

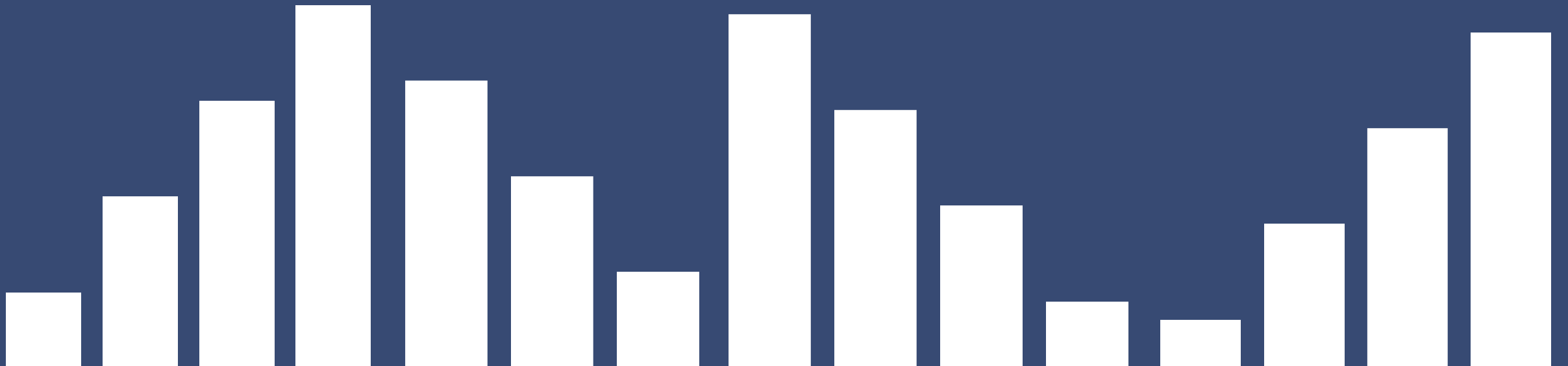
RHNA 2022 UPDATE



SPEAKERS:



DATA RECAP





Housing
Units: 68,836



Population
is aging



Population is
156,145 & increasing



Projected job growth
in all 18 communities



Units available for sale
& rent are declining



Cost of housing
is increasing



Average Household
Size is Declining

Owner Occupied - 2.65
Renter Occupied - 2.33



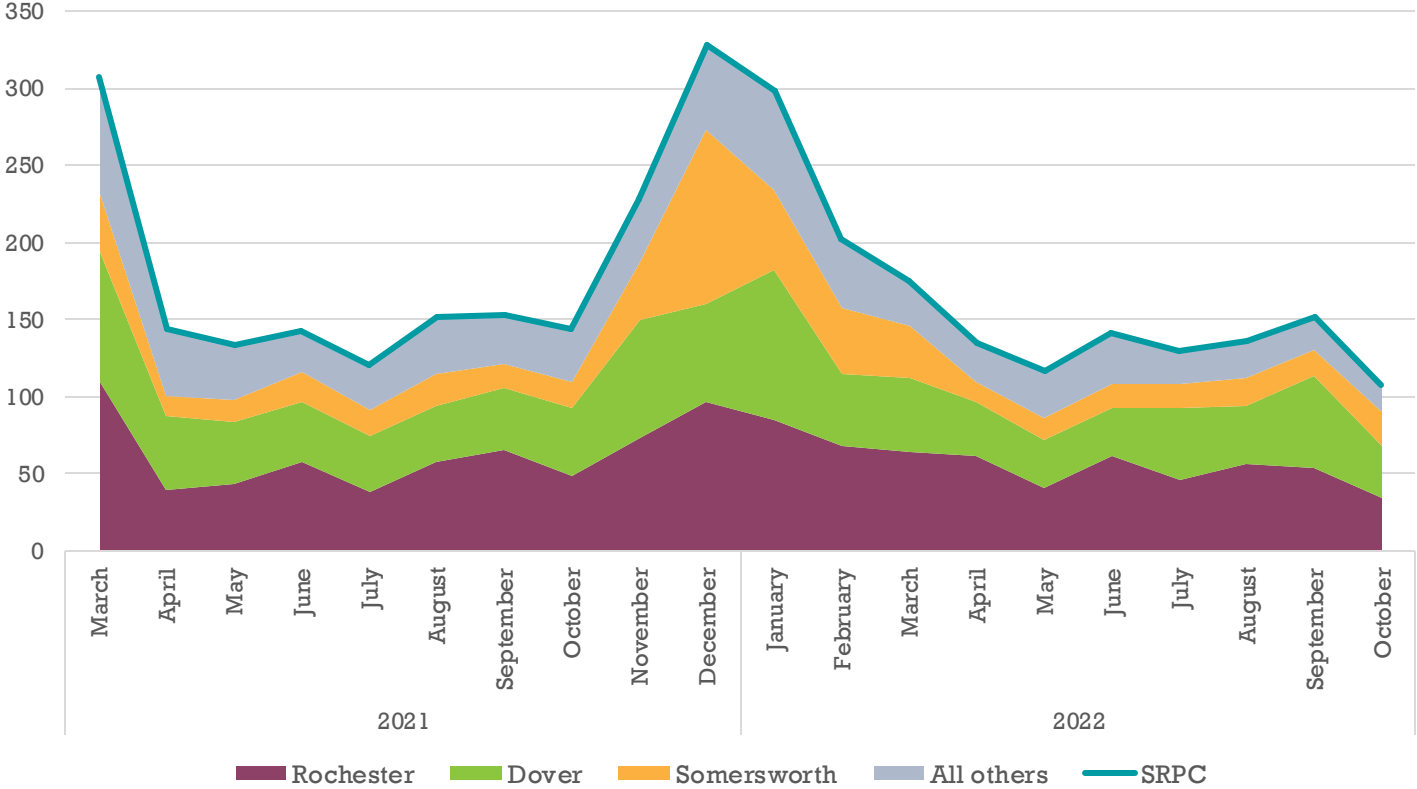
Vacancy rates are
low and declining

EXISTING CONDITIONS

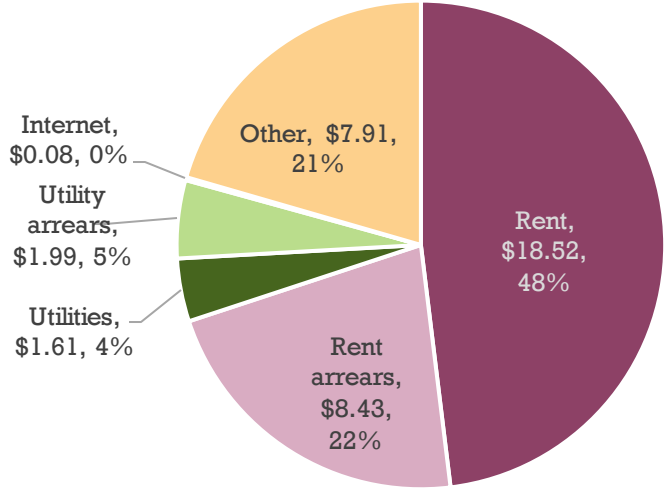


EMERGENCY RENTAL ASSISTANCE PROGRAM

NHHFA Emergency Rental Assistance Applications 2021 - 2022



NHHFA ERAP Assistance to SRPC Households by Type of Assistance 2021 - 2022 (\$M)



OVERCROWDING & OVERHOUSING

Renter-occupied households		Household size				
		1	2	3	4	5+
Bedrooms	0 or 1	2,457	1,954	815	594	394
	2	3,308	2,631	1,098	799	530
	3	1,167	928	387	282	187
	4	433	344	144	105	69
	5 or more	137	109	45	33	22

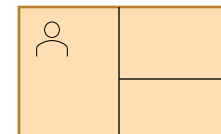
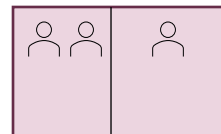
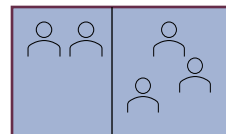
Owner-occupied households		Household size				
		1	2	3	4	5+
Bedrooms	0 or 1	236	520	206	175	88
	2	1,869	4,125	1,637	1,388	697
	3	4,029	8,895	3,529	2,992	1,502
	4	1,450	3,201	1,270	1,077	541
	5 or more	314	694	275	233	117

12%
over-
housed

17.5%
Over-
crowded

24%
Over-
housed

10%
over-
crowded



REGIONAL HOUSING DENSITIES AND VISUALIZATION

Less than 0.10% of the region has more than 10 units per acre

96.8% of the region has less than 4 units per acre

The 3 densest blocks in the region are:



62 units per acre
(Dover)

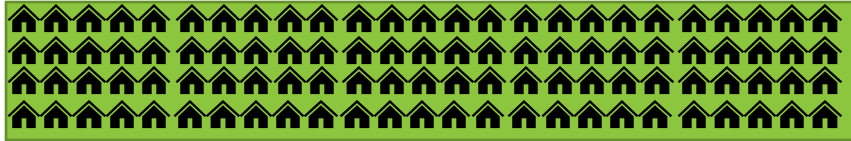


43 units per acre
(Dover)



28 units per acre
(Newmarket)

Housing Density: 10 Units per Acre



10 acres at 10 units per acre
(Dover and Rochester)



Image source: Google Street View

Housing Density: 8 Units per Acre



10 acres at 8 units per acre
(Dover, Rochester, and Durham)



Image source: Google Street View

Housing Density: 4 Units per Acre



10 acres at 4 units per acre
(Rochester, Farmington, Northwood, Durham)



Image source: Google Street View, SRPC staff

Housing Density: 31 Acres per Unit



31 acres at 31 acres per unit (Brookfield)



COMMUNITIES OF INTEREST

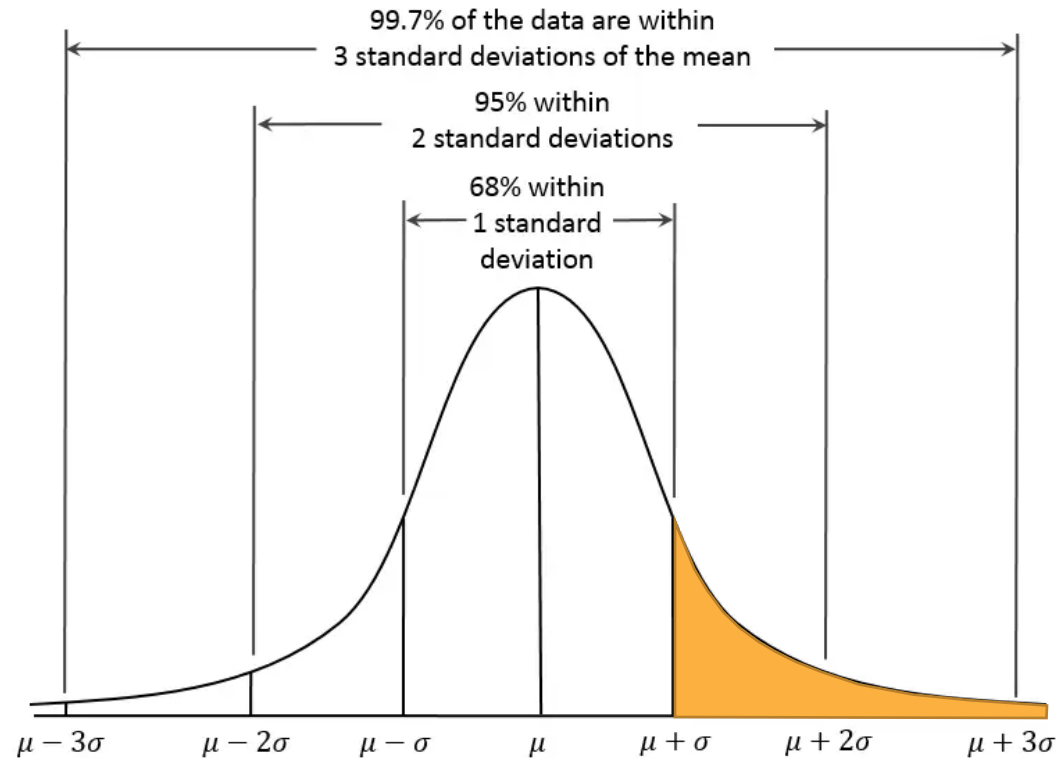


COMMUNITIES OF INTEREST

- Racial and ethnic minorities
- Limited English Proficiency
- Immigrants and Refugees
- People living in poverty
- Homeless populations
- Populations experiencing disabilities
- Populations experiencing substance abuse issues
- Populations experiencing mental illness
- Veterans
- Households with no vehicles
- People living alone
- Seniors
- Children
- Families that rent
- Young adults trying to move out of parents' homes
- People coming home from incarceration

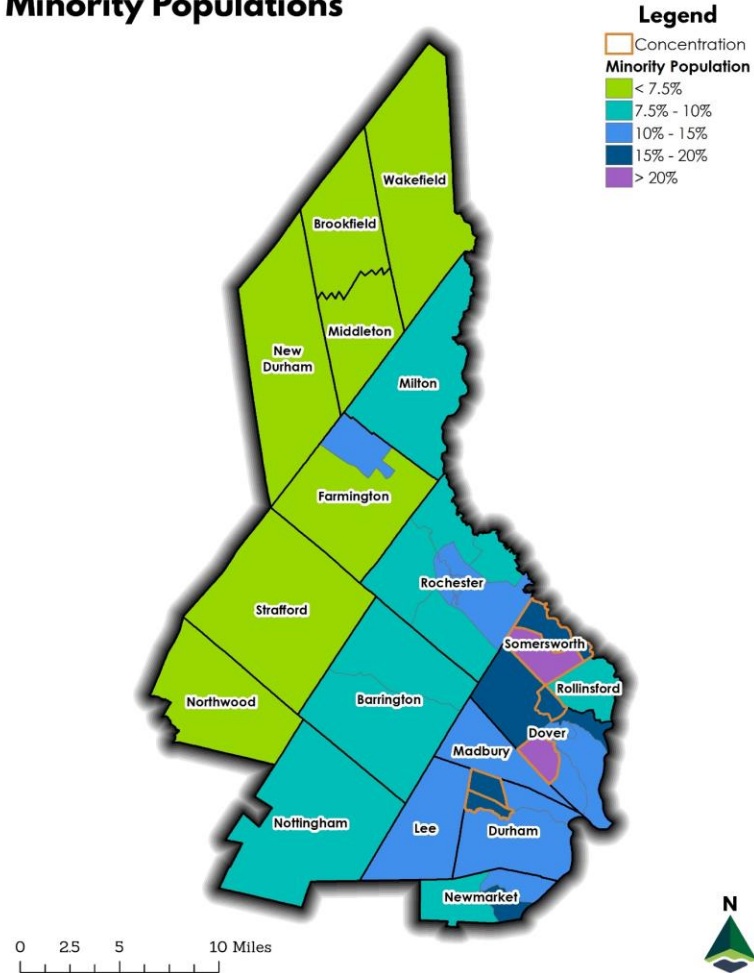
CONCENTRATIONS

“A tract has a concentration of a given population if the percent of people or households is more than one standard deviation from the regional percent”

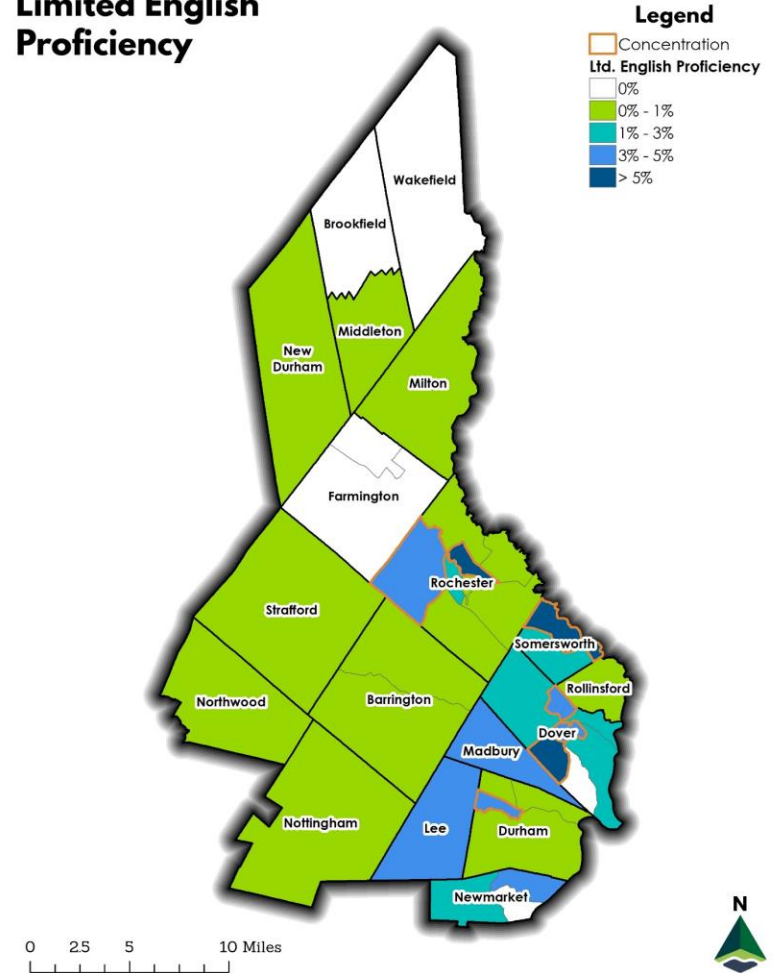


CONCENTRATIONS OF VULNERABLE GROUPS

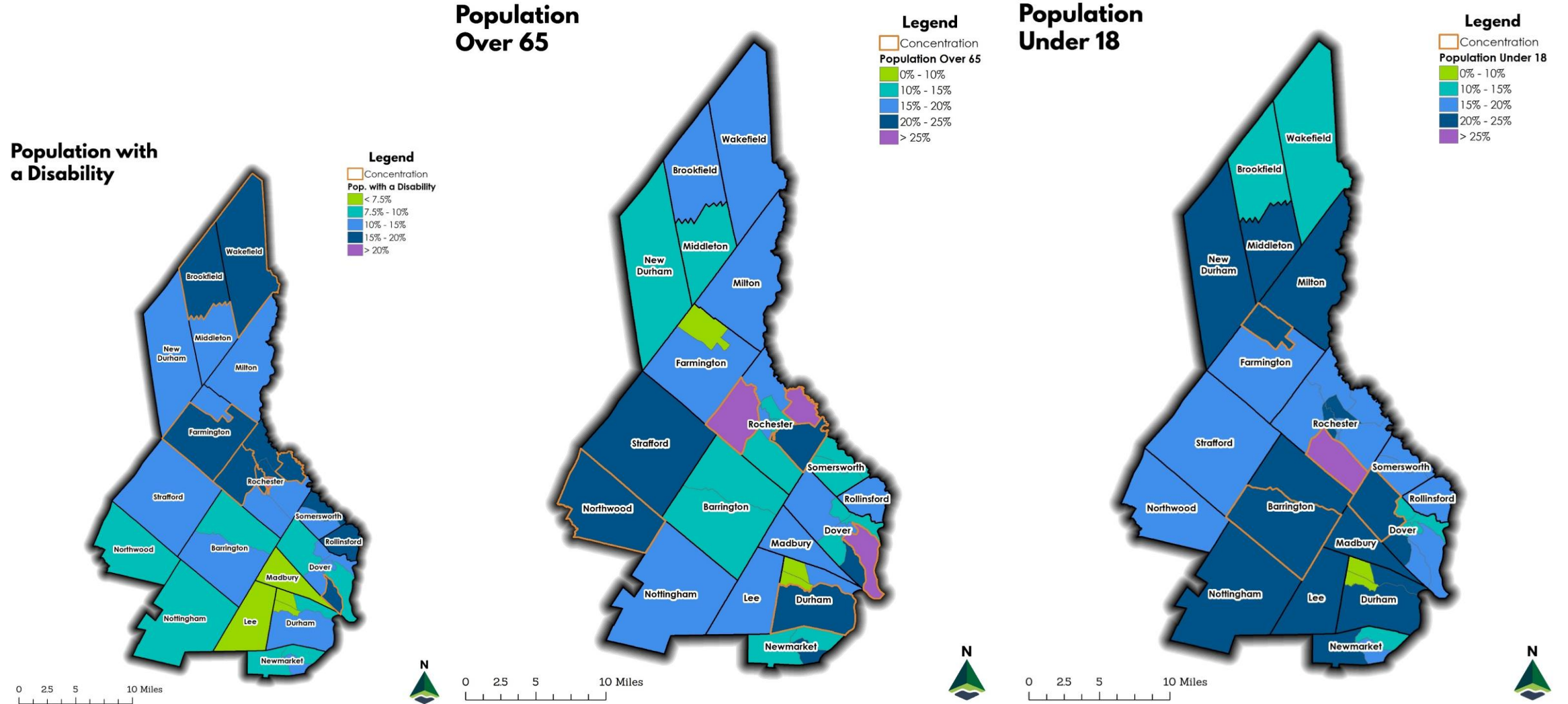
Minority Populations



Limited English Proficiency



CONCENTRATIONS OF VULNERABLE GROUPS



HOUSING COST AND AFFORDABILITY



IMPACT OF INTEREST ON HOUSING COSTS

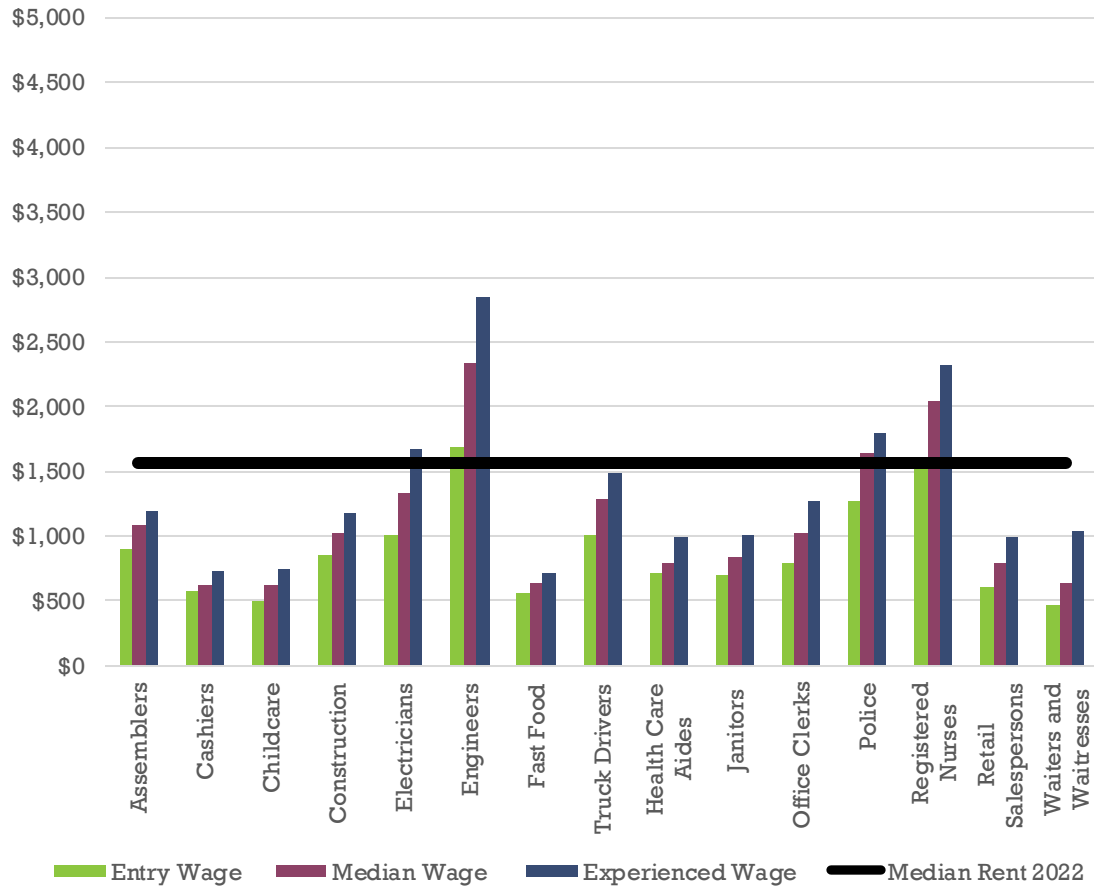
Description	Dec-21	Oct-22
Home Price	\$400,000	\$400,000
Down Payment	5%	5%
Mortgage Interest Rate	3.10%	7.08%
Monthly Payment	\$1,623	\$2,549
*Monthly payment Does not include taxes, insurance, PMI, HOA, etc.		

\$926

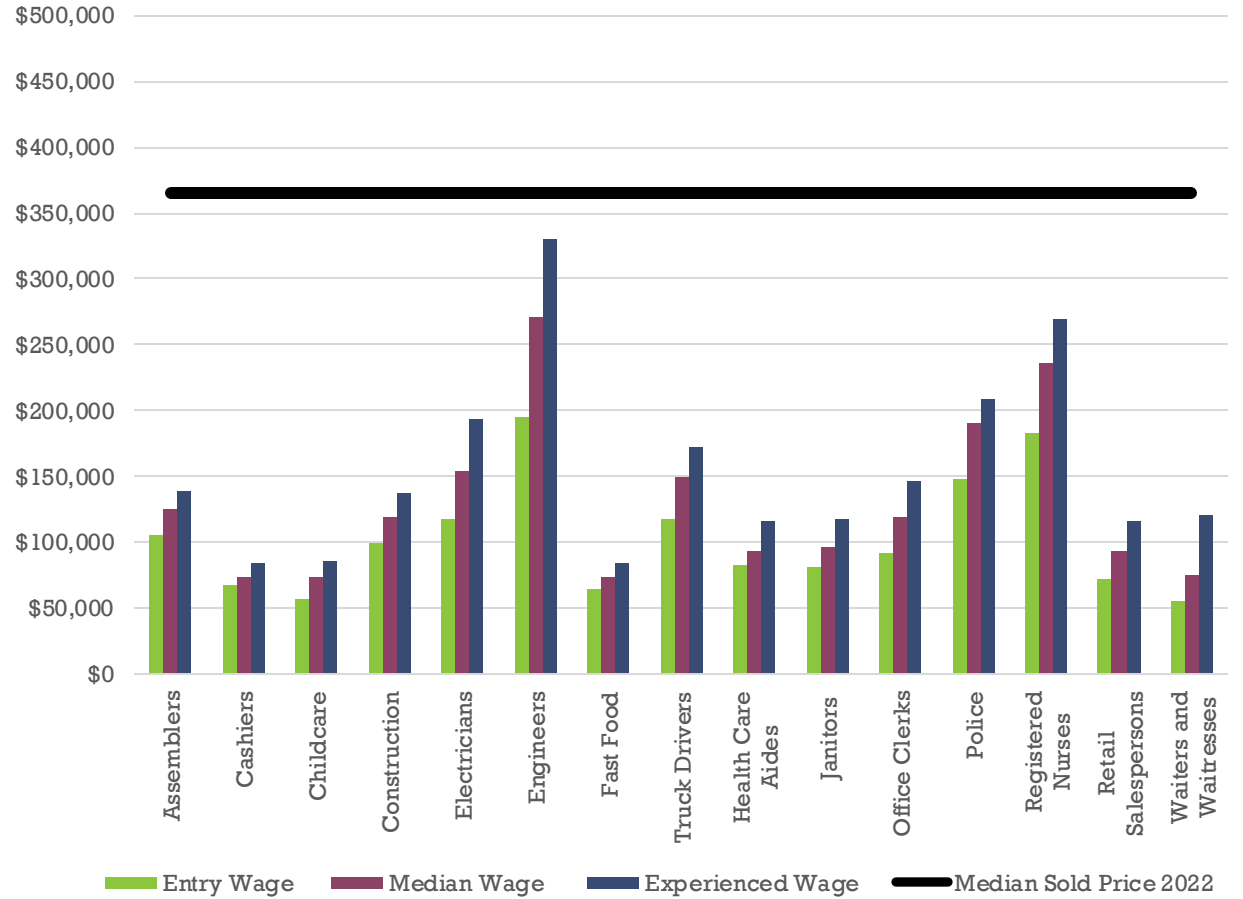
difference in
monthly payment
for the same
home.

AFFORDABILITY BY OCCUPATION – 1 Worker

Max Affordable Rent

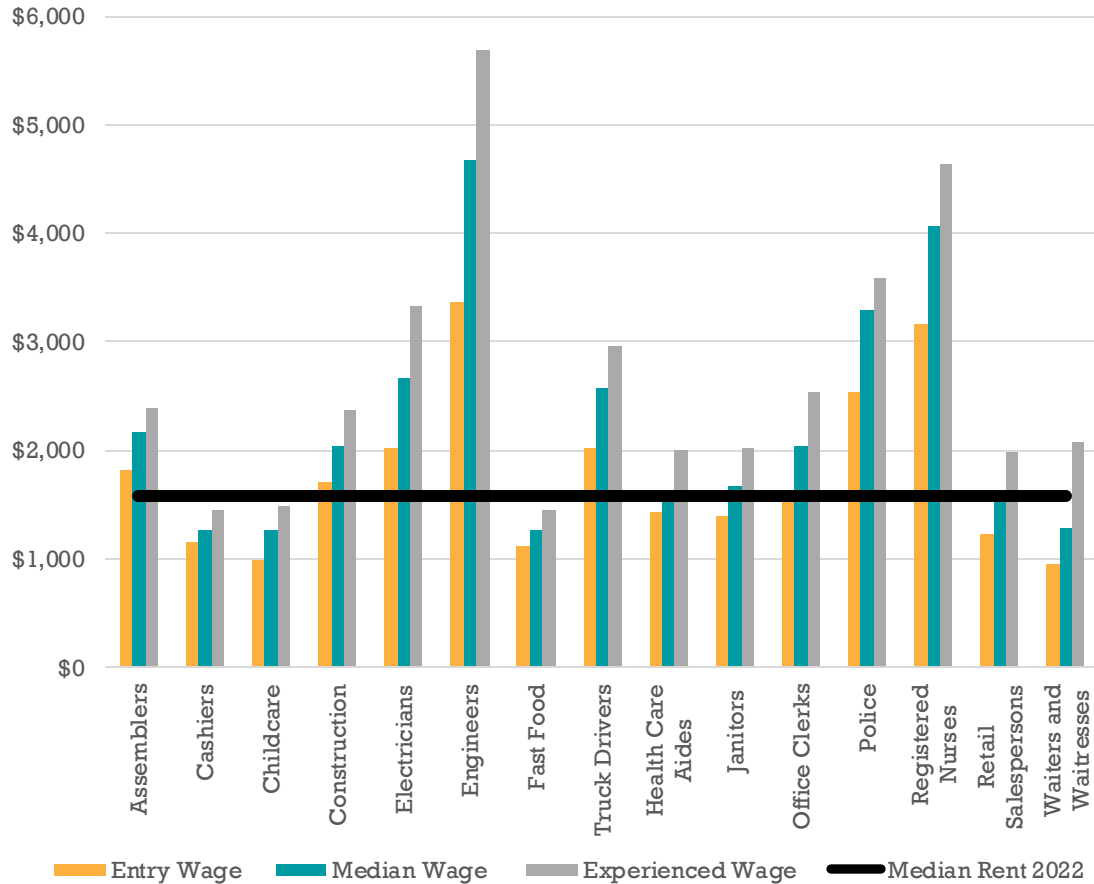


Max Affordable Purchase Price

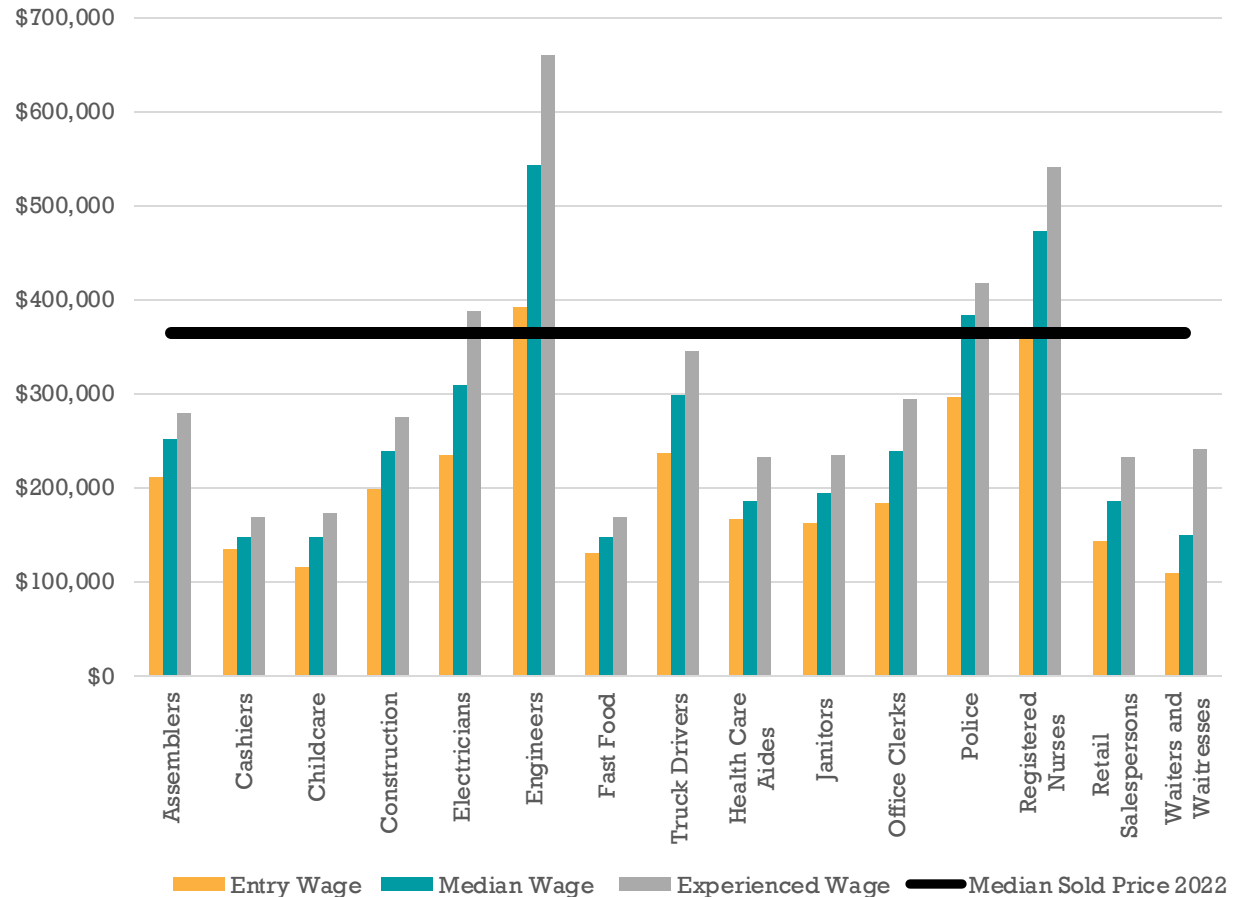


AFFORDABILITY BY OCCUPATION – 2 Workers

Max Affordable Rent



Max Affordable Purchase Price



NEW TRENDS IMPACTING FUTURE HOUSING SUPPLY



TRENDS

Conditions Likely to Impact Future Housing Supply, Cost, and Availability

Covid-19

Monetary
Policies

Climate Change

Aging
Population

Student
Fluctuation in
College Towns

Smaller
Household Size

Construction
Costs

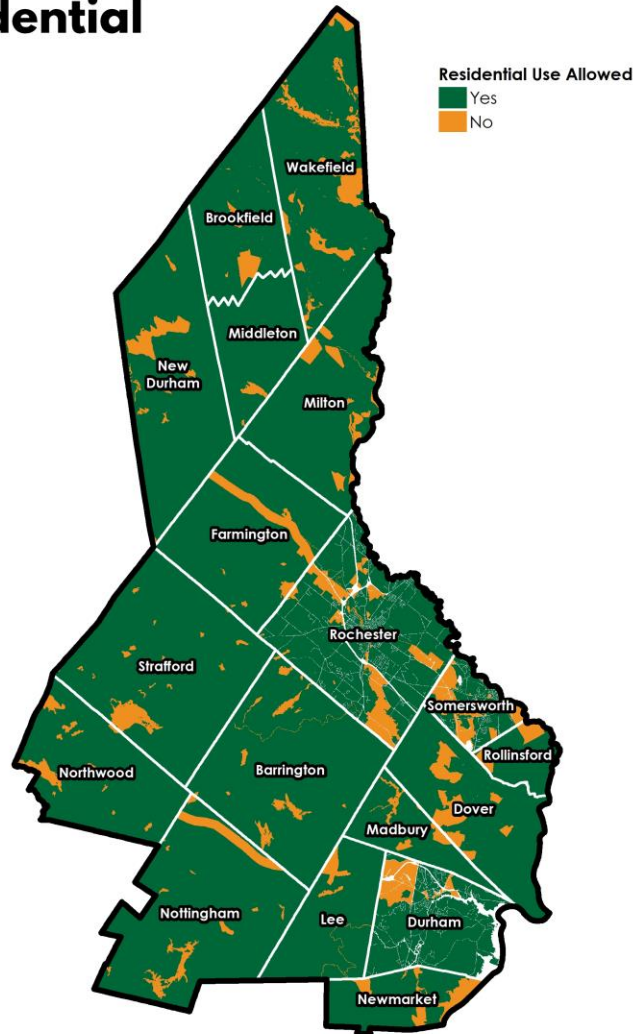
Short Term
Rentals

OPPORTUNITIES AND BARRIERS



REGIONAL ZONING ANALYSIS

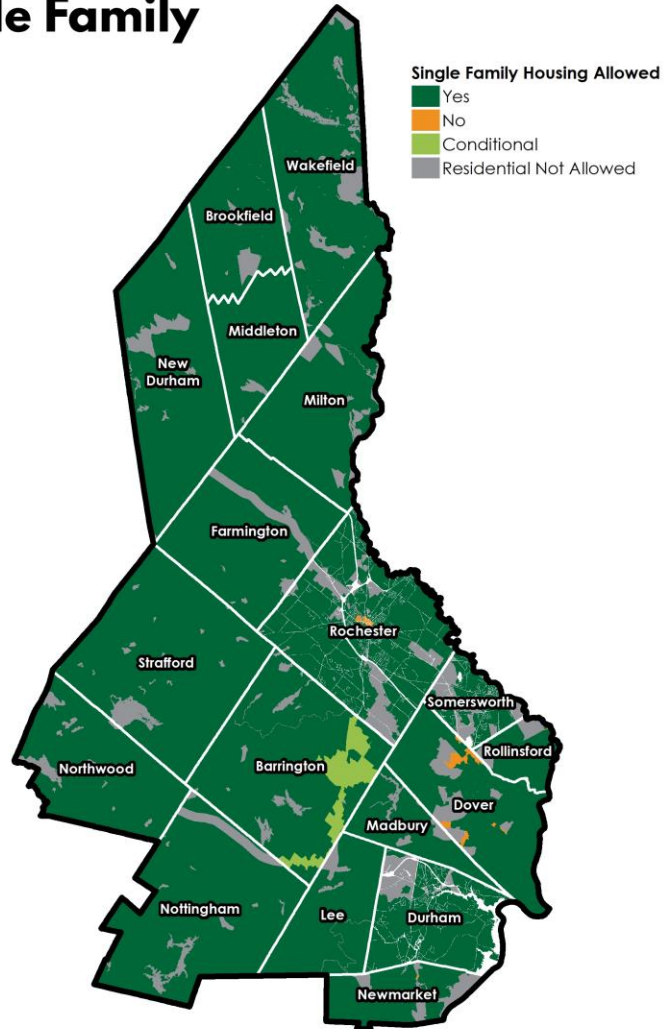
Residential



Housing Type	Land Acres	% of Land
All Residential	343,501	98.7%
Single Family (Allowed + Conditional)	311,451	89.5%
<i>Single Family (Allowed)</i>	307,798	88.5%
<i>Single Family (Conditional)</i>	3,653	1.1%
Two-Family (Allowed + Conditional)	277,799	79.9%
<i>Two-Family (Allowed)</i>	255,346	73.4%
<i>Two-Family (Conditional)</i>	22,453	6.5%
Multi-Family (Allowed + Conditional)	213,841	61.5%
<i>Multi-Family (Allowed)</i>	120,680	34.7%
<i>Multi-Family (Conditional)</i>	93,161	26.8%

REGIONAL ZONING ANALYSIS

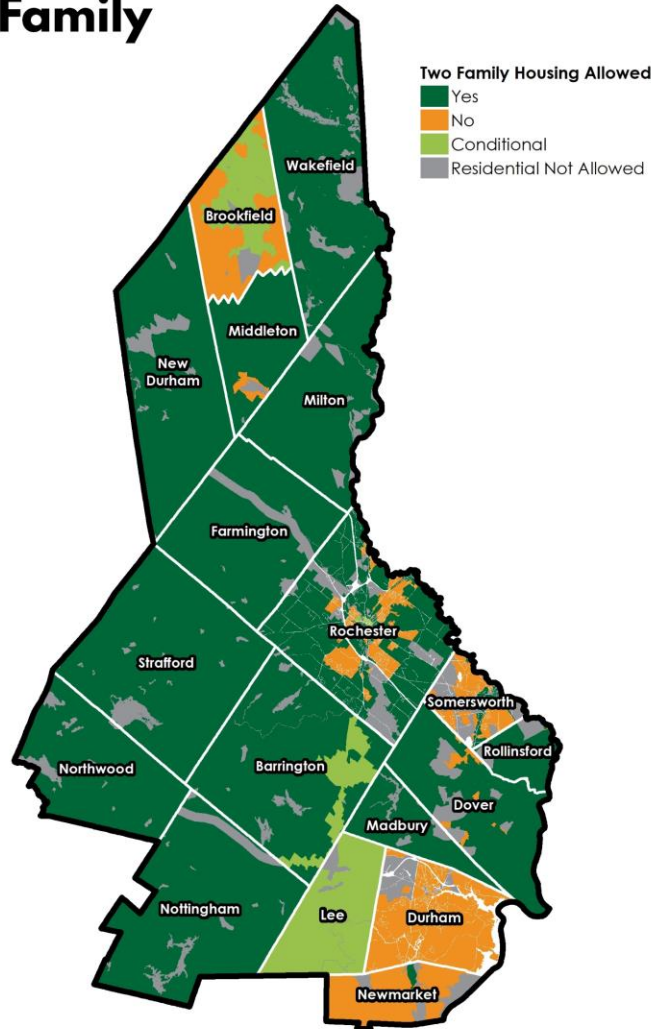
Single Family



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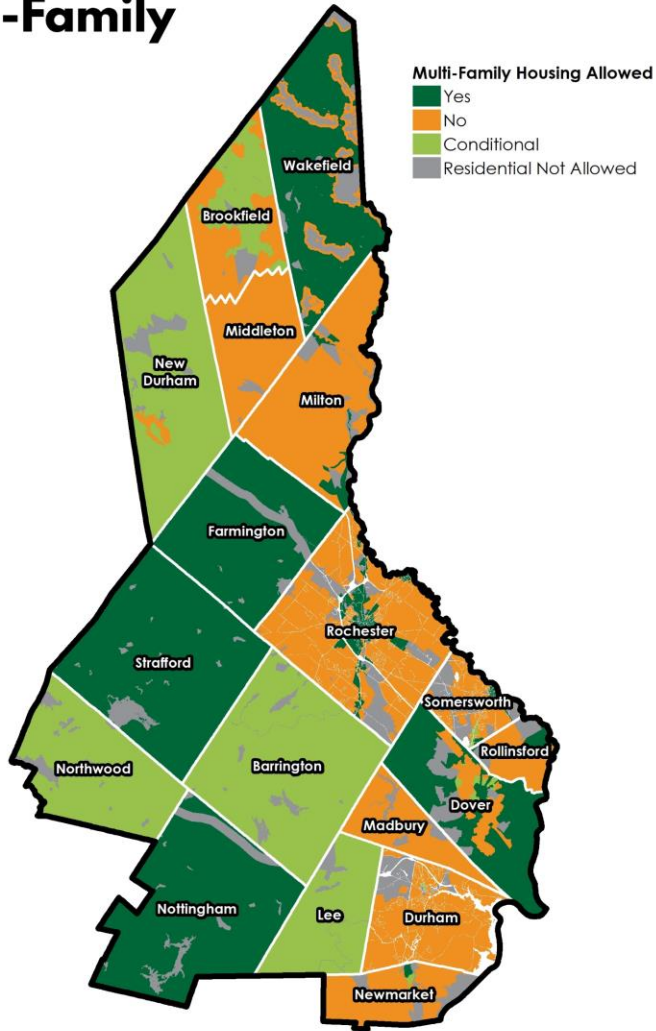
Two Family



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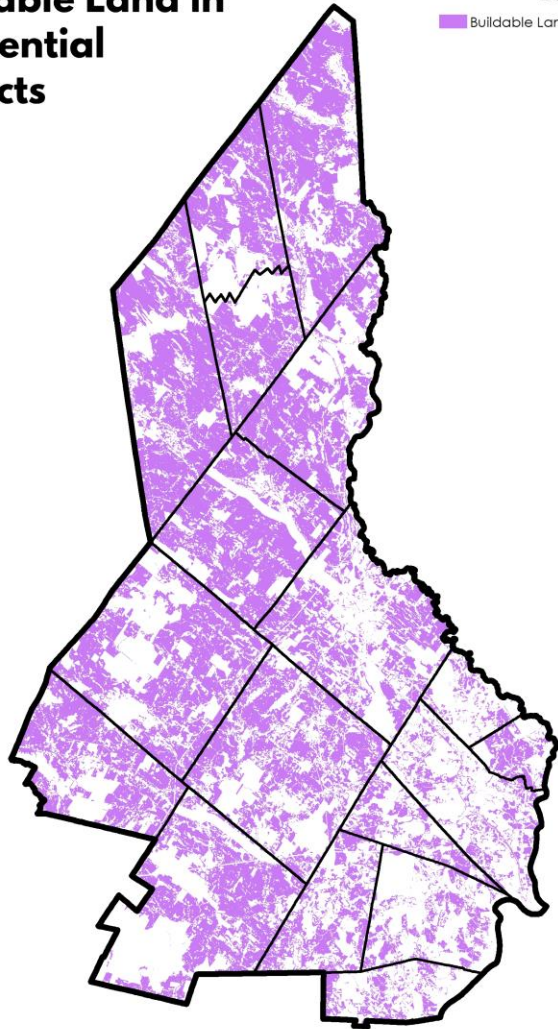
Multi-Family



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DEVELOPABLE LAND

Buildable Land in Residential Districts



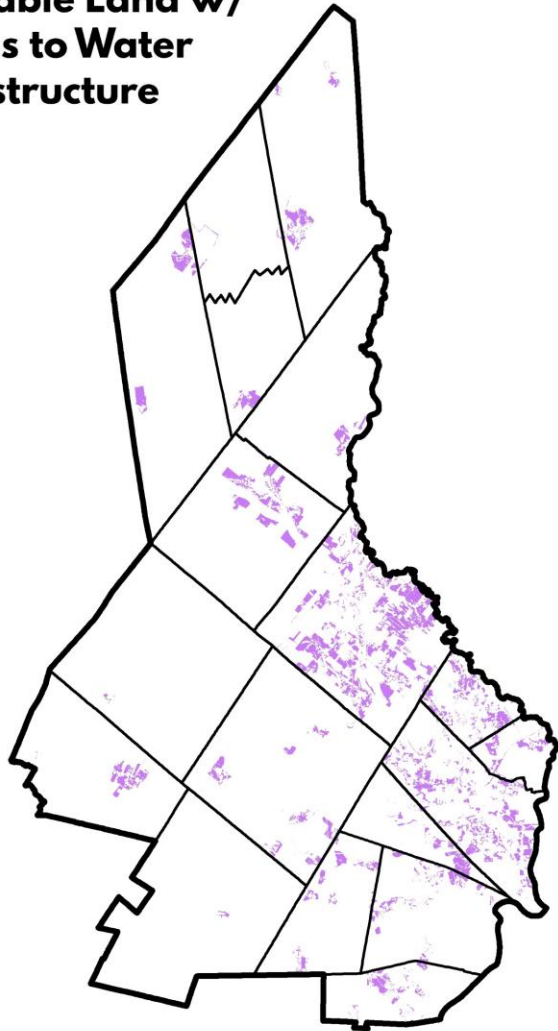
Legend
■ Buildable Land in Residential Districts

- ✓ Residentially Zoned Land
- ✗ Physical Infrastructure (Residences, Transportation, etc.)
- ✗ Conservation Land
- ✗ Wetlands
- ✗ Water
- ✗ Steep Slopes

Buildable Land with Access to	Land Acres	% of Land
Water and Sewer Infrastructure	5,924	1.70%
Water Infrastructure Only	16,513	4.75%
Sewer Infrastructure Only	1,864	0.54%
All Buildable Land	170,714	49.07%

DEVELOPABLE LAND

**Buildable Land w/
Access to Water
Infrastructure
Only**



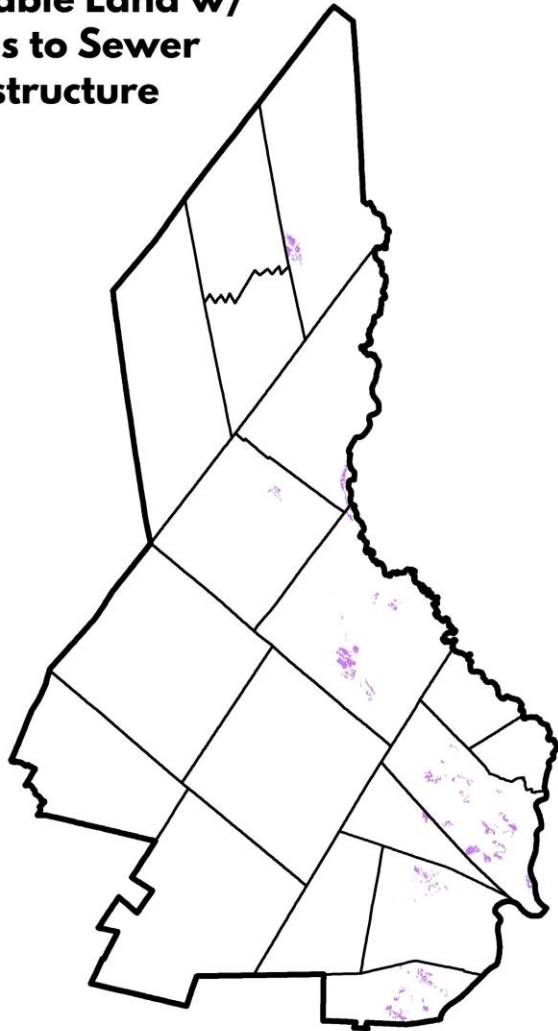
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DEVELOPABLE LAND

**Buildable Land w/
Access to Sewer
Infrastructure
Only**



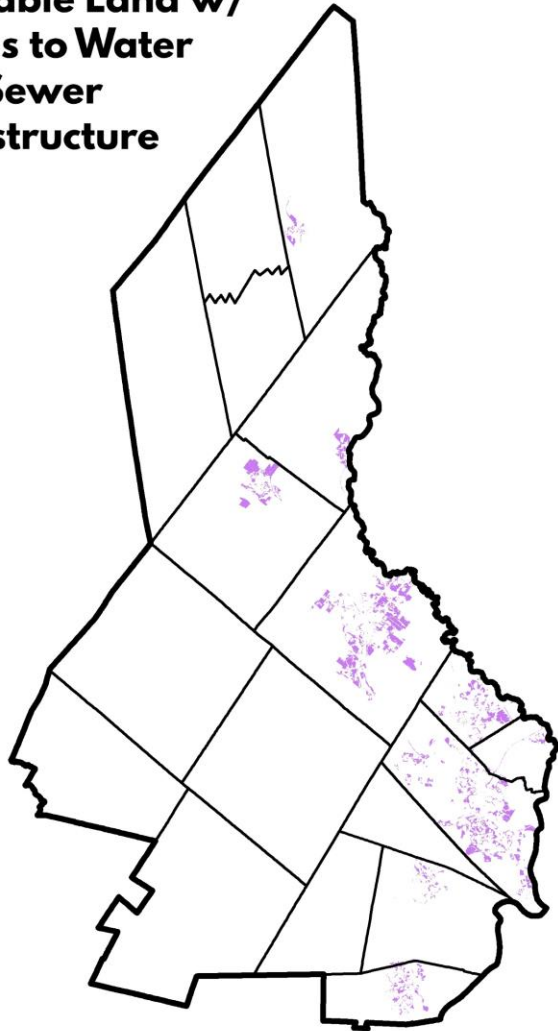
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DEVELOPABLE LAND

**Buildable Land w/
Access to Water
and Sewer
Infrastructure**



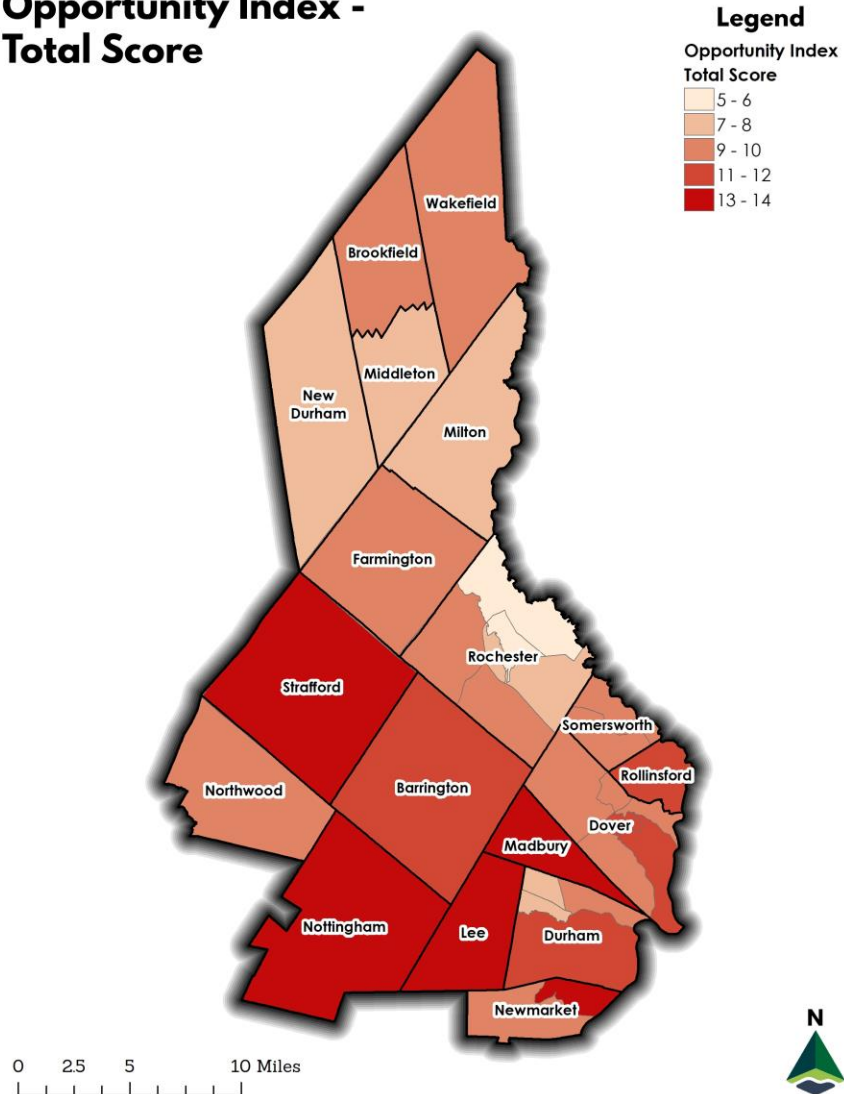
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OPPORTUNITY INDICES

Opportunity Index - Total Score

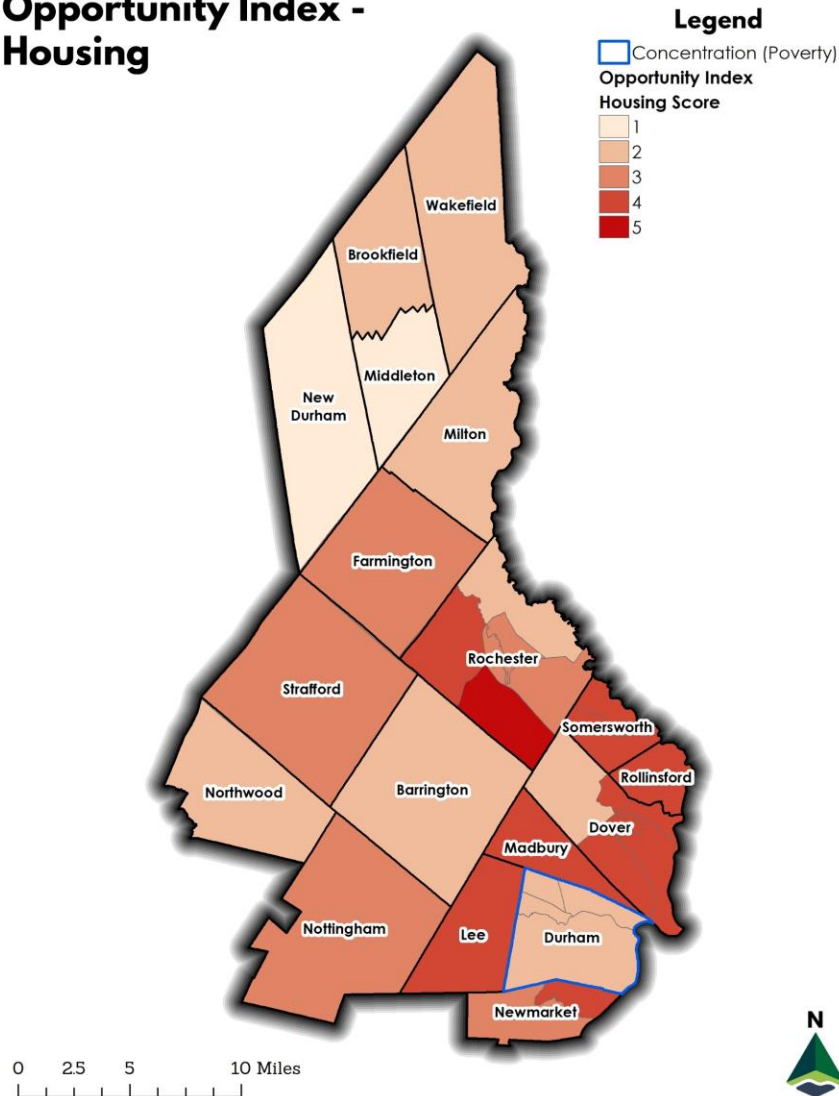


Opportunity Areas:

- Prosperity (Poverty, employment, broadband)
- Health (Medical spending, food access, life expectancy)
- Education (High school graduation rates, educational attainment)
- Housing (Housing costs, vacancy to occupancy ratio, cost burden)

OPPORTUNITY INDICES

Opportunity Index - Housing



Low Opportunity and Concentrations of Communities of Interest:

- Prosperity (Minority populations, people with no vehicle access)
- Health (Minority populations, grandparents that are guardians for grandchildren, people with no vehicle access, populations with limited English proficiency)
- Education (Grandparents that are guardians for grandchildren, populations with a disability)
- Housing (Populations living in poverty, populations with a disability)

OUTREACH RESULTS

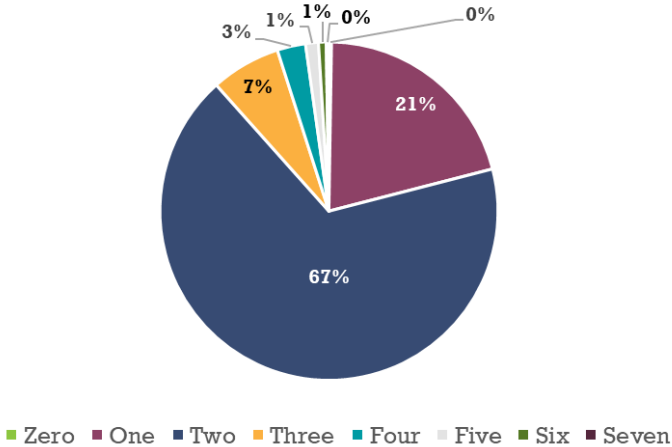


SURVEY

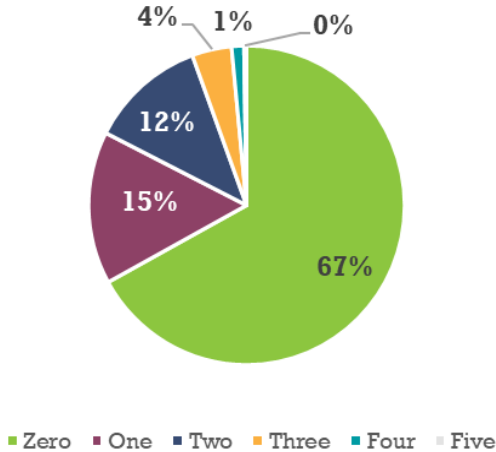
- Public Outreach Survey
 - 425 responses
- Regional Business Survey
 - 40 responses
- Statewide landlord and social service provider surveys
 - 31 and 76 regional responses, respectively

What we learned about household makeup

Adults In Respondents' Households



Dependants in Respondents' Households



What we learned about people's current housing



"I live in an apartment (Parish House) with my fiance. We found the apartment through a friend of a friend who was moving out, otherwise we probably would not have been able to find housing that we could afford in Dover."

What we learned about what housing is missing



"Low to medium income housing! Stuff that working class people, students, and new families can afford."

"Affordable senior living, close to amenities."

What we learned about what housing is not needed



Please stop with the high end luxury apartments. All I see is those listed as available, so they're clearly not being rented because they're so expensive. We don't need this, we need housing for the people currently here & trying to move. “

What we learned about people's plans for staying in their community

“Yes, as long as I can afford to. That’s very difficult.”

“No, I expect that I and the majority of my 150 neighbors will be priced out in the next few years due to lot rent increases by the corporation that now owns the mobile home park, plus the property tax increases.”

“I’d stay just about anywhere permanently if I could get a loan for a mortgage. I’m paying more for rent per month than most of the people I know for their own homes. How crazy is that? And it’s an 800 sq. ft. Apartment. It’s demoralizing to me.”

What we learned about people's thoughts on the role of local government

“Permit more single family and multifamily neighborhoods with variety in sizes, styles, and pricing all with pedestrian friendly connectivity to downtown areas.

“An active role to make sure that wealthy developers aren't the only ones benefitting. We must provide much-needed workforce housing.

“Direct involvement by crafting zoning options, providing tax incentives, changing the tax codes to allow for more affordable options, creating policies which support collective and shared communities; legalizing ADUs and upgrading building codes in the towns and in the state.”

What we learned about people's risk of evictions or losing their home

“yes- I got evicted because the landlord was selling the house and we all needed to move out of the apartments because the new owner wanted to redo the apartments - we had no time to find a place and I couldn't get the security deposit saved fast enough- had to move in with parents until I could find a place- very stressful”

“No, but I was a single mom who almost became homeless. My mom lived in an age restricted mobile home park. I came home to NH to help her when my dad died. I had a 5 month old baby at the time and the landlord told my mom she was going to be evicted unless I left. I was able to get a Section 8 voucher which was a lifeline and a huge part of getting on my feet, finishing my degree, and later becoming a homeowner with a USDA rural development loan.

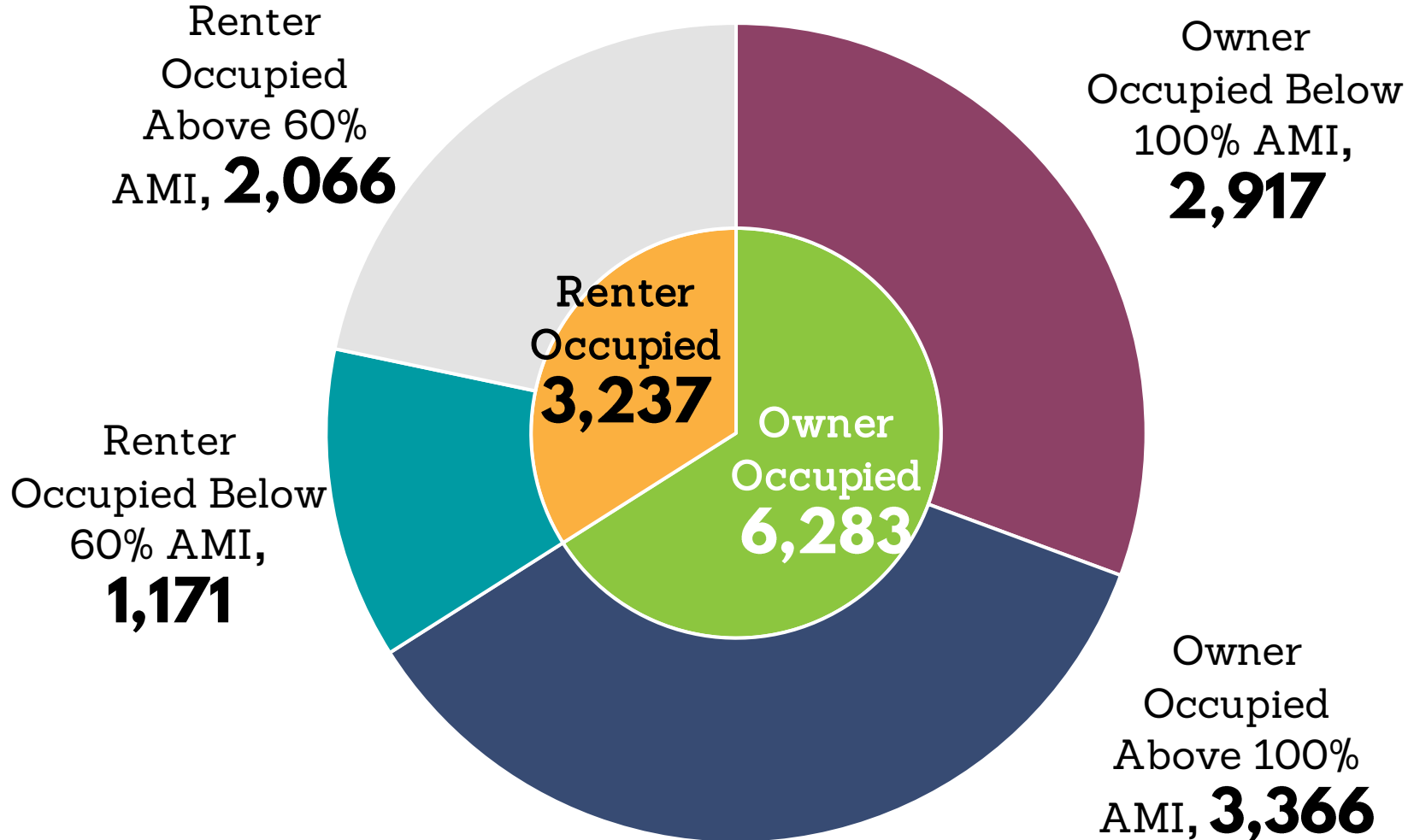
Events

- SRPC Housing Workshop
 - geared towards municipal planning and administrative staff
- RHNA Commissioner Workshop
- Housing Forum
 - attended by housing authority & workforce housing representatives and social service providers.

HOW MUCH HOUSING DO WE NEED?



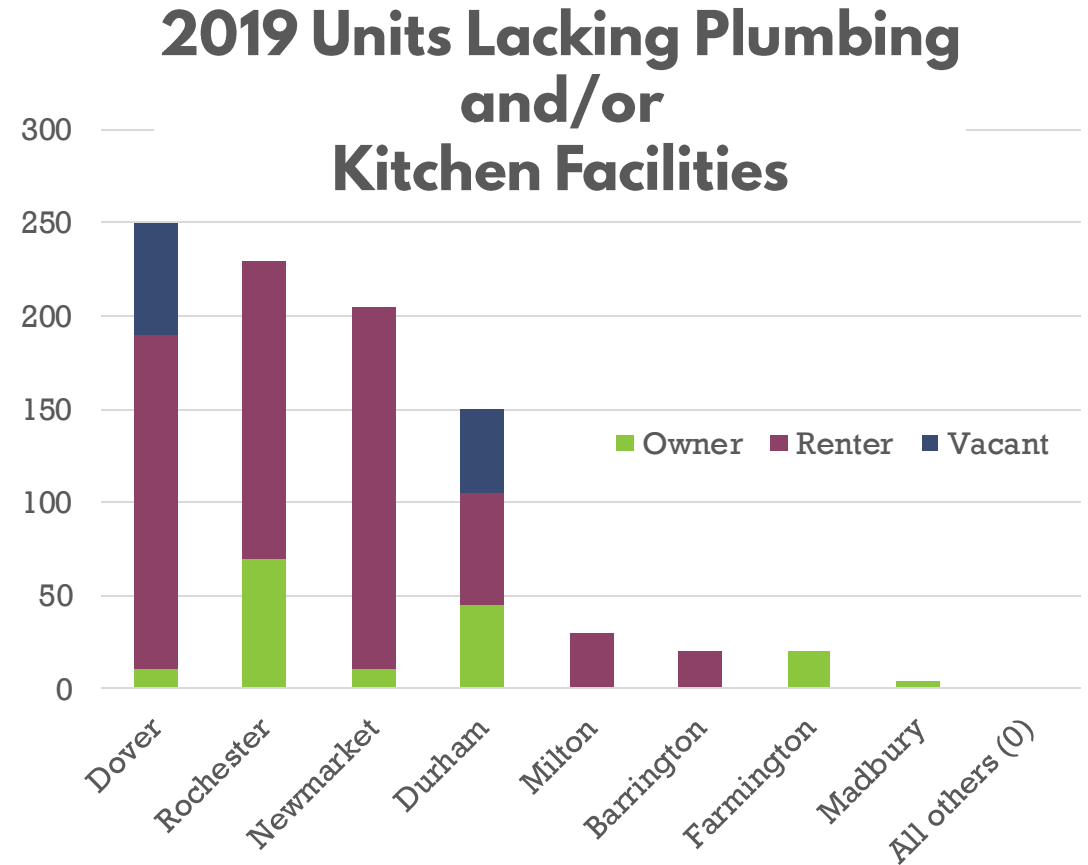
2040 Housing Production Model



9,520
New Units

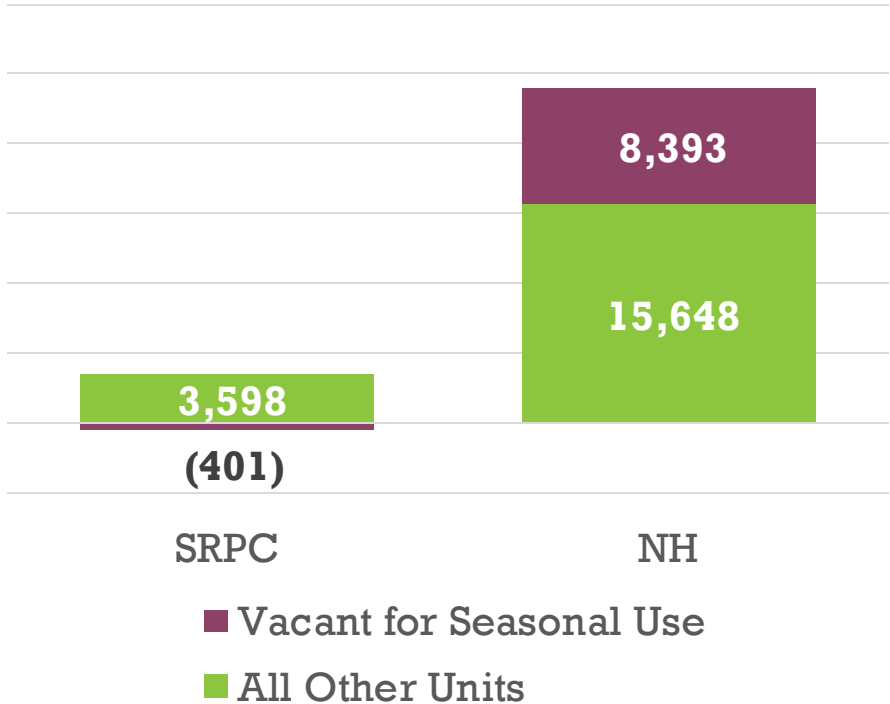
Additional Production Needs

- Seasonal
- Poor Conditions
- Demolitions

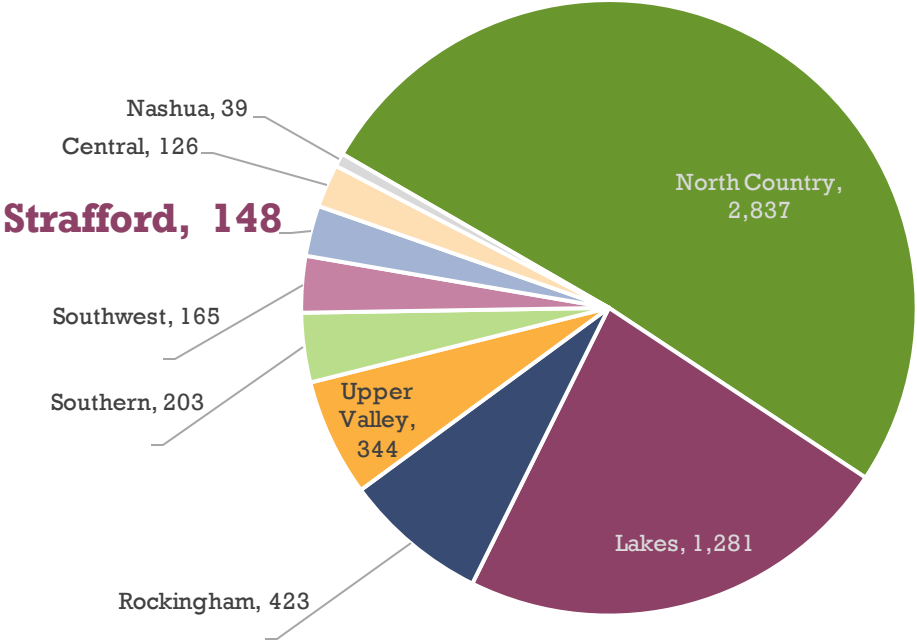


Additional Production Needs

Seasonal Unit Growth 2010-2020



Short Term Rental Units (non-hotel) in New Hampshire



Development Potential Test

Test of Feasibility to absorb the community production need based upon a GIS analysis of “Buildable Land” and presence of Water and Sewer infrastructure

Infrastructure	Potential	Existing Range
Water and Sewer	5 units/acre	.03 to 43 units/acre
Water or Sewer	1.5 units/acre	.01 to 27.9 units/acre
None	1 unit/acre	(DES Septic Prevails)

Reallocation of Units

- Considerations
 - Reallocate Development Potential Exceedances?
 - Areas of Opportunity
 - Assessed Valuation per Acre

Conclusions and Recommendations



Conclusions and Recommendations

Toolbox → Compilation of tools available to support housing development at a local level.

Regional Next Steps → Should SRPC identify next steps based on findings that communities can use to help inform decision making, prioritization, and implementation?

(Option) Local Action → Community by community analysis of housing gap, opportunities, and barriers.