



NORTH COUNTRY COUNCIL

REGIONAL HOUSING NEEDS ASSESSMENT

RHNA



Our Homes

*An Assessment of
Housing Needs in
NH's North Country*

PARTIAL DRAFT:
January 13, 2023

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I - Acknowledgements

This assessment was funded by the New Hampshire Department of Business and Economic Affairs, and a grant from NH’s American Rescue Plan Act (ARPA) State & Local Fiscal Recovery Fund, dedicated to completing all nine (9) Regional Housing Needs Assessments concurrently in a coordinated manner.

Coordination and statewide collaboration were key elements to the thoughtful and successful completion of these Assessments. By working with the talented staff of the Office of Planning & Development, all nine Regional Planning Commissions, New Hampshire Housing Finance Authority, and expert consultants.

North Country Council’s dedicated staff worked as a team to represent the unique housing needs of the north country to our statewide partners, and to use the told stories and best available data to develop this robust, and well-informed Assessment. This project was truly a team effort on the part of our staff, Board of Directors and Commission as a whole.

Finally, we acknowledge the people who call the North Country region home. Projects like this Regional Housing Needs Assessment are done to help us all understand what it takes to provide safe and quality homes to all of our residents. We are particularly grateful to the community members whose voices and stories informed and became part of this assessment.

Photo credits from cover page: Expedia, NH travel bureau, Pinterest.

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II - Executive Summary

[This section of the RHNA will be drafted and developed once all subsequent sections are drafted and able to be reflected within this high level summary. The purpose of the Executive Summary is to synthesize key findings, trends, and recommended actions (municipal, regional, etc.). The section will be finalized prior to adoption of the RHNA.]

Introduction

The State of New Hampshire statute defines planning, zoning, and regulation as the responsibility of municipal government. NH RSA 672 III(E) states that:

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

Overview of RNHA:

Prior Efforts

The 2022 North Country Regional Housing Needs Assessment (RHNA) builds upon prior Regional Housing Needs Assessments completed in 2014, 2011 and, 2004. It is also directly informed by the research and findings of the [2021 North Country Housing Needs Analysis](#), which studied the regional housing landscape through in depth qualitative and quantitative methods. (Click on the timeline below to view previous efforts.)



2022 RNHA:

This 2022 RHNA comes at a time of growing housing needs in the North Country region, and NH as a whole; it strives to look more deeply at the regional conditions of today and the future to understand better how they impact housing and what can be done to meet local needs. Development of this comprehensive and robust assessment is possible because of the unprecedented level of investment occurring in identifying solutions.

In New Hampshire, municipalities are responsible for using the powers of planning, zoning, and subdivision regulations to support a balanced housing supply. The regional planning commissions (RPCs) such as North Country Council, actively aid municipalities in planning for a balanced housing supply through technical assistance for matters related to land use and housing as well as related issues of transportation, energy, environment, and the economy. In releasing this, and previous, Regional Housing Needs Assessment, NCC aims to support its 50 member communities and unincorporated places in fulfilling their role in allowing a balanced housing stock under the state’s enabled planning and zoning powers.

Purpose of the RNHA:

Statutory Role

New Hampshire regional planning commissions are required under [RSA 36:47, II](#) to compile assessments of the regions housing needs for persons and families of all income levels. The purpose of the Regional Housing Needs Assessment is to assist municipalities in complying with RSA 674:2, III, the housing section of a local master plan, by providing an assessment of the existing and future needs in the region for households of all sizes and incomes. This RNHA provides current regional and local data on housing needs necessary for communities to truly appreciate their current and future local and regional housing needs and to determine compliance with the Workforce Housing Statute.

Fair Housing Equity Assessment

This RHNA is being conducted in partnership with the New Hampshire Office of Planning and Development and is funded by the American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Fund Grant. The ARPA funds received by the State of NH must include Fair Housing and Equity Assessment (FHEA) elements in the RHNA. This comprehensive addition will help communities better understand the existing barriers to housing access, how barriers are disparately impacting different groups across the region, and what they can do to address such disparities.

NH Council on Housing Stability 2021 – 2024 Strategic Plan

In 2022, all nine (9) regional planning commissions in NH undertook this effort to complete a regional housing needs assessment under a shared methodology. This RNHA fulfills a recommendation of the [Council on Housing Stability's 2021 – 2024 Strategic Plan \(linked here\)](#), to update Regional Housing Need Assessments and provide strategies for meeting the housing needs of specific sub-populations (communities of interest).

North Country Region:

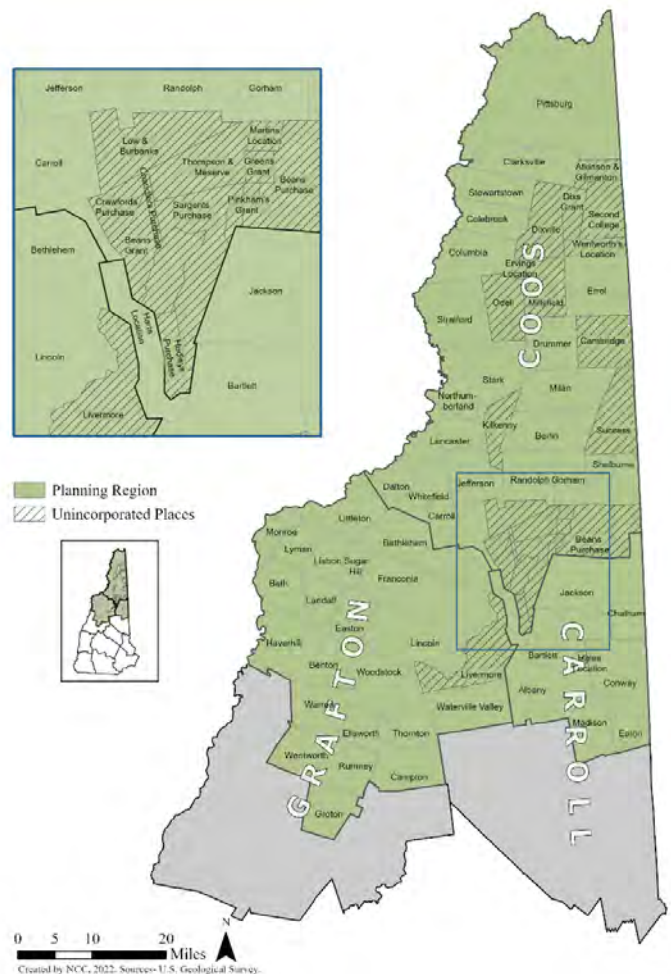
North Country Council's planning region serves 50 municipalities and 25 unincorporated within the northern-third of the state, spanning 3,331 land square miles. Municipalities within the Council's region are distributed throughout Coos County and the northern portions of Carroll and Grafton Counties. Of this area, 1,826 square miles are classified as conserved land, making up nearly 55% of the region.

North Country Council RPC Communities:

Coos County- Atkinson and Gilmanton Academy Grant, Beans Grant, Beans Purchase, Berlin, Cambridge, Carroll, Chandlers Purchase, Clarksville, Colebrook, Columbia, Crawford's Purchase, Cutt's Grant, Dalton, Dix's Grant, Dixville, Dummer, Errol, Erving's Location, Gorham, Green's Grant, Hadley's Purchase, Jefferson, Kilkenny, Lancaster, Low and Burbanks Grant, Martin's Location, Milan, Millsfield, Northumberland, Odell, Pinkham's Grant, Shelburne, Stark, Stewartstown, Stratford, Success, Thompson and Meserve's Purchase, Wentworth Location, Whitefield

Grafton County- Bath, Benton, Bethlehem, Campton, Easton, Ellsworth, Franconia, Groton, Haverhill, Landaff, Lincoln, Lisbon, Littleton, Livermore, Lyman, Monroe, Rumney, Sugar Hill, Thornton, Warren, Waterville Valley, Woodstock

Carroll County- Albany, Bartlett, Chatham, Conway, Eaton, Hales Location, Hart's Location, Jackson, Madison



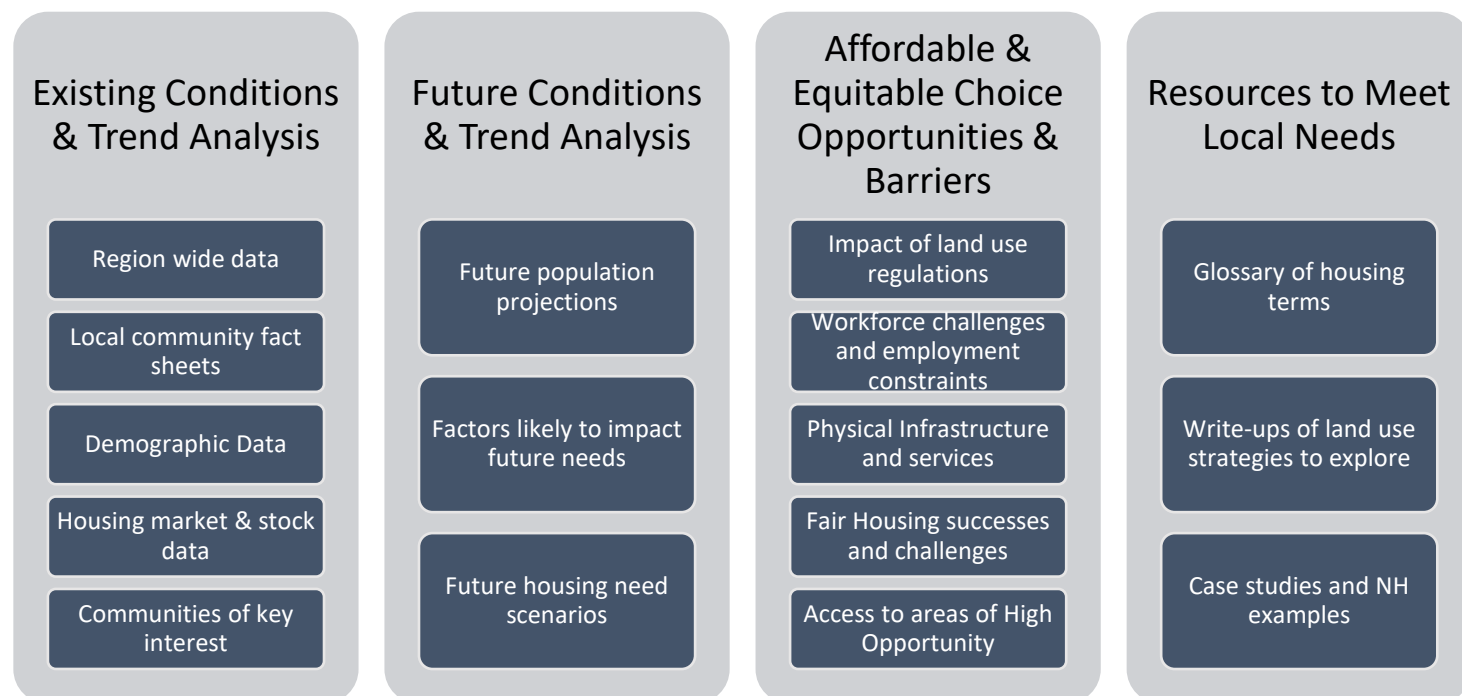
MAP . POLITICAL BOUNDARY OF NORTH COUNTRY COUNCIL REGIONAL PLANNING COMMISSION (NCC).

About this Assessment:

This 2022 Regional Housing Needs Assessment includes a combination of qualitative and quantitative data available at various geographic scales. Publicly available qualitative data has been supplemented through collection of two forms: focus group findings and expert interviews. For more detailed information on the outreach and methodology please see Appendix B.

Components & Sections

This RHNA is presented in four (4) separate sections of data and information: Analysis of Historical/Existing Conditions & Trends, Analysis of Future Conditions & Trends, Affordable & Equitable Housing Choice Opportunities & Barriers, and Resources for Meeting Local Housing Needs & Recommendations. Below is a graphic summarizing the types of information available in each.



Outreach & Engagement

This RHNA included a combination of statistical (quantitative) data on housing, as well as told (qualitative) data collected through a series of outreach and engagement activities including surveys, key informant interviews, and attendance at previously scheduled community events such as Old Home Days and Farmer's Markets.

- 420 persons completed the resident survey & 75 businesses completed the employer survey
- 7 municipalities completed the local government questionnaire
- 2 statewide surveys of 209 realtors and 69 social service providers
- 6 events attended to table about the RHNA and housing needs

This RHNA is informed by outreach in the [2021 North Country Housing Needs Analysis](#) as follows:

- 286 persons completed this resident survey & 196 businesses completed this employer survey
- 12 persons completed Lunch & Talk Key Informant Interviews
- Persons participated in a series of 6 (six) focus groups for businesses, social services, providers, young professionals, seniors, and municipal leaders.



Terms

Throughout the RHNA housing terminology will be used. Check out the Glossary in Appendix A to learn about these terms.

Analysis of Historical & Existing Condition and Trends

About this Section: The region's housing condition is defined by demographic and economic trends. Housing need is influenced by population growth, housing stock, and the earning potential of the population. The report uses census data to determine the degree to which population, income, and housing stocks have changed over time.

Data included here falls within 5 Bucket Areas, each of which can be tracked using the icons below which appear on each page in this section.



•Demographic & Socio-Economic Trends



•Markets, Cost & Affordability



•Communities of Interest

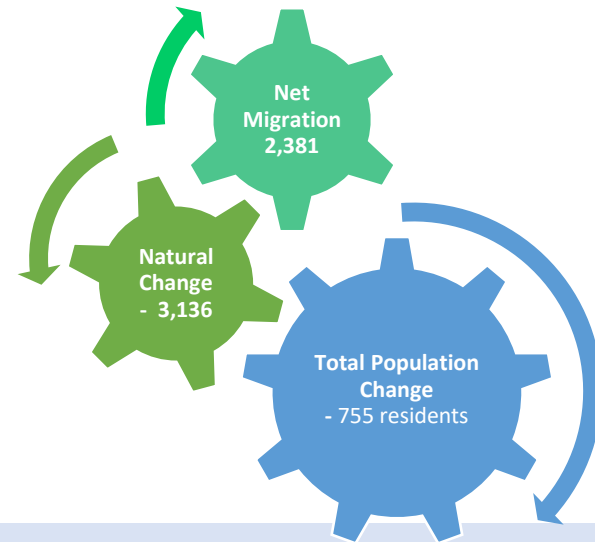
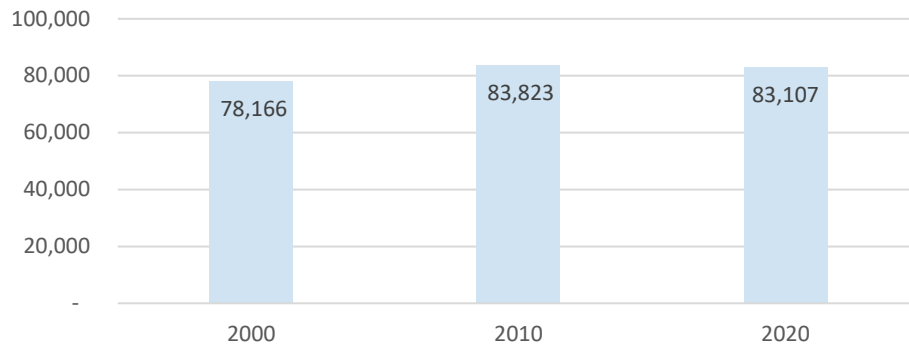


•Segregation



•Distribution of Workforce & Affordable Housing

Regional Population (Census)



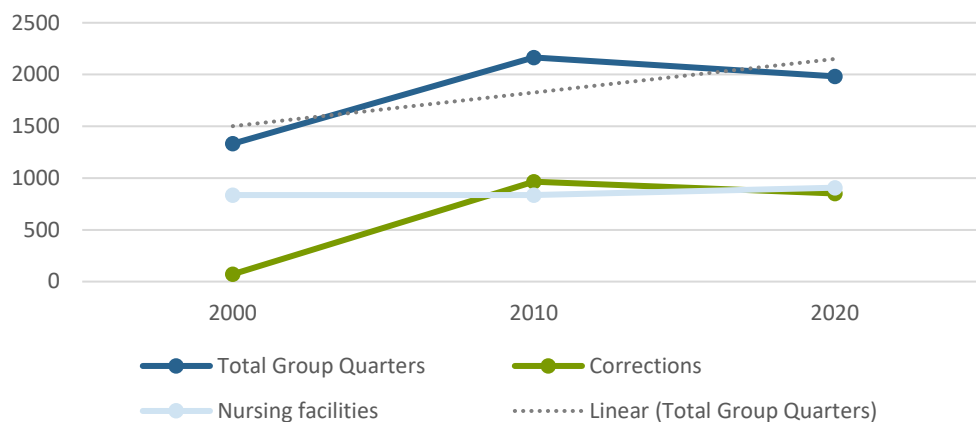
Population Changes, Migration, Births & Deaths

To understand population changes, an area must explore “natural” population change through births and deaths, and “migration” for persons moving into or out of the region. To illustrate how these factors impact the North Country regional population we combine two different data sets to use the most accurate information. From 2010 to 2019, the North Country saw more deaths (9,768) than births (6,632), resulting in a natural population decrease of 3,136 residents based on an aggregation of vital records available for regional communities, a more accurate measure than typical Census due to birth/death reporting methods statewide. (A number of small communities and unincorporated places did not have available data.) Using both vital records and 2020 Census data, we see a net decrease of 755 residents. While looking to decennial census data from 2020 alone, the regional shows a population decrease of 715 residents.



- Population in Group Quarters.

Group Quarters Population Trends

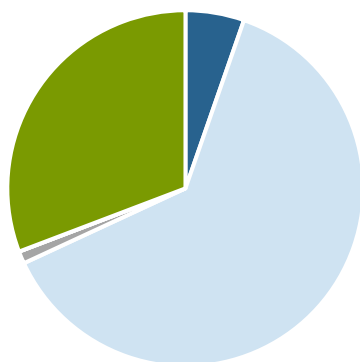


Group Quarter Trends

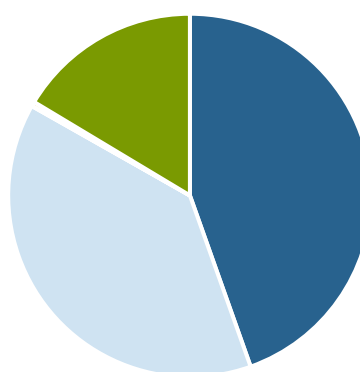
The regional population living in group quarters shows changes in our non-household populations, which includes correctional facilities, nursing homes, college dorms, and military quarters.

In the North Country our group quarters are mostly corrections and nursing home accommodations. In the past 20 years a noticeable increase in the number (and share) of people living in corrections facilities has occurred. At the same time the number of people who are living in nursing facilities has remained relatively stable. The region has seen the construction and expansion of correction facilities while not seeing increased construction of nursing facilities, a product we will need more of as the population ages.

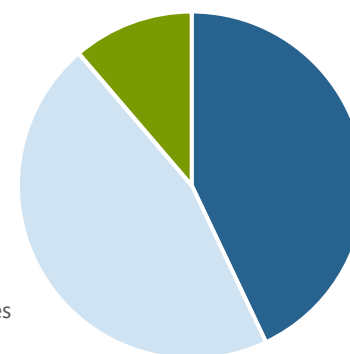
2000 Group Quarters Population Breakdown



2010 Group Quarters Population Breakdown



- Corrections
- Nursing facilities
- Military quarters



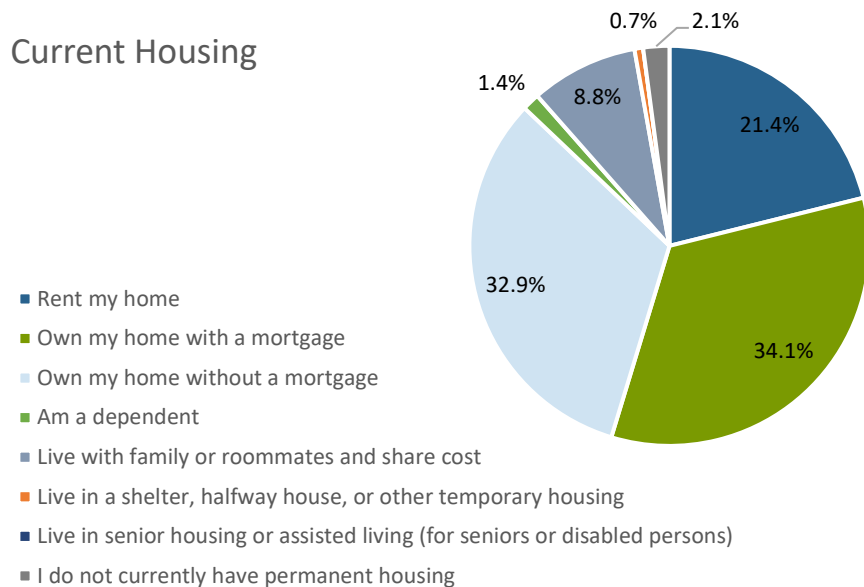


- **Homelessness:**

In NH there are two main methods by which data for people experiencing homelessness is collected. The PIT (point in time) count conducted annually in January, and the number of people served in a year as reported by the NH Council on Housing Stability. This data provides limited insight into the volumes, distribution, and details of people experiencing homelessness outside of Manchester and Nashua, due to the remainder of the state being classified as one area. Statewide (outside of Manchester & Nashua) data identifies 2,556 people experiencing homelessness in 2021, a number greatly reduced from 2020, when 4,317 people were in this situation.

Data collected from residents of the North Country through a survey of 420 people conducted in the Spring of 2022 found 9 people without permanent housing, and 3 persons living in halfway housing, shelter, or other temporary housing reflecting 3.6% of respondents. Data on homelessness is often hidden in rural communities, North Country residents who are homeless often camp in the woods, live in cars or tents, or double-up with others. The input collected from residents below supplements that typical data with people's experiences in the region.

Current Housing



I'm working with a homeless mother right now. She and her boyfriend are living in a pop-tent trailer with some winterization; because he has a past record, they cannot find housing even though he is working full-time now and doing everything right. The door is shut in their face consistently. - Social Services Participant

I was a J1 worker when I came here, but since then I've had a child and moved in with my boyfriend. We broke up and I have nowhere to go. I'm on all the statewide waiting list but I've been told to try to sleep in my car for now. That is not a good option for a 3-year-old. - Farmer's Market Participant

I've lost employees at my business. They have become unreliable since they were often living out of their cars, struggling to survive and access essentials like shelter and running water. - Business Participant

- Household Sizes, Types & Tenure

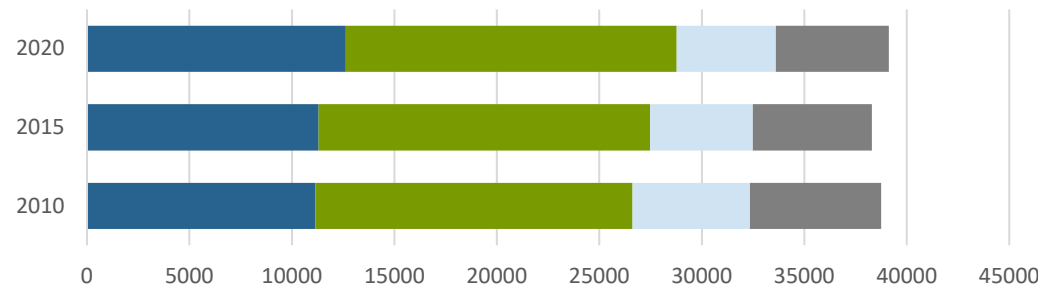


Household Size Trends

The average number of residents per household has remained relatively consistent over the past 10 years.

The size of “owner-occupied” households has remained consistently greater than the size of “renter-occupied” households. In 2020, the average owner household contained 2.5 people, whereas the average renter household contained 2.26 people. Looking back to 2010, owner households were slightly larger with 2.56 people and renter households were slightly smaller with 2.23 people.

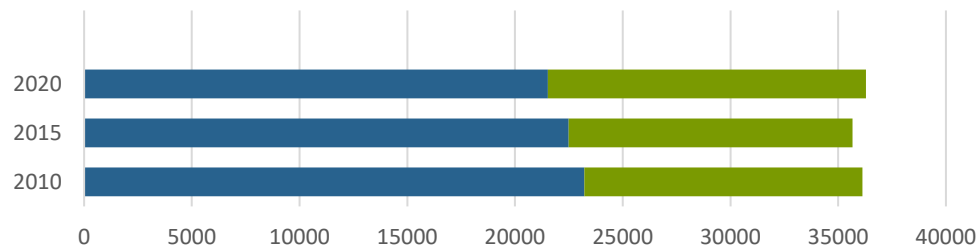
Household Size by Year



	2010	2015	2020
1 Person	11149	11295	12626
2 Persons	15472	16174	16142
3 Persons	5731	5016	4852
4+ Persons	6401	5815	5510

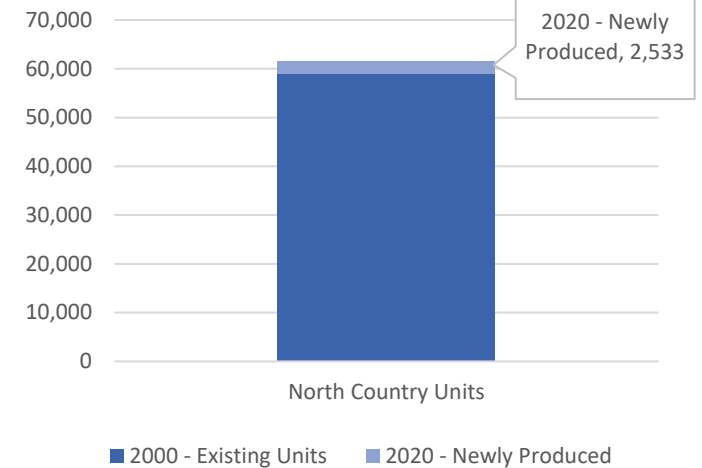
1 Person 2 Persons 3 Persons 4+ Persons

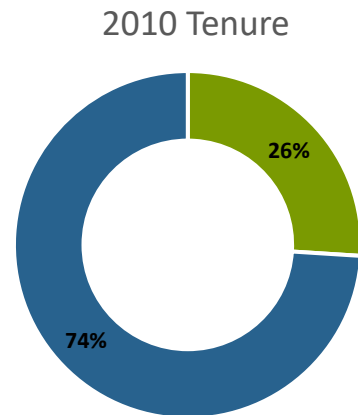
Families vs. Non-family household trends



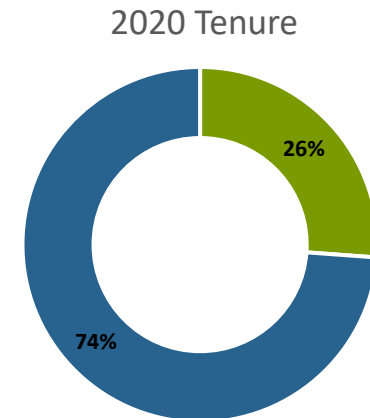
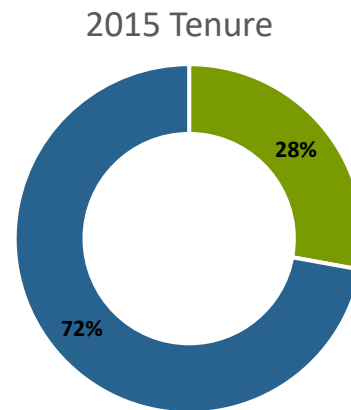
Family households Non-family households

Units Produced

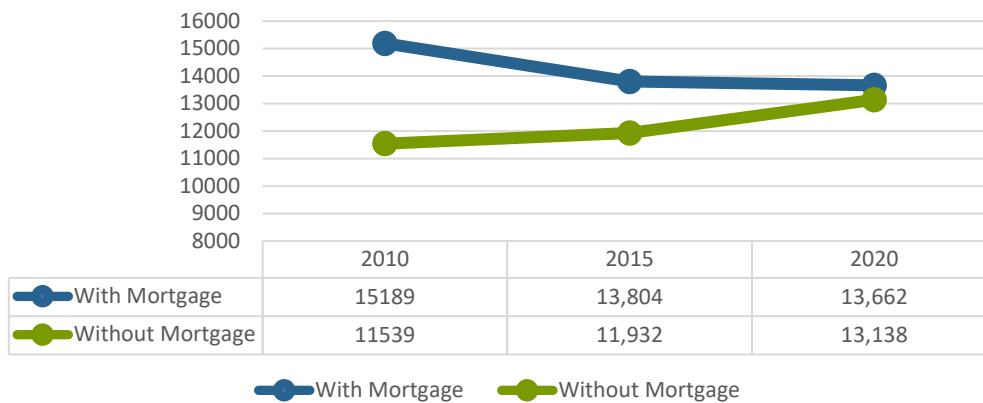




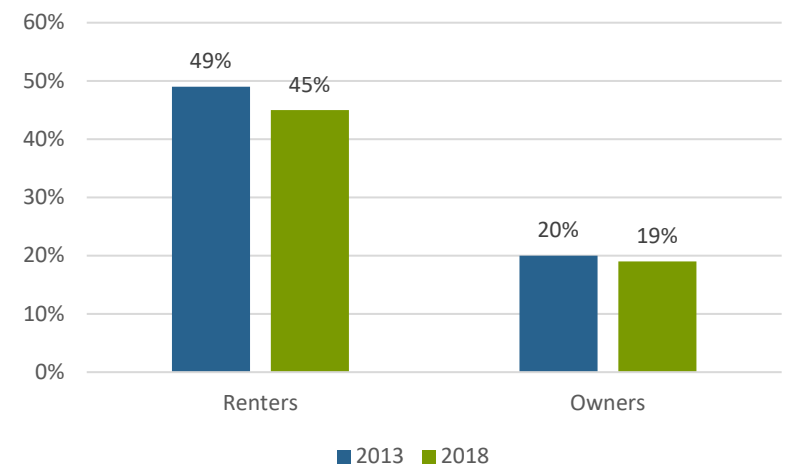
■ Renter-Occupied
■ Owner-Occupied



Housing Units by Mortgage Status



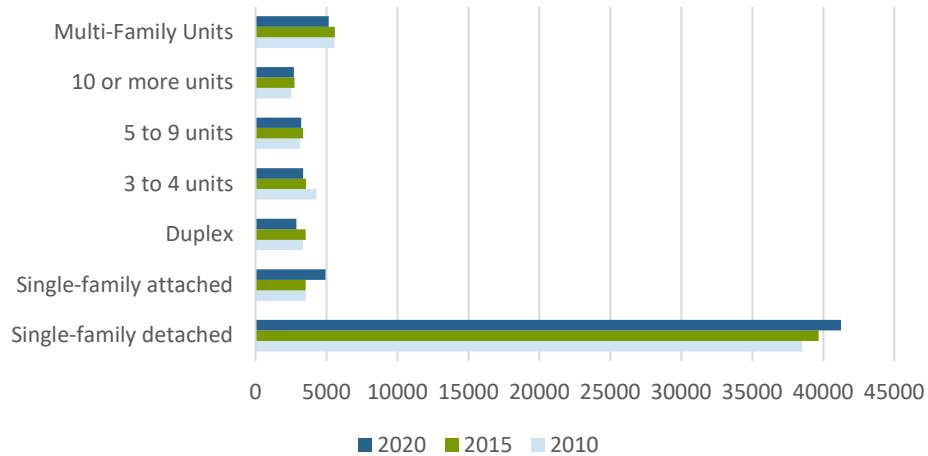
Low and Very Low Income Residents



- **Units per Structure**

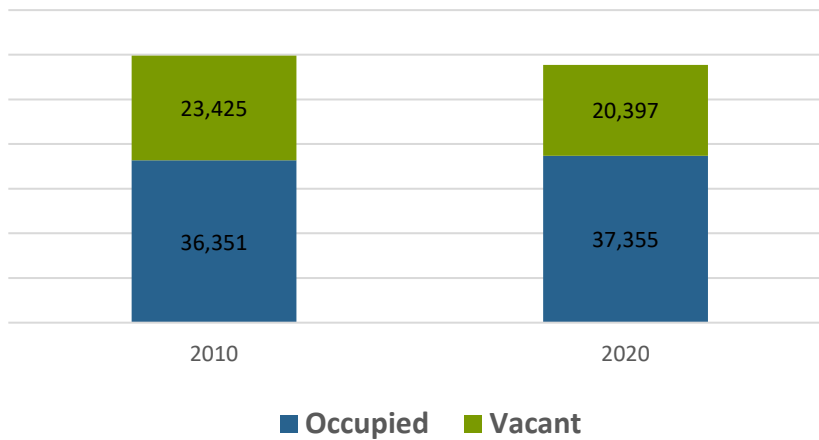


Units in Structures

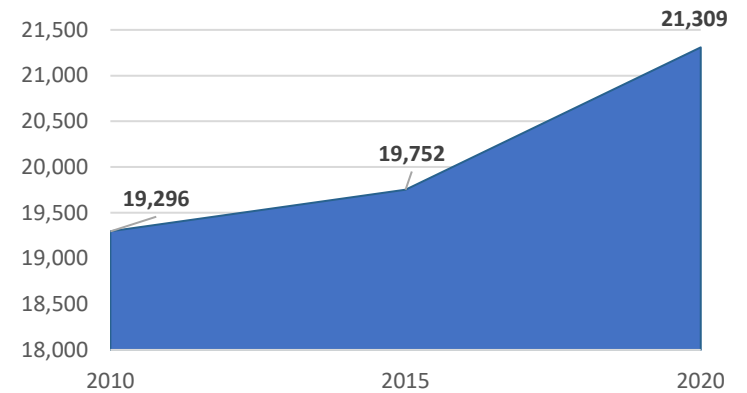


- **Vacant Housing Units**

Housing Units by Occupancy



Seasonal Housing Units (for seasonal, recreational or occasional use)



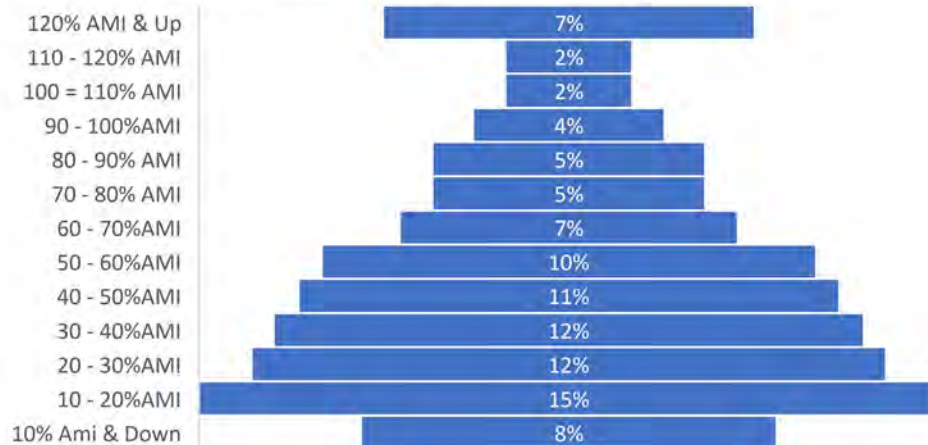
"Our seasonal guides always struggle to find temporary housing; others have been hoping to buy a home for years and haven't been able to due to rising prices. Those that own property/homes have owned them for more than 10 years." -Local Employer

- Median Household Income



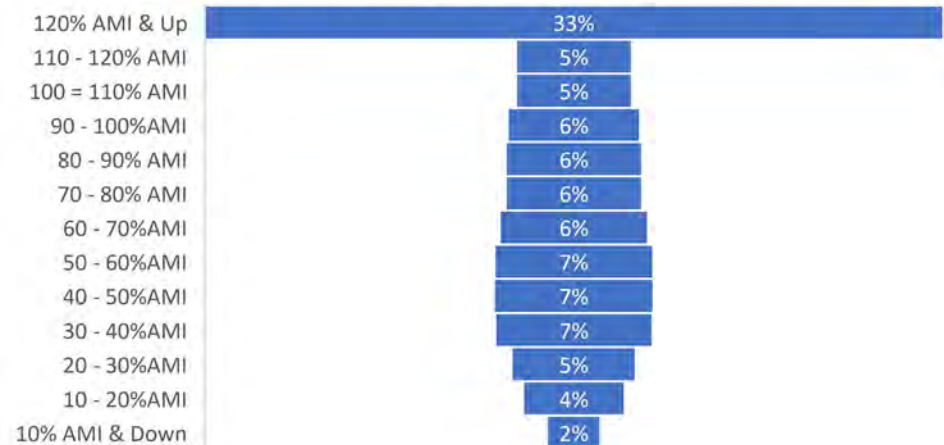
Share of Renter Household by AMI

AMI is area median income for NCC Region by household size



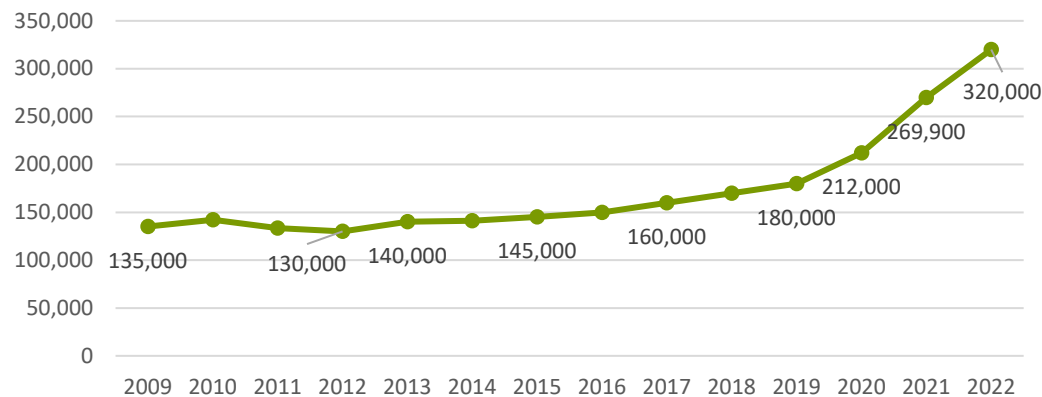
Homeowner Income as Share of AMI

AMI is area median income for NCC Region by household size



- Median Home Values and Rents

Purchase Price Trends MLS Sales



Homeownership Cost Trend:

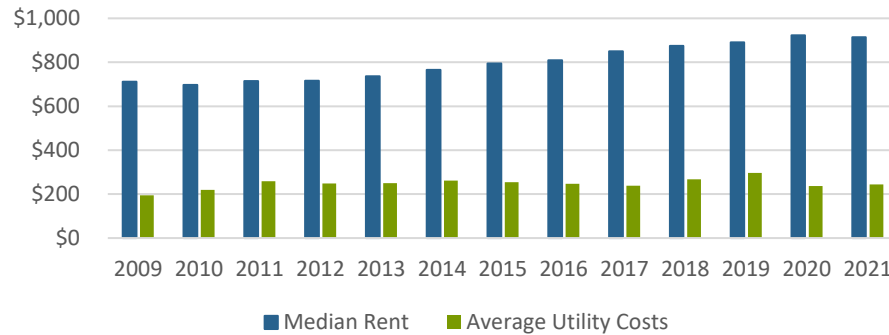
In the past 10 years, from 2012 forward the average purchase price for a home in the North Country region has consistently increased. In more recent years, the pace of price increase has grown notably based upon MLS sales data.

The average purchase price of a home has doubled in the past 5 years, from \$160,000 to \$320,000.

- **Gross Rental Cost Survey Data (NHHFA)**



Rent & Utility Costs
Trends (All Units)



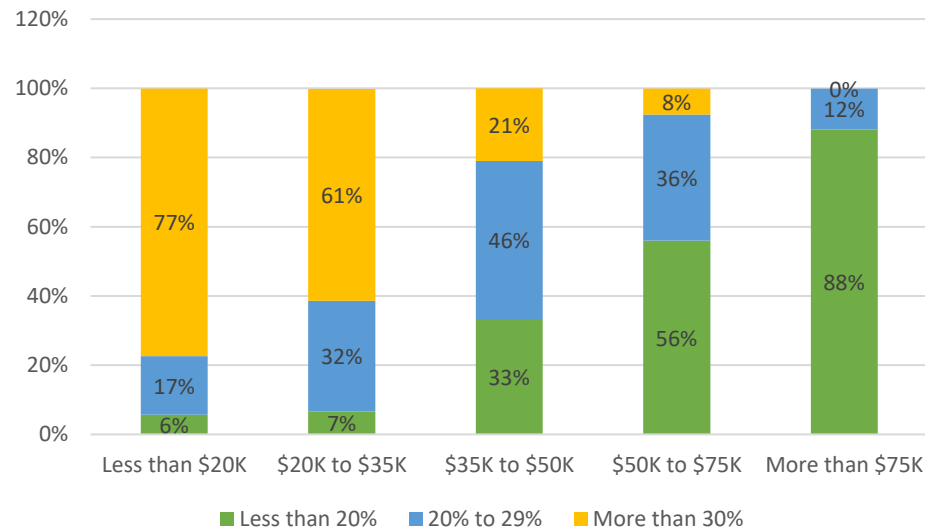
Rental Cost Trend

Rents have also increased within the North Country Planning Region. Between 2009 and 2021 the median monthly rent for a unit, regardless of size, in the region has increased by \$203 or 29%.

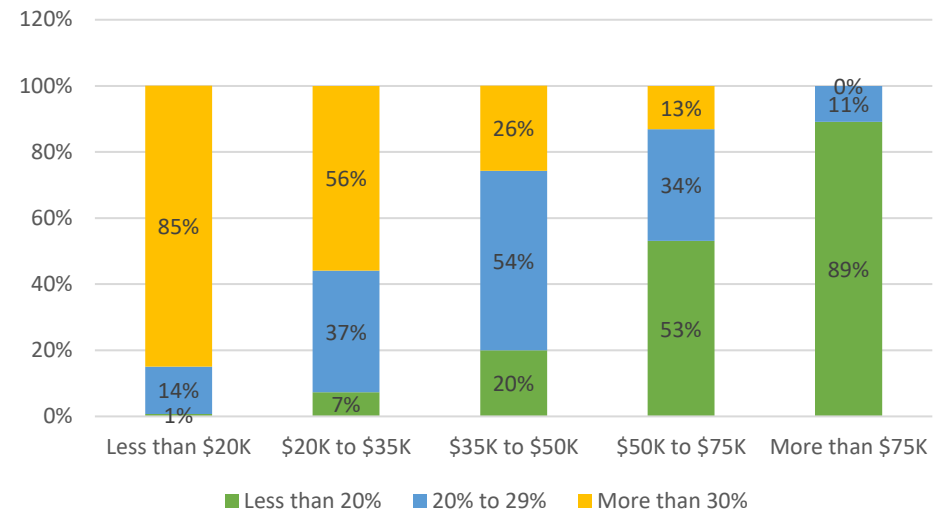
Within the same time period, average utility costs for units varied ranging from a low of \$237 per month in 2017 and 2020, to a high of \$296 in 2019.

- **Renter Cost Burden by Income**

2015 Renter Housing Cost Burden
by income



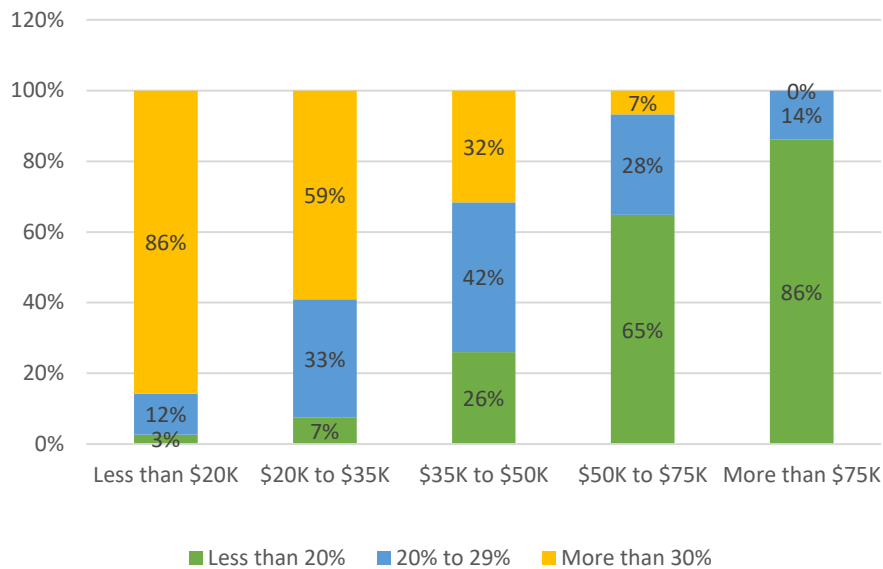
2020 Renter Housing Cost Burden
by income



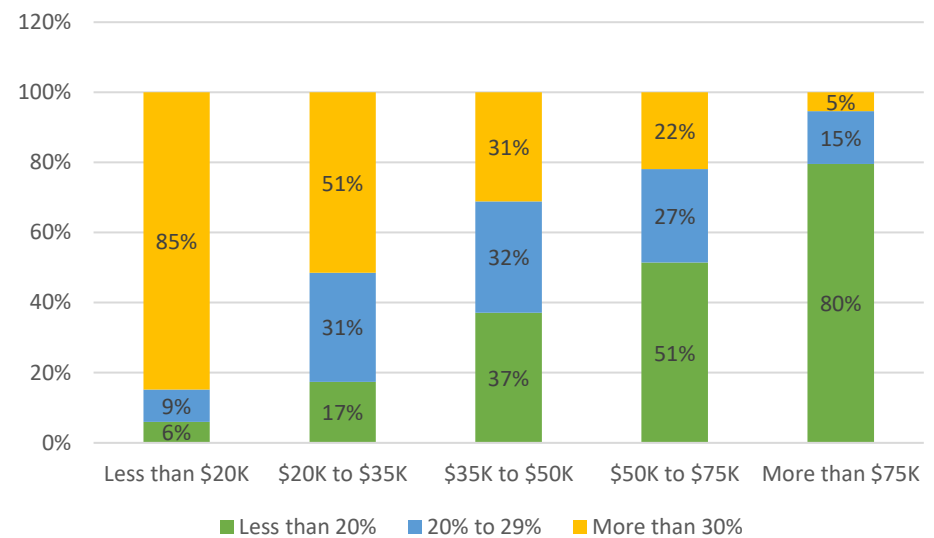
- **Ownership Cost Burden by Income**



2015 Ownership Housing Cost Burden
by income



2020 Ownership Cost Burden
by income



Ownership Cost Trend

Costs of homeownership increase as purchase prices, taxes and interest rates change. Overtime we cost-burden rates high for our low- to middle-income households. Rates of cost-burden are increasing and now impacting higher-income households as well.

A landlord in Wentworth expressed their efforts to keep rental rates as low as possible to help with the housing challenges in the area. Many residents have been reliable, yet the landlord was negatively impacted financially throughout the COVID-19 pandemic. Despite efforts to keep rent low, some renters became unreliable in paying rent, resulting in a financial loss for the landlord due to the inability to evict tenants during the COVID-19 pandemic. – Farmer's Market Participant

"I'm a single mom and I work 2, sometimes 3 jobs just to take care of them. I'm lucky that I took advantage of a program at AHEAD to buy a home here, but minimum wage is so low, and housing is not cheap." – Social Service Provider Participant & Area Resident

- Average wages and supportable rents & purchases, compared to market costs

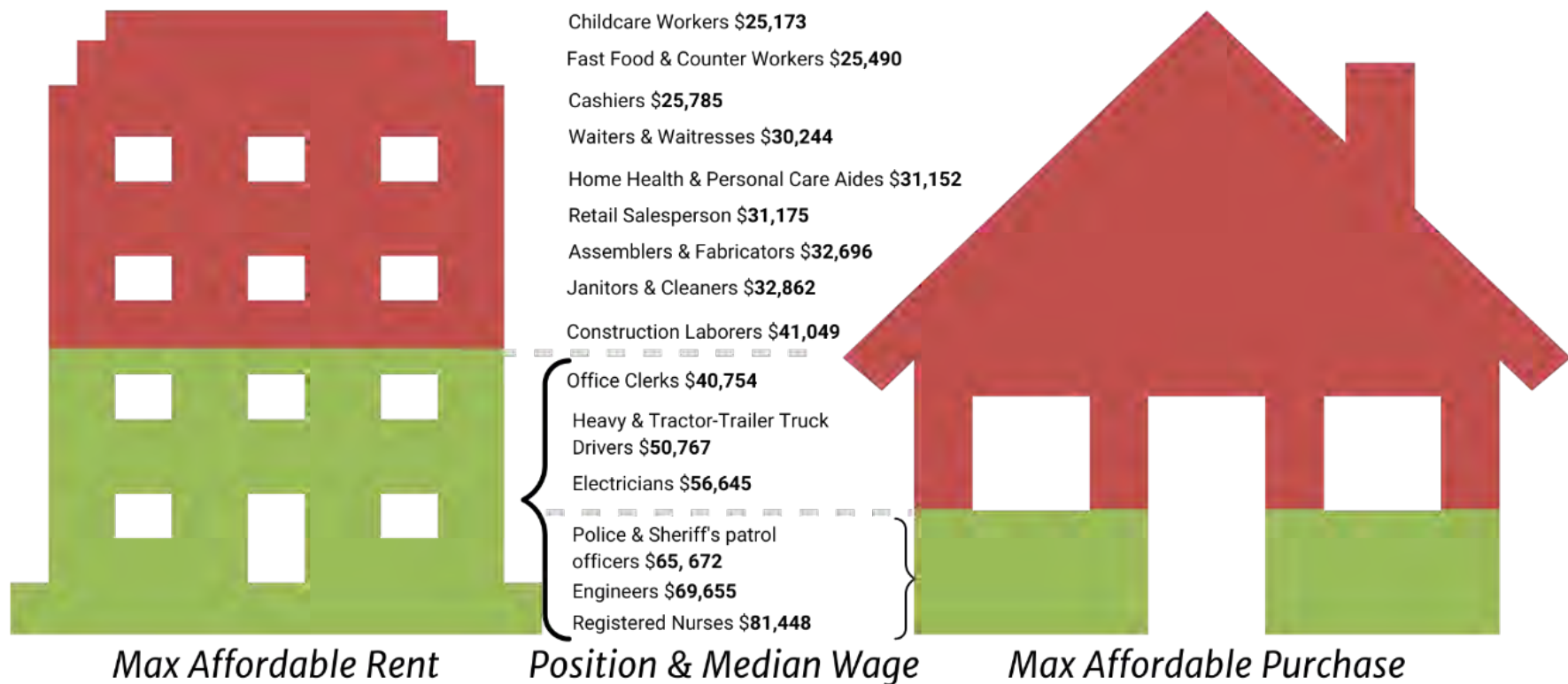


Wages and Affordability

The graphic below explore what common North Country jobs can afford the average cost of a unit for rent, or a unit for sale in the region. Only 7 of these positions (earning the median wage for the job) can afford the median rent for a 2 – bedroom apartment in the region. And only 3 can afford the average cost of a home. For 2022 the median rent for a 2 -bedroom unit in the region is \$1,035 and the median purchase price for a home was \$320,000.

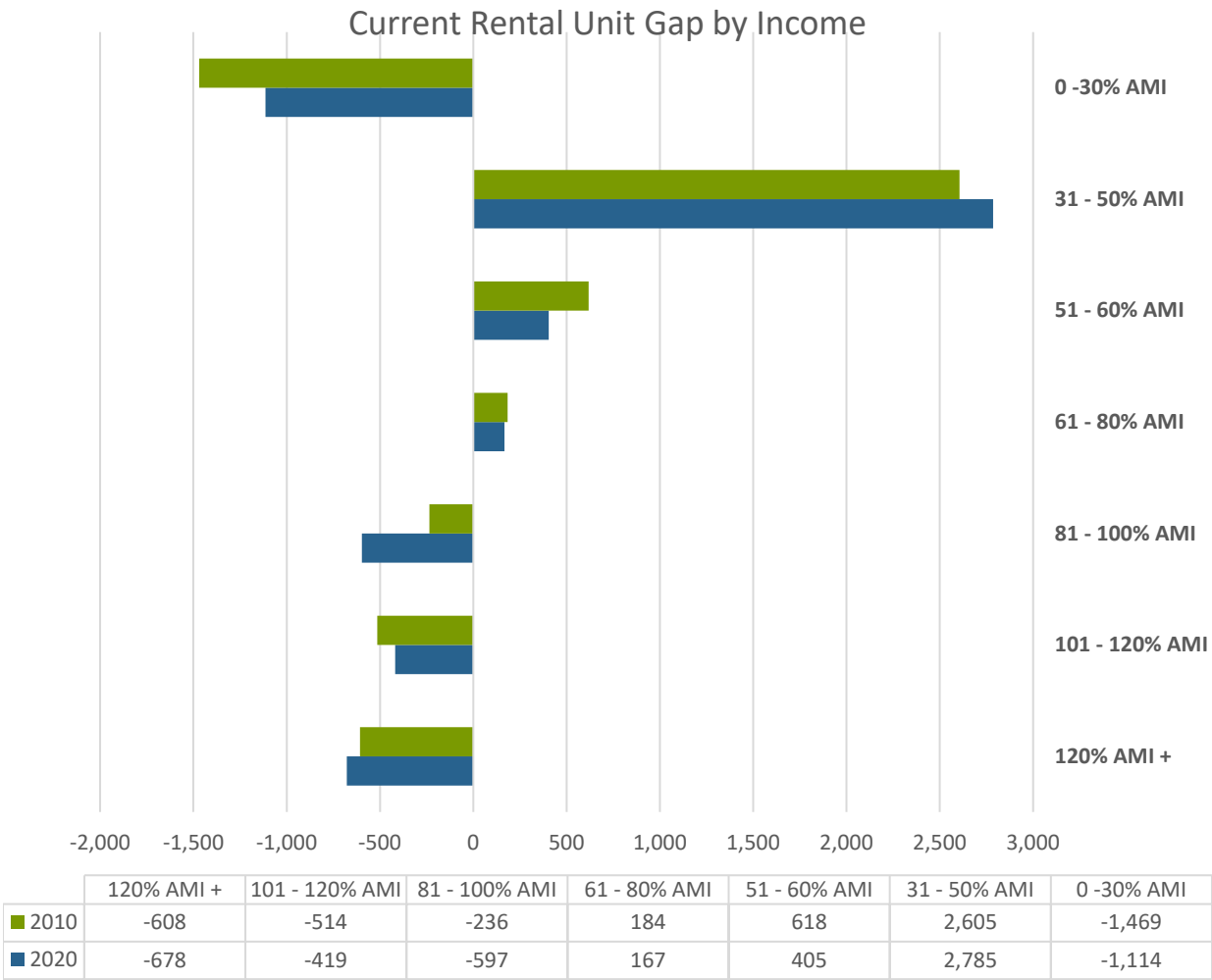
Of 15 indicator positions:

- Rent is affordable to 7 positions (46%)
- Purchase is affordable to 3 positions (20%)





Existing Rental Housing Gaps by Income Level



Rental Unit Gap

This rental housing gap analysis is a time snapshot of the region’s current needs. The analysis can assist in setting target goals for public programs and policies aimed to increase housing choice and access. The numbers below represent the rental market supply gap of 2022 based on current populations, incomes, and units.

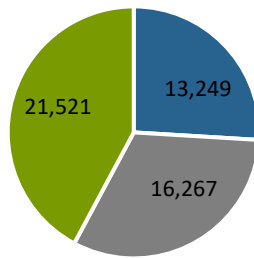
The rental gap is calculated as the number of units priced at or below a specific threshold minus the number of renter households with income at or below the amount needed to afford such units. Here is a description of gaps region wide.

Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units. Low income renter households who face a rental gap are not homeless; they are cost burdened, occupying units that are more expensive than they can afford. Gaps for higher income renters suggests those renters are spending less than 30% of their income on housing. This points to an income mismatch in the market in which higher income households are occupying homes affordable to lower income households.

In Appendix D communities can find local estimates.

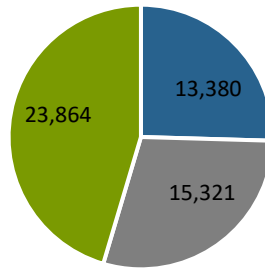
- Regional commute flow patterns:

2014 Regionwide Commuter Flow



■ Commute In ■ Commute Out ■ Live & Work In

2019 Regionwide Commuter Flow



■ Commute In ■ Commute Out ■ Live & Work In



Commuter Flows & Travel to Work and Daily Needs

To understand where people live relative to where they work, we assess regional commuter flow and how they change over time. Between 2014 and 2019 the number of residents living and working in the region increased by 2,343 (an increase of 11%). In the same time period, the number of non-residents commuting into the region experienced a minor increase of 131 (1%) and the number of residents commuting out of the region for work decreased by 946 (5%).

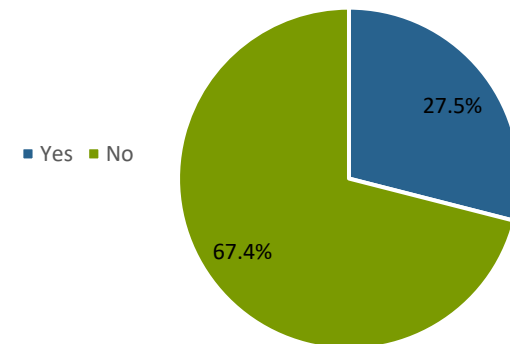
Commuter Flows & Travel to Work and Daily Needs

While more residents are working in the region, the average travel to work time for residents in North Country communities has increased from 27.4 minutes in 2010, to 28.9 minutes in 2015, and 29.2 minutes in 2020.

On average residents in Randolph, Haverhill, and Rumney have the longest commute, while those in Berlin and Conway have the shortest.

"Make sure that housing is located where the jobs are and is affordable to those jobs. There are a lot of little jobs, like working at a gas station, and they need to have places to live too. They will have to drive to get to work and the further away they live the more they spent to earn a paycheck." - Young Professional Participant

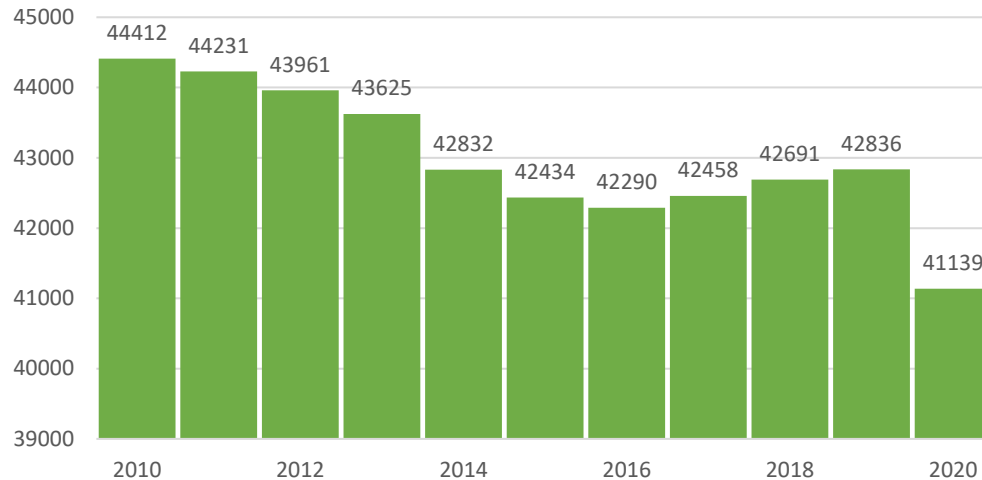
Residents that Travel More Than 30 Minutes for Work, Childcare, or Other Daily Needs



■ Yes ■ No



Labor Force



Labor Force & Housing Near Employer Locations

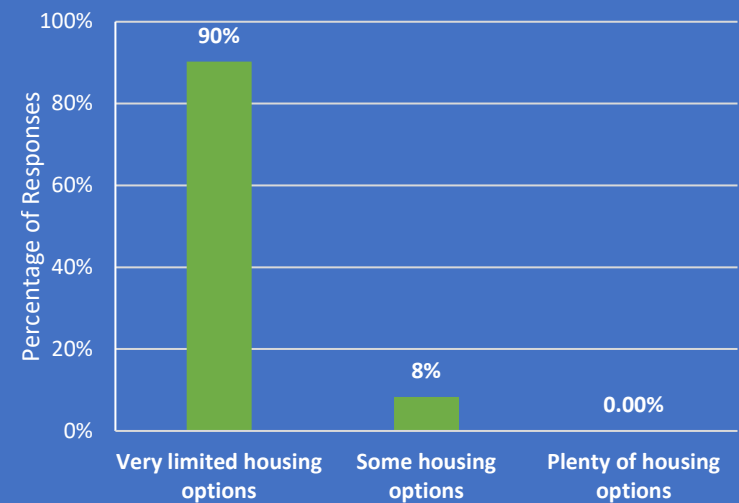
The North Country has observed a recent overall reduction in the labor force. From 2010 on, this declining trend has held true, although the exact number has fluctuated with a minor rise from 2017 to 2019. In the last decade however, we have seen a decrease of 3,273 workers, representing a 7% loss. As the regional population continues to age, and potentially decline, further reduction in labor force participation can be expected.

Of those people employed in the region, nearly all felt there were very limited housing options near where they work. This coupled with the spread-out locations of other daily needs, including childcare, leads to long commute times, and costs.

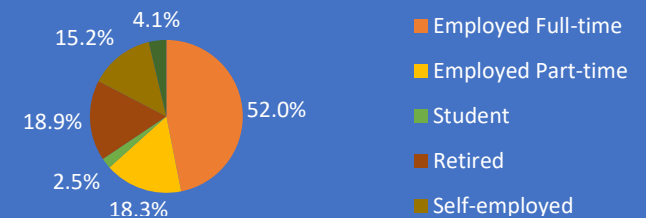
A resident of Warren shared their story of commuting to Hanover for work because he needs a good paying job and options are limited in Warren. He doesn't want to relocate, its even more expense and he wants to stay in a quiet, rural town and has considered taking a lower paying job due to the long commute time and high gas prices. – Old Homes Days Outreach Participant

90% of respondents to our 2022 resident survey felt they were limited, and no one believed their were plenty of options.

Housing Availability Near Workplace

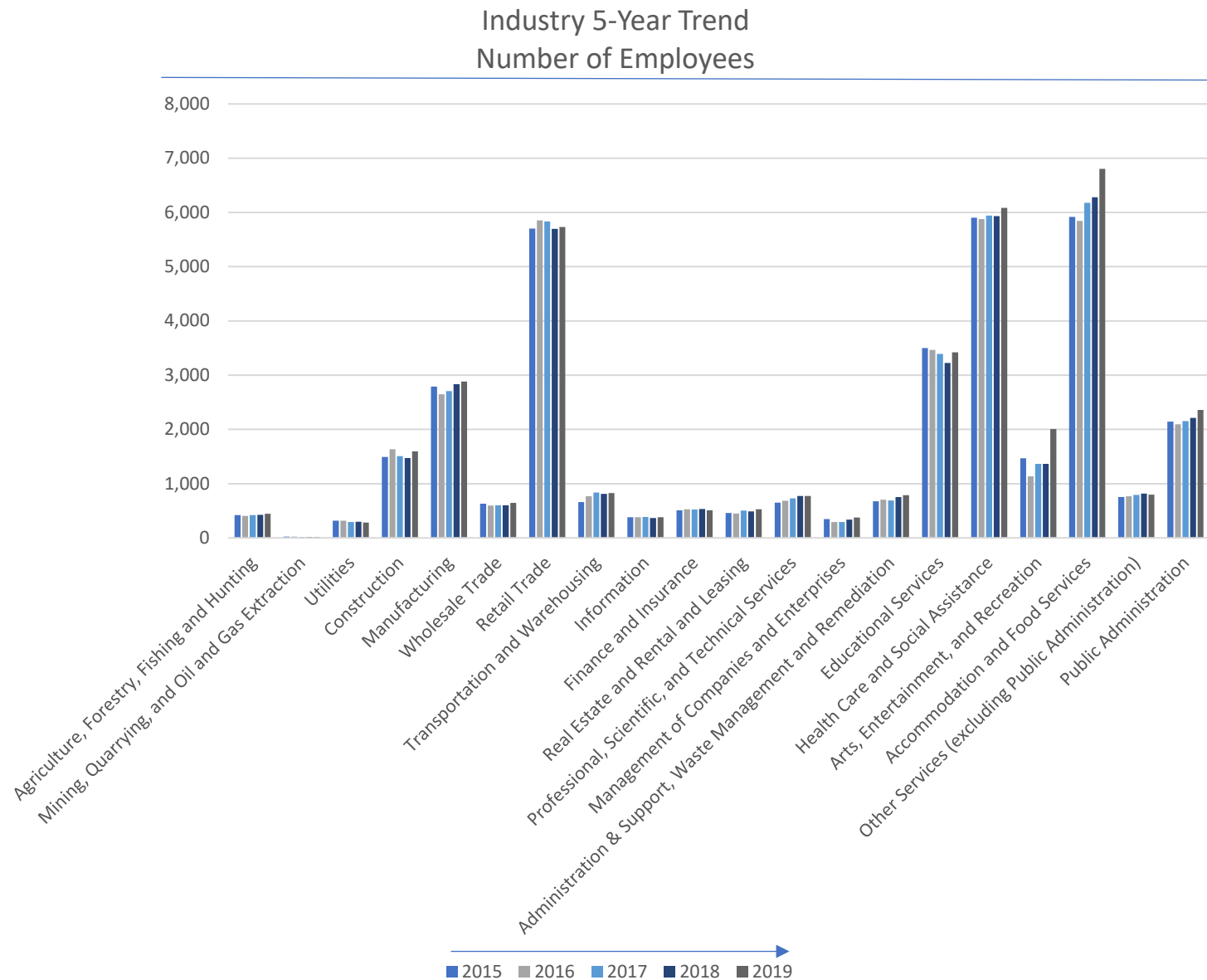


Respondents Employment Status





- Industry Participation over Time



**Industry Participation
(number of employees)**

The chart to the left displays the changes in number of workers per industry group for each year between 2015 and 2019.

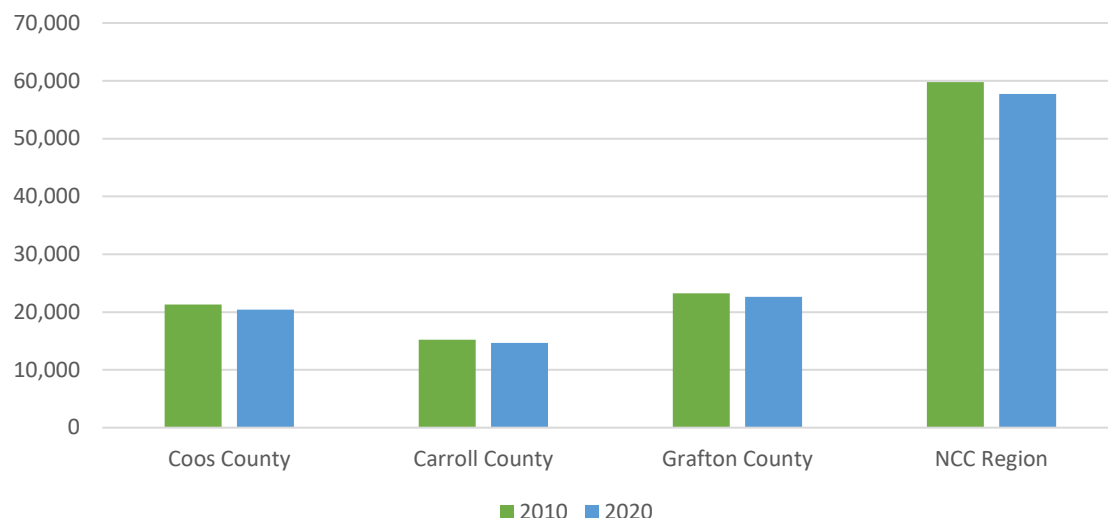
We see concentrations in retail trade, health care & social assistance, accommodation & food services. Along with smaller clusters in education, manufacturing, and public administration.

Within industries we see growth in most cluster areas. Particularly growth in accommodation & food services, health care assistance, arts & entertainment & recreation. Industries often characterized by low-wage work adding to the challenges for many meeting housing costs.

- **Total Housing Units (per county over time & region totals)**



Total Housing Units
(2010, 2020 Census)



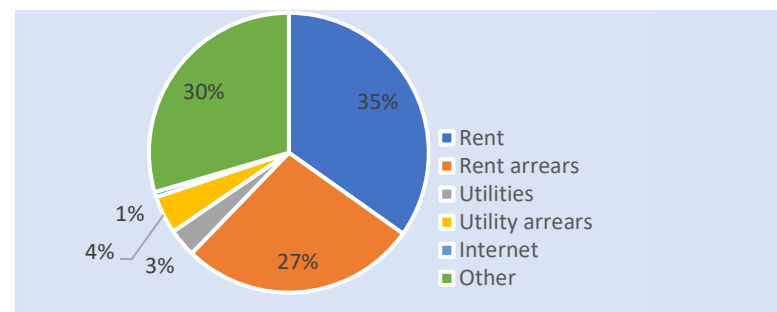
Total Housing Units

Census data shows the North Country planning region losing housing units from 2010 through 2020. This trend appears in the data from all counties and municipalities making up the North Country.

This trend appears notable, but may be due to discrepancies in the 2020 Census, or could be associated with non-response households.

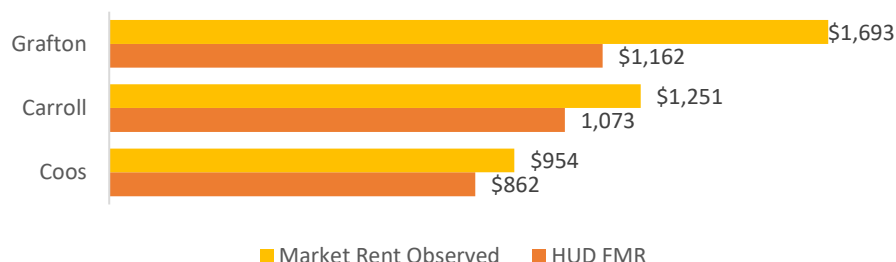
COVID Rental Relief Program Participation

1,512 households have participated in the Rental Relief Program with a total expenditure of \$14,710,938. Total expenditures across categories in the North County are:



- **Market Rent Compared to Federal Fair Market Rent Levels**

Market Rents vs. HUD Fair Market Rent
2022



Market Rents vs. Federal Market Rent Determination

Each year, New Hampshire Housing Finance Authority surveys rental properties statewide to establish average market rents. The chart to the left shows “market rents” for 2 -bedroom units as published by NHHFA.

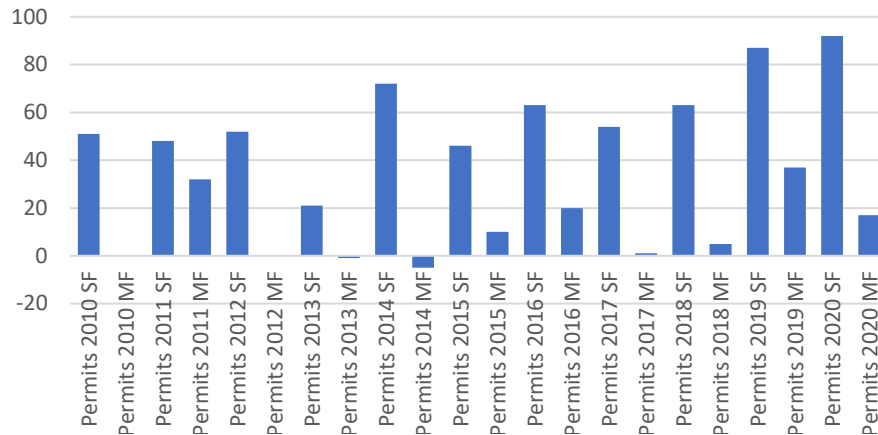
The chart also shows the HUD established “Fair Market Rent” for a 2 -bedroom which determines the maximum payment a Housing Choice Voucher or rental assistance a person is eligible for based on location.

Across each county we see a notable gap between the rents seen and the payments allowed through public assistance, increasing barriers for voucher users.

- **Building Permits Since 2000**



**Carroll County Building Permits
by type and year**



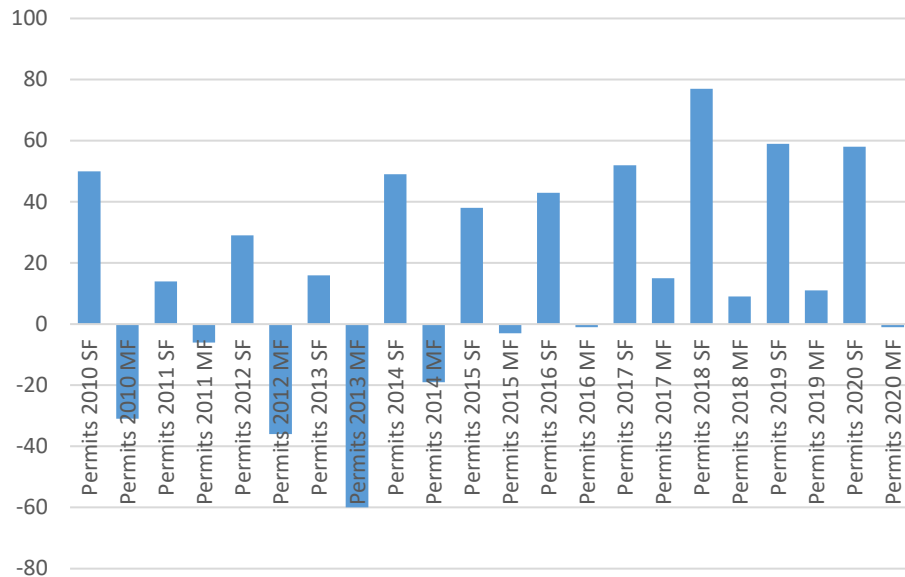
Building Permits & Structure Age

Exploring the number and type (single-family & multi-family) lets us see what units are being produced and at what rate. We can see an uptick in single-family construction from 2017 forward in Carroll, Grafton and a more variable situation in Coos County.

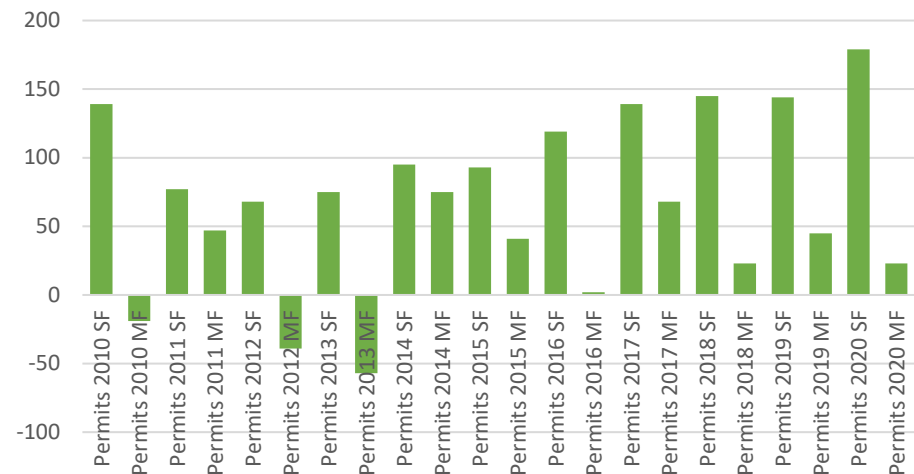
We can see efforts to remove substandard housing stock in Coos County demonstrated in negative multi-family production numbers. Overall recent years have increased the share of multi-family units constructed however the vast majority of units constructed have been single-family homes.

In the North Country, homes are older, and less new ones are produced than other areas of NH. In the North Country 24% of units were built before 1939, as compared to 16% in NH, and 11% in the US. Coos County has the highest share of older homes with 29%.

**Coos County Building Permits
by type and year**



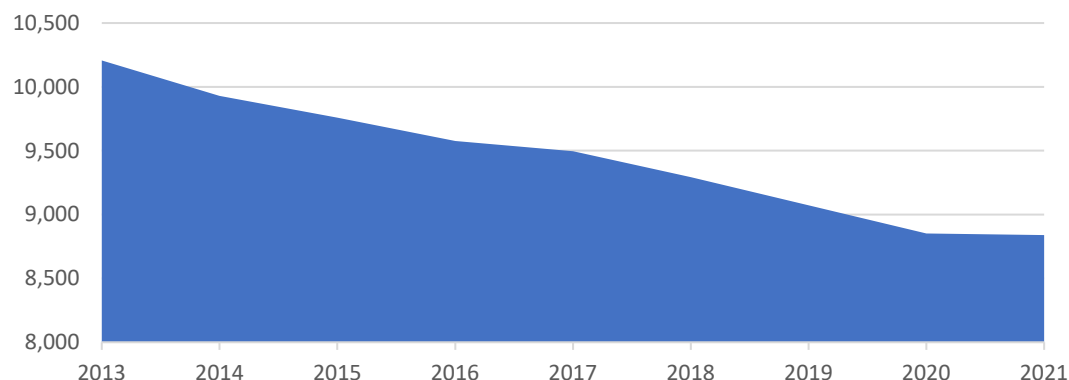
**Grafton County Building Permits
by type and year**





- **School Enrollment:**

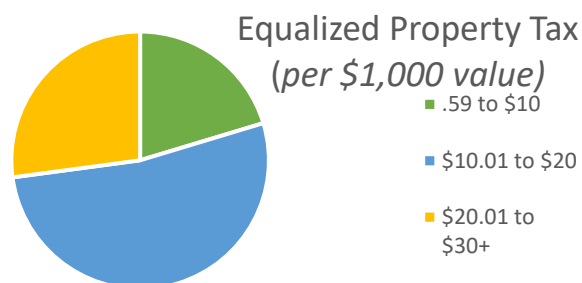
North Country School Enrollment Trends



- **Children by Unit Type**

Children by Unit Type		
Housing Type	Northern NH data	NH as a whole
Overall	0.34 * lowest of NH regions	0.42
Mobile homes	0.23	0.23
Single-family homes	0.41	0.50
Duplexes	0.23	0.35
Buildings with 3 to 5 units	0.21	0.40
Buildings with 5 to 9 units	0.23	0.32

- **Equalized Property Tax Rates:**



School Enrollment, Children per Unit & Tax Rates:

The North Country, along with the rest of NH has experienced a declining enrollment in schools over the recent past. Looking at data from 2013 forward we see a net loss of 1,368 students in North Country schools. A 13% decline in 8 years.

Across NH planning regions, all are experiencing a decline in school enrollment. The North Country is second to the Rockingham Planning region which saw a loss of over 14%. Those with the least loss of school aged students saw a rate of 6% loss.

As we consider the impacts of new construction, family affordability of housing, it is also interesting to consider which types of units tend to house the greatest share of children. In NH, single-family homes produce the greatest number of children per unit. In the North Country, this fact remains true, however we see less children per unit across all types when compared with the state as a whole.

Across the region municipal equalized tax rates vary greatly depending on the size of the community, the type, and level of municipal services provided and the value of the properties contained within the town.

"I'd like to see the town have more flexibility to allow towns to offer tax holidays to encourage the growth of the municipality's housing stock. Towns focus so much on the expense side of their budgets, and not the revenues. They also need to focus on first-time homebuyers, workforce incomes...not doing that is going to hurt us big time in the future." – Realtor Participant

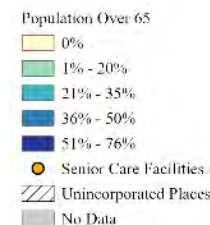
Communities of Interest

Seniors (people 65 years of age and over)

The senior population is a growing segment of the region's population. The share of people over 65 years of age has grown by 6% in the past 10 years to a population of 19,642. The population of seniors within the region are disbursed evenly across the region, which presents unique challenges in meeting their needs as they age. Senior citizens often experience mobility challenges and other impairments impacted by daylight hours, this may result in the limited use of their automobile and cause isolation. Seniors are more likely to need assistance with daily care that requires a congregate living arrangement. Seniors express a high preference for remaining in their homes and neighborhoods. If they must relocate due to cost or mobility, seniors want to do so on their own timetable, and not due to adverse effects of decisions made by housing providers, politicians, or government officials. Since New Hampshire state statute classifies age as a protected class, housing providers are not allowed to reject candidates for available housing based on the age of an individual. 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 has been debated. 55-plus housing can be used as a means for inclusion of seniors in a community, but restrictions can also be a tool to limit families with children from moving into a community.

The measure of senior populations is defined by persons 65 years of age and older. The senior population is calculated using US Census 2020 national demographic analysis tables. This Map the distribution of senior population in the NCC region. Although the senior population is evenly distributed across northern New Hampshire, many towns in Coos County have a higher population of seniors. Many of these towns with high senior populations do not have senior care facilities nearby, making it difficult for residents to stay in place.

A resident of the Conway area shared their experience of their parents having to enter an assisted living facility on the north shore of Massachusetts, hours away, because there were no senior care options in the Conway area. Their father has since passed and they expressed the toll it has had to have their mother hours away, resulting in fewer visits and time spent together.



Unincorporated Places have low populations that can lead to skewed results.

MAP. PERCENTAGE OF SENIORS PER MUNICIPALITY AND SENIOR CARE FACILITIES WITHIN NCC REGION.

Minority Populations

The US Census Bureau measures race and ethnicity following the OMB standards as set in 1997. The 2020 Census collected data on Hispanic origin and race in two separate questions.

Racial & Ethnic Segregation

Race is broken into five categories:

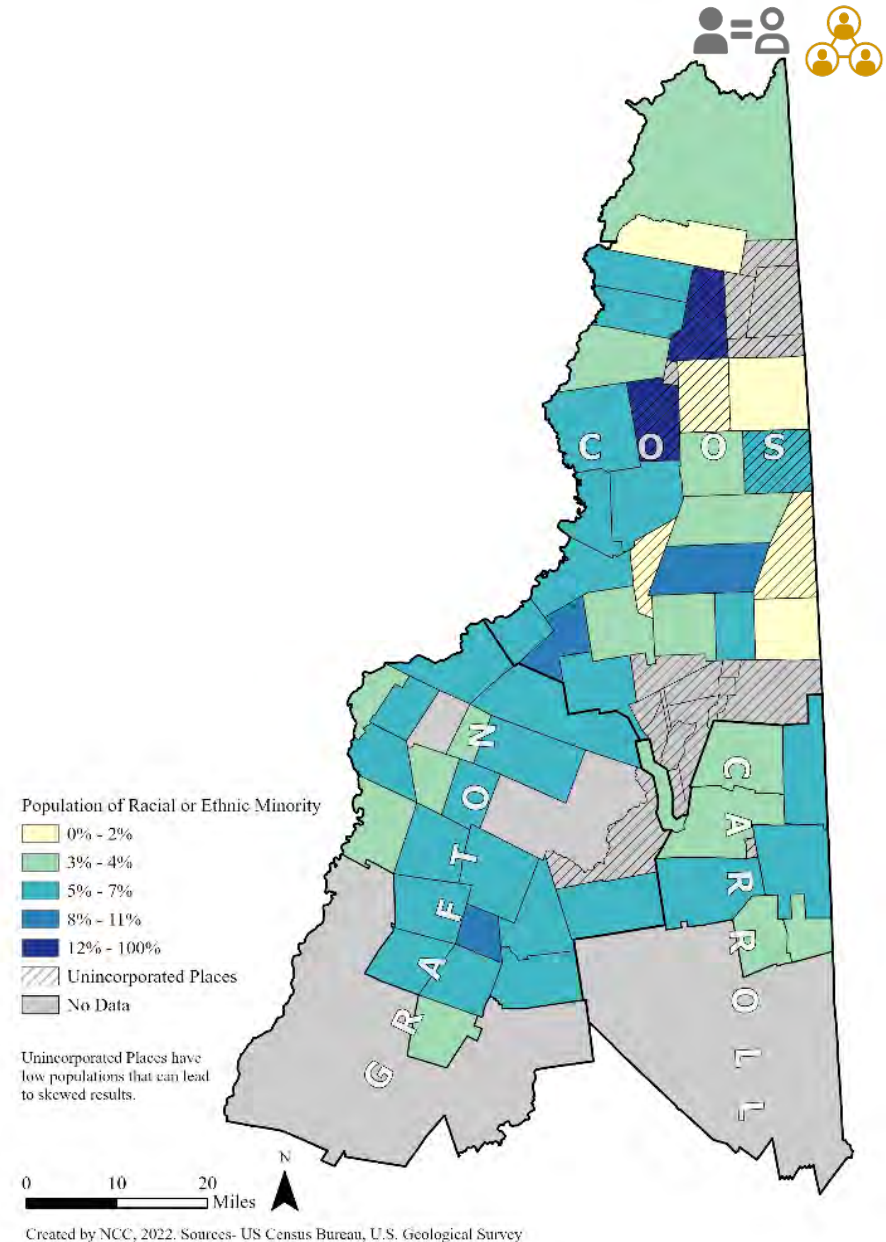
- 1) White,
- 2) Black or African American,
- 3) American Indian or Alaska Native,
- 4) Asian, and
- 5) Native Hawaiian or Other Pacific Islander.

In addition, the 2020 census also allowed people completing the survey to select an undefined “Other” as well as a “Two or More Races” categories. Ethnicity classifies individuals in one of two categories: “Hispanic or Latino” or “Not Hispanic or Latino.” We use the term “Hispanic or Latino” interchangeably with the term “Hispanic,” and also 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 having a race of Pacific Islander can also be identified as Hispanic.

The measure of minority rate for the Council’s region considers both race and ethnicity when calculating minority population. Map 24 illustrates the concentration of minority populations.

Concentrations of minorities occur in Berlin, Whitefield, and Ellsworth. Unincorporated places Dixville and Odell also have notably high concentration of minorities, however this is skewed due to the very low population in the area.

MAP. PERCENTAGE OF RESIDENTS OF RACIAL OR ETHNIC MINORITY PER MUNICIPALITY WITHIN NCC REGION.



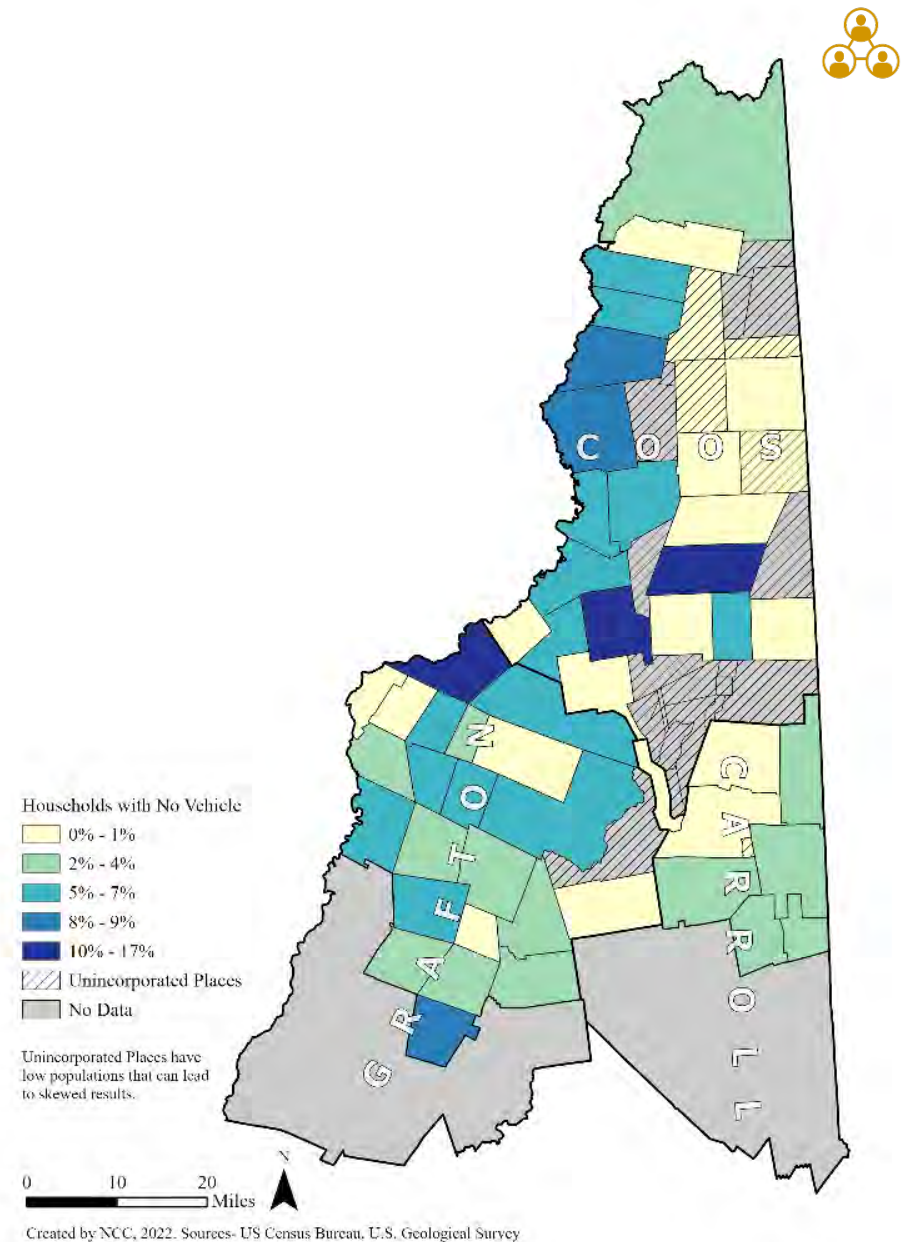
No-Vehicle Households

No-vehicle households are not provided specific protections under federal or state civil rights laws. No-vehicle households were identified by Council staff as an important population classification due its overlap with other groups identified in this analysis and the dominant role private automobiles play in the daily mobility needs of the region's inhabitants. No-vehicle households have significantly different mobility and housing needs when 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 do not require owning and driving a private automobile. Such an arrangement can only be achieved where individuals can access public transit, private transportation services, walk, or bike. In places 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. Zero Vehicle households are an important segment of the population, this is due to the limited mobility associated with alternative transportations options. Lacking access to a vehicle can severely limit the ability of a household to meet its daily 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. This is especially within the Council's region, which is mainly composed of rural communities where car ownership is a requisite to access employment and services.

This map shows the regional distribution of No-Vehicle Households. Many towns within the region have a no-vehicle rate between 2 and 17 percent. Towns with the highest rates of households without a vehicle include Littleton, Berlin, Jefferson, and Groton.

MAP. PERCENTAGE OF HOUSEHOLDS WITH NO VEHICLE PER MUNICIPALITY WITHIN NCC REGION.



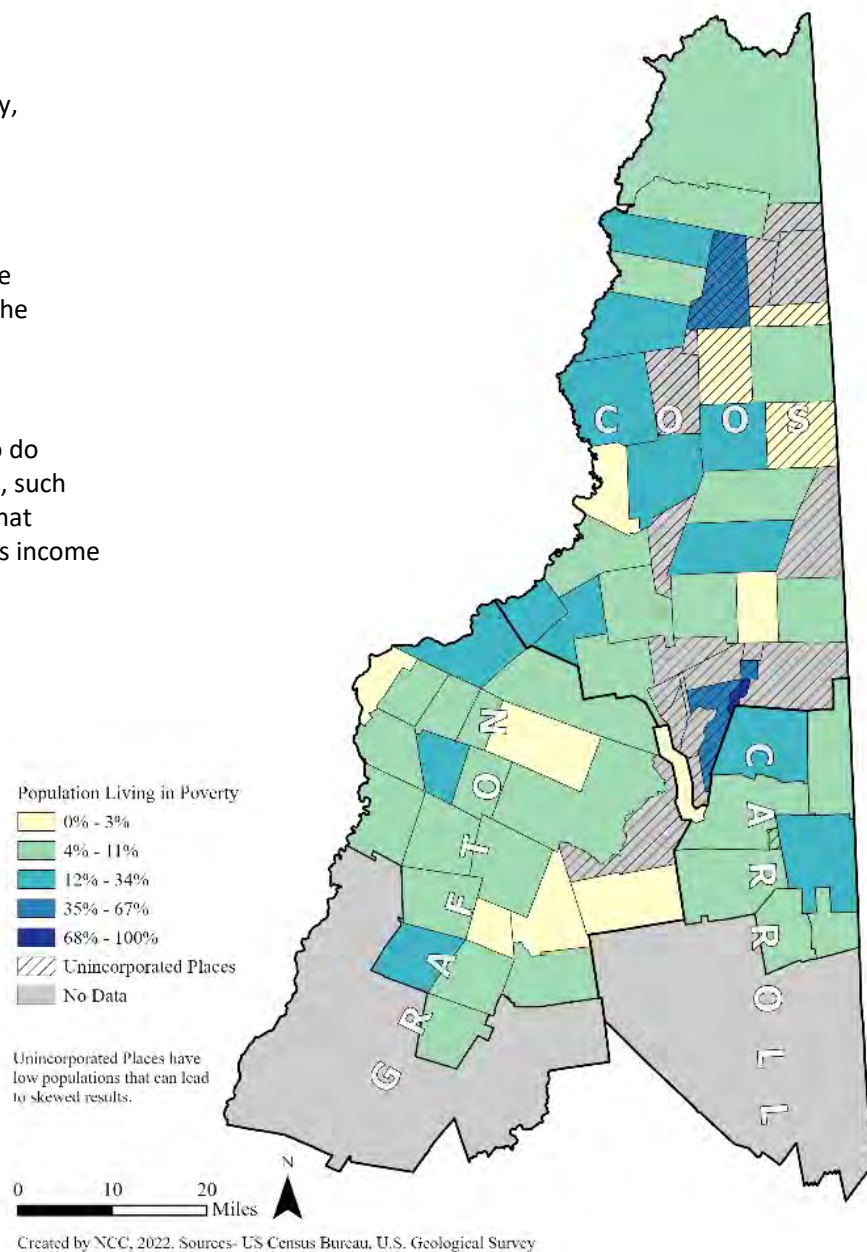


People Living In Poverty

The US Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the federal family size threshold, then that family and every individual in it is considered "in poverty". The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes 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 is intended to weigh household income against costs to determine the minimum amount necessary to afford basic living expenses.

The measure has some limitations as the structure of the measure does not adjust for differences in the cost of living between urban and rural 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 in the calculation of poverty level. Poverty rates are shown in the Map.

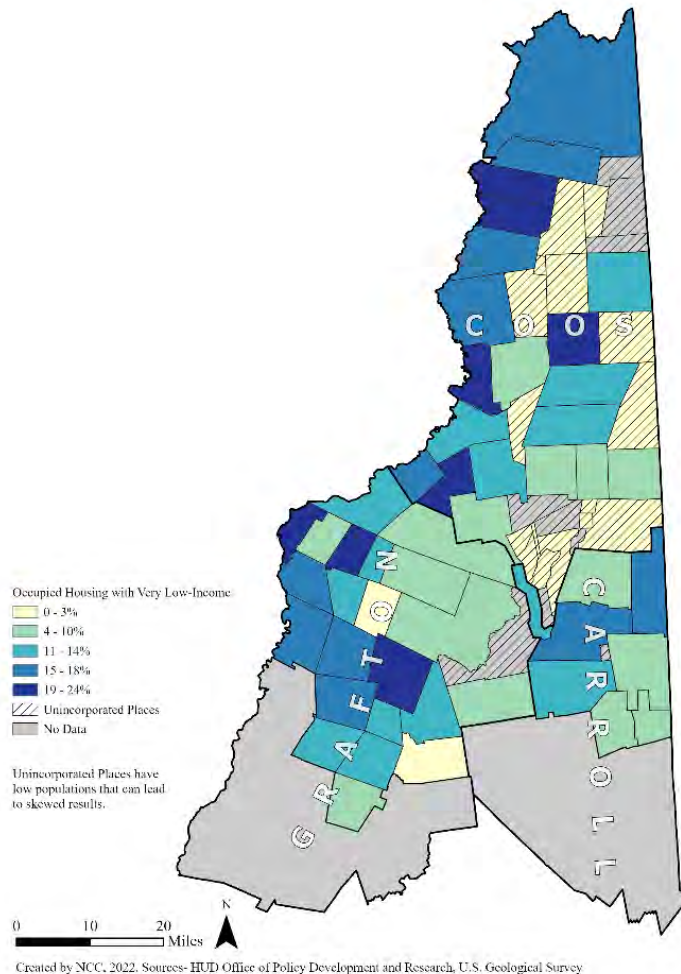
MAP. PERCENTAGE OF POPULATION LIVING IN POVERTY PER MUNICIPALITY WITHIN NCC REGION.



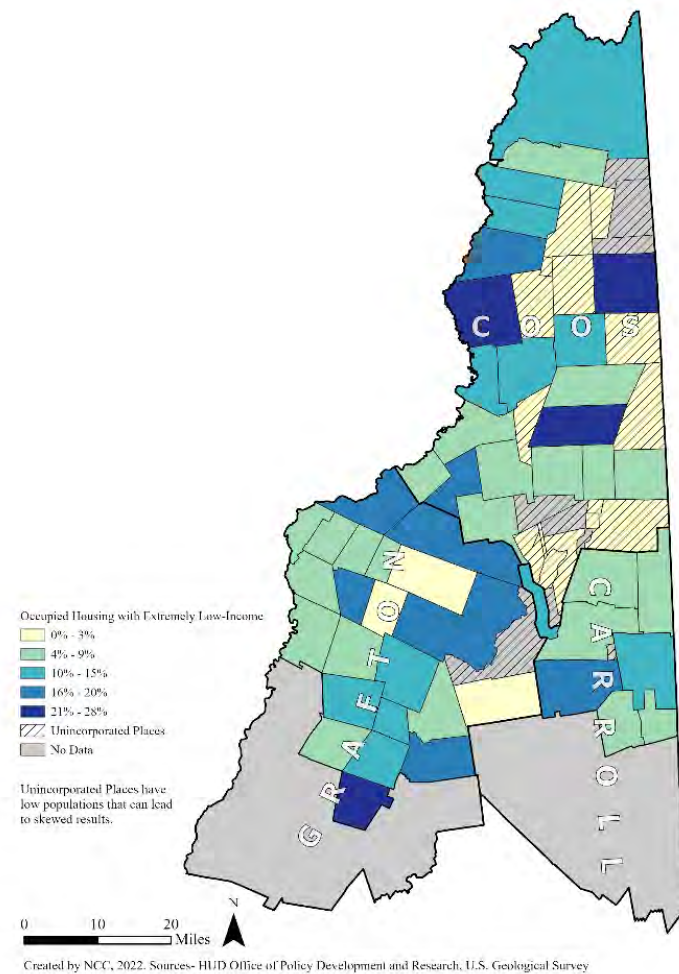


Occupied Housing with Very Low or Extremely Low-Income

Very low-income is determined by HUD Office of Policy Development and Research as income brackets greater than 30 percent, but less than or equal to 50% HUD area median family income. Extremely low-income are those who fall into less than or equal to 30% HUD area median family income. Map 27 displays the distribution of occupied housing with very low-income. Several towns and unincorporated places throughout the region including Stewartstown, Colebrook, Northumberland, Dummer, Whitefield, Monroe, Lisbon, and Woodstock have a percentage of occupied housing that fall into the very low-income bracket of 19% or higher. Four towns within the Council's region have 21% or greater occupied housing units that falls within the extremely low-income bracket. These towns are mostly concentrated within Coos County including Stratford, Errol, and Berlin; and Groton in Grafton County.



MAP. PERCENTAGE OF OCCUPIED HOUSING WITH VERY LOW-INCOME PER MUNICIPALITY WITHIN NCC REGION.

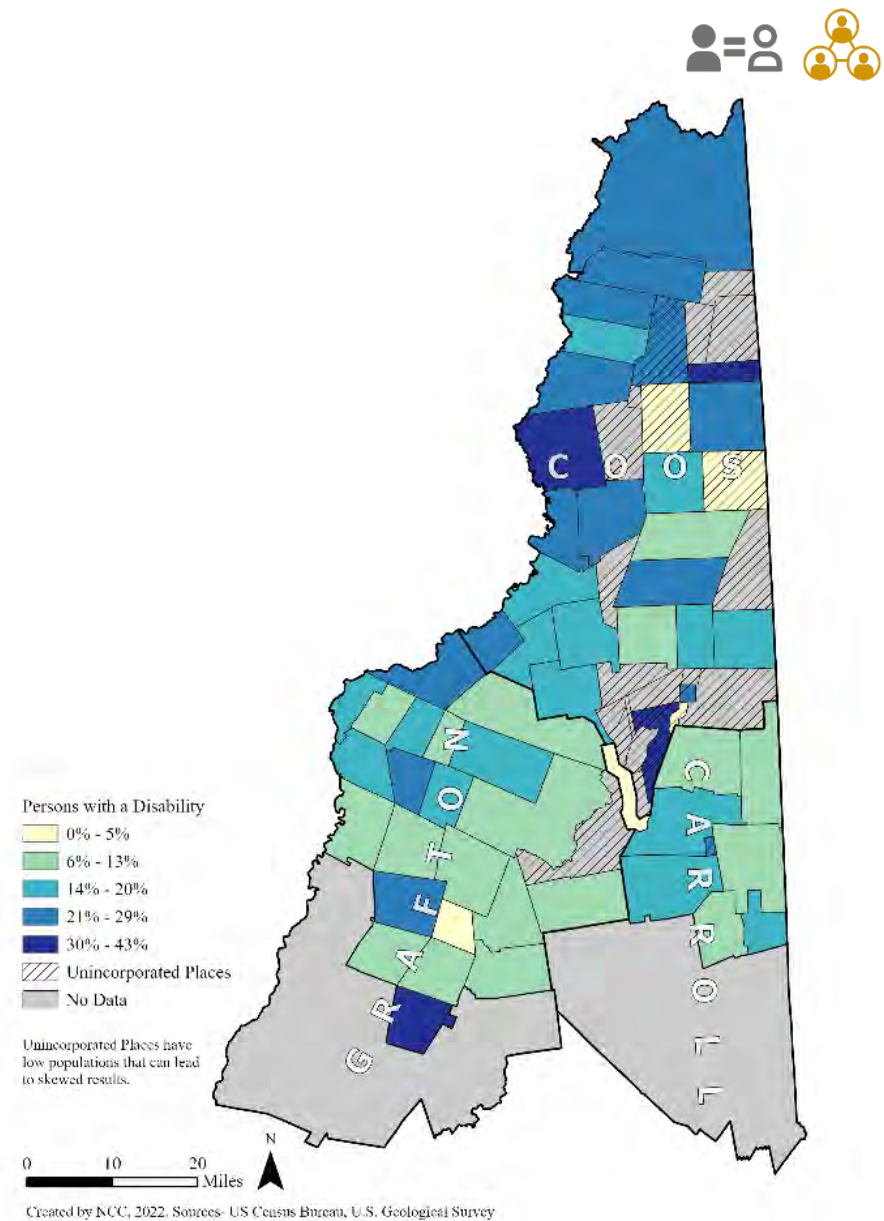


MAP. PERCENTAGE OF OCCUPIED HOUSING WITH EXTREMELY LOW-INCOME.

Persons with Disabilities

People living with a disability often seek out community-based living conditions which provide housing dignity. Many different living arrangements can be considered appropriate based on an individuals' needs. Families with a member living with disabilities often care for their dependents well into adulthood. According to a 2021 survey by ABLE-NH, 70% of both family caretakers and individuals with disabilities reported a need for access to appropriately supportive, accessible, and affordable housing. In addition, caretakers are older, with 60% of caretaker respondents noting their own age was between 55 to 74. More than 50% of respondents expressed a desire to live independently from their family, with appropriate, and nearby support. Depending on the impairment, physical improvements may need to be put in-place in order for individuals to achieve a more independent housing and living arrangement. New Hampshire Housing estimates over 47,000 households have a member with a disability which is in need of some form of housing accommodation or assistance. The civilian non-institutionalized population with a disability in the NCC Region is 13,200 or approximately 16% of the population.

Data on disabled populations is collected by the US Census Bureau's 5-Year American Community Survey (ACS). The ACS survey collects information on hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Respondents who report any one of these identified disability types are considered to meet the definition of a person with a disability. Map 29 illustrates the distribution of the disabled population within the NCC region. Areas with high populations of persons with disabilities are heavily concentrated in Coos and Grafton County.



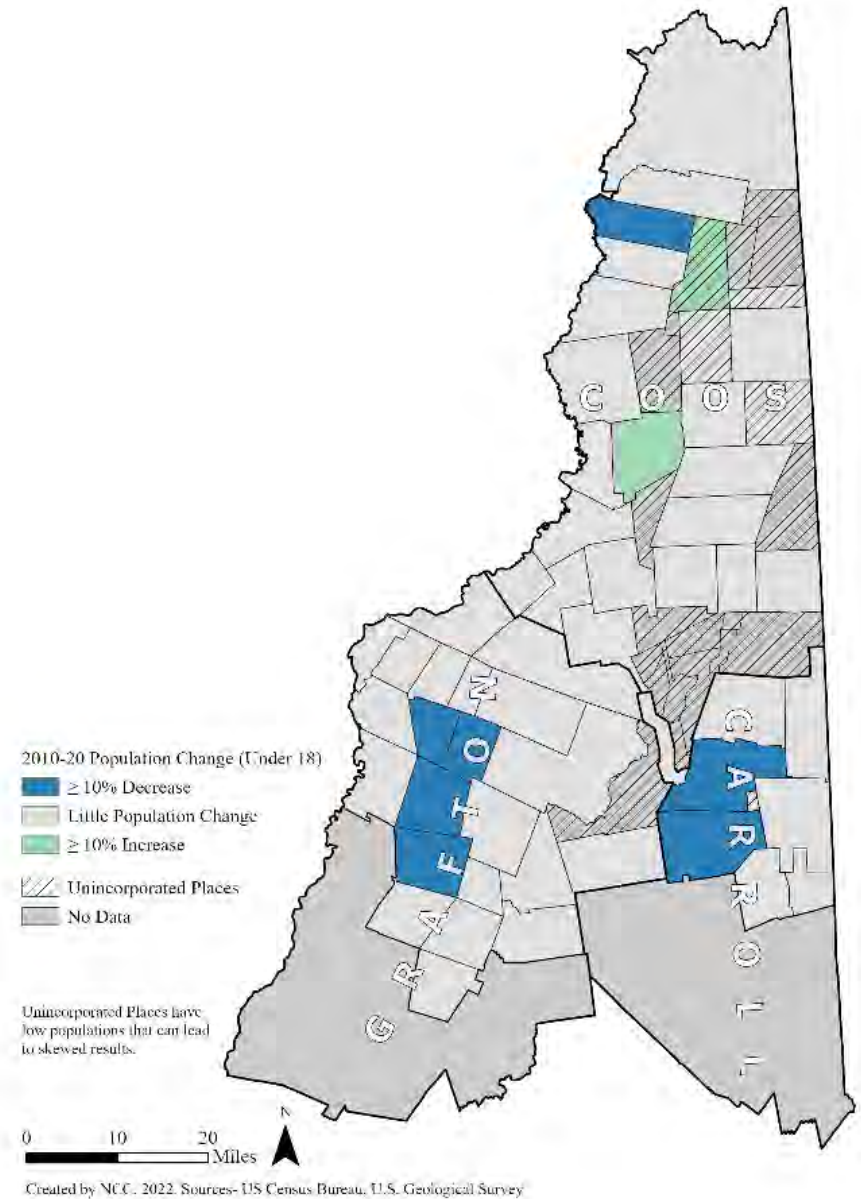
MAP. PERCENTAGE OF PERSONS WITH A DISABILITY PER MUNICIPALITY WITHIN NCC REGION.

Youth (People Under 18 Years of Age)

Within NCC's region, the population youth under the age of 18 has been declining. From 2010 to 2020, the region's youth under 18 population has declined by approximately 4%. This map displays the greatest changes in youth under 18 in this time period. Areas with the greatest increase in youth are concentrated in Coos County, while areas with the greatest decrease is spread throughout the region. There are two notable clusters of towns that have seen a great decrease in youth including one in Grafton County made up by the towns of Landaff, Easton, Benton, and Warren. A second cluster can be seen in Carroll County, both Bartlett and Albany had a decrease in youth by 10% or more.



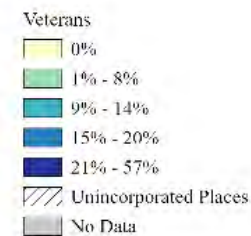
MAP. POPULATION CHANGE OF YOUTH UNDER THE AGE OF 18 PER MUNICIPALITY WITHIN NCC REGION.





Veterans

As of 2020, ACS census data reports that just shy of 7,000 veterans live within NCC's region, making up 8.5% of NCC's total population. This map displays that the veteran population is well distributed throughout the NCC region, with higher populations in Errol and Ellsworth. Several unincorporated places in Coos County also have high populations of veterans, however due to the low populations of these places, the percentage of veterans is skewed.



Unincorporated Places have low populations that can lead to skewed results.



Created by NCC, 2022. Sources- US Census Bureau, U.S. Geological Survey

MAP. PERCENTAGE OF VETERANS PER MUNICIPALITY WITHIN NCC REGION.

Community Fact Sheets

The following table includes links to community fact sheets for each community in the NCC region, with the exception of unincorporated places and a few municipalities that lack data. Community fact sheets were not created for unincorporated places due to the low populations and lack of data collected from the United States Census Bureau.

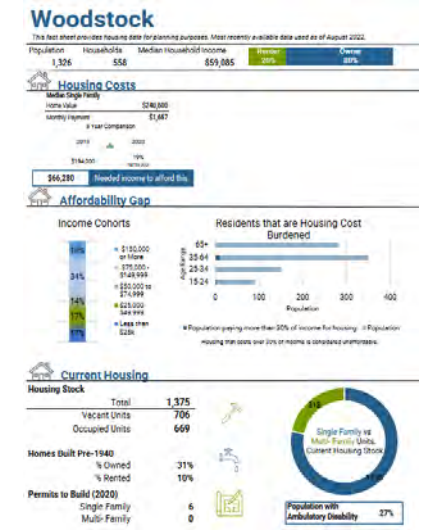
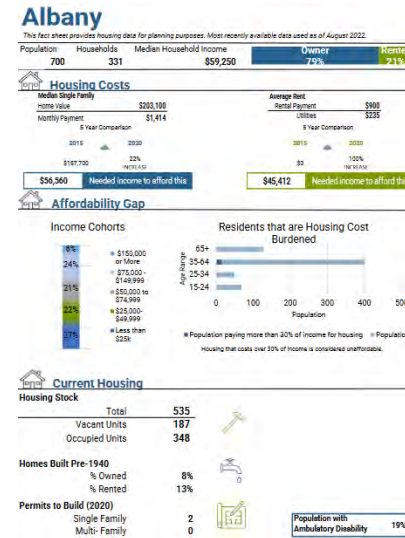
Information on:



- housing costs (average housing prices, yearly income needed to afford)
- affordability (median income and income brackets, cost burden)
- current housing (age, occupancy, number, current permits, public utilities)
- and more can be found within the community fact sheets.

How to Find & Use These Community Pages

Click on the name of any municipality below to access a community specific fact sheet with detailed information about the current housing stock, resident incomes, building permits, availability of public infrastructure and affordability.



Carroll County			Coos County			Grafton County		
Albany	Bartlett	Chatham	Berlin	Clarksville	Colebrook	Bath	Benton	Bethlehem
Conway	Eaton	Jackson	Columbia	Dalton	Dummer	Campton	Easton	Ellsworth
Madison			Errol	Gorham	Jefferson	Franconia	Groton	Haverhill
			Lancaster	Milan	Millsfield	Landaff	Lincoln	Lisbon
			Northumberland	Pittsburg	Randolph	Littleton	Lyman	Monroe
			Shelburne	Stark	Stewartstown	Rumney	Sugar Hill	Thornton
			Stratford	Whitefield	Woodstock	Warren	Waterville Valley	Wentworth

Analysis of Future Conditions and Trends

About this section: This section discusses the impact various conditions are likely to have on the North Country Region's housing supply and project the region's housing needs through 2030 based on these varying conditions. The specific conditions selected here are based upon statewide discussion of key trends and regional identifications of conditions with significant anticipated impact.

In this section we highlight, the COVID-19 pandemic impacts on the housing market, overall impacts of climate change, impacts to changing federal monetary policy (and access to lending), construction costs, and short-term rentals as conditions likely to impact housing choice and affordability.

Finally we explore population and housing needs projections for the region.

Conditions Likely to Impact Future Housing Needs:

COVID-19 Pandemic: As part of the North Country Housing Needs Analysis in 2021 Stepwise Data Research, studied the observed and anticipated future impacts of the COVID-19 pandemic on housing markets in the region, and across NH, striving to answer three questions. [Click here to see that write-up](#) (Section 10). This research made the following key findings which continue to shape our housing markets, considered as three main questions:

What Happened?

- U.S. home prices rose during the pandemic
- Urban, Suburban, and Rural areas all experienced high demand
- Resort destinations were especially hot, and
- Home prices in NH continued to rise, at a higher rate and inventory declined quickly

Why did it happen?

- Trends were already pushing prices higher, millennials entering the market, baby booms aging in place, lack of new construction, and short-term rentals becoming more popular near recreation hubs.
- The pandemic further reduced supply and increased demand
- Historically low interest rates lead to refinancing, and more second home purchases
- People reconsidered housing needs (seeking more space and accelerating expansion plans)

What is next?

- The result has been an overheated housing market in the region and beyond, which is likely to continue with higher prices and low inventory.
- Higher prices may last. Limited supply and great demand may lead to persistently high prices as structural solutions regarding supply are subject to supply side constraints, however increased inflation during 2022 has resulted in higher interest rates which is anticipated to have a cooling impact.
- Demand for affordable housing will continue. Low inventory, heat of resort markets, and the limits on use of federal funding on housing affordability may not be able to combat the high demand and tight supply of our markets with traditional programs like down payment assistance, ease credit requirements, and income qualified housing.

Climate Change.

Vulnerability in the Region. Wetter storms, and more hot days are increasing in the north country. More precipitation in individual storms makes flooding more common and longer dry stretches in the summer make fires and heat a rising concern. [FloodFactor](#) is an online tool providing information about vulnerability and future risks down to the property level (click to explore your local vulnerabilities). Regionwide flooding remains the most significant vulnerability to the greatest share of our properties, however fire is a minor but growing concern across the region as well. Flood Factor looks at vulnerability in three arenas: Flood, Fire, and Heat, below is information about counties with North Country communities.

Using FEMA disaster declaration data available through their [online viewer](#), we see 24 designated disasters in Coos County, 34 in Grafton and 31 in Carroll since tracking began in 1971. The majority of these have been severe storms, followed by flooding, hurricanes, and snowstorms. As events continue we must assess the share of our housing which is located in vulnerable areas, and pursue strategies that will make them more resilient. Resources like this [Climate Resilience Toolkit](#) can be used to identify strategies and prioritize actions.

County	Flood	Fire	Heat
Coos	Major vulnerability	Minor Vulnerability	Minimal Vulnerability
Grafton	Major vulnerability	Minor Vulnerability	Minor Vulnerability
Carroll	Minor vulnerability	Minor Vulnerability	Moderate Vulnerability

Climate Migration – effect of unplanned population growth. Changes in climate and increased extreme weather events have already displaced a great number of people across the US alone. Increased and more extreme wildfires, hurricanes, flooding and droughts will continue to displace residents in years to come. The relative safety and resilience of northern New Hampshire is anticipated to be a draw to new residents. Climate migration is likely to increase, which can cause significant impact on our housing markets increasing demand and continuing to drive-up hot markets which outprice local affordability.

A 2021 publication developed by Antioch University, [Identifying Planning Solutions for the Connecticut River Migration System of NH and VT](#) discusses the in-migration trends observed in portions of the North Country Region specifically. The report highlights the various impacts of this manner of population growth and its potential to displace local populations and lead to gentrification of our rural areas. Communities will need to pay close attention to escalating housing costs and begin to pursue policies and programs designed to reduce displacement pressures and reduce housing access costs for current area residents.

Gentrification

Gentrification is the process whereby a poor area (and perception of it) is changed by wealthier people moving in, improving housing, and attracting new businesses, typically displacing and outpricing current inhabitants in the process.

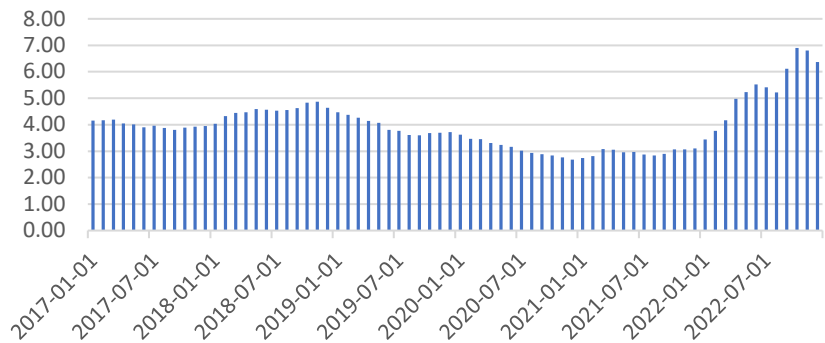
A 2017 Climate Resilience Screening index found NH counties to be relatively climate resilient and liveable ([Climate Resilience Screening Index](#) (EPA, Oct. 2017)) which will increase attractiveness to new and returning residents.

Federal Monetary Policy – interest rates/inflation.

Interest Rates. 2022 has seen rising interest rates in response to rapid inflation in U.S. consumer markets and beyond. These interest rates on the heels of record setting real estate sale prices, are anticipated to have cooling effects on housing markets nationally, particularly when coupled with limited inventory.

Locally, high interest rates will mean local residents will face additional challenges accessing capital for real estate mortgages and increase competition over the limited supply.

30 - Year Mortgage Interest Rates
('17 - '22 St. Louis Fed. Reserve)



Constructions Costs.

Land Cost & Availability. The most fundamental component of housing construction is land. The cost to purchase or create a lot for development depends on three (3) main things: 1) the size of the lot you need, 2) how competitive the market is, and 3) what you can do with the land.



Material Prices. Interruptions in supply chains, and increased demand during recent years has resulted in drastic increases and overall volatility in the construction materials supply market. These conditions have delayed projects, increased budgets, and caused notable challenges in completion.

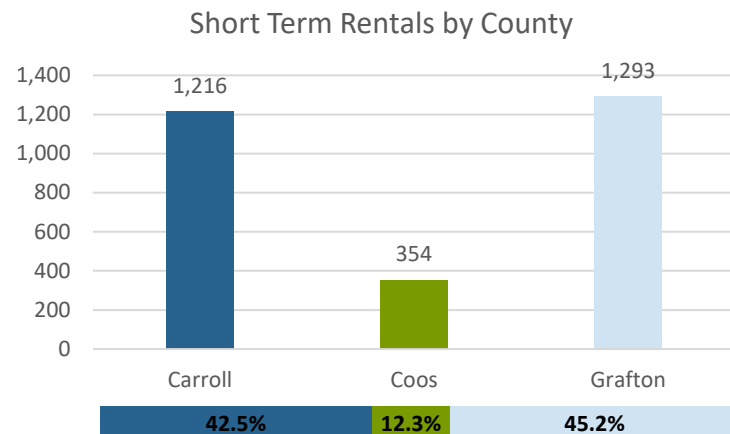
Many residents that attended farmers markets mentioned the lack of housing availability, housing costs rising, and the cost of building increasing as well. One respondent shared how they have been struggling to find a builder for over a year and that the building prices are much higher now. Due to these challenges, the respondent has considered building in stages, to help make it more affordable.

"We are seeing no housing starts in the area for less than \$250 or \$300 per sq.ft. and that is pricing everyone out of the market unless you can afford a \$750,000 custom built home. We are selling a lot of land now and we are very honest and upfront with buyers to understand the costs of construction, because they are finding that the cost at \$300 per sq.ft. is not something they can get a mortgage on because the current value of homes around here is more like \$225 to \$250 a sq.ft. and the banks are not going to have homeowners under that much water." - Realtors & Lenders Participants"

Labor Availability/Prevailing Wages. The third consideration regarding housing construction costs in the North Country is the availability and cost of the skilled labor needed to build and improve our housing stock. With an older housing stock, and declining participation in trades work, it is important that the North Country develop a labor pipeline for residential construction and rehabilitation. More capacity for projects of all types, from multi-family to single-family and manufactured housing site work, is needed to preserve our housing stock and expand it as needed.

"If the demand stays up, and I think it will, the biggest barrier is cost. The cost of infrastructure is one piece, but the cost of construction, the cost of land. Folks are booked out a year in advance. I'll have to start lining up my contractors for 2022 construction in the next few months. It creates a real problem for us. These \$7 - \$8 million dollar projects are big for the North Country, but they are not big for southern New Hampshire so getting the contractors who have the capacity to do it is a challenge. The ones in the southern part of the state who have the capacity find it too costly and they have to travel, and the ones up here do not have any capacity." - Builders & Developers

Short-Term Rentals.



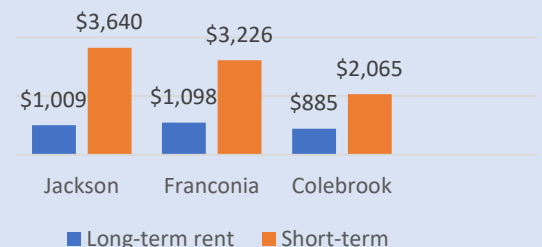
Source: [AirDNA](#)/Seasonal Housing.

History as a Tourism Destination & Current Growth

The North Country region has long been a tourism destination. Recent growth in visitor volumes coupled with increased access to the short-term and vacation rental market through online rental platforms has added demand in our already hot purchase markets, and reduced supply in our rental markets adding to price rises in both markets. As of 2022 there are 2,854 short-term rental properties in north country counties.

Short-term rentals, provide a higher monthly revenue to the property owner than the average long-term rental in the same area. Below are three examples.

Monthly Rent Incomes Comparison (examples)



"I have had potential employees unable to find place to live and other employees have to leave when landlord decided to make their home an Airbnb." - Local Employer

Drawbacks of STR

- Reduced local tax income for communities
- Disruptive renters
- Artificially inflates property values
- Competition with the hotel/resort/B&B industry
- Rise of corporate hosts
- Disproportionally affects lower income neighborhoods
- Displaces residents

Benefits of STR

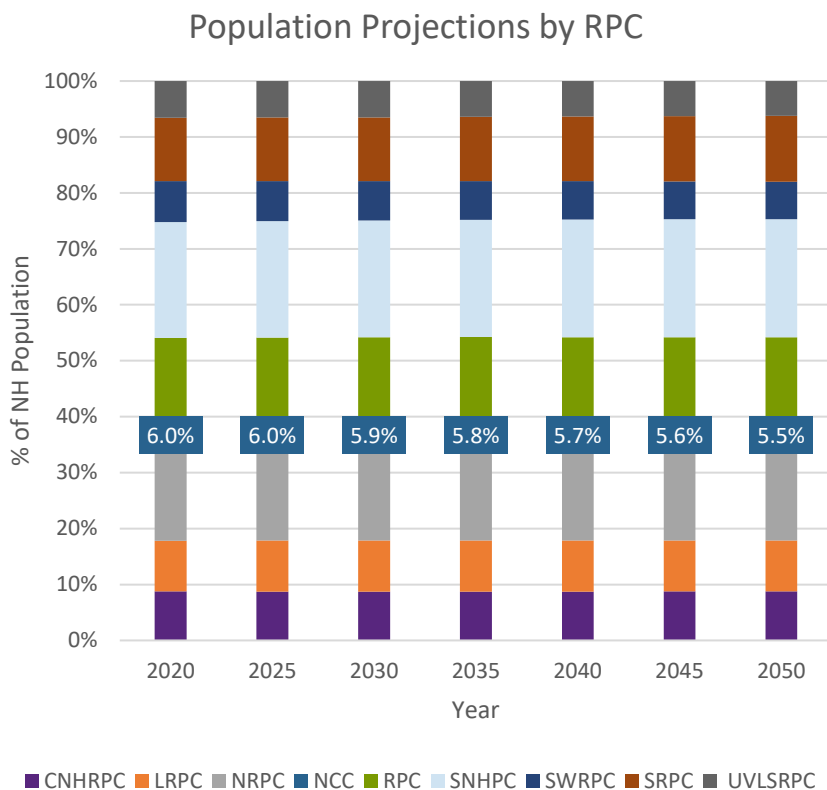
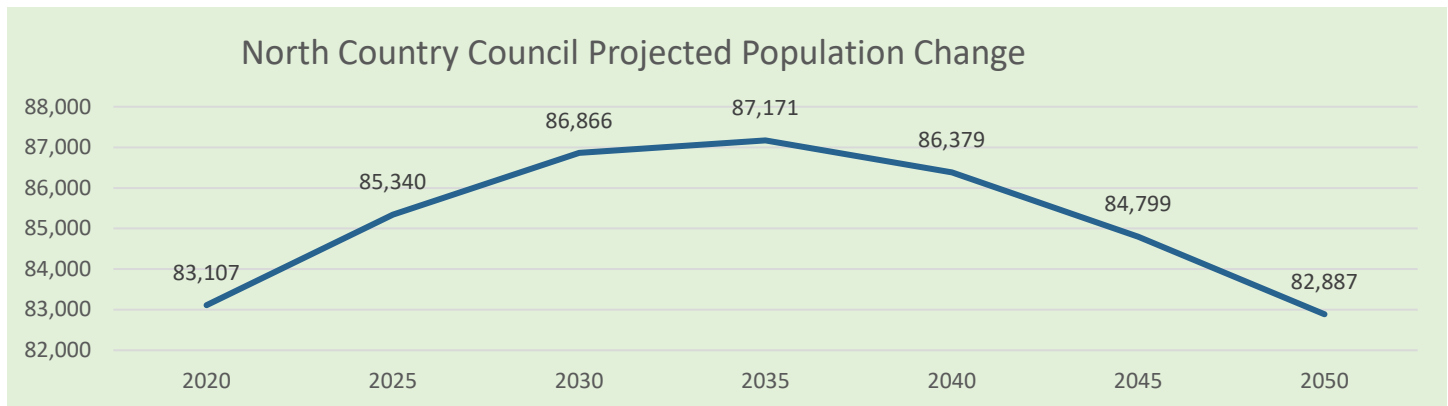
- Increased Economic Activity to community
- Income for homeowners
- Enables visitors to stay in non-tourist areas

Housing Needs Projections

A housing need projection is an estimate of the number of housing units a region, community, or state should have to meet future residents' needs. The projections use recent historical trends, to forecast out the number of people who will be living in our region, and details of the housing they will need (price, size, tenure). A projection is a theoretical planning tool. It is a model that only takes into account the information you include within it. Housing needs projections in the RHNA were developed by consultants with expertise in the topics with input and advisement from regional and statewide planning staff.

Population Projections.

To create a housing needs projection, first a population projection must be completed. In this assessment a 2022 Population Project developed by RLS associated is utilized. A Components of Change model considered fertility, mortality and migration as methods of population change. It based future projections on recent historic trends.

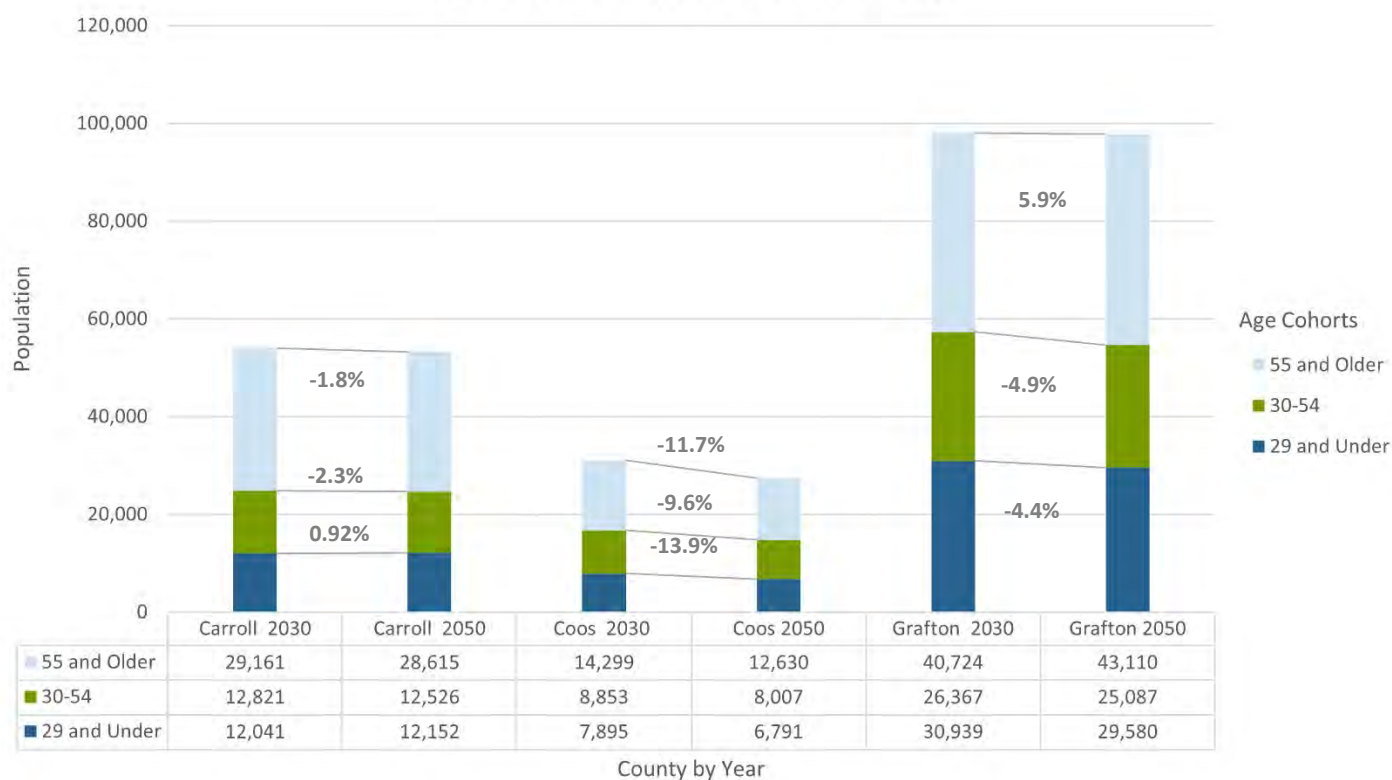


Population Projections

Looking forward 30 years, population projections anticipate an overall loss of population in the north country. This trend is not linear however, and we see populations increase from 83,107 in 2020 through a peak of 87,171 in 2035 (net increase of ~4,000 residents) followed by similarly paced decline to 82,887 in 2050.

This projection considers the recently low birth rates in the region, increased death rates in latter year tied to the significant share of aging seniors, and hold migration trend equal to what has been observed from 2000 to 2020. It is possible that increased migration to the region, as demonstrated in COVID-19 and anticipated due to climate change, grows.

Population Change by Age: 2030 - 2050



Regional Housing Need Projection.

In this 2022 RHNA all nine NH RPCs worked with a consultant, Root Policy Research to complete housing needs projections across NH communities. The model used two Components in development “Planning for Projected Household Growth” and “Planning for Employment Growth,” weighed equally and is based on assumptions detailed in Appendix D.

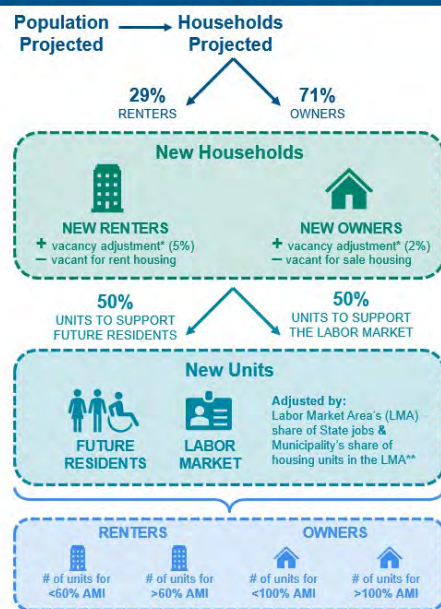
Total Unit Need 2022-2025 (NC communities by county)		
County	Rental Units	Ownership Units
Carroll	336	804
Coos	72	168
Grafton	516	1,236

Regional Needs Owners & Renters

Looking at our Regional Housing Needs across the counties with north country RPC communities we can see a total short-term need for 2,208 ownership units and 924 rental units in the next three years.

These numbers show how many units we need to stabilize the housing market, this is achieved through a 5% rental vacancy rate and a 2% ownership vacancy rate.

HOUSING UNITS NEEDED



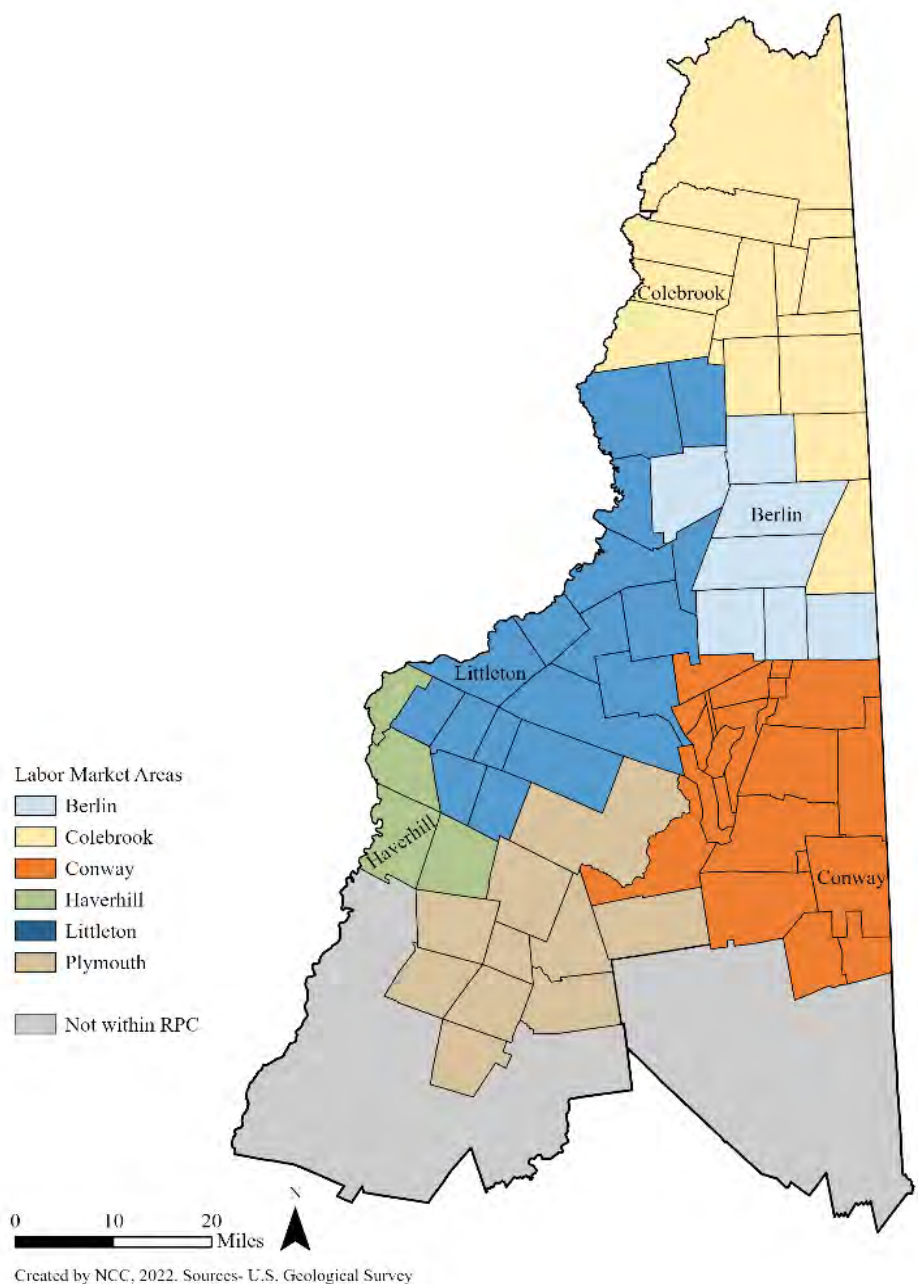
* Vacancy adjustment is prorated over 20 years. This adjustment is needed to bring the housing market into balance.
 ** The LMA is the Labor Market Area in which the municipality participates and from which it draws economic benefit.
 Renter AMI is based on 3-person household and owner AMI is based on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

Fair Share Distribution.

The Fair Share analysis estimates the needed additional housing unit for renters and owners for municipalities and counties to achieve a healthy vacancy rate and an appropriate amount of workforce housing. According to state statute, workforce housing units are for renters below 60% AMI and owners below 100% AMI. The following data gives estimates for needed housing units for the years 2022 through 2025, and 2040. Above we explored the totals needed across the region to meet short-term needs. Below we will explore what is needed to meet the long-term need for workforce housing by projecting out to the year 2040.

The projections are broken down to Labor Market Areas (LMA) and the LMA municipality itself. Within NCC's region, there are six LMAs including Berlin, Colebrook, Conway, Haverhill, Littleton, and a portion of Plymouth. Each LMA is further broken down to needed housing units for renters above and below 60% AMI and owners above and below 100% AMI. Although housing units for renters and owners above the respective AMI percentages are not considered workforce housing, the need is important to consider while facing an overall lack of available housing. Low vacancy rates have had a trickle-down effect, resulting in a lack of housing for all, at any income level. The creation of higher income housing will alleviate the demand for low-income housing.

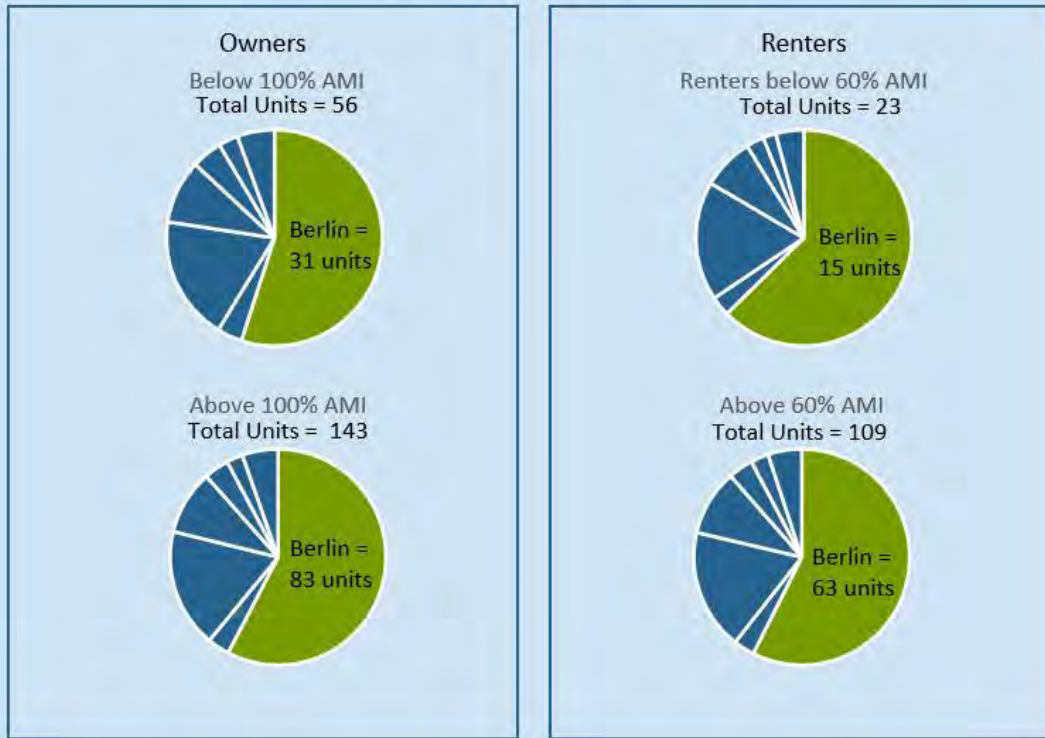
The Plymouth LMA includes 10 municipalities within the NCC region; however, these municipalities do not include Plymouth itself. Plymouth is considered responsible for 112 units for owners below 100% AMI and 106 units for owners above 100% AMI. For renters, Plymouth is responsible for 55 units and 61 units for those below and above 60% AMI, respectively.



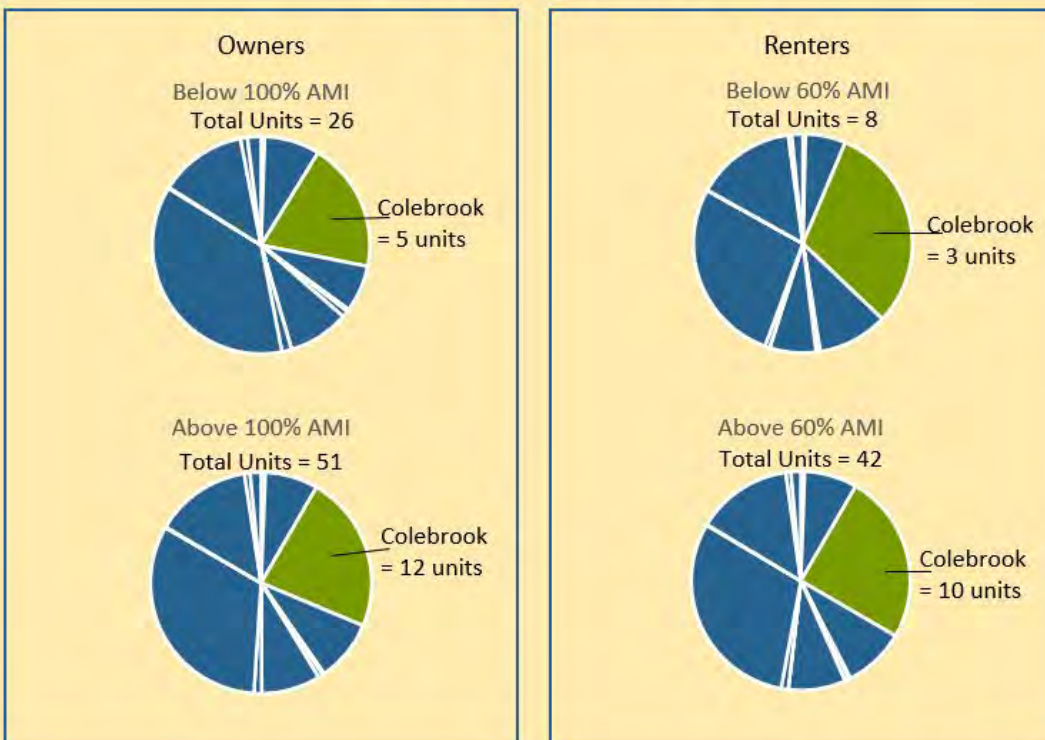
This legend applies to the pie charts on the following pages which explore units needed by Labor Market Area.

- LMA Town
- Remaining municipalities in LMA

Berlin LMA, 2040



Colebrook LMA, 2040



Haverhill LMA, 2040

Owners

Below 100% AMI
Total Units = 118

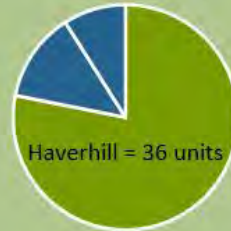


Above 100% AMI
Total Units = 130

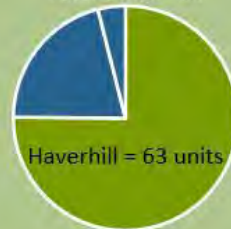


Renters

Below 60% AMI
Total Units = 46



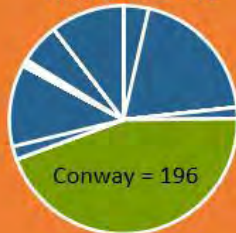
Above 60% AMI
Total Units = 84



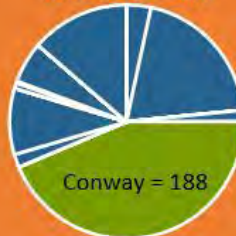
Conway LMA, 2040

Owners

Below 100% AMI
Total Units = 441

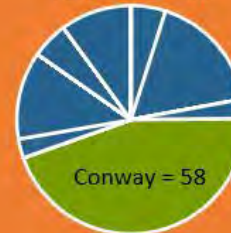


Above 100% AMI
Total Units = 430

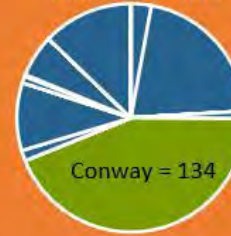


Renters

Below 60% AMI
Total Units = 58



Above 60% AMI
Total Units = 305



Littleton LMA, 2040

Owners

Below 100% AMI
Total Units = 331



Above 100% AMI
Total Units = 481



Renters

Below 60% AMI
Total Units = 120



Above 60% AMI
Total Units = 328



Affordable and Equitable Housing Choice Opportunities & Barriers

This section of the RHNA summarizes both opportunities and barriers to increasing housing access and affordability throughout the region. It includes an evaluation of both local land use regulations and existing infrastructure. We will explore opportunity areas for our current conditions and affordable housing growth.

Land Use Regulations, Policies, and Other Controls.

This section pulls from an audit conducted during the 2021 North Country Housing Needs Analysis. Below is an overview of available land use regulations within the North Country that can support or restrict housing development. Click here to view the [North Country Housing Need Assessment](#).

LAND USE REGIONATIONS

Minimum Lot Size

Intended to protect public health. Adequate land capacity ensures septic systems and drinking water can be maintained on the property.

Commonly 1 - 2 acres in areas with out public utilities. Some places use soil-based sizes that consider soils and slopes. Many communities require 3 to 5 acres at a minimum. Places with sewer usually require 1.4 acre per unit.

Road Frontage

Ensure access to a lot from a publicly maintained road, road frontage minimums are put into place. Most North Country communities require 200 ft minimum, although several require only 50 to 100 ft.

Larger road frontage requirements can have negative impacts including: fragmented land, disturbed habitat and significantly higher road maintenance costs.

Accessory Dwelling Unit

ADUs allow for addional housing within the context of the community and minimal impact. Resulting in less impact on the environment and public infrastructure, supplemental income to homeowners to help with maintenance and tax costs, they are allowed by statute everywhere in NH. Some towns even allow them to be separate from the main house.

Multi-family & Workforce Housing

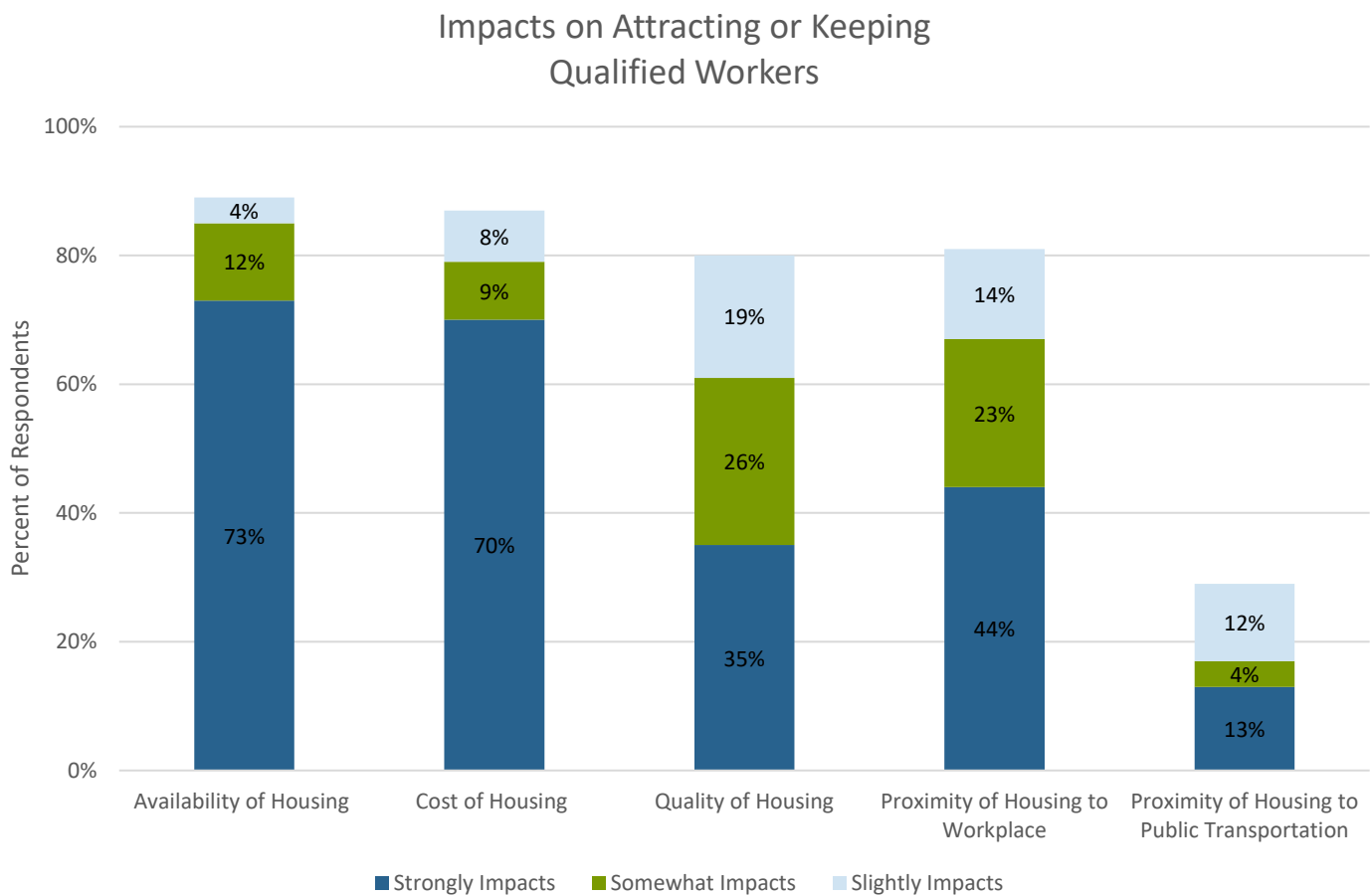
The Workforce Housing Law requires communities to allow development of affordable housing for low- and moderate-income families. Many municipalities impose other requirements that make it difficult for developers to meet multi-family housing requirements or do not make it economically viable.

Places can promote this development by allowing 5+ units in a structure, allowing more than one principal structure per lot, or require small lot sizes for multi-family building.

Manufactured Housing

By state law, municipalities are required to allow manufactured homes on individual lots, manufactured housing parks, or manufactured housing subdivisions. Many communities in the North Country do not fully comply with this state law or failed to address manufactured housing in their zoning ordinances.

Workforce Challenges and Employment Opportunities/Constraints.



As housing supply, condition, and affordability continue to challenge north country residents, we continued to see ripple effects in our business community. When residents cannot find or afford quality housing, cannot manage the commute, or use public transportation; and newcomers to the area cannot enter the housing markets employers are limited in their ability to maintain a successful, thriving businesses. Access to housing impacts not only our populations, it impacts our economic activity. To continue economic growth access to housing affordability to local residents is essential for current employees, and newcomers who may reserve the anticipated trends of population loss in the region.

"We have lost several qualified employees due to lack of housing." - Local Employer

Physical Infrastructure & Services

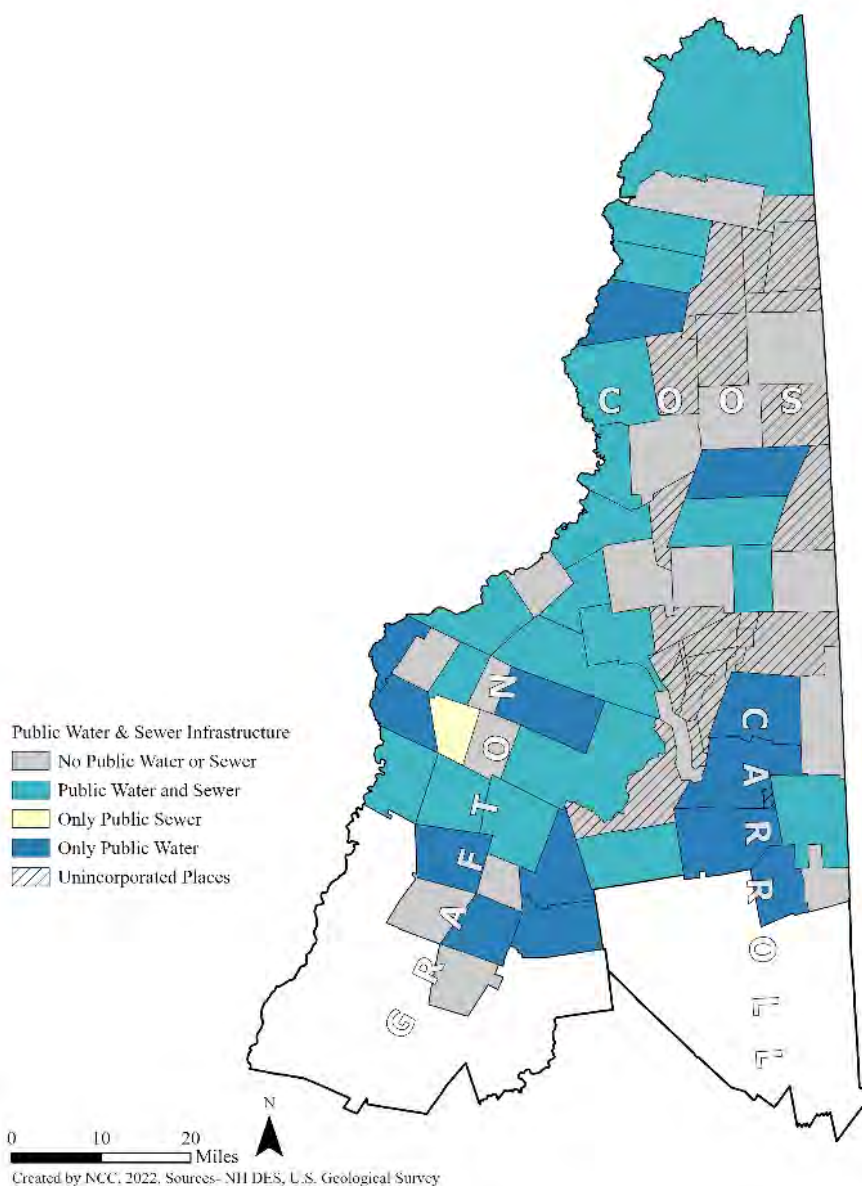
Transportation.

Within the North Country, there are few options for public transportation within and between municipalities. One option within the region is Tri-County Transit, a division of the Tri-County Community Action Program. Tri-County Transit offers bus services throughout Coos, Carroll, and northern Grafton County. The service routes span over 3,000 square miles of the North Country, including flex routes, door-to-door service, long-distance medical program, and Medicaid trips. These services run Monday through Friday, with some additional services on Saturday. Tri-County Transit routes include stops at stores, common areas, and medical facilities. Stops can also vary upon request to help fulfill rider needs.

Over the period of one year, from July 1, 2021, to June 30, 2022, Tri-County Transit had a total of 18,134 riders. In this time, Coos County serviced the most riders, with a total of 13,593. Carroll County services 3,624 and Grafton County serviced 917 riders.

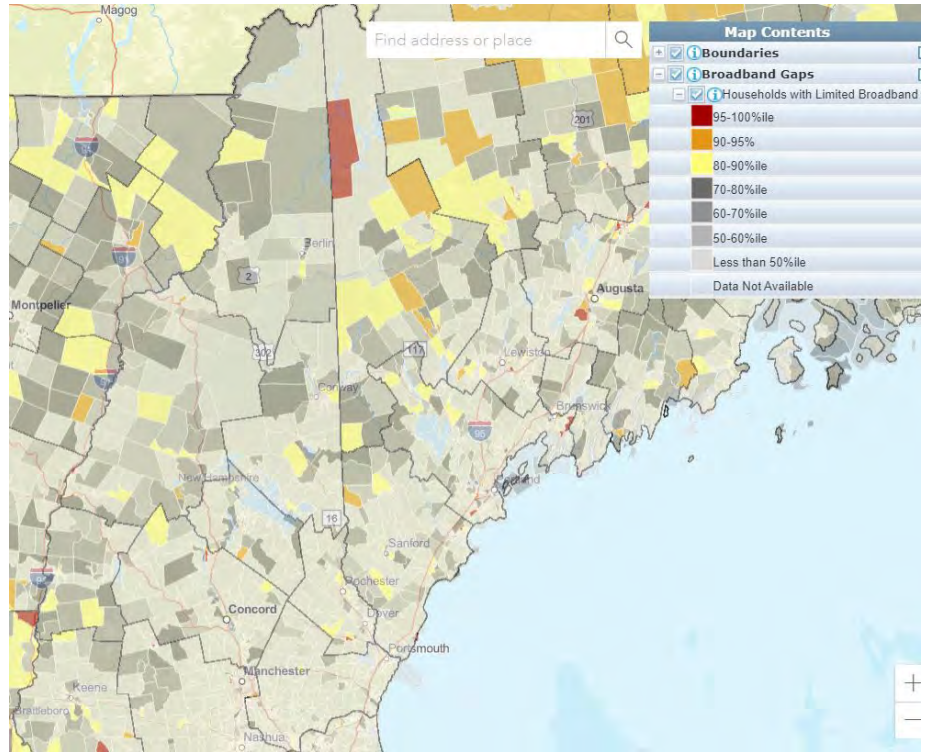
Water & Sewer Infrastructure.

Area with public water and sewer infrastructure have the greatest opportunities to create new housing. With public infrastructure multi-family, cottage and mixed-use development have great potential.



Broadband.

As defined by the Federal Communications Commission, broadband internet is currently defined as a bandwidth speed of 25 Mbps download and 3 Mbps upload, at minimum. Access to adequate and affordable high-speed fiber broadband varies throughout NCC's region, though there are several initiatives in place to improve access for all. Efforts have been occurring to increase broadband access through communication districts, public funding, and private partnerships. According to the Environmental Protection Agency's reporting on houses with limited access to broadband, many block groups within northern New Hampshire sit in the range of the 50th to 90th percentile in comparison to all block groups within the United States. Some block groups even reach the 85th percentile of limited access to broadband. Access to high-speed broadband can impact housing options, especially with the growing rate of remote employment and online education. Failure to improve broadband access throughout the region may result in reduced access to services and continued equity challenges in our hardest to reach communities. It may also focus population growth in areas with existing quality service.



Housing, Economic and Community Development.

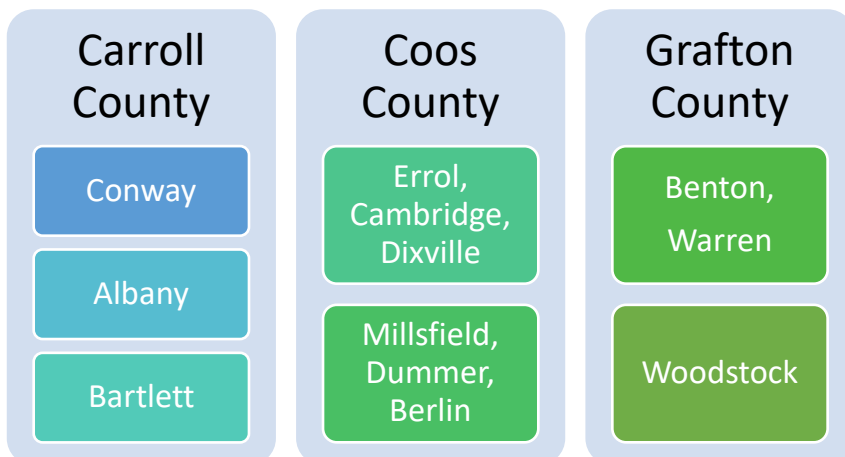
CDBG Housing Investments- There have been 13 CDBG housing investments within Coos, Carroll, and Grafton County over the last decade. Investments have included rehabilitation of residential multi-unit buildings, clearance and demolition, water and sewer improvements, creation of senior facilities, and interim assistance. Investments in the region has totaled to approximately \$4.7 million over the last decade. A breakdown of investments by county can be seen in the following table.

County (Towns)	Activity Type(s)	Total Investments	Year(s) of Project Completion
Carroll (Conway)	Clearance & Demolition	\$178,966	2013
Coos (Berlin, Colebrook, Errol, Groveton, Lancaster, Pittsburg, Whitefield)	Rehabilitation, Senior facilities, Water & Sewer, Interim Facilities	\$4,058,557	2012, 2013, 2016, 2017, 2022
Grafton (Haverhill, Lisbon, Littleton)	Rehabilitation, Clearance & Demolition	\$491,000	2012, 2013, 2018

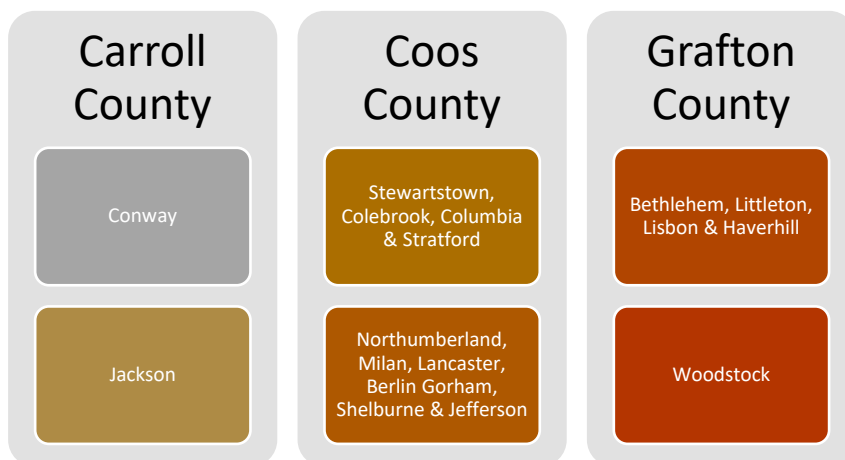
Childcare Availability. Throughout the North Country region, there are 30 childcare facilities, which holds the capacity to care for 947 children. This leaves a supply and demand gap of 756 children still in need of care. This estimate does not recognize children cared for by family or in informal settings.

County	# of Facilities	Capacity (# of children)	Supply and Demand Gap (# of children without access to care)
Carroll	8	254	188
Coos	10	399	154
Grafton	12	294	414
Total:	30	947	756

Food Access. The USDA Economic Research Service offers an atlas to examine food access in relation to low income and low access by census tract. Within NCC's region, there are 17 communities where residents struggle with food access due to their proximity to a store, living at least 10 miles from a grocery store. Although the issue is seen in each county within the region, it is a more common issue within Coos County. **To the left is a list of places without easy access to a grocery store.**



A second measure taken to determine access to food for residents of the North Country, was to identify where farmstands are located. Farmstands within communities indicates access to healthy, local foods for at least a portion of the year that is supplemental to resident's food needs. **Communities that regularly have farmstands include...**



Housing Related Health Issues.

Lead. Housing built before the ban of lead-based paint in 1978 are most likely to still contain lead and can therefore put residents at risk. The American Community Survey breaks down the year in which housing was built by decade, this provides the opportunity to determine what percentage of houses were built before 1979.

As of the 2020 Decennial Census, 48% of houses were built before 1979 in Carroll County. For Coos and Grafton County, 65% and 52% of houses were built in this time frame, respectively. Direct contact with lead paint or the contaminated dust it generates, can cause high levels of lead poisoning in the blood of young children. Lead poisoning in children can be detrimental to the brain and nervous system, commonly impacting brain development and causing behavioral disorders. This creates an additional barrier for families seeking safe and affordable housing.

Radon. Those with cracked foundation or private wells can also be at risk of breathing in radon that leaks into the home. Radon is a natural occurring gas that emanates from various soils and bedrock, including granite. Everyone is exposed to radon however, a high exposure to radon can lead to serious health issues, such as lung cancer. Residents of New Hampshire are at a higher risk of being exposed to radon, due to the amount of granite within the state. Homes within Carroll and Coos County, along with Rockingham County are known to have the most elevated levels of radon. Radon mitigation and remediation are essential to the health of North Country homes and can be costly.

Accessibility for Aging Residents & People with Disabilities. The North Country have a high share of people with a disability and aging seniors. Access, and issues such as ramps, permitting for ramps, universal design, first floor sleeping quarters and transportation to basic needs are essential for these communities of interest.

Fair Housing Successes & Challenges

Historic Information.

NHMA: [Fair Housing in New Hampshire | New Hampshire Municipal Association \(nhmunicipal.org\)](https://nhmunicipal.org) The Federal Housing Act (FHA) was created in 1934. During the Civil Rights movement it was amended to protect individuals based on race, color, gender, national origin, familial status, and disability.

Race and color are similar in which you cannot discriminate based on color or tone of skin. National origin is a person who was born in a different country, or ancestors are from. The basis of gender was added in 1974 to largely protect women who were being denied homes. Familial Status was added in 1988 which prevents discrimination on having children <18 years old in the family, including pregnancy, adoptive parents, and those awaiting custody. Disability protectants were added in 1988 as well prohibiting both mental and physical disability discrimination.

NH adopted additional unique protected classes like age in which people cannot be denied if they are older than 45 years and may not be segregated into “nursing home communities” or parts of town. Marital Status cannot be discriminated against whether the person is married, single, or in a relationship with more than 1 person. Sexual orientation is another added class to protect those in the LGBTQ+ community.

Current information.

NHPR: [How N.H.'s 'discriminatory' land use policies leave more people out in the cold | New Hampshire Public Radio \(nhpr.org\)](https://www.nhpr.org) Landlords are declining tenants who want to pay in part with housing choice vouchers also known as Section 8 vouchers, even after taking years to obtain one. With limited housing property owners and landlords have the option of being “choosy.” Antigrowth zoning bylaws like frontages and setbacks, large lot sizes, parking spot minimums, and building height and densities are restrict new housing form being built and utilized. “character” was newly defined as the physical attributes

not the people who live in it and their sources of income. Many current housing options are suited to fit those with physical disabilities not mental or developmental disabilities which include considerations like noise, house layout, and location.

How to file a complaint:

Anyone can file a complaint if they feel like they have been discriminated against. Complaints can be filed with different entities including the U.S. Department of Housing and Urban Development (HUD), N.H. Commission for Human Rights, and NHLA Fair Housing Project.

Letters of complaints often include...

- Name and address of person
- Name and address of person your complaint is about
- Address of the housing space you were denied from
- Date of the incident
- Short description of the incident

Once complaints are filed, they determine if it falls under the Fair Housing Act discriminations laws. Letters are sent to both you and the person that discriminated against you. Interview processes will determine whether they were in violation or not. You can also file your complaint in federal or state courts without filing with HUD.

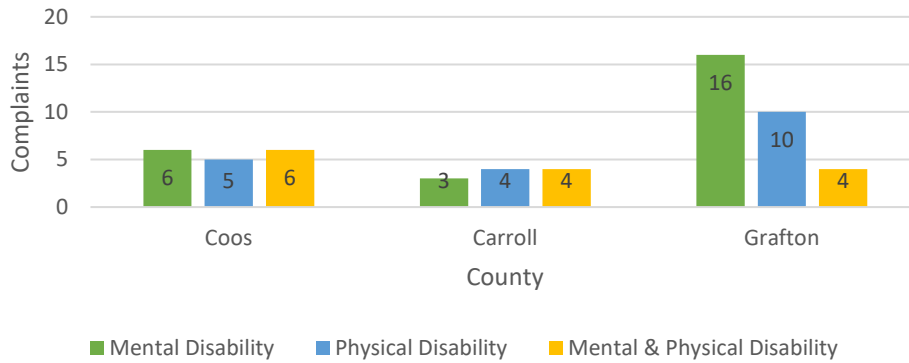
Highest Housing Discrimination Complaint Types in NH From 2014-May 2022: HUD 2022 DATA

Basis:	Number Of complaints in NH
Age	4
Disability (Mental, physical, or Both)	19
Disability Retaliation	8
Familial Status	7
Gender (Sexual Harassment)	5
Sexual Orientation	3

NH Disability Discrimination Complaints From 2014-2022

County	Mental Disability	Physical Disability	Mental and Physical Disability
Coos	6	5	6
Carroll	3	4	4
Grafton	16	10	4

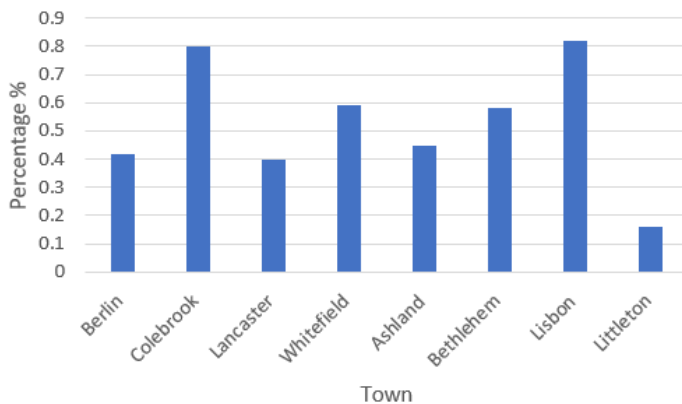
NH Disability Discrimination Complaints 2014-2022



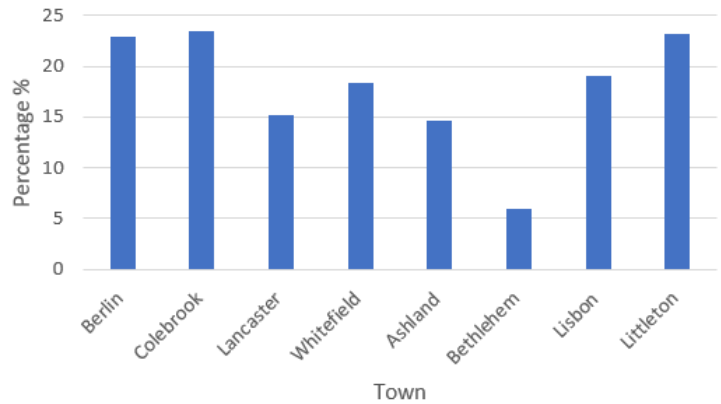
Pockets of Discrimination in North Country Towns in NH From 2014-2022: NHLA FH DATA 2022

Town	Number of Complaints	# Of housing Units	% Of Housing Discriminated	% Of disabled population
Berlin	20	4,714	0.42%	22.9%
Colebrook	6	759	0.80%	23.5%
Lancaster	4	984	0.4%	15.2%
Whitefield	4	668	0.59%	18.4%
Ashland	3	660	0.45%	14.6%
Bethlehem	3	515	0.58%	6.0%
Lisbon	4	483	0.82%	19.1%
Littleton	4	2,392	0.16%	23.2%

% Of Housing Discrimination



% Of Disabled Population



Resources for Meeting Local Housing Needs / Recommendations

This Regional Housing Needs Assessment reinforces and adds depth to the Key Issues and Recommendations crafted in the 2021 North Country Housing Needs Analysis which found:

Key Issues

- Declining, Aging Population
- Mismatch Between Supply & Demand of Housing
- Lack of Affordability for Low-Wage Workers
- Lack of Affordability of Middle-Class (COVID impacted)
- Lack of Awareness and/or Buy-In of Comprehensive Solutions, Especially from the Business Community
- Propensity to Find Local Solutions for Regional Problems
- Lack of Capacity for Implementing Solutions at the Local Level

Recommendations *Non-Municipally Focused*

- Align funding programs to better meet needs of low-wage, seasonal, and other unique situations. Improve access to homeowner maintenance resources, and encourage preservation of older stock.
- Market program and subsidies directly to young families, seasonally employed renters, elders, and low-income residents.
- Create a program to help lower-income and first-time homebuyers complete in today's COVID impacted markets.
- Build a new platform to connect rental housing seekers with poorly advertised and non-traditional rooms and units.
- Create a statewide (or regional) Linkage Fee Program

Recommendations *Municipally & Regionally Focused*

- In recognition of the need for broad-buy-in for comprehensive, regional housing solutions, launch an advocacy campaign focused on two principles, "Housing Matters" and "Wages Matter Too"
- Create a workforce housing business partnership modeled after work in MA.
- Offer enhanced technical assistance to town through local, customized, flexible expertise (North Country Council, NH Office of Planning & Development, NH Housing, Plan NH. etc)
- Develop model ordinances and technical assistance for a variety of asset-based local housing regulations that produce desirable, locally relevant, housing development and reinvestment.

[Please note: This draft of the RHNA does not include final toolkits which are still being finalized statewide. Subsequent drafts will include detailed information on tools municipalities can use to address needs. This will be finalized prior to adoption]

Conclusions

[Please note: This draft of the RHNA will be finalized once the Resources for Meeting Local Housing Needs & Recommendations are finalized. Subsequent drafts will include a fully drafted conclusions section. This will be finalized prior to adoption]

Appendices

The appendices listed below can be found in the following pages.

- A. Glossary of Terms
- B. Summary of Outreach Findings
- C. Population Projections: Methodology & Local Data
- D. Current & Future Housing Need Projections: Methodology & Local Data

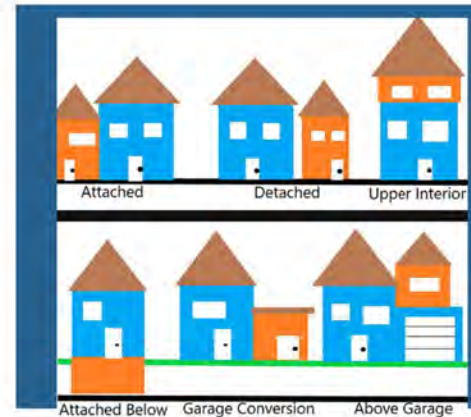
Glossary



Housing terms

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 + utilities. Ownership cost is monthly principal, interest, taxes and insurance.

Duplex

A residential building that's owned by one person and contains 2 separate dwelling units usually divided by an adjoining wall, or ceiling/floor, and has two separate front doors.



Incremental Building

A building process done in different stages or "step-by-step". It usually starts with an essential starter room like a multi-use kitchen bathroom unit in a house or possibly a potential utility connection on a lot.



Glossary



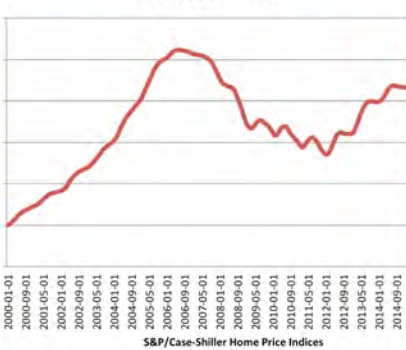
Housing terms

Manufactured Housing

Manufactured housing is a home unit constructed primarily off-site at factories prior to being moved to a piece of property where it is set.



US House Prices



Market Rate Housing

Housing that is available on the private market, not subsidized or limited to any specific income level.



Missing-Middle Housing

A range of housing that provides diverse housing options of multi-unit and clustered housing which creates housing at various price points in walkable neighborhoods.



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.

Glossary



Housing terms

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.



Mobile Home

A dwelling structure built on a steel chassis and fitted with wheels that is intended to be hauled to a usually permanent site



Multi-Family Housing

A building or structure designed to house different families in separate housing units, usually rental property.



NIMBY & YIMBY

Acronyms for “not in my back yard” and oppositely “yes in my backyard” are used by a person or community opposing or accepting a potentially dangerous development in the local area/town.



Glossary



Housing terms

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.



Tiny Homes

These are smaller homes ranging from 60-400 sq ft with ceilings no higher than 6'4 and up to 8ft wide. They contain the essential living needs without the extra space. They can either be constructed on moveable frames with wheels or on poured foundations.



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.



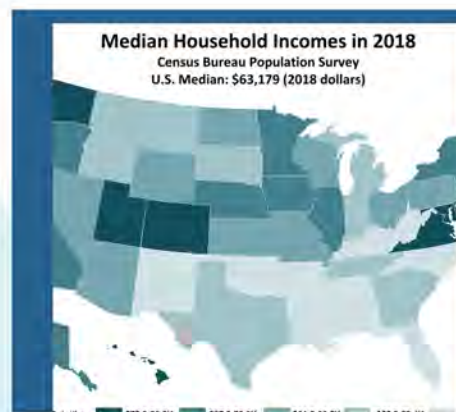
Glossary



Income terms

Area Median Income (AMI)

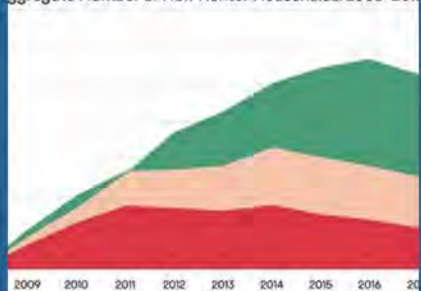
The median income of all households in a given county or metropolitan region. If you were to line up each household in the area from the poorest to the wealthiest, the household in the middle would have the median household income. Housing programs and the state's workforce housing law use AMI to determine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



Cost-Burdened (Rent or Ownership Costs)

When an individual or household is paying more than 30% of their household income for housing including mortgages and utility costs.

11 Million More Cost-Burdened Households Than In 2009
Aggregate Number of New Renter Households: 2008-2018



Gentrification

When wealthy college-educated people move into poor working-class communities and bring new housing and businesses while typically displacing current lower-class residents.



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.

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM
CENTRALIZED WAITING LIST PRE-APPLICATION

I. HEAD OF HOUSEHOLD
Social Security or State Registration # _____ Date of Birth _____
First Name _____ Middle _____ Last Name _____
Street Address _____ City _____ Zip Code _____
Day Phone _____ E-mail _____ Work Address (City/State/Zip) _____
*Please provide address for all of the preferences listed below. (A housing authority will contact you for more information if you are selected for the waiting list.)
Mailing Address (if different from Street Address) _____ State _____ Zip Code _____
Day Phone _____

II. HOUSEHOLD PARTNER
Social Security or State Registration # _____ Date of Birth _____
First Name _____ Middle _____ Last Name _____
Work Address (City/State/Zip) _____

III. HOW MANY PEOPLE WILL LIVE IN THE UNIT? Please include yourself.

IV. TOTAL GROSS ANNUAL HOUSEHOLD INCOME:

A. IS HEAD OF HOUSEHOLD (Check ALL that apply):
☐ White ☐ Black/African American
☐ American Indian/Alaska Native ☐ Native Hawaiian/Other Pacific Islander
☐ Asian
☐ Other

B. IS HOUSEHOLD MEMBER (Check only one):
☐ Disabled ☐ Non-disabled
☐ Elderly ☐ Non-elderly

Disability must be certified in accordance with federal regulations. Your answers will not affect your application.

V. PREFERENCES (Check ALL that apply):
 Please read attached "Definitions of Preferences" in document which applies to you. (2022). Participating housing authorities may not use all or some of all the preferences listed below. (A housing authority will contact you for more information if you are selected for the waiting list.)
 () 1. Based on Health Condition
 () 2. Disabled
 () 3. Elderly
 () 4. Displaced by Natural Disaster
 () 5. Displaced by Landlord's Eviction
 () 6. Displaced by Natural Disaster
 () 7. Displaced by Public Agency
 () 8. Displaced by Domestic Violence
 () 9. New Entrant (New)
 () 10. Based on Health Condition
 () 11. Based on Health Condition
 () 12. Based on Health Condition
 () 13. Based on Health Condition
 () 14. Based on Health Condition
 () 15. Based on Health Condition
 () 16. Based on Health Condition
 () 17. Based on Health Condition
 () 18. Based on Health Condition
 () 19. Based on Health Condition
 () 20. Based on Health Condition



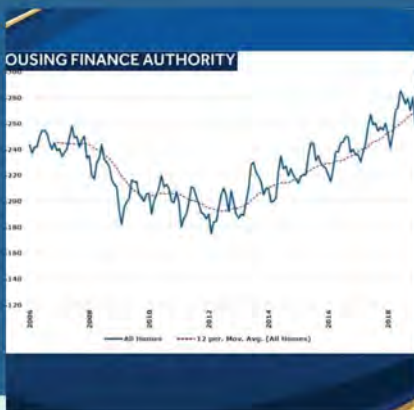
Low Income Housing Tax Credit (LIHTC)

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.



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.

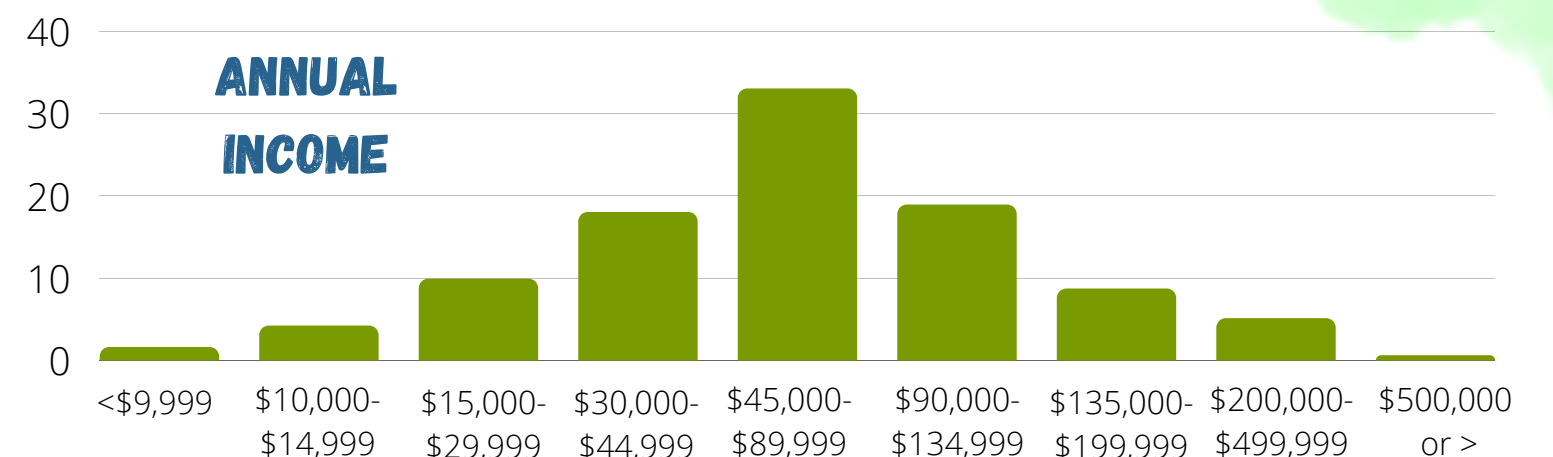
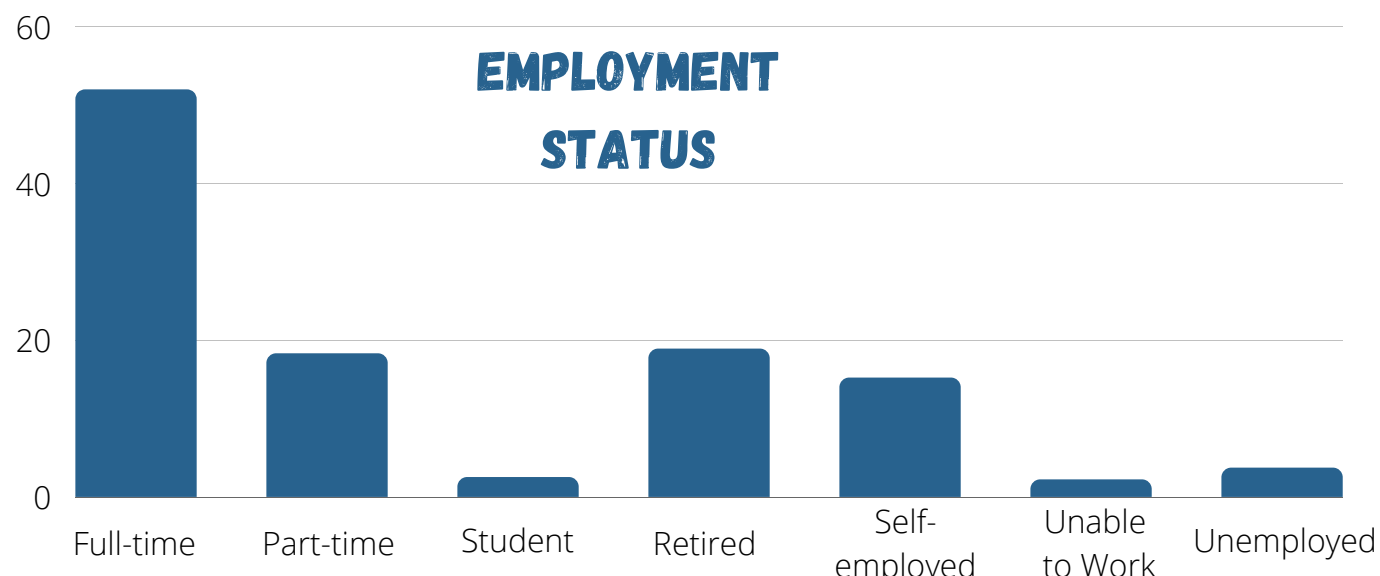


NORTH COUNTRY REGIONAL HOUSING NEEDS ASSESSMENT

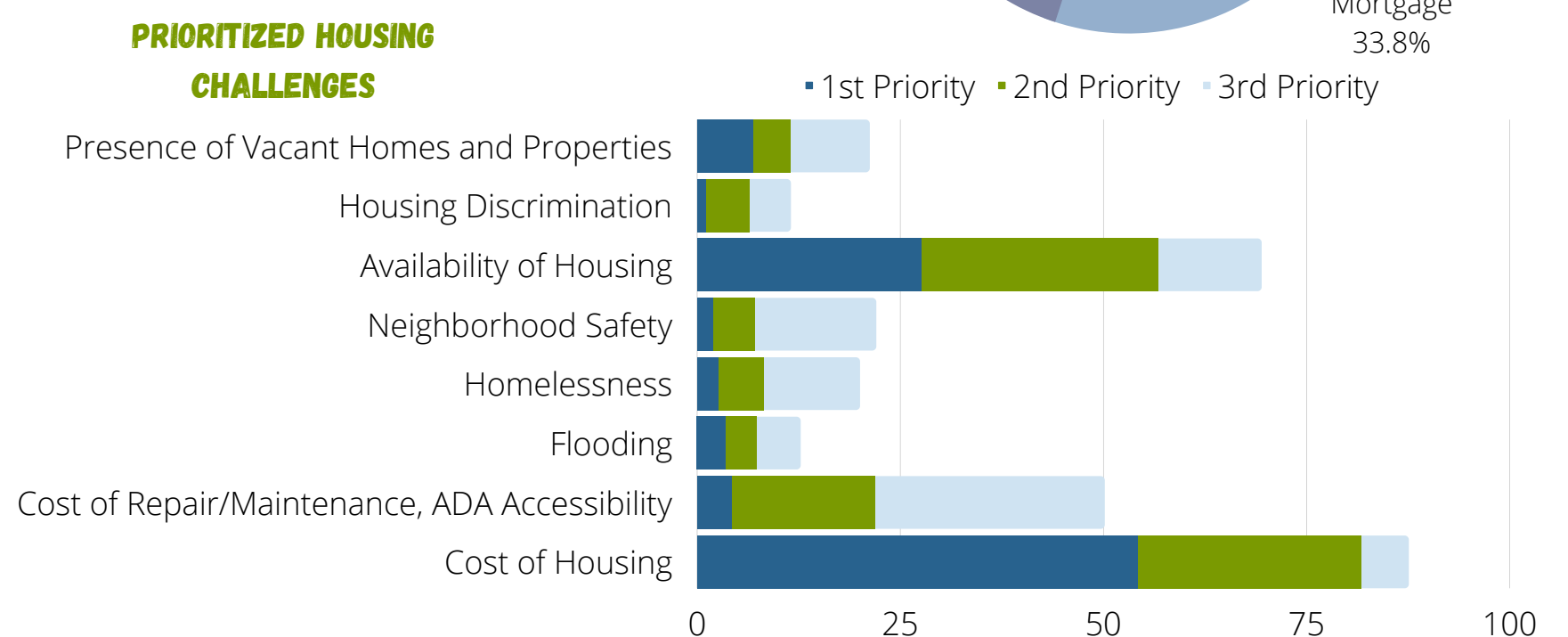
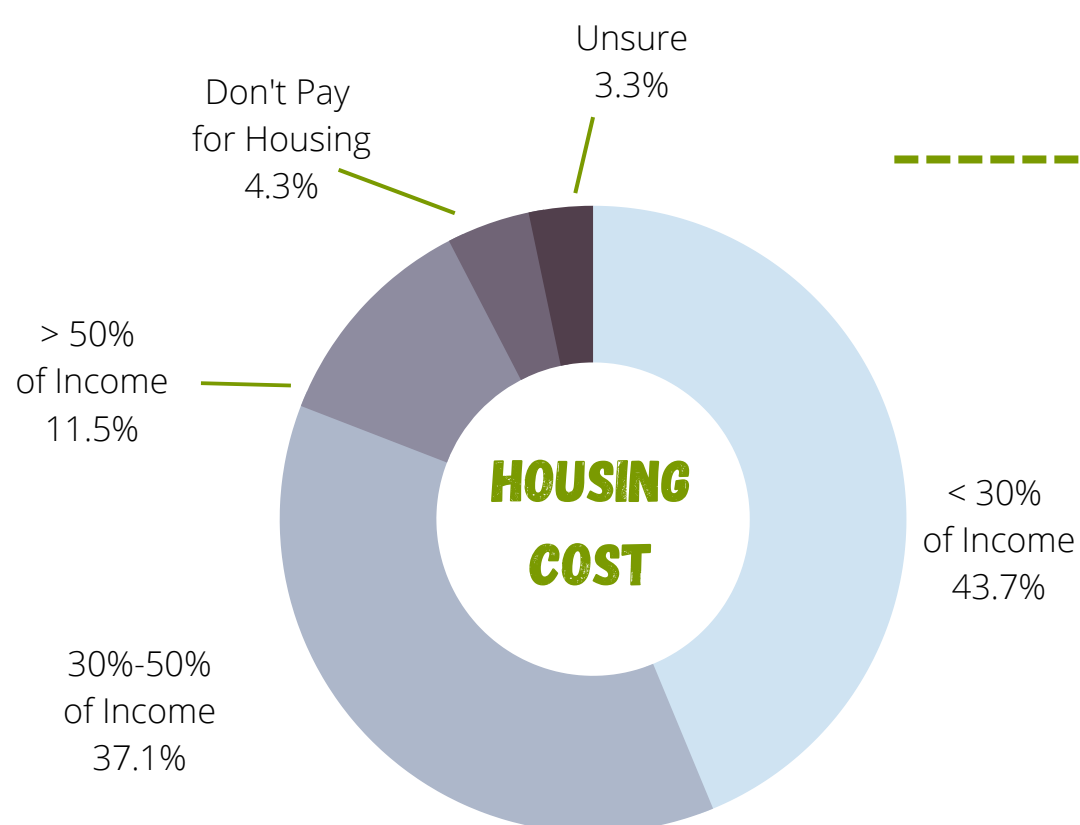
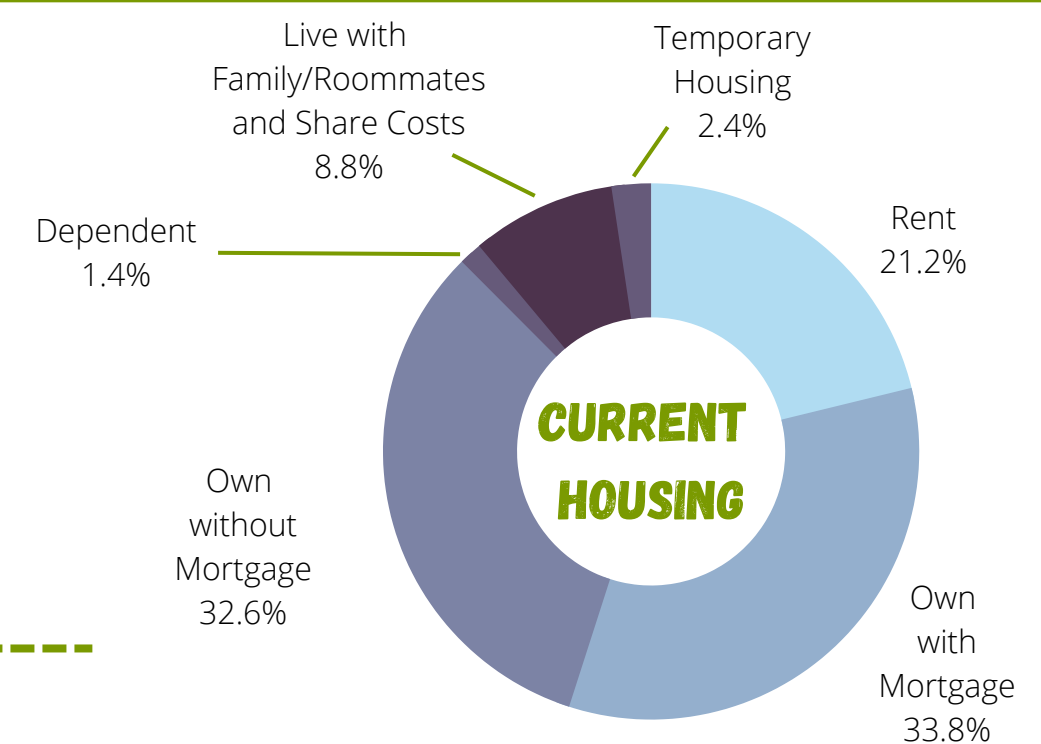
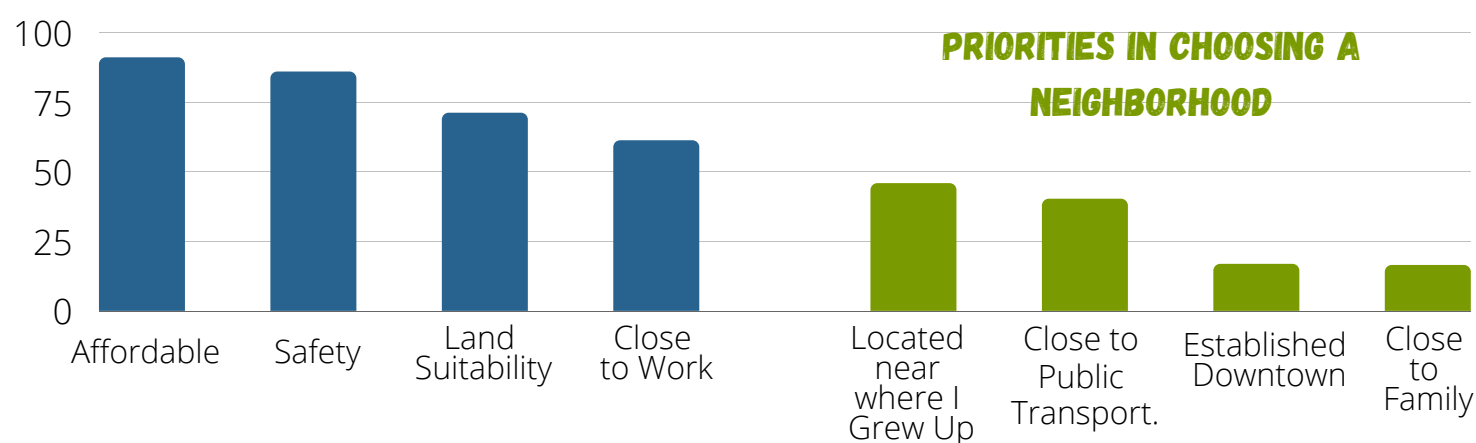
Housing is a hot issue. In NH and throughout the country, scarce available housing is putting a strain on working families and preventing businesses from recruiting and retaining workers. We want your feedback on housing in the North Country! Here is what we have heard from residents and employers so far-



DEMOGRAPHICS

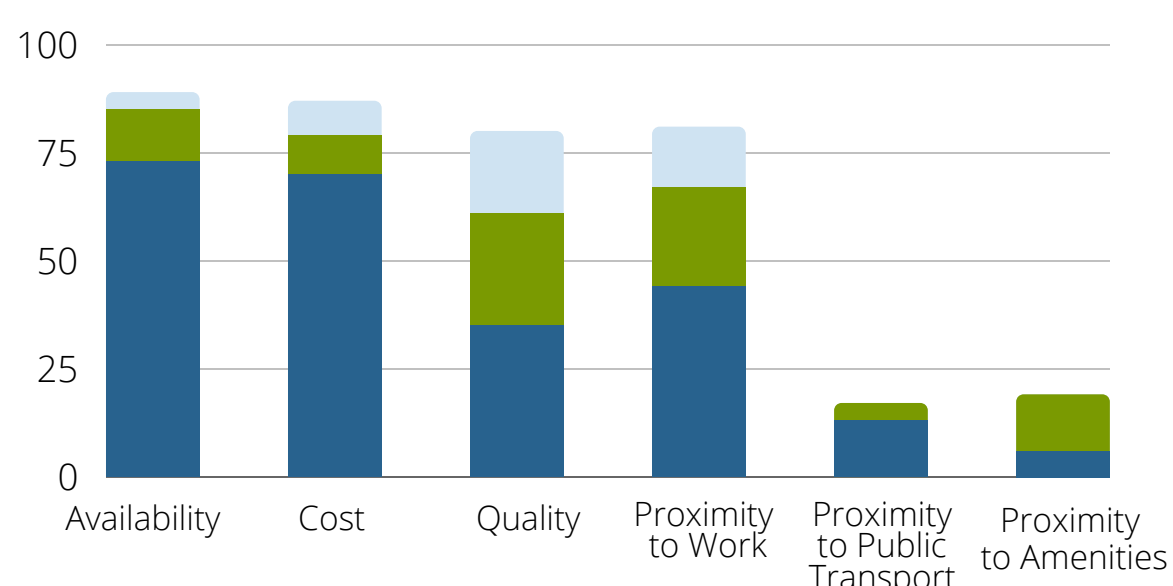


RESIDENTS



EMPLOYERS

HOUSING IMPACTS ON ATTRACTING OR KEEPING QUALIFIED WORKERS



90% of employer respondents said there is **very limited** housing options near the employer location.



New Hampshire County Population Projections 2020 to 2050

Demographic Components of Change

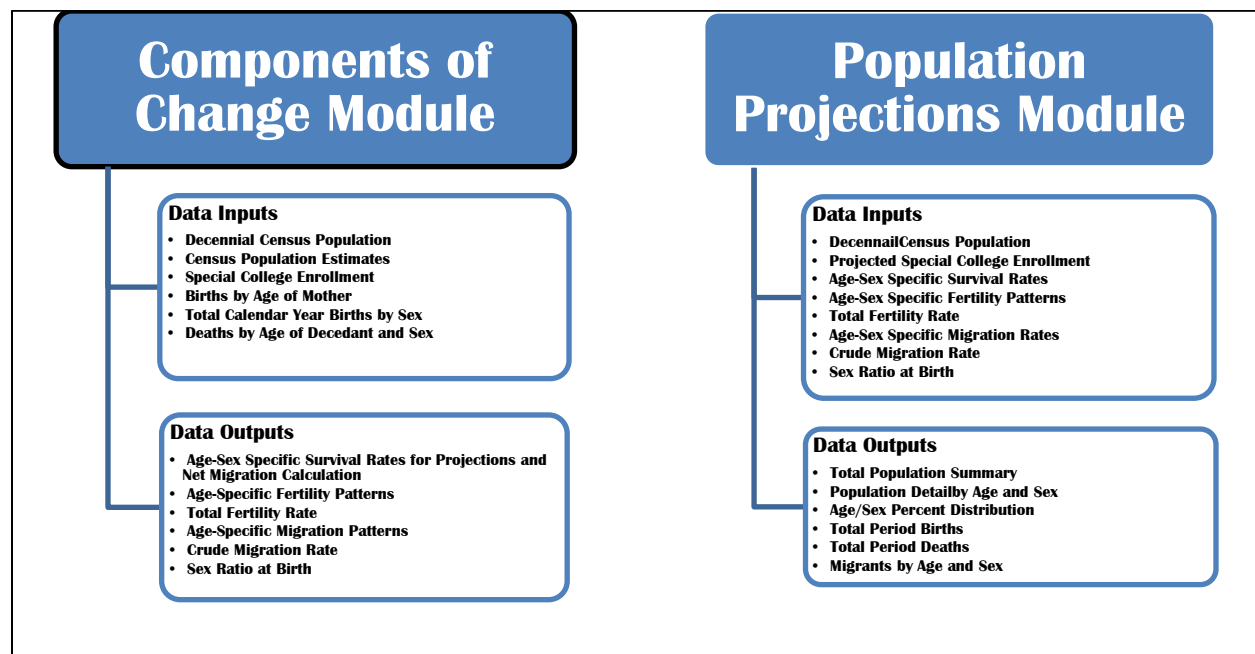
RLS Demographics, Inc.
P.O. Box 160
Rensselaerville, NY 12147
(518) 797-3163

Introduction

This report presents analysis of the demographic components of change for the ten counties of New Hampshire. The historical components of change analysis is the first step in development of transition rates for the Cohort Component Projection model. Figure 1 illustrates the link between analysis of the historical population change and the inputs to the model projecting future populations. The projection model requires age-sex specific rates of mortality and migration, and fertility rates by age of mother and their county of residence. These are developed from the historical analysis presented in this report and are necessary for understanding the demographic factors accounting for change in the population. Further analysis helps to understand population change by age and sex cohort.

Each component is applied separately in the projections model while also being sensitive to the interactive effects of the components. For example, the projected number of births in a future period is a function of the fertility rates applied to women of childbearing age but is also a function of the interaction with migration. If the number of women is increasing due to in-migration, births will increase even when fertility rates are stable.

Figure 1



The Components of Change Module and analysis utilizes the following data sources:

- Historical birth and death data by age and sex from New Hampshire Department of State through the Division of Vital Records Administration web query system,

- Current and historical census results and population estimates from the U.S. Census Bureau Decennial Census, Population Estimates Program and American Community Survey,
- College enrollment by age and sex for selected colleges from the U.S. Department of Education, Integrated Postsecondary Education Data System (IPEDS),
- Prison populations by age and sex (when available) through various county corrections departments,
- Nursing home residents by facility provided by the New Hampshire Office of Planning and Development
- Estimates of total net migration and migration by age and sex prepared by RLS Demographics using Census Bureau estimates and the Life Table Survival Rate methodology.

Demographic Components of Change – Process Overview

Demographic components of change (fertility, mortality and migration) are analyzed to capture total population change and change by age and sex. This is particularly important for projecting births which are dependent on fertility rates and the number of women of childbearing age. Changes in household composition and housing unit type are also factors to be considered when analyzing population change. Household composition relates to our living arrangements: single person households, delayed marriage, reduced household sizes. Housing construction relates to the type of unit: single family versus multi-unit structures. This has particular impacts on household size and the number of children.

The age structure of the population is particularly important in measuring changes in the fertility level. The simple Crude Birth Rate (total births divided by the total population) does not capture the “population at risk” of having children, namely, women of childbearing age. Fertility rates are not consistent across all ages requiring the calculation of age-specific fertility. Migration is a critically important component and must also be specific to age and sex populations. Each of these component factors is discussed in more detail below.

The measurement of population change over a given period of time is defined by a simple identity known as the demographic balancing equation. In its simplest form, the equation is stated as:

$$P_1 = P_0 + B_{(t,t+n)} - D_{(t,t+n)} + M_{(t,t+n)}$$

Where: P_0 = population at the base period,
 P_1 = population at the end of period n ,

B = births between time t and t+n
D = deaths between time t and t+n
M = net migrants between time t and t+n

The Population Estimates Program of the U.S. Census Bureau utilizes a nationwide methodology for estimating total population and age, race, sex characteristics at the county level which follows this basic balancing equation concept. Table 1 presents these historical estimates and components of change for the State of New Hampshire and for each county.

Table 1: New Hampshire Historical Components of Change, 1990 to 2020

	April 1, 1990	July 1, 1995	April 1, 2000	July 1, 2005	April 1, 2010	July 1, 2015	April 1, 2020
New Hampshire State							
Total Population	1,109,252	1,157,561	1,235,786	1,298,492	1,316,470	1,336,350	1,377,529
Population Change	x	48,309	78,225	62,706	17,978	19,880	41,179
Percent Change	x	4.4%	6.8%	5.1%	1.4%	1.5%	3.1%
Cumulative Births	x	78,913	71,940	72,571	69,253	62,555	72,337
Cumulative Deaths	x	43,463	47,310	49,433	50,929	55,059	49,804
Natural Increase	x	35,450	24,630	23,138	18,325	7,496	22,534
Net Migration	x	12,859	53,595	39,568	-347	12,384	-4,716
Crude Net Migration Rate	x	1.2%	4.6%	3.2%	0.0%	0.9%	-0.4%
Belknap County							
Total Population	49,216	50,780	56,268	60,928	60,075	60,408	63,705
Population Change	x	1,564	5,488	4,660	-853	333	3,297
Percent Change	x	3.2%	10.8%	8.3%	-1.4%	0.6%	5.4%
Cumulative Births	x	x	2,671	3,040	3,403	2,841	2,338
Cumulative Deaths	x	x	2,287	2,722	2,635	3,015	3,064
Natural Increase	x	x	384	319	768	-174	-726
Net Migration	x	x	5,104	4,341	-1,621	507	4,023
Crude Net Migration Rate	x	x	10.1%	7.7%	-2.7%	0.8%	6.7%
Carroll County							
Total Population	35,410	37,543	43,697	46,707	47,823	47,442	50,107
Population Change	x	2,133	6,154	3,010	1,116	-381	2,665
Percent Change	x	6.0%	16.4%	6.9%	2.4%	-0.8%	5.5%
Cumulative Births	x	x	1,891	2,093	2,249	1,903	1,541
Cumulative Deaths	x	x	1,666	1,860	1,848	2,011	2,039
Natural Increase	x	x	226	233	402	-109	-498
Net Migration	x	x	5,929	2,777	715	-273	3,163
Crude Net Migration Rate	x	x	15.8%	6.4%	1.5%	-0.6%	6.7%

Source: U.S. Census Bureau, Intercensal Estimates of Population, 2000 to 2019. New Jersey Department of Health, Annual Vital Statistics, 1990 to 2020

Table 1: New Hampshire Historical Components of Change, 1990 to 2020 (cont'd)

	April 1, 1990	July 1, 1995	April 1, 2000	July 1, 2005	April 1, 2010	July 1, 2015	July 1, 2019	April 1, 2020
Cheshire County								
Total Population	70,121	70,850	73,811	76,832	77,123	76,390	75,880	76,458
Population Change	x	729	2,961	3,021	291	-733	-510	68
Percent Change	x	1.0%	4.2%	4.1%	0.4%	-1.0%	-0.7%	0.1%
Cumulative Births	x	x	3,504	3,939	4,276	3,597	2,610	3,085
Cumulative Deaths	x	x	2,481	2,855	2,559	2,993	2,526	3,005
Natural Increase	x	x	1,023	1,083	1,717	604	84	80
Net Migration	x	x	1,938	1,938	-1,426	-1,337	-594	-12
Crude Net Migration Rate	x	x	2.7%	2.6%	-1.9%	-1.7%	-0.8%	0.0%
Coos County								
Total Population	34,828	33,578	33,089	32,779	33,052	32,351	31,421	31,268
Population Change	x	-1,250	-489	-310	273	-701	-930	-1,083
Percent Change	x	-3.6%	-1.5%	-0.9%	0.8%	-2.1%	-2.9%	-3.4%
Cumulative Births	x	x	1,501	1,567	1,669	1,377	947	1,123
Cumulative Deaths	x	x	1,704	1,883	1,558	1,845	1,558	1,844
Natural Increase	x	x	-204	-316	111	-468	-611	-721
Net Migration	x	x	-286	6	163	-233	-319	-362
Crude Net Migration Rate	x	x	-0.9%	0.0%	0.5%	-0.7%	-1.0%	-1.1%
Grafton County								
Total Population	74,929	77,545	81,764	84,743	89,135	89,566	90,369	91,118
Population Change	x	2,616	4,219	2,979	4,392	431	803	1,552
Percent Change	x	3.5%	5.4%	3.6%	5.2%	0.5%	0.9%	1.7%
Cumulative Births	x	x	3,864	4,227	4,697	3,992	2,803	3,303
Cumulative Deaths	x	x	3,747	4,213	3,979	4,801	4,008	4,813
Natural Increase	x	x	117	15	718	-810	-1,205	-1,511
Net Migration	x	x	4,103	2,965	3,674	1,241	2,008	3,063
Crude Net Migration Rate	x	x	5.3%	3.6%	4.3%	1.4%	2.2%	3.4%
Hillsborough County								
Total Population	335,838	349,027	380,856	398,784	400,706	409,229	417,738	422,937
Population Change	x	13,189	31,829	17,928	1,922	8,523	8,509	13,708
Percent Change	x	3.9%	9.1%	4.7%	0.5%	2.1%	2.1%	3.3%
Cumulative Births	x	x	23,430	26,150	27,816	22,665	16,706	19,791
Cumulative Deaths	x	x	12,692	14,245	13,292	15,605	13,381	16,003
Natural Increase	x	x	10,738	11,906	14,524	7,060	3,325	3,788
Net Migration	x	x	21,091	6,023	-12,602	1,463	5,184	9,920
Crude Net Migration Rate	x	x	6.0%	1.6%	-3.2%	0.4%	1.3%	2.4%

Table 1: New Hampshire Historical Components of Change, 1990 to 2020 (cont'd)

	April 1, 1990	July 1, 1995	April 1, 2000	July 1, 2005	April 1, 2010	July 1, 2015	July 1, 2019	April 1, 2020
Merrimack County								
Total Population	120,240	123,596	136,264	146,353	146,452	148,770	151,606	153,808
Population Change	x	3,356	12,668	10,089	99	2,318	2,836	5,038
Percent Change	x	2.8%	10.2%	7.4%	0.1%	1.6%	1.9%	3.3%
Cumulative Births	x	x	7,039	8,063	8,695	7,111	5,219	6,144
Cumulative Deaths	x	x	5,341	6,608	6,028	6,966	5,964	7,106
Natural Increase	x	x	1,698	1,455	2,667	145	-745	-962
Net Migration	x	x	10,970	8,634	-2,568	2,173	3,581	6,000
Crude Net Migration Rate	x	x	8.9%	6.3%	-1.8%	1.5%	2.4%	4.0%
Rockingham County								
Total Population	245,845	257,715	277,388	292,634	295,207	302,975	309,647	314,176
Population Change	x	11,870	19,673	15,246	2,573	7,768	6,672	11,201
Percent Change	x	4.8%	7.6%	5.5%	0.9%	2.6%	2.2%	3.6%
Cumulative Births	x	x	16,090	17,344	16,959	13,610	10,618	12,603
Cumulative Deaths	x	x	6,269	7,407	6,795	8,549	7,531	9,063
Natural Increase	x	x	9,821	9,938	10,164	5,061	3,088	3,540
Net Migration	x	x	9,852	5,309	-7,591	2,707	3,585	7,661
Crude Net Migration Rate	x	x	3.8%	1.9%	-2.6%	0.9%	1.2%	2.5%
Strafford County								
Total Population	104,233	105,907	112,235	119,006	123,146	127,174	130,716	130,889
Population Change	x	1,674	6,328	6,771	4,140	4,028	3,542	3,715
Percent Change	x	1.6%	6.0%	6.0%	3.5%	3.3%	2.8%	2.8%
Cumulative Births	x	x	6,134	7,288	7,881	6,539	4,715	5,578
Cumulative Deaths	x	x	3,437	4,069	4,043	4,943	4,571	5,456
Natural Increase	x	x	2,697	3,219	3,838	1,597	144	122
Net Migration	x	x	3,631	3,552	302	2,432	3,399	3,593
Crude Net Migration Rate	x	x	3.4%	3.2%	0.3%	2.0%	2.7%	2.8%
Sullivan County								
Total Population	38,592	39,138	40,435	42,284	43,738	43,175	43,263	43,063
Population Change	x	546	1,297	1,849	1,454	-563	88	-112
Percent Change	x	1.4%	3.3%	4.6%	3.4%	-1.3%	0.2%	-0.3%
Cumulative Births	x	x	2,084	2,461	2,623	2,108	1,549	1,814
Cumulative Deaths	x	x	1,212	1,288	1,226	1,450	1,272	1,515
Natural Increase	x	x	871	1,173	1,397	658	278	299
Net Migration	x	x	426	676	57	-1,221	-190	-411
Crude Net Migration Rate	x	x	1.1%	1.7%	0.1%	-2.8%	-0.4%	-1.0%

Population change in New Hampshire and individual counties has varied over the last three decades. Total growth in New Hampshire from 1990 to 2020 exceeded 260,000 and a rate of 24.6 percent. Not all counties grew during that time period and the range of population change shows a loss of more than 3,500 (-10.2 percent) in Coos to a high of 87,000 in Hillsborough. While Hillsborough had the largest numeric increase, the rate of change was 25.9 percent. The rate of growth in five other counties (Belknap, Grafton, Merrimack, Rockingham and Strafford) were all in the range of 20 to 30 percent. Carroll County had the fastest rate of increase at 41.5 percent.

These overall population and rates of change mask the variation occurring within the three decade span. Growth or decline is not consistent. Coos County shows a fairly consistent decline in each 5-year period but even here there was some growth between 2005 and 2010. Carroll County with the most rapid rate of growth is estimated to have lost population between 2010 and 2015. Each county exhibits different patterns of change in reviewing the 5-year periods.

Population change is a function of only three demographic processes: fertility, mortality and migration. As noted earlier, this report analyzes the effects of each of these components. Two factors stand out as being consistent across all counties: a decline in the number of births and an increase in the number of deaths. This difference is referred to as “natural change”. Declining births reflect national trends of reduced fertility levels and increasing deaths reflects, again following national trends, the aging of the Baby Boom cohort into high mortality ages. These trends are so pronounced that Belknap, Carroll, Coos, Grafton and Merrimack all show natural decline – an excess of deaths over births – in the 2015 to 2020 period. Cheshire, Strafford and Sullivan are very near that level.

Migration is the most volatile of the three demographic components of change and is responsive to many economic, housing and social changes. New Hampshire counties reflect this with varying levels of both in- and out-migration over the three decades and differences between the counties. Grafton and Strafford counties are the only counties that show net in-migration in each 5-year period. Some of the largest levels of net out-migration (Belknap, Cheshire, Hillsborough, Merrimack and Rockingham) occur in the 2005 to 2010 period and are likely a result of the Great Recession.

An important caveat: To date, results from the 2020 Census only include data required under Public Law 94-171 for states to use in Congressional and state redistricting. This data file provides results for all levels of geography from the state total to all individual census blocks. However, the characteristics provided are limited to include population by race, Hispanic/Latino origin, voting age (18 and over), housing occupancy and group quarters population.

Analysis of Age-Sex Specific Components of Change

While these trends in total population are informative it's necessary to understand the underlying age-sex distribution of the population and its impact on the components of change.

In the context of producing 30-year population projections, fertility and migration become the most important components.

Fertility Analysis

The absolute number of births projected by the Cohort-Component Projections model for each area, in each 5-year time interval, is calculated by applying age-specific fertility rates to the number of women in the childbearing ages (women age 15 through 49). The number of male and female births is determined by applying the sex ratio at birth based on historical data.

Individual county fertility patterns are based on two decades of analysis using the Decennial Census as the benchmark for each decade. Births by age of mother are averaged over a three-year period centered on the Census data. The analysis for 2010 uses birth data for 2009, 2010 and 2011 and the 2010 Census population as the base. As noted earlier, 2020 Census data at this level is not available while State vital statistics data on births by age of mother is available through calendar year 2021. The analysis is based on the three-year average of 2019, 2020 and 2021 births. The base population utilizing estimates for 2020 from the Census Bureau's Demographic Analysis program for evaluation of the 2020 Census results. This process is fully described.

Estimating the 2020 Age-Sex Distribution

An important factor that can affect the results is having to estimate the 2020 age-sex distribution. In the absence of the actual 2020 Census results, the age-sex distribution has been estimated using the Census Bureau's county level Demographic Analysis estimates for April 1, 2020. These estimates use a methodology similar to the demographic balancing equation whereby the 2010 population is "aged" to 2020 incorporating birth, death and estimated migration data. The age-sex structure will closely reflect the structure of the 2010 Census but doesn't account for changes other than the natural aging process.

The estimates are subject to what is called "error of closure" which is the measureable error between the estimated population and the actual Census result. The estimates can over or understate the Census enumerated population and that difference represents error in the estimates process. Lacking the age-sex data from the 2020 Census, the Demographic Analysis estimates have been forced to equal the 2020 Census total population count for each county. This is accomplished by uniformly applying the percent difference between the estimate total and the 2020 Census total to each age-sex group.

A second issue of importance is special populations. Special populations reside in group quarters and include populations like college students, prisoners, military and nursing home residents. These populations impact the calculations for age-specific fertility and migration rates because they do not reflect actions of the general population. In the case of fertility, college age women are not prone to having children at the same rates as their counterparts who are not in college. In the case of migration, college students do not "age in place" as the general population. Graduating seniors often do not stay in the location of the college and are

replaced each year by incoming freshman. If these populations are not removed from the total resident population by age and sex, they will distort the resulting fertility and migration rates and create an artificial “bulge” in the age distribution as they age.

New Hampshire is home to a number of colleges and universities with large enrollments. They are primarily located in Cheshire, Grafton, Hillsborough, Merrimack and Strafford counties. The data used here is based on full-time undergraduate and graduate enrollment by age and sex from the National Center for Education Statistics. Prison populations are defined in Cheshire (very small populations), Coos, Hillsborough, Merrimack, Rockingham and Strafford counties though the populations are relatively small in all but Coos, Hillsborough and Merrimack. Current data by age and sex for 2020 was not available for all facilities and was estimated based on the total inmate counts. Nursing home populations reside in each county. Only the total resident population is available and the age-sex detail was estimated based on the age-sex distribution in the Census Bureau American Community Survey estimates of nursing home residents for the 2015-2019 period.

The age-specific fertility patterns establish women’s relative propensity for giving birth at each age. The patterns are often remarkably stable and it’s the pattern by age that illustrates how recent generations have delayed childbearing. This is seen in the following Figures 2 through 11 where fertility of teenage women 15 to 19 and women age 20 to 30 have continued to decline while fertility of women age 30 to 34 and older has increased. This shift reflects nationwide trends. **Two factors affecting the future projection are unknown: the results of the 2020 Census and the impact of the COVID pandemic on long term fertility.**

Figure 2

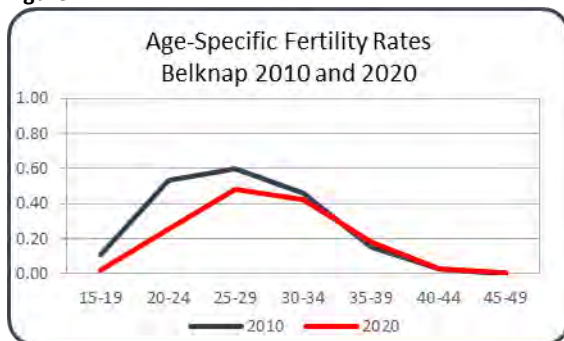


Figure 3

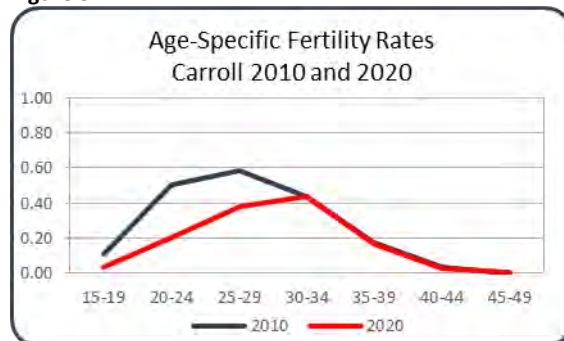


Figure 4

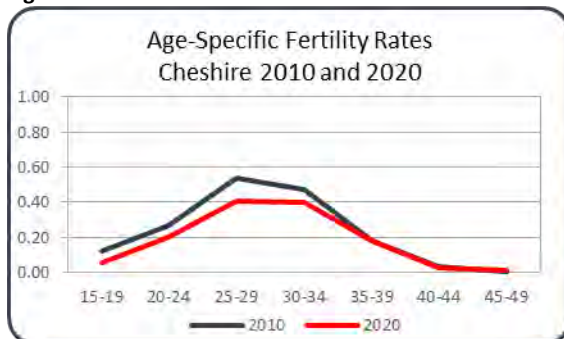


Figure 5

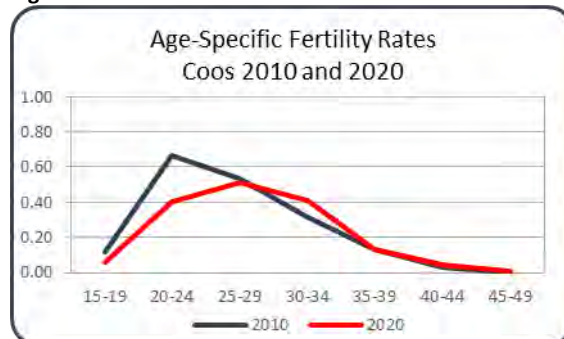


Figure 6

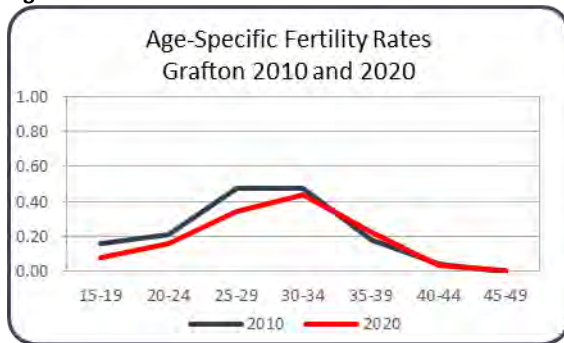


Figure 7

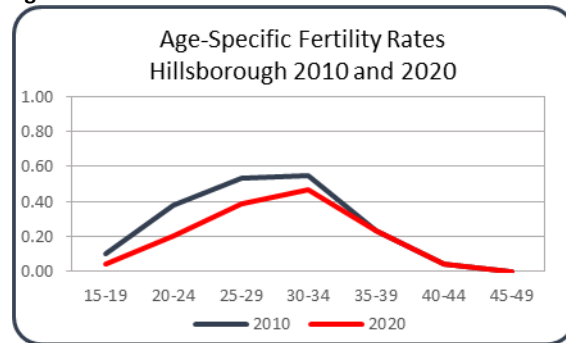


Figure 8

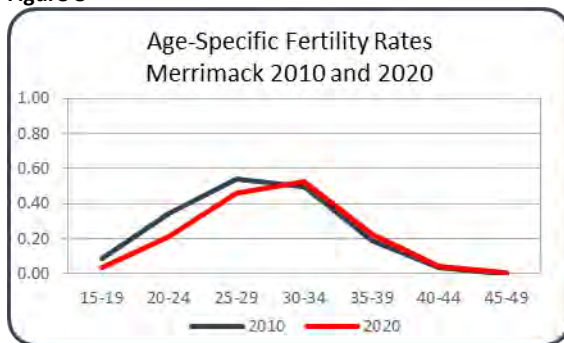


Figure 9

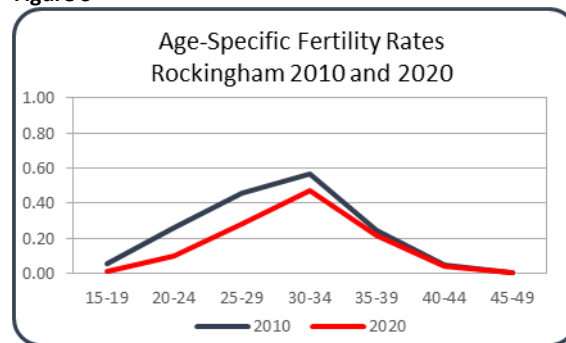


Figure 10

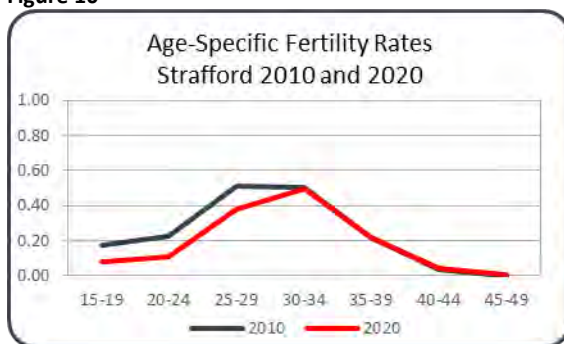
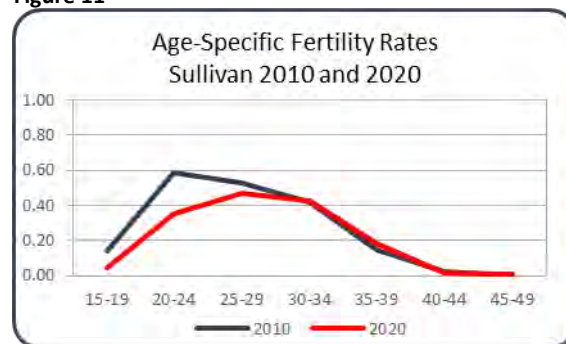


Figure 11

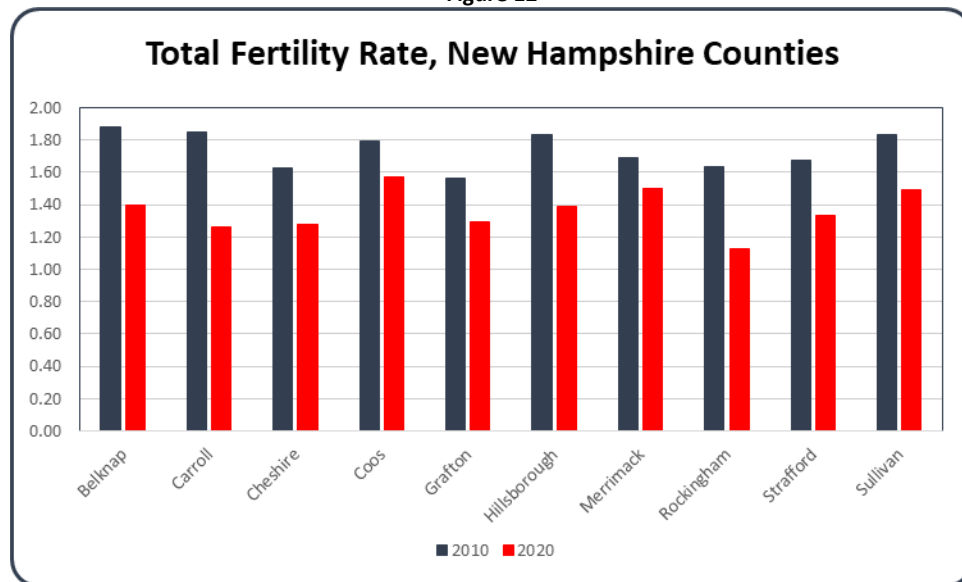


The last piece of the fertility analysis is the actual level of fertility as described by the Total Fertility Rate (TFR). A well-known number is the replacement level of fertility which is a TFR of 2.1 children per woman. This reflects the average number of children per woman necessary in a population to replace herself, a male partner and account for women unable to bear children. It is the combination of the age pattern of fertility and the Total Fertility Rate that controls the number of births generated in the Cohort-Component Projection model.

The delay of marriage and childbearing is a recognized trend of the last two decades and there is little to indicate that women will again begin to have children at younger ages, particularly for

the very young teen population. Assuming the age pattern of fertility remains constant, the TFR can be used in the model to affect the absolute number of births generated by women of childbearing years. The absolute number of births will be a function of the number of women (impacted by the age distribution and migration) and the TFR. If the TFR and age-specific rates remain constant, an increase in the number of women due to migration will increase the number of births and vice versa. If the age distribution (number of women by age) remains constant then increasing the TFR will increase the number of births and vice versa. Both of these parameters are used in the projection model to vary assumptions about future events.

Figure 12



Even in 2010, the Total Fertility Rate for each of New Hampshire's counties, as well as the nation, was below the replacement level of fertility. It has continued to decline and the 2020 rates are reaching historically low levels.

As noted earlier, the lack of final 2020 Census data on the age-sex distribution of population and the recent impact of the COVID-19 pandemic are limitations that present challenges for projecting future changes in fertility. However, given the nationwide declines in fertility and continued delay of childbearing there seems to be little justification for making large changes in the fertility patterns or the TFR in the projections model. This will allow future births to primarily be a function of the natural cohort aging of women of childbearing age and migration. This analysis of the current fertility rates establishes the starting point for the projection of future fertility.

Migration Analysis

Similar to the modeling of fertility, net migrants by age and sex for each county are based on the age pattern of migration and a specified total absolute level of migration, the Crude Migration Rate (CMR). The age pattern typically reflects life-cycle changes. Oftentimes, life-

cycle factors are most important in the decision to migrate, or not. Because of this, age patterns of migration show can show stability over time even though economic conditions result in a higher or lower overall level of total migration. At the county level, some counties exhibit absolute stability of the age pattern while others show very mixed patterns. In cases of stability, the age patterns define the level of migration in each age group relative to other ages and the whole pattern shifts up or down depending on the total net migration or Crude Migration Rate.

The age pattern specifies the age distribution of net migrants and is sex specific. As with fertility, this can be thought of as the propensity to migrate, one age category relative to another, in any given area or time period. The absolute level of net migration is controlled by the specification of the Crude Migration Rate (CMR). The CMR used in the projection model is analogous to the 5-year Crude Net Migration Rate shown in Table 1 above. As with the fertility module, the model has the flexibility to alter assumptions regarding changes in the age pattern of migration and the Crude Migration Rate in each time period.

These age-specific patterns are calculated using the Life Table Residual Migration method. It uses the decennial census populations for 2010 and the estimated age-sex distribution for 2020 as the actual populations. This process measures the difference between the “expected” population after accounting for cohort aging and the “observed” population actually enumerated in the census.

For example, the 2010 Census population by age and gender is “aged” to be 10 years older at the time of the 2020 Census. This aging is accomplished by applying survival rates from the life table mortality analysis to each age-sex cohort and estimates the expected number of people alive at the end of the decade who are 10 years older. Applying the life table survival ratio to the population age 35-39 in 2010 yields the number of expected 45-49 year olds as of the 2020 Census. The difference between the expected number and the actual enumerated population is, by definition, migration. If the observed population is higher than the expected population then in-migration must have occurred and vice versa.

This calculation is carried out for the decade in two 5-year intervals: aging the 2010 population to 2015 and comparing it to the Census Bureau’s current estimates and aging the 2015 population to 2020 and comparing it to the 2020 estimated Census count. Annual births are also included to measure migration of the youngest age groups. Actual reported births between 2010 and 2015 become the 0 to 4 population in 2015 and births between 2015 and 2020 become the 0 to 4 population in 2020.

This calculation is shown in Table 3 for the total population in Belknap County for the 2010 to 2020 period.

Table 3: Life Table Residual Migration, Belknap County Total

Age in 2010	2010			5-gr Survival	2015		2010-2015			5-gr Survival	2020		2015-2020 Net Migration		Age in 2020
	Total Popul	Special Popul	HHold Popul		Expected	Actual	----- Net Migrants -----				Expected	"Actual"	Number	Rate	
							Age	Number	Rate						
Births 15-20	1,172								0.99538	1,167	1,277	110	0.094209	Under 5	
Births 10-15	1,312		1,312	0.99538	1,305	1,357	Under 5	52	0.03931	0.99888	1,355	1,520	165	0.121239	5-9
Under 5	1,548	0	1,548	0.99888	1,546	1,617	5-9	71	0.04569	0.99968	1,616	1,748	132	0.081331	10-14
5-9	1,618	0	1,618	0.99968	1,617	1,648	10-14	31	0.01886	0.99910	1,647	1,590	-57	-0.034289	15-19
10-14	1,791	0	1,791	0.99910	1,789	1,624	15-19	-165	-0.09234	0.99826	1,621	1,499	-122	-0.075232	20-24
15-19	1,783	0	1,783	0.99826	1,780	1,516	20-24	-264	-0.14801	0.99803	1,513	1,658	145	0.095634	25-29
20-24	1,317	0	1,317	0.99803	1,314	1,459	25-29	145	0.10979	0.99769	1,456	1,654	198	0.135962	30-34
25-29	1,623	0	1,623	0.99769	1,619	1,689	30-34	70	0.04297	0.99678	1,684	1,886	202	0.119862	35-39
30-34	1,561	0	1,561	0.99678	1,556	1,638	35-39	82	0.05255	0.99520	1,630	1,758	128	0.078057	40-44
35-39	1,836	0	1,836	0.99520	1,827	1,802	40-44	-25	-0.01372	0.99255	1,789	1,886	97	0.05406	45-49
40-44	2,093	0	2,093	0.99255	2,077	2,060	45-49	-17	-0.00832	0.98772	2,035	2,242	207	0.100625	50-54
45-49	2,508	0	2,508	0.98772	2,477	2,532	50-54	55	0.02184	0.98005	2,481	2,730	249	0.098146	55-59
50-54	2,692	0	2,692	0.98005	2,638	2,667	55-59	29	0.01066	0.96720	2,580	2,935	355	0.133252	60-64
55-59	2,486	0	2,486	0.96720	2,404	2,530	60-64	126	0.05062	0.94615	2,394	2,544	150	0.05917	65-69
60-64	2,362	10	2,352	0.94615	2,225	2,234	65-69	9	0.00389	0.91464	2,044	2,108	65	0.028877	70-74
65-69	1,607	43	1,564	0.91464	1,431	1,442	70-74	11	0.00709	0.86751	1,251	1,260	9	0.00625	75-79
70-74	1,125	39	1,086	0.86751	942	935	75-79	-7	-0.00617	0.78940	738	769	31	0.033444	80-84
75-79	907	64	843	0.78940	665	679	80-84	13	0.01582	0.66503	451	380	-72	-0.105844	85-89
80-84	815	62	753	0.66503	500	744	85-89	244	0.32369	0.40417	301	126	-175	-0.234625	90+
85+	936	236	700	0.40417	283	991	90+	708	1.01205						
Total	30,608	455	31,464		29,999	31,164		1,165	0.03703		29,751	31,570	1,818	0.05834	

That's a lot of data so the resulting migration pattern for males and females in New Hampshire is more easily seen in Figures 13 and 14. It's important to remember the economic picture for the decade. Migration slowed dramatically during the Great Recession of 2007 to 2009. However, recovery was slow and had different effects in different areas of the country. The second half of the decade was a period of more normal economic growth though many areas still experienced high unemployment and mobility. The effects of the COVID-19 pandemic on migration weren't yet felt during this time period but likely have a great impact on the migration of population for 2020 and 2021. The continued effects are unknown.

Figures 13 and 14 illustrate some important points. First, there is some volatility between the first and second half of the decade affecting some ages, especially for males in the 30 to 60 age range. This likely reflects the economic impacts of the Great Recession. However, overall there is a very consistent shape to the age pattern which follows traditional lifecycle changes. Second, ages over 25 experience net in-migration though that positive rate stabilizes around age 50 at just over the zero line. Again, that represents stability that once you come to New Hampshire you tend to stay but it's most attractive for in-migrants in their late 20's to 40's. Third, there is high out-migration in the oldest ages. The stability of most ages lends support to the assumption for the projections that the age pattern of migration can be held constant – even though allowance can still be made for positive or negative shifts in total migration.

Figure 13

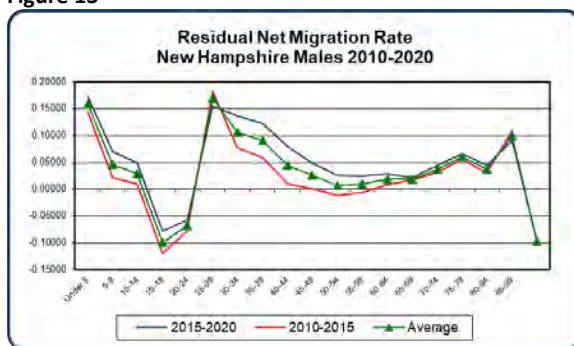
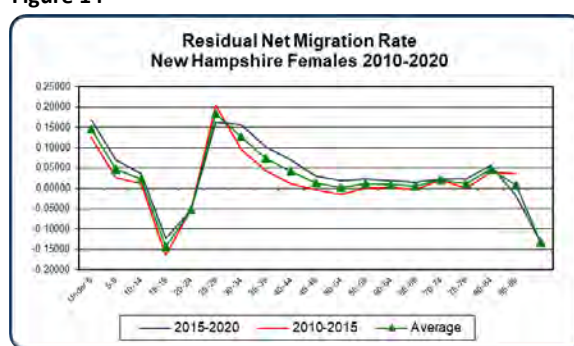


Figure 14



Of course, this pattern is not consistent for every county and there is much more variability by age and gender at the county level. Figures 15 through 24 present the county level patterns for the total population though the projection model uses the age-sex specific migration patterns and they show more variability than for the total population.

Figure 15

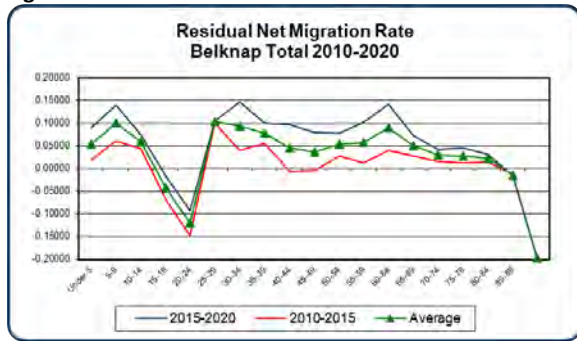


Figure 16

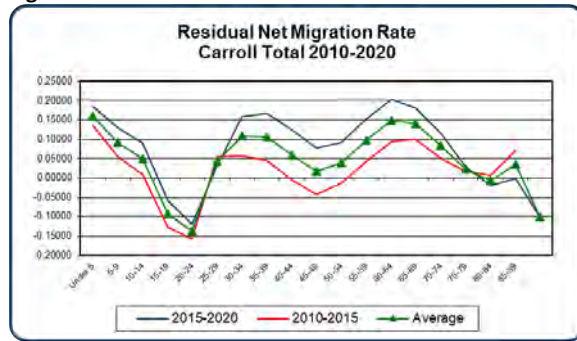


Figure 17

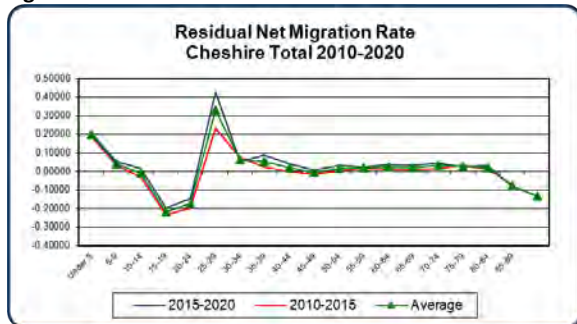


Figure 18

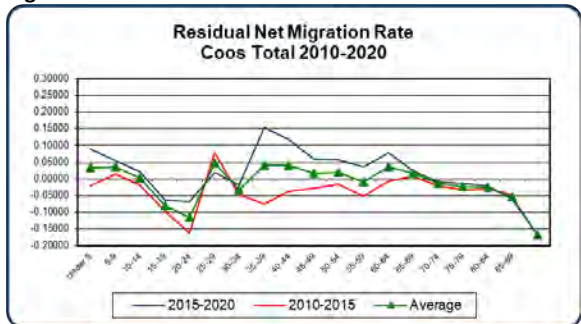


Figure 19

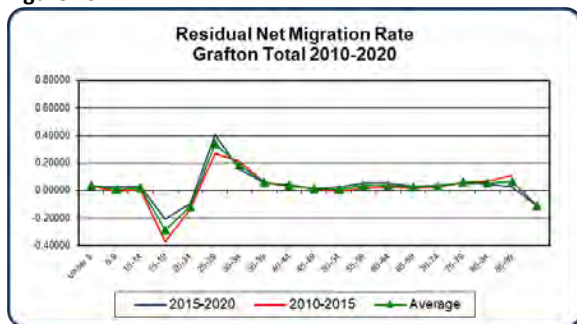


Figure 20

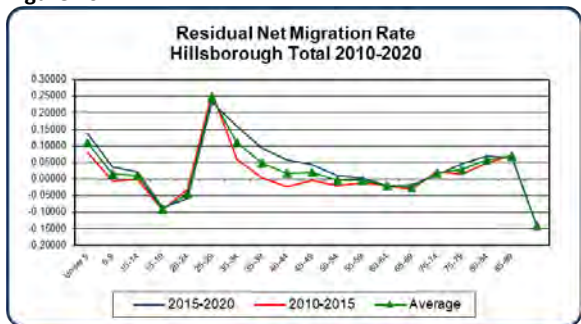


Figure 21

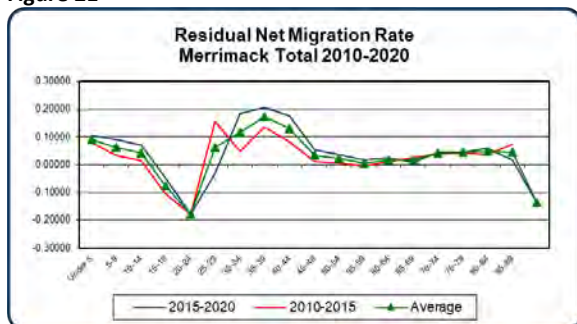


Figure 22

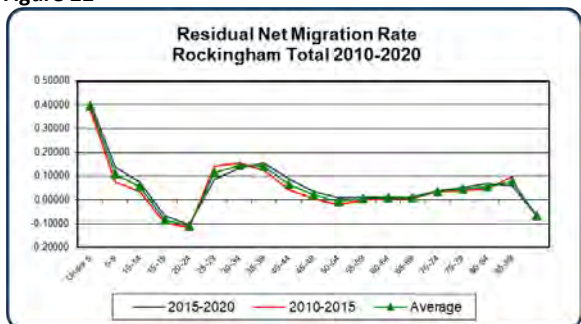


Figure 23

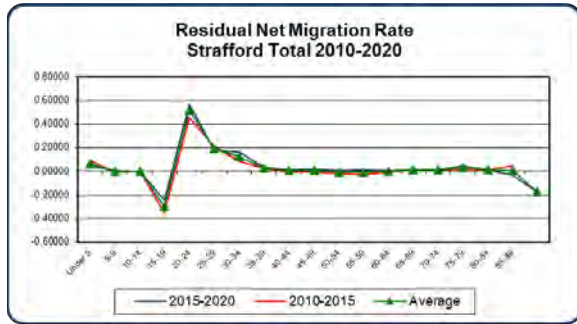
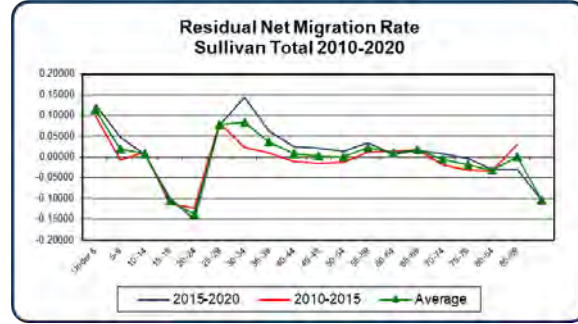


Figure 24



As with the fertility assumption, the Crude Migration Rates, shown in Table 4, reflects the net migration estimated using the Life Table Residual Migration methodology. These figures represent the starting point input to the Cohort-Component Projection model.

Table 4: Summary Crude Migration Rates

	Total		Male		Female	
	2010-2015	2015-2020	2010-2015	2015-2020	2010-2015	2015-2020
Belknap	1.14%	6.94%	1.87%	8.03%	0.55%	6.03%
Carroll	2.00%	9.43%	2.77%	10.41%	1.43%	8.72%
Cheshire	0.37%	3.51%	0.89%	4.08%	-0.06%	3.07%
Coos	-3.23%	2.39%	-2.34%	5.40%	-3.98%	-0.46%
Grafton	1.48%	4.05%	1.74%	5.15%	1.35%	3.14%
Hillsborough	0.81%	3.84%	0.41%	4.83%	1.26%	2.93%
Merrimack	1.69%	4.23%	2.67%	3.62%	0.77%	4.89%
Rockingham	3.20%	5.25%	3.74%	5.73%	2.72%	4.87%
Strafford	1.72%	3.92%	1.94%	5.04%	1.55%	2.88%
Sullivan	-0.57%	1.33%	-0.28%	2.57%	-0.78%	0.24%

Mortality Analysis

Mortality is the least volatile of the three components of change. In the projections model, the population is aged by applying age and sex specific survivorship ratios for a five-year period to the base population by five-year age group. The model allows for area specific assumptions regarding the change in survivorship however, there is little variation in survivorship in the younger ages with larger impacts among the elderly. Because of its population size, computation of the life table and survivorship ratios by sex are possible for Hillsborough County but no other New Hampshire counties. For this reason, regional life tables were prepared by creating county groups based on similar characteristics and geography. Groupings included: Belknap and Merrimack; Rockingham and Strafford; Carroll, Coos and Grafton; Cheshire and Sullivan.

The life table analysis requires a more detailed distribution of deaths by age than the fertility or migration analysis. Infant mortality is relatively high in the first year of life requiring a breakdown of the 0 to 5 ages into the under 1 and 1 to 4 years. Data for 5-year age groups is sufficient for the other ages but also needs to account for deaths beyond the age of 85 and over. This requires detail for the 85 to 89, 90 to 94 and 95 and over population. Current data for these more detailed age group data are not available from the Department of State. As a result, life tables were prepared using a 3-year average of deaths for 2009, 2010 and 2011 centered on the 2010 Census population. Life expectancy has increased since 2010 and while this is not ideal, most of the increase is due to greater longevity of the senior population – age groups which have a declining impact on the overall projections.

Figures 25 and 26 illustrate the age-specific survival rate distribution for New Hampshire's male and female population. They clearly show the high level of survivorship in the younger ages – those most critical for the projection of women of childbearing age – and only slight differences in the older ages.

Figure 25

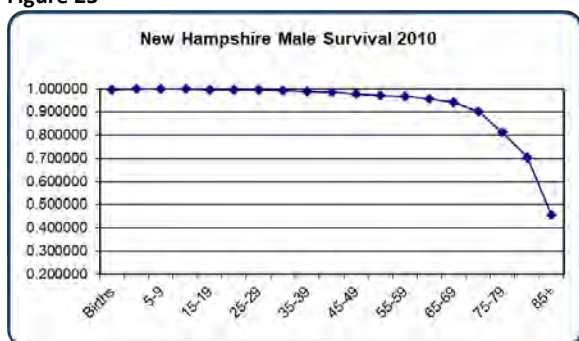
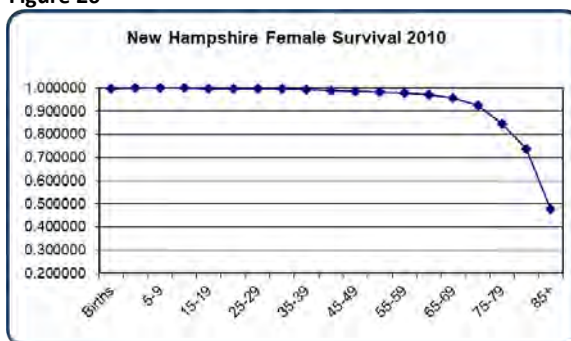


Figure 26



The most common measure resulting from life table analysis is the expectation of life at birth. The age-specific death rates used in the calculation area based on the 2009 to 2011 mortality experience of New Hampshire residents. If these rates were to continue into the future, newborn males could expect to live 81.1 years while newborn females could expect to live to 84.6 years. The increased life expectancy of females over males is typical and is reflected in the positive ratios of females to males in the older ages.

Table 5: Life Expectancy at Birth

	Total	Male	Female
Hillsborough	83.0	81.2	84.7
Belknap/Merrimack	82.0	80.4	83.6
Rockingham/Strafford	83.9	82.2	85.5
Carroll/Coos/Grafton	82.0	80.0	84.1
Cheshire/Sullivan	81.5	79.5	83.3

Model Calibration

The fertility, migration and mortality rates developed in the Components of Change module utilize the Census Bureau's Population Estimates Program estimates for July 1, 2015 and the Demographic Analysis estimates for April 1, 2020. As estimates, there is always some unmeasurable error because there is no actual census count that can be used to evaluate the estimates. As a result of this potential error, the calculated Total Fertility Rates, the Crude Migration Rates and survival rates approach, but will not exactly duplicate actual data.

The 2020 Census provides the best total population and actual reported births and deaths from the New Hampshire Department of State provide the most accurate totals for the model to replicate. This is done through a calibration process whereby the projections model is run for the 2010 to 2020 period making adjustments to the fertility, migration and mortality rates to most closely represent the actual reported data.

This is an iterative process where fertility and mortality rates are adjusted to reflect the actual reported births and deaths. There is no corresponding migration total so migration rates are adjusted to reflect the final 2020 Census population. The following steps are repeated many times because of the interaction of the demographic processes. For example, changing fertility rates to generate more or fewer births will change the number of migrants and survivors. Changing the migration rates will change the number of women of childbearing age and hence the number of births. Tables **x** and **y** present the initial TFR and CMR rates that were output from the Components of Change module and the resulting rates required to calibrate the 2010 to 2020 projections model to meet the reported number of births, deaths, migrants and 2020 Census populations.

Table 6: Total Fertility Rate

	2015-2020 Components of Change	2015-2020 Calibration
Belknap	1.399	1.600
Carroll	1.259	1.520
Cheshire	1.278	1.470
Coos	1.567	1.670
Grafton	1.292	1.663
Hillsborough	1.392	1.610
Merrimack	1.499	1.865
Rockingham	1.125	1.252
Strafford	1.333	1.620
Sullivan	1.493	1.650

Table 7: Crude Migration Rate

	2015-2020 Components of Change	2015-2020 Calibration
Belknap	5.83	7.00
Carroll	8.72	6.95
Cheshire	3.07	0.71
Coos	-0.46	-0.40
Grafton	3.14	3.90
Hillsborough	2.93	2.86
Merrimack	4.89	4.35
Rockingham	4.87	3.48
Strafford	2.88	3.27
Sullivan	0.24	-0.50

Summary and Recommendations

The Components of Change analysis provides the baseline data for input to the Cohort-Component Projections model. This includes:

- Age-specific fertility patterns by age of mother and the summary Total Fertility Rate which will generate future births,
- Age-sex specific migration patterns and the summary Crude Migration Rate which will impact the future number of women of childbearing age and future births,
- Age-sex specific survivorship ratios used to age each age-sex cohort to future projection dates, and
- College enrollment, prison and nursing home residents used to calculate the non-special (household) population to which the fertility, mortality and migration rates will be applied.

This analysis also points to a couple of issues/concerns to be addressed in the projections model:

- In the absence of the age distribution results from the 2020 Census, the Census Bureau's 2020 Demographic Analysis estimates provide the best data on the population. However, these estimates needed to be adjusted to the final 2020 Census count of total county population. Potential differences between the estimated and actual 2020 age distribution is a concern. Final age data is not expected to be release until 2023 at which time it would be useful to update the analysis and future projections.
- Current data on college enrollment was obtained from the U.S. Department of Education IPEDS system. This data does not provide any data on projected enrollments. In the absence of such a source, the assumption will be made that enrollment is stable throughout the projections period. The same assumption will be made for prison and nursing home populations.
- The age-specific fertility rates and age-sex specific migration rates establish an appropriate starting point for the projections. These patterns will be maintained throughout the projection periods and changes in the TFR and CMR will be the primary drivers of future population change.

New Hampshire RPC's	Current Population: 2020	This table demonstrates the Projected Population by NH RPC Region and Year					
		Population Projects					
		2025	2030	2035	2040	2045	2050
Central New Hampshire Regional Planning Commission	120,515	124,920	128,598	131,074	132,189	132,335	132,112
Lakes Region Planning Commission	125,258	130,448	134,739	137,093	137,797	137,310	136,302
Nashua Regional Planning Commission	217,543	226,575	233,630	238,666	241,339	242,119	241,922
North Country Council	83,107	85,340	86,866	87,171	86,379	84,799	82,887
Rockingham Planning Commission	198,870	207,357	214,738	219,925	221,897	221,743	220,329
Southern New Hampshire Planning Commission	285,230	297,529	307,538	314,622	317,976	318,575	317,693
Southwest Region Planning Commission	100,307	102,551	103,931	104,209	103,415	101,931	100,248
Strafford Regional Planning Commission	156,145	162,479	167,784	172,031	174,816	176,294	177,095
Upper Valley Lake Sunapee Regional Planning Commission	90,554	93,408	95,467	96,258	95,967	94,854	93,326

This table provides the Carroll County Population Projects looking forward to 2050

Carroll County	2020	2025	2030	2035	2040	2045	2050
0-4	1,765	2,058	2,038	1,945	1,853	1,824	1,859
5-9	2,124	1,919	2,245	2,235	2,147	2,053	2,023
10-14	2,264	2,220	2,013	2,369	2,374	2,289	2,190
15-19	2,201	2,048	2,014	1,839	2,181	2,195	2,117
20-24	2,160	1,889	1,764	1,749	1,610	1,917	1,932
25-29	2,324	2,240	1,967	1,846	1,844	1,703	2,031
30-34	2,250	2,555	2,469	2,184	2,058	2,071	1,911
35-39	2,439	2,470	2,815	2,733	2,435	2,302	2,319
40-44	2,253	2,561	2,602	2,983	2,914	2,609	2,464
45-49	2,659	2,274	2,593	2,650	3,060	3,002	2,688
50-54	3,289	2,722	2,342	2,686	2,764	3,203	3,144
55-59	4,386	3,538	2,946	2,553	2,945	3,042	3,528
60-64	5,146	4,933	4,005	3,354	2,927	3,387	3,498
65-69	4,954	5,709	5,508	4,500	3,797	3,330	3,852
70-74	4,290	5,126	5,947	5,768	4,744	4,017	3,523
75-79	2,624	4,055	4,876	5,688	5,556	4,592	3,892
80-84	1466	2,185	3,394	4,109	4,833	4,747	3,928
85 and over	1,517	1,791	2,485	3,748	4,893	5,990	6,394
65 and over	14,851	18,866	22,210	23,813	23,823	22,676	21,589
Total	50,111	52,293	54,023	54,939	54,935	54,273	53,293

This table provides the Coos County Population Projects looking forward to 2050							
Coos County	2020	2025	2030	2035	2040	2045	2050
0-4	1,254	1,234	1,187	1,124	1,064	1,023	1,008
5-9	1,324	1,314	1,297	1,248	1,185	1,124	1,084
10-14	1,515	1,344	1,337	1,321	1,276	1,214	1,152
15-19	1,500	1,414	1,257	1,252	1,241	1,201	1,144
20-24	1,571	1,366	1,293	1,152	1,151	1,143	1,109
25-29	1,762	1,743	1,524	1,448	1,301	1,303	1,294
30-34	1,648	1,778	1,759	1,554	1,484	1,345	1,348
35-39	1,704	1,703	1,842	1,823	1,614	1,541	1,397
40-44	1,725	1,788	1,791	1,940	1,927	1,706	1,632
45-49	1,910	1,706	1,774	1,778	1,937	1,927	1,701
50-54	2,178	1,892	1,687	1,759	1,768	1,936	1,929
55-59	2,570	2,110	1,834	1,637	1,711	1,724	1,889
60-64	2,757	2,630	2,164	1,884	1,688	1,766	1,782
65-69	2,600	2,763	2,642	2,181	1,908	1,714	1,796
70-74	2,061	2,463	2,624	2,512	2,080	1,823	1,641
75-79	1,344	1,883	2,255	2,403	2,311	1,920	1,687
80-84	873	1,118	1,560	1,872	1,999	1,931	1,607
85 and over	972	1,025	1,220	1,602	1,963	2,192	2,228
65 and over	7,850	9,252	10,301	10,570	10,261	9,580	8,959
Total	31,268	31,274	31,047	30,490	29,608	28,533	27,428

This table provides the Grafton County Population Projects looking forward to 2050

Grafton County	2020	2025	2030	2035	2040	2045	2050
0-4	3,487	3,868	3,786	3,713	3,641	3,503	3,396
5-9	3,975	3,589	3,972	3,867	3,805	3,745	3,610
10-14	4,190	4,138	3,731	4,105	4,009	3,958	3,904
15-19	6,730	6,365	6,324	5,998	6,286	6,230	6,202
20-24	7,633	7,988	7,649	7,587	7,315	7,580	7,536
25-29	5,655	4,997	5,477	5,000	4,924	4,567	4,932
30-34	5,626	5,646	4,849	5,394	4,840	4,764	4,339
35-39	4,958	5,728	5,742	4,861	5,454	4,877	4,808
40-44	4,509	5,114	5,911	5,887	4,984	5,634	5,035
45-49	4,777	4,606	5,214	5,989	5,981	5,079	5,765
50-54	5,497	4,834	4,651	5,236	6,032	6,042	5,140
55-59	6,658	5,685	4,994	4,776	5,395	6,235	6,257
60-64	7,333	6,895	5,885	5,145	4,937	5,593	6,472
65-69	6,540	7,462	7,011	5,957	5,233	5,041	5,716
70-74	5,296	6,544	7,460	6,968	5,942	5,236	5,055
75-79	3,603	5,279	6,514	7,378	6,916	5,919	5,230
80-84	2239	3,299	4,816	5,895	6,703	6,309	5,420
85 and over	2,412	2,947	4,044	5,707	7,314	8,686	8,960
65 and over	20,090	25,531	29,845	31,905	32,108	31,191	30,381
Total	91,118	94,984	98,030	99,463	99,711	98,998	97,777

State of New Hampshire

Fair Share Housing Production Model

PRESENTED BY

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December 2022



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Topics Covered

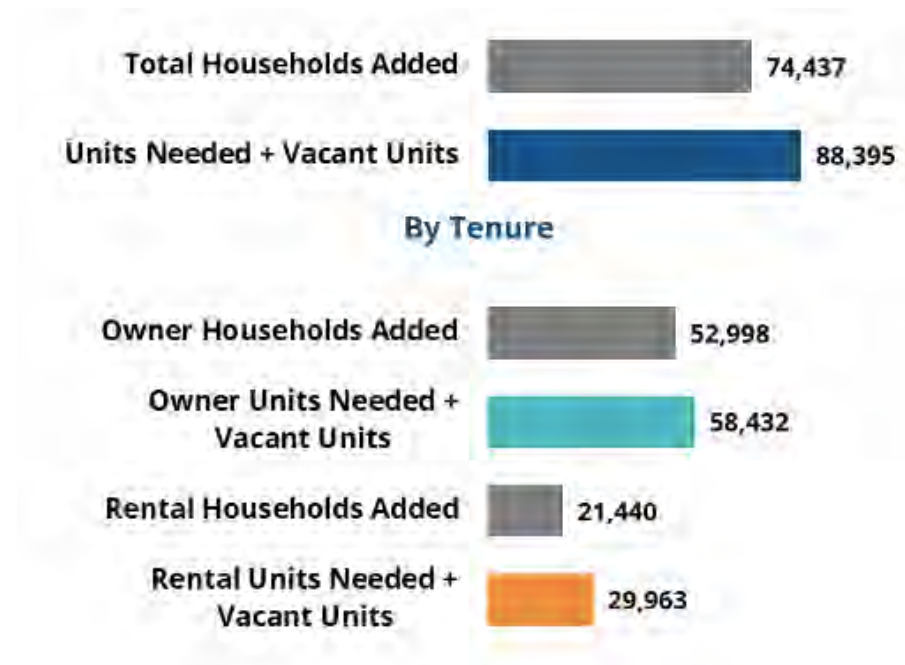
- Housing Needs in New Hampshire
- Purpose of the Fair Share Housing Production Model
- Methodology used to develop the Model

Housing Needs in New Hampshire

Housing Production by 2040

- Current levels of housing unit vacancy in New Hampshire—less than 1%—do not give renters and owners enough housing choice or renters the opportunity to become owners
- As of 2022, undersupply of housing units totals **23,670**
- Future housing production should respond to household growth AND work toward a more balanced housing market
- By 2040, **88,395** new units are needed

Households, Vacant Units to achieve a Balanced Market, and Housing Production Needed by 2040

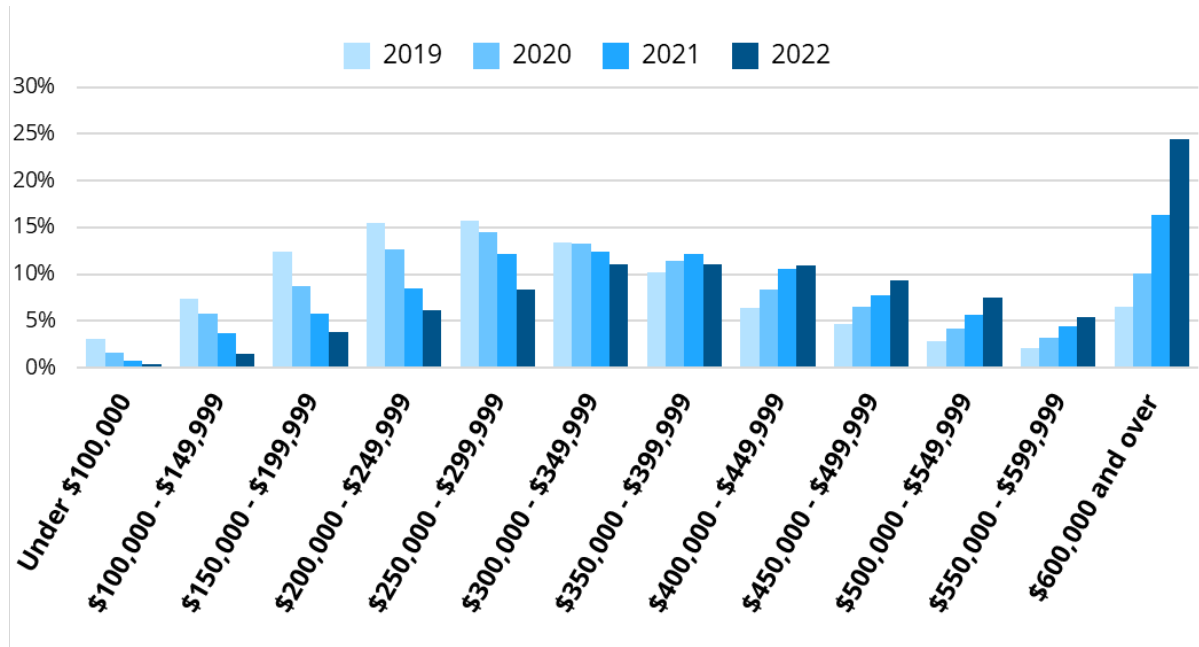


Source: RLS Demographics, 2020 5-year ACS estimates, New Hampshire Rental Cost Survey, and Root Policy Research.

Housing Affordability Trends: For Sale Units

- In 2019, 54% of homes sold were priced under \$300,000; compared to 20% in 2022 (January through April)
- In 2019, 7% of homes sold were priced over \$600,000 compared to 24% in 2022 (January through April)

Home Sales Price Distribution, All Types, 2019-2022 YTD



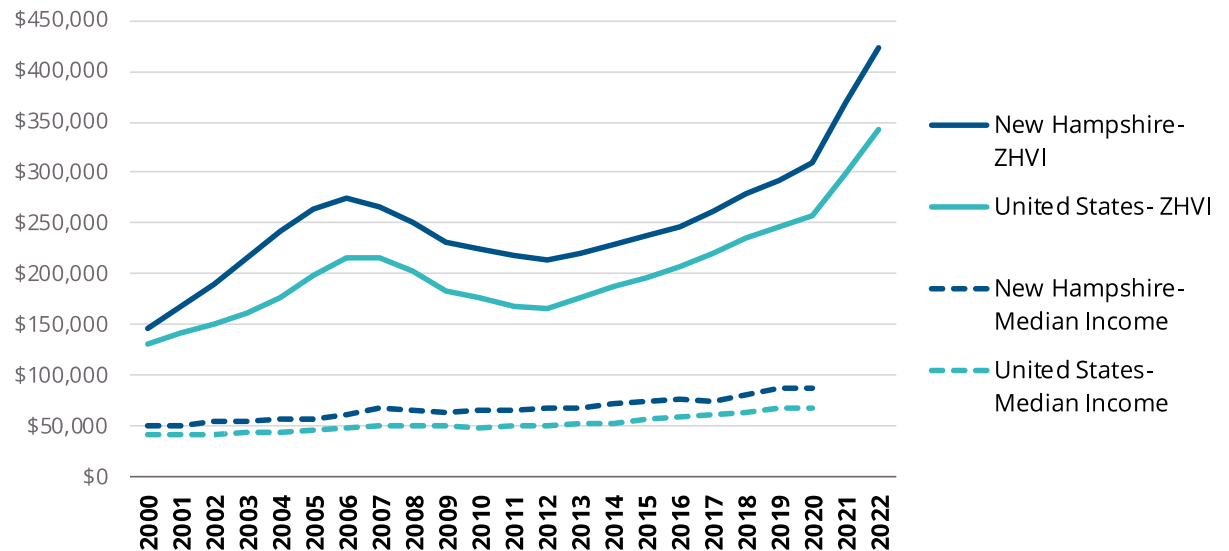
Note: 2022 includes sales from January to September.

Source: MLS data provided by New Hampshire Housing, and Root Policy Research.

Income has Lagged Housing Price Increases

- Between 2000 and 2020, New Hampshire home values rose by 111%
- Median household income rose by 73%
- In the U.S., values rose by 96%; incomes rose 61%

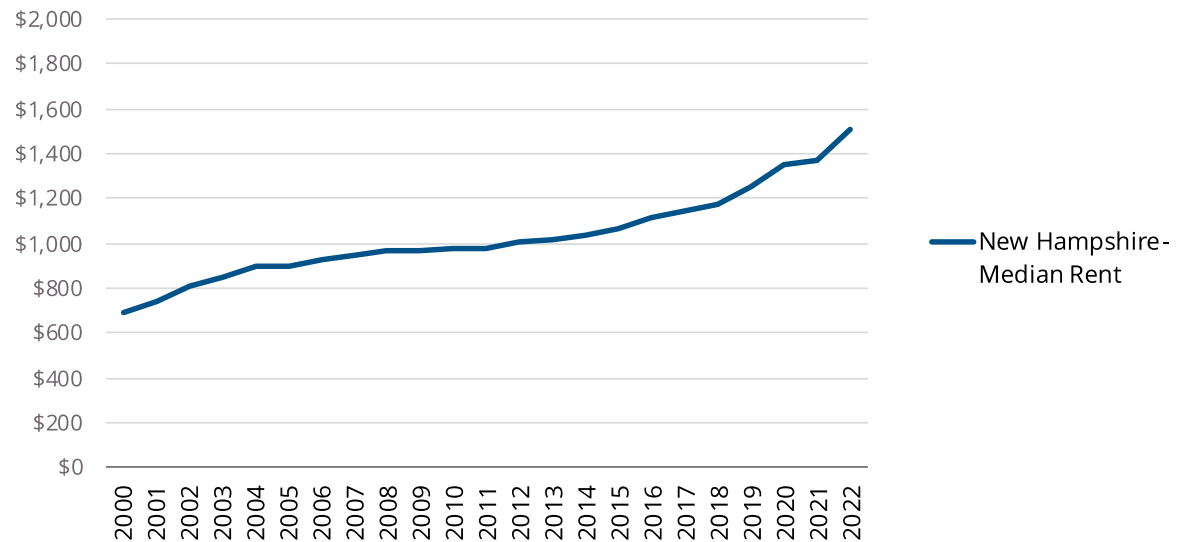
Zillow Home Value Index and Median Income, 2000 - 2022



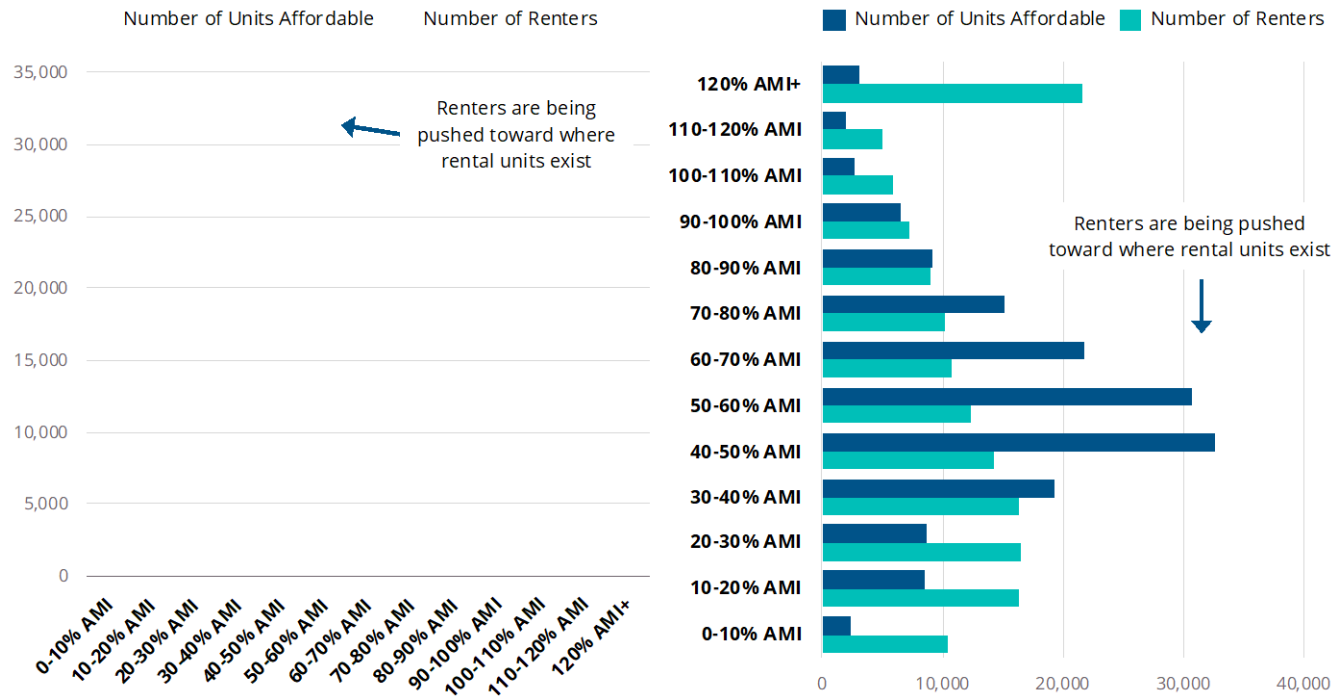
Note: Data for 2020 represent January through July. Nominal dollars (not adjusted for inflation.) Income data are only available through 2020.
Source: Zillow, U.S. Census median household income, retrieved from FRED, and Root Policy Research.

Housing Affordability Trends: For Rent Units

Median Rent, 2000 - 2022



Source: New Hampshire Housing Rent Vacancy Survey, and Root Policy Research.

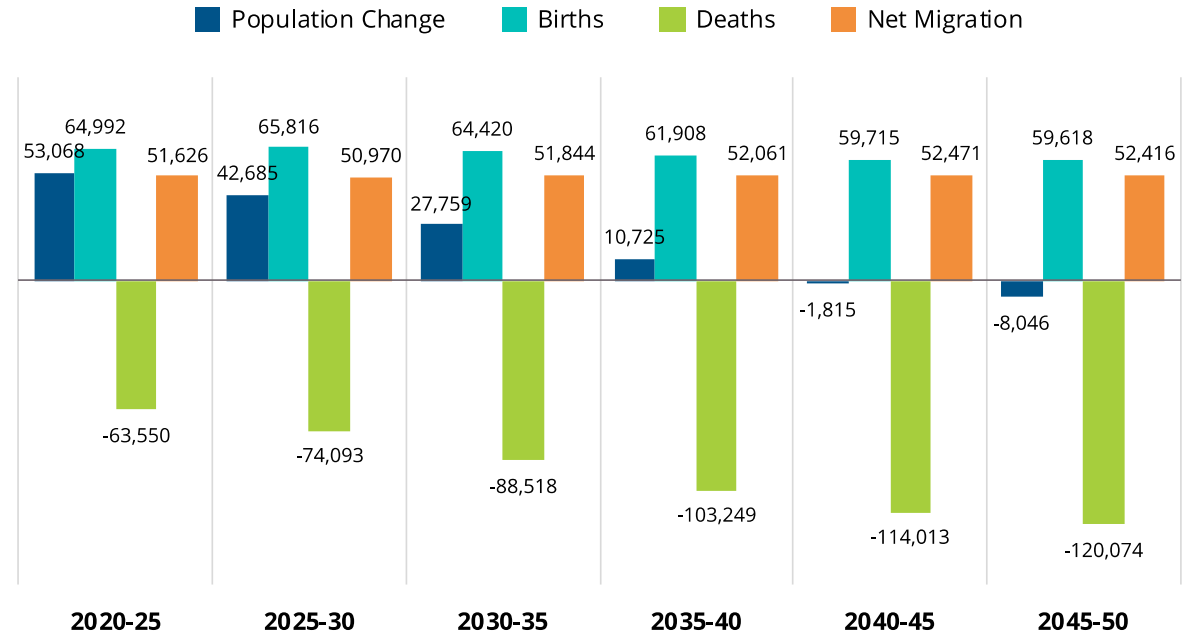


Rental Unit Costs do not Match Need

WHAT'S AHEAD

- Population growth is expected to slow significantly until 2040, after which population will decline
- By 2040, 28% of the state's residents will be age 65+ compared to 19% in 2020
- These trends will create challenges in maintaining economic growth
- Seniors hoping to age in place could face a shortage of supportive and health care services

Projected Population Change and Components of Change



Source: RLS Demographics.

Fair Share Housing Production Model

Purpose of the Fair Share Housing Model

New Hampshire's Workforce Housing Law, *RSA 674:58-61* requires every New Hampshire community to provide "reasonable and realistic opportunities" for the development of workforce housing.

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.

The Fair Share Housing Production Model provides estimates of housing production targets for workforce housing to 2040 by region and municipality. The model and housing production targets can be useful to plan for "reasonable and realistic opportunities" for needed workforce housing.

Number of housing units needed for:

- Owners making below 100% of the Area Median Income in the RPC
- Owners making above 100% of the Area Median Income in the RPC
- Renters making below 60% of the Area Median Income in the RPC
- Renters making above 60% of the Area Median Income in the RPC

For all RPCs and municipalities in New Hampshire

The model presents *cumulative* housing production targets for 2025, 2030, 2035, and 2040. For example, housing production targets for 2040 represent total units needed between 2020 and 2040 (not 2035 to 2040).



Model Output

Balanced Approach

The model projects needs based on household growth and workforce growth. It weights these equally.

Why?

- Weighting household growth too heavily would perpetuate the state's trends of declining workforce, which is linked to lack of affordable housing;
- Weighting household growth too heavily would create labor markets where older adults exist without the workforce needed for them to age and receive adequate health care, home care, and related supportive services.



Model Methodology

Balanced Approach

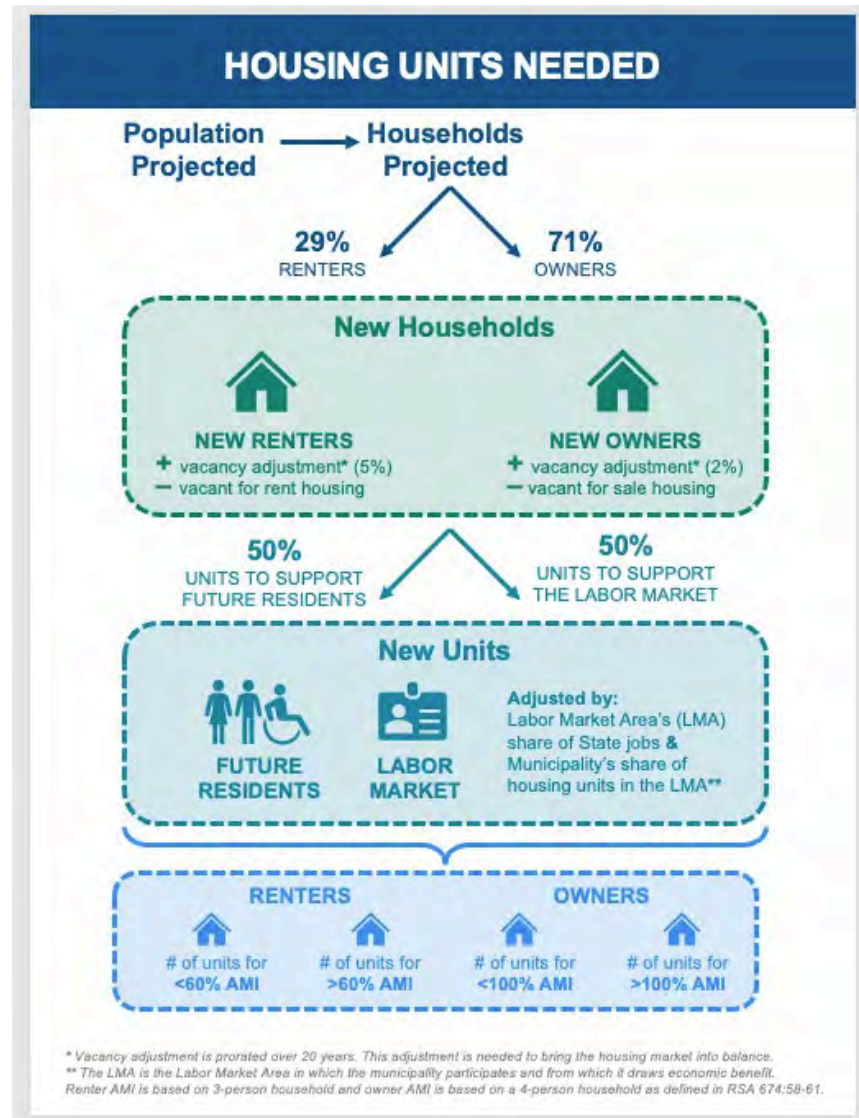
The model also accounts for past deficiencies in historical housing production relative to growth. It does this by incorporating a target rental vacancy of 5% and for sale vacancy of 2% to rebalance and stabilize New Hampshire's housing market. These are based on industry standards.

- This reflects current need, particularly the need for units in high demand, low vacancy municipalities.
- It also corrects for past exclusionary practices that have resulted in a very low supply of workforce housing units.



Model Methodology

Illustration of Fair Share Housing Production Model



Component 1. Planning for Projected Household Growth

Begins with projected population growth from 2022 RLS Demographic Study

Estimates households based on household formation rates by age

Applies the statewide homeownership rate

Determines the number of housing units needed for owner households above and below 100% of the RPC AMI assuming a 4-person household

Determines the number of housing units needed for renter households above and below 60% of the RPC AMI assuming a 3-person household

Allocates housing units needed owner-occupied and renter-occupied units according to a municipality's 2020 AMI distribution



Model Methodology

Component 2. Planning for Employment Growth

Allocates the remaining share of projected household growth for the State of New Hampshire overall to municipalities by weighting their share of state jobs and their share of housing units within their defined Labor Market Area (LMA). Goal is to ensure that all municipalities benefitting from economic growth are providing their fair share of workforce housing.

Units are distributed according to the AMI distribution derived from average wages by industry in each LMA. For example, if the model concludes a municipality needs 10 rental units, and in the LMA 20% of all employment belongs to the retail industry, then 2 units will be assigned the average wage level of the retail industry.



Model Methodology

Buildable Land Considerations

Housing production targets are compared against buildable land and water and sewer availability.

Office of Planning and Development estimated buildable area for each municipality after accounting for: environmental constraints (water bodies, wetlands, and steep slopes > 20%), public roads, and conservation/public land restrictions.

Potential density assumes 4 units/acre for land within a 500 ft buffer of water and sewer; 1.5 units/acre for partial; 1 unit/acre for land outside of the 500 ft buffer.



Model Methodology

Housing Units Allocated to each municipality consists of:

50% of new households projected

+

(50% of new households for the entire state)*(% of state jobs in LMA) * (Housing units in the municipality/ Housing units in the LMA)

+

Units needed to reach desired statewide vacancy rate



Model Methodology

2014 and 2022 Model Differences and Similarities

2014 Model

- Holds commuting constant; does not expect counties to provide more or less workforce housing beyond the housing they currently provide for non-commuting workforce
- Holds tenure by age cohort constant
- Uses 1% vacancy for ownership units and 4% for rented units for an overall vacancy of 1.8%

2022 Model

- Adjusts for deficiencies in workforce housing and works to rebalance deficiencies (through vacancy adjustment)
- Uses a vacancy of 5% for renters and 2% for owners
- Uses a combination of current AMI distributions and wage distribution

New Hampshire Workforce Housing Law:

<https://www.nhhfa.org/wp-content/uploads/2020/04/RSA-674-58-61.pdf>

New Hampshire Housing Workforce Housing Law Summary:

https://www.nhhfa.org/wp-content/uploads/2019/06/NH_Workforce_Housing_Law_Summary.pdf

New Hampshire Housing Quick Reference Guide:

<https://www.nh.gov/osi/resource-library/housing/documents/workforce-housing-guide.pdf>

Meeting the Workforce Housing Challenge: A Guidebook for New Hampshire Municipalities https://www.nhhfa.org/wp-content/uploads/2019/06/Workforce_Housing_Guidebook.pdf



Resources

Municipality	Short-Term Housing Needs by Municipality							Long-Term Housing Needs by Municipality						
	2025	Owners	Below	Above	Renters	Below 60	Above 60	2040	Owners	Below	Above	Renters	Below 60	Above 60
		2025	100 %	100 %		% AMI	% AMI		2040	100 %	100 %		% AMI	% AMI
	2025	AMI	AMI	2025	% AMI	% AMI		2040	AMI	AMI	2040	% AMI	% AMI	
Albany town	19	13	7	6	6	3	3	46	30	16	15	15	6	9
Atkinson and Gilmanton Academy grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bartlett town	104	71	36	35	33	10	24	260	173	87	86	87	22	65
Bath town	25	16	7	9	8	2	6	68	45	20	24	24	6	18
Beans grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Beans purchase	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Benton town	8	5	3	2	3	1	1	22	14	8	7	8	4	3
Berlin city	124	82	36	46	42	18	24	191	113	31	83	78	15	63
Bethlehem town	62	42	20	22	21	7	14	173	114	54	60	60	21	39
Cambridge township	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Campton town	74	50	22	28	25	9	15	207	136	60	76	72	28	43
Carroll town	23	15	6	9	8	0	7	50	32	11	21	18	0	18
Chandlers purchase	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chatham town	8	6	3	3	3	2	1	21	14	7	7	7	4	3
Clarksville town	5	4	2	2	2	0	1	10	6	2	4	4	0	3
Colebrook town	23	15	8	7	8	3	4	30	17	5	12	13	3	10
Columbia town	8	5	3	2	3	1	2	11	6	2	5	5	1	4
Conway town	238	163	83	79	76	25	51	575	384	196	188	191	58	134
Crawfords purchase	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cutts grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dalton town	16	11	5	6	5	1	5	29	18	5	12	11	0	11
Dixs grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dixville township	0	0	0	0	0	0	0	1	1	0	0	0	0	0
Dummer town	6	4	2	2	2	1	1	11	7	2	5	4	1	3
Easton town	8	5	2	3	3	1	2	23	15	6	9	8	2	6
Eaton town	10	7	4	3	3	2	2	24	16	8	8	8	3	5
Ellsworth town	3	2	1	1	1	0	0	7	5	3	2	2	0	1
Errol town	6	4	2	2	2	0	1	11	7	2	4	4	1	4
Erving's location	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Franconia town	31	21	7	14	10	2	8	87	57	20	37	30	6	24
Gorham town	38	25	10	15	13	4	8	60	36	10	26	24	4	20
Greens grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Groton town	13	9	5	4	4	1	4	37	24	13	11	13	2	10
Hadleys purchase	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hale's location	3	2	1	1	1	0	1	8	6	2	3	3	0	3
Hart's Location town	2	1	1	0	1	0	0	5	3	2	1	2	0	1
Haverhill town	103	69	33	37	34	12	22	288	189	90	99	100	36	63

Lancaster town	51	34	14	20	17	4	13	87	53	17	36	34	2	32
Landaff town	11	7	4	3	4	1	2	30	19	10	9	10	4	6
Lincoln town	62	42	20	22	20	4	16	171	112	53	59	59	12	47
Lisbon town	38	25	13	12	12	4	8	105	69	35	34	36	12	24
Littleton town	142	95	42	54	47	20	27	395	258	114	145	136	59	78
Livermore town	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Low and Burbanks grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lyman town	15	10	4	6	5	2	3	41	27	12	15	14	5	9
Madison town	65	44	19	25	21	6	15	157	105	46	59	52	13	39
Martins location	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Milan town	19	13	6	7	7	1	5	32	19	5	14	13	2	11
Millsfield township	1	0	0	0	0	0	0	1	1	0	1	1	0	0
Monroe town	19	12	5	7	6	3	3	51	34	14	20	18	9	9
Northumberland town	33	22	10	12	11	3	8	57	35	10	24	22	1	21
Odell township	1	1	0	1	0	0	0	3	2	1	1	1	0	1
Pinkhams grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Pittsburg town	20	13	6	7	7	2	5	41	26	10	16	15	2	13
Randolph town	7	4	2	3	2	0	2	13	8	3	5	5	1	4
Rumney town	33	22	11	11	11	4	7	91	59	31	28	31	11	20
Sargents purchase	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Second College grant	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Shelburne town	5	3	1	2	2	0	1	9	5	2	4	3	0	3
Stark town	9	6	3	3	3	1	2	17	11	3	8	7	1	6
Stewartstown town	11	7	4	4	4	1	2	18	11	3	7	7	1	6
Stratford town	14	9	4	5	5	1	4	28	18	5	12	10	0	10
Success township	0	0	0	0	0	0	0	1	1	0	0	0	0	0
Sugar Hill town	16	11	4	7	5	2	4	45	30	10	20	16	5	11
Thompson and Meserves purchase	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Thornton town	62	42	19	22	20	4	17	173	113	53	60	60	12	48
Warren town	18	12	7	5	6	3	3	51	33	20	13	18	9	8
Waterville Valley town	22	15	6	9	7	0	7	60	40	17	23	21	0	21
Wentworth location	1	1	0	0	0	0	0	2	1	1	1	1	0	1
Wentworth town	18	12	5	7	6	1	5	51	33	15	18	18	4	13
Whitefield town	41	27	12	16	14	3	11	73	45	14	31	28	1	27
Woodstock town	38	26	12	14	13	3	10	107	70	32	37	37	9	28
Total	1,782	1,197	556	641	585	182	402	4,272	2,773	1,230	1,543	1,499	409	1,088