



NORTH COUNTRY COUNCIL

REGIONAL HOUSING NEEDS ASSESSMENT

RHNA



Our Homes

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

Adopted
June 21, 2023

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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.*

Note on Fair Share Tables

This Regional Housing Needs Assessment and the methodology by Root Policy Research that resulted in the fair share table in Appendix D (or on page 52) does not break out the current municipal fair share of regional need for workforce housing and therefore shouldn’t be relied on for current compliance with the state’s Workforce Housing Law, RSA 674:58 – 61.

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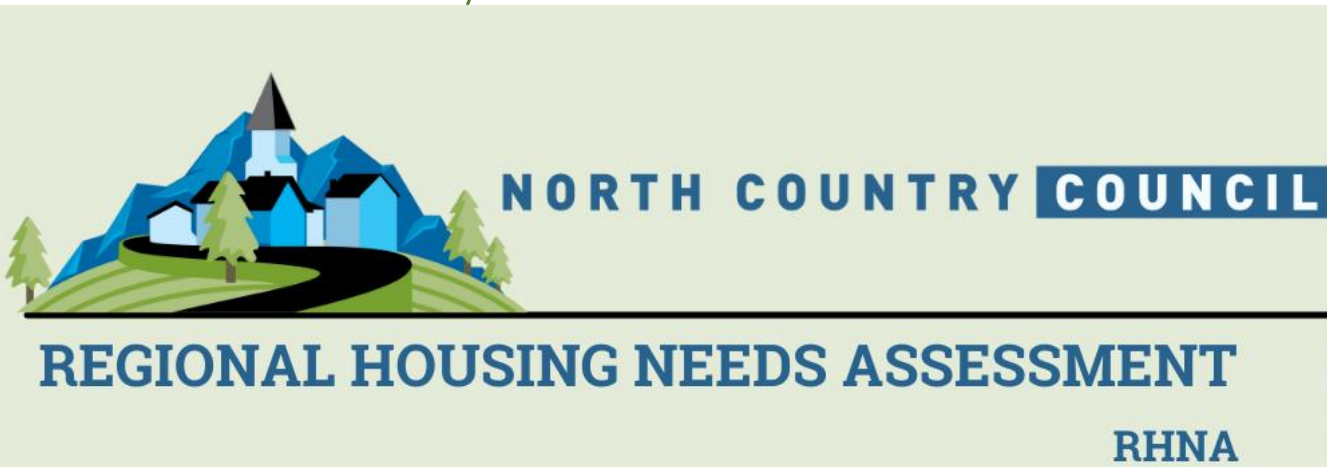
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Executive Summary



This executive summary highlights the main components and key findings of the 2023 Regional Housing Needs Assessment.

Here you'll find:

- **Key Data Points on current & historic housing condition and need**
- **Housing Needs Forecasting including population and unit need projections**
- **Recommendations that build on previous work and focus on municipal areas for actions**
- **Tools several tools explored in the RHNA are highlighted and tied to the recommendations**



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REGIONAL HOUSING NEEDS ASSESSMENT

RHNA



A Note from NCC

In NH RHNA is required to be completed every 5-years, in this respect the plan was due for an update having last been completed in 2014.

More importantly, this plan is timely. Since 2020 municipalities, the region, the state, and most rural areas of the country have seen significant changes in housing costs and markets.

There is perhaps no where that this is truer than in the north country of NH. In the past five years we've seen the cost of a single-family home more than double, and with limited construction of new units, our housing stock only continues to age, creating opportunities ripe for reinvestment and new construction. Partnerships, and strategies to keep units within financial reach of locals while creating opportunities for newcomers will be key to the region's vitality and vibrancy.

RHNA Purpose

The RHNA is required by RSA 36:47 II, as a tool to support local towns and cities understand the need for housing across all persons and income level, and to aid them in complying with the workforce housing law.

The NH workforce housing law (RSA 674:58-61) which establishes that every municipality with land use controls must provide reasonable and realistic opportunities for the development of workforce housing. Which means, in part, that lot sizes and density requirements must be reasonable, and you must allow workforce housing to be located in a

Key Data Points

The RHNA uses a wide variety of data to explore housing stock and resident needs. Stories, surveys and data (from census, local & statewide sources) to look at it from as many sides as possible.

In this Executive Summary we'll highlight a few key data points on these topics.

Population

New Units

Age

Wages

Cost Trends

STRs

Affordability

Industry Trends

Purchase & Rental Price Trends

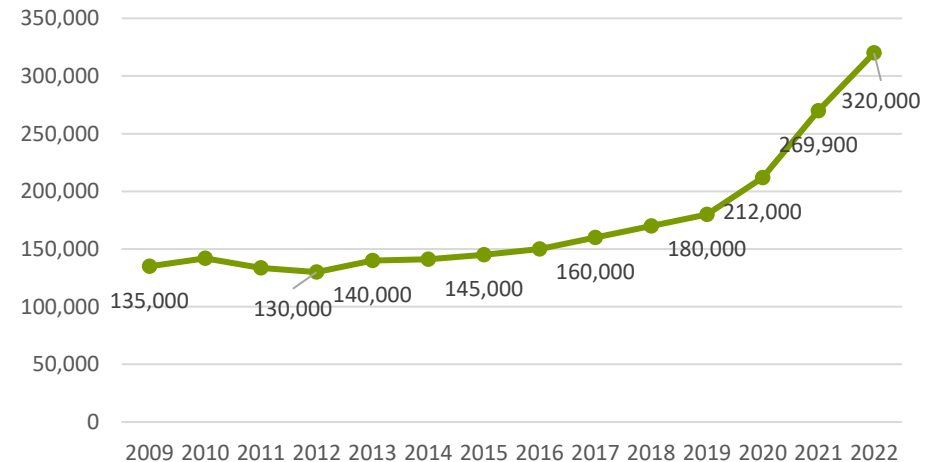
The average purchase price for a home in the North County has doubled in the past five years. From \$160,000 to \$320,000.

The steep rise in real estate prices makes it harder for people to enter the homeownership market, which in turn adds to competition in the rental market. More affordable purchase options are needed to provide opportunities for people to build equity and experience homeownership.

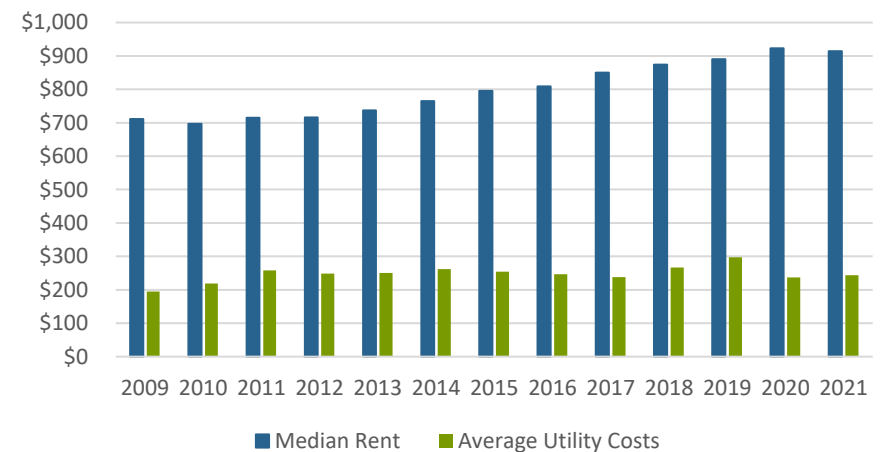
Rent price in the region are trending upward. Since '09 we've seen 29% increase in the price regardless of size.

Renter household tend to earn less than homeowner households. Increases in rent prices have a significant impact on people with lower-incomes.

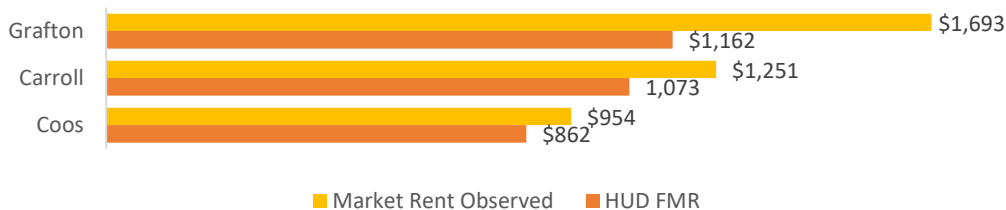
Purchase Price Trends
MLS Sales



Rent & Utility Costs
Trends (All Units)

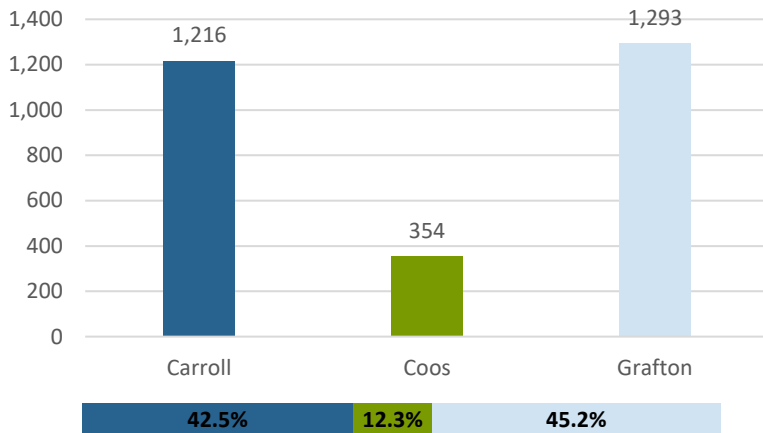


Market Rents vs. HUD Fair Market Rent
2022

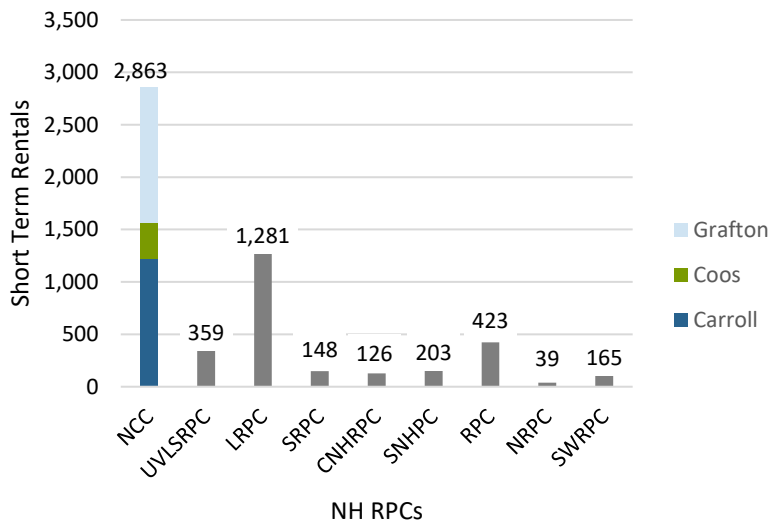


Short Term Rentals

Short Term Rentals by County



Short Term Rentals by RPC

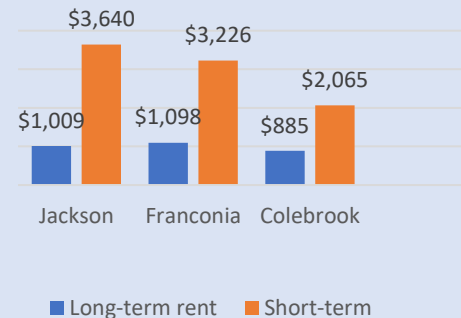


The North Country has long been a tourism destination. Recent growth in visitor volumes and increased access to the short-term / vacation rental market through online rental platforms has added demand in our already hot purchase markets,

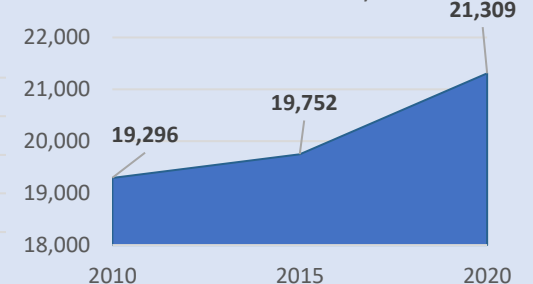
Further reducing supply in our resident rental markets adding to price rises in both markets. As of 2022 there are 2,854 short-term rental properties in north country counties.

Short-term rentals typically provide a higher monthly revenue to the property owner than the average long-term rental in the same area.

Monthly Rent Incomes Comparison (examples)

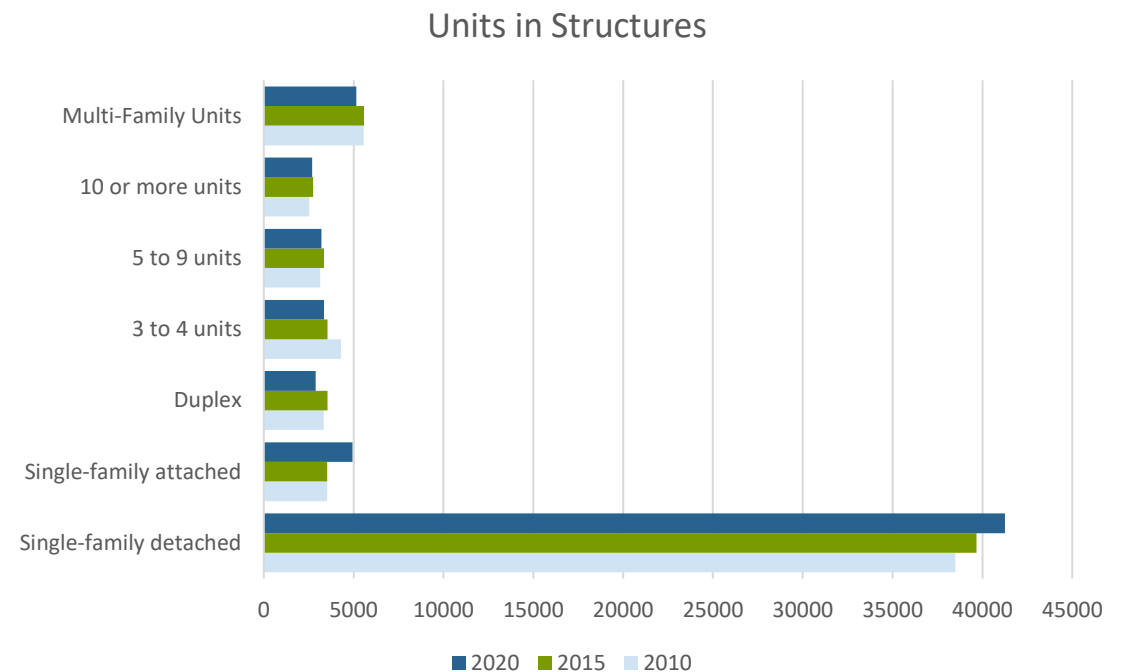
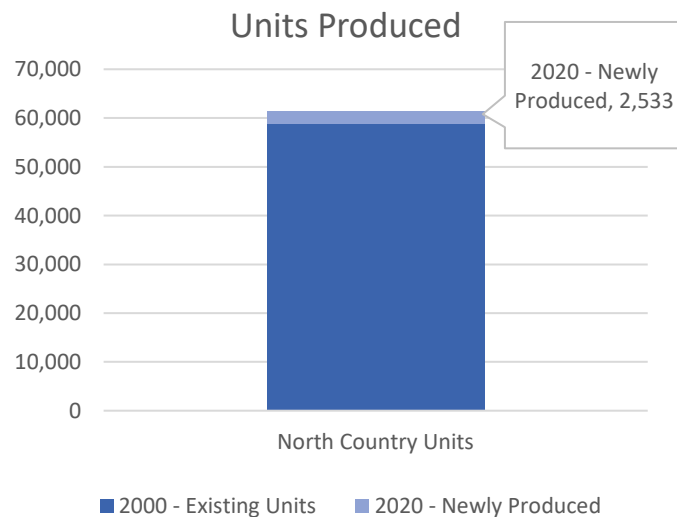
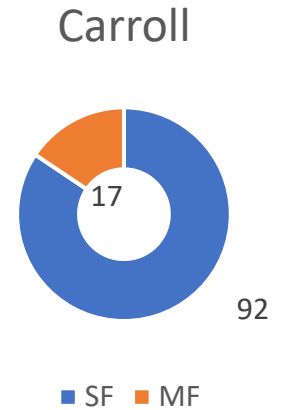
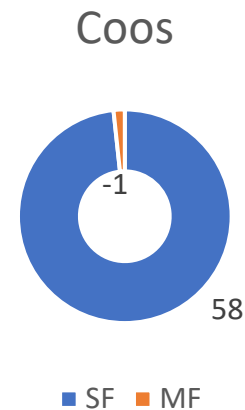
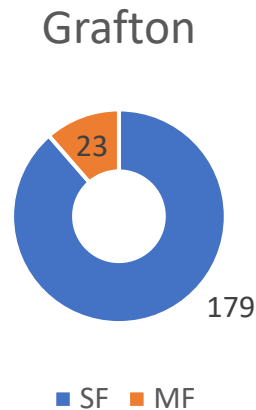


Seasonal Housing Units (for seasonal, recreational or occasional use)



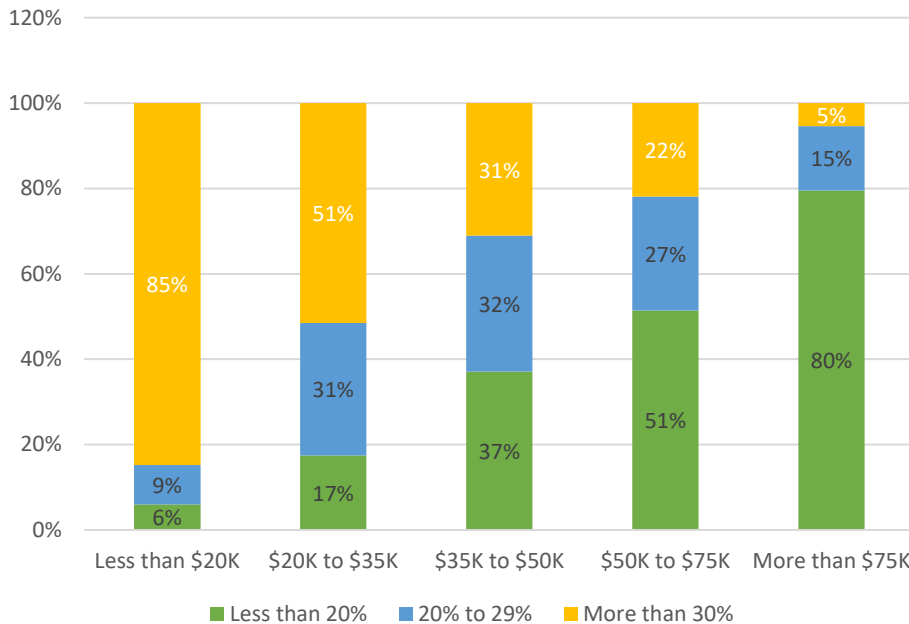
Production

The North Country produces fewer housing units than other regions. Of the units being built nearly all of have been for single family housing units. Which also tend to be the most expensive housing units. Limited production has added to high prices.

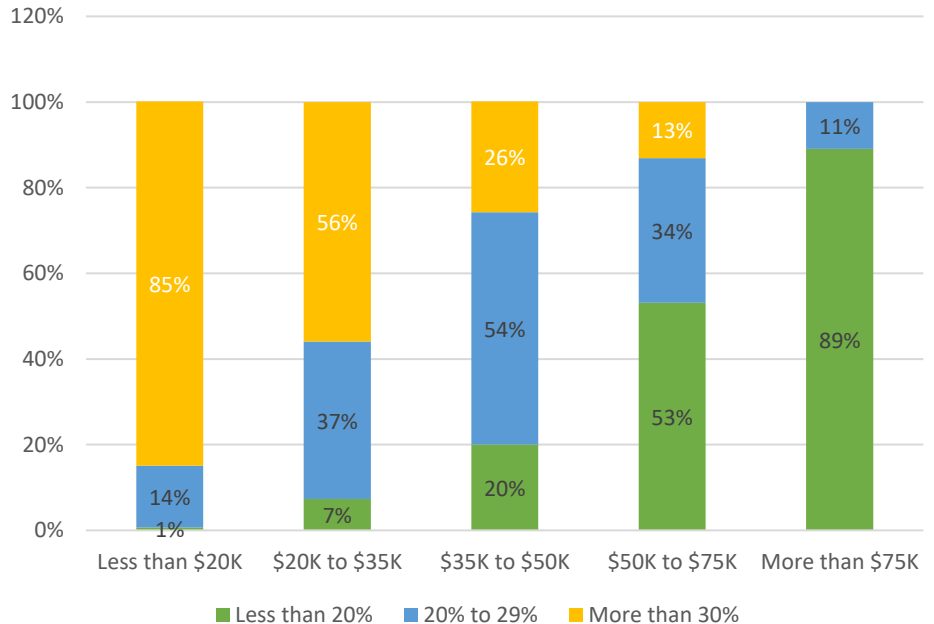


Housing Cost-Burden

2020 Ownership Cost Burden
by income



2020 Renter Housing Cost Burden
by income



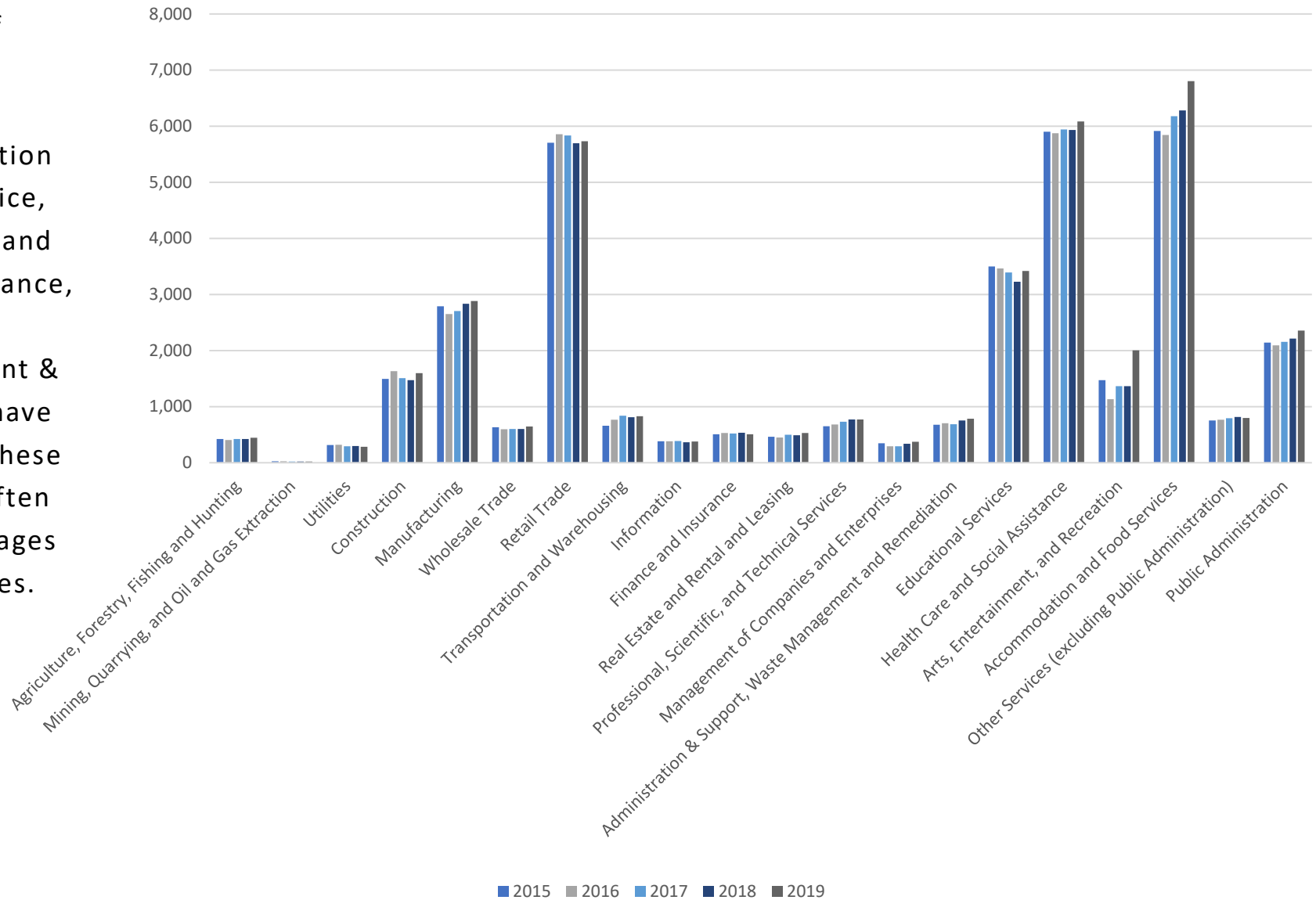
Since 2015 we've seen consistent cost burden rate among lower income homeowners but we've seen increasing cost burden in higher income homeowners.

In renter households we've seen cost burden in our lowest incomes. The majority of those with incomes less than \$35K are cost-burdened. We also see a rise in cost burden in households earning \$35K to \$75K.

Industry Growth

Industry 5-Year Trend
Number of Employees

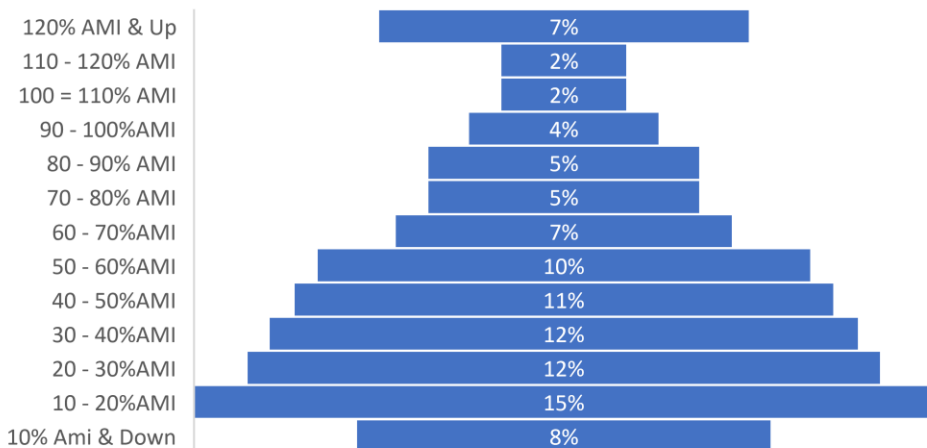
The share of employees working in Accommodation & Food Service, Health Care and Social Assistance, and Arts, Entertainment & Recreation have increased. These industries often see lower wages for employees.



Incomes

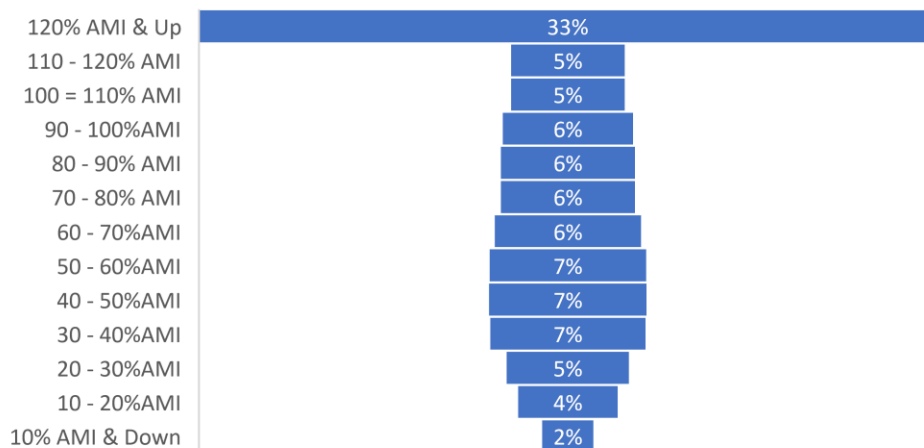
Share of Renter Household by AMI

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



Looking at resident income distributions give a visual representation of our income cohorts. By far and large households earning over 120% of median income represent most homeowners. Rates decline as income reduces. In renter households we can see that most renter in the region are earning less than the median income. High income renters often indicate a lack of homeownership opportunities.

Household AMI- Coos
County: \$52,054

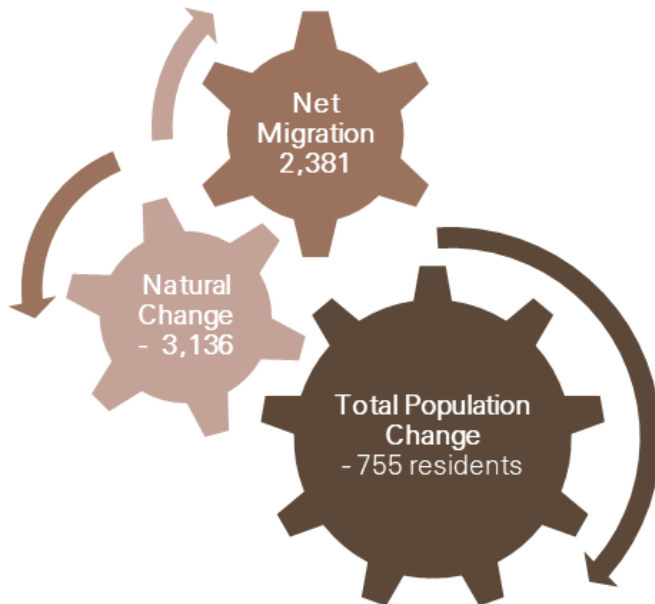
Household AMI – Grafton
County: \$73,755

Household AMI – Carroll
County: \$70,873

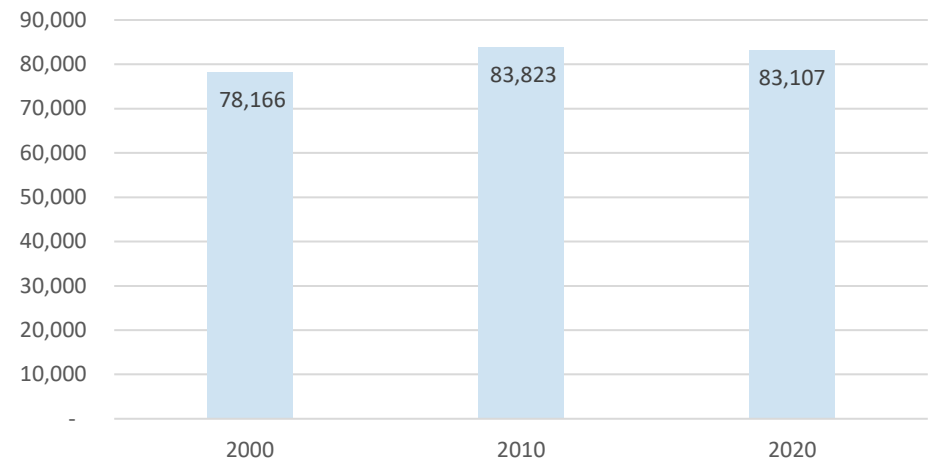
Population

The regions population has declined slightly in the last decade. Deaths have outnumbered births, while the number people relocating brought a fair share of new residents.

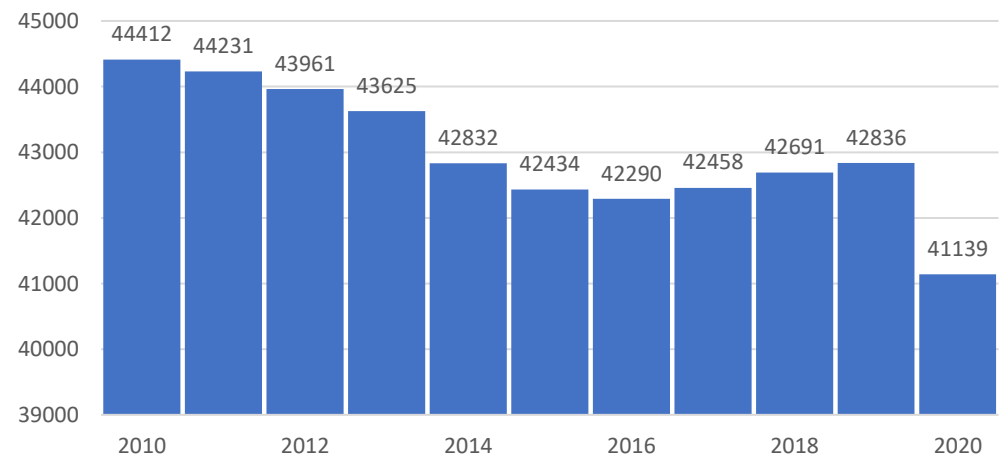
The labor force is reducing across the region.



Regional Population (Census)



Labor Force

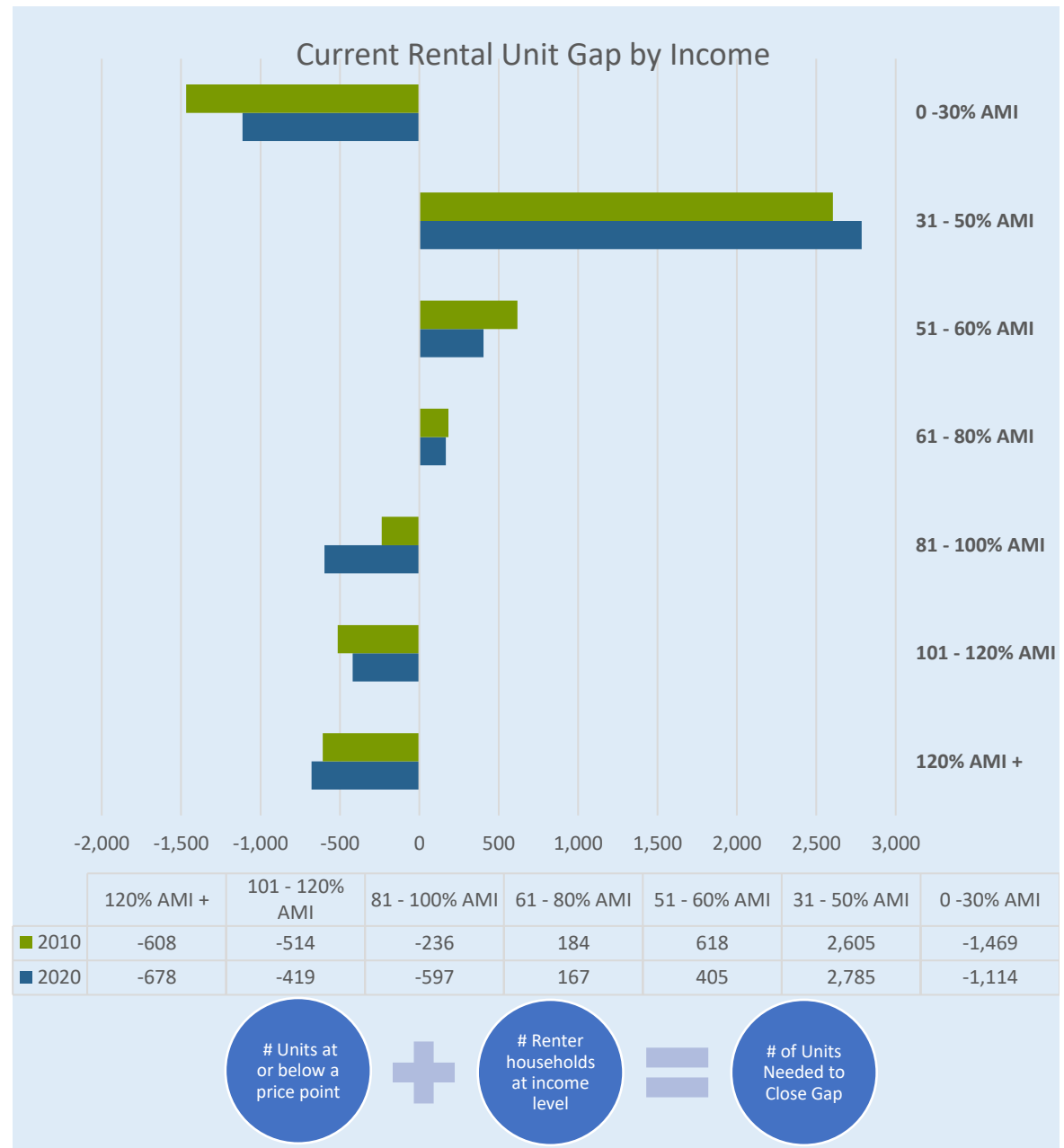


2022 Rental Gap Analysis

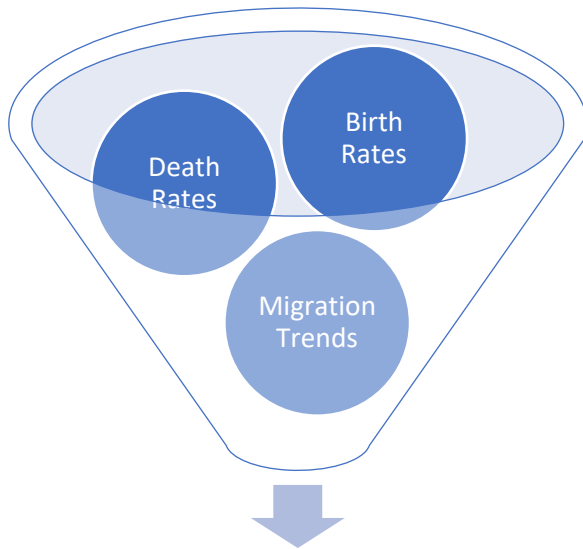
This a snapshot of the region's current rental needs. It demonstrates the market supply gap of 2022 based on current populations, incomes, and units.

Negative numbers show 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 more expensive units than they can afford.

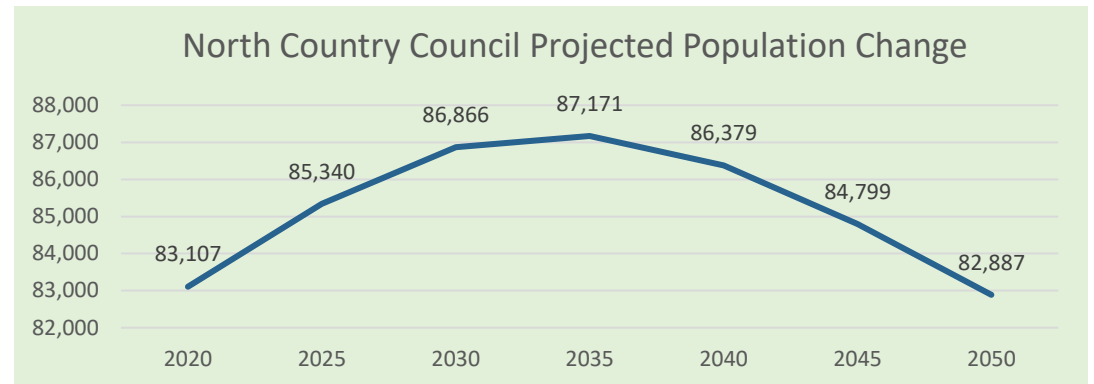
Gaps for higher income renters suggests those renters are spending less than 30% of their income on housing. This points to an income mismatch in the market in which higher income households are occupying homes affordable to lower income households.



Population Projections



Population Projections



Population projections use current and past data to anticipate the number of residents who will live in an area.

Looking forward 30 years, we see populations increase of 4,000 residents from now to 2035, followed by similarly paced decline to 82,887 in 2050.

Like all forecasting population projections only assess the factors included in the models that create them. They do not predict the future – they use current (and past) trends to present one scenario.

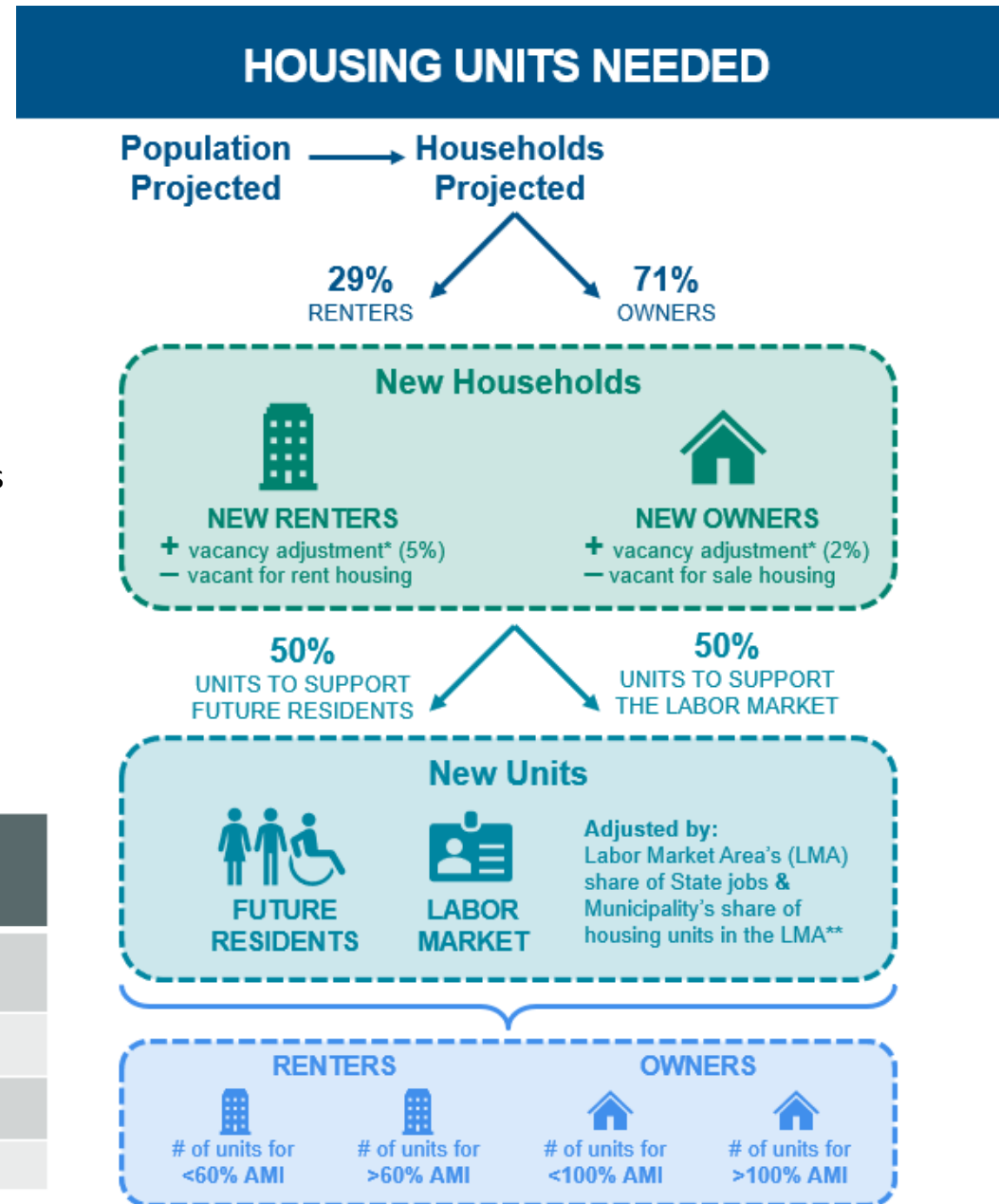
Short-Term Unit Needs

Housing units needed show us the number of units needed, in a given year, to achieve balanced rental and homeownership markets.

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.

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



* 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.

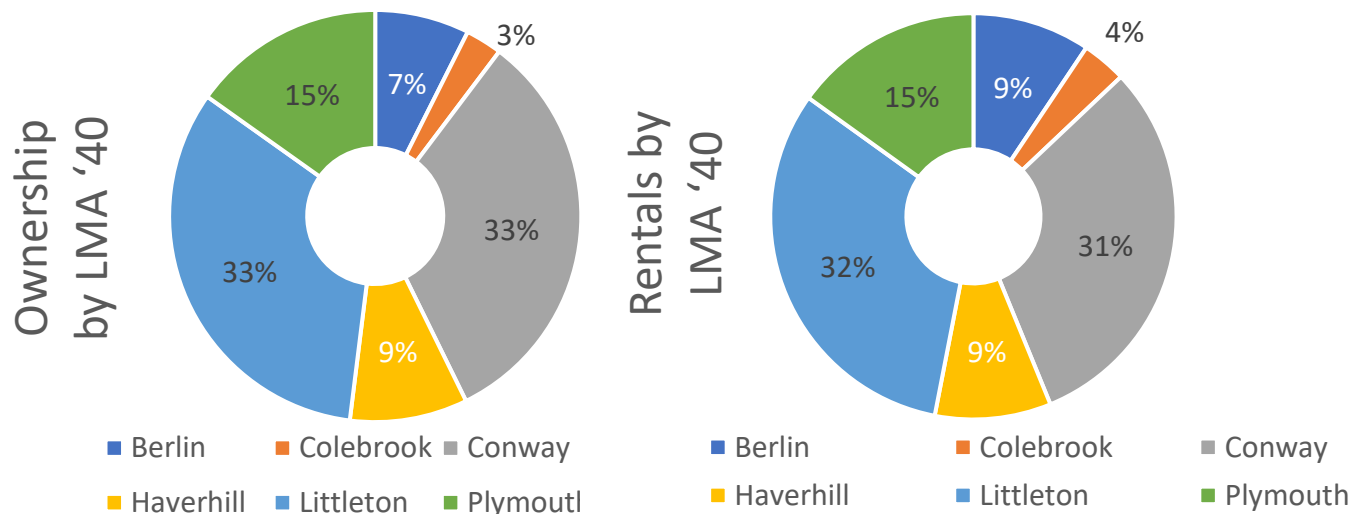
Long-Term Needs & Fair Share

2040	Owners		Renters		
LMA	Below 100% AMI	Above 100% AMI	Below 60% AMI	Above 60% AMI	Share in Hub
Berlin	56	143	23	109	58%
Colebrook	26	51	8	42	24%
Conway	441	430	129	305	44%
Haverhill	118	130	46	84	76%
Littleton	331	481	120	328	33%
Plymouth (NCC Region)	297 (185)	328 (222)	88 (33)	240 (179)	35%

Looking forward to 2040 the same process for short-term unit need was used to anticipate units needed to achieve a balanced market.

With these future looking numbers, an additional step was taken to spread units across communities, this step is known as the Fair Share Analysis. As a tool for measuring compliance with the Workforce Housing Law we look at units affordable by the definition of Workforce Housing.

To follow typical movement and daily life patterns units need were calculated by Labor Market Area (LMA). Region-wide we forecast a need for 1,406 rental units and 2,614 ownership units.



Recommendations

The recommendations in this RHNA are not new. Instead, they are based on the municipally-focused *Ideas to Address Key Housing Issues* initially published in the 2021 North Country Housing Needs Analysis.

Here, we explore those *ideas* through a municipal filter, to help towns and cities in the region see how to move forward.

Recommendation #1 Use the Tools:

Utilize the toolkit in this RHNA to identify ways to increase production of desirable, locally relevant, housing development and reinvestment.

Recommendation #2 Find Partners:

Explore opportunities to pull together local partnerships (including the town, developers, residents businesses, and property owners) for workforce housing production.

Recommendation #3 Ask for Help:

Reach out to planning experts like (NCC, NH Office of Planning & Development, NH Housing, Plan NH) to identify opportunities for funding and action.

Recommendation #4 Build Buy-In:

Build broad buy-in for solutions. Work with community members on advocacy campaign to educate folks on the connection between housing and our economy. Increase understanding of how much “Housing Matters” and “Wages Matter Too”

Tools

The RHNA includes a robust toolkit with solutions vetted statewide with access to “Starter Kits” for 19 municipal tools aimed at housing.

Each tool in the toolkit includes:

- descriptions,
- suggestions on how to get started,
- Examples & resources,
- and issues it addresses.

The 7 tools to the right are examples that align with common challenges and opportunities in our north country communities.

The tools are intended to present a wide range of possible strategies so that communities can find ones that fit their unique needs and goals.



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:

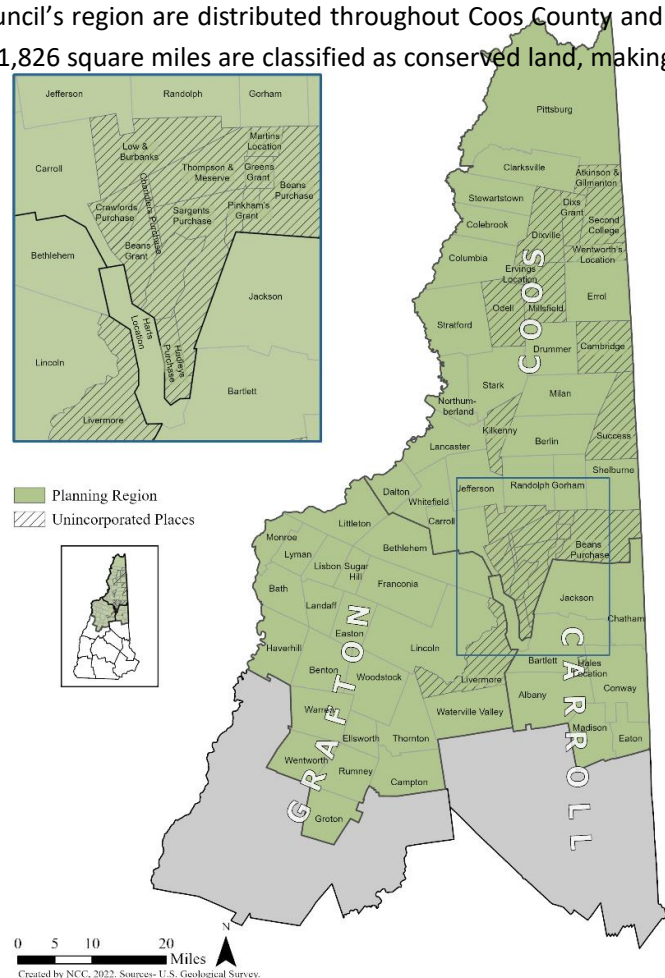
North Country Council's planning region serves 50 municipalities and 25 unincorporated within the northern-third of the state, spanning 3,331 land square miles. Municipalities within the Council's region are distributed throughout Coos County and the northern portions of Carroll and Grafton Counties. 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



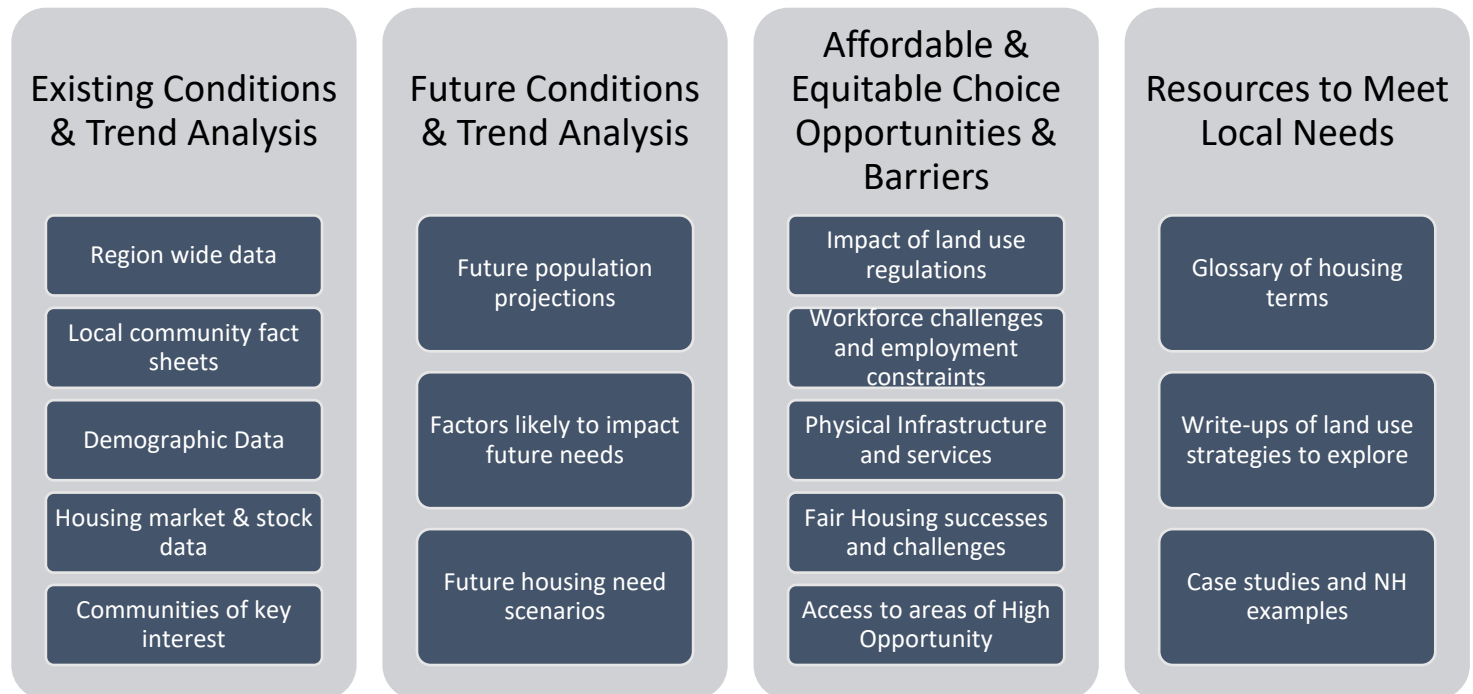
MAP . POLITICAL BOUNDARY OF NORTH COUNTRY COUNCIL REGIONAL PLANNING COMMISSION (NCC).

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.



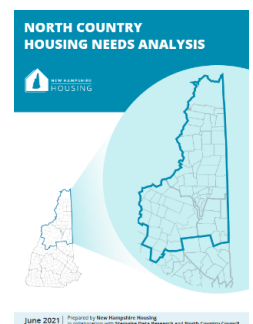
Outreach & Engagement

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

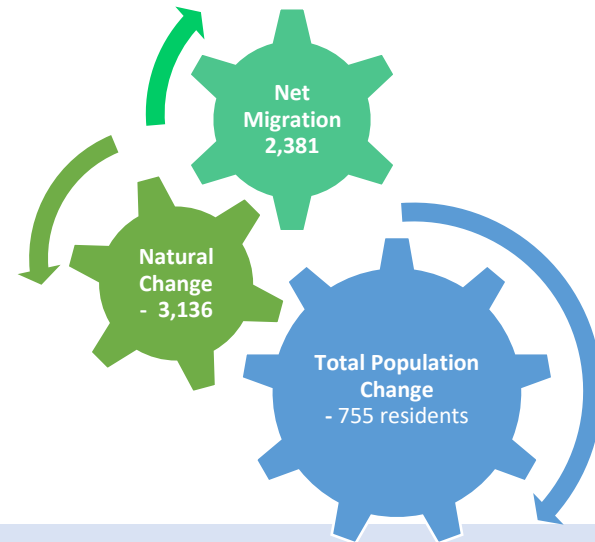
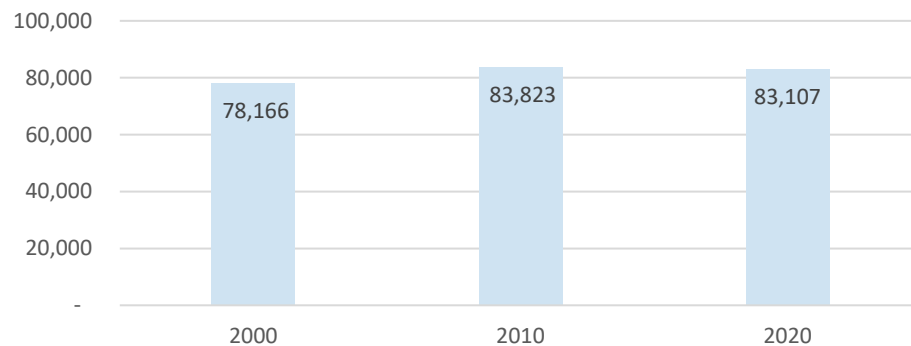


•Segregation



•Distribution of Workforce & Affordable Housing

Regional Population (Census)



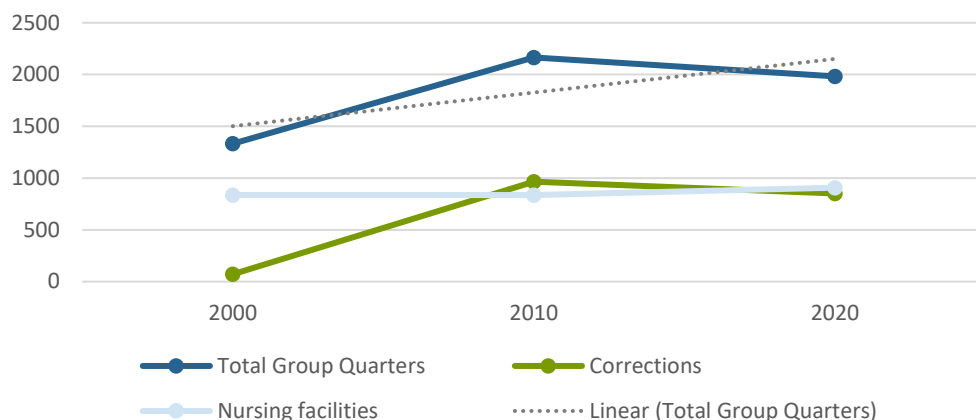
Population Changes, Migration, Births & Deaths

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

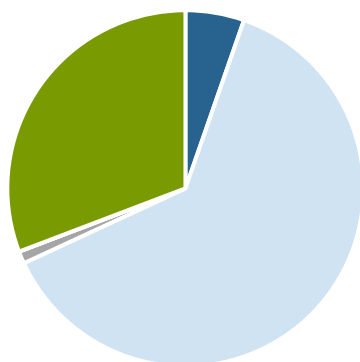


Group Quarter Trends

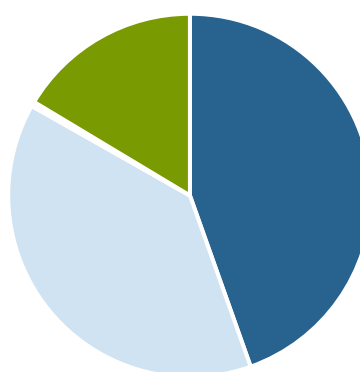
The regional population living in group quarters shows changes in our non-household populations, which includes correctional facilities, nursing homes, college dorms, and military quarters.

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.

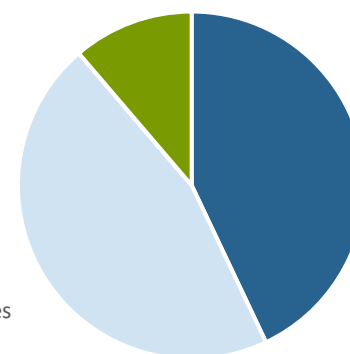
2000 Group Quarters Population Breakdown



2010 Group Quarters Population Breakdown



- Corrections
- Nursing facilities
- Military quarters



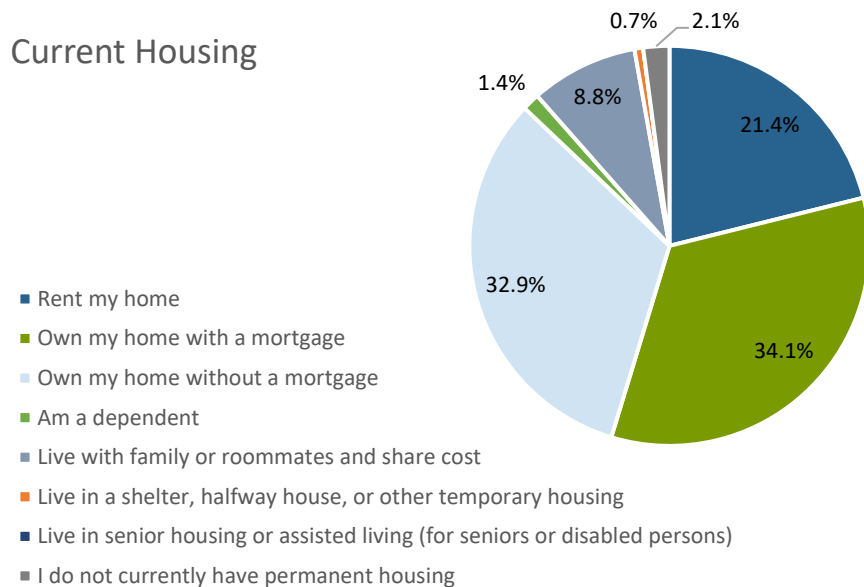


• Homelessness:

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

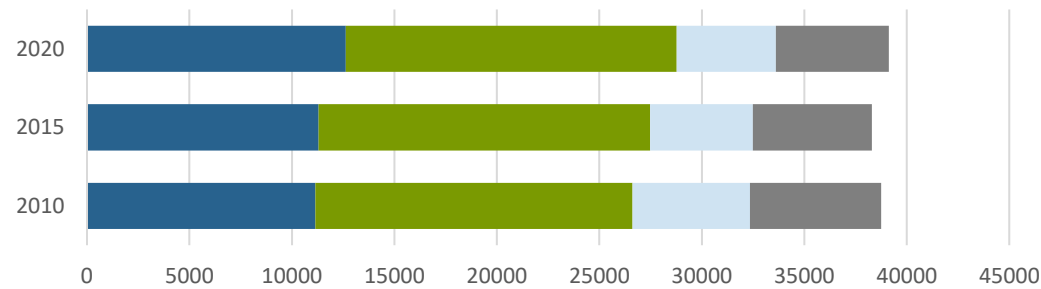
I was a J1 worker when I came here, but since then I’ve had a child and moved in with my boyfriend. We broke up and I have nowhere to go. I’m on all the statewide waiting list but I’ve been told to try to sleep in my car for now. That is not a good option for a 3-year-old. – Farmer’s Market Participant

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



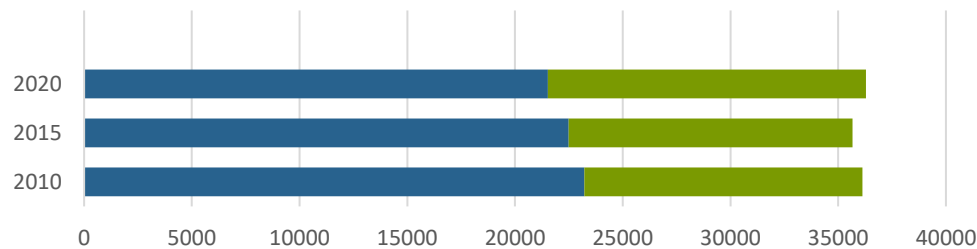
Household Size by Year



	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



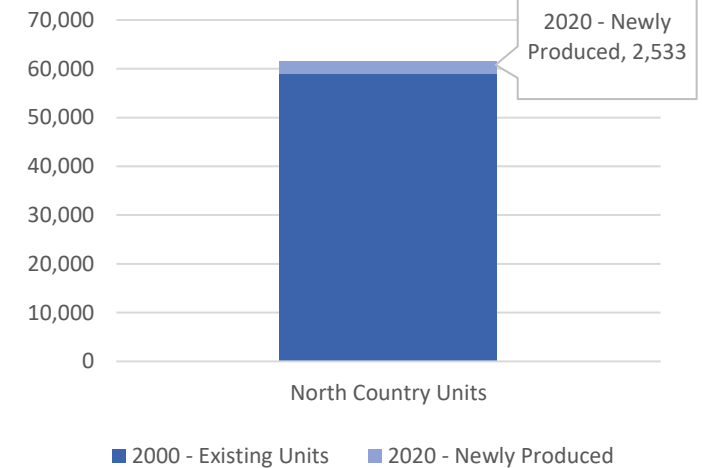
Family households Non-family households

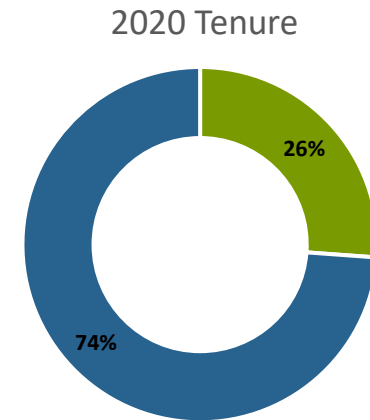
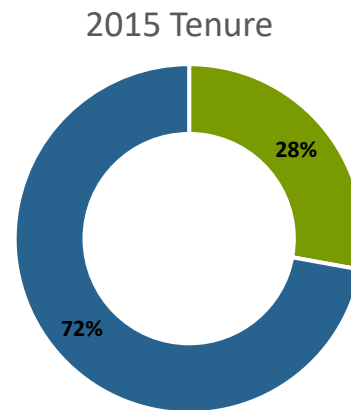
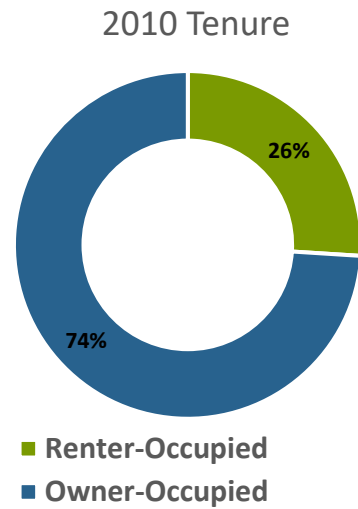
Household Size Trends

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

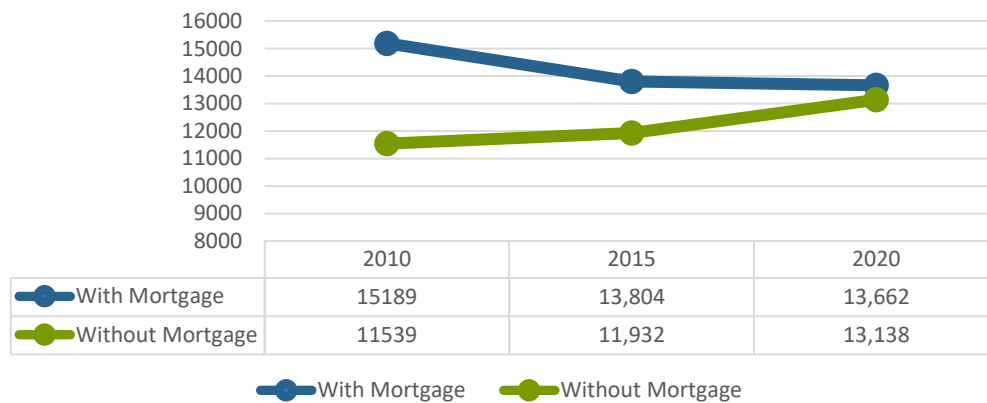
The size of “owner-occupied” households has remained consistently greater than the size of “renter-occupied” households. In 2020, the average owner household contained 2.5 people, whereas the average renter household contained 2.26 people. Looking back to 2010, owner households were slightly larger with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

Units Produced

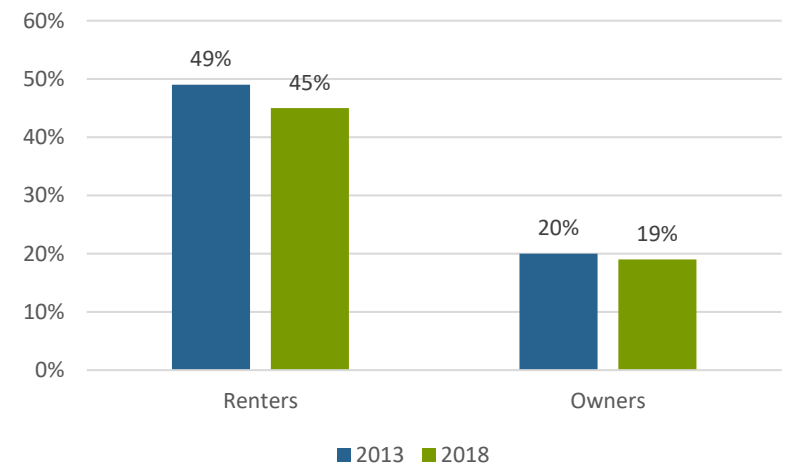




Housing Units by Mortgage Status



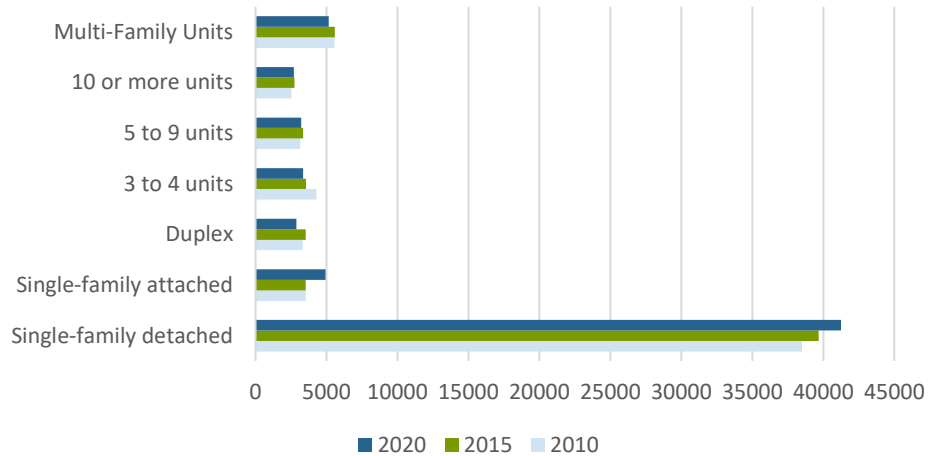
Low and Very Low Income Residents



- **Units per Structure**

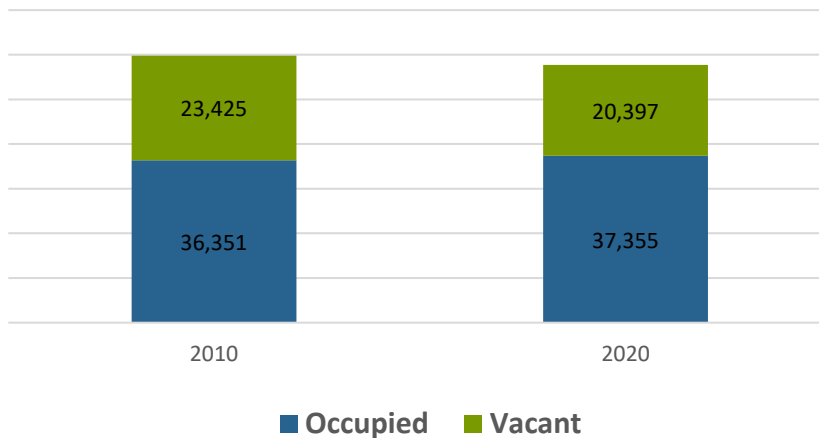


Units in Structures

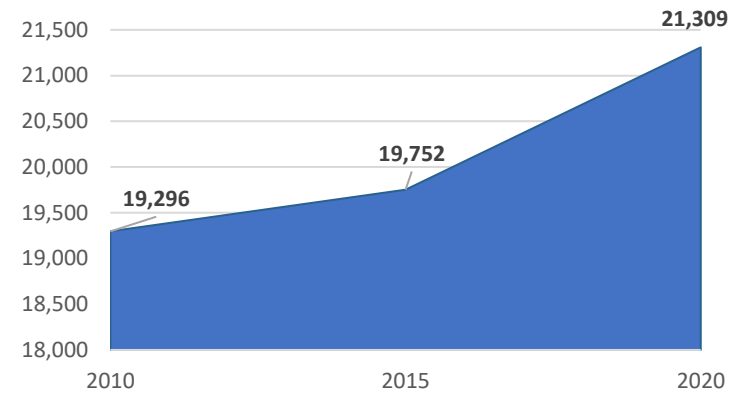


- **Vacant Housing Units**

Housing Units by Occupancy



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



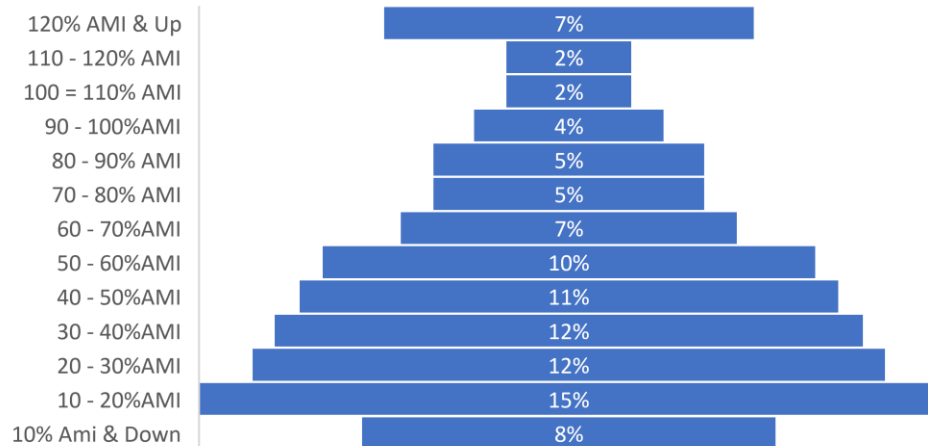
"Our seasonal guides always struggle to find temporary housing; others have been hoping to buy a home for years and haven't been able to due to rising prices. Those that own property/homes have owned them for more than 10 years." -Local Employer

- Median Household Income



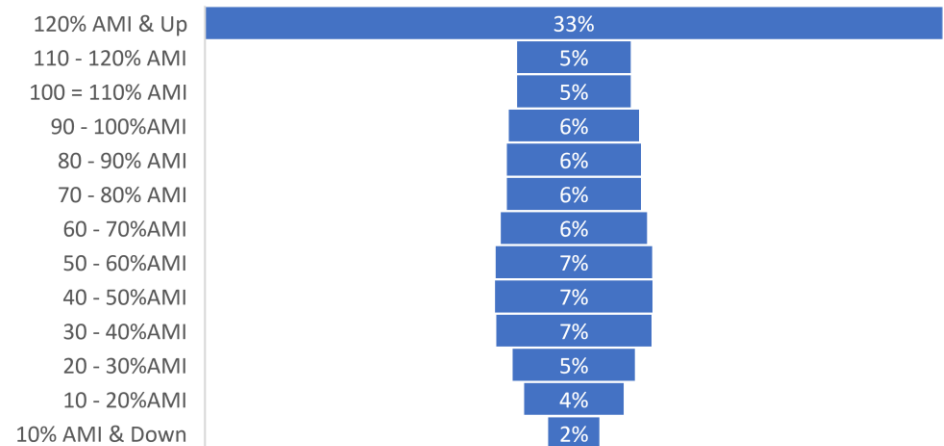
Share of Renter Household by AMI

AMI is area median income for NCC Region by household size



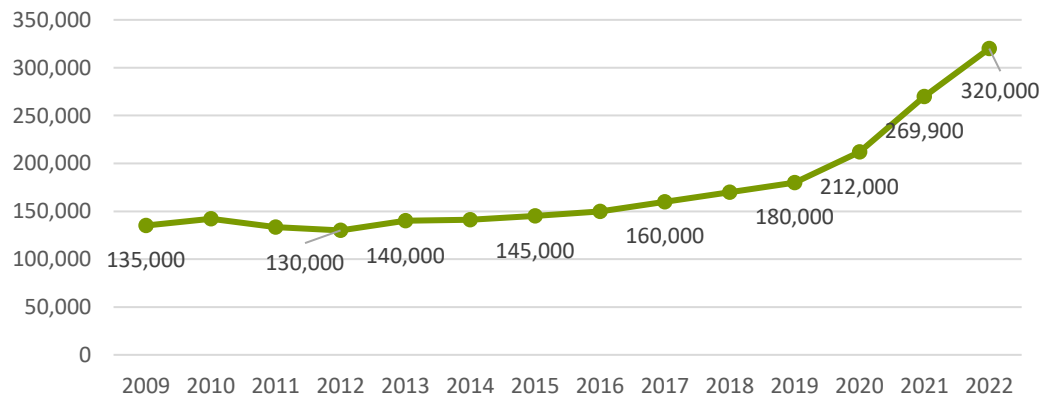
Homeowner Income as Share of AMI

AMI is area median income for NCC Region by household size



- Median Home Values and Rents

Purchase Price Trends MLS Sales



Homeownership Cost Trend:

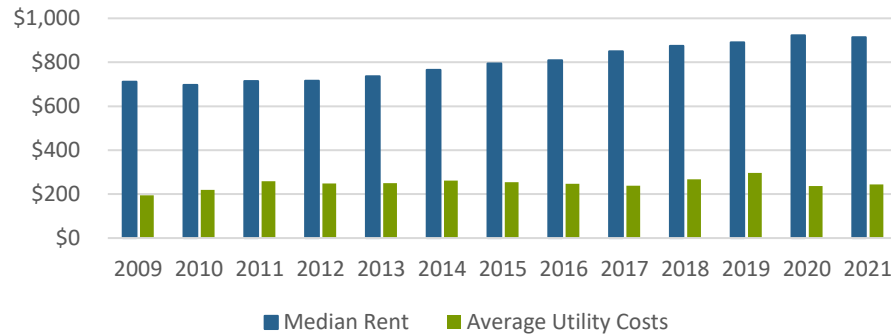
In the past 10 years, from 2012 forward the average purchase price for a home in the North Country region has consistently increased. In more recent years, the pace of price increase has grown notably based upon MLS sales data.

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)



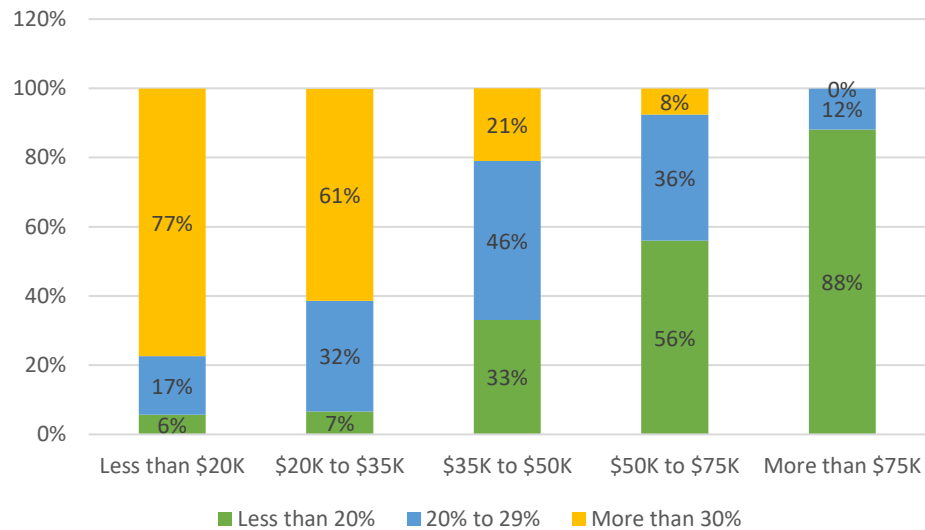
Rental Cost Trend

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%.

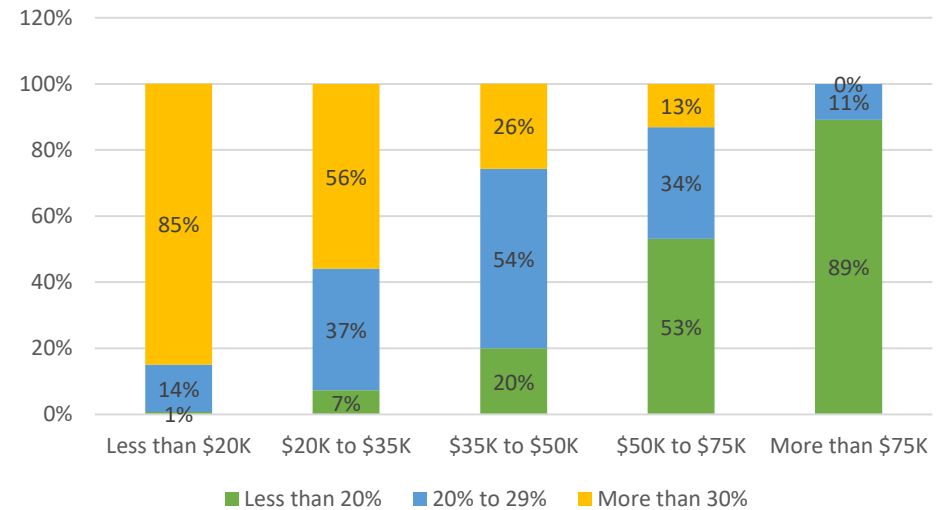
Within the same time period, average utility costs for units varied ranging from a low of \$237 per month in 2017 and 2020, to a high of \$296 in 2019.

- **Renter Cost Burden by Income**

2015 Renter Housing Cost Burden
by income



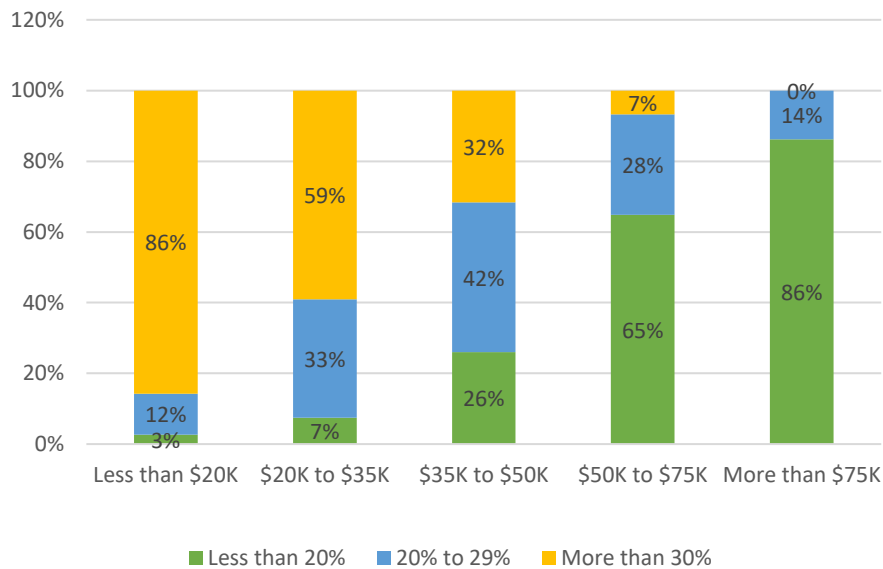
2020 Renter Housing Cost Burden
by income



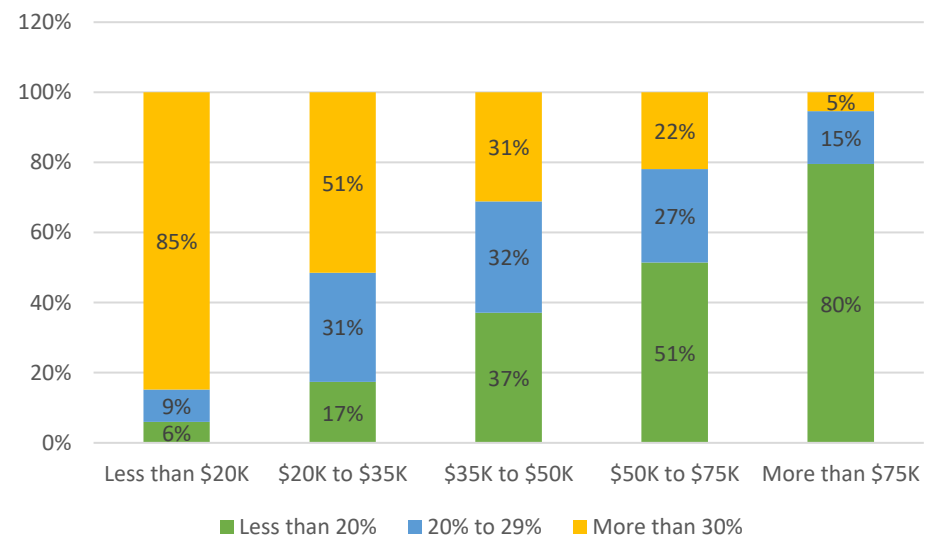
- **Ownership Cost Burden by Income**



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

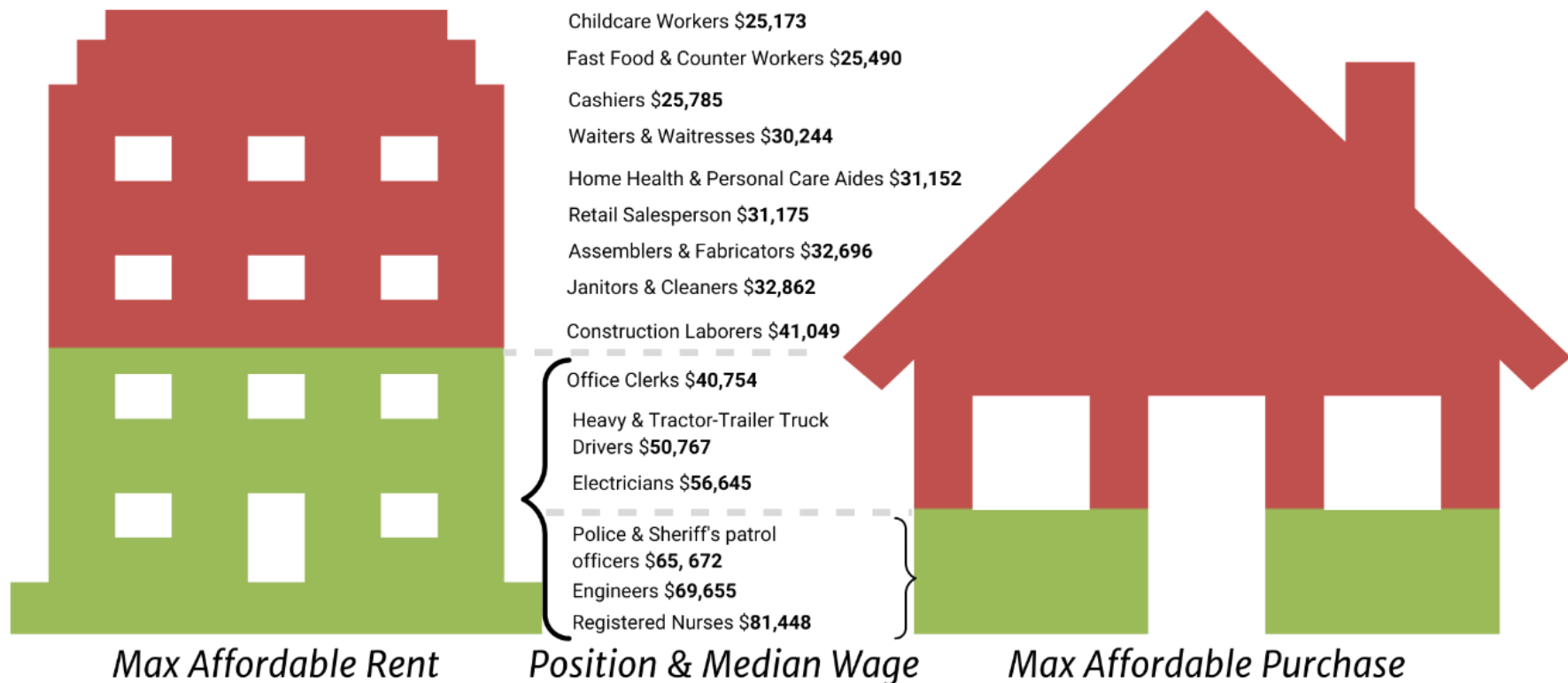


Wages and Affordability

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.

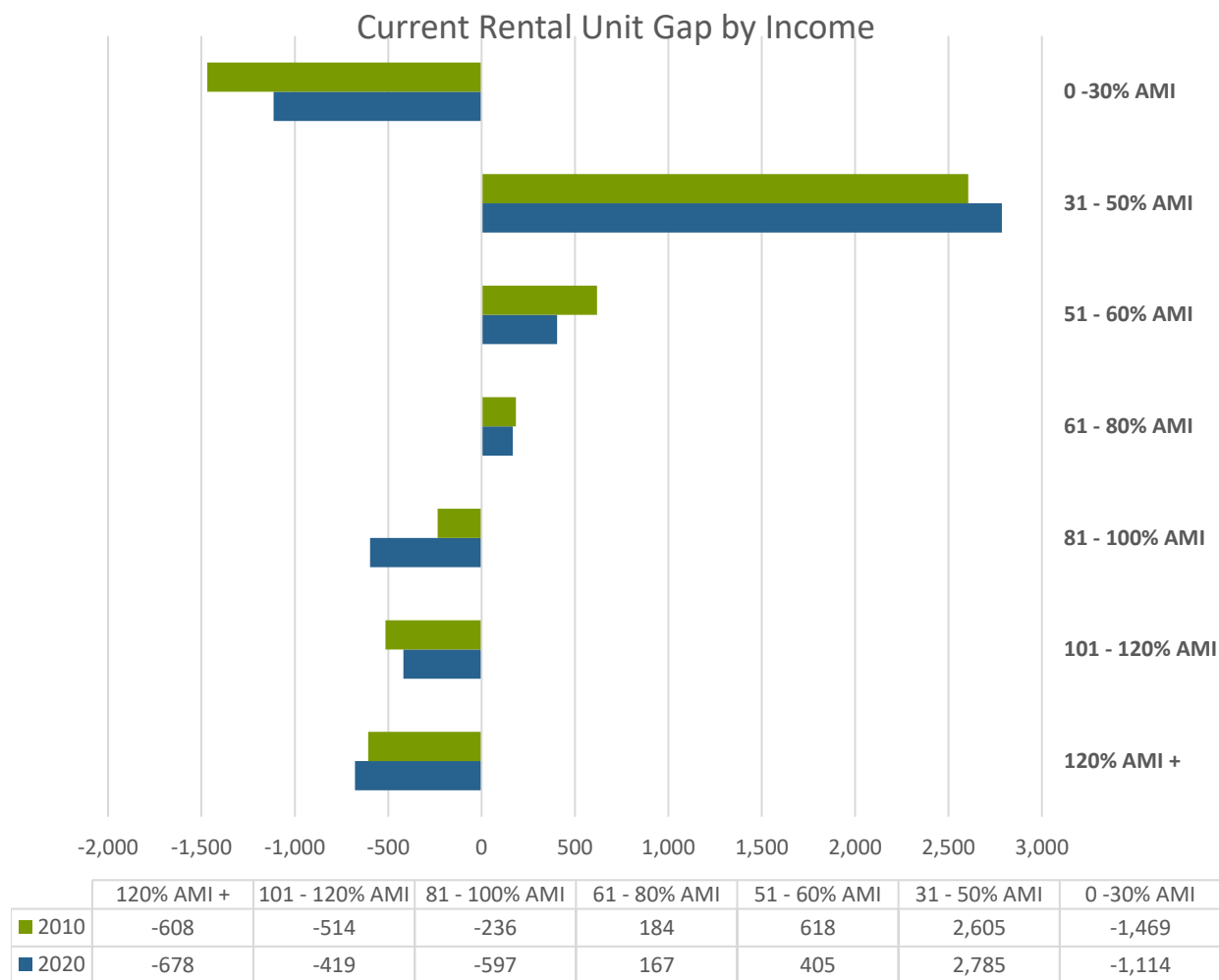
Of 15 indicator positions:

- 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.

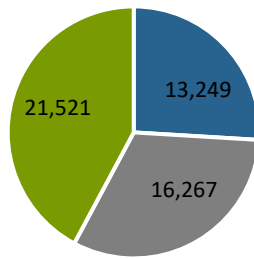
Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units. Low income renter households who face a rental gap are not homeless; they are cost burdened, occupying units that are more expensive than they can afford. Gaps for higher income renters 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 C communities can find local estimates.

- Regional commute flow patterns:

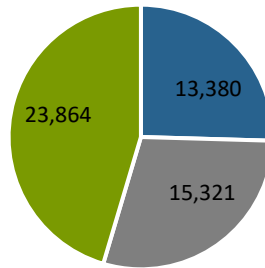


2014 Regionwide Commuter Flow



■ 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%).

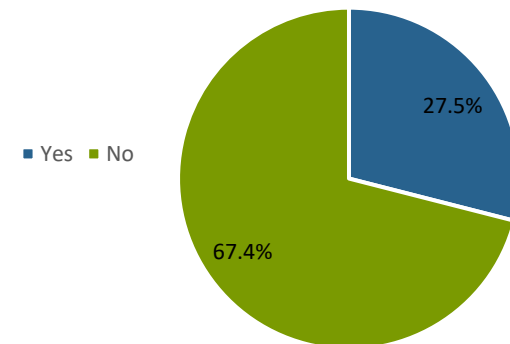
Commuter Flows & Travel to Work and Daily Needs

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

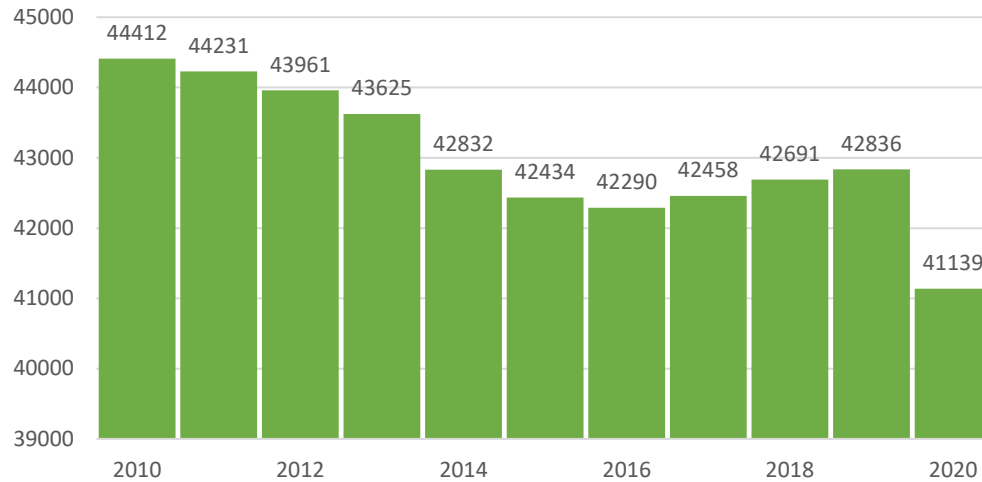
Residents that Travel More Than 30 Minutes for Work, Childcare, or Other Daily Needs



■ Yes ■ No



Labor Force



Labor Force & Housing Near Employer Locations

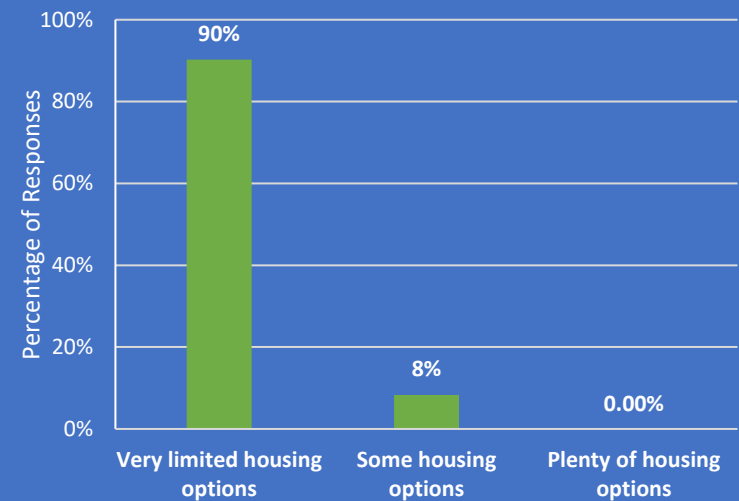
The North Country has observed a recent overall reduction in the labor force. From 2010 on, this declining trend has held true, although the exact number has fluctuated with a minor rise from 2017 to 2019. In the last decade however, we have seen a decrease of 3,273 workers, representing a 7% loss. As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

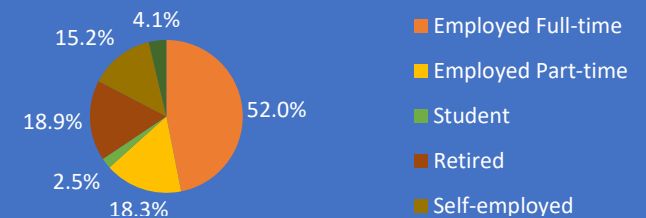
A resident of Warren shared their story of commuting to Hanover for work because he needs a good paying job and options are limited in Warren. He doesn't want to relocate, its even more expense and he wants to stay in a quiet, rural town and has considered taking a lower paying job due to the long commute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

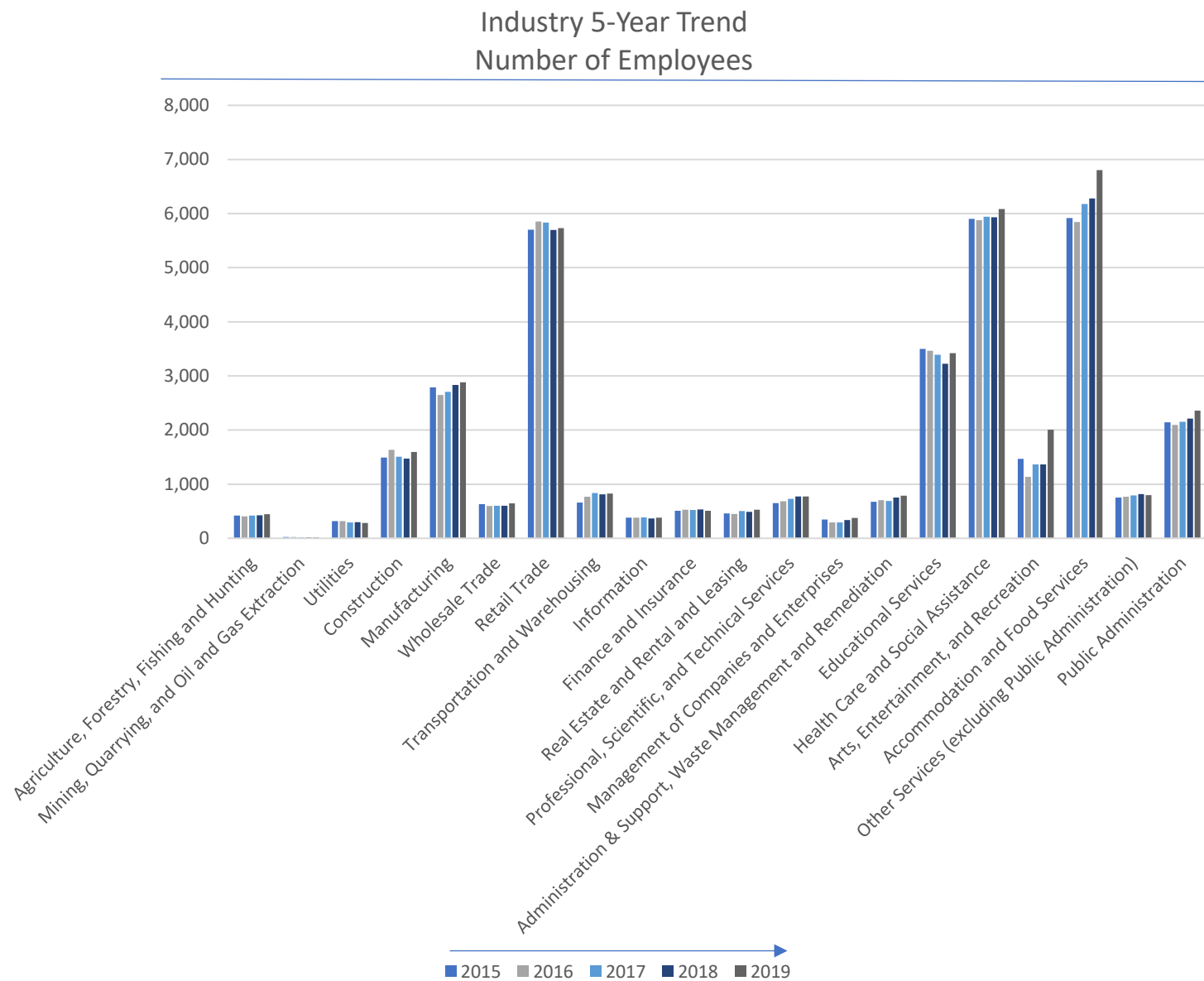


Respondents Employment Status





- 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.

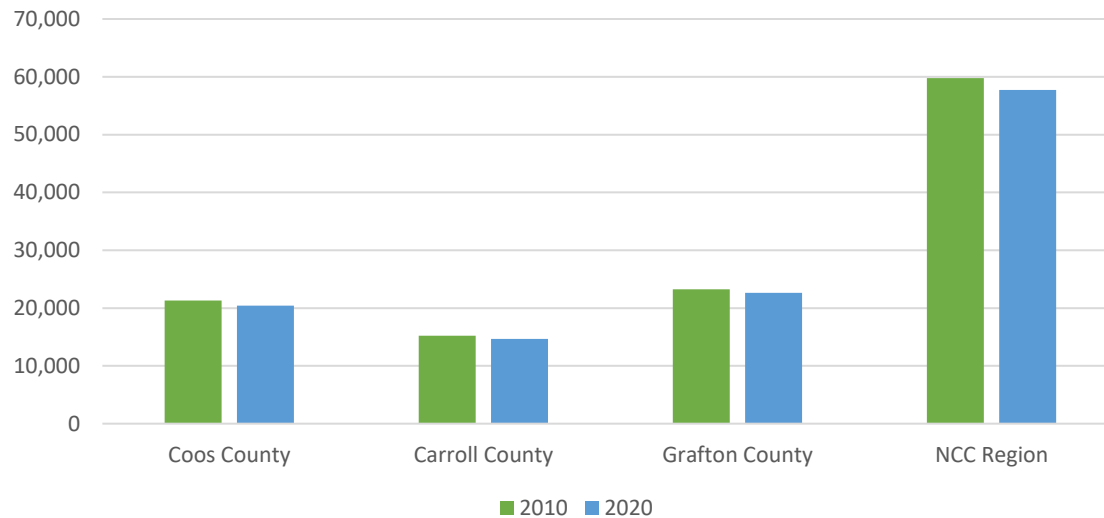
We see concentrations in retail trade, health care & social assistance, accommodation & food services. Along with smaller clusters in education, manufacturing, and public administration.

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)



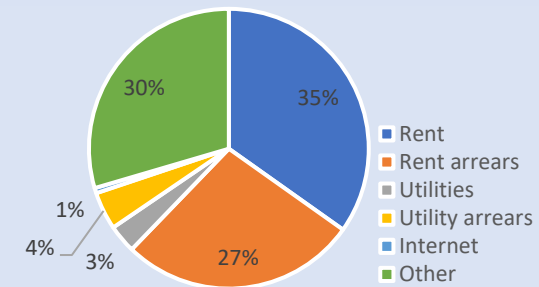
Total Housing Units

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.

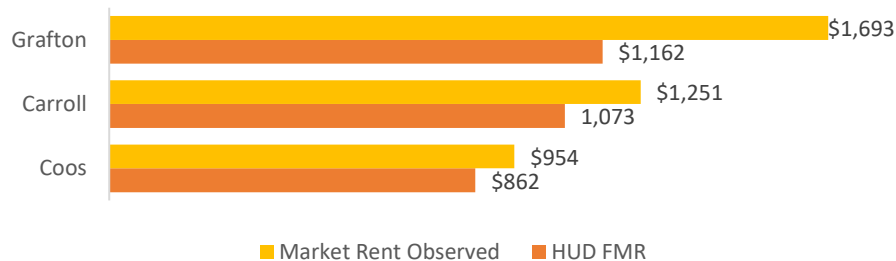
COVID Rental Relief Program Participation

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.

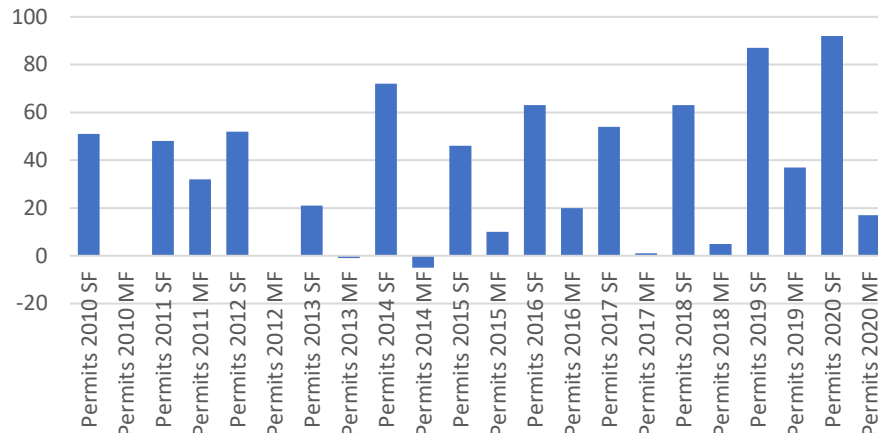
The chart also shows the HUD established “Fair Market Rent” for a 2 -bedroom which determines the maximum payment a Housing Choice Voucher or rental assistance a person is eligible for based on location.

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**



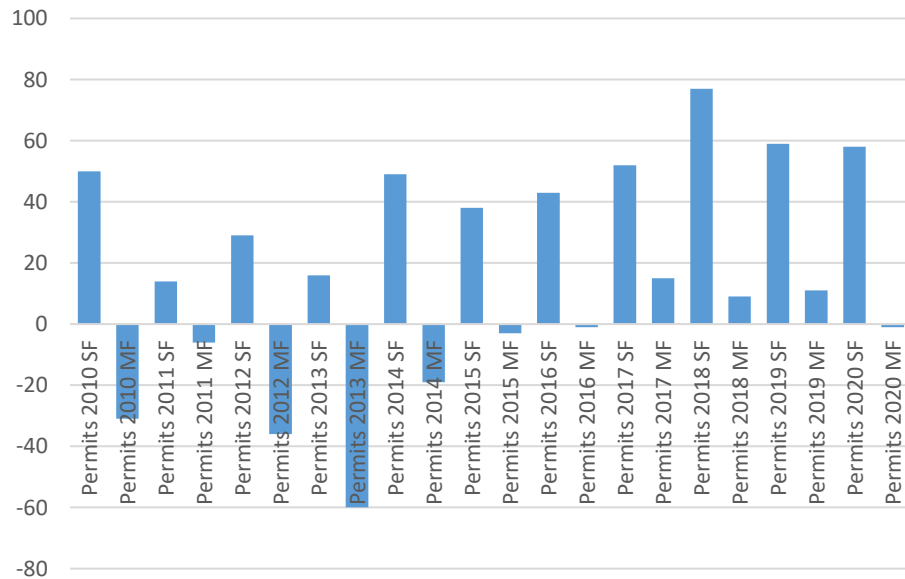
Building Permits & Structure Age

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.

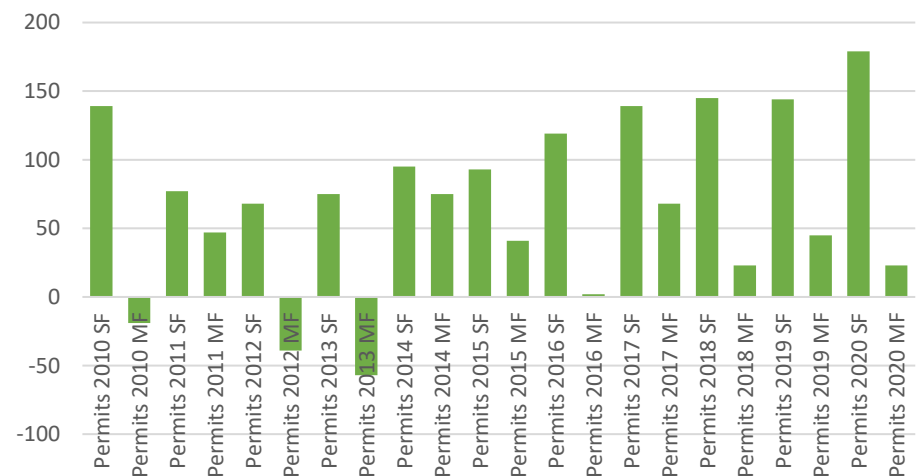
We can see efforts to remove substandard housing stock in Coos County demonstrated in negative multi-family production numbers. Overall recent years have increased the share of multi-family units constructed however the vast majority of units constructed have been single-family homes.

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**



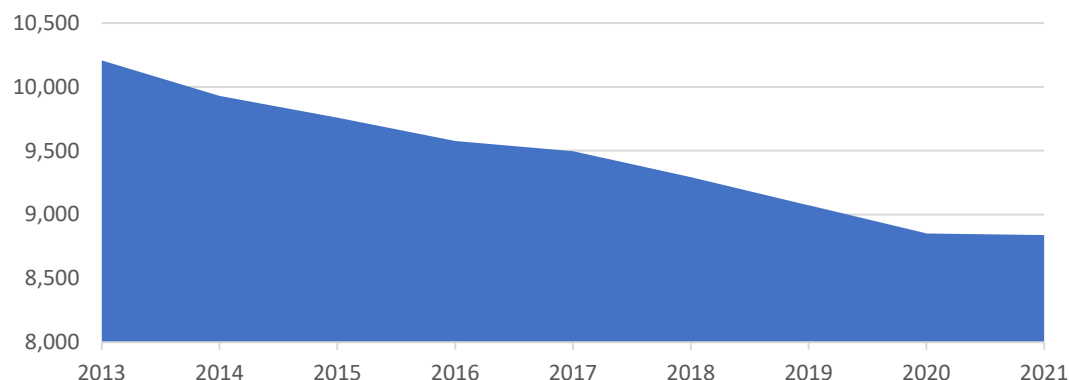
**Grafton County Building Permits
by type and year**





- **School Enrollment:**

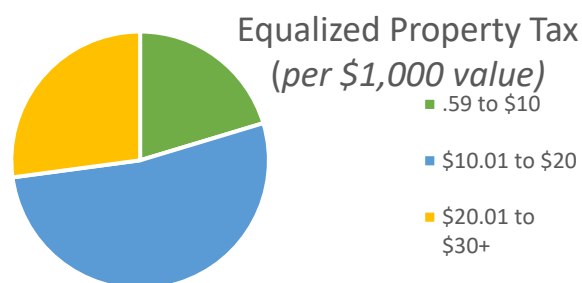
North Country School Enrollment Trends



- **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

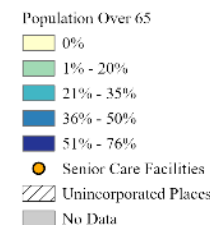
Communities of Interest

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:

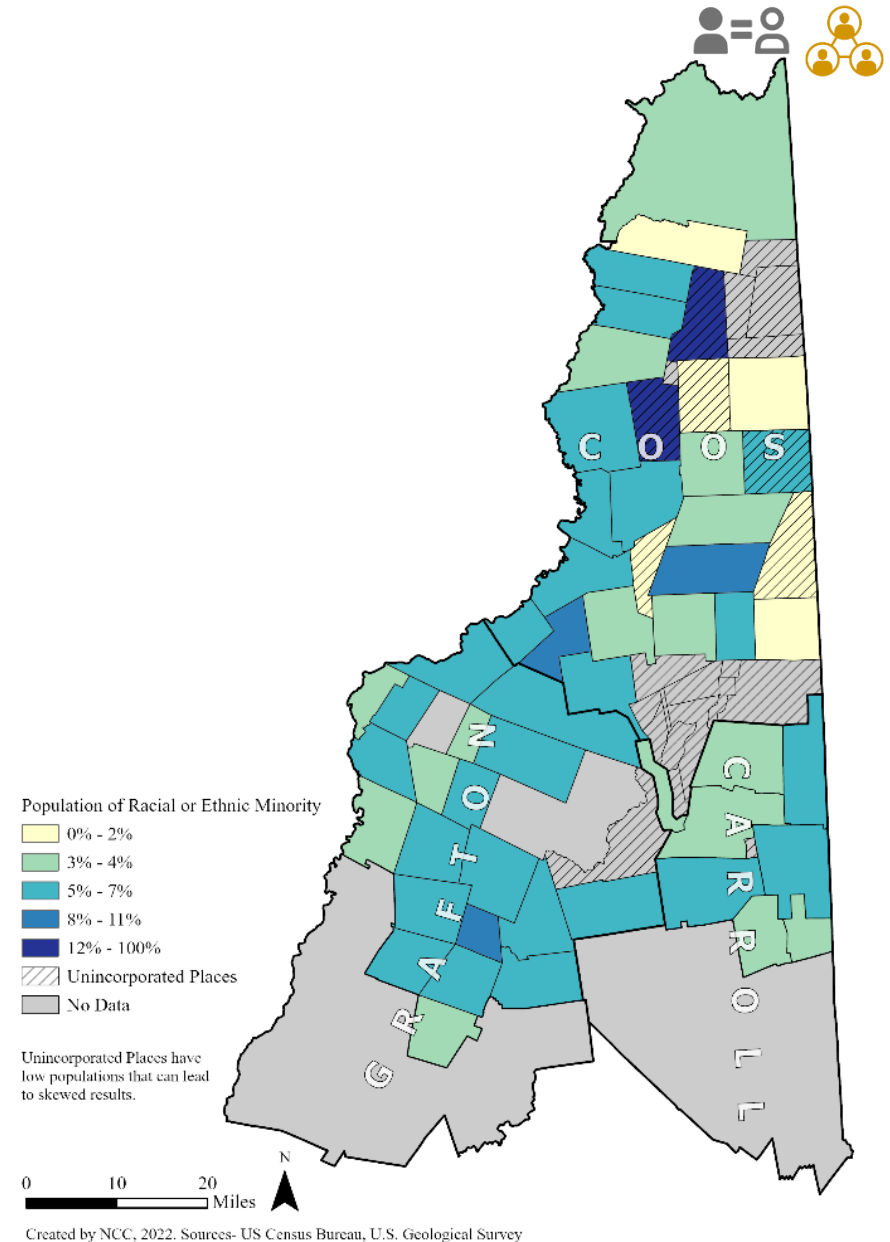
- 1) White,
- 2) Black or African American,
- 3) American Indian or Alaska Native,
- 4) Asian, and
- 5) Native Hawaiian or Other Pacific Islander.

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.



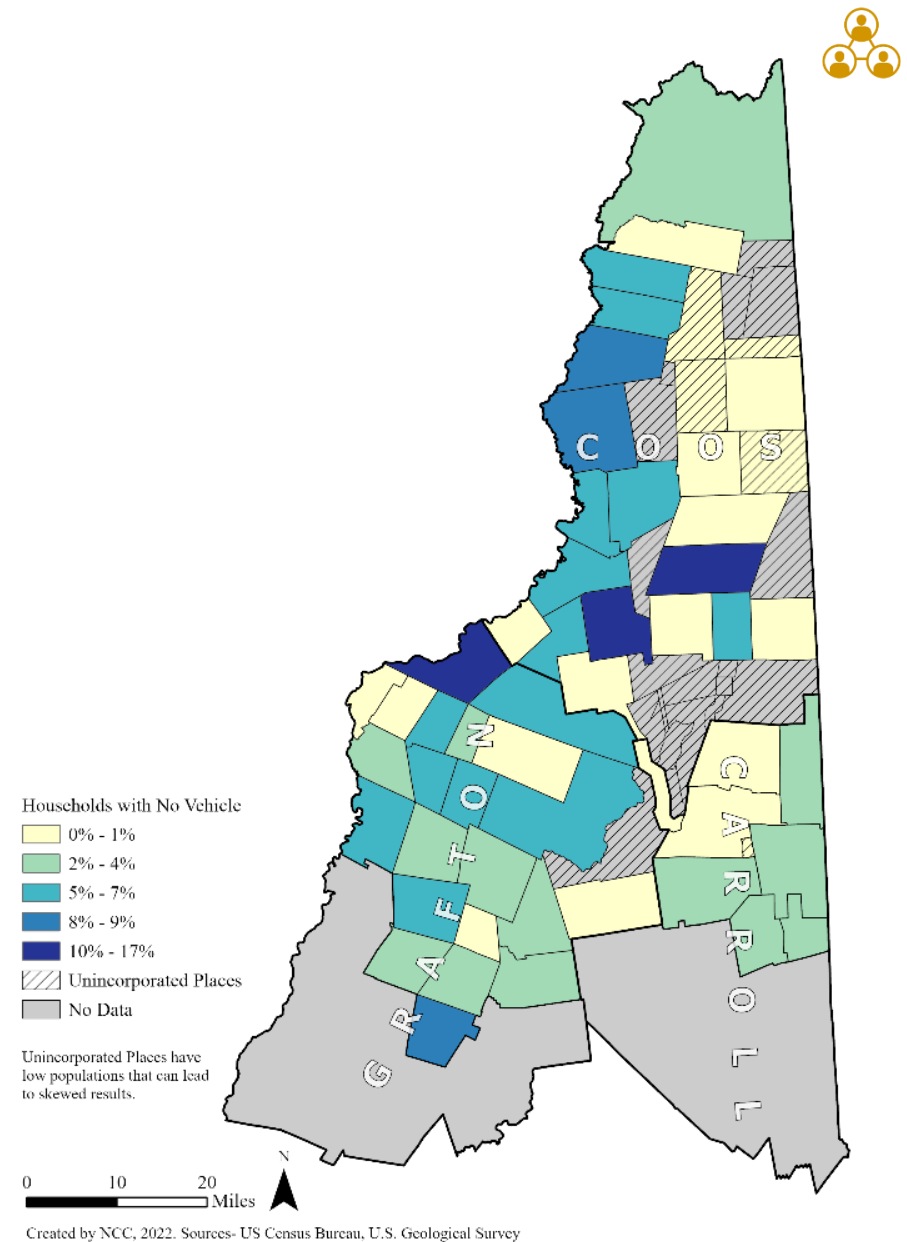
No-Vehicle Households

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.



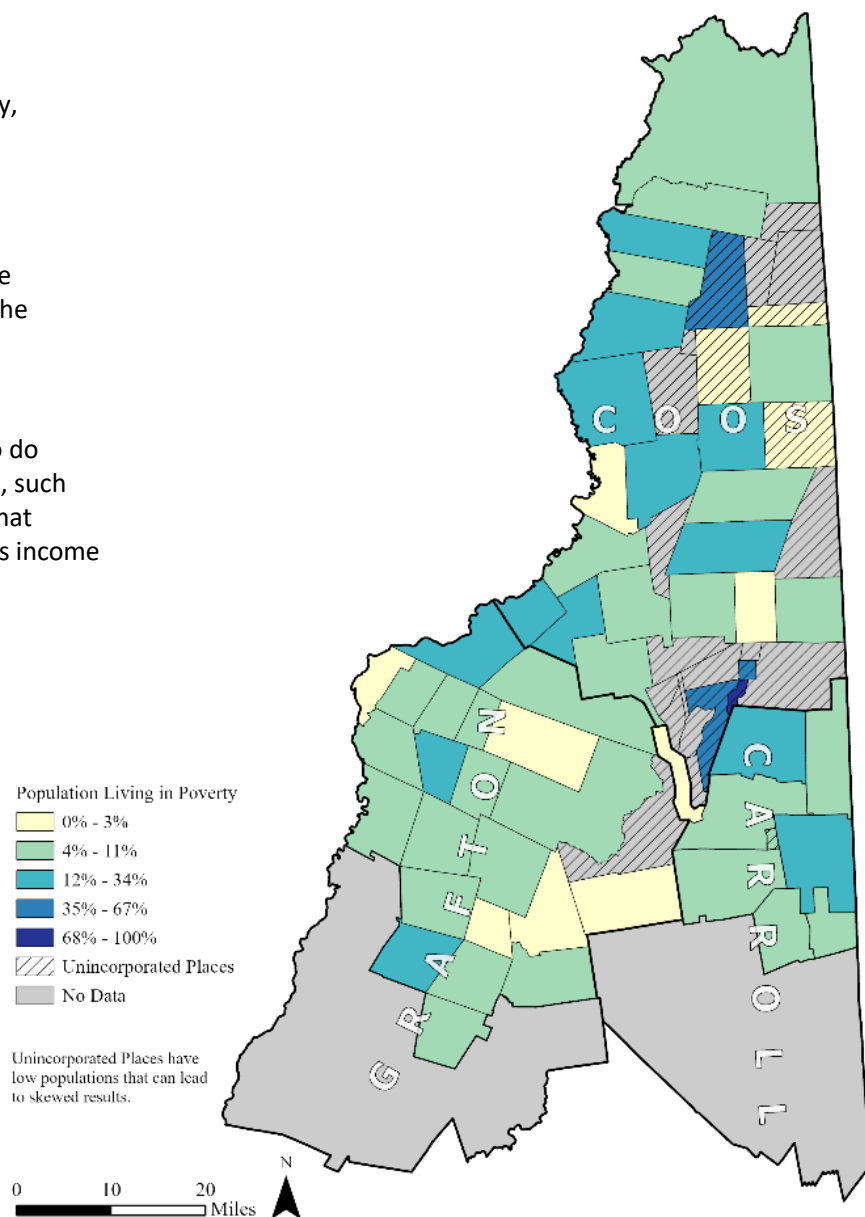


People Living In Poverty

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.

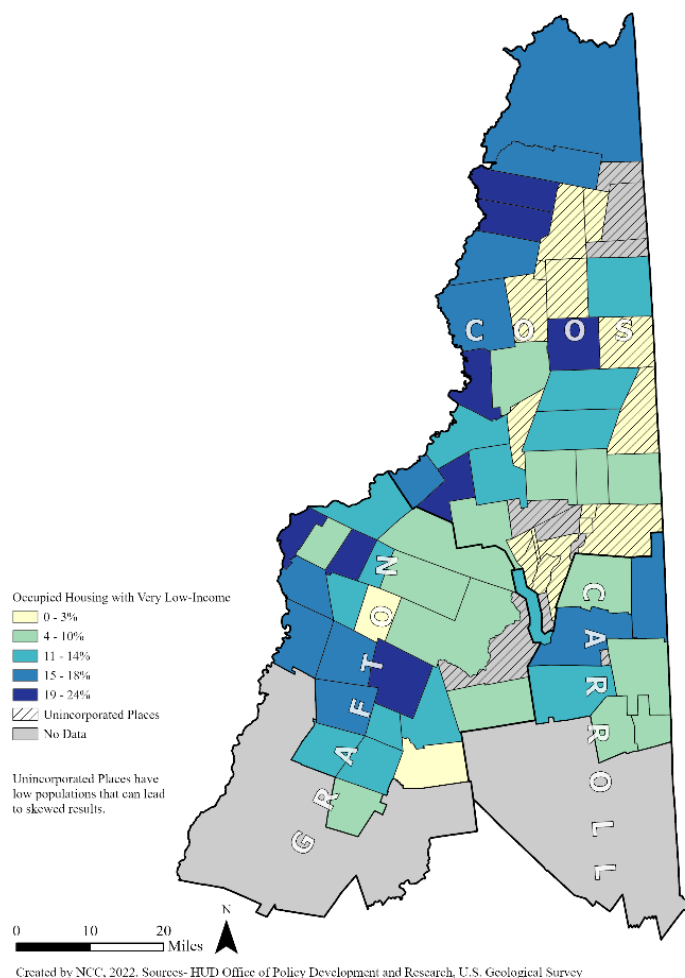
MAP. PERCENTAGE OF POPULATION LIVING IN POVERTY PER MUNICIPALITY WITHIN NCC REGION.



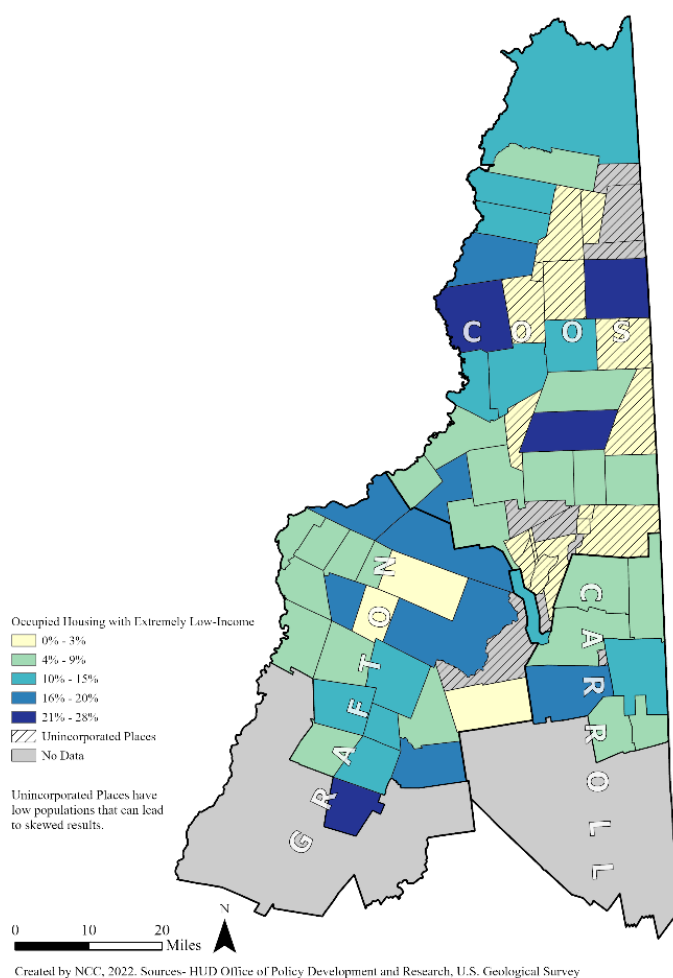


Occupied Housing with Very Low or Extremely Low-Income

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.

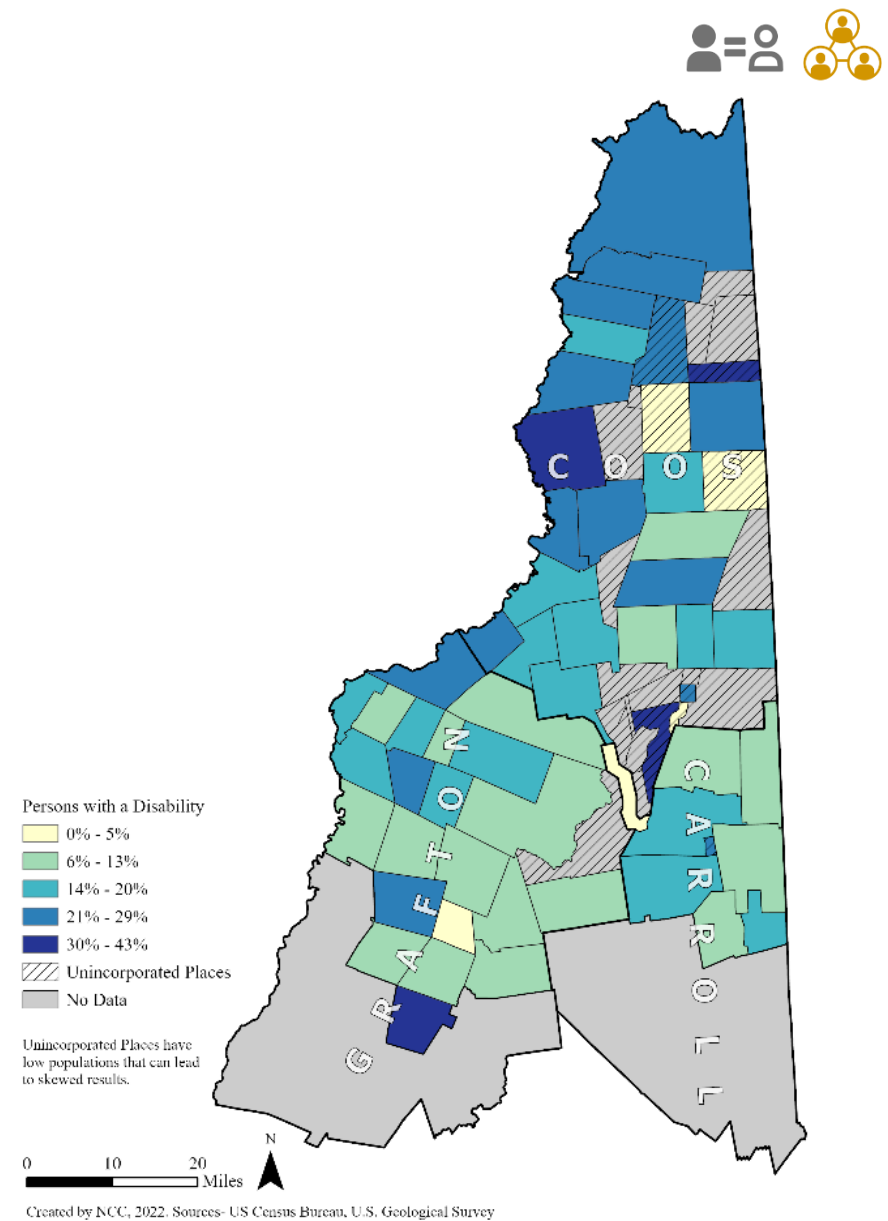


MAP. PERCENTAGE OF OCCUPIED HOUSING WITH EXTREMELY LOW-INCOME.

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.



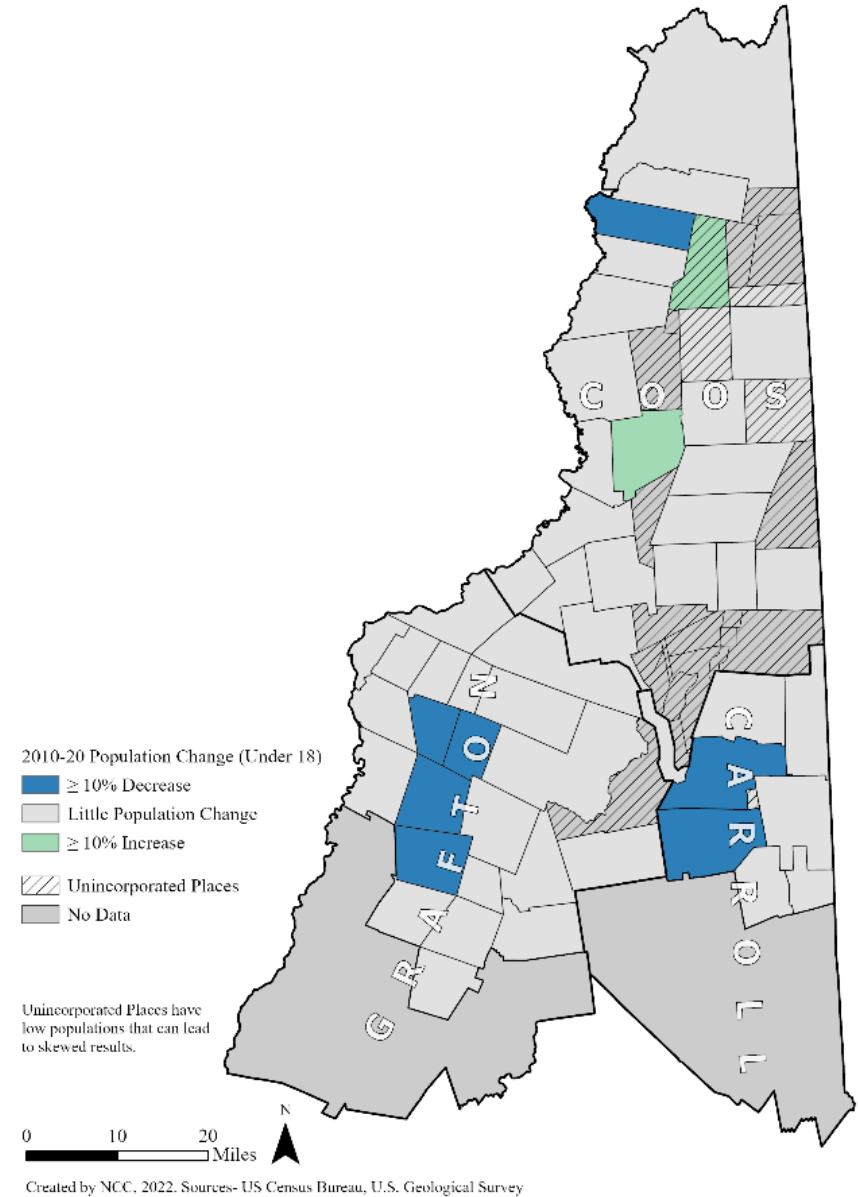
MAP. PERCENTAGE OF PERSONS WITH A DISABILITY PER MUNICIPALITY WITHIN NCC REGION.

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.



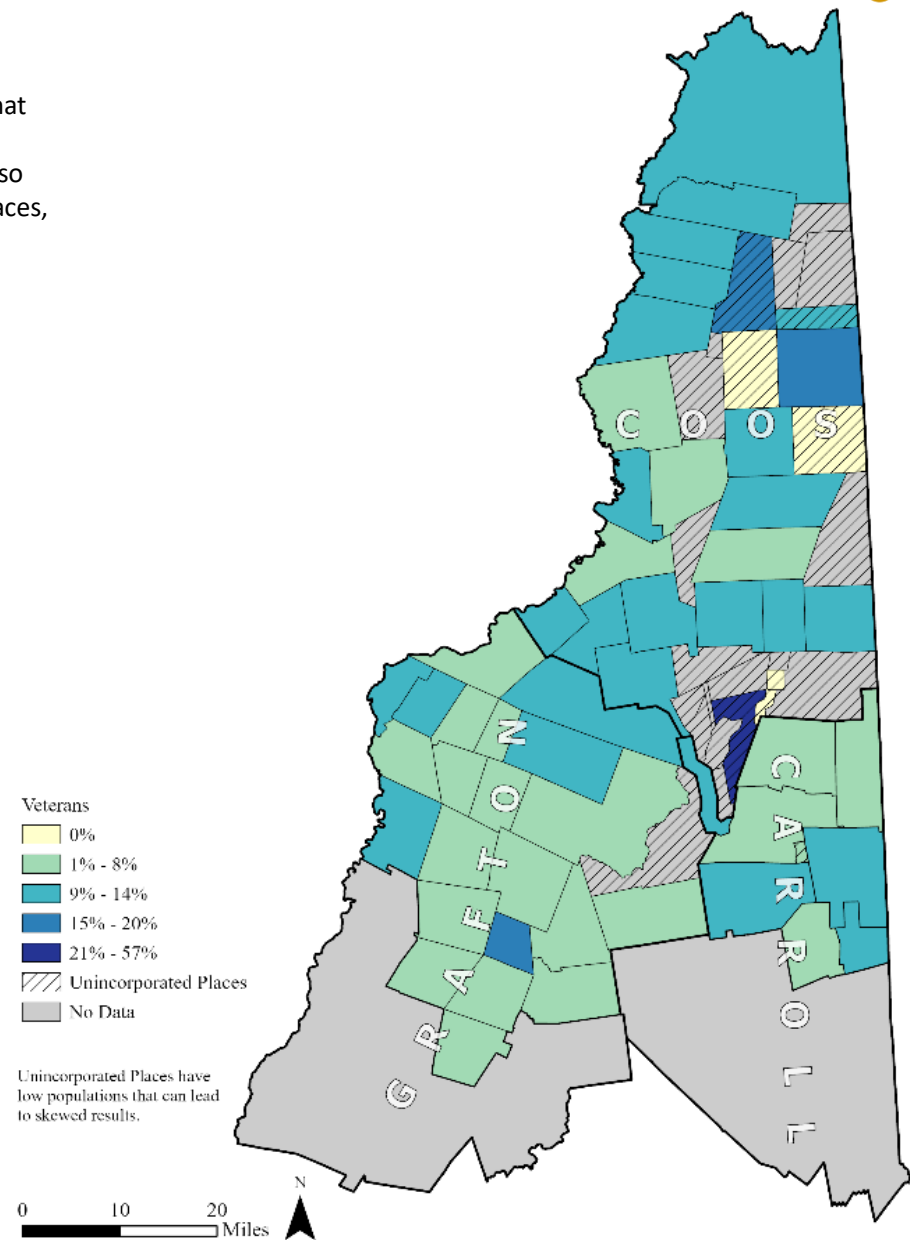
MAP. POPULATION CHANGE OF YOUTH UNDER THE AGE OF 18 PER MUNICIPALITY WITHIN NCC REGION.





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.



MAP. PERCENTAGE OF VETERANS PER MUNICIPALITY WITHIN NCC REGION.

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

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.

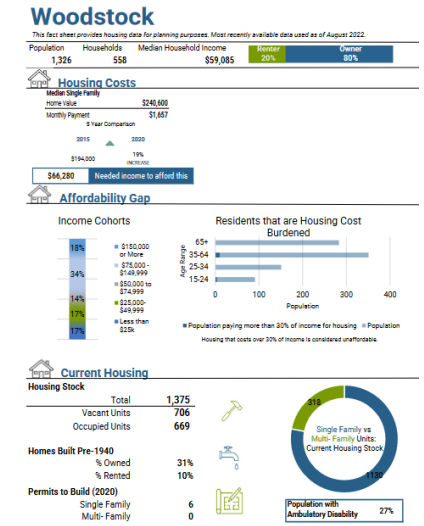
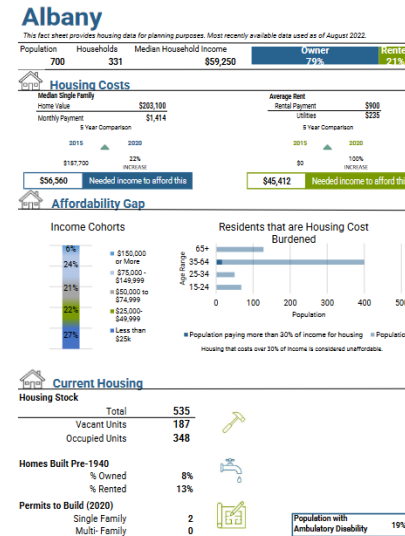
Information on:



- 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.

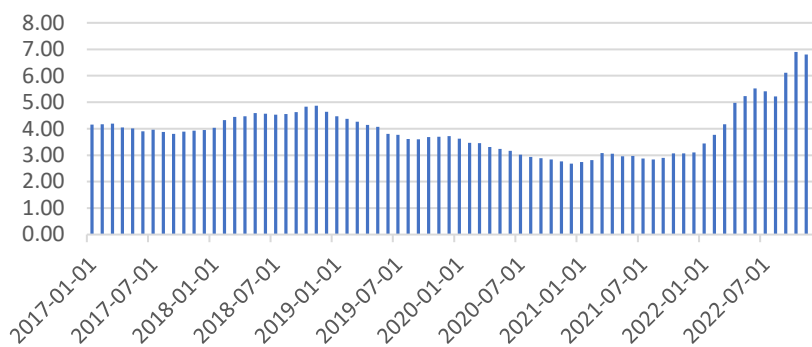
A 2017 Climate Resilience Screening index found NH counties to be relatively climate resilient and liveable ([Climate Resilience Screening Index](#) (EPA, Oct. 2017)) which will increase attractiveness to new and returning residents.

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.

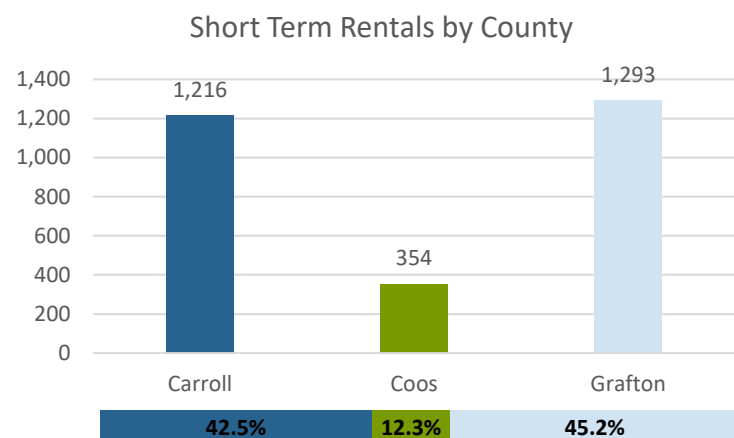
Many residents that attended farmers markets mentioned the lack of housing availability, housing costs rising, and the cost of building increasing as well. One respondent shared how they have been struggling to find a builder for over a year and that the building prices are much higher now. Due to these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

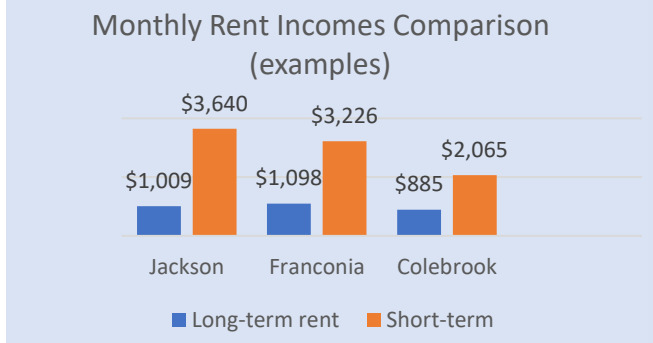


Source: [AirDNA](#)/Seasonal Housing.

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.



"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

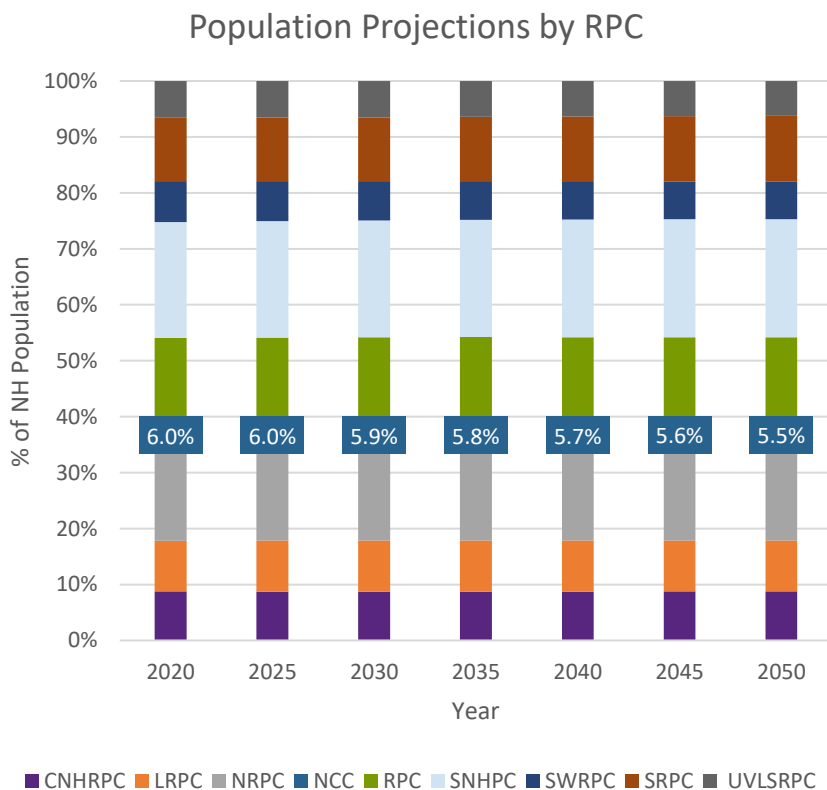
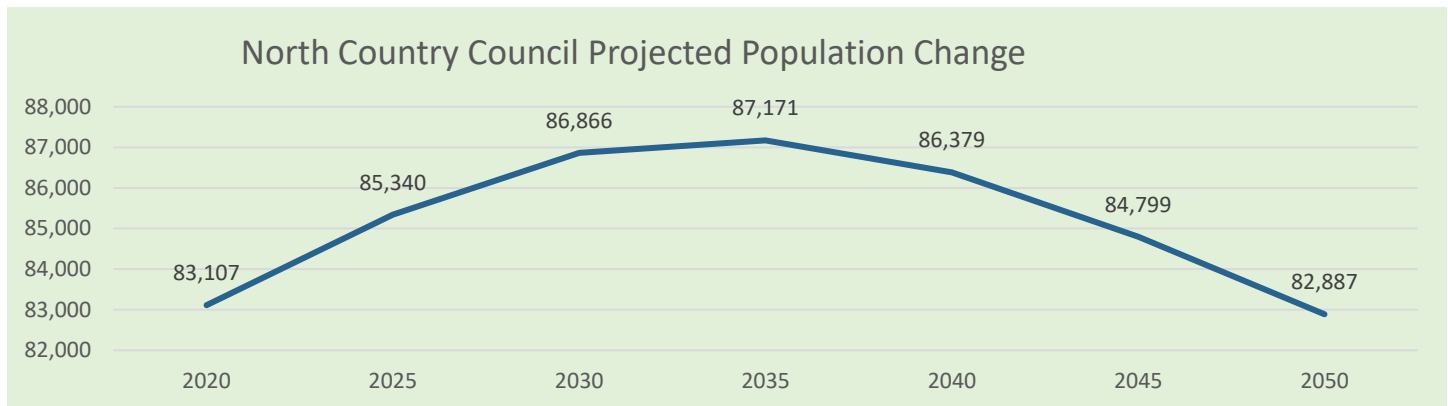
- Increased Economic Activity to community
- Income for homeowners
- Enables visitors to stay in non-tourist areas

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.

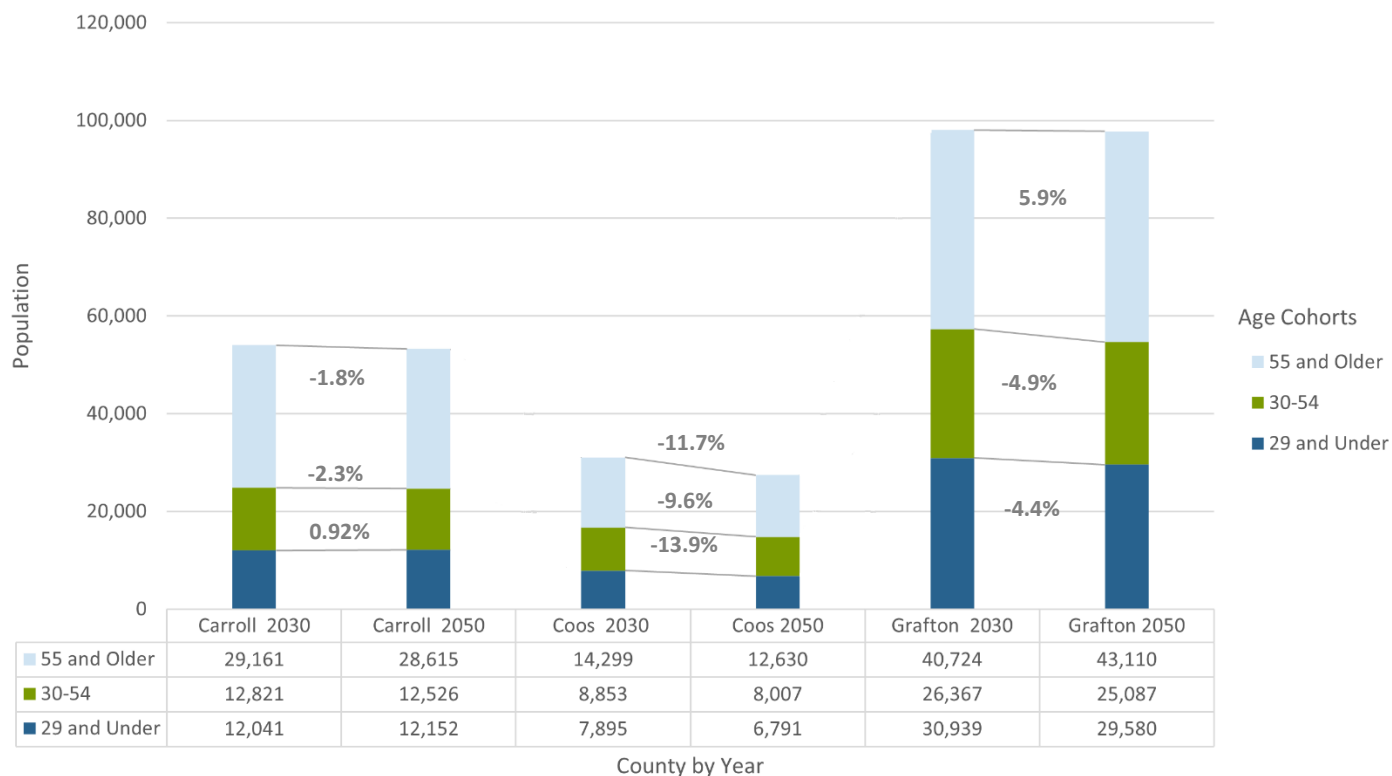


Population Projections

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.

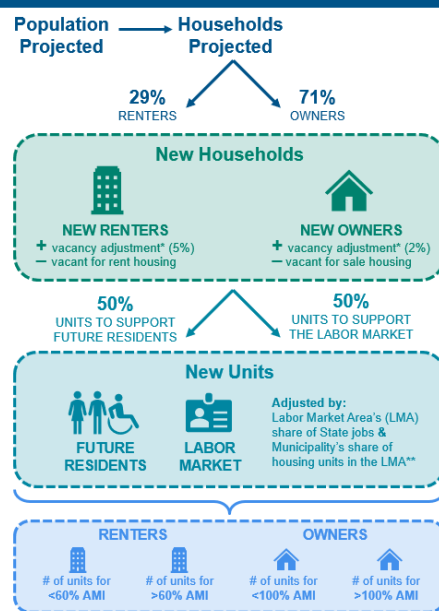
Total Unit Need 2022-2025 (NC communities by county)		
County	Rental Units	Ownership Units
Carroll	336	804
Coos	72	168
Grafton	516	1,236

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



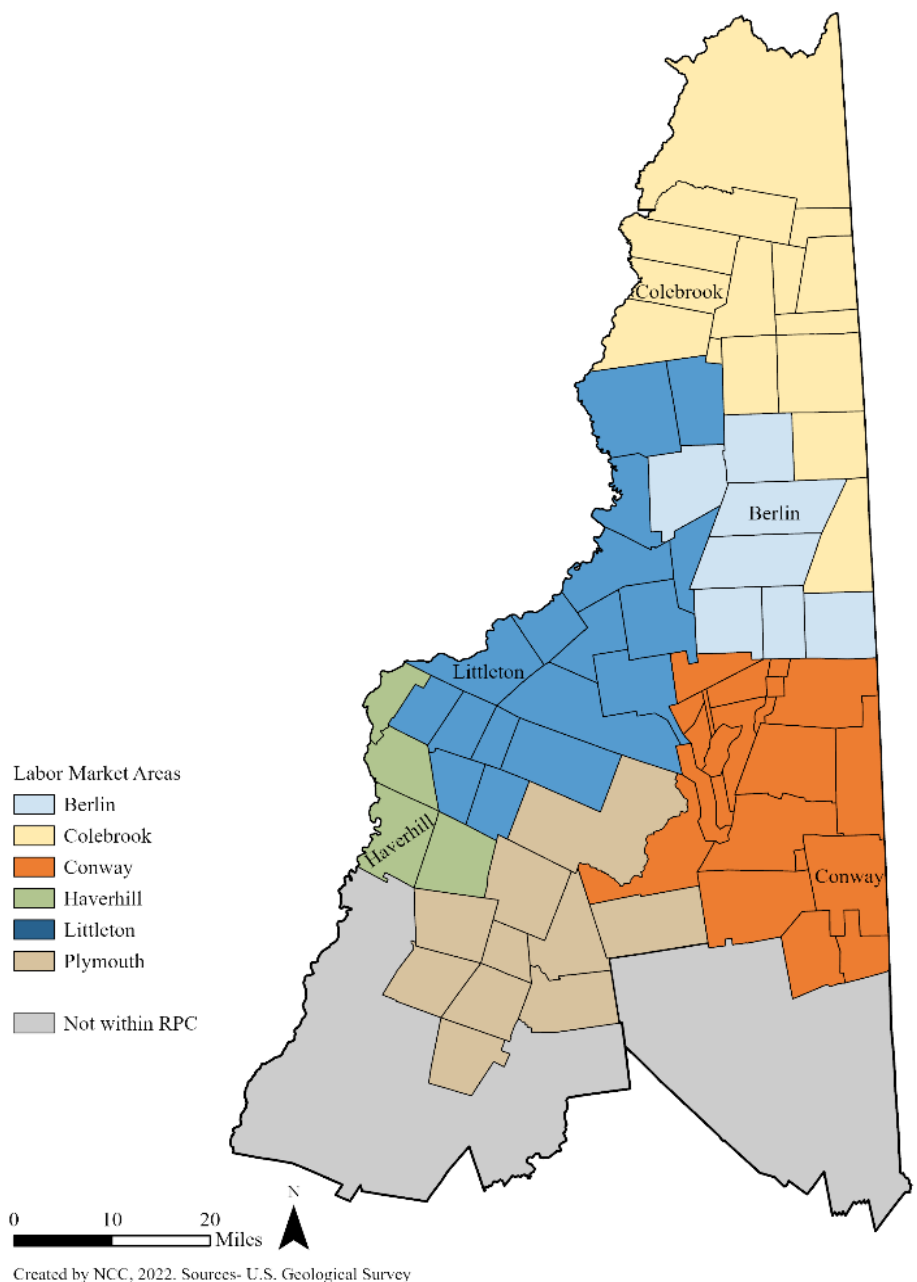
* Vacancy adjustment is prorated over 20 years. This adjustment is needed to bring the housing market into balance.
 ** The LMA is the Labor Market Area in which the municipality participates and from which it draws economic benefit.
 Renter AMI is based on 3-person household and owner AMI is based on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

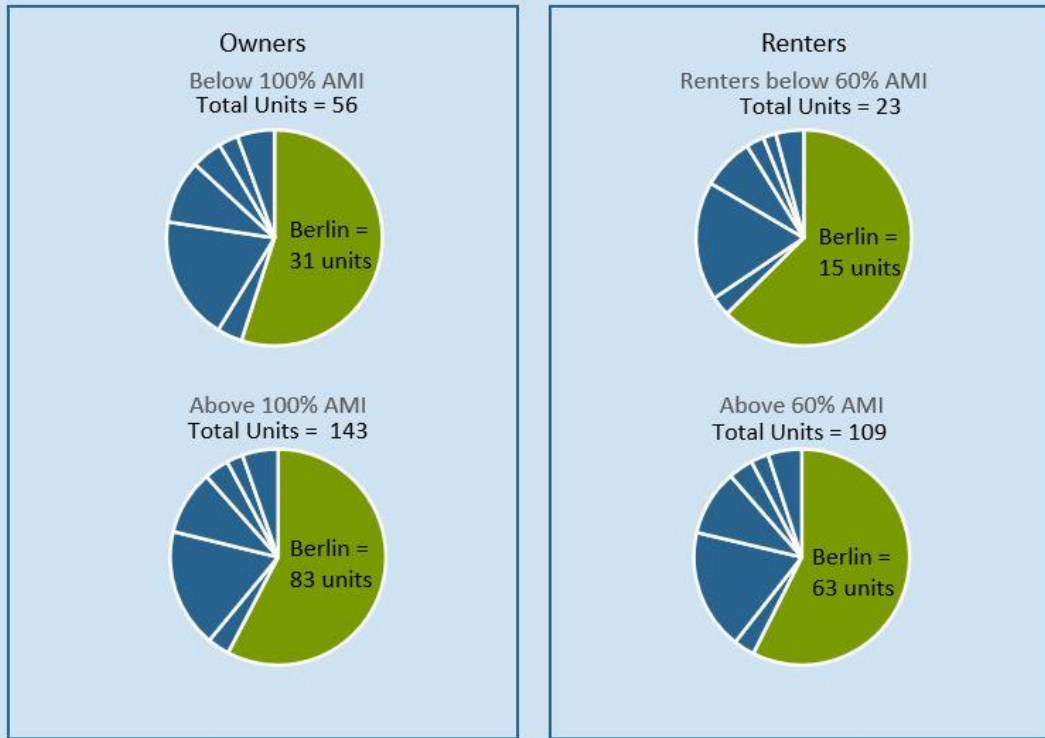
The Plymouth LMA includes 10 municipalities within the NCC region; however, these municipalities do not include Plymouth itself. Plymouth is considered responsible for 112 units for owners below 100% AMI and 106 units for owners above 100% AMI. For renters, Plymouth is responsible for 55 units and 61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



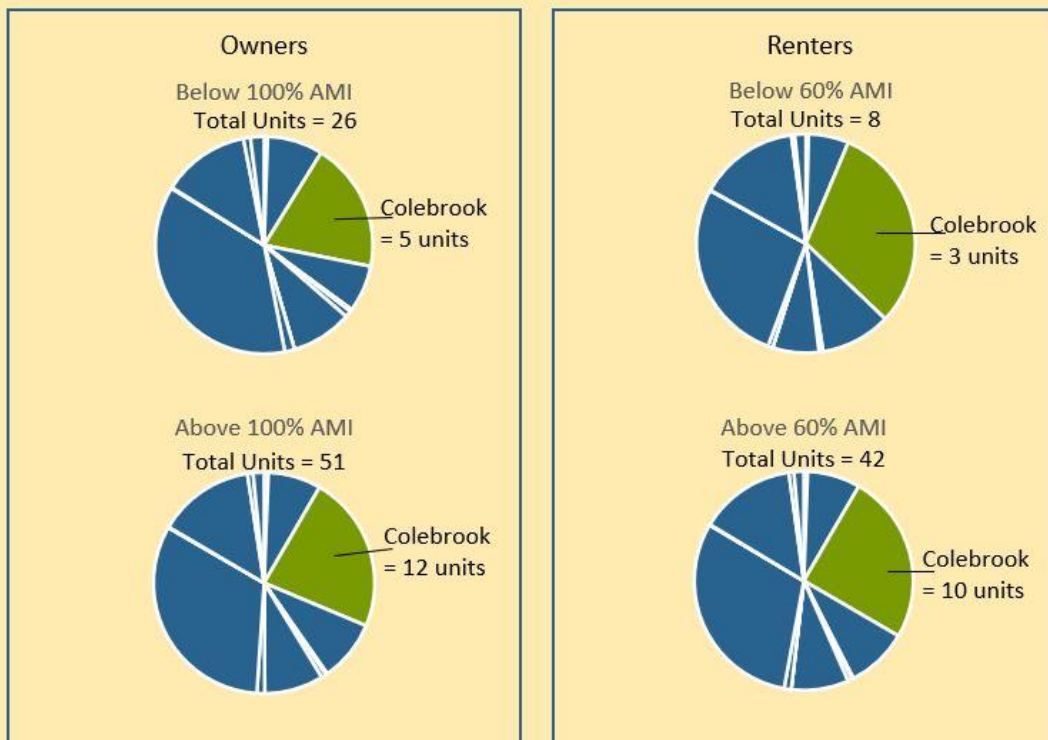
This legend applies to the pie charts on the following pages which explore units needed by Labor Market Area.

- 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



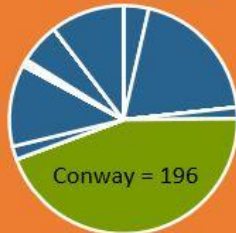
Above 60% AMI
Total Units = 84



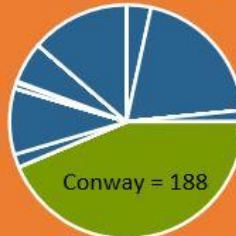
Conway LMA, 2040

Owners

Below 100% AMI
Total Units = 441



Above 100% AMI
Total Units = 430

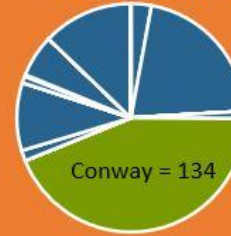


Renters

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

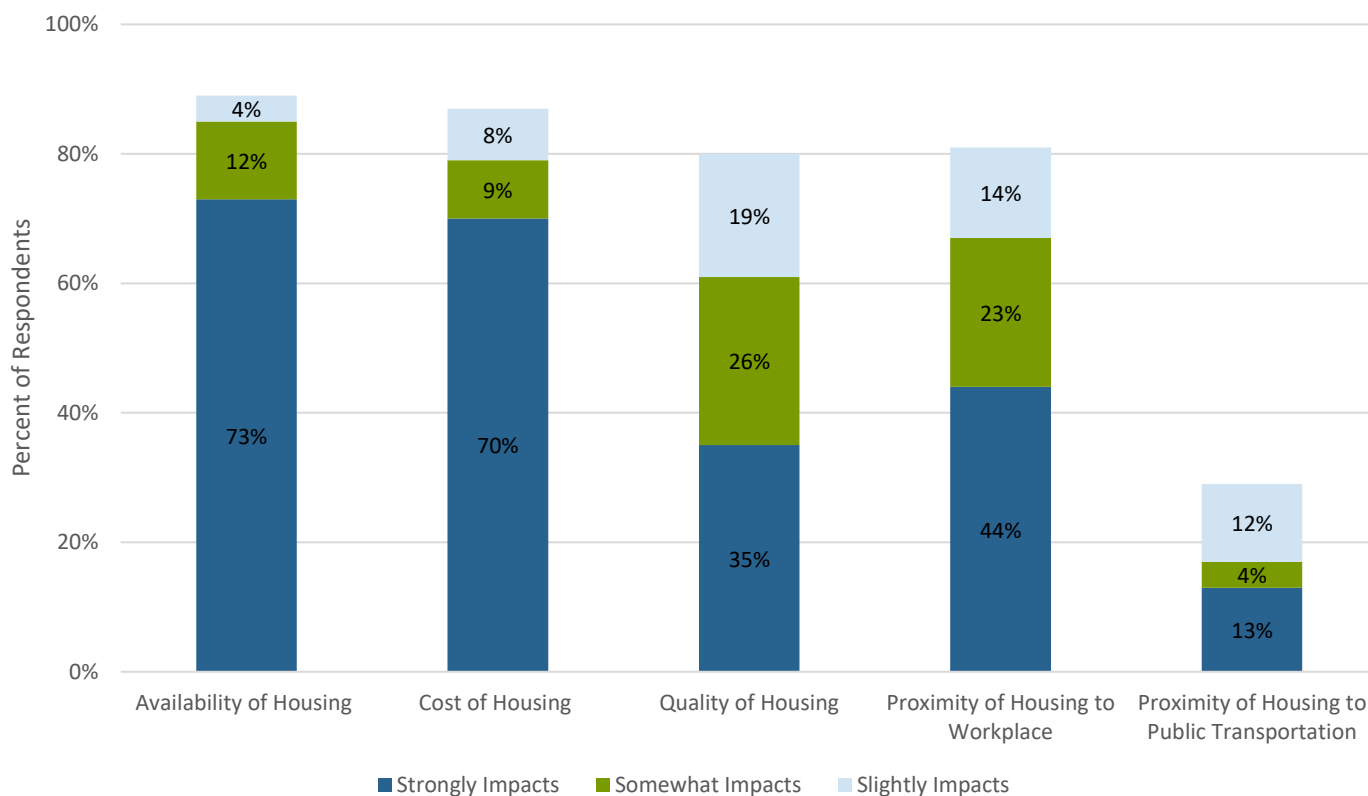
The Workforce Housing Law requires communities to allow development of affordable housing for low- and moderate-income families. Many municipalities impose other requirements that make it difficult for developers to meet multi-family housing requirements or do not make it economically viable. Places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

Impacts on Attracting or Keeping Qualified Workers



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

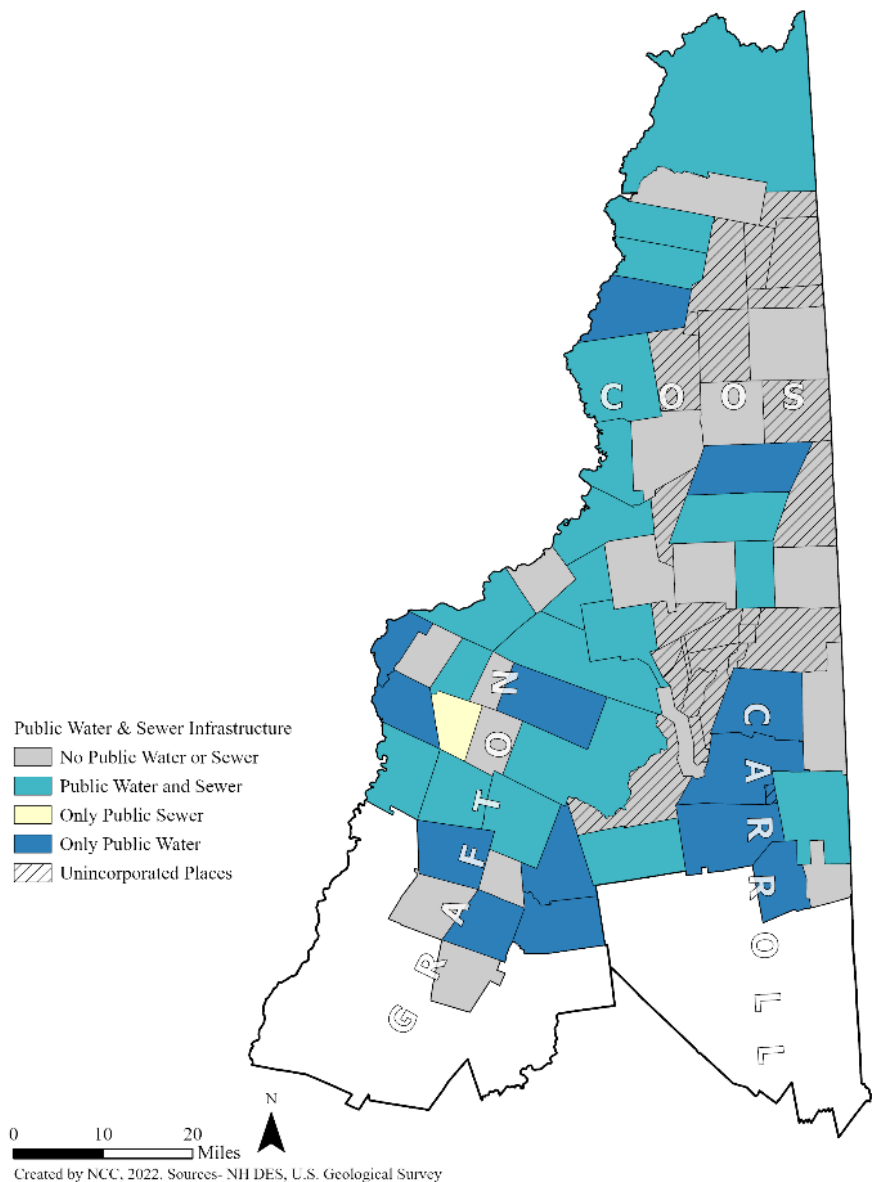
Transportation.

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.

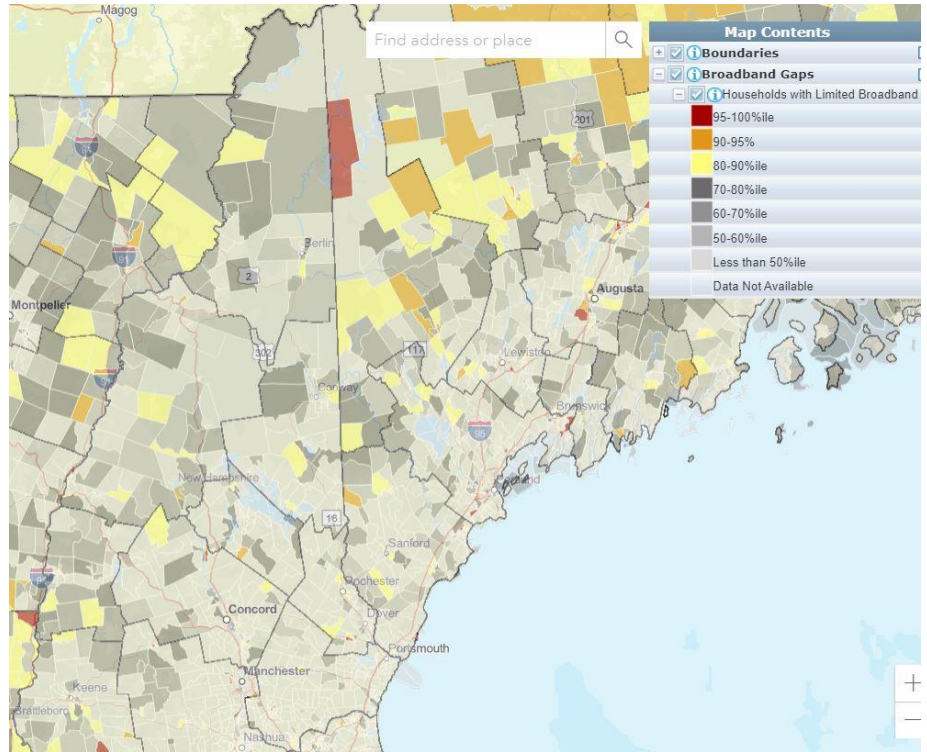
Water & Sewer Infrastructure.

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.

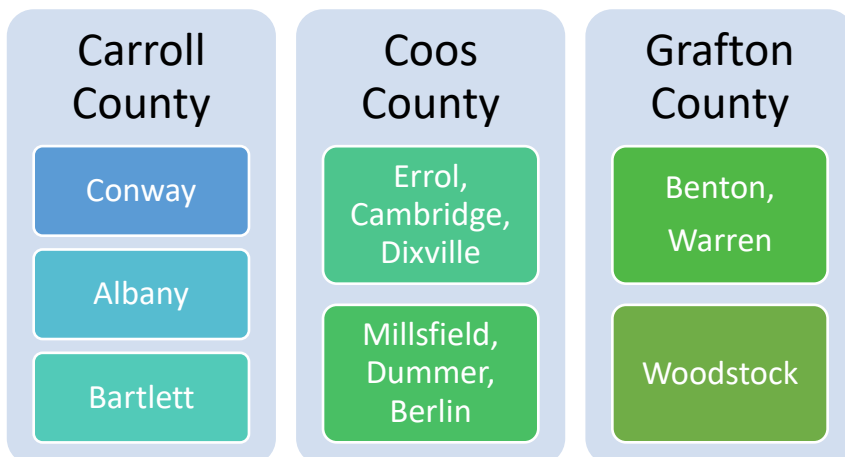
CDBG Housing Investments- There have been 13 CDBG housing investments within Coos, Carroll, and Grafton County over the last decade. Investments have included rehabilitation of residential multi-unit buildings, clearance and demolition, water and sewer improvements, creation of senior facilities, and 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

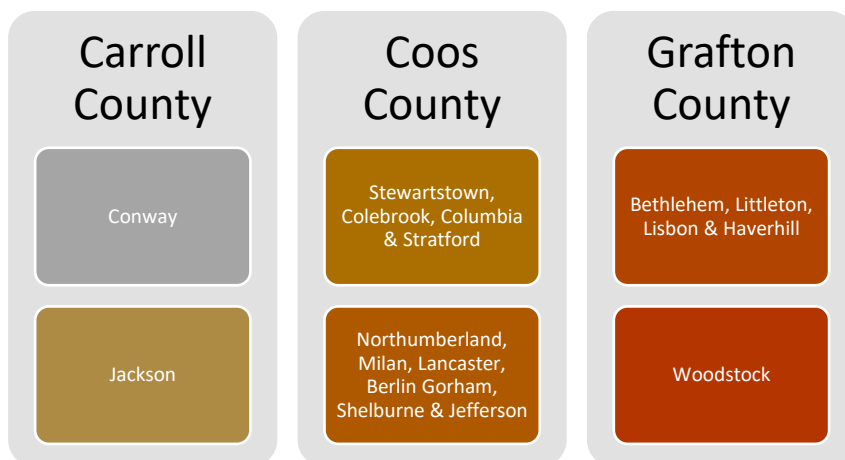
Childcare Availability. Throughout the North Country region, there are 30 childcare facilities, which holds the capacity to care for 947 children. This leaves a supply and demand gap of 756 children still in need of care. This estimate does not recognize children cared for by family or in informal settings.

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 and 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 \(nhmunicipal.org\)](#) 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 county, 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 \(nhpr.org\)](#) 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.

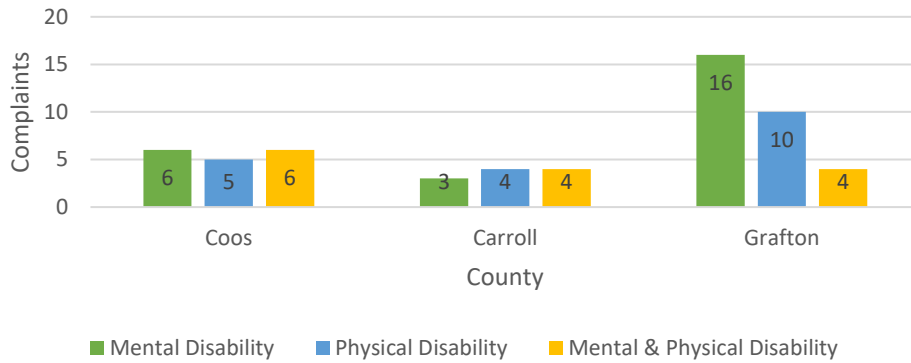
Highest Housing Discrimination Complaint Types in NH From 2014-May 2022: HUD 2022 DATA

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

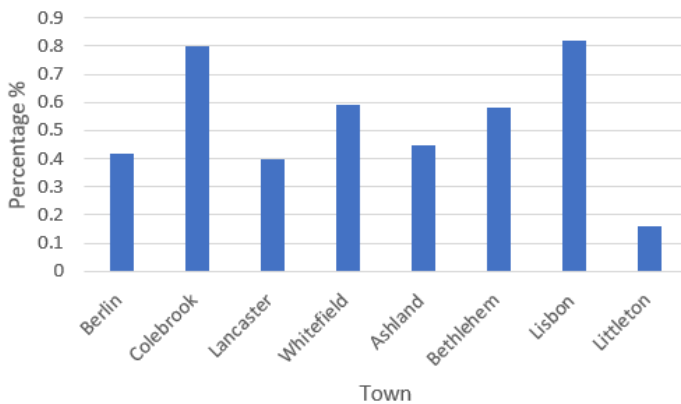
NH Disability Discrimination Complaints 2014-2022



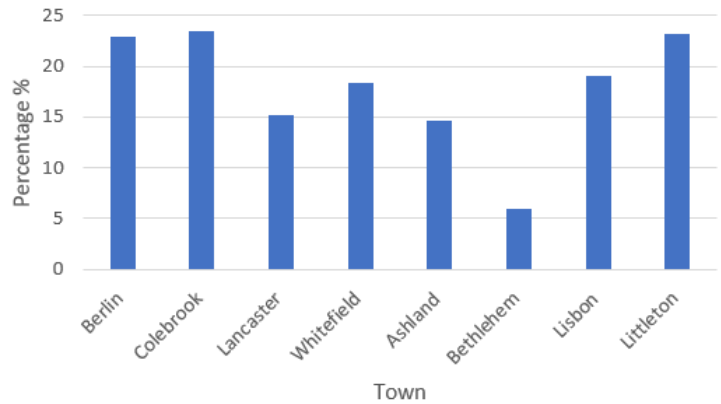
Pockets of Discrimination in North Country Towns in NH From 2014-2022: NHLA FH DATA 2022

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

The recommendations in this RHNA are not new. Instead, they are based on the municipally-focused *Ideas to Address Key Housing Issues* initially published in the 2021 North Country Housing Needs Analysis ([click here to view that Analysis](#)).

The 4 recommendations listed below provide clear steps for communities looking to address area housing needs. They are:

Recommendation #1

Use the Tools:

Utilize the toolkit in this RHNA to identify ways to increase production of desirable, locally relevant, housing development and reinvestment.

Recommendation #2

Find Partners:

Explore opportunities to pull together local partnerships (including the town, developers, residents businesses, and property owners) for workforce housing production.

Recommendation #3

Ask for Help:

Reach out to planning experts like (NCC, NH Office of Planning & Development, NH Housing, Plan NH) to identify opportunities for funding and action.

Recommendation #4

Build Buy-In:

Build broad buy-in for solutions. Work with community members on advocacy campaign to educate folks on the connection between housing and our economy. Increase understanding of how much “Housing Matters” and “Wages Matter Too”

Tools

This RHNA includes a robust toolkit with solutions vetted statewide with access to “Starter Kits” for 19 municipal tools aimed at housing. These tools were developed with the assistance of Outwith, a consultant with expertise in housing, planning and community communication.

The tools are intended for the use of municipalities. Cities and towns alike can put various tools in this package to work to address local housing needs. Each tool in the toolkit includes the following information:

- **Descriptions,**
- **Suggestions on how to get started,**
- **Examples & resources,**
- **And a list of the types of housing issues the tool addresses.**

The graphic below lists each of these tools alphabetically. Scroll to the Appendices of this document to see view the tools in the Toolkit.

Accessory Dwelling Units (ADUs)

Adaptive Reuse

Age-Friendly Neighborhoods

Cluster Housing

Community Revitalization Tax Relief (79-E)

Form-Based Codes

Housing Opportunity Zones

Inclusionary Zoning

Infill Development

Missing Middle Housing Types

Mixed-Use Development

Planned Unit Developments (PUDs)

Reduced Zoning & Subdivision Requirements

Short-Term Rental Regulations

Tax Increment Financing (TIF)

Transfer of Development Rights (TDR)

Village Plan Alternatives

Wastewater System Alternatives

Workforce Housing Ordinance

Conclusions

The stories, statistics, projections, recommendations, and tools of the Our Homes RHNA are a guide to assist communities in understanding and meeting local housing needs. These needs range from reinvestment in our current housing stock, to efforts to improve affordability, access to units, and new growth needed. Regionwide needs, like affordability for seniors and locally employed residents, reinvestments in building health and basic systems, and ensure our housing is used for homes first and foremost, most be understood and addressed locally if our communities are going to continue as vibrant, thriving places for generations to come.

Appendices

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

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

This Regional Housing Needs Assessment and the methodology by Root Policy Research that resulted in the fair share table in Appendix D does not break out the current municipal fair share of regional need for workforce housing and therefore shouldn't be relied on for current compliance with the state's Workforce Housing Law, RSA 674:58 – 61.

- E. NH's Housing Toolkit (including all 19 tools)**