



**UPPER VALLEY LAKE SUNAPEE  
REGIONAL HOUSING NEEDS  
ASSESSMENT  
2023**



Created by the  
Upper Valley Lake Sunapee Regional  
Planning Commission in Collaboration with  
CNHRPC, LRPC, NRPC, NCC, RPC, SNHPC,  
SWRPC, and SRPC.

## Executive Summary

The purpose of this Regional Housing Needs Assessment (RHNA), which includes a Fair Housing Equity Assessment (FHEA), is to provide current, regional, and local data and analysis on housing needs, fulfilling New Hampshire's RSA 36:47(II) statutory requirements.

At the start of 2023, the housing crisis continues to lay bare inequity and exacerbate issues with workforce and public health in the Upper Valley Lake Sunapee (UVLS) region of New Hampshire. Some residents remain without permanent shelter, fear eviction, lack access to needed in-home supportive services, or reside in unsafe conditions. It is not a small problem. Over ten thousand households in the region are burdened by the cost of their home, with people who are renters, over 65, and with household incomes less than \$50,000 all experiencing higher rates of burden. Employers are challenged by applicants refusing job opportunities due to lack of market options. This not only impacts the region's economic vitality, but also the region's ability to respond to the housing crisis with a fully staffed construction industry and social service provider network.

Our community's economic and social fabric is suffering. It is not someone's problem; it is our problem. The impact is collective, and so is the opportunity.

To inform local planning in accordance with New Hampshire's workforce housing law (RSAs 674:58 – 61), this RHNA includes "fair share" targets out to 2040. The UVLS region is identified to have a "fair share" housing need target of 5,671 new homes. At the municipal level, targets range from 26 to 1,249 homes in the UVLS region. According to NH Office of Planning and Development (OPD) data, a net 6,656 building permits were pulled over the last two decades.

The modeling for these targets considers population, employment, and vacancy factors, but does not incorporate all future conditions that could impact the real experience of housing need. Nor does the model incorporate opportunities and barriers based on community services and their ability—or inability—to accommodate a target number of units within existing or new structures. These missing components emphasize that municipal planning will need to meet changing trends in housing need, such as those experienced during the COVID-19 pandemic, with flexibility and preparedness; plan inter- and intra-community coordination to reach regional targets; and adjust services such as physical infrastructure, ecosystem-based management, economic development, and public health services to ensure equitable access to success for all.

Our housing problem is not something special. Many communities are facing this same problem, and none have fully solved it. There are some solutions to the housing crisis, but no "silver bullets." We have some tools already, while others need to be created. The Keys to the Valley initiative, a collaboration of the three New Hampshire and Vermont regional planning commissions in the Upper Valley, will continue to serve as a resource and continually updated repository of tools we—every stakeholder, every resident, and every community—can use to provide ourselves and each other with the homes we need. With the understanding we have of this crisis and a good grasp of available tools, cooperation and urgent action is needed for a healthy, happy, and prosperous region now and for future generations.

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# 1 - INTRODUCTION

The Regional Housing Needs Assessment (RHNA) is a collective perspective and analysis of the current housing crisis in the Upper Valley Lake Sunapee (UVLS) region. Created by a team of professional planners and informed by municipalities, developers, social service providers, real estate agents, employers, landlords, and other relevant stakeholders, the RHNA serves to uncover prevailing housing trends and opportunities. While not intended to be an exhaustive list of housing problems and solutions, the RHNA is part of a greater endeavor towards increasing the number of homes that are affordable and appropriate to the region's needs.

The RHNA characterizes the UVLS region by its multiple geographic and cultural attributes. The region lies in a bi-state area—the greater Upper Valley—with employment, culture, and natural resources transcending borders across Vermont and New Hampshire (Figure 1-1). From the Mascoma River to Lake Sunapee, our region is home to many waters that flow into the Connecticut and Merrimack Rivers. This landscape forms many unique pockets that are home to our diverse communities, including resort towns, rural lands, and employment and population centers.

The Upper Valley Lake Sunapee Regional Planning Commission's (UVLSRPC) last RHNA update was in 2012. Since 2012, many housing themes and challenges persist while others have changed in the region. Along with the last RHNA, chapter two of the 2015 UVLSRPC Regional Plan covered similar housing topics. However, more recently, an initiative called Keys to the Valley (KTTV) was conducted by three RPCs in Vermont and New Hampshire to develop an action plan, provide a toolbox of solutions & data, and elicit



Figure 1-1 – Map of the Upper Valley Lake Sunapee Region.

honest conversations around the housing crisis in the greater Upper Valley.

### 1.a - Keys to the Valley

The bi-state KTTV initiative continues to be a “living” document and resource for employers, financiers, municipal officials, staff and volunteers, residential contractors and developers, residents, state legislators, and social service providers. Our five key understandings from the initiative include the following: 1) Our region’s housing problem is a crisis. 2) This is not just a private problem with a private solution. 3) This is a tough problem that requires many different solutions in tandem that are tailored to each place and its people. 4) New solutions and approaches are needed, and 5) Solving housing needs must also solve other problems. These key understandings remain pertinent to the findings of this RHNA.

Some of the key actions derived from KTTV initiative include the following: 1) Spread knowledge of the region’s housing needs, 2) Ensure access to a safe home, 3) Sustain existing primary homes, 4) Make it easier to build homes, 5) Create the types of homes the region needs; and 6) Build smart for economic health. The RHNA is one attempt at fulfilling these action areas.



Figure 1-2 - Keys to the Valley Action Areas (KTTV).

In many ways, this RHNA update is part of Phase II of the KTTV initiative. However, there are key differences between KTTV and the RHNA. For example, the RHNA is a formalized document, includes 2020 Census updates, provides the Needs Assessment and Fair Housing Equity Assessment (FHEA), serves as a supportive document for municipalities and other relevant stakeholders, and focuses on the *New Hampshire* side of the greater Upper Valley. The RHNA effort is also different from previous efforts due to the unprecedented level of resources provided by the State of New Hampshire to address the housing crisis.

### 1.b - Statutory Requirement

UVLSRPC, the eight other New Hampshire regional planning commissions, the New Hampshire Housing Finance Authority, and the New Hampshire OPD coordinated their activities from late 2021 through the end of 2022 to produce a state-wide housing needs assessment as well as individual housing needs assessments for each region. The RHNA and FHEA fulfill New Hampshire RSA 36:47 (II), requirements of the American Rescue Plan funding, and the recommendations of the Council on Housing Stability 2021-2024 Strategic Plan.

The statute requires an assessment of each region's housing needs by evaluating current, local, and regional data and projecting the future needs of residents of all income levels and ages. This assessment is updated every 5 years and available to the region's municipalities. While illustrating the reality of housing demand and supply, it also serves as a guiding tool in complying with NH RSA 674:2 (III), which pertains to the housing section of a community's local master plan. The RHNA is intended to help municipalities determine their compliance with New Hampshire's Workforce Housing Statute, RSA 674:58-61, which states that all municipalities must provide reasonable and realistic opportunities for the development, as well as their "fair share" of workforce housing stock.

This RHNA was funded by the American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Fund Grant as part of the response to the COVID-19 pandemic. It is a requirement of the ARPA funds received by the State to include FHEA elements in the RHNA. This comprehensive addition will help communities better understand existing barriers to housing access, how barriers disparately impact different groups across the region, and what we all can do to address such disparities.

### **1.c - Overview of the Report**

The RHNA begins with an analysis of historical and existing conditions and trends related to housing within the region. Utilizing American Community Survey (ACS) and Decennial Census data, UVLSRPC examined factors that influence homes and residents. Some of this data includes populations (total, by age, migration), households (size, type, tenure), ownership models (own, rent), and prices (supply, demand), along with other economic and infrastructure trends. The analysis provides an evaluation of the region's housing market health and depicts what is required to meet our current needs.

After providing a snapshot of present-day conditions, the RHNA magnifies demographic data. The assessment recognizes how the housing system creates unique home needs and challenges for subpopulations, or "communities of interest," in municipalities throughout the region, and highlights opportunities for resolution. Some of these communities of interest include people classified as having low-income, seniors, people with mobility challenges, and racial/ethnic minorities. It should be noted that these communities of interest are not in a silo; many people fall into multiple communities of interest and therefore will be forced to manage compounding and varied home challenges. By illuminating the spatial distribution of communities of interest, the RHNA creates an opportunity to explore these trends.

The next section summarizes both opportunities and barriers to increasing affordable housing throughout the UVLS region while evaluating the role and capabilities of existing infrastructure and local land controls. This section identifies opportunity areas as well as positive economic, environmental, and educational outcomes for residents based on prevailing common problems across communities.

The following section gives information to plan for the future homes we need. This requires an understanding of the housing market, potential future shocks, and projection and "fair share" models meant to support local and regional efforts to meet that future. Shocks to the housing system like COVID-19, climate change, flood-prone areas, climate migration, federal monetary policy, construction costs, short-term rentals, student fluctuation in college towns, aging populations,

and intra-regional shifts are a few noteworthy factors the RHNA considers. This section also includes each municipalities' fair share of the regional need, indicating all communities have room for improvement.

Finally, the last section details essential resources and recommendations to meet local housing needs. While each community requires site-specific goals, UVLSRPC provides potential options to explore. These strategies derive from toolkits and examples in practice (e.g., ordinance changes, land-use considerations). The purpose of this section is to offer recommendations for municipalities and other community members to utilize toward tangible action steps.

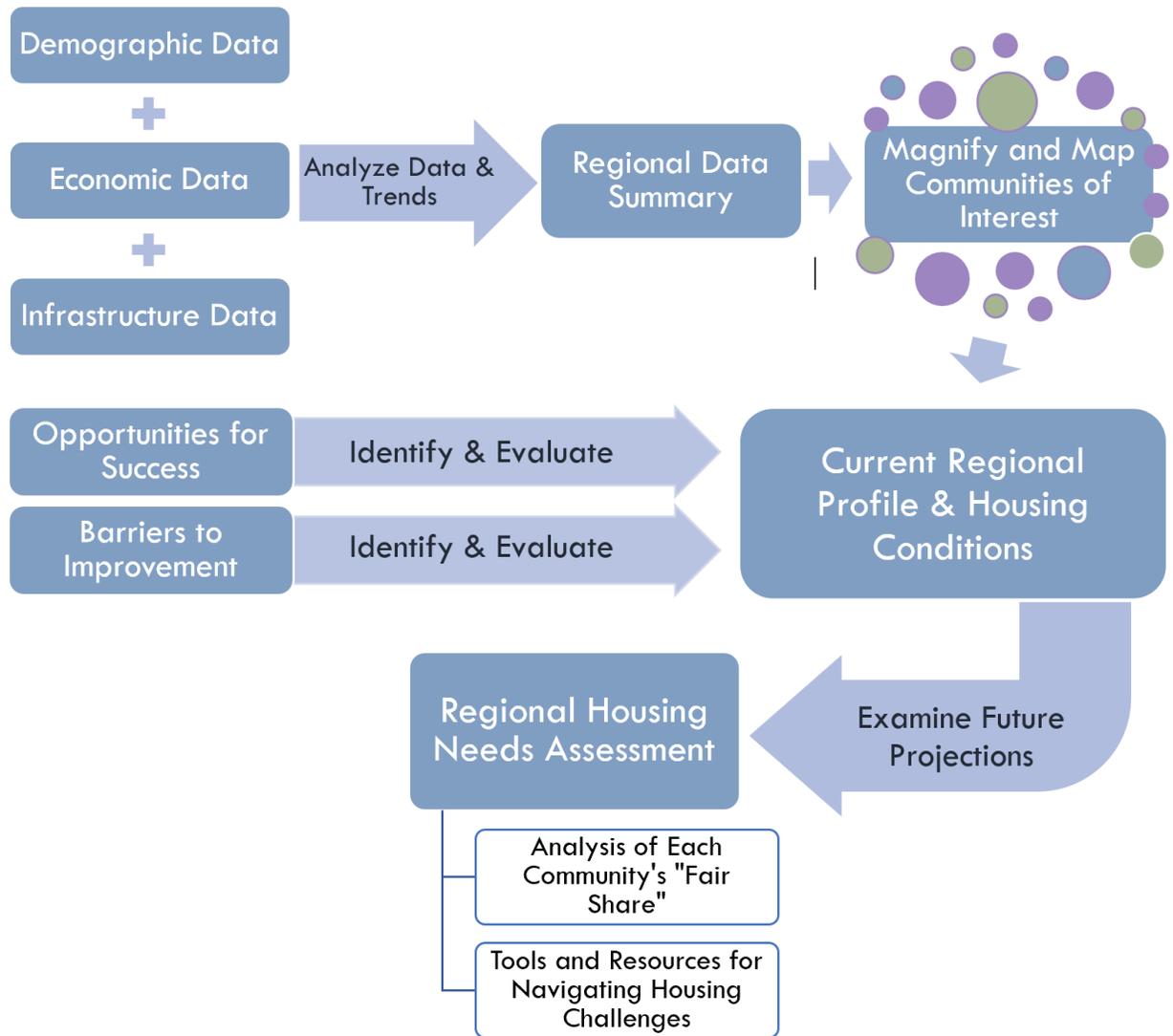


Figure 1-3 - Theory-of-Change Diagram for the 2022 UVLS RHNA Update.

## 2 - Historical/Existing Conditions and Trends

The region's housing condition is defined by a variety of demographic and economic trends. Housing need is influenced by population growth, housing stock, and the earning potential of the population. This section uses U.S. Census and American Community Survey data to determine the degree to which population, income, and housing stocks have changed over time up to now. Within population data, there is a breakdown of demographics into age, gender, race, as well as other more specific groups. Income data is also used to define what proportion of household budgets are being used on housing and if households of specific income levels are being concentrated in ways that could result in low-income populations being underserved. The assessment also uses this data to define "communities of interest" and explore challenges related to housing within sub-populations.

This section identifies the region's housing inventory and characteristics. Housing stock characteristics such as the number of total units, the number of units by building type, units built each year, unit age, size, number of bedrooms, unit locations, if the housing is owned or rented, sale price, and rents are collected from the past and the current timeframe to establish trends in housing. The availability and affordability of housing within the region are calculated based on factors such as vacancy rates, prices, and the proportion of income households are spending on available housing. Data allows trendlines for housing affordability to be determined along specific household incomes and among communities of interest. "Affordable" and "workforce" are often used interchangeably and are defined as housing, rental or owner-occupied, that cost no more than 30% of one's gross income. Under the NH Workforce Housing Law (RSA 674:58-:61), workforce housing is defined as 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.

### 2.a - Population Trends

U.S. Decennial Census data shows the greater Upper Valley has steadily increased in population since 1990. There are an estimated 90,554 people in the UVLS region. Three larger communities (population 10,000+) are home to 43% of our residents, with the rest spread across the remaining 24 towns. Several of these smaller communities have downtowns or substantial village centers, home to most of their populations. Between 2000 and 2020, the region's population increased by 8%. However, the most significant change was a 7% increase from 2000 to 2010, with a very low growth rate of 1% between 2010 and 2020. This growth, however, is not evenly distributed among our communities (Figure 2-1, Appendix F - 1).

For example, from 2000-2010, all but two communities increased in population. However, fifteen towns lost population between 2010 and 2020. Compared to the rest of New Hampshire, our overall growth rate is significantly lower. This can be attributed to a variety of causes, but many point to the lack of housing supply and low affordability. Declining populations and aging-in-place can lead to a variety of negative economic and social impacts. For example, a shrunken tax base can reduce the quality of public services and infrastructure, such as police, fire, and electricity. End of life care for the elderly can deteriorate because of insufficient caregivers. In

addition, a lack of workforce housing can lead to losses and short staffing in local businesses. As one employer described, “I have lost employees due to the lack of housing. No one in our company lives in the Town we are based in.” Therefore, it is critical for homes to be affordable, appropriate, and available for the region’s workforce.

# Population Change 2000-2020

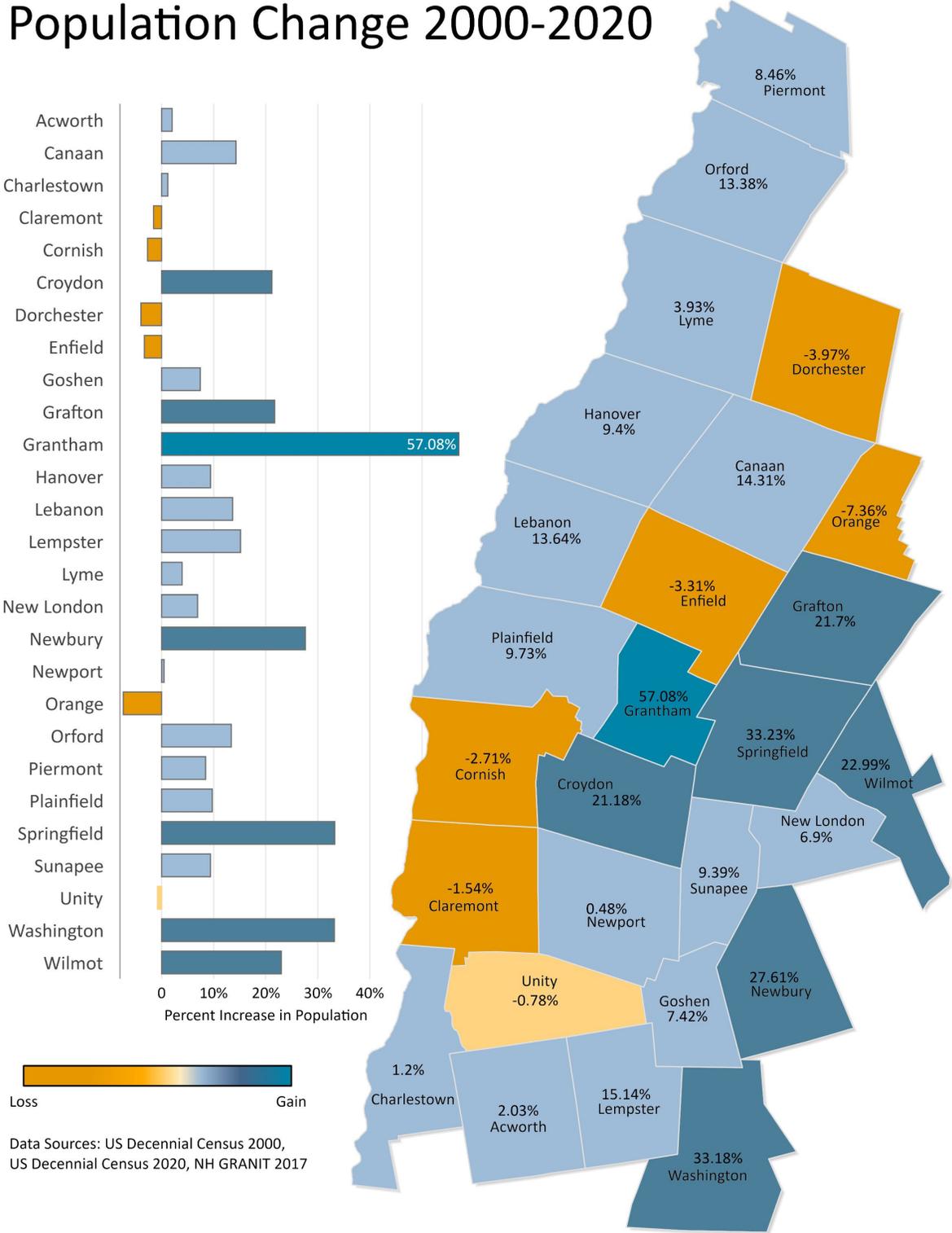


Figure 2-1 - Population Change in the UVLS Region between 2000 and 2020 by municipality (Appendix F - 1)

Due to insufficient local data, specific trends on in-migration (the movement of people into the region) and out-migration (the movement of people out of the region) have some degree of uncertainty. However, most of our regional population growth comes from migration rather than local births. Between 2010-2020, the change in total population was 1,002 people while net migration was 1,782 people. If not for people moving to the area, our population would have decreased, in some towns by 9%. However, some towns experienced the opposite effect (Figure 2-2). Therefore, monitoring and projecting these trends will be critical for planning in communities. Later sections of the RHNA will cover some considerations relating to future migration patterns.

### Net Migration and Natural Population Change

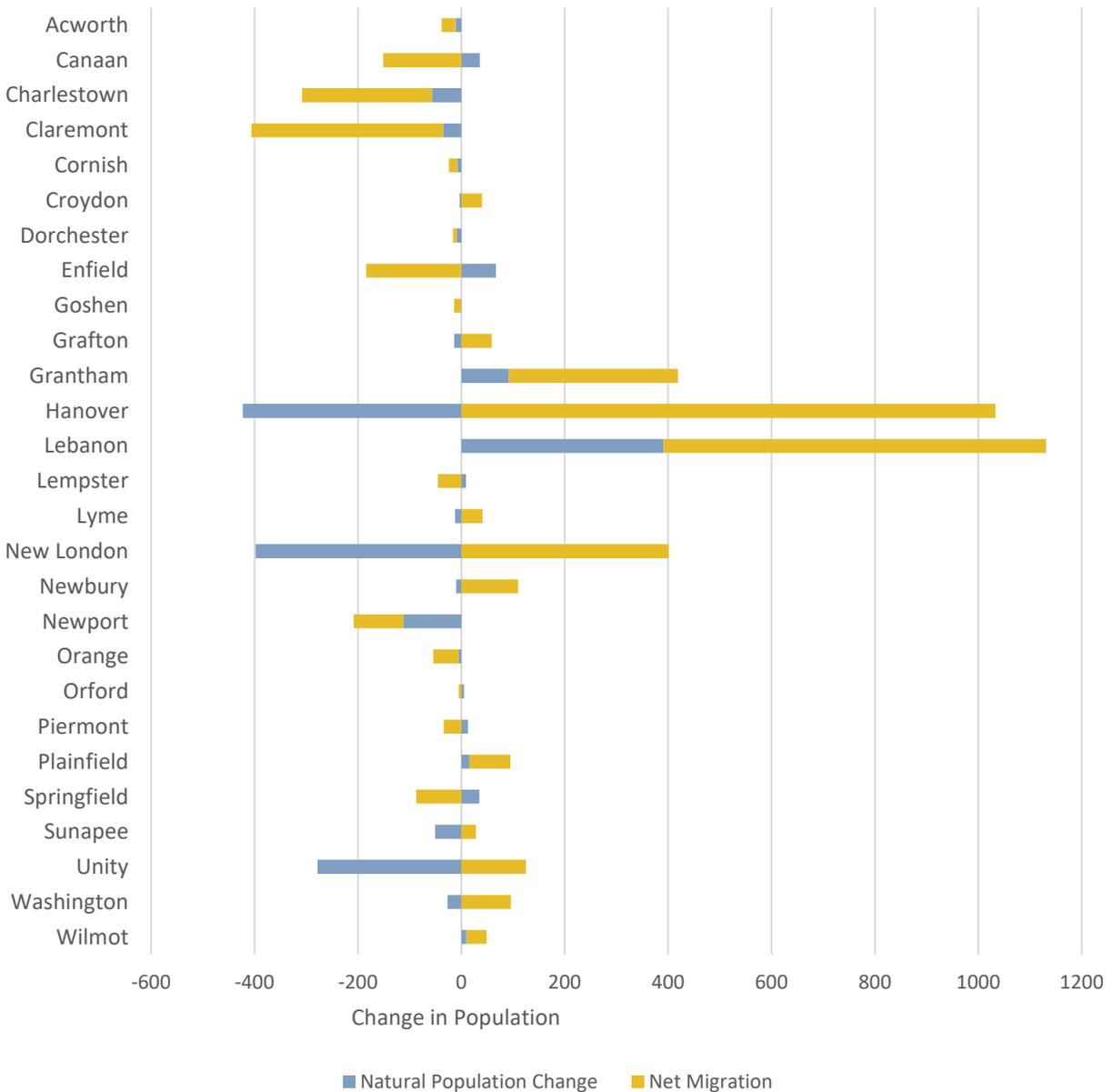


Figure 2-2 - Comparison of Net Migration and Natural Population Change (Births-Deaths) Between 2000 and 2020. (Appendix F - 5).

Different age groups tend to require different housing needs. Young adults often live in smaller units or share units with members outside of their family while middle-aged adults frequently have families that require additional space. As kids move out of homes, seniors often downsize homes to reduce burdensome maintenance or accommodate new physical limitations. In the UVLS region, 48% of the population falls between the ages of 25 and 64, though the region has a large senior population that has grown significantly in the last decade. The age distribution of our region has one peak around ages 15-24 that has remained consistent, and an upper peak originally found between ages 40-54 that has shifted higher and is now found between 55 and 64. From 2010 to 2020, most older cohorts have had population increases, with the most significant increases in the group between ages 70-74. In this same time period, the greatest decreases have been in ages 40-49. Notably, all 5-year age groups over age 55 showed increases of up to 61%, while all age groups younger than 25 showed mild decreases (Figure 2-3, Appendix F - 4).

Distribution of Age in the UVLS Population

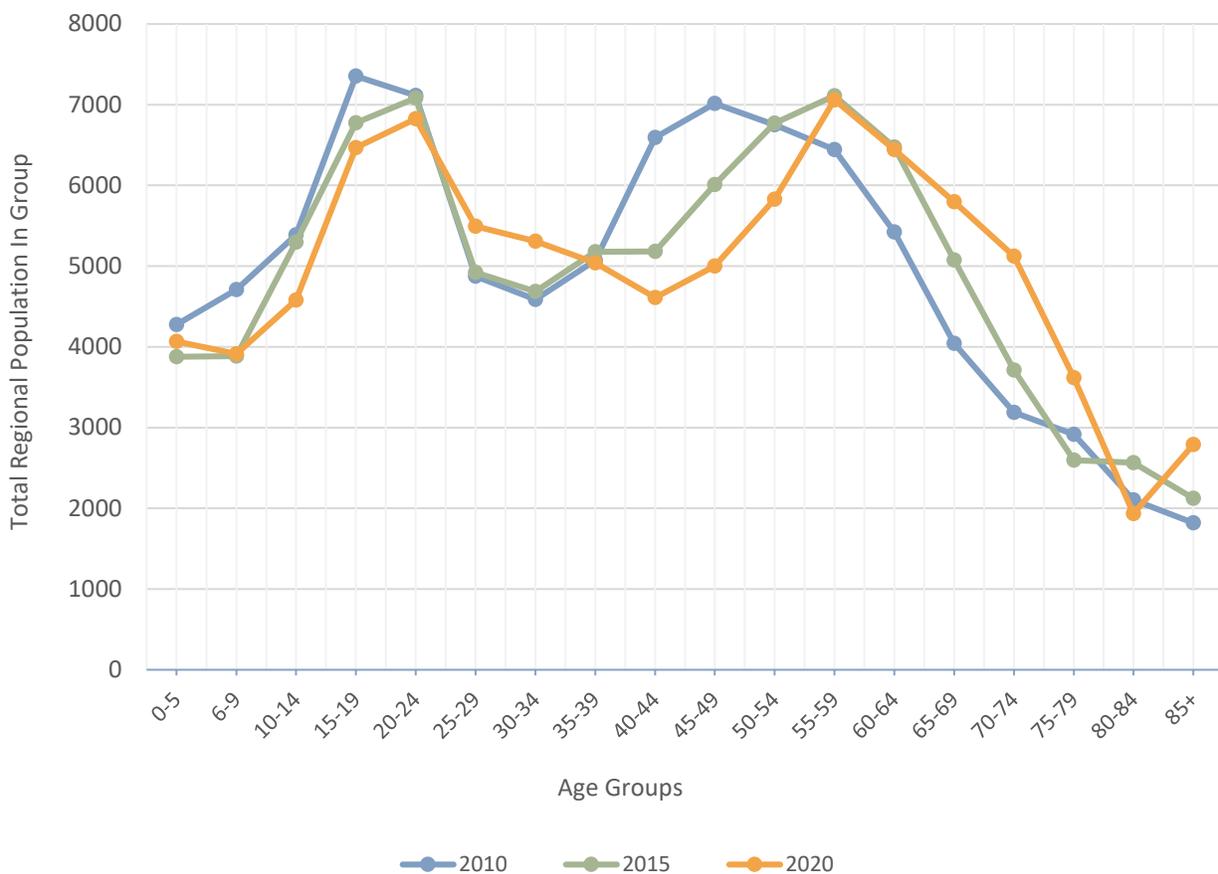


Figure 2-3 - Population Size of Certain Age Groups in the UVLS Region between 2010 and 2020 (Appendix F - 4).

## 2.b - Racial/Ethnic Minority Populations

The Census Bureau collected data on Hispanic origin and race in two separate questions. Race is broken into five categories: White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander. In addition, the census also allows people to select an undefined “Other” as well as a “Two or More Races” category. Ethnicity classifies individuals in one of two categories: “Hispanic or Latino” or “Not Hispanic or Latino.” In the RHNA, we use the term “Hispanic or Latino” interchangeably with the term “Hispanic,” and refer to this concept as “ethnicity.” It is important to note that people of Hispanic origin may be of any race. For example, a person identified as a Pacific Islander can also identify as Hispanic. The measure of racial/ethnic minority rate for the UVLS region considers both race and ethnicity when calculating population.

Most people (87%) living in the UVLS region identify as White (Not Hispanic or Latino), compared to 76% across the country. This decreased significantly from a percentage of 96% in 2000, indicating increased diversity in the UVLS region. The greatest demographic increases occurred among people who identify with two or more races, and not Hispanic/Latino, a population that increased by 437% and comprised around half the total growth of the region’s racial/ethnic minority population (Figure 2-4, Appendix F - 3).

The group of figures in the following three pages illustrate the concentration of racial/ethnic minority populations in the UVLS region. A significant concentration of racial/ethnic minority populations exists within certain areas of Hanover and Lebanon, with rates typically declining farther away from urban centers and into rural areas of the region (Figure 2-5). In 2000, racial/ethnic minority populations were not significantly concentrated in certain areas of the region, with only two census blocks holding more than 3% of the total racial/ethnic minority population of the region (Figure 2-6). In 2020, there are also smaller concentrations within single census blocks in Claremont, Newport, and New London (Figure 2-7). Communities with larger populations tend to have a higher percentage of non-white populations. Notably, a single census block in Lebanon with one apartment complex contains around 9% of the region’s racial/ethnic minority population.

As discussed in depth in *The Color of Law* by Richard Rothstein, federal policy, local zoning rules, and the mortgage industry historically denied access to homeownership for racial/ethnic minority groups, most notably African Americans.<sup>i</sup> Redlining is a discriminatory practice that puts services (financial and otherwise) out of reach for residents of certain areas based on race or ethnicity. The Toolkit included at the end of this RHNA discusses more in-depth solutions toward eliminating discriminatory zoning practices.

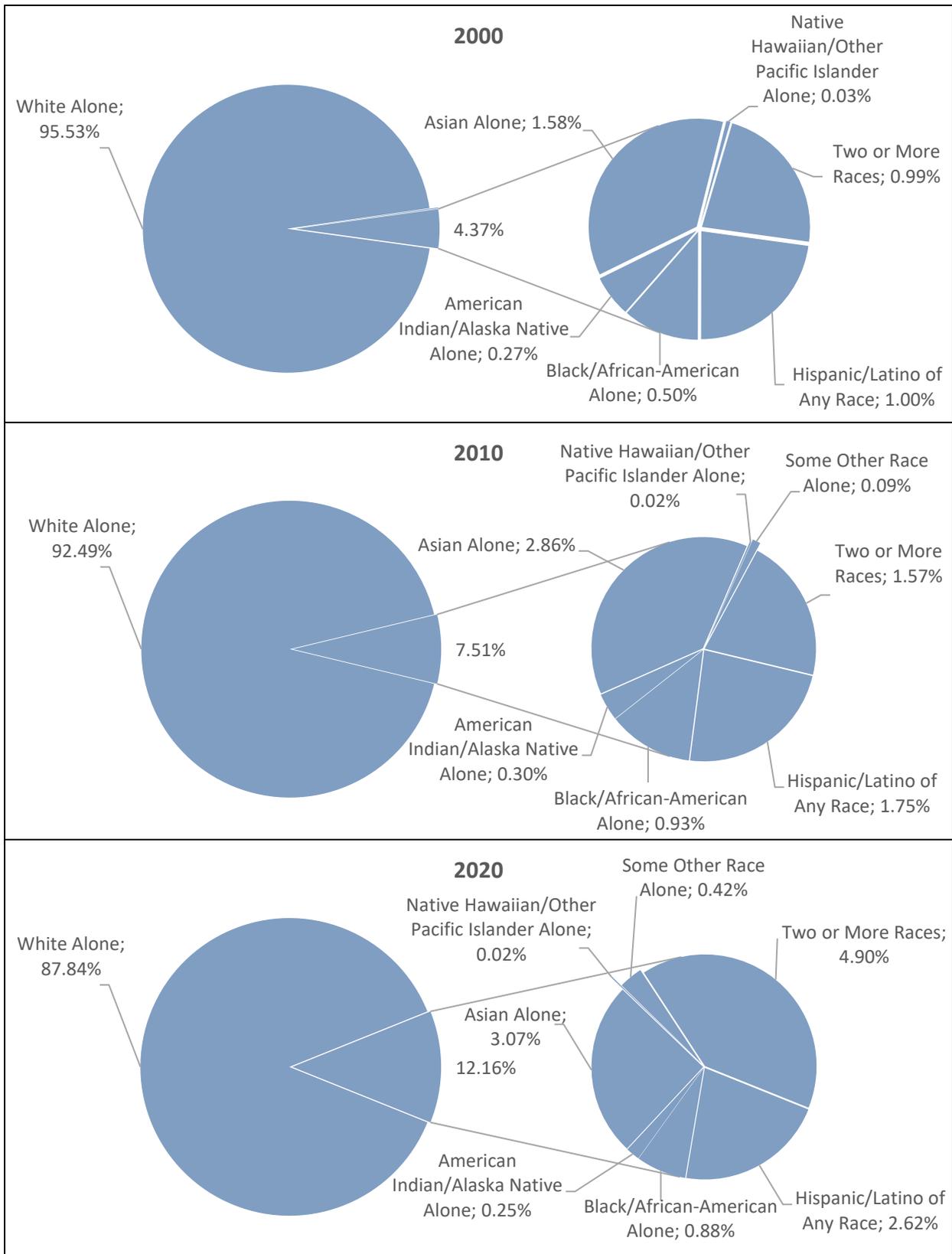


Figure 2-4 - Racial/Ethnic Populations as a Percentage of Total Population in the UVLS Region between 2000 & 2020. (Appendix F - 3)

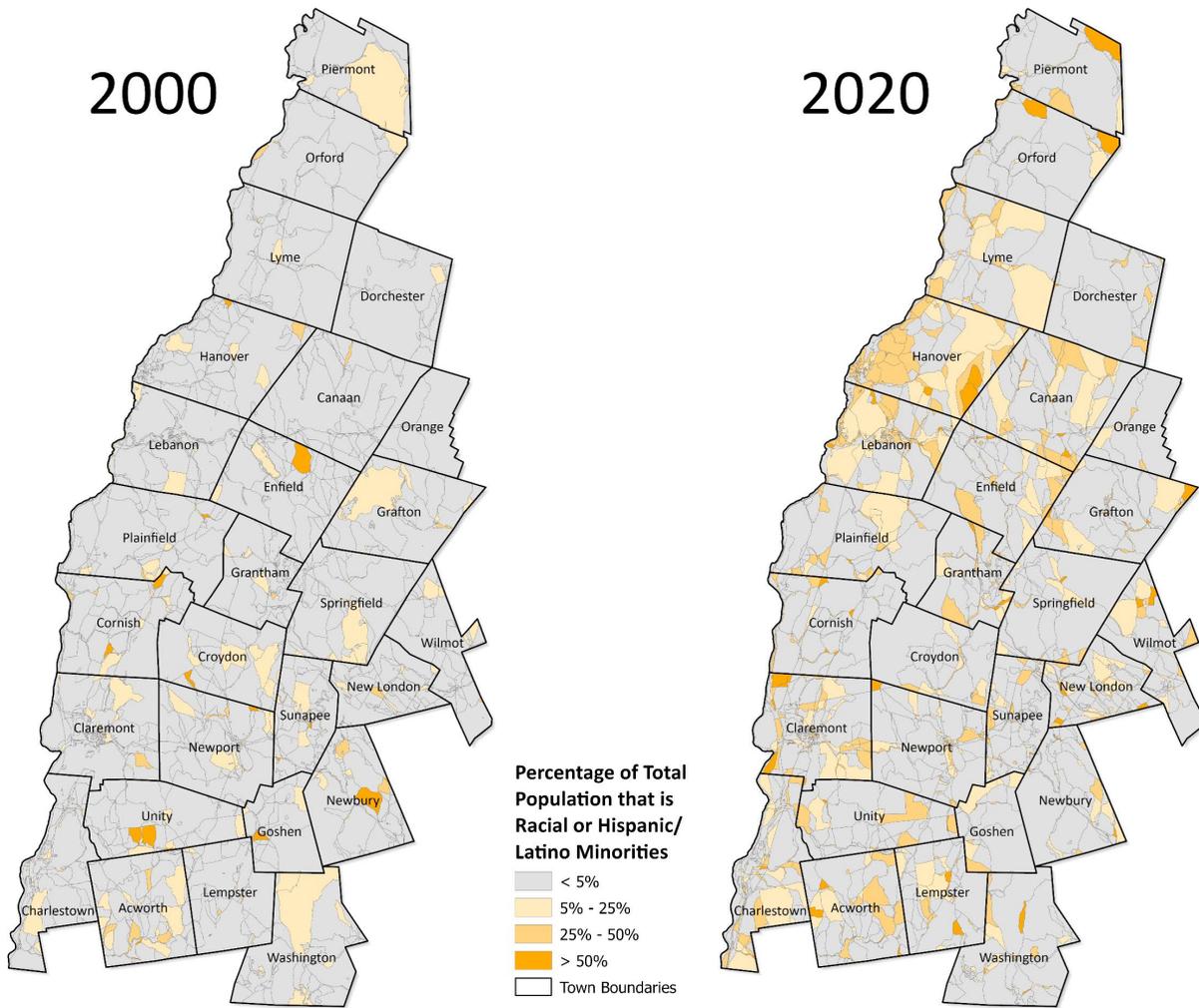


Figure 2-5 - Racial or Hispanic/Latino Minority Populations by Percentage of Total Population of Individual Census Block, 2000 and 2020 (Appendix F - 3).

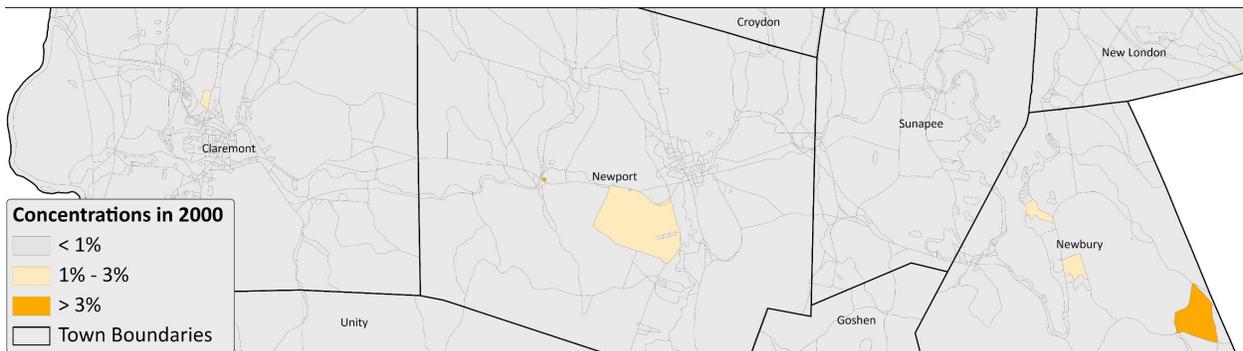


Figure 2-6 - Percentage of Total UVLS Racial/Ethnic Minority Population That is Found in Each Census Block, 2000. Note: All Census Blocks Excluded from Map Hold <1% of Total Racial/Ethnic Minority Population (Appendix F - 3)

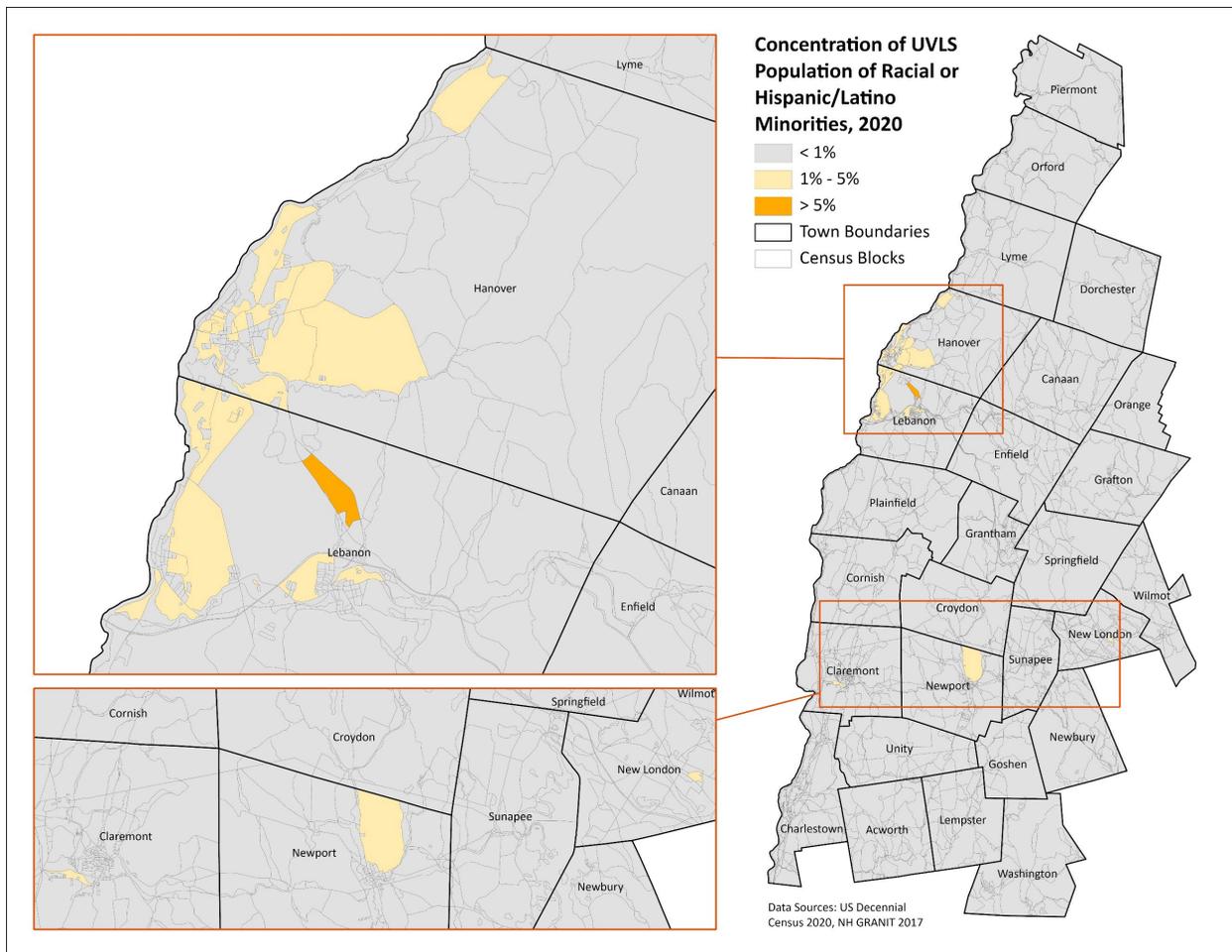


Figure 2-7 - Percentage of UVLS Racial/Ethnic Minority Population Found in Each Census Block, 2020 (Appendix F - 3).

## 2.c - Households (Tenure, Size, Type)

Of the nearly 34,960 households in the region, around 70% are owner-occupied. The remaining 29% of households are rentals, but there are significant variations among communities (Appendix F - 11). Renters comprise a larger percentage of total households in larger communities and a smaller percentage in those with smaller populations. For example, renters make up 49% of households in Lebanon and 42% in Claremont, while representing below 10% of households in smaller communities such as Dorchester, Grafton, and Lempster. In general, renters tend to live in smaller groups than homeowners. Rental units are more likely to be in urban areas, and single renters tend to live in the region's larger communities, while renters in families of four or more live in smaller communities. Across our region, household sizes have been shrinking, a trend expected to continue. Although young people have smaller families compared to previous generations, the trend is also largely driven by an aging population who tend to occupy smaller homes relative to earlier in life. Our aging population and shrinking household sizes demonstrate that large, single-family homes increasingly do not address the needs of our

region. Shrinking households is a national trend, with one or two-person households becoming more the norm.<sup>ii</sup>

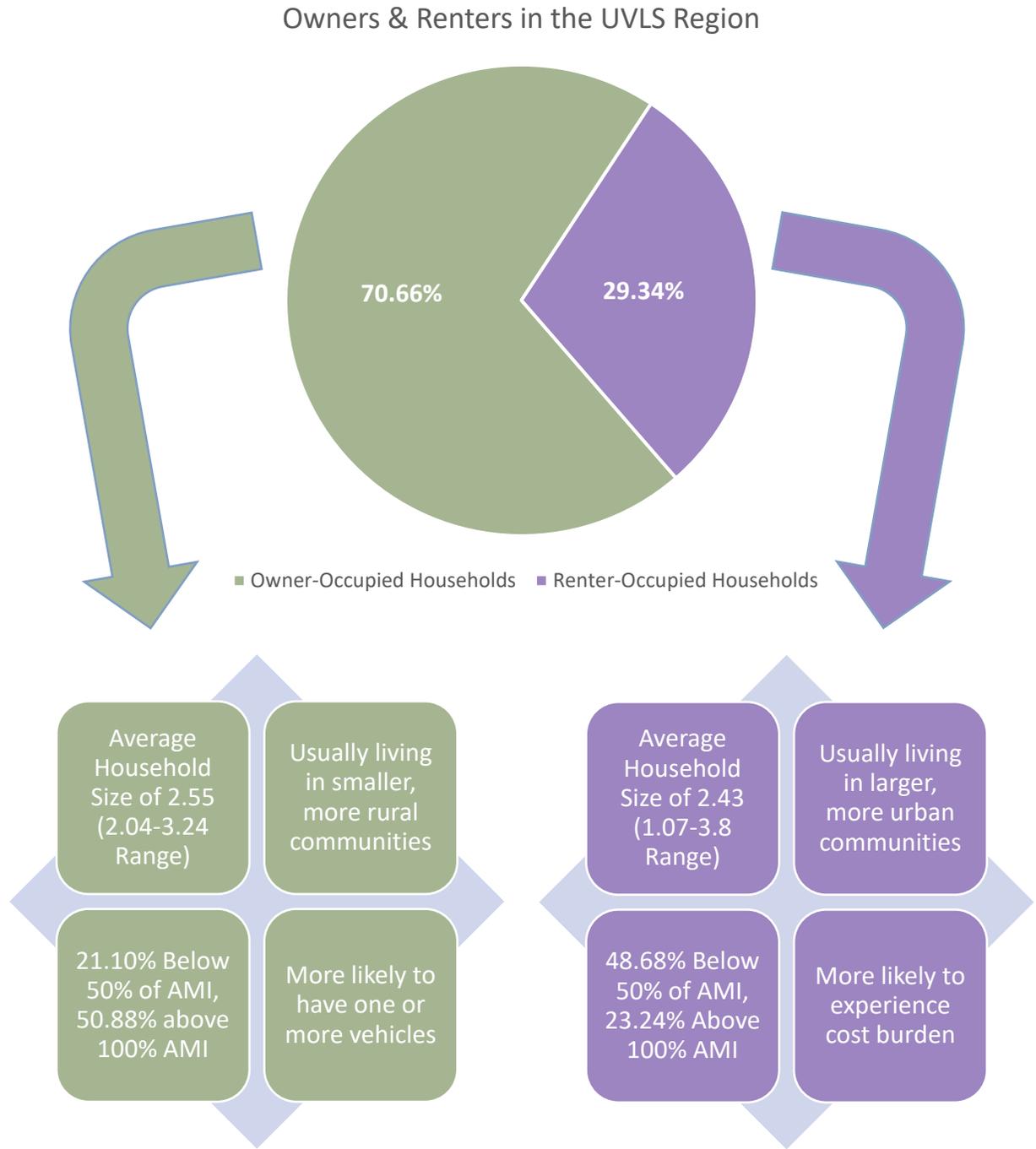


Figure 2-8 – Typical Owner & Renter Profiles for the UVLS Region (Appendix F - 9, Appendix F - 11, Appendix F - 12, Appendix F - 46, Appendix F - 47).

## 2.d - Housing Stock

To measure housing stock, homes are split into units. Units are a structure, or part of a structure, used as a living space by one or more people. These units can range from zero-bedroom studio apartments to homes with several bedrooms. The UVLS region has a total of 44,105 housing units. According to Census data, 38% of housing units are found in Lebanon, Claremont, and Hanover. These communities contain 43% of the total population in the region. Unsurprisingly, the region’s smallest towns (population-wise) also tend to have the fewest homes. In the 15 towns with fewer than 1,000 people, the average is 594 units (Appendix F - 1, Appendix F - 6). The size and type of available homes in the region vary greatly. The most common housing unit size is between two and three bedrooms, consistent across all towns. Comparing communities, there is almost no correlation between bedroom counts and population size. Instead, bedrooms are more likely to be influenced by family size, renters’ incomes, or the unit size’s profitability. Since 2010, the number of zero-, two-, and four-bedroom homes has risen by over 10%, while the number of three-bedroom units decreased by 253 units, or 1% (Figure 2-10). This corresponds with an 19% decrease in three-person households in the same period. The charts on the following pages provide a distribution of home types in the region in 2020 (Figure 2-10). Some of these include single-family homes, multi-unit dwellings, apartments, accessory dwelling units, and condominiums. According to a public survey conducted by UVLSRPC, “types of homes available” was the second-most common variable that impacts residents’ ability to stay within their community, following affordability (Appendix A1).

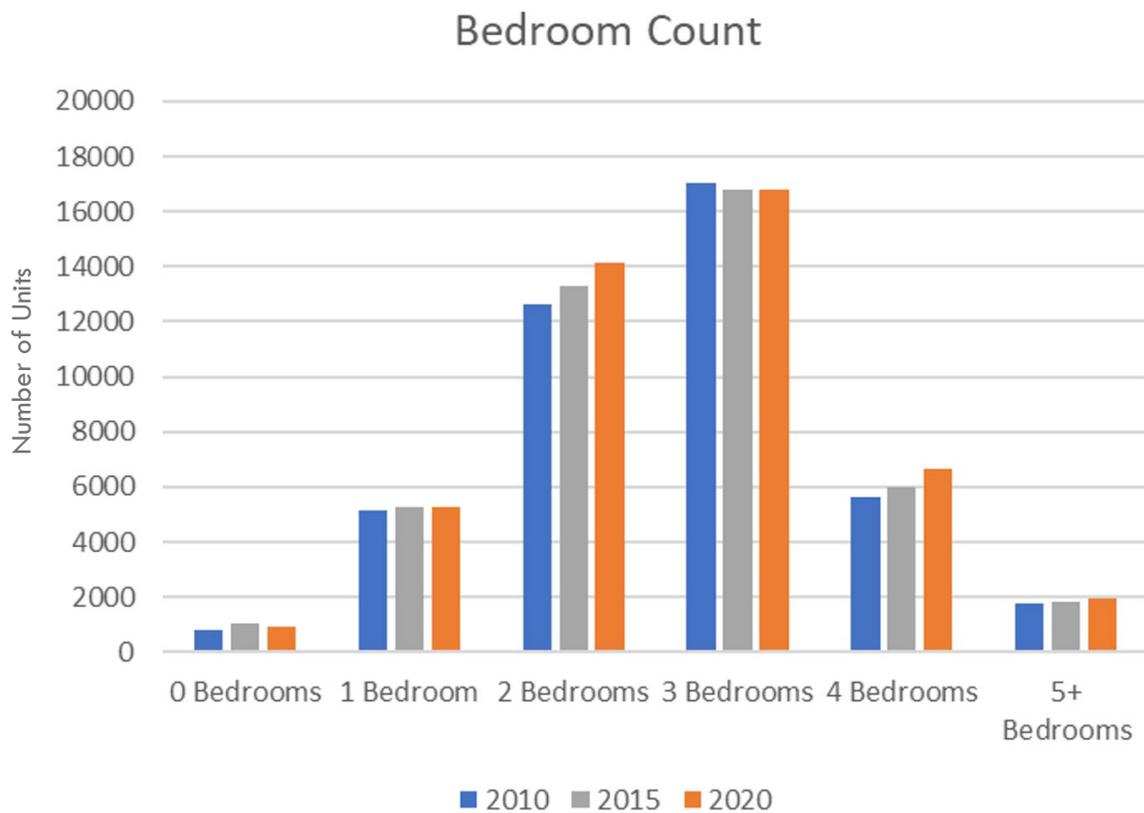


Figure 2-9 - Change in Number of Housing Units of Different Sizes, 2010-2020 (Appendix F - 14).

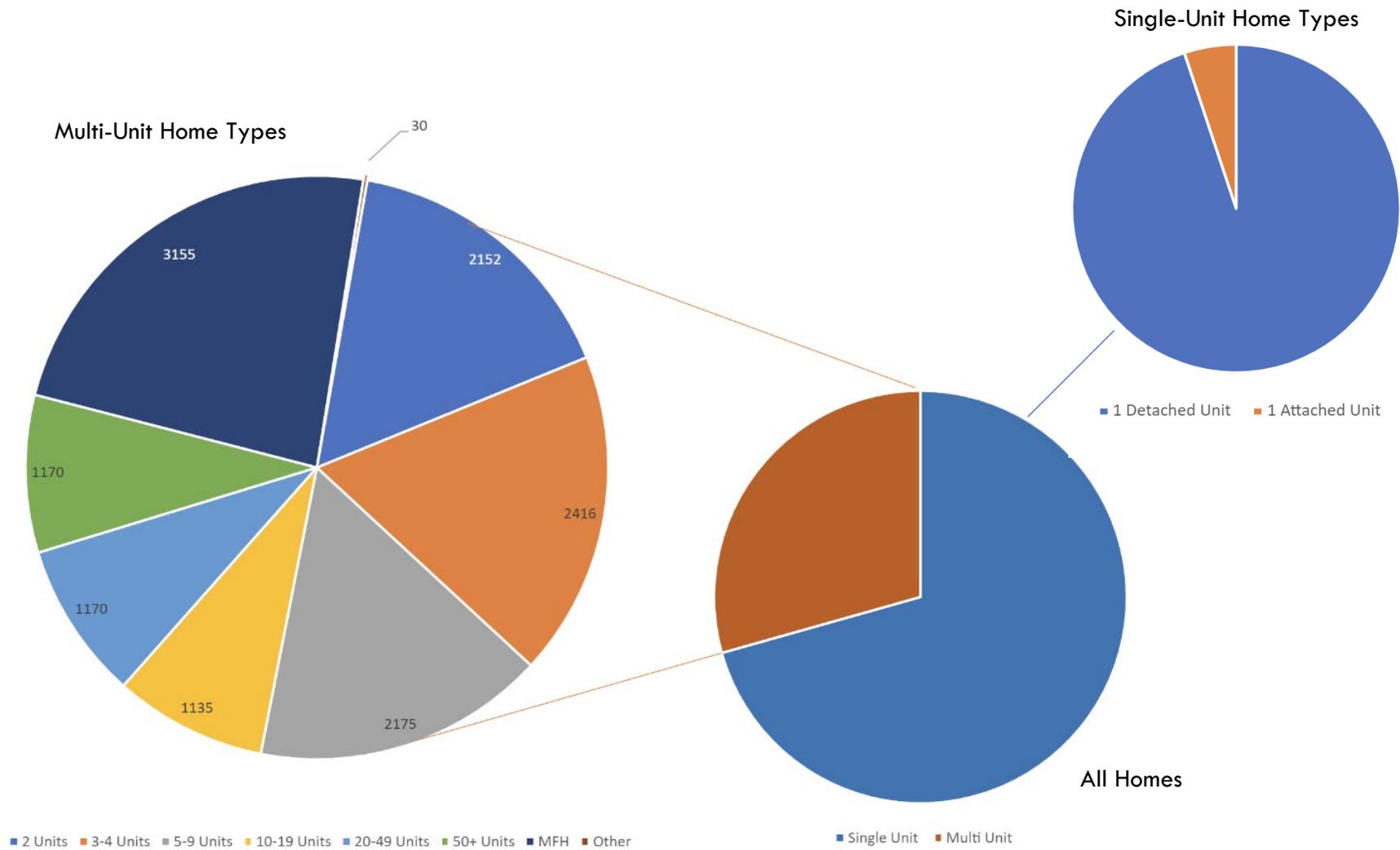


Figure 2-10 - Home Size Breakdown in the Region - Single-Unit and Multi-Unit (Appendix F - 9).

## 2.e - Vacancy and Occupancy

Vacant homes may be uninhabitable, expensive, or unwanted. A “healthy” rental vacancy rate is between 3% to 5% in a housing market according to housing analysts.<sup>iii</sup> In the UVLS region, the rental vacancy rate is 1%, while the total vacancy rate is 16% (Appendix F - 6, Appendix F - 7). It is important to note that most of the vacancies in the UVLS region are seasonal. Seasonal housing comprised 75% percent of total vacancies in 2020, up by about 5% in the past decade (Figure 2-11). In 2010, Lebanon was the only town with no seasonal housing, but since 2015 all have had seasonal housing. The largest quantity of seasonal housing is found in Sunapee by a significant margin (almost double the second-most). Past that, units for rent and “other vacancies” make up what remains. The “other vacancies” category includes homes that need repairs, are abandoned for personal or legal reasons, and many other situations. From 2010 to 2020, the total number of housing units in the region decreased by 169, while vacant units plummeted by 1031 and occupied units increased by 862. This is a -13% change in vacant units.

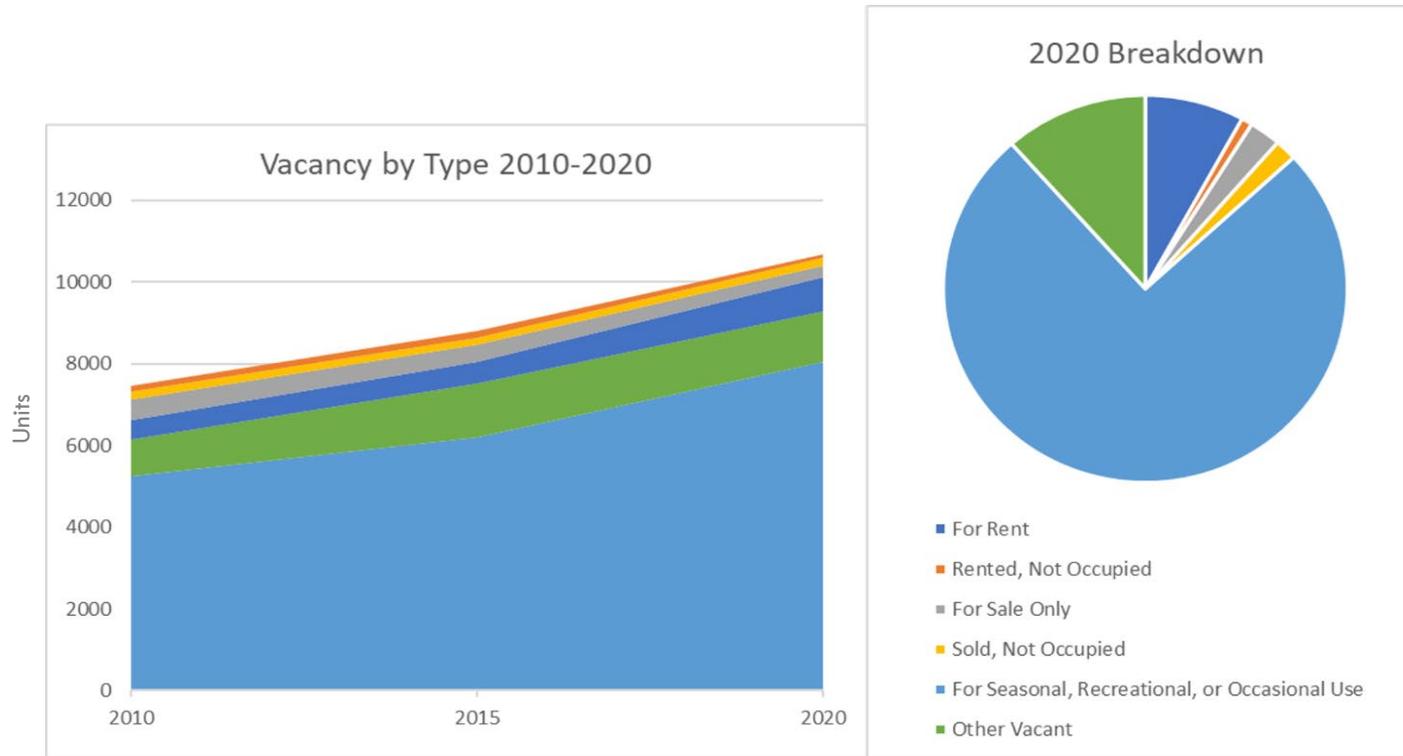


Figure 2-11 - Vacancy Types in the Upper Valley Lake Sunapee Region, and their change over the last decade (Appendix F - 7).

## 2.f - Home Prices and Housing Market

Home sale prices have varied over the past decade. There are many factors in the housing market that drive prices. On the supply side, construction costs are high from supply-chain bottlenecks, labor shortages, survey, and subdivision requirements. On the demand side, factors like telecommuting, desired second/vacation homes, and previous renters all influence affordability and availability. While economic and infrastructure trends influence home affordability and availability, the opportunities and barriers section provide more details on these angles.

As seen in Figure 2-12, prices of homes skyrocketed within the past decade. The median sale price of a home in our region is \$335,114.50, and according to our realtor survey, 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. However, more importantly, the distribution of home prices reveals gaps in desired homes. When homes are unaffordable to individuals, those homes are “unavailable” for individuals to consider. Therefore, this reduces the amount of availability for affordable homes.

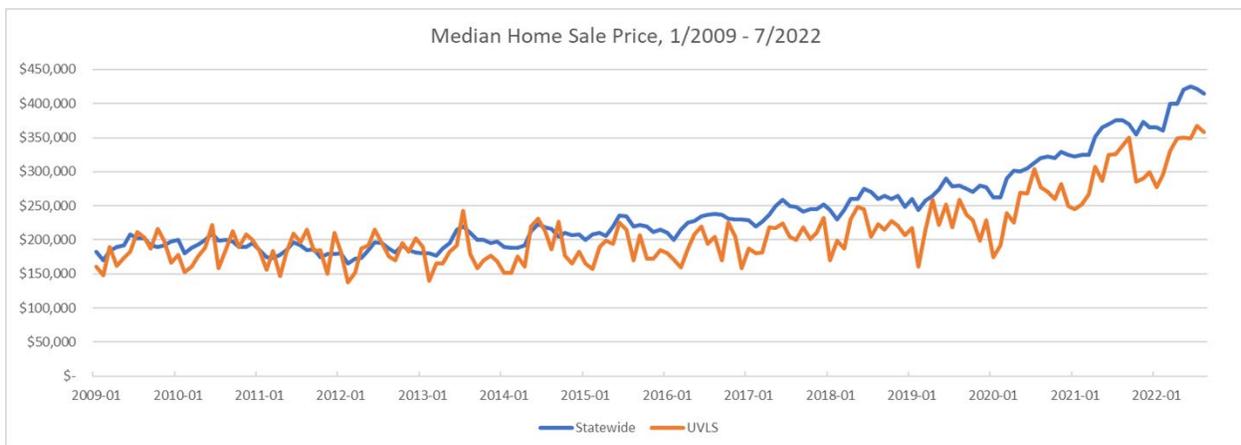


Figure 2-12 – Upper Valley Lake Sunapee Region Median Home Sale Prices Compared to Entire State, 2009-2022 (Appendix F - 44). Note: 01 is January.

For example, there is an oversaturation of expensive homes within the housing market. This creates a “missing middle,” or affordable homes for middle-income earners in the UVLS region. For a household to not be considered “cost-burdened”, the average median income earner should spend no more than 30% of their gross income on a mortgage or rent per month. “Severely cost-burdened” households are households spending more than 50% of their income on housing costs. As seen in Figure 2-13, 47% of renters and 31% of owners in the UVLS region are considered cost-burdened, while 18% of renters and 9% of owners are considered severely cost-burdened. These households often must compromise on other necessities like healthcare, childcare, and transportation, which reduces overall opportunities to

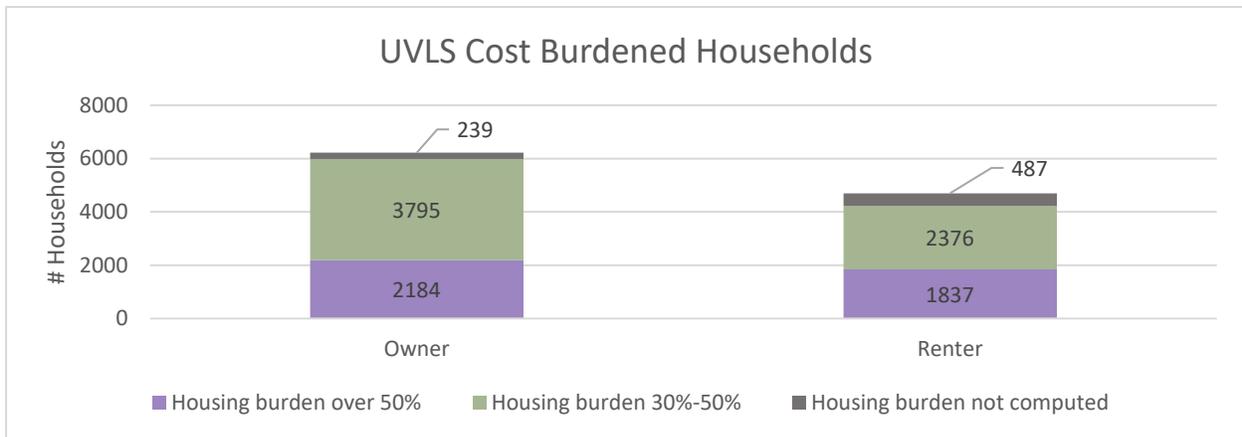


Figure 2-13 - Breakdown of Cost Burdened Households in UVLS Region (Appendix F - 48, Appendix F - 49).

build wealth. While these trends are inconsistent across communities, every community has a role in acknowledging and tackling these cost-burden challenges.

Affordable/workforce housing and subsidized housing are important home-types within the UVLS region. As described in Section 5 - Future Housing Needs and “Fair Share”, the Fair Share Allocation provides the number of workforce housing units each community needs to meet. Subsidized housing, like housing choice vouchers (also known as Section 8), is housing where all or a portion of the occupants’ monthly housing cost is paid for directly by the government. Both affordable/workforce and subsidized housing/units are defined as income-restricted housing. As seen in Appendix F - 40, the UVLS region has a total of 129 income-restricted units in 13 communities, with over 60% being found in Claremont, Lebanon, and Newport. The current gap between the number of housing choice vouchers and number of households can be seen in Appendices F - 75 and F - 77.

## 2.g - Emergency Housing and Homes with Supportive Services

Emergency housing ensures a safe place to sleep for people experiencing sudden or chronic homelessness. 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. These homes may exist in a permanent location or be available for any home deemed appropriate. Some supporting services include arranging for medical services, health-related services, social services, transportation to appointments, and more.

The Social Service Providers (SSP) survey includes a detailed breakdown of non-housing services provided by social service providers (Appendix A7). These services address a variety of financial, health, accessibility, and safety needs. Some of the most common examples include homelessness prevention, transportation assistance, and financial counseling. Organizations providing these services may provide a variety of communal and solo living environments, and length of stay varies between individuals and organizations. The RHNA also includes data from the Substance Abuse and Mental Health Services Administration (SAMSHA), which specifically addresses services related to substances and mental illness. While comprehensive local data is not available from SAMSHA, there are a total of seven facilities offering substance abuse treatment in our area, with a total of 287 24-hour hospital inpatient beds and 251 24-hour residential beds

in the state. The UVLS region has no dedicated mental health treatment facilities, although there are several in adjacent regions.

## **2.g - Commuting Patterns**

Average and maximum commute times dropped between 2010-2020. However, the minimum commute lengths have increased at the same time. This means the shortest commutes are becoming longer. This could be attributed to numerous factors like people living further from places of employment, traffic, or hybrid workplaces. Unsurprisingly, the shortest commute times were found in the most populous towns (Appendix F - 22).

## **2.h - Major Employers and Industries**

Trustees of Dartmouth College, Hypertherm Inc., Whelen Engineering Co., and Ruger Firearms are the top four employers in the UVLS region. Most of the employers with the highest number of employees are found in Lebanon, Hanover, and West Lebanon. Combining Lebanon and West Lebanon gives the city 46% of the total top employers in the region. The municipalities with the largest populations unsurprisingly have the most top employers, and the top employers match up with the largest industries. Looking at top employers in our region's main industries, manufacturing is the most diversely represented, followed by healthcare, then education. Appendix F - 17 provides an overview of jobs by industry sector.

## **2.i - Communities of Interest**

A home's location impacts your household's access to good schools, jobs, services, and transportation options. Our homes are a social determinant of health. Homeownership, for many households, represents people's largest financial investment and an important source of wealth that can be passed down to children or grandchildren. Given the existential importance of a home, it is paramount to shed light on how our current housing system and market impact different populations and utilize equity, justice, and inclusion lenses in analysis. For example, does the current spatial data reveal occurrences of segregation, gentrification, or integration? Clusters in the data of communities of interest may indicate segregation. Gentrification trends may appear as communities of interest locating further from access to public services and urban areas. Integration would appear as scattered and often requires systemic changes to prevent redlining legacies and the displacement of people. This section includes maps and discussion of selected characteristics of communities of interest, approached differently for each community to properly account for varying population sizes, concentrations, and characteristics. For full 2000-2020 census data and trends please see

. Communities of interest in our region are most vulnerable to shocks and disturbances in the housing system and market. When these shocks (e.g. COVID-19, climate migration, sudden homelessness) occur, these communities of interest do not always have a safety net or social network, reducing their overall resiliency to bounce back to previous conditions. Many of these identified populations fall into more than one category. Therefore, the goal of this section is to illustrate some specific housing impacts in communities of interest without being mutually exclusive.

## Group Quarters

“Group quarters” are residential living arrangements, other than the usual house, apartment, or mobile home, in which two or more unrelated persons share living facilities owned or managed by an organization. People living in group quarters often share similar needs or follow similar lifestyles. Institutionalized group quarters include but are not limited to nursing homes, adult and juvenile correctional facilities, and mental hospitals. Non-institutionalized facilities include but are not limited to college dormitories, military barracks, group homes, missions, and shelters. In the UVLS region, around 7% of the total population lives in group quarters. This is far higher than the nationwide average of 2% but is not unusual due to the characteristics of our region. Figure 2-14 displays the breakdown of our region’s group quarters population over the last decade. Figure 2-15 shows the regional distribution of institutionalized vs noninstitutionalized group quarters population. Most people living in group quarters are found in Hanover and New London, which is expected given the presence of college group quarters for Dartmouth College and Colby-Sawyer College. Excluding college students, the percentage is 2%, below the national average. Nursing homes follow college housing as the second most common group quarters, with a total of 814 residents across seven towns. There is a very low imprisoned population in Unity alone, small populations in juvenile mental health treatment and correctional facilities in Newport and Plainfield, and we have no military quarters in the region. Other group quarters, such as group homes and shelters, are present in small quantities in the UVLS region, and are included within the “other” category in group quarters census data. Group quarters are not included in the projected housing need and “fair share” models in Section 4.j - Future Housing Needs and “Fair Share”. Meeting this housing need, clearly identified for some group quarters in the survey of social service providers found in Appendix A7, will require a proactive municipal role. See Appendix F - 2 for 20-year data on UVLS group quarters populations.

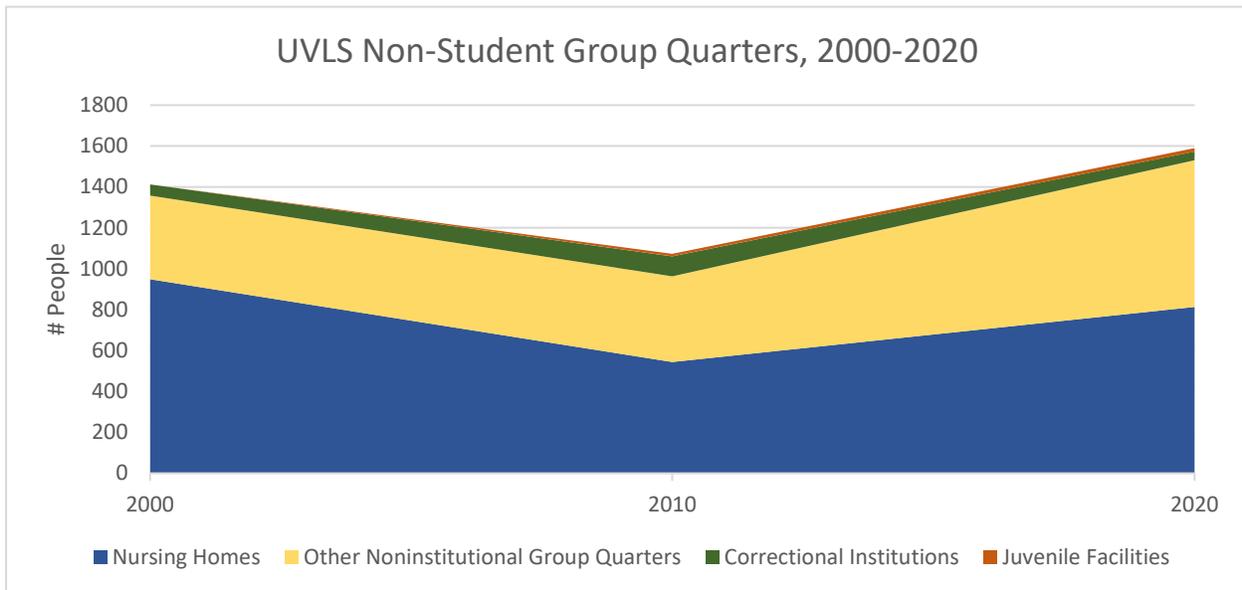
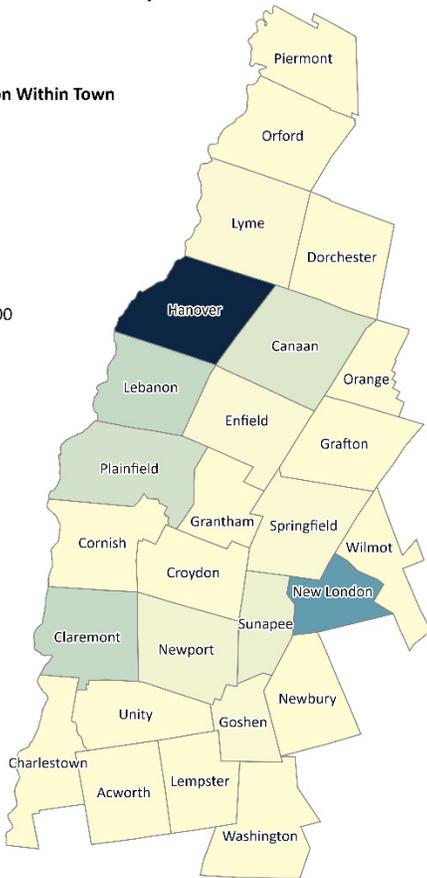
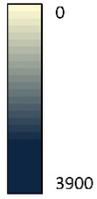


Figure 2-14 - Group Quarters in the UVLS Region, Excluding Student Population (Appendix F - 2).

### Noninstitutional Population

Population Within Town



### Institutional Population

Population Within Town

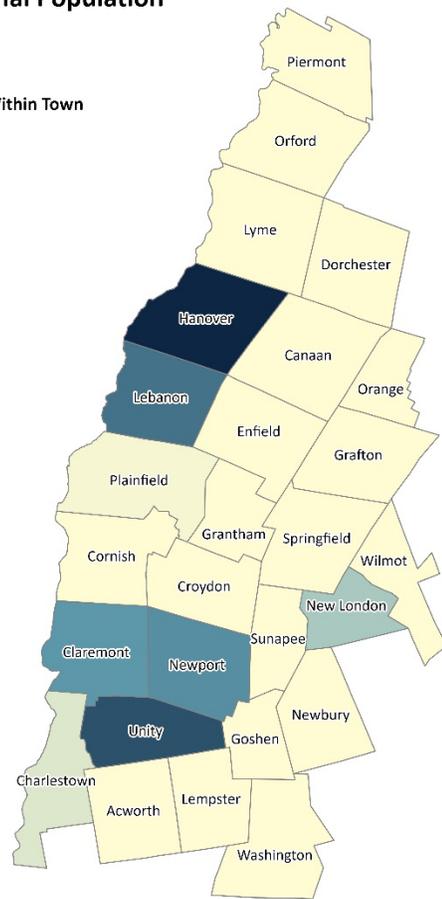


Figure 2-15 - Group Quarters Population Distribution. Please note the significant difference in population range between the two maps, largely due to student populations (Appendix F - 2).

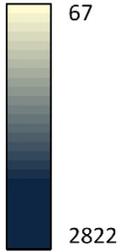
## Seniors – Age 65 and Older

Our population is aging, with age cohorts of people aged 65+ increasing and younger and middle-aged cohorts declining. Out of all the age cohorts, people aged 40 to 54 are declining the most. The number of people over the age of 65 has grown by 37% in the past 20 years to an estimated population of 19,263. Figure 2-16 and Appendix F - 4 show the distribution of the senior population in the UVLS region. The population of seniors within the region is somewhat evenly disbursed across the region; however, Lebanon, Claremont, and Hanover have the highest concentration of UVLS seniors at a combined 37% of the region's senior population. Even in our smallest communities like Dorchester, 39% of people are seniors, and in general many communities with fewer total seniors have seniors making up a higher percentage of their population.

Senior citizens often experience mobility challenges and other impairments with time, resulting in the limited use of their automobiles and isolation. Seniors frequently need assistance with daily care and often require a congregate living arrangement. As mentioned in the previous section, only seven towns in the region have such facilities. Also, since many seniors express a high preference for remaining in their homes and neighborhoods, relocation can be a challenge. According to the 2020 Keys to the Valley public survey, most seniors feel their needs are met to enable them to “age in place” (e.g., access to healthcare). However, over 20% of seniors said that current transportation options are not sufficient to meet their needs, and almost 15% do not have the assistance they need for daily chores and maintenance. Seniors who are looking to move primarily want smaller, single-story homes with low levels of maintenance. Locations in downtowns or villages and accessible design are also important home qualities. Remaining in their current community was less of a priority for seniors (25%) than having a safe, low-maintenance home and access to needed services. This indicates that both a local and regional strategy is needed for accessibility upgrades, service delivery, and new home options for those willing to move out of their current living space. New Hampshire state statute classifies age as a protected class, so housing providers cannot reject candidates for available housing based on age. There are some federal and state exemptions to this rule, particularly for 55-plus age-restricted units. The benefits of allowing age-restricted communities within a municipality have been debated. While 55-plus housing can intentionally include seniors within a community, sometimes these restrictions limit the ability of families with children to find housing.

# Upper Valley Lake Sunapee Region Population of Residents Ages 65 and Older, 2020

Population Within Town



Municipality	Population Ages 65 and Older
Acworth	255
Canaan	611
Charlestown	1080
Claremont	2563
Cornish	528
Croydon	125
Dorchester	172
Enfield	1279
Goshen	279
Grafton	254
Grantham	677
Hanover	1807
Lebanon	2822
Lempster	164
Lyme	446
New London	1396
Newbury	491
Newport	946
Orange	67
Orford	291
Piermont	148
Plainfield	526
Springfield	236
Sunapee	968
Unity	511
Washington	298
Wilmot	323

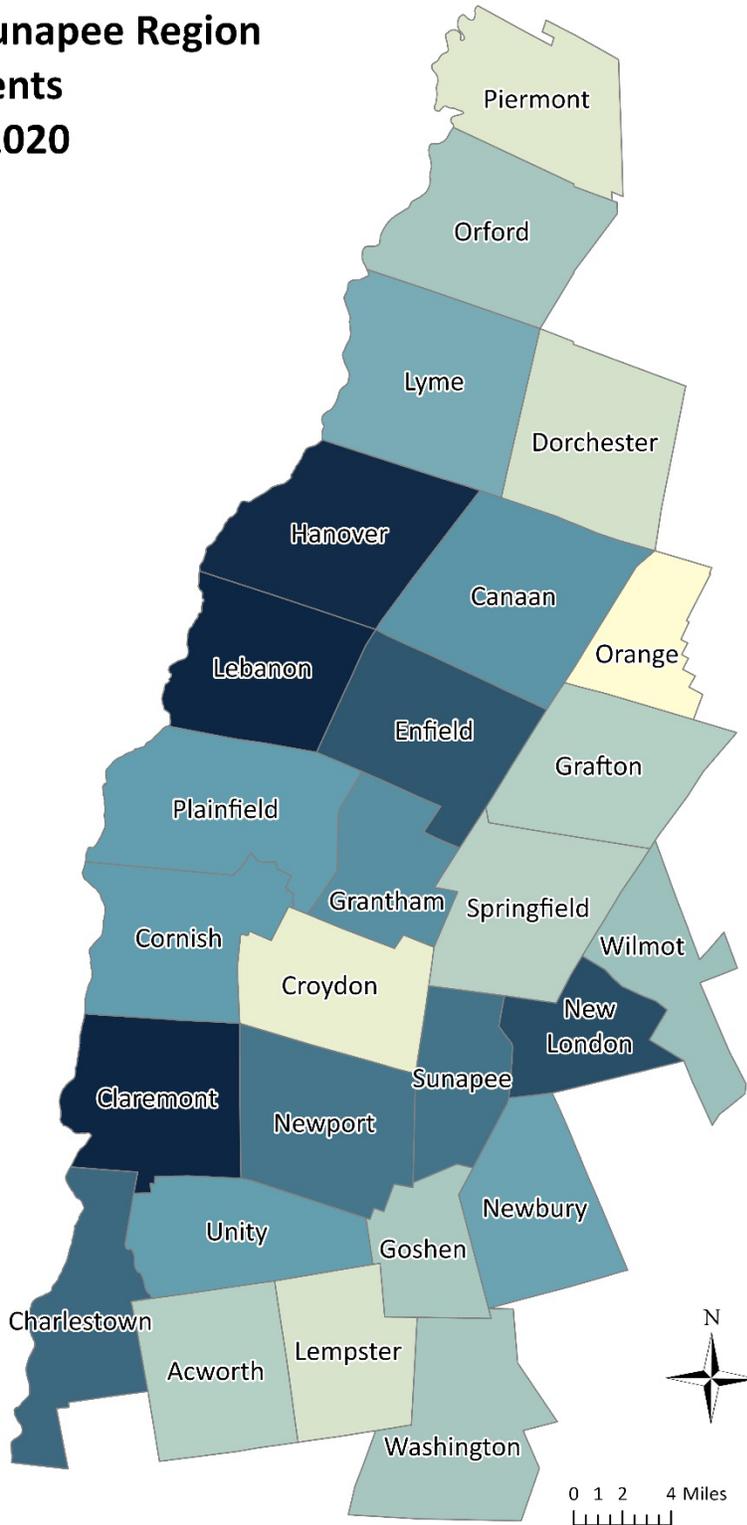


Figure 2-16 - Concentration of Senior Population in the UVLS Region in 2020 (Appendix F - 4).

## Grandparents

Most, but not all, grandparents are seniors. In 2020, 30% of grandparents in the UVLS region were responsible for at least one dependent (Appendix F - 34). This is a smaller total percentage than in 2010; however, the total number of grandparents taking care of grandchildren has increased. Compared to the country, these numbers are typical, with a national average of 33% of grandparents living with and responsible for grandchildren. The number of grandparents who are primarily responsible for their grandchildren is often influenced by racial, ethnic, and other cultural factors. The care of grandchildren highlights the diverse housing needs for the region's senior population. Grandparents taking care of grandchildren need larger homes than most other seniors and may also require supportive services to benefit multiple generations.

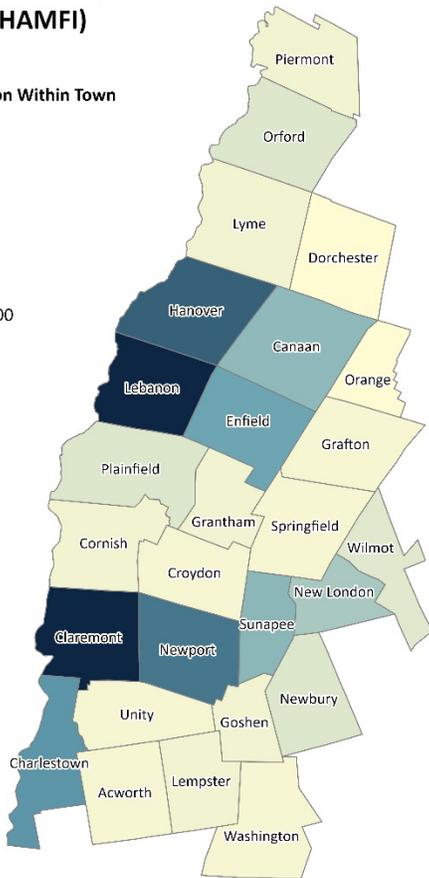
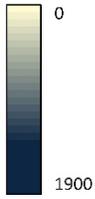
## Low-Income (Extremely Low Income and Very Low Income)

The Department of Housing and Urban Development (HUD) uses set income limits to determine the eligibility of applicants to HUD-assisted housing programs. Low Income, Very Low Income and Extremely Low-Income Limits are all based on the median family income for the defined area. According to HUD, Low Income families are those whose incomes do not exceed 80% of the median family income for the area. Very Low-Income families are those whose incomes do not exceed 50% of the median family income for the area. Extremely Low-Income families, since the 2014 Consolidated Appropriations Act, are set at 60% of Section 8's very low-income limits in New Hampshire. However, if the poverty guideline is above the very low-income limit at that family size, the extremely low-income limit is set at the very low-income limit. Income limits are then adjusted for family size. 2022 median family income is calculated based on 2019 ACS or Puerto Rico Community Survey (PRCS) median family incomes which are then used to establish Fair Market Rent areas.

The average median household income in our region is \$78,912.59, ranging from \$46,848 to \$128,000. Appendix F - 41 provides median household income across UVLS communities. It is important to note that working age influences these numbers. In our region, 46% of households are defined as low-income, 29% are very low-income, and 10% are extremely low-income. More low-income residents reside in urban areas, pictured in Figure 2-17. Restrictive zoning rules – notably large minimum lot sizes, low densities and not allowing multi-family dwellings in residential districts – can limit access to opportunities for lower-income households. Too frequently, lower-income homes are forced to locate through pricing and other measures in higher-risk or undesirable areas, such as within flood hazard zones or close to railroads or industrial facilities. Therefore, it is critical to consider how zoning impacts this community of interest. Section 3 - Affordable and Equitable Housing Choice Opportunities and Barriers explores some of these considerations pertaining to low-income households.

**Low Income Population  
(<80% HAMFI)**

Population Within Town



**Very Low Income Population  
(<50% HAMFI)**

Population Within Town

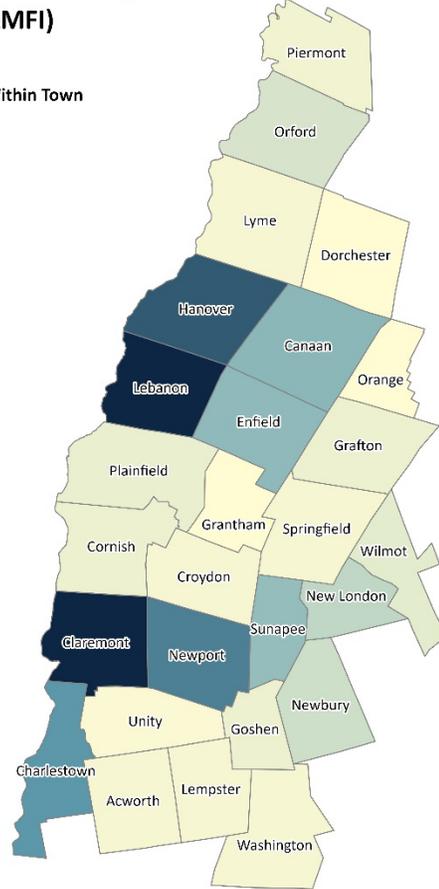
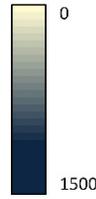


Figure 2-17 – Low Income and Very Low Income Population Distribution. Please note the small difference in population range between maps (Appendix F - 38).

**People Living in Poverty**

The US Census Bureau uses a set of income thresholds that vary by family size and composition to constitute people living in poverty. For example, if a family's total income is less than the federal family size threshold, the family and its members are in poverty. While the official poverty thresholds do not vary geographically, thresholds are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses income before taxes (gross income) and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). The 2020 Federal threshold for poverty is \$13,171 for an individual, \$16,733 for a family of two, and escalates based on family size to an upper limit of \$53,905 for a family of nine. The Poverty measure weighs household income against costs, determining the minimum amount necessary to afford basic living expenses.

Some limitations of the measure include a lack of adjustments for cost differences between rural and urban areas. Poverty guidelines also do not capture other contributions to well-being, either. A family may have lots of assets, such as housing and capital gains, and still live below the poverty level. Similarly, families that receive food stamps, housing assistance, and tax credits do not count those benefits as income. As seen in Figure 2-18, the distribution of poverty varies

geographically with 9% of our total population living below the poverty line. Percentages and total number of people in poverty are both included to illustrate disparities and potential concentrations despite low total populations in poverty.

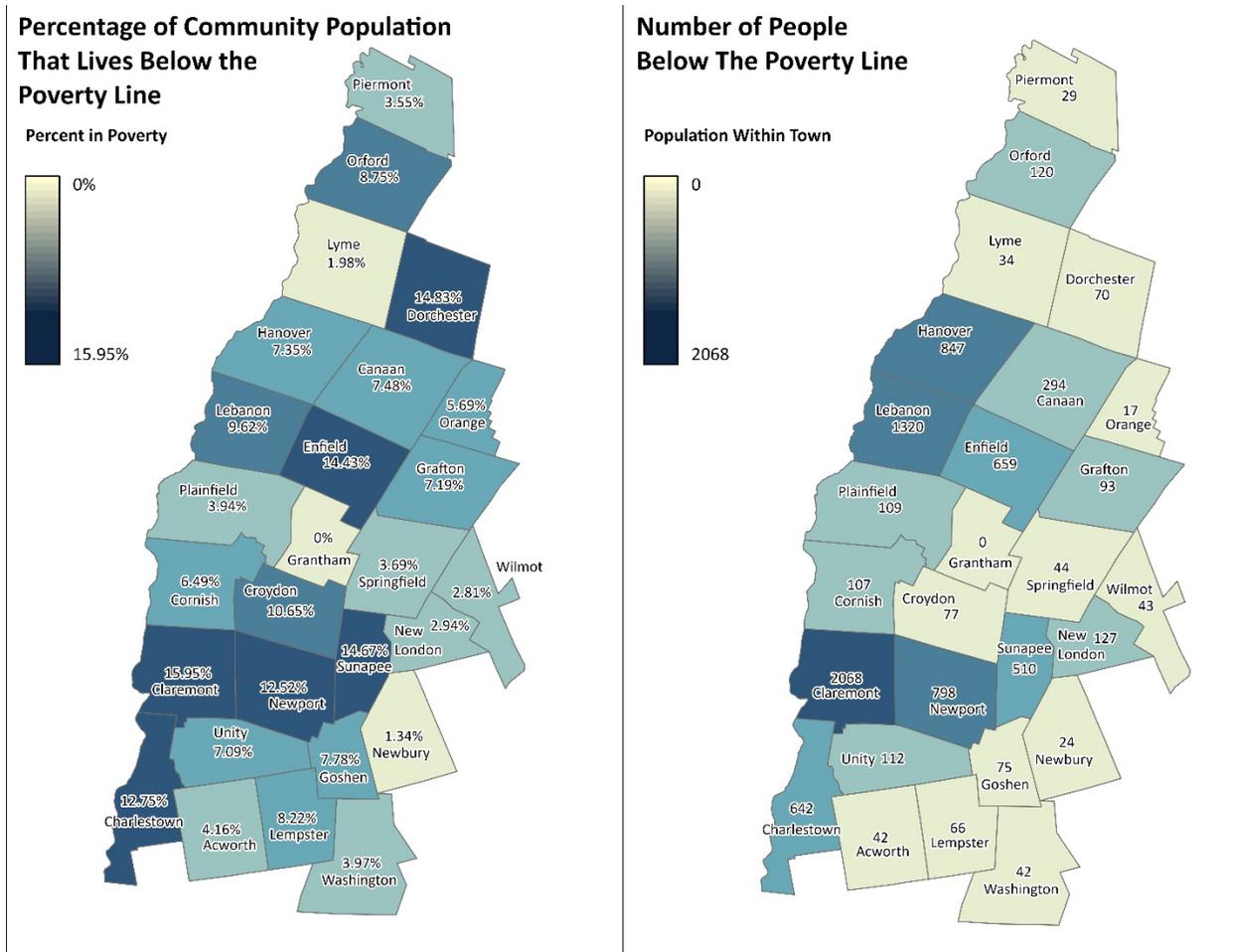


Figure 2-18 – Distribution of Poverty in the UVLS Region. Total Number is Compared with Percent of Town/City Population (Appendices F-24, F-33, F-34).

## Religious Belief

Religion is generally defined by organized beliefs, behaviors, and practices related to spirituality, morality, or higher beings. Definitions and practices of religion vary based on community. Religion can influence how communities think, feel, and behave in both positive and negative ways. For many people, religion and spirituality bring meaning, purpose, and social belonging to life. Conversely, participation in religion can create social challenges, where individuals or groups can experience discrimination or internal conflict resulting from religious beliefs or practices which can extend into housing. Religious housing discrimination can be subtle and includes actions such as different rent rates, tenant steering, and a lower priority on waitlists or for repairs. The Census Bureau does not collect data on religious affiliation or beliefs.

## Gender and Sexual Orientation

The Fair Housing Act protects persons who identify as lesbian, gay, bisexual, transgender, queer or questioning, intersex, and asexual/aromantic/agender (LGBTQIA+) from housing discrimination based on their actual or perceived sexual orientation or gender identity. This community of interest may experience difficulties in the housing market. For example, if a housing provider refuses to rent a house to a same-sex couple because of their “family composition,” this is housing discrimination. The ability to live in a safe home can be a concern for many LGBTQIA+ individuals. As of 2020, the Census Bureau did not ask questions about gender, sexual orientation, or related topics.

### Single Parents

Single parents often face substantial challenges when finding a home. Some housing rules favor married couples, which can leave single-parent family homes with longer wait times, frequent house moves, and fewer opportunities to build wealth. Homes close or accessible to childcare are important for single parents, given more household tasks are managed by one parent as opposed to two. Government programs, like subsidized housing, can reduce some of these challenges for single parents.

### Single Adults (Working Age)

Single, working-age adults are another community of interest. This group often plays a key role in tax (municipal) revenue in communities. Due to single incomes, this group is often more cost-burdened than households with two incomes. Across the country, the number of single-person households is increasing. In our region, 29% of households are single persons, an estimated 10,214 people, and 11% of the total population. This number has risen by 6% since 2010, and the single adults' percentage of total households has increased by 2% as well. Given this trend, connecting, and providing support to those living alone will become increasingly vital.

### Vehicle Availability – No Vehicle Households

No-vehicle households are not provided specific protections under federal or state civil rights laws. No-vehicle households are an important population classification due to their overlap with other groups identified in this analysis and the dominance of automobiles in meeting daily mobility needs. No-vehicle households have significantly different mobility and housing needs compared to individuals who own a private automobile. Households with no private automobile must choose to live in locations where access to employment, housing, food, education, and services does not require owning and driving a private automobile, or they may suffer great difficulty in daily life. Such arrangements can only be achieved where individuals can access public transit, private transportation services, walk, or bike. Where no-vehicle households overlap with other classifications, the compounding conditions increase the chances of equity disparities. For example, having a physical disability cannot be used to refuse an individual from some forms of employment, but having a private automobile for transportation to and from work can be used as a requisite for employment.

The measure of no-vehicle households is derived from the US Census Bureau's 5-year ACS data on vehicles available. The US Census defines a vehicle as a privately owned motor vehicle such as cars and trucks available for household transportation needs. Changing demographics

within the region suggest a need for long-range planning of walkable and bike-able neighborhoods, employment centers, and increased access to public transportation. Within the UVLS region, car ownership is a requisite to access employment and services.

Figure 2-19 shows the regional distribution of No-Vehicle Households. The majority of the UVLS region’s municipalities have a rate less than 5% while some have zero car household concentrations as high as approximately 8-12% of all households. Unsurprisingly, no-vehicle households are more concentrated near urban areas such as Hanover, with public transportation more widely available. Figure also shows the region’s major roads and the change in no-vehicle household concentrations over the last decade due to this metric’s close relation to development, urbanization, and shifts in public transportation and commuting trends, such as those found in Appendix F - 21 Appendix F - 22.

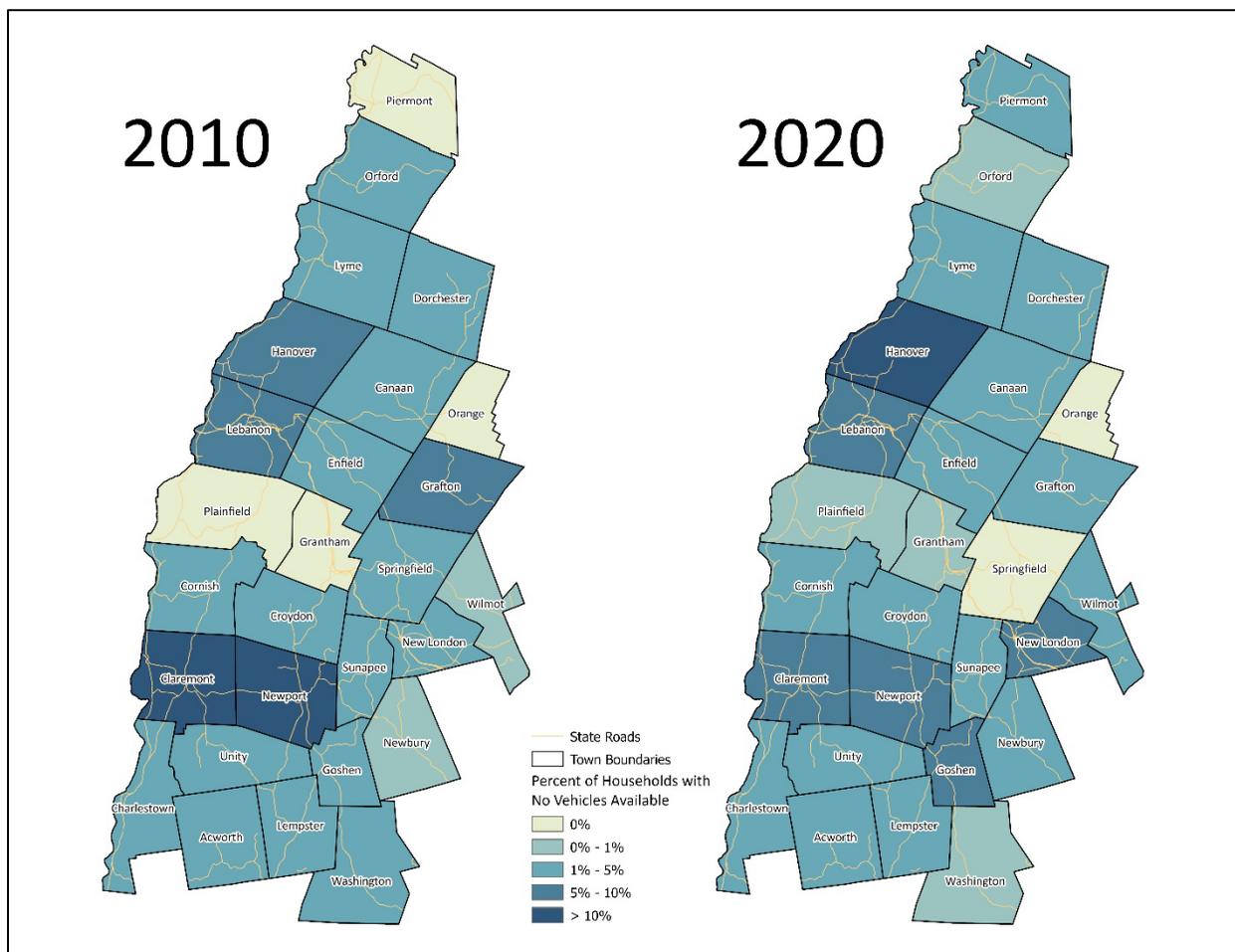


Figure 2-19 - Concentrations of Households With No Vehicles Over the Last Decade, by Percentage of Total Population (Appendix F - 24).

## Persons with a Disability

All communities in the UVLS region have people living with disabilities. Figure 2-20 illustrates the distribution of the disabled population within the UVLS region. The map illustrates some areas of high concentration within certain communities. People living with a disability seek out community-based living conditions which provide housing dignity. Many different living arrangements can be considered appropriate based on an individual's needs. Families with a member living with disabilities often care for their dependents well into adulthood. Depending on the impairment, physical improvements may need to be in place for individuals to achieve more independent housing and living arrangements. New Hampshire Housing estimates over 47,000 households have a member with a disability who needs some form of housing accommodation or assistance. The civilian non-institutionalized population with a disability in the UVLS region is 10,802 or 12% of the population. Of that population, almost 40% live in either Lebanon or Claremont.

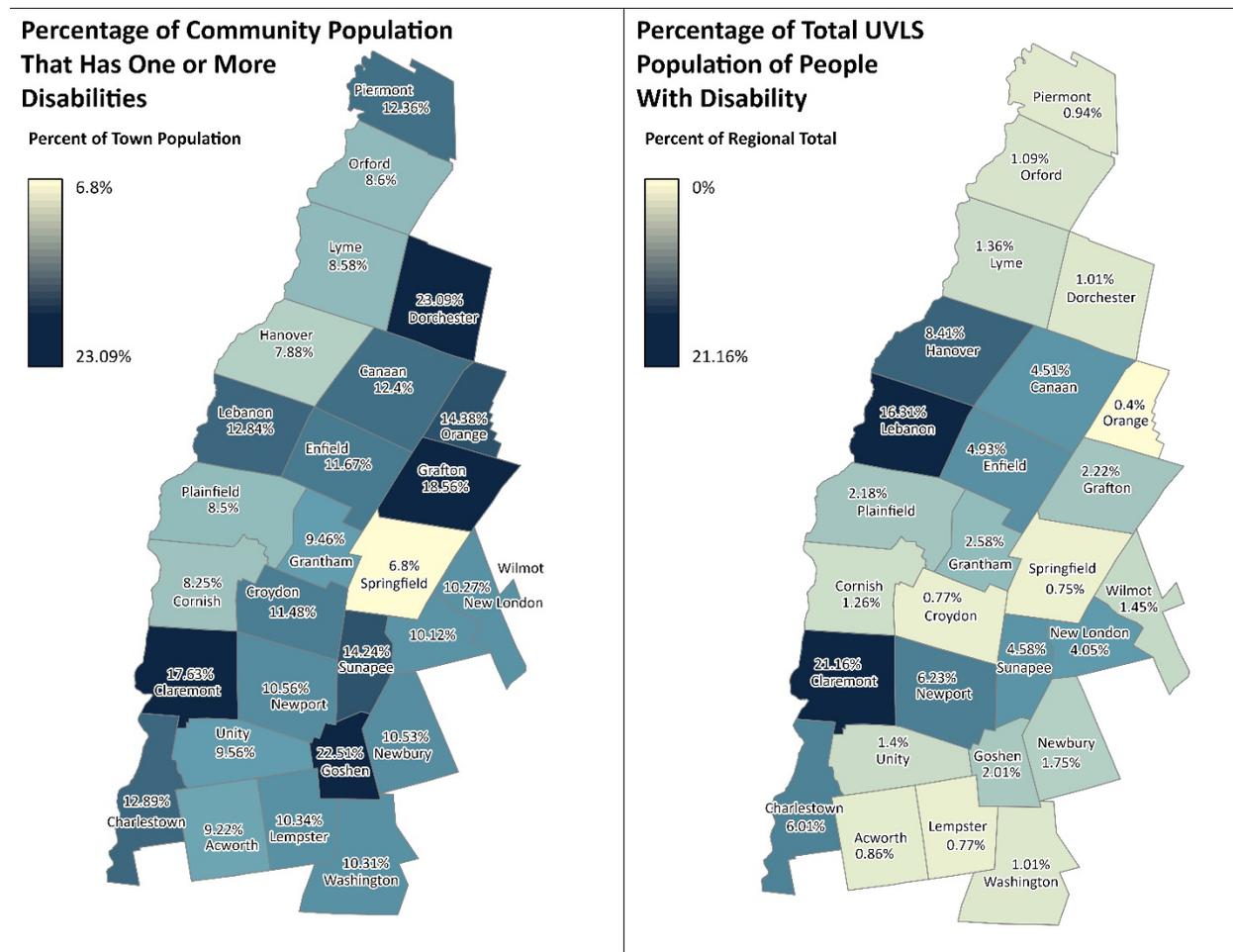


Figure 2-20 - Distribution of People with Disabilities in the UVLS Region. Percent of Town/City Population Compared With Each Community's Percent of Total Regional Population With Disabilities (Appendix F - 36).

## Limited English Proficiency

The measure of limited English proficiency (LEP) population is defined as individuals five years of age or older who self-identify as speaking English less than "very well" according to the U.S. Census American Community Survey. The total LEP population includes all individuals who speak a language other than English and speak English less than "very well." The share of LEP individuals is tabulated as a percentage of the total population of a census block. Due to the small sample sizes, the Margin of Error for a given census block can be greater.

Since English is not a primary language for this population, individuals may have challenges communicating in English and may need an interpreter or document translation to have meaningful access to federally funded programs. Title VI of the Civil Rights Act of 1964 requires recipients of Federal financial assistance to take reasonable steps to make their programs, services, and activities accessible to eligible persons with limited English proficiency. Figure 2-21 illustrates the spatial distribution of the LEP population. In the UVLS region, 1% of our total population, or an estimated 1,037 people, are individuals with limited English proficiency.

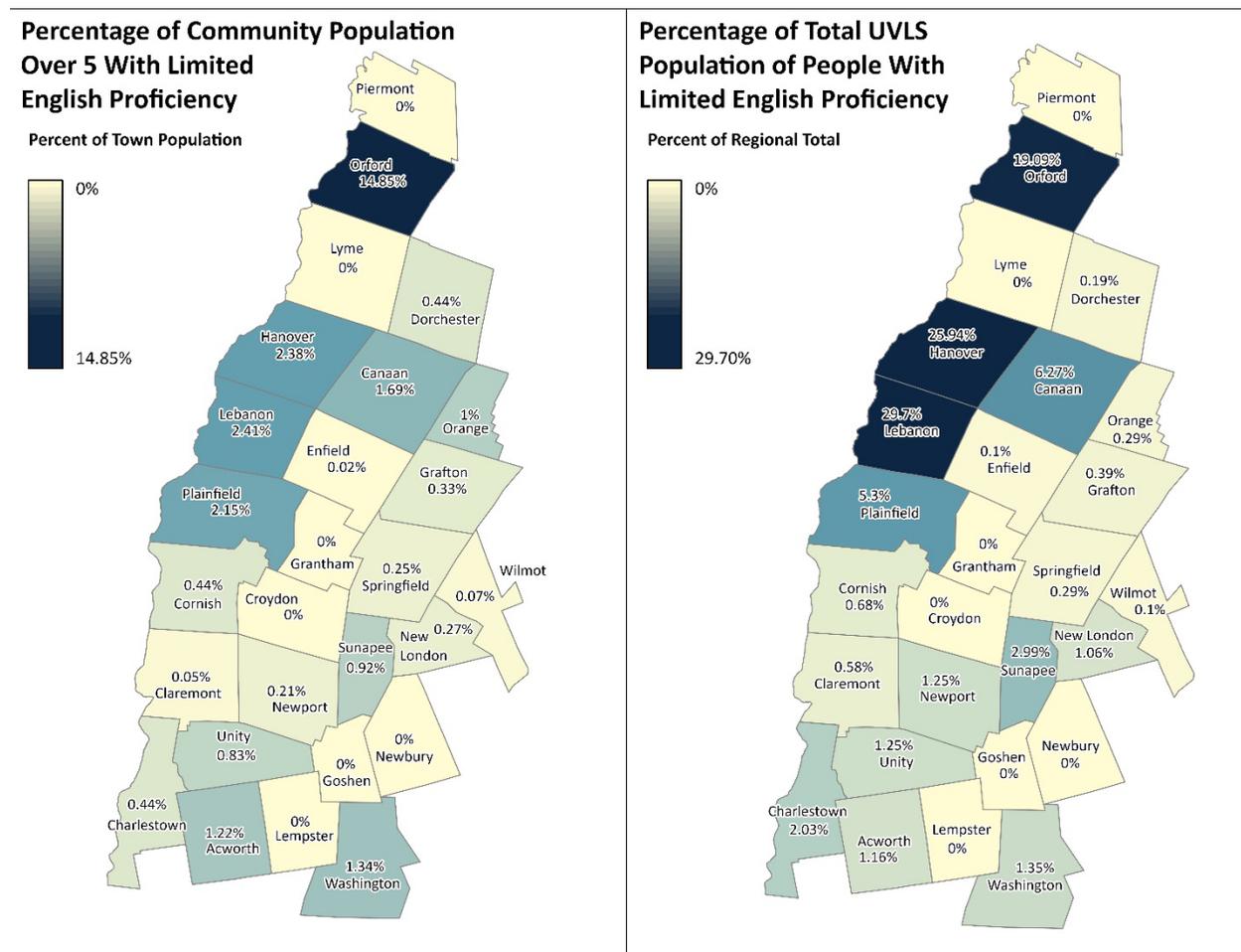


Figure 2-21 - Distribution of People with Limited English Proficiency in the UVLS Region. Percent of Town/City Population Compared with Each Community's Percent of Total Regional Population With Limited English Proficiency (Appendix F - 32).

## Veterans

Veterans in our region are particularly vulnerable to inadequate home situations. With many veterans facing physical or mental limitations, secure and affordable housing becomes essential for their overall well-being. For example, many veterans rely upon caregivers for going about daily tasks and transportation to medical appointments. According to the 2020 census, veterans comprise 8% of our region's civilian population 18 years or older compared to 9% at the state level. When counting total population of all ages, veterans make up 7% of the total population. Figure 2-22 provides a spatial distribution of the veteran population in our region.

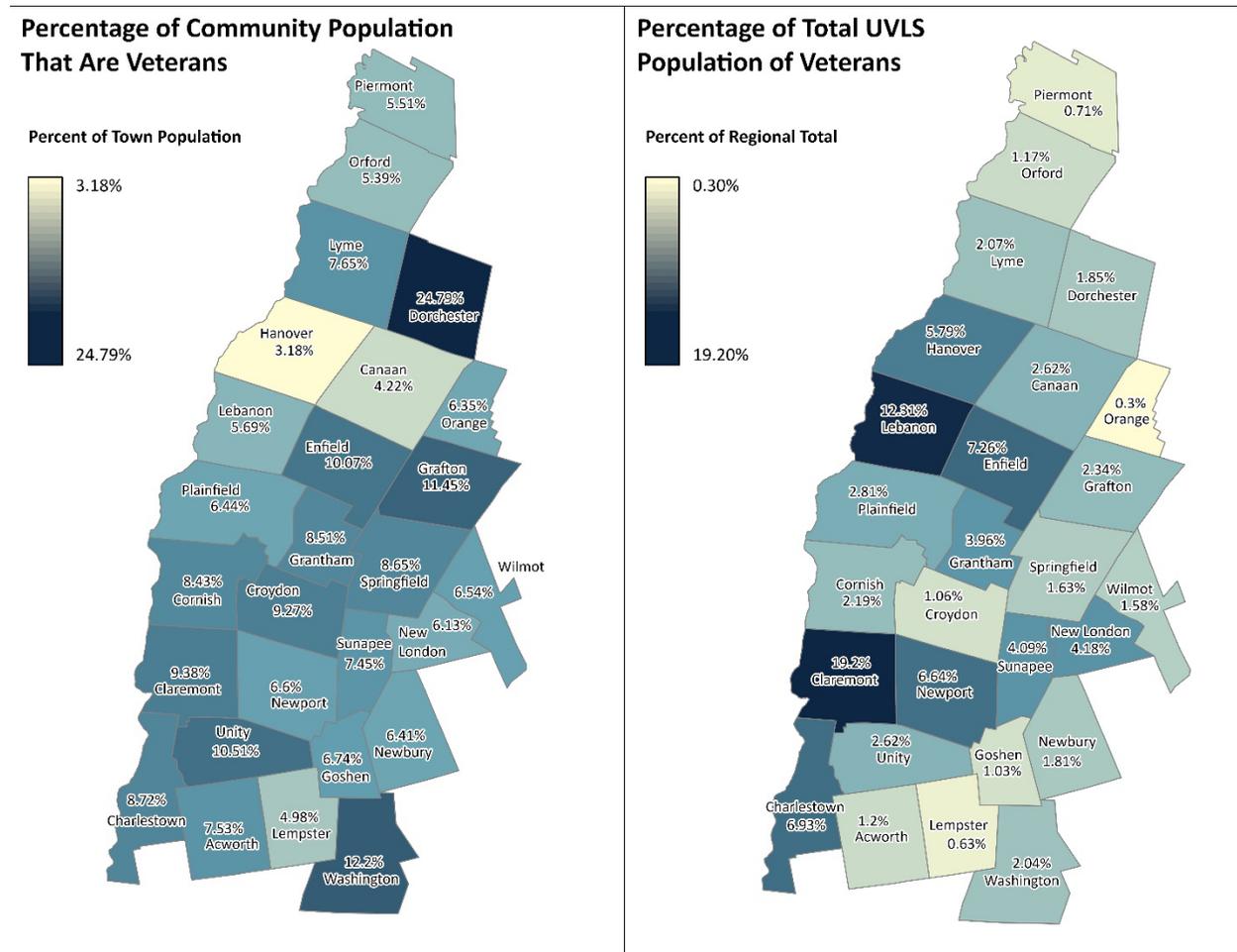


Figure 2-22 - Distribution of Veterans in the UVLS Region. Percent of Town/City Population Compared With Each Community's Percent of Total Regional Population of Veterans (Appendix F - 29).

## Youth (People under 18 years old)

The region's youth population is shrinking. The overall number of New Hampshire residents under the age of 18 declined by 13% percent over the last decade compared to 16% in our region. According to the 2020 census, youth are 17% of the region's population with a count of approximately 15,156 individuals. In-migration has become a primary source of new residents, including immigrants from other national origins. Safe and stable housing is essential for families with children, yet some families face challenges when renting. A landlord may try to impose specific rules just for families with children or reserve certain apartments for adults only. Regardless of parental status or legal guardianship for a child, or being pregnant, a housing provider cannot restrict access to housing for this reason. Relative to housing, youth can experience both homelessness and/or cases of housing discrimination like this example.

## People Experiencing Homelessness

Of critical importance in the housing discussion are people currently experiencing a lack of permanent housing. This includes individuals whose primary nighttime residence is a shelter or supervised facility, and those who reside in transitional housing. The UVLS region lacks comprehensive local data, but we can determine conditions of homelessness based on available state and regional data. According to the Department of Housing and Urban Development Continuum of Care Summary, 4,682 people experienced homelessness in 2021, with 2,556 individuals outside Manchester and Nashua. New Hampshire Point in Time (PIT) counts between 2010 and 2020 display consistent numbers, with a high of 1,675 people in 2020 and a low of 1,366 people in 2016 (Appendix F - 23). According to social service providers that answered the survey in Appendix A7, available resources to aid those experiencing homelessness are often strained by issues including but not limited to staffing, capacity, and funding. Responding providers ranked the need for additional beds/units highest, followed by funding for supportive services and the need for available landlords.

## 3 - Affordable and Equitable Housing Choice Opportunities and Barriers

*“The ache for home lives in all of us.  
The safe place where we can go as we are and not be questioned.”  
~ Maya Angelou, All God’s Children Need Traveling Shoes*

As professional planners, our primary obligation is to serve the public interest. That public interest includes, but is not limited to, seeking social justice by working to expand choice and opportunity for all persons, recognizing a special responsibility to plan for the needs of the disadvantaged and promoting racial and economic integration.<sup>iv</sup>

UVLSRPC utilizes a framework of distributive, procedural, compensatory, and restorative justice to help meet this commitment.<sup>v</sup> Toward that end, we propose using an “equity in all policies” approach in regional and local planning efforts, which means employing an “equity lens” to ensure that proposed policies and regulations will serve and benefit all residents and workers of a community in ways that reduce or eliminate inequity. UVLSRPC supports efforts to modernize local laws and other interconnected systems to ensure housing opportunities are available, accessible, and affordable to all.

### 3.a - Local Controls

Local controls are a tool with the purpose of providing orderly and beneficial development. Like any tool, they can be well or poorly made. These controls relate to land use allocation, proposal procedures, and property taxes, which can influence the creation and preservation of needed homes. Northern New England has a tradition of strong state legislative oversight of municipal governments.<sup>vi</sup> All powers of municipal governments are enabled by state law, as opposed to in “home rule” states where there are greater levels of local autonomy. In other words, local controls are limited to only what is ‘enabled’ by statute.

Many local land use controls were written in the 1970s and need modernization, especially regarding the provision of ‘reasonable and realistic’ opportunities for the development of workforce housing (NH RSA 674:58-61). Simultaneously, lessening controls can simply shift costs. For example, developers may be required to construct roads or sidewalks, and removing that requirement may mean that residents later petition the town to build these.

Municipalities largely regulate the creation and use of lots through subdivision and zoning. Subdivision authorizes the creation of lots and associated facilities such as roads, while zoning controls permitted land uses. Together, these controls provide opportunity for integrated planning for needed homes. Unfortunately, these local controls are often seen as a housing barrier and a reason for increased housing costs. As a blanket statement, this is not always applicable as many towns without either still struggle. In the UVLS region, three communities have no zoning – Canaan, Grafton, and Lempster. However, in specific cases, it is true, as land use regulation standards and processes can create unnecessary costs and delays. Thus, communities need to rethink the homes the region and state need to produce, and whether current local controls will support the emerging demographics and livability standards of households. Most communities in the UVLS region are already evaluating their local controls with this question in mind.

Restrictive zoning rules—notably large minimum lot sizes, low densities and not allowing multi-family dwellings in residential districts—can be a barrier for lower-income households. Too frequently, lower-income homes are frequently located in higher-risk or undesirable areas, such as within flood hazard zones, close to railroads or industrial facilities, or in locations that result in a long commute time, due to economic constraints.

Inclusionary zoning provisions require developments to provide a minimum number or percentage of affordable, workforce units within the project and frequently provide density bonus provisions to ensure that such projects can still be economically viable. In this voluntary program (mandatory inclusionary provisions are not permitted in New Hampshire), the density incentive must be high enough to persuade the developer to choose the inclusionary option. If the incentives are encumbered by more stringent standards or have less predictable approval procedures than under the baseline standards, inclusionary provisions are less likely to be successful.

### 3.a-1 - Major Elements of Local Controls and Impact on Housing

The following covers the most common elements of local controls and how they can interact with homes. This section is not inclusive of all approaches.

#### Municipal Plans

Municipal Plans, such as Master, Conservation, or Economic Development Plans, set the tone and scope for local controls and are a clear voice of what a community wants and needs. Plan development is an excellent opportunity to discuss the need for affordable housing, dispel myths, and build support for subsequent changes to local controls.

#### Allowable Uses

A zoning ordinance prescribes the allowable uses on lots in each zoning district. Zoning in the UVLS region has resulted in the exclusion or insufficient homes for lower income and renter households, a typically unintentional outcome. In fact, many ordinances only allow single-family dwellings and accessory dwelling units as permitted residential uses. Two-family dwellings, multi-family dwellings, and mobile home parks are often restricted as to where they can locate, and commonly require additional levels of review. Sometimes provisions that permit various forms of multifamily housing or common affordable housing types such as manufactured homes, are only in districts that are virtually built out or which contain small amounts of developable land. This can create the impression that land use is permitted when in fact there are no reasonable opportunities for its development of any real significance.

Many zoning ordinances do not account for a variety of housing types that could be an opportunity in the local housing toolkit and potential of interest to entrepreneurial developers and builders.<sup>vii</sup> One group of housing types is the “missing middle” - a concept born from a general lack of homes of a certain size and expanded affordability. These homes typically include accessory dwelling units, tiny homes, duplexes, triplexes, cottage courts, and row houses, which are often limited under zoning regulations (Figure 3-1). Other less common housing types are rarely specifically addressed. In more dense areas, mixed-use structures that are part commercial

and part residential may not be allowed or require additional levels of review and applicable standards.



Figure 3-1 - More can be done in the homes and residential lots that exist (Image Courtesy of Palo Alto Forward).

### Dimensional standards

These standards, which can vary by zoning district, include building height, distance between structures, land requirements per unit, minimum square footage, and more. These standards are an opportunity to provide for consistent design and the ‘feeling’ of a place, preservation of valuable Town resources, and a balanced municipal budget. At the same time, dimensional standards may not reflect the existing and historical built pattern, usually resulting in higher housing costs.

Standards that limit the maximum number of structures per lot can force the development of multiple buildings to scatter across many individual lots, each with its own curb cut and road frontage even if a single lot could support multiple structures. Further, if each lot is secured by a separate mortgage, affordable development financing is more difficult. In the case of multifamily units, or forms of condominium development, these provisions may force unnecessary inefficiencies onto an otherwise environmentally supportable development with potentially desirable neighborhood patterns.

Minimum road frontage helps to ensure access to public roads. When single family frontage standards apply to smaller than average homes or multifamily housing on a per unit basis, total public road frontage requirements may become excessive. This requirement may compound the difficulty of land assembly for missing middle homes that do not appear related to a necessary community benefit.

## Procedural Requirements

Builders and homeowners may jump on opportunities to expand housing options if the outcome is clearer and the process more equitable, also known as procedural justice. Housing projects, whether affordable or market rate, can face obstacles during permit review. In some cases, a housing type is allowed with planning board approval. This approval is informed by a set of designated factors, though when these factors are vague desired housing types become a risk to the developer as they provide opportunity for neighborhood opposition and legal action. The opportunity for those building homes to imagine and build diverse housing types increases when local regulations clearly outline the factors considered by local boards during approval. When these factors for approval do not cause undue burden, it results in reduced risk, equalizing the playing field for those such as residents and small businesses who typically lack a team of well-resourced experts.

## Parking

Parking requirements for residential developments are often intended to ensure resident parking spaces and mitigate public hazards such as parking along roads that impedes traffic or snow removal. Although reasonable explanation exists, these practices also disproportionately impact lower income households. People with lower income tend to own fewer vehicles than average, which means high parking requirements force these households to purchase more than necessary.<sup>viii</sup> Reducing parking lessens development costs for housing projects that deem them unnecessary. That said, it is in a developer's interest to provide sufficient parking for the intended residents.

More efficient parking practices and local controls can be an opportunity for large savings, increased affordability, and improved community design. Fewer parking spaces can result in benefits, such as creating outdoor public or commercial spaces, lessening storm runoff, reducing summer heating, and decreasing flooding. Comprehensive planning is an opportunity to grapple with difficult questions of meeting need for both homes and transportation. Parking requirements can limit a community's ability to adapt to changes in transportation needs and household sizes. For residential development in densely built core areas near transit, especially Lebanon, Hanover and Claremont, cars are not necessary, and residential demand could be reduced through shared parking options with commercial spaces, fees to support public transit, or generating more innovative models such as carshared and bikeshares. These and similar practices may also be relevant to many of the villages in the UVLS region.

## Streets and sidewalks

When new development or modifications warrant a site plan review, it is an opportunity to provide for active, connected neighborhoods through pathways for multi-modal transportation and recreation. Infrastructure to consider for this connectivity includes, but is not limited to, paved or dirt roads, e-charging stations, bike racks, sidewalks or walking paths, and public transit stops. In streetscape or site design, consideration is needed for ADA accessibility, maintenance needs such as snow removal, cost, and safety for all ages. Local land use regulations can make requirements or incentives for site plans to include certain multi-modal features. However, these provisions can create a barrier for needed affordable homes if too prescriptive to the developer.

Read more about transportation considerations for housing in Section 3.h-1. The most common way this topic arises is during a subdivision with the design of new streets and sidewalks. Residential subdivisions usually require this design from the developer, with sidewalks more common in urbanized areas. Travel lanes on roads in the subdivision can be unnecessarily wide, which is not only costly but creates stormwater problems, heat pollution, and leads to increased vehicle speeds. Sidewalks are excellent for walkability, but options to consider for sidewalks include: (1) may not be required for short streets or in more rural areas, (2) may only be needed on one side, (3) may have less width, as long as they meet ADA accessibility guidelines, (4) may even be eliminated in places with alternate pedestrian access such as a dedicated path, or (5) may function more effectively as a multi-use path to accommodate both pedestrians and cyclists.

### Wastewater/Water

Providing adequate drinking water and wastewater management is an essential part of any project. However, it adds costs. In some cases, the required land area per dwelling unit greatly exceeds the land area required to support subsurface wastewater disposal requirements based on soil-based criteria from the State. There also are instances where permitted density and limitations on units per acre or structures per lot are unduly limited even where public wastewater systems may be available. Read more about these infrastructure and state regulations in Section 3.h-2.

Hookup and service fees can be high in some communities, adding to the cost for housing within the compact community center. On-site or community systems can provide for denser development or redevelopment than allowed for in many local controls – an opportunity especially for rural villages and local economic development. Where applicable, local controls should allow this density if state permitting requirements are met.

### Fire, Safety, and Health Code

The condition of a home impacts a household's health, a concept strongly supported by scientific literature. Possible risks to health found in a home are varied and might include lead-based paint, radon, formaldehyde, and many more. When attempting to address home health hazards, the cost of renovation to meet new standards is often too high under current market conditions, especially for older homes. This market reality acts as a significant barrier to effective code requirements. Although limited, local regulations are an opportunity to identify and sometimes remedy home health hazards, such as those knowingly ignored by illegal, profit-driven landlords. The Fire, Safety and Health codes, although not comprehensive, provide opportunity to improve public health outcomes and secure important housing stock into the future.<sup>ix</sup>

In New Hampshire, all rental units need to meet applicable state fire and safety codes. Projects such as accessory dwelling units, short-term rentals, home share, or conversion of a home to two or more units would necessitate upgrades to meet the applicable codes. In New Hampshire, the Healthy Homes program manages the mitigation, prevention, and needed enforcement of rules related to environmental hazards, such as lead-based paint.<sup>x</sup>

A common experience in the UVLS region is that apartments are in poor condition and do not meet code. Enforcement is difficult. Some communities opt to locally enforce the state code. Municipalities can adopt ordinances requiring rentals to register with the town, providing contact

information and/or requiring proof the buildings meet code. There is also the possibility for an iterative approach or staggered tax on improvements that could help make them more attainable.

### Building Energy Standards

A home's overall operational costs can be lessened if it is built to a high energy standard. Appraisers reportedly have a difficult time valuing homes with energy efficiency improvements, and new buyers often do not want to pay for them. A home's overall operational costs can be lessened if it is built to a high energy standard. However, it increases the cost of constructing or renovating a home.

### Property and Transfer Tax

Property transfer taxes are paid at the time of sale. In New Hampshire the buyer and seller equally split the flat 1.5% transfer tax on the purchase price (assuming fair market value). From an affordable housing point of view, properties sold for higher prices generally increase nearby values, driving up annual tax burdens; increase properties sold as non-primary residences, reducing the supply of homes for ownership and thus increasing prices for those desiring to live in an area; increase properties held for short-term speculative gain, hurting affordability efforts; and increase high annual taxation rates, raising ownership costs. To make long-term ownership of modest homes easier to afford, taxes and fees can be charged with consideration of income level. Making costs lower for needed affordable homes necessarily must be offset by increases on some other tax or fee (assuming government budgets are stable).

New Hampshire also has tax relief programs for undeveloped lands meant to incentivize long-term use for farming and forestry. New Hampshire's Current Use program requires 10 acres of undeveloped land and assesses the land at a lower value.<sup>xi</sup> There is a penalty for removing land from these tax programs, 10% of the market value. In areas with substantially risen land prices, these penalties are marginal compared to the gains made from land sales and the tax savings over time.

### Tax Relief

Effective April 1, 2022, a city or town can establish a Housing Opportunity Zone under the Community Revitalization Tax Relief Incentive (RSA 79-E: 4-c). No less than one-third of the housing units constructed can be designated for households with an income of 80 percent or less of the area median income as measured by the HUD, or the housing units in a qualifying structure shall be designated for households with incomes as provided in RSA 204-C:57, IV. A qualifying structure under this section can be eligible for tax assessment relief for a period of up to 10 years.

## 3.a-2 - Stakeholder Perceptions of Local Controls

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

Nearly 55% of **Municipal Experts** indicated affordable/workforce housing as a high or medium focus for their municipality. In contrast, the preservation of rural character was chosen by all experts as high or medium. For experts whose community received a recent increase in new housing proposals, this was attributed to zoning modifications that encouraged denser development, public support, and planning board support. For the respondents with few-to-no proposals, some of the barriers included, but were not limited to, zoning ordinances, public water/sewer infrastructure, and planning board or public opposition. In fact, some experts revealed that planning board disposition significantly drove, or limited housing developments.

**Municipal experts** indicated public openness and support as one of the greatest constraints to achieving housing goals as well as staff time and ability (housing and planning training). Many saw consultants as a support to determine housing goals and provide engagement assistance.

**Developers**, especially smaller ones, pointed to permitting risk and upfront costs as a barrier to affordable home development. One developer explained it as “the upfront cost of permitting, entitlements, [and it’s] very hard to finance future savings.” When asked what local leaders should consider when making local control decisions, the dominant themes included:

1. Zone for economic development – allow for corner grocery, neighborhood pub.
2. Don’t put the red tape back (e.g., outdoor dining), lessons from COVID.
3. Provide specificity to rural character language that now allows for subjective interpretation.
4. Provide for equitable representation in the planning process.

Developers chose three local policies with potential impact: allowing smaller lots, fewer restrictions on duplexes and multifamily, and density bonuses.

For **Social Service Providers** seeking to build their organizations, 35% indicated that local controls discouraged their efforts. One provider wrote, “the stigma associated with substance use and recovery centers prevents city leadership from expanding services.”

**Employers** in the UVLS region noted that reducing local control barriers and lowering taxes are methods to achieve better housing solutions.

A quarter of the **Public** expressed uncertainty about the impact on the cost and supply of homes by local and state regulation and investment. This indicates that a portion of the public lacks understanding and a stance on the role of government regarding housing. For those with an opinion, local government intervention was the most common theme mentioned, especially the reduction of barriers through zoning ordinances and other policies, as well as provisions or assurance that affordable housing be built in their municipality. A relatively smaller group expressed a preference for limited local government involvement.

Regarding short-term rentals, most of the public perceived them as a barrier to year-round housing in their community, while roughly a quarter perceived it not to be a barrier and another quarter was unsure.

In an interview with a **Native American** Tribal Leader, concern was raised for the attention given to home ownership and large lot sizes, which in their opinion, does not result in sufficient diversity of homes such as rentals and duplexes to meet the needs of the populous. The leader suggested that “new housing development have mandated low-income housing units” especially for rental units.

## 3.b - Workforce

The top industries in the UVLS region by employment are health care and social assistance, retail trade, higher education, and manufacturing. Access to safe and affordable housing, which is defined by NH Workforce Housing Law RSA 674:58, is unquestionably connected to the economic vitality of a region. Housing and economic growth go hand-in-hand, and without the availability of residential units needed to meet the demand of workers, businesses are severely impacted. The constraints on workforce housing, which were apparent in our region and state in prior years, were even further highlighted by the COVID-19 pandemic and resulted in a severe shortage of residential units required to accommodate a much-needed labor force. Employers of every size and across all industries in our state and region suffer from the effects of this through high turnover rates and unfilled job openings. See Section 4 - Analysis of Market and Population Dynamics for information on projected employment growth in industries and locations and its effect on local housing needs.

### 3.b-1 - Affordable Housing

The availability of affordable housing allows businesses to attract a skilled workforce, including residents wishing to stay in the region they grew up in, and entrepreneurs who bring talent and innovation. It lowers employee turnover which results in cost savings and increased efficiency. It allows professionals to live closer to workplaces and improves quality of life, resulting in higher employee satisfaction. Furthermore, the reduction in commute times reduces costs to the employee and decreases traffic and air pollution.

### 3.b-2 - Workforce Housing

New Hampshire state statutes leave reasonable and realistic opportunities for the development of workforce housing up to the discretion of the municipality through local controls. However, this does not come without its barriers. Some of the impediments to the development of workforce housing include geographical restrictions related to environmental protections, availability of water supply and sanitary disposal, traffic safety, as well as local political opposition to zoning changes. Through direct outreach and engagement with employers and partners working closely with businesses in and around the region, we learned attracting and retaining employees are some of the greatest challenges. In turn, this has not only impacted the operations of current employers but limits the opportunity of new businesses to locate in our communities, reducing economic growth and vitality.

### 3.b-3 - Employer-Assisted Housing

Some employers have approached current housing challenges with employer-assisted housing, an opportunity for employers to get involved in planning, advocating, developing, or investing in housing. These strategies are primarily available to larger employers in the UVLS region. Smaller employers tend to feel powerless with one saying “my company is too small to make a difference, in both resources and land. My employees are the ones in greatest need.”

Two types of Employer-Assisted housing programs are those that either facilitate the obtaining of affordable housing, or those that create affordable housing. Ensuring these programs

are designed well and include proper stakeholders is critical to success. Although some projects may lose money on housing aspect, the business is likely to see savings due to reduced staff turnover and increased ability to attract new hires.

In the UVLS region, some employers already provide moving cost assistance, homebuyer education, cash contribution, employer-operated housing, and rent subsidies (See Appendix A). Both Dartmouth College and Dartmouth-Hitchcock Medical Center have taken steps towards developing rental housing geared towards students and workers.

Further, a subset of employers who participated in a survey have indicated an interest in learning more about and possibly providing employer-assisted housing programs. There is relatively higher interest in homebuyer education, cash contribution, employer-operated housing, and down payment and/or closing cost assistance.

### 3.b-4 - Stakeholder Perceptions of the Region's Workforce

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

**Employers** that participated in a survey were asked their perspective on several topics related to their workforce and housing. Most respondents, or 83%, said the housing supply shortage impacted their organization's ability to attract and keep workers. Only 3% of respondents said the area around their office location had plenty of housing options. When asked what housing factors, from a preset list, impact their workforce, roughly 90% agreed that cost and availability were the leading factors while proximity to the workplace and quality of units followed near 70%.

**Supportive Housing Providers** identified particularly acute staffing challenges in their sector. The highest impact factors identified were competitive salaries, high staff turnover, and affordable housing. Providers used a variety of adjustments to support staff since the COVID-19 pandemic began, such as schedule flexibility, virtual meetings, and staff recognition.

**Developers** agreed the current housing supply makes hiring harder. Participants said, "One of our employees is technically homeless right now," and "people who leave say that the price of the area is what drives them away." Despite this challenge, only one participant identified workforce-specific housing as having "more impact" to affect housing demand rather the most selected types were mixed-use buildings, followed closely by single-family homes and small multi-unit buildings (2 to 8 units).

Only a few **Municipal Experts** perceived their municipality as having locally adequate housing choices to attract workers of all ages. This improved slightly when asked at the regional scale. In part, the results point to experts perceiving other communities as providing more options to all workers, than experts in those communities perceive themselves.

Most of the **Public** identified neighborhood proximity to their workplace as a housing priority.

### 3.c - Construction Industry

The fourth key understanding from Keys to the Valley is that "New solutions and approaches are needed." This statement is a response, in part, to the failures of the construction industry to build the homes needed. The two main systems we have relied on to provide housing –

the private market and limited government programs run through non-profits – are failing to meet the need in its current form and will continue to fail. The private development market has little financial incentive to build homes, for ownership or rental, for most of our residents at prices they can afford. Federal government programs meant to provide housing for those of us with low incomes have been crucial in preventing homelessness, but are too slow, too costly, and dwarfed by the need. New approaches must seek to enable the local construction industry to view the opportunity to meet housing needs in responsible locations that suit community character. The approaches are likely to require significant partnership and creativity to develop.

### 3.c-1 - Major Elements of the Construction Industry and its Impact on Housing

Multiple factors have led to very low productivity growth of the construction industry. These include but are not limited to, strains on global supply chains exacerbated by the COVID-19 pandemic, geopolitical tensions around the world, record-high inflation rates, increased cost of goods and services, skilled labor shortages, and limited access to buildable lots.

The labor shortages have left construction companies scrambling to find the help they need to keep up with the demand. The experience of construction workers makes the field less attractive with difficulties making a living wage, affording an apartment, making car or truck payments, attending costly continuing education requirement, and receiving a benefits package including health insurance, disability, and retirement options. These shortages are exacerbated by “the great resignation,” early retirement trends, a reduction in labor force participation, barriers to immigration, a shortage of workforce housing and affordable childcare, and the retraining of workers who switched or abandoned certain industries. Even prior to the pandemic, there were growing concerns about the lack of qualified tradespeople and a decrease in the existing workers available as they reach retirement age. Participants in our conversations with housing developers identified the undervaluing of the trades over many decades as a major cause of the current labor shortage for the industry. See Section 5.c and 5.d of this Chapter for more discussion.

When it comes to supply chains, a severe bottleneck effect emerged when the pandemic hit the nation. With business closures and stay-at-home orders in place, labor force participation reduced and demand for goods and services temporarily diminished. However, when restrictions lifted and consumer confidence regained, the demand outpaced the supply and sectors that affect construction, such as transportation and manufacturing, could not keep up.

Dealing with supply chain disruptions and increasing cost of goods and services presents its own challenges. Supply chain issues result in open-ended delays in the completion of projects and pricing issues due to the volatility in material costs. Without proper planning, a contractor may need to make up for any price increases that arise after the signing of the contract. On the other hand, without incorporating the cost of potential price increases into contracts at the bidding stage, contractors may miss out on a contract due to “over” bidding. Simply put, the construction industry in our region cannot keep up with the demand without impacting the consumer through delays and higher housing costs.

For more discussion on the Construction Industry, see Analysis of Market and Population Dynamics, Section 4.e.

### 3.c-2 - Stakeholder Perceptions of the Construction Industry

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

When explaining the factors impacting the availability and affordability of homes in their municipality, Municipal Experts most common theme was high construction costs. One explained that “even manufactured homes are not cheap and there are three year wait times.”

The Public ranked the cost of repair, maintenance, or ADA accessibility as the third biggest challenges to have a home within their community. They also perceived the cost of construction as the leading factor impacting, by far, the cost and supply of homes in their community.

Developers agreed that the cultural undervaluing of construction trades over the last decades was a driver of the industries workforce shortage. Developers pointed to several strategies to turn around this cultural dynamic. Specific strategies discussed included:

1. Funding and communications to advance trade school quality and enrollment from high school to adult education
2. Promote the trades as a path to entrepreneurship
3. Increase apprenticeship opportunities
4. Teach spatial thinking in elementary school
5. Increase the presence of women in the trades
6. Support immigration policy to increase immigrant workforce in the sector

Developers agreed results in the workforce arena are mid- or long-term goals, rather than short-term solutions to address current housing needs.

### 3.d - Vital Community Supports

Housing is more than a place or a lot. A household's choice of home can determine its access to important resources and ability to assure household health. A community's available housing stock influences its financial stability, investment needs, and ability to preserve or restore important natural resources. These planning areas are best integrated into local planning for homes early and with regular reflection. Each provides opportunities to improve needed housing stock, and barriers to adequate and equitable housing choice. A full discussion on each of these planning areas can be found in Appendix D, including summaries of stakeholder perspectives. A summary of the key takeaway is found in Table 3-1. Also, Figure 3-2 illustrates sentiment from the public survey on land use which showed to be overwhelmingly about finding a balance.

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

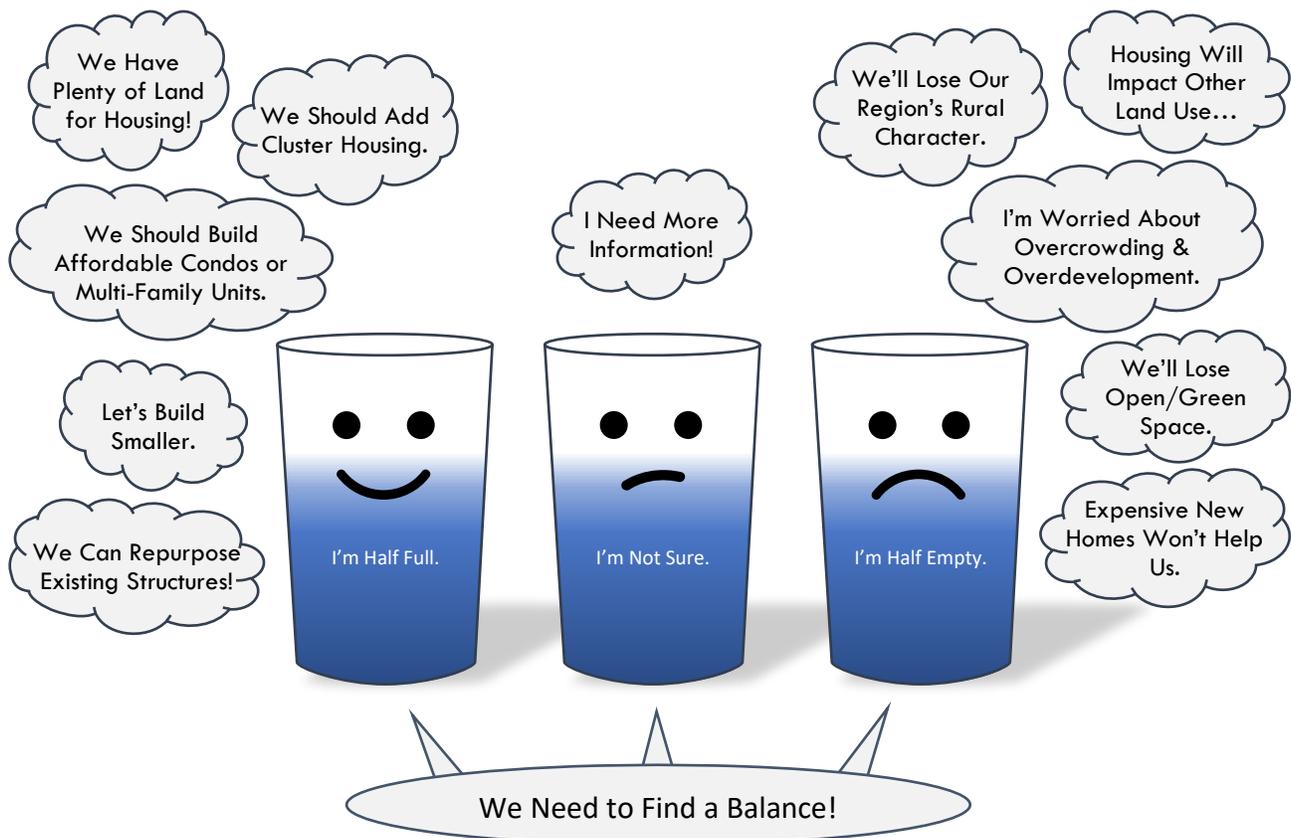


Figure 3-2 - Results from open-ended questions of public survey indicating a nearly even split between three groups of thought with the overwhelming sentiment being in support of finding a balance (Appendix A5).

Table 3-1 - Key takeaways for planning topics with important cross-over opportunities/barriers to be considered in local and regional planning for homes.

Planning Topics	Key Takeaways
Physical Infrastructure	
Transportation	<ul style="list-style-type: none"> <li>• Transportation costs contribute to home affordability</li> <li>• Consider impacts and connection to existing transportation corridors</li> <li>• Multi-modal transportation options are necessary for affordability and quality of life, and asset management is key.</li> <li>• Land use planning must locate housing in placed integrate with transportation networks to increase access and reduce municipal costs that may increase with sprawl.</li> </ul>
Drinking water and wastewater	<ul style="list-style-type: none"> <li>• Public systems warrant higher housing density and/or expansion, which may work in tandem with some village revitalization efforts.</li> <li>• Asset management is needed to inform local planning for homes and identify system needs, options for expansion, and long-term funding.</li> <li>• Maintenance and water quality testing is key to sustaining healthy private systems.</li> <li>• Local and state requirements for lot size may be inconsistent at times and overall unfriendly to innovative designs that can at times allow for smaller lot sizes.</li> </ul>
High-speed internet	<ul style="list-style-type: none"> <li>• Households are unevenly served by internet service in a time when it is essential for many routine activities.</li> <li>• Barriers to availability include geography and population.</li> <li>• State resources are available to reduce disparities of access through expertise and funding.</li> <li>• Community anchor institutions with robust internet services, integrated with housing and transportation planning, can fill service gaps when necessary.</li> </ul>
Health, Environment, and Economy	
Public health	<ul style="list-style-type: none"> <li>• Affordable housing is a health policy priority in the UVLS region.</li> <li>• Older homes can threaten public health with poor energy efficiency, and household hazards such as lead-based paint and limited disability accommodations.</li> <li>• Contractors with skills in healthy homes renovations are lacking in number and affordability.</li> <li>• Many households will improve in stability and health with access to supportive services, including but not limited to services in mental health and substance use treatment.</li> <li>• Homelessness awareness improves public health and can help to increase emergency housing options.</li> </ul>
Environmental stewardship and sustainability	<ul style="list-style-type: none"> <li>• Homes need to be sited in places that increase community resilience.</li> <li>• Healthy farms, forests, and waters are important in their provision of valuable ecosystem services such as drinking water and a local source of food and construction raw materials.</li> <li>• Housing and environment solutions can be synergistic when planned together with stakeholder cooperation and “give” for eventual concessions are necessary from all parties to meet multiple land use goals while accepting that one goal cannot take whole precedence over another.</li> </ul>

Community economic development	<ul style="list-style-type: none"> <li>• Healthy homes for all are necessary to a community’s overall economic success.</li> <li>• The housing shortage limits the availability of workers in the construction trades.</li> <li>• Revitalizing brownfield, historic, or underutilized buildings as housing or another beneficial use can bring new life to neighborhoods.</li> <li>• Local economic stability is informed by integrated planning of homes with the community infrastructures that serve them and the taxable value of different housing types, locations, and densities.</li> </ul>
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### 3.e - Discrimination in Housing

The following review of discrimination in housing is essential to further identify barriers and opportunities to the provision of affordable housing choices in the region and meet fair housing requirements. In particular, what are the existing statutes that shape housing choice, what are the common complaints in the region, and what resources exist to help provide equitable, fair housing choice?

The legal concept of “fair housing” originated in 1968 during the civil rights movement and in the wake of the assassination of Dr. Martin Luther King, Junior. At that time, the Federal Fair Housing Act (FHA) was adopted to prohibit discrimination based on race, color, national origin, and religion. It has since been amended to further include gender or sex, familial status, disability, and gender identity. Combined these categories represent “protected classes.” The FHA’s goals were to promote integration, suppress segregation in housing, and stop discriminatory practices against these protected classes in the housing sector.

Local efforts to promote fair housing in NH predate the FHA with the adoption of the State’s anti-discrimination laws in 1965 (RSA 354-A). These NH laws created a legal obligation for those renting or selling to conduct business independent of an individual’s race, color, national origin, religion, gender, sexual orientation, age, disability or familial status. New Hampshire Housing Finance Authority (NHHFA) was established in 1981 to further housing opportunities for NH residents. NHHFA furthers fair housing opportunities in the state through their grant funding programs for municipalities, affordable housing finance mechanisms, and educational programs.

There is a wealth of information provided by existing reports on Fair Housing already published. Highlights from these resources on fair housing cases have been summarized in Appendix C.

#### 3.e-1 - State Legislation

The following is intended to provide relevant highlights of importance from recent legislation in NH to planners that have either shaped or responded to the local fair housing landscape, planning, and zoning.

The State’s statutes relative to variances (RSA 674:33, V) were amended in 1998 to authorize zoning boards to grant variances for persons(s) with a recognized disability without a finding of hardship as would otherwise be required.

In 2008 NH Legislature established the Code for (Architectural) Barrier Free Design which is intended to ensure architectural barriers do not prevent persons with disabilities from accessing

publicly funded buildings and facilities. The Committee on Architectural Barrier Free Design, a permanent committee of the Governor's Commission on Disability, is responsible for enforcement of the Code.<sup>xii</sup>

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

New Hampshire's Workforce Housing Law (RSA 674:58-61) was established in 2008 by the State Legislature. The law requires communities to provide a reasonable and realistic opportunity for the provision of workforce housing.

New Hampshire RSA 479, Mortgages of Realty, was amended in 2007 to protect homeowners from predatory foreclosure "prevention" schemes. The new statutory language requires a foreclosure contract that discloses and describes the terms, costs and services to be provided. It is accompanied by a notice of the right to cancel the contract. The intent was to eliminate the unknowing loss of home ownership and provide specific protection to persons with limited English proficiency.

The NH Legislature in 2010 included additional provisions in NH RSA 540 Actions Against Tenants to protect victims of domestic violence from eviction. Landlords may not terminate tenancy solely based on a household member having been a victim of domestic violence, sexual assault, or stalking, with the condition that the victim provides the landlord with written verification of a valid protective order against the perpetrator. However, there are exceptions for lessors or owners of fewer homes. The statute also provides support for sole eviction of the tenant or household member accused of domestic violence, sexual assault, or stalking through a court process. The statute does not protect against eviction due to nonpayment of rent.

New Hampshire passed Senate Bill 247 in 2018, which made several changes to the state's lead poisoning prevention laws, including but not limited to 1) identifying whether lead is present in drinking water in rental housing where children are diagnosed with elevated blood lead levels, and in child care centers and schools, and addressing the problem where lead levels exceed EPA standards; 2) establishing a loan guarantee program to assist landlords and homeowners in eliminating lead hazards; and 3) requiring more complete, accurate information about lead be provided by a seller of real estate.

House Bill 684 was passed and signed into law in 2019. It gives tenants in manufactured housing parks the right to petition for mediation of arbitrary or unreasonable rent increases. The costs for the mediator are paid by the park owner and park owners are required to provide notice to tenants of the opportunity for voluntary private mediation of the increase.

In 2019, NH passed Senate Bill 306 establishing a Housing Appeals Board. The board's power includes the authority to determine, as part of an appeal of a local decision, whether a municipality's land use ordinances and regulations provide a "reasonable and realistic opportunity" for development of workforce housing. The intent of the statute is to provide a less costly and more expeditious way to manage disputes involving local land use law and housing development.

### 3.e-2 - Indicators and Allegations of Discrimination

The HUD Affirmative Furthering Fair Housing Data and Mapping Tool (AFFHT) provides substantial amounts of data and indices for users to employ in assessing fair housing. Given the state’s demographic breakdown and population, no data is available specific to the UVLS region, thus the following summary highlights statistics at the statewide level.

Challenges may be higher generally for those who identify as a race other than White or who are in households with children (Table 3-2). Black or African American individuals or those identifying as Latino in New Hampshire face higher poverty rates, lower median household incomes, and more adverse environmental conditions than those who identify as White and non-Latino. Members of racial/ethnic minority groups are more likely to have their home mortgage loan applications denied. Children are more likely to live in poverty than individuals overall statewide.

Housing complaints represent instances when a person felt or perceived housing discrimination. Complaints may be resolved with a variety of outcomes including settlement arrangements without a finding of fault, withdrawal, or a finding of no probable cause. Complaints are withdrawn for several reasons including frustration, personal problems, or other priorities. The 2020 Analysis of Impediments to Fair Housing in New Hampshire included a summary of complaint data for 2015 through 2019 (Table 3-3).<sup>xiii</sup>

*Table 3-2 - Percentage of Households with an Identified Housing Problem. Housing Problems: Lacking complete kitchen facilities, lacking complete plumbing, more than one person per room, or costing more than 30% of resident income. Severe Housing Problems: Any non-cost problem, or Cost of More than 50% of Resident Income<sup>xiv</sup>*

New Hampshire Statewide Demographic Population	Percent of Households in UVLS Region	Percent of Households with One or More Housing Problems	Percent of Households with One or More Severe Housing Problems
White	88%	36%	16%
Black or African-American	0.9%	45%	23%
Hispanic/Latino	3%	50%	24%
Asian or Pacific Islander	3%	46%	25%

Most housing discrimination complaints are based on disability, with those with mental illness comprising the largest share. A significant proportion of those cases involve people at risk of eviction. Approximately one-third of Supportive Housing Providers across the state of New Hampshire in a 2022 survey indicated people experiences challenges of mental health as having the hardest time keeping and finding housing, followed closely by those with low-income and those experiencing substance use disorder (Appendix A7). Supportive housing providers also identified a lack of mental health services as the most common reason referrals are made to another organization, which reflects that only 35% of providers for this survey indicated the availability of mental health counseling.

When identifying persistent systemic bias, the report states that “although they comprise a very small minority in the state, people of color are consistently overrepresented in a variety of adverse circumstances.”

NH Legal Assistance receives and tracks intakes with a fair housing component by town and the protected class alleged. Because these are New Hampshire Legal Assistance intakes there

Table 3-3 - Complaint data for 2015 through 2019 collected by the three entities that enforce fair housing law in New Hampshire

<b>Total Number of Complaints by Discrimination Type for All Organizations, Ranked from Most Complaints Received to Least (2015–2019)</b>			
<b>Ranking</b>	<b>Discrimination Type</b>	<b>Number of Complaints</b>	<b>Percentage of Total</b>
1	Disability	632	62.89%
2	Race	110	10.95%
3	National Origin	71	7.06%
4	Familial Status	65	6.47%
5	Sex	43	4.28%
6	Retaliation	28	2.79%
7	Color	21	2.09%
8	Sexual Orientation	16	1.59%
9	Age	11	1.09%
10	Religion	5	0.50%
11	Marital Status	2	0.20%
12	Gender Identity	1	0.10%
<b>Total</b>		<b>1,005</b>	<b>100%</b>

are several different paths these cases usually take. Generally, the types of relief that can be ordered for violation of the fair housing act include but are not limited to, damages and costs, education and/or monitoring.

### 3.e-3 - Capacity To Respond

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

- The US Department of Housing and Urban Development (HUD) is the federal agency designated to enforce federal fair housing laws and provisions. HUD maintains extensive resources online at [www.hud.gov](http://www.hud.gov) and receives housing discrimination complaints via telephone, web, fax or mail.

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

### **3.f - Bringing it Together: Access to Success**

Understanding access to success based on place of residence is important to establish more equitable life outcomes for people living across all places. Access to success ultimately comes down to resources, and in this section, three aspects of resources are considered – availability, potential, and stability.

Historical Opportunity Areas (HOA) are rich with available resources such as quality schools, lower poverty rates, and plentiful employment options. The life impacts of these available resources can already be seen in data. Cost of living is often high in HOA and there is usually a shortage of affordable housing. Members of communities of interest are too often left out of HOA, described further in Section 2 - Analysis of Historical/Existing Conditions and Trends.

Future Opportunity Areas (FOA) describe places that not only host available resource, 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. Using the FOA framework, we can identify some potential paths to meet every municipality's fair share targets, and more importantly meet the region's need for affordable and equitable housing choices. For more discussion on fair share, see Section 5 - Future Housing Needs and "Fair Share".

Opportunity Areas as discussed above and throughout this section are different from Opportunity Zones. Opportunity Zones were created under the 2017 Tax Cuts and Jobs Act and include 8,764 census tracts.<sup>xy</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. In the UVLS region, the southwest tract in Claremont and the Town of Newport are both selected Opportunity Zones by HUD.

### 3.f-1 - Historical Opportunity Areas

There are embedded challenges in the identification of historical opportunity areas (HOA) for two main reasons: values and data. HOA will be described differently by different people based on what they value in life and community. For example, many say that household income represents the best indicator of success, while others focus on community connectivity. While both could be considered, there is a second challenge. Data needs to provide confidence in the resulting accuracy of identified HOAs. Accuracy, and its related geographic scale, help to ensure data reasonably reflects the diverse experiences of a place at a small enough scale to be meaningful. The methods of data collection strongly influence data quality. Qualitative data, such as community connectivity, is more difficult to attain at high quality.

While these challenges exist, there are models providing informative results. To understand HOA in the UVLS region, this RHNA utilizes the New Hampshire Housing Opportunity Index (Index).<sup>xvi</sup> Another similar and popular model is the Opportunity Atlas, which will not be discussed here.<sup>xvii</sup> The Index uses collected data from each NH census tract to evaluate the economic opportunities and quality of life for residents. The Index relies on economic, educational, health, and housing related indicators in each census tract, which are then contrasted with the statewide average to provide a score. The results for census tract relevant to the UVLS region are summarized in the following table, Table 3-4.

In the UVLS region, tracts score from low to high, reflecting an inequitable distribution of HOA in the region. Tracts with an above average score in the UVLS region cluster around the Upper Valley core and Lake Sunapee area, except for Canaan. The below average tracts cluster in the southern part of the UVLS region, as well as most of the most rural communities on the northern and eastern edges. These two groups overall differ most in indicators of education and health. Above average tracts all receive a high score for education, in contrast to the below average tracts with none receiving a high score in education. The scores for health are not quite as stark, yet the trend is consistent with no below average tract receiving a high score in health while two-thirds of the above average tracts do receive this high score. For the indicators on housing and prosperity, no trend is evident and rather scores are more unique to local conditions.

Table 3-4 - New Hampshire Housing Opportunity Index for the Upper Valley Lake Sunapee Region by 2010 census tract. Each tract may receive up to two points per category for a total of eight points. A tract receives one point if its category score is at least as high as the average score by at least one standard deviation.

			<b>Categories</b>			
<b>Tract</b>	<b>Place</b>	<b>Index</b>	<b>Prosperity</b>	<b>Education</b>	<b>Housing</b>	<b>Health</b>
33009961601	Hanover - rural	8	2	2	2	2
33013040500	Newbury, Sutton, Bradford	8	2	2	2	2
33009961800	Lebanon - south	6	0	2	2	2
33013041000	New London	6	2	2	0	2
33013041500	Wilmot, Danbury, Hill	6	1	2	1	2
33019975200	Springfield, Croydon, Grantham	6	2	2	0	2
33009960900	Lyme, Dorchester, Grafton, Hebron	5	1	2	1	1
33009961500	Enfield	5	1	2	2	0
33009961602	Hanover - downtown	5	2	2	0	1
33009961700	Lebanon - north	5	1	2	1	1
33019975100	Cornish, Plainfield	5	0	2	1	2
33019975300	Sunapee	5	1	2	0	2
	<b>Above Average Tracts</b>	<b>5.8</b>	<b>1.3</b>	<b>2</b>	<b>1</b>	<b>1.6</b>
	<b>UVLS Region Tract Average</b>	<b>4.4</b>	<b>1.1</b>	<b>1.1</b>	<b>1.1</b>	<b>1.1</b>
	<b>Below Average Tracts</b>	<b>2.7</b>	<b>0.9</b>	<b>0.1</b>	<b>1.2</b>	<b>0.5</b>
33009961400	Canaan	4	2	0	1	1
33019975600	Acworth, Unity, Langdon	4	1	0	2	1
33019975700	Charlestown	4	0	1	2	1
33019975500	Lempster, Washington, Goshen	3	2	0	1	0
33019975800	Claremont - southwest	3	2	0	1	0
33019975901	Claremont - north	3	1	0	2	0
33009961300	Grafton, Orange, Alexandria	2	0	0	1	1
33019975400	Newport	2	1	0	1	0
33009960700	Orford, Piermont, Wentworth	1	0	0	1	0
33019975902	Claremont - southeast	1	0	0	0	1

### 3.f-2 - Future Opportunity Areas

The UVLS region together must be mindful of the strategies used to address the housing crisis for it is not only the number of units that matter, but rather the number alongside the far-reaching future opportunity areas (FOA). Strategies must collectively address inequities highlighted by historical opportunity areas by expanding FOAs that can be realistically achieved and maintained.

Modeling FOA poses equal, if not more, challenges to modeling HOA. Values and data continue to be a factor. In addition, there are unknowns, including, but not limited to, how infrastructure will be maintained or expanded, what amenities and jobs may grow or retract, and how climate change may impact locations deemed buildable for residential use.

While the most critical information on FOA is found at the local and state levels, models can provide baseline analysis to inform decision-making. To understand FOA in the UVLS region, the Places for Homes (PH) model will be used.<sup>xviii</sup> PH is a regional, sky-level perspective on suitable locations for homes, created as part of the 2020 Keys to the Valley toolbox. The intent of PH was to “Identify land suitable for residential housing” at a coarse resolution. The model incorporates more than 30 landscape features, grouped into nine goals. The resulting maps for each of these goals highlight trends in the UVLS region. Using PH, strategies can be identified to add and maintain needed homes in FOA. Identifying clusters of suitable land for higher density and focused infrastructure improvements is important for both regional centers and sparsely populated rural areas. Here are a few takeaways:

#### Rare Features

The rarest features for homes are infrastructure for transportation, sewer service and broadband with the two latter of higher limitations. This suggests the need for efficient and coordinated planning of these services to ensure optimal and equitable benefit.

UVLS Community Highlight - Infrastructure in Sunapee, NH scored moderate in the village and low in the rural parts of town. An incremental increase in the use of infrastructure, such as public sewers, along with higher building density could support the local economy and affordable housing options.

#### Conflicting Priorities

Priority lands for protection due to cultural or ecological significance, sometimes overlap with high suitability scores for residential homes. This suggests the need for coordinated planning to ensure tradeoffs made are necessary, intentional, and made within a community wide context.

UVLS Community Highlight - In Plainfield, NH, as in many other towns, farms take advantage of fertile floodplains to support a local food economy. In this case, it is prudent to place higher value on these farms important work, rather than increase housing density.

#### Access is Varied

Access to employment and services varies broadly across the region. Access to employment received the highest median score while access to education received the lowest. Recreation access is well dispersed; however, access to employment, education, and essential

services are more clustered to the largest population centers, in particular the Connecticut River Valley corridor that includes Hartford and Norwich, VT & Lebanon and Hanover, NH.

UVLS Community Highlight - The southern part of Sullivan County with below average HOA could increase quality education and essential services, such as partnering with the City of Springfield to improve building trades education.

### Sub-Regional Collaboration

Many clusters of high suitability transcend municipal or state borders, emphasizing the need for collaboration.

UVLS Community Highlight - The relationship between Lebanon, NH & Hartford, VT stands out. Inter-municipal coordination will benefit both communities, such as facilitated dialogue that leads to mutually beneficial commitment to reach housing targets.

### Revitalization and Smart Growth Opportunities

Some clusters of high suitability emphasize the potential for revitalization or smart growth of a particular downtown or village center if supported with the needed infrastructure and local controls.

UVLS Community Highlight - Newport, NH, a historical below average opportunity area, could strengthen its core area with improved infrastructure and services designed to support village revitalization and livability with more housing options.

PH is not meant to be a definitive tool to decide the location of homes and how inequity can be remedied. Changes have occurred since the results of this model, such as a public transit bus running between Claremont and Lebanon. PH is also not intended for interpretation at the parcel level. PH is best used at the local level through the addition of local data and knowledge and as part of a community discussion.

### 3.f-3 - Conclusions to Advance Equity

There is no silver bullet to our housing problems or our inequitable distribution of HOA. While some solutions may add needed homes, inequities within a place and across the region are likely to persist or worsen unless access to success is a fundamental goal of solving the housing crisis. And although intention may be in the right place, desired outcomes of equity may not always emerge and need to be help to a high bar of evaluation and revised strategies. Collaboration across stakeholders and demographic groups is essential if the UVLS region is to emerge out of this housing crisis and come out of it with greater equity and more access to success. The goal is that all communities be, in their own unique way, an opportunity area.

## 4 - Market and Population Dynamics for Future Housing Needs

Unforeseen events and stressors will continue to impact our supply, affordability, and cost of homes in the future. However, the choices we make today will determine the magnitude of impact in these areas. Macro-level factors, like COVID-19, climate change, construction costs, and interest rates, influence housing market dynamics while demographic trends are influenced by these macro-level factors and population dynamics like migration and aging. This section will explore conditions that disrupt the housing market, considerations for the future, and projection and “fair share” models to support local and regional efforts to meet that future.

### 4.a - COVID-19 & Other Shocks

The global pandemic caused by the novel coronavirus, or SARS-CoV-2, upended many lives and economies, including a significant impact on housing in the UVLS region. However, our basic housing challenge remains the same: we lack thousands of homes of the type and at the price that our residents need. Unexpected events, like the pandemic, will continue in the future, emphasizing the imperativeness of preparing and applying lessons learned.

Despite the historic amounts of government funding to shore up the economy during the pandemic, virtually all government responses were emergency and temporary measures. The structure of the problem of housing in the region has not changed, although the scope and scale have. We began the pandemic with thousands of residents with rent or ownership costs beyond their means, with homes that are unsafe from mold or lead, with homes not suited for the elderly, with many commuting too far, and most homes wasting energy. Those conditions, and the reasons for them, remain.

As jobs have been lost, household income for many has declined. Some of the loss of income was temporarily blunted by extra unemployment payments, but the basic incomes of residents have not increased in any permanent way. Housing security has been temporarily helped by moratoriums on evictions and foreclosures, and there have been government grants to cover some missed rent and mortgage payments, but for many households, these bills are still piling up in enormous amounts. Without permanent solutions, we should expect increased evictions and foreclosures. This is a common disaster phenomenon where pre-existing, individual emergencies benefit in a public emergency. However, when the public emergency and its associated resources disappear, people with pre-existing crises struggle.

For those already pushed into homelessness, there has been a surge of government funding for temporary shelters, including some funding to acquire hotels (as that can be cheaper than renting them for years), but no structural shift has occurred to fund such support against homelessness permanently. We can expect this extra funding to dry up as the pandemic is to be declared ‘over.’ Without interventions to increase housing affordability, this trend is likely to persist in the future.

The region has been protected from some amount of gentrification in the past by our isolation from employment centers in major cities. Our local major employment center of Lebanon/Hanover has created significant housing demand in those towns and surrounding communities, but that has been limited by the scale of local employers and how far employees want to commute. One change that may have longstanding ramifications for our housing situation

is that many white-collar workers telecommute, enabled by broadband and other technology. This ability to work remotely means some local jobs can now be filled by those who live far away, local commuters might push further into rural areas given hybrid work models, and new residents with higher incomes can relocate here, leaving more expensive housing markets behind but keeping their job in Boston or New York or anywhere. Some of these people and jobs will stay here, and never return to cities. This can bring needed young people and economic development to rural communities. However, if it happens inside the same structural system that had previously created our housing crisis, we can expect that as far as housing goes, it will only worsen the crisis.

Our public survey, found in Appendix A5, solicited responses regarding the pandemic and the migration of people to the region. 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 other side, many respondents indicated a need to shift attitudes around outsiders. Some respondents expressed concerns over ensuring diversity of immigration and that local communities welcome all types of people (e.g., age, race, income) to the area rather than a select demographic deemed acceptable.

Just as the possibility of a global pandemic was predicted, other events lay in the future that have estimable impacts. The COVID-19 pandemic and past disease outbreaks demonstrate the potential for future epidemics and pandemics and the devastating impact they can have on society. Under current climate trends, sea levels will rise on the coasts, drought in the American southwest will worsen, and wildfire in the arid west will threaten more areas. The towns of the greater Upper Valley region have already been identified in national studies as some of the best places in the entire nation to weather these coming conditions, and international migration is also likely.<sup>xix</sup>

As the pandemic shows, those who can easily relocate to the safety and quality of life of the region are largely higher income. The same will be true for climate change or other impacts. The resulting strains will be consistent to any area that suddenly is desirable. Towns, cities, and regions will need to plan to counter these changes in order to limit displacement or further cost burdens of current residents. Equity concerns include welcoming new neighbors that do not bring wealth with them, but that can bring more needed diversity. These are the same challenges we face today, and through smart planning we can harness these pressures to make our communities stronger.

## 4.b - Climate Change

Two reports inform this summary of projected climate change trends and impacts. The 2018 National Climate Assessment, mandated by the Global Change Research Act of 1990, is required to be provided to the United States Congress and the President no less than every four years.<sup>xx</sup> In addition, the University of New Hampshire published a report in 2014 on Climate Change in Southern New Hampshire as well as a 2022 updated report titled New Hampshire Climate Assessment.<sup>xxi xxii</sup> The two New Hampshire reports provide a more focused impact assessment of historical and two future climate scenarios. Both scenarios show an annual temperature increase of 2°F by 2040, which is a result of emissions that are already “baked into

the climate systems”; however, it is in the latter part of the century that the scenarios diverge with the lower emissions scenario (RCP4.5) reflecting a 4°F increase and the higher emissions (RCP8.5) an 8 to 9°F increase.

Due to these projected temperature increases, major concerns for climate change in our region include, but are not limited to, extreme heat, increase in precipitation, increase in extreme precipitation events, drought, decrease in snow cover, lengthening growing season, and reduced seasonality. Three risks especially pose a direct threat to housing infrastructure: flooding, extreme heat, and wildfires. For our region, flooding and extreme heat are the most concerning. FloodFactor is a tool used by many practitioners to determine the current and future risks of climate hazards in communities.<sup>xxiii</sup> For example, according to FloodFactor, there are 736 properties in Lebanon, NH that have greater than a 26% chance of being severely affected by flooding over the next 30 years. This represents 20% of all properties in Lebanon. Flooding can bring economic hardship for families and businesses, as well as increased exposure to health hazards. These impacts are often exacerbated by pre-existing social vulnerabilities/risk factors like race, age, gender, or pre-existing health conditions. Therefore, proactive adaptation strategies are needed to promote resilient communities, mitigate economic costs, and ensure equitable outcomes.

While flooding and extreme heat pose a greater risk to the UVLS region, wildfires in other areas of the country will influence relocation patterns (climate migration) in the UVLS region. This is an example of an indirect impact of climate change. Given the UVLS region is geographically well-positioned to withstand exposure to climate-related events, people outside of the region are likely to relocate to the area. Due to this projection, climate change is likely to increase GDP in our region compared to the rest of the United States.<sup>xxiv</sup> While it is challenging to predict the demographics, temporal distribution, and spatial dispersal of people, it can be assumed that our population will increase for this reason.

In our public survey, 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.

#### **4.c - Aging Population/Smaller Households**

Housing plays a role in mitigation (reducing greenhouse gas (GHG) emissions) and adaptation (responding to the effects) of climate change. Many respondents in our public survey acknowledged this relationship. For example, smaller households, coupled with trends toward larger houses, increase per capita energy and resource consumption, domestic waste, and production of greenhouse gases.<sup>xxv</sup> Certain home types may intensify climate change by increasing GHG emissions and can be at odds with housing needs in the region. Therefore, when making land-use decisions, it is important to understand these tradeoffs and optimize synergies

when applicable. Some opportunities for homes to reduce emissions are to increase energy efficiency, incorporate renewable energy, or utilize passive design principles. On the adaptation side, there will be a growing need for air conditioning and cooling systems, especially for the elderly and other vulnerable groups. Electric heat pumps and ground source systems can be an effective method to cool homes without increasing GHG emissions (so long as renewable energy the primary source from the grid). In fact, the Inflation Reduction Act offers subsidies for households to purchase this technology.<sup>xxvi</sup> The U.S. Climate Resilience Toolkit is a website designed to help people find and use tools, information, and subject matter expertise to build climate resilience in their communities.<sup>xxvii</sup> Part of this toolkit includes the Climate Mapping for Resilience and Adaptation Assessment Tool which can be used to understand exposure to climate hazards based on location.<sup>xxviii</sup>

#### 4.d - Federal Monetary Policy

Inflation has been one of the most prominent recent economic trends in our nation, state, and region. Some inflationary factors have been caused by monetary policies (e.g., reduced interest rates), fiscal policies (e.g., CARES Act, ARPA, stimulus checks), geopolitical tensions around the world (Russia-Ukraine war), supply chain disruptions (caused in part by Covid-19 related business closures and growing demand for products and services), and labor shortages (caused by “the great resignation,” early retirement trends, a reduction in labor force participation, barriers to immigration, a shortage of workforce housing and affordable childcare, and the retraining of workers who switched or abandoned certain industries).<sup>xxix</sup> According to the Bureau of Labor Statistics, the May 2022 all-items Consumer Price Index in the New England Region increased by 7.9 percent from May 2021, with the highest increases seen in gas, shelter, and food.<sup>xxx</sup> For reference, the target inflation rate is 2 percent per year.

The multi-layered impacts of inflation have differed amongst socio-economic groups. For middle and lower-income households (typically renters), the increased cost of gas, housing, and food reduces the ability to cover non-discretionary expenses such as utilities, taxes, and debt, amassing a greater financial burden on these groups. On the other hand, higher-wealth individuals (typically homeowners) benefit from an increase in assets due to appreciation and monetary policies. To combat inflation, the Federal Reserve raised interest rates by a quarter of a percentage in March 2022, half of a percentage point in the first week of May 2022, three-quarters of a percentage in June 2022, and most recently, an additional three-quarters of a percentage in July 2022.<sup>xxxi</sup> All of these impact credit card loans, auto loans, and mortgage interest rates. This has been the biggest increase since 1994 and is likely to continue.

##### Interest Rates

In the months following the initial impact of the pandemic, the introduction of historically low mortgage interest rates led to soaring demand, which further encouraged home buying. As a result of the Federal Reserve lowering rates in response to the economic effects of COVID-19, mortgage interest rates in the U.S. dropped from an annual average of 3.94 percent in 2019 to an annual average of 2.96 percent by 2021 for a 30-year loan.<sup>xxxii</sup> Since then, interest rates have gradually increased because of the Federal Reserve raising interest rates in an effort to combat inflation. According to a June 2022 press release published by the Mortgage Bankers

Association (MBA), “mortgage rates are now almost double than they were a year ago, leading to a 77 percent drop in refinance volume over the past 12 months.”<sup>xxxiii</sup> It is important to note that geopolitical tensions attributed to Russia’s invasion of Ukraine, as well as current economic trends such as inflation, will likely continue to have an impact on interest rates.

## 4.e - Housing Supply

Even prior to the COVID-19 pandemic, the state and region were experiencing a shortage of housing inventory needed to support its growing population. The New Hampshire Housing Finance Authority’s (NHHFA) Housing Market Report, published in November 2019, showed that our state’s housing market was already short as many as 15,000 to 20,000 new units needed to satisfy the demand.<sup>xxxiv</sup> The Months of Supply Inventory (MSI) is a metric that shows how many months it would take to sell all the existing housing stock at the current sale pace if no more units were added to the market. In a healthy market, a balanced MSI would be 6 months. In January 2020, the MSI for the state was 2.2, meaning that it would take 2.2 months to entirely run out of inventory. This was already a significant drop from 2014 where the supply was enough to sustain the demand for 8 months. This situation worsened with Covid-19 – and by January 2022, the MSI dropped to 0.6, meaning that it would take roughly 3 weeks for the state’s entire inventory to run out at the current pace. <sup>xxxv</sup>

### Days on Market

New market patterns also resulted in homes selling at or above the asking price at an exceptionally fast pace. In hot markets, homes were selling over asking price in the months following the pandemic where interest rates were at their lowest, while also spending significantly less days on the market than before the pandemic. The amount of days homes typically spend on the market fluctuates throughout the year, with highs in January and February, and lows around June. In the two years before the pandemic, the lowest monthly median was between 50 and 51 days. In April of 2021, median days on market was at a mere 15 days, with the high of the following December a median of 55 days, close to the lows of prior years.

### Construction

Across the nation, the price of raw materials such as lumber have skyrocketed. New Hampshire Housing Finance Authority’s Spring 2021 Housing Market Snapshot shows a drastic increase in the cost of building materials beginning in 2021. When looking at softwood lumber, we saw a price increase of 121% from 2020 to 2021. Furthermore, since October 2020, steel, gypsum, insulation, and fuel have all jumped radically in price.<sup>xxxvi</sup> Needless to say, this adds thousands of dollars to the cost of housing development, which is then passed on to the consumer trying to purchase a home. One developer explained this as a “Rollercoaster ride with costs.”

While some of the municipalities in our region have an existing demand for new units and signs such as an uptick in building permits point to an active year for new construction, there could be delays in construction that can be attributed to the factors listed above, as well as a limited supply of buildable lots. As one developer in our roundtable said, “supply chain issues from COVID-19 have added 6 months to a year to our process.”

For more discussion on Construction, see Affordable and Equitable Housing Choice Opportunities and Barriers, Section 3.f.

#### **4.f - Government Support Programs**

In response to the conditions exacerbated by Covid-19, the infusion of government relief programs played a key role in helping manage some of the pandemic's impacts on the housing market. These relief programs included moratoriums on evictions and foreclosures, rental and housing assistance, and financial support through increased unemployment benefits. While these have all played a crucial role in protecting homeowners and renters, the ban on evictions also impacted some landlords dependent on rental revenue as a main source of income. In some cases, there were landlords unable to access funds from the rental relief programs because the onus was on the tenant to apply. In NH, for example, while landlords could help complete and submit the application, the tenant had to be willing to sign it and provide supporting documentation, such as proof of income.

In the later months of the pandemic, while some of the initial programs ended, new ones began. In response to the moratorium on evictions that closed on July 31, 2021, the NH Emergency Rental Assistance Program, a \$200 million federally funded rental assistance program, launched. Between its start in March 2021 and June 26, 2022, the program expended over \$180 million to help more than 19,000 NH households by making payments to landlords and utility companies.<sup>xxxvii</sup>

The New Hampshire Homeowner Assistance Fund was another short-term federally funded program launched in March 2022 that has allowed homeowners with incomes less than 125 percent of their area median income whose income has been disrupted due to Covid-19 to apply for up to \$20,000 in aid for property-related expenses.<sup>xxxviii</sup> However, these are temporary solutions designed to help with current housing stability and once these come to an end in the near future, we might expect an increase in evictions and foreclosures.

As a more permanent solution, and through funds made available through the Covid-19 induced American Rescue Plan Act, the state created a \$100 million housing fund, InvestNH, designed to help alleviate the housing challenges by incentivizing the creation of multi-unit workforce housing amongst developers and municipalities around the state.<sup>xxxix</sup> These funds must be expended by December 31, 2026, so we should expect to see the creation of new units in the next few years.

Overall, while a few of the indicators discussed above have stabilized over the past year, conditions are still far from pre-pandemic levels. The market remains highly competitive and inaccessible for many due to severe discrepancies between supply and demand as well as emerging economic trends. As a result, employers have faced serious challenges in attracting and retaining workers. The shortage of housing desperately called for to accommodate a much-needed labor force has not only impacted the companies in our region but has also limited the ability for new businesses to locate here.

#### **4.g - Short Term Rentals & Seasonal Housing**

Much of the UVLS region relies on the tourism industry to support the local economy and workforce. From ski resorts to "leaf peepers," people from outside of the area bring their dollars.

However, without careful consideration of how seasonal tourism impacts the overall housing market health, our region may worsen in future conditions. Some of these challenges include housing the workforce who support the tourism industry, preventing economic leakage (detailed below), and understanding how short-term rentals influence affordability.

As it stands right now, service workers who locate to the area during the summer and winter months struggle to find affordable, temporary homes. While it is easier for larger employers with the capacity to provide housing for their workers, smaller businesses struggle to meet this need. As someone described in our public survey, “Short-term rentals are aimed at high-income visitors; therefore, short-term rentals are priced above the limit that a temporary worker could afford.” The inability to house seasonal workers will generate a reinforcing feedback loop: fewer workers lead to a deterioration of tourism service which leads to a reduction of attractive services to visit the region and so forth. Therefore, it is in the interest of every community to provide workforce housing.

In some cases, short-term rentals can increase economic leakage which is the divergence of revenue from the host community to outside beneficiaries. For example, are short-term rental owners from outside of the region or state? Are these funds reinvested back into the community and if so, in what ways? For a resident living within the community, short-term rentals could be an effective means to diversify income; however, the reallocation of existing housing from the long-term rental market towards privately-owned housing increases rents.<sup>xi</sup> Therefore, a critical indicator to evaluate the impact of short-term rentals on affordability is to determine the rate at which occupied homes convert to short-term rentals. Section 2 - Analysis of Historical/Existing Conditions and Trends provides data on these trends.

#### **4.h - Student Fluctuation in College Towns**

Our region is home to many college students given the presence of Dartmouth College, Colby-Sawyer College, River Valley Community College, Upper Valley Educators Institute, and so forth. Given the majority of students are present between the months September and June (schoolyear), there is some seasonality to housing demand. However, more importantly, the presence of a student population can have broader impacts on the greater housing market in the region. For example, an increase in the size of a college’s off-campus population is associated with higher market rents, particularly in areas that have a relatively high concentration of undergraduate students.<sup>xii</sup> This can lead to housing insecurity for both native residents and students. As one person from our public survey said, “Colleges take up a lot of housing which has forced non-college related workers to move further away.” In our college towns such as Hanover and New London, rent is typically higher compared to the rest of our communities. Hanover and New London, in fact, are two of the top five towns with the highest median rent, with an average median rent of \$1,516 per month compared to \$1,100 per month in the rest of the region. These impacts of student housing can extend beyond the community where the school is actually located. Notably for Dartmouth College, the neighboring city of Lebanon houses many students, faculty, and staff. As higher education institutions look to expand their student population or house their current one, it is essential to ensure affordability and garner shared responsibility among all relevant stakeholders: residents, municipal officials, students, and neighboring municipalities.

Another common correlation between student populations and the housing market relates to public health. The increasing student demand in the housing market affects the quality of housing that is offered.<sup>xlii</sup> This is because students do not have as many options which sometimes creates unlivable conditions like exposure to mold and fungus. Without code enforcement, poor living conditions can exacerbate existing health disparities and reduce the availability of future homes. However, for many resource-constrained municipal budgets, employing an enforcement officer is challenging.

#### 4.i - Population Projections

The population of a place is intuitively relevant to understanding the housing needs of that place. Projecting that population into the future then rises to the top as useful information in the assessment and planning for homes. That said, the previous discussion of market and population dynamics helps to emphasize these population results as projections, not a crystal ball.

The population projections used in this report include state, county, and municipal level population projections by age and sex for the period 2020 through 2040, although available through 2050. These were produced in 2022 by the New Hampshire Office of Planning and Development with full methodology and highlights in the report *State, County, and Municipal Population Projections: 2020-2050*.<sup>xliii</sup> In short,

*“The projections at the state and county level combine census data with birth and death data from the NH Department of State/Division of Vital Records Administration and other sources. It is then used to develop survival and fertility rates and age-specific migration rates... [for each Municipal County Subdivision] the method computes the share of population that each MCD comprises of the county total population and applies that ratio to projected county growth.”*

It should be noted that population projections do not consider the influencing factors described in this section. Such factors include but are not limited to the lingering impacts of the COVID-19 pandemic on living preferences and ability and climate migration into the Connecticut River Valley. To account for these and other conditions would require data that does not exist. Thus, simplifying population inputs to historical migration trends and birth/death data are considered best practice.

For the UVLS region, the projections show an almost 6% or 5,400-person increase by 2040, in contrast to 2020 census population estimates. Much of this population change is projected to occur by 2030. Details at the municipal level can be found in Appendix F - 1 and Appendix F - 54. These population projections are used in a second model to project housing needs and “Fair Share” for each municipality in the UVLS region.

## 4.j - Future Housing Needs and “Fair Share”

The Workforce Housing Law does not define how much workforce housing must be developed in a municipality, nor does it prescribe a method for estimating that number. Instead, the law provides guidance, which was utilized in developing the Fair Share Housing Production Model. New Hampshire’s workforce housing law is laid out in RSA’s 674:58 – 61. The law states that municipalities’ land use ordinances must provide “reasonable and realistic opportunities” for the development of workforce housing. Workforce housing is defined by the law with consideration for both owner and renter housing, unit affordability in relation to Area Median Income (AMI), housing related costs such as property taxes, and minimum provisions for family friendly units.

With any modeling effort, it is important to keep in mind both the goals and limitations. A common saying in the field of statistics is that “all models are wrong, but some are useful.” The goal of this Housing Production Model is to apply and extrapolate general trends to anticipate future housing needs. The outputs of this model illustrate that the UVLS region requires a change in housing stock to sustain itself. For municipalities, the proactive use of targets is to provide information on how to regulate and plan for workforce housing, and related infrastructure, to meet local housing needs. The more reactive use of the targets is their being informed by New Hampshire’s workforce housing law, which provides workforce housing developers an appeals process to overturn a denial by a local land use board by arguing non-compliance with state law. These targets should not be construed as providing legal advice or a substitute for consulting with municipal legal counsel.

Following best practice, the model cannot account for many complexities in market and population dynamics, such as current housing that has unsafe conditions. Thus, local planning will need to accommodate a degree of flexibility and preparedness. Such planning will allow communities to better respond to unexpected or uncertain events, such as that experienced during the COVID-19 pandemic.

### 4.j-1 - Methodology

Informed by the Workforce Housing Law, future housing needs targets, by income and tenure, are provided by the Fair Share Housing Production Model Report written by Root Policy Research in December 2022. This report and methodology received significant input from all RPCs. The model’s outputs are presented as housing needs targets for owners and renters above and below AMI thresholds established in the NH Workforce Housing Law. Targets are in 5-year increments out to 2040.

The methodology can be summarized as follows and in Figure 5-1:

Future Housing Needs Targets =  
50% Component 1 - Projected Household Growth (with vacancy and deficit adjustments)  
+  
50% Component 2 - Workforce Needs

## Component 1 — Projecting Household Growth

Households include most types of people projected to live in a town/city except group quarters. The model begins by turning the population projections, summarized in the previous section, into household growth at the town/city level. This is done by applying the 2020 county-level “headship ratio”, which converts people into households based on the share of people to households, by age cohort. “Headship” can be a useful indicator of housing supply and costs, and is also responsive to aging populations since older households tend to be smaller.

To separate households into renters and owners, the model holds constant the 2020 statewide ownership to rental ratio of 71% to 29%, under the assumption that maintaining the current ownership rate is desirable and avoids replicating past exclusionary development patterns. The model determines the share of owner and renter households that fall below and above the Area Median Income (AMI) using the regional AMI and the municipality’s 2020 distribution, as is consistent with RSA 674:58-61.

The component includes a factor to bring the housing vacancy rate up to a functioning level. Industry standards are used to determine functional vacancy rates of 5% for rental units and 2% for ownership units. This reflects current need, particularly the need for units in high demand, low vacancy municipalities, as well as any municipality with low supply of workforce housing units.

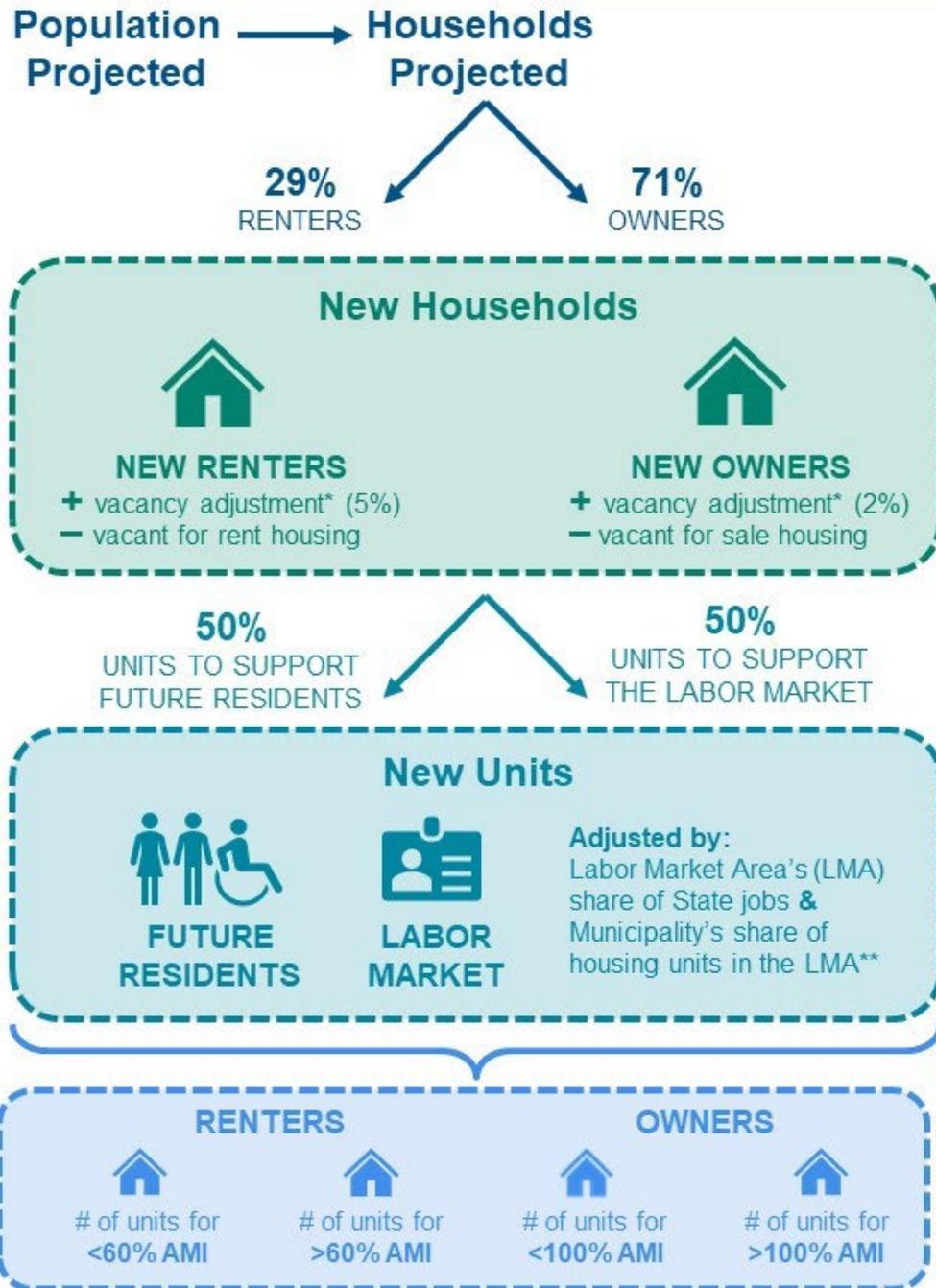
The first part of the final housing needs targets come from 50% of this Component 1.

## Component 2 — Planning for Workforce Needs

For Component 2, the remaining 50% of projected household growth, including the vacancy rate adjustment, is weighted to reflect workforce housing needs. This embraces the premise that workers should have the option to live within the labor market area in which they work. To weigh household growth for the workforce, the model first proportions growth in each of the state’s labor market area (LMA) by the employment that exists in each. The model then reapportions housing production to towns/cities based on their share of housing units in the LMA it is a part of.

Similar to Component 1, these units assume a 2020 statewide ownership to rental ratio and include the vacancy rate adjustment. Dissimilar to Component 1, the targets are distributed according to the AMI distribution derived from average wages by industry in each LMA.

# HOUSING UNITS NEEDED



\* Vacancy adjustment is prorated over 20 years. This adjustment is needed to bring the housing market into balance.  
 \*\* The LMA is the Labor Market Area in which the municipality participates and from which it draws economic benefit.  
 Renter AMI is based on 3-person household and owner AMI is based on a 4-person household as defined in RSA 674:58-61.

Figure 4-1 - Summary of methodology used for the New Hampshire Housing Production Model in December 2022.

#### 4.j-2 - UVLS Region Results and Considerations

Despite efforts to address the housing shortage, a lack of homes, especially lower priced homes, is lacking from the development pipeline. Housing needs targets, especially those broken out by tenure and income, provide important nuances for efforts seeking to attain a broadly affordable and healthy housing stock. Every community needs to address the needs of its residents and try and support housing units for everyone. That includes our smallest towns. One or two communities cannot shoulder this burden. It will take a village in every community across the region to achieve nuanced targets to house the people these numbers obscure.

In 2020, Keys to the Valley (KTTV) produced a model (or forecast) to estimate the number of housing units needed between 2010 and 2030 in the UVLS region, and neighboring regions in Vermont. In contrast to the 2022 housing production model, the KTTV model did not separately account for the number of affordable units by AMI or adjust for vacancy rate and employment distribution. Also, the population baseline was different, 2010 versus 2020 census, as well as the different 2030 population projections, 2015 versus 2022 reports. These differences explain why the resulting 2030 targets differ for each model. Although the overall regional difference is only a 10% reduction, the town-by-town variation is much more significant. Although this difference can be confusing, UVLSRPC does not believe it is of serious concern in regard to the planning response for two reasons. First, the differences can be explained by variations of inputs, timeframe, and methodology. Second, the overall trend at the community and regional scale are consistent – more units in every community are needed of different tenure and income. Details of the KTTV model can be found on the Keys to the Valley website or by contacting UVLSRPC.

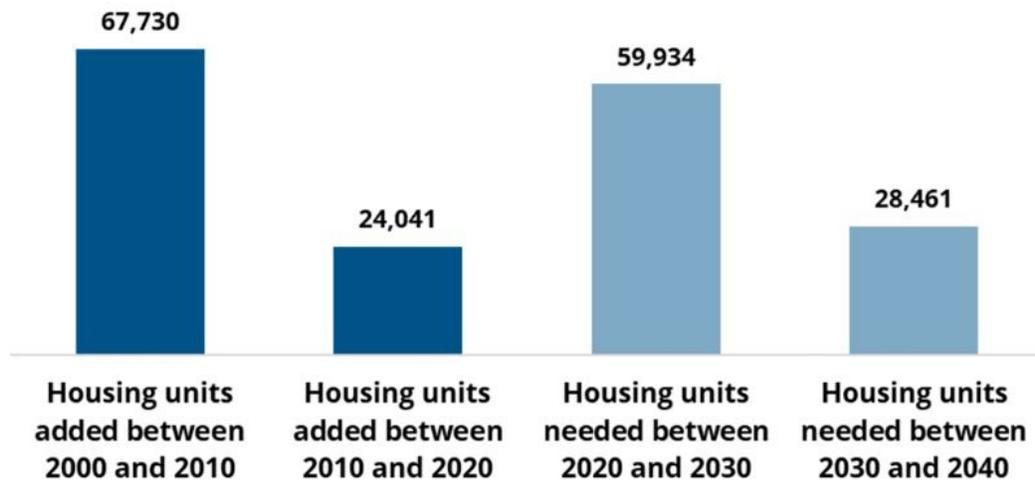


Figure 4-2 - Historical production versus projected need. Source: Decennial Census, Root Policy Research.

Based on the most recent 2022 New Hampshire model, first presented in this report, the future housing needs of the UVLS region indicate an additional 4,037 housing units are needed between 2020 and 2030. The state level target for this time frame is 59,934 units. This target can be met through both new construction and the renovation/conversion of existing structures. A summary by municipality can be found in Table 5-1 with further details in Appendix E. For the UVLS region in 2040, this 2022 model's target increases to 5,671 units with 961 owner units needed below 100% AMI and 329 rental units needed below 60% AMI. In 2040, The lowest

total housing needs targets are found in the Town of Orange at 26, while the highest are found in the City of Lebanon at 1,102, with a median across the UVLS region of 130. This scale of housing production is not unprecedented in the state of New Hampshire. A 2003 Housing Needs Study by NHHFA pointed to 68,076 units needed statewide by 2010. Census data from 2000 and 2010 show that the state was able to produce 67,703 units – illustrated in Figure 4-2.

According to the New Homes project, an initiative led by Vital Communities in collaboration with UVLSRPC, the previous decade of 2010 to 2019 produced roughly 2,000 units of all types, including seasonal homes. This data is an extrapolation of municipal assessing data collected within 14 of the 27 communities of the UVLS region. Based on anecdotal evidence and data collected in this report, these units largely fall above the area median income thresholds. This points to a need for planning emphasis on housing production overall and especially at the lower affordability ranges to meet targets.

These results do not account for all the important considerations on where to locate housing and equitable access to success. Housing production can be constrained by limited public infrastructure—water, sewer, and roads especially— which is often costly to extend and maintain over time. A similar constraint is found in areas with physical limitations to development (e.g., wetlands, steep slopes, shallow depth to bedrock, etc.). Many existing conditions are not accounted for in targets and should be considered at the local level, such as current housing stock that is unsafe to live in and should be replaced or renovated, as well as important group quarters that also have capacity needs, including but not limited to emergency housing and homes with supportive services. In addition, inequities within the UVLS region are likely to persist or worsen unless all households have access to resources that provide for positive life outcomes, no matter their home of choice. When evaluating the targets in this report and placing them into the local context this report’s Section 3 on Housing Choice Opportunities and Barriers and Appendix D on Vital Community Supports can be a useful resource. These parts of the report include conversation on infrastructure, industry, health, and equity in relation to planning for homes.

UVLSRPC encourages municipalities to view these targets as general guidance rather than hard benchmarks. We encourage consideration of the many market and population dynamics not accounted for by a simple model. And although the 2022 model seeks some fair share re-distribution of units across geographies, this distribution warrants further conversation among municipalities and their neighbors to ascertain reasonable expectations of each other. We hope these numbers encourage cooperation for a shared goal and UVLSRPC will seek to advance that problem-solving approach.

Table 5-1 - Summary of Future Housing Needs Targets by municipality in the Upper Valley Lake Sunapee region based on the Housing Production Model performed in 2022. New housing includes new construction and the renovation of existing structures resulting in added housing units.

Town	Targets for New Housing Production									
	2025	2030	2035	2040	2040 Owners			2040 Renters		
					Total	Below 100% AMI	Above 100% AMI	Total	Below 60% AMI	Above 60% AMI
Acworth town	17	30	37	39	25	12	13	14	2	11
Charlestown town	85	148	178	186	120	64	56	66	16	51
Claremont city	257	451	549	579	375	179	196	205	65	139
Unity town	30	53	65	68	44	20	24	24	5	19
Washington town	23	40	49	52	33	16	18	18	4	14
Canaan town	120	224	291	331	217	73	144	114	29	85
Cornish town	43	76	94	101	66	20	46	35	5	30
Croydon town	22	39	49	53	34	10	25	18	2	16
Dorchester town	12	23	30	34	22	9	13	12	0	12
Enfield town	149	280	364	413	271	87	183	142	27	115
Grafton town	48	89	116	131	86	33	53	45	10	35
Grantham town	98	173	216	233	152	37	114	81	0	81
Hanover town	281	530	689	781	511	114	398	270	88	182
Lebanon city	452	848	1,102	1,249	820	244	576	429	91	338
Lyme town	52	98	128	145	95	25	70	50	7	43
Orange town	10	18	23	26	17	6	11	9	1	8
Orford town	41	76	99	112	74	25	49	39	9	29
Piermont town	27	50	65	74	49	16	33	25	3	22
Plainfield town	59	105	129	139	90	24	66	49	4	44
Newbury town	48	88	115	130	86	31	55	44	24	20
New London town	81	148	194	219	145	64	81	74	22	53
Springfield town	21	36	43	45	29	11	18	16	3	13
Wilmot town	25	46	60	67	45	18	26	23	6	17
Goshen town	14	25	30	31	20	10	10	11	3	8
Lempster town	21	36	44	46	30	14	16	16	5	12
Newport town	105	182	219	227	146	69	77	81	21	60
Sunapee town	70	123	150	159	103	45	58	56	13	43
<b>Total UVLS Region</b>	<b>2,210</b>	<b>4,037</b>	<b>5,126</b>	<b>5,671</b>	<b>3,705</b>	<b>1,276</b>	<b>2,429</b>	<b>1,966</b>	<b>463</b>	<b>1,503</b>

## 5 - Toolkit

As part of the statewide RHNA effort, RPC staff with consultant Outwith Studio is developing a toolbox of high-priority solutions. The results of this work will be made available in 2023 as a web-based resource and will also be integrated into the Keys to the Valley (KTTV) toolbox.

The KTTV toolbox, launched in 2020, is a web-based platform intended as a resource to learn about the region's housing need and tools available to promote needed homes. These tools can be used by a variety of community partners – from municipal staff and board members to developers and providers of homes with supportive services. The KTTV Toolbox is presented here for two reasons. First, to share with readers of this RHNA a broad overview of action needed as it is currently understood by UVLSRPC to help spur action to meet housing need. Second, to act as a record of housing tools in 2022 to help track change in need, understanding, and solutions over time.

The KTTV toolbox is organized according to six major action areas. Each action area contains the following information: 1) the action area (e.g., B: Ensure access to safe housing); 2) broad objectives that relate to the action area (B3: Improve oversight and support for safe homes); 3) more targeted strategies for achieving the objective (B3.2: Improve rental inspection); and 4) and specific tools for implementing the strategies (B3.2a: Update codes and inspection protocols). Since the toolbox is a living document, specific tools are not outlined here. Rather it is recommended they be viewed on the KTTV website ([www.keystothevalley.com](http://www.keystothevalley.com)) to ensure the most up to date information is received. Action areas, objectives, and strategies may also change; however, it is less likely, and they are less specific.

In addition to providing an overview of the KTTV toolbox, this section of the RHNA provides highlights of housing action in the UVLS region between 2020 and 2022.

### **Key Action Area A. Spread knowledge of the region's housing needs**

To increase public awareness of the region's housing needs and opportunities, and to build acceptance of efforts to address these needs. This involves community outreach and coordination, sharing information and relatable stories, and developing metrics for monitoring the region's housing needs.

Objective A1. Collect better data. Collecting reliable and consistent data will be key to monitoring housing needs. Reliable data enables the region and communities to understand current conditions, consider future housing needs, and adapt to change. This can be achieved by 1) identifying and monitoring key indicators of housing needs, 2) supporting current data collection efforts, and 3) advancing new needed data collection efforts. While there are many housing datasets currently provided by federal, state and local agencies, significant data gaps remain.

Strategy A1.1. Improve tracking of housing data.

Strategy A1.2. Better understand the unsheltered population.

Objective A2. Improve and share regional knowledge. Communities in the greater Upper Valley region share many similar housing needs and challenges. Improving current regional knowledge, through coordination and focused study, and sharing that knowledge regularly should

be a major priority. This sharing of knowledge should include but not be limited to new information, best practices, lessons learned, and connections between municipal leaders and resident champions. A regional approach led by regional planning commissions, working in coordination with parallel local efforts, would help to identify, maintain and highlight regional priorities and local successes.

Strategy A2.1. Publish information.

Strategy A2.2. Improve coordination. **Highlight: Public Health Council Update**

Strategy A2.3. Study knowledge gaps.

## **Key Action Area B. Ensure access to a safe home**

To ensure the availability of safe and sanitary housing for all residents, and their ability to get housing that is needed. This includes providing adequate emergency housing facilities, making sure that rental units meet all applicable codes for safe and sanitary habitation, reducing exposure to mold and lead hazards, and improving the knowledge of and compliance with legal requirements, such as the Fair Housing Law. Housing conditions are known to have a significant impact on physical and mental health.

Objective B1. Support tenants and small landlords. Tenants would benefit from expanded support services and educational programs, both on being a tenant and in saving for homeownership. Small landlords have capacity needs for management of their property, physical repair work, knowledge of tenant law, and financing to make needed repairs. Small landlords also suffer disproportionately if tenants abuse rentals or fail to pay rent.

Strategy B1.1. Support tenants.

Strategy B1.2. Support small landlords.

Objective B2. Improve access to emergency housing. Improving access to emergency housing begins with supporting providers in maintaining, communicating, and expanding their services.

Strategy B2.1. Provide more emergency housing and needed social services to end chronic homelessness.

Strategy B2.2. Educate the public on emergency housing.

Objective B3. Improve oversight and support for safe homes. Improving safe homes begins with 1) the regular education of municipal officials, staff, and volunteers; 2) addressing inadequacies in rental inspections; and 3) advancing programs that directly address unsafe living conditions. These actions involve following state and federal laws, such as those on lead paint abatement, as well as rental registries and rental code enforcement.

Strategy B3.1. Educate municipal officials.

Strategy B3.2. Improve rental inspection.

Strategy B3.3. Bolster programs for safe homes through education.

## **Key Action Area C. Sustain existing primary homes**

To sustain existing homes in good condition and for use by year-round residents. This includes maintaining or improving the conditions of existing homes; keeping existing owner-

occupied and renter-occupied homes as primary residences; and discouraging conversion to secondary homes or short-term rentals.

Objective C1. Keep homes available as primary residences. Both states have large vacation property segments of their housing stock, but conversion of existing primary stock (owner-occupied or long-term rental) to non-primary is eating away at the supply of affordable homes. Municipalities, and states, have some abilities to reduce this loss.

Strategy C1.1. Limit impact of short-term rentals.

Strategy C1.2. Limit loss of primary residences.

Objective C2. Provide homes in good condition. Through education, code enforcement and financial incentives, more existing homes can be improved and maintained. Residents in the region need better access to affordable home renovation services. Communities, trade schools, and local partners need to advance strategies that address these needs. These strategies should simultaneously advance growth in the local economy through local ownership, local jobs, and resident entrepreneurship. Non-profit weatherization services need to be more widely known and used. Performing needed home improvements in the near-term helps leads to long-term cost-savings, as well as increased property values in some cases. Municipalities and the states need to find financial support and incentives to encourage property owners to move forward with and be able to afford needed improvements.

Strategy C2.1. Provide local programmatic support and contractor education / training.

Strategy C2.2. Improve regulations.

Strategy C2.3. Provide financial support and incentives. **Highlight: Lead Paint Abatement**

### **Key Action Area D. Make it easier to build homes**

To make the process easier to build the types of homes that the region needs in the places we need them. This involves eliminating unnecessary regulatory barriers, streamlining the local and state review Objective processes, and building grassroots support for proactively addressing our housing needs.

D1. Revise local permitting. Where permitting is revised to create greater ease to build homes or convert existing homes, communities must guard against the displacement of lower-income residents.

Strategy D1.1. Revise local uses.

Strategy D1.2. Revise local standards.

Strategy D1.3. Revise local processes.

Strategy D1.4. Create incentives.

Strategy D1.5. Monitor regulatory effectiveness & opportunities.

Objective D2. Revise state laws and permitting. State Legislatures should review processes that create inefficient or burdensome environments, or limit innovative solutions for housing, and provide appropriate remedies. The state legislature should study establishing regional workforce housing targets and provide financial incentives in communities that meet regional “fair share” workforce housing targets (e.g., reduced state tax liability, increased state education funding allocation, greater grant access). **Highlight: Tiny Home Update**

Strategy D2.1. and D2.2. Specific to Vermont.

Strategy D2.3. NH workforce housing “fair share” targets.

Strategy D2.4. Enable creation of needed homes by state legislatures and permitting agencies.

Objective D3. Foster community champions of the homes we need. Improving home options in our communities will require local leaders and champions, and such leadership will require engagement through grassroots activity, informed by the experiences and needs of local residents. These activities can include collaboratively identifying local challenges, educating residents on how creating better home options strengthens communities, and involving residents in visioning and permitting processes.

Strategy D3.1. Make residents part of the solution. **Highlight: New London Panel Update**

Strategy D3.2. Educate on the benefits.

### **Key Action Area E. Create the types of homes the region needs**

To create the types of homes that are necessary to address the region's identified needs. This means building homes for the incomes we have and for our population, prioritizing the creation of so-called "Missing Middle" and supportive housing types. This also involves building the capacity of local developers, building trades, and supportive housing providers.

Objective E1. Build local developer capacity. The region needs more building contractors and developers, especially those that build smaller, lower cost homes or convert larger, older homes into two or three-bedroom units. Also lacking are specifically trained contractors, such as lead paint abatement certified contractors.

Strategy E1.1. Increase and diversify the building trades workforce.

Strategy E1.2. Attract and/or create additional kinds of developers.

Strategy E1.3. Strengthen local developers.

Objective E2. Provide capital for needed types of homes. In order to meet the need, significant amounts of 'patient' capital should be available for both affordably priced homes from traditional housing developers, as well as for residents and smaller-scale developers that produce homes at a more incremental scale. We need additional, creative ways to help finance the needed production and maintenance of homes.

Strategy E2.1. Establish regional and local funding pools. **Highlight: Evernorth Update**

Strategy E2.2. Private entities and non-profits could provide financing.

Objective E3. Provide more homes with supportive services. To meet this need, the region must add more homes with supportive services, and increase involvement, funding and coordination from diverse stakeholders already providing services. Common obstacles include regulatory barriers, neighborhood opposition, lack of reaching out for support, and funding limitations.

Strategy E3.1. Increase municipal involvement and address regulatory barriers.

Strategy E3.2. Increase support and coordination.

Objective E4. Build "missing middle" homes we need (e.g., duplexes and other small or multi-unit structures. The term "missing middle" refers to smaller, lower-cost types of homes that are generally lacking in the region and fit into the existing character of many areas, such as two-, three- or four-unit structures, bungalow courts, co-housing, tiny houses or similar types of structures that would provide better, potentially more affordable choices. There also appears to be a

strong demand for, but limited supply of, small, one-level, energy efficient single detached homes. To address the region's need for homes, more of these types of homes must be developed or converted from existing structures.

Strategy E4.1. Strengthen homeowners as developers. **Highlight: Utility, ADU+ Update**

Strategy E4.2. Reduce barriers and create incentives for "missing middle" homes.

## **Key Action Area F. Build smart for economic health**

To build homes that improve the region's economic health and are consistent with smart growth principles. This includes prioritizing housing developments that further village revitalization efforts, are served by water and sewer infrastructure, encourage walking, bicycling and public transit, and contribute to a stronger, more resilient community and stable tax base.

Objective F1. Connect more homes to local water and sewer and optimize land requirements for safe septic systems and water wells. Municipal water and sewer infrastructure enable housing development on smaller lots and in greater densities, which can help to keep costs lower for homes. Minimum lot size requirement in locations without public water and sewer often exceed that required by state permitting, including village centers. There are many existing homes within municipal infrastructure service areas that are not presently connected.

Strategy F1.1. Increase water/sewer in villages and downtowns.

Strategy F1.2. Require density in sewerage village and downtown areas.

Strategy F1.3. Reduce minimum lot size in villages without water/sewer to the minimum allowed by state regulations.

Objective F2. Promote a strong tax base (by boosting value per acre). Communities can look at the value of residential development in their own or surrounding communities to get a clearer picture of the ways that it can benefit the local tax base.

Strategy F2.1. Promote development in the long-term financial interest of the municipality.

Objective F3. Promote affordable and accessible transportation.

Investments in creating pleasant pedestrian environments in villages and downtowns and improving mobility for all users are also important. Using thoughtful, coordinated land use policies, transportation policies (such as Complete Streets policies), and transportation infrastructure investments (e.g., sidewalks, bus stops), communities can ensure affordable and accessible transportation for all residents.

Strategy F3.1. Promote homes that are walkable to destinations.

Strategy F3.2. Promote development along existing public transit routes.

Objective F4. Take a balanced approach to natural resource conservation and development of new homes. In order to advance collaboration rather than conflict, land use policies and community plans (i.e., master or town plans, open space plans, conservation plans) are the appropriate venues to establish opportunities and restrictions for different land uses. These plans and policies must receive regular reviews. **Highlight: UVAW and CRJC Climate Migration Bistate**

### **Discussion Update**

Strategy F4.1. Ensure future flood resiliency and stormwater management.

Strategy F4.2. Value our farms and forests.

## Highlights of Housing Action

### Public Health Council Update

The Public Health Council (PHC) of the Upper Valley is a coalition of many partners who work together to improve the health of Upper Valley residents through a shared set of public health strategies and initiatives. These efforts have identified high priority issues including affordable housing as a social determinant of health.

Not-for-profit hospitals are required to conduct community health needs assessments (CHNA) every three years and adopt an implementation strategy to meet the community health needs identified through the CHNA. In the Upper Valley, Dartmouth Hitchcock Medical Center, Alice Peck Day Memorial Hospital, Mt. Ascutney Hospital and Health Center, and the Visiting Nurse and Hospice of VT and NH use the same approaches and survey tools to conduct their CHNAs and each receives a report specific to their service areas. In an open-ended question about the 'one thing you would change to improve health', affordable housing and other socio-economic issues was the second most frequently mentioned topic.

The PHC sought community input on the results of CHNAs in winter 2022 and worked with partners to articulate a set of improvement strategies. A 2022 legislative breakfast included discussion with legislators on high priority issues and how policy can work better to improve public health. The PHC builds off these CHNAs to create a region-wide Community Health Improvement Plan (CHIP) that reflects the work of all our partners and provides a shared road map for our common community health concerns. The next CHIP for 2023 to 2025 will be released in early 2023.

From Alice Ely, Public Health Council of the Upper Valley

### Lead Paint Abatement

Sullivan County was awarded a grant for \$1,900,000 to abate lead homes in the county. So far, we have inspected 65 units and fully abated 34 housing units in under 2 years. We have 11 units in process and 15 in the application phase. We are currently half way through the grant cycle.

We have spent over \$800,000 of HUD grant funds so far, and we have also leveraged another \$475,000 in State, Federal and Private owner funds to create lead-safe homes for the children in the County. We have trained 25 homeowners and contractors in Lead Based Paint Abatement and Lead Safe Renovation in the county, and provided jobs for 12 Contractors and their staff.

From Kate Kirkwood, Sullivan County NH,  
Lead Hazard Control and Healthy Home Program

### Tiny Home Update

As of July 1, 2022, the state building code was updated to the 2018 International Building Code/International Residential Code and included several amendments to both codes

including Appendix Q, which addresses tiny houses. Appendix Q legalizes tiny houses on foundations under 400 feet in the state building code for the first time.

In the UVLS region as of 2022, only Claremont includes tiny homes in local land use regulations.

Summary by UVLSRPC

### **New London Panel Update**

With a clear mandate from the 2020 Master Plan, the New London Housing Commission objectives were founded on first identifying the root causes for the dearth of workforce housing, and then proposing solution alternatives, all while continuing to engage the community in addressing every facet. In a series of community forums, the Housing commission first assembled a panel of large and small New London employers to directly hear about the widespread effects that the shortage of workforce housing has on the available labor force upon which they so heavily rely. A second panel was focused on understanding how modern-day workforce housing could fit the character of the town of New London, and discussing some of the regulatory obstacles to its creation over time. Comprised of a regional non-profit developer with affordable housing experience, the second forum was also very widely attended, with standing room only, and the robust questions and answer session revealed many new perspectives raised by the attending public. In continuance of its objectives, the New London Housing Commission will be conducting additional panels and fora to listen and learn just how the community envisions addressing the critical issue of workforce housing in New London.

From Peter Nichols, New London Housing Commission

### **Evernorth Update**

The Upper Valley Workforce Housing Fund by Evernorth is a fund capitalized at just over \$9 million with initial investment coming from many of the Upper Valley's largest employers. The fund emerged out of the Corporate Council, which is convened by Vital Communities, and has set as its production goal roughly 270 units over the next 2-3 years. The vast majority of those units will be workforce housing that focuses on the 50-80% AMI range of the Upper Valley region (those that earn roughly \$13-25/hour).

From John Haffner, Vital Communities

### **Utility, ADU+ Update**

In 2022, the Two Rivers-Ottawaquechee Regional Commission produced the ADU+ Utility Study: Scaling Accessory Dwelling Units and Similar Homes in the Upper Valley. This reports summarizes organizations across the United States that act similar to the housing utility concept presented in the Keys to the Valley toolbox. The housing utility would facilitate the development of new and/or renovated affordable, missing middle housing by homeowner developers, such as attached/detached ADUs or small homes, tiny homes, large home conversions, and healthy home

renovations, to name a few. The utility may do this by providing expertise to make the process easier, more predictable, and as budget friendly as possible (from permitting to design/construction to rental management).

Keys to the Valley and Vital Communities continue to advance the utility concept through an ADU tradeshow being planned for 2023, and fundraising develop possible business plan for a housing utility - to transform a concept and research into a business plan for the greater Upper Valley region.

### **UVAW and CRJC Climate Migration Bistate Discussion Update**

To improve planning for migration, an event is planned for the bi-state Connecticut River Valley (CRV) region in early 2023. There's good reason to believe the CRV will be increasingly attractive to those who want to move away from coastal flooding and storms, wildfires and smoke, and the absence of fresh water. This event will examine the local decision-making necessary to foster needed homes and direct them to places best suited for Vermonters and Granite Staters who are already here, for generations to come, and for those who will move to the region. The event, "Making Room: Planning for Those Who Are Here & Those on Their Way to the Connecticut River Valley" will be hosted by the Connecticut River Joint Commissions.

From the Executive Board of the Connecticut River Joint Commissions

## Conclusion

This Regional Housing Needs Assessment is in accordance with the requirements in New Hampshire RSA 36:47 (II). Through extensive review of available quantitative data and qualitative input from several stakeholders, this RHNA for the Upper Valley Lake Sunapee region provides a snapshot in time of housing for twenty-seven communities, as a collective but also as unique places unto themselves.

This modern shelter we call a home is in need by residents, workforce, and others attracted to this place. Addressing this need furthers all our ability to prosper and see equitable access to success. All the UVLS region is challenged to provide needed homes, and it has been for years. The multi-faceted nature of the challenge underscores the cooperation and creativity necessary to overcome. To name the most dominant:

1. The quantity of homes is insufficient
2. The cost of too many homes is too high
3. The homes we have can be a hazard
4. Inequity persists in part because where you live can limit access to success
5. Home construction and renovation faces too many barriers such as insufficient funds, burdensome local controls, and too few skilled in the building trades
6. The location of homes must fit infrastructure, health, and natural resource systems

As humans, we like to simplify. It allows us to make sense of complexity and make daily decisions. This impulse can be a virtue, but it can also undermine our ability to problem solve. The “fair share” targets presented in this RHNA are a necessary standard to advance action for homes in every community in the state of New Hampshire. At the same time, these targets are one piece of the puzzle for housing needs. The rest of the puzzle will be filled in by each municipality’s unique challenges, opportunities, character, and vision for the future. Local leaders’ approach to local problem solving will set the tone for setting targets for a community’s unique needs, and whether or not efforts can result in equitable access to success. These efforts alongside needed investment, business leadership, and social service expertise will shape the future homes landscape.

Changing future conditions will also reshape the puzzle as time moves on. Future conditions of trade, climate change, and technology, to name a few, will require continuous adaptation, creativity, and humility. These skills are built from a strong social, community fabric, something this technical RHNA document does not and could not provide. If we are to succeed in providing short- and long-term modern shelter for all, the technical and the social will both need to be transformed.

## Appendix A: Surveys & Interviews

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## 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?

Dots	Change with potential housing impact
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.

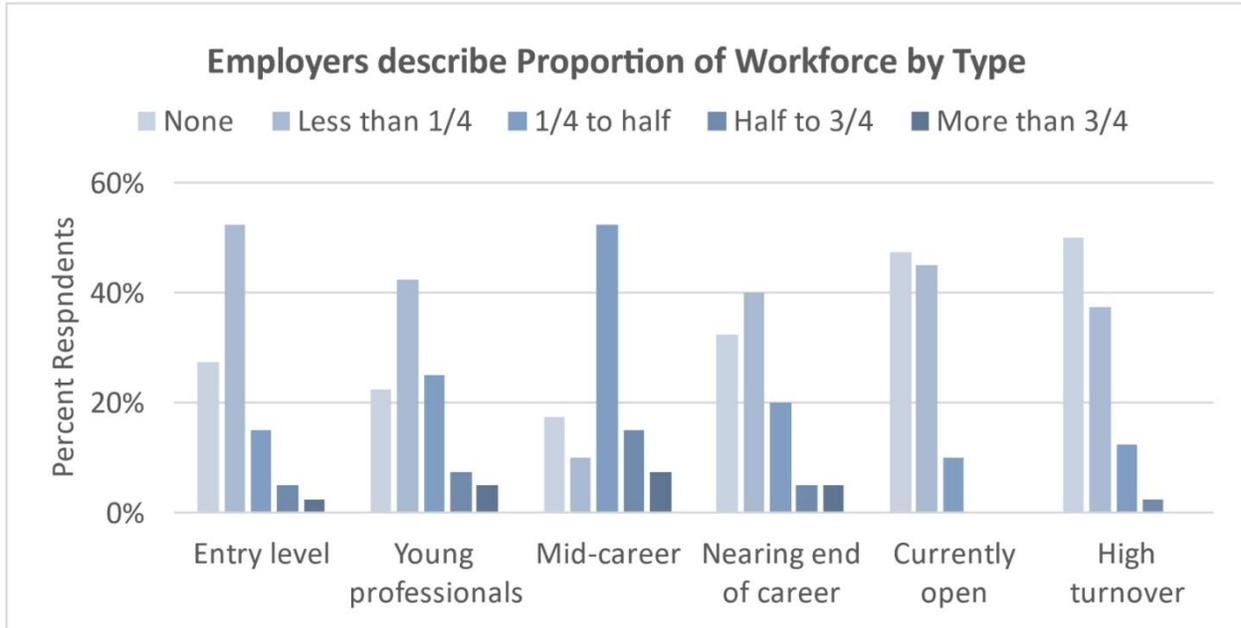


Figure 1. Type of workforce for respondents to employer survey.

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.

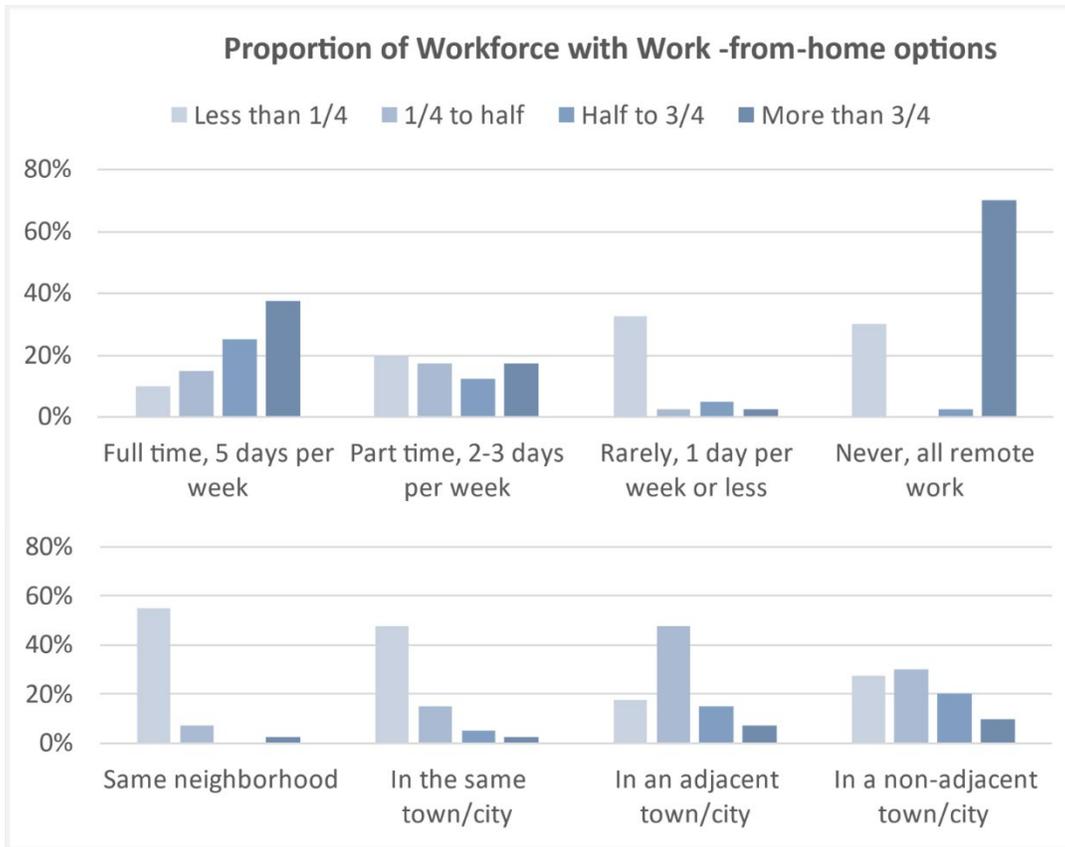


Figure 2. Workforce in-office requirement and proximity of home to office, according to employer survey respondents.

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.

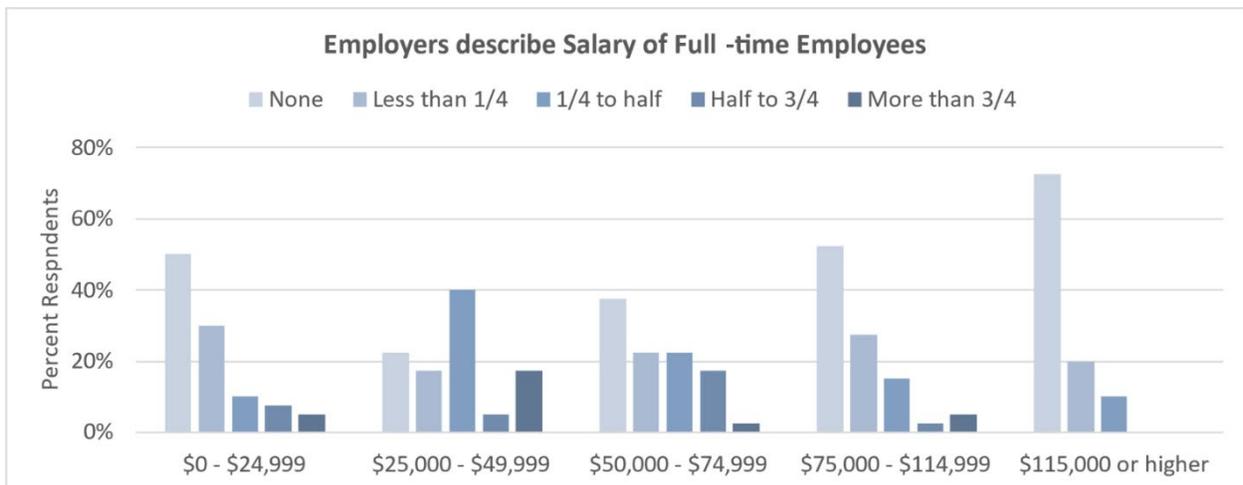


Figure 3. Salary of full-time employees for respondents to employer survey.

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).

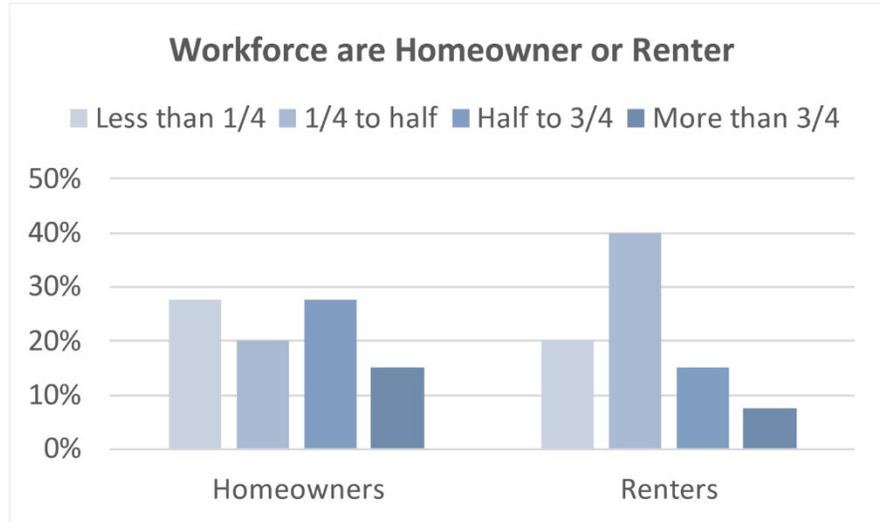


Figure 4. The proportion of employer respondent's workforce who are homeowners versus renters.

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."

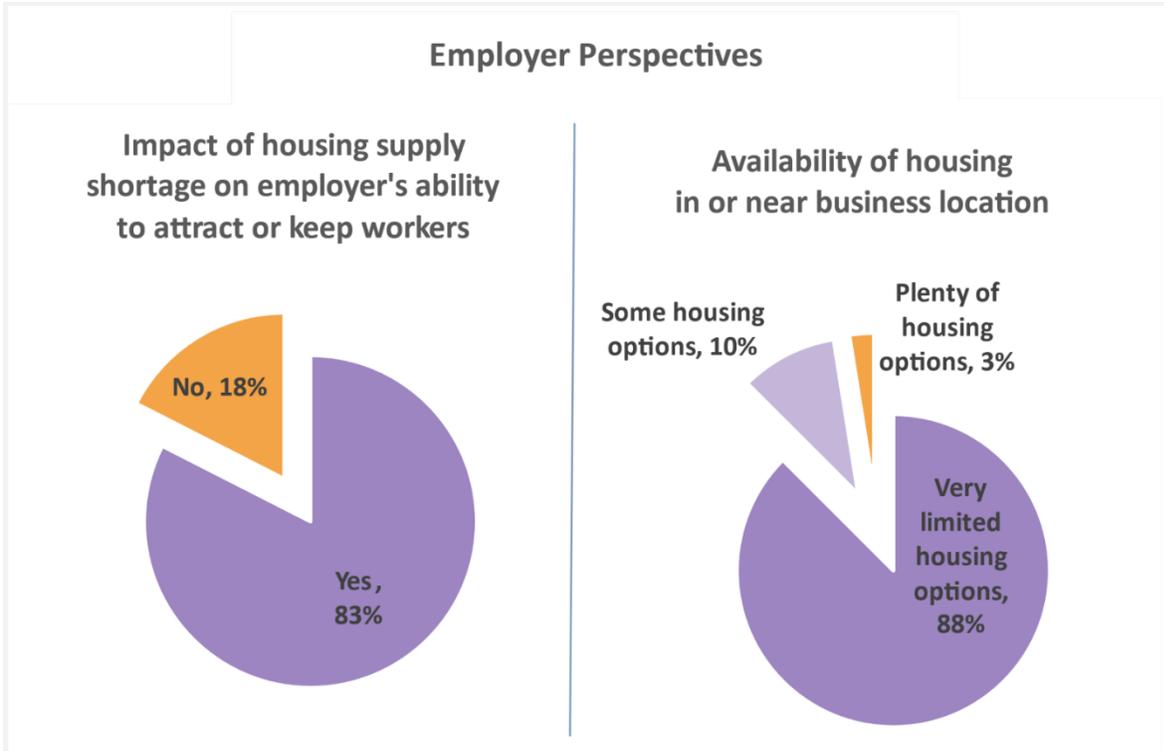


Figure 5. Employer perspectives on local housing supply and workforce impacts.

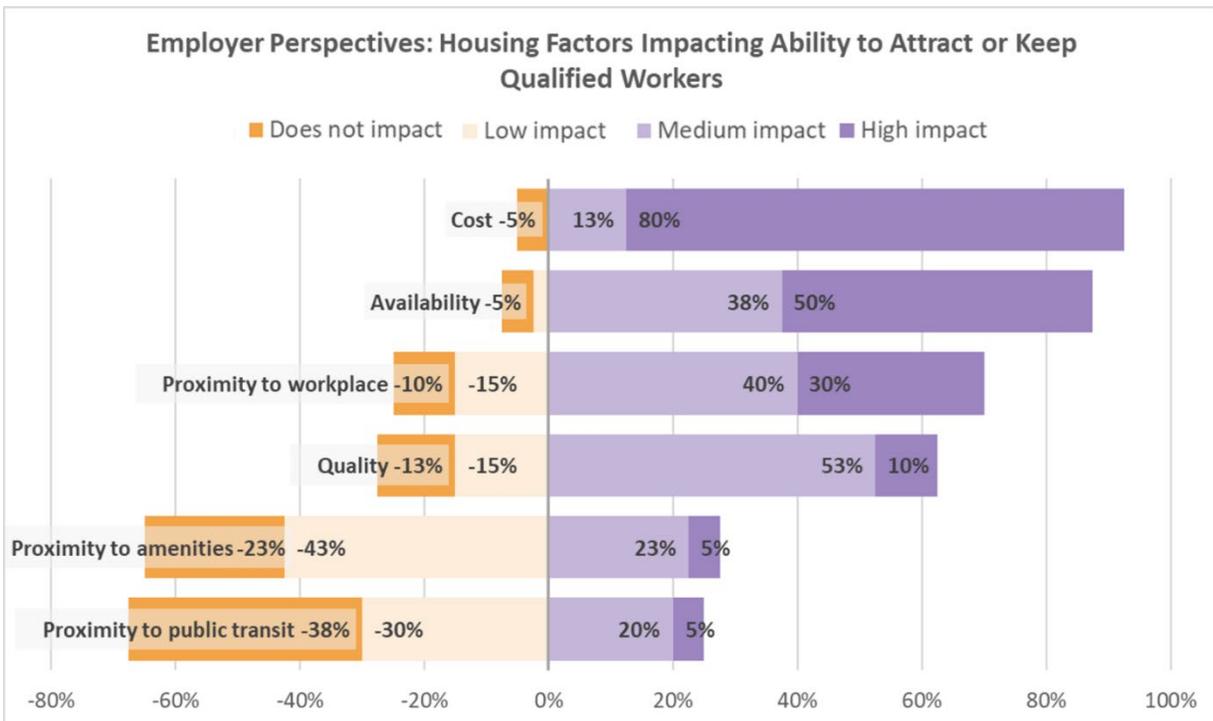


Figure 6. Employers rate different housing factors impact on their organization's ability to attract and keep qualified workers.

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.”

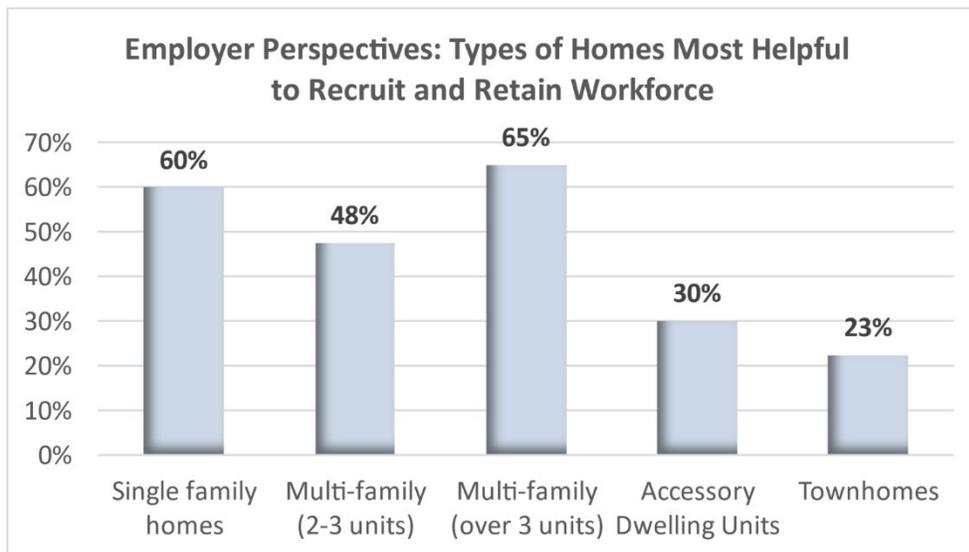


Figure 7. Respondents select housing types that would be helpful to recruit and retain workforce for their organization.

## 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.

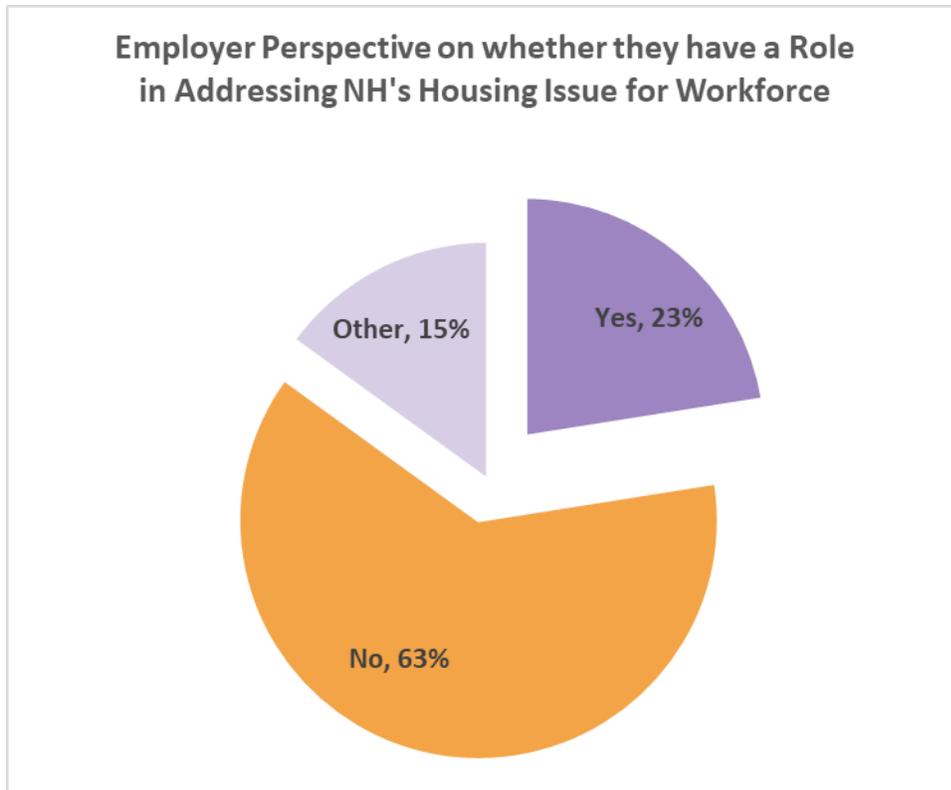


Figure 8. Employer's weigh in on whether they have a role in addressing NH's workforce housing issue.

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.”

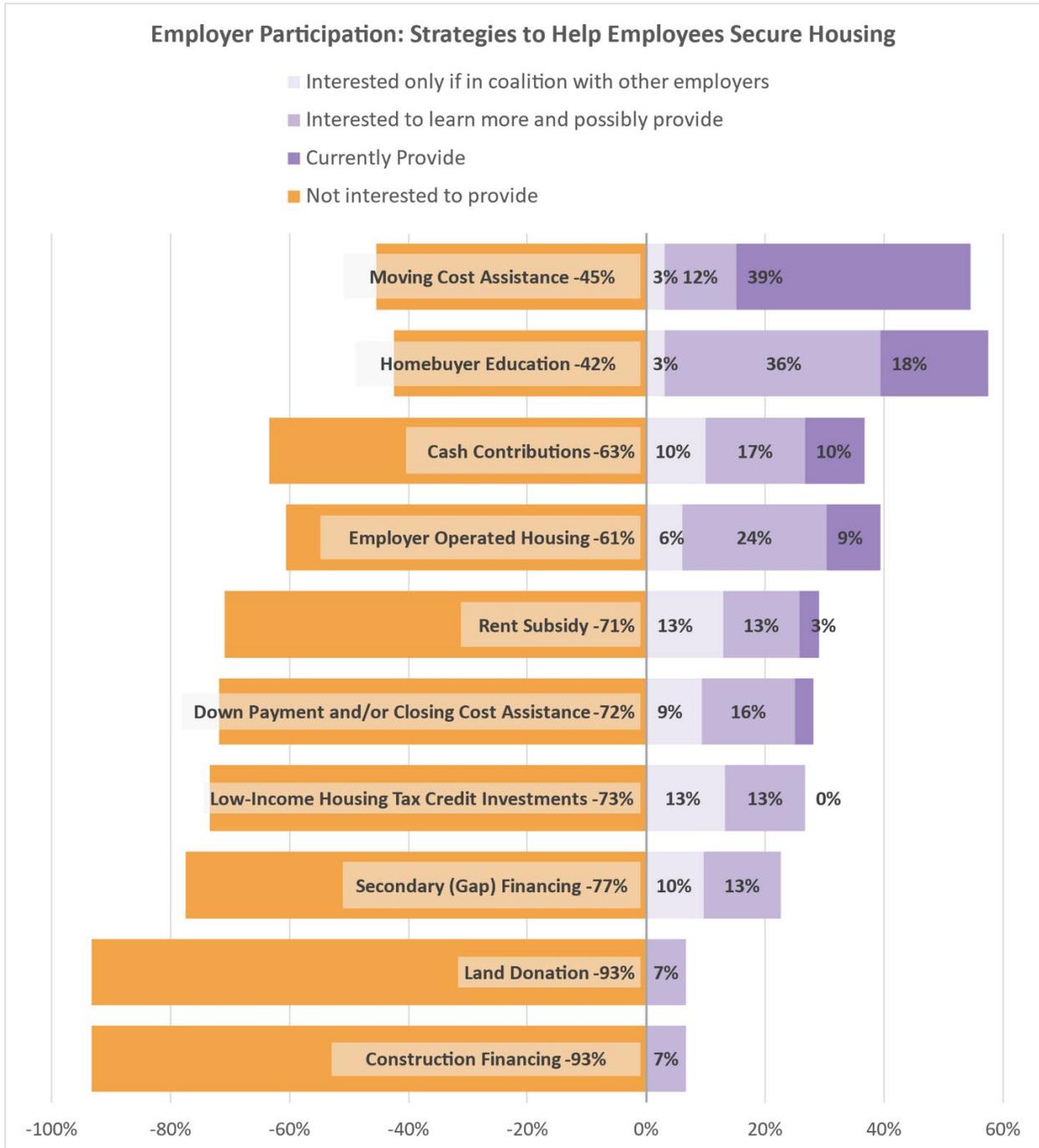


Figure 9. Respondents share which employer-assisted housing strategies their organizations are interested in.

## 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.

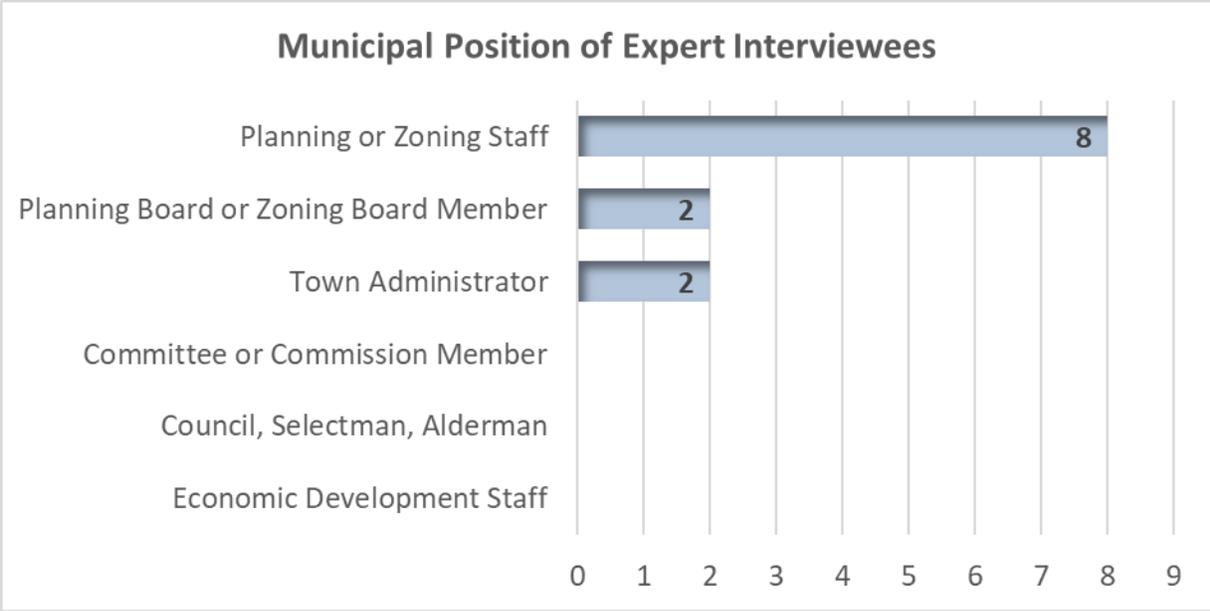


Figure 1. Municipal role of interviewees.

#### 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.

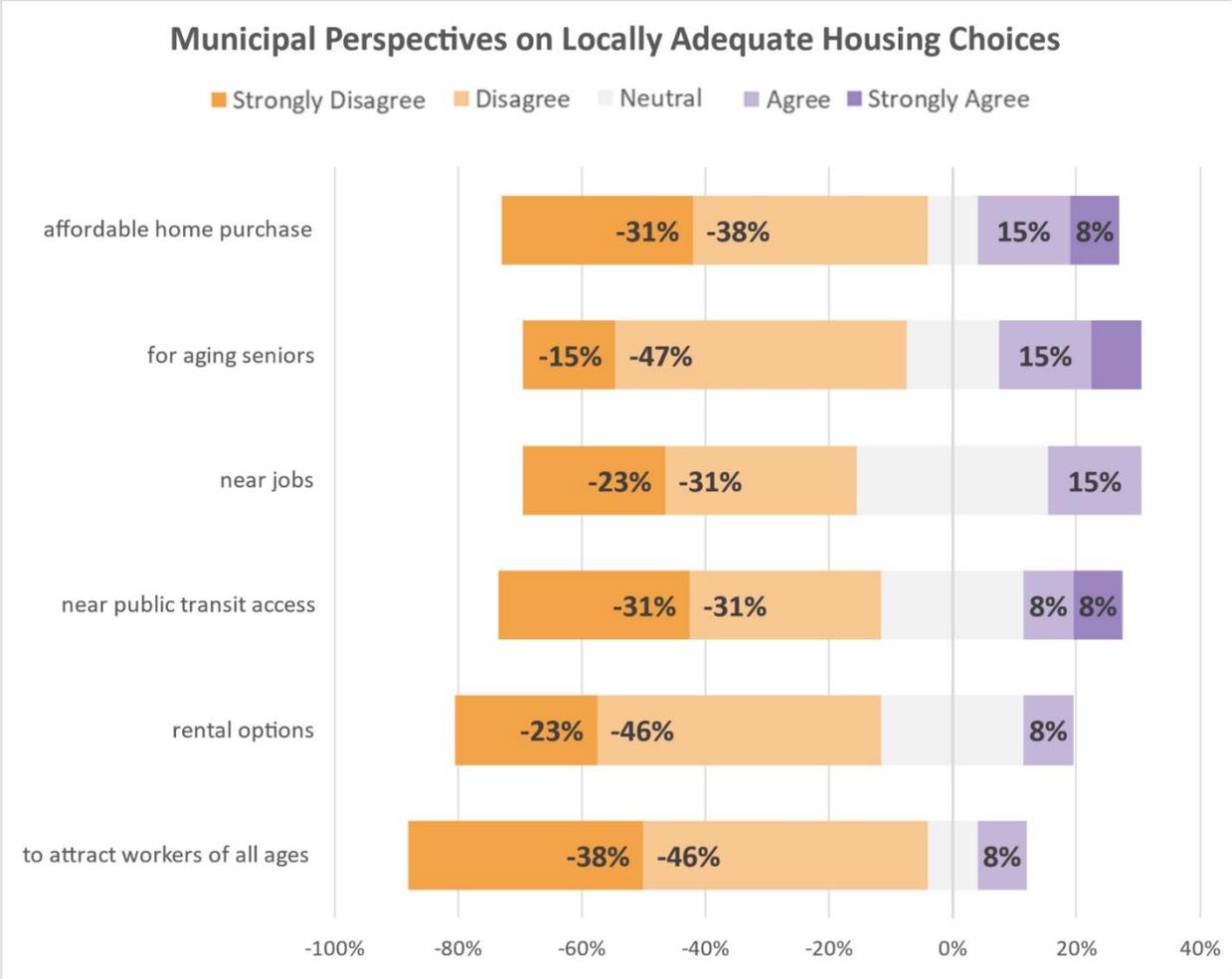


Figure 2. Municipal perspectives on locally adequate housing choices. While “Not Available” (N/A) was an option for respondents, this was removed from the final figure. The percentages do not account for N/A votes.

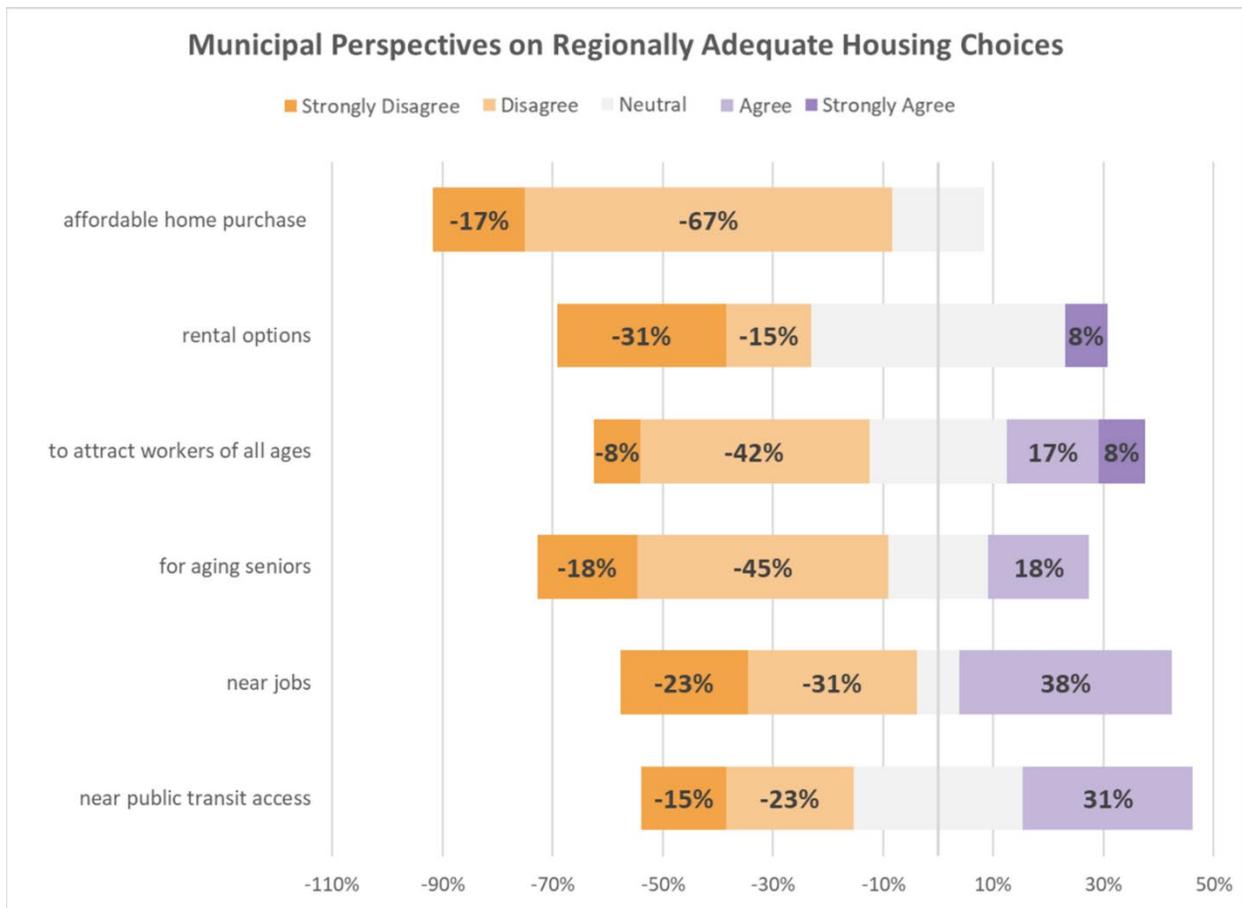


Figure 3. Municipal perspectives on regionally adequate housing choices. While “Not Available” (N/A) was an option for respondents, this was removed from the final figure. The percentages do not account for N/A votes.

### 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.

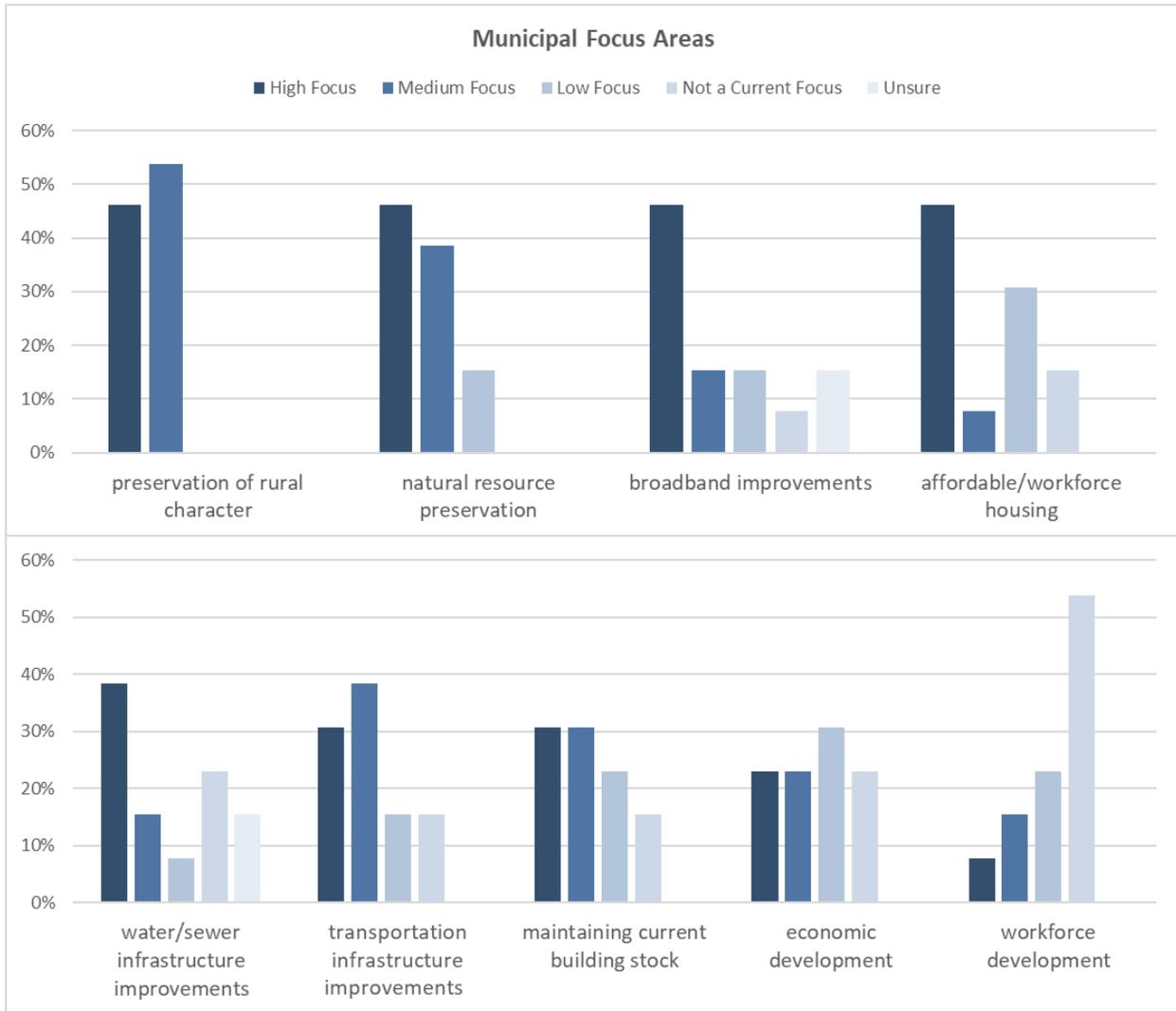


Figure 4. Community focus areas arranged from highest to lowest focus.

## 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.

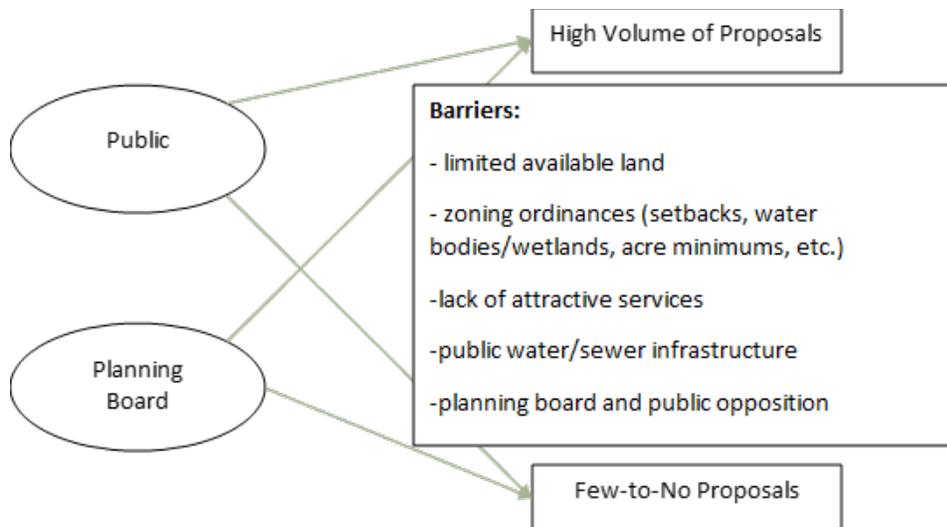


Figure 5. Interplay of themes highlighted on the topic of housing development proposals.

**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.

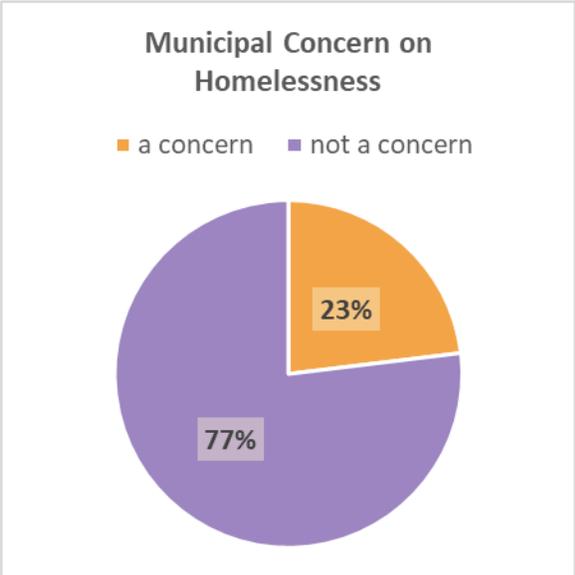


Figure 6. Municipal concern on homelessness.

**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 (KTV) 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.

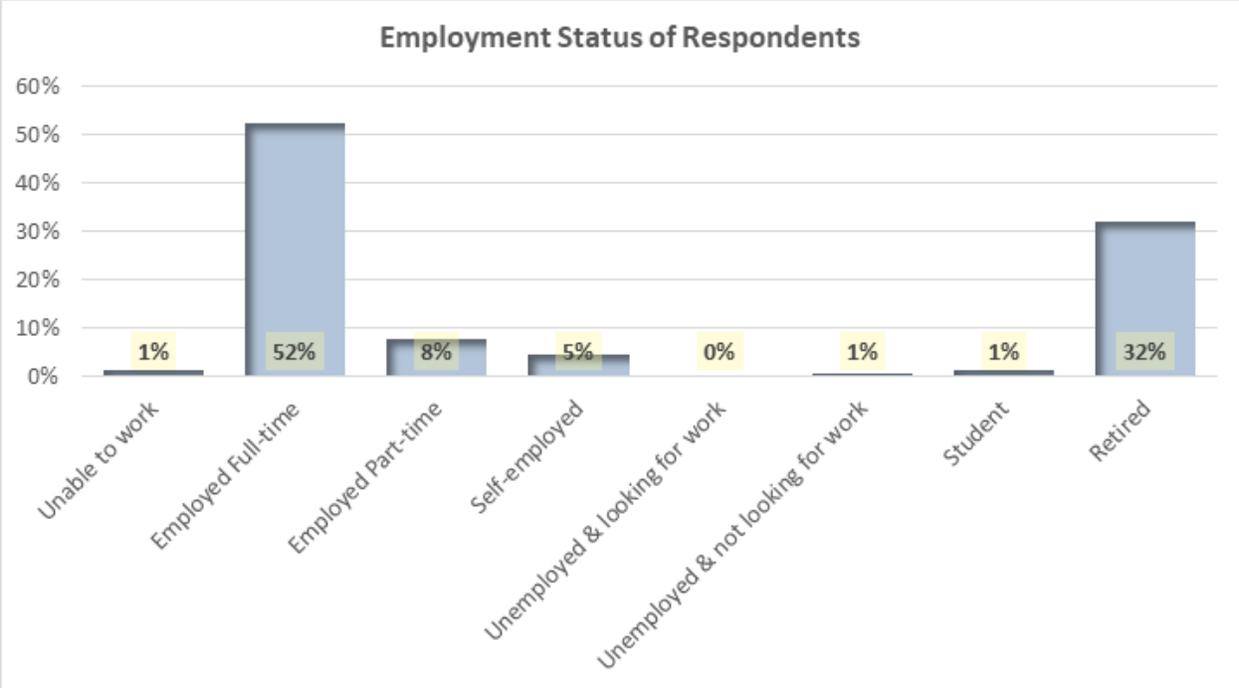


Figure 1. Self-described employment status of respondents to the public survey.

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.

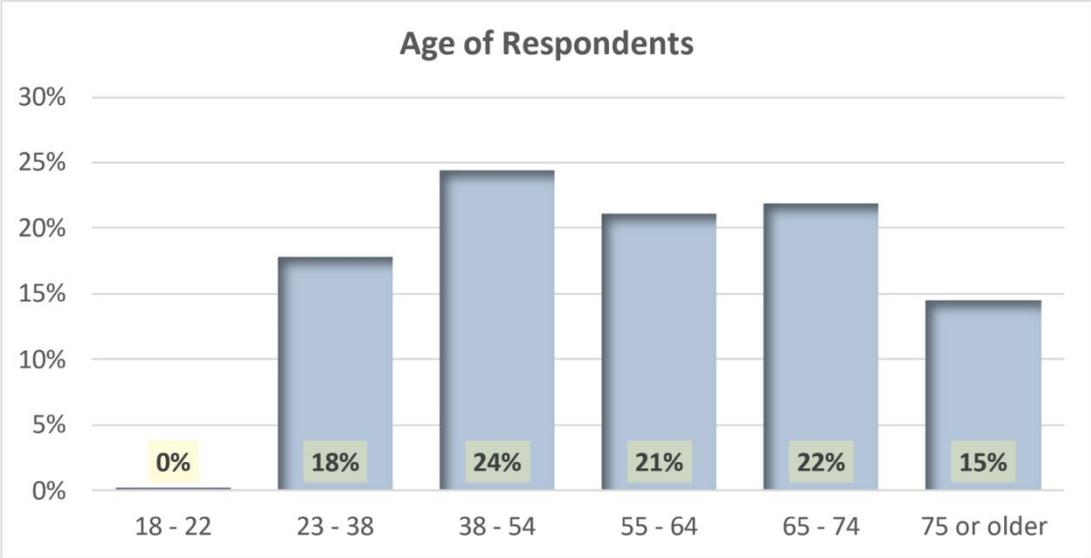


Figure 2. Self-described age of respondents to the public survey.

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.

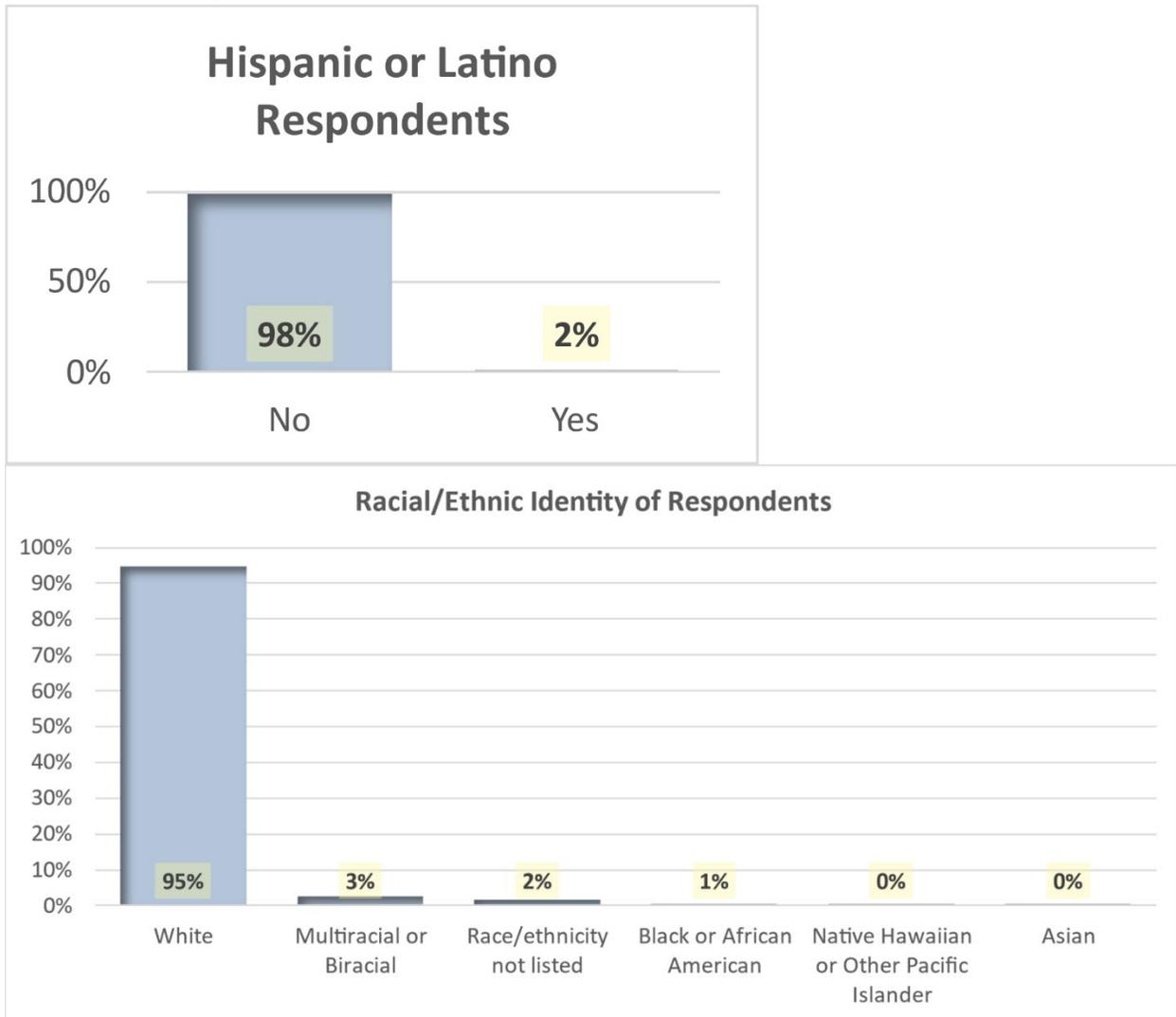


Figure 3. Self-described racial and ethnic identity based on a select number of options for respondents to the public survey.

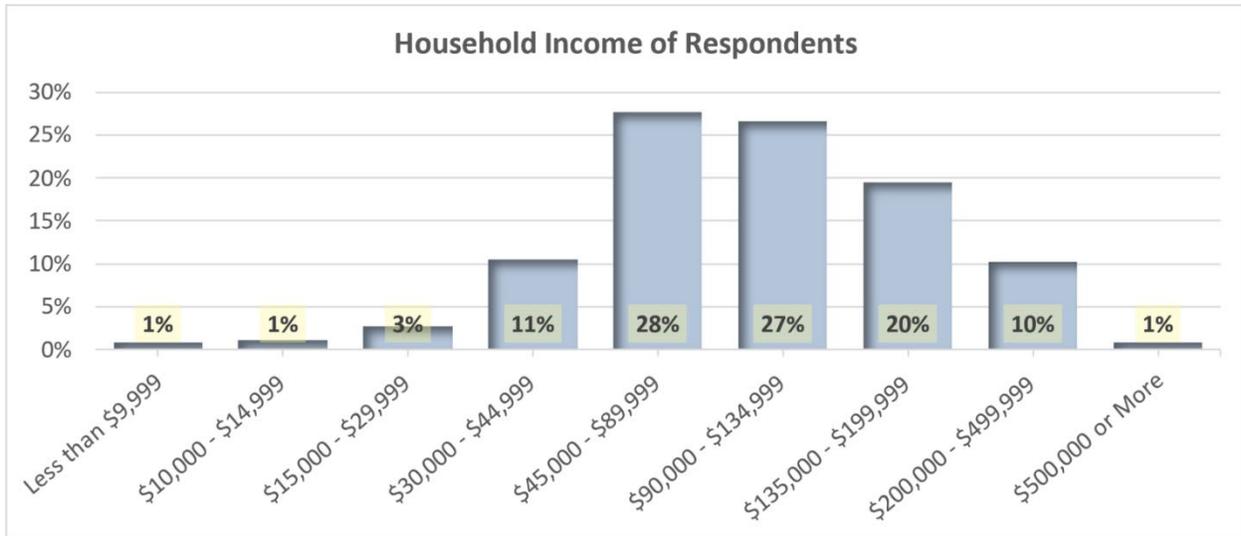


Figure 4. Self-described household income of respondents to the public survey.

#### **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.

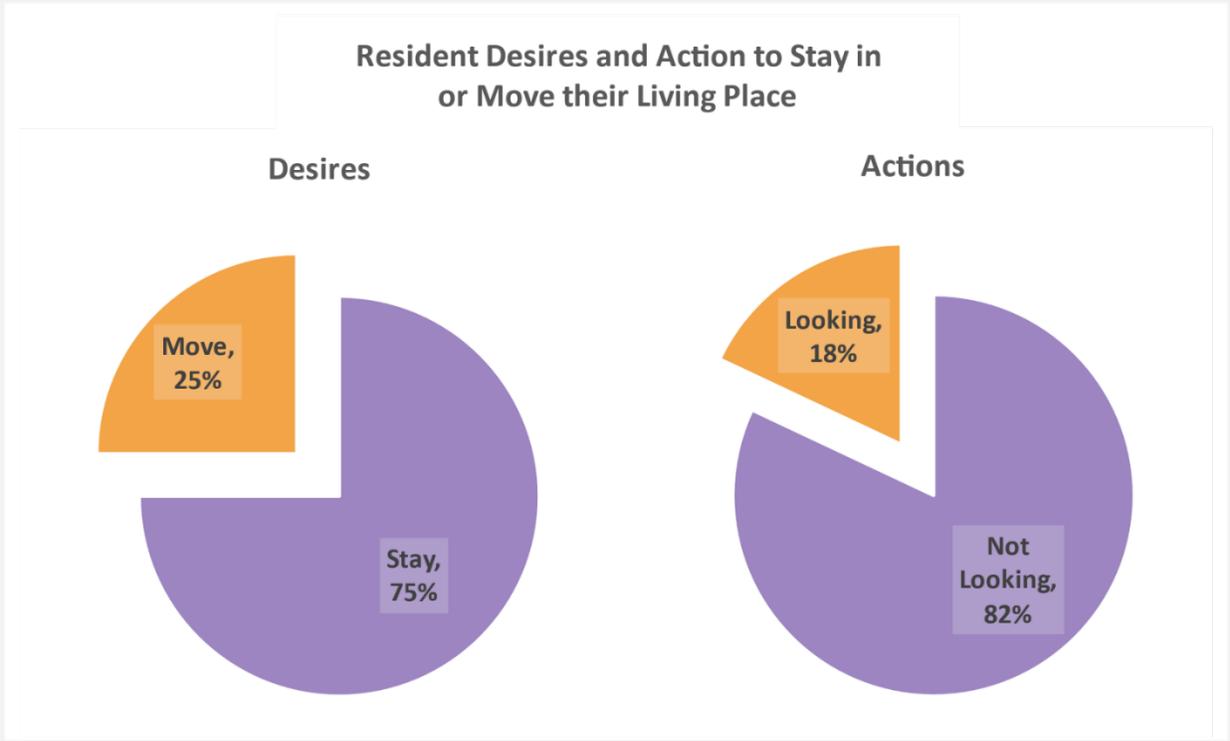


Figure 5. Residents indicate whether they would like to move to a new home, as well as if they are actively looking to for a different place to live.

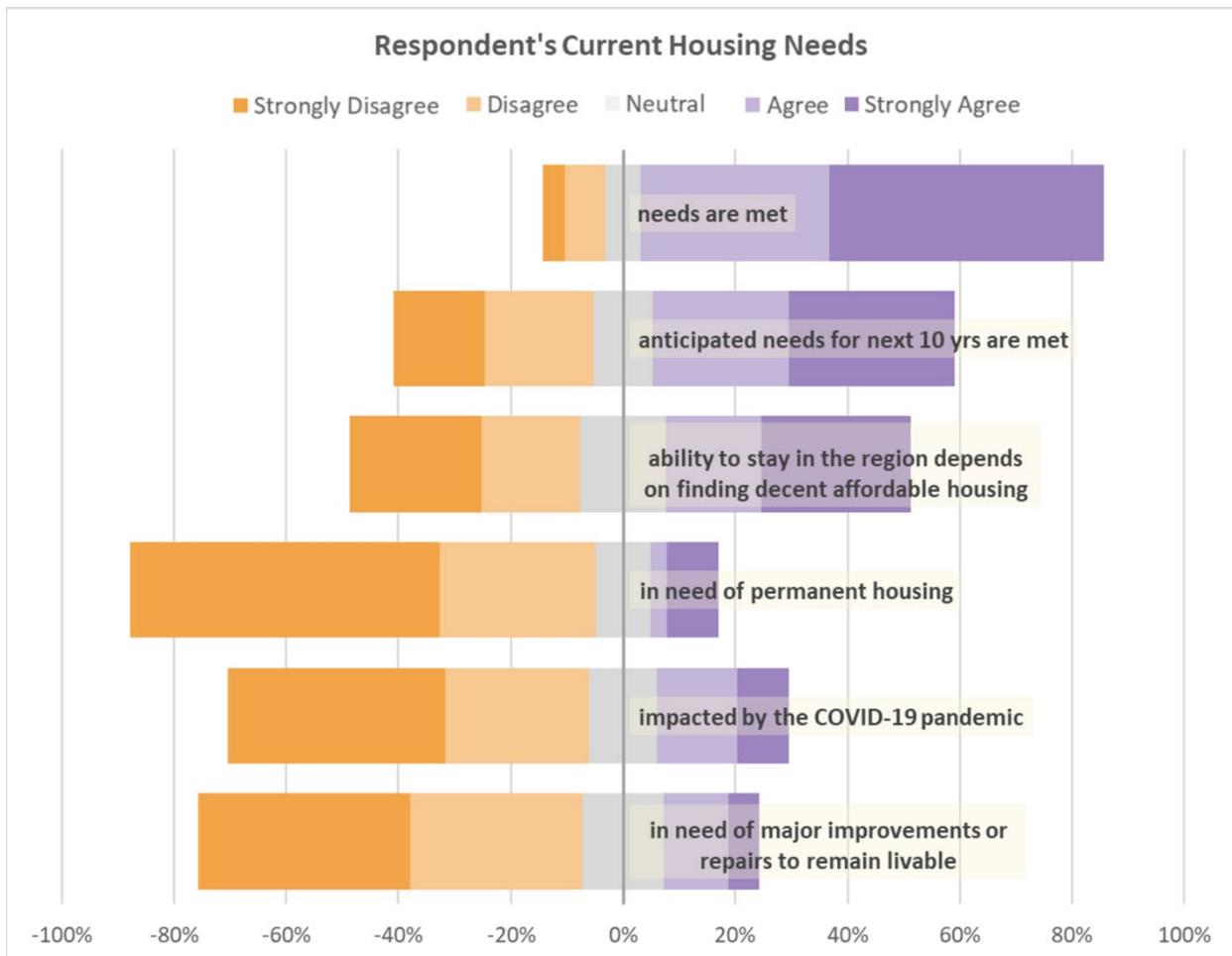


Figure 6. Respondents indicate agreement or disagreement on a series of statements related to how their current housing meets their household needs. The percentages represented here have been adjusted to exclude responses for “Not Applicable” and “I do not know”.

	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.”

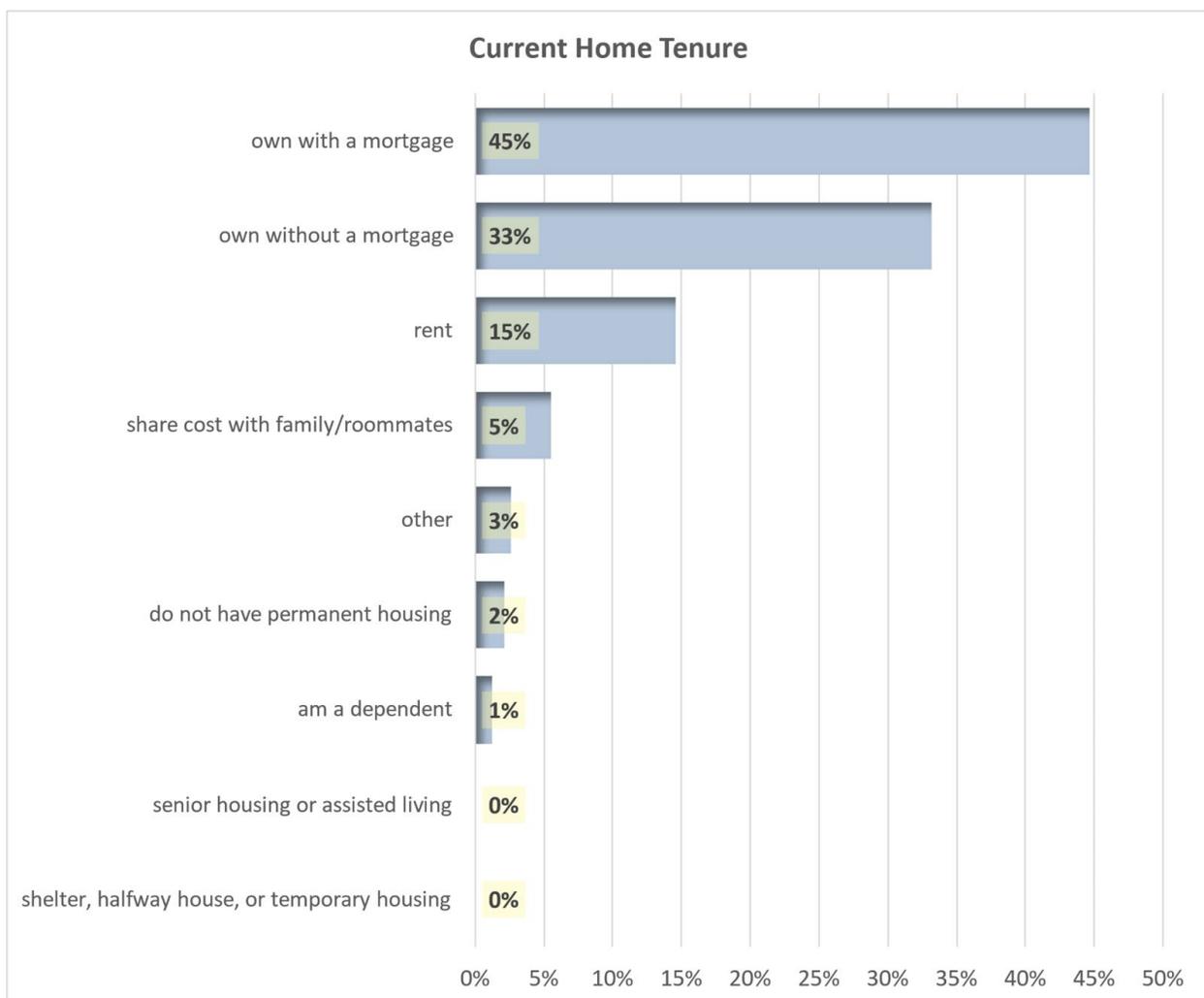


Figure 7. Percent of respondents by current housing conditions.

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.”

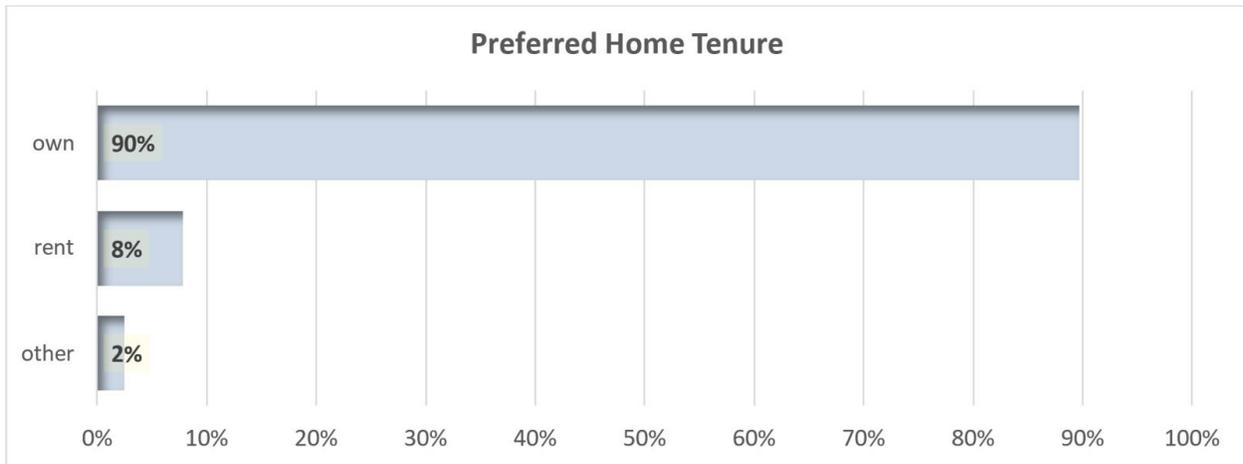


Figure 8. Percent of respondents by preferred housing condition.

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.”

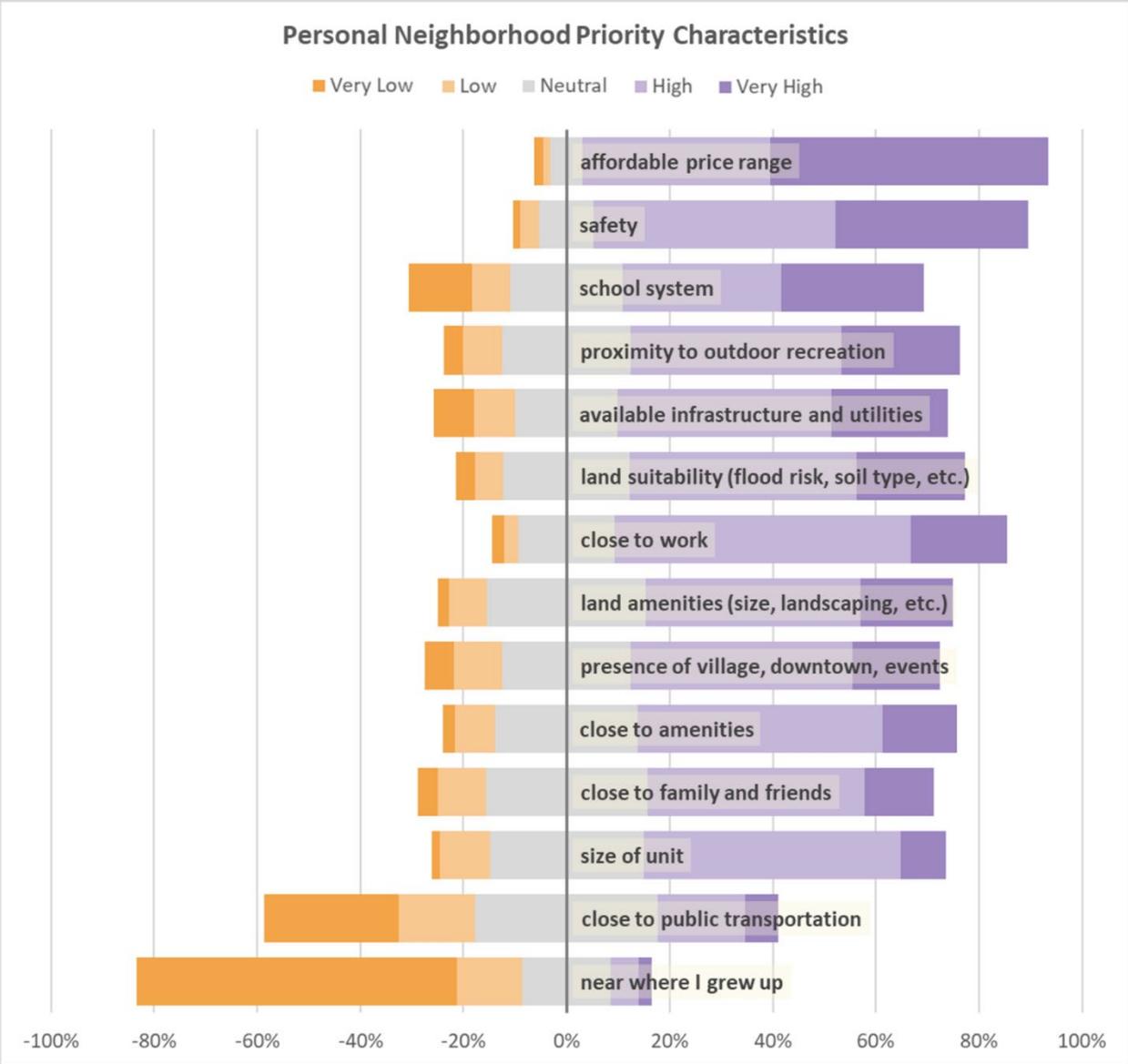


Figure 9. Respondents indicate their personal preference for their home's neighborhood characteristics from low to high. The percentages represented here have been adjusted to exclude responses for "Not Applicable".

	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.

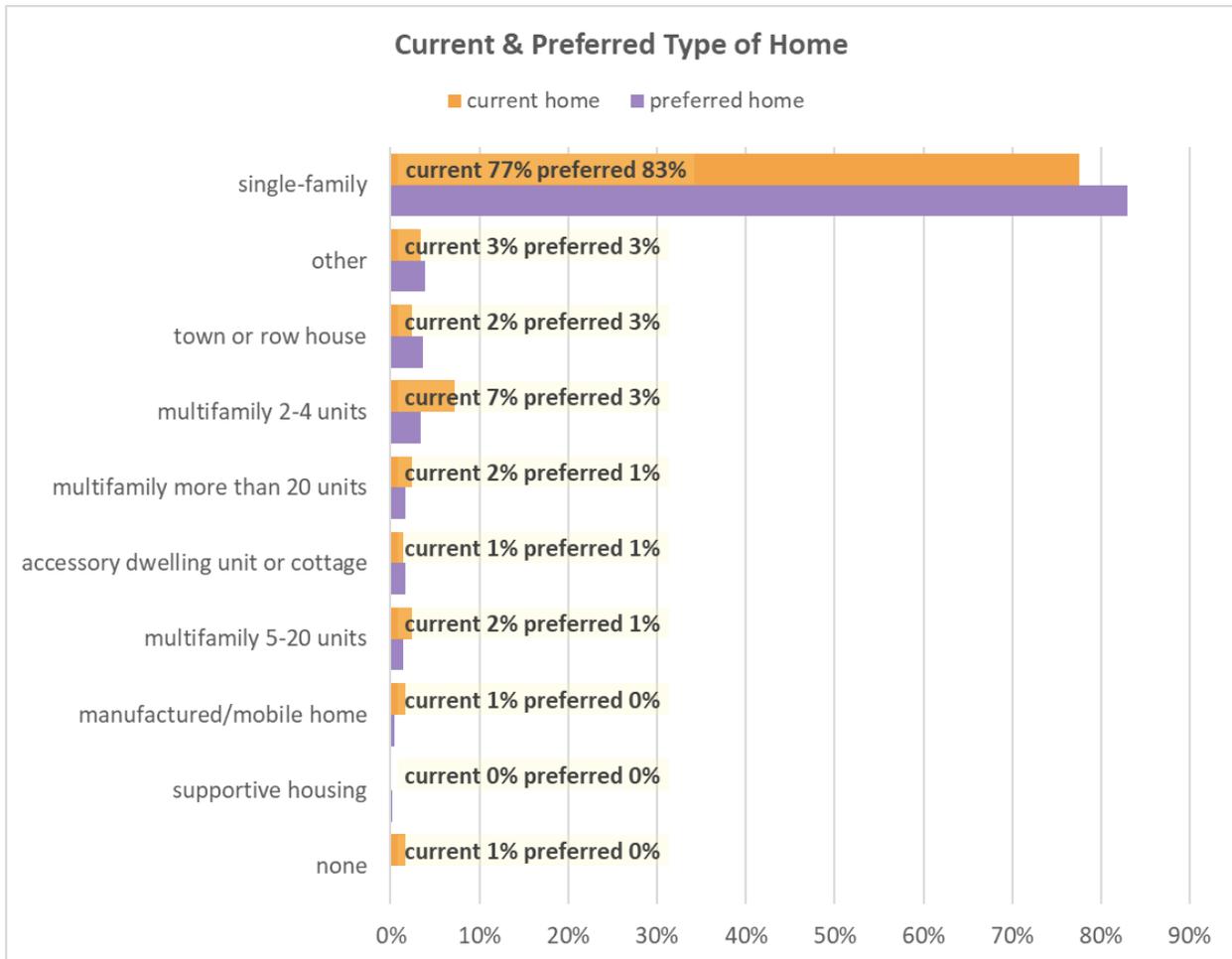


Figure 10. Percent of respondents live in different types of homes by current and preferred living conditions.

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.

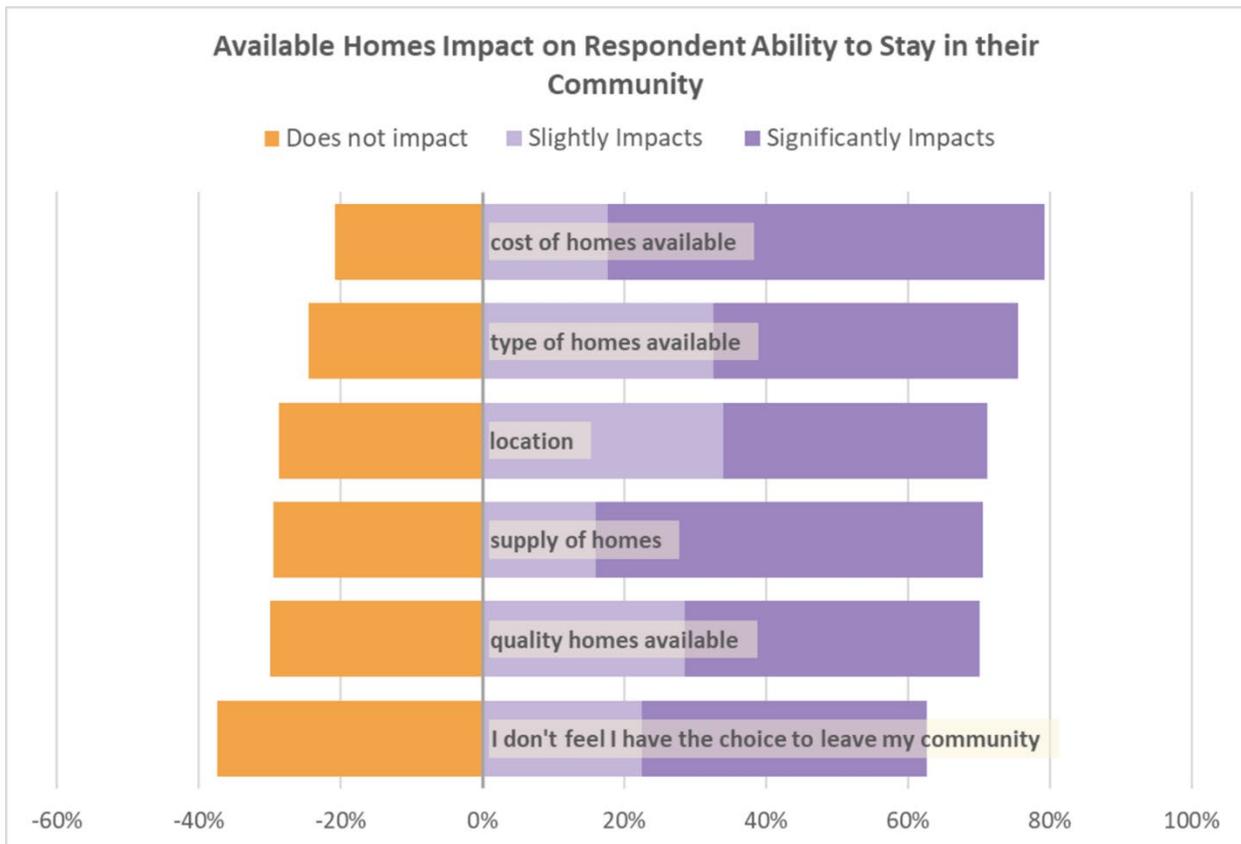


Figure 10. Respondents rate a series of statements about current housing supply in whether it does not, slightly, or significantly impacts their ability to stay in their community. The percentages represented here have been adjusted to exclude responses for “Not Applicable” and “I do not know”.

	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.

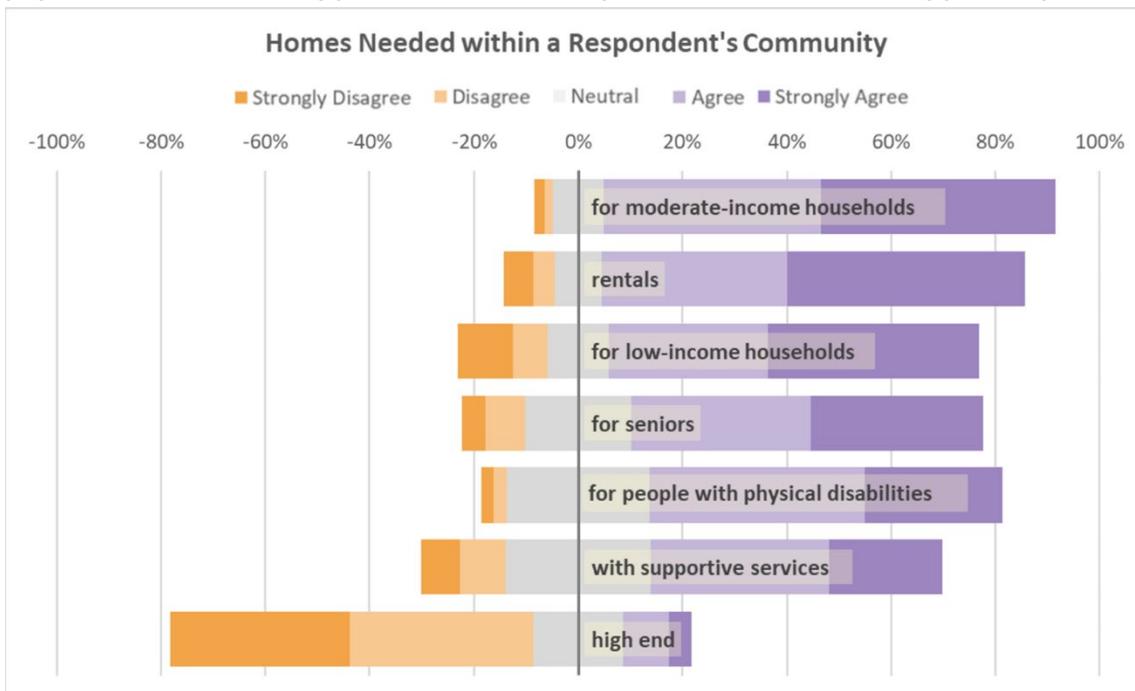


Figure 11. Respondents indicate agreement or disagreement on a series of statements related to the types of homes needed within their own community. The percentages represented here have been adjusted to exclude responses for "Not Applicable" and "I do not know".

	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.

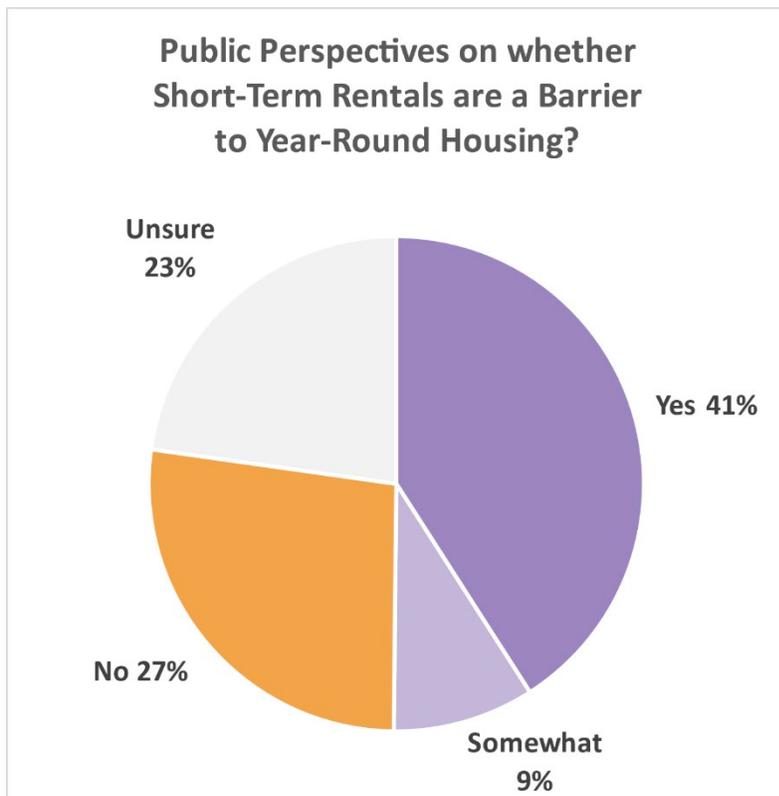


Figure 15. The percentage of respondents that find short-term rentals as a barrier to year-round housing for residents and seasonal workers.

**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.”

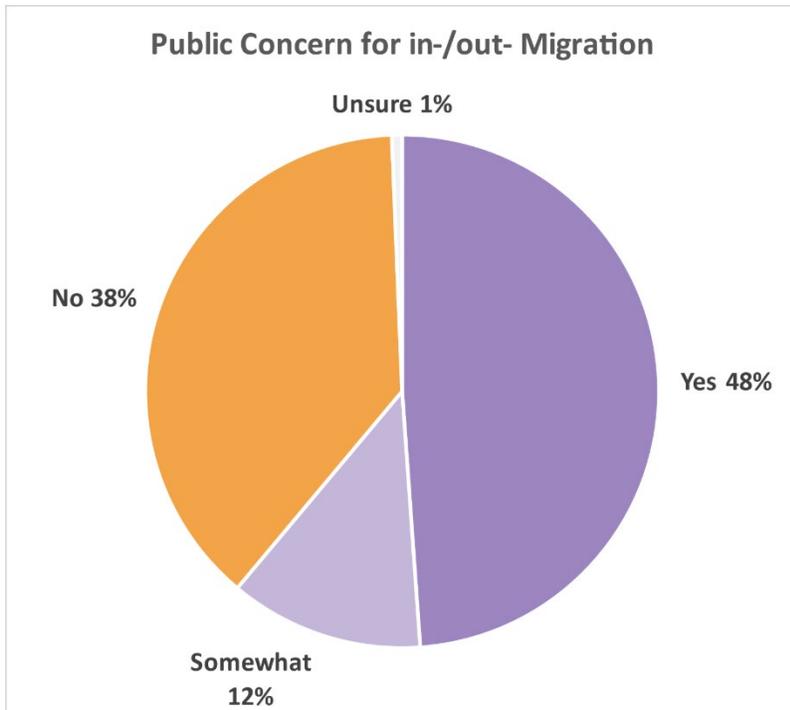


Figure 16. The percentage of respondents concerned about migration in the region.

**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.”

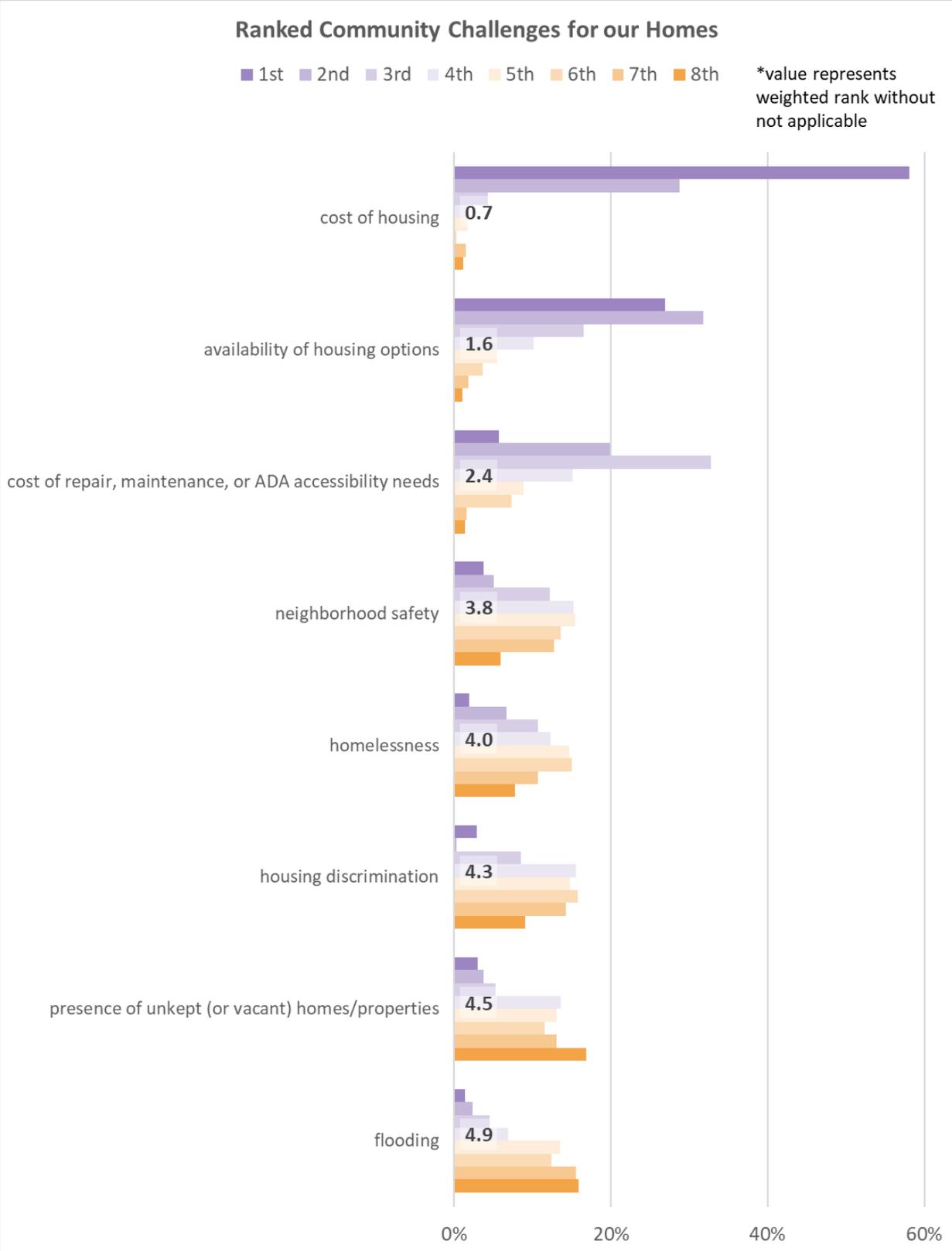


Figure 12. Respondents rank community challenges from 1 (biggest challenge) to 8 (smallest challenge) for their impact on a respondent's community's ability to have needed homes. The percentages represented here have been adjusted to exclude responses for "Does not Apply".

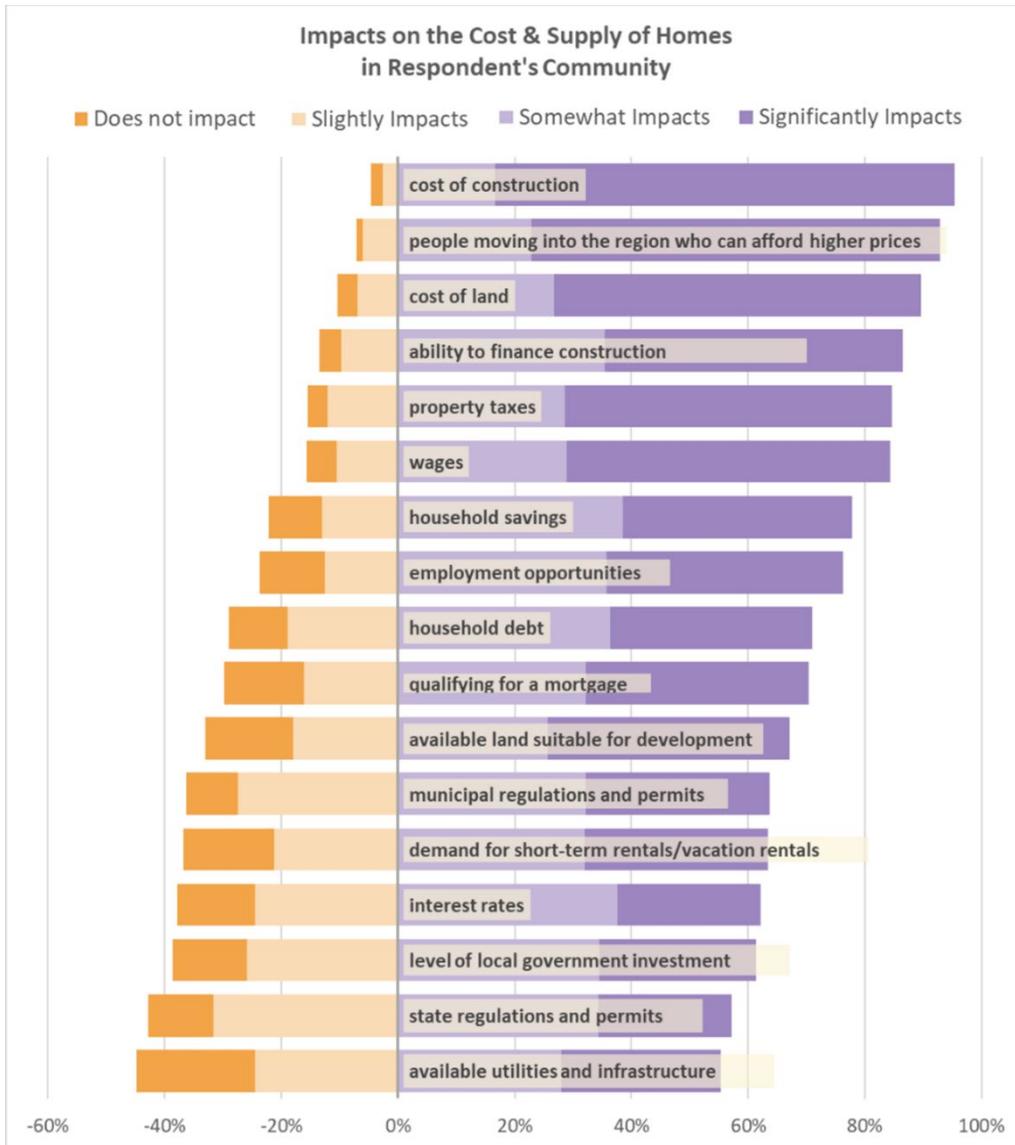


Figure 13. Respondents rate a series of factors in how they impact the cost and supply of homes from does not, slightly, somewhat, or significantly impacts their community's housing. The percentages represented here have been adjusted to exclude responses for "Not Applicable" and "I do not know".

	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.”

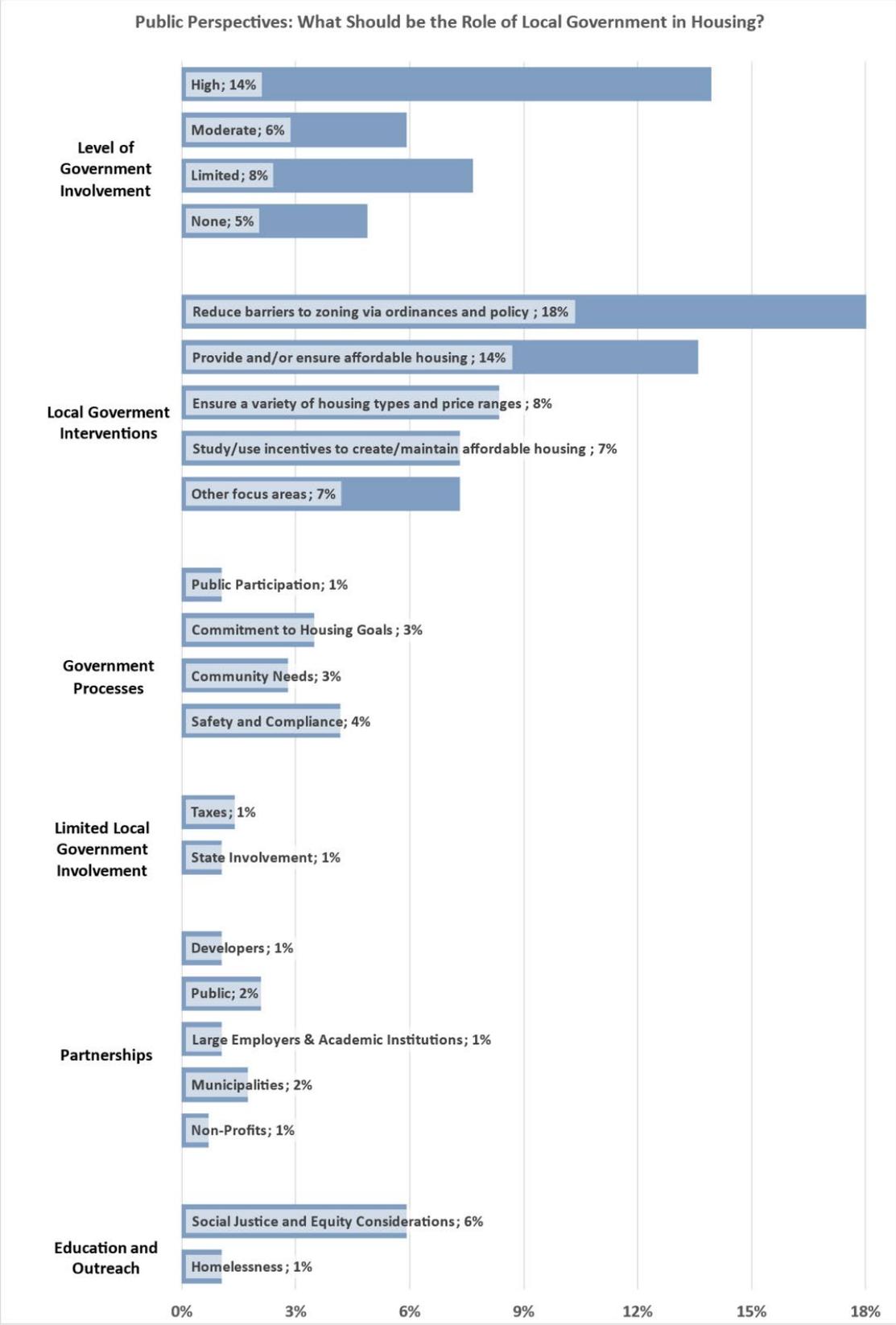


Figure 14. Respondents to the public survey provided comment, categorized into themes, on the role of local government in housing.

## 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.

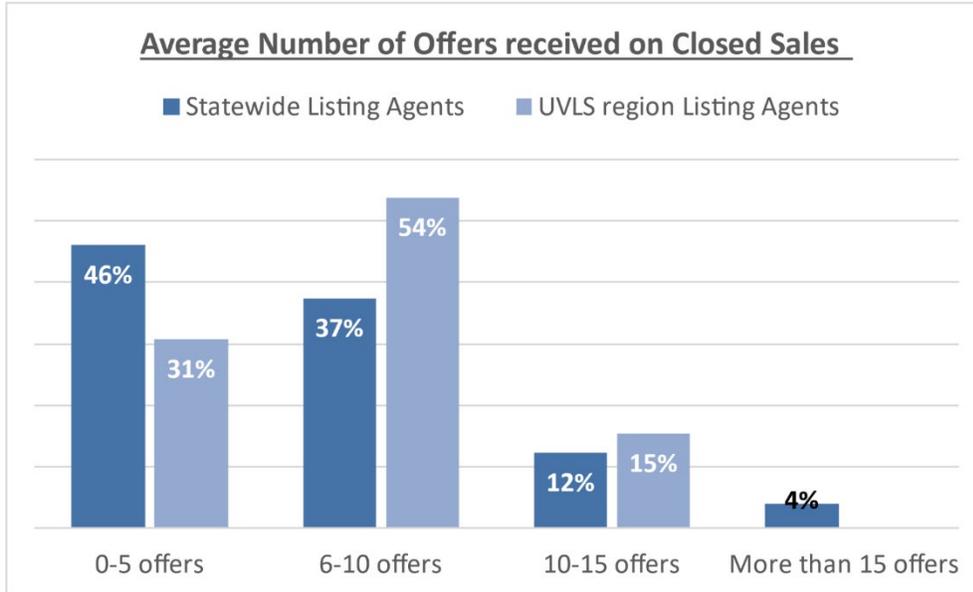


Figure 1. The average number of offers for closed sales received in the past six months, or the first half of 2022, from the perspective of survey respondents who are listing agents. Results provided relative to the UVLS region and NH statewide.

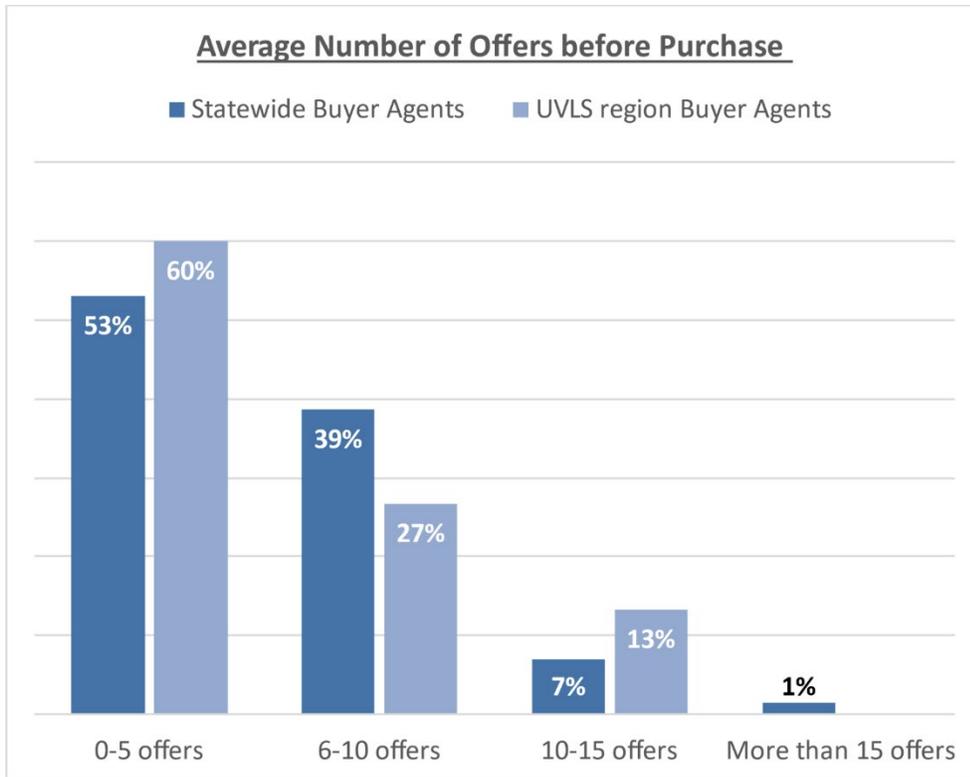


Figure 2. The average number of offers for closed sales received in the past six months, or the first half of 2022, from the perspective of buyer agents. Results provided relative to the UVLS region and NH Statewide.

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.

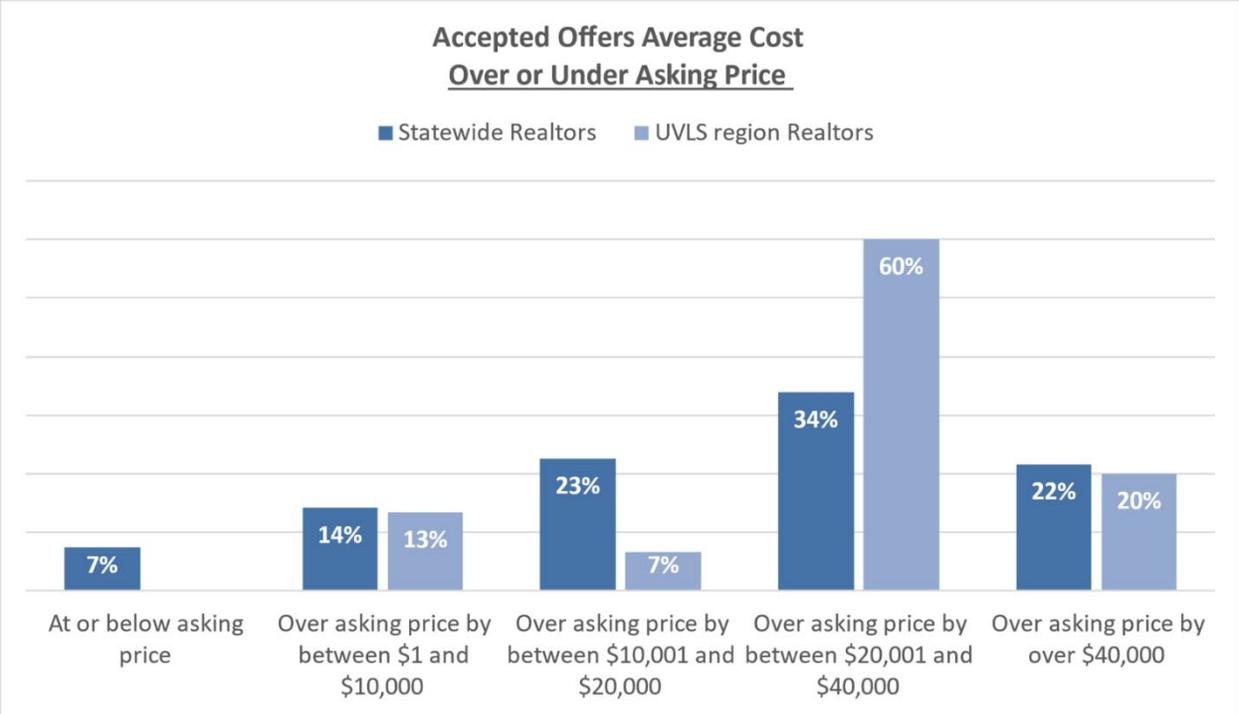


Figure 3. The average dollar amount of accepted offers that were over or under the asking price over the past 6 months, or the first half of 2022. Results provided relative to the UVLS region and NH Statewide.

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.

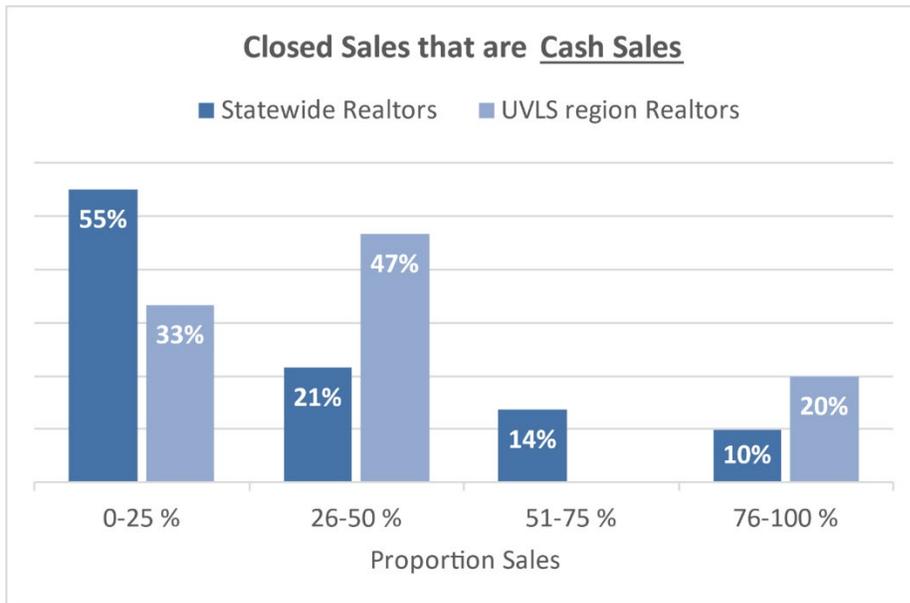


Figure 4. The proportion of closed sales being cash sale over the past 6 months, or the first half of 2022s. Results provided relative to the UVLS region and NH Statewide.

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.

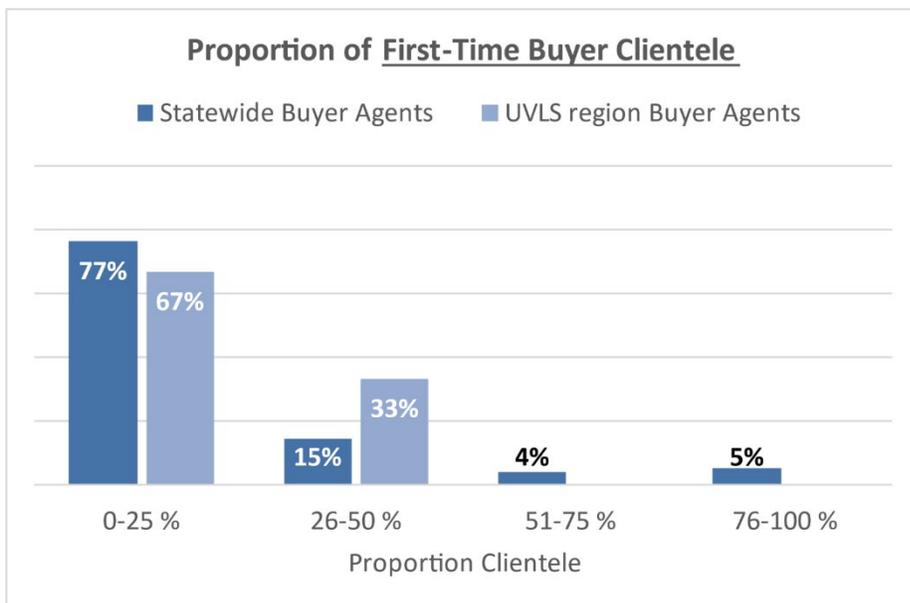


Figure 5. The proportion of realtors' clientele who were first-time buyer over the past 6 months, or the first half of 2022s. Results provided compare the UVLS region and NH Statewide.

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.

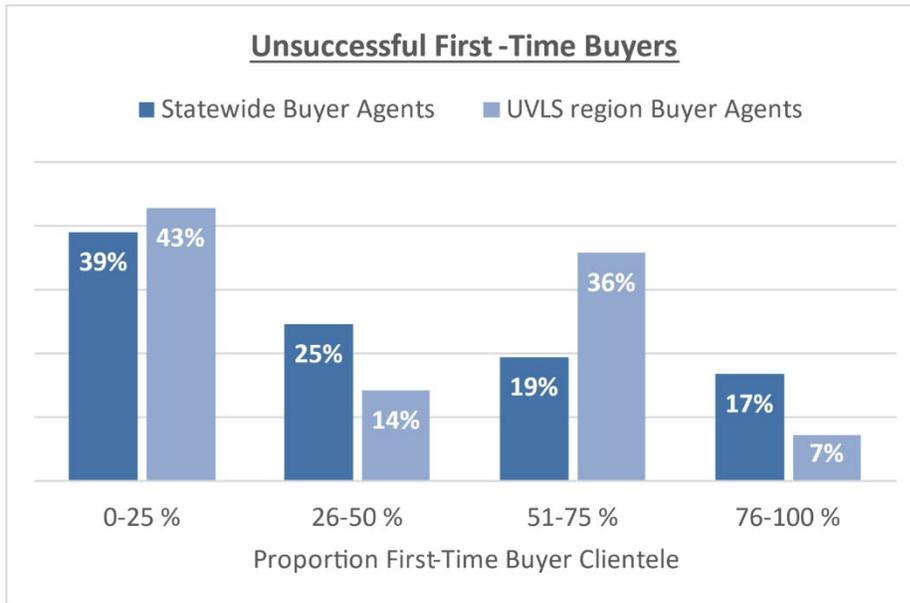


Figure 6. The percentage of first-time buyer clients unsuccessful within 6-Months to 1-Year before the Summer of 2022. Results provided relative to the UVLS region and NH Statewide.

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.

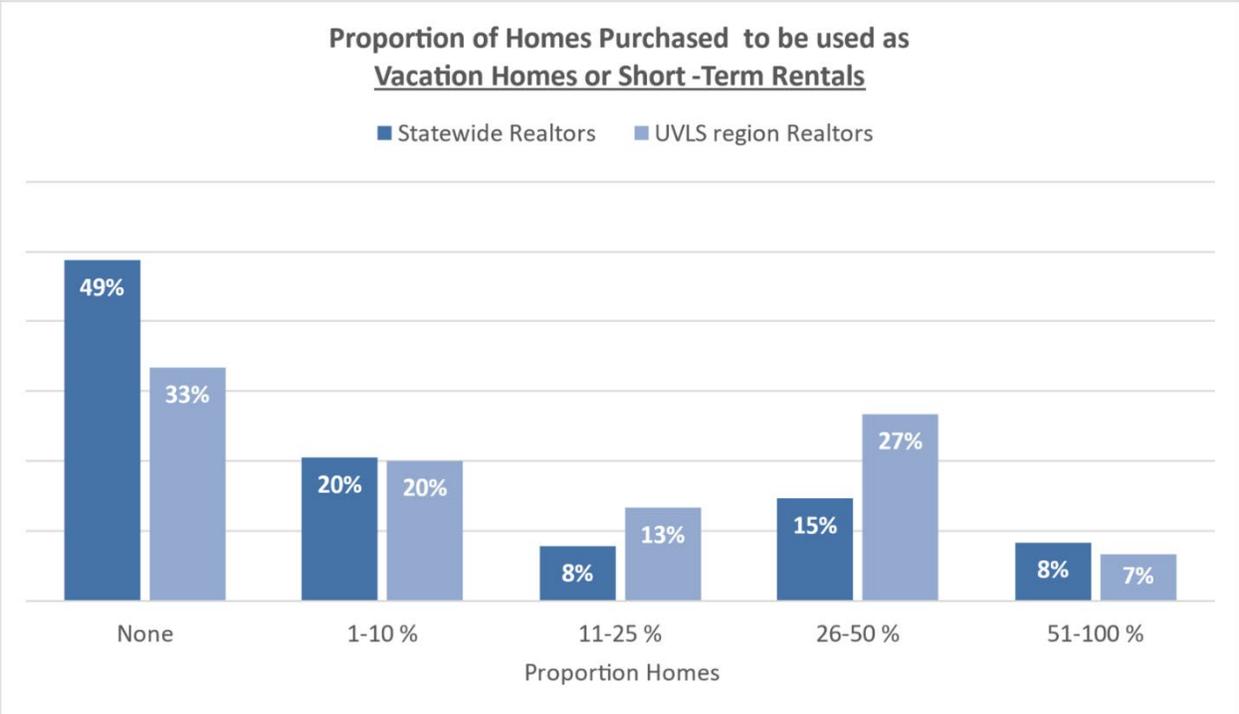


Figure 7. The proportion of homes purchased to be used as vacation homes or short-term rentals within the past 6 months, or first half of 2022. Results provided relative to the UVLS region and NH Statewide.

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.

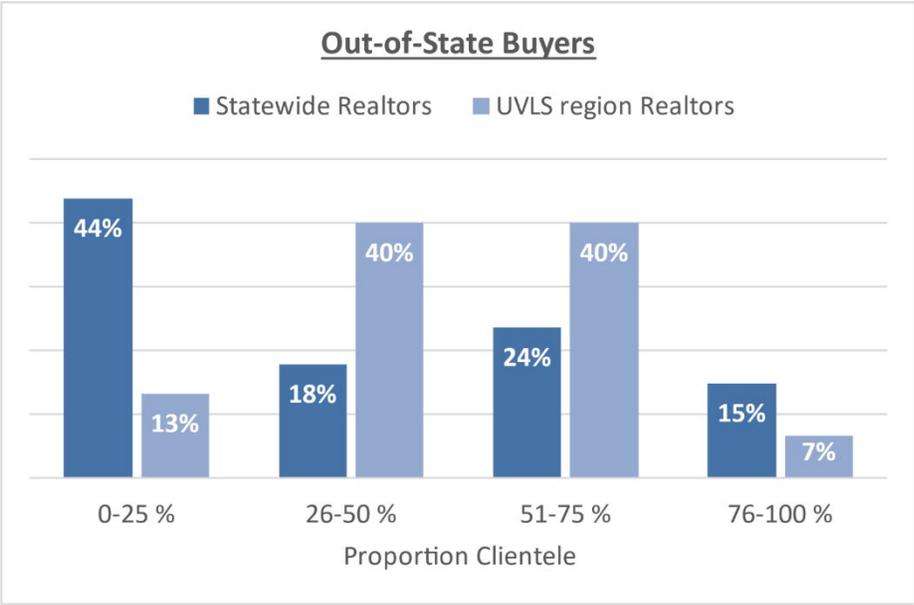


Figure 8. The proportion of out-of-state buyers within the past 6 months, or the first half of 2022. Results provided relative to the UVLS region and NH Statewide.

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).

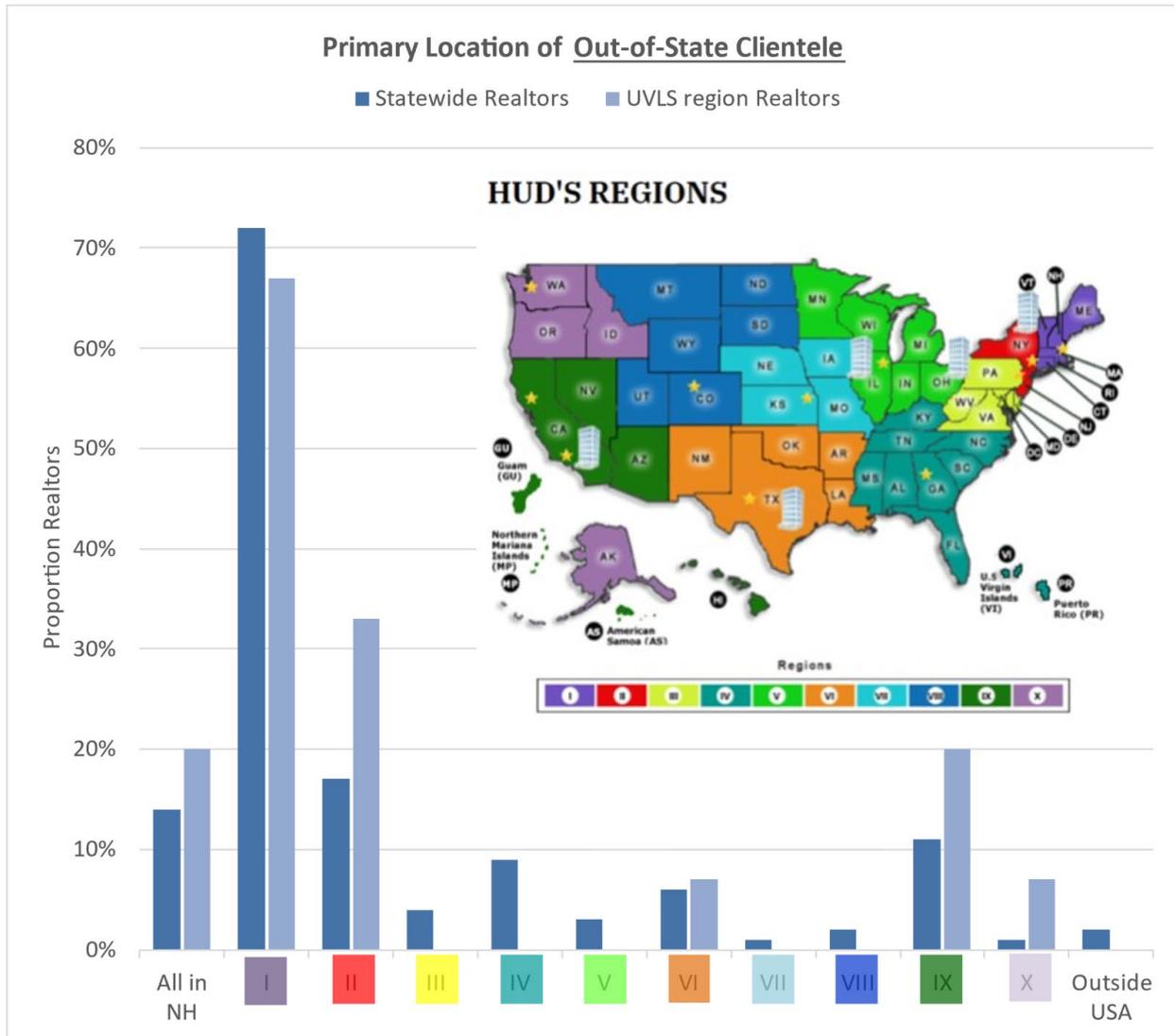


Figure 9. Out-of-state buyers'/clients' geographical location based on the HUD's Regions Map. Results provided relative to the UVLS region and NH Statewide.

	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.

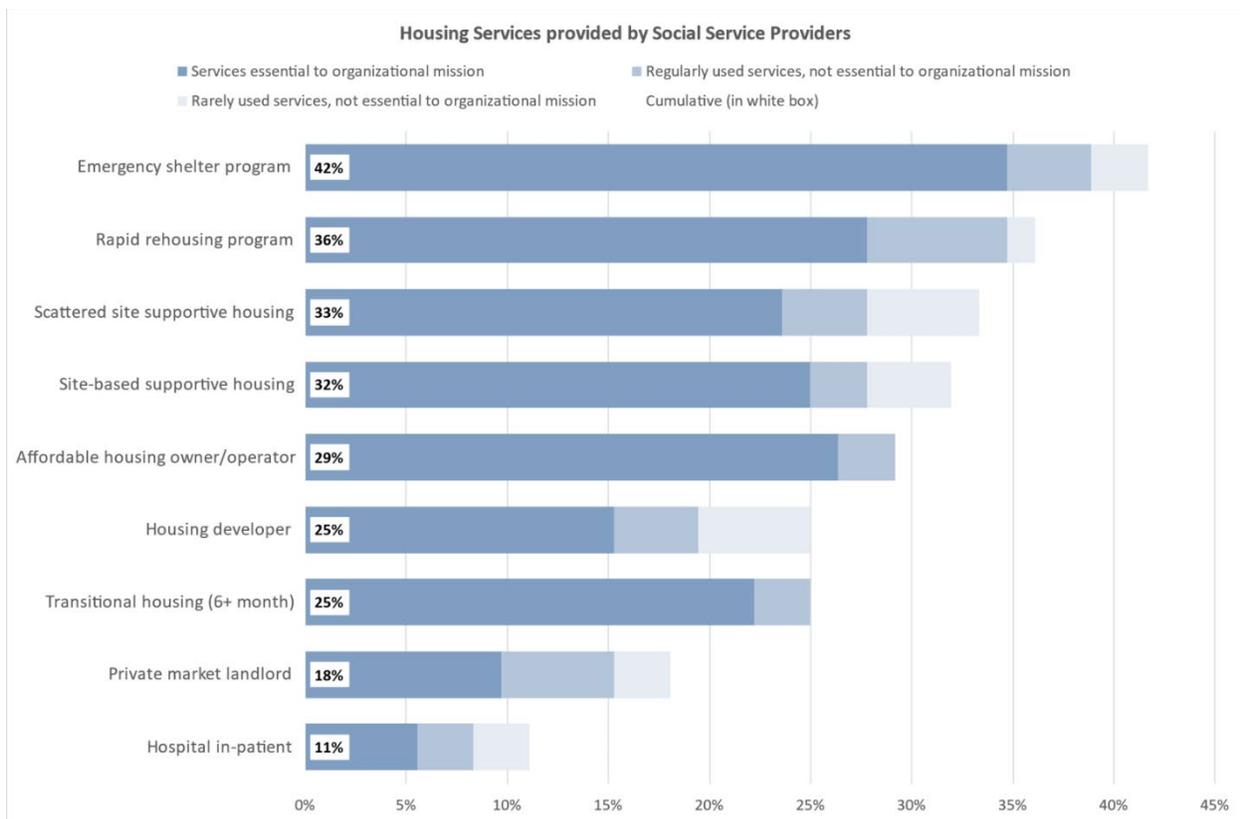


Figure 1. Types of housing services provided by social service providers, differentiated by those essential to an organization's missions and regularity of use.

	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.

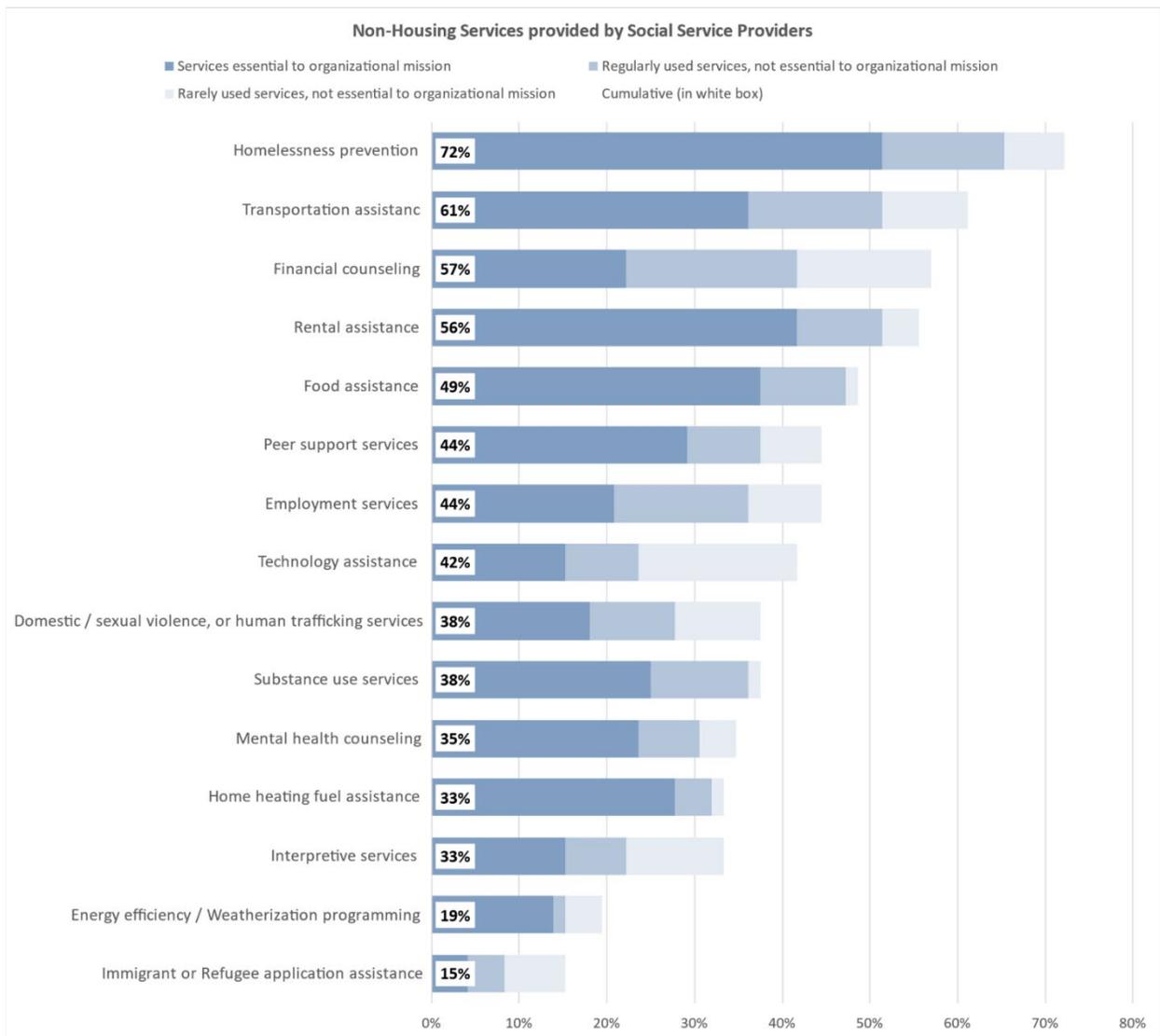


Figure 2. Types of non-housing services provided by social service providers, differentiated by those essential to an organization's missions and regularity of its use by guests.

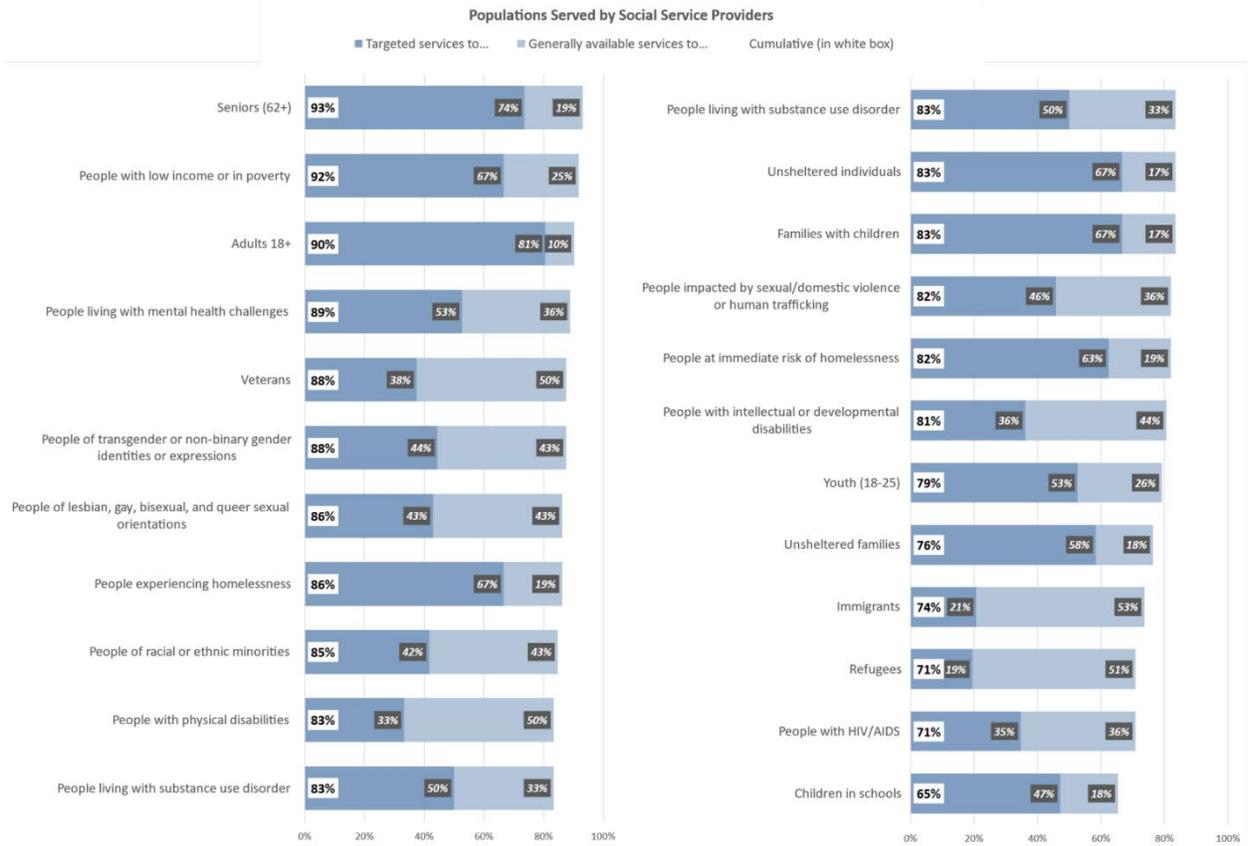


Figure 3. Populations served by social service providers, differentiated by those with targeted versus generally available services.

## 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.

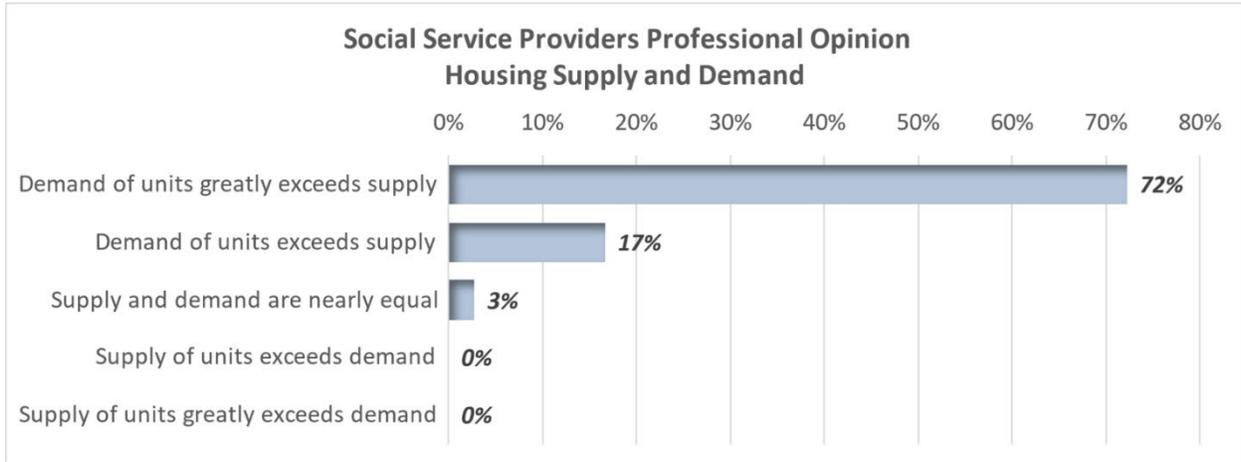


Figure 4. Respondents provided their professional opinion on the alignment of supply and demand of housing stock in their organization's service area.

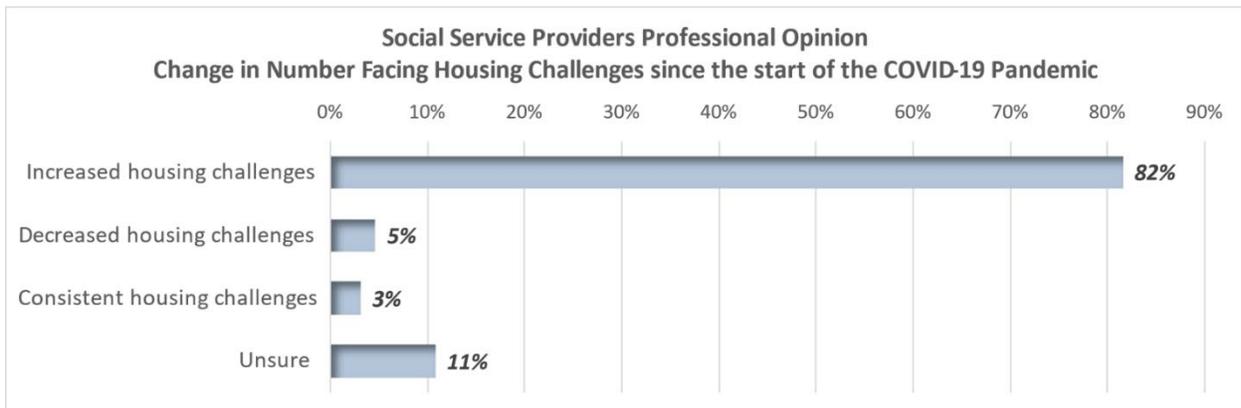


Figure 5. Respondents describe how the COVID-19 pandemic impacted the number of people facing housing challenges.

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.

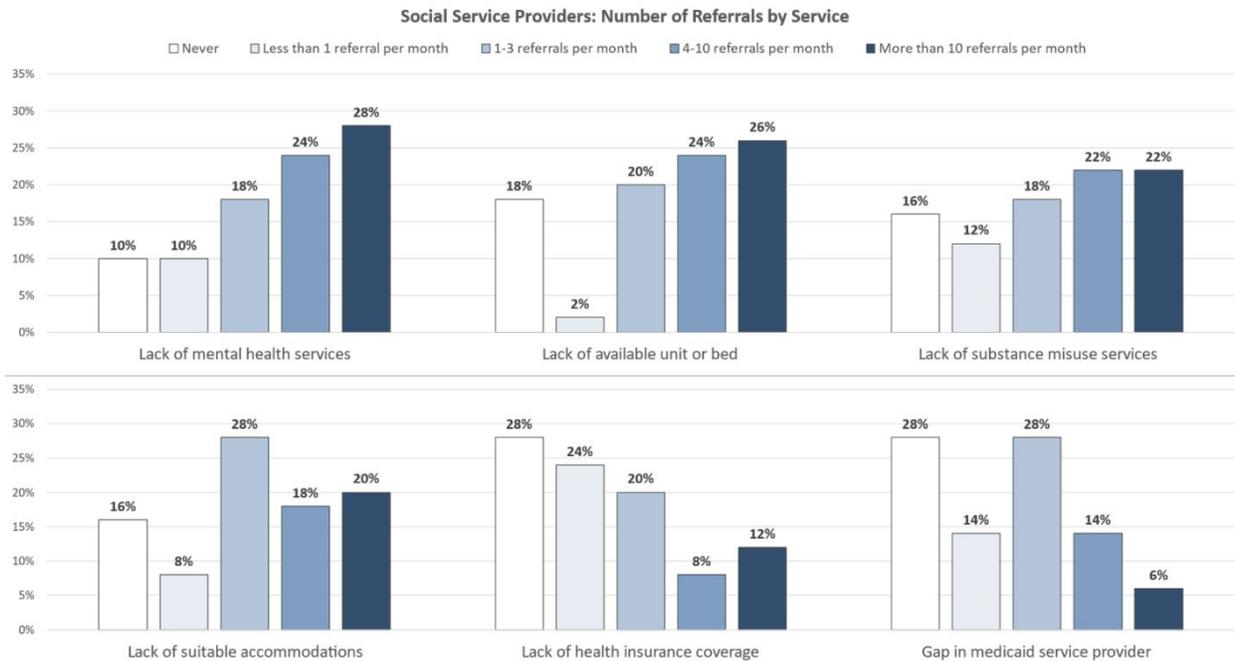


Figure 6. Respondents describe the average number of referrals made by their organizations to another every month. Respondents differentiated referral by the reason it was required.

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> / 12<sup>th</sup></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.

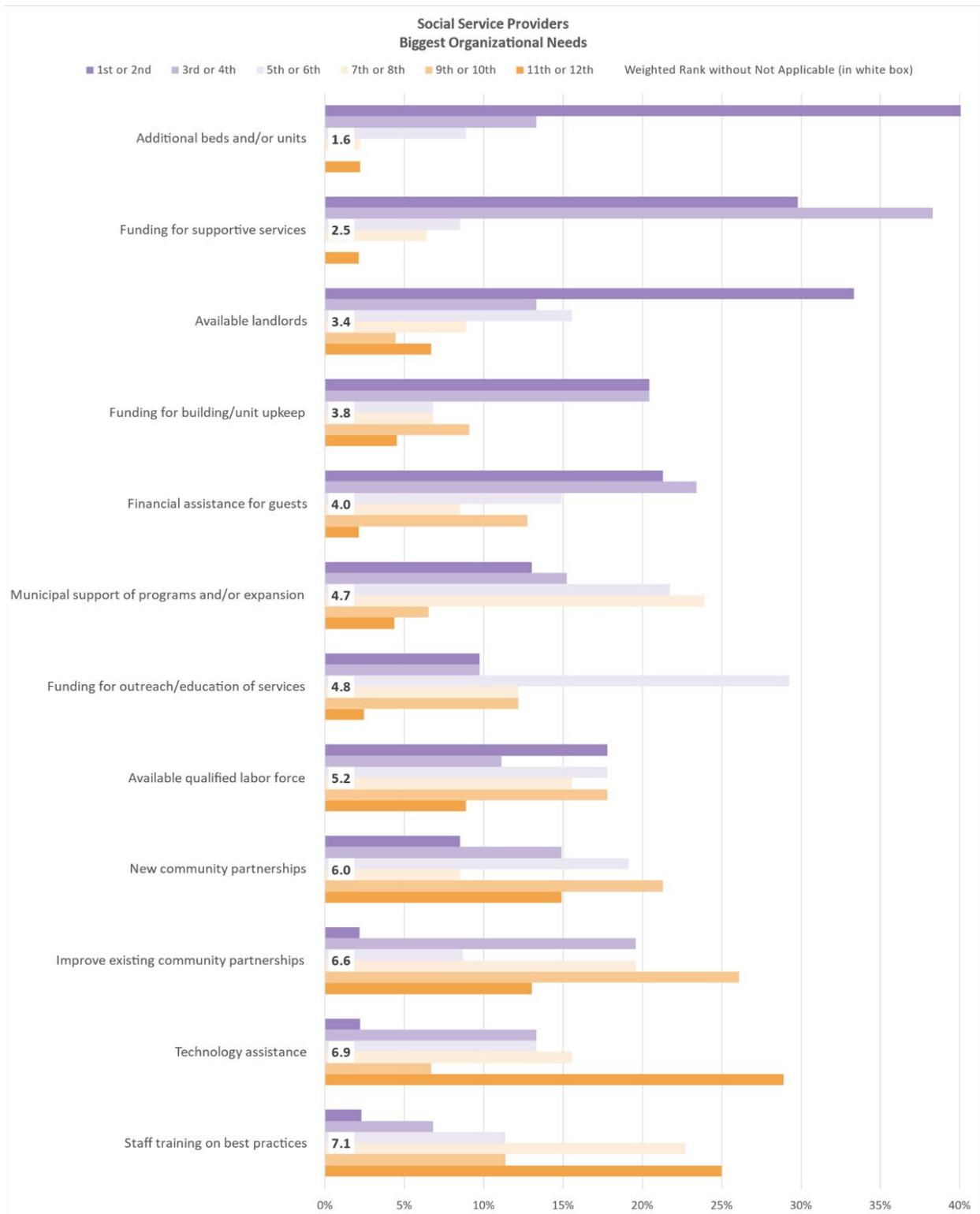


Figure 7. Summary figure of respondent rankings for strategies to improve their organization's functioning.

## **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.

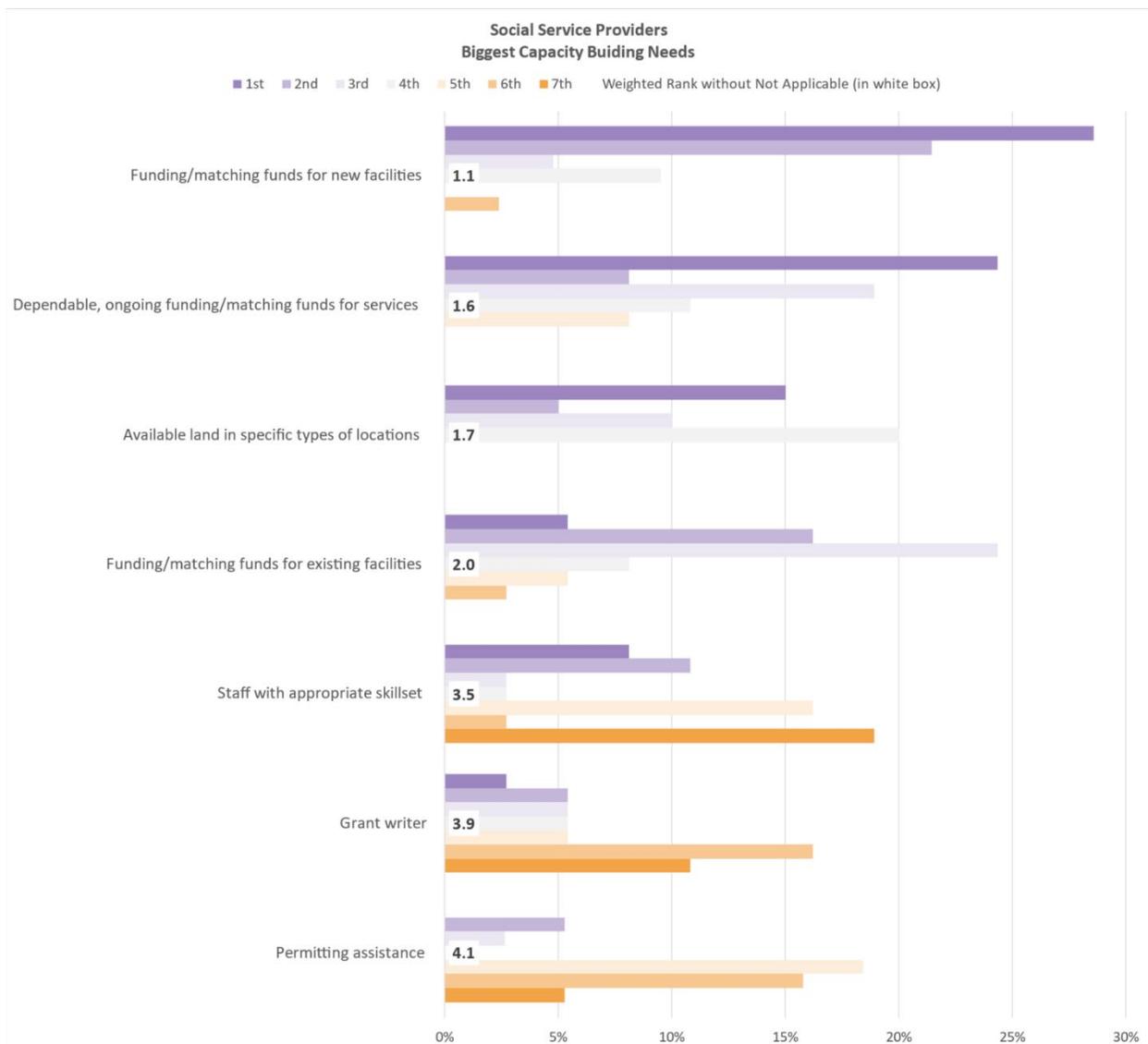


Figure 8. Summary figure of respondent rankings for strategies to improve their organization capacity building.

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”

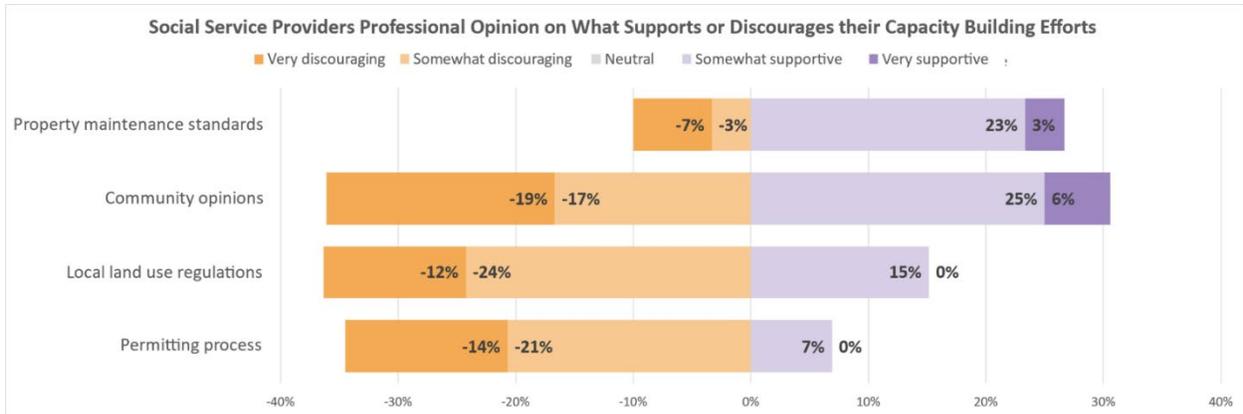


Figure 9. Respondents describe community standards and opinions in whether each discourages (orange) or supports (purple) their organization’s capacity building.

## 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.

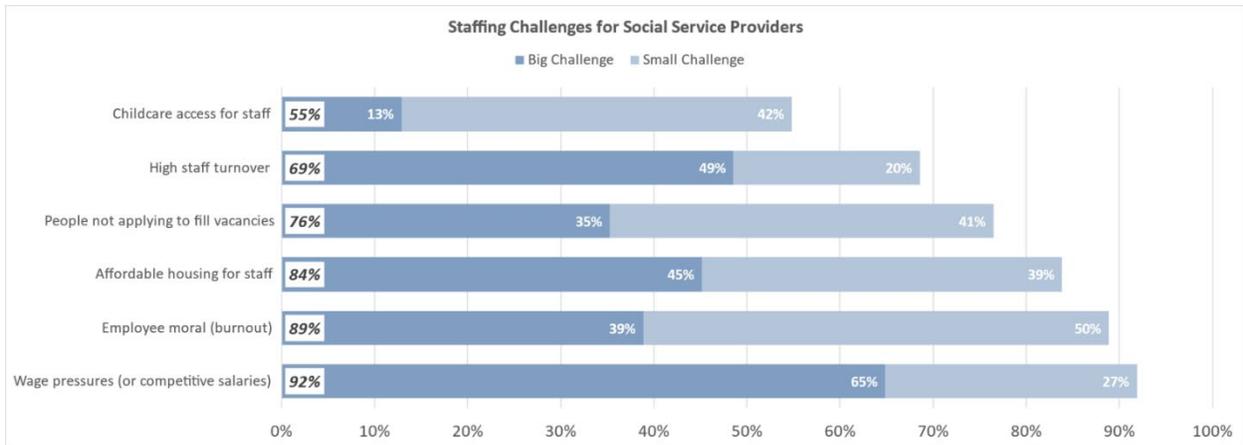


Figure 10. Staffing topics were chosen by respondents as a big challenge, small challenge, not a challenge, or not applicable for their organization. The percentages in this graph do not include organizations that noted an issue as not applicable.

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.”

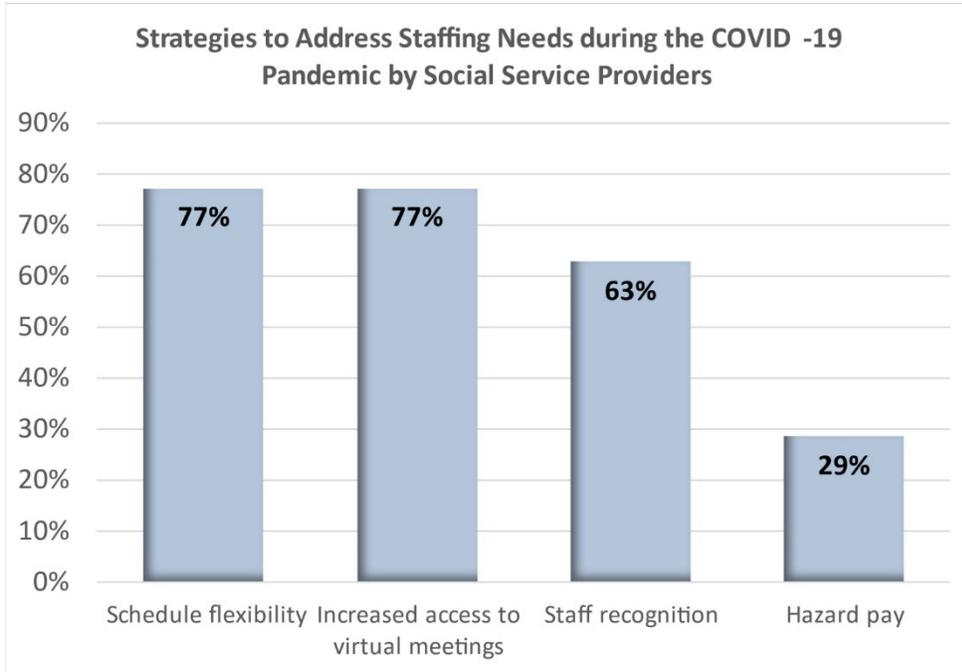


Figure 11. Respondents indicate strategies they used to address their organization’s staffing needs during the COVID-19 pandemic.

**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



## 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.

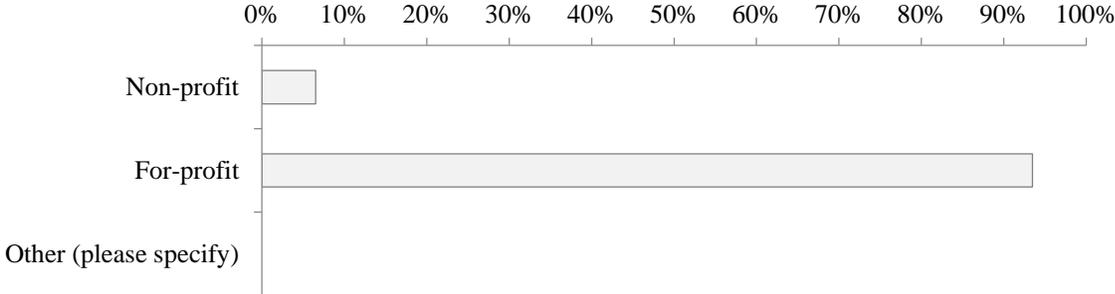
This survey was administered online using the Survey Monkey web-based app © 2022 Momentive. With the assistance of the Apartment Association of New Hampshire (AANH), known for being the largest NH-based entity with landlord and property management membership, the survey was distributed between September 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

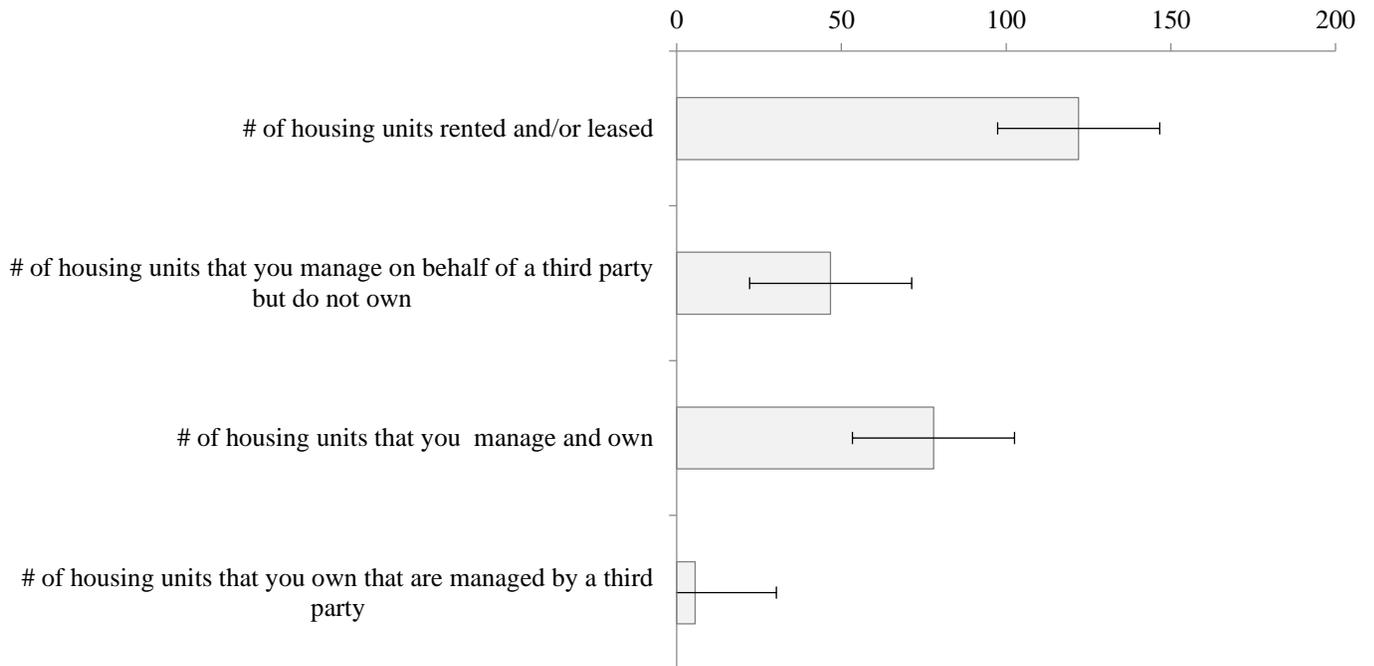


Question 2. How many housing units do you rent, lease or manage in your New Hampshire portfolio? (Respond to all categories that apply)

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

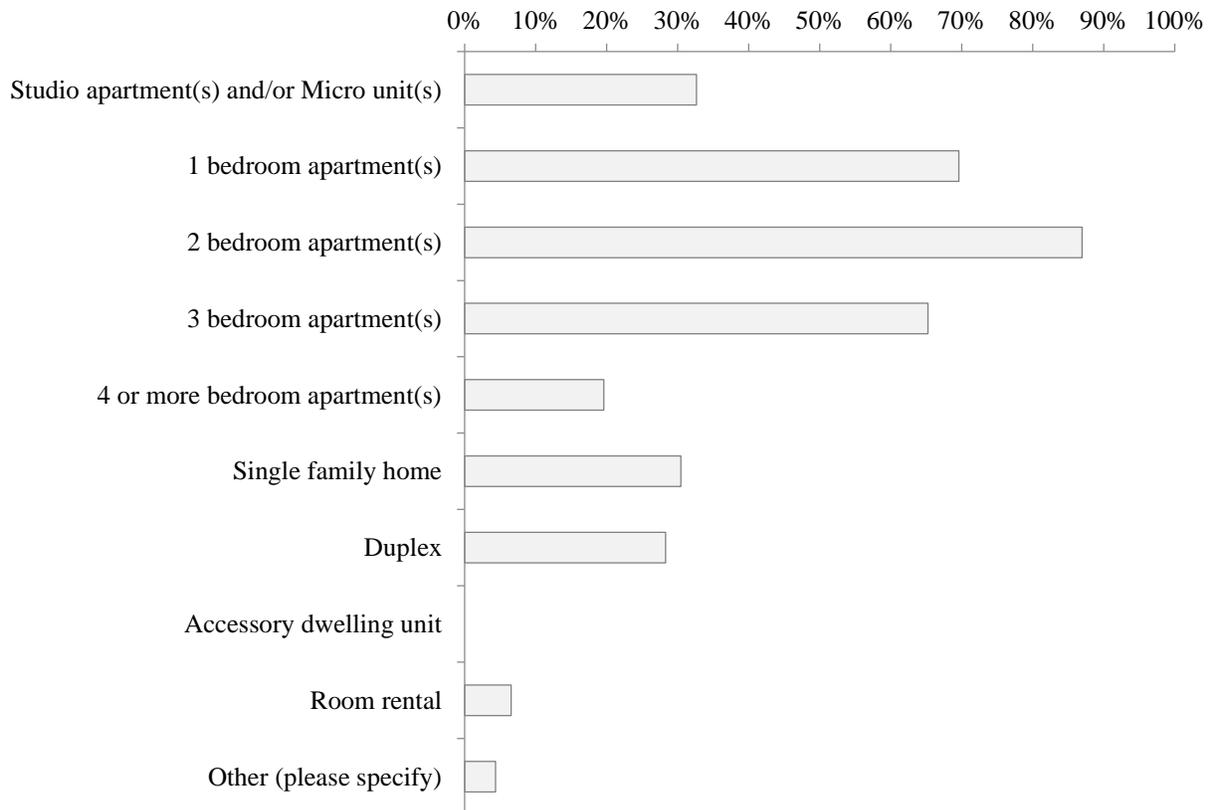
**Average Number of Units Rented**



### 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.

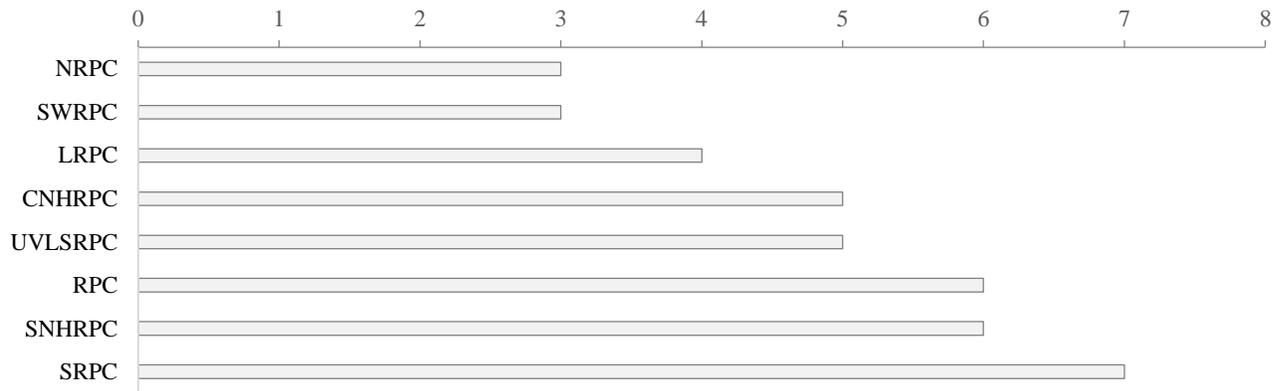
Answered 45  
 Skipped 1  
 List, Open-Ended

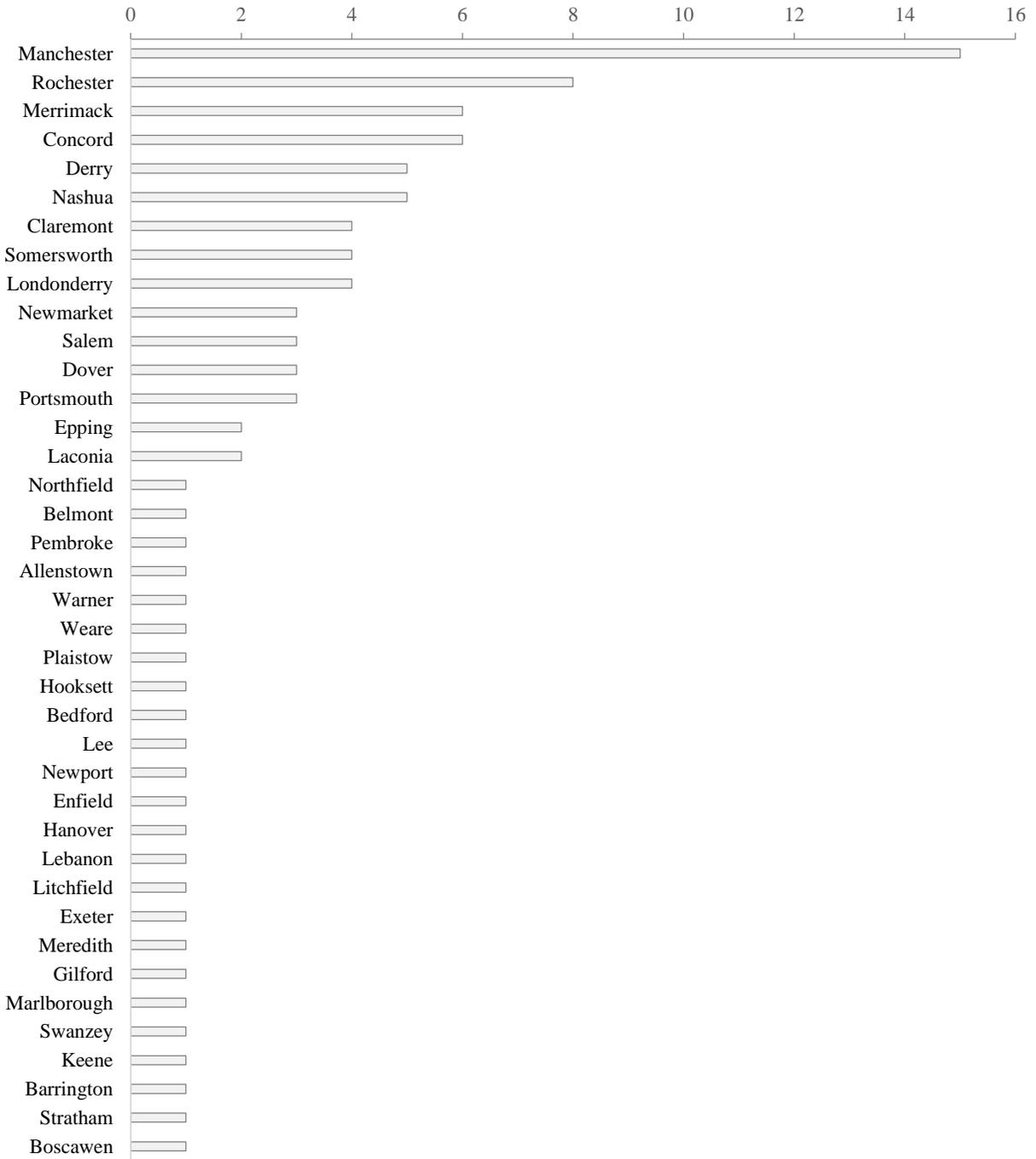
Town	Sum
Manchester	15
Rochester	8
Concord	6
Merrimack	6
Derry	5
Nashua	5
Claremont	4
Londonderry	4
Somersworth	4
Dover	3
Newmarket	3
Portsmouth	3
Salem	3
Epping	2
Laconia	2
Allenstown	1
Barrington	1
Bedford	1

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

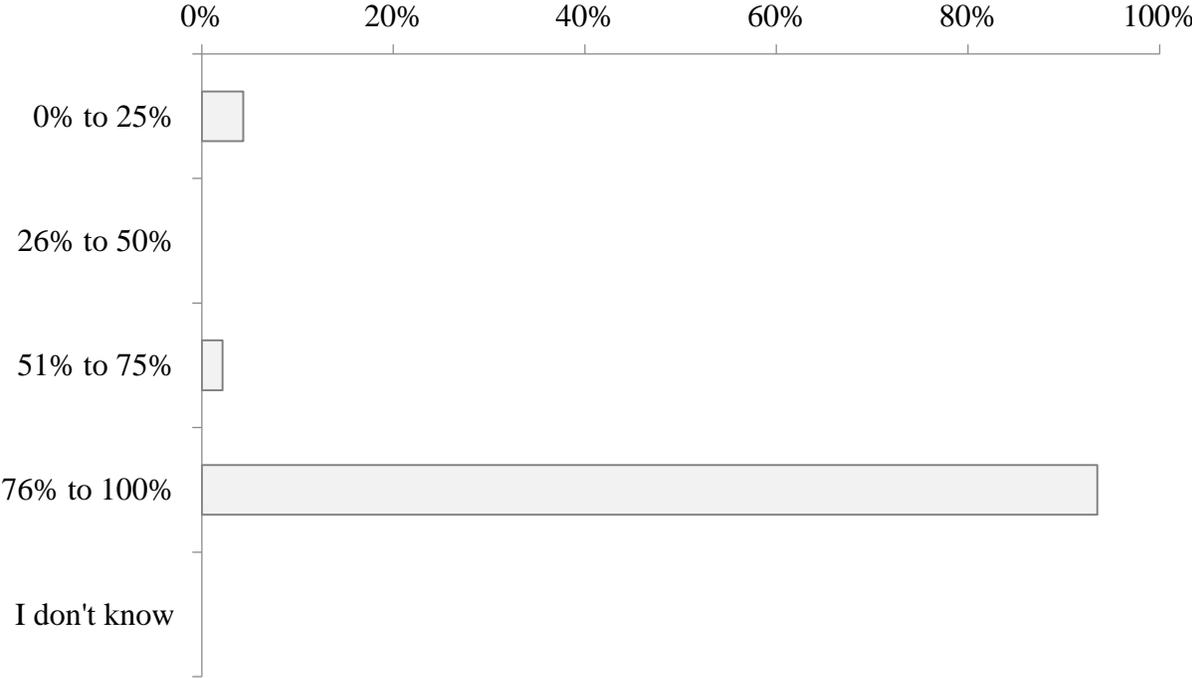




Question 5. What share of the units that you own or manage - regardless of their current occupancy status - are available for long-term lease (6 months or more)?

Answered 46  
 Skipped 0  
 Single choice

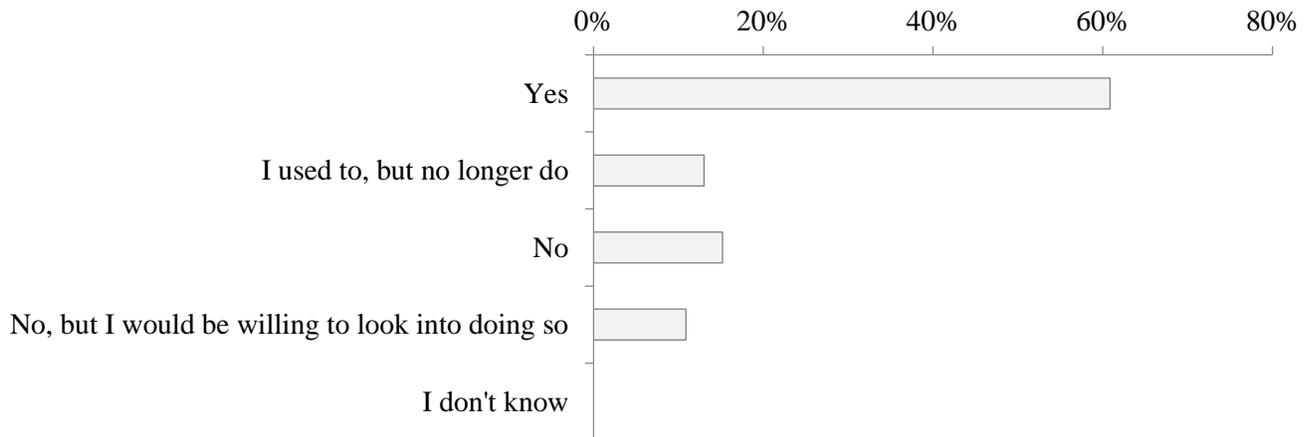
Answer Choices	Response %	Response Total
0% to 25%	4.4%	2
26% to 50%	0.0%	0
51% to 75%	2.2%	1
76% to 100%	93.5%	43
I don't know	0.0%	0



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

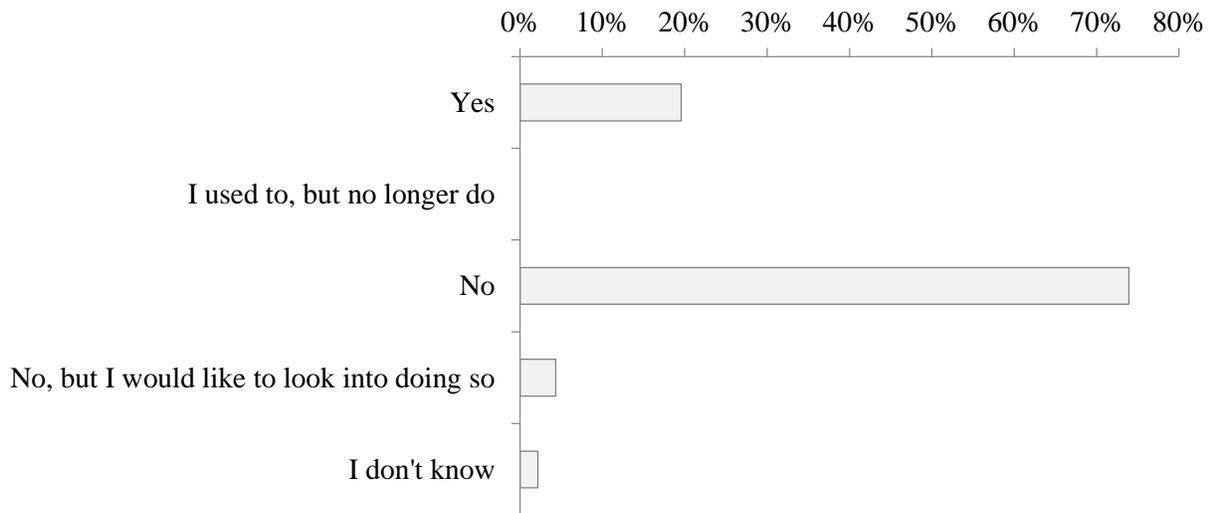
Answer Choices	Response %	Response Total
Yes	60.9%	28
I used to, but no longer do	13.0%	6
No	15.2%	7
No, but I would be willing to look into doing so	10.9%	5
I don't know	0.0%	0



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

Answered 46  
Skipped 0  
Single Choice

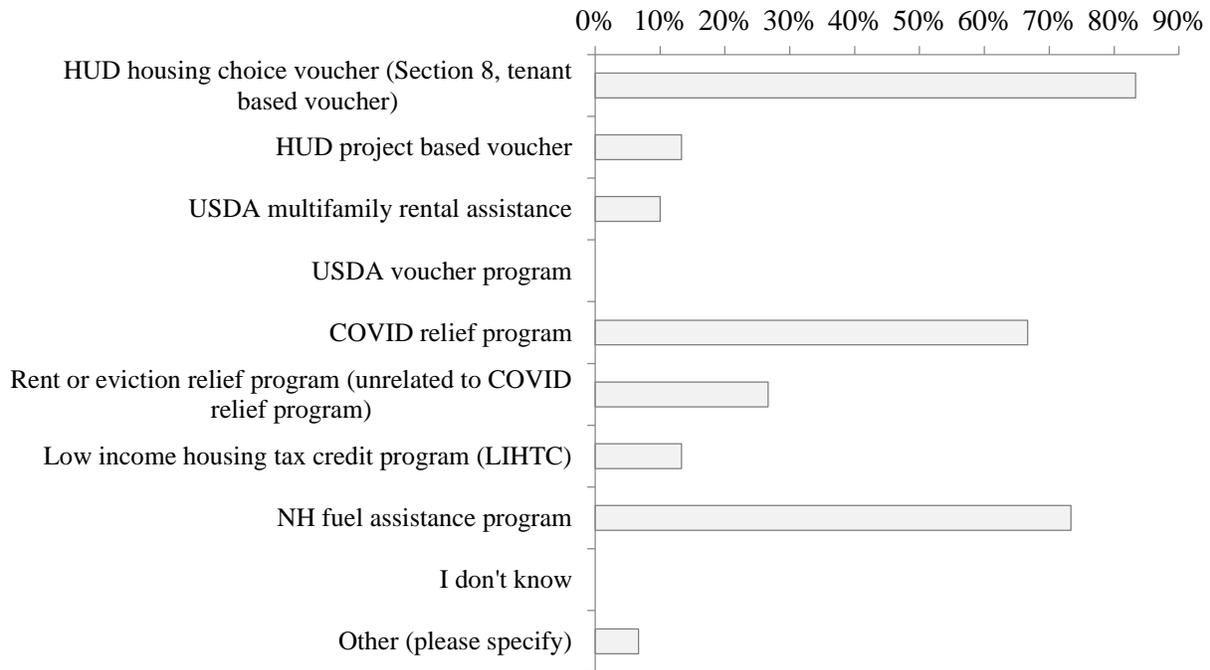
Answer Choices	Response %	Response Total
Yes	19.6%	9
I used to, but no longer do	0.0%	0
No	73.9%	34
No, but I would like to look into doing so	4.4%	2
I don't know	2.2%	1



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



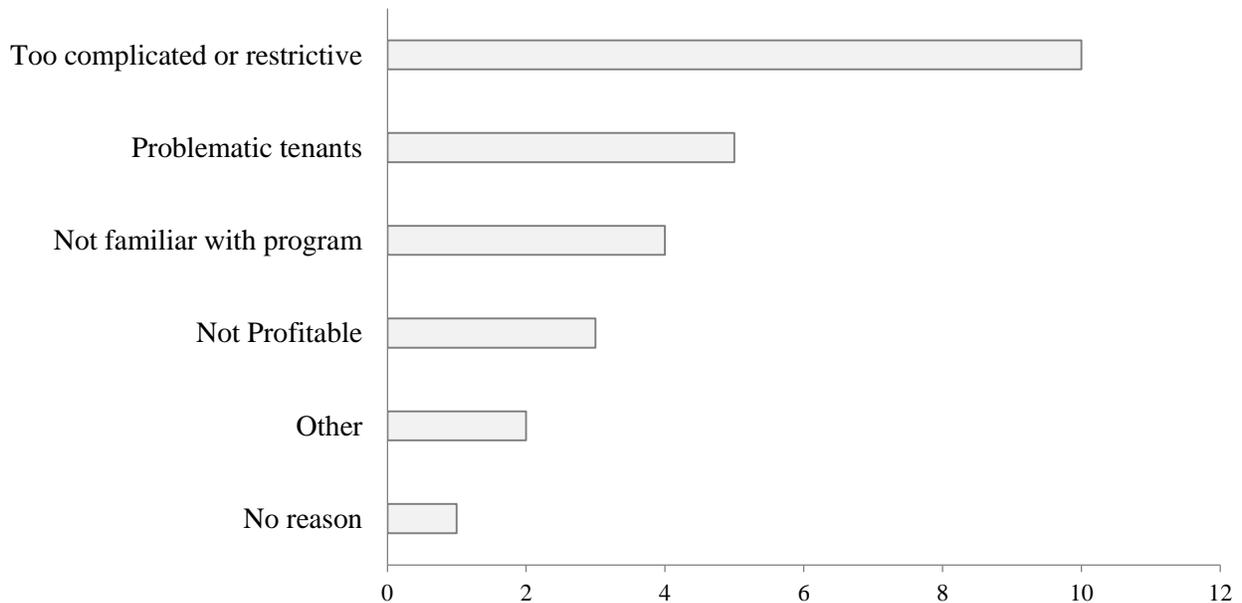
Other replies:

- 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

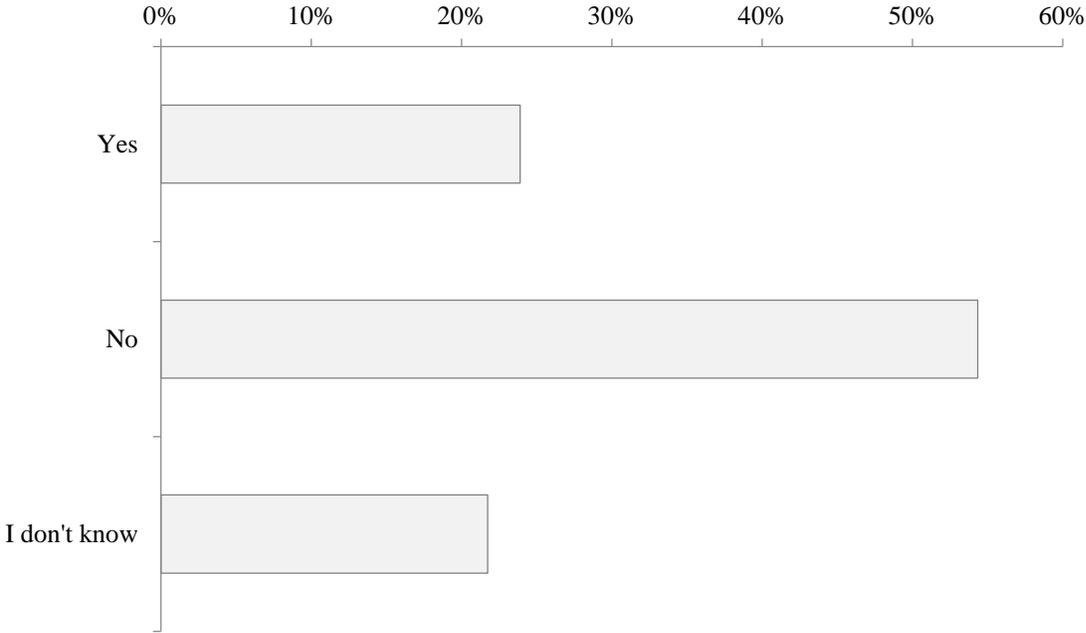
Response Category	Count
Too complicated or restrictive	10
Problematic tenants	5
Not familiar with program	4
Not profitable	3
Other	2
No reason	1



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



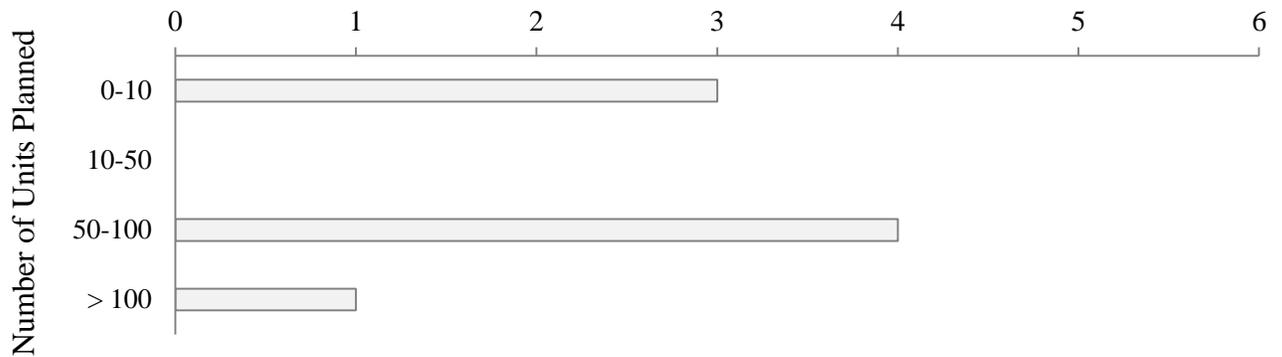
Question 11. If you responded "yes" to question #10, please provide an estimate of the number of rental units, location(s) (municipalities), and status of projects in the pipeline. If you responded "no" to question #10, please explain why not.

Answered 22  
 Skipped 24  
 Open-ended question

Yes, I plan to build new units...

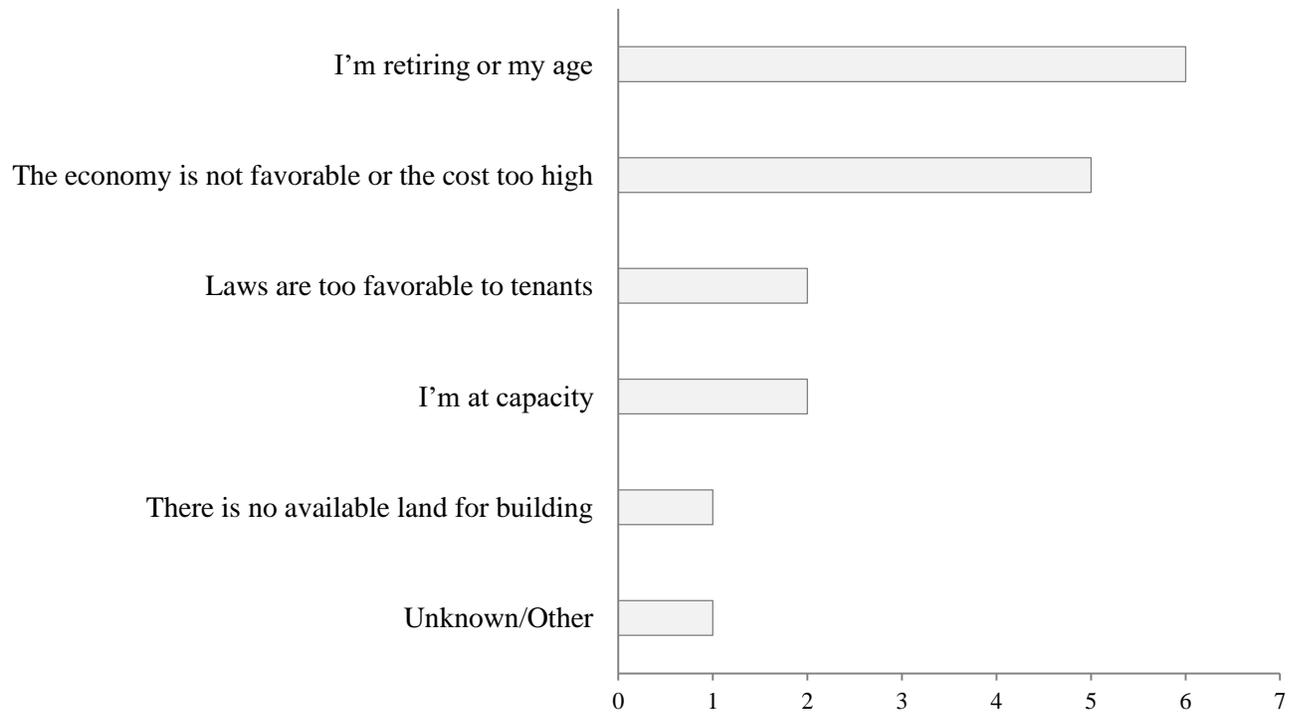
Number of Units	Number of Responses
0-10	3
10-50	0
50-100	4
> 100	1

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...

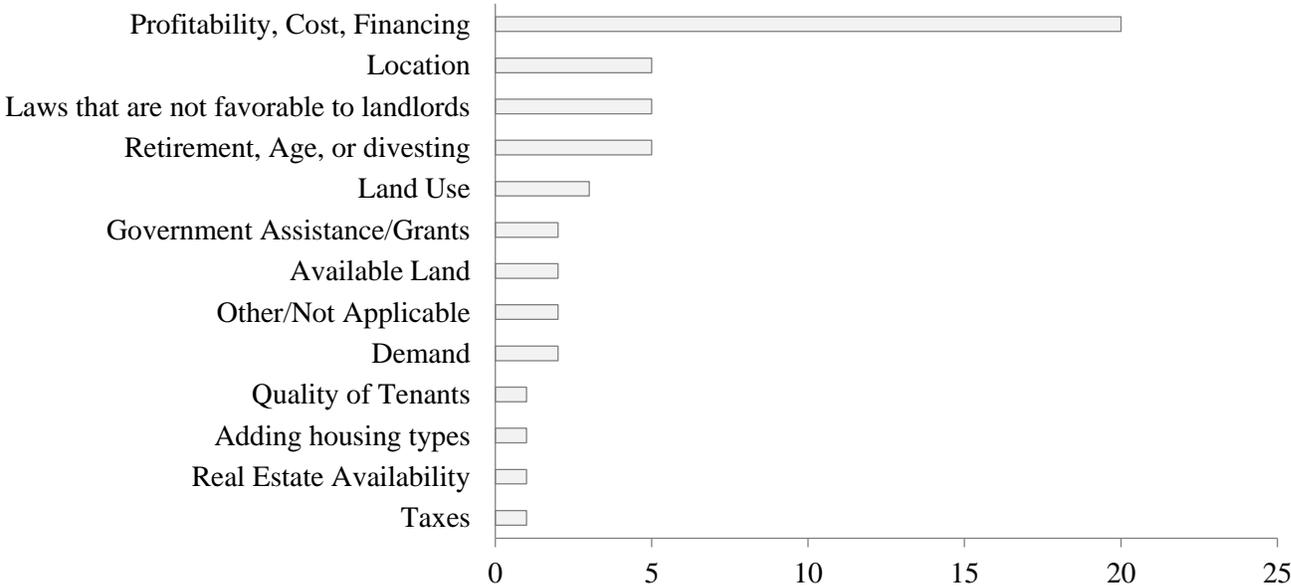
<b>Response Category</b>	<b>Number of Responses</b>
I'm retiring or my age	6
The economy is not favorable or the cost too high	5
I'm at capacity	2
Laws are too favorable to tenants	2
There is no available land for building	1
Unknown/Other	1



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



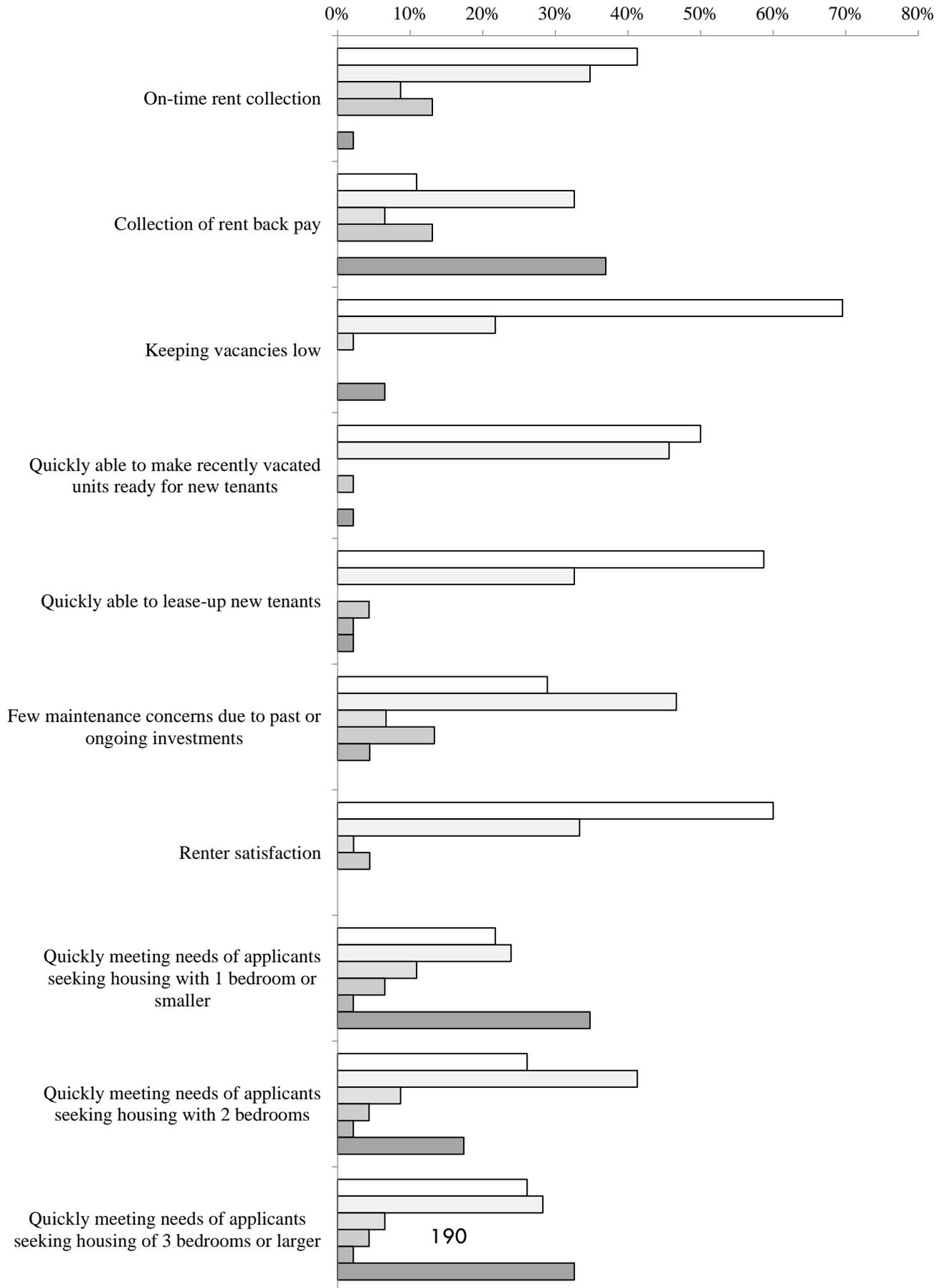
Question 13. In the past year, how would you self-assess your success with the following (Very successful, Successful, Not very successful, It varies from property to property, I don't know, Does not apply)?

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

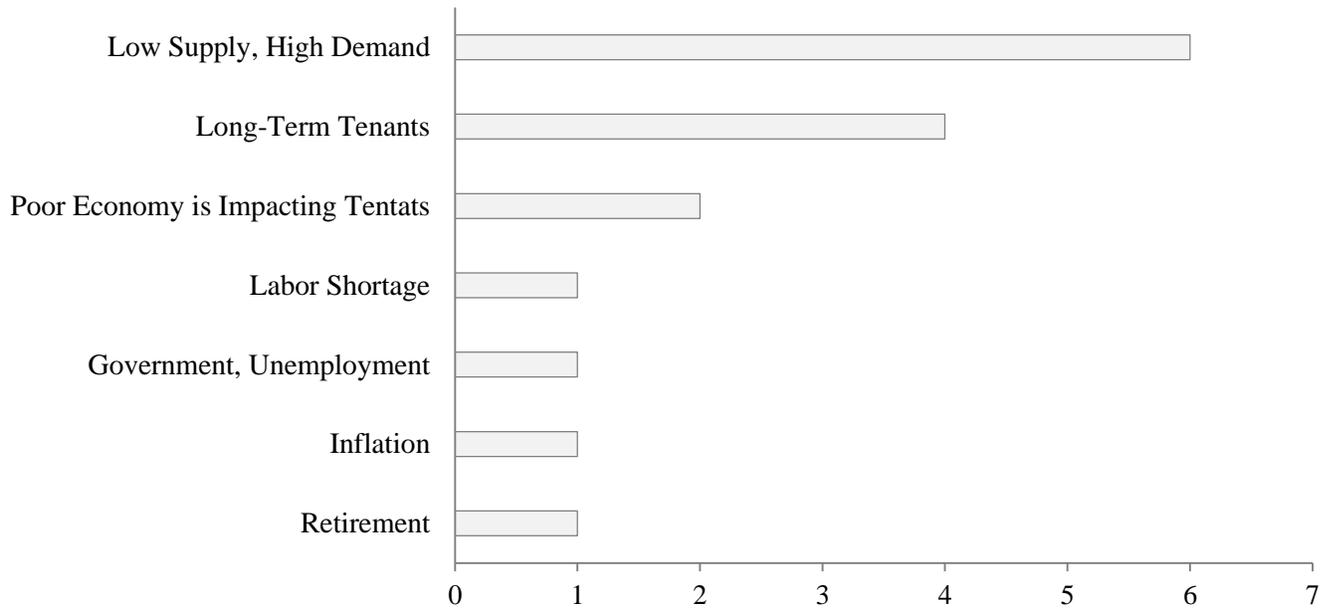
Very successful  
  Successful  
  Not very successful  
  It varies from property to property  
  I don't know  
  Does not apply



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

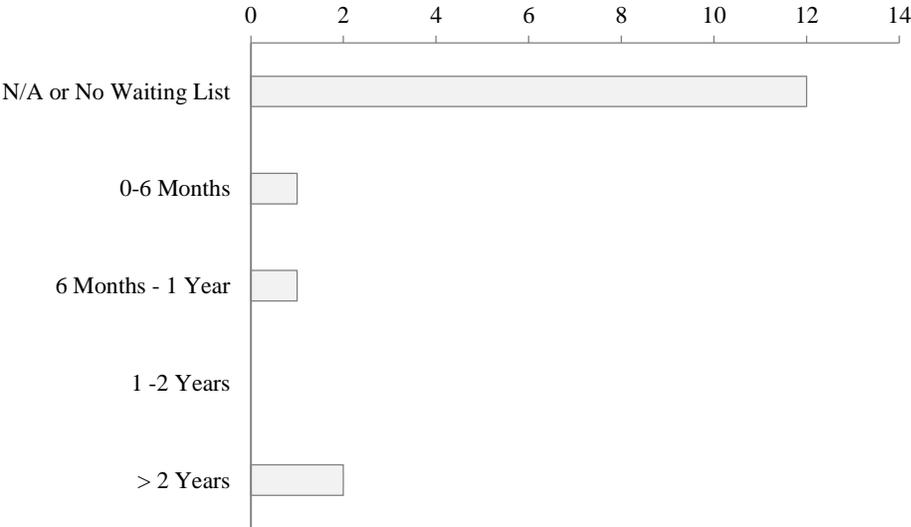
Category	Number of Replies
Low supply and high demand	6
Long-term tenants	4
Poor economy is impacting tenants	2
Labor shortage	1
Government, Unemployment	1
Inflation	1
Retirement	1



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



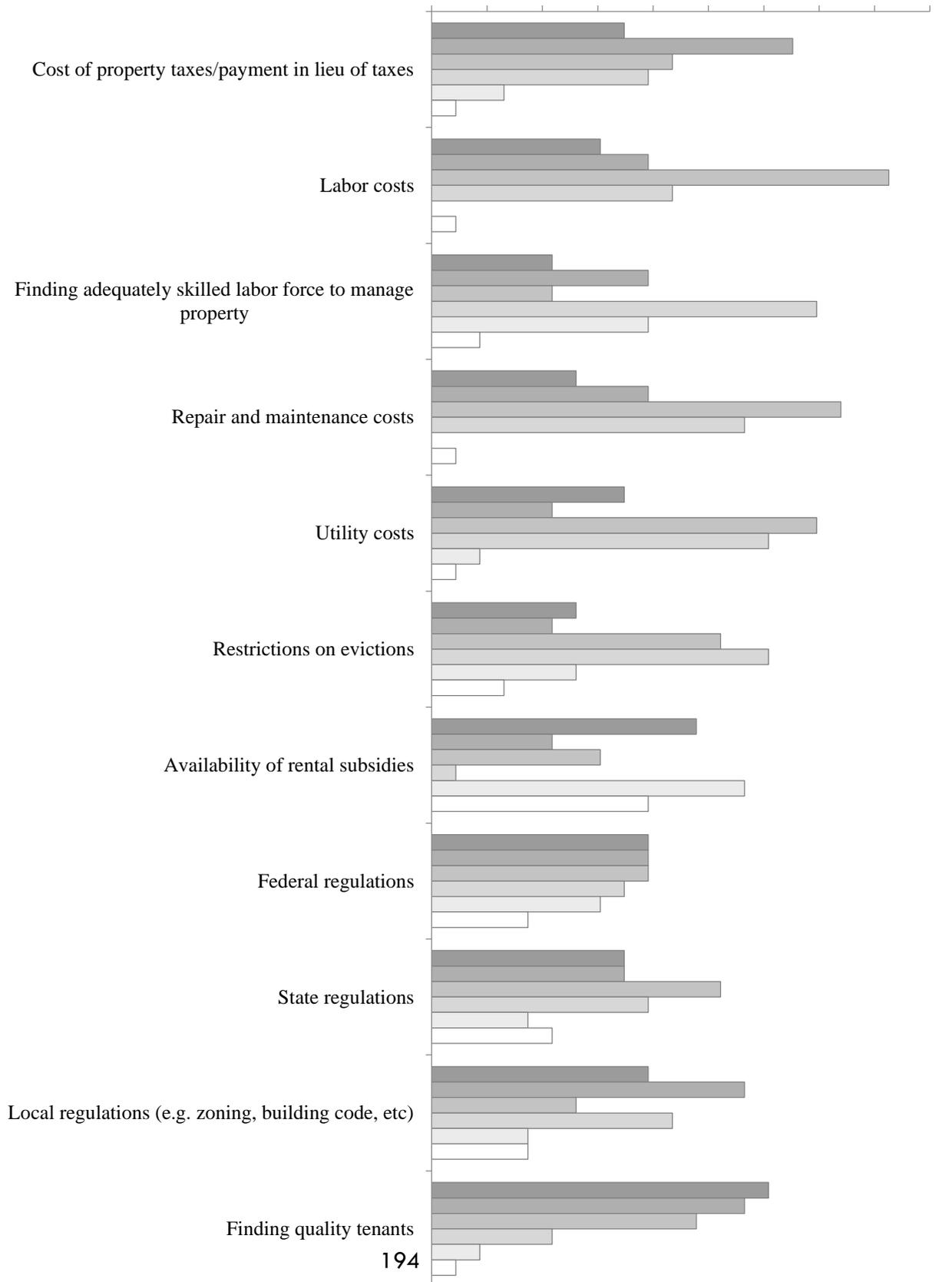
Question 16. Please indicate the degree of hardship the following issues currently have on your ability to successfully operate as a landlord or property manager (No hardship, Minor hardship, Moderate hardship, Major hardship, Not applicable, I don't know):

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

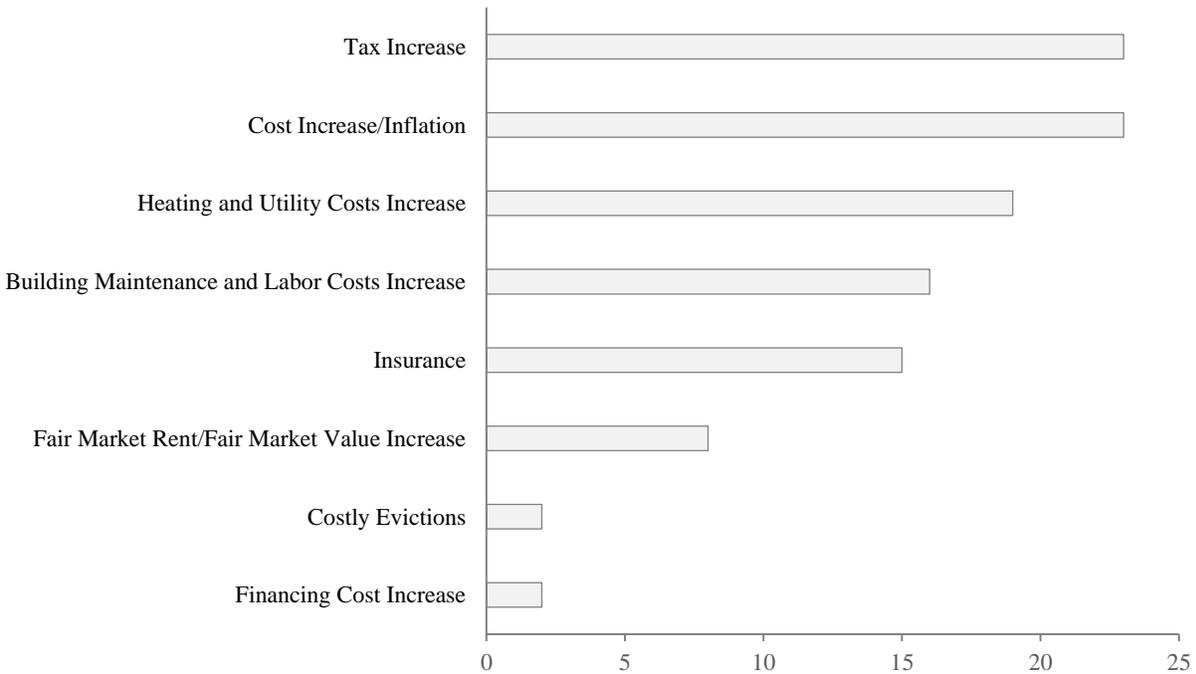
0% 5% 10% 15% 20% 25% 30% 35% 40% 45%



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

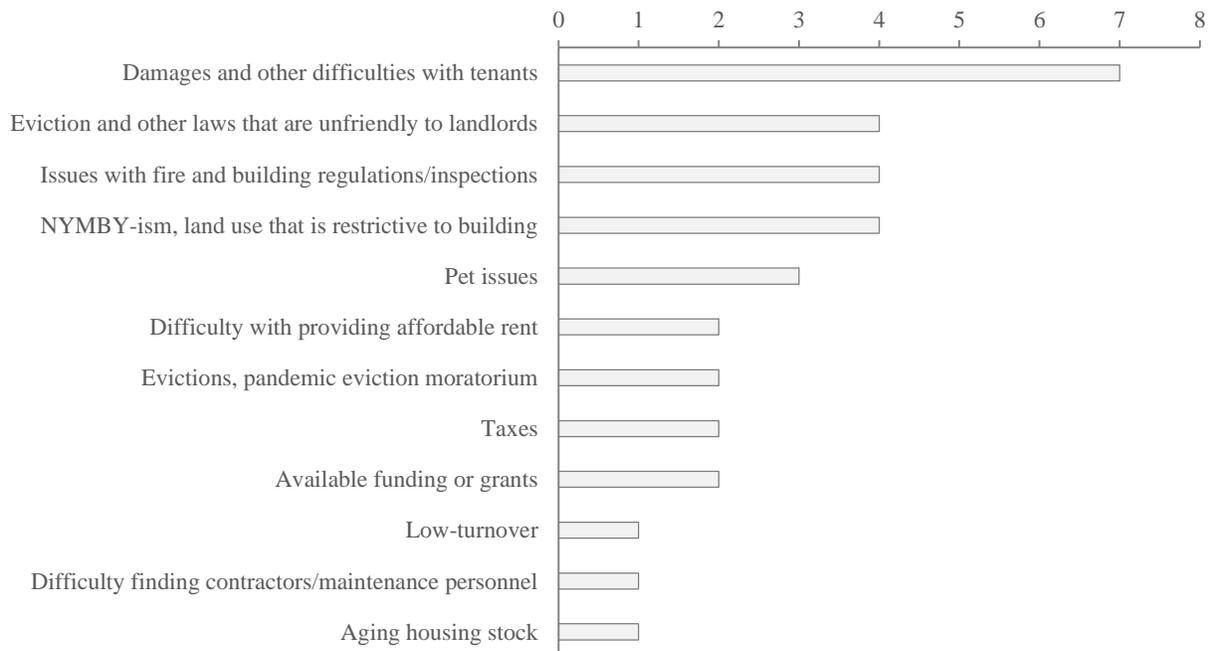
Response Category	Count
Tax increase	23
Cost increase or inflation	23
Heating and utility costs increase	19
Building maintenance and labor cost increase	16
Insurance	15
Fair Market Rent/Fair Market Value increase	8
Costly evictions	2
Financing cost increase	2



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 A9: Final Draft Public Feedback

### Description:

A final draft of the Regional Housing Needs Assessment was made available for two weeks in January 2023. This draft was available for public viewing and distributed to municipal and other stakeholders and interested parties in the Upper Valley Lake Sunapee region. Individuals had the opportunity to review this draft and submit comments either through e-mail or online feedback form. These comments are listed out below, including which municipality the commentor resides in and a response to each. Many comments resulted in revisions to the document.

### Final Draft Comments and Response (in order of when they were received)

*"Error on page 22. 'There is a very low imprisoned population in Unity alone, small populations in juvenile facilities in Newport and Plainfield, and we have no military quarters in the region.' There are no juvenile correctional facilities in Plainfield. Mountain Valley Treatment Center is a private mental health facility for teenagers with anxiety disorders."*

- Plainfield, NH

UVLSRPC Response – Clarification was provided for this section that the juvenile facilities in Plainfield are mental health facilities. In general, census data for this category of group quarters includes both correctional and mental health facilities. Thank you for improving the accurate communication of data.

*"As a former President of Habitat and the former Housing Coalition, and a commercial real estate lender, I have observed that one of the biggest hurdles to affordable housing construction on minimum sized lots has always been access to sanitary sewers. Potable water is readily available, but development outside of Hanover and Lebanon is hampered by the lack of municipal sewer systems. It does surprise me that developers have not employed low cost "package" plants to service medium density housing or small count developments. "Flat land" is less the issue in the UV than capacity to adequately address the sanitary sewer. That is the place to start. Provide municipal sewers and the building will bloom. The other issue that has a light touch in this report is public transportation. If small, light rail with frequent service to communities say 20 miles from the Hanover/Lebanon focus were available, a hole in the feasibility/marketing studies for outlying areas would be filled."*

- Orford, NH

UVLSRPC Response – The RHNA does seek to address the important question of water and sewer access in Section 3.d with additional information in Appendix D Section D. Emphasis in Section 3.d was placed on municipal consideration and information gathering on public water and sewer expansion projects. In regard to the use of light rail, the nuances of different technologies' ability to address gaps will be more fully addressed as part of the Long Range Transportation Plan. This plan is now referenced more clearly in the Public Transit section referenced in this comment.

*"The underlying cause of the housing pinch is the run-away property tax increases fueled by Cadillac health insurance plans for school employees."*

- West Fairlee, VT

UVLSRPC Response – Concern for property taxes was also raised in the Public Survey, results discussed in Appendix A9. While certainly playing a role in affordability, the data presented in this report illustrates a variety of market dynamics effecting both supply and affordability of needed homes. The specific concern raised in regard to school employee benefits and the cost placed on property taxes is not addressed in this report, however the report does highlight the question of living wage and cost of living. Decision making by local officials are best to consider these complex inputs and repercussions of their policies in furthering local financial stability and community well-being.

*"A big issues in our housing shortage is the short term rental market. Landlords make more money and, because the market is totally unregulated, there are no unfair laws that penalize landlords to protect tenants. "*

- Newbury , NH

UVLSRPC Response – The opportunity and challenge of short-term rental is addressed in the RHNA report Section 4.g. Potential solutions identified by UVLSRPC are highlighted as part of the Toolbox resources discussed in Section 5. The NH Housing Toolbox includes considerations for short term rental regulations, and more discussion can be found on the Keys to the Valley Toolbox Action Area C1.1 Limit Impact of Short Term Rentals.

*"I think this report is well done with a lot of detail and have only briefly reviewed it so far. I think the towns that are growing a lot should really see what else can be done so rents are not so expensive. "*

- Newbury, NH

UVLSRPC Response – The challenge of high rents is addressed in the RHNA report Section 4.j through specific recommendation of housing stock increases for rentals affordable to households below 60% the Area Median Income. Potential solutions identified by UVLSRPC are highlighted as part of the Toolbox resources discussed in Section 5.

*"Thank you for the hard work of the RPC on this significant effort to analyze, characterize, and project the housing need crisis that we all know exists in our towns. The third-party work by Root Research builds a complex algorithm to look into the future that is also helpful. While it is tempting to dive in and pull apart the assumptions, flow, and formulae of the Excel spreadsheets, it seems my more helpful comments for the RPC would be more general in nature, and perhaps warrant a reply for a better understanding: • Per the attached excerpt from the 2012 RHNA, it was projected that by 2030 New London needed 374 new affordable workforce housing households to achieve a balance in equitable housing. This draft report of 2023 projects that number to be 148 households by 2030, reflecting a reduction of over 60%. Clearly, they are two different approaches taken in looking at the same projection, but even as just a*

*“guideline”, the projection simply cannot have gone down in the past ten years. If anything, it must have increased substantially, if not dramatically, since New London has built absolutely zero workforce housing units in that period of time. This reduction might also have the undesirable effect of weakening credibility in the argument for the need of WFH in our town, even though the projections were done by different staff, at different times, under different current conditions. So there is a problem of credibility for all of us in this point. Perhaps taking another look at the assumptions will tweak the figures to align more appropriately. If I am misunderstanding something here, please forgive me. • Secondly, the approach that Root Research took in making projections for the future is based on 2 components; calculating the demand for affordable housing of the existing citizenry based on estimated population growth, and adding the housing needs of the future labor force of the local employers at the appropriate income levels. The analysis (spreadsheet) has more sophistication than this but the concern relates to this facet. In essence, both components of future housing needs are made looking forward from today, and yet neither one addresses the current deficit that exist in both components from a shortage of new unit creation over the past ten years. Simply, we know there is a significant deficit, since the whole town feels it every day, and statistics bear it out in rental vacancy rates and for-sale inventory at all-time lows. I hope this is helpful feedback and that you understand how much I appreciate the monumental scale of work and effort going into producing this fine piece of work. Its final conclusions will be with us for many years to come and it is important to make it as good as it can be. Thank you, again. I look forward to your reply.”*

*- New London, NH”*

UVLSRPC Response – The Root Policy 2022 model does attempt account for the current housing deficit by providing for an increase in units to meet recommended vacancy rates. The difference in outputs for New London between this and the KTTV model is also impacts by the different inputs and timeframes with the KTTV model baseline being 2010 census data and the Root Policy being 2020 census data. There is also some fair share distributions in the Root Policy model where smaller communities receive a proportion of the Labor Market Area’s housing needs, which on the flip side results in a slight reduction for larger communities. UVLSRPC also encourages communities to reflect on the number and consider their own local knowledge to inform appropriate planning responses. UVLSRPC also encourages communities to work with neighboring towns to discuss realistic scenarios for how the targets can be met across town that may warrant some coordination and consideration of other variables/data. The description of this model and relation to KTTV has been adjusted in Section 4.j.

*"Dartmouth College is planning on building housing for 400 Dartmouth Students at the site of the unused golf course on Rt. 10 on the north side of Hanover. Some of this housing should be reserved as low cost housing for workforce, immigrants, or refugees. Dartmouth should be participating in the housing solution."*

*- Hanover, NH*

UVLSRPC Response – This RHNA does not seek to address specific proposals for development. The RHNA does highlight the role of all stakeholders, including institutions, to remedy the current deficiencies in the region's housing stock. The specific topic of student populations is discussed in Section 4.h, and employer-assisted housing in 3.b-3

*"I agree there is a problem with housing in the Upper Valley."*

*- Orford, NH*

UVLSRPC Response – Agreed.

*"Being a Claremont resident, I noticed that there is a real shortage of condo's available for sale. Developments like Southbrook on South Street would help the aging residents find housing that requires less homeowner maintenance. Older people also require one level living due to health issues. How do we recruit builders to the area? The report shows the needs of the area which is good. Can we also find ways to encourage development? "*

*- Claremont, NH*

UVLSRPC Response – The need for homes for older people and in a diversity of styles is recognized in this RHNA. A variety of solutions may be considered to address these needs. Those recognized by UVLSRPC are highlighted as part of the Toolbox resources discussed in Section 5.

*"Vital Communities has recently compiled data on new homes in the Upper Valley since 2010. We can see that, in 2021, Lebanon added 413 housing units (with 1260 units "in the pipeline".) That same year, Hanover added 48, Hartford added 81, Claremont added 7. These are the four most populous UV communities. Take a look at the data that includes population, employment, and other factors for comparison [link provided]. Lebanon has been doing the lion's share of new development - it is time for other communities to step up to the plate."*

*- Lebanon, NH*

UVLSRPC Response – The Vital Communities New Homes project is performed in collaboration with UVLSRPC, so we are very familiar with this data set. This RHNA Sections 4j on Future Housing Needs and 3F Access to Success both highlight the need for homes in every community. We would also highlight the New Homes project does not differentiate the number of units by affordability. This RHNA highlights the need for every community to provide a diversity of homes at a range of costs. The recent development in Lebanon is significant, however the number of new homes affordable to lower income households is a small fractions which needs to be addressed with targeted solutions and discussions with neighboring communities.

*"Cornish is a very rural town and seldom has homeless issues. Any I have dealt with were either homes burning down whereas the owners went to stay with family or transient individuals with substance abuse problems who don't stay in town very long and I'm not sure how they even found the place or why they chose to come here. What apartments there are have been consistently full and people tend to stay in them long term. I guess what I'm saying is Cornish hasn't had any housing related issues that I am aware of or any that have been brought to my attention. Thank you for including us in your survey." - Cornish, NH*

UVLSRPC Response – Thank you for sharing your experience in Cornish. This RHNA recognizes that the housing market and need varies by community. That said, the RHNA also recognizes the importance for communities to work together to address the problem. Although not every community is an employment or services center, they each have a role in providing the housing these institutions require to function, reflected in the Housing Needs model summarized in Section 4j. In addition, the changes in population and aging demographics suggest that every community has some housing need, simply due to changing household size and needs.

*"This report was well done. It lends insight into the housing problems and ways towns can make a difference."*

*- Enfield, NH*

UVLSRPC Response – We appreciate knowing the document is helpful.

*"I wanted to pass on two things to think about. First, housing needs and conservation protections are always at odds with one another. We need to continue to find innovative ways to address both with the understanding that there will need to be some 'give' in each area. Second, these studies always seem to be done at the height of a housing boom. I remember these concerns surfacing in 2006/7 before the real estate bubble collapsed and then the issue became less pressing. It would be interesting to know what projections might have been made in the mid-2000s and how reality played out (this might have been in the report, but I could not find it)."*

*- Sunapee, NH*

UVLSRPC Response – The concept of “give” in discussions around housing, conservation, and land use is one we agree. This emphasis has been added to Section 3.d. In regard to a comparison from the 2000's housing boom, this context has been added to Section 4.j-2. In summary it shows that the projected number of households needed as summarized in a 2003 state report ultimately bore out. Roughly the same number of homes were produced statewide between 2000-2010, according to Census data.

## 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.

### D.a - 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, public transit, and other technologies, will continue to be important for affordability, health, and quality of life. The UVLS region Long Range Transportation Plan will be an important resource for integration of these considerations. 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.

## D.b - 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 Table 1.

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>xlvi</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.

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

Table 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>xlvii</sup>

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>li</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>lii</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.

## **D.c - 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>liiv</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.

### D.d - 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 lvi</sup>

## D.e - 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.

## **D.f - 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>lxii</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.

## **D.g - 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>lxii</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>lxiii</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.

## D.h - 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 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.

## Appendix E: Fair Share Analysis

Disclaimer: The following information is a partial summary of the Fair Share model created by Root Policy in 2022.  
This is intended to expand on the information included in Section 5 - Future Housing Needs and "Fair Share".

Table E-1 – Fair Share Numbers. This table contains cumulative housing production numbers by jurisdiction and region for 2025, 2030, 2035, and 2040, by tenure and AMI.

	2025	Owners 2025	Below 100 % AMI	Above 100 % AMI	Renters 2025	Below 60 % AMI	Above 60 % AMI	2030	Owners 2030	Below 100 % AMI	Above 100 % AMI	Renters 2030	Below 60 % AMI	Above 60 % AMI
Acworth town	17	11	6	6	6	1	4	30	20	10	10	10	2	8
Charlestown town	85	57	33	24	28	8	20	148	99	56	43	49	13	36
Claremont city	257	173	88	85	84	32	52	451	301	151	150	150	55	95
Unity town	30	20	10	11	10	2	8	53	35	17	19	18	4	14
Washington town	23	15	7	8	8	2	6	40	27	13	14	13	3	10
Canaan town	120	80	27	53	39	10	30	224	150	51	99	74	19	55
Cornish town	43	29	10	19	14	3	11	76	51	17	34	25	4	21
Croydon town	22	15	4	10	7	1	6	39	26	8	18	13	2	11
Dorchester town	12	8	3	5	4	0	4	23	15	6	9	8	0	8
Enfield town	149	100	32	68	49	9	40	280	187	61	127	93	18	75
Grafton town	48	32	12	20	16	3	12	89	60	23	37	29	7	23
Grantham town	98	66	17	49	32	0	32	173	116	30	87	57	0	57
Hanover town	281	188	42	146	93	29	63	530	354	79	276	176	57	119
Lebanon city	452	304	90	214	149	31	118	848	567	169	398	280	59	221
Lyme town	52	35	9	26	17	2	15	98	66	17	48	33	4	28
Orange town	10	6	2	4	3	0	3	18	12	4	8	6	1	5
Orford town	41	27	9	18	13	3	10	76	51	17	34	25	6	19
Piermont town	27	18	6	12	9	1	8	50	34	11	23	17	2	15
Plainfield town	59	40	11	29	19	2	17	105	70	20	50	35	4	31
Newbury town	48	32	12	21	15	8	7	88	59	22	38	29	16	13
New London town	81	55	24	31	26	8	19	148	100	44	56	48	14	34
Springfield town	21	14	5	9	7	1	6	36	24	9	15	12	2	10
Wilmot town	25	17	7	10	8	2	6	46	31	13	18	15	4	11
Goshen town	14	10	5	5	5	1	3	25	17	9	8	8	2	6
Lempster town	21	14	7	7	7	2	5	36	24	12	13	12	4	8
Newport town	105	70	34	36	34	10	24	182	122	59	63	61	17	43
Sunapee town	70	47	21	26	23	6	17	123	82	37	45	41	10	30
<b>Total</b>	<b>2,210</b>	<b>1,485</b>	<b>534</b>	<b>952</b>	<b>725</b>	<b>179</b>	<b>546</b>	<b>4,037</b>	<b>2,700</b>	<b>961</b>	<b>1,739</b>	<b>1,337</b>	<b>329</b>	<b>1,008</b>

Table E-1 – Fair Share Numbers, Continued. This table contains cumulative housing production numbers by jurisdiction and region for 2025, 2030, 2035, and 2040, by tenure and AMI.

	2035	Owners 2035	Below 100 % AMI	Above 100 % AMI	Renters 2035	Below 60 % AMI	Above 60 % AMI	2040	Owners 2040	Below 100 % AMI	Above 100 % AMI	Renters 2040	Below 60 % AMI	Above 60 % AMI
Acworth town	37	24	12	12	12	2	10	39	25	12	13	14	2	11
Charlestown town	178	117	65	53	61	16	46	186	120	64	56	66	16	51
Claremont city	549	362	177	184	187	64	123	579	375	179	196	205	65	139
Unity town	65	43	20	23	22	5	17	68	44	20	24	24	5	19
Washington town	49	32	15	17	17	4	13	52	33	16	18	18	4	14
Canaan town	291	193	65	128	98	25	73	331	217	73	144	114	29	85
Cornish town	94	62	20	43	32	5	27	101	66	20	46	35	5	30
Croydon town	49	32	9	23	17	2	14	53	34	10	25	18	2	16
Dorchester town	30	20	8	12	10	0	10	34	22	9	13	12	0	12
Enfield town	364	241	78	163	122	23	99	413	271	87	183	142	27	115
Grafton town	116	77	29	47	39	9	30	131	86	33	53	45	10	35
Grantham town	216	143	36	107	73	0	73	233	152	37	114	81	0	81
Hanover town	689	456	101	355	233	76	157	781	511	114	398	270	88	182
Lebanon city	1,102	731	217	513	371	79	292	1,249	820	244	576	429	91	338
Lyme town	128	85	22	62	43	6	37	145	95	25	70	50	7	43
Orange town	23	15	5	10	8	1	7	26	17	6	11	9	1	8
Orford town	99	66	22	44	33	8	25	112	74	25	49	39	9	29
Piermont town	65	43	14	29	22	3	19	74	49	16	33	25	3	22
Plainfield town	129	85	24	62	44	4	40	139	90	24	66	49	4	44
Newbury town	115	77	28	49	38	21	17	130	86	31	55	44	24	20
New London town	194	130	57	73	64	19	46	219	145	64	81	74	22	53
Springfield town	43	28	11	17	15	3	12	45	29	11	18	16	3	13
Wilmot town	60	40	17	23	20	5	15	67	45	18	26	23	6	17
Goshen town	30	20	10	10	10	3	8	31	20	10	10	11	3	8
Lempster town	44	29	14	15	15	5	11	46	30	14	16	16	5	12
Newport town	219	144	69	75	75	20	55	227	146	69	77	81	21	60
Sunapee town	150	99	44	55	51	12	39	159	103	45	58	56	13	43
<b>Total</b>	<b>5,126</b>	<b>3,394</b>	<b>1,189</b>	<b>2,205</b>	<b>1,731</b>	<b>417</b>	<b>1,315</b>	<b>5,671</b>	<b>3,705</b>	<b>1,276</b>	<b>2,429</b>	<b>1,966</b>	<b>463</b>	<b>1,503</b>

## Appendix F: Quantitative Data Summary

Disclaimer: This appendix includes demographic data used to inform this report’s analysis of the region. Much of the following data comes from the US Census Bureau’s American Community Survey (ACS). The ACS surveys a random selection of roughly 10,000 households in New Hampshire each year. All ACS data used in this document rely on the 5-year ACS estimates that consist of an average of 5 years of data. In this case, we use the 2006-2010, 2011-2015, and 2016-2020 5-year estimates. In addition to ACS data, there is also limited data from the 2020 Decennial Census. The Decennial Census strives to count every person, and so the data is far more reliable than the ACS data. Only a few of the Decennial Census data tables have been released so far, so much of the Census data is still from the ACS. As a result, the numbers do not always add up to the same total. This data is also not necessarily equally inclusive of people representing minority populations or those living in rural areas. However, the information included in the following tables represents the best and most current available data.

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Appendix F - 1 - Total Population

Municipality	Population 2000	Population 2010	Population 2020
Acworth	836	891	853
Canaan	3,319	3,909	3,794
Charlestown	4,749	5,114	4,806
Claremont	13,151	13,355	12,949
Cornish	1,661	1,640	1,616
Croydon	661	764	801
Dorchester	353	355	339
Enfield	4,618	4,582	4,465
Goshen	741	810	796
Grafton	1,138	1,340	1,385
Grantham	2,167	2,985	3,404
Hanover	10,850	11,260	11,870
Lebanon	12,568	13,151	14,282
Lempster	971	1,154	1,118
Lyme	1,679	1,716	1,745
New London	4,116	4,397	4,400
Newbury	1,702	2,072	2,172
Newport	6,269	6,507	6,299
Orange	299	331	277
Orford	1,091	1,237	1,237
Piermont	709	790	769
Plainfield	2,241	2,364	2,459
Springfield	945	1,311	1,259
Sunapee	3,055	3,365	3,342
Unity	1,530	1,671	1,518
Washington	895	1,123	1,192
Wilmot	1,144	1,358	1,407

Appendix F - 2 - Group Quarters Population

2000										
Municipality	Total Population in Group Quarters	Institutional Population	Correctional Institutions	Juvenile Facilities	Nursing Homes	Other Institutions	Noninstitutional Population	College Dormitories	Military Quarters	Other Noninstitutional Group Quarters
Acworth	0	0	0	0	0	0	0	0	0	0
Canaan	0	0	0	0	0	0	0	0	0	0
Charlestown	20	12	0	0	12	0	8	0	0	8
Claremont	181	59	0	0	59	0	122	30	0	92
Cornish	1	0	0	0	0	0	1	0	0	1
Croydon	1	0	0	0	0	0	1	0	0	1
Dorchester	0	0	0	0	0	0	0	0	0	0
Enfield	25	0	0	0	0	0	25	0	0	25
Goshen	8	0	0	0	0	0	8	0	0	8
Grafton	0	0	0	0	0	0	0	0	0	0
Grantham	0	0	0	0	0	0	0	0	0	0
Hanover	3849	438	0	0	438	0	3411	3382	0	29
Lebanon	290	144	0	0	144	0	146	0	0	146
Lempster	0	0	0	0	0	0	0	0	0	0
Lyme	10	0	0	0	0	0	10	0	0	10
New London	713	56	0	0	56	0	657	619	0	38
Newbury	0	0	0	0	0	0	0	0	0	0
Newport	119	68	0	0	68	0	51	0	0	51
Orange	0	0	0	0	0	0	0	0	0	0
Orford	0	0	0	0	0	0	0	0	0	0
Piermont	0	0	0	0	0	0	0	0	0	0
Plainfield	0	0	0	0	0	0	0	0	0	0
Springfield	0	0	0	0	0	0	0	0	0	0
Sunapee	0	0	0	0	0	0	0	0	0	0
Unity	227	227	55	0	172	0	0	0	0	0
Washington	0	0	0	0	0	0	0	0	0	0
Wilmot	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>5444</b>	<b>1004</b>	<b>55</b>	<b>0</b>	<b>949</b>	<b>0</b>	<b>4440</b>	<b>4031</b>	<b>0</b>	<b>409</b>

Appendix F - 2 - Group Quarters Population, Continued

2010										
Municipality	Total Population in Group Quarters	Institutional Population	Correctional Institutions	Juvenile Facilities	Nursing Homes	Other Institutions	Noninstitutional Population	College Dormitories	Military Quarters	Other Noninstitutional Group Quarters
Acworth	0	0	0	0	0	0	0	0	0	0
Canaan	59	0	0	0	0	0	59	0	0	59
Charlestown	82	0	0	0	0	0	82	0	0	82
Claremont	180	65	0	0	65	0	115	0	0	115
Cornish	0	0	0	0	0	0	0	0	0	0
Croydon	0	0	0	0	0	0	0	0	0	0
Dorchester	0	0	0	0	0	0	0	0	0	0
Enfield	5	0	0	0	0	0	5	0	0	5
Goshen	0	0	0	0	0	0	0	0	0	0
Grafton	0	0	0	0	0	0	0	0	0	0
Grantham	0	0	0	0	0	0	0	0	0	0
Hanover	3861	127	0	0	127	0	3734	3716	0	18
Lebanon	144	109	0	0	109	0	35	0	0	35
Lempster	0	0	0	0	0	0	0	0	0	0
Lyme	11	0	0	0	0	0	11	0	0	11
New London	912	54	0	0	54	0	858	858	0	0
Newbury	0	0	0	0	0	0	0	0	0	0
Newport	128	59	0	12	47	0	69	0	0	69
Orange	0	0	0	0	0	0	0	0	0	0
Orford	0	0	0	0	0	0	0	0	0	0
Piermont	0	0	0	0	0	0	0	0	0	0
Plainfield	46	0	0	0	0	0	46	46	0	0
Springfield	0	0	0	0	0	0	0	0	0	0
Sunapee	25	0	0	0	0	0	25	0	0	25
Unity	240	240	98	0	142	0	0	0	0	0
Washington	0	0	0	0	0	0	0	0	0	0
Wilmot	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>5693</b>	<b>654</b>	<b>98</b>	<b>12</b>	<b>544</b>	<b>0</b>	<b>5039</b>	<b>4620</b>	<b>0</b>	<b>419</b>

Appendix F - 2 - Group Quarters Population, Continued

2020										
Municipality	Total Population in Group Quarters	Institutional Population	Correctional Institutions	Juvenile Facilities	Nursing Homes	Other Institutions	Noninstitutional Population	College Dormitories	Military Quarters	Other Noninstitutional Group Quarters
Acworth	0	0	0	0	0	0	0	0	0	0
Canaan	126	0	0	0	0	0	126	0	0	126
Charlestown	20	13	0	0	13	0	7	0	0	7
Claremont	264	72	0	0	72	0	192	0	0	192
Cornish	0	0	0	0	0	0	0	0	0	0
Croydon	0	0	0	0	0	0	0	0	0	0
Dorchester	0	0	0	0	0	0	0	0	0	0
Enfield	17	0	0	0	0	0	17	0	0	17
Goshen	9	0	0	0	0	0	9	0	0	9
Grafton	0	0	0	0	0	0	0	0	0	0
Grantham	0	0	0	0	0	0	0	0	0	0
Hanover	4274	372	0	0	372	0	3902	3901	0	1
Lebanon	316	123	0	0	123	0	193	0	0	193
Lempster	0	0	0	0	0	0	0	0	0	0
Lyme	13	0	0	0	0	0	13	0	0	13
New London	686	31	0	0	31	0	655	655	0	0
Newbury	0	0	0	0	0	0	0	0	0	0
Newport	134	84	0	12	72	0	50	0	0	50
Orange	0	0	0	0	0	0	0	0	0	0
Orford	0	0	0	0	0	0	0	0	0	0
Piermont	0	0	0	0	0	0	0	0	0	0
Plainfield	152	5	0	5	0	0	147	94	0	53
Springfield	15	0	0	0	0	0	15	15	0	0
Sunapee	55	0	0	0	0	0	55	0	0	55
Unity	174	174	43	0	131	0	0	0	0	0
Washington	0	0	0	0	0	0	0	0	0	0
Wilmot	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>6255</b>	<b>874</b>	<b>43</b>	<b>17</b>	<b>814</b>	<b>0</b>	<b>5381</b>	<b>4665</b>	<b>0</b>	<b>716</b>

Appendix F - 3 - Population by Race/Ethnicity

2000										
Municipality	Total Population	White Alone, Not Hispanic or Latino	Racial or Hispanic/Latino Minorities	Hispanic or Latino of Any Race	Black or African American Alone, Not Hispanic or Latino	American Indian & Alaska Native Alone, Not Hispanic or Latino	Asian Alone, Not Hispanic or Latino	Native Hawaiian and Other Pacific Islander Alone, Not Hispanic or Latino	Some Other Race Alone, Not Hispanic or Latino	Two or More Races, Not Hispanic or Latino
Acworth	836	802	34	9	7	7	2	0	0	9
Canaan	3,319	3,241	78	17	4	4	12	0	7	34
Charlestown	4,749	4,657	92	28	12	12	7	0	0	33
Claremont	13,151	12,798	353	66	41	42	81	4	5	114
Cornish	1,661	1,620	41	8	5	5	2	2	0	19
Croydon	661	643	18	4	0	3	1	0	2	8
Dorchester	353	341	12	2	1	1	3	0	3	2
Enfield	4,618	4,496	122	34	7	5	34	0	4	38
Goshen	741	719	22	3	0	12	1	0	0	6
Grafton	1,138	1,110	28	6	3	4	3	0	0	12
Grantham	2,167	2,120	47	12	6	2	9	0	1	17
Hanover	10,850	9,397	1,453	276	186	43	731	7	18	192
Lebanon	12,568	11,738	830	206	99	48	331	4	12	130
Lempster	971	943	28	2	0	1	1	1	0	23
Lyme	1,679	1,653	26	6	5	1	9	0	0	5
New London	4,116	4,027	89	26	9	2	30	1	3	18
Newbury	1,702	1,659	43	20	7	1	2	0	0	13
Newport	6,269	6,113	156	35	9	13	22	0	3	74
Orange	299	297	2	1	0	0	1	0	0	0
Orford	1,091	1,054	37	10	1	3	7	0	9	7
Piermont	709	692	17	7	1	0	2	0	0	7
Plainfield	2,241	2,192	49	8	6	9	9	1	5	11
Springfield	945	930	15	7	0	3	2	0	0	3
Sunapee	3,055	2,980	75	14	6	6	11	1	10	27
Unity	1,530	1,511	19	11	1	0	2	0	0	5
Washington	895	871	24	13	0	0	0	0	0	11
Wilmot	1,144	1,122	22	3	1	1	7	1	0	9
<b>Total</b>	<b>83458</b>	<b>79726</b>	<b>3732</b>	<b>834</b>	<b>417</b>	<b>228</b>	<b>1322</b>	<b>22</b>	<b>82</b>	<b>827</b>

Appendix F - 3 - Population by Race/Ethnicity, Continued

2010										
Municipality	Total Population	White Alone, Not Hispanic or Latino	Racial or Hispanic/Latino Minorities	Hispanic or Latino of Any Race	Black or African American Alone, Not Hispanic or Latino	American Indian & Alaska Native Alone, Not Hispanic or Latino	Asian Alone, Not Hispanic or Latino	Native Hawaiian and Other Pacific Islander Alone, Not Hispanic or Latino	Some Other Race Alone, Not Hispanic or Latino	Two or More Races, Not Hispanic or Latino
Acworth	891	853	38	7	1	5	13	0	1	11
Canaan	3909	3772	137	32	5	6	40	0	6	48
Charlestown	5114	4966	148	41	20	11	21	0	4	51
Claremont	13355	12713	642	171	81	41	126	3	9	211
Cornish	1640	1580	60	15	6	8	6	0	1	24
Croydon	764	726	38	5	4	5	4	0	2	18
Dorchester	355	343	12	0	1	3	1	0	0	7
Enfield	4582	4391	191	56	16	12	42	0	0	65
Goshen	810	793	17	1	3	1	0	0	0	12
Grafton	1340	1289	51	20	2	3	5	0	0	21
Grantham	2985	2863	122	53	13	1	29	0	4	22
Hanover	11260	8803	2457	438	371	83	1215	3	20	327
Lebanon	13151	11372	1779	376	201	31	897	1	22	251
Lempster	1154	1123	31	14	2	3	0	0	0	12
Lyme	1716	1639	77	41	4	2	19	0	0	11
New London	4397	4194	203	64	45	2	46	2	0	44
Newbury	2072	2006	66	25	4	3	6	4	0	24
Newport	6507	6283	224	71	16	15	25	0	2	95
Orange	331	318	13	9	1	0	1	0	1	1
Orford	1237	1196	41	8	5	0	9	0	0	19
Piermont	790	762	28	6	1	3	7	0	0	11
Plainfield	2364	2290	74	27	11	2	12	0	0	22
Springfield	1311	1268	43	22	2	4	2	0	0	13
Sunapee	3365	3261	104	26	6	11	19	1	6	35
Unity	1671	1618	53	14	5	3	5	0	0	26
Washington	1123	1079	44	15	4	7	6	0	1	11
Wilmot	1358	1326	32	9	1	2	6	0	0	14
<b>Total</b>	<b>89552</b>	<b>82827</b>	<b>6725</b>	<b>1566</b>	<b>831</b>	<b>267</b>	<b>2562</b>	<b>14</b>	<b>79</b>	<b>1406</b>

Appendix F - 3 - Population by Race/Ethnicity, Continued

2020										
Municipality	Total Population	White Alone, Not Hispanic or Latino	Racial or Hispanic/Latino Minorities	Hispanic or Latino of Any Race	Black or African American Alone, Not Hispanic or Latino	American Indian & Alaska Native Alone, Not Hispanic or Latino	Asian Alone, Not Hispanic or Latino	Native Hawaiian and Other Pacific Islander Alone, Not Hispanic or Latino	Some Other Race Alone, Not Hispanic or Latino	Two or More Races, Not Hispanic or Latino
Acworth	853	768	85	19	11	7	8	1	8	31
Canaan	3794	3443	351	54	16	7	41	0	6	227
Charlestown	4806	4414	392	73	22	16	21	0	11	249
Claremont	12949	11528	1421	284	74	57	170	3	44	789
Cornish	1616	1494	122	18	7	1	9	0	9	78
Croydon	801	742	59	9	0	3	5	0	7	35
Dorchester	339	317	22	3	0	0	1	0	0	18
Enfield	4465	4101	364	96	27	6	41	3	26	165
Goshen	796	756	40	9	3	1	1	0	4	22
Grafton	1385	1280	105	18	4	3	6	1	6	67
Grantham	3404	3095	309	64	13	12	56	1	15	148
Hanover	11870	9313	2557	663	209	40	994	0	43	608
Lebanon	14282	11452	2830	570	284	22	1176	4	75	699
Lempster	1118	1018	100	28	2	6	4	0	1	59
Lyme	1745	1571	174	31	11	0	33	2	5	92
New London	4400	4050	350	81	45	8	50	2	13	151
Newbury	2172	2053	119	15	2	1	15	0	15	71
Newport	6299	5753	546	121	17	16	36	1	14	341
Orange	277	257	20	6	1	0	3	0	1	9
Orford	1237	1162	75	9	3	0	1	0	6	56
Piermont	769	724	45	3	3	0	8	0	0	31
Plainfield	2459	2220	239	53	14	2	45	0	12	113
Springfield	1259	1147	112	26	5	2	6	0	12	61
Sunapee	3342	3057	285	66	8	6	37	0	30	138
Unity	1518	1413	105	19	7	5	2	0	2	70
Washington	1192	1108	84	19	2	0	1	0	9	53
Wilmot	1407	1304	103	20	10	1	10	0	5	57
<b>Total</b>	<b>6255</b>	<b>874</b>	<b>43</b>	<b>17</b>	<b>814</b>	<b>0</b>	<b>5381</b>	<b>4665</b>	<b>0</b>	<b>716</b>

Appendix F - 4 - Population by Age

Municipality	2010					2015					2020				
	Under 5	5 to 17	18 to 24	25 to 64	65+	Under 5	5 to 17	18 to 24	25 to 64	65+	Under 5	5 to 17	18 to 24	25 to 64	65+
Acworth	25	46	46	394	123	71	151	58	517	179	22	227	29	476	255
Canaan	136	858	235	2,194	409	200	577	241	2274	606	80	550	269	2,419	611
Charlestown	293	806	207	3,190	608	342	559	264	2867	997	290	708	196	2,760	1,080
Claremont	827	2,092	877	7,370	2,304	847	2319	1131	6884	1895	835	1,526	832	7,213	2,563
Cornish	87	329	147	971	190	41	312	113	950	254	71	188	39	823	528
Croydon	35	78	51	432	125	29	89	87	437	93	39	107	50	402	125
Dorchester	8	59	21	218	23	7	30	25	177	76	15	49	15	221	172
Enfield	214	558	255	2,917	671	153	663	225	2688	828	224	329	260	2,474	1,279
Goshen	23	131	47	521	190	67	106	43	439	115	50	205	34	396	279
Grafton	59	231	103	761	184	42	170	60	698	222	84	148	125	682	254
Grantham	129	427	89	1,563	665	111	536	125	1623	562	0	619	153	1,499	677
Hanover	312	1,501	4,605	3,610	1,235	357	1234	4276	4160	1321	243	1,364	4,295	3,816	1,807
Lebanon	753	1,719	1,170	7,679	1,806	710	1730	1057	7847	2191	912	1,372	1,358	7,254	2,822
Lempster	49	235	51	690	134	63	113	54	590	157	49	109	20	461	164
Lyme	121	374	151	1,120	328	93	314	49	918	342	115	273	76	803	446
New London	129	513	883	1,356	1,541	35	424	1360	1297	1463	199	329	1,036	1,366	1,396
Newbury	131	347	168	1,051	343	53	262	66	996	482	70	213	108	913	491
Newport	333	1,087	930	3,135	1,049	192	951	386	3456	1423	277	960	804	3,389	946
Orange	4	48	18	190	63	3	45	18	139	74	0	37	47	148	67
Orford	80	221	28	656	237	77	240	131	816	243	39	172	113	757	291
Piermont	46	119	51	552	166	43	96	38	402	193	23	153	28	465	148
Plainfield	136	483	81	1,598	253	87	360	245	1247	437	210	387	303	1,339	526
Springfield	59	211	29	589	106	74	183	79	731	245	4	157	51	743	236
Sunapee	122	623	259	1,689	657	68	466	173	1904	758	115	444	185	1,764	968
Unity	78	294	105	1,024	241	47	134	170	862	342	9	184	129	747	511
Washington	52	146	77	579	253	15	108	79	669	233	11	119	31	598	298
Wilmot	36	268	74	706	167	50	185	128	746	345	81	160	105	860	323

Appendix F - 5 - Net Migration

Municipality	Births (2010-2019)	Deaths (2010-2019)	Births - Deaths (2010-2019)	2010 Total Population	2020 Total Population	Change in Population (2010-2020)	Total Net Migration
Acworth	55	66	-11	891	853	-38	-27
Canaan	323	287	36	3909	3794	-115	-151
Charlestown	447	504	-57	5114	4806	-308	-251
Claremont	1467	1502	-35	13355	12949	-406	-371
Cornish	119	127	-8	1640	1616	-24	-16
Croydon	59	62	-3	764	801	37	40
Dorchester	26	35	-9	355	339	-16	-7
Enfield	408	341	67	4582	4465	-117	-184
Goshen	78	79	-1	810	796	-14	-13
Grafton	109	123	-14	1340	1385	45	59
Grantham	273	181	92	2985	3404	419	327
Hanover	493	916	-423	11260	11870	610	1033
Lebanon	1726	1335	391	13151	14282	1131	740
Lempster	102	93	9	1154	1118	-36	-45
Lyme	109	121	-12	1716	1745	29	41
New London	213	611	-398	4397	4400	3	401
Newbury	130	140	-10	2072	2172	100	110
Newport	680	792	-112	6507	6299	-208	-96
Orange	16	21	-5	331	277	-54	-49
Orford	96	91	5	1237	1237	0	-5
Piermont	74	61	13	790	769	-21	-34
Plainfield	163	147	16	2364	2459	95	79
Springfield	102	67	35	1311	1259	-52	-87
Sunapee	231	282	-51	3365	3342	-23	28
Unity	32	310	-278	1671	1518	-153	125
Washington	80	107	-27	1123	1192	69	96
Wilmot	98	88	10	1358	1407	49	39
<b>Total</b>	<b>7709</b>	<b>8489</b>	<b>-780</b>	<b>89552</b>	<b>90554</b>	<b>1002</b>	<b>1782</b>

Appendix F - 6 - Occupied Housing Units

2010			
Municipality	Total	Occupied	Vacant
Acworth	556	380	176
Canaan	1,930	1,588	342
Charlestown	2,263	2,117	146
Claremont	6,293	5,697	596
Cornish	747	687	60
Croydon	396	324	72
Dorchester	240	148	92
Enfield	2,508	2,044	464
Goshen	444	344	100
Grafton	839	564	275
Grantham	1,773	1,249	524
Hanover	3,445	3,119	326
Lebanon	6,649	6,186	463
Lempster	679	479	200
Lyme	810	705	105
New London	2,303	1,666	637
Newbury	1,559	869	690
Newport	2,938	2,629	309
Orange	167	132	35
Orford	656	535	121
Piermont	474	334	140
Plainfield	984	923	61
Springfield	702	512	190
Sunapee	2,431	1,443	988
Unity	736	601	135
Washington	1093	459	634
Wilmot	659	564	95
<b>Total</b>	<b>44274</b>	<b>36298</b>	<b>7976</b>

2020			
Municipality	Total	Occupied	Vacant
Acworth	513	377	136
Canaan	1,901	1,586	315
Charlestown	2,261	2,075	186
Claremont	5,941	5,490	451
Cornish	761	707	54
Croydon	401	328	73
Dorchester	209	149	60
Enfield	2,468	2,059	409
Goshen	429	330	99
Grafton	796	582	214
Grantham	1,793	1,412	381
Hanover	3,452	3,117	335
Lebanon	7,201	6,805	396
Lempster	656	461	195
Lyme	803	693	110
New London	2,252	1,733	519
Newbury	1,594	952	642
Newport	2,922	2,681	241
Orange	158	128	30
Orford	664	536	128
Piermont	453	338	115
Plainfield	1,000	936	64
Springfield	654	511	143
Sunapee	2,409	1,469	940
Unity	700	575	125
Washington	1046	532	514
Wilmot	668	598	70
<b>Total</b>	<b>44105</b>	<b>37160</b>	<b>6945</b>

Appendix F - 7 - Vacant Housing Units by Seasonal Status

Municipality	2010							2015						
	Total	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	Other Vacant	Total	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	Other Vacant
Acworth	168	9	0	5	0	146	8	171	0	0%	17	0	14200%	12
Canaan	499	44	0	0	12	422	21	368	0	0%	33	11	29400%	30
Charlestown	80	0	0	0	0	80	0	227	65	0%	0	0	8800%	74
Claremont	523	133	37	99	15	26	213	930	136	0%	131	0	23200%	431
Cornish	115	0	0	0	0	65	50	78	0	0%	23	0	3700%	18
Croydon	83	0	0	0	0	77	6	115	0	0%	6	0	10400%	5
Dorchester	86	2	0	17	3	45	19	86	0	0%	12	0	6900%	5
Enfield	408	40	0	57	0	257	54	516	31	0%	0	0	48500%	0
Goshen	89	10	0	0	9	70	0	93	0	0%	9	0	7200%	12
Grafton	287	0	0	5	0	242	40	294	0	0%	12	0	24300%	39
Grantham	573	0	16	27	37	482	11	538	0	0%	0	38	48900%	11
Hanover	321	9	15	0	37	112	148	297	0	8700%	0	54	8900%	67
Lebanon	251	180	21	0	0	0	50	435	134	8100%	30	0	1500%	175
Lempster	177	0	0	13	0	154	10	201	0	900%	3	0	17600%	13
Lyme	108	0	0	24	0	71	13	104	9	0%	13	9	5800%	15
New London	653	0	0	71	42	521	19	601	0	0%	34	31	53600%	0
Newbury	656	0	0	39	5	589	23	807	13	0%	28	0	72300%	43
Newport	145	0	0	40	0	56	49	341	91	0%	0	0	11000%	140
Orange	38	0	0	8	0	23	7	43	0	0%	0	0	3900%	4
Orford	112	11	0	0	0	88	13	125	0	0%	36	0	5700%	32
Piermont	99	0	0	5	10	73	11	156	9	0%	2	0	12700%	18
Plainfield	88	19	0	0	17	32	20	89	13	0%	8	0	3000%	38
Springfield	196	8	0	27	0	145	16	220	0	0%	0	0	18400%	36
Sunapee	904	6	50	51	0	752	45	1080	27	0%	0	0	99400%	59
Unity	127	0	0	5	0	112	10	141	9	0%	0	0	11500%	17
Washington	562	9	0	5	0	531	17	655	0	400%	21	0	60100%	29
Wilmot	103	0	0	8	0	85	10	96	5	0%	0	11	8000%	0

Appendix F - 7 - Vacant Housing Units by Seasonal Status, Continued

Municipality	2020						
	Total	For Rent	Rented, Not Occupied	For Sale Only	Sold, Not Occupied	For Seasonal, Recreational, or Occasional Use	Other Vacant
Acworth	246	3	0	0	5	211	27
Canaan	545	36	0	0	0	393	116
Charlestown	241	0	30	35	32	144	0
Claremont	802	299	46	0	0	131	326
Cornish	107	0	0	9	8	74	16
Croydon	182	0	0	3	28	129	22
Dorchester	89	0	0	0	0	71	18
Enfield	651	44	0	0	0	512	95
Goshen	155	17	0	6	7	121	4
Grafton	269	0	0	8	0	214	47
Grantham	656	0	0	10	0	646	0
Hanover	687	121	0	33	16	470	47
Lebanon	887	229	0	58	0	500	100
Lempster	324	0	0	0	19	253	52
Lyme	171	0	0	11	0	132	28
New London	743	23	12	20	12	631	45
Newbury	784	28	0	20	31	673	32
Newport	285	0	0	0	0	209	76
Orange	48	0	0	0	6	27	15
Orford	160	4	0	19	0	126	11
Piermont	143	0	6	6	0	108	23
Plainfield	119	0	0	19	0	73	27
Springfield	239	8	0	0	0	206	25
Sunapee	1233	24	0	0	20	1164	25
Unity	167	0	0	4	4	152	7
Washington	626	3	0	10	0	591	22
Wilmot	115	10	0	0	0	81	24

Appendix F - 8 - Short Term Rentals

Zip Code	# of Rentals	Included Towns	County
3782	76	Sunapee	Sullivan
3255	71	Newbury	Merrimack
3753	30	Grantham	Sullivan
3773	23	Newport	Sullivan
3257	18	New London	Merrimack
3266	17	Dorchester	Grafton
3755	16	Hanover	Grafton
3752	15	Goshen	Sullivan
3766	14	Lebanon	Grafton
3748	13	Enfield	Grafton
3280	12	Washington	Sullivan
3751	8	Georges Mills	Sullivan
3741	7	Canaan	Grafton
3781	7	Plainfield	Sullivan
3743	7	Claremont	Sullivan
3768	6	Lyme	Grafton
3287	6	Wilmot	Merrimack
3745	6	Cornish	Sullivan
3240	4	Grafton	Grafton
3061	4	Acworth	Sullivan
3067	0	South Acworth	Sullivan
		Orange	Grafton
		Croydon	Sullivan
		Unity	Sullivan

County	# Rentals
Sum	301
Grafton	266
Sullivan	74
Merrimack	20

Appendix F - 9 - Households by Size

2010					
Municipality	Occupied Housing Units	1-Person Household	2-Person Household	3-Person Household	4-or-More Person Household
Acworth	277	62	130	32	53
Canaan	1,413	292	550	256	317
Charlestown	2,336	654	983	385	313
Claremont	5,928	1,826	2,182	759	1,162
Cornish	641	101	250	84	206
Croydon	335	74	166	56	39
Dorchester	126	33	47	18	28
Enfield	2,141	657	1,043	210	231
Goshen	379	80	186	55	58
Grafton	501	137	178	99	87
Grantham	1,130	145	572	191	221
Hanover	2,964	812	1,109	385	658
Lebanon	5,809	1,987	2,022	842	964
Lempster	454	87	185	72	110
Lyme	792	158	337	97	200
New London	1,655	604	698	126	227
Newbury	794	184	315	91	204
Newport	2,655	751	892	427	587
Orange	142	48	53	16	25
Orford	463	101	206	67	89
Piermont	359	59	169	77	54
Plainfield	915	82	428	163	242
Springfield	357	41	149	54	113
Sunapee	1,393	359	549	265	220
Unity	658	140	321	64	133
Washington	472	93	247	67	65
Wilmot	501	83	227	89	102
<b>Total</b>	<b>35590</b>	<b>9650</b>	<b>14194</b>	<b>5047</b>	<b>6708</b>

2015					
Municipality	Occupied Housing Units	1-Person Household	2-Person Household	3-Person Household	4-or-More Person Household
Acworth	366	102	133	55	76
Canaan	1,462	270	618	322	251
Charlestown	2,081	579	847	372	285
Claremont	5,268	1,749	1,765	874	874
Cornish	659	159	304	91	105
Croydon	262	54	121	46	41
Dorchester	133	27	73	21	12
Enfield	2,011	615	839	229	330
Goshen	298	81	132	37	48
Grafton	535	150	246	59	80
Grantham	1,110	203	583	111	213
Hanover	2,885	860	851	606	568
Lebanon	6,391	2,576	2,441	626	741
Lempster	402	99	183	62	58
Lyme	679	156	297	93	133
New London	1,687	553	764	148	219
Newbury	825	203	415	75	132
Newport	2,745	793	1,271	321	362
Orange	121	34	58	10	19
Orford	557	138	183	86	150
Piermont	335	89	149	51	46
Plainfield	879	200	385	147	147
Springfield	518	85	264	59	110
Sunapee	1,566	496	760	153	158
Unity	525	100	260	81	84
Washington	476	89	269	76	42
Wilmot	629	176	252	108	93
<b>Total</b>	<b>35405</b>	<b>10636</b>	<b>14463</b>	<b>4919</b>	<b>5377</b>

Appendix F - 9 - Households by Size, Continued

2020					
Municipality	Occupied Housing Units	1-Person Household	2-Person Household	3-Person Household	4-or-More Person Household
Acworth	317	54	149	57	57
Canaan	1,537	380	706	157	294
Charlestown	2,109	642	773	298	396
Claremont	5,453	1,877	2,089	470	1,017
Cornish	808	354	278	100	76
Croydon	253	58	114	24	57
Dorchester	180	25	83	46	26
Enfield	2,136	518	1,236	193	189
Goshen	319	84	109	51	75
Grafton	512	132	220	64	96
Grantham	1,183	208	573	157	245
Hanover	3,028	1,016	1,021	296	695
Lebanon	5,855	2,067	2,266	762	760
Lempster	352	122	129	54	47
Lyme	650	141	281	65	163
New London	1,601	549	707	144	201
Newbury	783	171	402	87	123
Newport	2,606	726	920	404	556
Orange	118	28	49	18	23
Orford	498	180	182	56	80
Piermont	310	63	165	22	60
Plainfield	999	159	469	121	250
Springfield	397	45	211	63	78
Sunapee	1,273	256	620	180	217
Unity	519	81	321	65	52
Washington	466	84	291	54	37
Wilmot	698	194	322	98	84
<b>Total</b>	<b>34960</b>	<b>10214</b>	<b>14686</b>	<b>4106</b>	<b>5954</b>

Appendix F - 10 - Households by Type

2010			
Municipality	Occupied Housing Units	Family Households	Non-Family Households
Acworth	277	195	82
Canaan	1,413	1,056	357
Charlestown	2,336	1,565	771
Claremont	5,928	3,681	2,247
Cornish	641	513	128
Croydon	335	228	107
Dorchester	126	81	45
Enfield	2,141	1,308	833
Goshen	379	261	118
Grafton	501	335	166
Grantham	1,130	903	227
Hanover	2,964	1,924	1,040
Lebanon	5,809	3,148	2,661
Lempster	454	338	116
Lyme	792	617	175
New London	1,655	990	665
Newbury	794	533	261
Newport	2,655	1,710	945
Orange	142	86	56
Orford	463	306	157
Piermont	359	273	86
Plainfield	915	763	152
Springfield	357	281	76
Sunapee	1,393	953	440
Unity	658	472	186
Washington	472	350	122
Wilmot	501	363	138
<b>Total</b>	<b>35590</b>	<b>23233</b>	<b>12357</b>

2015			
Municipality	Occupied Housing Units	Family Households	Non-Family Households
Acworth	366	250	116
Canaan	1,462	1,136	326
Charlestown	2,081	1,405	676
Claremont	5,268	3,134	2,134
Cornish	659	471	188
Croydon	262	193	69
Dorchester	133	91	42
Enfield	2,011	1,333	678
Goshen	298	186	112
Grafton	535	317	218
Grantham	1,110	894	216
Hanover	2,885	1,806	1,079
Lebanon	6,391	3,464	2,927
Lempster	402	284	118
Lyme	679	491	188
New London	1,687	1,044	643
Newbury	825	606	219
Newport	2,745	1,663	1,082
Orange	121	75	46
Orford	557	392	165
Piermont	335	205	130
Plainfield	879	633	246
Springfield	518	395	123
Sunapee	1,566	943	623
Unity	525	365	160
Washington	476	367	109
Wilmot	629	410	219
<b>Total</b>	<b>35405</b>	<b>22553</b>	<b>12852</b>

2020			
Municipality	Occupied Housing Units	Family Households	Non-Family Households
Acworth	317	241	76
Canaan	1,537	1,011	526
Charlestown	2,109	1,444	665
Claremont	5,453	3,041	2,412
Cornish	808	431	377
Croydon	253	171	82
Dorchester	180	83	97
Enfield	2,136	1,496	640
Goshen	319	204	115
Grafton	512	337	175
Grantham	1,183	939	244
Hanover	3,028	1,636	1,392
Lebanon	5,855	3,174	2,681
Lempster	352	210	142
Lyme	650	496	154
New London	1,601	992	609
Newbury	783	554	229
Newport	2,606	1,564	1,042
Orange	118	72	46
Orford	498	283	215
Piermont	310	224	86
Plainfield	999	807	192
Springfield	397	334	63
Sunapee	1,273	846	427
Unity	519	391	128
Washington	466	373	93
Wilmot	698	475	223
<b>Total</b>	<b>34960</b>	<b>21829</b>	<b>13131</b>

Appendix F - 11 - Households by Tenure, as a Percentage of Total

2010									
Municipality	Total Housing Units	Owner-Occupied	Percent Owner-Occupied	Renter-Occupied	Percent Renter-Occupied	Housing Units With Mortgage	Percent Units With Mortgage	Housing Units Without Mortgage	Percent Units Without Mortgage
Acworth	445	230	83%	47	17%	97	42%	133	58%
Canaan	1,912	1,267	90%	146	10%	881	70%	386	31%
Charlestown	2,416	1,799	77%	537	23%	1,308	73%	491	27%
Claremont	6,451	3,536	60%	2,392	40%	2,240	63%	1,296	37%
Cornish	756	550	86%	91	14%	395	72%	155	28%
Croydon	418	286	85%	49	15%	207	72%	79	28%
Dorchester	212	110	87%	16	13%	66	60%	44	40%
Enfield	2,549	1,598	75%	543	25%	1,197	75%	401	25%
Goshen	468	331	87%	48	13%	160	48%	171	52%
Grafton	788	456	91%	45	9%	290	64%	166	36%
Grantham	1,703	1,024	91%	106	9%	632	62%	392	38%
Hanover	3,285	1,732	58%	1,232	42%	1,036	60%	696	40%
Lebanon	6,060	3,080	53%	2,729	47%	1,964	64%	1,116	36%
Lempster	631	385	85%	69	15%	238	62%	147	38%
Lyme	900	650	82%	142	18%	423	65%	227	35%
New London	2,308	1,391	84%	264	16%	594	43%	797	57%
Newbury	1,450	753	95%	41	5%	576	77%	177	24%
Newport	2,800	1,768	67%	887	33%	1,175	67%	593	34%
Orange	180	134	94%	8	6%	86	64%	48	36%
Orford	575	337	73%	126	27%	229	68%	108	32%
Piermont	458	316	88%	43	12%	178	56%	138	44%
Plainfield	1,003	828	91%	87	10%	536	65%	292	35%
Springfield	553	340	95%	17	5%	219	64%	121	36%
Sunapee	2,297	1,059	76%	334	24%	669	63%	390	37%
Unity	785	578	88%	80	12%	361	63%	217	38%
Washington	1034	453	96%	19	4%	265	59%	188	42%
Wilmot	604	453	90%	48	10%	364	80%	89	20%
<b>Total</b>	<b>43041</b>	<b>25444</b>		<b>10146</b>		<b>16386</b>		<b>9058</b>	

Appendix F - 11 - Households by Tenure, as a Percentage of Total, Continued

2015									
Municipality	Total Housing Units	Owner-Occupied	Percent Owner-Occupied	Renter-Occupied	Percent Renter-Occupied	Housing Units With Mortgage	Percent Units With Mortgage	Housing Units Without Mortgage	Percent Units Without Mortgage
Acworth	537	304	83%	62	17%	142	47%	162	53%
Canaan	1,830	1,140	78%	322	22%	668	59%	472	41%
Charlestown	2,308	1,738	84%	343	17%	1,114	64%	624	36%
Claremont	6,198	3,263	62%	2,005	38%	2,256	69%	1,007	31%
Cornish	737	584	89%	75	11%	346	59%	238	41%
Croydon	377	221	84%	41	16%	126	57%	95	43%
Dorchester	219	116	87%	17	13%	64	55%	52	45%
Enfield	2,527	1,435	71%	576	29%	843	59%	592	41%
Goshen	391	227	76%	71	24%	140	62%	87	38%
Grafton	829	440	82%	95	18%	243	55%	197	45%
Grantham	1,648	1,021	92%	89	8%	775	76%	246	24%
Hanover	3,182	1,742	60%	1,143	40%	1,063	61%	679	39%
Lebanon	6,826	3,190	50%	3,201	50%	1,892	59%	1,298	41%
Lempster	603	367	91%	35	9%	242	66%	125	34%
Lyme	783	596	88%	83	12%	335	56%	261	44%
New London	2,288	1,310	78%	377	22%	614	47%	696	53%
Newbury	1,632	771	94%	54	7%	533	69%	238	31%
Newport	3,086	1,732	63%	1,013	37%	1,052	61%	680	39%
Orange	164	108	89%	13	11%	60	56%	48	44%
Orford	682	454	82%	103	19%	287	63%	167	37%
Piermont	491	286	85%	49	15%	168	59%	118	41%
Plainfield	968	771	88%	108	12%	444	58%	327	42%
Springfield	738	451	87%	67	13%	288	64%	163	36%
Sunapee	2,646	1,089	70%	477	31%	730	67%	359	33%
Unity	666	495	94%	30	6%	335	68%	160	32%
Washington	1131	445	94%	31	7%	295	66%	150	34%
Wilmot	725	492	78%	137	22%	358	73%	134	27%
<b>Total</b>	44212	24788		10617		15413		9375	

Appendix F - 11 - Households by Tenure, as a Percentage of Total, Continued

2020									
Municipality	Total Housing Units	Owner-Occupied	Percent Owner-Occupied	Renter-Occupied	Percent Renter-Occupied	Housing Units With Mortgage	Percent Units With Mortgage	Housing Units Without Mortgage	Percent Units Without Mortgage
Acworth	563	290	92%	27	9%	165	57%	125	43%
Canaan	2,082	1,237	81%	300	20%	754	61%	483	39%
Charlestown	2,350	1,514	72%	595	28%	587	39%	927	61%
Claremont	6,255	3,152	58%	2,301	42%	1,793	57%	1,359	43%
Cornish	915	766	95%	42	5%	422	55%	344	45%
Croydon	435	228	90%	25	10%	142	62%	86	38%
Dorchester	269	166	92%	14	8%	81	49%	85	51%
Enfield	2,787	1,634	77%	502	24%	1,128	69%	506	31%
Goshen	474	272	85%	47	15%	180	66%	92	34%
Grafton	781	475	93%	37	7%	298	63%	177	37%
Grantham	1,839	1,059	90%	124	11%	634	60%	425	40%
Hanover	3,715	1,853	61%	1,175	39%	1,073	58%	780	42%
Lebanon	6,742	3,002	51%	2,853	49%	1,858	62%	1,144	38%
Lempster	676	324	92%	28	8%	157	49%	167	52%
Lyme	821	589	91%	61	9%	346	59%	243	41%
New London	2,344	1,336	83%	265	17%	874	65%	462	35%
Newbury	1,567	714	91%	69	9%	404	57%	310	43%
Newport	2,891	1,632	63%	974	37%	1,041	64%	591	36%
Orange	166	106	90%	12	10%	52	49%	54	51%
Orford	658	403	81%	95	19%	248	62%	155	39%
Piermont	453	253	82%	57	18%	165	65%	88	35%
Plainfield	1,118	883	88%	116	12%	529	60%	354	40%
Springfield	636	354	89%	43	11%	214	61%	140	40%
Sunapee	2,506	961	76%	312	25%	566	59%	395	41%
Unity	686	495	95%	24	5%	283	57%	212	43%
Washington	1092	431	93%	35	8%	229	53%	202	47%
Wilmot	813	572	82%	126	18%	404	71%	168	29%
<b>Total</b>	45634	24701		10259		14627		10074	

Appendix F - 12 - Average Household Size by Tenure

2010					
Municipality	Total Housing Units	Owner-Occupied	Average Household Size of Owner-Occupied Unit	Renter-Occupied	Average Household Size of Renter-Occupied Unit
Acworth	445	230	2.24	47	2.53
Canaan	1,912	1,267	2.70	146	2.78
Charlestown	2,416	1,799	2.27	537	1.89
Claremont	6,451	3,536	2.42	2,392	1.96
Cornish	756	550	2.63	91	3.07
Croydon	418	286	2.26	49	1.55
Dorchester	212	110	2.72	16	1.88
Enfield	2,549	1,598	2.18	543	2.08
Goshen	468	331	2.38	48	2.56
Grafton	788	456	2.64	45	2.98
Grantham	1,703	1,024	2.57	106	2.26
Hanover	3,285	1,732	2.76	1,232	2.18
Lebanon	6,060	3,080	2.42	2,729	2.02
Lempster	631	385	2.51	69	2.81
Lyme	900	650	2.77	142	2.08
New London	2,308	1,391	2.24	264	1.52
Newbury	1,450	753	2.61	41	1.78
Newport	2,800	1,768	2.58	887	2.04
Orange	180	134	2.31	8	1.63
Orford	575	337	2.77	126	2.29
Piermont	458	316	2.67	43	2.09
Plainfield	1,003	828	2.81	87	2.60
Springfield	553	340	2.84	17	1.59
Sunapee	2,297	1,059	2.43	334	2.33
Unity	785	578	2.60	80	2.25
Washington	1034	453	2.30	19	3.42
Wilmot	604	453	2.59	48	1.58
<b>Total</b>	<b>43041</b>	<b>25444</b>		<b>10146</b>	

Appendix F - 12 - Average Household Size by Tenure, Continued

2015					
Municipality	Total Housing Units	Owner-Occupied	Average Household Size of Owner-Occupied Unit	Renter-Occupied	Average Household Size of Renter-Occupied Unit
Acworth	537	304	2.45	62	3.74
Canaan	1,830	1,140	2.71	322	2.31
Charlestown	2,308	1,738	2.56	343	1.64
Claremont	6,198	3,263	2.63	2,005	2.19
Cornish	737	584	2.56	75	2.36
Croydon	377	221	2.80	41	2.85
Dorchester	219	116	2.37	17	2.35
Enfield	2,527	1,435	2.45	576	1.79
Goshen	391	227	2.34	71	3.37
Grafton	829	440	2.34	95	1.71
Grantham	1,648	1,021	2.64	89	2.96
Hanover	3,182	1,742	2.78	1,143	2.11
Lebanon	6,826	3,190	2.21	3,201	1.98
Lempster	603	367	2.45	35	2.20
Lyme	783	596	2.56	83	2.13
New London	2,288	1,310	2.23	377	1.71
Newbury	1,632	771	2.23	54	2.61
Newport	3,086	1,732	2.51	1,013	1.89
Orange	164	108	2.40	13	1.54
Orford	682	454	2.72	103	2.62
Piermont	491	286	2.30	49	2.35
Plainfield	968	771	2.54	108	2.63
Springfield	738	451	2.58	67	2.22
Sunapee	2,646	1,089	2.25	477	1.89
Unity	666	495	2.51	30	2.43
Washington	1,131	445	2.26	31	3.16
Wilmot	725	492	2.23	137	2.52
<b>Total</b>	<b>44212</b>	<b>24788</b>		<b>10617</b>	

Appendix F - 12 - Average Household Size by Tenure, Continued

2020					
Municipality	Total Housing Units	Owner-Occupied	Average Household Size of Owner-Occupied Unit	Renter-Occupied	Average Household Size of Renter-Occupied Unit
Acworth	563	290	3.24	27	2.56
Canaan	2,082	1,237	2.63	300	2.01
Charlestown	2,350	1,514	2.44	595	2.23
Claremont	6,255	3,152	2.43	2,301	2.26
Cornish	915	766	2.04	42	2.00
Croydon	435	228	2.75	25	3.80
Dorchester	269	166	2.55	14	3.43
Enfield	2,787	1,634	2.13	502	2.16
Goshen	474	272	3.08	47	2.17
Grafton	781	475	2.52	37	2.54
Grantham	1,839	1,059	2.41	124	3.17
Hanover	3,715	1,853	2.70	1,175	2.03
Lebanon	6,742	3,002	2.82	2,853	1.78
Lempster	676	324	2.33	28	1.75
Lyme	821	589	2.60	61	2.75
New London	2,344	1,336	2.14	265	1.69
Newbury	1,567	714	2.41	69	1.07
Newport	2,891	1,632	2.31	974	2.54
Orange	166	106	2.48	12	3.00
Orford	658	403	2.81	95	2.51
Piermont	453	253	2.63	57	2.67
Plainfield	1,118	883	2.61	116	2.84
Springfield	636	354	3.05	43	2.60
Sunapee	2,506	961	2.86	312	2.27
Unity	686	495	2.50	24	3.04
Washington	1092	431	2.24	35	2.57
Wilmot	813	572	2.20	126	2.04
<b>Total</b>	<b>45634</b>	<b>24701</b>		<b>10259</b>	

Appendix F - 13 - Units in Structure

Municipality	Total Households			1 Detached Unit			1 Attached Unit			2 Units			3-4 Units			5-9 Units		
	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020
Acworth	445	537	563	380	499	529	0	3	3	3	5	3	10	0	0	0	0	0
Canaan	1912	1830	2082	1350	1258	1555	18	43	8	78	33	13	6	9	79	0	42	114
Charlestown	2416	2308	2350	1321	1484	1100	0	0	6	12	154	55	46	51	186	95	44	51
Claremont	6451	6198	6255	3136	3264	3249	112	127	61	731	584	667	704	645	692	460	287	610
Cornish	756	737	915	648	672	790	3	12	9	23	16	24	9	3	8	0	0	0
Croydon	418	377	435	388	335	403	0	2	5	0	6	1	0	0	0	0	1	0
Dorchester	212	219	269	185	179	211	0	1	4	0	0	0	0	2	0	0	0	0
Enfield	2549	2527	2787	1608	1736	2021	85	113	31	142	112	209	175	249	270	168	140	146
Goshen	468	391	474	397	318	418	6	2	2	18	6	0	14	8	13	5	0	13
Grafton	788	829	781	613	668	644	6	4	0	4	8	0	6	13	19	13	0	0
Grantham	1703	1648	1839	1341	1418	1588	125	72	108	135	122	69	102	25	34	0	0	40
Hanover	3285	3182	3715	2088	2082	2166	173	117	481	75	102	99	190	133	105	336	299	337
Lebanon	6060	6826	6742	2850	2834	2596	152	289	559	532	484	418	379	753	539	695	635	569
Lempster	631	603	676	544	513	606	0	8	8	7	0	4	10	8	0	0	0	0
Lyme	900	783	821	767	686	734	9	23	9	20	16	48	38	9	0	16	10	3
New London	2308	2288	2344	1738	1795	1754	158	121	204	142	67	58	71	109	79	136	58	26
Newbury	1450	1632	1567	1378	1562	1453	35	5	12	14	10	32	19	43	0	0	0	7
Newport	2800	3086	2891	1517	1670	1855	71	9	27	176	217	97	169	485	294	334	136	116
Orange	180	164	166	156	146	142	0	1	0	0	1	0	2	0	0	0	0	0
Orford	575	682	658	422	580	547	16	6	14	4	13	7	0	18	13	37	14	4
Piermont	458	491	453	396	451	418	10	4	2	0	10	6	3	2	9	17	6	9
Plainfield	1003	968	1118	891	810	1002	27	29	27	24	17	24	0	29	13	0	0	0
Springfield	553	738	636	511	676	553	0	3	3	10	0	21	0	0	0	0	0	0
Sunapee	2297	2646	2506	1837	2148	1933	68	88	63	59	51	208	114	204	54	105	28	112
Unity	785	666	686	651	575	587	0	0	2	25	8	3	0	0	0	0	0	0
Washington	1034	1131	1092	959	1084	1018	8	0	0	12	1	17	3	0	9	0	0	0
Wilmot	604	725	813	548	640	711	7	10	0	9	27	69	10	7	0	4	20	18
<b>Total</b>	<b>43041</b>	<b>44212</b>	<b>45634</b>	<b>28620</b>	<b>30083</b>	<b>30583</b>	<b>1089</b>	<b>1092</b>	<b>1648</b>	<b>2255</b>	<b>2070</b>	<b>2152</b>	<b>2080</b>	<b>2805</b>	<b>2416</b>	<b>2421</b>	<b>1720</b>	<b>2175</b>

Appendix F - 13 - Units in Structure, Continued

Municipality	10-20 Units			20-49			50+			MFH			Other		
	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020
Acworth	0	0	0	0	0	2	0	0	0	52	28	26	0	2	0
Canaan	0	0	0	18	10	0	0	10	0	442	425	305	0	0	8
Charlestown	32	12	16	84	36	127	22	0	0	804	527	809	0	0	0
Claremont	291	265	148	308	319	144	252	335	212	457	372	472	0	0	0
Cornish	0	0	0	0	0	0	0	0	0	73	34	84	0	0	0
Croydon	0	0	0	0	0	0	0	0	0	30	33	26	0	0	0
Dorchester	0	0	2	0	0	1	0	0	0	27	37	51	0	0	0
Enfield	0	42	0	52	31	21	0	0	0	319	104	89	0	0	0
Goshen	0	4	0	0	0	0	0	0	0	28	53	28	0	0	0
Grafton	0	0	0	0	0	0	0	0	0	146	136	118	0	0	0
Grantham	0	0	0	0	0	0	0	0	0	0	11	0	0	0	0
Hanover	85	142	264	191	113	75	147	179	175	0	15	13	0	0	0
Lebanon	426	484	531	419	271	469	473	801	715	134	275	324	0	0	22
Lempster	0	0	0	0	0	0	0	0	2	70	74	56	0	0	0
Lyme	10	12	3	0	0	0	0	0	0	40	27	24	0	0	0
New London	10	0	0	53	110	202	0	19	0	0	9	21	0	0	0
Newbury	0	0	0	0	0	45	0	0	0	4	12	18	0	0	0
Newport	71	107	133	101	167	71	0	17	10	361	278	288	0	0	0
Orange	0	0	0	0	0	0	0	0	0	22	16	24	0	0	0
Orford	0	0	0	0	0	4	0	0	0	96	48	69	0	3	0
Piermont	0	0	0	0	0	0	12	0	0	20	18	9	0	0	0
Plainfield	8	0	23	0	0	0	0	0	0	53	83	29	0	0	0
Springfield	0	0	0	0	0	0	0	0	0	32	59	59	0	0	0
Sunapee	12	56	15	8	0	9	0	0	56	94	71	56	0	0	0
Unity	0	0	0	0	0	0	0	0	0	109	83	94	0	0	0
Washington	0	0	0	0	0	0	0	0	0	52	46	48	0	0	0
Wilmot	0	0	0	0	0	0	0	0	0	26	21	15	0	0	0
<b>Total</b>	945	1124	1135	1234	1057	1170	906	1361	1170	3491	2895	3155	0	5	30

Appendix F - 14 - Number of Bedrooms in Unit

Municipality	Total Units			0 Bedrooms			1 Bedroom			2 Bedrooms			3 Bedrooms			4 Bedrooms			5+ Bedrooms		
	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020
Acworth	445	537	563	20	17	25	63	43	58	143	171	156	169	214	227	43	69	50	7	23	47
Canaan	1912	1830	2082	51	81	77	151	201	238	577	573	707	858	758	723	254	151	230	21	66	107
Charlestown	2416	2308	2350	21	35	55	330	191	169	875	853	1052	847	941	774	278	214	204	65	74	96
Claremont	6451	6198	6255	86	167	14	1195	1135	1198	1911	1987	2094	2194	2274	2167	760	510	667	305	125	115
Cornish	756	737	915	4	0	3	26	48	56	174	140	229	382	336	448	118	167	141	52	46	38
Croydon	418	377	435	12	8	0	30	40	41	108	125	147	190	161	166	60	40	65	18	3	16
Dorchester	212	219	269	28	8	9	23	19	13	63	79	124	54	83	83	37	23	38	7	7	2
Enfield	2549	2527	2787	109	87	64	316	383	269	1041	749	938	859	907	1158	224	267	309	0	134	49
Goshen	468	391	474	5	6	13	56	44	65	196	147	168	142	148	159	40	25	54	29	21	15
Grafton	788	829	781	94	66	26	118	148	98	276	272	277	223	261	268	56	69	91	21	13	21
Grantham	1703	1648	1839	0	0	0	13	73	0	267	288	313	1078	1028	1297	330	240	137	15	19	92
Hanover	3285	3182	3715	148	138	96	370	420	433	757	650	973	1060	798	979	715	775	948	235	401	286
Lebanon	6060	6826	6742	42	158	133	1151	1237	1332	2084	2657	2874	2108	1851	1383	508	832	778	167	91	242
Lempster	631	603	676	20	19	40	75	63	90	199	183	219	236	275	214	67	60	76	34	3	37
Lyme	900	783	821	0	11	3	55	61	28	211	145	199	328	329	317	237	164	212	69	73	62
New London	2308	2288	2344	0	31	64	155	100	171	534	520	459	1095	1076	979	370	421	455	154	140	216
Newbury	1450	1632	1567	0	10	48	30	87	63	393	386	296	696	730	833	244	310	269	87	109	58
Newport	2800	3086	2891	28	96	0	414	430	251	889	1063	796	1153	1090	1242	213	333	431	103	74	171
Orange	180	164	166	0	9	15	19	14	9	42	45	50	103	68	70	14	24	15	2	4	7
Orford	575	682	658	8	17	47	49	64	94	167	171	144	237	296	246	70	105	90	44	29	37
Piermont	458	491	453	25	8	26	60	50	49	83	136	104	200	201	178	68	91	84	22	5	12
Plainfield	1003	968	1118	0	6	11	53	71	49	185	234	254	482	387	487	202	218	260	81	52	57
Springfield	553	738	636	0	0	17	34	69	34	157	198	172	268	346	300	73	102	97	21	23	16
Sunapee	2297	2646	2506	74	29	77	123	65	282	533	747	493	1113	1115	994	359	505	579	95	185	81
Unity	785	666	686	10	20	8	66	33	37	293	209	301	303	305	278	97	68	59	16	31	3
Washington	1034	1131	1092	37	33	10	144	161	61	314	385	413	400	392	441	65	140	151	74	20	16
Wilmot	604	725	813	4	4	34	29	42	60	141	197	175	240	395	354	152	43	140	38	44	50
<b>Total</b>	<b>43041</b>	<b>44212</b>	<b>45634</b>	<b>826</b>	<b>1064</b>	<b>915</b>	<b>5148</b>	<b>5292</b>	<b>5248</b>	<b>12613</b>	<b>13310</b>	<b>14127</b>	<b>17018</b>	<b>16765</b>	<b>16765</b>	<b>5654</b>	<b>5966</b>	<b>6630</b>	<b>1782</b>	<b>1815</b>	<b>1949</b>

Appendix F - 15 - Houses per Acre

Municipality	2010				2020			
	TOTAL	OCCUPIED	VACANT	HOUSES/ACRE	TOTAL	OCCUPIED	VACANT	HOUSES/ACRE
Acworth	556	380	176	0.022241	513	377	136	0.020521
Canaan	1930	1588	342	0.054712	1901	1586	315	0.053889
Charlestown	2263	2117	146	0.092954	2261	2075	186	0.092872
Claremont	6293	5697	596	0.223211	5941	5490	451	0.210726
Cornish	747	687	60	0.027393	761	707	54	0.027906
Croydon	396	324	72	0.01648	401	328	73	0.016688
Dorchester	240	148	92	0.008307	209	149	60	0.007234
Enfield	2508	2044	464	0.090818	2468	2059	409	0.08937
Goshen	444	344	100	0.030791	429	330	99	0.02975
Grafton	839	564	275	0.030915	796	582	214	0.029331
Grantham	1773	1249	524	0.09877	1793	1412	381	0.099884
Hanover	3445	3119	326	0.107364	3452	3117	335	0.107582
Lebanon	6649	6186	463	0.251711	7201	6805	396	0.272608
Lempster	679	479	200	0.032401	656	461	195	0.031303
Lyme	810	705	105	0.023001	803	693	110	0.022802
New London	2303	1666	637	0.141567	2252	1733	519	0.138432
Newbury	1559	869	690	0.063939	1594	952	642	0.065375
Newport	2938	2629	309	0.10519	2922	2681	241	0.104617
Orange	167	132	35	0.011284	158	128	30	0.010676
Orford	656	535	121	0.021453	664	536	128	0.021715
Piermont	474	334	140	0.018528	453	338	115	0.017708
Plainfield	984	923	61	0.029014	1000	936	64	0.029486
Springfield	702	512	190	0.02465	654	511	143	0.022964
Sunapee	2431	1443	988	0.151002	2409	1469	940	0.149635
Unity	736	601	135	0.030916	700	575	125	0.029404
Washington	1093	459	634	0.035808	1046	532	514	0.034268
Wilmot	659	564	95	0.034766	668	598	70	0.035241

Appendix F - 16 - Number of Units Authorized by Building Permit since 2000 - single family, multifamily

Municipality	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2000-2020
Acworth	1	4	6	13	12	10	10	9	5	4	5	4	0	1	0	1	0	0	3	1	2	91
Canaan	15	25	28	13	33	41	37	22	15	15	4	7	5	1	5	4	8	5	7	3	13	306
Charlestown	21	23	13	25	21	16	3	13	10	12	3	-1	4	2	5	0	4	1	-2	1	8	182
Claremont	-15	8	12	11	22	12	18	11	1	15	1	1	2	-6	0	-1	3	-4	0	-1	-3	87
Cornish	6	0	8	9	7	7	6	6	5	2	1	1	3	3	1	0	3	1	0	3	3	75
Croydon	9	1	12	6	3	8	11	8	3	3	1	0	1	1	0	0	3	3	2	1	4	80
Dorchester	0	0	0	3	6	0	0	1	-2	-1	2	2	1	0	0	0	0	2	0	1	1	16
Enfield	37	28	46	31	24	26	18	20	18	2	11	12	9	11	14	6	15	14	10	11	11	374
Goshen	5	6	5	9	9	8	7	3	0	1	1	0	0	0	0	4	1	0	0	0	1	60
Grafton	4	6	12	4	23	26	14	8	6	4	4	8	1	6	1	2	0	1	2	0	6	138
Grantham	35	30	47	59	42	31	23	23	15	6	5	6	3	7	7	17	3	4	6	4	5	378
Hanover	28	45	29	9	-1	9	13	87	-15	32	13	-19	0	14	7	5	2	1	4	26	0	289
Lebanon	89	87	77	204	30	131	126	68	81	56	265	-6	60	22	45	10	34	40	159	86	353	2017
Lempster	13	11	14	11	23	16	14	12	7	6	1	3	3	4	1	1	2	0	6	0	9	157
Lyme	7	6	9	6	6	0	7	3	5	1	0	1	0	2	1	4	2	4	1	3	0	68
New London	24	15	42	29	33	16	12	9	6	5	7	0	6	3	10	3	3	4	5	23	15	270
Newbury	28	29	80	47	36	24	24	17	14	8	9	12	7	8	41	7	7	7	17	8	14	444
Newport	17	4	20	9	38	20	20	105	7	8	7	1	5	3	-9	4	-1	-6	5	6	2	265
Orange	2	2	1	1	3	0	1	3	1	0	0	-1	-1	1	1	0	1	1	1	1	-1	17
Orford	7	14	12	11	10	6	0	8	2	6	-1	1	4	3	2	-1	1	2	6	2	3	98
Piermont	4	7	1	7	8	9	4	1	0	5	0	1	0	0	0	0	1	1	2	2	4	57
Plainfield	20	12	15	15	19	12	6	9	3	6	5	3	3	5	9	6	4	10	5	10	8	185
Springfield	12	14	22	21	25	12	15	2	5	5	2	6	2	5	1	3	3	4	2	4	8	173
Sunapee	37	22	20	31	39	39	34	20	17	6	9	8	9	12	15	11	13	3	5	10	14	374
Unity	10	15	10	11	13	15	7	7	7	6	-2	-5	-1	-5	5	-2	0	-1	2	1	3	96
Washington	9	11	15	25	32	30	18	25	9	6	2	3	3	2	3	3	1	7	5	10	6	225
Wilmot	8	11	9	26	14	11	10	12	5	3	4	2	0	1	0	4	4	3	2	2	3	134

Appendix F - 17 - Employment by Industry

Industry	2005		2006		2007		2008		2009		2010		2011		2012	
	Count	Share														
<b>Agriculture, Forestry, Fishing and Hunting</b>	279	0.62%	190	0.42%	189	0.41%	180	0.39%	189	0.41%	188	0.42%	189	0.41%	186	0.40%
<b>Mining, Quarrying, and Oil and Gas Extraction</b>	56	0.12%	61	0.13%	52	0.11%	54	0.12%	46	0.10%	52	0.12%	49	0.11%	63	0.14%
<b>Utilities</b>	108	0.24%	103	0.23%	105	0.23%	75	0.16%	74	0.16%	73	0.16%	87	0.19%	81	0.17%
<b>Construction</b>	1680	3.74%	1868	4.09%	1575	3.45%	1487	3.21%	1337	2.93%	1144	2.54%	1212	2.63%	1136	2.45%
<b>Manufacturing</b>	5863	13.06%	5893	12.90%	5976	13.10%	6088	13.14%	5648	12.37%	5242	11.66%	5255	11.41%	5328	11.48%
<b>Wholesale Trade</b>	1189	2.65%	1214	2.66%	1242	2.72%	1262	2.72%	1195	2.62%	1155	2.57%	1142	2.48%	1137	2.45%
<b>Retail Trade</b>	5668	12.63%	5765	12.62%	5558	12.18%	5532	11.94%	5248	11.49%	5068	11.27%	5155	11.19%	5523	11.90%
<b>Transportation and Warehousing</b>	444	0.99%	523	1.14%	519	1.14%	470	1.01%	357	0.78%	401	0.89%	401	0.87%	477	1.03%
<b>Information</b>	1325	2.95%	1276	2.79%	1236	2.71%	1344	2.90%	1208	2.65%	1061	2.36%	620	1.35%	654	1.41%
<b>Finance and Insurance</b>	921	2.05%	963	2.11%	958	2.10%	989	2.13%	965	2.11%	934	2.08%	958	2.08%	943	2.03%
<b>Real Estate and Rental and Leasing</b>	439	0.98%	437	0.96%	366	0.80%	384	0.83%	404	0.88%	376	0.84%	377	0.82%	363	0.78%
<b>Professional, Scientific, and Technical Services</b>	1628	3.63%	1752	3.84%	1722	3.77%	1778	3.84%	1688	3.70%	1725	3.84%	2130	4.63%	2179	4.70%
<b>Management of Companies and Enterprises</b>	279	0.62%	208	0.46%	212	0.46%	241	0.52%	237	0.52%	228	0.51%	246	0.53%	244	0.53%
<b>Administration &amp; Support, Waste Management &amp; Remediation</b>	838	1.87%	847	1.85%	925	2.03%	973	2.10%	829	1.82%	911	2.03%	1130	2.45%	1416	3.05%
<b>Educational Services</b>	9098	20.27%	9188	20.11%	9202	20.17%	9344	20.16%	9550	20.92%	9405	20.91%	9612	20.87%	9263	19.96%
<b>Health Care and Social Assistance</b>	9117	20.31%	9482	20.76%	9755	21.38%	10007	21.59%	10542	23.09%	11034	24.54%	10902	23.67%	10949	23.59%
<b>Arts, Entertainment, and Recreation</b>	817	1.82%	705	1.54%	723	1.58%	789	1.70%	848	1.86%	859	1.91%	900	1.95%	840	1.81%
<b>Accommodation and Food Services</b>	2674	5.96%	2709	5.93%	2757	6.04%	2823	6.09%	2778	6.08%	2668	5.93%	3107	6.75%	3045	6.56%
<b>Other Services (excluding Public Administration)</b>	1062	2.37%	1042	2.28%	1107	2.43%	1112	2.40%	1145	2.51%	1053	2.34%	1133	2.46%	1131	2.44%
<b>Public Administration</b>	1394	3.11%	1456	3.19%	1449	3.18%	1409	3.04%	1372	3.00%	1393	3.10%	1445	3.14%	1451	3.13%
<b>Total</b>	44879		45682		45628		46341		45660		44970		46050		46409	

Appendix F - 17 - Employment by Industry, Continued

Industry	2013		2014		2015		2016		2017		2018		2019	
	Count	Share												
<b>Agriculture, Forestry, Fishing and Hunting</b>	200	0.42%	245	0.51%	251	0.52%	254	0.53%	262	0.54%	257	0.53%	242	0.49%
<b>Mining, Quarrying, and Oil and Gas Extraction</b>	51	0.11%	64	0.13%	60	0.13%	70	0.14%	50	0.10%	63	0.13%	45	0.09%
<b>Utilities</b>	106	0.22%	73	0.15%	79	0.17%	81	0.17%	91	0.19%	99	0.20%	88	0.18%
<b>Construction</b>	1172	2.47%	1258	2.64%	1276	2.67%	1399	2.89%	1393	2.90%	1415	2.91%	1351	2.76%
<b>Manufacturing</b>	5572	11.76%	5812	12.21%	5790	12.10%	5821	12.04%	5833	12.13%	5766	11.86%	5686	11.62%
<b>Wholesale Trade</b>	1222	2.58%	1163	2.44%	1069	2.23%	1080	2.23%	1120	2.33%	1165	2.40%	1138	2.32%
<b>Retail Trade</b>	5509	11.63%	5441	11.43%	5288	11.05%	5319	11.00%	5245	10.91%	5368	11.04%	5311	10.85%
<b>Transportation and Warehousing</b>	480	1.01%	471	0.99%	477	1.00%	434	0.90%	401	0.83%	459	0.94%	491	1.00%
<b>Information</b>	641	1.35%	660	1.39%	579	1.21%	669	1.38%	557	1.16%	577	1.19%	613	1.25%
<b>Finance and Insurance</b>	946	2.00%	982	2.06%	920	1.92%	1148	2.37%	1100	2.29%	1136	2.34%	1111	2.27%
<b>Real Estate and Rental and Leasing</b>	361	0.76%	334	0.70%	364	0.76%	348	0.72%	338	0.70%	307	0.63%	328	0.67%
<b>Professional, Scientific, and Technical Services</b>	2109	4.45%	2069	4.35%	2028	4.24%	2082	4.31%	2146	4.46%	2140	4.40%	2237	4.57%
<b>Management of Companies and Enterprises</b>	240	0.51%	263	0.55%	321	0.67%	287	0.59%	326	0.68%	314	0.65%	334	0.68%
<b>Administration &amp; Support, Waste Management &amp; Remediation</b>	1396	2.95%	1387	2.91%	1473	3.08%	1555	3.22%	1413	2.94%	1688	3.47%	1608	3.29%
<b>Educational Services</b>	9586	20.23%	9424	19.80%	9618	20.09%	9621	19.90%	9118	18.97%	9091	18.69%	8871	18.12%
<b>Health Care and Social Assistance</b>	11193	23.62%	11339	23.82%	11686	24.42%	11571	23.93%	11880	24.71%	12047	24.77%	12422	25.38%
<b>Arts, Entertainment, and Recreation</b>	899	1.90%	941	1.98%	943	1.97%	912	1.89%	951	1.98%	952	1.96%	1099	2.25%
<b>Accommodation and Food Services</b>	3129	6.60%	3148	6.61%	3063	6.40%	3051	6.31%	3258	6.78%	3183	6.54%	3181	6.50%
<b>Other Services (excluding Public Administration)</b>	1126	2.38%	1084	2.28%	1126	2.35%	1162	2.40%	1099	2.29%	1091	2.24%	1086	2.22%
<b>Public Administration</b>	1448	3.06%	1449	3.04%	1452	3.03%	1488	3.08%	1495	3.11%	1519	3.12%	1706	3.49%
<b>Total</b>	47386		47607		47863		48352		48076		48637		48948	

Appendix F - 18 – Fifty Largest Employers in the Region

Employer	Partial Address	City	Business Description	Employer Size
<b>Whelen Engineering Co.</b>	Ceda Rd	Charlestown	Electric Equipment-Manufacturers	1,000 to 4,999
<b>Trustees of Dartmouth College</b>	Parkhurst Hall # 204	Hanover	Univ/Clg-Governing Body/Regent/Trustee	1,000 to 4,999
<b>Hypertherm Inc.</b>	Great Hollow Rd	Hanover	Water Jet Cutting (Mfrs)	1,000 to 4,999
<b>Ruger Firearms</b>	Sunapee St	Newport	Firearms-Manufacturers	1,000 to 4,999
<b>Hypertherm Inc.</b>	Heater Rd	Lebanon	Manufacturers	500 to 999
<b>Tom Tom North America Inc.</b>	Lafayette St	Lebanon	Search Detection/Nav Sys/Instr (Mfrs)	500 to 999
<b>Mt Sunapee Resort</b>	Route 103	Newbury	Resorts	500 to 999
<b>Walmart Supercenter</b>	Bowen St	Claremont	Department Stores	250 to 499
<b>Developmental Services</b>	Main St	Claremont	Services Nec	250 to 499
<b>US Army Dept.</b>	Lyme Rd	Hanover	Government Offices-Federal	250 to 499
<b>Kendal at Hanover</b>	Lyme Rd Ofc	Hanover	Retirement Communities & Homes	250 to 499
<b>Sheridan New Hampshire</b>	Lyme Rd	Hanover	Printers (Mfrs)	250 to 499
<b>Alice Peck Day Memorial Hosp.</b>	Alice Peck Day Dr	Lebanon	Hospitals	250 to 499
<b>Dartmouth Hitchcock Health</b>	Medical Center Dr	Lebanon	Hospitals	250 to 499
<b>Dartmouth Institute</b>	Medical Center Dr # Wtrb	Lebanon	Educational Cooperative Organizations	250 to 499
<b>New London Hospital</b>	County Rd	New London	Hospitals	250 to 499
<b>Victor Technologies</b>	Benning St	West Lebanon	Welding Equipment & Supplies-Mfrs	250 to 499
<b>Rollerblade</b>	Technology Dr	West Lebanon	Skating Equipment & Supplies-Mfrs	250 to 499
<b>Student Conservation Assn.</b>	River Rd	Charlestown	Non-Profit Organizations	100 to 249
<b>West Central Behavioral</b>	W Pleasant St	Claremont	Clinics	100 to 249
<b>Home Depot</b>	Washington St	Claremont	Home Centers	100 to 249
<b>Market Basket</b>	Washington St # 8	Claremont	Grocers-Retail	100 to 249
<b>Hanover High School Facilities</b>	Lebanon St # 1	Hanover	Building Maintenance	100 to 249
<b>Tuck School Of Business</b>	Tuck Hall	Hanover	Schools-Business & Secretarial	100 to 249
<b>Hanover Consumer Co-Op Society</b>	S Park St	Hanover	Grocers-Retail	100 to 249
<b>Dartmouth College</b>	Alumni Gym	Hanover	Stadiums Arenas & Athletic Fields	100 to 249
<b>Bernice A. Ray School</b>	Reservoir Rd	Hanover	Schools	100 to 249
<b>Creare Inc.</b>	Great Hollow Rd	Hanover	Prepackaged Software	100 to 249
<b>Timken Aerospace</b>	Mechanic St	Lebanon	Aerospace Industries (Mfrs)	100 to 249
<b>Element Hanover-Lebanon</b>	Foothill St	Lebanon	Hotels & Motels	100 to 249
<b>Astronics Luminescent Systems</b>	Lucent Dr	Lebanon	Aircraft Components-Manufacturers	100 to 249
<b>Ansys Inc.</b>	Cavendish Ct	Lebanon	Computer Software-Manufacturers	100 to 249
<b>Lebanon Center</b>	Old Etna Rd	Lebanon	Rehabilitation Services	100 to 249
<b>CCB A's Witherell Recreation</b>	Taylor St	Lebanon	Recreation Centers	100 to 249
<b>Kleen Drycleaners &amp; Linen Svc.</b>	Foundry St # 1	Lebanon	Cleaners	100 to 249
<b>Dartmouth Skiway</b>	Grafton Tpke	Lyme Center	Skiing Centers & Resorts	100 to 249
<b>Kimball Union Academy</b>	Campus Center Dr	Meriden	Schools	100 to 249
<b>Hannaford</b>	Newport Rd	New London	Grocers-Retail	100 to 249
<b>Carroll Concrete Co.</b>	Reeds Mill Rd	Newport	Concrete-Ready Mixed	100 to 249
<b>Newport Middle High School</b>	N Main St	Newport	Schools	100 to 249
<b>Walmart</b>	Plainfield Rd # 5	West Lebanon	Department Stores	100 to 249
<b>Kohl's</b>	Plainfield Rd	West Lebanon	Department Stores	100 to 249
<b>Olympus America Inc.</b>	Technology Dr	West Lebanon	Physicians & Surgeons Equip & Supls-Whls	100 to 249
<b>Lebanon Crushed Stone Inc.</b>	Plainfield Rd	West Lebanon	Sand & Gravel (Whls)	100 to 249
<b>Pike Industries Inc.</b>	Plainfield Rd	West Lebanon	Asphalt & Asphalt Products-Manufacturers	100 to 249
<b>Home Depot</b>	Plainfield Rd	West Lebanon	Home Centers	100 to 249
<b>Shaw's Supermarket</b>	Benning St # 10A	West Lebanon	Grocers-Retail	100 to 249
<b>Hannaford</b>	Market St	West Lebanon	Grocers-Retail	100 to 249
<b>Valley News</b>	Interchange Dr	West Lebanon	Display Designers & Producers	100 to 249
<b>Camp Kenwood</b>	Eagle Pond Rd	Wilmot	Camps	100 to 249

Appendix F - 19 - Change in Labor Force

Municipality	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Acworth	433	425	419	413	419	439	455	466	471	478	457	452	469	473	474	481	473	460	464	463	447
Canaan	1847	1867	1889	1924	1972	2015	2113	2159	2217	2256	2088	2061	2048	2034	2015	2010	2023	2003	2026	2032	1993
Charlestown	2546	2508	2471	2380	2431	2518	2576	2586	2602	2637	2928	2891	2939	2945	2973	3008	2954	2872	2882	2868	2806
Claremont	6882	6701	6569	6334	6396	6602	6715	6773	6764	6844	6892	6903	6899	6957	6783	6696	6644	6570	6517	6475	6475
Cornish	997	1020	1043	1069	1099	1120	1145	1150	1169	1185	1018	994	986	977	967	967	972	971	978	979	936
Croydon	404	405	405	393	389	396	395	406	413	388	460	452	445	442	439	439	438	442	447	451	440
Dorchester	174	169	170	172	172	168	170	172	168	163	205	202	200	206	198	196	199	197	200	200	192
Enfield	2932	2983	3053	3127	3187	3236	3322	3358	3426	3459	3227	3167	3159	3137	3100	3108	3108	3105	3142	3125	3021
Goshen	431	428	429	420	418	432	439	443	444	428	476	472	477	485	475	473	472	466	463	461	457
Grafton	630	634	645	651	644	649	663	681	701	708	700	689	678	682	673	671	670	666	676	673	658
Grantham	1144	1186	1232	1279	1343	1379	1422	1439	1471	1487	1701	1677	1671	1651	1639	1644	1656	1647	1654	1656	1589
Hanover	4990	5093	5033	5190	5322	5400	5528	5538	5643	5627	4999	5008	5008	4995	4947	4965	4976	5001	5029	5054	4776
Lebanon	7259	7334	7533	7566	7648	7659	7841	8030	8213	8312	7601	7723	7718	7724	7615	7654	7645	7624	7722	7789	7570
Lempster	545	539	547	534	534	557	560	566	567	551	650	649	656	666	653	647	643	640	636	637	640
Lyme	924	938	953	964	976	986	1014	1018	1034	1032	872	865	855	855	842	838	839	837	842	845	805
New London	1804	1840	1852	1850	1851	1892	1903	1933	1918	1887	1896	1926	1942	1951	1994	1985	1952	1882	1869	1815	1701
Newbury	1005	1024	1046	1050	1061	1163	1182	1207	1208	1215	1115	1126	1116	1122	1151	1155	1167	1163	1161	1170	1123
Newport	3086	3041	3015	2929	2874	2942	2964	2944	3003	2897	3819	3811	3832	3862	3754	3726	3719	3672	3640	3612	3626
Orange	177	181	186	191	193	194	199	201	203	207	193	191	188	187	190	193	179	175	180	179	172
Orford	648	654	660	659	669	680	692	695	705	709	792	782	779	776	766	776	788	797	808	816	786
Piermont	393	396	398	401	409	409	416	421	431	433	430	419	410	407	405	406	411	415	422	426	411
Plainfield	1381	1432	1460	1503	1543	1577	1619	1624	1654	1661	1449	1434	1422	1406	1400	1408	1412	1411	1435	1457	1388
Springfield	560	573	601	638	662	700	723	736	749	758	765	758	744	742	755	754	759	760	752	757	719
Sunapee	1709	1706	1705	1650	1630	1689	1728	1731	1749	1656	1679	1692	1705	1740	1700	1714	1725	1702	1707	1712	1699
Unity	722	714	713	698	709	750	779	809	810	794	912	917	926	937	901	899	906	884	885	885	867
Washington	433	455	455	452	455	475	476	478	481	489	507	509	505	495	509	489	489	498	489	492	480
Wilmot	629	636	646	662	680	697	708	720	723	724	754	762	754	756	762	763	763	766	757	757	725
<b>Total</b>	<b>44252</b>	<b>44457</b>	<b>44709</b>	<b>44686</b>	<b>45267</b>	<b>46285</b>	<b>47292</b>	<b>47818</b>	<b>48466</b>	<b>48507</b>	<b>48128</b>	<b>48080</b>	<b>48062</b>	<b>48137</b>	<b>47606</b>	<b>47584</b>	<b>47509</b>	<b>47166</b>	<b>47319</b>	<b>47323</b>	<b>46055</b>

Appendix F - 20 - Change in Unemployment Rate

Municipality	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Acworth	2.3%	2.8%	2.6%	4.4%	3.1%	2.7%	2.9%	3.0%	3.0%	5.4%	5.3%	4.0%	4.5%	4.4%	3.4%	2.9%	2.5%	2.8%	2.6%	3.0%	5.4%
Canaan	2.2%	2.5%	2.3%	2.8%	2.4%	2.3%	2.5%	2.5%	2.6%	5.1%	4.9%	4.8%	4.4%	4.0%	3.4%	2.7%	2.5%	2.2%	2.1%	2.1%	6.6%
Charlestown	2.6%	3.1%	3.8%	4.0%	4.0%	3.5%	3.6%	3.6%	4.3%	7.0%	5.9%	5.4%	4.9%	4.7%	3.4%	2.8%	2.4%	2.3%	2.2%	2.4%	6.0%
Claremont	2.6%	2.8%	3.4%	4.0%	3.4%	3.3%	3.2%	3.2%	3.5%	6.4%	6.3%	5.5%	5.1%	4.7%	4.1%	3.2%	2.5%	2.5%	2.5%	2.6%	6.1%
Cornish	2.4%	2.4%	2.3%	2.1%	2.3%	2.6%	2.6%	2.4%	2.7%	4.6%	4.9%	3.9%	3.9%	4.0%	3.0%	2.2%	2.3%	2.0%	1.9%	2.0%	4.8%
Croydon	2.0%	2.5%	4.0%	3.3%	2.6%	2.3%	2.3%	3.2%	3.1%	4.4%	4.1%	3.8%	3.6%	3.8%	3.4%	2.7%	2.1%	1.8%	1.8%	1.8%	5.0%
Dorchester	2.3%	2.4%	2.9%	4.1%	3.5%	3.0%	3.5%	5.8%	4.2%	7.4%	5.4%	5.4%	5.0%	6.3%	3.5%	2.6%	3.5%	2.5%	2.5%	2.0%	4.7%
Enfield	1.7%	2.0%	2.4%	2.4%	2.4%	2.5%	2.2%	2.5%	2.4%	4.2%	4.2%	3.4%	3.4%	3.1%	2.4%	2.1%	1.8%	1.8%	1.7%	1.5%	4.5%
Goshen	2.1%	2.3%	2.8%	3.6%	3.1%	2.8%	2.7%	2.9%	3.2%	6.3%	5.7%	3.6%	4.0%	4.1%	4.2%	2.3%	2.1%	2.1%	2.2%	2.0%	4.4%
Grafton	3.2%	3.0%	3.7%	4.3%	2.5%	2.9%	3.0%	3.5%	4.0%	5.6%	6.0%	5.2%	4.3%	5.1%	3.6%	3.0%	2.5%	2.4%	2.7%	2.5%	6.5%
Grantham	2.4%	2.5%	2.9%	2.7%	3.1%	2.5%	2.5%	2.4%	2.9%	4.2%	3.8%	3.3%	3.6%	3.4%	3.0%	2.3%	2.0%	2.1%	2.1%	2.0%	4.6%
Hanover	2.3%	2.4%	2.2%	2.3%	2.3%	2.7%	2.7%	2.4%	2.4%	3.4%	4.2%	4.5%	4.8%	5.0%	4.1%	3.2%	2.7%	2.8%	2.5%	2.9%	3.6%
Lebanon	1.9%	2.1%	2.3%	2.3%	2.3%	2.3%	2.4%	2.4%	2.2%	3.7%	3.8%	3.3%	3.5%	3.5%	2.8%	2.2%	2.0%	1.9%	1.8%	2.0%	5.0%
Lempster	2.8%	2.4%	3.5%	3.4%	3.6%	4.1%	3.0%	3.4%	3.7%	7.1%	6.2%	4.6%	5.0%	5.0%	4.3%	3.2%	2.5%	2.7%	2.4%	2.5%	5.8%
Lyme	1.7%	2.0%	2.1%	2.0%	1.9%	2.1%	2.7%	2.2%	2.2%	2.7%	3.6%	4.0%	3.4%	3.9%	3.1%	2.5%	2.3%	2.4%	2.0%	2.2%	3.9%
New London	2.9%	2.8%	3.3%	3.0%	3.2%	3.4%	3.6%	3.1%	3.1%	4.5%	4.9%	4.9%	5.2%	5.1%	4.2%	3.5%	2.9%	3.1%	2.8%	3.0%	5.6%
Newbury	2.0%	2.2%	3.0%	2.4%	2.4%	2.6%	2.4%	2.5%	2.7%	4.4%	3.9%	3.9%	4.1%	4.1%	3.0%	2.5%	2.3%	1.8%	1.8%	2.1%	5.3%
Newport	2.6%	2.8%	3.3%	4.2%	3.8%	3.2%	3.3%	3.2%	3.6%	7.0%	6.0%	4.7%	4.7%	4.3%	3.4%	2.7%	2.4%	2.5%	2.2%	2.2%	5.8%
Orange	2.3%	2.8%	2.7%	3.1%	2.6%	2.6%	2.5%	2.5%	1.5%	3.9%	3.6%	4.2%	3.2%	3.2%	3.2%	3.6%	2.8%	2.3%	2.8%	2.2%	4.1%
Orford	1.7%	1.8%	2.0%	1.7%	2.1%	3.4%	3.0%	3.0%	2.8%	4.5%	4.2%	3.6%	3.5%	3.1%	2.2%	2.4%	1.5%	1.8%	1.5%	1.7%	3.9%
Piermont	2.0%	2.3%	2.0%	2.5%	3.4%	3.4%	3.1%	2.9%	3.7%	5.5%	6.5%	5.5%	3.7%	3.9%	3.7%	3.2%	2.9%	2.9%	2.6%	2.8%	4.9%
Plainfield	2.0%	2.3%	2.1%	2.2%	2.1%	1.8%	1.8%	1.7%	1.8%	3.1%	3.5%	3.2%	3.1%	3.0%	2.8%	2.0%	1.8%	1.6%	1.6%	1.9%	3.4%
Springfield	2.0%	2.1%	2.8%	3.3%	2.3%	3.3%	2.6%	2.4%	2.5%	4.0%	4.3%	3.8%	3.5%	3.4%	2.6%	2.1%	2.0%	1.8%	1.6%	1.7%	4.0%
Sunapee	2.2%	2.4%	3.2%	3.2%	2.9%	2.7%	3.1%	2.9%	3.0%	4.4%	4.9%	4.3%	4.0%	4.2%	3.3%	2.8%	2.3%	2.0%	2.1%	2.6%	5.1%
Unity	2.4%	2.7%	3.1%	3.7%	2.5%	2.7%	2.6%	2.6%	2.6%	3.0%	2.9%	2.3%	2.4%	2.7%	2.3%	2.4%	2.0%	1.9%	1.9%	2.1%	4.0%
Washington	2.8%	3.3%	3.7%	4.0%	4.0%	3.6%	3.6%	4.4%	3.5%	7.0%	6.9%	6.9%	6.3%	5.5%	5.3%	4.3%	3.3%	3.8%	3.1%	2.8%	7.7%
Wilmot	2.2%	2.0%	2.5%	2.7%	2.5%	2.7%	2.5%	2.2%	2.5%	3.9%	3.4%	3.5%	3.6%	3.6%	3.0%	2.8%	2.1%	2.5%	2.0%	2.0%	4.7%

Appendix F - 21 - New Hampshire Regional Commuting Flow

Region	2014			2019		
	Residents Commuting Out of Region	Residents Commuting Within Region	Workers Commuting Into Region	Residents Commuting Out of Region	Residents Commuting Within Region	Workers Commuting Into Region
CNHRPC	31324	27232	34583	34918	28384	36459
LRPC	27613	26181	17862	27715	28236	18436
NCC	16267	21521	13249	15321	23864	13380
NRPC	62434	48060	50103	67739	50068	54372
RPC	59851	41918	67661	62190	45431	74222
SNHPC	71198	68376	63803	79690	74236	70234
SRPC	41446	27773	23219	45868	30925	24244
SWRPC	23123	25894	14168	23212	26097	14282
UVLSRPC	16415	24336	23271	16728	25620	23328

Appendix F - 22 - Mean Travel Time to Work

Municipality	Mean Travel Time (Minutes)		
	2010	2015	2020
Acworth	29.6	31.8	
Canaan	26.1	28.5	25.5
Charlestown	27.6	28.7	
Claremont	21.7	22.5	22.9
Cornish	24.7	26.9	27.5
Croydon	24.7	23.5	27.2
Dorchester		39.9	
Enfield	24.7		
Goshen	25.8	26.6	22.1
Grafton		37.9	
Grantham			
Hanover	12.7	13	17.1
Lebanon	14.7	18.1	18.1
Lempster	30.7	34.4	34.1
Lyme	24.3	22.6	22
New London		22.8	23
Newbury	33.5	29.8	32.6
Newport		25.5	25.2
Orange			
Orford	28.3	29.8	23.9
Piermont	34.1	25.8	32
Plainfield	22.8	24.8	21.8
Springfield	27.6	26.7	23.3
Sunapee	25.8	21.7	26.4
Unity	26.9	27.5	26.7
Washington	46.7	35.8	36
Wilmot	29.8	32.2	28.8

Appendix F - 23 - People Experiencing Homelessness

Measure	Year	NH	Manchester	Nashua	Balance of State (BoS)	Single Adults	Persons in Families	Chronically Homeless	Veterans	Notes
<b>People Experiencing Homelessness</b>	2021	4682	1714	768	2556		1245	889	365	(Continuum of Care Summary) HUD data
<b>People Experiencing Homelessness</b>	2020	8958	3021	1620	4317	3078	1578	597	400	(Continuum of Care Summary) HUD data
<b>Sheltered ES Homeless</b>	2021	877								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homeless</b>	2020	1675								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homeless</b>	2019	1396								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homeless</b>	2018	1450								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homeless</b>	2017	1456								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homeless</b>	2016	1366								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homeless</b>	2015	1445								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homeless</b>	2010	1574								PIT (Point in Time) Counts by State (2007 - 2021)
<b>Overall Homelessness (Jan. PIT Count)</b>	2021	1491								NH Coalition to End Homelessness
<b>Overall Homelessness (Jan. PIT Count)</b>	2020	1675								NH Coalition to End Homelessness
<b>Overall Homelessness (Jan. PIT Count)</b>	2019	1382								NH Coalition to End Homelessness
<b>Overall Homelessness (Jan. PIT Count)</b>	2018	1450								NH Coalition to End Homelessness
<b>Overall Homelessness Total)</b>	2020	4656	1739	778	2139					NH Coalition to End Homelessness

Appendix F - 24 - Households with No Vehicles Available

Municipality	2010				2015				2020			
	Occupied Households	Households With No Vehicles Available	Households with Vehicles	Percent with No Vehicles	Occupied Households	Households With No Vehicles Available	Households with Vehicles	Percent with No Vehicles	Occupied Households	Households With No Vehicles Available	Households with Vehicles	Percent with No Vehicles
Acworth	277	5	272	2%	366	5	361	1%	317	6	311	2%
Canaan	1413	29	1384	2%	1462	27	1435	2%	1537	68	1469	4%
Charlestown	2336	72	2264	3%	2081	112	1969	5%	2109	30	2079	1%
Claremont	5928	887	5041	15%	5268	519	4749	10%	5453	470	4983	9%
Cornish	641	11	630	2%	659	16	643	2%	808	14	794	2%
Croydon	335	16	319	5%	262	6	256	2%	253	7	246	3%
Dorchester	126	4	122	3%	133	5	128	4%	180	4	176	2%
Enfield	2141	90	2051	4%	2011	177	1834	9%	2136	62	2074	3%
Goshen	379	4	375	1%	298	2	296	1%	319	17	302	5%
Grafton	501	32	469	6%	535	10	525	2%	512	13	499	3%
Grantham	1130	0	1130	0%	1110	0	1110	0%	1183	9	1174	1%
Hanover	2964	162	2802	5%	2885	329	2556	11%	3028	385	2643	13%
Lebanon	5809	442	5367	8%	6391	503	5888	8%	5855	474	5381	8%
Lempster	454	12	442	3%	402	0	402	0%	352	14	338	4%
Lyme	792	13	779	2%	679	19	660	3%	650	9	641	1%
New London	1655	40	1615	2%	1687	123	1564	7%	1601	129	1472	8%
Newbury	794	6	788	1%	825	4	821	0%	783	38	745	5%
Newport	2655	277	2378	10%	2745	267	2478	10%	2606	134	2472	5%
Orange	142	0	142	0%	121	2	119	2%	118	0	118	0%
Orford	463	14	449	3%	557	3	554	1%	498	4	494	1%
Piermont	359	0	359	0%	335	8	327	2%	310	11	299	4%
Plainfield	915	0	915	0%	879	16	863	2%	999	10	989	1%
Springfield	357	13	344	4%	518	10	508	2%	397	0	397	0%
Sunapee	1393	17	1376	1%	1566	61	1505	4%	1273	38	1235	3%
Unity	658	20	638	3%	525	8	517	2%	519	10	509	2%
Washington	472	6	466	1%	476	9	467	2%	466	4	462	1%
Wilmot	501	3	498	1%	629	3	626	0%	698	15	683	2%

Appendix F - 24 - Households with No Vehicles Available, Continued

Municipality	2010			2015			2020		
	Households With No Vehicles Available	Owner Occupied, No Vehicles Available	Renter Occupied, No Vehicles Available	Households With No Vehicles Available	Owner Occupied, No Vehicles Available	Renter Occupied, No Vehicles Available	Households With No Vehicles Available	Owner Occupied, No Vehicles Available	Renter Occupied, No Vehicles Available
Acworth	5	5	0	5	0	5	6	0	6
Canaan	29	20	9	27	0	27	68	35	33
Charlestown	72	0	72	112	72	40	30	30	0
Claremont	887	209	678	519	80	439	470	109	361
Cornish	11	11	0	16	13	3	14	10	4
Croydon	16	0	16	6	6	0	7	7	0
Dorchester	4	4	0	5	5	0	4	4	0
Enfield	90	58	32	177	41	136	62	47	15
Goshen	4	4	0	2	2	0	17	4	13
Grafton	32	32	0	10	10	0	13	5	8
Grantham	0	0	0	0	0	0	9	9	0
Hanover	162	28	134	329	40	289	385	30	355
Lebanon	442	85	357	503	76	427	474	40	434
Lempster	12	3	9	0	0	0	14	14	0
Lyme	13	13	0	19	19	0	9	9	0
New London	40	29	11	123	28	95	129	56	73
Newbury	6	6	0	4	4	0	38	27	11
Newport	277	47	230	267	41	226	134	12	122
Orange	0	0	0	2	2	0	0	0	0
Orford	14	3	11	3	3	0	4	4	0
Piermont	0	0	0	8	6	2	11	4	7
Plainfield	0	0	0	16	9	7	10	10	0
Springfield	13	13	0	10	7	3	0	0	0
Sunapee	17	7	10	61	27	34	38	0	38
Unity	20	9	11	8	8	0	10	10	0
Washington	6	6	0	9	6	3	4	4	0
Wilmot	3	3	0	3	0	3	15	12	3

Appendix F - 25 - Individuals Below the Federal Poverty Line & at Different Levels / "Working Poverty"

2015										
Municipality	Total Population	Total Population in Poverty	Below 50% of the Poverty Line	Below 125% of the Poverty Line	Below 150% of the Poverty Line	Below 185% of the Poverty Line	Below 200% of the Poverty Line	Below 300% of the Poverty Line	Below 400% of the Poverty Line	Below 500% of the Poverty Line
Acworth	976	78	43	95	153	217	221	462	616	765
Canaan	3898	520	111	653	805	893	1010	1729	2352	2892
Charlestown	5029	662	264	935	1442	1683	1741	2874	3567	4085
Claremont	13076	1830	913	2657	3629	4406	4597	7411	9539	10686
Cornish	1670	162	40	197	203	250	265	514	799	989
Croydon	735	11	3	45	105	138	150	251	416	568
Dorchester	315	16	6	27	50	76	87	172	221	243
Enfield	4557	115	17	466	466	488	746	1550	1988	2563
Goshen	770	99	34	171	203	222	233	462	575	659
Grafton	1192	154	93	217	247	316	338	640	803	980
Grantham	2957	128	38	246	260	260	280	655	1258	1659
Hanover	11348	868	721	949	963	1067	1146	1436	2052	2671
Lebanon	13535	1636	706	1950	2148	3015	3467	5200	7396	9309
Lempster	977	47	13	114	147	226	262	460	587	731
Lyme	1716	62	18	70	75	86	110	288	439	653
New London	4579	352	115	426	504	663	683	955	1313	1743
Newbury	1859	86	74	100	173	211	214	447	744	1056
Newport	6408	598	334	807	1309	1840	2035	3139	4599	5250
Orange	279	18	4	20	26	47	54	108	139	192
Orford	1507	104	34	154	190	227	264	480	661	827
Piermont	772	43	25	54	74	117	123	287	411	527
Plainfield	2376	22	13	70	146	200	203	472	825	1203
Springfield	1312	55	0	73	96	151	215	472	724	912
Sunapee	3369	176	98	225	402	544	578	1191	1596	2062
Unity	1555	81	48	104	114	310	346	639	779	1017
Washington	1104	65	34	96	143	190	230	345	495	665
Wilmot	1454	124	37	160	193	249	284	555	727	985

Appendix F - 25 - Individuals Below the Federal Poverty Line & at Different Levels / "Working Poverty", Continued

2020										
Municipality	Total Population	Total Population in Poverty	Below 50% of the Poverty Line	Below 125% of the Poverty Line	Below 150% of the Poverty Line	Below 185% of the Poverty Line	Below 200% of the Poverty Line	Below 300% of the Poverty Line	Below 400% of the Poverty Line	Below 500% of the Poverty Line
Acworth	1009	42	8	56	94	127	142	481	648	746
Canaan	3929	294	113	413	457	720	765	1452	2167	2597
Charlestown	5034	642	476	879	1048	1530	1729	2954	3737	4221
Claremont	12969	2068	878	2766	3489	4318	5018	6812	9271	11424
Cornish	1649	107	25	137	169	217	273	450	737	966
Croydon	723	77	61	86	86	124	128	208	435	516
Dorchester	472	70	18	90	122	138	181	236	348	386
Enfield	4566	659	301	695	945	1087	1124	1743	2472	2712
Goshen	964	75	35	85	90	302	306	476	578	700
Grafton	1293	93	33	145	163	223	235	544	702	880
Grantham	2948	0	0	0	49	96	96	197	531	1103
Hanover	11525	847	401	1103	1128	1586	1645	2134	2698	3140
Lebanon	13718	1320	862	1738	1908	2698	2954	4871	6575	8188
Lempster	803	66	25	81	106	162	164	365	433	560
Lyme	1713	34	29	51	144	147	156	300	482	630
New London	4326	127	42	209	217	333	489	650	1044	1663
Newbury	1795	24	11	52	128	186	191	402	662	813
Newport	6376	798	385	1090	1542	1994	2084	3236	3921	4820
Orange	299	17	13	18	25	49	49	111	149	206
Orford	1372	120	93	170	314	363	366	576	694	853
Piermont	817	29	11	47	69	81	108	253	429	516
Plainfield	2765	109	71	267	267	346	378	529	1303	1694
Springfield	1191	44	37	63	73	79	82	240	495	876
Sunapee	3476	510	462	537	722	994	1014	1370	2077	2562
Unity	1580	112	31	124	133	256	266	421	709	864
Washington	1057	42	32	72	145	162	189	406	515	637
Wilmot	1529	43	35	57	72	116	118	393	595	765

Appendix F - 26 - Families Below the Poverty Line with Children

Municipality	2010			2015			2020		
	Total Families	Families below the poverty line with related children under 18 years	Families below the poverty line with related children under 18 years as a % of Total Families	Total Families	Families below the poverty line with related children under 18 years	Families below the poverty line with related children under 18 years as a % of Total Families	Total Families	Families below the poverty line with related children under 18 years	Families below the poverty line with related children under 18 years as a % of Total Families
Acworth	51	0	0%	86	4	5%	69	3	4%
Canaan	516	8	2%	446	96	22%	341	0	0%
Charlestown	716	72	10%	481	62	13%	513	56	11%
Claremont	1777	348	20%	1560	207	13%	1161	241	21%
Cornish	236	19	8%	159	17	11%	117	7	6%
Croydon	89	19	21%	75	0	0%	61	5	8%
Dorchester	36	0	0%	24	2	8%	32	1	3%
Enfield	418	17	4%	423	12	3%	288	0	0%
Goshen	69	3	4%	74	15	20%	104	5	5%
Grafton	127	22	17%	121	14	12%	123	2	2%
Grantham	332	0	0%	342	37	11%	392	0	0%
Hanover	961	56	6%	853	72	8%	802	0	0%
Lebanon	1503	126	8%	1381	273	20%	1218	192	16%
Lempster	161	26	16%	95	4	4%	67	4	6%
Lyme	249	0	0%	206	0	0%	199	0	0%
New London	296	64	22%	254	37	15%	263	12	5%
Newbury	226	33	15%	186	22	12%	183	0	0%
Newport	759	143	19%	586	61	10%	709	100	14%
Orange	28	0	0%	19	2	11%	17	2	12%
Orford	134	18	13%	184	12	7%	110	6	6%
Piermont	93	0	0%	72	4	6%	80	2	3%
Plainfield	350	42	12%	199	0	0%	348	0	0%
Springfield	152	8	5%	135	4	3%	105	2	2%
Sunapee	399	34	9%	278	11	4%	318	54	17%
Unity	163	30	18%	111	0	0%	64	3	5%
Washington	138	22	16%	65	1	2%	64	0	0%
Wilmot	192	0	0%	159	14	9%	127	0	0%

Appendix F - 27 - Individuals Below the Poverty Line, by Race/Ethnicity

	2015		2020	
	Number in Poverty	% of Total People in Poverty	Number in Poverty	% of Total People in Poverty
<b>Population in Poverty</b>	8112		8369	
White Alone	7442	92%	7269	87%
Black or African American Alone	63	1%	315	4%
American Indian and Alaska Native Alone	46	1%	0	0%
Asian Alone	301	4%	283	3%
Native Hawaiian and Other Pacific Islander Alone	0	0%	12	0%
Some other race alone	0	0%	89	1%
Two or more races	260	3%	401	5%
<b>White alone, not Hispanic or Latino</b>	7280	89.74%	7197	86.00%
<b>Hispanic or Lantino Origin (of any race)</b>	193	2.38%	143	1.71%

Note: “% of Total People in Poverty” refers to the proportion of total people below the poverty line that identify as being of that particular race or ethnicity.

Appendix F - 28 - Families that Rent

2010	1 person	2 person	3 person	4 person	5 person	6 person	7+ person	Total
<b>Total households</b>	9648	14193	5047	4510	1418	506	268	35590
Own	55%	79%	72%	79%	80%	80%	91%	
Rent	45%	21%	28%	21%	20%	20%	9%	
Family	0%	85%	92%	98%	99%	95%	95%	
Non-Family	100%	15%	8%	2%	0%	5%	5%	
<b>Families that rent</b>	0	2510	1323	942	287	98	22	5183

2015	1 person	2 person	3 person	4 person	5 person	6 person	7+ person	Total
<b>Total households</b>	10637	14467	4919	3577	1386	235	0	35221
Own	53%	79%	70%	84%	75%	53%	74%	
Rent	47%	21%	30%	16%	25%	47%	26%	
Family	0%	88%	93%	100%	98%	96%	100%	
Non-Family	100%	12%	7%	0%	0%	4%	0%	
<b>Families that rent</b>	0	2645	1380	553	341	105	0	5024

2020	1 person	2 person	3 person	4 person	5 person	6 person	7+ person	Total
<b>Total households</b>	10214	14686	4106	3890	1340	475	249	34960
Own	53%	81%	72%	81%	64%	48%	81%	
Rent	47%	19%	28%	19%	36%	52%	19%	
Family	0%	84%	94%	94%	100%	97%	95%	
Non-Family	100%	16%	6%	6%	0%	3%	5%	
<b>Families that rent</b>	0	2284	1086	701	482	241	46	4840

Appendix F - 29 - Veterans

Municipality	Estimated Veteran Population	Estimated Veteran Population	Estimated Veteran Population
Acworth	79	45	76
Canaan	405	352	166
Charlestown	553	647	439
Claremont	1549	1089	1217
Cornish	189	150	139
Croydon	75	59	67
Dorchester	62	47	117
Enfield	660	372	460
Goshen	100	62	65
Grafton	173	139	148
Grantham	338	356	251
Hanover	557	566	367
Lebanon	981	1006	780
Lempster	122	95	40
Lyme	183	107	131
New London	521	480	265
Newbury	180	211	115
Newport	357	627	421
Orange	49	32	19
Orford	155	132	74
Piermont	57	78	45
Plainfield	202	147	178
Springfield	100	171	103
Sunapee	366	307	259
Unity	207	189	166
Washington	195	93	129
Wilmot	124	117	100
<b>Total</b>	8539	7676	6337

Appendix F - 30 - Single Parents

Municipality	2010					2015					2020				
	Total Parents	Married Parents	Single Parents	Male Single Parents	Female Single Parents	Total Parents	Married Parents	Single Parents	Male Single Parents	Female Single Parents	Total Parents	Married Parents	Single Parents	Male Single Parents	Female Single Parents
Acworth	51	44	7	7	0	86	50	36	11	25	69	54	15	15	0
Canaan	516	350	166	112	54	446	255	191	23	168	341	292	49	24	25
Charlestown	716	411	305	61	244	481	336	145	71	74	513	247	266	163	103
Claremont	1777	1039	738	237	501	1560	791	769	166	603	1161	520	641	104	537
Cornish	236	181	55	24	31	159	104	55	20	35	117	95	22	8	14
Croydon	89	66	23	3	20	75	41	34	18	16	61	43	18	8	10
Dorchester	36	25	11	7	4	24	20	4	2	2	32	24	8	6	2
Enfield	418	270	148	51	97	423	289	134	36	98	288	205	83	83	0
Goshen	69	36	33	8	25	74	35	39	17	22	104	88	16	7	9
Grafton	127	96	31	13	18	121	91	30	21	9	123	57	66	36	30
Grantham	332	303	29	29	0	342	236	106	69	37	392	314	78	69	9
Hanover	961	751	210	0	210	853	654	199	58	141	802	657	145	8	137
Lebanon	1503	1082	421	202	219	1381	813	568	61	507	1218	814	404	58	346
Lempster	161	122	39	2	37	95	63	32	16	16	67	46	21	9	12
Lyme	249	186	63	20	43	206	176	30	12	18	199	187	12	10	2
New London	296	233	63	10	53	254	191	63	0	63	263	239	24	5	19
Newbury	226	145	81	18	63	186	139	47	19	28	183	154	29	3	26
Newport	759	534	225	33	192	586	306	280	23	257	709	392	317	76	241
Orange	28	28	0	0	0	19	12	7	0	7	17	10	7	7	0
Orford	134	91	43	33	10	184	152	32	7	25	110	96	14	10	4
Piermont	93	77	16	6	10	72	64	8	3	5	80	54	26	4	22
Plainfield	350	270	80	32	48	199	157	42	17	25	348	299	49	3	46
Springfield	152	137	15	4	11	135	93	42	15	27	105	70	35	0	35
Sunapee	399	277	122	43	79	278	180	98	55	43	318	244	74	37	37
Unity	163	126	37	3	34	111	82	29	16	13	64	29	35	22	13
Washington	138	97	41	30	11	65	47	18	3	15	64	54	10	2	8
Wilmot	192	174	18	3	15	159	128	31	0	31	127	96	31	12	19
<b>Total</b>	10171	7151	3020	991	2029	8574	5505	3069	759	2310	7875	5380	2495	789	1706

Appendix F - 31 - People Living Alone, By Age and Sex

Municipality	2010								2015							
	Non-Family Households	Non-Family Households with Person Living Alone	Total Under 65 Living Alone	Male Under 65 Living Alone	Female Under 65 Living Alone	Total Age 65+ Living Alone	Male 65+ Living Alone	Female 65+ Living Alone	Non-Family Households	Non-Family Households with Person Living Alone	Total Under 65 Living Alone	Male Under 65 Living Alone	Female Under 65 Living Alone	Total Age 65+ Living Alone	Male 65+ Living Alone	Female 65+ Living Alone
Acworth	82	62	52	25	27	10	0	10	116	102	64	47	17	38	11	27
Canaan	357	292	188	128	60	104	48	56	326	270	160	65	95	110	24	86
Charlestown	771	655	359	196	163	296	78	218	677	578	295	97	198	283	74	209
Claremont	2246	1823	1102	367	735	721	189	532	2133	1750	1203	678	525	547	162	385
Cornish	128	101	61	36	25	40	15	25	188	159	103	52	51	56	11	45
Croydon	107	74	38	13	25	36	13	23	69	54	33	21	12	21	16	5
Dorchester	45	33	22	19	3	11	11	0	42	27	13	5	8	14	9	5
Enfield	833	658	437	284	153	221	31	190	678	615	474	173	301	141	25	116
Goshen	118	80	52	33	19	28	10	18	112	81	44	21	23	37	15	22
Grafton	166	137	106	80	26	31	16	15	218	150	112	72	40	38	15	23
Grantham	227	145	60	53	7	85	0	85	217	203	133	37	96	70	17	53
Hanover	1041	811	503	216	287	308	76	232	1078	859	439	186	253	420	91	329
Lebanon	2659	1986	1372	743	629	614	136	478	2930	2578	1833	902	931	745	156	589
Lempster	116	87	52	31	21	35	15	20	118	99	75	54	21	24	0	24
Lyme	175	158	96	47	49	62	11	51	188	156	72	26	46	84	21	63
New London	666	604	190	79	111	414	102	312	643	554	104	51	53	450	98	352
Newbury	261	184	117	56	61	67	2	65	219	203	108	78	30	95	37	58
Newport	944	751	376	170	206	375	56	319	1081	792	359	168	191	433	173	260
Orange	56	48	31	20	11	17	14	3	46	34	22	14	8	12	11	1
Orford	157	101	40	31	9	61	17	44	165	138	93	59	34	45	16	29
Piermont	86	59	37	26	11	22	12	10	130	89	52	13	39	37	17	20
Plainfield	152	82	46	25	21	36	15	21	246	200	131	55	76	69	30	39
Springfield	76	41	10	4	6	31	27	4	123	85	61	33	28	24	16	8
Sunapee	440	360	197	141	56	163	96	67	624	496	333	152	181	163	43	120
Unity	186	140	101	87	14	39	23	16	160	100	61	26	35	39	23	16
Washington	122	93	37	27	10	56	37	19	109	89	48	24	24	41	20	21
Wilmot	138	83	30	13	17	53	12	41	219	176	84	34	50	92	15	77

Appendix F - 31 - People Living Alone, By Age and Sex, Continued

Municipality	2020							
	Non-Family Households	Non-Family Households with Person Living Alone	Total Under 65 Living Alone	Male Under 65 Living Alone	Female Under 65 Living Alone	Total Age 65+ Living Alone	Male 65+ Living Alone	Female 65+ Living Alone
Acworth	76	54	28	25	3	26	9	17
Canaan	526	380	242	136	106	138	91	47
Charlestown	665	642	333	219	114	309	114	195
Claremont	2412	1877	1153	659	494	724	264	460
Cornish	377	354	179	35	144	175	104	71
Croydon	82	58	31	21	10	27	15	12
Dorchester	97	25	18	17	1	7	6	1
Enfield	640	518	332	135	197	186	61	125
Goshen	115	84	30	21	9	54	10	44
Grafton	175	132	79	55	24	53	35	18
Grantham	244	208	89	41	48	119	40	79
Hanover	1392	1016	360	169	191	656	68	588
Lebanon	2681	2067	1210	577	633	857	232	625
Lempster	142	122	90	76	14	32	22	10
Lyme	154	141	66	24	42	75	23	52
New London	609	549	64	19	45	485	170	315
Newbury	229	171	71	48	23	100	20	80
Newport	1042	726	456	236	220	270	123	147
Orange	46	28	15	15	0	13	7	6
Orford	215	180	88	30	58	92	65	27
Piermont	86	63	52	29	23	11	2	9
Plainfield	192	159	83	39	44	76	39	37
Springfield	63	45	24	16	8	21	11	10
Sunapee	427	256	165	75	90	91	29	62
Unity	128	81	35	24	11	46	25	21
Washington	93	84	49	46	3	35	23	12
Wilmot	223	194	140	60	80	54	29	25

Municipality	2010						
	Population over 5	English Only	% English Only	Not LEP	% Not LEP	LEP	% LEP
Acworth	609	597	0.9803	8	0.0131	4	0.0066
Canaan	3696	3636	0.9838	60	0.0162	0	0
Charlestown	4811	4712	0.9794	61	0.0127	59	0.0123
Claremont	12643	12293	0.9723	277	0.0219	73	0.0058
Cornish	1637	1564	0.9554	61	0.0373	12	0.0073
Croydon	686	660	0.9621	26	0.0379	0	0
Dorchester	321	315	0.9813	6	0.0187	0	0
Enfield	4401	4214	0.9575	187	0.0425	0	0
Goshen	889	868	0.9764	21	0.0236	0	0
Grafton	1279	1213	0.9484	43	0.0336	23	0.018
Grantham	2744	2667	0.9719	66	0.0241	21	0.0077
Hanover	10951	8739	0.798	1901	0.1736	463	0.0423
Lebanon	12374	10738	0.8678	1307	0.1056	329	0.0266
Lempster	1110	1101	0.9919	9	0.0081	0	0
Lyme	1973	1847	0.9361	114	0.0578	12	0.0061
New London	4293	4134	0.963	128	0.0298	31	0.0072
Newbury	1909	1875	0.9822	28	0.0147	6	0.0031
Newport	6201	5988	0.9657	154	0.0248	59	0.0095
Orange	319	312	0.9781	7	0.0219	0	0
Orford	1142	1112	0.9737	24	0.021	6	0.0053
Piermont	888	872	0.982	12	0.0135	4	0.0045
Plainfield	2415	2361	0.9776	30	0.0124	24	0.0099
Springfield	935	866	0.9262	63	0.0674	6	0.0064
Sunapee	3228	3129	0.9693	87	0.027	12	0.0037
Unity	1664	1661	0.9982	0	0	3	0.0018
Washington	1055	1003	0.9507	52	0.0493	0	0
Wilmot	1215	1158	0.9531	57	0.0469	0	0
UVLSRPC	85388	79635	0.9326	4789	0.0561	1147	0.0134

Municipality	2015						
	Population over 5	English Only	% English Only	Not LEP	% Not LEP	LEP	% LEP
Acworth	905	869	0.9602	18	0.0199	18	0.0199
Canaan	3698	3627	0.9808	44	0.0119	27	0.0073
Charlestown	4687	4622	0.9861	65	0.0139	0	0
Claremont	12229	11814	0.9661	325	0.0266	90	0.0074
Cornish	1629	1568	0.9626	38	0.0233	27	0.0166
Croydon	706	695	0.9844	9	0.0127	2	0.0028
Dorchester	308	294	0.9545	11	0.0357	3	0.0097
Enfield	4404	4185	0.9503	173	0.0393	46	0.0104
Goshen	703	671	0.9545	30	0.0427	2	0.0028
Grafton	1150	1125	0.9783	23	0.02	2	0.0017
Grantham	2846	2620	0.9206	153	0.0538	73	0.0257
Hanover	10991	9353	0.851	1413	0.1286	355	0.0323
Lebanon	12825	11095	0.8651	1283	0.1	513	0.04
Lempster	914	878	0.9606	36	0.0394	0	0
Lyme	1623	1518	0.9353	98	0.0604	7	0.0043
New London	4544	4247	0.9346	248	0.0546	49	0.0108
Newbury	1806	1784	0.9878	22	0.0122	0	0
Newport	6216	5918	0.9521	177	0.0285	121	0.0195
Orange	276	266	0.9638	10	0.0362	0	0
Orford	1430	1417	0.9909	13	0.0091	0	0
Piermont	729	691	0.9479	25	0.0343	13	0.0178
Plainfield	2289	2116	0.9244	142	0.062	31	0.0135
Springfield	1238	1204	0.9725	19	0.0153	15	0.0121
Sunapee	3301	3265	0.9891	9	0.0027	27	0.0082
Unity	1508	1472	0.9761	34	0.0225	2	0.0013
Washington	1089	1070	0.9826	13	0.0119	6	0.0055
Wilmot	1404	1389	0.9893	15	0.0107	0	0
UVLSRPC	85448	79773	0.9336	4446	0.052	1429	0.0167

Appendix F - 32 - Limited English Proficiency, Continued

Municipality	2020						
	Population over 5	English Only	% English Only	Not LEP	% Not LEP	LEP	% LEP
Acworth	987	939	0.9514	36	0.0365	12	0.0122
Canaan	3849	3733	0.9699	51	0.0133	65	0.0169
Charlestown	4744	4506	0.9498	217	0.0457	21	0.0044
Claremont	12134	11435	0.9424	693	0.0571	6	0.0005
Cornish	1578	1534	0.9721	37	0.0234	7	0.0044
Croydon	684	679	0.9927	5	0.0073	0	0
Dorchester	457	449	0.9825	6	0.0131	2	0.0044
Enfield	4342	4197	0.9666	144	0.0332	1	0.0002
Goshen	914	892	0.9759	22	0.0241	0	0
Grafton	1209	1202	0.9942	3	0.0025	4	0.0033
Grantham	2948	2948	1	0	0	0	0
Hanover	11282	9625	0.8531	1388	0.123	269	0.0238
Lebanon	12806	11578	0.9041	920	0.0718	308	0.0241
Lempster	754	745	0.9881	9	0.0119	0	0
Lyme	1598	1553	0.9718	45	0.0282	0	0
New London	4127	3995	0.968	121	0.0293	11	0.0027
Newbury	1725	1683	0.9757	42	0.0243	0	0
Newport	6099	6020	0.987	66	0.0108	13	0.0021
Orange	299	277	0.9264	19	0.0635	3	0.01
Orford	1333	1126	0.8447	9	0.0068	198	0.1485
Piermont	794	759	0.9559	35	0.0441	0	0
Plainfield	2555	2428	0.9503	72	0.0282	55	0.0215
Springfield	1187	1149	0.968	35	0.0295	3	0.0025
Sunapee	3361	3289	0.9786	41	0.0122	31	0.0092
Unity	1571	1542	0.9815	16	0.0102	13	0.0083
Washington	1046	1020	0.9751	12	0.0115	14	0.0134
Wilmot	1448	1404	0.9696	43	0.0297	1	0.0007
UVLSRPC	85831	80707	0.9403	4087	0.0476	1037	0.0121

Appendix F - 33 - Recent Immigrants

	Total	Entered 2010 or later
<b>Foreign-born population</b>	82,622	22,091
<i>Citizenship</i>		
Naturalized citizen	56.90%	14.60%
Not a citizen	43.10%	85.40%
<i>World Region of Birth</i>		
Europe	24.00%	11.30%
Asia	36.80%	51.70%
Africa	7.60%	12.20%
Oceania	0.60%	0.60%
Latin America	20.70%	21.50%
Northern America	10.30%	2.70%

<b>Foreign-born population</b>	82,622	22,091
<i>Citizenship</i>		
Naturalized citizen	47,012	12,063
Not a citizen	35,610	70,559
<i>World Region of Birth</i>		
Europe	19,829	9,336
Asia	30,405	42,716
Africa	6,279	10,080
Oceania	496	496
Latin America	17,103	17,764
Northern America	8,510	2,231

Appendix F - 34 - Grandparents Responsible for Grandkids

Municipality	2010			2015			2020		
	Grandparents Living with Grandkids	Grandparents Responsible for Grandkids	Grandparents Not Responsible for Grandkids	Grandparents Living with Grandkids	Grandparents Responsible for Grandkids	Grandparents Not Responsible for Grandkids	Grandparents Living with Grandkids	Grandparents Responsible for Grandkids	Grandparents Not Responsible for Grandkids
Acworth	16	16	0	26	13	13	30	0	30
Canaan	10	0	10	28	0	28	76	20	56
Charlestown	67	0	67	39	0	39	78	44	34
Claremont	170	114	56	281	71	210	165	62	103
Cornish	23	10	13	21	7	14	24	7	17
Croydon	29	20	9	9	0	9	29	3	26
Dorchester	11	7	4	0	0	0	9	0	9
Enfield	24	0	24	53	24	29	43	0	43
Goshen	0	0	0	26	4	22	7	0	7
Grafton	23	23	0	5	5	0	26	15	11
Grantham	37	15	22	88	33	55	70	0	70
Hanover	86	0	86	37	14	23	199	39	160
Lebanon	65	13	52	119	22	97	290	103	187
Lempster	10	6	4	6	0	6	3	0	3
Lyme	18	11	7	19	4	15	5	5	0
New London	0	0	0	12	0	12	54	37	17
Newbury	35	0	35	28	0	28	28	11	17
Newport	89	33	56	22	2	20	22	0	22
Orange	0	0	0	3	0	3	0	0	0
Orford	29	7	22	14	0	14	16	10	6
Piermont	13	0	13	8	0	8	17	6	11
Plainfield	86	11	75	52	21	31	17	0	17
Springfield	2	0	2	7	7	0	7	7	0
Sunapee	13	13	0	34	19	15	40	0	40
Unity	41	16	25	26	13	13	7	7	0
Washington	11	6	5	14	11	3	1	0	1
Wilmot	36	19	17	36	12	24	11	7	4

Appendix F - 35 - Children per Unit, by Type

Region	Total	Mobile Home or Trailer	One-family house detached	One-family house attached	2 Apartments	3-4 Apartments	5-9 Apartments	10-19 Apartments	20-49 Apartments	50 or More Apartments	Boat, RV, van, etc.
New Hampshire	0.42	0.23	0.5	0.37	0.35	0.4	0.32	0.24	0.2	0.07	1.15
Northern New Hampshire--Grafton & Coos Counties PUMA, New Hampshire	0.34	0.23	0.41	0.23	0.26	0.21	0.23	0.17	0.19	0.01	2.57
Lakes Region--Belknap, Carroll & Merrimack (Northern) Counties PUMA; New Hampshire	0.35	0.21	0.37	0.35	0.4	0.33	0.38	0.45	0.05		0
Strafford Region--Strafford, Rockingham (Northern) & Carroll (Southeastern) Counties PUMA; New Hampshire	0.41	0.29	0.53	0.22	0.19	0.36	0.3	0.13	0.19	0.07	0
Central New Hampshire--Merrimack County (Central)--Concord City PUMA, New Hampshire	0.43	0.21	0.51	0.42	0.31	0.52	0.19	0.18	0.34	0.03	
Southwestern New Hampshire--Cheshire & Sullivan Counties PUMA, New Hampshire	0.41	0.24	0.48	0.15	0.34	0.43	0.42	0.05	0.12		
Hillsborough County (Western) PUMA, New Hampshire	0.53	0.32	0.6	0.48	0.4	0.53	0.2	0.15	0.11	0.12	0
Outer Manchester City PUMA, New Hampshire	0.52	0.09	0.59	0.47	0.57	0.3	0.44	0.37	0.25	0.11	
Manchester City PUMA, New Hampshire	0.38		0.37	0.59	0.41	0.55	0.33	0.4	0.25	0.08	0
Hillsborough County (Southeastern)--Greater Nashua City PUMA, New Hampshire	0.45	0.14	0.55	0.58	0.49	0.43	0.32	0.3	0.18	0.08	0
Seacoast Region--Rockingham County (Southern)--Portsmouth City PUMA, New Hampshire	0.42	0.21	0.53	0.19	0.19	0.19	0.32	0.14	0.12	0.12	1.33

Appendix F - 36 - People with One or More Disabilities

Town	2015			2020		
	Total Population	Persons With a Disability	Percent of Total Population	Total Population	Persons With a Disability	Percent of Total Population
Acworth	976	118	12%	1009	93	9%
Canaan	3898	516	13%	3929	487	12%
Charlestown	5029	1052	21%	5034	649	13%
Claremont	13076	2277	18%	12969	2286	18%
Cornish	1670	161	10%	1649	136	8%
Croydon	735	72	10%	723	83	11%
Dorchester	315	71	23%	472	109	23%
Enfield	4557	405	9%	4566	533	12%
Goshen	770	124	16%	964	217	23%
Grafton	1192	259	22%	1293	240	19%
Grantham	2957	295	10%	2948	279	9%
Hanover	11348	734	7%	11525	908	8%
Lebanon	13535	2091	16%	13718	1762	13%
Lempster	977	159	16%	803	83	10%
Lyme	1716	137	8%	1713	147	9%
New London	4579	647	14%	4326	438	10%
Newbury	1859	175	9%	1795	189	11%
33Newport	6408	1289	20%	6376	673	11%
Orange	279	31	11%	299	43	14%
Orford	1507	161	11%	1372	118	9%
Piermont	772	108	14%	817	101	12%
Plainfield	2376	243	10%	2765	235	9%
Springfield	1312	135	10%	1191	81	7%
Sunapee	3369	400	12%	3476	495	14%
Unity	1555	180	14%	1580	151	12%
Washington	1104	126	11%	1057	109	10%
Wilmot	1454	155	11%	1529	157	10%

Appendix F - 37 - People with Substance Abuse Disorder or Mental Illness, and Treatment

		Survey Respondents			Service Setting													
					24-hour hospital inpatient				24-hour residential				Less-than-24 hour (all)		Partial hospitalization/day treatment		Outpatient	
Report Year(s)	Geography	Facilities surveyed	Response rate	Total clients reported	No. facilities	% Facilities	No. Clients	% Clients	No. facilities	% Facilities	No. Clients	% Clients	No. Clients	% Clients	No. facilities	% Facilities	No. facilities	% Facilities
2020	New Hampshire	70	86.9	20647	7	10	230	1.1	21	30	372	1.8	20045	97.1	10	14.3	47	67.1
2020	Total U.S.	12275	88.8	3715209	1756	14.3	77622	2.1	1905	15.5	43744	1.2	3593843	96.7	1806	14.7	9634	78.5
2016	New Hampshire	62		22262	9	14.5	315	1.4	19	30.6	416	1.9	21531	96.7	9	14.5	39	62.9
2016	Total U.S.	12172	91.1	4332881	2011	16.5	105860	2.4	2090	17.2	65324	1.5	4161697	96	1867	15.3	9196	75.6

		Beds and utilization rate						Client Characteristics				Facility type			
		24-hour hospital inpatient			24-hour residential			Diagnosed co-occurring mental and substance use disorders		Military veterans		Psychiatric hospital		General hospital	
Report Year(s)	Geography	% Utilization rate	No. Beds	% Beds	% Utilization rate	No. Beds	% Beds	No. Clients	% Clients	No. Clients	% Clients	No. Facilities	% Facilities	No. Facilities	% Facilities
2020	New Hampshire	80.1	287	53.3	148.2	251	46.7	3664	17.7	968	3.3	2	2.9	5	7.1
2020	Total U.S.	90.3	85948	65.7	93.4	46828	35.3	818583	22	846790	12.7	668	5.4	967	7.9
2016	New Hampshire		369	42.6		497	57.4	3911	17.6	704	1.7	suppressed	suppressed	6	9.7
2016	Total U.S.	99.4	106486	61.2	96.7	67560	38.8	1040020	24	885532	9.2	689	5.7	1161	9.5

		Facility Type															
		Residential treatment center for children		Residential treatment center for adults		Other type of residential treatment facility		Veterans Administration Medical Center (VAMC)		Community Mental Health Center (CMHC)		Partial hospitalization/day treatment facility		Outpatient mental health facility		Multi-setting mental health facility	
Report Year(s)	Geography	No. Facilities	% Facilities	No. Facilities	% Facilities	No. Facilities	% Facilities	No. Facilities	% Facilities	No. Facilities	% Facilities	No. Facilities	% Facilities	No. Facilities	% Facilities	No. Facilities	% Facilities
2020	New Hampshire	3	4.3	5	7.1	4	5.7	6	8.6	25	35.7	1	1.4	10	14.3	9	12.9
2020	Total U.S.	592	4.8	807	6.6	63	0.5	552	4.5	2548	20.8	429	3.5	4941	40.3	369	3
2016	New Hampshire	8	11.3	8	11.3	suppressed	suppressed	5	8.1	25	40.3			4	6.5	4	6.5
2016	Total U.S.	681	5.6	930	7.6	55	0.5	406	3.3	2628	21.6	419	3.4	4804	39.5	399	3.3

Appendix F - 37 - People with Substance Abuse Disorder or Mental Illness, and Treatment

		Supportive Services and Practices			
		<i>Housing services</i>		<i>Supported housing</i>	
Report Year(s)	Geography	No. Facilities	% Facilites	No. Facilities	% Facilites
2020	New Hampshire	26	37.1	31	44.3
2020	Total U.S.	2624	21.4	2031	16.5
2016	New Hampshire	21	33.9	15	24.2
2016	Total U.S.	2488	20.4	1843	15.1

		Age groups served															
		<i>All age categories</i>		<i>Young children (5yrs or younger)</i>		<i>Children (6-12 yrs)</i>		<i>Children (12 or younger)</i>		<i>Adolescents (13-17 yrs)</i>		<i>Young adults (18-25 yrs)</i>		<i>Adults (26-64 yrs)</i>		<i>Seniors (65 yrs or older)</i>	
Report Year(s)	Geography	No. Facilities	% Facilites	No. Facilities	% Facilites	No. Facilities	% Facilites	No. Facilities	% Facilites	No. Facilities	% Facilites	No. Facilities	% Facilites	No. Facilities	% Facilites	No. Facilities	% Facilites
2020	New Hampshire	17	24.3	19	27.1	30	42.9			38	54.3	65	91.4	59	84.3	58	82.9
2020	Total U.S.	3645	29.7	4701	38.3	6990	56.9			7964	64.9	10777	87.7	10299	83.9	9381	80.1
2016	New Hampshire	18	29					30	48.4	33	53.2	51	82.3	47	75.8	43	69.4
2016	Total U.S.	5116	42					7012	57.6	7652	62.9	10530	86.5	10077	82.2	9668	79.4

Appendix F - 38 – Very Low (<=150%HAMFI) and Extremely Low (<= 50% HAMFI) Income Households, by Tenure

Municipality	Occupied Housing Units (2009-2013)	Owner Occupied (2009-2013)	Owner Occupied, <= 50% HAMFI - Count (2009-2013)	Owner Occupied, <= 50% HAMFI - Percent (2009-2013)	Renter Occupied (2009-2013)	Renter Occupied, <= 50% HAMFI - Count (2009-2013)	Renter Occupied, <= 50% HAMFI - Percent (2009-2013)	Occupied Housing Units (2014-2018)	Owner Occupied (2014-2018)	Owner Occupied, <= 50% HAMFI - Count (2014-2018)	Owner Occupied, <= 50% HAMFI - Percent (2014-2018)	Renter Occupied (2014-2018)	Renter Occupied, 50% HAMFI - Count (2014-2018)	Renter Occupied, 50% HAMFI - Percent (2014-2018)
Acworth	325	260	60	23.10%	65	19	29.20%	385	345	55	15.90%	40	14	35.00%
Canaan	1,530	1,250	250	20.00%	280	115	41.10%	1,435	1,115	125	11.20%	320	60	18.80%
Charlestown	2,285	1,735	310	17.90%	555	320	57.70%	2,055	1,640	410	25.00%	415	250	60.20%
Claremont	5,575	3,395	710	20.90%	2,180	1,230	56.40%	5,465	3,105	630	20.30%	2,360	1,030	43.60%
Cornish	665	555	65	11.70%	110	20	18.20%	715	645	80	12.40%	70	25	35.70%
Croydon	275	215	45	20.90%	60	4	6.70%	310	275	45	16.40%	35	14	40.00%
Dorchester	135	120	19	15.80%	15	4	26.70%	130	110	20	18.20%	20	0	0.00%
Enfield	2,030	1,650	150	9.10%	380	40	10.50%	2,040	1,455	70	4.80%	590	145	24.60%
Goshen	305	230	55	23.90%	70	20	28.60%	290	230	20	8.70%	60	14	23.30%
Grafton	565	475	125	26.30%	85	30	35.30%	490	435	80	18.40%	55	45	81.80%
Grantham	1,055	935	45	4.80%	125	15	12.00%	1,270	1,150	65	5.70%	120	0	0.00%
Hanover	2,890	1,675	115	6.90%	1,215	305	25.10%	2,955	2,000	205	10.30%	955	285	29.80%
Lebanon	6,115	3,105	390	12.60%	3,005	880	29.30%	6,175	3,075	300	9.80%	3,100	1,000	32.30%
Lempster	430	380	70	18.40%	50	14	28.00%	390	350	80	22.90%	35	4	11.40%
Lyme	730	620	40	6.50%	110	30	27.30%	640	570	40	7.00%	70	25	35.70%
New London	1,680	1,345	205	15.20%	340	160	47.10%	1,635	1,330	210	15.80%	305	100	32.80%
Newbury	810	775	110	14.20%	35	0	0.00%	860	805	75	9.30%	55	34	61.80%
Newport	2,690	1,905	315	16.50%	785	330	42.00%	2,725	1,755	255	14.50%	970	555	57.20%
Orange	160	150	20	13.30%	10	4	40.00%	110	100	8	8.00%	10	8	80.00%
Orford	545	400	50	12.50%	145	30	20.70%	510	425	30	7.10%	90	39	43.30%
Piermont	330	285	25	8.80%	45	14	31.10%	325	280	30	10.70%	45	14	31.10%
Plainfield	905	815	34	4.20%	95	15	15.80%	915	800	90	11.30%	120	4	3.30%
Springfield	495	435	50	11.50%	60	8	13.30%	455	390	55	14.10%	65	4	6.20%
Sunapee	1,520	1,140	110	9.60%	380	100	26.30%	1,405	1,025	160	15.60%	375	80	21.30%
Unity	550	530	75	14.20%	20	0	0.00%	550	520	125	24.00%	35	10	28.60%
Washington	455	420	95	22.60%	35	14	40.00%	530	500	70	14.00%	25	10	40.00%
Wilmot	565	485	85	17.50%	80	10	12.50%	705	560	110	19.60%	150	35	23.30%

Appendix F – 38 - Very Low (<=150%HAMFI) and Extremely Low (<= 50% HAMFI) Income Households, by Tenure, Continued

Municipality	Occupied Housing Units (2009-2013)	Owner Occupied (2009-2013)	Owner Occupied, Extremely Low Income - Count (2009-2013)	Owner Occupied, Extremely Low Income - Percent (2009-2013)	Renter Occupied (2009-2013)	Renter Occupied, Extremely Low Income - Count (2009-2013)	Renter Occupied, Extremely Low Income - Percent (2009-2013)	Occupied Housing Units (2014-2018)	Owner Occupied (2014-2018)	Owner Occupied, Extremely Low Income - Count (2014-2018)	Owner Occupied, Extremely Low Income - Percent (2014-2018)	Renter Occupied (2014-2018)	Renter Occupied, Extremely Low Income - Count (2014-2018)	Renter Occupied, Extremely Low Income - Percent (2014-2018)
Acworth	325	260	20	7.70%	65	4	6.20%	385	345	30	8.70%	40	10	25.00%
Canaan	1,530	1,250	130	10.40%	280	55	19.60%	1,435	1,115	50	4.50%	320	40	12.50%
Charlestown	2,285	1,735	165	9.50%	555	115	20.70%	2,055	1,640	180	11.00%	415	185	44.60%
Claremont	5,575	3,395	365	10.80%	2,180	630	28.90%	5,465	3,105	225	7.20%	2,360	555	23.50%
Cornish	665	555	35	6.30%	110	10	9.10%	715	645	30	4.70%	70	10	14.30%
Croydon	275	215	20	9.30%	60	0	0.00%	310	275	25	9.10%	35	10	28.60%
Dorchester	135	120	4	3.30%	15	0	0.00%	130	110	10	9.10%	20	0	0.00%
Enfield	2,030	1,650	65	3.90%	380	0	0.00%	2,040	1,455	25	1.70%	590	120	20.30%
Goshen	305	230	15	6.50%	70	10	14.30%	290	230	10	4.30%	60	10	16.70%
Grafton	565	475	55	11.60%	85	15	17.60%	490	435	40	9.20%	55	25	45.50%
Grantham	1,055	935	10	1.10%	125	0	0.00%	1,270	1,150	30	2.60%	120	0	0.00%
Hanover	2,890	1,675	80	4.80%	1,215	265	21.80%	2,955	2,000	140	7.00%	955	60	6.30%
Lebanon	6,115	3,105	210	6.80%	3,005	530	17.60%	6,175	3,075	85	2.80%	3,100	550	17.70%
Lempster	430	380	15	3.90%	50	4	8.00%	390	350	30	8.60%	35	0	0.00%
Lyme	730	620	15	2.40%	110	10	9.10%	640	570	25	4.40%	70	10	14.30%
New London	1,680	1,345	40	3.00%	340	110	32.40%	1,635	1,330	100	7.50%	305	45	14.80%
Newbury	810	775	30	3.90%	35	0	0.00%	860	805	30	3.70%	55	30	54.50%
Newport	2,690	1,905	185	9.70%	785	250	31.80%	2,725	1,755	45	2.60%	970	345	35.60%
Orange	160	150	10	6.70%	10	4	40.00%	110	100	4	4.00%	10	4	40.00%
Orford	545	400	25	6.30%	145	10	6.90%	510	425	10	2.40%	90	4	4.40%
Piermont	330	285	15	5.30%	45	4	8.90%	325	280	15	5.40%	45	4	8.90%
Plainfield	905	815	4	0.50%	95	0	0.00%	915	800	35	4.40%	120	4	3.30%
Springfield	495	435	15	3.40%	60	4	6.70%	455	390	25	6.40%	65	4	6.20%
Sunapee	1,520	1,140	15	1.30%	380	100	26.30%	1,405	1,025	30	2.90%	375	30	8.00%
Unity	550	530	20	3.80%	20	0	0.00%	550	520	70	13.50%	35	0	0.00%
Washington	455	420	40	9.50%	35	4	11.40%	530	500	35	7.00%	25	10	40.00%
Wilmot	565	485	35	7.20%	80	10	12.50%	705	560	55	9.80%	150	10	6.70%

Appendix F - 39 - Age of Housing Stock - Year Structure Built

Municipality	Year Built								
	After 2010	2000-2009	1990-1999	1980-1989	1970-1979	1960-1969	1950-1959	1940-1949	Before 1939
Acworth	32	46	45	85	64	39	57	12	183
Canaan	79	437	230	185	353	151	74	47	526
Charlestown	67	35	217	620	439	223	210	81	458
Claremont	35	152	158	701	885	495	607	505	2717
Cornish	23	88	104	214	144	48	40	15	239
Croydon	8	85	61	84	49	18	26	3	101
Dorchester	7	23	23	71	37	50	8	4	46
Enfield	93	261	276	812	403	83	97	104	658
Goshen	5	36	33	74	80	25	98	13	110
Grafton	26	105	97	162	149	44	28	3	167
Grantham	50	319	252	684	331	24	56	0	123
Hanover	93	288	638	651	483	375	361	93	733
Lebanon	435	755	744	1102	898	482	264	224	1838
Lempster	33	95	53	112	154	59	26	0	144
Lyme	32	92	91	116	103	53	48	15	271
New London	137	314	262	443	265	141	112	167	503
Newbury	132	388	246	242	132	72	112	0	243
Newport	35	265	197	558	278	238	267	150	903
Orange	8	33	32	24	10	15	1	8	35
Orford	25	94	41	100	80	68	37	18	195
Piermont	5	69	70	60	67	21	25	13	123
Plainfield	17	64	129	260	210	74	27	13	324
Springfield	27	116	84	128	80	52	26	0	123
Sunapee	83	400	389	275	503	185	96	58	517
Unity	35	132	88	112	120	50	54	26	69
Washington	52	135	73	276	180	118	98	15	145
Wilmot	55	195	126	104	93	55	42	13	130
<b>Total</b>	<b>1629</b>	<b>5022</b>	<b>4759</b>	<b>8255</b>	<b>6590</b>	<b>3258</b>	<b>2897</b>	<b>1600</b>	<b>11624</b>

Appendix F - 40 - Summary of Assisted Housing Units

Housing Type	Total Units	Elderly Units	Family Units	Special Needs Units	Rent-Assisted Units	Accessible Units	Income-Based Rents
Elderly	32	32	0	0	32	4	Yes
Elderly	20	20	0	0	20	2	Yes
Elderly	12	12	0	0	12	2	Yes
Elderly	81	81	0	0	80	8	Yes
Elderly	79	79	0	0	79	4	Yes
Elderly	24	24	0	0	24	3	Yes
Elderly	40	40	0	0	40	0	Yes
Elderly	40	40	0	0	40	0	Yes
Elderly	40	40	0	0	40	4	Yes
Elderly	100	100	0	0	100	96	Yes
Elderly	25	25	0	0	25		Yes
Elderly	44	44	0	0	44	43	Yes
Elderly	12	12	0	0	11	0	Yes
Elderly	24	24	0	0	24	3	Yes
Elderly	76	76	0	0	50	76	No
Elderly	38	38	0	0	31	38	No
Elderly	62	62	0	0	32		No
Elderly	56	56	0	0	56	0	Yes
Elderly	24	24	0	0	24		No
Elderly	18	18	0	0	18		No
Elderly	36	36	0	0	12	36	No
Family	8	0	8	0	8	0	No
Family	93	0	93	0	90	0	Yes
Family	61	0	61	0	46	6	No
Family	15	0	15	0	15		No
Family	36	0	36	0	0		No
Family	12	0	12	0	12	1	Yes
Family	37	0	37	0	37	37	Yes
Family	50	0	50	0	50	3	Yes
Family	21	0	21	0	21		Yes
Family	30	0	30	0	30	0	Yes
Family	16	0	16	0	16	4	No
Family	20	0	20	0	20	4	No
Family	30	0	30	0	30	0	Yes
Family	162	0	162	0	162	162	Yes
Family	32	0	32	0	32	0	Yes
Family	21	0	0	21	20	1	No
Family	100	0	100	0	88		Yes
Family	24	0	24	0	22	0	Yes
Special Needs	4	0	0	4	4		No
Special Needs	9	0	0	9	8	0	Yes
Special Needs	18	0	0	18	18		No

Appendix F - 41 - Median Household Income

Municipality	2010			2015			2020		
	Median Household Income	Median Household Income, Owner Occupied	Median Household Income, Renter Occupied	Median Household Income	Median Household Income, Owner Occupied	Median Household Income, Renter Occupied	Median Household Income	Median Household Income, Owner Occupied	Median Household Income, Renter Occupied
Acworth	\$ 47,969	\$ 50,648	\$ 34,141	\$ 54,667	\$ 54,000	\$ 71,250	\$ 69,583	\$ 70,500	\$ 55,208
Canaan	\$ 60,946	\$ 62,091	\$ 31,500	\$ 59,375	\$ 61,402	\$ 53,333	\$ 74,940	\$ 88,404	NA
Charlestown	\$ 48,750	\$ 53,612	\$ 30,475	\$ 41,471	\$ 46,163	\$ 20,043	\$ 52,311	\$ 54,219	\$ 46,033
Claremont	\$ 41,721	\$ 54,778	\$ 26,292	\$ 45,859	\$ 63,294	\$ 27,065	\$ 46,848	\$ 62,944	\$ 30,742
Cornish	\$ 67,813	\$ 73,462	\$ 62,083	\$ 77,708	\$ 81,071	\$ 69,861	\$ 75,691	\$ 75,955	\$ 35,833
Croydon	\$ 58,125	\$ 68,077	\$ 40,956	\$ 70,556	\$ 66,719	\$ 84,107	\$ 78,393	\$ 88,333	\$ 52,917
Dorchester	\$ 61,250	\$ 58,000	\$ 69,167	\$ 51,875	\$ 56,250	\$ 39,375	\$ 52,188	\$ 50,000	\$ 58,750
Enfield	\$ 60,869	\$ 79,688	\$ 45,625	\$ 78,713	\$ 87,773	\$ 54,762	\$ 76,688	\$ 93,684	\$ 47,278
Goshen	\$ 48,664	\$ 47,639	\$ 54,423	\$ 50,167	\$ 55,104	\$ 41,875	\$ 54,688	\$ 59,167	\$ 49,375
Grafton	\$ 49,087	\$ 48,077	\$ 57,813	\$ 48,750	\$ 52,361	\$ 27,125	\$ 66,176	\$ 66,544	NA
Grantham	\$ 87,245	\$ 87,092	\$ 95,750	\$ 86,111	\$ 86,806	\$ 79,844	\$126,302	\$121,875	\$141,250
Hanover	\$ 88,485	\$127,083	\$ 42,459	\$105,670	\$134,052	\$ 67,054	\$105,446	\$185,461	NA
Lebanon	\$ 58,153	\$ 79,397	\$ 42,054	\$ 53,004	\$ 78,816	\$ 39,673	\$ 73,704	\$100,343	\$ 46,613
Lempster	\$ 55,577	\$ 56,298	\$ 41,827	NA	NA	NA	\$ 73,125	\$ 78,077	\$ 43,750
Lyme	\$ 90,556	\$103,295	\$ 53,068	\$111,607	\$123,250	\$ 61,750	\$128,000	\$131,875	\$ 83,750
New London	\$ 66,146	\$ 80,987	\$ 20,750	\$ 68,981	\$ 79,000	\$ 38,125	\$ 77,669	\$ 90,192	\$ 56,042
Newbury	\$ 66,618	\$ 67,396	\$ 64,750	\$ 80,795	\$ 83,558	\$ 67,917	\$ 98,616	\$103,250	\$ 18,674
Newport	\$ 45,794	\$ 53,082	\$ 24,375	\$ 49,663	\$ 63,333	\$ 27,981	\$ 66,441	\$ 81,489	\$ 45,833
Orange	\$ 52,500	\$ 55,000	\$ 13,333	NA	NA	NA	\$ 76,136	\$ 76,500	\$ 75,833
Orford	\$ 71,182	\$ 90,156	\$ 44,167	\$ 76,771	\$ 83,056	\$ 52,292	\$ 75,833	\$ 79,922	\$ 31,797
Piermont	\$ 71,103	\$ 75,114	\$ 46,250	NA	NA	NA	\$ 83,750	\$ 88,958	\$ 65,625
Plainfield	\$ 85,966	\$ 86,932	\$ 73,068	\$ 82,250	\$ 87,250	\$ 66,111	\$ 92,344	\$ 94,954	\$ 60,278
Springfield	\$ 75,625	\$ 76,750	\$ 19,861	\$ 73,625	\$ 73,313	\$ 75,781	\$ 95,724	\$ 96,974	\$ 92,625
Sunapee	\$ 59,702	\$ 64,936	\$ 40,705	\$ 68,981	\$ 89,609	\$ 53,386	\$ 72,539	\$ 89,694	\$ 48,300
Unity	\$ 62,500	\$ 66,711	\$ 23,654	\$ 55,208	\$ 58,646	\$ 40,833	\$ 69,712	\$ 71,058	\$ 51,250
Washington	\$ 47,250	\$ 48,438	\$ 27,083	\$ 71,667	\$ 74,886	\$ 33,750	\$ 73,929	\$ 75,625	\$ 56,125
Wilmot	\$ 75,197	\$ 78,583	\$ 31,875	\$ 58,194	\$ 66,618	\$ 51,328	\$ 93,864	\$ 98,047	\$ 65,714

Appendix F - 41 - Median Household Income, Continued

Municipality	2010				2015				2020			
	Median Household Income	Median Family Income	Median Married Income	Median Non-Family Income	Median Household Income	Median Family Income	Median Married Income	Median Non-Family Income	Median Household Income	Median Family Income	Median Married Income	Median Non-Family Income
Acworth	\$47,969	\$51,648	\$53,750	\$25,000	\$54,667	\$63,250	NA	\$29,286	\$69,583	\$78,393	\$85,069	\$50,625
Canaan	\$60,946	\$62,973	\$72,344	\$27,011	\$59,375	\$62,917	NA	\$38,929	\$74,940	\$90,125	\$92,906	\$41,992
Charlestown	\$48,750	\$56,992	\$64,042	\$40,712	\$41,471	\$52,708	NA	\$23,275	\$52,311	\$60,510	\$62,831	\$26,680
Claremont	\$41,721	\$51,326	\$61,658	\$24,188	\$45,859	\$53,432	\$74,140	\$24,549	\$46,848	\$59,292	\$76,352	\$30,946
Cornish	\$67,813	\$76,250	\$79,417	\$28,000	\$77,708	\$84,688	\$97,692	\$44,688	\$75,691	\$98,229	\$106,406	\$56,406
Croydon	\$58,125	\$68,077	\$72,857	\$41,838	\$70,556	\$80,208	NA	\$39,375	\$78,393	\$103,472	\$104,722	\$45,000
Dorchester	\$61,250	\$84,219	\$83,594	\$33,438	\$51,875	\$56,458	\$59,375	\$33,750	\$52,188	\$65,208	\$66,563	NA
Enfield	\$60,869	\$83,557	\$90,162	\$39,276	\$78,713	\$78,937	NA	\$53,750	\$76,688	\$94,912	\$96,402	\$60,329
Goshen	\$48,664	\$49,375	\$50,000	\$36,711	\$50,167	\$52,143	NA	\$43,750	\$54,688	\$70,000	\$72,188	\$44,375
Grafton	\$49,087	\$57,841	\$62,969	\$30,313	\$48,750	\$61,779	\$63,813	\$27,262	\$66,176	\$73,681	\$99,688	\$39,948
Grantham	\$87,245	\$103,036	\$103,036	\$47,917	\$86,111	\$95,179	NA	\$60,972	\$126,302	\$141,652	\$145,090	\$50,625
Hanover	\$88,485	\$120,373	\$131,574	\$40,028	\$105,670	\$134,612	NA	\$47,188	\$105,446	\$187,537	\$200,547	NA
Lebanon	\$58,153	\$76,027	\$82,679	\$43,496	\$53,004	\$75,511	NA	\$37,139	\$73,704	\$91,278	\$95,455	\$51,895
Lempster	\$55,577	\$60,938	\$63,333	\$36,250	NA	\$65,625	\$78,333	\$34,583	\$73,125	\$83,594	\$83,750	\$33,125
Lyme	\$90,556	\$104,514	\$110,208	\$47,604	\$111,607	\$134,306	NA	\$61,250	\$128,000	\$139,444	\$154,750	\$71,667
New London	\$66,146	\$107,156	\$117,000	\$35,847	\$68,981	\$98,833	NA	\$42,625	\$77,669	\$112,266	\$117,786	\$35,341
Newbury	\$66,618	\$81,581	\$82,625	\$51,397	\$80,795	\$86,848	NA	\$57,083	\$98,616	\$106,023	\$104,375	\$45,625
Newport	\$45,794	\$54,612	\$62,434	\$21,293	\$49,663	\$60,317	\$73,073	\$39,744	\$66,441	\$73,571	\$85,917	\$65,250
Orange	\$52,500	\$69,375	\$86,250	\$26,250	NA	\$75,625	\$81,042	\$42,500	\$76,136	\$75,455	\$76,477	\$58,750
Orford	\$71,182	\$86,500	\$94,583	\$56,250	\$76,771	\$90,208	NA	\$53,036	\$75,833	\$89,659	\$89,205	\$53,482
Piermont	\$71,103	\$76,118	\$76,776	\$36,000	NA	\$81,875	NA	\$40,938	\$83,750	\$92,500	\$103,269	\$56,944
Plainfield	\$85,966	\$87,216	\$103,875	\$51,429	\$82,250	\$90,729	\$101,735	\$65,603	\$92,344	\$99,625	\$101,905	\$39,342
Springfield	\$75,625	\$87,361	\$95,625	\$31,538	\$73,625	\$77,734	NA	\$46,058	\$95,724	\$95,263	\$97,132	\$29,844
Sunapee	\$59,702	\$68,281	\$76,219	\$35,000	\$68,981	\$100,900	NA	\$36,524	\$72,539	\$95,991	\$97,382	\$34,151
Unity	\$62,500	\$66,250	\$68,869	\$31,944	\$55,208	\$66,023	\$68,854	\$27,292	\$69,712	\$82,596	\$85,938	\$34,063
Washington	\$47,250	\$54,643	\$58,839	\$20,000	\$71,667	\$78,583	\$84,375	\$39,750	\$73,929	\$77,083	\$84,250	\$38,068
Wilmot	\$75,197	\$85,515	\$86,691	\$61,250	\$58,194	\$77,857	NA	\$42,697	\$93,864	\$103,472	\$109,444	\$39,688

Appendix F - 42 - Household Income Level

Municipality	Income < \$10,000			Income \$10,000 - \$15,000			Income \$15,000 - \$25,000			Income \$25,000 - \$35,000			Income \$35,000 - \$50,000		
	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020
Acworth	0.7	6	1.9	6.1	3.8	1.3	11.9	11.5	3.5	14.1	8.5	7.9	19.5	12.6	11.4
Canaan	3.2	3.1	0.5	4.7	4.8	7.3	6.8	11.6	4.6	10.5	9	8.8	13.9	13.3	10.7
Charlestown	5.1	4.6	10.1	2.4	7.1	0.8	13.6	17.6	11.5	10.3	12.2	9.9	21.1	15.7	16.3
Claremont	8.4	8.9	6.4	8.6	7.6	2.8	11	11.7	14.9	14.6	11.7	14.9	16.8	14	14.6
Cornish	1.6	3.8	2	3.9	2.4	9.4	7.5	5.6	6.9	10.8	6.2	4.8	11.5	9.6	7.7
Croydon	2.7	1.1	5.9	11	4.2	2	4.2	9.9	4.3	14.9	7.3	5.9	11.9	12.6	7.1
Dorchester	4	3	3.9	3.2	3	2.8	10.3	8.3	3.9	8.7	18.8	26.7	14.3	15.8	8.9
Enfield	5.7	2.9	7.4	3.5	0.6	8.1	8.9	3.5	3.4	5.6	11.9	4.4	16.4	12.7	11.3
Goshen	3.7	2.3	8.2	5	3	2.5	10.6	10.1	5.3	4.7	16.4	2.8	30.1	17.8	22.6
Grafton	7	7.9	2.9	2.4	6.7	3.7	11.4	9.3	6.3	7.6	11	7.8	23.6	15.7	14.3
Grantham	2.5	0	0	1.4	0	0	5.2	4.2	1	7.3	4.5	6.4	10.4	13.7	5.3
Hanover	7.5	6.5	5.2	1.4	3.6	10.9	4.8	4.6	6.1	3.9	5.2	3.5	16.4	4	4.1
Lebanon	5.2	5.2	7.9	4.3	6.3	2.9	5.8	9	5.2	12.2	8.7	7.6	14.5	15.3	9.8
Lempster	3.3	2.7	3.7	4.8	1.7	3.1	7.5	11.7	13.1	9	9	8.2	16.1	15.4	11.6
Lyme	3.5	2.7	1.5	1.8	1	1.4	2.8	2.2	3.5	5.1	5.4	1.2	10.6	7.7	10.9
New London	13.1	4.2	3.2	2.1	4.4	5.2	8.5	9.5	8.1	7.4	6.2	4	9.7	9.9	5.7
Newbury	3.5	1.7	0.6	0.9	1.1	2.4	9.2	3.3	7.5	6.5	10.5	6.4	8.1	11.5	4.9
Newport	11.5	7.5	5.9	8.9	5.4	1.7	8.8	10.2	9.8	9.2	8	8	15.2	19.8	8.5
Orange	6.3	3.3	4.2	2.1	3.3	0.8	12	5.8	0.8	16.9	9.1	12.7	7	15.7	6.8
Orford	6.9	1.8	0.8	3.2	3.1	0.6	2.4	9.9	11.2	9.7	6.5	8	8.6	5.6	10.8
Piermont	2.8	2.7	1.6	3.3	0.6	1.9	4.7	11.9	4.8	10.6	6.3	4.2	15.6	15.2	8.4
Plainfield	1.1	0.9	4.1	1.1	0	0	5.9	4.6	3	9.6	9.7	9.2	10.4	9.9	5.1
Springfield	5.6	1.2	5.3	0.6	1.7	0.5	8.4	6.4	1	5.9	5.2	10.6	11.2	12.5	2.5
Sunapee	4.4	2.9	8.4	0.6	4.7	0.9	9.8	9.9	4.9	12.5	5.3	14.8	15.1	9.5	5.6
Unity	7	1.1	3.5	1.7	5.9	2.9	10.6	8.4	7.7	9	13.9	7.3	11.6	16	9.8
Washington	3.2	3.4	4.5	6.6	4	0.9	12.5	6.7	7.5	13.8	7.6	7.1	16.7	11.1	16.1
Wilmot	7.8	1.3	5.4	3.4	2.9	0.7	3.4	7.3	3	5	10.8	6.7	12	16.1	6.9

Appendix F - 42 - Household Income, Continued

Municipality	Income \$50,000 - \$75,000			Income \$75,000 - \$100,000			Income \$100,000 - \$150,000			Income \$150,000 - \$200,000			Income > \$200,000		
	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020	2010	2015	2020
Acworth	27.8	24.6	32.2	11.2	16.7	18	6.9	8.7	15.1	1.8	2.7	4.7	0	4.9	4.1
Canaan	22.4	21.4	18.1	21.2	16.6	16.5	13.7	13.7	17.7	3	3.8	10.6	0.6	2.7	5.2
Charlestown	21.7	16.1	20	16.3	14.5	19.5	8.8	9.9	7.3	0.7	1.8	1	0	0.5	3.7
Claremont	20	19.6	16.2	11.3	14.6	16.2	6.1	7.9	8.1	1.7	2.9	4.5	1.6	1	1.4
Cornish	19.5	20.9	15	14	15.8	27.5	20.6	25.6	15.6	7	5.5	5.6	3.6	4.6	5.6
Croydon	20	17.6	18.6	14	20.6	17.4	19.1	22.1	32.4	0.6	1.9	2.8	1.5	2.7	3.6
Dorchester	20.6	22.6	20.6	11.9	12.8	12.2	25.4	8.3	7.8	1.6	5.3	10.6	0	2.3	2.8
Enfield	18	13.4	14.1	22.2	18.9	10.2	16.3	13.3	23.1	1.5	11.2	3.8	2	11.5	14.2
Goshen	17.2	27.2	19.1	15.3	10.4	15.4	11.6	10.4	20.1	0.8	0	3.4	1.1	2.3	0.6
Grafton	21.6	21.3	24.6	15.4	14.2	12.5	8.8	10.3	16.6	1.6	2.1	7.6	0.8	1.5	3.7
Grantham	13.2	17.4	14.8	14.8	17.2	12.9	34.2	26.2	25.4	5.5	5	16.1	5.6	11.7	18
Hanover	9.8	10	9.7	10.4	15	8.7	19.9	18.2	11	9.6	9.2	12.2	16.3	23.8	28.7
Lebanon	20.6	19.7	17.8	12.3	13.9	16	15.5	10.5	17.4	4.5	6.9	7.4	5.1	4.6	8.1
Lempster	33.5	18.2	11.9	13.4	15.7	19.6	9.5	17.4	23	0	3	2.8	2.9	5.2	2.8
Lyme	16.3	11.9	9.1	14	13.3	15.4	20.3	17.8	14.6	8.7	11.9	12.6	16.9	26.1	29.7
New London	13.3	18.2	23.2	9.9	10.1	8.3	13.3	22.3	19.8	13.7	9.1	8.8	8.9	6	13.7
Newbury	25.9	18.9	13.4	19.3	17.3	16.7	15.2	19	20.4	6.5	7.2	11.4	4.8	9.5	16.2
Newport	24.8	22.3	21.3	12.2	15	23.8	8.2	8.2	8.3	0.5	2.6	6.8	0.8	1.1	6
Orange	23.2	21.5	20.3	15.5	20.7	17.8	6.3	10.7	17.8	4.2	5	1.7	6.3	5	16.9
Orford	23.3	21.7	18.1	13.6	15.6	16.1	24	22.1	10.4	5.2	6.6	6	3	7.2	17.9
Piermont	16.7	17.3	25.5	27	15.2	13.5	18.4	19.4	24.2	0.8	5.7	5.5	0	5.7	10.3
Plainfield	15	18.7	12.6	14.8	13	22.6	28.4	25.8	27.5	3.3	9.2	4.7	10.5	8.3	11.1
Springfield	17.6	25.1	12.1	18.2	22.4	29	28	19.5	27	3.1	3.7	7.8	1.4	2.3	4.3
Sunapee	21.8	22.2	17.9	16.2	11.9	12.7	7.9	25.5	20.7	7.7	3.5	7.5	4	4.6	6.7
Unity	24.9	22.1	21.6	15.3	14.7	17.5	18.2	15.4	21	1.2	1.9	6.4	0.5	0.6	2.3
Washington	26.1	20.2	15.9	5.1	15.8	11.6	8.5	16.2	28.8	1.9	2.3	5.6	5.7	12.8	2.1
Wilmot	18.2	23.4	18.1	16.2	8.7	15	20.8	17.6	20.5	4.4	4	10.2	9	7.9	13.5

Appendix F - 43 - Income Level of Households Related to Area Median Income (AMI)

Income Level	Number of Renters	Number of Owners
0-10% AMI	1017	661
10-20% AMI	1031	844
20-30% AMI	1088	1117
30-40% AMI	1016	1398
40-50% AMI	842	1193
50-60% AMI	739	1190
60-70% AMI	592	1435
70-80% AMI	542	1435
80-90% AMI	542	1434
90-100% AMI	466	1426
100-110% AMI	420	1426
110-120% AMI	420	1296
120% AMI+	1544	9846

AMI (Area Median Income) = \$79,950

Appendix F - 44 - Median Home Sale Price, by Month

Month and Year	Median Home Sale Price	
	New Hampshire	UVLS Region
2009-01	183000	161000
2009-02	170000	148600
2009-03	184000	189900
2009-04	189900	162000
2009-05	192000	173000
2009-06	208000	182755
2009-07	202000	211600
2009-08	202000	204000
2009-09	192000	187750
2009-10	190000	216000
2009-11	191500	198500
2009-12	198000	166250
2010-01	200000	177500
2010-02	180000	152500
2010-03	189000	161000
2010-04	193473.5	175250
2010-05	199950	189000
2010-06	209000	222000
2010-07	199000	158000
2010-08	199500	184500
2010-09	198000	212500
2010-10	189900	190000
2010-11	190000	208000
2010-12	195000	200000
2011-01	185000	183750
2011-02	175000	156250
2011-03	174000	183750
2011-04	178000	147000
2011-05	185000	181500
2011-06	196607	209000
2011-07	192000	197000
2011-08	185500	215000
2011-09	186200	183750
2011-10	175000	185000
2011-11	179000	150265
2011-12	179000	210800

Month and Year	Median Home Sale Price	
	New Hampshire	UVLS Region
2012-01	180000	182400
2012-02	165000	138000
2012-03	172000	151000
2012-04	173000	187500
2012-05	185000	191500
2012-06	196000	215000
2012-07	195900	195500
2012-08	187000	176000
2012-09	182000	170000
2012-10	191500	195000
2012-11	185410	182500
2012-12	182000	202500
2013-01	180000	189999
2013-02	179800	140000
2013-03	176500	165149.5
2013-04	187000	165000
2013-05	195000	182450
2013-06	215000	192000
2013-07	220000	242500
2013-08	210000	179250
2013-09	200000	158000
2013-10	200000	170000
2013-11	194895	177250
2013-12	197275	169000
2014-01	190000	151000
2014-02	189000	151136.5
2014-03	188370	175500
2014-04	191984	160350
2014-05	212200	219500
2014-06	222900	231000
2014-07	218000	212500
2014-08	216000	186000
2014-09	205000	227000
2014-10	210000	177000
2014-11	206435	165000
2014-12	208000	182250

Month and Year	Median Home Sale Price	
	New Hampshire	UVLS Region
2015-01	200000	165000
2015-02	208000	157750
2015-03	210000	190000
2015-04	206000	198950
2015-05	220000	194000
2015-06	236000	225000
2015-07	234850	215000
2015-08	220000	170000
2015-09	222000	207000
2015-10	219900	172250
2015-11	212000	172500
2015-12	215000	185000
2016-01	210000	180000
2016-02	200000	171500
2016-03	215000	160000
2016-04	225000	187000
2016-05	227500	208500
2016-06	234900	220000
2016-07	237000	194750
2016-08	238000	204500
2016-09	237250	170000
2016-10	230927.5	225750
2016-11	230000	204250
2016-12	230000	158500
2017-01	229000	187500
2017-02	220000	180000
2017-03	226400	182000
2017-04	237500	218000
2017-05	249900	217450
2017-06	259000	224000
2017-07	249900	205000
2017-08	248000	200000
2017-09	242000	219000
2017-10	245000	201500
2017-11	245000	209900
2017-12	251500	232000
2018-01	243750	170000
2018-02	229900	199000
2018-03	243950	187000
2018-04	260000	230000
2018-05	260000	248000
2018-06	275000	244500
2018-07	270000	205000
2018-08	260000	223500
2018-09	265000	215000
2018-10	260000	228000
2018-11	264740	221250
2018-12	248700	206950

Month and Year	Median Home Sale Price	
	New Hampshire	UVLS Region
2019-01	260000	217000
2019-02	244000	160750
2019-03	257500	214950
2019-04	265000	258500
2019-05	274000	221500
2019-06	290000	251500
2019-07	279000	218750
2019-08	280000	258280
2019-09	275000	237500
2019-10	270300	228500
2019-11	279612.5	199200
2019-12	277000	229000
2020-01	261900	175000
2020-02	262050	191500
2020-03	290000	239500
2020-04	301000	225000
2020-05	300000	269000
2020-06	305000	268500
2020-07	313500	304250
2020-08	320000	277500
2020-09	322700	269900
2020-10	319625	260000
2020-11	329000	282000
2020-12	325000	250000
2021-01	322425	245000
2021-02	325000	252000
2021-03	325000	266500
2021-04	351000	307500
2021-05	365000	286400
2021-06	370000	325000
2021-07	375000	325500
2021-08	375000	339000
2021-09	370000	350000
2021-10	355000	285500
2021-11	373250	290000
2021-12	365000	299500
2022-01	365000	277000
2022-02	361000	295325
2022-03	400000	330000
2022-04	400000	349000
2022-05	420000	350000
2022-06	425000	349000
2022-07	421500	367500
2022-08	415000	358000

Appendix F - 45 - Regional Median Rent Prices, by Year and Number of Bedrooms

		Median Rent by Number of Bedrooms				
Year	Overall Median Rent	0	1	2	3	4+
2000	\$639	\$446	\$525	\$668	\$799	\$1,096
2001	\$700	\$433	\$563	\$715	\$837	\$1,021
2002	\$718	\$433	\$586	\$744	\$831	\$976
2003	\$744	\$477	\$636	\$746	\$842	\$1,109
2004	\$796	\$525	\$650	\$818	\$877	\$1,312
2005	\$799	\$477	\$690	\$828	\$938	\$1,395
2006	\$833	\$520	\$694	\$841	\$1,048	\$1,257
2007	\$893	\$514	\$731	\$928	\$1,100	\$1,476
2008	\$882	\$539	\$740	\$911	\$1,068	\$1,410
2009	\$936	\$718	\$789	\$979	\$1,147	\$1,483
2010	\$963	\$637	\$763	\$1,015	\$1,163	\$1,556
2011	\$928	\$609	\$803	\$1,035	\$1,193	\$1,499
2012	\$1,028	\$750	\$838	\$1,064	\$1,255	\$1,494
2013	\$992	\$645	\$848	\$1,033	\$1,275	\$1,440
2014	\$1,027	\$700	\$858	\$1,121	\$1,423	\$1,619
2015	\$1,075	\$650	\$851	\$1,146	\$1,289	\$1,387
2016	\$1,076	\$750	\$889	\$1,179	\$1,340	\$1,385
2017	\$1,092	\$672	\$905	\$1,150	\$1,422	\$1,418
2018	\$1,075	\$672	\$940	\$1,150	\$1,582	\$1,496
2019	\$1,144	\$672	\$995	\$1,216	\$1,413	\$1,549
2020	\$1,166	\$693	\$960	\$1,200	\$1,433	\$1,484
2021	\$1,219	\$728	\$976	\$1,569	\$1,514	\$1,545
2022	\$1,370	\$913	\$971	\$1,427	\$1,700	\$1,909

Appendix F - 46 - Renter Cost Burden by Age

Year:	2010														
Age:	All Ages					64 & Under					65 & Over				
Renter Occupied Household Units with Cost Burden:	Housing Unit Count	Percent Age Category				Portion of All Ages	Percent of Age Category				Portion of All Ages	Percent of Age Category			
Town	Total	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income
Acworth	47	21.30%	51.10%	10.60%	17.00%	0.936	22.70%	54.50%	11.40%	11.40%	0.064	0.00%	0.00%	0.00%	100.00%
Canaan	146	9.60%	26.70%	51.40%	12.30%	0.849	11.30%	24.20%	50.00%	14.50%	0.151	0.00%	40.90%	59.10%	0.00%
Charlestown	537	26.60%	16.20%	44.10%	13.00%	0.764	31.20%	7.10%	53.40%	8.30%	0.236	11.80%	45.70%	14.20%	28.30%
Claremont	2392	25.50%	22.70%	50.70%	1.20%	0.798	27.30%	19.00%	53.80%	0.00%	0.202	18.40%	37.40%	38.40%	5.80%
Cornish	91	27.50%	6.60%	36.30%	29.70%	0.835	32.90%	7.90%	36.80%	22.40%	0.165	0.00%	0.00%	33.30%	66.70%
Croydon	49	14.30%	14.30%	42.90%	28.60%	0.878	11.60%	16.30%	48.80%	23.30%	0.122	33.30%	0.00%	0.00%	66.70%
Dorchester	16	75.00%	0.00%	0.00%	25.00%	1	75.00%	0.00%	0.00%	25.00%	0	-	-	-	-
Enfield	543	23.60%	25.20%	38.90%	12.30%	0.823	21.30%	27.50%	39.40%	11.90%	0.177	34.40%	14.60%	36.50%	14.60%
Goshen	48	29.20%	43.80%	16.70%	10.40%	1	29.20%	43.80%	16.70%	10.40%	0	-	-	-	-
Grafton	45	80.00%	0.00%	0.00%	20.00%	1	80.00%	0.00%	0.00%	20.00%	0	-	-	-	-
Grantham	106	26.40%	47.20%	9.40%	17.00%	0.915	28.90%	42.30%	10.30%	18.60%	0.085	0.00%	100.00%	0.00%	0.00%
Hanover	1232	22.70%	21.00%	46.30%	9.90%	0.766	18.50%	22.80%	49.00%	9.60%	0.234	36.50%	15.30%	37.50%	10.80%
Lebanon	2729	28.90%	23.20%	41.70%	6.20%	0.86	31.50%	22.10%	39.80%	6.60%	0.14	12.80%	29.80%	53.50%	3.90%
Lempster	69	21.70%	10.10%	43.50%	24.60%	0.826	26.30%	12.30%	43.90%	17.50%	0.174	0.00%	0.00%	41.70%	58.30%
Lyme	142	24.60%	45.10%	23.20%	7.00%	0.838	19.30%	50.40%	27.70%	2.50%	0.162	52.20%	17.40%	0.00%	30.40%
New London	264	18.20%	15.50%	66.30%	0.00%	0.723	25.10%	21.50%	53.40%	0.00%	0.277	0.00%	0.00%	100.00%	0.00%
Newbury	41	39.00%	39.00%	9.80%	12.20%	0.878	44.40%	44.40%	11.10%	0.00%	0.122	0.00%	0.00%	0.00%	100.00%
Newport	887	16.50%	49.20%	32.80%	1.60%	0.742	19.00%	46.40%	32.50%	2.10%	0.258	9.20%	57.20%	33.60%	0.00%
Orange	8	0.00%	25.00%	0.00%	75.00%	0.625	0.00%	40.00%	0.00%	60.00%	0.375	0.00%	0.00%	0.00%	100.00%
Orford	126	41.30%	15.10%	35.70%	7.90%	0.778	48.00%	15.30%	30.60%	6.10%	0.222	17.90%	14.30%	53.60%	14.30%
Piermont	43	34.90%	18.60%	37.20%	9.30%	1	34.90%	18.60%	37.20%	9.30%	0	-	-	-	-
Plainfield	87	19.50%	12.60%	27.60%	40.20%	0.839	23.30%	15.10%	32.90%	28.80%	0.161	0.00%	0.00%	0.00%	100.00%
Springfield	17	47.10%	0.00%	52.90%	0.00%	0.471	100.00%	0.00%	0.00%	0.00%	0.529	0.00%	0.00%	100.00%	0.00%
Summary	10146	25.60%	24.60%	42.60%	7.10%	0.817	27.40%	23.20%	43.00%	6.40%	0.183	17.90%	30.60%	40.90%	10.60%
Sunapee	334	31.10%	23.40%	37.40%	8.10%	1	31.10%	23.40%	37.40%	8.10%	0	-	-	-	-
Unity	80	48.80%	0.00%	17.50%	33.80%	0.95	51.30%	0.00%	18.40%	30.30%	0.05	0.00%	0.00%	0.00%	100.00%
Washington	19	0.00%	26.30%	36.80%	36.80%	0.632	0.00%	41.70%	58.30%	0.00%	0.368	0.00%	0.00%	0.00%	100.00%
Wilmot	48	27.10%	0.00%	64.60%	8.30%	0.708	38.20%	0.00%	61.80%	0.00%	0.292	0.00%	0.00%	71.40%	28.60%

Appendix F - 46 - Renter Cost Burden by Age, Continued

Year:	2015														
Age:	All Ages					64 & Under					65 & Over				
Renter Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Age Category				Portion of All Ages	Percent of Age Category				Portion of All Ages	Percent of Age Category			
Town	Total	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income
Acworth	62	33.90%	25.80%	27.40%	12.90%	0.774	43.80%	33.30%	12.50%	10.40%	0.226	0.00%	0.00%	78.60%	21.40%
Canaan	322	32.60%	15.50%	38.20%	13.70%	0.848	34.10%	18.30%	38.80%	8.80%	0.152	24.50%	0.00%	34.70%	40.80%
Charlestown	343	16.60%	20.10%	49.30%	14.00%	0.536	25.00%	25.50%	23.40%	26.10%	0.464	6.90%	13.80%	79.20%	0.00%
Claremont	2005	15.50%	30.50%	46.10%	7.90%	0.802	17.80%	25.00%	48.30%	8.90%	0.198	6.10%	52.80%	37.40%	3.80%
Cornish	75	33.30%	34.70%	29.30%	2.70%	0.733	30.90%	36.40%	29.10%	3.60%	0.267	40.00%	30.00%	30.00%	0.00%
Croydon	41	53.70%	26.80%	14.60%	4.90%	1	53.70%	26.80%	14.60%	4.90%	0	-	-	-	-
Dorchester	17	11.80%	76.50%	11.80%	0.00%	0.765	15.40%	69.20%	15.40%	0.00%	0.235	0.00%	100.00%	0.00%	0.00%
Enfield	576	41.00%	42.70%	14.40%	1.90%	0.896	36.80%	47.70%	13.40%	2.10%	0.104	76.70%	0.00%	23.30%	0.00%
Goshen	71	26.80%	9.90%	53.50%	9.90%	0.958	27.90%	10.30%	54.40%	7.40%	0.042	0.00%	0.00%	33.30%	66.70%
Grafton	95	18.90%	22.10%	43.20%	15.80%	0.726	13.00%	30.40%	50.70%	5.80%	0.274	34.60%	0.00%	23.10%	42.30%
Grantham	89	57.30%	19.10%	23.60%	0.00%	1	57.30%	19.10%	23.60%	0.00%	0	-	-	-	-
Hanover	1143	31.70%	25.60%	33.30%	9.40%	0.708	35.70%	22.60%	30.70%	11.00%	0.292	21.90%	32.90%	39.80%	5.40%
Lebanon	3201	20.50%	23.80%	50.30%	5.40%	0.863	20.00%	24.50%	50.50%	5.00%	0.137	23.60%	19.50%	49.00%	8.00%
Lempster	35	11.40%	0.00%	37.10%	51.40%	0.886	12.90%	0.00%	41.90%	45.20%	0.114	0.00%	0.00%	0.00%	100.00%
Lyme	83	47.00%	21.70%	22.90%	8.40%	0.843	51.40%	25.70%	22.90%	0.00%	0.157	23.10%	0.00%	23.10%	53.80%
New London	377	31.80%	7.20%	45.60%	15.40%	0.576	14.70%	8.80%	62.20%	14.30%	0.424	55.00%	5.00%	23.10%	16.90%
Newbury	54	9.30%	46.30%	7.40%	37.00%	0.889	10.40%	52.10%	8.30%	29.20%	0.111	0.00%	0.00%	0.00%	100.00%
Newport	1013	26.60%	18.00%	48.00%	7.50%	0.708	37.50%	15.50%	45.20%	1.80%	0.292	0.00%	24.00%	54.70%	21.30%
Orange	13	7.70%	46.20%	30.80%	15.40%	0.923	8.30%	50.00%	33.30%	8.30%	0.077	0.00%	0.00%	0.00%	100.00%
Orford	103	35.90%	14.60%	39.80%	9.70%	0.903	39.80%	12.90%	44.10%	3.20%	0.097	0.00%	30.00%	0.00%	70.00%
Piermont	49	36.70%	18.40%	14.30%	30.60%	0.694	47.10%	26.50%	14.70%	11.80%	0.306	13.30%	0.00%	13.30%	73.30%
Plainfield	108	38.90%	29.60%	28.70%	2.80%	0.972	40.00%	30.50%	29.50%	0.00%	0.028	0.00%	0.00%	0.00%	100.00%
Springfield	67	28.40%	58.20%	10.40%	3.00%	0.925	30.60%	62.90%	6.50%	0.00%	0.075	0.00%	0.00%	60.00%	40.00%
Summary	10617	24.90%	24.70%	42.60%	7.70%	0.803	26.60%	24.60%	42.10%	6.60%	0.197	18.10%	25.10%	44.60%	12.20%
Sunapee	477	36.50%	15.30%	45.90%	2.30%	0.91	40.10%	15.00%	42.40%	2.50%	0.09	0.00%	18.60%	81.40%	0.00%
Unity	30	0.00%	56.70%	36.70%	6.70%	0.933	0.00%	60.70%	39.30%	0.00%	0.067	0.00%	0.00%	0.00%	100.00%
Washington	31	0.00%	38.70%	9.70%	51.60%	0.581	0.00%	66.70%	16.70%	16.70%	0.419	0.00%	0.00%	0.00%	100.00%
Wilmot	137	26.30%	20.40%	49.60%	3.60%	0.861	30.50%	23.70%	45.80%	0.00%	0.139	0.00%	0.00%	73.70%	26.30%

Appendix F - 46 - Renter Cost Burden by Age, Continued

Year:	2020														
Age:	All Ages					64 & Under					65 & Over				
Renter Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Age Category				Portion of All Ages	Percent of Age Category				Portion of All Ages	Percent of Age Category			
Town	Total	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income
Acworth	27	22.20%	29.60%	18.50%	29.60%	0.778	28.60%	9.50%	23.80%	38.10%	0.222	0.00%	100.00%	0.00%	0.00%
Canaan	300	23.30%	13.00%	49.30%	14.30%	0.873	26.70%	14.90%	42.00%	16.40%	0.127	0.00%	0.00%	100.00%	0.00%
Charlestown	595	29.90%	25.50%	25.20%	19.30%	0.679	27.70%	30.70%	13.10%	28.50%	0.321	34.60%	14.70%	50.80%	0.00%
Claremont	2301	19.60%	20.00%	58.40%	2.10%	0.773	20.30%	21.60%	55.90%	2.10%	0.227	16.90%	14.60%	66.70%	1.90%
Cornish	42	16.70%	28.60%	47.60%	7.10%	0.381	12.50%	6.30%	81.30%	0.00%	0.619	19.20%	42.30%	26.90%	11.50%
Croydon	25	16.00%	32.00%	28.00%	24.00%	0.96	16.70%	33.30%	29.20%	20.80%	0.04	0.00%	0.00%	0.00%	100.00%
Dorchester	14	50.00%	50.00%	0.00%	0.00%	1	50.00%	50.00%	0.00%	0.00%	0	-	-	-	-
Enfield	502	34.10%	31.90%	28.30%	5.80%	0.793	43.00%	26.90%	30.20%	0.00%	0.207	0.00%	51.00%	21.20%	27.90%
Goshen	47	25.50%	17.00%	21.30%	36.20%	0.66	38.70%	25.80%	9.70%	25.80%	0.34	0.00%	0.00%	43.80%	56.30%
Grafton	37	35.10%	0.00%	13.50%	51.40%	0.703	50.00%	0.00%	19.20%	30.80%	0.297	0.00%	0.00%	0.00%	100.00%
Grantham	124	87.90%	0.00%	12.10%	0.00%	1	87.90%	0.00%	12.10%	0.00%	0	-	-	-	-
Hanover	1175	11.80%	10.60%	67.10%	10.60%	0.588	12.40%	16.20%	58.60%	12.70%	0.412	11.00%	2.50%	79.10%	7.40%
Lebanon	2853	17.20%	32.10%	43.60%	7.20%	0.77	18.10%	34.00%	38.60%	9.30%	0.23	14.00%	25.70%	60.30%	0.00%
Lempster	28	10.70%	50.00%	39.30%	0.00%	0.893	12.00%	44.00%	44.00%	0.00%	0.107	0.00%	100.00%	0.00%	0.00%
Lyme	61	34.40%	27.90%	18.00%	19.70%	0.852	40.40%	26.90%	15.40%	17.30%	0.148	0.00%	33.30%	33.30%	33.30%
New London	265	34.70%	17.70%	30.20%	17.40%	0.551	56.80%	19.90%	23.30%	0.00%	0.449	7.60%	15.10%	38.70%	38.70%
Newbury	69	0.00%	56.50%	33.30%	10.10%	0.174	0.00%	0.00%	100.00%	0.00%	0.826	0.00%	68.40%	19.30%	12.30%
Newport	974	22.00%	31.70%	44.00%	2.30%	0.796	22.10%	39.90%	36.40%	1.70%	0.204	21.60%	0.00%	73.90%	4.50%
Orange	12	33.30%	50.00%	16.70%	0.00%	1	33.30%	50.00%	16.70%	0.00%	0	-	-	-	-
Orford	95	26.30%	22.10%	41.10%	10.50%	0.821	24.40%	21.80%	46.20%	7.70%	0.179	35.30%	23.50%	17.60%	23.50%
Piermont	57	36.80%	17.50%	40.40%	5.30%	0.947	38.90%	14.80%	40.70%	5.60%	0.053	0.00%	66.70%	33.30%	0.00%
Plainfield	116	26.70%	9.50%	59.50%	4.30%	0.922	29.00%	10.30%	56.10%	4.70%	0.078	0.00%	0.00%	100.00%	0.00%
Springfield	43	51.20%	0.00%	0.00%	48.80%	1	51.20%	0.00%	0.00%	48.80%	0	-	-	-	-
Summary	10259	21.30%	24.40%	46.50%	7.80%	0.749	23.60%	26.70%	41.90%	7.90%	0.251	14.70%	17.60%	60.30%	7.30%
Sunapee	312	16.00%	23.10%	50.30%	10.60%	0.811	19.80%	19.00%	50.60%	10.70%	0.189	0.00%	40.70%	49.20%	10.20%
Unity	24	0.00%	29.20%	16.70%	54.20%	0.292	0.00%	100.00%	0.00%	0.00%	0.708	0.00%	0.00%	23.50%	76.50%
Washington	35	20.00%	37.10%	37.10%	5.70%	0.943	21.20%	39.40%	39.40%	0.00%	0.057	0.00%	0.00%	0.00%	100.00%
Wilmot	126	34.90%	34.10%	26.20%	4.80%	0.794	27.00%	37.00%	30.00%	6.00%	0.206	65.40%	23.10%	11.50%	0.00%

Appendix F - 47 - Owner Cost Burden by Age

Year:	2010														
Age:	All Ages					64 & Under					65 & Over				
Owner Occupied Household Units with Cost Burden:	Housing Unit Count	Percent Age Category				Portion of All Ages	Percent of Age Category				Portion of All Ages	Percent of Age Category			
Town	Total	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income
Acworth	230	51.70%	20.90%	27.40%	0.00%	71.70%	44.20%	26.10%	29.70%	0.00%	28.30%	70.80%	7.70%	21.50%	0.00%
Canaan	1267	48.60%	27.00%	24.40%	0.00%	80.70%	49.20%	28.20%	22.70%	0.00%	19.30%	46.30%	22.10%	31.60%	0.00%
Charlestown	1799	44.60%	22.50%	32.90%	0.00%	82.10%	48.70%	23.00%	28.30%	0.00%	17.90%	25.80%	20.20%	54.00%	0.00%
Claremont	3536	38.70%	27.40%	33.90%	0.00%	73.80%	37.40%	30.30%	32.30%	0.00%	26.20%	42.50%	19.20%	38.30%	0.00%
Cornish	550	53.80%	16.90%	28.70%	0.50%	78.50%	53.50%	16.90%	28.90%	0.70%	21.50%	55.10%	16.90%	28.00%	0.00%
Croydon	286	44.10%	21.70%	34.30%	0.00%	74.10%	44.30%	20.30%	35.40%	0.00%	25.90%	43.20%	25.70%	31.10%	0.00%
Dorchester	110	38.20%	40.90%	20.90%	0.00%	82.70%	38.50%	49.50%	12.10%	0.00%	17.30%	36.80%	0.00%	63.20%	0.00%
Enfield	1598	47.70%	21.70%	30.50%	0.00%	79.20%	48.10%	26.30%	25.60%	0.00%	20.80%	46.50%	4.20%	49.20%	0.00%
Goshen	331	37.20%	21.10%	41.70%	0.00%	73.10%	37.60%	24.40%	38.00%	0.00%	26.90%	36.00%	12.40%	51.70%	0.00%
Grafton	456	41.00%	20.20%	38.80%	0.00%	82.00%	40.40%	20.10%	39.60%	0.00%	18.00%	43.90%	20.70%	35.40%	0.00%
Grantham	1024	47.90%	17.20%	33.70%	1.20%	64.40%	48.90%	20.30%	29.00%	1.80%	35.60%	46.30%	11.50%	42.20%	0.00%
Hanover	1732	52.40%	22.50%	25.10%	0.00%	73.50%	51.80%	22.90%	25.30%	0.00%	26.50%	53.80%	21.60%	24.60%	0.00%
Lebanon	3080	51.10%	20.80%	28.10%	0.00%	72.50%	51.90%	21.40%	26.70%	0.00%	27.50%	48.90%	19.30%	31.70%	0.00%
Lempster	385	42.30%	19.20%	38.40%	0.00%	80.00%	44.20%	23.10%	32.80%	0.00%	20.00%	35.10%	3.90%	61.00%	0.00%
Lyme	650	50.30%	27.40%	20.50%	1.80%	70.80%	47.60%	27.40%	22.40%	2.60%	29.20%	56.80%	27.40%	15.80%	0.00%
New London	1391	44.70%	18.50%	36.20%	0.50%	35.90%	49.20%	17.40%	32.00%	1.40%	64.10%	42.20%	19.20%	38.60%	0.00%
Newbury	753	29.60%	31.30%	36.90%	2.10%	75.00%	26.90%	37.50%	32.70%	2.80%	25.00%	37.80%	12.80%	49.50%	0.00%
Newport	1768	34.40%	28.30%	37.30%	0.00%	79.10%	30.40%	32.80%	36.80%	0.00%	20.90%	49.50%	11.60%	38.90%	0.00%
Orange	134	43.30%	23.10%	29.10%	4.50%	67.90%	45.10%	18.70%	29.70%	6.60%	32.10%	39.50%	32.60%	27.90%	0.00%
Orford	337	45.10%	24.30%	30.60%	0.00%	68.00%	48.00%	27.10%	24.90%	0.00%	32.00%	38.90%	18.50%	42.60%	0.00%
Piermont	316	45.60%	18.40%	36.10%	0.00%	71.20%	40.90%	23.60%	35.60%	0.00%	28.80%	57.10%	5.50%	37.40%	0.00%
Plainfield	828	48.10%	29.30%	22.60%	0.00%	81.90%	50.90%	28.30%	20.80%	0.00%	18.10%	35.30%	34.00%	30.70%	0.00%
Springfield	340	40.60%	31.50%	27.90%	0.00%	82.90%	39.40%	35.80%	24.80%	0.00%	17.10%	46.60%	10.30%	43.10%	0.00%
Summary	1059	38.50%	24.70%	36.70%	0.00%	67.00%	33.10%	28.70%	38.20%	0.00%	33.00%	49.60%	16.60%	33.80%	0.00%
Sunapee	578	47.90%	24.60%	26.00%	1.60%	80.30%	39.90%	30.40%	27.80%	1.90%	19.70%	80.70%	0.90%	18.40%	0.00%
Unity	453	32.50%	25.20%	41.70%	0.70%	66.70%	23.20%	27.50%	48.30%	1.00%	33.30%	51.00%	20.50%	28.50%	0.00%
Washington	453	34.90%	21.60%	43.50%	0.00%	80.60%	34.80%	21.40%	43.80%	0.00%	19.40%	35.20%	22.70%	42.00%	0.00%
Wilmot	25444	44.20%	23.80%	31.70%	0.30%	73.20%	43.60%	26.20%	29.90%	0.40%	26.80%	45.80%	17.40%	36.70%	0.00%

Appendix F - 47 - Owner Cost Burden by Age, Continued

Year:	2015														
Age:	All Ages					64 & Under					65 & Over				
Owner Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Age Category				Portion of All Ages	Percent of Age Category				Portion of All Ages	Percent of Age Category			
Town	Total	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income
Acworth	304	47.40%	17.80%	32.90%	2.00%	0.697	50.00%	21.20%	25.90%	2.80%	0.303	41.30%	9.80%	48.90%	0.00%
Canaan	1140	48.30%	20.20%	30.50%	1.00%	0.704	45.60%	23.70%	30.70%	0.00%	0.296	54.70%	11.80%	30.20%	3.30%
Charlestown	1738	32.90%	28.30%	38.80%	0.00%	0.753	36.40%	29.60%	34.00%	0.00%	0.247	22.30%	24.40%	53.30%	0.00%
Claremont	3263	34.30%	30.30%	33.80%	1.60%	0.759	31.90%	32.00%	34.20%	1.90%	0.241	41.70%	24.80%	32.70%	0.80%
Cornish	584	52.90%	21.60%	25.50%	0.00%	0.752	56.30%	18.70%	25.10%	0.00%	0.248	42.80%	30.30%	26.90%	0.00%
Croydon	221	53.80%	22.60%	23.50%	0.00%	0.738	53.40%	25.80%	20.90%	0.00%	0.262	55.20%	13.80%	31.00%	0.00%
Dorchester	116	50.90%	12.10%	37.10%	0.00%	0.724	48.80%	14.30%	36.90%	0.00%	0.276	56.30%	6.30%	37.50%	0.00%
Enfield	1435	55.80%	20.30%	23.90%	0.00%	0.711	57.50%	18.90%	23.60%	0.00%	0.289	51.70%	23.70%	24.60%	0.00%
Goshen	227	45.40%	27.80%	26.90%	0.00%	0.722	47.60%	26.80%	25.60%	0.00%	0.278	39.70%	30.20%	30.20%	0.00%
Grafton	440	49.10%	18.00%	30.70%	2.30%	0.745	46.00%	19.20%	32.60%	2.10%	0.255	58.00%	14.30%	25.00%	2.70%
Grantham	1021	43.20%	34.00%	22.80%	0.00%	0.733	40.00%	40.80%	19.30%	0.00%	0.267	52.00%	15.40%	32.60%	0.00%
Hanover	1742	49.00%	21.00%	30.00%	0.00%	0.731	49.30%	20.50%	30.20%	0.00%	0.269	48.20%	22.40%	29.40%	0.00%
Lebanon	3190	47.00%	24.50%	28.10%	0.50%	0.686	46.00%	26.90%	26.40%	0.70%	0.314	49.10%	19.30%	31.60%	0.00%
Lempster	367	47.70%	32.40%	18.80%	1.10%	0.796	47.60%	31.20%	19.90%	1.40%	0.204	48.00%	37.30%	14.70%	0.00%
Lyme	596	53.40%	23.20%	23.00%	0.50%	0.654	52.60%	27.90%	18.70%	0.80%	0.346	54.90%	14.10%	31.10%	0.00%
New London	1310	37.80%	26.60%	35.60%	0.00%	0.392	40.50%	32.70%	26.80%	0.00%	0.608	36.10%	22.70%	41.20%	0.00%
Newbury	771	43.10%	36.10%	20.90%	0.00%	0.621	33.00%	43.20%	23.80%	0.00%	0.379	59.60%	24.30%	16.10%	0.00%
Newport	1732	46.60%	24.00%	29.40%	0.00%	0.671	46.30%	22.60%	31.00%	0.00%	0.329	47.10%	26.90%	26.00%	0.00%
Orange	108	47.20%	23.10%	28.70%	0.90%	0.611	47.00%	19.70%	33.30%	0.00%	0.389	47.60%	28.60%	21.40%	2.40%
Orford	454	44.70%	28.00%	27.30%	0.00%	0.711	45.20%	31.00%	23.80%	0.00%	0.289	43.50%	20.60%	35.90%	0.00%
Piermont	286	42.70%	25.90%	30.80%	0.70%	0.654	42.20%	31.00%	25.70%	1.10%	0.346	43.40%	16.20%	40.40%	0.00%
Plainfield	771	54.90%	27.60%	17.50%	0.00%	0.678	57.60%	26.20%	16.30%	0.00%	0.322	49.20%	30.60%	20.20%	0.00%
Springfield	451	42.40%	25.90%	31.70%	0.00%	0.721	42.80%	26.50%	30.80%	0.00%	0.279	41.30%	24.60%	34.10%	0.00%
Summary	1089	45.50%	19.30%	35.30%	0.00%	0.596	51.90%	16.50%	31.60%	0.00%	0.404	35.90%	23.40%	40.70%	0.00%
Sunapee	495	30.30%	28.70%	40.60%	0.40%	0.735	28.30%	31.00%	40.70%	0.00%	0.265	35.90%	22.10%	40.50%	1.50%
Unity	445	53.50%	20.20%	22.70%	3.60%	0.735	55.00%	22.60%	19.00%	3.40%	0.265	49.20%	13.60%	33.10%	4.20%
Washington	492	32.30%	31.30%	35.60%	0.80%	0.61	33.70%	39.30%	27.00%	0.00%	0.39	30.20%	18.80%	49.00%	2.10%
Wilmot	24788	44.20%	25.50%	29.80%	0.50%	0.69	44.00%	27.20%	28.30%	0.50%	0.31	44.50%	21.90%	33.20%	0.40%

Appendix F - 47 - Owner Cost Burden by Age, Continued

Year:	2020														
Age:	All Ages					64 & Under					65 & Over				
Owner Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Age Category				Portion of All Ages	Percent of Age Category				Portion of All Ages	Percent of Age Category			
Town	Total	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income	Percent	< 20%	20%-29%	> 30%	No Income
Acworth	290	52.10%	29.00%	19.00%	0.00%	0.566	54.30%	31.70%	14.00%	0.00%	0.434	49.20%	25.40%	25.40%	0.00%
Canaan	1237	62.50%	17.40%	20.10%	0.00%	0.734	66.10%	16.20%	17.70%	0.00%	0.266	52.60%	20.70%	26.70%	0.00%
Charlestown	1514	53.80%	13.90%	27.90%	4.40%	0.674	50.90%	13.10%	29.50%	6.50%	0.326	59.70%	15.60%	24.70%	0.00%
Claremont	3152	42.70%	28.60%	27.70%	1.00%	0.676	48.60%	27.70%	22.20%	1.50%	0.324	30.40%	30.40%	39.10%	0.00%
Cornish	766	36.60%	30.80%	32.60%	0.00%	0.568	35.60%	46.90%	17.50%	0.00%	0.432	37.80%	9.70%	52.60%	0.00%
Croydon	228	56.60%	23.70%	19.70%	0.00%	0.728	59.00%	26.50%	14.50%	0.00%	0.272	50.00%	16.10%	33.90%	0.00%
Dorchester	166	30.10%	39.20%	30.70%	0.00%	0.482	35.00%	21.30%	43.80%	0.00%	0.518	25.60%	55.80%	18.60%	0.00%
Enfield	1634	39.20%	25.90%	34.90%	0.00%	0.659	38.70%	33.60%	27.70%	0.00%	0.341	40.10%	11.10%	48.70%	0.00%
Goshen	272	41.50%	20.60%	37.10%	0.70%	0.665	45.30%	23.20%	31.50%	0.00%	0.335	34.10%	15.40%	48.40%	2.20%
Grafton	475	48.60%	20.60%	29.70%	1.10%	0.686	50.60%	21.20%	28.20%	0.00%	0.314	44.30%	19.50%	32.90%	3.40%
Grantham	1059	66.60%	10.20%	23.20%	0.00%	0.624	68.50%	14.20%	17.20%	0.00%	0.376	63.30%	3.50%	33.20%	0.00%
Hanover	1853	62.90%	17.90%	19.20%	0.00%	0.641	70.50%	14.90%	14.60%	0.00%	0.359	49.30%	23.30%	27.40%	0.00%
Lebanon	3002	50.50%	30.40%	19.10%	0.00%	0.671	48.90%	30.70%	20.40%	0.00%	0.329	53.70%	30.00%	16.30%	0.00%
Lempster	324	45.10%	24.10%	28.40%	2.50%	0.688	48.00%	16.60%	31.80%	3.60%	0.312	38.60%	40.60%	20.80%	0.00%
Lyme	589	48.60%	23.80%	27.70%	0.00%	0.586	52.50%	32.50%	15.10%	0.00%	0.414	43.00%	11.50%	45.50%	0.00%
New London	1336	38.40%	24.00%	36.50%	1.10%	0.376	47.90%	34.40%	17.70%	0.00%	0.624	32.70%	17.60%	47.90%	1.80%
Newbury	714	65.00%	21.60%	12.70%	0.70%	0.658	62.80%	25.50%	10.60%	1.10%	0.342	69.30%	13.90%	16.80%	0.00%
Newport	1632	58.30%	14.90%	24.10%	2.80%	0.762	59.10%	9.10%	28.20%	3.60%	0.238	55.70%	33.50%	10.80%	0.00%
Orange	106	55.70%	24.50%	17.00%	2.80%	0.613	63.10%	16.90%	20.00%	0.00%	0.387	43.90%	36.60%	12.20%	7.30%
Orford	403	56.10%	20.80%	23.10%	0.00%	0.529	45.10%	29.60%	25.40%	0.00%	0.471	68.40%	11.10%	20.50%	0.00%
Piermont	253	53.80%	18.20%	28.10%	0.00%	0.684	50.90%	19.70%	29.50%	0.00%	0.316	60.00%	15.00%	25.00%	0.00%
Plainfield	883	46.20%	29.00%	24.80%	0.00%	0.677	46.80%	34.80%	18.40%	0.00%	0.323	44.90%	16.80%	38.20%	0.00%
Springfield	354	61.60%	12.10%	26.30%	0.00%	0.65	76.50%	11.30%	12.20%	0.00%	0.35	33.90%	13.70%	52.40%	0.00%
Summary	961	38.70%	26.40%	30.80%	4.10%	0.529	46.10%	18.10%	28.10%	7.70%	0.471	30.50%	35.80%	33.80%	0.00%
Sunapee	495	46.90%	25.30%	25.90%	2.00%	0.642	50.90%	27.40%	18.60%	3.10%	0.358	39.50%	21.50%	39.00%	0.00%
Unity	431	53.60%	15.80%	28.10%	2.60%	0.657	57.60%	15.20%	23.30%	3.90%	0.343	45.90%	16.90%	37.20%	0.00%
Washington	572	50.70%	10.80%	33.60%	4.90%	0.677	41.30%	11.10%	40.30%	7.20%	0.323	70.30%	10.30%	19.50%	0.00%
Wilmot	24701	50.40%	22.70%	25.90%	1.10%	0.644	52.90%	23.30%	22.20%	1.50%	0.356	45.80%	21.40%	32.50%	0.30%

Appendix F - 48 - Renter Cost Burden by Income

Year:	2010													
Income:	All Incomes				Zero or Negative Income	No Cash Rent	Less than 20k				20k to 35k			
Renter Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Income Level			Portion of All Incomes	Portion of All Incomes	Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Total	< 20%	20%-29%	> 30%	Percent	Percent	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	47	21.30%	51.10%	10.60%	0.00%	17.00%	0.00%	-	-	-	55.30%	0.00%	80.80%	19.20%
Canaan	146	9.60%	26.70%	51.40%	0.00%	12.30%	12.30%	0.00%	50.40%	50.40%	45.90%	8.90%	0.00%	91.10%
Charlestown	537	26.60%	16.20%	44.20%	0.00%	13.00%	30.40%	0.00%	35.50%	64.50%	27.20%	0.00%	9.60%	90.40%
Claremont	2392	25.30%	22.70%	50.70%	0.00%	1.20%	38.60%	8.00%	14.00%	78.00%	24.90%	8.00%	19.30%	72.30%
Cornish	91	27.50%	6.60%	36.30%	0.00%	29.70%	14.30%	0.00%	0.00%	100.00%	0.00%	-	-	-
Croydon	49	14.30%	14.30%	42.90%	0.00%	28.60%	24.50%	0.00%	0.00%	100.00%	4.10%	0.00%	0.00%	100.00%
Dorchester	16	75.00%	0.00%	0.00%	0.00%	25.00%	0.00%	-	-	-	0.00%	-	-	-
Enfield	543	23.60%	25.20%	39.00%	2.60%	9.80%	16.80%	0.00%	0.00%	100.00%	19.30%	18.10%	43.00%	39.40%
Goshen	48	29.20%	43.80%	16.70%	0.00%	10.40%	12.50%	0.00%	0.00%	100.00%	0.00%	-	-	-
Grafton	45	80.00%	0.00%	0.00%	0.00%	20.00%	0.00%	-	-	-	0.00%	-	-	-
Grantham	106	26.40%	47.10%	9.40%	0.00%	17.00%	0.00%	-	-	-	0.00%	-	-	-
Hanover	1232	22.70%	21.10%	46.50%	4.00%	5.90%	11.00%	0.00%	0.00%	100.00%	11.40%	0.00%	8.80%	92.10%
Lebanon	2729	28.80%	23.20%	41.70%	3.90%	2.30%	15.40%	0.00%	16.20%	83.10%	21.30%	1.90%	10.30%	87.80%
Lempster	69	21.70%	10.10%	43.40%	0.00%	24.60%	4.30%	0.00%	0.00%	100.00%	7.20%	0.00%	0.00%	100.00%
Lyme	142	24.60%	45.10%	23.30%	0.00%	7.00%	11.30%	0.00%	0.00%	100.00%	16.20%	0.00%	34.60%	65.40%
New London	264	18.20%	15.50%	66.30%	0.00%	0.00%	48.90%	0.00%	0.00%	100.00%	15.50%	0.00%	75.50%	24.50%
Newbury	41	39.00%	39.00%	9.80%	0.00%	12.20%	9.80%	0.00%	0.00%	100.00%	0.00%	-	-	-
Newport	887	16.40%	49.20%	32.80%	1.60%	0.00%	40.90%	9.30%	39.10%	51.60%	16.70%	9.00%	37.70%	53.30%
Orange	8	0.00%	25.00%	0.00%	0.00%	75.00%	0.00%	-	-	-	0.00%	-	-	-
Orford	126	41.30%	15.10%	35.70%	0.00%	7.90%	22.20%	0.00%	0.00%	100.00%	10.30%	0.00%	0.00%	100.00%
Piermont	43	35.00%	18.60%	37.20%	0.00%	9.30%	0.00%	-	-	-	46.50%	15.10%	24.90%	60.00%
Plainfield	87	19.50%	12.60%	27.60%	0.00%	40.20%	27.60%	0.00%	0.00%	100.00%	0.00%	-	-	-
Springfield	17	47.00%	0.00%	52.90%	0.00%	0.00%	52.90%	0.00%	0.00%	100.00%	0.00%	-	-	-
Summary	334	31.20%	23.40%	37.50%	1.50%	6.60%	4.50%	0.00%	0.00%	100.00%	20.70%	0.00%	10.10%	89.90%
Sunapee	80	48.90%	0.00%	17.60%	0.00%	33.80%	25.00%	45.20%	0.00%	55.20%	0.00%	-	-	-
Unity	19	0.00%	26.30%	36.90%	0.00%	36.80%	0.00%	-	-	-	42.10%	0.00%	62.50%	37.50%
Washington	48	27.10%	0.00%	64.50%	0.00%	8.30%	35.40%	0.00%	0.00%	100.00%	8.30%	0.00%	0.00%	100.00%
Wilmot	10146	25.60%	24.60%	42.70%	1.90%	5.30%	23.80%	4.80%	16.90%	78.20%	19.70%	5.00%	19.00%	76.00%

Appendix F - 48 - Renter Cost Burden by Income, Continued

Year:	2010											
Income:	35k to 50k				50k to 75k				Over 75k			
Renter Occupied Household Units with Cost Burden:	Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	6.40%	0.00%	100.00%	0.00%	21.30%	100.00%	0.00%	0.00%	0.00%	-	-	-
Canaan	0.00%	-	-	-	13.00%	0.00%	100.00%	0.00%	16.40%	33.50%	45.70%	20.70%
Charlestown	8.90%	100.00%	0.00%	0.00%	10.40%	100.00%	0.00%	0.00%	10.10%	72.30%	27.70%	0.00%
Claremont	16.80%	41.10%	44.00%	15.50%	13.80%	77.50%	22.50%	0.00%	4.60%	56.50%	43.50%	0.00%
Cornish	9.90%	0.00%	0.00%	100.00%	24.20%	22.70%	27.30%	50.00%	22.00%	100.00%	0.00%	0.00%
Croydon	14.30%	0.00%	0.00%	100.00%	18.40%	22.30%	77.70%	0.00%	10.20%	100.00%	0.00%	0.00%
Dorchester	0.00%	-	-	-	37.50%	100.00%	0.00%	0.00%	37.50%	100.00%	0.00%	0.00%
Enfield	14.40%	0.00%	24.30%	75.70%	26.50%	35.50%	50.60%	14.00%	10.70%	100.00%	0.00%	0.00%
Goshen	10.40%	0.00%	60.60%	40.40%	43.80%	14.40%	85.60%	0.00%	22.90%	100.00%	0.00%	0.00%
Grafton	28.90%	100.00%	0.00%	0.00%	37.80%	100.00%	0.00%	0.00%	13.30%	100.00%	0.00%	0.00%
Grantham	9.40%	0.00%	0.00%	100.00%	29.20%	67.80%	32.20%	0.00%	44.30%	14.90%	85.10%	0.00%
Hanover	29.90%	0.00%	36.10%	63.90%	8.40%	20.20%	58.30%	22.60%	29.40%	71.40%	15.00%	13.60%
Lebanon	19.90%	15.10%	41.20%	43.20%	20.00%	53.50%	39.00%	8.00%	17.30%	85.00%	14.50%	0.00%
Lempster	33.30%	0.00%	30.30%	69.70%	23.20%	62.50%	0.00%	37.50%	7.20%	100.00%	0.00%	0.00%
Lyme	9.20%	60.90%	22.80%	15.20%	28.90%	0.00%	100.00%	0.00%	27.50%	69.10%	30.90%	0.00%
New London	6.80%	0.00%	55.90%	44.10%	24.60%	56.90%	0.00%	43.10%	4.20%	100.00%	0.00%	0.00%
Newbury	0.00%	-	-	-	41.50%	64.60%	35.20%	0.00%	36.60%	33.30%	66.70%	0.00%
Newport	18.70%	9.60%	84.00%	6.40%	18.50%	30.80%	60.50%	8.60%	3.60%	100.00%	0.00%	0.00%
Orange	0.00%	-	-	-	25.00%	0.00%	100.00%	0.00%	0.00%	-	-	-
Orford	11.90%	47.10%	26.90%	26.90%	39.70%	79.80%	19.90%	0.00%	7.90%	50.60%	50.60%	0.00%
Piermont	7.00%	100.00%	0.00%	0.00%	30.20%	46.40%	23.20%	30.80%	7.00%	100.00%	0.00%	0.00%
Plainfield	0.00%	-	-	-	12.60%	0.00%	100.00%	0.00%	19.50%	100.00%	0.00%	0.00%
Springfield	23.50%	100.00%	0.00%	0.00%	0.00%	-	-	-	23.50%	100.00%	0.00%	0.00%
Summary	39.80%	29.40%	34.70%	36.20%	9.90%	24.20%	75.80%	0.00%	17.10%	100.00%	0.00%	0.00%
Sunapee	35.00%	89.40%	0.00%	10.90%	0.00%	-	-	-	6.30%	100.00%	0.00%	0.00%
Unity	0.00%	-	-	-	21.10%	0.00%	0.00%	100.00%	0.00%	-	-	-
Washington	20.80%	0.00%	0.00%	100.00%	0.00%	-	-	-	27.10%	100.00%	0.00%	0.00%
Wilmot	18.70%	21.60%	40.50%	38.00%	17.10%	52.10%	39.20%	8.90%	13.70%	76.90%	19.00%	3.90%

Appendix F - 48 - Renter Cost Burden by Income, Continued

Year:	2020													
Age:	All Incomes				Zero or Negative Income	No Cash Rent	Less than 20k				20k to 35k			
Renter Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Income Level			Portion of All Incomes	Portion of All Incomes	Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Total	< 20%	20%-29%	> 30%	Percent	Percent	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	27	22.20%	29.60%	18.50%	22.20%	7.40%	0.00%	-	-	-	0.00%	-	-	-
Canaan	300	23.30%	13.00%	49.30%	0.00%	14.30%	28.00%	0.00%	0.00%	100.00%	17.00%	0.00%	0.00%	100.00%
Charlestown	595	29.90%	25.60%	25.20%	13.60%	5.70%	15.10%	0.00%	31.10%	68.90%	16.50%	10.30%	0.00%	89.70%
Claremont	2301	19.50%	20.00%	58.40%	1.70%	0.40%	26.20%	4.60%	7.60%	87.40%	30.60%	5.60%	5.60%	88.90%
Cornish	42	16.60%	28.60%	47.60%	0.00%	7.10%	38.10%	0.00%	0.00%	100.00%	9.50%	0.00%	0.00%	100.00%
Croydon	25	16.00%	32.00%	28.00%	20.00%	4.00%	8.00%	0.00%	0.00%	100.00%	20.00%	0.00%	0.00%	100.00%
Dorchester	14	50.00%	50.00%	0.00%	0.00%	0.00%	0.00%	-	-	-	0.00%	-	-	-
Enfield	502	34.10%	32.00%	28.30%	0.00%	5.80%	7.20%	0.00%	58.30%	41.70%	10.80%	0.00%	29.60%	70.40%
Goshen	47	25.50%	17.00%	21.30%	12.80%	23.40%	21.30%	0.00%	0.00%	100.00%	0.00%	-	-	-
Grafton	37	35.10%	0.00%	13.50%	0.00%	51.40%	0.00%	-	-	-	13.50%	0.00%	0.00%	100.00%
Grantham	124	87.90%	0.00%	12.10%	0.00%	0.00%	0.00%	-	-	-	0.00%	-	-	-
Hanover	1175	11.90%	10.60%	67.10%	5.10%	5.40%	34.40%	0.00%	13.40%	86.60%	12.50%	0.00%	0.00%	100.00%
Lebanon	2853	17.20%	32.10%	43.60%	7.20%	0.00%	16.60%	3.60%	10.80%	86.10%	15.20%	3.90%	10.50%	85.50%
Lempster	28	10.70%	50.00%	39.30%	0.00%	0.00%	0.00%	-	-	-	25.00%	0.00%	0.00%	100.00%
Lyme	61	34.40%	27.90%	18.00%	0.00%	19.70%	4.90%	0.00%	0.00%	100.00%	4.90%	0.00%	0.00%	100.00%
New London	265	34.70%	17.80%	30.10%	0.00%	17.40%	9.40%	0.00%	0.00%	100.00%	13.60%	0.00%	0.00%	100.00%
Newbury	69	0.00%	56.50%	33.20%	0.00%	10.10%	65.20%	0.00%	86.70%	13.30%	13.00%	0.00%	0.00%	100.00%
Newport	974	22.00%	31.60%	44.00%	0.00%	2.30%	25.10%	5.60%	4.80%	89.20%	11.90%	21.00%	0.00%	79.00%
Orange	12	33.40%	50.00%	16.70%	0.00%	0.00%	0.00%	-	-	-	0.00%	-	-	-
Orford	95	26.30%	22.10%	41.10%	0.00%	10.50%	4.20%	0.00%	100.00%	0.00%	40.00%	0.00%	0.00%	100.00%
Piermont	57	36.90%	17.50%	40.30%	0.00%	5.30%	10.50%	0.00%	0.00%	100.00%	19.30%	0.00%	18.10%	81.90%
Plainfield	116	26.70%	9.50%	59.50%	0.00%	4.30%	0.00%	-	-	-	15.50%	0.00%	0.00%	100.00%
Springfield	43	51.20%	0.00%	0.00%	0.00%	48.80%	0.00%	-	-	-	0.00%	-	-	-
Summary	312	16.00%	23.10%	50.30%	8.70%	1.90%	11.50%	0.00%	0.00%	100.00%	22.80%	0.00%	0.00%	100.00%
Sunapee	24	0.00%	29.20%	16.70%	0.00%	54.20%	0.00%	-	-	-	16.70%	0.00%	0.00%	100.00%
Unity	35	20.00%	37.10%	37.10%	0.00%	5.70%	37.10%	0.00%	0.00%	100.00%	0.00%	-	-	-
Washington	126	34.90%	34.10%	26.20%	0.00%	4.80%	2.40%	0.00%	0.00%	100.00%	20.60%	0.00%	0.00%	100.00%
Wilmot	10259	21.30%	24.40%	46.50%	4.20%	3.60%	20.40%	2.80%	12.20%	85.00%	17.90%	4.90%	5.60%	89.50%

Appendix F - 48 - Renter Cost Burden by Income, Continued

Year:	2020											
Income:	35k to 50k				50k to 75k				Over 75k			
Renter Occupied Household Units with Cost Burden:	Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	11.10%	0.00%	0.00%	100.00%	40.70%	27.30%	54.50%	18.20%	18.50%	60.00%	40.00%	0.00%
Canaan	1.00%	0.00%	0.00%	100.00%	19.70%	16.80%	66.00%	16.80%	20.00%	100.00%	0.00%	0.00%
Charlestown	7.10%	0.00%	100.00%	0.00%	13.80%	0.00%	100.00%	0.00%	28.20%	100.00%	0.00%	0.00%
Claremont	20.30%	16.30%	45.80%	37.40%	8.90%	13.50%	78.70%	7.90%	12.10%	100.00%	0.00%	0.00%
Cornish	7.10%	100.00%	0.00%	0.00%	26.20%	0.00%	100.00%	0.00%	11.90%	79.80%	20.20%	0.00%
Croydon	0.00%	-	-	-	32.00%	0.00%	100.00%	0.00%	16.00%	100.00%	0.00%	0.00%
Dorchester	0.00%	-	-	-	78.60%	36.40%	63.60%	0.00%	21.40%	100.00%	0.00%	0.00%
Enfield	27.90%	35.80%	8.60%	55.60%	12.40%	0.00%	100.00%	0.00%	36.10%	66.80%	27.10%	6.10%
Goshen	0.00%	-	-	-	17.00%	0.00%	100.00%	0.00%	25.50%	100.00%	0.00%	0.00%
Grafton	0.00%	-	-	-	0.00%	-	-	-	35.10%	100.00%	0.00%	0.00%
Grantham	0.00%	-	-	-	34.70%	65.10%	0.00%	34.90%	65.30%	100.00%	0.00%	0.00%
Hanover	5.80%	0.00%	0.00%	100.00%	11.40%	16.70%	17.50%	66.70%	25.40%	39.40%	15.70%	44.90%
Lebanon	13.00%	0.00%	24.60%	75.40%	17.50%	15.40%	50.30%	34.30%	30.50%	43.60%	54.80%	1.60%
Lempster	42.90%	24.90%	41.70%	33.30%	32.10%	0.00%	100.00%	0.00%	0.00%	-	-	-
Lyme	9.80%	0.00%	50.00%	50.00%	11.50%	71.30%	0.00%	28.70%	49.20%	53.30%	46.70%	0.00%
New London	13.60%	50.00%	30.90%	19.10%	15.50%	29.00%	41.30%	29.00%	30.60%	76.50%	23.50%	0.00%
Newbury	7.20%	0.00%	0.00%	100.00%	4.30%	0.00%	0.00%	100.00%	0.00%	-	-	-
Newport	11.60%	10.30%	12.10%	76.70%	21.40%	9.30%	75.20%	15.40%	27.80%	53.60%	46.40%	0.00%
Orange	33.30%	50.20%	0.00%	50.20%	0.00%	-	-	-	66.70%	25.00%	75.00%	0.00%
Orford	4.20%	76.20%	0.00%	26.20%	11.60%	36.20%	63.80%	0.00%	29.50%	64.10%	35.60%	0.00%
Piermont	0.00%	-	-	-	22.80%	38.60%	61.40%	0.00%	42.10%	66.70%	0.00%	33.30%
Plainfield	12.10%	0.00%	0.00%	100.00%	41.40%	0.00%	22.90%	77.10%	26.70%	100.00%	0.00%	0.00%
Springfield	0.00%	-	-	-	0.00%	-	-	-	51.20%	100.00%	0.00%	0.00%
Summary	10.60%	0.00%	0.00%	100.00%	26.90%	46.50%	33.50%	20.10%	17.60%	19.90%	80.10%	0.00%
Sunapee	0.00%	-	-	-	29.20%	0.00%	100.00%	0.00%	0.00%	-	-	-
Unity	0.00%	-	-	-	37.10%	0.00%	100.00%	0.00%	20.00%	100.00%	0.00%	0.00%
Washington	11.10%	0.00%	71.20%	28.80%	15.10%	15.90%	84.10%	0.00%	46.00%	70.70%	29.30%	0.00%
Wilmot	13.00%	12.50%	30.10%	57.20%	15.60%	16.20%	58.40%	25.40%	25.30%	62.30%	31.30%	6.40%

Appendix F - 49 - Owner Cost Burden by Income

Year:	2010											
Age:	All Incomes				Less than 20k				20k to 35k			
Owner Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Income Level			Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Total	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	230	51.70%	20.90%	27.40%	10.40%	0.00%	21.20%	79.80%	16.50%	10.30%	26.10%	63.00%
Canaan	1267	48.60%	26.90%	24.30%	11.40%	0.00%	25.40%	73.70%	10.00%	16.00%	51.00%	33.00%
Charlestown	1799	44.50%	22.60%	32.90%	9.10%	9.90%	0.00%	89.00%	14.60%	16.40%	19.20%	64.40%
Claremont	3536	38.70%	27.50%	33.80%	11.10%	12.60%	4.50%	82.90%	16.70%	16.80%	19.20%	64.10%
Cornish	550	53.90%	16.90%	28.70%	5.80%	37.90%	0.00%	62.10%	18.50%	23.80%	15.70%	61.10%
Croydon	286	44.00%	21.50%	34.10%	13.30%	0.00%	28.60%	70.70%	18.90%	34.90%	5.30%	59.30%
Dorchester	110	38.20%	40.80%	20.80%	18.20%	0.00%	24.70%	74.70%	8.20%	0.00%	54.90%	43.90%
Enfield	1598	47.80%	21.70%	30.60%	8.70%	0.00%	0.00%	100.00%	7.40%	16.20%	0.00%	83.80%
Goshen	331	37.10%	21.10%	41.60%	13.60%	8.80%	0.00%	91.20%	11.20%	8.00%	34.80%	56.30%
Grafton	456	41.00%	20.20%	38.80%	16.40%	0.00%	20.10%	80.50%	12.70%	17.30%	7.10%	75.60%
Grantham	1024	47.90%	17.20%	33.60%	4.60%	0.00%	0.00%	100.00%	12.30%	4.10%	39.00%	56.90%
Hanover	1732	52.40%	22.50%	25.00%	4.50%	0.00%	15.60%	84.40%	6.20%	0.00%	9.70%	88.70%
Lebanon	3080	51.00%	20.80%	28.10%	4.10%	0.00%	9.80%	90.20%	11.20%	24.10%	17.00%	58.90%
Lempster	385	42.40%	19.20%	38.50%	11.40%	0.00%	0.00%	100.00%	14.50%	30.30%	14.50%	55.90%
Lyme	650	50.30%	27.30%	20.40%	2.20%	0.00%	0.00%	100.00%	5.10%	27.50%	35.30%	35.30%
New London	1391	44.80%	18.50%	36.30%	14.60%	0.00%	0.00%	100.00%	9.70%	11.30%	19.60%	69.10%
Newbury	753	29.60%	31.40%	36.80%	6.50%	6.20%	12.30%	81.50%	12.10%	6.60%	43.00%	50.40%
Newport	1768	34.50%	28.30%	37.30%	17.30%	3.50%	3.50%	93.10%	10.60%	4.70%	23.60%	71.70%
Orange	134	43.30%	23.10%	29.20%	6.00%	0.00%	0.00%	100.00%	24.60%	8.90%	54.50%	36.60%
Orford	337	45.10%	24.40%	30.60%	4.50%	0.00%	0.00%	100.00%	11.00%	0.00%	35.50%	64.50%
Piermont	316	45.50%	18.30%	36.00%	7.90%	0.00%	0.00%	100.00%	10.10%	8.90%	24.80%	65.30%
Plainfield	828	48.10%	29.40%	22.70%	3.30%	0.00%	0.00%	100.00%	12.60%	0.00%	50.00%	50.00%
Springfield	340	40.60%	31.50%	27.80%	8.20%	0.00%	0.00%	100.00%	10.60%	22.60%	5.70%	71.70%
Summary	1059	38.60%	24.80%	36.80%	11.00%	19.10%	0.00%	81.80%	14.30%	5.60%	4.20%	90.20%
Sunapee	578	48.00%	24.60%	26.00%	6.40%	14.10%	21.90%	65.60%	16.10%	21.70%	37.90%	41.00%
Unity	453	32.40%	25.20%	41.70%	15.20%	0.00%	4.60%	96.10%	18.30%	18.00%	35.00%	47.00%
Washington	453	34.90%	21.60%	43.50%	9.10%	0.00%	0.00%	100.00%	7.10%	9.90%	36.60%	53.50%
Wilmot	25444	44.20%	23.80%	31.70%	9.10%	5.30%	6.20%	88.50%	12.10%	14.50%	22.80%	62.60%

Appendix F - 49 - Owner Cost Burden by Income, Continued

Year:	2010											
Age:	35k to 50k				50k to 75k				Over 75k			
Owner Occupied Household Units with Cost Burden:	Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	20.00%	82.50%	11.00%	6.50%	29.10%	58.40%	22.30%	19.60%	23.90%	69.00%	23.80%	7.10%
Canaan	14.00%	58.60%	27.90%	13.60%	23.50%	55.30%	28.10%	16.60%	41.00%	62.90%	20.50%	16.60%
Charlestown	22.60%	43.80%	27.90%	28.30%	24.40%	39.30%	33.60%	27.50%	29.30%	74.10%	18.10%	7.80%
Claremont	16.50%	28.50%	35.80%	36.40%	24.20%	35.10%	37.20%	27.30%	31.60%	67.40%	28.20%	4.10%
Cornish	8.40%	17.90%	13.10%	69.00%	18.20%	33.00%	33.00%	34.10%	48.50%	82.10%	14.20%	3.70%
Croydon	8.00%	17.50%	17.50%	65.00%	20.30%	31.00%	39.40%	29.10%	39.50%	75.20%	18.50%	6.10%
Dorchester	16.40%	66.50%	22.00%	11.00%	18.20%	45.10%	54.90%	0.00%	39.10%	48.80%	46.50%	4.60%
Enfield	17.10%	36.80%	14.60%	48.50%	14.20%	57.00%	5.60%	37.30%	52.60%	61.20%	35.00%	4.00%
Goshen	32.90%	26.70%	29.50%	44.10%	13.30%	51.90%	20.30%	27.10%	29.00%	66.60%	16.60%	16.60%
Grafton	23.00%	41.70%	17.00%	40.90%	20.00%	39.50%	38.50%	22.00%	27.90%	76.30%	15.80%	7.90%
Grantham	10.40%	20.20%	5.80%	74.00%	11.50%	68.70%	0.00%	31.30%	60.00%	62.30%	19.70%	17.80%
Hanover	6.10%	11.50%	62.30%	26.20%	9.60%	34.40%	29.20%	36.50%	73.60%	65.80%	19.80%	14.40%
Lebanon	9.80%	32.70%	29.60%	37.80%	21.00%	44.80%	17.10%	38.10%	53.80%	66.40%	22.30%	11.30%
Lempster	11.20%	30.40%	32.10%	37.50%	33.80%	50.00%	17.80%	32.20%	29.10%	60.80%	25.80%	13.40%
Lyme	10.30%	47.60%	17.50%	34.00%	13.50%	40.70%	25.20%	34.10%	67.10%	57.40%	30.30%	12.40%
New London	10.30%	30.10%	29.10%	40.80%	11.10%	14.40%	26.10%	60.40%	53.80%	72.50%	19.90%	7.60%
Newbury	8.50%	18.80%	31.80%	49.40%	24.40%	23.00%	22.10%	54.90%	46.30%	45.80%	37.40%	16.80%
Newport	13.50%	54.80%	21.50%	23.70%	27.90%	30.50%	46.60%	22.90%	30.80%	56.80%	30.20%	13.00%
Orange	7.50%	80.00%	0.00%	20.00%	23.10%	19.50%	26.00%	55.00%	34.30%	89.20%	10.80%	0.00%
Orford	7.40%	20.30%	0.00%	79.70%	17.20%	30.80%	44.80%	24.40%	59.90%	63.90%	21.40%	14.90%
Piermont	16.80%	22.60%	13.10%	64.30%	14.90%	29.50%	25.50%	44.30%	50.30%	72.40%	19.50%	8.20%
Plainfield	10.30%	28.20%	15.50%	56.30%	15.20%	38.20%	24.30%	37.50%	58.70%	67.10%	30.30%	2.70%
Springfield	10.60%	58.50%	17.00%	24.50%	18.50%	44.30%	30.30%	25.40%	52.10%	45.70%	45.10%	9.00%
Summary	7.40%	47.30%	0.00%	52.70%	25.60%	34.80%	43.00%	22.70%	41.70%	55.90%	31.70%	12.50%
Sunapee	8.30%	14.50%	16.90%	68.70%	28.40%	44.40%	32.70%	22.50%	39.30%	75.80%	16.30%	7.90%
Unity	17.40%	35.60%	25.30%	39.10%	26.30%	37.60%	19.40%	43.00%	22.10%	58.80%	38.90%	1.80%
Washington	11.00%	31.80%	8.20%	60.00%	20.10%	24.40%	26.40%	49.30%	52.80%	48.90%	24.20%	26.70%
Wilmot	13.10%	36.30%	25.30%	38.50%	20.20%	39.20%	29.40%	31.40%	45.30%	64.60%	24.90%	10.40%

Appendix F - 49 - Owner Cost Burden by Income, Continued

Year:	2020											
Age:	All Incomes				Less than 20k				20k to 35k			
Owner Occupied Household Units with Cost Burden:	Housing Unit Count	Percent of Income Level			Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Total	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	290	49.50%	28.90%	19.10%	3.20%	28.10%	28.10%	40.60%	8.80%	6.80%	31.80%	61.40%
Canaan	1237	54.80%	16.50%	25.90%	7.20%	15.30%	0.00%	84.70%	12.10%	13.20%	19.00%	66.90%
Charlestown	1514	47.00%	17.10%	27.10%	13.10%	0.00%	29.00%	71.00%	12.20%	25.40%	19.70%	54.10%
Claremont	3152	32.90%	25.00%	40.60%	13.40%	3.70%	7.50%	88.10%	24.10%	3.70%	16.60%	79.70%
Cornish	766	35.40%	30.70%	33.40%	17.20%	6.40%	0.00%	93.60%	5.90%	0.00%	0.00%	100.00%
Croydon	228	52.60%	24.50%	20.60%	7.50%	0.00%	0.00%	100.00%	8.70%	27.60%	9.20%	63.20%
Dorchester	166	31.60%	40.00%	28.20%	10.00%	17.00%	11.00%	72.00%	27.20%	0.00%	85.70%	14.30%
Enfield	1634	37.90%	27.20%	33.40%	17.40%	0.00%	5.70%	94.30%	4.50%	0.00%	15.60%	84.40%
Goshen	272	39.20%	20.00%	34.80%	9.70%	13.40%	0.00%	87.60%	5.60%	0.00%	39.30%	60.70%
Grafton	475	47.60%	19.30%	28.60%	6.80%	0.00%	26.50%	75.00%	9.80%	23.50%	20.40%	56.10%
Grantham	1059	68.80%	9.10%	22.10%	1.00%	0.00%	0.00%	100.00%	6.40%	0.00%	0.00%	100.00%
Hanover	1853	43.10%	15.10%	37.70%	15.30%	0.00%	11.80%	88.20%	8.00%	0.00%	0.00%	100.00%
Lebanon	3002	34.30%	31.30%	31.00%	9.80%	5.10%	15.30%	80.60%	10.20%	2.90%	17.60%	79.40%
Lempster	324	42.30%	26.10%	29.30%	6.80%	0.00%	0.00%	100.00%	19.00%	0.00%	25.30%	74.70%
Lyme	589	47.20%	24.20%	26.80%	5.20%	0.00%	0.00%	100.00%	2.50%	0.00%	0.00%	100.00%
New London	1336	37.70%	22.90%	35.50%	8.40%	0.00%	0.00%	100.00%	10.70%	0.00%	18.70%	81.30%
Newbury	714	59.30%	24.70%	14.60%	7.80%	0.00%	71.80%	28.20%	7.70%	18.20%	0.00%	81.80%
Newport	1632	44.70%	21.20%	31.50%	13.30%	7.50%	3.80%	89.50%	9.50%	9.50%	17.90%	72.60%
Orange	106	53.40%	27.20%	16.90%	2.50%	0.00%	0.00%	100.00%	13.60%	0.00%	75.00%	25.00%
Orford	403	50.30%	21.00%	26.40%	8.60%	74.40%	9.30%	16.30%	10.00%	0.00%	12.00%	88.00%
Piermont	253	50.60%	18.00%	30.40%	5.20%	0.00%	11.50%	86.50%	7.40%	0.00%	31.10%	70.30%
Plainfield	883	43.90%	26.70%	28.80%	4.00%	0.00%	10.00%	90.00%	11.80%	0.00%	8.50%	91.50%
Springfield	354	60.40%	10.80%	23.40%	3.30%	0.00%	0.00%	100.00%	11.60%	0.00%	0.00%	100.00%
Summary	961	33.10%	25.70%	35.60%	4.20%	0.00%	0.00%	100.00%	19.20%	5.70%	40.60%	53.60%
Sunapee	495	44.60%	25.40%	25.50%	8.70%	2.30%	17.20%	79.30%	10.80%	15.70%	0.00%	84.30%
Unity	431	51.10%	17.40%	28.70%	6.90%	0.00%	0.00%	100.00%	10.70%	0.00%	0.00%	100.00%
Washington	572	47.90%	15.00%	32.10%	2.10%	0.00%	0.00%	100.00%	9.70%	0.00%	10.30%	89.70%
Wilmot	24701	43.00%	22.80%	31.20%	10.00%	4.20%	10.50%	85.30%	11.60%	5.80%	17.40%	76.70%

Appendix F - 49 - Owner Cost Burden by Income, Continued

Year:	2020											
Age:	35k to 50k				50k to 75k				Over 75k			
Owner Occupied Household Units with Cost Burden:	Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level			Portion of All Incomes	Percent of Income Level		
Town	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%	Percent	< 20%	20%-29%	> 30%
Acworth	11.40%	28.10%	24.60%	47.40%	32.20%	44.10%	46.00%	9.90%	42.00%	72.90%	18.10%	9.00%
Canaan	9.90%	12.10%	30.30%	57.60%	18.10%	61.30%	17.10%	21.50%	50.00%	79.60%	16.20%	4.20%
Charlestown	16.30%	58.90%	22.70%	17.80%	18.30%	33.30%	29.00%	38.30%	31.50%	89.50%	6.00%	4.10%
Claremont	14.60%	18.50%	42.50%	39.70%	16.20%	43.80%	35.20%	21.00%	30.20%	71.90%	26.80%	1.30%
Cornish	7.70%	20.80%	33.80%	45.50%	15.00%	50.00%	17.30%	32.00%	53.80%	46.80%	47.40%	5.80%
Croydon	7.10%	16.90%	50.70%	33.80%	18.60%	53.20%	31.70%	15.10%	55.70%	70.20%	25.50%	4.30%
Dorchester	8.90%	37.10%	24.70%	37.10%	20.60%	40.30%	37.90%	21.40%	33.30%	55.00%	16.80%	28.20%
Enfield	11.30%	27.40%	21.20%	51.30%	14.10%	16.30%	63.80%	19.90%	51.30%	63.40%	27.50%	9.00%
Goshen	20.70%	33.30%	1.40%	65.20%	18.50%	16.80%	54.10%	28.60%	39.50%	70.60%	19.00%	10.40%
Grafton	14.30%	27.30%	1.40%	71.30%	24.60%	43.50%	24.80%	31.70%	39.80%	77.10%	23.10%	0.00%
Grantham	5.30%	24.50%	0.00%	77.40%	14.80%	35.80%	0.00%	64.20%	72.40%	85.90%	12.60%	1.50%
Hanover	4.10%	0.00%	31.70%	68.30%	9.20%	15.20%	29.30%	55.40%	59.30%	70.30%	15.70%	14.00%
Lebanon	9.80%	6.10%	18.40%	75.50%	17.80%	23.00%	43.30%	34.30%	48.80%	59.00%	37.90%	3.10%
Lempster	11.60%	34.50%	37.10%	29.30%	11.90%	54.60%	37.80%	7.60%	48.30%	65.80%	25.90%	8.30%
Lyme	9.50%	6.30%	23.20%	71.60%	9.10%	47.30%	18.70%	34.10%	71.80%	58.90%	28.30%	12.80%
New London	4.90%	22.40%	24.50%	53.10%	21.50%	21.90%	23.70%	54.40%	50.70%	62.90%	28.80%	8.10%
Newbury	4.90%	16.30%	55.10%	28.60%	13.40%	62.70%	19.40%	17.90%	64.80%	75.20%	21.30%	3.50%
Newport	8.50%	18.80%	5.90%	75.30%	21.30%	46.00%	34.30%	19.20%	44.80%	70.10%	25.00%	4.90%
Orange	6.80%	50.00%	0.00%	50.00%	20.30%	50.20%	25.10%	25.10%	54.20%	73.40%	22.00%	4.60%
Orford	10.80%	14.80%	31.50%	53.70%	18.10%	30.90%	25.40%	43.10%	50.40%	72.80%	21.80%	5.20%
Piermont	8.40%	3.60%	7.10%	88.10%	24.50%	40.80%	31.40%	27.80%	53.50%	75.30%	12.70%	12.10%
Plainfield	5.10%	9.80%	9.80%	80.40%	12.60%	24.60%	25.40%	50.00%	66.00%	61.10%	32.70%	6.10%
Springfield	2.50%	0.00%	0.00%	100.00%	9.30%	21.50%	46.20%	32.30%	68.00%	85.90%	9.60%	4.40%
Summary	5.60%	16.10%	12.50%	71.40%	17.90%	23.50%	33.50%	43.00%	47.50%	56.60%	23.60%	19.80%
Sunapee	8.30%	15.70%	50.60%	32.50%	21.60%	32.90%	39.40%	27.80%	46.20%	74.20%	24.20%	1.70%
Unity	16.10%	61.50%	16.10%	22.40%	15.50%	34.80%	47.10%	18.10%	48.10%	74.40%	15.60%	9.80%
Washington	6.90%	8.70%	27.50%	63.80%	17.20%	25.00%	27.30%	47.70%	59.20%	72.60%	12.50%	14.70%
Wilmot	9.50%	22.70%	25.00%	52.40%	16.70%	34.80%	32.70%	32.50%	49.10%	69.00%	24.10%	6.80%

Appendix F - 50 - NHHFA Housing Rental Relief Program Participants - Market Rents Compared with Housing Choice Voucher Payment Standard. Negative Numbers Mean Rent is Below Standard.

Town Name	Actual # Bedrooms	Structure Type	Gross Rent	Payment Standard	Amount of Rent Above Payment Standard
CHARLESTOWN	1	Low-Rise	\$800.00	\$900.00	-\$100.00
CHARLESTOWN	2	Single Family Detached	\$909.00	\$900.00	\$9.00
CHARLESTOWN	2	Low-Rise	\$1,014.00	\$1,177.00	-\$163.00
CHARLESTOWN	1	Low-Rise	\$840.00	\$900.00	-\$60.00
CHARLESTOWN	4	Single Family Detached	\$1,725.00	\$1,735.00	-\$10.00
CLAREMONT	1	Low-Rise	\$725.00	\$725.00	\$0.00
CLAREMONT	1	Low-Rise	\$913.00	\$900.00	\$13.00
CLAREMONT	1	Low-Rise	\$796.00	\$958.00	-\$162.00
CLAREMONT	2	Low-Rise	\$1,000.00	\$958.00	\$42.00
CLAREMONT	2	Semi-Detached	\$1,169.00	\$1,124.00	\$45.00
CLAREMONT	1	Low-Rise	\$800.00	\$900.00	-\$100.00
CLAREMONT	0	Low-Rise	\$773.00	\$850.00	-\$77.00
CLAREMONT	1	Low-Rise	\$795.00	\$900.00	-\$105.00
CLAREMONT	3	Single Family Detached	\$1,305.00	\$1,464.00	-\$159.00
CLAREMONT	1	Low-Rise	\$1,054.00	\$973.00	\$81.00
CLAREMONT	3	Rowhouse/Townhouse	\$1,447.00	\$1,464.00	-\$17.00
CLAREMONT	1	Low-Rise	\$822.00	\$900.00	-\$78.00
CLAREMONT	2	Semi-Detached	\$950.00	\$900.00	\$50.00
CLAREMONT	2	Single Family Detached	\$935.00	\$900.00	\$35.00
CLAREMONT	1	Semi-Detached	\$750.00	\$900.00	-\$150.00
CLAREMONT	1	Low-Rise	\$741.00	\$900.00	-\$159.00
CLAREMONT	1	Low-Rise	\$770.00	\$900.00	-\$130.00
CLAREMONT	3	Single Family Detached	\$1,310.00	\$1,124.00	\$186.00
CLAREMONT	1	Low-Rise	\$793.00	\$900.00	-\$107.00
CLAREMONT	1	Low-Rise	\$965.00	\$914.00	\$51.00
CLAREMONT	1	Low-Rise	\$725.00	\$725.00	\$0.00
CLAREMONT	1	Semi-Detached	\$806.00	\$900.00	-\$94.00
CLAREMONT	1	Low-Rise	\$757.00	\$900.00	-\$143.00
CLAREMONT	5	Single Family Detached	\$1,750.00	\$1,292.00	\$458.00
CLAREMONT	1	Semi-Detached	\$825.00	\$900.00	-\$75.00
CLAREMONT	1	Low-Rise	\$895.00	\$900.00	-\$5.00
CLAREMONT	3	Semi-Detached	\$1,178.00	\$999.00	\$179.00
CLAREMONT	2	Low-Rise	\$967.00	\$900.00	\$67.00
CLAREMONT	0	Low-Rise	\$873.00	\$773.00	\$100.00
CLAREMONT	1	Low-Rise	\$913.00	\$902.00	\$11.00
CLAREMONT	1	Low-Rise	\$913.00	\$900.00	\$13.00
CLAREMONT	1	Low-Rise	\$965.00	\$900.00	\$65.00
CLAREMONT	2	Semi-Detached	\$1,234.00	\$1,177.00	\$57.00
CLAREMONT	1	Low-Rise	\$951.00	\$900.00	\$51.00
CLAREMONT	1	Low-Rise	\$955.00	\$900.00	\$55.00
CLAREMONT	0	Semi-Detached	\$851.00	\$850.00	\$1.00
CLAREMONT	1	Low-Rise	\$892.00	\$900.00	-\$8.00
CLAREMONT	2	Rowhouse/Townhouse	\$1,020.00	\$1,177.00	-\$157.00
CROYDON	2	Manufactured Home	\$984.00	\$900.00	\$84.00
CROYDON	3	Single Family Detached	\$1,566.00	\$1,558.00	\$8.00
ENFIELD	1	Single Family Detached	\$872.00	\$917.00	-\$45.00
ENFIELD	1	Low-Rise	\$766.00	\$917.00	-\$151.00
ENFIELD	2	Semi-Detached	\$1,204.00	\$1,199.00	\$5.00
ENFIELD	2	Low-Rise	\$600.00	\$596.00	\$4.00
ENFIELD	1	Low-Rise	\$700.00	\$917.00	-\$217.00
ENFIELD	0	Low-Rise	\$600.00	\$766.00	-\$166.00
ENFIELD	3	Single Family Detached	\$600.00	\$502.00	\$98.00
ENFIELD	0	Low-Rise	\$600.00	\$766.00	-\$166.00
ENFIELD	3	Manufactured Home	\$1,180.00	\$1,191.00	-\$11.00
GRAFTON	2	Manufactured Home	\$880.00	\$917.00	-\$37.00
GRAFTON	1	Semi-Detached	\$994.00	\$917.00	\$77.00
GRAFTON	2	Low-Rise	\$1,156.00	\$1,191.00	-\$35.00
HANOVER	2	Low-Rise	\$992.00	\$1,191.00	-\$199.00
HANOVER	2	Low-Rise	\$987.00	\$1,191.00	-\$204.00
HANOVER	4	Single Family Detached	\$2,740.00	\$2,238.00	\$502.00
HANOVER	1	Low-Rise	\$843.00	\$917.00	-\$74.00
LEBANON	1	Low-Rise	\$900.00	\$982.00	-\$82.00
LEBANON	2	Low-Rise	\$987.00	\$987.00	\$0.00

Appendix F - 50 - NHHFA Housing Rental Relief Program Participants - Market Rents Compared..., Continued

Town Name	Actual # Bedrooms	Structure Type	Gross Rent	Payment Standard	Amount of Rent Above the Payment standard
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	3	Rowhouse/Townhouse	\$1,542.00	\$1,489.00	\$53.00
LEBANON	2	Low-Rise	\$987.00	\$987.00	\$0.00
LEBANON	2	Low-Rise	\$987.00	\$987.00	\$0.00
LEBANON	1	Low-Rise	\$1,000.00	\$917.00	\$83.00
LEBANON	1	Low-Rise	\$1,025.00	\$938.00	\$87.00
LEBANON	1	Low-Rise	\$750.00	\$982.00	-\$232.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$999.00	\$917.00	\$82.00
LEBANON	2	Low-Rise	\$942.00	\$917.00	\$25.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$900.00	\$917.00	-\$17.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	0	Low-Rise	\$875.00	\$0.00	\$875.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
LEBANON	1	Low-Rise	\$877.00	\$877.00	\$0.00
NEW LONDON	2	Single Family Detached	\$1,135.00	\$1,007.00	\$128.00
NEW LONDON	1	Low-Rise	\$1,150.00	\$1,007.00	\$143.00
NEWPORT	2	Low-Rise	\$829.00	\$900.00	-\$71.00
NEWPORT	1	Low-Rise	\$725.00	\$900.00	-\$175.00
NEWPORT	1	Low-Rise	\$956.00	\$900.00	\$56.00
NEWPORT	2	Low-Rise	\$1,009.00	\$1,177.00	-\$168.00
NEWPORT	2	Low-Rise	\$1,014.00	\$1,177.00	-\$163.00
NEWPORT	2	Single Family Detached	\$1,176.00	\$1,124.00	\$52.00
NEWPORT	4	Single Family Detached	\$1,335.00	\$1,177.00	\$158.00
NEWPORT	2	Manufactured Home	\$867.00	\$900.00	-\$33.00
NEWPORT	1	Low-Rise	\$942.00	\$900.00	\$42.00
NEWPORT	3	Low-Rise	\$1,103.00	\$958.00	\$145.00
NEWPORT	1	Low-Rise	\$864.00	\$900.00	-\$36.00
NEWPORT	3	Manufactured Home	\$1,108.00	\$1,177.00	-\$69.00
NEWPORT	2	Manufactured Home	\$888.00	\$900.00	-\$12.00
NEWPORT	1	Low-Rise	\$942.00	\$900.00	\$42.00
NEWPORT	2	Low-Rise	\$1,062.00	\$1,177.00	-\$115.00
NEWPORT	2	Single Family Detached	\$898.00	\$900.00	-\$2.00
NEWPORT	5	Low-Rise	\$1,176.00	\$1,464.00	-\$288.00
NEWPORT	0	Low-Rise	\$747.00	\$850.00	-\$103.00
NEWPORT	2	Single Family Detached	\$1,004.00	\$900.00	\$104.00
NEWPORT	1	Low-Rise	\$1,064.00	\$900.00	\$164.00
NEWPORT	1	Low-Rise	\$931.00	\$900.00	\$31.00
NEWPORT	0	Low-Rise	\$747.00	\$850.00	-\$103.00
NEWPORT	1	Low-Rise	\$706.00	\$900.00	-\$194.00
NEWPORT	4	Single Family Detached	\$1,574.00	\$1,558.00	\$16.00
OUT OF STATE	3	Rowhouse/Townhouse	\$1,504.00	\$1,754.00	-\$250.00
OUT OF STATE	3	Low-Rise	\$1,099.00	\$1,450.00	-\$351.00
OUT OF STATE	4	Low-Rise	\$1,779.00	\$1,644.00	\$135.00
OUT OF STATE	1	Low-Rise	\$532.00	\$823.00	-\$291.00
OUT OF STATE	2	Low-Rise	\$1,141.00	\$2,090.00	-\$949.00
OUT OF STATE	2	Low-Rise	\$1,438.00	\$1,587.00	-\$149.00
PIERMONT	2	Manufactured Home	\$1,199.00	\$1,191.00	\$8.00
SUNAPEE	2	Manufactured Home	\$852.00	\$900.00	-\$48.00
SUNAPEE	1	Low-Rise	\$917.00	\$900.00	\$17.00
SUNAPEE	2	Single Family Detached	\$1,064.00	\$1,124.00	-\$60.00
WILMOT	1	Low-Rise	\$856.00	\$1,007.00	-\$151.00

Appendix F - 51 - Housing Choice Voucher Participants by Town

Town Name	# Tenants Participating in Program
<b>NH Total</b>	<b>4091</b>
CANAAN	2
CHARLESTOWN	8
CLAREMONT	38
CROYDON	2
ENFIELD	9
GRAFTON	3
HANOVER	4
LEBANON	31
NEW LONDON	2
NEWPORT	25
OUT OF STATE	8
PIERMONT	1
SUNAPEE	3
WILMOT	1

Appendix F - 52 - Municipal Full Value Property Tax Rates

Municipality	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
Acworth	\$26.90	\$28.15	\$27.28	\$26.52	\$24.61	\$24.42	\$21.83	\$22.01	\$20.48	\$21.09	\$19.41
Canaan	\$26.89	\$27.48	\$30.33	\$29.20	\$30.60	\$28.35	\$26.30	\$23.96	\$21.83	\$21.43	\$20.34
Charlestown	\$31.10	\$32.98	\$34.86	\$37.06	\$34.79	\$35.23	\$31.67	\$34.38	\$29.68	\$28.57	\$26.15
Claremont	\$36.19	\$38.20	\$42.12	\$42.57	\$41.83	\$40.76	\$39.82	\$40.03	\$35.63	\$31.11	\$31.37
Cornish	\$20.28	\$19.12	\$20.43	\$20.64	\$21.31	\$22.33	\$22.23	\$21.08	\$19.55	\$19.25	\$18.77
Croydon	\$14.15	\$17.83	\$15.39	\$15.58	\$16.58	\$17.02	\$12.70	\$18.81	\$13.02	\$13.61	\$15.11
Dorchester	\$18.73	\$21.06	\$22.65	\$24.73	\$21.49	\$20.31	\$20.37	\$20.51	\$19.05	\$22.57	\$20.71
Enfield	\$21.60	\$23.11	\$23.56	\$23.03	\$24.77	\$22.33	\$22.65	\$22.10	\$21.38	\$20.19	\$20.12
Goshen	\$22.13	\$24.94	\$26.99	\$26.23	\$20.82	\$24.69	\$26.39	\$27.12	\$22.86	\$21.71	\$23.62
Grafton	\$26.86	\$26.93	\$26.55	\$27.61	\$25.30	\$26.97	\$22.35	\$24.28	\$20.44	\$18.04	\$19.00
Grantham	\$22.17	\$21.78	\$23.09	\$22.57	\$22.87	\$23.21	\$25.25	\$23.32	\$21.96	\$19.34	\$19.24
Hanover	\$15.34	\$16.68	\$17.04	\$16.24	\$15.95	\$16.78	\$16.29	\$16.88	\$17.04	\$16.79	\$16.35
Lebanon	\$23.82	\$23.07	\$24.59	\$25.46	\$25.59	\$26.20	\$25.35	\$24.57	\$23.66	\$23.83	\$22.37
Lempster	\$20.37	\$19.19	\$21.71	\$26.79	\$26.57	\$25.84	\$22.25	\$22.50	\$20.69	\$19.24	\$17.32
Lyme	\$23.50	\$25.18	\$25.58	\$24.86	\$23.65	\$24.14	\$22.98	\$23.22	\$21.77	\$20.54	\$19.06
New London	\$13.00	\$13.88	\$14.30	\$15.44	\$14.84	\$14.61	\$15.04	\$15.15	\$14.99	\$17.02	\$13.80
Newbury	\$12.89	\$13.07	\$13.63	\$15.56	\$15.86	\$15.78	\$14.00	\$14.81	\$14.62	\$14.25	\$13.88
Newport	\$28.09	\$29.46	\$28.99	\$29.16	\$29.23	\$28.55	\$33.65	\$30.43	\$29.55	\$28.20	\$26.79
Orange	\$26.01	\$25.45	\$24.10	\$24.80	\$24.51	\$20.60	\$22.68	\$17.70	\$19.29	\$20.90	\$19.47
Orford	\$24.05	\$25.71	\$23.49	\$24.96	\$25.86	\$30.78	\$28.41	\$27.92	\$25.00	\$27.87	\$26.56
Piermont	\$18.46	\$25.34	\$22.69	\$24.38	\$24.28	\$24.83	\$24.40	\$24.69	\$21.14	\$22.30	\$21.53
Plainfield	\$21.99	\$24.89	\$27.10	\$27.79	\$26.93	\$26.03	\$25.89	\$26.50	\$25.50	\$23.48	\$23.25
Springfield	\$19.27	\$20.07	\$21.10	\$22.88	\$21.51	\$20.94	\$21.34	\$22.06	\$21.67	\$21.54	\$19.07
Sunapee	\$13.42	\$13.31	\$13.53	\$14.65	\$14.22	\$14.59	\$13.93	\$14.39	\$14.63	\$13.25	\$12.85
Unity	\$25.92	\$28.61	\$27.21	\$29.40	\$32.29	\$28.21	\$26.06	\$27.61	\$24.62	\$21.41	\$22.12
Washington	\$17.76	\$18.25	\$19.11	\$18.85	\$20.34	\$20.74	\$19.45	\$17.83	\$18.77	\$16.82	\$17.97
Wilmot	\$20.39	\$20.38	\$22.12	\$23.08	\$22.53	\$22.54	\$20.07	\$21.39	\$20.32	\$21.27	\$20.57

Appendix F - 52 - Municipal Full Value Property Tax Rates, Continued

Municipality	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
Acworth	\$18.97	\$19.04	\$15.54	\$15.02	\$15.74	\$17.45	\$17.79	\$21.51	\$28.36	\$22.62
Canaan	\$20.38	\$21.41	\$20.25	\$17.88	\$17.95	\$19.94	\$21.29	\$21.68	\$21.84	\$21.28
Charlestown	\$24.95	\$23.95	\$19.09	\$22.13	\$24.28	\$23.38	\$28.59	\$28.14	\$34.12	\$28.02
Claremont	\$28.57	\$27.59	\$26.84	\$26.12	\$24.93	\$30.79	\$31.53	\$33.94	\$34.79	\$35.89
Cornish	\$19.17	\$16.52	\$14.74	\$12.85	\$15.91	\$18.41	\$20.76	\$25.36	\$30.08	\$27.53
Croydon	\$12.81	\$13.87	\$11.43	\$11.46	\$10.85	\$14.39	\$18.18	\$16.97	\$23.85	\$17.86
Dorchester	\$19.64	\$17.49	\$18.34	\$19.55	\$18.46	\$24.56	\$21.27	\$23.13	\$22.58	\$19.80
Enfield	\$17.52	\$17.28	\$17.72	\$17.54	\$17.11	\$16.99	\$16.44	\$20.14	\$21.03	\$22.46
Goshen	\$25.04	\$21.22	\$16.24	\$18.56	\$17.97	\$20.88	\$24.55	\$25.31	\$30.17	\$26.02
Grafton	\$18.59	\$16.85	\$19.33	\$15.36	\$13.28	\$14.64	\$19.05	\$21.54	\$26.56	\$19.40
Grantham	\$17.32	\$16.30	\$14.00	\$12.97	\$12.76	\$12.05	\$15.05	\$15.21	\$18.62	\$17.45
Hanover	\$15.31	\$14.22	\$14.48	\$13.51	\$12.65	\$13.38	\$16.54	\$16.36	\$18.75	\$20.37
Lebanon	\$23.22	\$22.13	\$18.77	\$18.99	\$19.74	\$19.64	\$21.33	\$20.43	\$30.02	\$27.40
Lempster	\$13.56	\$17.64	\$16.01	\$15.42	\$17.34	\$22.20	\$20.23	\$24.15	\$30.70	\$29.14
Lyme	\$17.55	\$18.25	\$17.92	\$17.64	\$15.63	\$18.32	\$17.91	\$18.84	\$22.50	\$22.11
New London	\$13.94	\$13.23	\$11.44	\$10.98	\$10.53	\$12.30	\$12.58	\$12.25	\$19.33	\$18.13
Newbury	\$13.23	\$12.82	\$11.92	\$11.03	\$10.65	\$11.05	\$11.67	\$12.95	\$16.49	\$17.26
Newport	\$26.45	\$23.96	\$20.83	\$19.29	\$15.66	\$22.26	\$24.31	\$26.75	\$28.44	\$29.10
Orange	\$17.46	\$17.97	\$19.93	\$20.75	\$17.33	\$16.82	\$25.56	\$24.34	\$20.97	\$21.09
Orford	\$19.85	\$20.21	\$20.02	\$17.53	\$17.02	\$19.71	\$18.24	\$22.86	\$25.31	\$19.84
Piermont	\$23.14	\$17.42	\$16.88	\$16.05	\$14.95	\$15.08	\$17.96	\$22.80	\$22.65	\$22.86
Plainfield	\$21.54	\$20.71	\$20.38	\$18.55	\$19.44	\$18.32	\$21.36	\$23.11	\$22.77	\$23.82
Springfield	\$19.11	\$17.00	\$13.99	\$12.41	\$11.77	\$14.76	\$16.31	\$17.17	\$21.88	\$18.87
Sunapee	\$13.12	\$12.90	\$11.16	\$10.10	\$10.95	\$12.40	\$13.58	\$17.59	\$19.26	\$19.53
Unity	\$19.39	\$17.05	\$15.11	\$11.83	\$13.55	\$17.54	\$20.59	\$23.80	\$29.38	\$23.24
Washington	\$19.33	\$15.50	\$15.10	\$14.44	\$13.79	\$16.36	\$16.92	\$18.77	\$21.46	\$23.69
Wilmot	\$17.23	\$17.09	\$15.23	\$16.51	\$14.21	\$14.82	\$17.50	\$18.61	\$22.19	\$20.47

Appendix F - 53 - Affordability by Occupation

Occupation	Annual Median Wage	Max monthly gross rent	Max affordable home price	Max affordable home price with 1.5 workers in the same field	Can afford median rent?	Can afford median home price?	Can afford median home price with 1.5 workers per household?
Assemblers and fabricators	\$32,969	\$824	\$95,809	\$143,713	No	No	No
Cashiers	\$23,666	\$592	\$68,774	\$103,161	No	No	No
Childcare workers	\$18,866	\$472	\$54,825	\$82,237	No	No	No
Construction Laborers	\$35,202	\$880	\$102,296	\$153,444	No	No	No
Electricians	\$44,113	\$1,103	\$128,194	\$192,291	No	No	No
Engineers	\$66,729	\$1,668	\$193,915	\$290,872	Yes	No	No
Fast Food and Counter Workers	\$22,161	\$554	\$64,400	\$96,600	No	No	No
Heavy and Tractor-Trailer Truck Drivers	\$41,283	\$1,032	\$119,969	\$179,954	No	No	No
Home Health and Personal Care Aides	\$28,291	\$707	\$82,215	\$123,323	No	No	No
Janitors and cleaners, except maids and housekeeping cleaners	\$29,405	\$735	\$85,450	\$128,175	No	No	No
Office Clerks, General	\$33,703	\$843	\$97,941	\$146,912	No	No	No
Police and sheriff's patrol officers	\$57,247	\$1,431	\$166,361	\$249,542	Yes	No	No
Registered Nurses	\$68,907	\$1,723	\$200,243	\$300,365	Yes	No	No
Retail Salespersons	\$24,949	\$624	\$72,501	\$108,752	No	No	No
Waiters and Waitresses	\$19,101	\$478	\$55,506	\$83,260	No	No	No

UVLS Median Rent 2022	UVLS Median Sold Price 2022
\$1,370	\$315,000

Appendix F - 54 - Population Projections

Municipality	2020 Census	Projections 2022 (6/28/22)					
		2025	2030	2035	2040	2045	2050
Acworth	853	870	880	880	871	854	835
Canaan	3794	3955	4082	4141	4152	4122	4071
Charlestown	4806	4904	4958	4958	4905	4814	4703
Claremont	12949	13214	13360	13360	13216	12969	12672
Cornish	1616	1649	1667	1667	1649	1619	1581
Croydon	801	817	826	826	817	802	784
Dorchester	339	353	365	370	371	368	364
Enfield	4465	4654	4804	4874	4886	4851	4791
Goshen	796	812	821	821	812	797	779
Grafton	1385	1444	1490	1512	1516	1505	1486
Grantham	3404	3474	3512	3512	3474	3409	3331
Hanover	11870	12374	12770	12957	12989	12897	12737
Lebanon	14282	14888	15365	15590	15629	15517	15326
Lempster	1118	1141	1153	1153	1141	1120	1094
Lyme	1745	1819	1877	1905	1910	1896	1873
New London	4400	4400	4530	4616	4655	4659	4651
Newbury	2172	2315	2383	2428	2448	2451	2447
Newport	6299	6428	6499	6499	6429	6309	6164
Orange	277	289	298	302	303	301	297
Orford	1237	1289	1331	1350	1354	1344	1327
Piermont	769	802	827	839	842	836	825
Plainfield	2459	2509	2537	2537	2510	2463	2406
Springfield	1259	1285	1299	1299	1285	1261	1232
Sunapee	3342	3410	3448	3448	3411	3347	3270
Unity	1518	1549	1566	1566	1549	1520	1485
Washington	1192	1216	1230	1230	1217	1194	1166
Wilmot	1407	1378	1419	1446	1458	1459	1457

Appendix F - 55 - Appendix F Data Sources

Metric Name	Source
Appendix F - 1 - Total Population	Decennial Census
Appendix F - 2 - Group Quarters Population	Decennial Census
Appendix F - 3 - Population by Race/Ethnicity	Decennial Census
Appendix F - 4 - Population by Age	ACS 5-Year Estimates
Appendix F - 5 - Net Migration	Decennial Census, NH Department of State, NH Vital Statistics (NHVRIN Web)
Appendix F - 6 - Occupied Housing Units	Decennial Census
Appendix F - 7 - Vacant Housing Units by Seasonal Status	ACS 5-Year Estimates
Appendix F - 8 - Short Term Rentals	AirDNA Market Miner
Appendix F - 9 - Households by Size	ACS 5-Year Estimates
Appendix F - 10 - Households by Type	ACS 5-Year Estimates
Appendix F - 11 - Households by Tenure, as a Percentage of Total	ACS 5-Year Estimates
Appendix F - 12 - Average Household Size by Tenure	ACS 5-Year Estimates
Appendix F - 13 - Units in Structure	ACS 5-Year Estimates
Appendix F - 14 - Number of Bedrooms in Unit	ACS 5-Year Estimates
Appendix F - 15 - Houses per Acre	Decennial Census
Appendix F - 16 - Number of Units Authorized by Building Permit since 2000 - single family, multifamily	ACS 5-Year Estimates
Appendix F - 17 - Employment by Industry	OnTheMap and LODES
Appendix F - 18 - Fifty Largest Employers in the Region	ELMI Granite Stats
Appendix F - 19 - Change in Labor Force	ELMI Granite Stats
Appendix F - 20 - Change in Unemployment Rate	ELMI Granite Stats
Appendix F - 21 - New Hampshire Regional Commuting Flow	OnTheMap LEHD
Appendix F - 22 - Mean Travel Time to Work	ACS 5-Year Estimates
Appendix F - 23 - People Experiencing Homelessness	HUD Point in Time Counts; NH Coalition to End Homelessness Annual Report
Appendix F - 24 - Households with No Vehicles Available	ACS 5-Year Estimates
Appendix F - 25 - Individuals Below the Federal Poverty Line & at Different Levels / "Working Poverty"	ACS 5-Year Estimates
Appendix F - 26 - Families Below the Poverty Line with Children	ACS 5-Year Estimates
Appendix F - 27 - Individuals Below the Poverty Line, by Race/Ethnicity	ACS 5-Year Estimates
Appendix F - 28 - Families that Rent	ACS 5-Year Estimates
Appendix F - 29 - Veterans	ACS 5-Year Estimates
Appendix F - 30 - Single Parents	ACS 5-Year Estimates
Appendix F - 31 - People Living Alone, By Age and Sex	ACS 5-Year Estimates
Appendix F - 32 - Limited English Proficiency	ACS 5-Year Estimates
Appendix F - 33 - Recent Immigrants	ACS 5-Year Estimates
Appendix F - 34 - Grandparents Responsible for Grandkids	ACS 5-Year Estimates
Appendix F - 35 - Children per Unit, by Type	ACS 5-Year Estimates
Appendix F - 36 - People with One or More Disabilities	ACS 5-Year Estimates
Appendix F - 37 - People with Substance Abuse Disorder or Mental Illness, and Treatment	SAMSHA National Survey on Drug Use and Health
Appendix F - 38 - Very Low ( $\leq 150\%$ HAMFI) and Extremely Low ( $\leq 50\%$ HAMFI) Income Households, by Tenure	CHAS 5-Year Estimates
Appendix F - 39 - Age of Housing Stock - Year Structure Built	ACS 5-Year Estimates
Appendix F - 40 - Summary of Assisted Housing Units	NHHFA Assisted Housing Directory, 1/25/21, NHHFA, Novogradac LIHTC Mapping Tool, LIHTC HUD Database, National Housing Preservation Database
Appendix F - 41 - Median Household Income	ACS 5-Year Estimates
Appendix F - 42 - Household Income Level	ACS 5-Year Estimates
Appendix F - 43 - Income Level of Households Related to Area Median Income (AMI)	ACS 5-Year Estimates/IPUMS Data
Appendix F - 44 - Median Home Sale Price, by Month	NHHFA Purchase Price Trends Data
Appendix F - 45 - Regional Median Rent Prices, by Year and Number of Bedrooms	NHHFA Annual Residential Rental Cost Survey
Appendix F - 46 - Renter Cost Burden by Age	ACS 5-Year Estimates
Appendix F - 47 - Owner Cost Burden by Age	ACS 5-Year Estimates
Appendix F - 48 - Renter Cost Burden by Income	ACS 5-Year Estimates
Appendix F - 49 - Owner Cost Burden by Income	ACS 5-Year Estimates
Appendix F - 50 - NHHFA Housing Rental Relief Program Participants - Market Rents Compared with Housing Choice Voucher Payment Standard.	HUD FY22 FMRs, NHHFA HCV Payment Standards
Appendix F - 51 - Housing Choice Voucher Participants by Town	NHHFA
Appendix F - 52 - Municipal Full Value Property Tax Rates	NH Department of Revenue Administration
Appendix F - 53 - Affordability by Occupation	NHHFA Annual Residential Rental Cost Survey, MLS, Economic and Labor Market Information Bureau
Appendix F - 54 - Population Projections	NH Office of Planning and Development

## Endnotes

- <sup>i</sup> Rothstein, R. (2018). *The Color of Law*. Liveright Publishing Corporation.
- <sup>ii</sup> K. D. M. Snell (2017) The rise of living alone and loneliness in history, *Social History*, 42:1, 2-28, DOI: [10.1080/03071022.2017.1256093](https://doi.org/10.1080/03071022.2017.1256093)
- <sup>iii</sup> <https://www.nhhfa.org/wp-content/uploads/2022/08/NHHousing-2022-Rental-Cost-Report.pdf>
- <sup>iv</sup> <https://www.planning.org/ethics/ethicscode/>
- <sup>v</sup> [https://planning-org-uploaded-media.s3.amazonaws.com/publication/download\\_pdf/Planning-for-Equity-Policy-Guide-rev.pdf](https://planning-org-uploaded-media.s3.amazonaws.com/publication/download_pdf/Planning-for-Equity-Policy-Guide-rev.pdf)
- <sup>vi</sup> <https://levin-center.org/wp-content/uploads/2021/09/State-Oversight-Report-New-Hampshire-updated-2021.pdf>
- <sup>vii</sup> <https://www.nahb.org/-/media/NAHB/advocacy/docs/top-priorities/housing-affordability/nahb-2019-small-homes-research-report.pdf>
- <sup>viii</sup> [https://www.bts.gov/archive/publications/highlights\\_of\\_the\\_2001\\_national\\_household\\_travel\\_survey/section\\_01](https://www.bts.gov/archive/publications/highlights_of_the_2001_national_household_travel_survey/section_01)
- <sup>ix</sup> 'Fixer-Upper: How to Repair America's Broken Housing System' by Jenny Schuetz (Brookings, 2022)
- <sup>x</sup> <https://www.dhhs.nh.gov/programs-services/environmental-health-and-you/lead-poisoning-prevention-program>
- <sup>xi</sup> <https://www.wildlife.state.nh.us/landshare/current-use.html>
- <sup>xii</sup> [https://www.nh.gov/disability/about/documents/abfdc\\_rsa.pdf](https://www.nh.gov/disability/about/documents/abfdc_rsa.pdf)
- <sup>xiii</sup> <https://www.nhhfa.org/wp-content/uploads/2021/04/2020-Analysis-Impediments-Fair-Housing-ChoiceNH.pdf>
- <sup>xiv</sup> <https://egis.hud.gov/affht/>
- <sup>xv</sup> [https://opportunityzones.hud.gov/sites/opportunityzones.hud.gov/files/documents/OZ\\_Best\\_Practices\\_Report.pdf](https://opportunityzones.hud.gov/sites/opportunityzones.hud.gov/files/documents/OZ_Best_Practices_Report.pdf)
- <sup>xvi</sup> <https://www.nhhfa.org/new-hampshire-housing-opportunity-index/>
- <sup>xvii</sup> <https://www.opportunityatlas.org/>
- <sup>xviii</sup> <https://storymaps.arcgis.com/stories/e61601c10efb47f7b2335162d45a447a>
- <sup>xix</sup> [Experts warn the Upper Valley a likely destination for climate migration, and we should plan for it - VTDigger](#)
- <sup>xx</sup> [Fourth National Climate Assessment \(globalchange.gov\)](#)
- <sup>xxi</sup> Wake, Cameron P.; Burakowski, Elizabeth A.; Wilkinson, Peter; Hayhoe, Katharine; Stoner, Anne; Keeley, C.; and LaBranche, Julie, "Climate Change in Southern New Hampshire: Past, Present and Future" (2014). The Sustainability Institute. 2.
- <sup>xxii</sup> Lemcke-Stampone, Mary D.; Wake, Cameron P.; and Burakowski, Elizabeth, "New Hampshire Climate Assessment 2021" (2022). The Sustainability Institute. 71.
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