municipal Experts - 96*

*Appendix A4: Interview of an Indigenous Leader - 109*

*Appendix A5: Survey for The Public - 111*

*Appendix A6: Survey for Realtors - 145*

*Appendix A7: Survey for Social Service Providers- 155*

*Appendix A8: Landlord and Property Manager Survey, Prepared by SWRPC - 170*

## Appendix A1: Survey for Developers Results Summary Report

### 1. PURPOSE

UVLSRPC conducted roundtables, or semi-structured group discussions, with developers, architects, contractors, and builders in the Upper Valley Lake Sunapee (UVLS) region of New Hampshire. The perspectives of developers and adjacent fields provide a unique, behind-the-curtain perspective on the state of housing construction and rehabilitation in the region. Therefore, the purpose of the roundtables and interviews was to provide descriptions of current housing supply, demand, and affordability within the UVLS region, as well as determine the challenges and setbacks these developers often face when proposing housing.

### 2. METHOD

The roundtable/interview questions were coordinated with New Hampshire's nine Regional Planning Commissions (RPC). The fixed, or key, questions of the interviews were chosen collaboratively. These key questions were, by and large, the same questions with some locally appropriate adaptation by each RPC. Given the challenging nature of developers largely working around the seasonal weather, coordination for a single set of roundtables was not possible and instead, one roundtable was held in Lebanon while direct interviews occurred either on the phone or at developer's job sites.

Developers were identified through networking, direct outreach to known developers in the region, and signage at appropriate locations. Towns, libraries, and building supply stores all posted fliers to capture other contractors who may not have been reached via networking. Other known housing providers were directly contacted to incorporate their input.

### 3. PARTICIPANTS

This data was collected via notetaking at the roundtables and interviews. Participants included large multi-use developers, architects, a housing developer/property maintenance company in a smaller, rural town, and representatives from a nonprofit that aided adults with developmental disabilities find independent housing.

UVLSRPC interviewed fifteen different people from various housing development sectors around the region. The variety of participants ranged from large firms that have developed complex, multi-million-dollar properties in more urbanized areas, to smaller contractors operating in one or two towns.

Participants included:

- Mid-sized architecture firm focused on higher-end housing for clients, both new and remodels
- Developer of larger projects throughout New England, currently working on a proposed multi-use district in a high-visibility site in the Upper Valley
- Developer and property manager in a rural town focused on small-site new home construction and renovating existing housing stock into modern units
- Smaller architecture firm serving a wide variety of clients

- A nonprofit that provides residential options, services and support designed to meet the needs of adults with developmental disabilities and similar disabling conditions

Operational areas for each participant are throughout the greater Upper Valley of New Hampshire and Vermont, except for the smaller rural developer who primarily worked in two of the region's towns.

#### 4. FIXED QUESTIONS: HOUSING WITH THE MOST REGIONAL IMPACT

Using a dot exercise method during the roundtable, UVLSRPC staff created three posters for participants to indicate their assessment of different solutions to housing and which would be most impactful for the region. For the first two posters, participants could choose from a variety of answers with orange stickers for more and red stickers for less. The third poster only used dots to indicate votes.

	More impact	Less impact
Single-family homes	4	-
Duplexes	-	-
Small multi-unit buildings (1-8 units)	4	-
Larger multi-unit buildings (over 8 units)	3	-
Tiny homes	-	1
Senior specific housing	-	2
Workforce specific housing	1	-
Accessory dwelling units	2	1
Mixed use buildings	5	-
Manufactured / Mobile homes	-	-
Rehab large older homes to multi-unit	2	-
Rehab single-family homes	-	1
Convert commercial structures	2	-
Other	1 – Transit oriented development	-

Table 1. Round Table dot exercise Poster 1 asked: What types of new housing would be most impactful to affect housing demand? And which ones less so?

	More impact	Less impact
Downtown	5	-
Near downtown	5	-
Village center	3	-
Near village center	3	-
Outlying rural areas	-	5

Table 2. Round Table dot exercise Poster 2 asked: To address the housing crisis, in your professional opinion where might new construction housing be most impactful/least impactful?

<b>Dots</b>	<b>Change with potential housing impact</b>
7	Allowing smaller lots
4	Density bonuses
3	Easier conversions of large home and non-residential existing buildings
1	More skilled local labor
1	Greater consultation with developers/builders/architects/engineers in developing regulations
-	Funding to reduce costs on residents
6	Fewer restrictions on duplex and multi-family
-	Funding for renovation and energy efficiency upgrades
-	Greater consultation with developers/builders/architects/engineers when reviewing applications
-	More locally produced building material and supplies (industry
1	Pre-approved plans for accessory units
-	Improved relationships with or presence of building officials
3	Clearer and more streamlined local permitting (fast track process, regional regulatory approaches)

Table 3. Round Table dot exercise Poster 3 asked: What public policies, programs, funding, or regulation changes do you think could be used to help produce innovative housing solutions that match local needs?

## **5. DISCUSSION**

### **a. ABOUT THE HOUSING THEY PRODUCE**

**From first concept (or contact for private construction) through final completion how long does it take to build new housing?**

- 2 years
- 15 years (larger project)
- COVID has added 6 months to a year to our process
- Supply chain issues have affected certain items, windows for example

**How has the cost of construction changed over time?**

Are changes due to increased labor costs, permitting, materials, land, or other?

- Everything has been going up except people's pay
- It's an anti-gravity problem when it comes to money
- Zoning vs no zoning – no zoning has a lower permitting cost but the demand in these municipalities is much lower so there is not an incentive to build out there

**What is the limiting factor? What needs immediate attention?**

- Can't control labor or materials at the local level
- Entitlements are increasing costs (new Dunkin in Lebanon used as an example of delays in construction and increased costs)
- Grants won't work as they are for non-profits, not a company. When a company focuses on a non-traditional housing (like rehab) there are far more barriers.
- Need better financing options for smaller apartment buildings (2-4 units)

**Is there a new, or increased market to create accessory dwelling units in recent years?**

All agreed there had been an increased market for ADUs recently. One said that they were promoting ADUs to anyone building a new house over \$700k as a long-term investment for their property and to ensure they could age in place.

**Is there a new, or increased, market for residential conversions in recent years?**

One responded yes while the rest said no. There was mention of multi-families going back to single-family.

- Some possible conversions to duplexes, but might be not using architects to cut down on costs
- Yes, but doing it in a way that allows an easy conversion back to a single-family home or multi-units

**How do inquiries and demand match up to your capacity?**

Themes: Plenty of work. Slow down due to inflation. Instability of material cost. Work slants to higher income clients.

- last couple years have been crazy, come down in last 6 months, relates to inflation
- Rollercoaster ride with costs. Wealthy people are still building. Difficult to provide accurate estimates that do not change over time.

**How is demand changing during the pandemic?**

Themes: Climate migration. Amenity migration. Broadband need. Wealthier clients.

- Climate shifts – people buying second homes ‘just in case’
- More people have money in their pockets to improve existing homes – no vacations so money went into their homes
- Single family homes, wealthier people
- Dartmouth College canceled study abroad and 500 students were given \$5000 each for housing in the region. Students will pay whatever, this housing is lost to local residents.
- Norwich, VT saw a drastic increase in kindergartners
- Infrastructure component. Vermont is not too bad in regards to broadband. People can move and continue to work remotely.

### **What do you think the demand will be in ten years?**

Consensus was that demand in the Lebanon/Hanover area will be through the roof in ten years and lake houses will continue to see high demand. One asked whether businesses will simply give up trying to move here/maintain a presence here due to difficulties in housing.

## **b. LABOR**

### **Are there common project components which require a specific skill set (such as lead abatement, mold remediation, etc.) that affect your ability to take on a project, or greatly increase the cost or time needed to complete the work? Why are we lacking in specialty contractors?**

Themes: Workforce shortage. Cultural undervaluing of building trades.

The general conversation turned to trade school and the skills high school students receive before they graduate.

- We are not celebrating the trades
- Trades are not fully supported or respected in our culture, stigma around trades
- There is a huge pressure to go to college that plays into the cultural aspect of everything. More talk about supporting trade school. Was a big lull that everyone must recover from.
- Kids going to Lebanon HS are getting exposed. Vermont Technical school – intern opportunities.
- Workers are further displaced from the Upper valley because of housing. Could not afford to live close.
- Availability during the pandemic has been nuts.
- Pandemic has shifted people’s mindset on what they want to be doing – going back to school retiring.

### **Are our local training programs (CTC) adequate? Are you involved in them?**

Themes: Area programs not training adequately for quality work, Lack of spatial learning, Culture puts down the value of trades work, Companies are not investing in training as much and expect people to have skills out of school that are not there yet, Trades need to be seen as a path to entrepreneurship, Need more women in trades/more adult education, Federal immigration policy is hurting our local workforce

- One respondent went looking for employees through a local program. The people were not qualified to do good work
- Lack of an appropriate educational system that lacks in spatial learning

- Need to rebrand the idea of the trades to the craftspeople. It is truly beautiful works of art
- Internships not being paid, need to bring on more young people as an apprentice
- Either way, young people aren't being paid enough to afford housing
- Fewer companies want to train young people – it used to be very common. Now all of the employers are getting older and less willing to change their practices than younger people
- Start working with elementary students on spatial thinking, 3d concepts. Best age is 4th-6th grade and it is difficult to get that into schools
- To try and get that workforce ready, start earlier at younger ages for general skills rather than looking for one specific skill when they are older
- Adult education is something we are missing out on – adults can be retrained. Fewer kids are going to college because it has become unaffordable – they should think of a 2 year or a technical degree to retool their lives, but they need more support
- Rebranding put into the labor pool rather than a path to entrepreneurship. Too many students take on a ton of debt without a clear path for employment
- Trades not talked about enough and it is shamed to not go to college. Hanover is an extreme level of this – [respondent] grew up in Hanover and even though they had grown up around architecture, it was never mentioned as a career path
- Getting women into trades is a great idea, then men will fall back in
- Teach women welding
- Older generations drove the idea that education was everything. Money will start to drive it with wages
- Missing immigrant workers – seeing the repercussions of a broken immigration policy at the national level
- Workforce is a longer-term solution. Need to go back to short- and medium-term solutions

### **Does housing in your area impact your ability to find or keep employees or subcontractors?**

Consensus among participants was yes, there is an impact making hiring harder.

- We are unable to find local employees
- People come from out of the area for work because they cannot find housing here they can afford
- Difficult for people to come back from mistakes they made in their teen years (bad credit, etc.) and this locks them out of housing locally
- One of our employees is technically homeless right now
- People who leave say that the price of the area is what drives them away

## **c. BARRIERS & SOLUTIONS**

### **As NH's demographics are changing, do you see a need to build more diverse housing?**

Consensus among participants was yes, there is a need. The conversation turned to how that need for diverse housing is met and through what types of homes.

Themes: Intergenerational housing. Missing Middle. Multi-ethnic. Planning currently supports development that is easy to avoid community opposition.

- People need to be able to live in a place like Kendall (assisted living facility locally)

- Would like to see more inter-generational housing
- Yes, young professionals need housing they can afford
- More energy efficient designs and developments needed
- Missing middle: would like to build more of these homes, but cannot do it financially because the cost is too high
- There is a disconnect between new housing in Lebanon and the demographic need
- Courtyard and community housing might support inter-generational action
- Would like to encourage multi-ethnic housing to encourage people of different backgrounds to interact with each other (other developers said this was too problematic with Fair Housing Requirements)
- Something experimental that would need a community development effort
- In Lebanon, protections along the wetlands are not very strict. Surprising that it's not more of a focus given climate change
- More development in downtown Lebanon in a diverse way that compliments each other
- Anything that is done currently in Lebanon is done to dodge local opposition. Sites are developed where they have the least impact on current homeowners – where regulation is driving future development the thought in Lebanon seems to be 'go where it's easy, not where it's needed'
- Vermont became lost in a labyrinth of cul-de-sacs and the planning side needs a lot of work

### **What types of housing do you see the greatest demand for? How are these achieved**

Themes: Affordability. Access to community. Access to nature. Not clear agreement on what strategies are the solution. Desire to build anything that is addressing the housing need including mention of ADU, missing middle, larger complexes.

- Medium income is missing – Must hit this income range that cannot afford to live here
- More single-family homes
- Needs are workforce, multi-family, apartments
- Apartments in White River Junction are tiny and expensive – need affordability
- Good quality rental housing
- Close to a town center – especially those living alone – they want to interact with people and businesses
- People are looking for townhouses/condos
- More access to nature/easy access to natural environment
- Good location relative to the rest of the Valley
- Sites with utilities access (especially broadband)
- Multipronged approach is need with ADUs and larger complexes
- Simple answer: housing is missing. Supply is low right now and supply creates churn

### **What prevents you from doing more improvements which address health, accessibility, structural or energy efficiency?**

Themes: Cost barriers. Not a priority to clients or banks.

- Sometimes the client doesn't care, and they would rather put the money elsewhere into things they can see and enjoy
- Banks don't think it's a worthwhile investment and don't see it as a high yield, therefore don't push

### **What are the biggest barriers to the development of housing that meet local needs and is affordable to your area?**

Themes: Affordable development not available to smaller developers due to accounting requirements and permitting risk.

- Affordability. It comes down to what you can afford to build. Average unit construction cost is 10 times what you can charge for rent – we would love to do this more affordably. Certain developers are structured to do that, but the accounting requirements leave out the little guy.
- Apartments keep getting smaller, but rents don't budge (or increase)
- Operating cost in construction phase – need to increase efficiencies
- The upfront cost of permitting, entitlements. Very hard to finance on future savings – they all want to look at a 5, 10-year savings.
- Codes that change – at least pre-pandemic
- Financing – local banks are 'a hot mess' – they have bungled a lot of aspects and difficult to work with on smaller projects
- PPP loans screwed up a lot of local banks
- One company will refuse people who have a construction loan as it makes the contractor/client relationship difficult with the bank not providing good information and not releasing funds when needed.

## What is the most important thing local leaders should consider when making housing policy decisions?

Themes: Zone for economic development – allow for corner grocery, neighborhood pub.  
Lesson from COVID: don't put the red tape back (i.e., outdoor dining). Subjective nature of character. Lack of equitable representation in the planning process.

- Zoning is huge – planning piece of the zoning created a lot of segregated building types – these need to start overlapping better
- When you change use suddenly you have to jump through hoops to do a simple thing
- More progressive zoning would help people not get stuck in a time warp
- Parameters involved in zoning don't make sense
- Called for more micro-zoning/spot zoning to allow things like a corner grocery, neighborhood pub in a residential neighborhood
- One developer had tried to do 3 different mixed-use districts but all failed
- Remove zoning strategically – there is a lot of opportunity to make up for 60+ years of limited, suppressed growth
- Look to idyllic towns in other counties to see what they are doing well
- Because of regulatory hurdles, starting businesses as pop-ups rather than an established space to get around zoning/regulations
- In Keene, a brewery started when the city removed the zoning and it is now flourishing
- Big lesson out of COVID: don't put the red tape back
- Hanover has all the outdoor seating for restaurants, making it much nicer to be around, but the vibrancy of the town is not really there. How do you get people to want to live in the towns? How do you attract people? Small towns (on the outskirts of the region) could actually affect change by allowing people to actually come in
- It's an environment with 1920's land use and 2020's health and safety
- Not enough information on things like ADUs
- Character (as in, rural character) is completely subjective and gets weaponized
- People that show up to every planning board/selectboard meeting are NOT necessarily representative of the community as a whole
- Density is not scary in downtown areas! Downtown lots should have much more flexibility for things like setbacks
- Each town has their own advantages – learn what they are and use them to add housing!

## Appendix A2: Survey for Employers Results Summary Report

### **1. PURPOSE**

This survey's intended audience was employers of the Upper Valley Lake Sunapee (UVLS) region of New Hampshire. Employers in the region bring unique perspectives in the housing conversation due to their understanding of employment and housing linkages. The survey responses focused on 1) how housing conditions disrupt employer attraction and retention of a strong workforce, 2) what housing solutions are most appealing to employers, and 3) what kinds of support are necessary to alleviate current housing impacts on employees.

### **2. METHODS**

Staff sent out the survey to multiple employers in the UVLS. In the survey design process, staff from the nine Regional Planning Commissions jointly crafted 17 questions relevant to housing content and 2 questions related to general participation. Of the 17 questions, 4 were radio multiple choice, 2 were checkbox multiple choice, 7 were matrix point rating multiple choice, and 4 were open-ended. Radio multiple choice questions use buttons to list various options. Checkbox questions are multiple-choice questions that use a list of checkboxes. A matrix point rating question uses a table to ask questions and list options. Staff utilized these answers to create tables and graphs.

### **3. PARTICIPANTS**

This survey garnered 41 respondents of the region's approximate 6,000 employers, representing only a portion of the region's workforce. Considering the survey response rate results should not be seen as representative of all employers in the UVLS region, the results provide a snapshot of a proportion of large employers and those engaged in the housing discussion.

Based on the question, "What best describes your business," 12 respondents represented organizations for professional, technical, or administrative services; 10 for education, healthcare, or social services; 2 for government; 5 for information, media, communications, finance, insurance or real estate; 8 for recreation, accommodation, hospitality, or food service; 3 respondents for retail trade; and 1 for wholesale trade, transportation, or warehousing (Table 2). More than half of respondents to the employer survey had their primary location in either Lebanon or New London (Table 1). A few respondents indicated secondary locations in Keene, Manchester, Nashua, Concord, Bethlehem, Windsor, Vermont, and Grafton and Windsor Counties.

Primary Business Location	Percent of Respondents
Lebanon, NH	32%
New London, NH	29%
White River Junction, VT	7%
Hanover, NH	5%
Lyme, NH	5%
Claremont, NH	5%
Grantham, NH	5%
Newport, NH	5%
Enfield, NH	2%
Charlestown, NH	2%

Table 1. Primary location for respondents to employer survey.

Sector	Percent of Respondents	Number of Employees			
		Full-Time	Part-Time	Seasonal	Self-employed
Education, Healthcare or Social Services	24%	10,526	1,553	219	
Government	5%	202	27	70	
Information, Media, Communications, Finance, Insurance or Real Estate	12%	137	12	3	
Professional, Technical or Administrative Services	29%	200	20	5	2
Retail Trade	7%	135	6	13	
Wholesale Trade, Transportation or Warehousing	2%	9	2	-	
Recreation, Accommodation, Hospitality or Food Service	20%	76	51	27	
	<b>Median</b>	11.5	5.5	2.0	1
	<b>Average</b>	297.0	52.2	13.0	1.0
	<b>Total</b>	11,285	1,671	337	2

Table 2. Employer survey respondents by sector and workforce size.

## 4. WORKFORCE DESCRIPTION

Respondents to the employer survey provided general information about their workforce and workforce needs (Figure 1). Most respondents indicated that mid-career professionals are the dominant type of employee in their business, with a consistent number of entry-level and young professionals. A few employers have a dominant proportion of workers nearing the end of their career. For those employers that took part in this survey, most had a similarly small proportion of positions currently open and with high turnover rates.

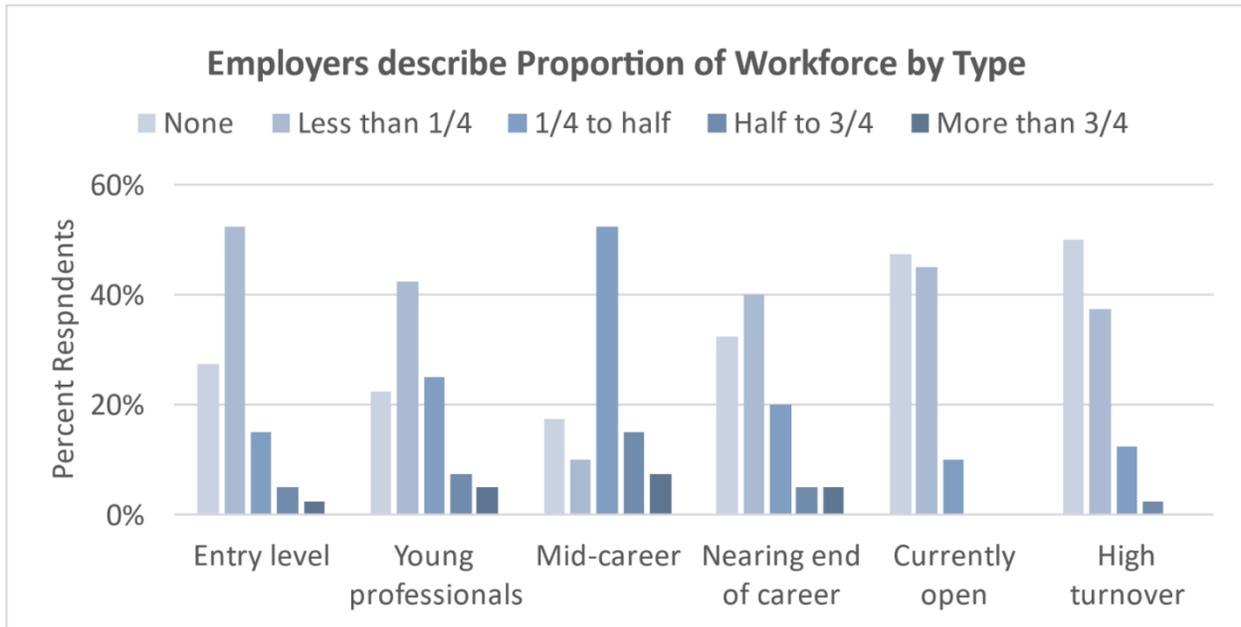


Figure 1. Type of workforce for respondents to employer survey.

Based on survey respondents, most employers have a workforce either dominated by all remote or all in-office, with three-quarters being remote. Few respondents indicated a variety of options. Despite the prevalence of remote work, employees mostly live in the same or adjacent town as their office (Figure 2). One respondent provided additional information about their work-from-home option, saying “The work-from-home phenomenon developed at my office as a reaction to Covid. I expect that there will likely be more people more comfortable in the office over the next number of months.” Whether moving towards or away from in-person, workplaces are still adjusting to a new normal because of the COVID-19 pandemic.

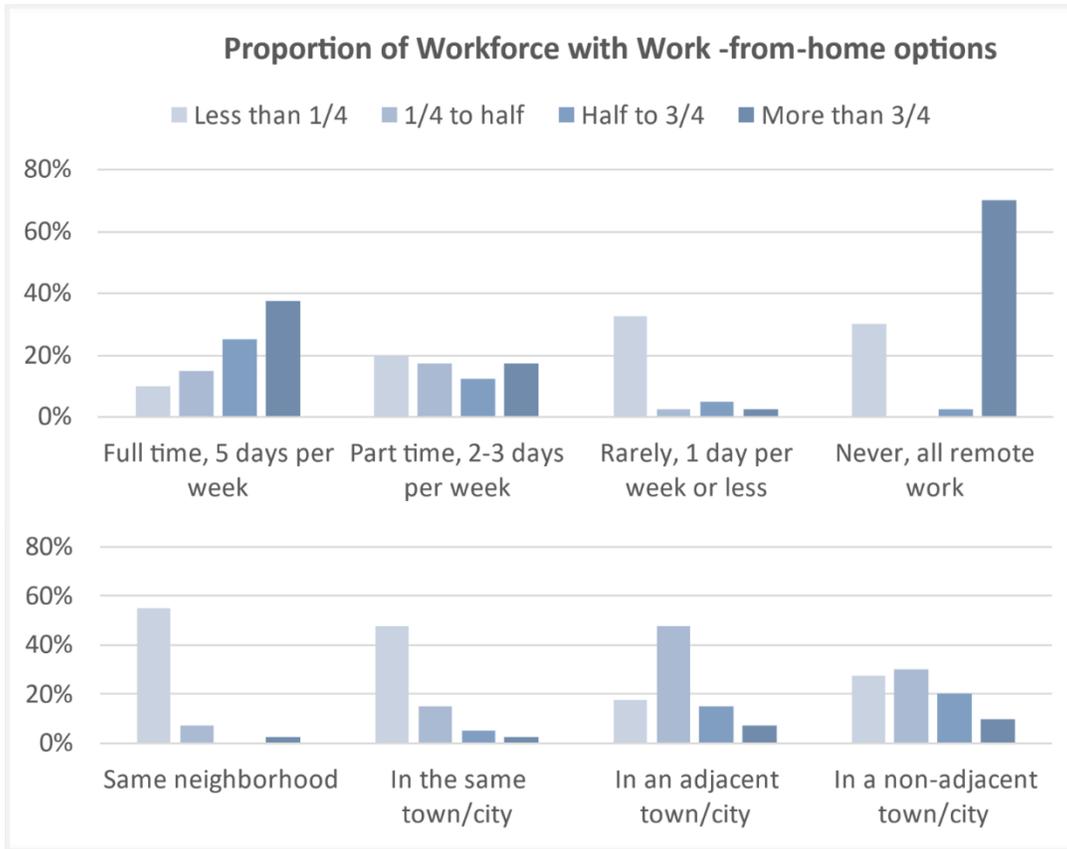


Figure 2. Workforce in-office requirement and proximity of home to office, according to employer survey respondents.

Further, respondents to the employer survey shared information about the salaries of their workforce (Figure 3). The results indicated that most employers had a range of salaries across their workforce with a few above \$115,000 and most at or below \$50,000.

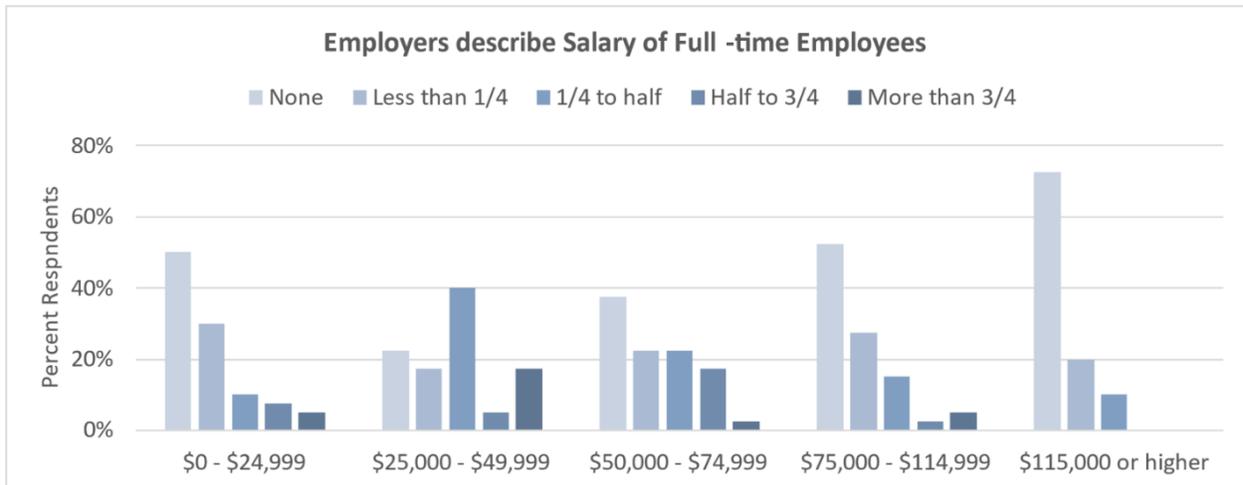


Figure 3. Salary of full-time employees for respondents to employer survey.

Respondents described the current conditions of their workforce as either being homeowners or renters. Employers with more than half their workforce being homeowners represented 43% of respondents, while a workforce with more than half being renters represented only 13% of respondents (Figure 4).

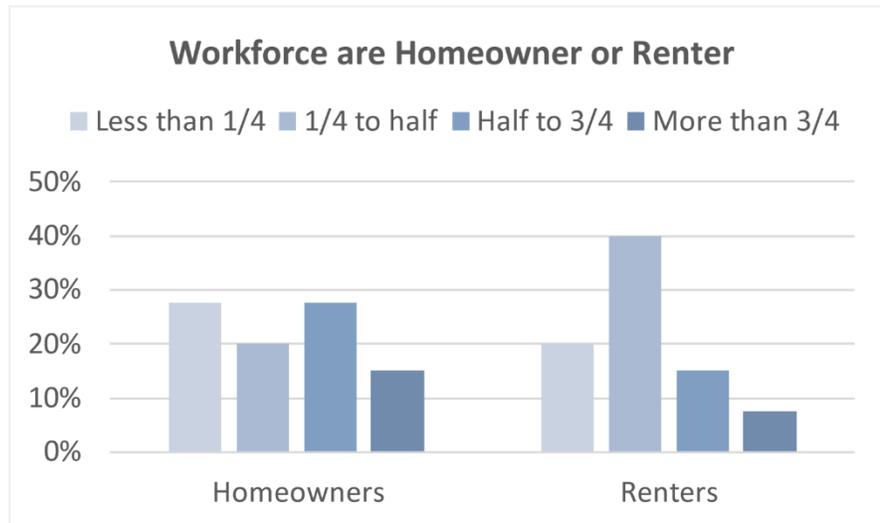


Figure 4. The proportion of employer respondent's workforce who are homeowners versus renters.

When given the opportunity to provide additional information, a few respondents further explained their organization's experience with housing their workforce.

**Quotes: workforce housing**

- "Housing is detrimental to our rural character; issues not being addressed are traffic, crime, and pressure on schools."
- "I find it very difficult to find affordable, pet-friendly, and local housing in my area."
- "I had an employee leave the area due to housing."
- "I have lost employees due to the lack of housing. NO ONE in our company lives in the Town we are based in. "

**5. EMPLOYER PERSPECTIVES**

Employers that participated in the survey were asked their perspective on several topics related to their workforce and housing. To provide context for this information, employers were asked how they heard about housing challenges with the option to choose multiple sources, including employees mentioned by 78% of employers, job candidates 53%, organization's management 25%, and housing advocacy groups 23%. A handful of comments indicated additional information sources coming from conversations with friends or participation in a local municipal board from their organization's staff.

Most respondents, or 83%, said the housing supply shortage impacted their organization's ability to attract and keep workers. Only 3% of respondents said that the area around their office location had plenty of housing options (Figure 5).

When asked what housing factors, from a preset list, impact their workforce the most, employers over 90% agreed that cost and availability were the leading factors while proximity to the workplace and quality of units followed with strong medium or high impact (Figure 6). In a comment, one respondent expressed concern for "too many surveys, meetings and news articles."

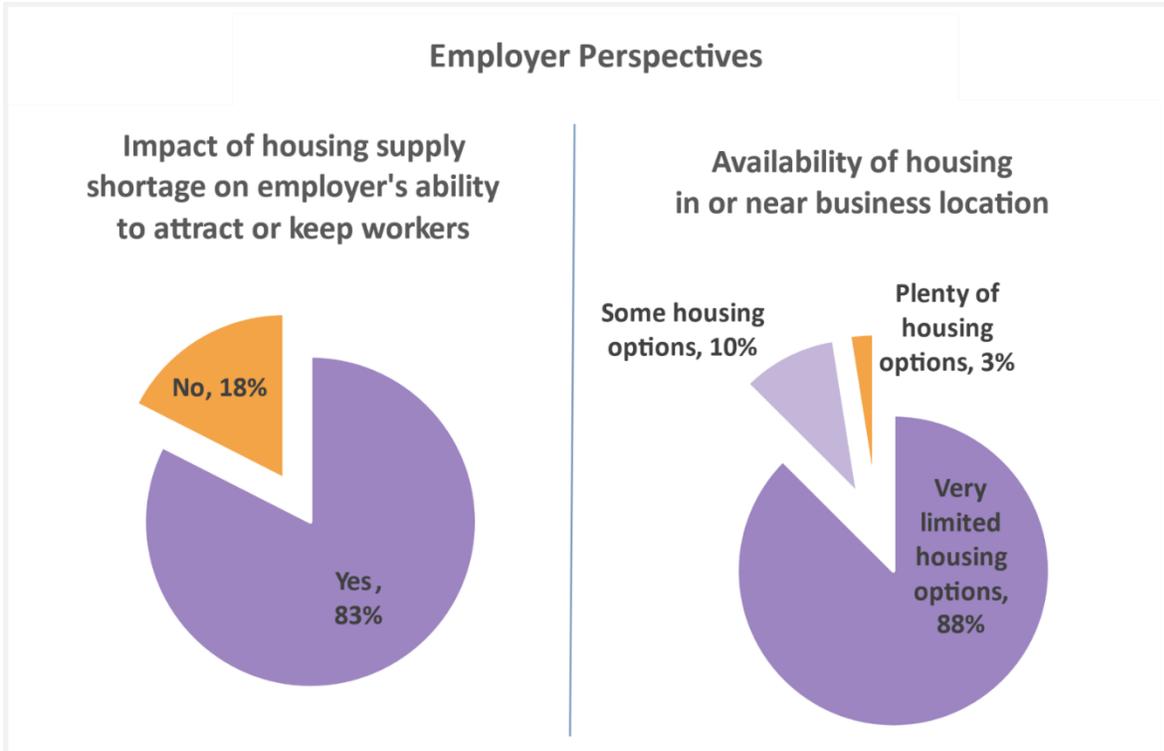


Figure 5. Employer perspectives on local housing supply and workforce impacts.

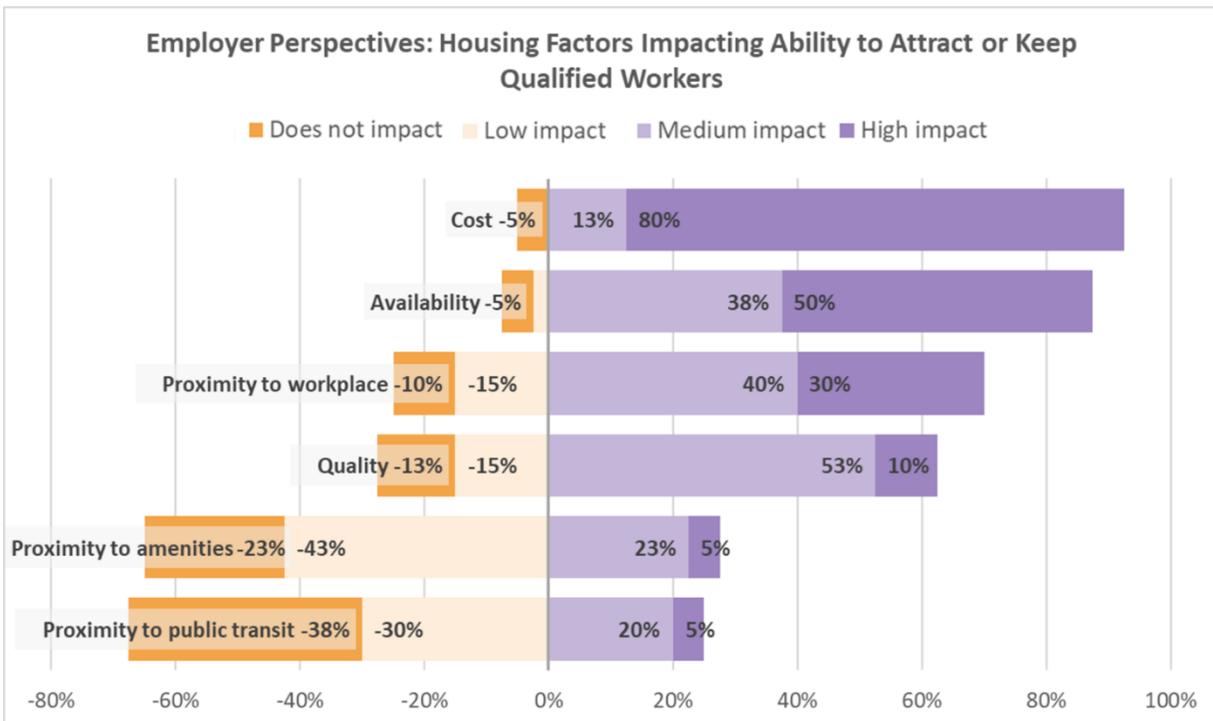


Figure 6. Employers rate different housing factors impact on their organization's ability to attract and keep qualified workers.

Respondents indicated the types of homes that would help their organization’s workforce, with single family homes and multifamily of more than 3 units receiving more than 60% of employer, followed by small two- or three-unit multifamily at 48%, and accessory dwelling units or townhomes with less than 30% (Figure 7). Respondents also explained in an open-ended question what they felt would help the most in achieving better housing solutions for employees. Overwhelmingly, affordability was the most popular answer for achieving better housing solutions. Many respondents noted the lack of supply and desirable home types as contributing factors. For example, apartments, multi-family units, condominiums, and starter homes were desired home types for their employees. Many suggested a need for first-time home buyers' assistance, tax credits for repurposing existing buildings, clustering homes near their place of work, and other financing options. Reducing regulatory barriers and lowering taxes were other methods respondents noted in achieving better housing solutions. On the other hand, some respondents saw the housing challenge as a nonissue due to increasingly popular work-from-home models. However, this sentiment did not apply to those employees that routinely work in person.

**Quotes: types of homes needed**

- “Changing local land use regulations so that we could have a larger pool of talented people living nearby.”
- “More low-income or moderate homes for both rent and purchase.”
- “A change in the market.”
- “Affordability, access to local rentals in one place, housing centrally located.”
- “Building small, multi-units with amenities in neighborhoods.”
- “Financing options and more housing capacity.”

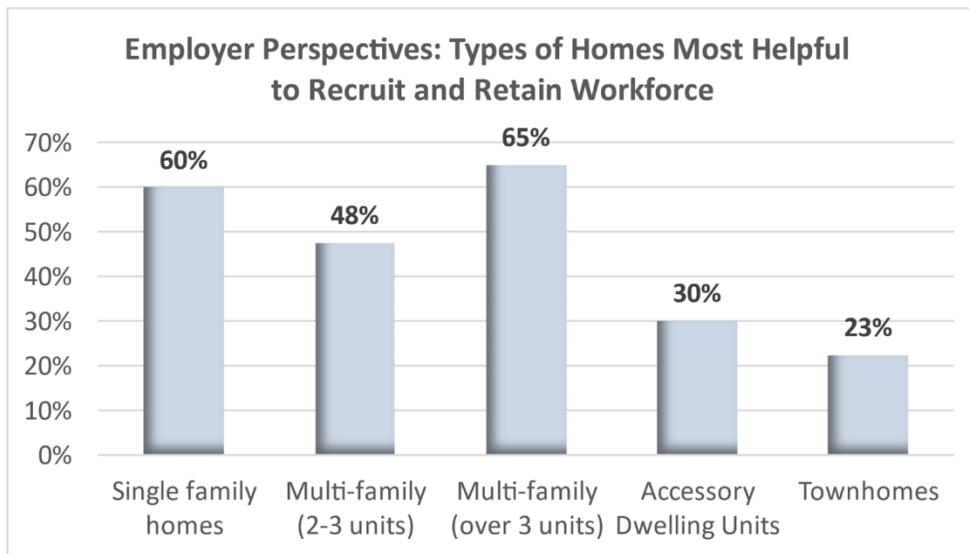


Figure 7. Respondents select housing types that would be helpful to recruit and retain workforce for their organization.

**6. EMPLOYER ROLE IN WORKFORCE HOUSING**

Respondents shared perspectives on whether employers have a role in addressing the housing issue for their workforce. Just under 23% of respondents said yes, with 63% no, and 15% other (Figure 8). Those who chose other noted engagement through government or as a spokesperson.

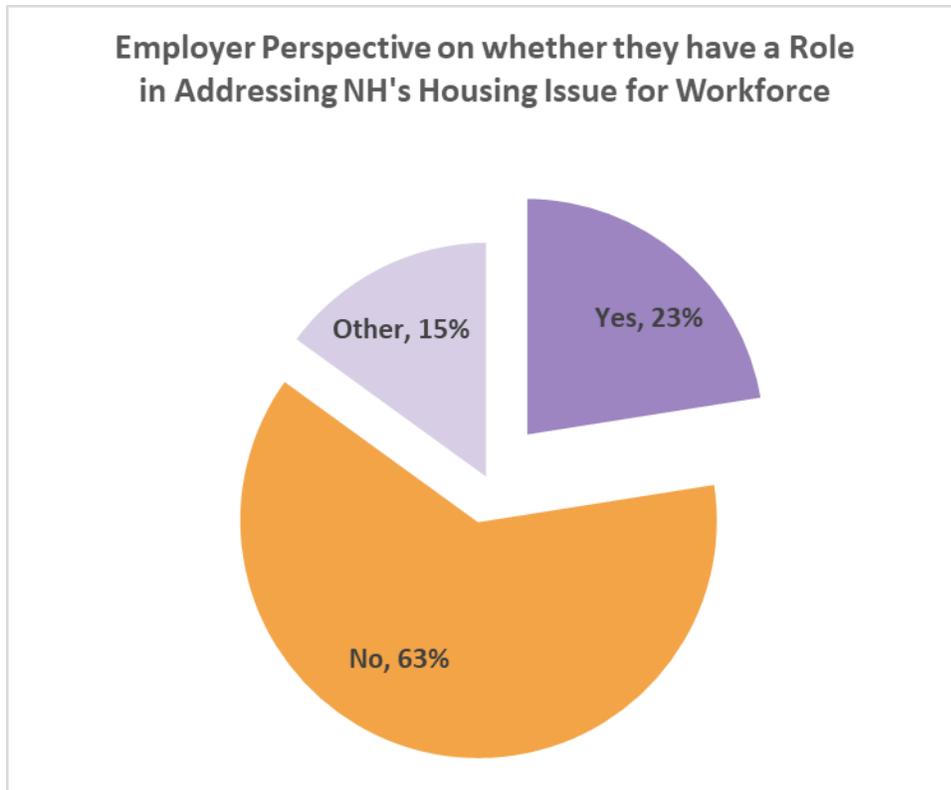


Figure 8. Employer's weigh in on whether they have a role in addressing NH's workforce housing issue.

Respondents were asked directly about different employer-assisted housing strategies (Figure 9). Each respondent indicated whether they were currently involved, interested in learning more, interested if part of a coalition, or not interested at all in employer-assisted housing. For the options presented, homebuyer education and moving cost assistance had the highest positive response with more than 40% currently providing the assistance or interested to. Following at 33% interest was employer-operated housing, and cash contributions at 27%. The least popular strategies were land donation and construction financing with only 7% of employers interested. When interested, up to 13% preferred to work in coalition with other employers.

In comments, respondents explained the strategies their organizations are using, are interested in, or the barriers they face to engage.

**Quotes**

- “With the desire to work from home, housing is becoming less of an issue for our business. Now we are not limited to just hiring local people.”
- “My company is too small to make a difference, in both resources and land. My employees are the ones in greatest need.”
- “As a small business, I can't afford to help employees in this manner. I pay them as much as I can (\$15 and up).”
- “Employees earn good wages and pay for their housing directly.”
- “We actually bought the house one employee was living in because he couldn't qualify for a mortgage.”
- “We need access and awareness of state housing support resources.”

- “In that, by knowing the properties and people in our area, we might be able to help find possible locations for some new kinds of housing and also help in the acquisition of these properties.”

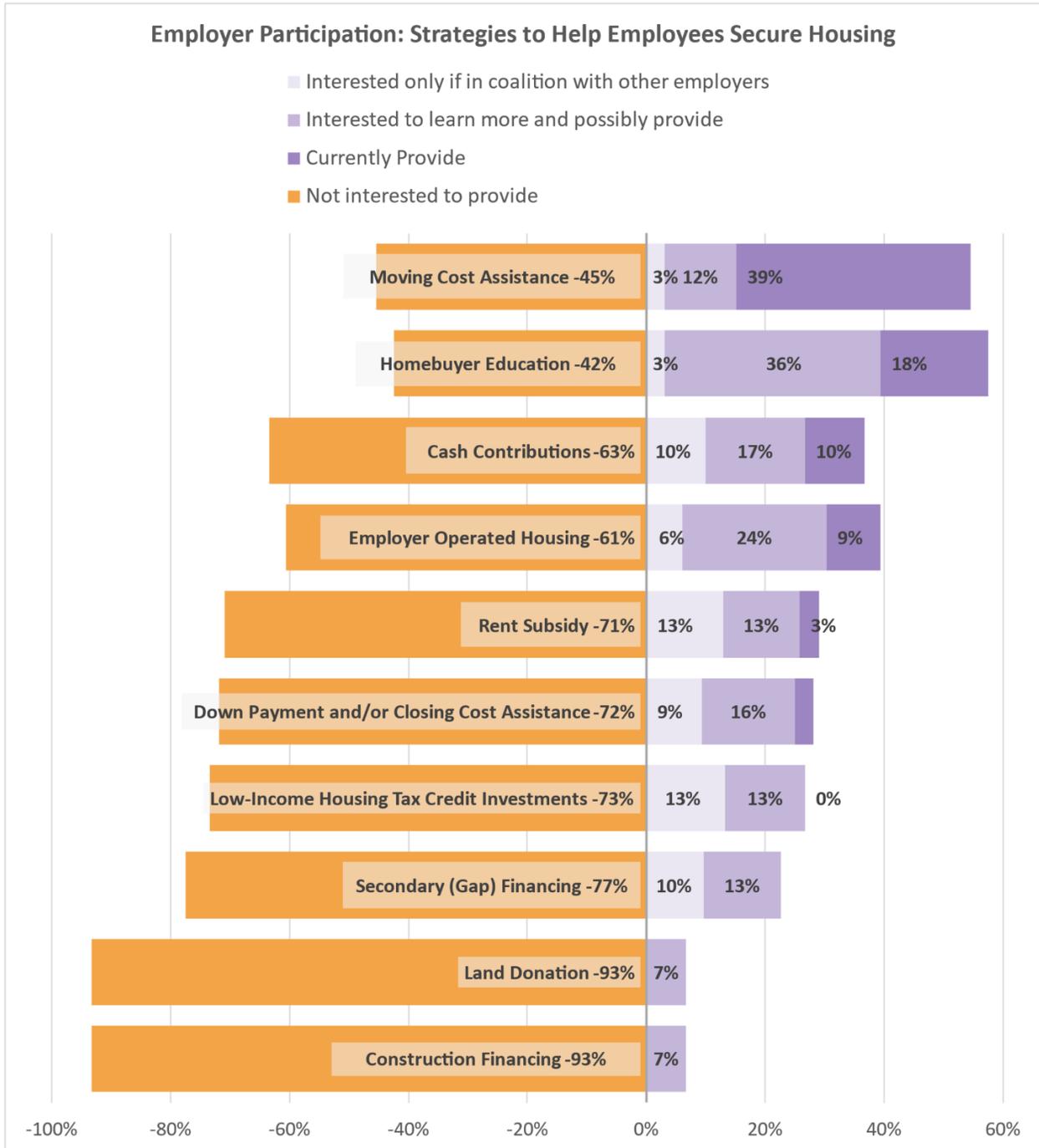


Figure 9. Respondents share which employer-assisted housing strategies their organizations are interested in.

## *Appendix A3: Interviews of Municipal Experts Results Summary Report*

### **1. PURPOSE**

The purpose of municipal interviews was to illuminate our region's housing landscape from a municipal perspective. Municipal experts have a high level of knowledge at the local policy level, including a deep understanding of regulatory and procedural barriers and opportunities for housing development. Ultimately, these interviews resulted in consensus-building along with anecdotal evidence to help inform housing policy and decision-making.

### **2. METHODS**

UVLSRPC staff conducted 13 municipal interviews using both discussion and fixed questions. Using an expert interview method, interviewees were instructed to answer questions based on their official role within their municipality as opposed to individual opinions. Municipality staff and board members are considered "experts" due to their exposure to housing regulations and development. For discussion questions, themes or phrases of similar nature received one mark for every mention among respondents. Interviewees answered 11 discussion questions, two multiple choices, and 3 Linkert Scale statements. Linkert Scale is a unidimensional scale that researchers use to collect respondents' attitudes and opinions. Staff used this method to understand the views and perspectives toward housing in the UVLS region. Staff conducted 12 expert municipal interviews via phone (Teams) and one via email, totaling 13 interviews.

### **3. PARTICIPANTS**

Staff spoke with eight planning/zoning staff, two town administrators, three planning/zoning board members, as illustrated in Figure 1. Of the 13 municipal experts interviewed, 11 towns/cities were represented. Population centers of these towns/cities ranged from 1,400 to 15,000 people. Of these, one has an active housing committee.



Figure 1. Municipal role of interviewees.

#### 4. FIXED QUESTIONS

##### ***Municipal perspectives on housing choices***

Interviewees were asked to indicate their level of agreement with a series of statements shown in Figure 2. Multiple respondents indicated the definition of municipality was unclear. Respondents were instructed to answer based on housing stock representation within their municipality while also indicating any efforts made by the institution itself. Most respondents described how the municipality itself does not provide affordable housing and has little influence over the housing market. However, a few described strategies as an institution. For example, one municipality bought available land and gifted it to an affordable housing developer as an incentive for these unit types.

Then, participants indicated their level of agreement with the same statements from a regional perspective, found in Figure 3. Over half over respondents felt there were not locally or regionally adequate housing choices. Although when set in contrast, interviewees indicated that housing choices were more adequate regionally than locally.

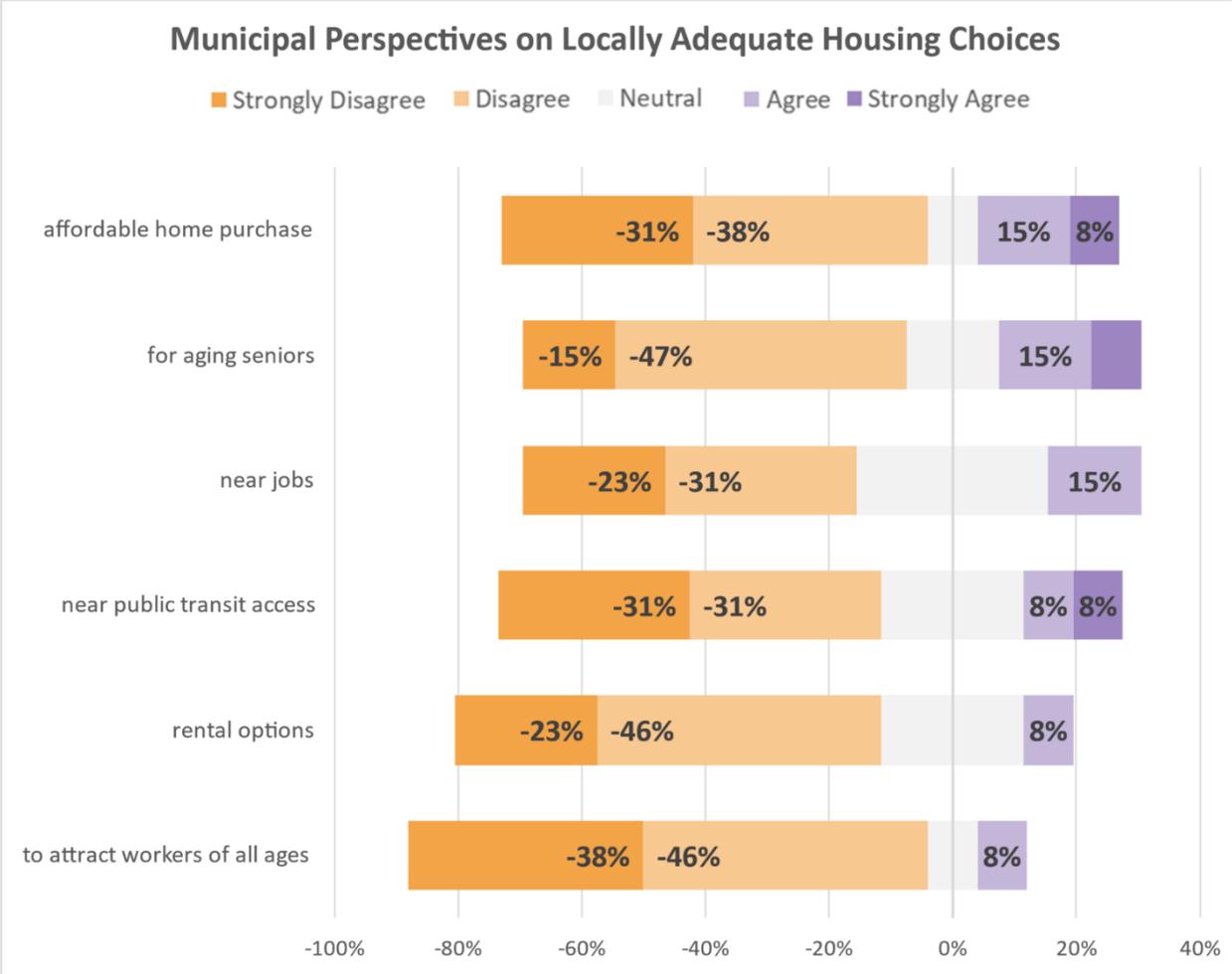


Figure 2. Municipal perspectives on locally adequate housing choices. While “Not Available” (N/A) was an option for respondents, this was removed from the final figure. The percentages do not account for N/A votes.

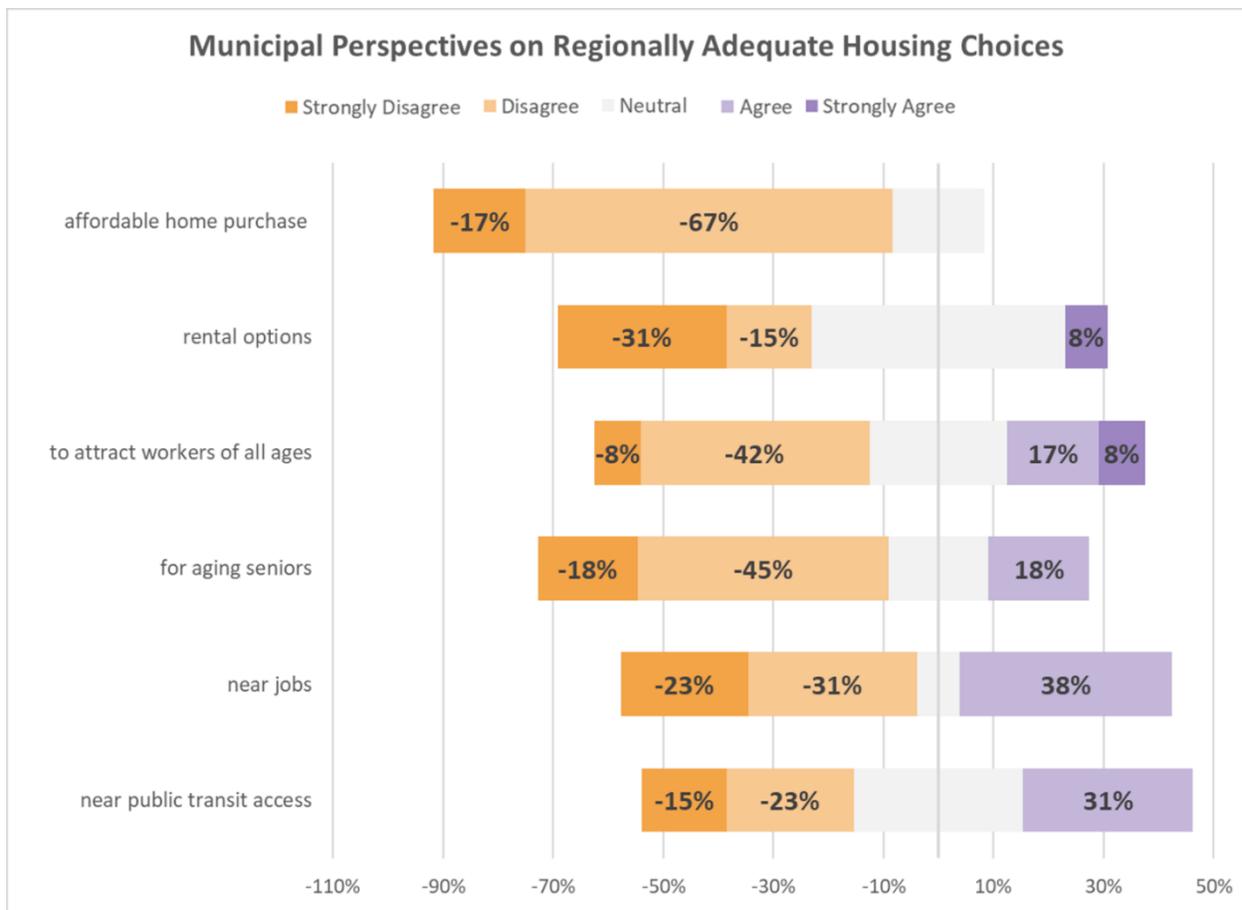


Figure 3. Municipal perspectives on regionally adequate housing choices. While “Not Available” (N/A) was an option for respondents, this was removed from the final figure. The percentages do not account for N/A votes.

### Focus areas for communities

To gain a better understanding of municipal priorities and efforts, we asked participants to indicate their focus level which each category as shown in Figure 4. These categories included economic development, workforce development, preservation of rural character, affordable and/or workforce housing, transportation infrastructure improvements, broadband, water/sewer infrastructure improvements, maintaining current building stock, and natural resource preservation. Then, we defined each level as follows:

- High focus: a top priority, there is an action subcommittee, there have been grant or dollars spent, and there are current initiatives.
- Medium focus: effort is gaining momentum, action has started, and it is important to the community.
- Low focus: in discussion with no defined action.
- Not a current focus: the community is aware of the issue but has postponed focus.
- Unsure: the Town has not discussed.

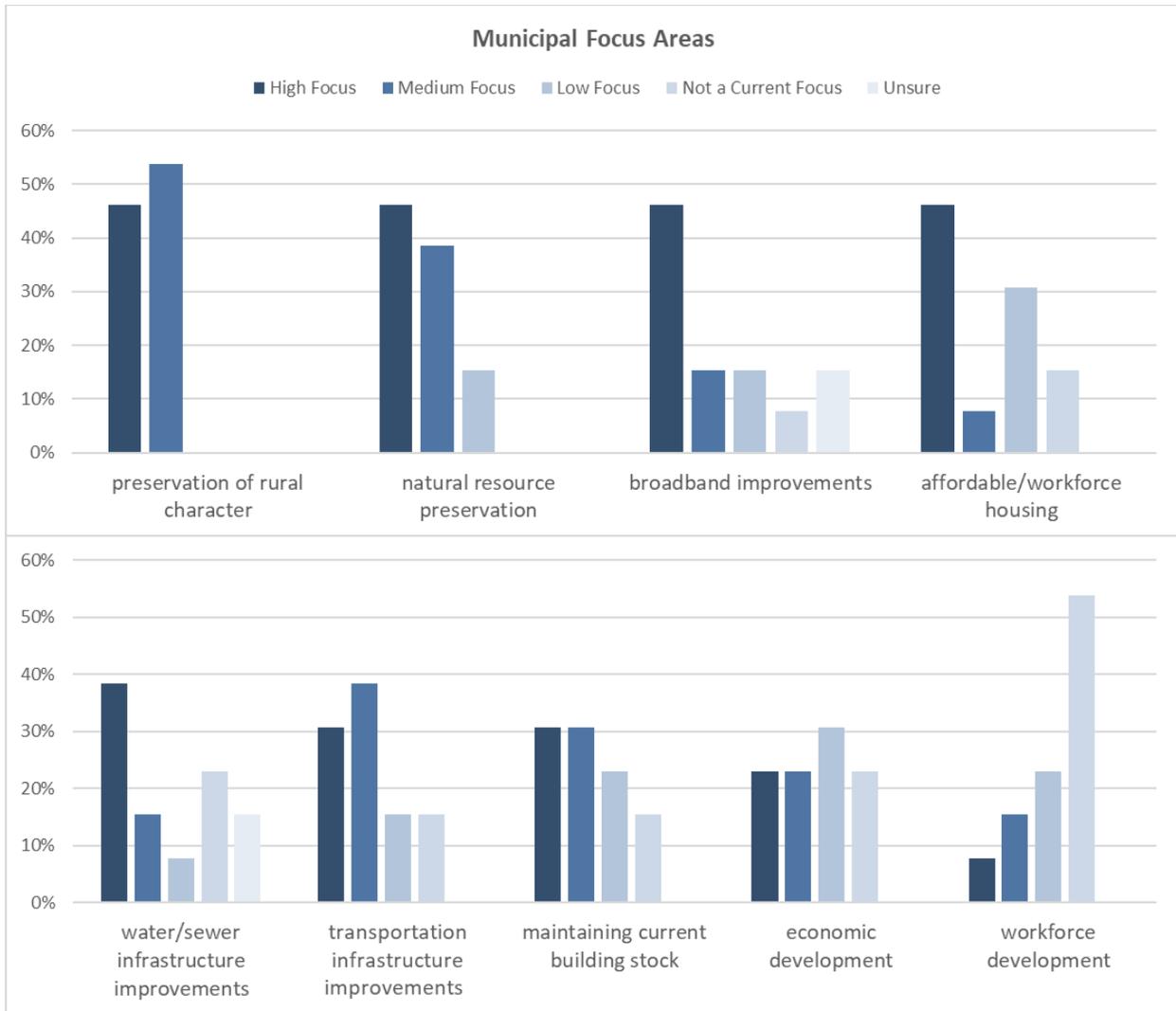


Figure 4. Community focus areas arranged from highest to lowest focus.

## 5. DISCUSSION QUESTIONS

### *How has housing availability and affordability impacted your municipality?*

Many respondents interpreted this question in terms of cause and effect. Municipal members believe increased housing prices, construction costs, telecommuting and workforce demand for housing units, secondary homes, and lack of available (and larger) developers have disincentivized families, young people, and low-to-middle income earners in the region. This has led to a lack of socioeconomic and cultural diversity, declining school enrollment, negative impacts on employers and businesses, increased commute times, and displacement of workers and native residents. Businesses are unable to attract workers because of availability and affordability. Besides these observations, multiple respondents noted increased tensions between the public, employers, developers, and municipalities.

#### Quotes

“There's a lot of pressure to increase the number of units, particularly studio and one-bedroom.”

“It is harder for everyone to keep up. Even as a small community, there are requests for assistance.”

“It has been a challenge across the board. Teachers, service industry workers, housekeepers...are traveling from afar.”

“Affordability on all levels have moved to soaring prices.”

**What do you see as the primary factors impacting housing availability and affordability in your municipality?**

As seen in Table 1, five respondents explicitly mentioned high construction costs as a primary factor. Many drew the connection of supply-chain issues from the pandemic. Three respondents indicated pushback from the community. Two respondents mentioned multiple home ownership as a factor for reducing availability and affordability. Two respondents indicated difficulties of land ownership on critical infrastructure (water/sewer). Other primary factors included ordinances, location, tax burdens, and insufficient/appropriate housing units for demand.

**Quotes**

“As home prices go up, it is boxing out local buyers in lieu of second homeowners from ‘out of town.’”

“There is high demand and extremely low supply.”

“There is prejudice against denser, smaller, and workforce housing.”

“Even manufactured homes are not cheap and there are three year wait times.”

Themes	Definition	Occurrence
<b>High Construction Costs</b>	Cost and availability of contractors, materials, survey and subdividing requirements, land and labor	5
<b>Community Pushback</b>	NIMBY (Not-In-My-Back-Yard) mindsets or other vocalized disapproval from the community	3
<b>Multiple Home Ownership</b>	Second homeowners reduce availability and affordability	2
<b>Right-of-Way Challenges</b>	Difficulties of land ownership on critical infrastructure (water/sewer)	2
<b>Other</b>	Ordinances, location, tax burdens, and insufficient/appropriate housing units for demand	Multiple

Table 1. Primary factors impacting housing availability and affordability in municipalities.

**What has your municipality’s experience with housing development proposals been?**

There appeared to be a large disparity between towns and cities regarding recent housing development proposals submitted to the planning board. As seen in Table 2, four respondents noted substantial volumes of proposals while nine respondents cited few-to-no proposals. For the respondents that received substantial volumes of proposals, this increase was attributed to zoning modifications that encouraged density development, public support, and planning board support for development. For the respondents with few-to-no proposals, some of the barriers include limited available land, zoning ordinances, lack of attractive services, public water/sewer infrastructure, planning board and public opposition, NIMBY-mindset, and focus on existing housing stock. In fact, four respondents revealed that the planning board disposition significantly drove, or limited housing developments. Multiple respondents also indicated the

public seemed to support suburban-style and single-family homes over condos, apartments, and other density-style developments. Figure 5 seeks to illustrate how these themes interrelate.

**Quotes**

“The Town itself provided land, amended zoning, provided in-kind labor, and financial support to get the needle moving. The next project has the same model. With the concept of affordability, leaving it to the market does not work.”

“Change is hard, but when developed in a public process of understanding and embracement, we have found support.”

“The shorelands and wetlands make up a sizable percentage of our land--good for water but not for housing.”

“Public hasn't been uniformly supportive. The level of resistance depends on how close you are to certain neighborhoods”

“There is a perception that rural neighborhoods would have opposition to larger housing projects. I do not think that is the case.”

“Developers want closer proximity to retail, public transit, etc. We lack the services that these proposals want.”

“People protest certain types of businesses but not housing. Yet, the lack of businesses discourages proposals.”

“Our boards realize the need to keep the industries and restaurants here through housing.”

<b>Theme</b>	<b>Definition</b>	<b>Occurrence</b>
<b>High Volume of Proposals</b>	Number of proposals submitted and/or approved to planning boards	4
<b>Few-to-No Proposals</b>	Number of proposals submitted and/or approved to planning boards	9
<b>Planning Board Influence</b>	Planning board disposition significantly drove, or limited proposals	4
<b>Public Support</b>	The public supports suburban-style and single-family homes over condos, apartments, and other density-style developments.	Multiple
<b>Other</b>	Limited available land, zoning ordinances (setbacks, water bodies/wetlands, acre minimums, etc.), lack of attractive services, public water/sewer infrastructure, planning board and public opposition, NIMBY-mindset, and focus on existing housing stock	Multiple

Table 2. Municipal experience with housing development proposals.

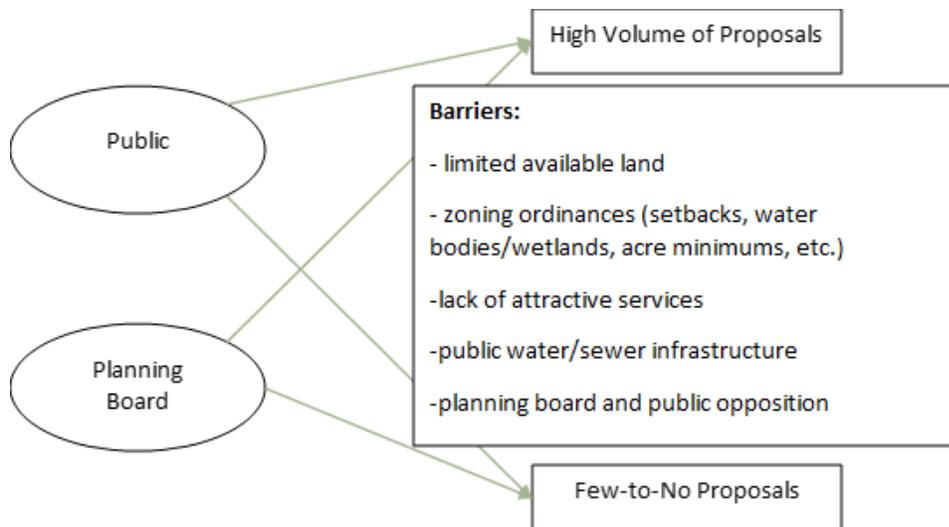


Figure 5. Interplay of themes highlighted on the topic of housing development proposals.

**Is there information that would help the municipality identify strategies to address housing needs?**

Municipalities identified a few entities that would inform strategies to address housing needs as seen in Table 3. These fell into top-down, bottom-up, and lateral approaches. Beginning with top-down approaches, three respondents indicated state-level guidance on ordinance changes (i.e., accessory dwelling units, home definitions. Etc.) as well as adjacent effects of housing (i.e., impact of affordable housing on schools). Also, three respondents suggested regional planning would be useful for housing assistance and knowledge (i.e., accurate projections of housing units). For bottom-up approaches, one respondent indicated developers and the public should drive zoning modifications, and two respondents described the need for public outreach and education of affordable/low-income housing definitions. Regarding lateral approaches, three indicated the desire for proactively inviting developers and major landowners to the table, sharing perspectives and insights. This would be helpful in determining available developers and bringing an authoritative voice to the conversation.

**Quotes**

- “I have been a broken record in explaining that affordable housing means to ‘live within your means’ or that your housing costs are 30% or less of the household income and does not mean low income.”
- “We need to be proactive and seek developers, picking our partners and going for it.”
- “We are talking about changes to our zoning ordinances but that's it.”
- “We need an authoritative voice. Information from a plausible expert. The planning board and select board needs to get on first before the greater community.”
- “There is inadequate and unfair funding of education. We wish we had a broad base tax so we can afford affordable housing.”

Theme	Examples	Occurrence
<b>Top-Down Approaches</b>	State-level guidance on ordinance changes (i.e., accessory dwelling units, home definitions, etc.) as well as adjacent effects of housing (i.e., impact of affordable housing on schools)	3
	Regional planning for housing assistance and knowledge (i.e., accurate projections of housing units)	3
<b>Bottom-Up Approaches</b>	Need for public outreach and education of affordable/low-income housing definitions	2
	Developers and the public should drive zoning modifications	1
<b>Lateral Approaches</b>	Proactively invite developers and major landowners to the table, sharing perspectives and insights	3
<b>Public Support</b>	The public supports suburban-style and single-family homes over condos, apartments, and other density-style developments.	Multiple
<b>Other</b>	Limited available land, zoning ordinances (setbacks, water bodies/wetlands, acre minimums, etc.), lack of attractive services, public water/sewer infrastructure, planning board and public opposition, NIMBY-mindset, and focus on existing housing stock	Multiple

Table 3. Useful information for municipalities to address housing needs.

**Have you noticed any change in homelessness among residents? Are there more or less instances of temporary housing than previously seen?**

As seen in Figure 6, three out of 13 respondents indicated that homelessness was a concern. These respondents indicated there have been more instances of temporary housing and solutions are needed.

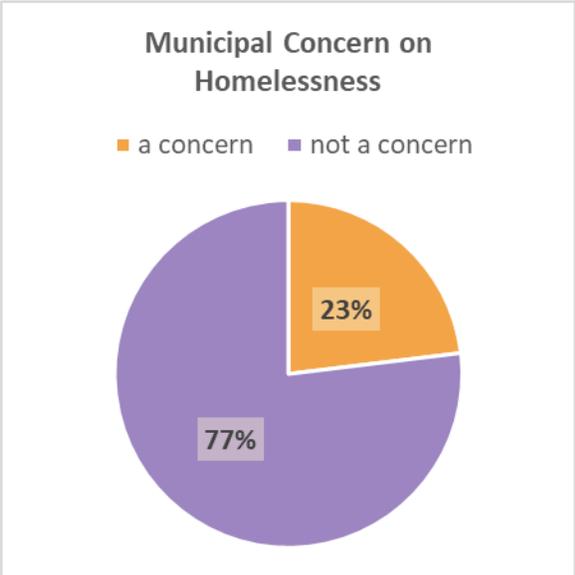


Figure 6. Municipal concern on homelessness.

**Are there any programs, policies, or strategies that your municipality is interested in trying to address housing needs? If so, what have been the barriers to moving forward?**

Out of the respondents interested in zoning adjustments, four mentioned creating form-based code, increasing density in downtown, limiting single-family homes, rezoning municipal land, creating mixed-use zoning, and adjusting attached/detached dwellings. On a similar note, there were three occurrences of municipal strategies, including adaptive reuse, incentives based on square footage, and gifting municipal land for affordable units. These adjustments were presented as strategies municipalities can utilize to address housing needs. Other respondents were interested in state housing development incentives, tax collection policies that support affordable housing, experts, and education and outreach to the public. Another two respondents mentioned how annual town meetings, staff time, and lack of public support pose barriers to progress. A few towns were unaware of potential programs, policies, or strategies to address housing concerns. This information is shown in Table 4.

**Quotes**

“We are developing our master plan. From that, will be the rewrite of our zoning. Critical housing issues will be touched.”

“We want a better understanding of what voters want. A lot of people do not educate themselves on zoning. People are not very active.”

“Because we have no infrastructure, we would be interested in having someone explain how you can bring senior/affordable housing without public sewer and water. Having experts is crucial.”

Theme	Examples	Occurrence
<b>Zoning Adjustments</b>	Form-based code, increase density in downtown, limit single family homes, rezone municipal land, mixed-use zoning, attached/detached dwellings	4
<b>Municipal Strategies</b>	Adaptive reuse, incentives based on square footage, gift municipal land for affordable units	3
<b>Other Strategies</b>	State housing development incentives, tax collection policies that support affordable housing, experts, education, and outreach to the public	Multiple
<b>Barriers</b>	Town meeting only 1x/year, staff time, and lack of public support	2
<b>Unknown</b>	Some Towns were unaware of potential programs, policies, or strategies	2

Table 4. Programs, policies, and strategies municipalities are interested in trying to address housing needs.

**What types of programs, policies, or strategies has your municipality implemented to address housing needs and has it been successful? What would you have done differently?**

During the discussion as seen in Table 5, four respondents mentioned zoning amendments as part of policies and strategies the municipality has implemented to address housing needs. Out of these respondents, two described specific adjustments for increasing density in urban compact zones, and one described doubling the density for workforce housing. Another respondent mentioned higher building allowances. For three respondents, they did not have strategies to address housing needs. For two respondents that wanted more affordable/workforce housing, they could not specify the strategies to reach these goals. Utilizing 79-E currently, or in the future, came up from two respondents. The Community Revitalization Tax Relief Incentive (79-E:1) is “declared to be a public benefit to enhance downtowns and town centers with respect to

economic activity, cultural and historic character, sense of community, and in-town residential uses that contribute to economic and social vitality.” Communities hope to utilize the “in-town residential uses” for housing. Other responses included updating cottage industry zoning rules, expanding infrastructure (water/sewer), and public outreach in the form of a documentary. Also, one respondent described creative rental deals by deferring taxes for vulnerable demographics and the financing leases to eventually promote ownership. For those with implemented policies, no respondent indicated they would have done anything differently.

**Quotes**

“These strategies have been successful to the extent the developer was able to use a conditional use permit. Was the public happy? No, but I would not have done anything differently.”

“We need guidance on 70-E to incentivize housing.”

“We have been able to conduct creative rental deals. If you are elderly and unable to afford your home, we waive tax collection until they can afford it. Sometimes the municipality provides an advance lease to get the property into the hands of low-income folks. Instead of creating new units, we are doing this.”

Themes	Examples	Occurrence
<b>Zoning Adjustments</b>	Increasing density in urban compact zones and for workforce housing, higher building allowances	4
<b>RSA 79-E</b>	Currently or will utilize the Community Revitalization Tax Relief Incentive (79-E)	2
<b>Undefined Housing Goals</b>	Respondents mentioned a desire for more affordable/workforce housing but could not identify strategies	2
<b>None</b>	No strategies to address housing needs	3
<b>Other</b>	Updating cottage industry zoning rules, expanding infrastructure (water/sewer), public outreach, and creative rental deals	Multiple

Table 5. Implemented programs, policies, and strategies in municipalities to address housing needs.

***If your municipality has local land use regulations, when did your municipality last review and update?***

Across the board, municipalities update their local land use regulations annually, usually at a Town Meeting. Most respondents indicated a few-to-dozen number of changes occur every year, congruent with municipal size and ability as seen in Table 6. For the respondents that amended zoning rules pertinent to housing, some of these changes included reduction of density requirement for residential units in commercial zones, reduced lot sizes in urban residential zones, ordinances to support group housing, setbacks, parking lot requirements, and defining housing type structures. During the conversation, three respondents mentioned a request for more guidance surrounding these definitions, especially for accessory unit dwellings (ADUs). For respondents who described non-housing related changes, this included language adjustments, water protection zones, signs, technology, cell-towers, floodplain reviews, and class VI roads.

**Quotes**

“In our experience, incremental changes have worked better for the public.”

“In the rural district, 50 ft. setbacks were meant for farming. These need to be updated.”

“We update our housing definitions to match the State’s.”

Themes	Examples	Occurrence
<b>Zoning Changes</b>	Reduction of density requirement for residential units in commercial zones, reduced lot sizes in urban residential zones, ordinances to support group housing, setbacks, parking lot requirements, and defining housing type structures	Multiple
<b>Guidance</b>	Wanted more guidance surrounding housing definitions and sample ordinances	3
<b>Non-Housing Related Changes</b>	Language adjustments, water protection zones, signs, technology, cell-towers, floodplain reviews, and class VI roads	Multiple

Table 6. Local land-use regulations and updates.

**What are the greatest constraints or barriers to your municipality achieving their housing goals? Do you need support? From whom? Funding? Consultants vs. Staff?**

Municipalities provided a wide range of constraints and barriers as seen in Table 7. During the conversation, three respondents indicated public openness and support as one of the greatest constraints to achieving housing goals. Also, three respondents mentioned staff time and ability (housing and planning training). Zoning ordinances and housing definitions were constraints for three respondents. The lack of funding to improve infrastructure (water/sewer) was a significant barrier for two respondents. The lack of available land was also mentioned by two respondents. Other constraints and barriers included inflation, politics, second homes, prices, and weak diversity of viewpoints. Respondents also indicated where support could come from to fill these voids. For determining housing goals and providing outreach and education, five respondents suggested consultants. Also, two respondents hoped for more relevant stakeholder participation. Perspectives and advice from professional planners and regional planning commissions was indicated by two respondents.

**Quotes**

- “We need a consultant for public education and outreach to explain a) why it’s so critical for a diverse community b) how housing development will not impact them negatively.”
- “We should work more collectively. Each small town is trying to do it themselves.”
- “The greatest constraint is the ongoing struggle with the public about why decisions are being made.”
- “I would change the zoning in other communities.”
- “Consultants would be most beneficial in determining housing goals.”
- “Right now, our ordinances follow what is permitted instead of what is prohibited. Variances are a hassle and difficult for staff time.”
- “We need a significant increase in workforce units, low-income senior housing units, and a few hundred market-rate units without changing the character of our Town.”

<b>Themes</b>	<b>Definition</b>	<b>Occurrence</b>
<b>Public Openness and Support</b>	A lack of public openness and support is a barrier to achieving housing goals	3
<b>Staff Time and Ability</b>	Staff do not have enough time and need more training in planning and housing	3
<b>Zoning Ordinances and Definitions</b>	Zoning ordinances or definitions that restrict certain housing development	3
<b>Infrastructure Improvements</b>	Lack of funding to improve infrastructure (water/sewer)	2
<b>Available Land</b>	The amount of land available for housing development	2
<b>Other Constraints</b>	Inflation, politics, second homes, prices, and weak diversity of viewpoints	Multiple
<b>Consultants</b>	Experts that could help develop housing goals and provide outreach/education	5
<b>Stakeholder Participation</b>	More relevant stakeholder participation from non-profits, housing authorities, developers, and state agencies	2
<b>Planners</b>	Perspectives and advice from professional planners and regional planning commissions	2
<b>Other Support Needed</b>	Stronger inter-governmental collaboration, broadening tax bases, increasing economic development, upgrading safety standards, and increasing the diversity of housing types (workforce, market-rate, size variety, etc.)	Multiple

Table 7. Greatest constraints or barriers to achieving municipal housing goals.

## *Appendix A4: Interview of an Indigenous Leader Summary Report*

### **1. PURPOSE**

The purpose of this interview was to illuminate our region's housing landscape from the perspective of Native American community members.

### **2. METHODS and PARTICIPANTS**

Interview Date: 6/29/2022

Interviewer: Drew Grenier

Interviewee(s): Denise Pouliot– tribal leader and head speakers for the Cowasuck Band of the Pennacook Abenaki People

### **3. INTERVIEW TRANSCRIPT**

***Could you tell me about yourself, and your involvement in the Cowasuck Band of the Pennacook Abenaki People community?***

“Paul and I are both tribal leaders we share the role as head speaker (Denise is new to this position – Paul has been tribal leader/head speaker since 1990). The Cowasuck Band of the Pennacook-Abenaki People are a pre-constitutional tribe, and we are still on the petitioning list for federal acknowledgement. There is also more information about projects we are involved in on the New Hampshire Indigenous Collaborative Collective (INHCC) website and Cowasuck.org.”

***To your knowledge, regarding housing, what is going well and poorly for the Cowasuck Band of the Pennacook Abenaki People?***

“In regard to our tribal members, right now everyone's housed – so right now there is no one that is homeless or any problems with homelessness. With that being said, a lot of our tribal members are 'just to the side' of homelessness because rents are increasing and especially with inflation right now – the call for help is greater and increasing. So right now, like I said, everyone is located in apartments or homes, but I'm not sure how much longer that will be – at this point it's almost like waiting for the “shoe to fall” -- and hopefully it doesn't.”

***What would you attribute to the persistence of the region's housing challenges specifically regarding Indigenous populations – if you believe there are any current challenges?***

“Lack of housing, lack of affordable housing, and most everything up here is designed towards purchase – and not everybody is in the position where they can purchase. In my opinion, new housing development should have mandated low-income housing unit that are dedicated within complexes to help build up some of that housing stock. There are also things that I think the state could be doing to alter that narrative, but at the end of the day we just don't see anything being done.”

***Could you expand a little more on those things the state could be doing and any other potential approaches to the housing crisis that you would like to see implemented at the local, regional, and statewide level to serve those within the community?***

“Actually, Paul used to be a city planner, and he mentioned that he used to reserve a set number of units in new building developments dedicated to low-income housing, as well as implement tax breaks and changes to zoning law and densities for new and larger complexes as long as they provided 10% of housing for low-income.”

***Are there any potential approaches that you would not like to see or have concerns about?***

“As far as existing housing, things need to be done like insulation, window, roofs, even solar should be added to these units because right now it seems like only wealthier people are getting solar, as poorer people cannot afford it – and it should be just the opposite. So, I think access to technology is important as well. There also needs to be a shift away from the need for home ownership by both the state and the people within it, the state is just so focused on ownership – even in my hometown of Alton, NH, I don’t think we have rental homes, duplexes, or larger rental complexes (I know we don’t have any complexes). Everything is specifically focused on individual ownership. Moreover, the lot sizes here in town are only two acres, so how would it be possible to develop and construct a larger rental complex with the minimum lot size being 2 acres? So, zoning here, and I sure across many other cities and towns, needs to change to benefit the populous. But I also realize when changes like this occur, they carry the baggage of sewer, water, and other utilities – which can be a major expense for smaller municipalities (and being the granite state it’s not easy to put that kind of infrastructure in).

Also, another thing that I just thought of, there was recently a low-income housing development that opened up in Keene, but it only housed a dozen or so units. So, while this kind of new development is fantastic, it’s hardly enough to make a big difference in a larger city like Keene. Additionally, we were notified that they were doing a lottery, which just goes to show how much development like these are needed – I don’t think it should be a ‘prize’ that you find a place to live – it should just be part of the norm.”

***Can you think of any individuals or groups who may be interested in speaking with us more about the housing crisis and its impacts on Indigenous communities in the greater Upper Valley region?***

“You could try reaching out to the Cowasuck Band of the Pennacook-Abenaki People commission, but I’m not sure if anyone else on the commission would have any new insight different from what we discussed today – but some members may have educated, and strong opinions so don’t be afraid to reach out. Other than that option, nothing else is jumping out at me – there is not a whole lot of stakeholders within the New Hampshire indigenous population – only making up 1.7% of the State’s total population.”

***Is there anything that you can think of that did not come up in our discussion today related to the regions Indigenous housing needs that you would like to add?***

“Actually, one thing I forgot to mention, typically when Indigenous peoples do find a place to settle, the next thing they do is find a place to garden or harvest, so access to the outdoors and different forms of green space is important to us.”

## Appendix A5: Survey for the Public Results Summary Report

### 1. PURPOSE

This survey's intended audience was the residents of the Upper Valley Lake Sunapee (UVLS) region of New Hampshire. Public perspectives can provide critical personal experiences given their proximity to housing challenges. Therefore, the purpose of the survey was to provide descriptions of current housing supply, demand, and affordability within the UVLS region, as well as what types of housing may be needed in the future from a public perspective.

### 2. METHOD

This survey was coordinated with New Hampshire's nine Regional Planning Commissions (RPC). The fixed, or key, questions of this survey were chosen collaboratively. These key questions were, by and large, the same questions with some adaptation by each RPC. The five open ended questions at the end of this survey were specific for the UVLS region only to inform toolbox development, particularly in areas highlighted in the Keys to the Valley (KTTV) initial launch of 2021.

This survey was distributed region-wide during Spring 2022. It was distributed as part of a statewide press release and displayed on the New Hampshire Association of Regional Planning Commissions' (NHARPC's) regional housing page. The survey was also distributed within the region through UVLSRPC social media, local champion networks, and local/regional news sources.

### 3. PARTICIPANTS

This survey garnered 412 respondents of the region's approximate 90,000 residents. Considering the survey response rate, this survey has a margin of error of 5% at 95% confidence.

Although respondents represented a diverse sample of the UVLS region's population, participation in the survey did not accurately reflect the diversity of the region based on proportion. This section describes respondents according to the different demographic questions included in the survey.

#### **Residence and employment**

Table 1 shows the breakdown of respondents by their community of residence, while Table 2 shows by their community of employment. It is worth noting that no respondents lived or worked in Acworth, Dorchester, Goshen, and Orange. These represent some of the region's smallest communities. The ability of local champions and UVLSRPC connections to spread the word about the survey greatly impacted community participation. The impact was most notably seen in the high response rate in the Town of New London, a proportionally mid-sized community in the UVLS region with an active housing committee.

Among those respondents who participated in the survey but live outside the region, some were interested in moving to the region. These and others who provided written descriptions are quoted below.

**Quotes: participants who live outside the region**

- “I would like to move to this area”
- “I had to move away after being a resident for 30 years. Now I am in college, almost finished attaining my BA degree and long to return.”
- “I live in Plymouth and work in this region, I've been trying to move closer but there is a lack of affordable rental housing.”
- “I wish to move to New London to be near to work but am unable to due to lack of housing availability and cost. I currently have to stay with a friend in Lebanon and commute more than an hour each day.”
- “I used to live in Lebanon but moved to Seattle since the living cost was the same, but I had more housing and employment opportunities.”
- “I live in Woodstock, but lived for 5 years in Enfield/Grantham, and would like to return to Lebanon soon.”
- “My wife and I live in Haverhill. Our house is not an age-in-place house. We are looking for affordable one-level apartments in the Lebanon area. We prefer ground level with excess to the outside so that we can continue a little gardening. We do not qualify for low-income housing, and we cannot afford Kendall/Woodlands.”

<b>Where Respondents Live</b>	<b>Percent Respondents</b>
<b>Canaan</b>	2%
<b>Charlestown</b>	4%
<b>Claremont</b>	4%
<b>Cornish</b>	1%
<b>Croydon</b>	1%
<b>Enfield</b>	3%
<b>Grafton</b>	1%
<b>Grantham</b>	3%
<b>Hanover</b>	4%
<b>Lebanon</b>	15%
<b>Lempster</b>	<1%
<b>Lyme</b>	3%
<b>New London</b>	36%
<b>Newbury</b>	3%
<b>Newport</b>	2%
<b>Orford</b>	2%
<b>Piermont</b>	<1%
<b>Plainfield</b>	3%
<b>Springfield</b>	2%
<b>Sunapee</b>	3%
<b>Unity</b>	<1%
<b>Washington</b>	<1%
<b>Wilmot</b>	6%
<b>Other</b>	1%
<b>Interested to move here</b>	1%

*Table 1. Respondents place of residence.*

<b>Where Respondents Work</b>	<b>Percent Respondents</b>
<b>Canaan</b>	<1%
<b>Charlestown</b>	1%
<b>Claremont</b>	2%
<b>Cornish</b>	<1%
<b>Enfield</b>	1%
<b>Grafton</b>	<1%
<b>Grantham</b>	1%
<b>Hanover</b>	9%
<b>Lebanon</b>	13%
<b>Lyme</b>	1%
<b>New London</b>	26%
<b>Newbury</b>	1%
<b>Newport</b>	1%
<b>Orford</b>	<1%
<b>Plainfield</b>	1%
<b>Sunapee</b>	1%
<b>Unity</b>	<1%
<b>Wilmot</b>	1%
<b>Work from home</b>	13%
<b>Other</b>	26%
• <b>retired</b>	15%
• <b>full-time student</b>	<1%
• <b>within Keys to the Valley region</b>	5%
• <b>NH/VT outside Keys to the Valley region</b>	4%
• <b>out of new England</b>	<1%

Table 2. Respondents place of work.

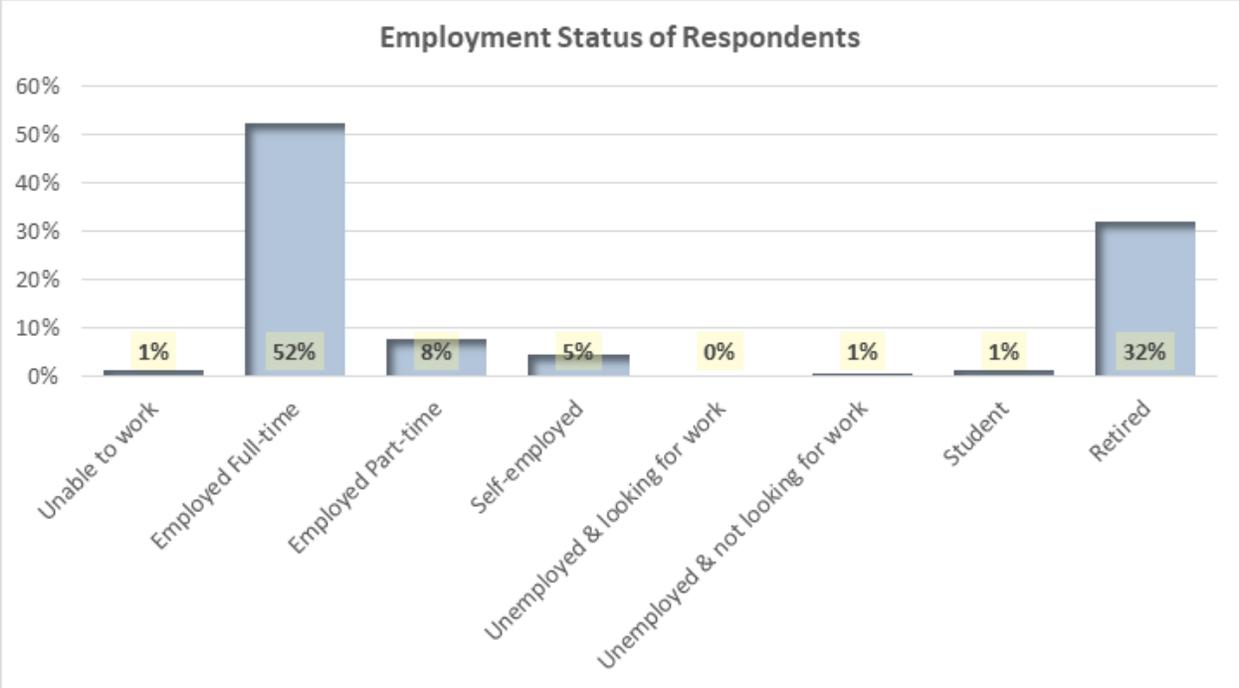


Figure 1. Self-described employment status of respondents to the public survey.

When asked directly about their employment status, most respondents (85%) were either employed fulltime or retired. Only 3% of respondents described themselves as unable to work, unemployed, or a current student, which is an underrepresentation of these populations by the survey. The breakdown can be seen fully in Figure 1.

**Age, ethnic/racial identity, and household income**

The survey provided decent diversity of participation based on age, ethnic/racial identity, and household income. However, it did not proportionally represent some demographic groups more acutely affected by the housing crisis.

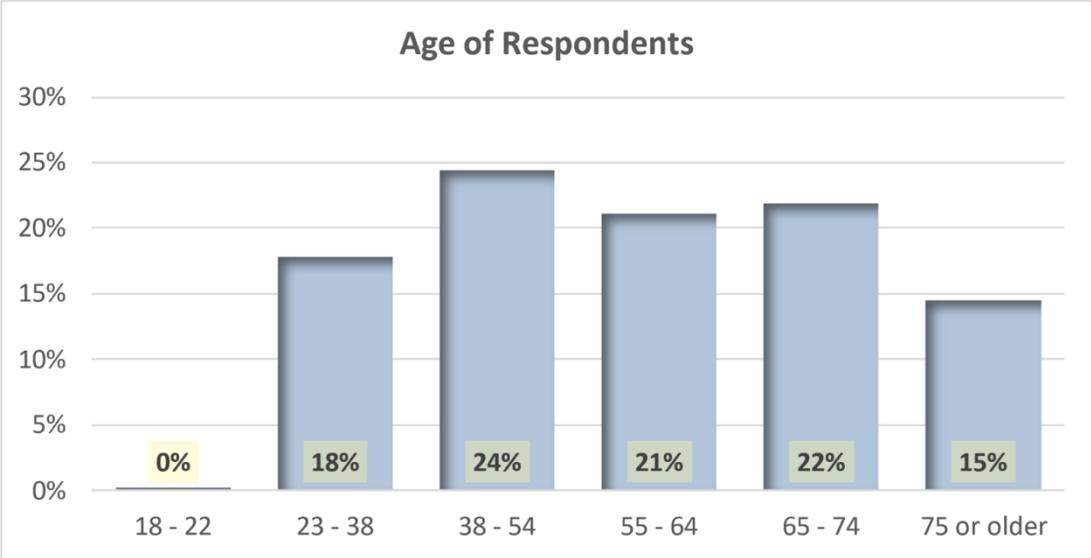


Figure 2. Self-described age of respondents to the public survey.

This lack of proportional representation specifically applies to teens and young adults who had the lowest representation in the 18- to 22-year-old bracket, as seen in Figure 2. Young adults often attend college or live with their guardians/parents, explaining why this age group is difficult to reach for housing surveys. At the same time seniors, who are increasingly impacted by the housing crisis as more retire and look to affordably stay in their home/region, showed proportional representation in their response rate.

Additional shortfalls for proportional representation apply to the region’s population not identifying as white alone, as seen in Figure 3. Lastly, the median household income in the region is close to \$65,000. More than 58% of respondents reported a household income of \$90,000 or more, shown in Figure 4.

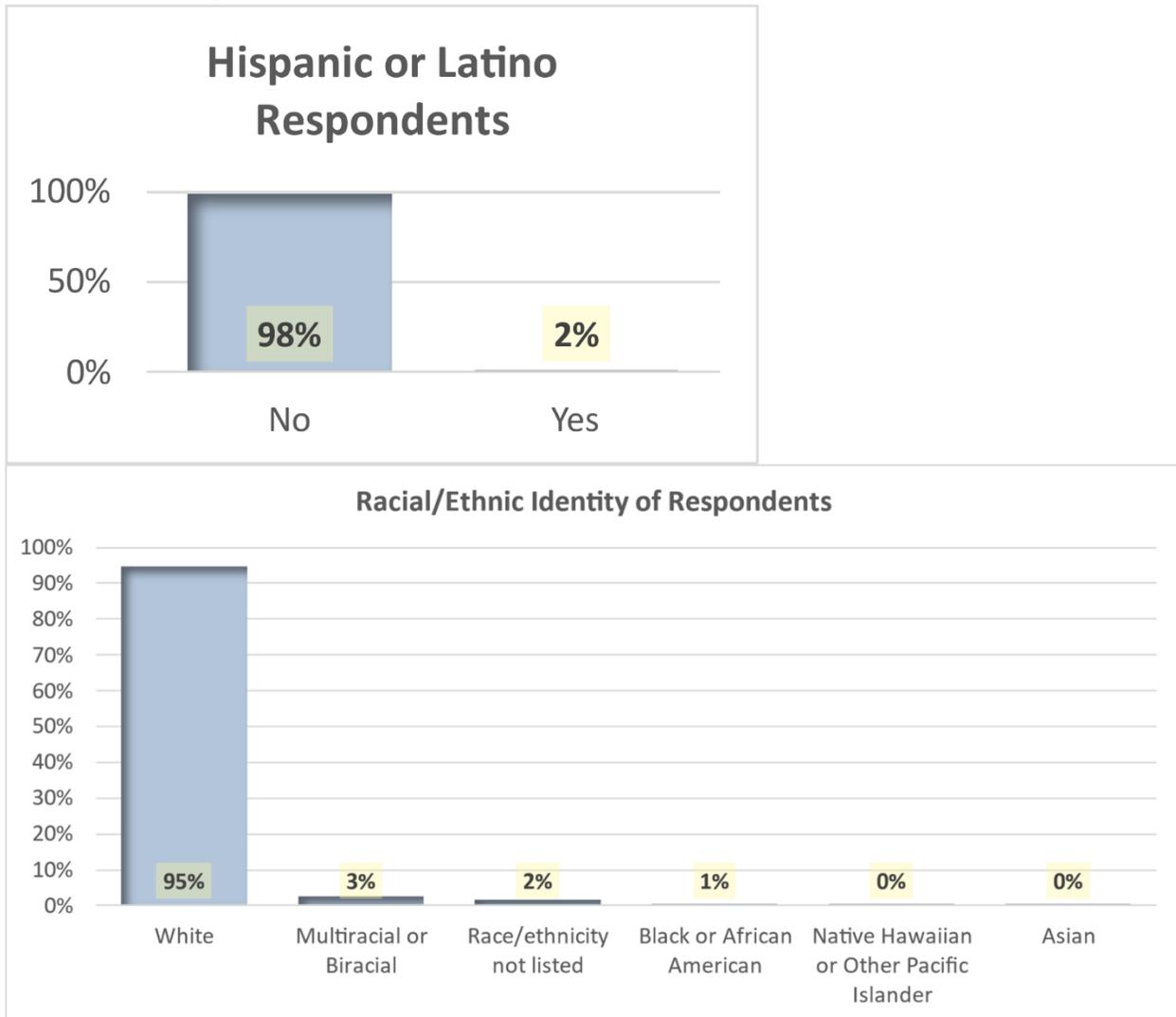


Figure 3. Self-described racial and ethnic identity based on a select number of options for respondents to the public survey.

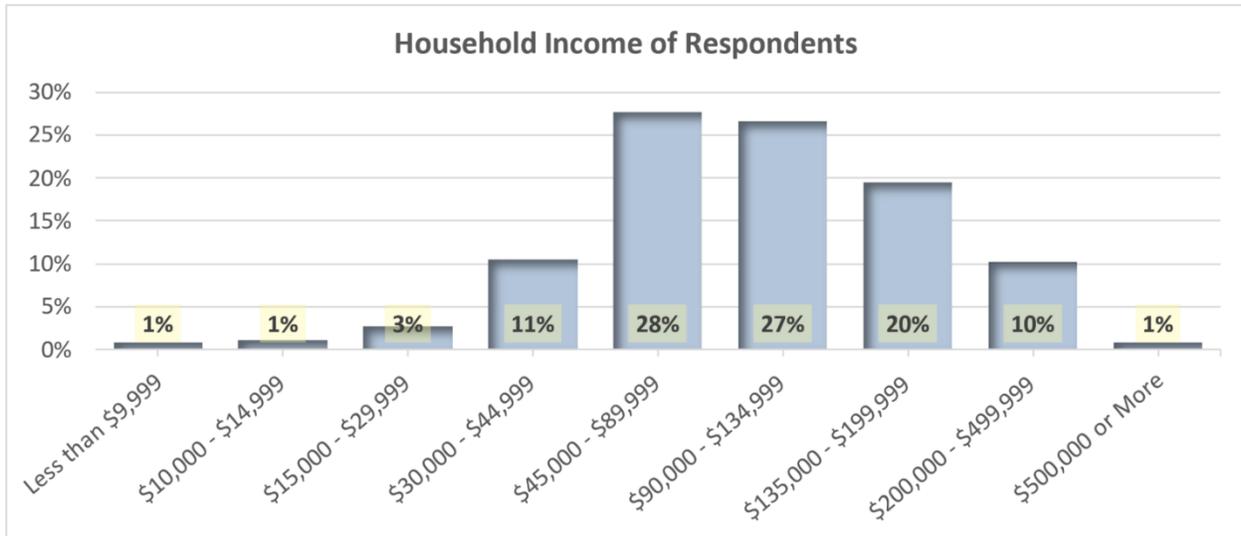


Figure 4. Self-described household income of respondents to the public survey.

#### **4. FIXED QUESTIONS: INDIVIDUAL CONDITIONS FOR CURRENT & PREFERRED HOME**

A series of questions asked respondents about their current household conditions and preferences for a home. These questions provide a snapshot of how residents in the UVLS region experience and would like to experience their homes in the future. As seen in Figure 5, 25% have the desire to move while 18% are actively looking.

Respondents expressed whether their home currently meets their needs now and into the future, summarized on the next pages in Figure 6 and Table 3. Ten percent of respondents indicated they did not have permanent housing. Close to 90% of respondents said their needs are met. However, this number dropped to just under 60% anticipating their needs met in the next ten years. Around 40% of respondents said their ability to stay in the region depends on finding decent affordable housing. This drops to 20% when their home needs major improvements to remain livable. Just over 20% of respondents said they were impacted by the COVID-19 pandemic.

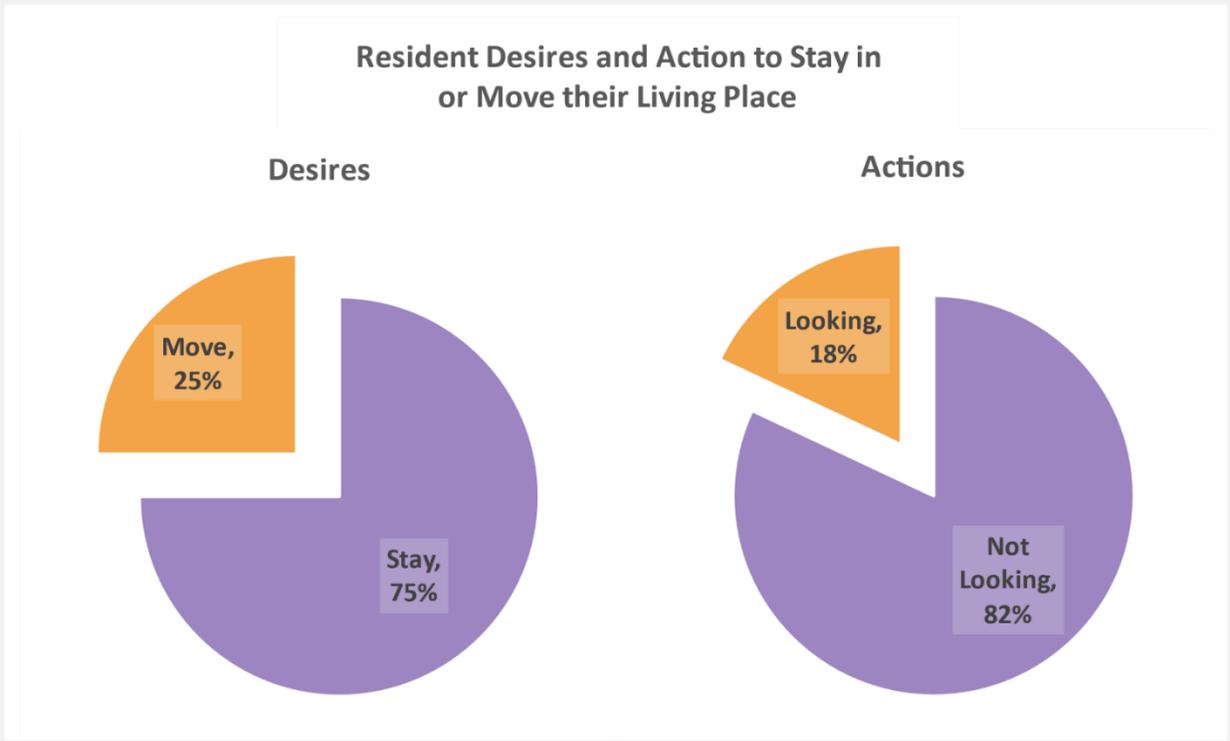


Figure 5. Residents indicate whether they would like to move to a new home, as well as if they are actively looking to for a different place to live.

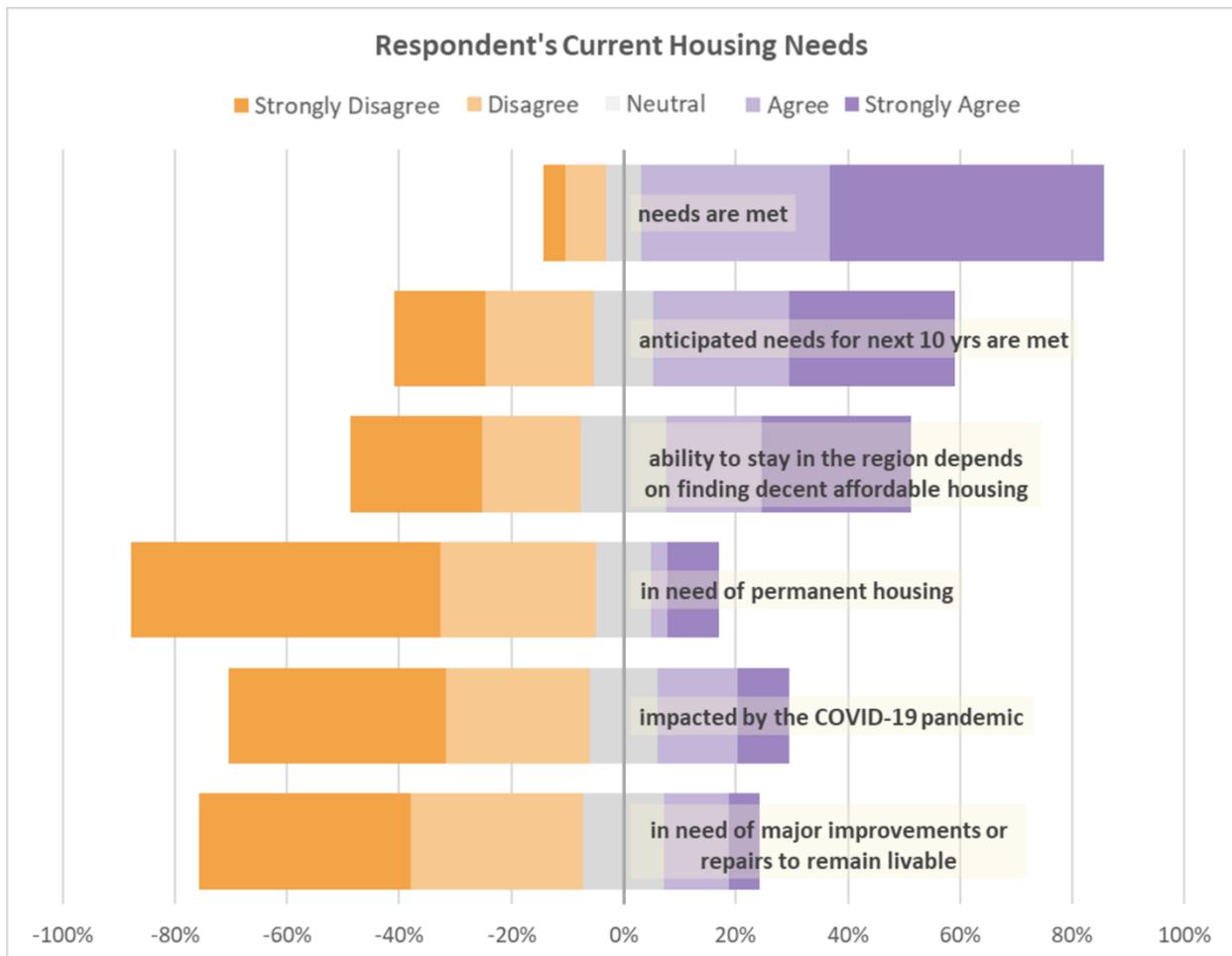


Figure 6. Respondents indicate agreement or disagreement on a series of statements related to how their current housing meets their household needs. The percentages represented here have been adjusted to exclude responses for “Not Applicable” and “I do not know”.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable	I do not know
<b>My needs are met</b>	49%	33%	6%	7%	4%	0%	0%
<b>My anticipated needs for the next 10 years are met</b>	29%	24%	10%	19%	16%	0%	3%
<b>My ability to stay in the region depends on finding decent affordable housing</b>	21%	13%	12%	14%	19%	19%	1%
<b>In need of permanent housing</b>	5%	1%	2%	14%	28%	49%	1%
<b>The COVID-19 pandemic has impacted my housing</b>	8%	12%	10%	21%	31%	17%	2%
<b>My current housing needs major improvements or repairs to remain livable</b>	5%	11%	13%	29%	35%	6%	1%

Table 3. Respondents indicate agreement or disagreement on a series of statements related to how their current housing meets their household needs.

Respondents described their current housing tenure with one choice (Figure 7). Each choice was a different ownership model. More than three-quarters were homeowners. One third of homeowners own their homes outright and 45% own their homes with a mortgage. Other configurations included renting, sharing with roommates, non-permanent housing, and dependent situations. When asked to describe their current home, respondents provided a range of descriptions as seen in the quotes below

**Quotes: current home tenure**

- “HUD housing for elderly 32 units.”
- “Condo-9.”
- “Motel.”
- “Rent one bedroom apartment with husband.”
- “It's single-family, also "manufactured" (factory-built), modular, and net-zero.”

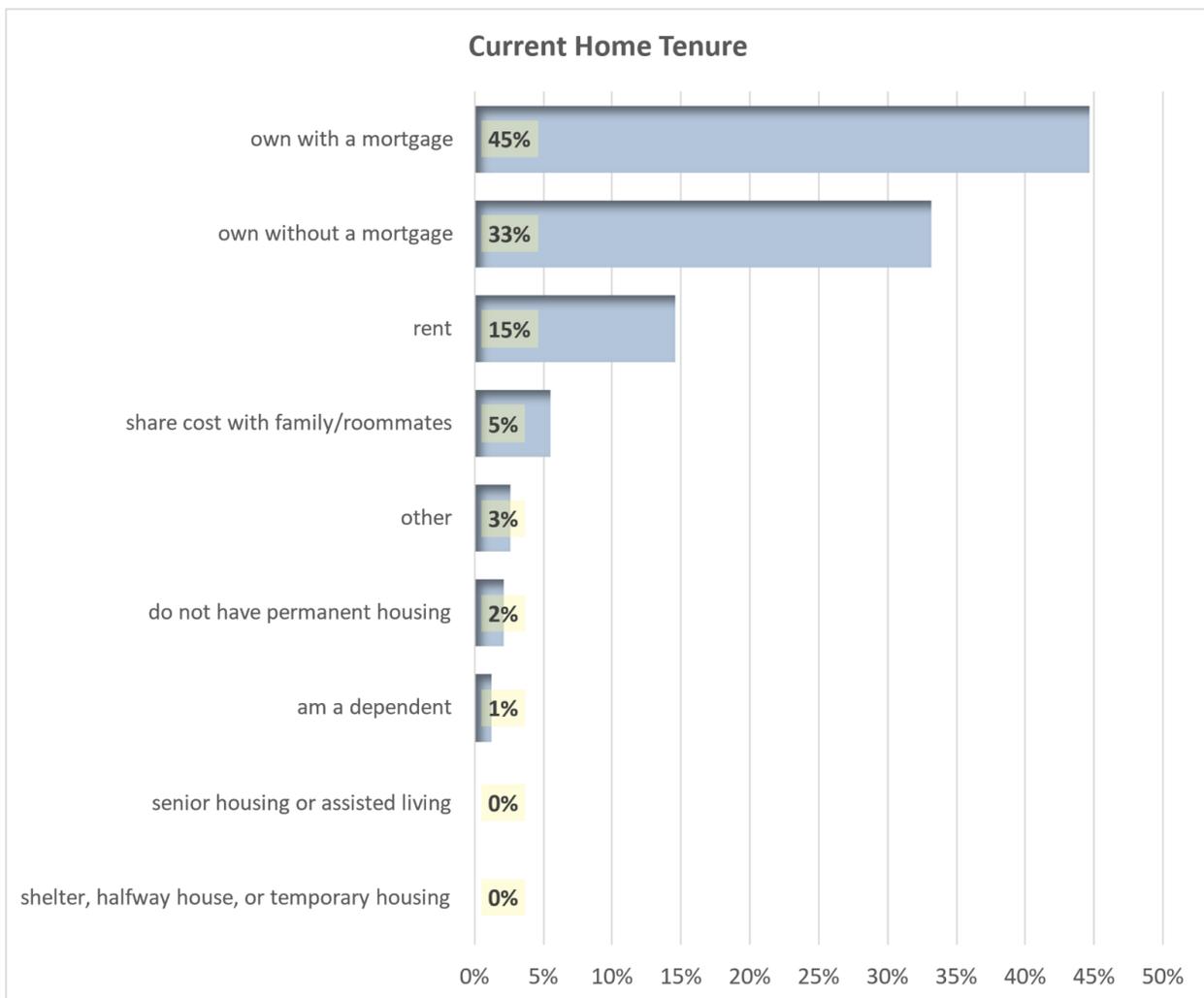


Figure 7. Percent of respondents by current housing conditions.

On the flip side, respondents were also asked about their preferred housing tenure, with the homeowner choice increase to 90%. Owning a home is preferred over renting. Written descriptions were also provided for respondent’s preferred homes as seen in the following list.

**Quotes: preferred home tenure**

- “Would like to expand our home to include an ADU/second unit for possible rental income, or to house a family member in the future.”
- “Condo.”
- “Intentional community or co-housing.”
- “Quiet apartment.”
- “Apartment, Single, Studio, or 2 Bed.”
- “CCRC. Continuing Care Retirement Community.”
- “In-town small, combined office/single bedroom.”
- “Senior Assisted Living Cottage.”
- “Am happy where I live.”
- “Senior independent living apartment.”

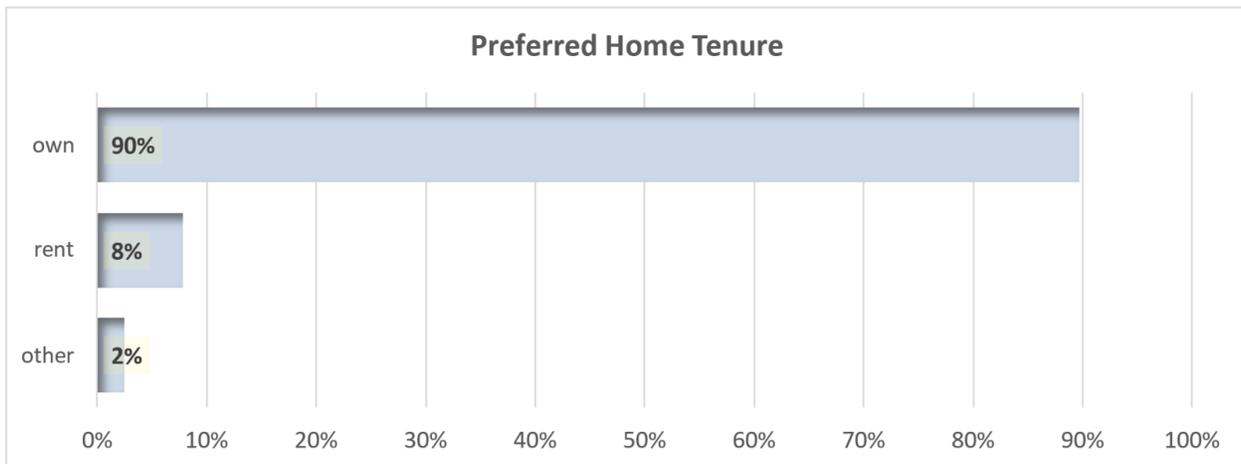


Figure 8. Percent of respondents by preferred housing condition.

Respondents described their housing costs as they relate to their household income (Table 4). Over 60% of respondents do not pay for their housing or pay less than 30% of their household income. The remaining 37% are “cost-burdened” by the cost of housing, meaning more than 30% of their household income goes towards housing expenses. Being cost-burdened is an indicator that a household may be unable to afford other critical and nondiscretionary costs such as health and child-care, food, and transportation. The proportion of cost-burdened residents is smaller than the overall number of residents in the region who are cost-burdened by housing, especially within the “severely cost-burdened” category with over 50% of household income being spent on housing.

Cost burden for housing costs were...	Percent of Respondents
<b>I do not pay</b>	9%
<b>Less than 30% household income</b>	54%
<b>Between 30%-50% household income</b>	29%
<b>Greater than 50% household income</b>	8%

Table 4. Respondents describe their housing costs.

On the issue of transportation, respondents answered a few questions about their experience and preferences. Three-quarters of respondents travel less than 30 minutes for their daily needs (Table 5). Respondents who chose “other” on this question indicated the reason as retirement, a recent work change, variable driving times, and work-from-home conditions. Out of the respondents, 23% of them prefer to live closer to work as seen in Table 6. Unsurprisingly, this percentage is similar to the percentage of respondents who travel more than 30 minutes to meet their daily needs (21%).

**Quotes: transportation and housing**

- “I traveled 45 minutes one way for work until 1 month ago. I took a significant pay cut to take a job in town because I could not afford to move.”
- “Retired, but I do travel about 30 minutes for shopping, etc.”
- “For 8 years I had a job that was 1 hour away, a recent job change has allowed me to work closer to home, about 15 minutes now”
- “I currently work remotely but if that were to change my daily commute would be 35 minutes each way”

<b>Do you travel more than 30 minutes from your home for work, childcare, or other daily needs?</b>	<b>Percent of Respondents</b>
<b>Yes</b>	21%
<b>No</b>	75%
<b>Other*</b>	4%

Table 5. Respondents describe the time of travel to reach regular work or amenities as more or less than thirty minutes.

<b>Would you prefer to live closer?</b>	<b>Percent of Respondents</b>
<b>Yes</b>	23%
<b>No</b>	54%
<b>I do not care</b>	23%

Table 6. Respondents indicate whether they prefer to live closer to work.

Respondents indicated their personal preference for their home’s neighborhood characteristics. Respondents ranked a preset list of characteristics (Figure 9) with affordable price range being the highest priority, followed by safety, school system, proximity to outdoor recreation, and available infrastructure and utilities. Out of the listed neighborhood characteristics, the lowest priorities were near where respondents grew up and proximity to public transportation. Table 7 demonstrates the numerical value distribution of preferred neighborhood characteristics.

In an open-ended question respondents described specific attributes that contribute towards their preferred housing location. As seen in Table 8, culture/amenities and rural/low density were the most popular written comment themes. These comments were aggregated into themes with each mention receiving a tick mark.

**Quotes: preferred home location**

- “Accessible to cultural institutions and activities, near excellent health care.”
- “Not crowded, light population.”
- “Want to be able to walk/ride a bike safely on the street.”
- “Snow and ice removal as a part of infrastructure answer, close to schools is also an important neighborhood priority.”
- “Proximity to other towns or byways such as highway.”
- “Peaceful, rural - very high.”
- “Have horse, so would like grazing land.”
- “I prefer having a yard so my kids can play and be safe.”
- “City parks, aesthetics-greenery.”
- “Low taxes.”
- “Low traffic, quiet and peaceful setting.”
- “I’m retired so proximity to work and public transportation are not high priorities at this point in my life.”
- “Can’t see or hear neighbors.”
- “We chose our location based on closeness to our jobs and good schools.”
- “Internet is essential, sidewalks not so much.”
- “A sense of community in the neighborhood.”
- “One of the primary reasons we moved here was to have access to outdoor activities.”
- “Close to a good major hospital.”
- “Strength of local community - resources, commitment to wellbeing, belonging.”
- “High Speed Internet is the only priority infrastructure we are looking for.”

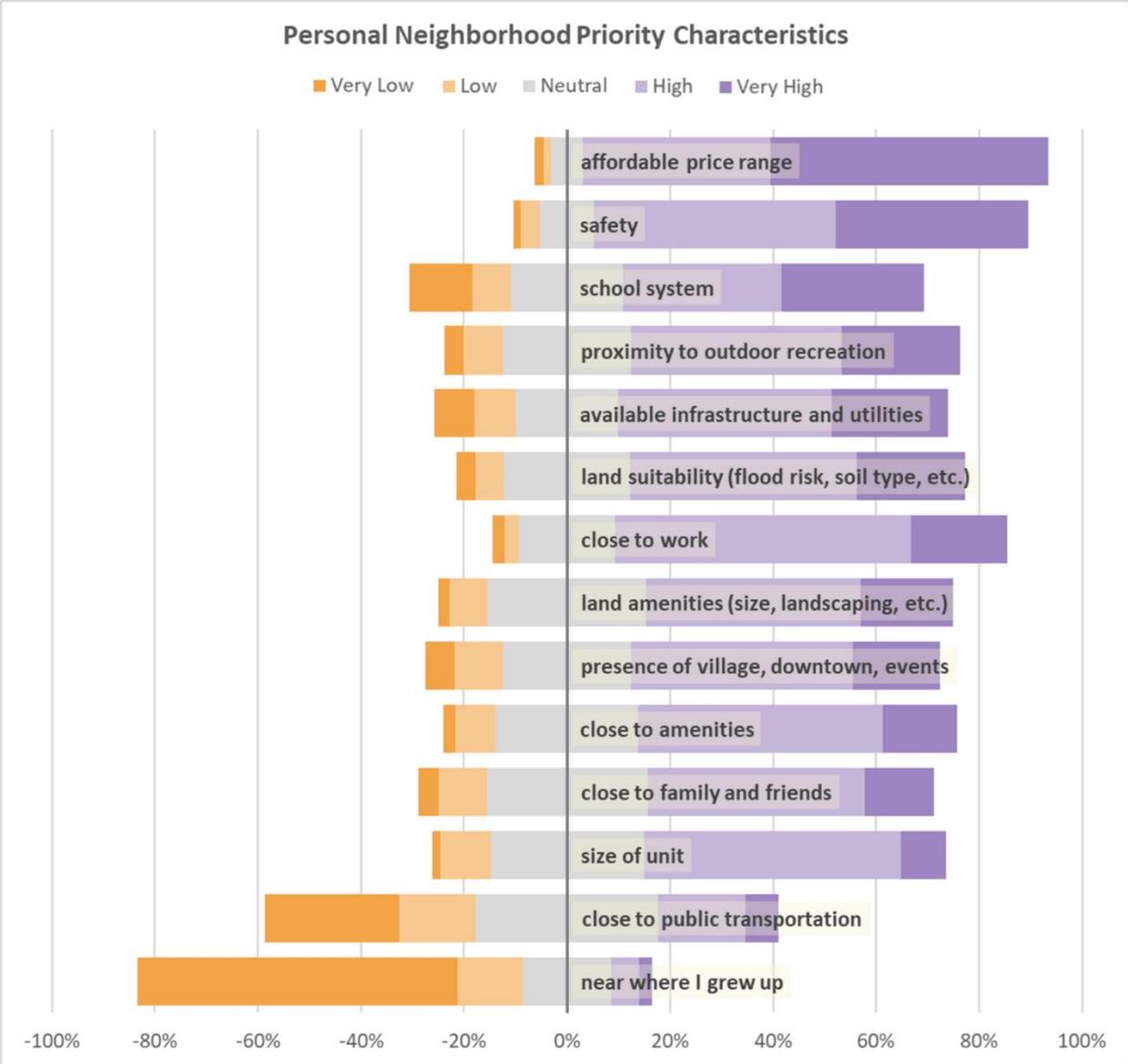


Figure 9. Respondents indicate their personal preference for their home's neighborhood characteristics from low to high. The percentages represented here have been adjusted to exclude responses for "Not Applicable".

	Very High	High	Neutral	Low	Very Low	Not App
<b>affordable price range</b>	53%	36%	6%	1%	2%	2%
<b>safety</b>	37%	47%	11%	4%	1%	0%
<b>Proximity to outdoor recreation</b>	23%	41%	25%	8%	4%	1%
<b>infrastructure and utilities available</b>	22%	41%	20%	8%	8%	1%
<b>land suitability (flood risk, soil type, etc.)</b>	21%	43%	24%	5%	4%	2%
<b>school system</b>	19%	21%	15%	5%	9%	30%
<b>land amenities (size, landscaping, etc.)</b>	18%	41%	31%	7%	2%	0%
<b>presence of village, downtown, events</b>	17%	43%	25%	9%	6%	0%
<b>close to amenities</b>	14%	47%	28%	8%	2%	0%
<b>close to work</b>	14%	41%	14%	2%	2%	28%
<b>close to family and friends</b>	13%	40%	30%	9%	4%	5%
<b>size of unit</b>	9%	49%	29%	10%	1%	2%
<b>close to public transportation</b>	5%	14%	29%	12%	21%	19%
<b>near where I grew up</b>	2%	4%	11%	9%	42%	33%

Table 7. Respondents indicate their personal preference for their home’s neighborhood characteristics from low to high.

Comment Category	Number of Respondents
Culture / Amenities (e.g., grocery, church, school, library)	10
Rural / Low Density	8
Near Health Care	4
Community / Neighbors	4
Open Space (i.e., for animals, for outdoor recreation)	4
Walk and Bike Friendly	3
Pets	2
Property Taxes	2
Internet	2

Table 8. A subset of respondents provided written descriptions for their preferred housing location. These comments were categorized into themes.

Respondents were asked about their current and preferred type of home. Overwhelmingly, the preferred home type was single-family at 83% of the preferred choice. The second-largest difference between current and preferred home type was multifamily 2-4 units with 7% of respondents currently living in them and 3% preferring this option. Therefore, there is some discrepancy between the type of homes people are living in versus their preferred option.

Respondents were asked about the years since their last move. According to Table 9, 58% of respondents moved within the past 10 years.

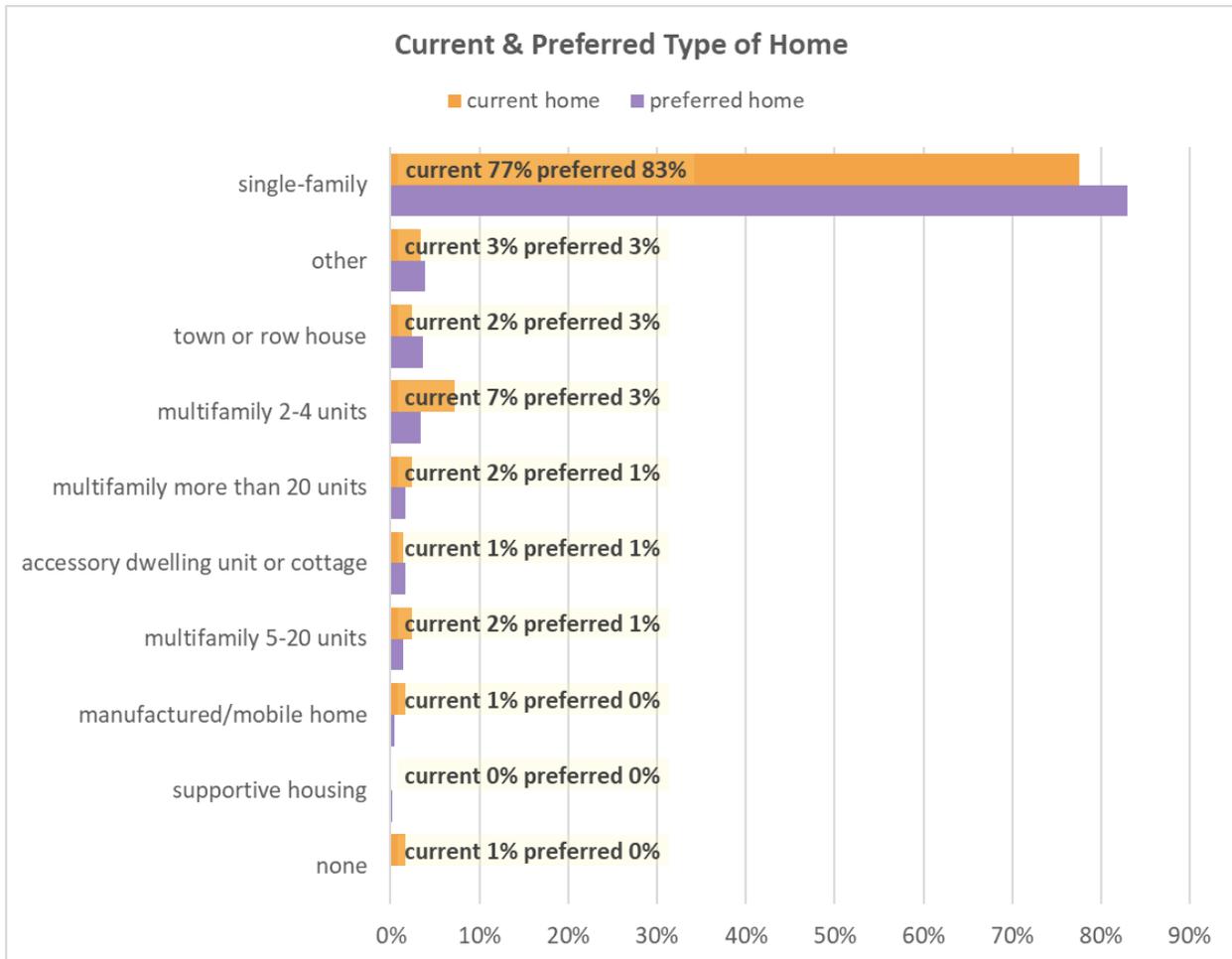


Figure 10. Percent of respondents live in different types of homes by current and preferred living conditions.

Years Since Last Move	Percent of Respondents
Less 1	3%
1-2	18%
2-5	19%
6-10	18%
11-20	19%
21-30	15%
31-40	6%
41-60	3%

Table 9. The number of years since a respondent last moved their home.

Respondents answered a series of questions related to the current housing supply and how it impacts their ability to stay within their community. As seen in Figure 10, the cost of homes available either slightly or significantly impacts almost 80% of respondents' ability to stay in their community. This was followed by the type of homes available and the location. Therefore, it is important to maintain affordability and provide diverse housing options to ensure people stay in their communities. Table 11 provides a numerical breakdown of whether the current housing

supply does not, slightly, or significantly impact their ability to stay in their community, including “Not Applicable” and “I do not know” responses.

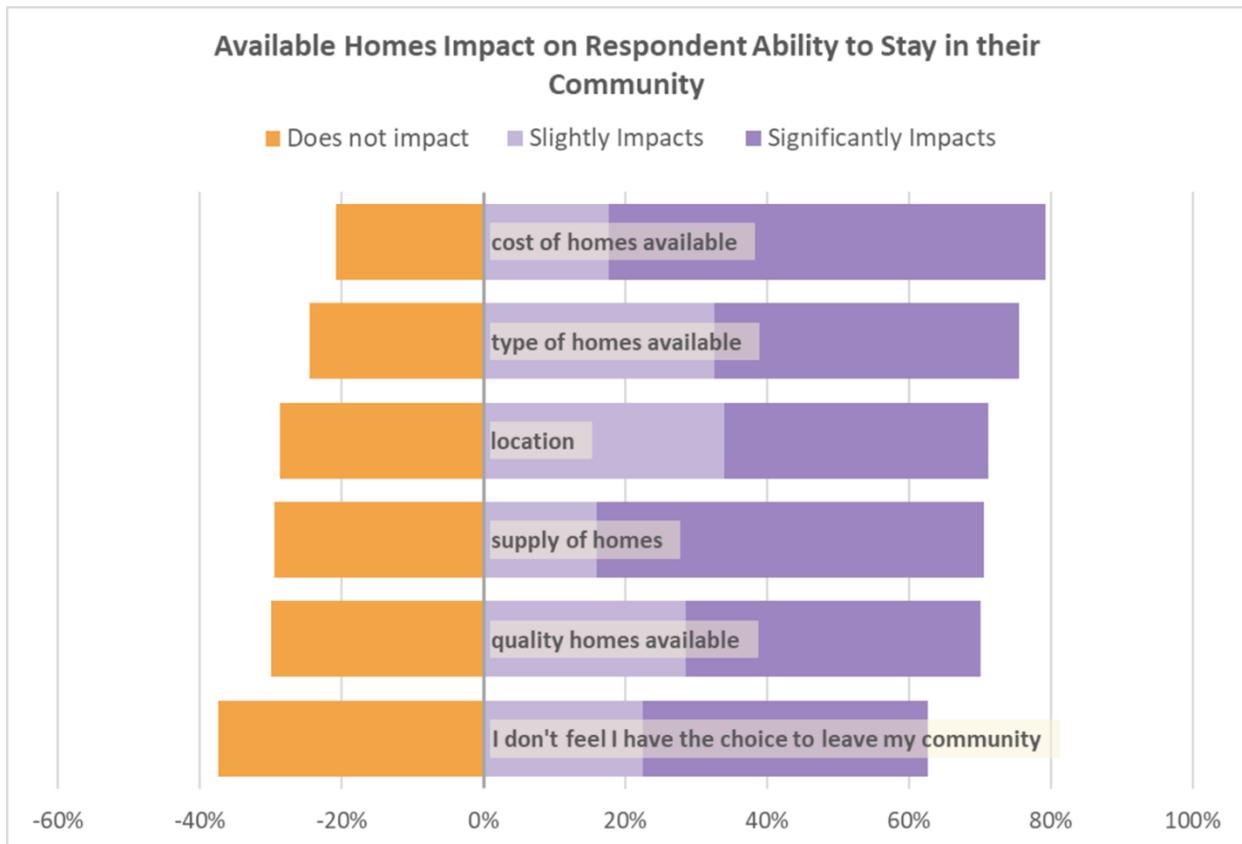


Figure 10. Respondents rate a series of statements about current housing supply in whether it does not, slightly, or significantly impacts their ability to stay in their community. The percentages represented here have been adjusted to exclude responses for “Not Applicable” and “I do not know”.

	Significantly Impacts	Slightly Impacts	Does not impact	Not applicable	I do not know
<b>Supply of homes</b>	45%	13%	24%	17%	1%
<b>Quality homes available</b>	35%	24%	25%	14%	2%
<b>Cost of homes available</b>	54%	15%	18%	12%	1%
<b>Type of homes available</b>	37%	28%	21%	13%	1%
<b>Location</b>	32%	29%	25%	13%	1%
<b>I don't feel I have the choice to leave my community due to lack of housing options and/or moving costs</b>	25%	14%	23%	32%	7%

Table 11. Respondents rate a series of statements about current housing supply in whether it does not, slightly, or significantly impacts their ability to stay in their community.

## 5. FIXED QUESTIONS: PUBLIC PERSPECTIVES ON HOUSING AT THE COMMUNITY LEVEL

The following set of questions were fixed questions, meaning respondents answered a series of statements prescribed by Staff to determine public perspectives on housing at the community level.

As seen in Figure 11, respondents indicated their level of agreement or disagreement on a series of statements related to the types of homes needed within their own community. Homes for moderate income households, rentals, and homes for low-income households were identified as the most needed homes. Relative to the other options, there was consensus that high-end homes are not needed. Table 12 illustrates the numerical values of these statements. It is also important to note that respondents were the most unsure about whether homes are needed for people with physical disabilities or supportive services. This presents an educational opportunity.

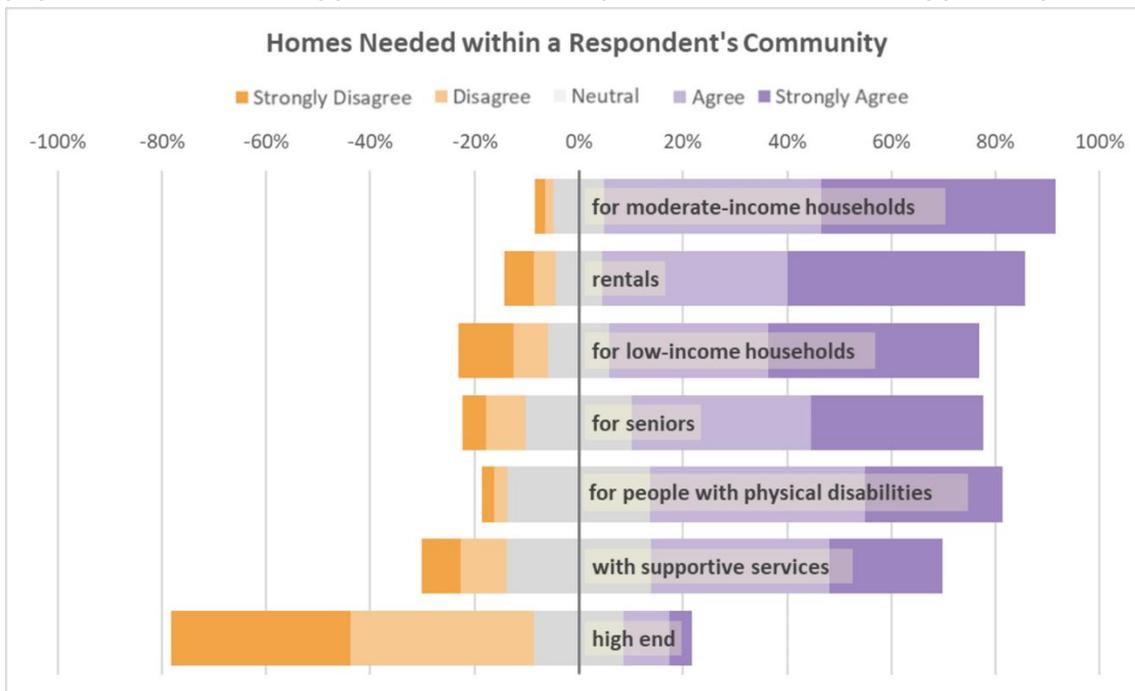


Figure 11. Respondents indicate agreement or disagreement on a series of statements related to the types of homes needed within their own community. The percentages represented here have been adjusted to exclude responses for “Not Applicable” and “I do not know”.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable	I do not know
<b>For moderate-income households</b>	45%	42%	10%	2%	2%	0%	0%
<b>Rentals</b>	45%	35%	9%	4%	6%	0%	2%
<b>For low-income households</b>	40%	30%	11%	7%	10%	0%	2%
<b>For seniors</b>	31%	32%	19%	7%	4%	1%	7%
<b>For people with physical disabilities</b>	23%	36%	24%	2%	2%	1%	12%
<b>With supportive services</b>	19%	30%	24%	8%	7%	1%	11%
<b>High end</b>	4%	9%	17%	35%	34%	0%	1%

Table 12. Respondents indicate agreement or disagreement on a series of statements related to the types of homes needed within their own community.

Respondents ranked community challenges to have a home within their community with a score of 1 being the biggest challenge and 8 being the smallest challenge. As seen in Figure 12, the cost of housing was the biggest challenge, followed by availability of housing options and the cost of repair, maintenance, or ADA accessibility needs. Relative to the other options, flooding, presence of unkept properties, and housing discrimination were perceived to be the smallest challenges. Table 13 provides the numerical distribution of ranked community challenges for our homes and the aggregated weighted rank for each challenge.

	Weighted rank without not applicable	1st	2nd	3rd	4th	5th	6th	7th	8th	Does not apply
<b>Cost of housing</b>	0.7	58%	29%	4%	2%	2%	0%	1%	1%	3%
<b>Availability of housing options</b>	1.6	27%	32%	17%	10%	5%	4%	2%	1%	3%
<b>Cost of repair, maintenance, or ADA accessibility needs</b>	2.4	6%	20%	33%	15%	9%	7%	2%	1%	8%
<b>Neighborhood safety</b>	3.8	4%	5%	12%	15%	15%	14%	13%	6%	16%
<b>Homelessness</b>	4.0	2%	7%	11%	12%	15%	15%	11%	8%	20%
<b>Housing discrimination</b>	4.3	3%	0%	9%	16%	15%	16%	14%	9%	19%
<b>Presence of unkept (or vacant) homes/properties</b>	4.5	3%	4%	5%	14%	13%	12%	13%	17%	20%
<b>Flooding</b>	4.9	1%	2%	4%	7%	13%	12%	16%	16%	28%

Table 13. Respondents rank community challenges from 1 (biggest challenge) to 8 (smallest challenge) for their impact on the respondent's community's ability to have needed homes.

The following question examined factors that impact cost and supply of homes in respondent communities. The perceived factors identified by more than 80% of respondents as somewhat or significantly impacting cost and supply of homes were cost of construction and land, people moving into the region who can afford higher prices, the ability to finance construction, property taxes, and wages. Those factors that were noted by less than 60% of respondents as either somewhat or significantly impacting were available utilities and infrastructure, and state regulations and permits. Table 14 provides the numerical values for these factors. There was clear uncertainty about the impact of municipal regulations and permits (with 22% selecting "I do not

know”), state regulations and permits (with 24% “I do not know”), and level of local government investment (with 27% “I do not know”). This indicates there is a disconnect between the public and the role of the government regarding housing.

Themes	Sub-themes	Occurrence	Examples
<b>Level of Government Involvement</b>	<b>High</b>	40	N/A
	<b>Moderate</b>	17	N/A
	<b>Limited</b>	22	N/A
	<b>None</b>	14	N/A
<b>Local Government Interventions</b>	<b>Reduce barriers in zoning policy</b>	52	Reduce regulator barriers to adding ADUs and tiny homes; reduce sprawl and cluster development; ensure housing conversion and renovation; allow higher densities; promote planning board openness and willingness; make land available for developers; sustain and create an adequate master plan; reduce acre and property size minimums; insist on accessible units; encourage village development and zoning; decrease setbacks; decrease parking restrictions; relax zoning laws for affordable units; streamline permitting process; limit out-of-state second homeowners and large outside developers; require % of every development to be affordable and accessible; utilize smart growth principles (housing in downtown, walkable); impose a higher tax rate for 2nd, 3rd property owners and seasonal residents; consistently survey land and housing stock, limit Airbnb
	<b>Provide and/or ensure affordable housing</b>	39	Provide tax breaks for affordable housing, especially for employees in town; fund rental assistance; regulate rent; make a program for veterans housing loans or grants; use tax money for affordable housing; ensure properties are not vacant
	<b>Ensure a variety of housing types and price ranges</b>	24	Develop programs to assist first-time homeowners; identify or create funding for the development of moderate-income homes; consider the importance of economic and cultural diversity; encourage smaller-sized and lower-price homes to be built, especially for young single professionals; encourage affordable units especially for families, seniors aging in place, and those with mental illness and differently abled.

	<b>Study/use incentives to create/maintain affordable housing</b>	21	Provide tax incentives to build affordable and elderly housing; maintain existing building structures; create tax deferral policies, incentivize mixed-income housing, bring more jobs to the area; encourage small-scale housing; encourage multi-family infill projects; emphasize long-term occupancy; provide protections to property values; provide cohousing incentives
	<b>Other focus areas</b>	21	Protect natural resources; complete water/sewer, utility, and infrastructure improvements and upgrades; encourage businesses; provide programming for youth; implement a single-payer health care system; implement a covid recovery strategy; encourage public transit; improve the quality of schools and local services; support small businesses; support police; support fossil-free facilities
<b>Government Processes</b>	<b>Public Participation</b>	3	Facilitate meaningful public participation
	<b>Commitment to Housing Goals</b>	10	Commit to housing goals and standards; garner strong leaders in municipalities; approach the housing challenge from an organizational perspective; be proactive; educate and train municipal employees; receive guidance; enforce regulations; maintain flexibility and openness in the process
	<b>Community Needs</b>	8	Become aware of and address the community's needs and oversight/regulation over these
	<b>Safety and Compliance</b>	12	Maintain an adequate staff of inspectors to ensure housing is up to code; uphold building codes; go after defunct properties for taxes
<b>Limited Local Government Involvement</b>	<b>Taxes</b>	4	Keep taxes to a minimum
	<b>State Involvement</b>	3	Support fair and equal property tax statewide; encourage more involvement from the state on housing
<b>Partnerships</b>	<b>Developers</b>	3	Engage with developers to include affordable housing; spread knowledge about affordable housing to real estate agents
	<b>Public</b>	6	Build partnerships with the greater community; create committees who support affordable housing

	<b>Large Employers &amp; Academic Institutions</b>	3	Create private financing for housing their workforce; encourage larger employers to offset investment costs; encourage cooperation between major employers and academic institutions
	<b>Municipalities</b>	5	Support shared responsibility with other municipalities
	<b>Non-Profits</b>	2	Support non-profits to address housing needs
<b>Education and Outreach</b>	<b>Social Justice and Equity Considerations</b>	17	Reduce class biases; help those in the already available housing; eliminate Not-In-My-Back-Yard mindsets; inform people about their payment options
	<b>Homelessness</b>	3	Focus on solutions for homelessness

Table 15. Respondent themes and summary answers on open-ended question regarding involvement of the local government for adequate, safe, accessible, and affordable housing.

**Do short term rentals present a barrier to providing year-round housing for residents in your community? For seasonal or temporary workers?**

**Quotes: short term rentals**

- “This isn't based on fact, but I have to imagine that owners may make more money on short term rentals than on long term rentals, which would make it difficult, if not impossible for seasonal, service, temp workers to find and afford housing.”
- “This has always been vacationland, so it would be unrealistic to change it.”
- “ABSOLUTELY. We have a small business operated from our home and could not maintain an additional employee because there is no affordable housing for them to live.”
- “Yes of course but tourism is critical to the local economy.”
- “Homeownership and permanent full-time workers provide the most stability to a community. Short-term rentals are not a good housing strategy.”
- “Short-term rentals are aimed at high-income visitors; therefore, short-term rentals are priced above the limit that a temporary worker could afford.”
- “No. We simply need more.”
- “They might. I don't have any information one way or the other. If so, I assume it is a recent problem.
- “Long-term rentals are in very short supply. I see that as a far greater problem.”
- “Colleges take up a lot of housing which has forced non-college related workers to move further away.
- “The moderate-cost housing stock is being purchased as second homes for the short-term rental market in our region as a vacation destination.”
- “Seasonal rentals make things incredibly difficult. They are insanely expensive and do not help the problem at all of wanting to attract and retain long-term employees.”
- “Somewhat but sort term rentals are a property owners' right.”
- “Hot button issue, but a distraction from the systemic problems.”
- “If we could get money to build out our barn for low-income people, we would. I think others would too. Short-term rentals are not as big of an issue as not having money to make more rental spaces available to people. People not knowing how to be landlords is an issue as well.”
- “Yes! Especially during Covid, remote workers from wealthy, metropolitan areas have been a lucrative market for landlords in our area. That housing has been

unavailable to people who actually work in and contribute to our area. Second homeowners/snowbirds do not contribute to our communities the way working people do. We have enough people who actually want to live here, work here, shop here, eat here, etc.— year round! And yes, go skiing in the winter, too. Housing for seasonal/agricultural workers is different and must remain available and a priority.”

Answer Category	Occurrence	Examples
Yes	124	Reduce property/town value, limit Airbnb, short term rentals take units out of the market for residents, owners make more money on short-term, vacationland, small business impact, college students, service workers, diminished moderate-cost housing stock, impact on tourism, diminish housing stability
Somewhat	28	
No	82	
Unsure	69	

Table 16. The occurrence of yes, somewhat, no, and unsure themes as it relates to short term rentals presenting a barrier to providing year-round housing for residents and workers.

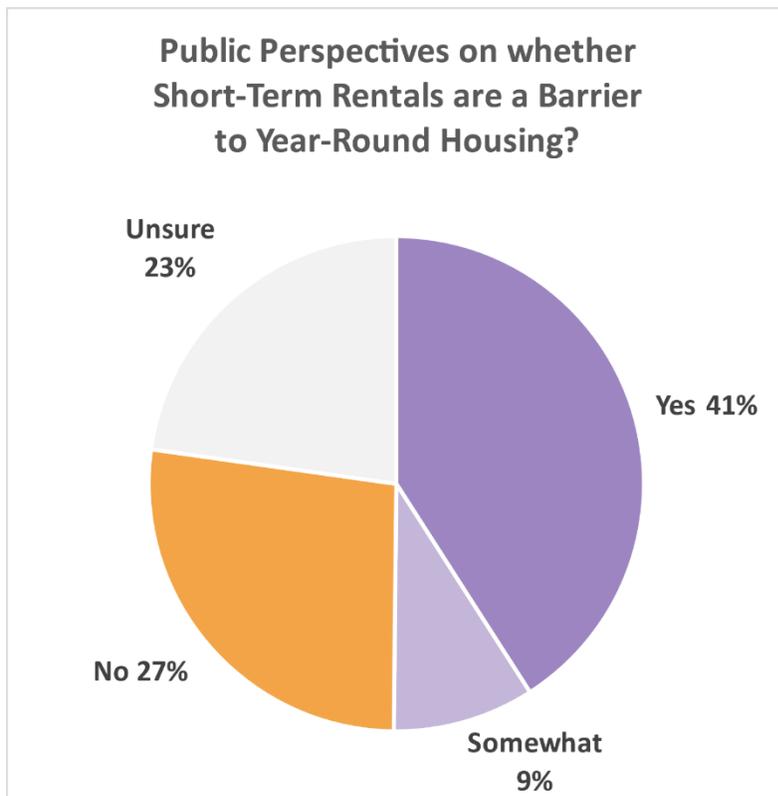


Figure 15. The percentage of respondents that find short-term rentals as a barrier to year-round housing for residents and seasonal workers.

**Are you concerned about the migration of people in or out of the region due to the COVID-19 pandemic, climate change, or other societal shocks?**

This question revealed many people’s fears as well as opportunities regarding the migration of people. Many people expressed conflicting views when thinking about the influx and

outflux of people. For example, many respondents felt less concerned by the people themselves moving to the area and more concerned with the housing stock and services required to handle that influx. Some of these specific services included schools, infrastructure, transportation, recreation opportunities, and green space. If adequate resources existed, many respondents used terms like “welcoming” and “proactive” towards migration. However, many noted the importance of intentional planning to reduce uncontrolled growth. Some of these include discouraging corporate real estate companies and property hoarding as well as creating additional units from existing dwellings.

Besides housing considerations, many respondents pointed to cultural differences. For example, some respondents felt like COVID-19 brought “urban attitudes” and “inactive and disconnected community members.” These experiences influenced respondents’ sense of place and daily life. Whether that be wealthy folks moving into their second homes full-time, or people coming from outside of the New England area, some respondents expressed concern over these trends. On the flip side, many respondents indicated a need to shift attitudes around outsiders. Some respondents expressed concerns over ensuring diversity of immigration and that local communities encourage all types of people (i.e., age, race, income) to the area rather than a select demographic deemed acceptable.

Regarding the migration of people out of the region, many worried about the outflux of young people and displacement of native residents. In almost all the responses concerned about outflux, housing affordability and supply was the primary driver. Many noted the outflux of young people impacting a workforce shortage for businesses, leading to negative impacts on the local economy.

**Quotes: in-/out-migration**

- “Very concerned about migration. This has impacted the daily way of life that is cherished in my community. It has increased home/land costs and sales. This impacts those of us that live and work in the community daily.”
- “I have so much shame and stress feeling as though we do not ‘deserve’ to live in our neighborhood, and we are just bringing down the value of the homes on our street.”
- “I migrated here in 1972. I have no grounds for rejecting migration today.”
- “A little, but we should share, the planet is for everyone.”
- “We should be encouraging all types of people (age, race, income).”
- “There has been a long-lasting attitude in NH regarding outsiders. It has to end. I know, I lived there for 30 years and could not believe the perceptions.”
- “Gentrification is real and people are realizing they want more space than the city can provide but are unwilling to move up here full time.”
- “I’m planning on migrating out of state, personally. The current housing situation is untenable.”
- “Financial assistance for making more dwellings from already existing buildings would be a great way to keep people IN the neighborhoods.”
- “No one needs more than one home.”
- “More must be done to prevent and discourage property hoarding and housing exploitation.”
- “To a certain degree, it seems local that large numbers of people moving into the area will increase the strain on infrastructure – schools, safety services, hospitals/doctors.”

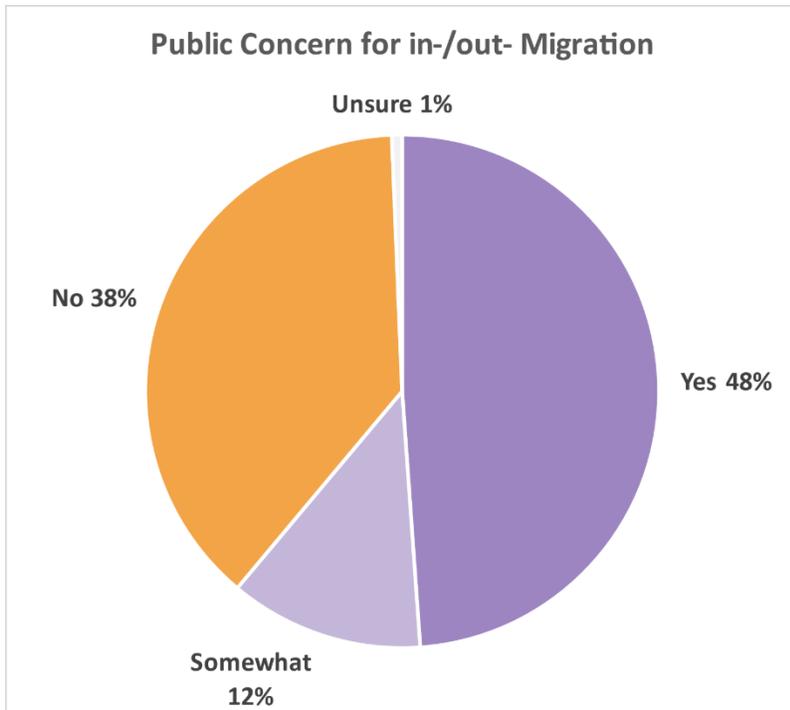


Figure 16. The percentage of respondents concerned about migration in the region.

**Our region's lands have different uses, including housing, agriculture, commercial enterprises, industry, and protection of natural resources. How would you like the region to address the housing shortage from a land use perspective? Are you concerned with potential impacts to other land uses?**

The overwhelming sentiment from this question was about finding a balance. Many respondents vocalized the need to balance housing and development with protecting open space and rural character. These respondents painted a picture of what reasonable tradeoffs look like. For example, clustering homes in villages and/or urban areas to maintain productive farmlands and recreational land. Potential impacts to other land use categories included rural character (i.e., small-town feel), conservation, open/green space, agriculture, water quality, wildlife corridors, and recreation. Many of these natural attributes draw people to the area and some respondents noted how certain kinds of development could negatively impact the tourism economy.

Respondents had many concerns about current shortcomings of land use priorities as well as opportunities for betterment. For many, housing remained the most important priority from a land-use perspective. Concerns around housing included the price and availability of land for workforce housing, large lot sizes, “what used to be” views, single-family homes, zoning and regulating laws, second homeowners, more/fewer low-income homes, lack of moderate-income homes, short-term rentals, subdivisions, and unfair burden of housing stock across municipalities. Other respondents mentioned other concerns about development. These included impacts on water and sewer, big box stores, invasive plants, lack of appropriate planning or master plan, high taxes, unfair distribution of school burdens, too much government involvement, too much emphasis on the protection of rural and agricultural areas, and new roads.

Some respondents brought up creative ways to balance development and natural resources. For example, numerous respondents revealed the desire for shared spaces. This included community gardens, open spaces, and other shared resources. These answers derived from wanting to feel more connected to and build trust with fellow community members, while also serving as a solution towards minimizing development impact. Along the same thread, respondents mentioned sustainability as a critical framework for meeting land-use goals. These included a need for smaller homes, more energy-efficient homes, and commercial buildings, reducing commuter emissions through cluster development, and adapting to climate change. Repurposing existing structures and developed areas was another popular solution to address the housing shortage from a land-use perspective.

**Quotes: land use**

- “I would like to see more green space set aside and devoted to native pollinator plants, and meadows. We need to bring back bees, birds, all kinds of insects, etc. I would give incentives to property owners to devote land to native pollinators and to get rid of turf grass. I would eliminate all turf grass from public property.”
- “I would like to see much greater use of cluster housing, which can 1) lead to a feeling of a neighborhood, 2) cut down on necessary driving to get kids to/from friends' houses; 3) offers the chance to preserve much more open space, which is highly desirable; 4) reduces the overall cost of construction per family, because units are in close proximity or adjoining.”
- “Most housing development occurs in the worst possible way, permanently ratcheting away natural resources in unplanned and short-sighted profiteering.”
- “I think we are fortunate to live in an area where there is enough land for all of these uses.”
- “Keep development where it already exists, if possible.”
- “We have significant rules in place to protect our natural environment. We can effectively address the shortage of affordable housing without eliminating or weakening these protections.”
- “I would love to see a piece of land used for multiple small, freestanding homes which could also have a community garden and/or share other resources. I am concerned about the impact that we are having by selling off individual lots and building large, single-family homes as they use up significant resources but don't house many people.”
- “Let supply and demand take their course.”
- “It seems too many houses have been built in the last few years for people who either stay only for the summer or build then move away after raising our taxes because they didn't do the proper research as to what life is like here and what the residents truly value.”
- “Can't any place stay open? Why does every place have to be paved over?”
- “My only concern is the government getting too involved and damaging the market.”
- “I'm concerned with the effects of ridgeline development.”
- “It was sad to see the big field taken over for a big business.”
- “I am concerned about the simple-minded view that changes to state zoning laws can solve or help with the housing problem, ignoring local solutions and local control.”
- “Protect farmers, preserve open space but find ways to adjust the huge minimum lot sizes in communities like mine where families can no longer afford to build or buy.”

- “I would like to see any new developments be aware of and have plans for stewarding the land, improving lives of people and community, and also keeping it looking natural.”
- “It’s a balance, but concerns over natural resource protection have been given weighted preference over development.”
- “I hope we return as much land as possible to indigenous stewardship.”

**Our communities have limited resources to sustain the infrastructure and protections needed to maintain these land uses. How should your community direct infrastructure investments for needed housing?**

Many of the respondents reiterated similar themes and ideas found in other questions. However, there were prevalent priorities for infrastructure investment. Many respondents highlighted traditional functions like the provision of water and sewer, utilities, road maintenance, pedestrian and bicycle infrastructure, and internet upgrades to support new and current developments. Many noted how cluster development and centralizing municipal services is a critical piece in development where infrastructure is key.

Respondents elaborated on the role of municipalities and other stakeholders. For example, some respondents stressed the importance of growth/planning assessments, master plans with a stated purpose and clarity of impact, housing committees, partnerships with developers, municipalities, volunteers, and non-profits, and the establishment of mixed-use ordinances. These processes can also be improved by expedited site plan reviews and approvals.

The suggested funding schemes for these infrastructure improvements differed, including some creative alternatives. For many, the burden is felt too greatly on the taxpayers and municipalities. For example, respondents stressed the importance of the builder incurring the utility and other impact costs. Many respondents expressed frustration with major employers, noting their lack of investment into affordable homes despite the substantial number of workers. Many stressed finding a balance between net-positive investment and the opportunity cost of doing nothing. Net positive investment refers to reaching a monetary gain as opposed to a loss. The opportunity cost of doing nothing implies without investment immediately, the cost in the future will be significantly higher to achieve the same goal.

Respondents had many suggestions for identifying funding sources. Some noted municipalities should have incentive-based development fees or communal fees based on group development or utilize municipal land for affordable homes. Others pointed to utilizing grants and other state/federal funding and creating community land trusts for homes. While some respondents opposed increasing taxes, others encouraged it or suggested reallocations of the municipal budget.

Besides monetary and governmental suggestions, many illustrated broader investments to improve the overall quality of life. Some of these include downtown revitalization and walkability along with recreational assets. Many respondents implied infrastructure investments should be community-driven and/or through the democratic voting process. Respondents also imagined the kinds of future development with integration of sustainability/environment and infrastructure investment. For example, these types of development may consider minimizing habitat fragmentation, protecting wetlands for flood control, increasing electric vehicle charging

infrastructure, expanding community solar, and building green infrastructure and homes resilient to climate change.

Focusing on the “missing middle” was another prevailing theme. For example, one respondent suggested investing in the construction-industry workforce to catalyze home development. Many noted the lack of middle-income homes was concerning for the local economy and the greater tax base. This is especially important for funding schools. According to some respondents, traditional middle-income homes, like duplexes and condominiums, are specific home-types needed.

**Quotes: infrastructure investments**

- “Extensive studies should be done to determine what the limit on our resources is. Alternative sources should be investigated. Ways to reduce consumption should be considered.”
- “The community discussion needs to assess the cost of not doing anything.”
- “We need to be well-prepared to explain what is required for development, how incentives can be used, and how much taxes would increase as a result.”
- “It should have a plan, locate appropriate parcels, find private developers, and jointly plan for housing and infrastructure”
- “Leverage as much public infrastructure out of private development as possible. Conduct growth/planning assessments and get community feedback on where to direct funds (where/what/how).”
- “Private businesses need to chip in more and our schools are getting a second-class status, which impacts young family investment, homes, and communities.”
- “Can’t get to places until the roads are repaired.”
- “Moderate the impact of subdivisions to allow for fewer and more spaced-out curb cuts in outlying areas.”
- “I’m a professional, and because I rented instead of buying a house, it was assumed I was not a participating member of the community.”
- “Provide training opportunities for people to learn how to do much of the work themselves. Or allow for more training opportunities within construction companies to then offer jobs to people. There is clearly a need for more construction and maintenance crews. Construction companies need to increase their workforce and make it more welcoming to people who didn't grow up using tools to apply.”
- “Affordable housing should be seen like an essential infrastructure needed for communities like bridges, roads, etc. Viewing affordable housing as infrastructure also supports additional goals like garnering public support for inclusionary housing through the production of affordable housing produced parallel with market rate housing.”
- “We are rural. Electric and internet are needed. Good roads a must.”
- “If governments can do more to make the costs easier by taking on infrastructure, perhaps developers would be more inclined to build affordable housing.”
- “We need a broad base of taxpayers here.”
- “Prohibit new water and sewer line hookups outside the planned development core.”
- “The state constitution limits the options that communities have for raising money for infrastructure improvements. How do you improve infrastructure without raising the already too high property taxes?”

- “Do the math. If it’s a net-positive investment, do it. If it’s a net drain on the municipality, don’t. Math and facts are real, and opinions are easy and subjective.”
- “Raise awareness of the absolute necessity to protect ecologically significant areas.
- “Pursue missing middle solutions.”
- “It would be wonderful if my community could embrace the changes instead of finding more ways to push individuals away from this area under the thin argument of ‘protecting land.’”
- “Residential taxpayers, not the businesses, have shouldered the majority of the burden for providing these services to a large population of people who do not live here.”

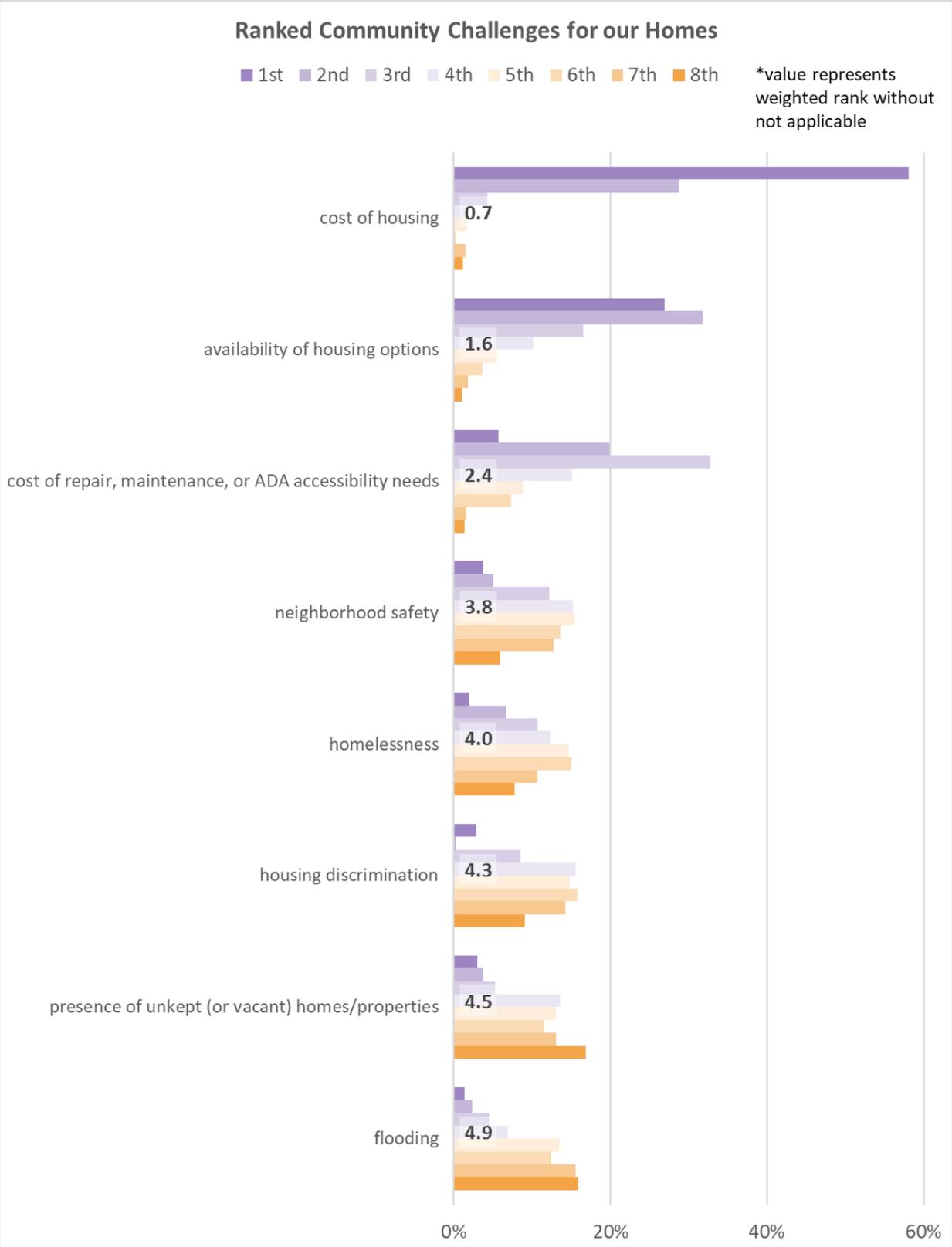


Figure 12. Respondents rank community challenges from 1 (biggest challenge) to 8 (smallest challenge) for their impact on a respondent's community's ability to have needed homes. The percentages represented here have been adjusted to exclude responses for "Does not Apply".

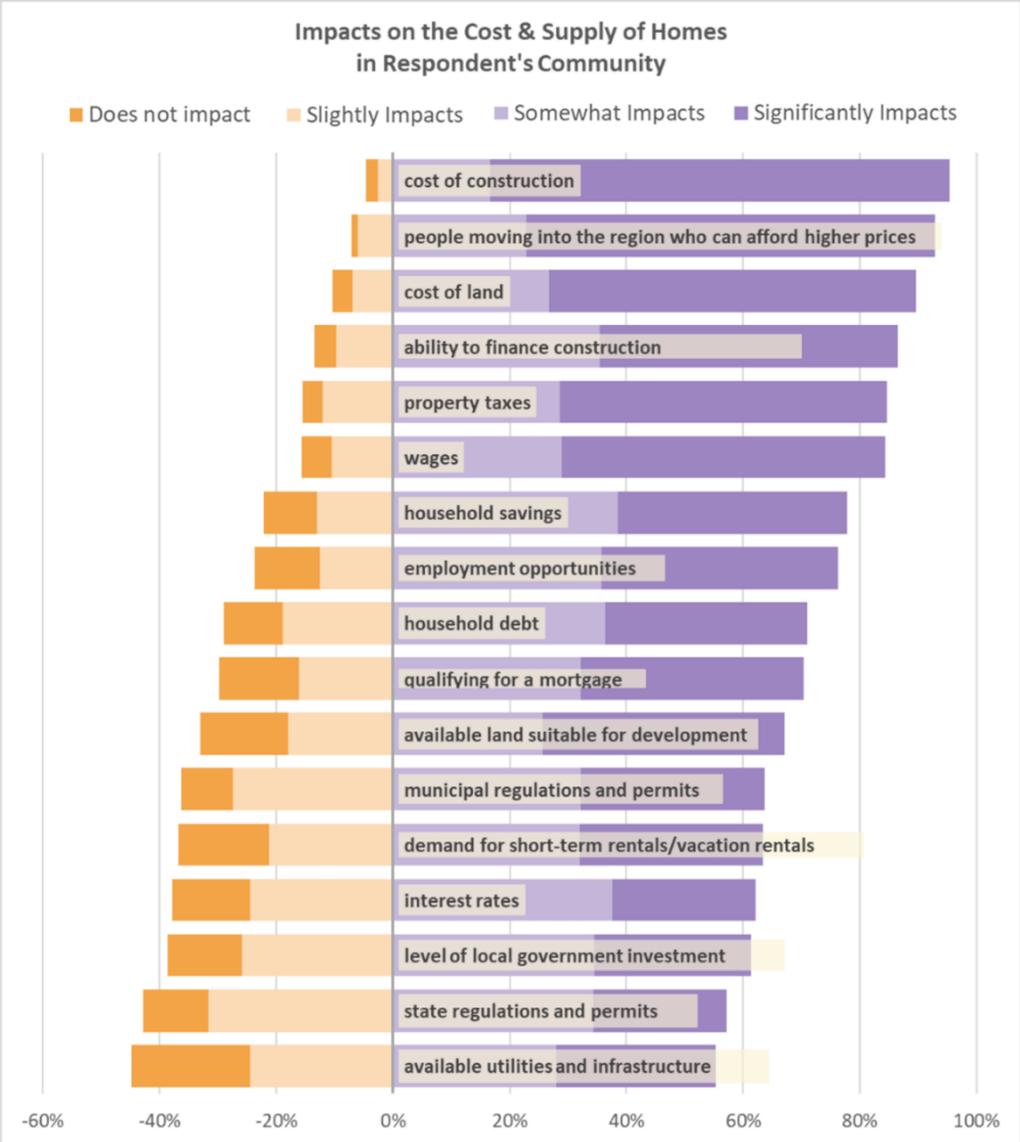


Figure 13. Respondents rate a series of factors in how they impact the cost and supply of homes from does not, slightly, somewhat, or significantly impacts their community's housing. The percentages represented here have been adjusted to exclude responses for "Not Applicable" and "I do not know".

	Significantly Impacts	Somewhat Impacts	Slightly Impacts	Does not impact	Not applicable	I do not know
People moving into the region who can afford higher prices	67%	22%	6%	1%	0%	3%
Cost of construction	75%	16%	2%	2%	0%	4%
Property taxes	53%	27%	11%	3%	0%	5%
Cost of land	59%	25%	7%	3%	1%	5%
Ability to finance construction	44%	30%	8%	3%	1%	14%
Wages	52%	27%	10%	5%	1%	5%
Municipal regulations and permits	24%	25%	21%	7%	0%	22%
Household Savings	33%	32%	11%	8%	1%	16%
Household Debt	27%	29%	15%	8%	1%	19%
State regulations and permits	17%	26%	24%	8%	1%	24%
Employment Opportunities	38%	34%	12%	11%	2%	4%
Level of local government investment	19%	25%	18%	9%	2%	27%
Interest rates	21%	33%	21%	12%	1%	12%
Qualifying for a mortgage	31%	26%	13%	11%	3%	16%
Available land suitable for development	37%	23%	16%	13%	2%	8%
Demand for short-term rentals/vacation rentals	26%	26%	18%	13%	2%	15%
Available utilities and infrastructure	24%	25%	22%	18%	3%	8%

Table 14. Respondents rate a series of factors in how they impact the cost and supply of homes from does not, slightly, somewhat, or significantly impacts their community’s housing.

## 6. OPEN ENDED QUESTIONS: PUBLIC PERSPECTIVES ON CHALLENGES AND SOLUTIONS

At the end of the public survey, respondents had the option to answer a series of open-ended questions. These questions received a response rate between 65% and 77%. For each question, sub-themes or phrases of similar nature received one mark for every mention among respondents. Then, sub-themes were grouped into overarching themes. It should be noted that these questions evoked passionate and emotional responses from many different viewpoints.

### What should the role of local government be in making sure there is adequate, safe, accessible, and affordable housing in the region?

Quotes: role of local government

- “The local government should be aware of the needs of the community, insist on accessible units, and no buildings should be built with fossil-fuel dependent systems.”
- “The government should work to reduce sprawl and instead ensure housing conversion and renovation occur within an effective area relative to existing economic centers.”
- “Larger employers should help to offset investment costs of development as they often benefit from tax advantages and providing a closer workforce to their enterprise.”

- “Explain to me why the monthly rent is \$2000 yet that is the mortgage equivalent of a \$400,000 home. The apartment and mortgage do not match or even come close. We are paying for retirements via rent not just social security anymore.”
- “The local government’s involvement should be minimal, which includes getting out of the “business” of restrictive residential zoning.”
- “Our Town needs to provide ways for average size and priced homes to be built. Everything being built here is 3000+ square feet and over 1 million dollars.”
- “The minimum lot size in the rural district is 3 or 5 acres – an expensive proposition.”
- “Many people are overlooked due to the inability to pay upfront fees. The local government should help to inform people about their available options.”
- “It should be easier for local governments to hold rental property owners accountable for run-down and trashed-out properties.”
- “There are so many ways to go about creating more affordable housing, and I’m so sick of it not being acted upon. All people do is talk about how drastic the housing crisis is in the area.”
- “One of the seemingly intractable problems with developing affordable housing is current residents immediately get up in arms about school taxes going up. They don’t have the same objection if a childless family sells their home to one with kids, so it doesn’t seem like adding to the school population is really what they object to. I think there are two issues here: 1) the way schools are funded in NH and 2) class bias. Local governments need to address both and be particularly attentive to the latter.”
- “Local governments need to stand up to developers and employers that are more interested in making our area a temporary destination rather than a community where people stay long term.”
- “I’m skeptical about local government’s ability to effectively tackle these issues. I tend to believe that government should have as little interference as possible with private landownership. However, housing in this area is being bought up by very wealthy people, most often as second homes, vacation rental properties, or retirement residences, which is negatively impacting the middle- and low-income families who reside here.”

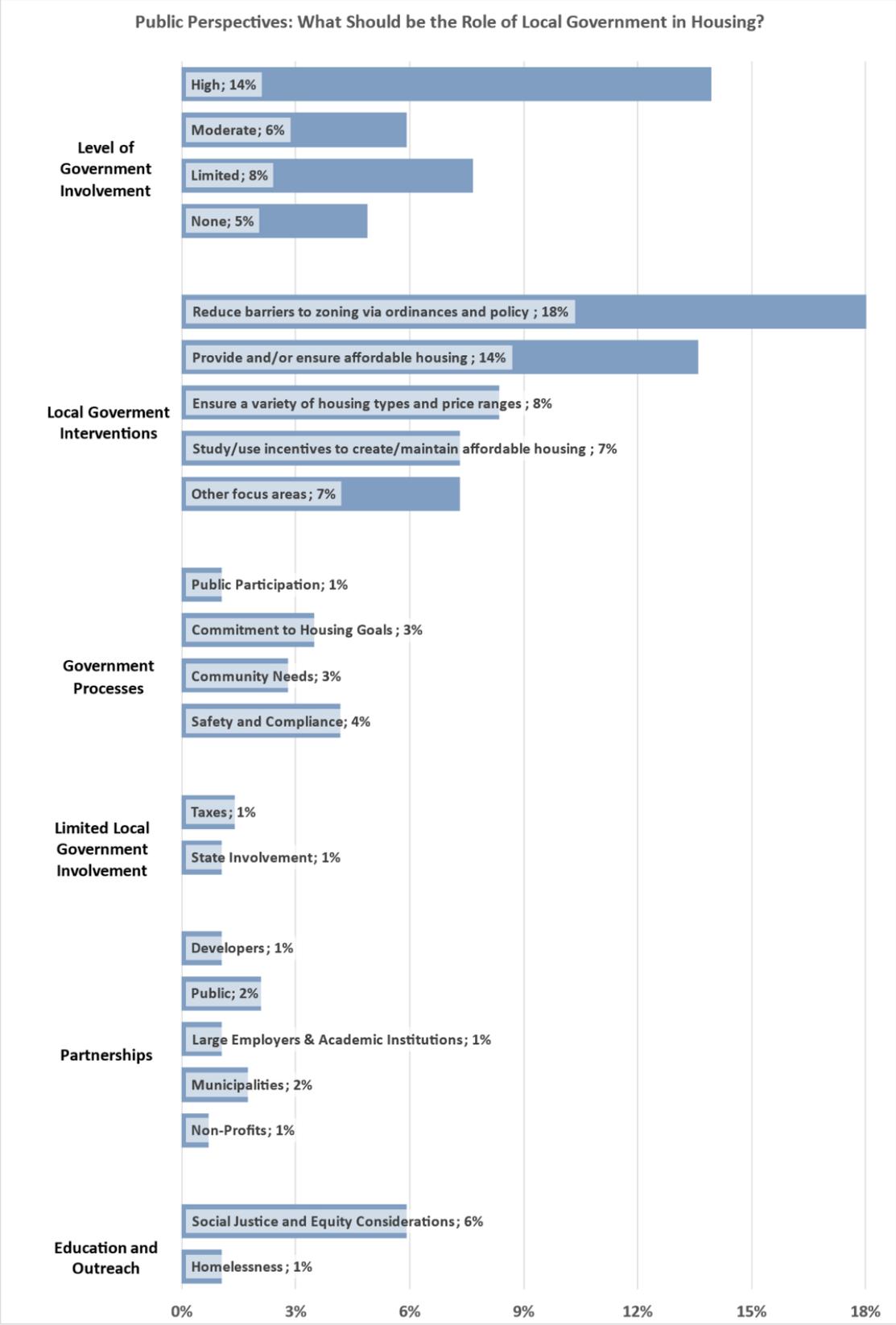


Figure 14. Respondents to the public survey provided comment, categorized into themes, on the role of local government in housing.

## *Appendix A6: Survey for Realtors Results Summary Report*

### **1. PURPOSE**

This survey's intended audience was the realtors of New Hampshire, including the Upper Valley Lake Sunapee (UVLS) region. Given their occupational proximity to the sale and purchase of homes, realtors provide unique insight into the challenges and opportunities within the home market. The purpose of the survey was to capture this perspective via a survey to reveal trends among realtors.

### **2. METHOD**

This survey was coordinated with New Hampshire's nine Regional Planning Commissions. This survey was distributed state-wide during Summer 2022 by New Hampshire Realtors. New Hampshire Realtors is an organization of realtors that work in New Hampshire. Utilizing listserv and eNews, New Hampshire Realtors distributed the survey to their membership. This survey delineated questions between buyer agents and listing agents as both perspectives serve different roles in the real estate market. Buyer agents are legally obligated to help buyers, whereas listing agents represent the home seller. The survey contained one open-ended question and eight multiple choice questions.

### **3. PARTICIPANTS**

This survey garnered 209 respondents of the state's approximate 6900 realtors in the Summer of 2022. Considering the survey response rate, this survey has a margin of error of 6.7% at 95% confidence. However, the sample size in the UVLS region was not high enough to reach significant conclusions. Respondents indicated, as part of this survey, their primary realtor board. For the UVLS region, ten noted the Sunapee Region and five the Upper Valley Region as their primary Board. No respondents chose the Greater Claremont Board as their primary. While the results are included, results should be understood as a non-representative sample of realtors for the UVLS region, and as a result these results may skew with the state-wide comparison.

### **4. RESULTS**

Staff sought to characterize certain themes within the housing market from a realtor standpoint. Some of these themes illustrated the demographic profiles of home buyers. For example, the survey examined out-of-state versus in-state buyers, where out-of-state buyers are coming from, and first-time homeowners. Other themes captured the housing market itself, like the asking price versus the accepted offer, the type of closed sale (cash or loan), the average number of offers per home, and the percentage of vacation homes or short-rental homes. Finally, other questions geared toward procedural themes like the success rate of purchasing a home.

Responses to the survey question regarding the average number of offers (closed sales) received in the past six months are shown in the figures below. Figure 1 demonstrates the average number of offers seen by listing agents for a home, while Figure 2 shows the average number of offers made by clients before purchase as seen by buyer agents. Overall, listing agents are seeing more offers on a home than buyer agents indicate their clients are making

before purchase. This discrepancy indicates that clients with a buyer agent may have an advantage in the housing market.

There is significant demand in the UVLS region compared to the rest of the state from the listing agent perspective. For example, as seen in Figure 1, listing agents in the UVLS region saw a higher average number of offers than NH Statewide, with 54% in the 6-10 offers bucket versus 37% statewide.

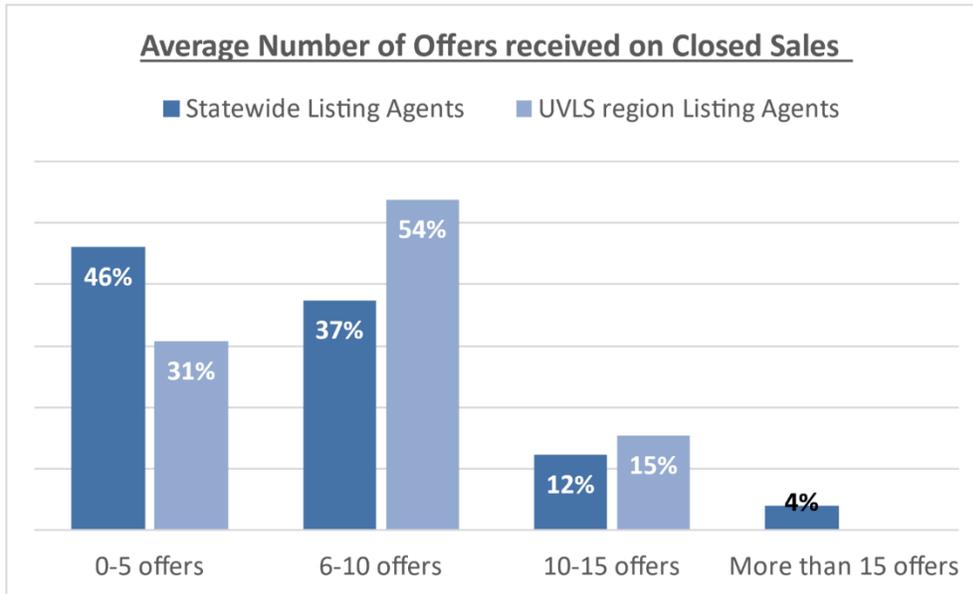


Figure 1. The average number of offers for closed sales received in the past six months, or the first half of 2022, from the perspective of survey respondents who are listing agents. Results provided relative to the UVLS region and NH statewide.

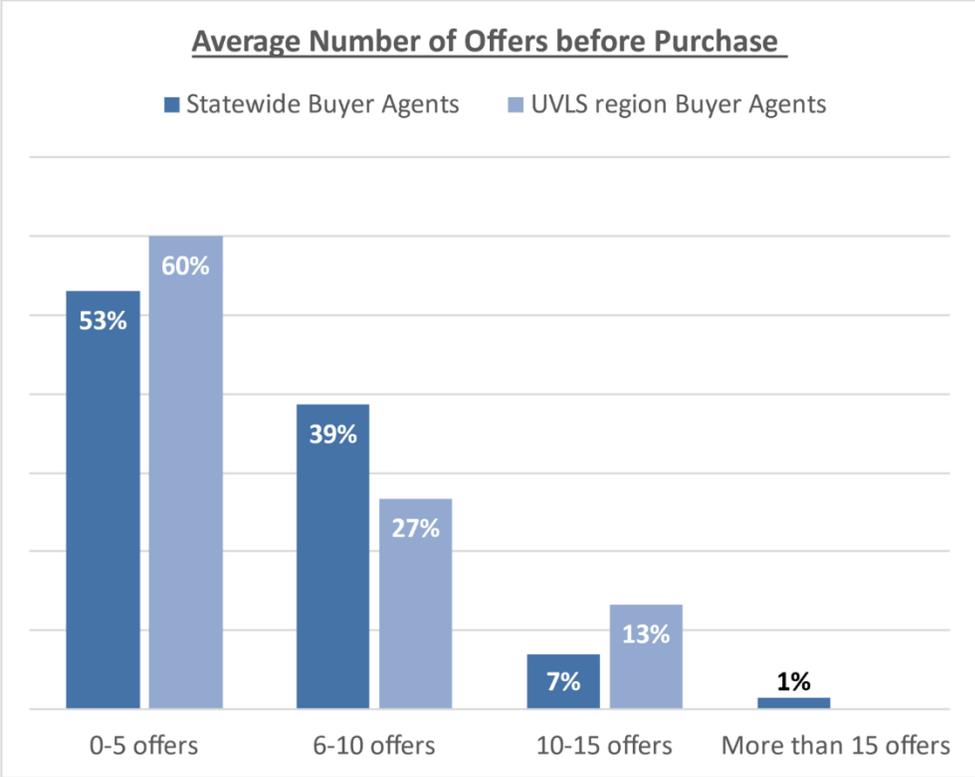


Figure 2. The average number of offers for closed sales received in the past six months, or the first half of 2022, from the perspective of buyer agents. Results provided relative to the UVLS region and NH Statewide.

Respondents answered a question related to the average amount of accepted offers that were over or under the asking price in the last 6 months, or the first half of 2022. As seen in Figure 3, it is important to highlight that 0% of accepted offers in the UVLS region were at or below the asking price of a home. In fact, 80% of accepted offers were over the asking price by at least \$20,001 in the UVLS region as opposed to 56% statewide. Also, 22% of the accepted offers were over \$40,000. Buyers unable to offer above the asking price are likely to be unable to obtain a home in the current housing market.

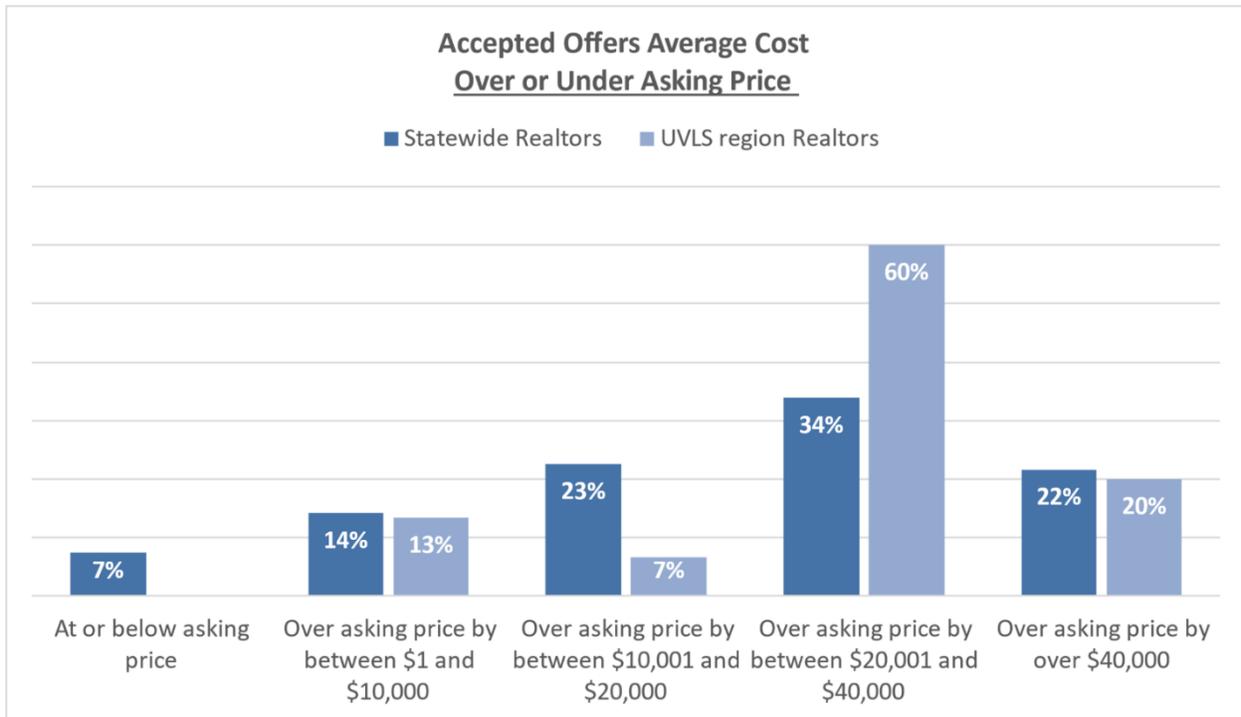


Figure 3. The average dollar amount of accepted offers that were over or under the asking price over the past 6 months, or the first half of 2022. Results provided relative to the UVLS region and NH Statewide.

Respondents answered questions related to the proportion of closed sales purchased with cash in the past 6 months, or first half of 2022. As seen in Figure 4, there is a higher proportion of cash sales for homes in the UVLS region. Looking at the distribution, around half (47%) of all the cash sales make up 26 to 50% of all closed sales within the UVLS region. The proportion of cash sales are relatively higher than the rest of New Hampshire. Therefore, for home buyers without available cash, it becomes difficult to secure a desirable home.

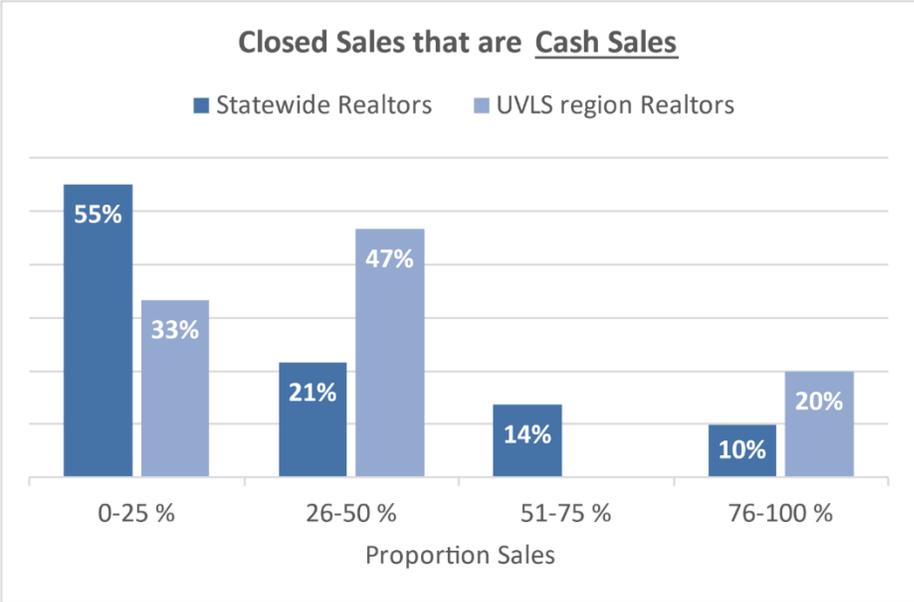


Figure 4. The proportion of closed sales being cash sale over the past 6 months, or the first half of 2022s. Results provided relative to the UVLS region and NH Statewide.

Respondents answered a question related to the proportion of clients who were first-time buyers. As seen in Figure 5, it is important to note that for the realtors who responded, more than 50% of all their clients were not first-time buyers within the UVLS region. In fact, two thirds of of all realtors' clientele comprised up to no more than 25% of first-time buyer clients.

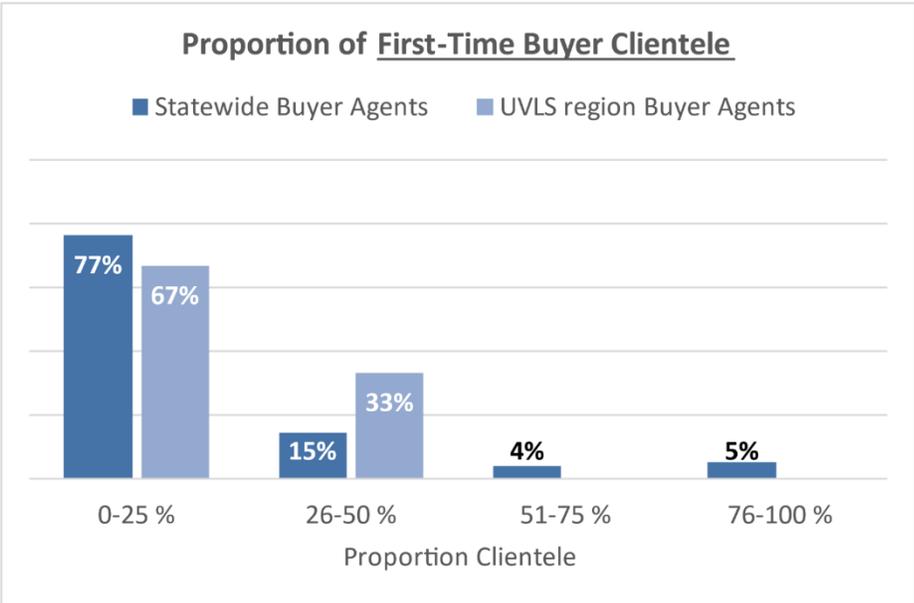


Figure 5. The proportion of realtors' clientele who were first-time buyer over the past 6 months, or the first half of 2022s. Results provided compare the UVLS region and NH Statewide.

Respondents answered a question related to the percentage of first-time buyer clients who were unsuccessful in purchasing a home from the previous 6-month to 1-year time period before the Summer of 2022. As seen in Figure 6, 43% of unsuccessful first-time buyers fell into the

minority (0 to 25% bucket). However, 36% of first-time buyers fell into the 51% to 75%, meaning realtors saw a significant portion of their first-time buyers unsuccessful with the purchase of a home. There are no significant differences between the UVLS region and NH Statewide.

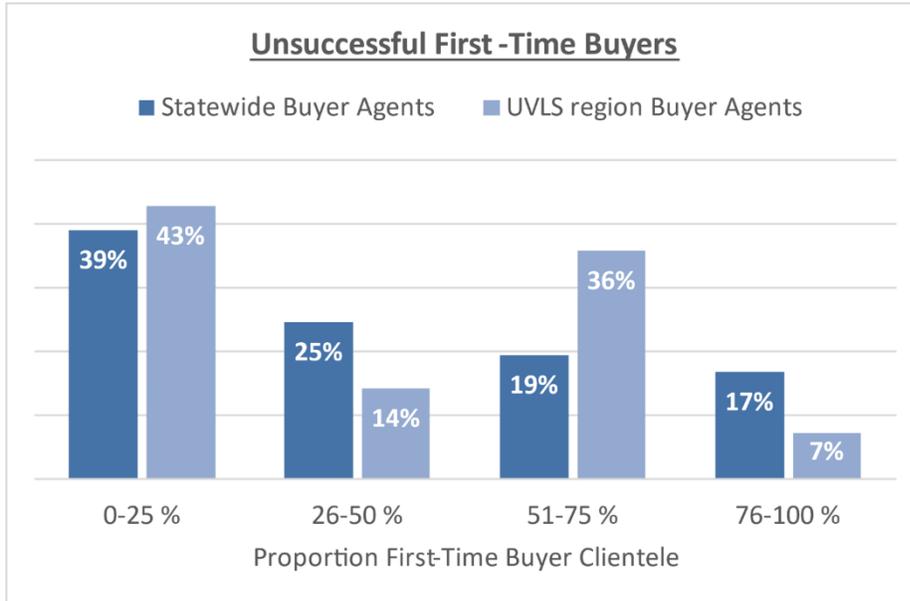


Figure 6. The percentage of first-time buyer clients unsuccessful within 6-Months to 1-Year before the Summer of 2022. Results provided relative to the UVLS region and NH Statewide.

Respondents answered a question related to the proportion of homes purchased to be used as vacation homes or short-term rentals. As seen in Figure 7, the “buckets” on the x-axis are different than the graphs listed above. Since short-term rentals or vacation homes do not make up most homes in the market, smaller “buckets” were used to better illustrate this phenomenon. Based on the graph, more homes have been purchased for vacation-home use or short-term rentals in the UVLS region compared to NH Statewide.

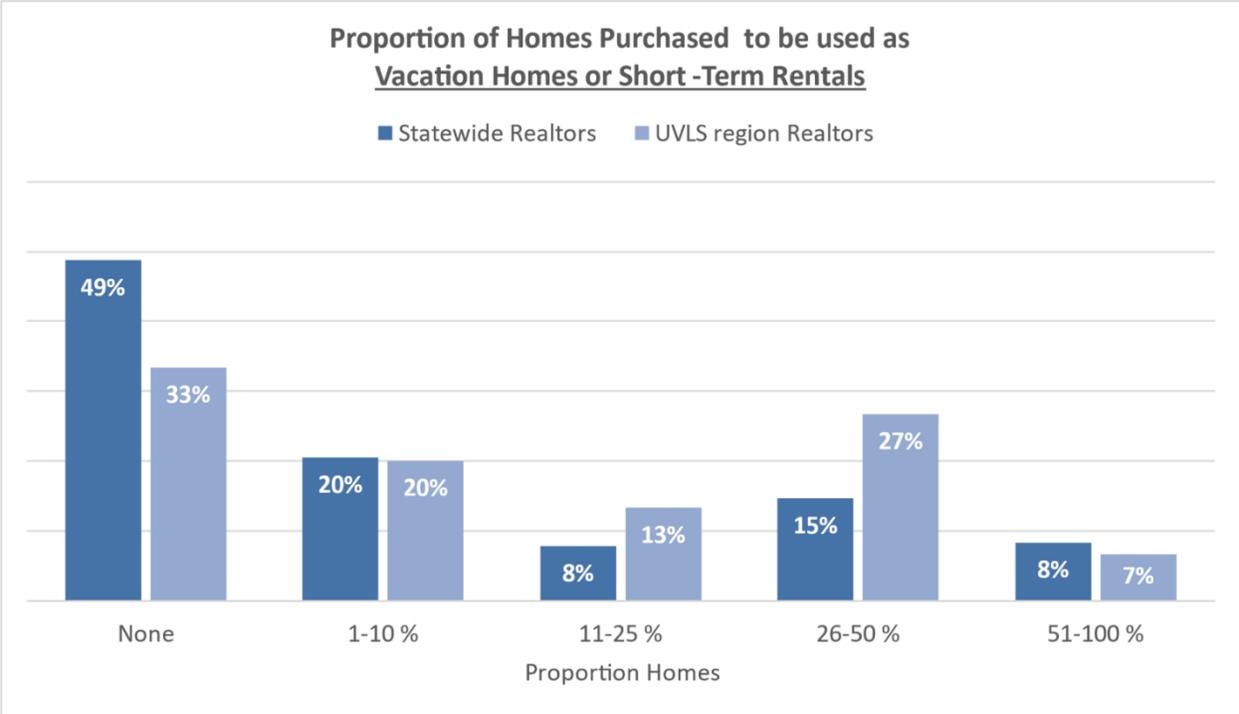


Figure 7. The proportion of homes purchased to be used as vacation homes or short-term rentals within the past 6 months, or first half of 2022. Results provided relative to the UVLS region and NH Statewide.

Respondents answered a question related to the proportion of buyers/clients who were from out-of-state. As seen in Figure 8, 80% of realtors in the UVLS region noted that out-of-state buyers made up 26% to 75% of their clientele. Compared to NH Statewide, there is a greater proportion of out-of-state buyers in the UVLS region. This could be attributed to multiple different factors, including the natural landscape, recreational opportunities, and employment hubs.

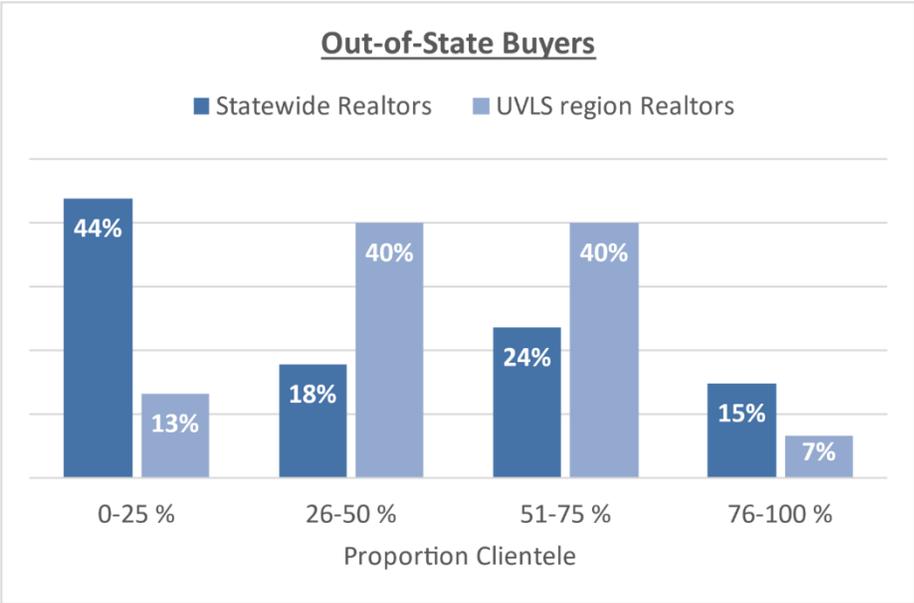


Figure 8. The proportion of out-of-state buyers within the past 6 months, or the first half of 2022. Results provided relative to the UVLS region and NH Statewide.

Respondents with out-of-state buyers/clients identified where these people are geographically located, which were then tallied according to the Region Map made by the US Department of Housing and Urban Development (HUD). Table 1 provides a detailed breakdown of responses while Figure 9 summarizes these by HUD region. These show that most out-of-state buyers originate from the New England Region (I), followed by the New York and New Jersey Region (II), and then the California, Nevada, and Arizona Region (IX).

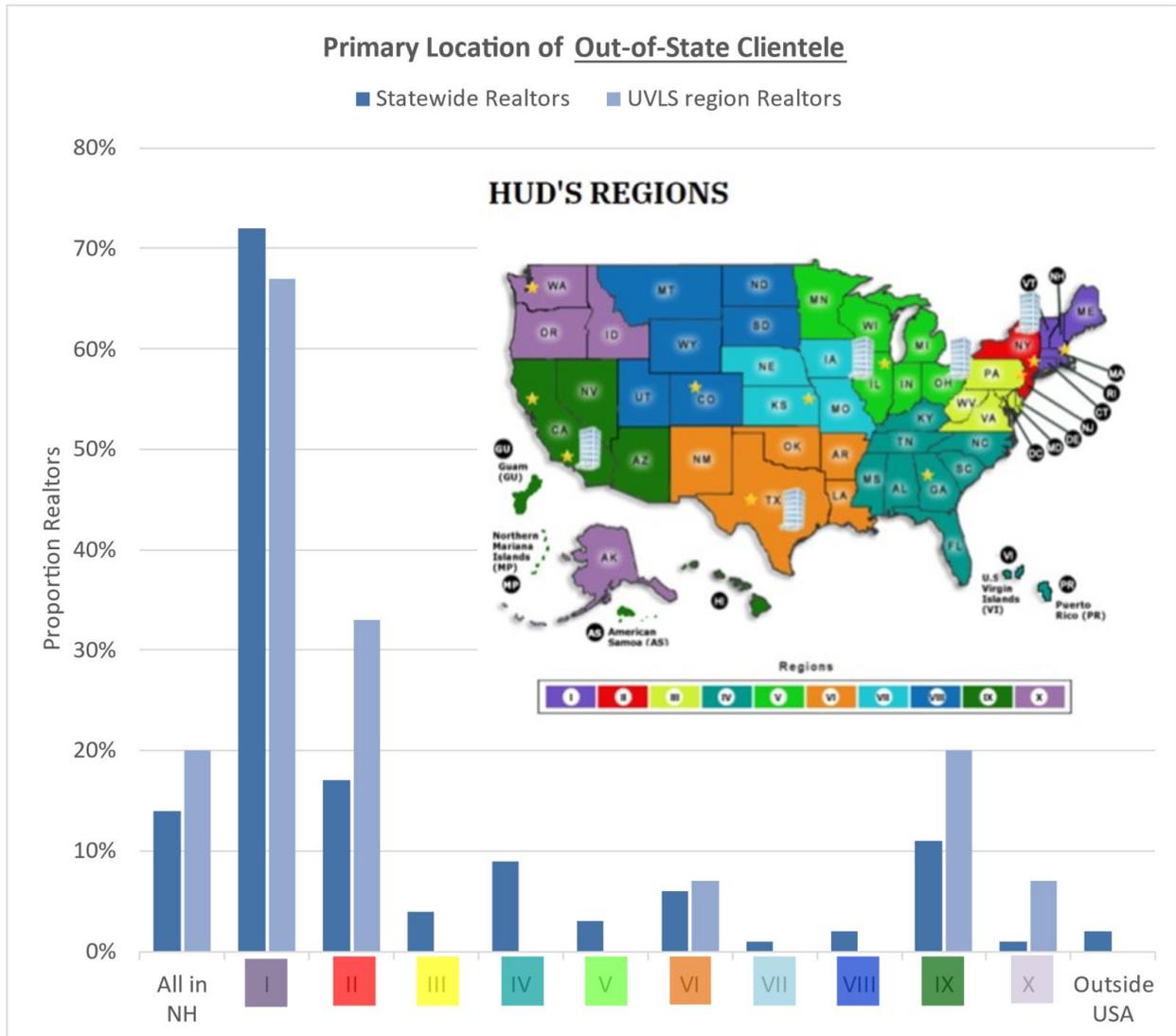


Figure 9. Out-of-state buyers'/clients' geographical location based on the HUD's Regions Map. Results provided relative to the UVLS region and NH Statewide.

	NH Statewide	Primarily with the UVLS region
<b>Breakdown by NH, HUD Region, or Outside USA</b>		
No Out of NH Sales	14%	20%
I - CT, MA, RI, VT, ME, excluding NH	72%	67%
II - NY/NJ	17%	33%
III - MD, PA, VA; no count WV, MD, DE, DC	4%	-
IV - AL, FL, GA, NC; no count KT, MS, SC, TE, PR, VI	9%	-
V - IL, OH, MT; no count IN, MI, WI	3%	-
VI - AK, TX; no count LO, NM, OK	6%	7%
VII - MO, NK; no count KS, IO	1%	-
VIII - CO; no count MT, ND, SD, UT, WY	2%	-
IX - CA, AZ, NV; no count HI	11%	20%
X - ID, WA; no count AK, OR	1%	7%
Outside USA (Canada, England, Unnamed)	2%	-
<b>Breakdown by Specific US State or Country</b>		
AL - Alabama	<1%	-
AZ - Arizona	1%	-
CA - California	11%	20%
CO - Colorado	2%	-
CT - Connecticut	14%	33%
FL - Florida	7%	-
GA - Georgia	<1%	-
ID - Idaho	<1%	7%
IL - Illinois	2%	-
LA - Louisiana	<1%	7%
MA - Massachusetts	67%	60%
MD - Maryland	1%	-
ME - Maine	3%	7%
MN - Minnesota	<1%	-
MO - Missouri	<1%	-
NC - North Carolina	<1%	-
NJ - New Jersey	6%	13%
NK - Nebraska	<1%	-
NV - Nevada	<1%	-
NY - New York	12%	20%
OH - Ohio	<1%	-
PA - Pennsylvania	<1%	-
RI - Rhode Island	7%	13%
TX - Texas	5%	-
VA - Virginia	2%	-
VT - Vermont	2%	-

<b>WA - Washington</b>	1%	-
<b>Canada</b>	<1%	-
<b>England</b>	1%	-

*Table 1. The proportional breakdown of the geographic distribution by NH, HUD Region, or outside USA, and by specific US state or country for out-of-state buyers.*

## *Appendix A7: Survey for Social Service Providers Results Summary Report*

### **1. PURPOSE**

This survey's focus was on social service providers who work at the nexus of emergency housing or homes with supportive services. The survey sought to:

1. Identify gaps in services for geographic areas or populations
2. Understand organizational challenges and opportunities for social service providers
3. Identify potential tools to advance needed housing across the state

### **2. METHODS**

This survey was distributed statewide during the Spring of 2022 to social service providers as defined in the purpose of this report. The effort was coordinated with the New Hampshire Council on Housing Stability Housing and Homelessness Systems work group, New Hampshire Coalition to End Homelessness, nine Regional Planning Commissions, Department of Health and Human Services, and Community Development Finance Authority. The survey was shared with the three New Hampshire Continuums of Care membership lists via email. The survey was also shared by Regional Planning Commissions on social media and via direct request.

### **3. PARTICIPANTS**

Considering the survey response rate this survey has a margin of error ranging from 8 to 12%. The survey garnered 72 respondents of an estimated 140 providers with sufficient data to consider as part of this analysis. Respondents represented organizations both big and small, and across the nine regions of New Hampshire, as seen in Table 1. The estimated 140 social service providers with an interest in housing were based on the membership lists from the three Continuums of Care.

Respondent participation varied by question. This variability can partially be attributed to certain questions being irrelevant to a subset of organizations. For example, a food bank does not directly provide beds or units of housing. On the flip side, a few of the larger organizations indicated in their comments that the survey was not conducive to their varied programming that would each require a different set of answers.

Region	Percent Respondents
State	18%
CNHRPC	29%
LRPC	18%
NCC	8%
NRPC	21%
RPC	17%
SNHPC	31%
SRPC	24%
SWRPC	21%
UVLSRPC	28%

Table 1. Respondents work in organizations across the state of New Hampshire.

#### 4. QUESTIONS ON ORGANIZATION SERVICES

Respondents answered a series of questions related to the services provided and population(s) served by their respective organizations. Services and populations listed represent commonly used types and demographic groups. Respondents were asked to indicate for each provided service whether it was essential to their organizational mission as well as the regularity of its use by guests. Those services related to housing were differentiated as seen in Table 2 and Figure 1, with 41 respondents providing some type of housing-related service. Additional services provided can be seen in Table 3 and Figure 2. The population(s) served, differentiated by those with targeted versus generally available services, can be seen in Figure 3. Services are defined in the report dictionary.

	Cumulative	Services essential to organizational mission	Regularly used services, not essential to organizational mission	Rarely used services, not essential to organizational mission
Emergency shelter program	42%	35%	4%	3%
Rapid rehousing program	36%	28%	7%	1%
Scattered site supportive housing	33%	24%	4%	6%
Site-based supportive housing	32%	25%	3%	4%
Affordable housing owner/operator	29%	26%	3%	0%
Transitional housing (6+ month)	25%	22%	3%	0%
Housing developer	25%	15%	4%	6%
Private market landlord	18%	10%	6%	3%
Hospital in-patient	11%	6%	3%	3%

Table 2. Summary table of housing services provided by social service providers, differentiated by those essential to an organization's missions and regularity of use.

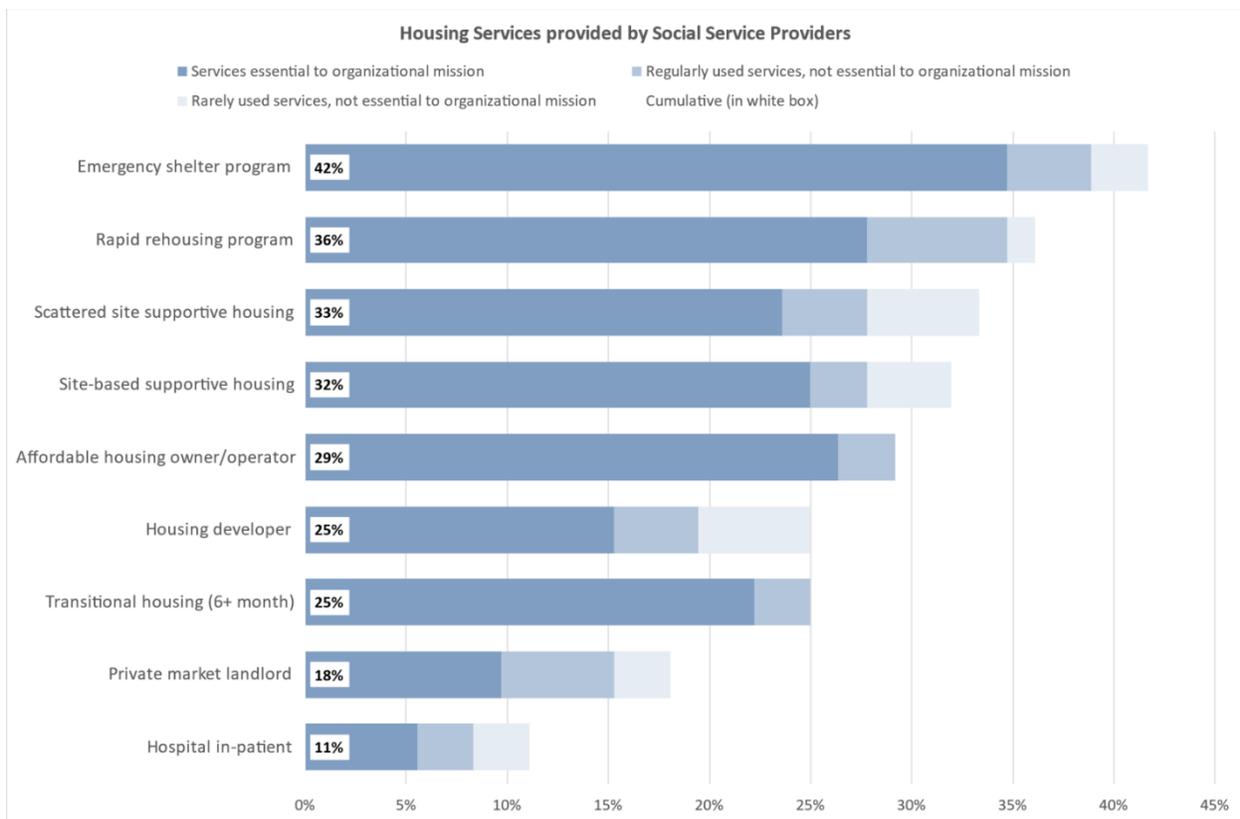


Figure 1. Types of housing services provided by social service providers, differentiated by those essential to an organization's missions and regularity of use.

	Cumulative	Services essential to organizational mission	Regularly used services, not essential to organizational mission	Rarely used services, not essential to organizational mission
Homelessness prevention	72%	51%	14%	7%
Transportation assistance	61%	36%	15%	10%
Financial counseling	57%	22%	19%	15%
Rental assistance	56%	42%	10%	4%
Food assistance	49%	38%	10%	1%
Peer support services	44%	29%	8%	7%
Employment services	44%	21%	15%	8%
Technology assistance	42%	15%	8%	18%
Substance use services	38%	25%	11%	1%
Domestic / sexual violence, or human trafficking services	38%	18%	10%	10%
Mental health counseling	35%	24%	7%	4%

<b>Interpretive services</b>	<b>33%</b>	15%	7%	11%
<b>Home heating fuel assistance</b>	<b>33%</b>	28%	4%	1%
<b>Energy efficiency / Weatherization programming</b>	<b>19%</b>	14%	1%	4%
<b>Immigrant or Refugee application assistance</b>	<b>15%</b>	4%	4%	7%

Table 3. Summary table of non-housing services provided by social service providers, differentiated by those essential to an organization's missions and regularity of use.

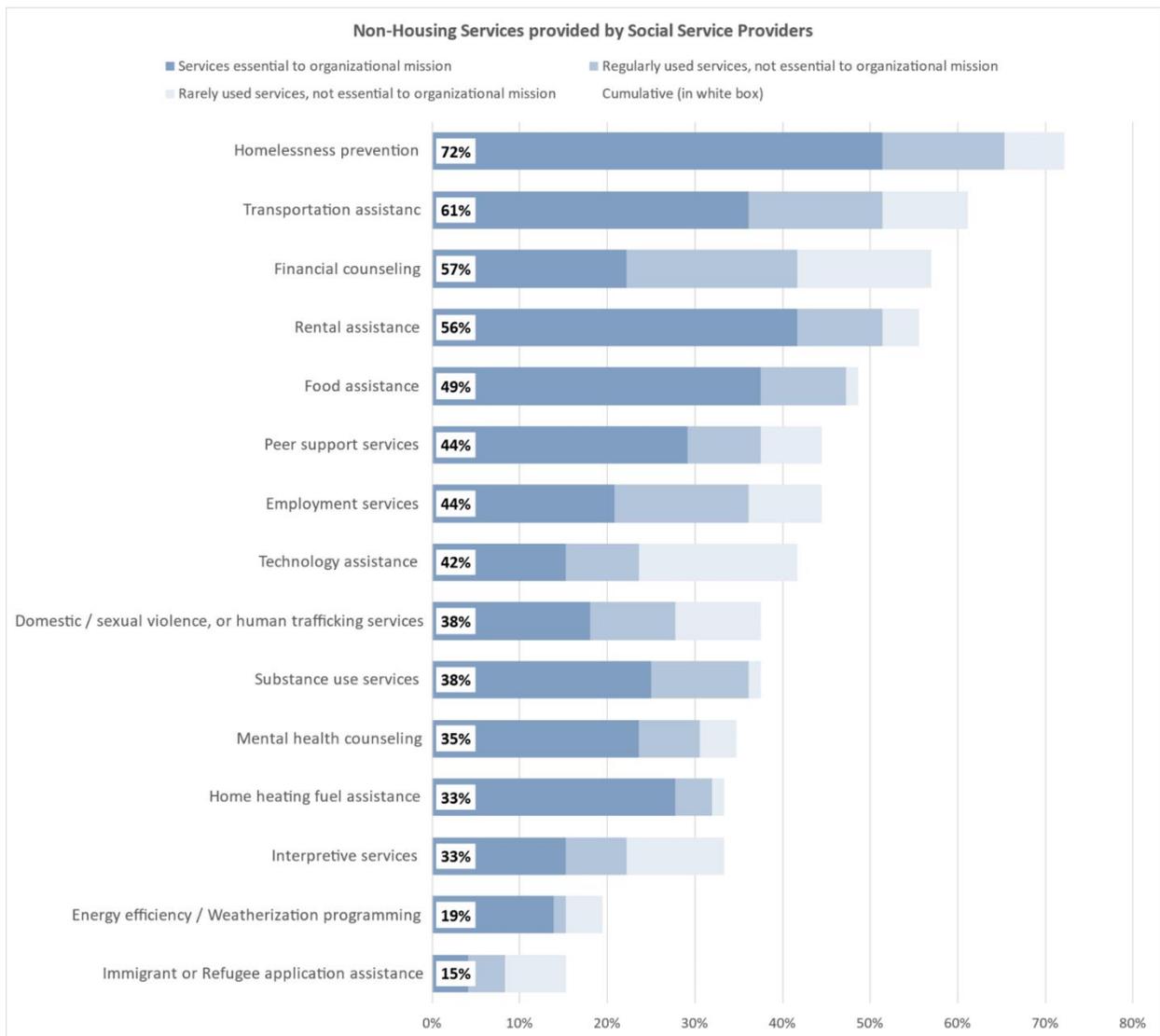


Figure 2. Types of non-housing services provided by social service providers, differentiated by those essential to an organization's missions and regularity of its use by guests.

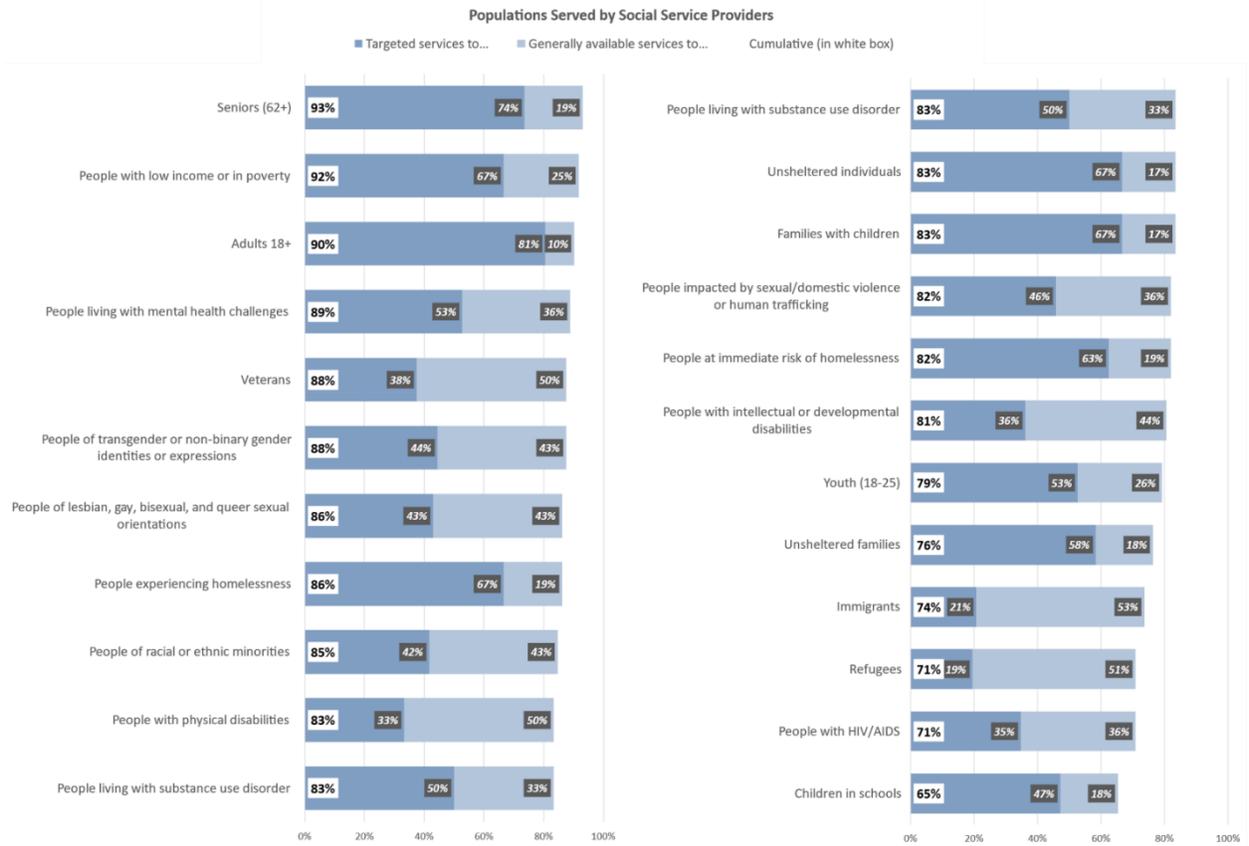


Figure 3. Populations served by social service providers, differentiated by those with targeted versus generally available services.

## 5. QUESTIONS ON UNDERSTANDING NEED

Respondents gave their professional opinion about the need for housing in their service area at the time of this survey. Respondents were asked to compare current housing supply versus demand, seen in Figure 4. Respondents were also asked to indicate the impact on the need for housing during the COVID-19 pandemic, seen in Figure 5.

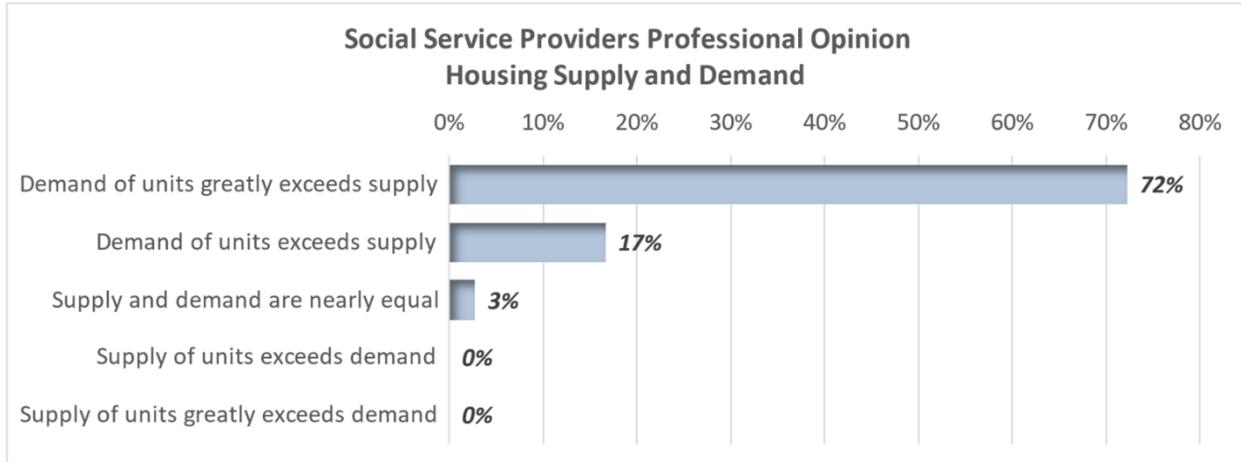


Figure 4. Respondents provided their professional opinion on the alignment of supply and demand of housing stock in their organization's service area.

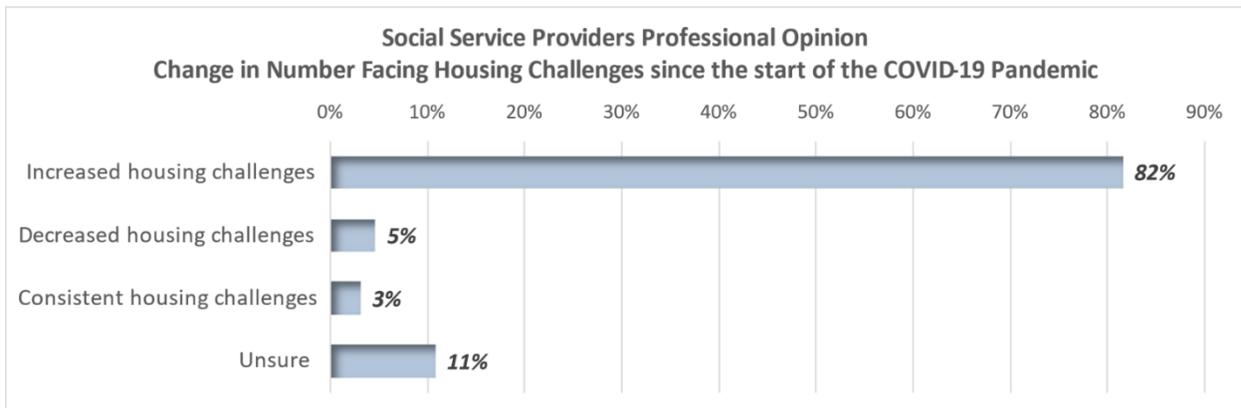


Figure 5. Respondents describe how the COVID-19 pandemic impacted the number of people facing housing challenges.

Respondents provided comments to estimate their opinion on the increase or decrease of housing challenges during the COVID-19 pandemic. Of the respondents who provided a numeric value on an increase, the range extended from an increase of 10% to 200%, with an average value of 58% and a median value of 50%. Those selecting a decrease in housing challenges explained this effect in relation to the eviction moratorium, and increased funding for rental assistance during the COVID-19 pandemic.

### Quotes

- "Many of our clients are experiencing rapidly rising housing costs"
- "Increased since the eviction moratorium COVID funding ended"
- "Since 2018, more people are struggling to meet rental obligations without assistance"
- "The number of unsheltered individuals seems to have increased"

- “Yes, it has increased and will continue to increase dramatically”

Lastly, respondents provided comments describing those having the hardest time keeping and finding housing. These comments were categorized into themes and summarized in Table 4.

Theme	Percent comments
Mental Health	32%
Low Income	30%
Substance Use Disorder	25%
Families with children / Single parents	22%
Rental history	16%
Criminal History	16%
Older Adults	13%
Single Adults	11%
Disability	10%
Chronic Homelessness	10%
Fixed income	10%
Not meet required criteria	5%
Moderate income	5%
Pets	3%
Domestic Violence Survivors	3%
Sex Workers	2%
Youth	2%

Table 4. Respondents described in comments those populations with the biggest difficulties finding and keeping housing. Comments were categorized and tabulated according to a set of themes.

## 6. QUESTIONS ON ORGANIZATION FUNCTIONING

Respondents described their organization’s functioning and priority needs for optimizations through a series of fixed, priority rank, and Likert scale questions.

### Organization current functioning and needs

Respondents provided comments about their organization’s waitlist for services, including numerical detail illustrating any difference before and during the COVID-19 pandemic. Respondents described their waitlist either through the average length of time or the number of individuals or families listed. Those who indicated wait times ranged from 6 months to four years. Those who indicated the number of households listed ranged from one to 600. All respondents with a waitlist indicated an increase in wait or number since before the COVID-19 pandemic. Comments indicated that some of the increase during the pandemic has subsided.

Respondents provided details on the referrals made by their organizations. In Figure 6, respondents described the regularity of these referrals by month, as well as the reason the referral was needed.

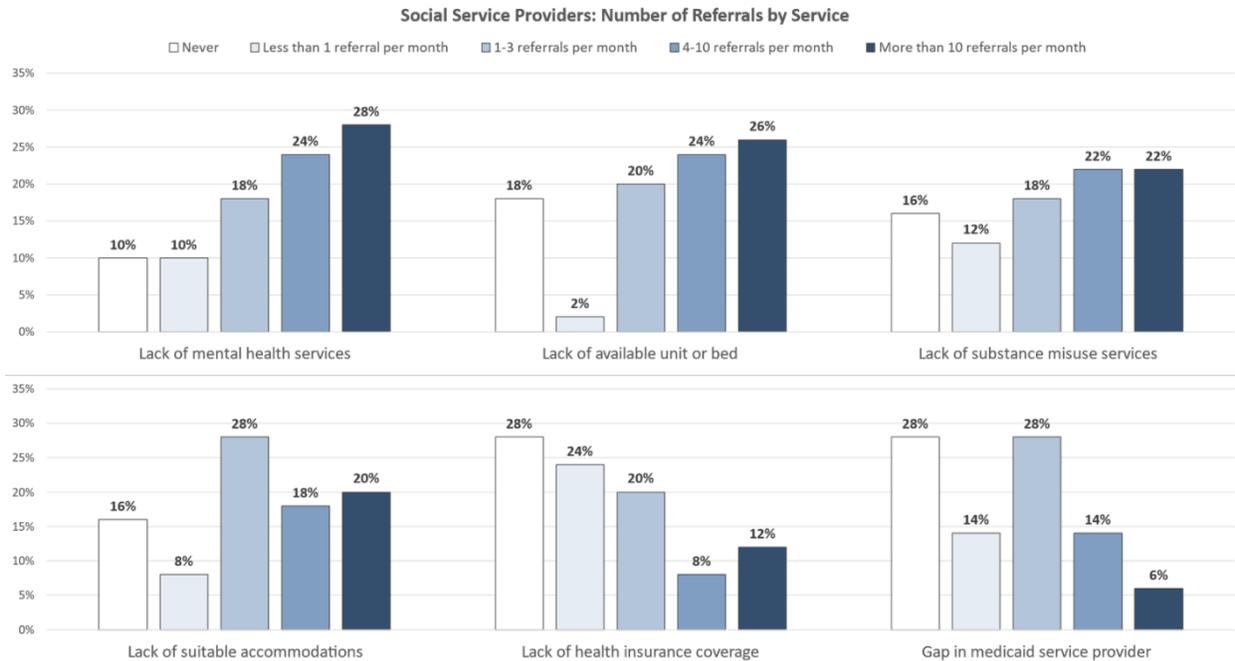


Figure 6. Respondents describe the average number of referrals made by their organizations to another every month. Respondents differentiated referral by the reason it was required.

To improve their organization’s functioning, respondents ranked 12 strategies that would make the biggest impact, with the option to note a strategy as not applicable. Respondent rankings are summarized in Table 5 and Figure 7, where a weighed rank is provided for each strategy. The weighted rank weights the most preferred choice, 1st, the highest, and the least preferred choice, 12th, the lowest. These weighted values are added and then divided by the number of respondents, excluding those who indicated “not applicable.” The final value is placed on a similar scale to the initial ranking with 1 having the highest preference.

Respondents provided comments on other strategies to improve their organization functioning, highlights below.

**Quotes**

- “A partnership from the state to address youth and young adult homelessness”
- “Access to shelter/respice/treatment, especially an incredible need for couples!”
- “Additional available, affordable housing units (rather than shelter beds) and either project-based or tenant based rental assistance to make them affordable to someone on disability”
- “Community Housing Websites to help navigate various housing vouchers and services”
- “Financial literacy for clients - budgeting assistance, help them gain income so they can afford market rents”
- “Housing for staff”
- “Outreach workers to help clients navigate assistance program and housing applications”
- “Respite for those leaving or in need of acute medical care that can't be in a shelter”

- “We know that DV survivors are one population that typically does well in transitional housing units. Offering funding for this subpopulation would go a long way to helping people rebuild and get stable long term.”

	<b>Weighted Rank without Not Applicable</b>	<b>1st / 2nd</b>	<b>3rd / 4th</b>	<b>5th / 6th</b>	<b>7th / 8th</b>	<b>9th / 10th</b>	<b>11<sup>th</sup> / 12th</b>	<b>Not Applicable</b>
<b>Additional beds/units</b>	<b>1.6</b>	49%	13%	9%	2%	0%	2%	24%
<b>Funding for supportive services</b>	<b>2.5</b>	30%	38%	9%	6%	0%	2%	15%
<b>Available landlords</b>	<b>3.4</b>	33%	13%	16%	9%	4%	7%	18%
<b>Funding for building/unit upkeep</b>	<b>3.8</b>	20%	20%	7%	7%	9%	5%	32%
<b>Financial assistance for guests</b>	<b>4.0</b>	21%	23%	15%	9%	13%	2%	17%
<b>Municipal support</b>	<b>4.7</b>	13%	15%	22%	24%	7%	4%	15%
<b>Funding for outreach/education</b>	<b>4.8</b>	10%	10%	29%	12%	12%	2%	24%
<b>Available qualified labor force</b>	<b>5.2</b>	18%	11%	18%	16%	18%	9%	11%
<b>New community partnerships</b>	<b>6.0</b>	9%	15%	19%	9%	21%	15%	13%
<b>Improve existing partnerships</b>	<b>6.6</b>	2%	20%	9%	20%	26%	13%	11%
<b>Technology assistance</b>	<b>6.9</b>	2%	13%	13%	16%	7%	29%	20%
<b>Staff training</b>	<b>7.1</b>	2%	7%	11%	23%	11%	25%	20%

Table 5. Summary table of respondent rankings for strategies to improve their organizations functioning.

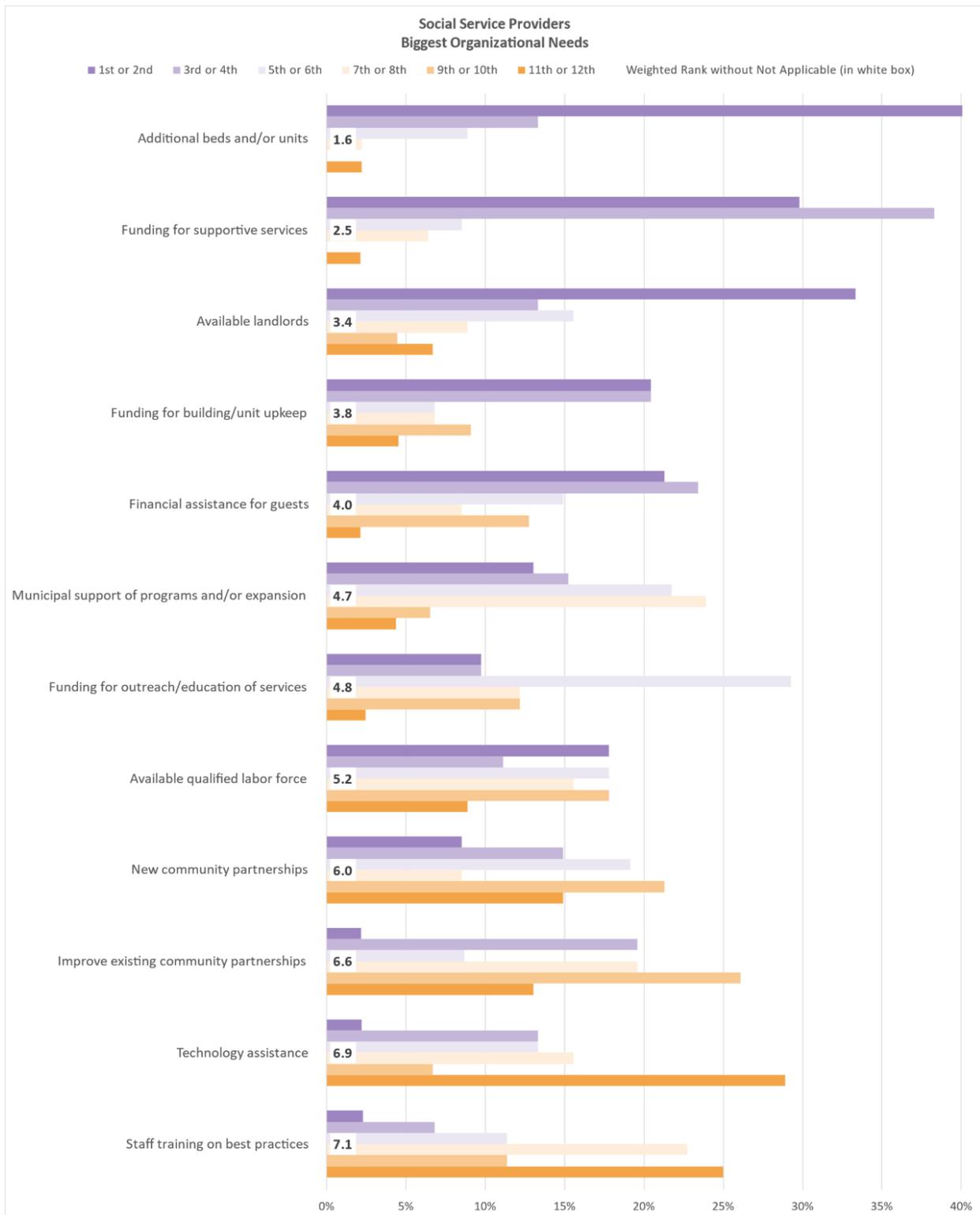


Figure 7. Summary figure of respondent rankings for strategies to improve their organization's functioning.

## **Provider capacity-building**

Respondents shared their capacity-building efforts related to new programs or expansion for their organization, along with their needs to fulfill the vision described. Over 50% of respondents shared a vision of expansion in available housing beds or units their organization provides. The vision comments below are highlights from respondents' descriptions in their own words.

### ***Vision Comments***

- "It would be great to expand our transitional housing program to where we are able to have a rental just for the survivors we are working with."
- "Child Care Support for parents that wish to work"
- "One where everyone gets to live safe, stable and healthy lives, filled with purpose, respect and dignity"
- "New support service provider within our own agency to assist tenants in our present developments"
- "Developing a comprehensive financial literacy/career counseling center"
- "Welcome opportunity to expand our survivor focused housing programs by 1) purchasing properties for scattered site or other types of transitional housing units 2) by securing funding for more Housing Advocates to be able to effective case management and wraparound supports and 3) to provide education and outreach to Merrimack County landlords."
- "Convert larger Concord homes into one-bedroom apartments for people exiting long-term homelessness. Partner with an organization that could provide a 'sober house' or other structured group living situation for people who have not succeeded in living independently."
- "Expand our homeless outreach efforts"
- "Syringe Service Program & expanded harm reduction supplies delivered to participants & available at centers"
- "Our vision includes a wider range of housing and an increase in the workforce."
- "To support development of a low-barrier emergency shelter"
- "More shelter and transitional housing program to help people to navigate problems of overcoming housing rental issues. More landlords complain that people don't have the resources to deal with their mental or physical health problems and then they feel that they get stuck with them."
- Developing our own buildings for rent
- "Senior Resource Coordinator. Volunteer visitor program for homebound with dementia. Safe Driver and Car Fit classes to prevent transportation gaps. Transportation innovations for rural areas"
- "A Family Resource Center where families could meet with all necessary agencies in one location. This would make it easier for people with transportation issues."
- "New housing unit for domestic violence/sexual abuse survivors."

Some organizations with housing services describe a vision to expand their capacity of beds or units. Of the 14 respondents seeking to expand, 7 provided an estimate of new capacity. For bed capacity, 3 organizations are seeking to expand with up to a total of 92 new beds. For unit capacity, 4 organizations are seeking to expand with up to a total of 141 new units. One organization seeking to expand has plans for both bed and unit additions.

To improve their organization’s capacity building efforts, respondents ranked 7 strategies that would make the biggest impact, with the option to note a strategy as not applicable. Respondent rankings are summarized in Table 6 and Figure 8, where a weighed rank is provided for each strategy. The weighted rank weights the most preferred choice, 1st, the highest, and the least preferred choice, 7th, the lowest. These weighted values are added and then divided by the number of respondents, excluding those who indicated “not applicable.” The final value is placed on a similar scale to the initial ranking with 1 having the highest preference.

Respondents provided comments on other strategies to improve their organization’s capacity building, highlights below.

**Quotes**

- “Help with finding a permanent location of our own to purchase in the greater Nashua Area”
- “Trained staff- We should be fast tracking human service certificate training”
- “Ongoing funding for staff or operational costs”
- “Consultants who have successfully helped build other communities and increased housing opportunities”

	<b>Weighted Rank without Not Applicable</b>	<b>1st</b>	<b>2nd</b>	<b>3rd</b>	<b>4th</b>	<b>5th</b>	<b>6th</b>	<b>7th</b>	<b>Not Applicable</b>
<b>Funding/matching funds for new facilities</b>	<b>1.1</b>	29%	21%	5%	10%	0%	2%	0%	33%
<b>Dependable, ongoing funding/matching funds for services</b>	<b>1.6</b>	24%	8%	19%	11%	8%	0%	0%	30%
<b>Available land in specific types of locations</b>	<b>1.7</b>	15%	5%	10%	20%	0%	0%	0%	50%
<b>Funding/matching funds to expand or otherwise enhance existing facilities</b>	<b>2.0</b>	5%	16%	24%	8%	5%	3%	0%	38%
<b>Staff with appropriate skillset</b>	<b>3.5</b>	8%	11%	3%	3%	16%	3%	19%	38%
<b>Grant writer</b>	<b>3.9</b>	3%	5%	5%	5%	5%	16%	11%	49%
<b>Permitting assistance</b>	<b>4.1</b>	0%	5%	3%	0%	18%	16%	5%	53%

Table 6. Summary table of respondent rankings for strategies to improve their organization capacity building.

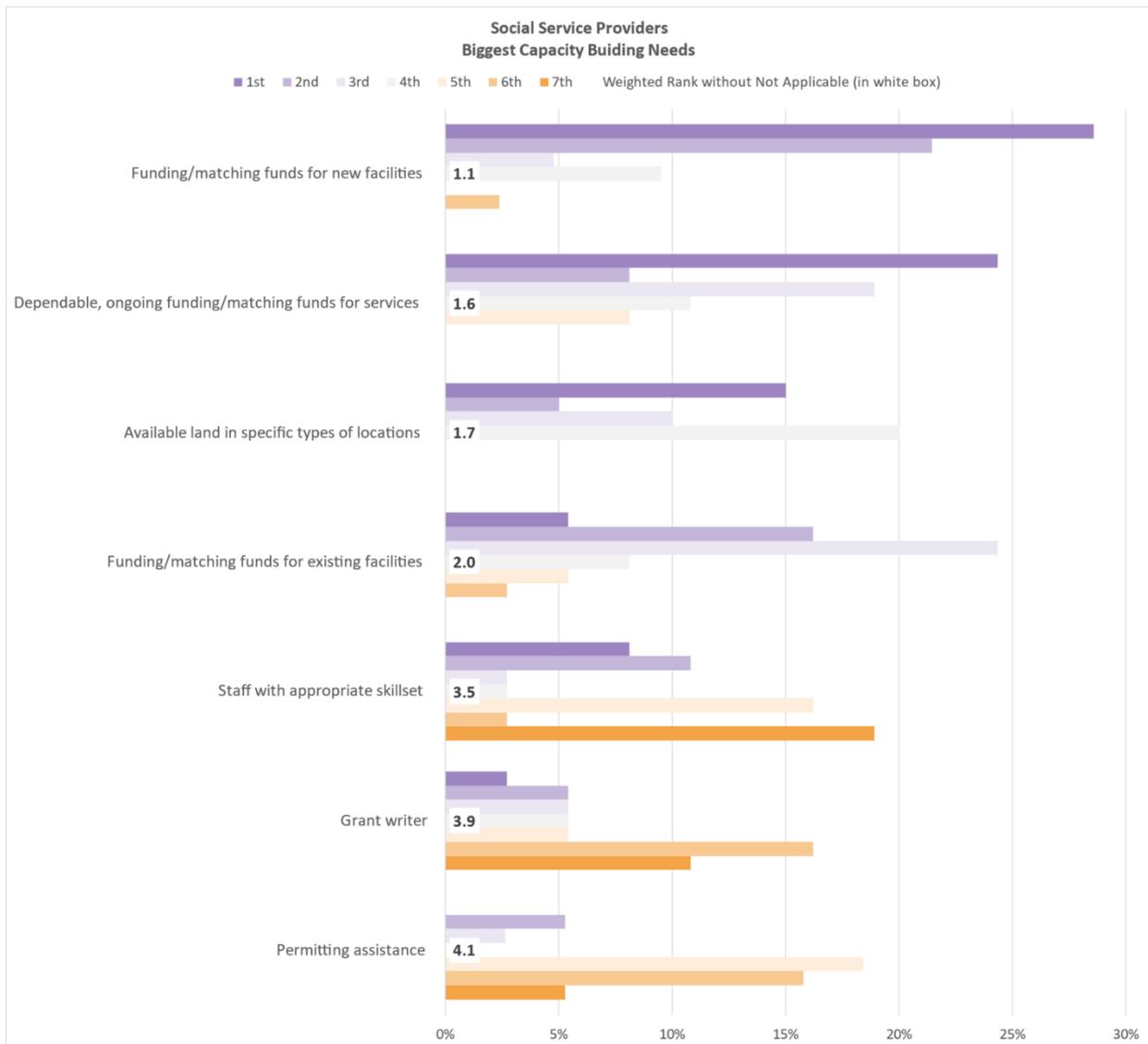


Figure 8. Summary figure of respondent rankings for strategies to improve their organization capacity building.

Respondents provided details on the local standards and opinions that impact their organization capacity building, summarized in Figure 9. Although provided the choice, no respondent described these standards and dynamics as neutral. Additional comments were shared with highlights below.

**Quotes**

- “Everyone dislikes homeless in their community but will not do the necessary steps to help address it”
- “Tax base versus educational service costs consequences”
- “The stigma associated with substance use and recovery centers prevents city leadership from expanding services”
- “Residents do not want building of supportive housing in their back yards”
- “Lack landlords willing to work with people/lack of supportive mental health”

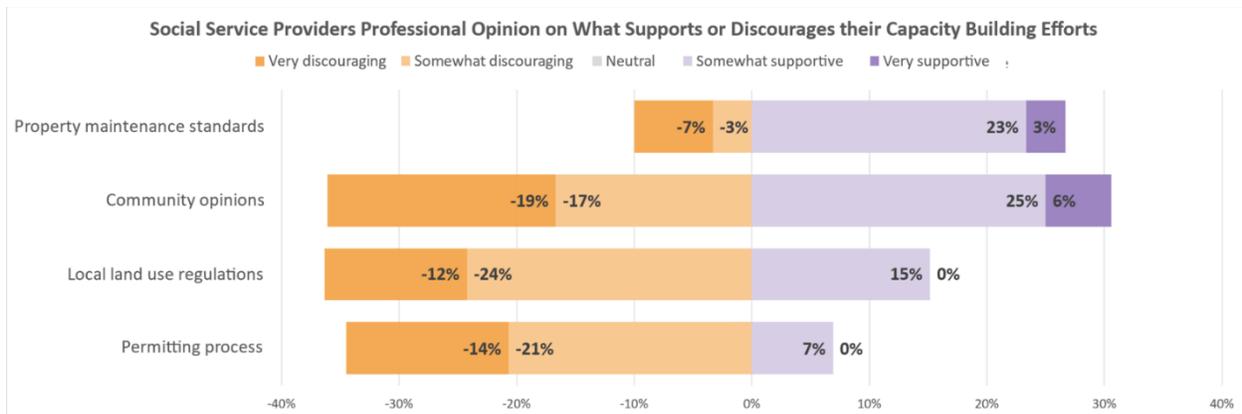


Figure 9. Respondents describe community standards and opinions in whether each discourages (orange) or supports (purple) their organization’s capacity building.

## 7. QUESTIONS ON STAFFING AND CASELOAD

If relevant, respondents were asked to provide additional information about their organization’s staffing and caseload management. About half of respondents answered the following questions.

### Staffing challenges

Respondents indicated whether the staffing issues in Figure 10 were a challenge for their organization.

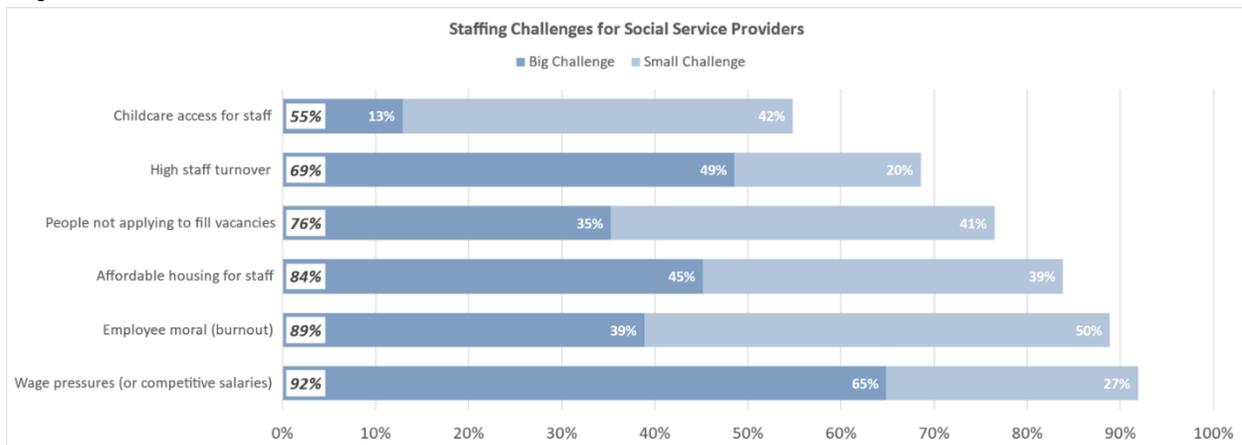


Figure 10. Staffing topics were chosen by respondents as a big challenge, small challenge, not a challenge, or not applicable for their organization. The percentages in this graph do not include organizations that noted an issue as not applicable.

Respondents indicated whether they used strategies in Figure 11 to address staffing needs during the COVID-19 pandemic. Many respondents utilized multiple of these strategies to meet staffing needs with 20% using all four listed in Figure 11, 35% using three listed, 23% using two listed, 17% using one listed, and one percent using none listed with no other described with a comment. In comments, respondents emphasized the ability for staff to work from home. In addition, respondents noted use of increased pay or benefits for staff, availability of personal protective equipment, and professional development opportunities. Respondents also indicated a shift of work to salaried staff in one case and part time staff in another.

**Quotes**

- “During peak of pandemic, we did all these things. Services have gradually gone back to pre-pandemic norms with some lasting changes (more zoom meetings).”
- “Recovery centers must be staffed and have requirements for the # of days and hours to be open. Otherwise we don't get federal funding.”

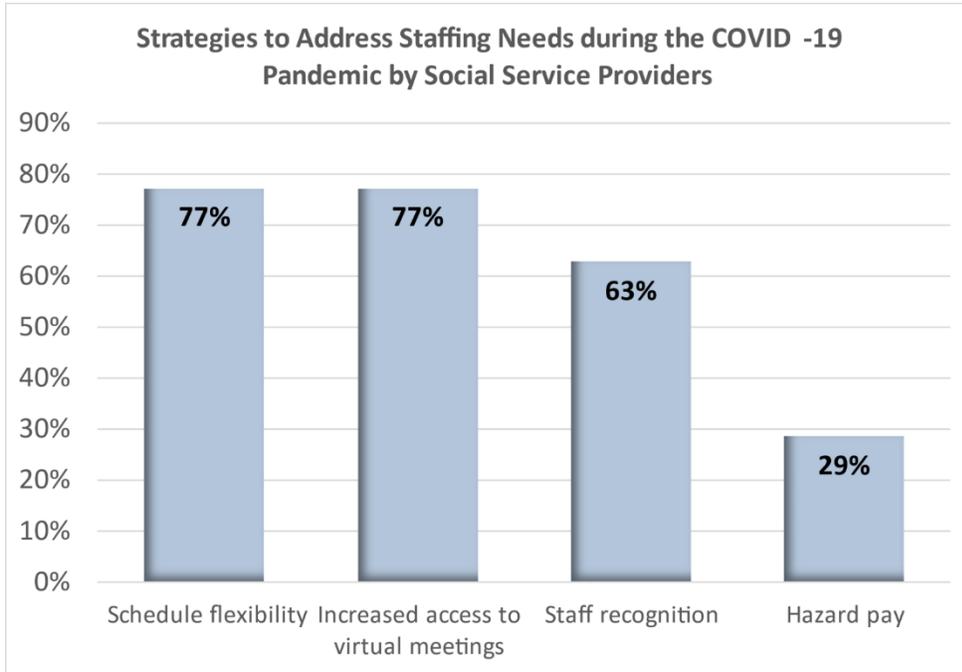


Figure 11. Respondents indicate strategies they used to address their organization’s staffing needs during the COVID-19 pandemic.

**Provider caseload management**

Respondents were asked to describe their current and ideal case management load, as well as the number of staff estimated to meet their ideal load. A third of respondents were unsure of their case management load or indicated variability by program. For those that responded, a summary of current and ideal caseload is provided in Table 7. For all respondents to meet ideal organizational caseload, an addition of 76 to 103 staff is needed. No respondent indicated fewer staff needed to meet their ideal caseload.

**Quotes**

- “Pandemic has increased all caseloads drastically”

	Percent of Respondents	Difference in Caseload Range	Median
Equal current and ideal caseload	26%	-	-
Higher current than ideal caseload	50%	39% to 733%	100%
Lower current than ideal caseload	21%	-10% to -75%	-35%
<b>Number of staff needed to meet ideal caseloads</b>			
By organization: Average 4.5 / Median 3			
Cumulative across all organizations: 76 to 103			

Table 7. Summary of respondent descriptions of their organization’s case management load.

# **New Hampshire Landlord and Property Manager Survey Results**

Prepared by Southwest Region Planning Commission

Regional Housing Needs Assessment, 2022



## Contents

Introduction.....	3
Question 1. Which of the following categories best represents your business mode?.....	4
Question 2. How many housing units do you rent, lease or manage in your New Hampshire portfolio? ....	5
Question 3. What type of housing units do you have in your New Hampshire portfolio? .....	6
Question 4. List all New Hampshire municipalities in which you currently rent or manage housing units.	7
Question 5. What share of the units that you own or manage - regardless of their current occupancy status - are available for long-term lease (6 months or more)?.....	10
Question 6. Do you accept any types of rental housing subsidy for any of your housing units?.....	11
Question 7. Do you own or manage any income-restricted housing units?.....	12
Question 8. If you answered "yes" to Question #6 or #7, which of the following programs do you participate in or have your tenant's participated in?.....	13
Question 9. If you responded "no" to either Question #6 or #7, please explain why. ....	14
Question 10. Do you plan to acquire, build, or manage any new rental units in the next 5 years? .....	15
Question 11. If you responded "yes" to question #10, please provide an estimate of the number of rental units, location(s) (municipalities), and status of projects in the pipeline. If you responded "no" to question #10, please explain why not.....	16
Question 12. What are the key factors that drive your decisions to grow your business? .....	18
Question 13. In the past year, how would you self-assess your success with the following?.....	19
Question 14. Provide more context for the responses to Question #13. ....	22
Question 15. If you are currently keeping a waiting list, please indicate the current wait time in months for your properties. ....	23
Question 16. Please indicate the degree of hardship the following issues currently have on your ability to successfully operate as a landlord or property manager. ....	24
Question 17. If you have raised rent or leasing rates in the past 5 years, what were the key factors for doing so? .....	26
Question 18. Are there any other key challenges that you face as a landlord or property manager that you would like to bring to our attention?.....	27

## Introduction

The New Hampshire Landlord and Property Manager Survey was administered by Southwest Region Planning Commission (SWRPC) as part of the statewide 2022 Regional Housing Needs Assessment. Original survey questions were developed by the RPC Survey Common Questions Committee and were modified and finalized based on feedback from staff representing the nine NH regional planning commissions and the NH Department of Business and Economic Affairs.

The purpose of the Survey was to engage with landlords and property managers operating in New Hampshire to learn their perspectives about the current housing market and their plans for the future. A number of questions earlier on in the survey were designed to bring context to respondent's answers by determining if they are for profit or non profit, a landlord or property manager with a small portfolio or large portfolio, etc. The survey was comprised of 18 questions covering a range of topics.

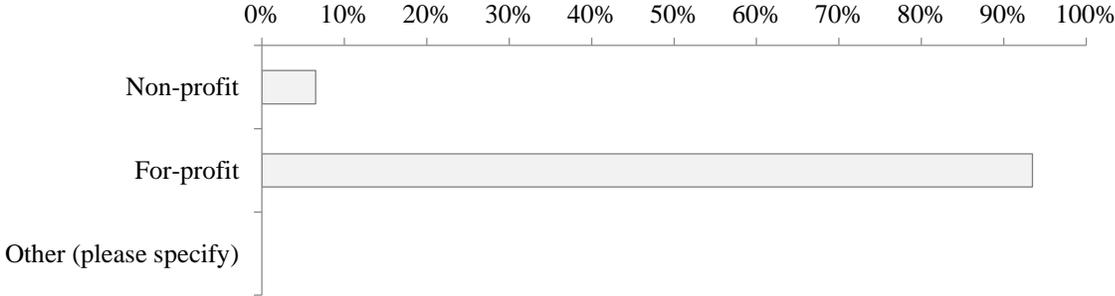
This survey was administered online using the Survey Monkey web-based app © 2022 Momentive. With the assistance of the Apartment Association of New Hampshire (AANH), known for being the largest NH-based entity with landlord and property management membership, the survey was distributed between September 27, 2022 and December 9, 2022. AANH sent two e-mail blasts during the period, each time encouraging members to take the survey and forward the survey to other peer landlords and property managers. SWRPC also encouraged RPCs to send the survey directly to landlords and property managers their own networks. Among the 9 RPCs, Upper Valley Lake Sunapee Regional Planning Commission and SWRPC are the only RPCs known to have conducted this additional outreach.

The survey resulted in 46 total respondents. In the following pages, response data is summarized by question. Raw survey data is included as an Appendix to this Report.

Question 1. Please indicate which of the following categories best represents your business model (Select one):

Answered 46  
 Skipped 0  
 Single choice

Answer Choices	Response %	Responses Total
Non-profit	6.52%	3
For-profit	93.48%	43
Other (please specify)	0.00%	0

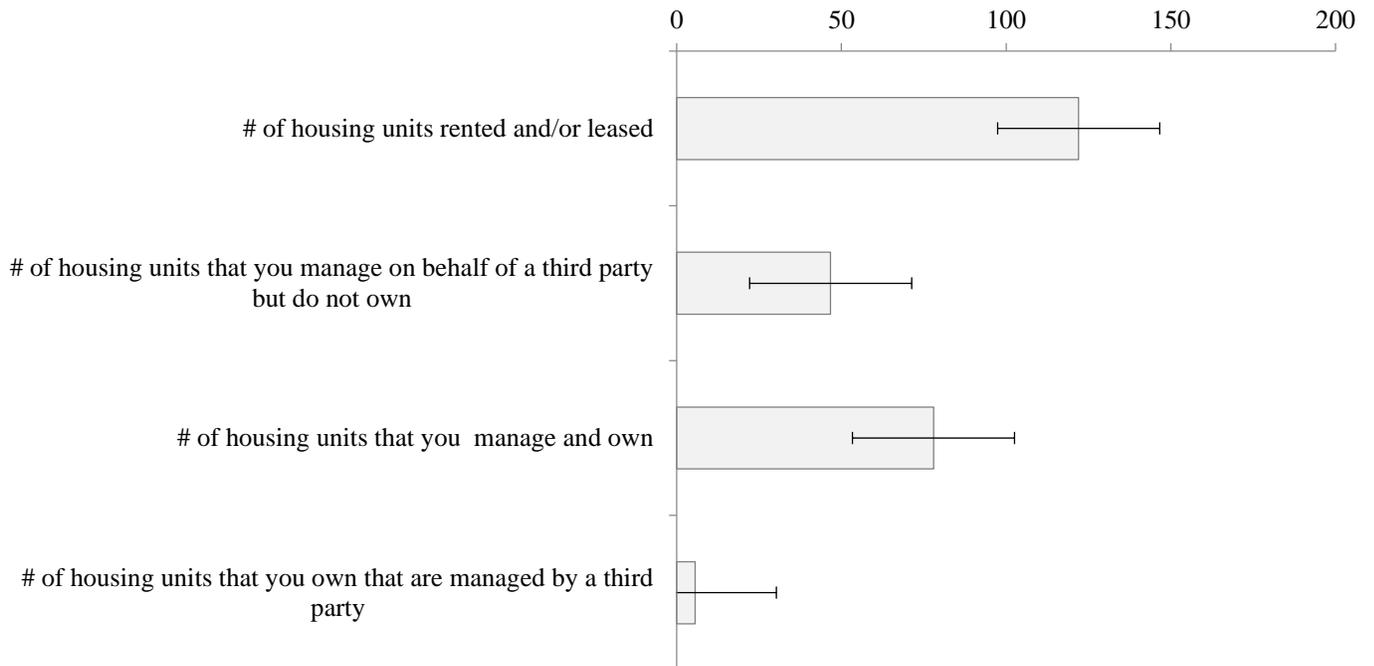


Question 2. How many housing units do you rent, lease or manage in your New Hampshire portfolio? (Respond to all categories that apply)

Answered 46  
 Skipped 0  
 Respond all that apply

Answer Choices	Average Number	Total Number	Response %	Response Total
Number of housing units rented and/or leased	122	4,637	82.61%	38
Number of housing units that you manage on behalf of a third party but do not own	47	1,308	60.87%	28
Number of housing units that you manage and own	78	3,275	91.30%	42
Number of housing units that you own that are managed by a third party	6	156	60.87%	28

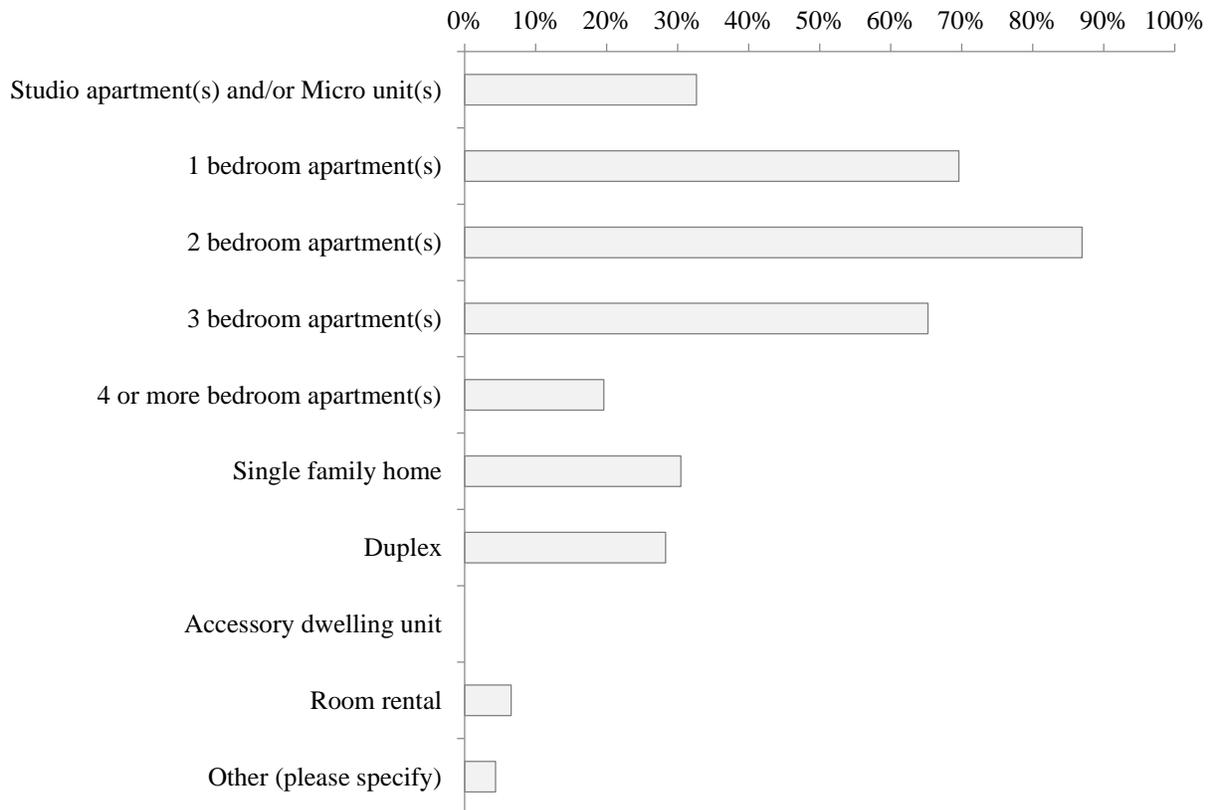
**Average Number of Units Rented**



### Question 3. What type of housing units do you have in your New Hampshire portfolio?

Answered 46  
 Skipped 0  
 Respond to all that apply

Answer Choices	Response %	Response Total
Studio apartment(s) and/or Micro unit(s)	32.6%	15
1 bedroom apartment(s)	69.6%	32
2 bedroom apartment(s)	87.0%	40
3 bedroom apartment(s)	65.2%	30
4 or more bedroom apartment(s)	19.6%	9
Single family home	30.4%	14
Duplex	28.3%	13
Accessory dwelling unit	0.0%	0
Room rental	6.5%	3
Other (please specify)	4.4%	2



Question 4. List all of the NH municipalities in which you currently rent or manage housing units.

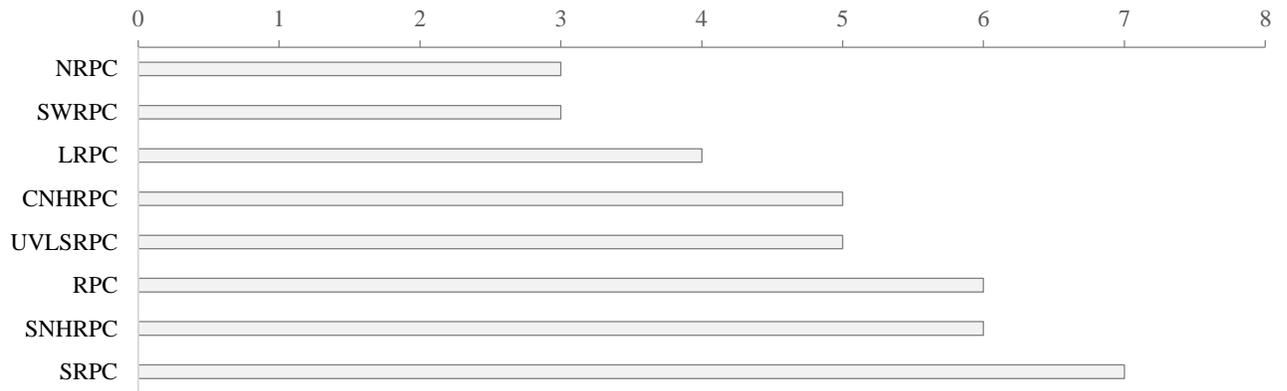
Answered 45  
 Skipped 1  
 List, Open-Ended

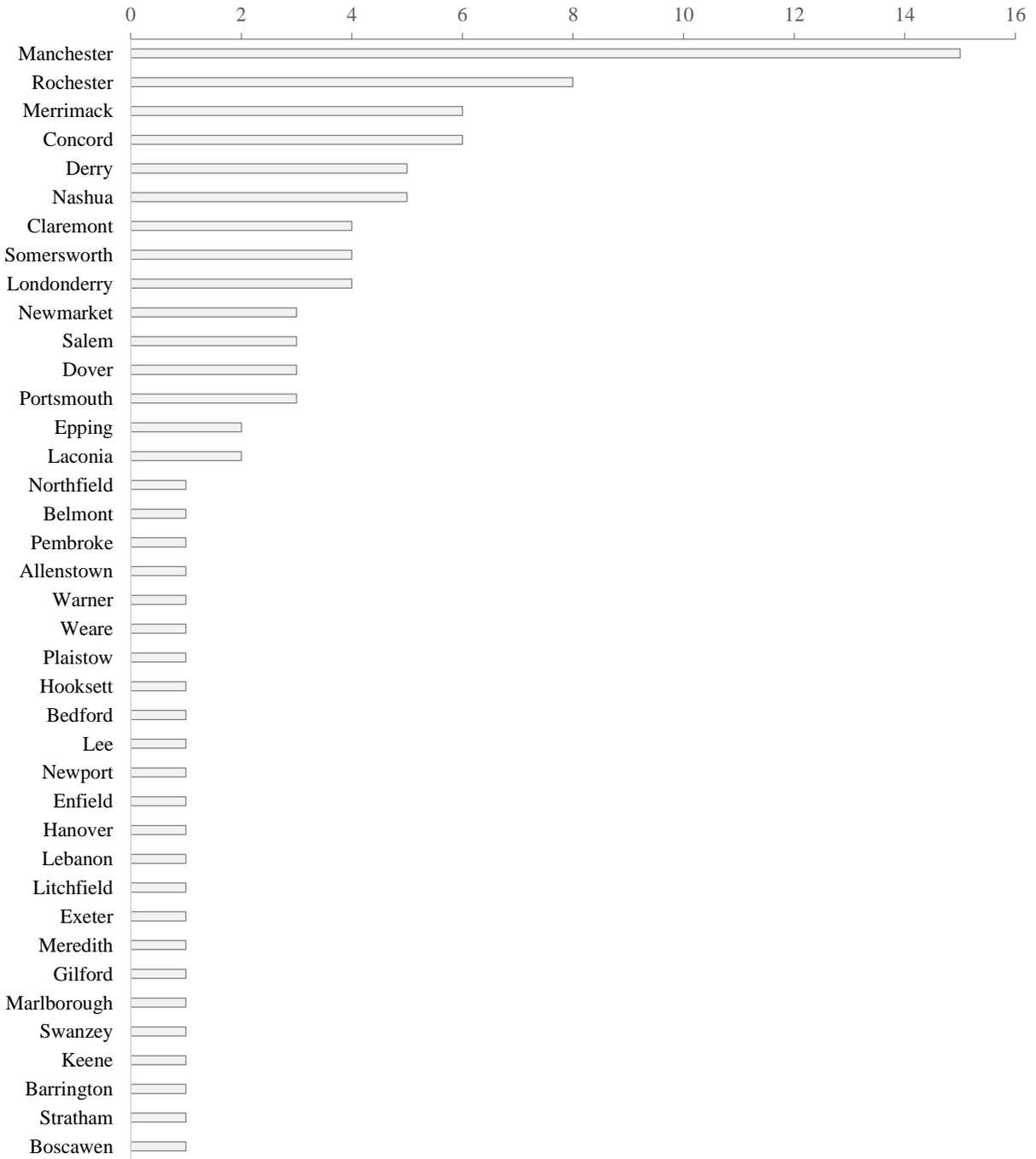
Town	Sum
Manchester	15
Rochester	8
Concord	6
Merrimack	6
Derry	5
Nashua	5
Claremont	4
Londonderry	4
Somersworth	4
Dover	3
Newmarket	3
Portsmouth	3
Salem	3
Epping	2
Laconia	2
Allenstown	1
Barrington	1
Bedford	1

Town	Sum
Belmont	1
Boscawen	1
Enfield	1
Exeter	1
Gilford	1
Hanover	1
Hooksett	1
Keene	1
Lebanon	1
Lee	1
Litchfield	1
Marlborough	1
Meredith	1
Newport	1
Northfield	1
Pembroke	1
Plaistow	1
Stratham	1
Swanzey	1
Warner	1
Weare	1

Regional Planning Commission	Number of Rental Units
Nashua Regional Planning Commission (NRPC)	3
Southwest Region Planning Commission (SWRPC)	3
Lakes Region Planning Commission (LRPC)	4
Central NH Regional Planning Commission (CNHRPC)	5
Upper Valley Lake Sunapee Regional Planning Commission (UVLSRPC)	5
Rockingham Planning Commission (RPC)	6
Southern NH Regional Planning Commission (SNHRPC)	6
Strafford Regional Planning Commission (SRPC)	7

### Regional Planning Commission Where Rental Units are Located

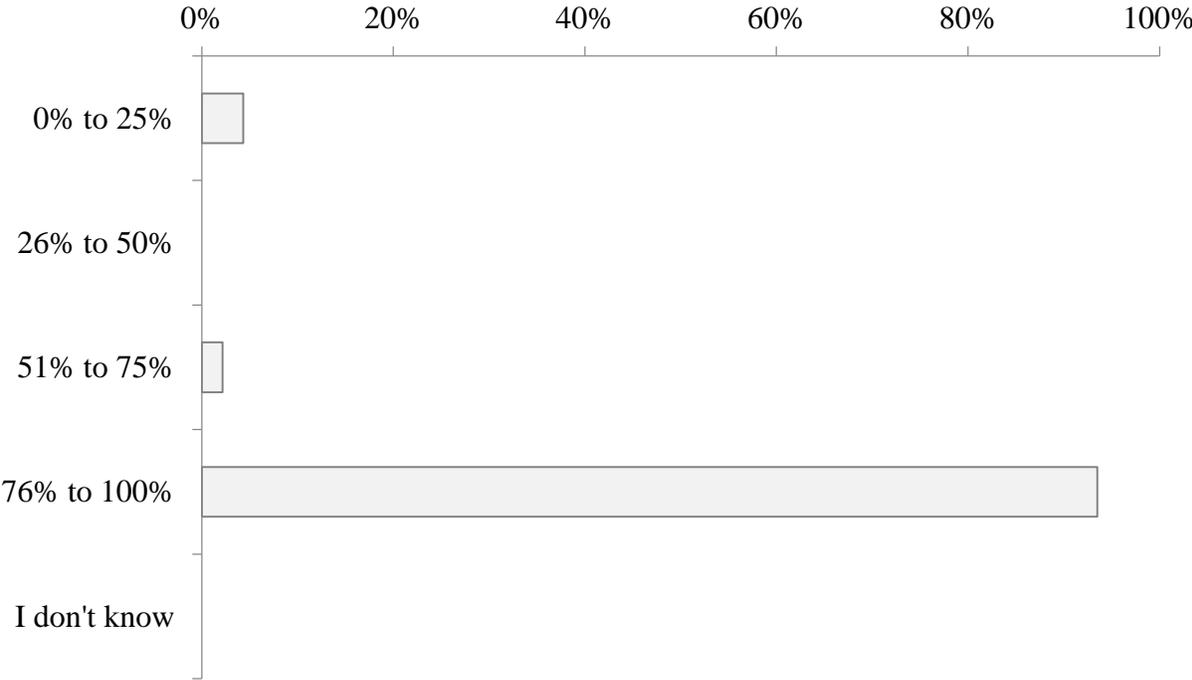




Question 5. What share of the units that you own or manage - regardless of their current occupancy status - are available for long-term lease (6 months or more)?

Answered 46  
 Skipped 0  
 Single choice

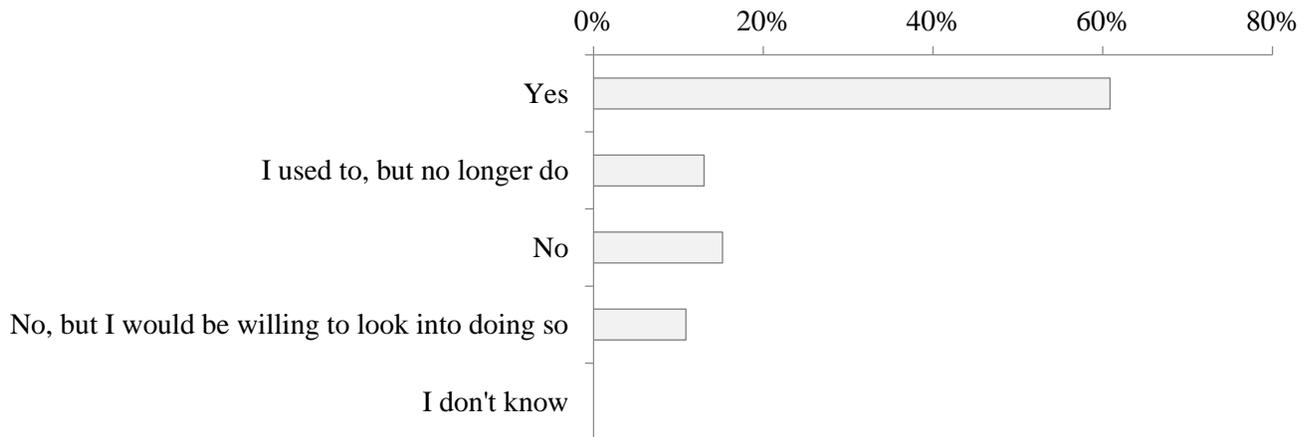
Answer Choices	Response %	Response Total
0% to 25%	4.4%	2
26% to 50%	0.0%	0
51% to 75%	2.2%	1
76% to 100%	93.5%	43
I don't know	0.0%	0



Question 6. Do you accept any types of rental housing subsidy for any of your housing units? (Select one)

Answered 46  
 Skipped 0  
 Single choice

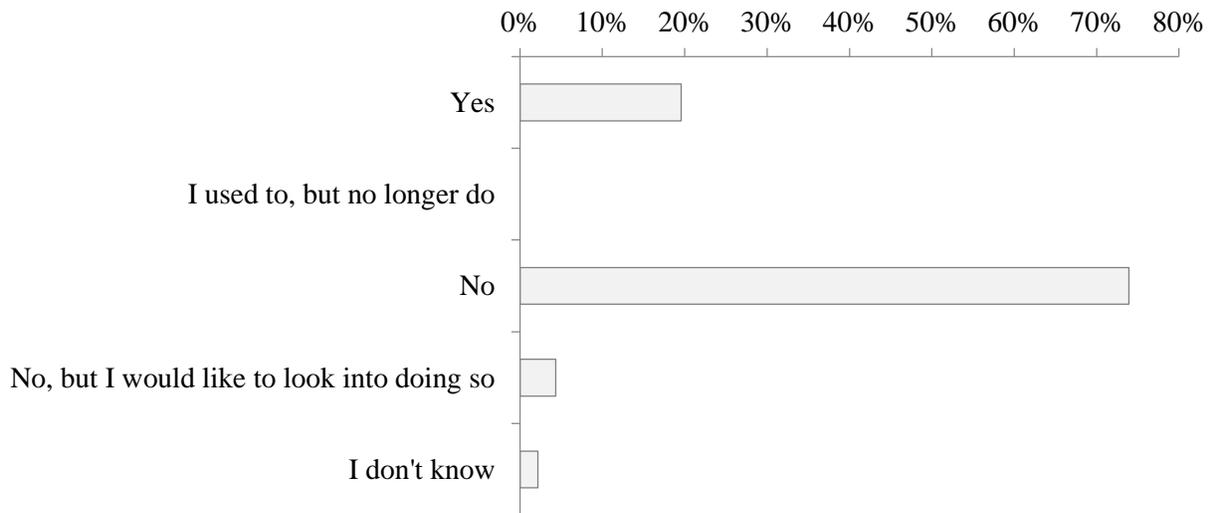
Answer Choices	Response %	Response Total
Yes	60.9%	28
I used to, but no longer do	13.0%	6
No	15.2%	7
No, but I would be willing to look into doing so	10.9%	5
I don't know	0.0%	0



Question 7. Do you own or manage any income-restricted housing units?  
(Select one)

Answered 46  
Skipped 0  
Single Choice

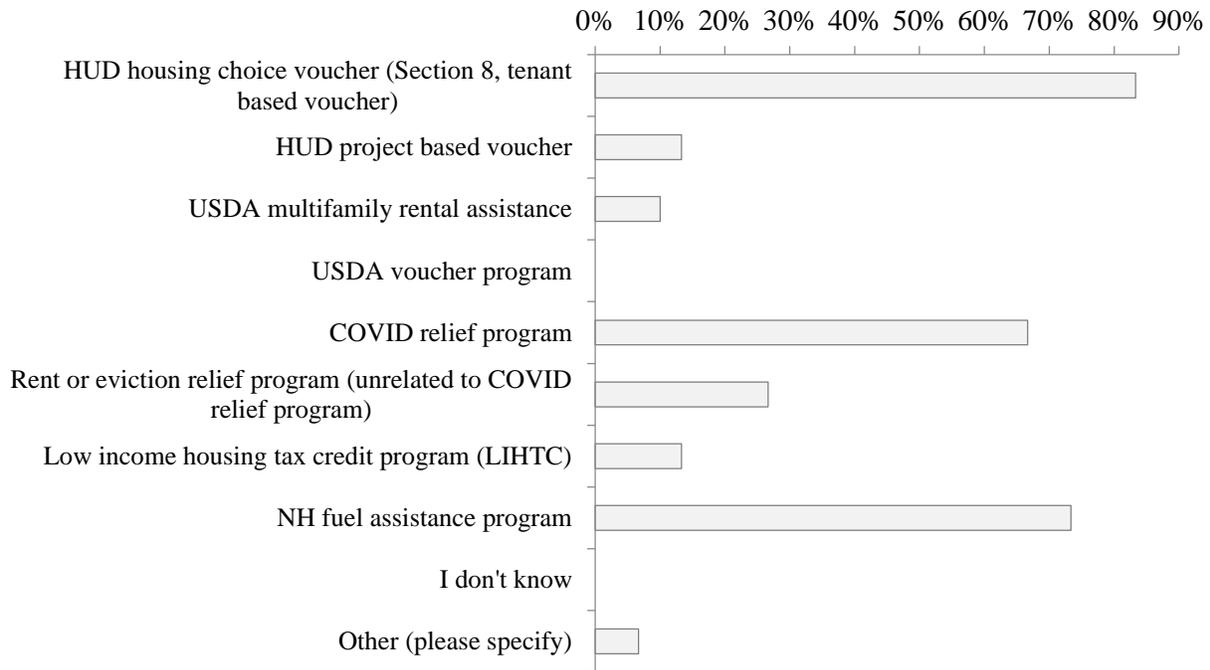
Answer Choices	Response %	Response Total
Yes	19.6%	9
I used to, but no longer do	0.0%	0
No	73.9%	34
No, but I would like to look into doing so	4.4%	2
I don't know	2.2%	1



Question 8. If you answered "yes" to Question #6 or #7, which of the following programs do you participate in or have your tenant's participated in? (Check all that apply)

Answered 30  
 Skipped 16  
 Respond to all that apply

Answer Choices	Responses %	Response Total
HUD housing choice voucher (Section 8, tenant based voucher)	83.3%	25
HUD project based voucher	13.3%	4
USDA multifamily rental assistance	10.0%	3
USDA voucher program	0.0%	0
COVID relief program	66.7%	20
Rent or eviction relief program (unrelated to COVID relief program)	26.7%	8
Low income housing tax credit program (LIHTC)	13.3%	4
NH fuel assistance program	73.3%	22
I don't know	0.0%	0
Other (please specify)	6.7%	2



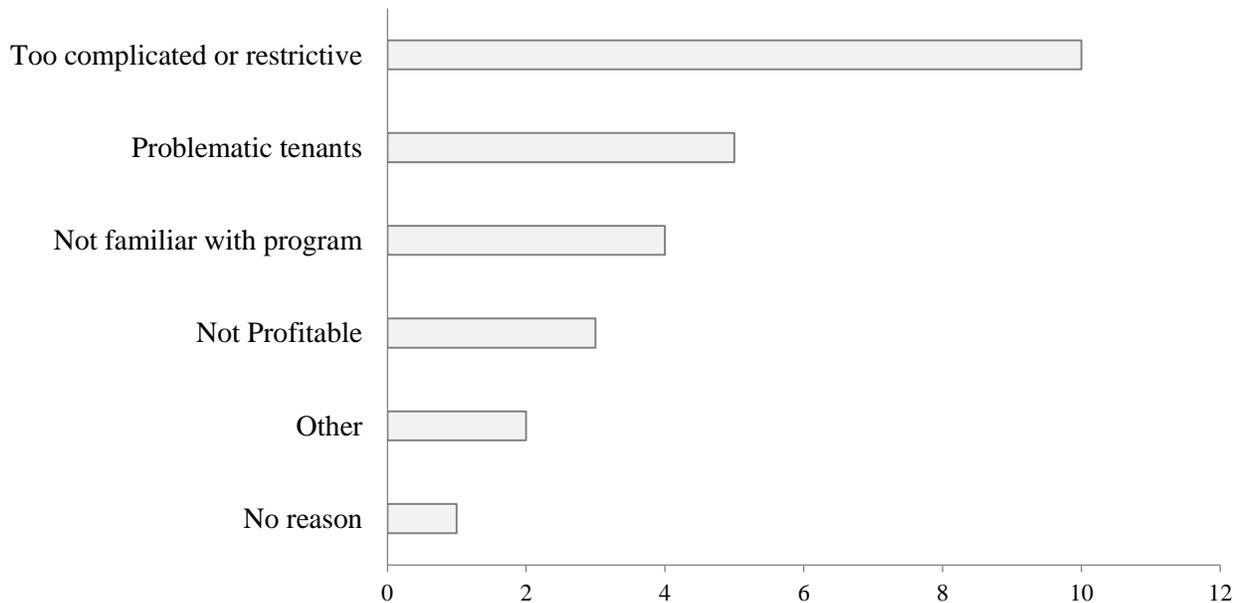
Other replies:

- No Reason
- Concord Housing

Question 9. If you responded "no" to either Question #6 or #7, please explain why. For example, is it because the paperwork is too complicated, you don't make enough income participating through subsidy programs, you are only interested in for-profit housing, you are concerned with renters associated with subsidy programs, you are not familiar or overwhelmed with the potential administrative responsibilities, or some other reason?

Answered 25  
 Skipped 21  
 Open ended question

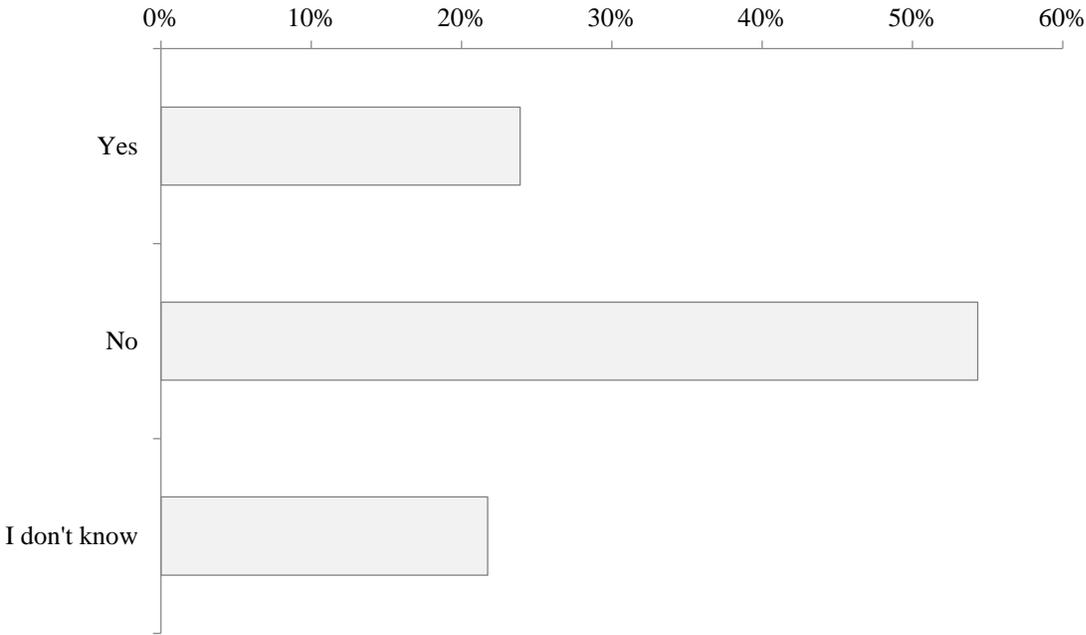
Response Category	Count
Too complicated or restrictive	10
Problematic tenants	5
Not familiar with program	4
Not profitable	3
Other	2
No reason	1



Question 10. Do you plan to acquire, build, or manage any new rental units in the next 5 years? (Select one)

Answered 46  
Skipped 0  
Single choice

Answer Choices	Response Total	Response %
Yes	23.9%	11
No	54.4%	25
I don't know	21.7%	10



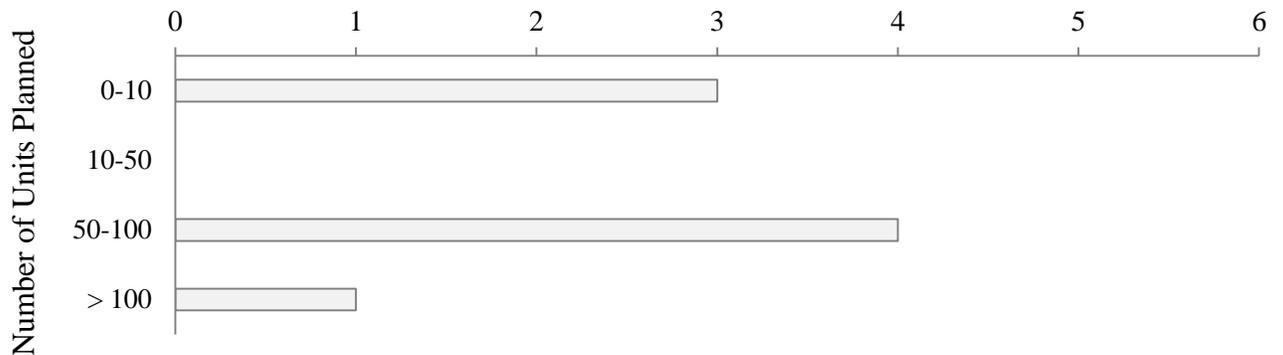
Question 11. If you responded "yes" to question #10, please provide an estimate of the number of rental units, location(s) (municipalities), and status of projects in the pipeline. If you responded "no" to question #10, please explain why not.

Answered 22  
 Skipped 24  
 Open-ended question

Yes, I plan to build new units...

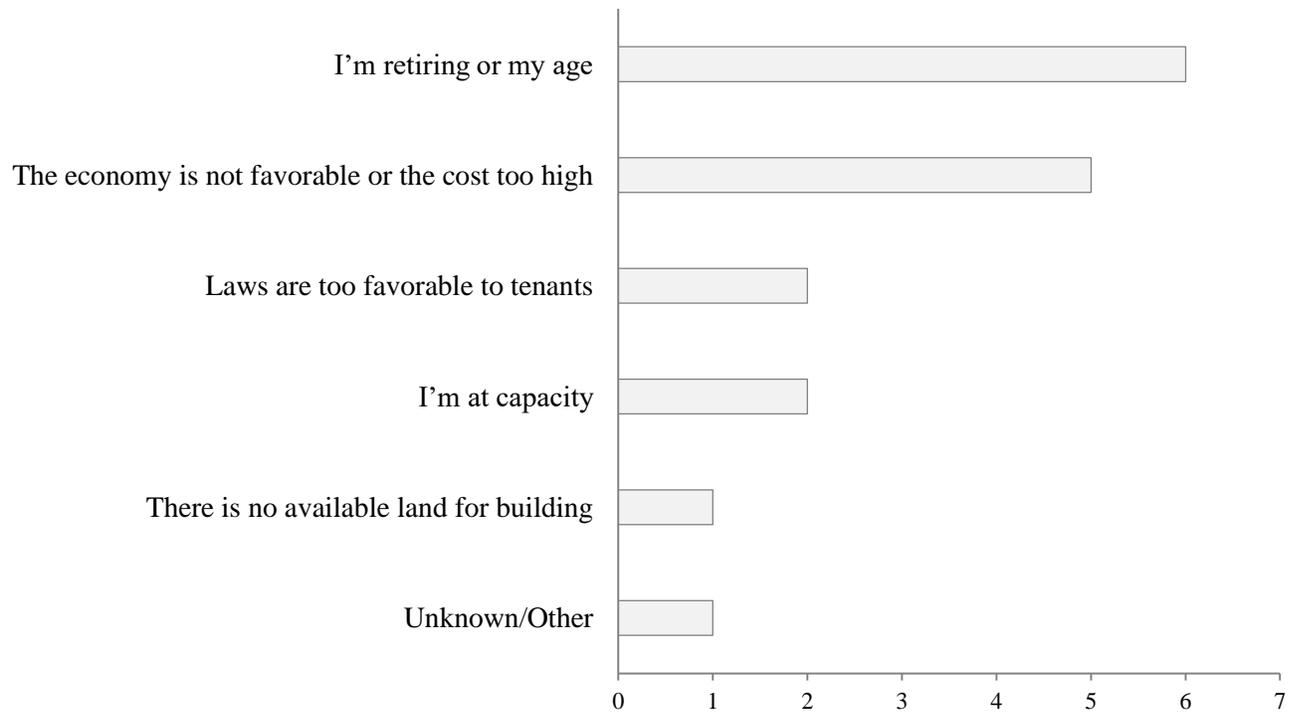
Number of Units	Number of Responses
0-10	3
10-50	0
50-100	4
> 100	1

City/Town Where Will Units be Added	Approximate Number of New Units
Derry	2
Claremont	4
Keene, Swanzey and Marlborough	100
Campton/Littleton	unclear
Concord	3
New London	60
Manchester Area	50-100
Salem	1,274



No, I do not plan to build new units because...

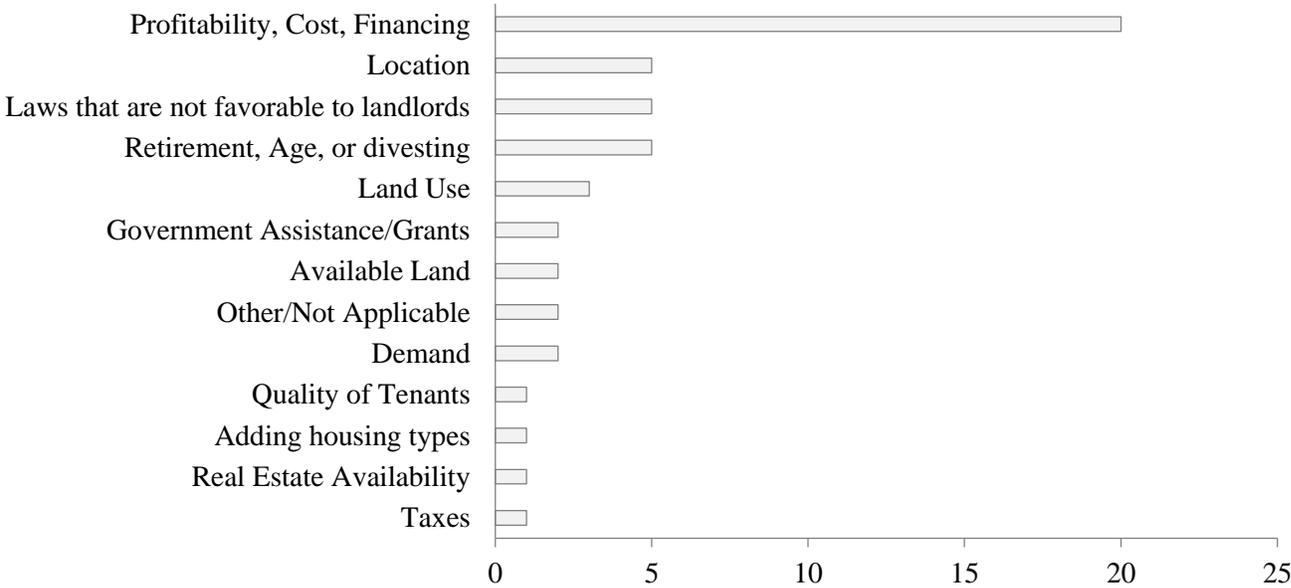
<b>Response Category</b>	<b>Number of Responses</b>
I'm retiring or my age	6
The economy is not favorable or the cost too high	5
I'm at capacity	2
Laws are too favorable to tenants	2
There is no available land for building	1
Unknown/Other	1



Question 12. What are the key factors that drive your decisions to grow your business (acquire, build or manage additional housing units)? For example, is it the availability of financing, availability of land or property, partnership support, supply chain concerns, and/or something else?

Answered 36  
 Skipped 10  
 Open-ended question

Response Category	Number of Replies
Profitability or available financing	20
Retirement, age, or other life situation	5
Whether laws are not favorable to landlords	5
Availability of a good location for housing	5
Whether land use is permitted	3
Relative demand for housing in particular area	2
Other/Not Applicable	2
Available land	2
Government assistance or grants	2
Whether the property taxes are favorable	1
Availability of real estate	1
Adding housing types	1
Quality of tenants	1



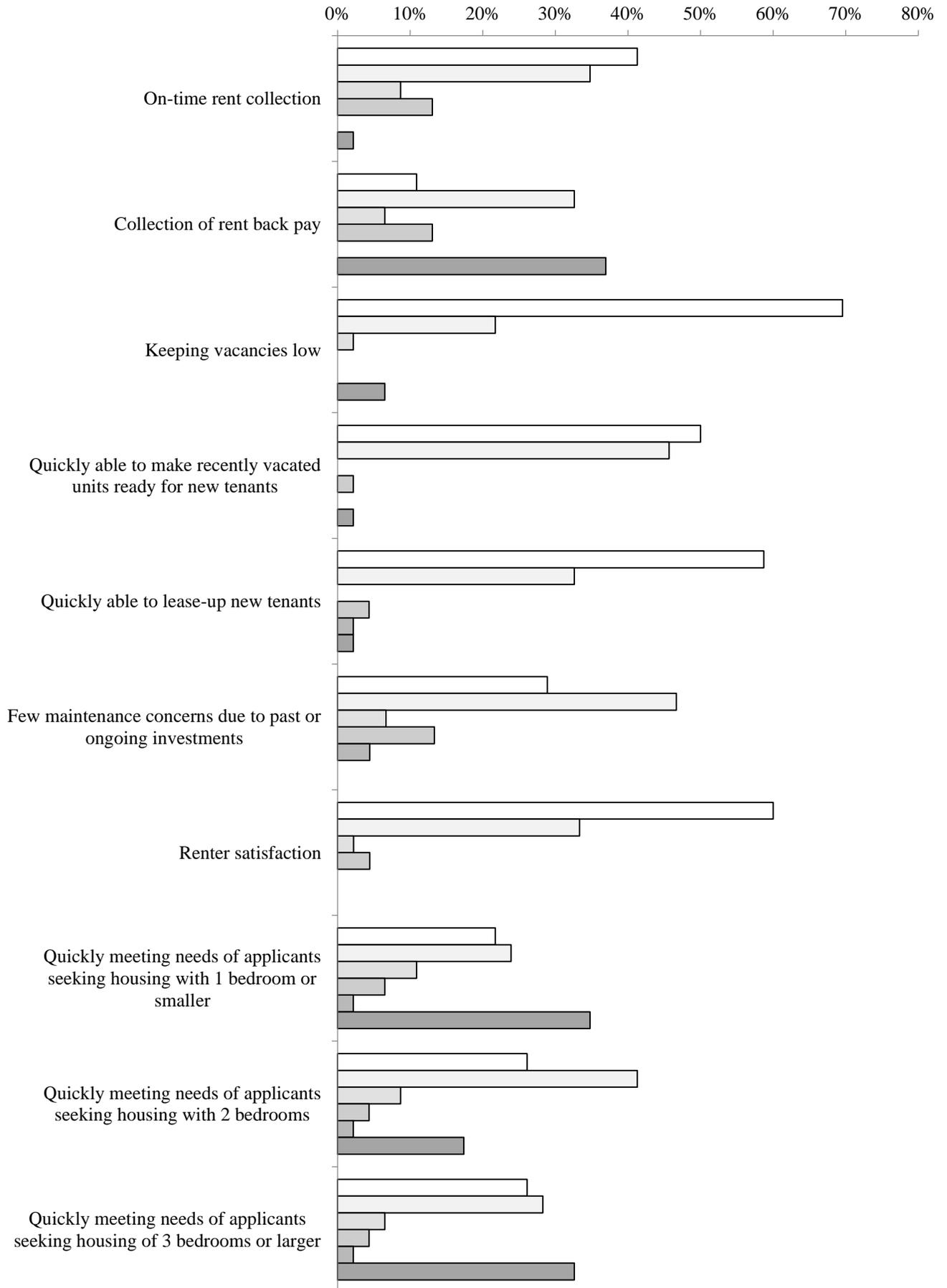
Question 13. In the past year, how would you self-assess your success with the following (Very successful, Successful, Not very successful, It varies from property to property, I don't know, Does not apply)?

Answered 46  
 Skipped 0  
 Rating Scale Question

	Very successful		Successful		Not very successful		It varies from property to property		I don't know		Does not apply	
	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total
<b>On-time rent collection</b>	41.3%	19	34.8%	16	8.7%	4	13.0%	6	0.0%	0	2.2%	1
<b>Collection of rent back pay</b>	10.9%	5	32.6%	15	6.5%	3	13.0%	6	0.0%	0	37.0%	17
<b>Keeping vacancies low</b>	69.6%	32	21.7%	10	2.2%	1	0.0%	0	0.0%	0	6.5%	3
<b>Quickly able to make recently vacated units ready for new tenants</b>	50.0%	23	45.7%	21	0.0%	0	2.2%	1	0.0%	0	2.2%	1
<b>Quickly able to lease-up new tenants</b>	58.7%	27	32.6%	15	0.0%	0	4.4%	2	2.2%	1	2.2%	1
<b>Few maintenance concerns due to past or ongoing investments</b>	28.9%	13	46.7%	21	6.7%	3	13.3%	6	4.4%	2	0.0%	0
<b>Renter satisfaction</b>	60.0%	27	33.3%	15	2.2%	1	4.4%	2	0.0%	0	0.0%	0
<b>Quickly meeting needs of applicants seeking housing with 1 bedroom or smaller</b>	21.7%	10	23.9%	11	10.9%	5	6.5%	3	2.2%	1	34.8%	16

<b>Quickly meeting needs of applicants seeking housing with 2 bedrooms</b>	26.1%	12	41.3%	19	8.7%	4	4.4%	2	2.2%	1	17.4%	8
<b>Quickly meeting needs of applicants seeking housing of 3 bedrooms or larger</b>	26.1%	12	28.3%	13	6.5%	3	4.4%	2	2.2%	1	32.6%	15

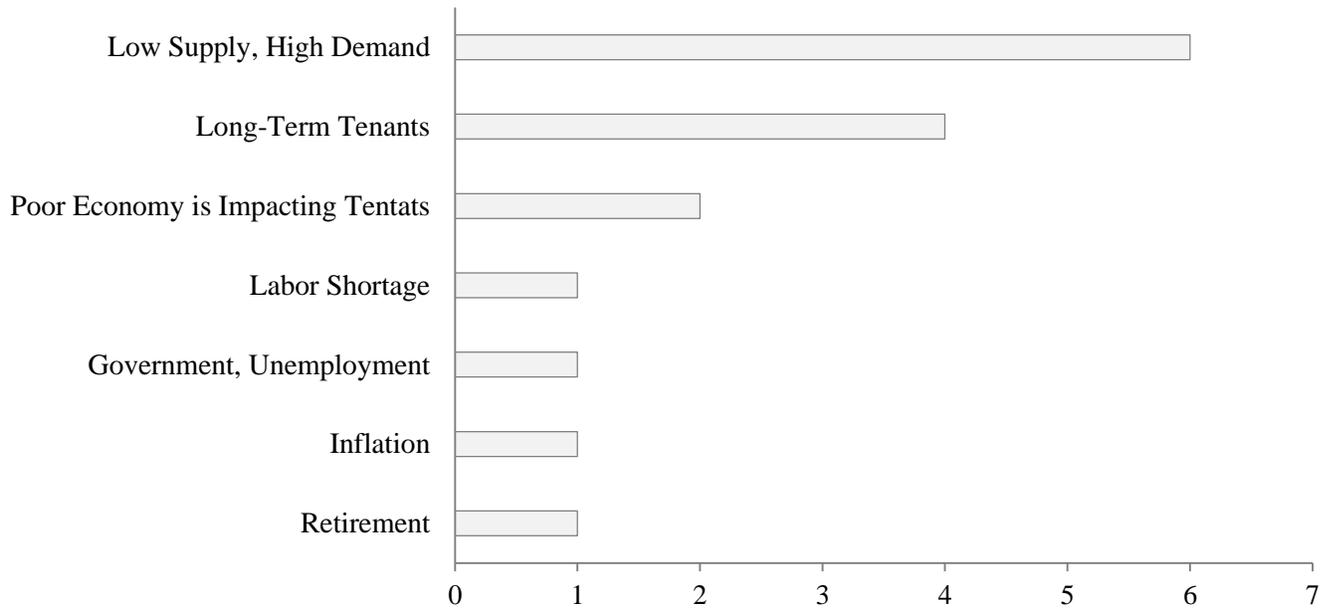
Very successful  
  Successful  
  Not very successful  
  It varies from property to property  
  I don't know  
  Does not apply



Question 14. If you would like to provide more context for the responses to Question #13, please use this space to explain:

Answered 13  
 Skipped 33  
 Open-Ended Question

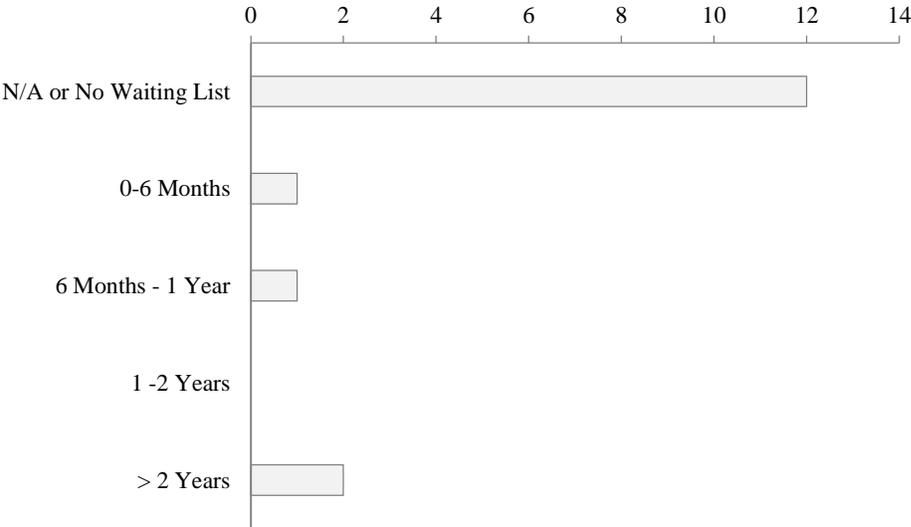
Category	Number of Replies
Low supply and high demand	6
Long-term tenants	4
Poor economy is impacting tenants	2
Labor shortage	1
Government, Unemployment	1
Inflation	1
Retirement	1



Question 15. If you are currently keeping a waiting list, please indicate the current wait time in months for your properties (if in years add months together). If it really depends on the unit type or location of the unit please explain why.

Answered 16  
 Skipped 30  
 Open-ended question

Wait Time	Number of Replies
N/A or No Waiting List	12
0-6 Months	1
6 Months - 1 Year	1
1 -2 Years	0
> 2 Years	2

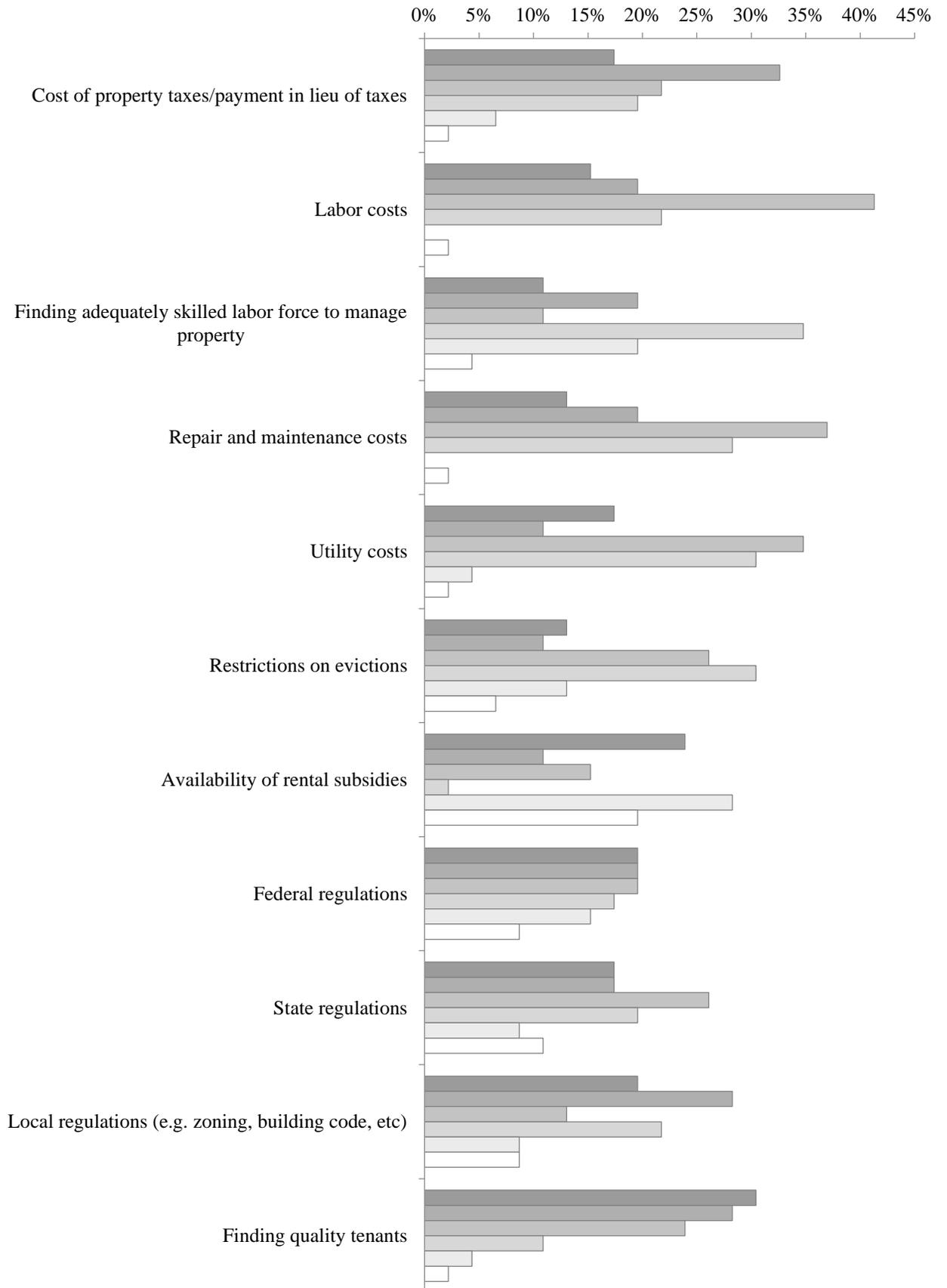


Question 16. Please indicate the degree of hardship the following issues currently have on your ability to successfully operate as a landlord or property manager (No hardship, Minor hardship, Moderate hardship, Major hardship, Not applicable, I don't know):

Answered 46  
 Skipped 0  
 Rating Scale Question

	No Hardship		Minor Hardship		Moderate Hardship		Major Hardship		Not applicable		I don't know	
	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total
<b>Cost of property taxes/payment in lieu of taxes</b>	17.4%	8	32.6%	15	21.7%	10	19.6%	9	6.5%	3	2.2%	1
<b>Labor costs</b>	15.2%	7	19.6%	9	41.3%	19	21.7%	10	0.0%	0	2.2%	1
<b>Finding adequately skilled labor force to manage property</b>	10.9%	5	19.6%	9	10.9%	5	34.8%	16	19.6%	9	4.4%	2
<b>Repair and maintenance costs</b>	13.0%	6	19.6%	9	37.0%	17	28.3%	13	0.0%	0	2.2%	1
<b>Utility costs</b>	17.4%	8	10.9%	5	34.8%	16	30.4%	14	4.4%	2	2.2%	1
<b>Restrictions on evictions</b>	13.0%	6	10.9%	5	26.1%	12	30.4%	14	13.0%	6	6.5%	3
<b>Availability of rental subsidies</b>	23.9%	11	10.9%	5	15.2%	7	2.2%	1	28.3%	13	19.6%	9
<b>Federal regulations</b>	19.6%	9	19.6%	9	19.6%	9	17.4%	8	15.2%	7	8.7%	4
<b>State regulations</b>	17.4%	8	17.4%	8	26.1%	12	19.6%	9	8.7%	4	10.9%	5
<b>Local regulations (e.g. zoning, building code, etc)</b>	19.6%	9	28.3%	13	13.0%	6	21.7%	10	8.7%	4	8.7%	4
<b>Finding quality tenants</b>	30.4%	14	28.3%	13	23.9%	11	10.9%	5	4.4%	2	2.2%	1

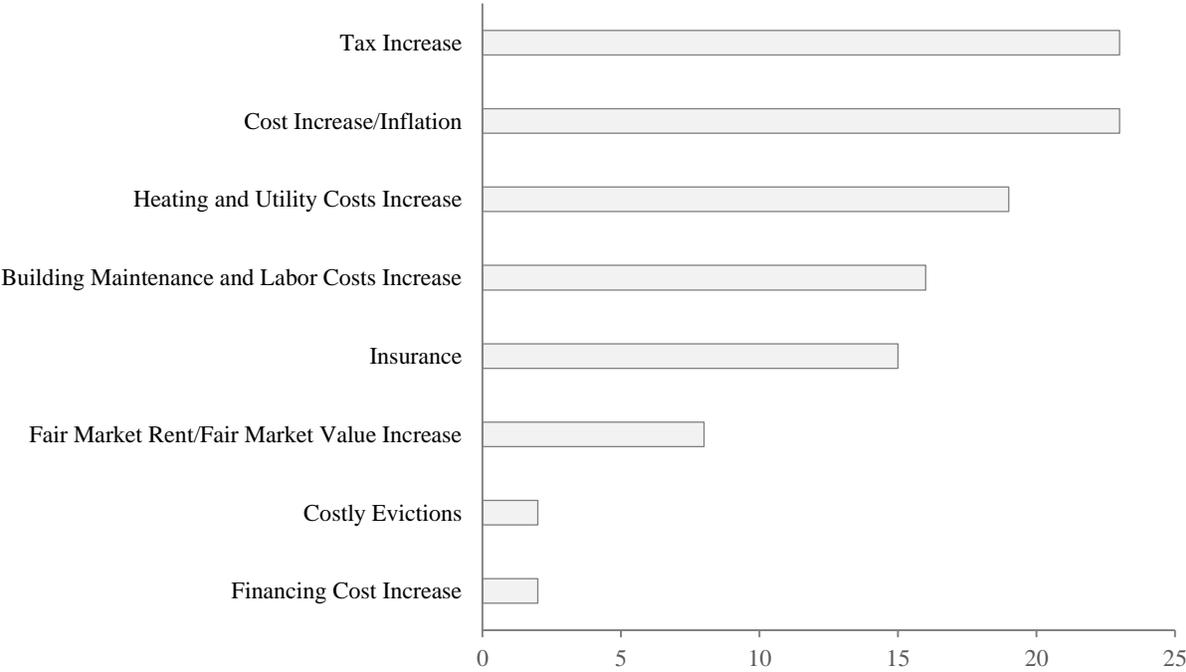
No hardship
  Minor hardship
  Moderate hardship
  Major hardship
  Not applicable
  I don't know



Question 17. If you have raised rent or leasing rates in the past 5 years, what were the key factors for doing so? For example, was it the result of a change in fair market value, inflation, maintenance costs, improvements to units, improvements made in the neighborhood and/or something else?

Answered 43  
 Skipped 3  
 Open-ended question

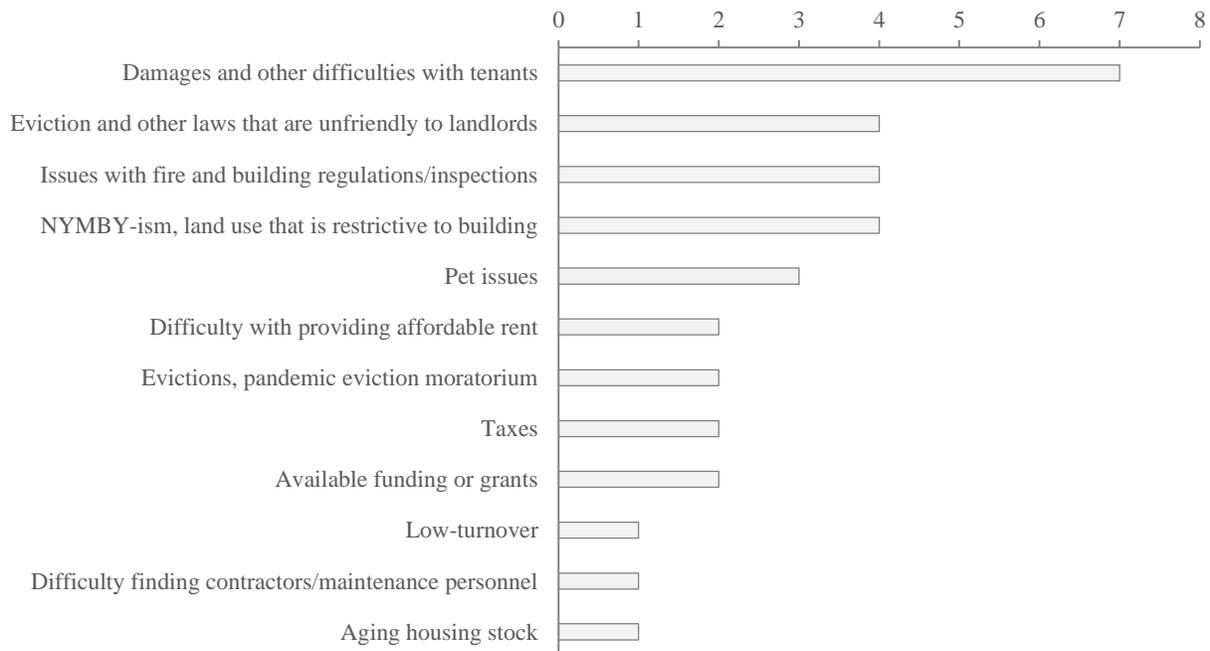
Response Category	Count
Tax increase	23
Cost increase or inflation	23
Heating and utility costs increase	19
Building maintenance and labor cost increase	16
Insurance	15
Fair Market Rent/Fair Market Value increase	8
Costly evictions	2
Financing cost increase	2



Question 18. Are there any other key challenges that you face as a landlord or property manager that you would like to bring to our attention? If so, please leave your comments here.

Answered 26  
 Skipped 20  
 Open-Ended Question

Category	Count
Damages and other difficulties with tenants	7
Eviction and other laws that are unfriendly to landlords	4
Issues with fire and building regulations/inspections	4
NYMBY-ism, land use that is restrictive to building	4
Pet issues	3
Difficulty with providing affordable rent	2
Evictions, pandemic eviction moratorium	2
Taxes	2
Available funding or grants	2
Low-turnover	1
Difficulty finding contractors/maintenance personnel	1
Aging housing stock	1



## Appendix B: Glossary of Terms and Acronyms

**Access to Success** – a household’s access to positive life outcomes based on the availability of resources. *Also see Historical Opportunity Areas and Future Opportunity Areas.*

**Accessory Dwelling Unit (ADU)** – a residential living unit that can be within or attached to a single-family dwelling, or a detached unit that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies. See New Hampshire Accessory Dwelling Unit statute (RSA 674:71-73).

**Affordable Housing** – housing, rental or owner-occupied, that costs no more than 30% of one's gross income. Rental cost is defined as rent plus utilities. Ownership cost includes monthly principal, interest, taxes, and insurance.

**American Community Survey (ACS)** – a demographics survey program conducted by the U.S. Census Bureau. It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics.

**Area Median Income (AMI)** – the median income of all households in a given county or metropolitan region. If you were to line up each household in the area from the poorest to the wealthiest, the household in the middle would have the median household income. Housing programs and the state’s workforce housing law use AMI to determine housing eligibility.

**Asset Management** – both a plan and a program, according to the NH Department of Environmental Services. The practice of asset management enables a community to examine the criticality for each asset as well as the performance of the assets. Asset management also helps shift from reactive management of assets to proactive management, thereby increasing the benefits and cost effectiveness of investments.

**Cost burden** – is defined as paying more than 30% of household income for housing (rent or mortgage, plus utilities). Severe cost burden is defined as paying more than 50% of household income for housing.

**Compact Community Center** – This is usually where the walkable village center is located.

**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.

**Emergency Housing** – A short term accommodation for adults, families, and children who are homeless or in crisis.

**Employer-Assisted Housing** – Programs where employers help employees locate affordable housing, understand the process of homeownership, provide financial assistance in the form of loans, grants, matched savings plans, etc., or even supply homes.

**Fair Share Targets** – The Fair Share Housing Production Model Report by Root Policy Research in December 2022 explains the assumptions and methodology used to establish the fair share targets. These housing production targets are presented for all owners, and for owners

below and above 100% the area median income (AMI) for a 4-person household; and for all renters and renters below and above 60% AMI for a 3-person household.

**Future Opportunity Areas (FOA)** – places that not only host available resources, but also potential and stable resources. In part this means resources with a realistic path to stable funding and maintenance, and low risk of hazards. FOA often already hosts some available resources as a foundation to build on and improve broader geographic access to success. *Also see Access to Success and Historical Opportunity Areas.*

**Historical Opportunity Areas (HOA)** – places rich with available resources such as quality schools, lower poverty rates, and plentiful employment options. *Also see Access to Success and Future Opportunity Areas.*

**Home** – wherever you live is your home, whether it is a rental apartment, condo, part of a house, or a single detached home you own. The term “housing” or “housing unit” is used for technical purposes; however, “homes” means the same with fewer negative connotations. We need all types of homes and none should be stigmatized.

**Homes with Supportive Services** – housing with supportive services provides safe homes, whether transitional or permanent, in conjunction with needed services. These services can include but are not limited to vocational training, mental health care, addiction services, or life skills services. These homes may exist in a permanent location or be available for any home deemed appropriate. This definition includes but is not limited to the supportive housing model used by many publicly funded programs. *Also see Supportive Housing.*

**Housing Choice Vouchers (also known as Section 8)** – a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. It is a form of subsidized affordable housing in which families who qualify may be provided with government funding to pay a portion of their rent in standard, market-rate housing. Program eligibility and assistance is based upon income and household size.

**Housing unit (dwelling)** – A structure, or part of a structure, that is residential in nature and includes a kitchen, bedroom and bathroom.

**HUD** – US Department of Housing and Urban Development.

**Inclusionary zoning** – local zoning that requires the inclusion of affordable housing units in new development, usually through a mandated percent of the new units or payment to a housing fund.

**Infill Development** – New development on vacant lots within built areas or redevelopment in already built areas, for the purpose of maximizing use of available land in core areas, ensuring the efficiency of public utilities and infrastructure, and maintaining the integrity and vitality of downtowns and village centers.

**Keys to the Valley (KTTV)** – an initiative undertaken by three regional planning commissions – the Upper Valley Lake Sunapee Regional Planning Commission of New Hampshire, and the Two Rivers-Ottawaquechee Regional and Mount Ascutney Regional Commissions of Vermont. The initiative sought to inform and focus the rising housing efforts, in the Upper Valley and its neighboring communities, with an action plan, toolbox of solutions & data, and honest conversations.

**Low Income Housing Tax Credit (LIHTC)** – a federal program that subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. Developers receive a tax credit allocation from an agency such as NHHFA, and then sells the tax credits to a private equity company in exchange for funding to build the property. LIHTC properties must have some or all of its units leased to tenants at rents that are lower than market rent.

**Market Rate Housing** – housing that is available on the private market, not subsidized or limited to any specific income level.

**Manufactured Home** – a home built in the controlled environment of a manufacturing plant and transported in one or more sections on a permanent chassis. *Also see Manufactured Home Park.*

**Manufactured Home Park** – any property with three or more mobile homes or mobile home lots. *See also Manufactured Home.*

**Missing Middle Housing** – a term to describe housing that can be built that is affordable to households (often above federal housing income limits) without subsidies and that are still lacking. See <https://www.cnu.org/our-projects/missing-middle-housing> for more information.

**Mixed-Income Housing Development** – development that includes housing for various income levels, including housing that is targeted towards low- to moderate-income individuals and families.

**Mixed-Use** – any building that contains at least two different types of uses in it, such as ground floor commercial space for stores, restaurants or other businesses, and apartments on the upper floors.

**Multi-Family Housing** – a building or structure designed to house different families in separate housing units, usually rental property.

**NIMBY-mindset** – An acronym for Not In My Back Yard, defined as: “opposition by nearby residents to a proposed building project, esp. a public one, as being hazardous, unsightly etc.” NIMBY is often seen as a bad or selfish attitude, which is in many cases true. On the other hand, at least in certain situations, it is highly appropriate.

**Opportunity Area** – *See Historical Opportunity Areas and Future Opportunity Areas.*

**Opportunity Zone** – Opportunity Zones were created under the 2017 Tax Cuts and Jobs Act and include 8,764 census tracts<sup>1</sup>. These tracts are economically distressed, typically with lower income and higher unemployment as well as lower home values, lower rates of homeownership, and lower rents. This Opportunity Zone designation comes with a tax incentive designed to encourage investors, entrepreneurs, and community leaders to revitalize and redevelop the area.

**Single-Family Housing** – any detached dwelling unit meant for only one family to reside in. A single-family home has no shared property but is built on its own parcel of land.

**Subsidized Housing** – housing where all or a portion of the occupants’ monthly housing cost is paid for directly by the government, such as by Housing Choice Vouchers. The renters pay the portion of the rent that is determined to be affordable to them based on their income.

**Supported Housing** – A regulatory-based housing model for vulnerable families and individuals that provides tenants with voluntary social services and subsidizes rent to maintain affordability (typically under 30% of household income). Support services can be tied to a

structure, such as a group home, or simply provided to a person at their own residence. Also see *Homes with Supportive Services*.

**Tiny Home** – A fully-equipped, free-standing home averaging between 100 and 400 square feet. They come in two forms; those on wheels and those on a foundation.

**UVLS region** – Upper Valley Lake Sunapee Region

**UVLSRPC** – Upper Valley Lake Sunapee Regional Planning Commission

**U.S. Department of Housing and Urban Development (HUD)** – government agency created in 1965 as part of then-President Lyndon Johnson’s Great Society agenda to expand America’s welfare state. Its primary mission is improving affordable homeownership opportunities to support the housing market and homeownership in inner-city areas. HUD’s programs are geared toward increasing safe and affordable rental options, reducing chronic homelessness, fighting housing discrimination by ensuring equal opportunity in the rental and purchase markets, and supporting vulnerable populations.

**Weighted Rank** – The weighted rank weights the most preferred choice in a rank-based question where 1<sup>st</sup> is the most preferred choice. These weighted values are added and then divided by the number of respondents, excluding those who indicated “not applicable.” The final value is placed on a similar scale to the initial ranking with 1 having the highest preference.

**Workforce Housing** – a variety of housing types that are affordable (no more than 30% of gross income spent on housing cost) suitable for households of working people with different needs and income levels. Due to their income, this population is generally not eligible for any federal assistance programs.

**NH Workforce Housing Law** – RSA 674:58-:61 defines workforce housing as housing that is affordable to a renter earning up to 60% of the Area Median Income for a family of three paying no more than 30% of their income on rent and utilities, or a homeowner earning up to 100% of the Area Median Income for a family of four paying no more than 30% of their income on principal, interest, taxes and insurance. Also see *cost-burden*.

## Appendix C: Fair Housing State Legislation

Highlights of Fair Housing Cases in New Hampshire have been pulled from the following resources:

Fair Housing for Regional and Municipal Planning: A Guidebook for New Hampshire Planners, prepared for NH Housing Finance Authority by NH Legal Assistance.

Analysis of Impediments to Fair Housing Choice in New Hampshire, prepared for NH Housing Finance Authority and NH Community Development Finance Authority by NH Legal Assistance.

**Britton v. Town of Chester** (1991) is the landmark affordable housing case in New Hampshire that challenged the constitutionality of the Town's exclusionary zoning ordinances under which the construction of housing affordable to low- and moderate-income households was impossible. The State's Supreme Court ruled that every municipality must provide a reasonable and realistic opportunity for the development of affordable housing when exercising its zoning authority as enabled by NH's Legislature and granted the appellant a "builders remedy" allowing the multi-family units to be built. The decision also upheld the Mount Laurel, New Jersey cases, and reiterated that communities need to consider regional needs for and provide a proportionate "fair share" of affordable housing.

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

**Community Resources for Justice v. Manchester** (2008) was the second case filed by Community Resources for Justice (CRJ), a non-profit that sought to construct a halfway house for federal prisoners in the City. The City denied the application citing the prohibition of "correctional facilities" under the local zoning. In CRJ's appeal, the court found that the City's zoning ordinance violated the Zoning Enabling Act (RSA 674:26- 23) and did not "promote or provide for the general welfare of the community." Additionally, the court stated that there was no evidence that such a ban furthered an important government interest and thus violated CRJ's equal protection rights under the State Constitution.

**Amanda D. et al, v. Margaret Hassan, Governor, et al.** Class Action Settlement Agreement issued in February 2014 by the US District Court in NH aims to provide adequate mental health services and housing in the State through the expansion of opportunities aimed to help thousands of persons with serious mental illness. Part of the agreement includes the establishment of 450 new supported housing units intended to serve 1,500 persons. These new supported housing units are to be integrated across scattered sites and permanent housing with mental health and tenancy support services. This is coupled with additional programs to expand employment opportunities and greater access to health care support designed to reduce the need

for emergency room visits and inpatient beds. (United States District Court for the District of NH, 2014)

**Brown v. Saari.** In 2017, an Administrative Law Judge (ALJ) issued an order holding that a Keene landlord had violated the FHA by discriminating on the basis of familial status against prospective tenants, who were a married couple and their minor children. HUD brought the case after issuing a charge of discrimination against the respondent finding that he refused to negotiate the rental of a dwelling and stated he would not rent to complainants because they had children. NHLA's Fair Housing Project conducted testing that supported the allegations of discrimination. The ALJ ordered the respondent to pay the complainants \$12,320 in damages, consisting of out-of-pocket expenses and emotional distress of the two adults and their oldest child, as well as to pay the Secretary of HUD \$4,000 in civil penalties. The ALJ also ordered the respondent to undergo fair housing training.

**Domestic Violence Discrimination Settlement with Friends Program.** In 2017, NHLA represented a woman who was terminated from an emergency family shelter in Concord after disclosing her history of domestic abuse. At the time, the woman's abuser was incarcerated and did not pose an actual risk to the shelter. NHLA filed a HUD complaint on the woman's behalf, alleging that the shelter's policy had a disparate impact on domestic violence survivors, the majority of whom are women. In settlement, the shelter agreed to change its policies so that risk assessments of applicants and residents would not be focused solely on the person's history of domestic violence. The woman also received \$5,000 in damages.

## Appendix D: Vital Community Support Planning Areas

This appendix serves as a full discussion that expands on the vital community supports discussed in Section 3.h.

### Physical Infrastructure - Transportation

When the term “housing costs” is brought up, many default to thinking about the factors most directly related to the home itself, but this does not include the full range of costs. Where people live directly impacts their transportation options. Accordingly, both housing and transportation costs affect people’s ability to afford a particular home, making these costs a barrier and an opportunity.

### Cars & Commuting

Due to the rural nature of the region, the personal car is the primary mode of transportation. Personal cars are more prevalent among the region’s homeowners than renters. In many of our more populated and compact areas, public transit is available in village or downtown centers.

The work commute is a primary driver of transportation costs for many households. Continued demand for housing units may push lower-income households further away from employment centers. If housing supply and affordability challenges are not addressed, this commuter trend could result in increased traffic on regional highways and increased cost of living for workers, especially given recent trends of rising fuel prices. Planning for housing and other land uses will need to consider impacts and connections to existing transportation corridors, described in the UVLSRPC 2021 Transportation Corridor Plan.<sup>xliv</sup> Increasingly, car pool parking areas and employer-sponsored shuttles can be an opportunity to reduce workforce transportation costs.

We still do not fully know the impacts of the pandemic on commuting patterns. Stay at home orders and work from home policies reduced traffic volumes, but also depressed transit usage. Whether these patterns remain permanent is unknown; however, that is mostly a benefit for higher-income households. Lower-income and essential workers mostly need to travel to work, and are often the ones displaced by high housing costs in employment centers. Any migration the region may experience has not yet increased stress on transportation networks.<sup>xlv</sup>

### Multi-modal transportation

Multi-modal transportation, which includes walking, bicycling, and public transit, will continue to be important for affordability, health, and quality of life. Notable communities with projected higher growth and no transit access include Grantham and the tri-towns surrounding Lake Sunapee. Trends show increasing demand for livable communities, defined as walkable and with access to employment, services, and activities. Walking and biking infrastructure is largely only available in our villages and downtowns, where integrating complete street designs would further safe multi-modal access for individuals and families. A thorough understanding of current multi-modal access and gaps is an opportunity to strategically target investment. Protocols to assess infrastructure for walking and biking are available through UVLSRPC.

Denser residential areas located in or near community centers provide residents with shorter trips and lower-cost transportation options, such as walking or public transit. Sprawling, low-density housing increases travel distances, promotes travel exclusively by car, and creates

more road infrastructure that municipalities are liable to maintain. In all communities with zoning, transportation in land use planning is needed to ensure housing developments are well-placed, served and integrated into transportation networks. These networks might already exist or need to be prioritized for improvements in the next decade.

### Physical Infrastructure - Drinking Water and Wastewater

Every housing unit needs access to adequate clean drinking water and a way to dispose of wastewater. Where public water and wastewater infrastructure is not available, each housing unit typically has its own private or community well and septic system, which requires space near the house, and must be set back from other buildings and water resources. For many New Hampshire communities, insufficient or absent public water or wastewater systems often constrain housing development. However, in many cases, opportunities exist for residential development even where it is necessary to rely on on-site systems.

### Public Water and Wastewater Systems

Where municipal sewer and water infrastructure is available, systems can function for many households, allowing homes to be built close together. This denser development pattern can be an opportunity, but not assurance, to expand lower cost homes, as well as encourage efficient and compact land use development. This strategy may coincide with community goals for village revitalization, livability such as walkable neighborhoods and public transit, and natural resource conservation. In the UVLS region available public systems are summarized on the following page in Figure 1 .

Municipality Served	Users By Type of System	
	WWTF	PWS
Canaan		1,064
Charlestown	2,400	3,113
Claremont	6,800	9,000
Enfield	*	2,130
Grantham		3,450
Hanover	8,636	8,500
Lebanon	8,956, *	10,279
Lyme		306
New London	*	3,083
Newbury		259
Newport	1,480	5,043
Orford		128
Plainfield	700	1,034
Sunapee	2,637	2,528
Unity		625
Wilmot		53

Figure 1 - Summary of public water and wastewater systems in the Upper Valley Lake Sunapee region. WWTF is a Wastewater Treatment Facility. PWS is an active public water supply or community well system. Note that population numbers are not available for non-primary municipal users and that residential/commercial use are not distinguished. Some communities use a shared system, in which case the population served in the secondary community is unknown and indicated by a star.<sup>xlvi</sup>

While some systems, typically larger ones, maintain full system mapping and **asset management** plans, others do not. This information details system needs, opportunities, and limits, which is particularly useful for **municipal planning** for homes around density by answering questions such as:

- What is the system’s potential capacity of users?
- What options are available for expansion, such as line extension, connecting to a neighboring system, increasing existing home connections within a service area, or new community systems?
- What is the system’s condition and what are the threats to its functioning?

Expensive upgrades and repairs are often minimally patched together or ignored completely. Until the American Rescue Plan Act of 2021, there had been no significant investment in these facilities since the 1970s.<sup>xlvii</sup> Small-town water and sewer infrastructure have a variety of needs, with some places needing small adjustments and others needing major upgrades to comply with water standards, including standards for emerging contaminants such as per- and polyfluoroalkyl substances (PFAS) for which upgrades can be costly to implement. For some contaminants, processed sewage must be trucked to another location, significantly increasing costs further.

This pattern of minor repairs is unsustainable and requires intervention from outside sources of funding to ensure communities' long-term health and well-being. Significant funding sources available are the United State Department of Agriculture, state aid, and the Clean Water State Revolving Fund (CWSRF).<sup>xlviii</sup> The CWSRF provides planning, assessment, and construction loans for communities to improve their wastewater, stormwater, and water pollution control projects.

## Private/Community Water and Wastewater Systems

Most households in the UVLS region use private wells and septic systems for their household needs. A smaller number of households use community systems, which function for a group of residences. In rural areas, well and septic systems are the standard and work well. They are typically more economical, reduce the loading of effluent on the soil, and help locally conserve water. The biggest hurdle, once installed, is performing maintenance and water quality testing to protect households and public health. Density for these homes is not necessarily less than for public systems, however it is often less dense than that required by state subdivision permitting.

### State permitting

Appropriate state permitting is required for public and private water and wastewater systems to ensure basic requirements are met for public safety. Administration of these regulations is performed by three NH Department of Environmental Services (NHDES) bureaus. The Subsurface Systems Bureau (SSB) regulates septic systems and subdivision approvals through the review of design plans and specifications for proposed systems to ensure proper siting, construction, and operation. The Drinking Water and Groundwater Bureau regulates and monitors drinking water systems (public, community, and private). Private wells are not monitored once approved as part of an SSB subdivision approval other than installations performed by a licensed professional. The Wastewater Engineering Bureau regulates wastewater treatment facilities to ensure that wastewater attains a sufficient level of treatment so that it can be released into ground and surface waters by regulating discharges.<sup>xlix</sup>

For its impact on housing, subdivision approval by the SSB is the most impactful. These approvals consider well and septic system presence and are required when any lot in the proposed subdivision is less than five acres and not served by public wastewater (RSA 485-A:29). Lot sizes are determined by individual lot characteristics, including soils, wetlands, slopes, ledge, water supply, and the ability to support/manage the sewage load. The sewage load required is standardized at 600 gallons per day for all residential development with up to four bedrooms. This permitting requirement of minimum sewage load can be a barrier to the building of small, affordable residential units; on the flip side, the requirement ensures residential lots can support a property owner's decision to add bedroom(s) to a small home.

Local controls sometimes require a larger minimum lot size than that required by the SSB. At times, this is enacted to ensure proper wastewater treatment. However, given the state's requirements, these rules further restrict the subdivision of land than deemed necessary for public safety. Under the best lot conditions, the absolute minimum lot size currently approved for lots with on-site wastewater and well is 30,000 square feet or two-thirds of an acre; for lots with on-site wastewater and off-site well is 20,000 sq. ft. or 0.46 acres; and for lots with off-site wastewater and well is set by the municipality, not requiring SSB approval.<sup>l</sup> Approvals can be

made for smaller lots if those are part of a conservation subdivision, however these must include the conservation of land to account for the sewage load not supported by the smaller lots. Alternative thresholds exist in other states, such as the State of Maine, where the state minimum lot size for a single-family home with on-site septic is 20,000 square feet.<sup>ii</sup>

### New Technologies

Innovative treatment technologies allow for smaller septic systems that can function under more restrictive conditions. These technologies can receive approval from the SSB, however, that approval does not allow opportunity for smaller lots as an incentive for development. The same is true for community systems. Legitimate concerns about the long-term operation of innovative technologies or community systems include maintenance, treatment levels obtained, and system management if water quality goals are not met. While heeding these concerns, the advancement achieved from these technologies could be an opportunity for a density bonus to property owners or developers, reducing land costs for these homes.

### Threats

There are several factors that can threaten public and private systems. A lack of funds for needed maintenance and upgrades can result in unsafe system conditions. Current and emerging threats to water quality in public and private drinking water include human influence, deteriorating infrastructure, harmful organisms, and stormwater. Some human-derived water pollution concerns include PFAS, road salt, agriculture, mining and industry, and recreational activities. Infrastructure affects water quality through situations such as presence of lead pipes, aging septic systems, and high road runoff. These can directly or indirectly introduce pollutants into the water supply if not fully addressed, with costs for treatment shouldered by the public.

New development, while potentially helping to meet housing needs, can also endanger water quality. By increasing impervious cover such as pavement and structures, new development can exacerbate stormwater issues. Increased stormwater runoff carrying high levels of nutrients can cause toxic algal blooms, which is a particular concern to systems that rely on surface waters. Design and installation of drainage infrastructure, including green and grey techniques, help to minimize these issues by encouraging water infiltration and filtering pollutants.

Private and public wells can face water quantity issues due to drought impacts, which is becoming more frequent due to climate change. Most recently, in 2020, close to 20% of New Hampshire experienced severe drought causing well failures and water use restrictions. A relatively new challenge for a water-rich state, may require increased attention to monitoring, water conservation, and water reuse.<sup>iii</sup> Monitoring for public water and a sample of private well systems would better inform the siting of new development to minimize risk of well failure, contamination, and household insecurity.

### Physical Infrastructure - High-Speed Internet

High-speed internet, simply called internet hereafter, is essential to a prospering community in the 21st century. Much as electricity became a part of daily life in the early 20th century, internet today is becoming increasingly indispensable for conducting routine activities and meeting basic needs. According to the 2015 NH Broadband report, the UVLS region is unevenly

served by internet service.<sup>liii</sup> The rural areas of the region predominantly lack internet access. However, residents reported gaps in service in nearly all the region's municipalities. Of the population served, 7% use technology that does not provide reliable internet connectivity. Of those who reported using dial-up or satellite, 59% said that it was the only option available. Of the 16% of residents who do not have internet in their homes, 23% do not have the service because it is too expensive.

Here are just a few reasons that may motivate a community to pursue expanded access to internet, as explained by the South West Regional Planning Commission in their *Monadnock Broadband Implementation Guide*:<sup>liv</sup>

1. Remote workforce. Even before the coronavirus pandemic, the percentage of employees and at-home businesses working remotely was quickly growing. If communities want to attract and retain these workers, internet is a must-have.
2. Property values. Lack of internet can be a dealbreaker for many homebuyers and businesses looking to locate in a community. To remain competitive as a desirable place to live and work, many areas will need to improve access.
3. Education. Without internet, it is difficult or impossible to access remote learning opportunities, conduct research, and participate in trainings.
4. Telehealth. An expanded array of medical services can be accessed online, but only if the necessary bandwidth is available. Telehealth could prove to be especially important in sparsely populated areas, where access to care would traditionally require long trips.
5. Quality of Life. Internet can contribute to overall quality of life. Staying connected with physically distant family members via video calls serves as a prime example.

### Internet Barriers

Barriers to internet availability include an area's geography and population. Challenging topography, including hills, granite bedrock, and mountains, can make it difficult and expensive to develop infrastructure. Fewer potential subscribers can lead to a low return on infrastructure investment, exacerbating challenges of attracting providers. The lack of provider competition can in turn lead to higher prices for consumers.

There are ways for municipalities to foster opportunity. It may seem logical to focus improvements on the greatest number of homes, where the internet is used most pervasively; unfortunately, this strategy leads to many getting left out, with disparate impacts on our most rural residents. With increased support from the State through the establishment of a Broadband Office at the Bureau of Economic Affairs, municipalities have more opportunities to expand without choosing winners and losers. When hard choices must be made, focusing improvements on locations with community anchor institutions, such as public libraries, may provide the greatest impact. Through a community anchor approach, expansion of services may be needed to ensure internet availability is enough to positively impact residents' who live without access at home. These may include expanding facility hours, private rooms, and technology available with the goal of facilitating people's use of the internet for work-from-home, education, and even telehealth services. Alternatively, the establishment of a private "shared working space" facility, more often seen in cities, may be possible if work-and-learn-from-home options stay and expand.

## Stakeholder Perceptions of Infrastructure

Stakeholder perceptions were collected through various engagement techniques. Full details can be found in Appendix A.

**Developers** noted high demand for homes with utilities access, especially high-speed internet, as well as proximity to a town center.

The **Public** was close to evenly split on the impact of available utilities and infrastructure on the cost and supply of homes with 49% perceiving it as moderate or significant impact, and 40% as a slight or with no impact. When asked to elaborate on infrastructure improvements, prevalent priorities reflected traditional functions like the provision of water and sewer, utilities, road maintenance, pedestrian and bicycle infrastructure, and internet upgrades. For many, the financial burden of new development is felt too greatly by the taxpayers or municipalities, and not enough by the builder or major employers. In addition, some perceived municipalities as capable of taking better advantage of various funding schemes, such as impact fees for the developer, utilization of municipal land for affordable homes, or the creation of a community land trust, to name a few. Respondents also brought up a need for integrated planning and collaboration to advance the overall quality of life and sustainability.

In an interview with a **Native American Tribal Leader**, they stated the financial responsibility and technical skills needed to maintain infrastructure was a barrier to provide the homes needed that “benefit the [populace]” that requires support to be overcome.

Around 60% of **Municipal Experts** identified transportation and broadband improvements as a high or medium focus, while 50% identified water/sewer improvement at a similar focus level. For water/sewer infrastructure, a lack of funding for improvement was identified as a barrier. Regarding areas without public systems, one expert said, “Because we have no infrastructure, we would be interested in having someone explain how you can bring senior/affordable housing without public sewer and water. Having experts is crucial.”

**Supportive Housing Providers** shared their capacity-building vision, some of which included transportation infrastructure goals. Specifically, these goals referred to Smart Driver and Car Fit classes to prevent transportation gaps for older adults, transportation innovations for rural areas, and the need for a Family Resource Center where families could meet with all necessary agencies in one, accessible location.<sup>lv</sup>

## Health, Environment, and Economy

### Public Health

The 2022 Community Health Needs Assessment put forward by Dartmouth Hitchcock Medical Center, Alice Peck Day Memorial Hospital, and Valley Regional Hospital, in partnership with the Public Health Council of the Upper Valley, identifies Socio-Economic Conditions: Housing as a health policy priority. This priority includes specific mention of limited affordable housing, increasing homelessness, integration with multi-modal transportation options, and concern for increasing property taxes. This recognition by stakeholders and community members represents the experience that access to housing is directly connected to public health and well-being.<sup>lvii</sup>

Most homes in the UVLS region were built before 1980, common across New England. Older homes are an opportunity as they are cheaper to purchase, aesthetically appealing due to rustic or historical charm, and embody value from constructed materials. Also, with reducing

household size (see Analysis of Market and Population Dynamics), existing large homes could serve more households through renovations that establish more units. Older homes are also a barrier, as they are often expensive to rehabilitate and maintain and may host environmental contaminants. Older homes were not built to the same energy efficiency standards as newer homes. As a result, they are expensive to heat in the winter and cool in the summer. Lead based paint was commonly used before its ban in 1978. Especially for children, there is no identified, safe blood lead level, leading to negative impacts that include learning, behavior, growth, and hearing. Other home health hazards of concern include mold and radon.

A safe home should also meet the accessibility needs of the resident(s). Older homes often have narrow halls and doorways and steep stairs, creating navigation difficulties for anyone with mobility limitations. With an aging population, there is a growing need for accessible homes. Making the needed modifications to older homes, and even some newer homes, is expensive, but home rehabilitation is one necessary solution.

Rental properties do not always meet building, fire, and safety standards, causing unsafe conditions for tenants and the loss of housing stock due to deterioration from mismanagement. The reasons for these conditions range from ignorance to avoidance. Living in a safe home should be an expectation met by rental unit landlords and should not be a cost burden to households.

One barrier to addressing these needs is the lack of number and affordability of adequately trained contractors. The current system of building contractors falls short of meeting demand and can be confusing for many residents to navigate.

Access to safe housing for people experiencing sudden or chronic homelessness is essential to ensuring the health and dignity of people. While this need may be most visible in the region's urban centers, it is also felt in rural and suburban communities. Emergency housing protects guests' general health, from exposure to inclement weather, and from unsafe social situations. Emergency housing can also connect people to other essential services. The rise in homelessness during the COVID-19 pandemic and providers need to ensure social distancing measures demonstrated provider's ability to adapt in crisis; however, it also illuminates the shortfalls and limits of current options. For example, residents with substance misuse challenges are not allowed in some facilities, and motels used to house people proved to be too expensive to continue under normal conditions.

Furthermore, the UVLS region does not have enough homes with supportive services to keep up with the demand. This results in unsafe situations for individuals and their caregivers and may lead to the difficult choice of moving away from their families and communities to receive their required housing services. Homes with supportive services provide a safe home, whether transitional or permanent, in conjunction with needed services, such as vocational training, mental health care, addiction services, or life skills services. Not only do homes with supportive services provide long-term housing stability, but they also reduce the burden on publicly funded crisis services, such as shelters, mental health services, addiction treatment, hospitals, and prisons. Common obstacles include regulatory barriers, neighborhood opposition, lack of reaching out for support, staffing obstacles, and funding options to sustain facility and supportive services.

Data collected through yearly surveys from the Substance Abuse and Mental Health Services Administration (SAMSHA) provides a picture of mental health and substance use

treatment facilities in the state of New Hampshire. For 2020 both surveys had around a 90% response rate with 70 facility responses for mental health treatment and 109 for substance abuse treatment. These facilities include a range of care and settings including in-patient, residential short- or long-term, and out-patient programs. Of all providers with mental health treatment, 44% provide supported housing, a significant increase from the 24% reported in 2016. For substance abuse treatment facilities, a similar trend exists, with 57% of facilities assisting guests in locating housing, in contrast to the 38% prevalence of this service in 2016.<sup>lviii</sup>

One aspect of emergency housing is hospital-inpatient facilities. These facilities provide emergency care for people experiencing particularly acute challenges that require immediate, medical support. Increasingly, these facilities receive persons that could otherwise be housed in short-term shelters or homes with supportive services. As of 2020, the state of New Hampshire hosts only 7 in-patient facilities with mental health treatment, and 2 with substance use treatment.<sup>lix</sup> The Dartmouth-Hitchcock Medical Center (DHMC) in Lebanon NH is one of the few facilities in the state providing these inpatient facilities. Furthermore, DHMC offers unique local opportunity for medical expertise that would otherwise require persons to travel to Boston for treatment.

A portion of residents in the region continue to view homelessness and those who seek supportive services with judgment and the providers who serve them with distrust. This unfortunate stigma results in residents being unaware of (or resistant to accepting) available emergency housing options, while providers face social challenges when seeking to initiate or expand their services.

The affordability of a home has significant impacts on the health of those who reside there, and collectively on the public health of a community. The UVLS region is failing to provide affordable homes to roughly a third of households. These community members pass the broadly accepted threshold of housing related expenses costing more than 30% of household income. For more detail on homes prices and the housing market, see Section 2.f. Too often, our cheapest homes are in locations that pose health risks, such as being prone to flooding, air pollution, and a lack of infrastructure connections. Sometimes the location or neighborhood style appears innocuous but in fact deteriorates public health through isolation, limited food access, or artificially segregates demographic groups, rather than integration across income, age, and culture. Altogether, our homes are a social determinant of health for a population and a community.

### Environmental Stewardship and Sustainability

Natural resources are an essential element and cultural contributor to the region. Made up of soil, water, plants, wildlife, air, and energy, these natural resources are valuable in innumerable ways, including:

1. Aesthetic, inspirational, and spiritual aspects for public health and contemplation
2. Fundamental ecosystem services that are costly or impossible to replace
3. Recreational opportunities and its related recreation economy<sup>lx</sup>

Communities must proactively plan how to balance opportunities to protect natural resources and maintain and develop needed homes.

The importance of farms and forests to wildlife, local economies, public health, and cultural values is well accepted in the UVLS region. In addition, there is a need for a degree of local independence from global supply chain issues for necessities such as food and construction raw materials, a task that could leverage the region's history of living off the land. When siting locations for new development and crafting land use policies, these habitats and valuable soils should be safeguarded to a reasonable extent.

The UVLS region experienced multiple recent storms that caused significant flood and fluvial erosion damages, from Tropical Storm Irene to localized microbursts. As a region of upland peaks, rivers, and valleys, the risk cannot be wholly removed; however, policies and planning can mitigate risks. New homes should not be built in flood-prone areas. Special consideration is needed due to the increasing frequency of intense storm events and how that expands and escalates flood-prone areas. Also, the region needs to improve river and wetland capacity to manage stormwater pollutants and flooding. This can be achieved by protecting or restoring a river's access to floodplains, riparian areas, and stormwater inputs from upslope impervious surfaces. By safeguarding these natural resources and promoting nature-based solutions, those resources will also provide other valuable services such as wildlife habitat and attractive waterfront areas.

In a region where maintaining rural character is a top priority identified in every master plan, it is not surprising that leaders and residents struggle to address a housing crisis whose solutions could undermine this central tenet. The solutions to our housing and environmental problems are not mutually exclusive and in fact are synergistic, resulting in something greater than each on its own. As people, we rely on both, and thus both must be held together, sometimes in contradiction.

To advance cooperation rather than entrenched conflict, land use policies and community plans (e.g., master plans, conservation plans) need to do more to identify, prioritize, and contrast goals for environment and needed homes. A recent cross-sector exercise in Mashpee Massachusetts resulted in a series of priority development maps that can now be used to inform balanced decision-making.<sup>lxi</sup> Thus, to avoid a stalemate, concessions and assurances need to be made to ensure necessary goals are achieved. Further, as situations change for environment and housing, the balance of goals will also need to adapt. This is one of the major tests for humanity of the 21<sup>st</sup> century.

## Community Economic Development

Community is the difference between being neighbors and belonging to a neighborhood. When residents join with their neighbors to improve their immediate surroundings, people take ownership of their place.

Promoting equity and relationship is an integral part of a community's success. Some places forget or ignore that lower-income households and rental homes are an integral part of their success, assuming only high-value, owner-occupied property and high-income residents contribute to economic well-being. This false narrative drives, in part, a narrative that 'community' comprises only those who are living in a specific, bounded geographic area. This disconnect can hinder and erode community relationships because people are forced to live far from each other. Essential workers (e.g., public works staff, teachers, police, barista, cook) can live, not always by

choice, a far distance from their place of employment causing additional workforce challenges. All this space between us, when not desired, further relegates our relationships to one another as transactional rather than substantive. When homes are not available in a place, a healthy community assumes responsibility and does not blame-shift onto other places or people. When individuals are safely and affordably housed, they contribute best to their families, communities, and workplaces.

Ideally, construction trades such as lead abatement and energy efficiency would have plenty of workers to perform the tasks of removing harmful toxins and optimizing energy use for safe homes. However, this sector, and others in the construction industry, is experiencing a lack of employees. With available local workers, the wait time for clean-up should diminish, improving affordability and adaptive reuse of structures. These new workers may be young people with grit and an eye for entrepreneurship - an important part of growing the local economy. See Section 3 of this Chapter for more discussion on the construction industry.

With over 250 years of industrial-style development, the UVLS region holds a wealth of generational buildings. Their uses adapted over the years, except over the past 50 years, when more have been neglected or undermaintained. Historic renovation, adaptive reuse, brownfield redevelopment, and infill provide opportunities for development and investment while contributing to the region's economic future.

Brownfield sites were once healthy, economically viable pieces of land – until their use diminished, the land was contaminated, and abandonment became the preferred response. Determining which parcels of land are officially “brownfields” is a difficult process with local people often starting the process by identifying potential sites.<sup>lxvii</sup>

Large homes from the late 19th century can be converted into multi-family dwellings while underutilized commercial space, older schools and churches can be converted into residential, commercial, or mixed use. Through creativity, new uses for these historic and underutilized buildings can bring new life into neighborhoods.

Homes and the need for infrastructure (roads, water, sewer, sidewalks) can boon or drain municipal tax bases. Local water and sewer systems can enable denser development patterns that have a high taxable value per acre and make more efficient use of roads.<sup>lxviii</sup> Conversely, municipalities can experience financial peril when local infrastructure systems are overbuilt and overextended. In municipalities with such services, commercial development is usually seen as an effective use of land given tax revenue. However, multi-family or multi-story residential (or mixed-use) development is financially more advantageous, generating significantly more value per acre than standard single-floor retail. Homes on small lots also use municipal infrastructure more efficiently, leading to better fiscal health than homes on larger lots. Communities can examine the value of residential development to generate a clearer understanding of how to promote land use that benefits the local tax base and leads to a realistic, balanced municipal budgets whether in a more rural or urban place.

### Stakeholder Perceptions of Health, Environment & Economy

Stakeholder perceptions were collected through various engagement techniques. Full details can be found in Appendix A.

**Supportive Housing Providers** act as a crucial safety net for community members in need of support to be housed in emergencies, as well as attain and sustain short-term or permanent

housing. In order to provide these services in 2022, half of providers are experiencing higher-than-ideal caseloads.

To better understand providers' organizational needs, respondents ranked twelve strategies to improve functioning. The top two strategies for nearly 80% of respondents were additional beds or units and funding for supportive services. Other top strategies included available landlords, funding for building/unit upkeep, and financial assistance for guests.

One provider stated that "Everyone dislikes homeless in their community but will not do the necessary steps to help address it."

Approximately 50% of the **Public** agreed that homes with supportive services and for people with physical disabilities are needed within their own communities. At least 16% of the public indicated their current home requires major improvements or repairs to remain livable. In an open-ended question about land use, the overwhelming sentiment from the public was about finding a balance.

### Public Perspectives on the Housing Shortage & Land Use

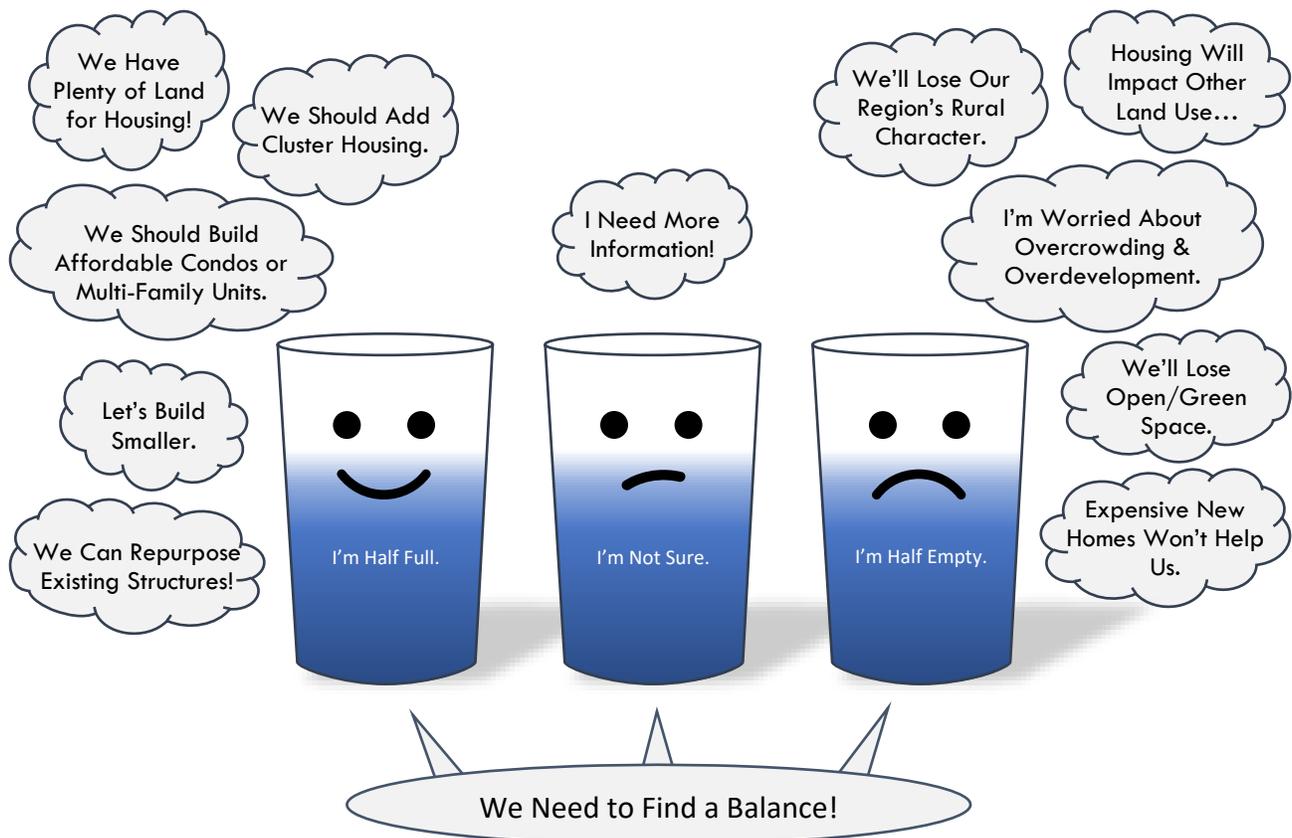


Figure 2 - Results from open-ended questions of public survey indicating a nearly even split between three groups of thought with the overwhelming sentiment being in support of finding a balance (Appendix A5).

In an interview with a **Native American Tribal Leader**, it was shared that many tribal members are “just to the side” of homelessness and waiting for the “shoe to fall.” The interviewee mentioned how home improvements are needed for inclement weather and to integrate solar energy. In addition, the leader explained that “when Indigenous peoples do find a place to settle, the next thing they do is find a place to garden or harvest, so access to the outdoors and different forms of green space is important to us.”

Around 60% of **Municipal Experts** identified the maintenance of current building stock as a high or medium focus, while a similar focus on natural resource preservation was chosen by more than 80% and on economic development by more than 40%.

**Developers** agreed that home improvements to address health, accessibility, structural, or energy efficiencies were not included in renovations. This was most often lost due to cost barriers and the lack of priority given to this work by clients and banks, in part because of preference for aesthetic improvements with higher yield on investments. Some participants identified a lack of sufficient protection for wetlands and insufficient attention to climate change. Developers also noted the high demand for homes with easy access to the natural environment.

Some emphasized a few development styles with potential to address specific public health and economic development needs – intergenerational homes, multi-ethnic homes, and micro-zoning (to allow local business such as a corner grocery or neighborhood pub in residential neighborhoods).

When **Employers** were asked about factors impacting their workforce development, more than 65% selected proximity to amenities or public transit with low or no impact. In contrast, the quality of homes was noted by 53% as a medium impact factor and 10% as a high impact factor on workforce development.