Southwest New Hampshire Housing Plan

2014

Prepared by the Southwest Region Planning Commission

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ACKNOWLEDGEMENTS

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I. INTRODUCTION

The factors that shape and determine where people choose to live are multifaceted and often involve an array of economic and social considerations. Acknowledging that housing need is a complex issue, this Plan begins with a detailed study of the Region, its population, housing stock, and economic conditions. It goes on to explore current and future housing needs, and examines the opportunities for and barriers to meeting these needs.

New Hampshire regional planning commissions are empowered under New Hampshire law (NH RSA 36:47, II) to compile assessments of regional housing needs for persons and families of all levels of income. A purpose of this assessment is to serve as a resource for municipalities when they develop or update the housing section of their local master plan. However, the information included in this document can be useful to a variety of stakeholders, including housing authorities and human service agencies, as they seek to improve the condition and availability of fair housing opportunities in the Region.

An important component of this document is a Fair Housing Equity Assessment (FHEA). The development of an FHEA is a required element of the U.S. Department of Housing and Urban Development's (HUD) Sustainable Communities Regional Planning Grant Program, which helped fund the development of this Plan. The Southwest Region FHEA seeks to understand areas of opportunity to enhance access to affordable or fair housing. The FHEA includes assessments of: segregated areas and areas of increasing diversity; racially or ethnically concentrated areas of poverty; access to existing areas of high opportunity; major public investments (physical infrastructure); and fair housing issues, services, and activities (fair housing infrastructure).

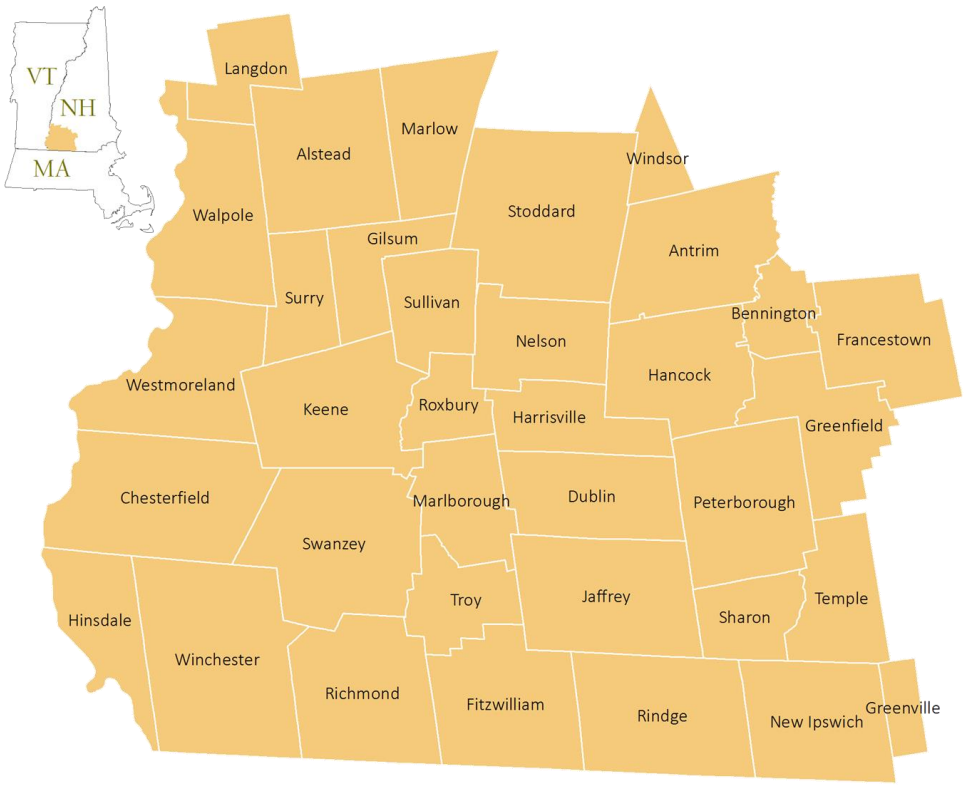
In preparing this Plan, Southwest Region Planning Commission (SWRPC) relied largely on demographic and socioeconomic data from the U.S. Census Bureau's Decennial Census and American Community Survey 5-Year Estimates as well as information collected from the NH Housing Finance Authority (NHHFA) on state and regional housing trends. To better understand the housing needs and preferences of residents in the Region, SWRPC staff conducted both targeted and non-targeted outreach including surveys, community conversations and focus groups. A summary of these efforts is included in the Appendix of this document.

II. OVERVIEW OF REGION

The Southwest Region is composed of 35 municipalities in the southwestern corner of New Hampshire. It comprises a geographic area of 1,007 square miles that borders the states of Massachusetts to the South and Vermont to the West. It includes 23 municipalities in Cheshire County, 11 municipalities in western Hillsborough County and 1 municipality in Sullivan County. A full listing of the Region's municipalities is below.

Alstead
Antrim
Bennington
Chesterfield
Dublin
Fitzwilliam
Francestown
Gilsum
Greenfield
Greenville
Hancock
Harrisville
Hinsdale
Jaffrey
Keene
Langdon
Marlborough
Marlow
Nelson
New Ipswich
Peterborough
Richmond
Rindge
Roxbury
Sharon
Stoddard
Sullivan
Surry
Swanzey
Temple
Troy
Walpole
Westmoreland
Winchester
Windsor

FIGURE 1 - MAP OF SOUTHWEST NEW HAMPSHIRE



III. EXISTING CONDITIONS & TRENDS

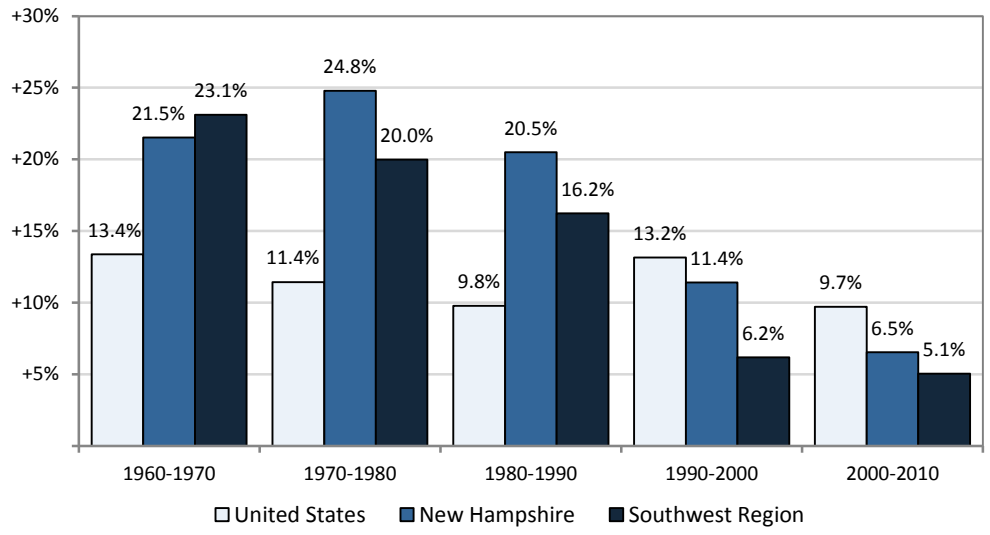
The information and trends documented in the sections below are intended to present an understanding of the economic and social characteristics that impact housing choice and availability in the Region. The data is collected primarily from sources such as the United States Decennial Census and the American Community Survey 5 Year Estimates, the NH Housing Finance Authority, and state agencies including the Department of Education and the Department of Employment Security. More detailed tables and town specific information are included in the Appendix of this document.

POPULATION CHARACTERISTICS

In recent decades, the Region's population has experienced its smallest gains in over 60 years. Although our population of 102,313 has grown by 92% since 1960, the vast majority (71%) of this growth occurred before 1990. The trend of high growth and in-migration that characterized the mid-late 20th century has substantially decelerated. Since 2000, the Region's population has grown by only 5%, well below the national average of 10%. Prior to 1990, the Region's population growth had far outpaced that of the nation.

The Region, which has a population density of approximately 101 persons per square-mile, is predominantly rural in character. Municipal populations range from 23,409 in the City of Keene to 224 in Windsor. Excluding Keene, the average population of communities in the Region is 2,321.

FIGURE 2 - POPULATION GROWTH, 1960-2010[1]



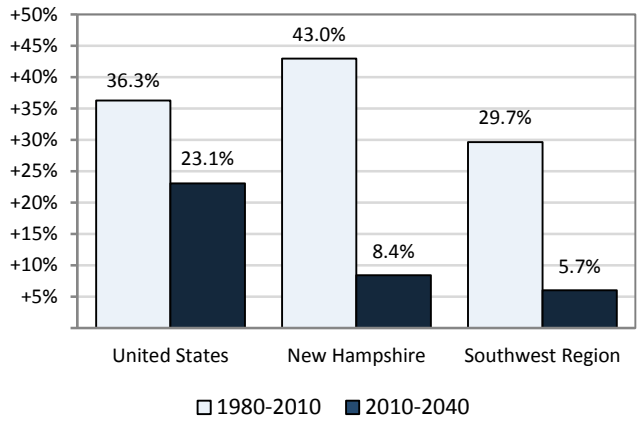
Between 2000 and 2010, ten of the Region's thirty-five communities experienced a decline in their total population. Yet, strong growth persists in some areas. Communities that experienced the highest growth between 2000 and 2010 were Stoddard (32.8%), New Ipswich (18.9%), Langdon (17.4%), and Nelson (15.0%).

[1] *Source: U.S. Census Bureau Decennial Census, 1970, 1980, 2000, 2010*

Projected Population Change

The most recent projections from the New Hampshire Office of Energy and Planning (OEP) anticipate a 6% increase in population in the Southwest Region from 2010 to 2040. These 30-year projections indicate both dramatically lower population growth and some declining populations over the short and long terms. Fourteen municipalities, including Keene, are projected to experience a decrease in population over the short term, between 2010 and 2015. Nine municipalities are projected to experience a decrease in population over the long term, between 2010 and 2040. Population projections for municipalities within the Region range from an expected 27% increase in Stoddard to a 13% decrease in Harrisville.

FIGURE 3 - PAST & PROJECTED POPULATION GROWTH[2]



Group Quarters Population

As of 2012, the group quarters population of the Southwest Region was estimated to be 5,131, about 5% of the Region's total population. Keene and Rindge, home to Keene State College and Franklin Pierce University respectively, comprise the majority of this population, which includes student housing. Group quarters is defined as a residence owned or managed by an organization providing housing services including skilled nursing facilities, group homes, correctional facilities and workers' dormitories. It is important to note that the group quarters population of a community is separate from the household population, and is not taken into account when calculating average household size and other figures that refer to households.

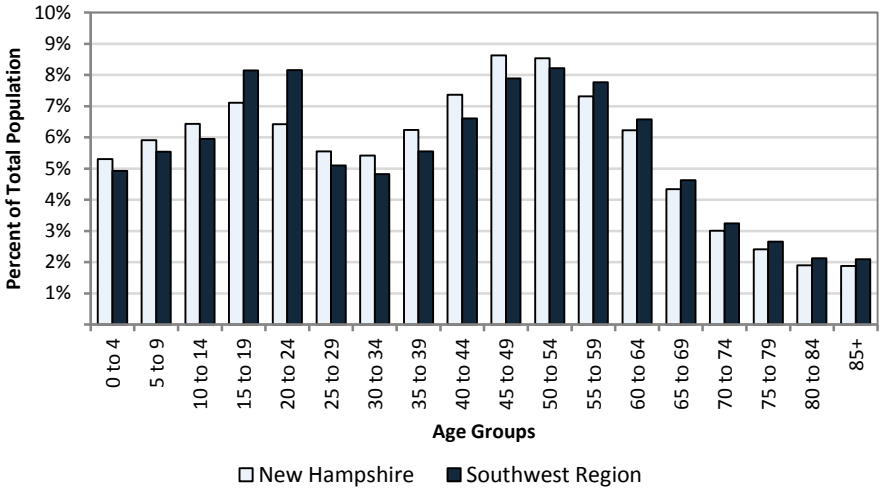
Population by Age

The proportion of the Region's population that is 65 and older is growing more rapidly than any other age group. It is estimated that this segment of the population will increase from 15% to 26% between 2010 and 2040. Figure 4 below illustrates that as of 2010, much of the Region's population (30.5%) is between the ages of 45 and 64.

This is a trend occurring throughout New Hampshire and the New England Region. Between 2010 and 2015, the state's senior population is expected to grow by 81% from 178,000 to 323,000 people. According to the 2010 Decennial Census, every municipality in the Region, with the exception of Keene, is older today than it was at the turn of the century. In 2010, the median age in 54% of communities increased by 5 years or more from ten years earlier. While 8.2% of the population is between the ages of 20 and 24.

[2] *Source: U.S. Census Bureau Decennial Census, New Hampshire Office of Energy and Planning Population Projections*

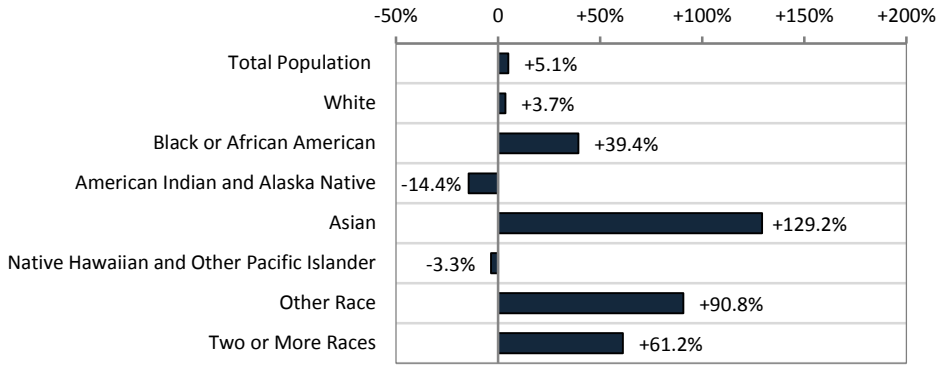
FIGURE 4 – POPULATION AGE BREAKDOWN, 2010[3]



Race & Ethnicity

The Southwest Region, much like the rest of New Hampshire, has significantly less racial and ethnic diversity than the nation as a whole. However, Census data from 2010 shows that the Region is becoming slightly more diverse than it was a decade prior. In 2010, the Southwest Region's population of any race with Hispanic origin more than doubled from 690 in 2000 to 1,453. Over this same decade, the Region's Asian population grew by 129.2% (Figure 5).

FIGURE 5 - SOUTHWEST REGION POPULATION CHANGE BY RACE, 2000-2010[4]



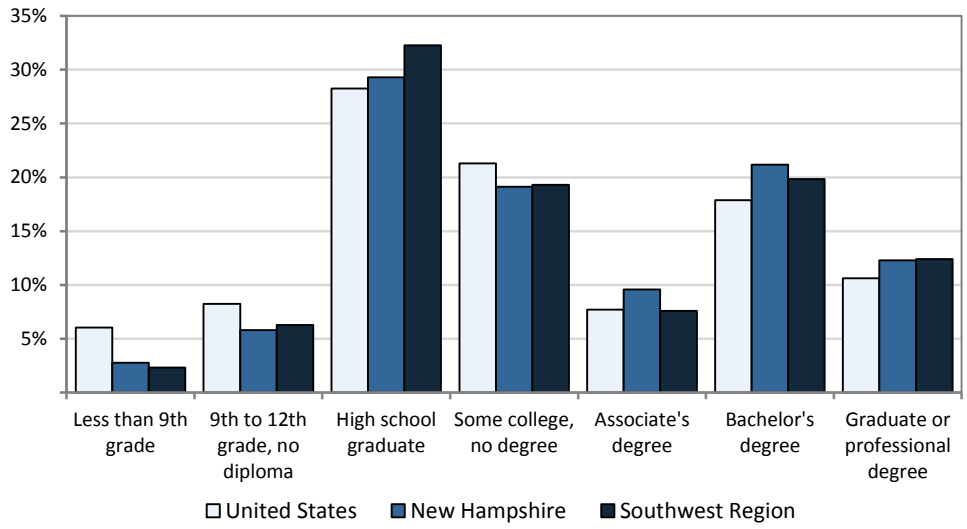
According to the 2010 U.S. Decennial Census, 96.5% of residents in the Region identify their race as white alone. Approximately 1.09% identified as Asian; 0.48% as Black or African American; 0.24% as American Indian or Alaskan Native; 0.03% as Native Hawaiian and Other Pacific Islander; 0.34% as some other race; and, 1.32% as having two or more races. Of the total population, 1.42% or 1,453 individuals identified as being of Hispanic origin, which the U.S. Census recognizes as separate from race. The City of Keene has the highest percentage of non-white population in the Region, followed by Rindge, Stoddard, and Swanzey.

[3] *Source: U.S. Census Bureau 2010 Summary File 1 Table QT-P1*
[4] *Source: U.S. Census Bureau 2000, 2010 Summary File 1 Table DP-1*

Education

In the Southwest Region, 39.8% of adults 25 or older have an associate's degree or higher. This exceeds the national figure of 36.2%, but falls below the state figure of 43.0% (Figure 6). Of persons 25 years of age or older, 32.3% possess a high school diploma or GED as their highest level of educational attainment, 19.8% have a Bachelor's Degree as their highest level of educational attainment and 12.4% received graduate, doctorate or professional degrees.

FIGURE 6 - EDUCATIONAL ATTAINMENT (POPULATION 25 YEARS AND OVER) 2012[5]



As New Hampshire communities have historically relied heavily on local property taxes to support school districts, there has been concern that new housing, especially family housing, will overburden local schools and drive up property taxes. Work done on behalf of New Hampshire Housing Finance Authority (NHHFA) identified the influence of housing unit type on public school enrollment. This analysis of Census Bureau and other data led to the development of key coefficients that help to explain how housing types generate greater or fewer school enrollments. Based on state-level figures, a typical single-family detached home generated 0.48 enrollments per unit, whereas a residential structure with two to four units or five or more units generated significantly less, 0.32 and 0.17 enrollments per unit, respectively (see Figure 8).

However, a 2012 Report, prepared by Applied Economic Research noted that declining enrollments do not necessarily mean lower costs, because many school district costs are fixed. The Report suggests that in some communities, those with excess capacity in their schools and declining enrollments, adding more students may help to maintain healthy school populations and generate new property tax revenues, without a sharp increase in school costs.

In the most recent decade, New Hampshire and the Southwest Region have experienced significant declines in K-12 public school enrollments. The spike in enrollments that came from the children of the baby-boomer generation in the 1990s has abated, and today school enrollments are in decline - more so in the Southwest Region than the state overall. Between the 2005/2006 and 2013/2014 school years, statewide public school enrollment declined by 11%. Over the same time period, Southwest Region towns experienced a drop in enrollment of 17.2%. In the last eight years, only two

[5] *Source: U.S. Census Bureau 2008-2012 American Community Survey 5-Year Estimates Table DP-2*

Southwest Region communities (Surry and Stoddard) added enrollment, an increase of 19 students (see Figure 9).

FIGURE 7 – AVERAGE SCHOOL ENROLLMENT PER HOUSING UNIT BY NUMBER OF BEDROOMS[6]

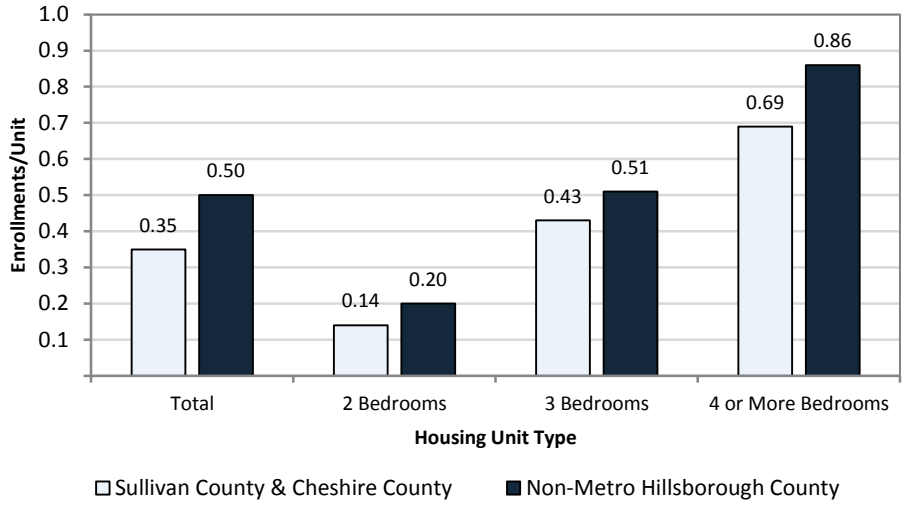
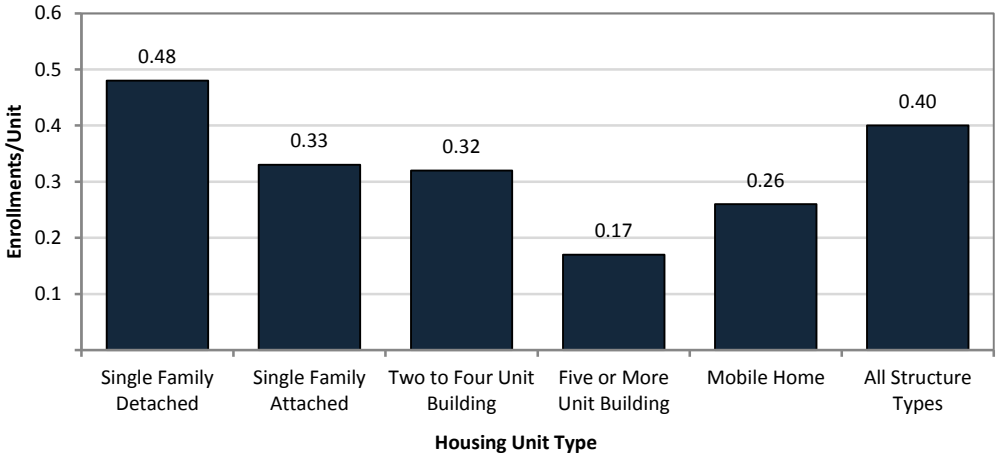
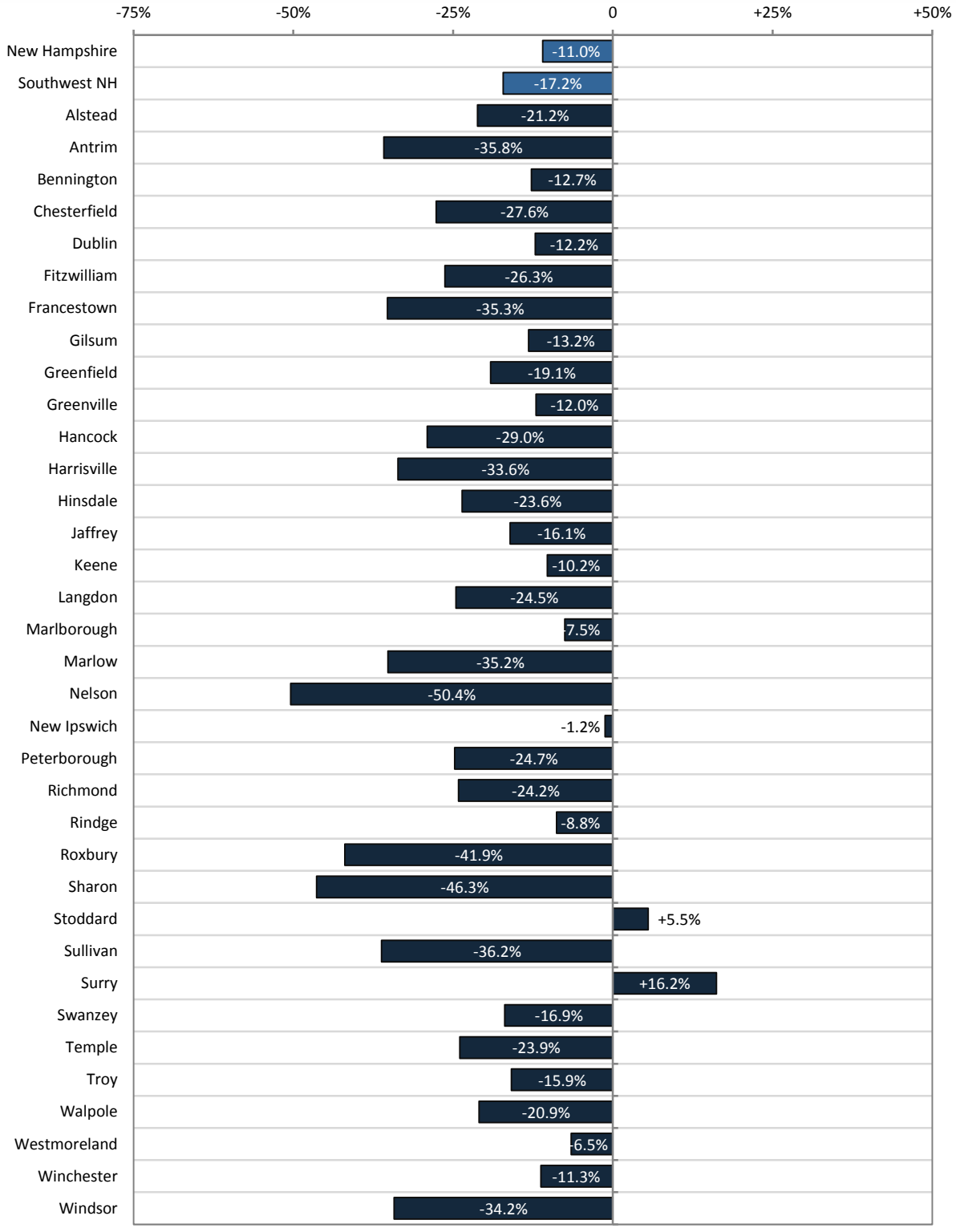


FIGURE 8 - AVERAGE SCHOOL ENROLLMENT PER HOUSING UNIT IN NEW HAMPSHIRE BY TYPE, 2009[7]



[6] *Source: NH Housing and Finance Authority, 2012 School Enrollment Data*
[7] *Source: NH Housing and Finance Authority, 2012 School Enrollment Data*

FIGURE 9 – SOUTHWEST REGION CHANGE IN K-12 PUBLIC SCHOOL ENROLLMENT, 2006-2014 [8]



[8] *New Hampshire Department of Education, 2014*

EMPLOYMENT CHARACTERISTICS

Between 2007 and 2009, the United States experienced the most severe economic downturn in the post-World War II era. Although the Region fared the Great Recession better than the state and most of the country, it left a lasting impression on the regional economy. Still today, five years after the Recession's official end, the average unemployment rate in the Region is 4.8% (as of March 2014). While this rate has remained consistently lower than the state (4.9%) and nation (6.8%), it is still 1.4 percentage points higher than its prerecession low of 3.3% in 2006.

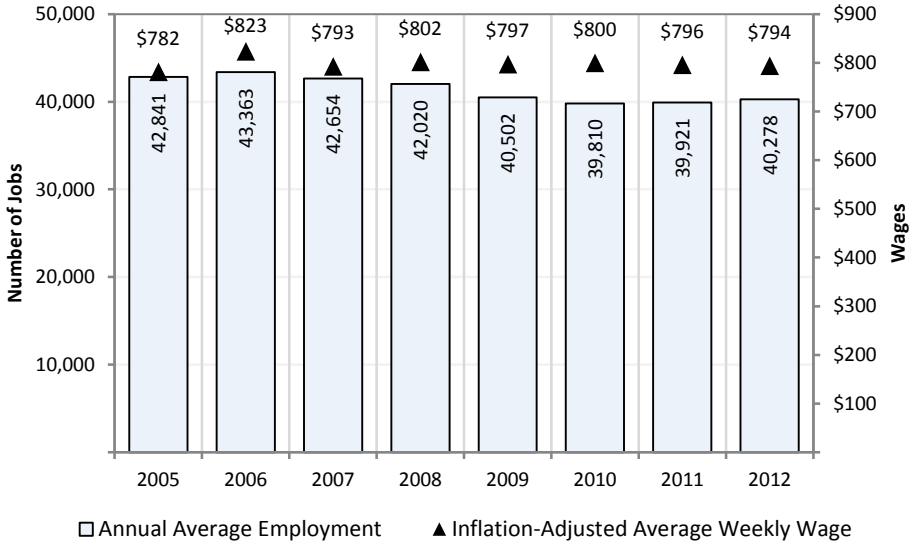
Job growth also remains slow. In 2010, the Region had 3,553 fewer jobs than in 2006, an 8% decrease in average annual employment. Despite an increase of 468 jobs in 2012 from 2010 levels, average annual employment remains down from its prerecession high of 43,363 jobs in 2006.

Wage Growth

For more than the past decade, the wage and benefit growth of the vast majority of workers in the United States, including white-collar and blue-collar workers and those with and without a college degree, has stagnated. In the Southwest Region, wages have remained relatively flat. Between 2005 and 2012, the average weekly wages for all private and government jobs in the Region increased from $665 per week to $794 per week, respectively. After accounting for inflation, this difference represents only a 1.6% increase in wages over a seven year period.

Wages in the Region are low when compared to other parts of the state and to calculations for a livable wage. In 2012, the statewide average weekly wage was $928.33, 17% greater than the Region's. Average weekly wages in the Southwest Region in 2012 was $794. This figure is equivalent to $19.85 hourly compensation for a 40 hour work week. An individual living in Cheshire County, working full-time, must earn $18.14 an hour or $726 weekly to support a family of two adults and one child.

FIGURE 10 - SOUTHWEST REGION ANNUAL AVERAGE EMPLOYMENT & AVERAGE WEEKLY WAGES, 2005-2012[9]

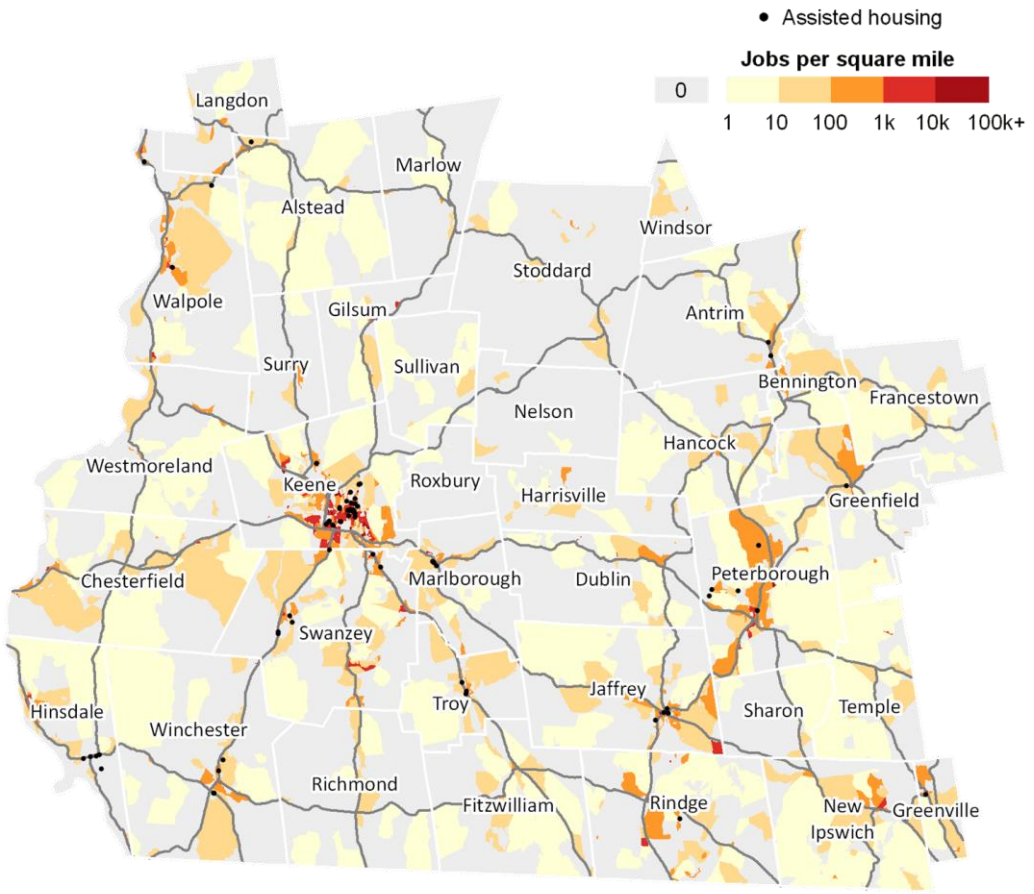


[9] *Source: New Hampshire Employment Security Covered Employment & Wages Total Private plus Government. Inflation-Adjusted by SWRPC to 2012 dollars using Bureau of Labor Statistics Consumer Price Index (U.S. Average, All Items, 1982-84 Base Period).*

Existing Employment Density

The City of Keene, which serves as an employment, commercial and population center for the Southwest Region, contains the highest concentration of job opportunities in the Region. Peterborough, Jaffrey, Rindge, and New Ipswich, on the eastern side of the Region, also have significant concentrations of employment. Seventeen of the Region's 20 largest employers are located in Keene, Peterborough, Jaffrey and Rindge.

FIGURE 11 - SOUTHWEST REGION JOBS PER SQUARE MILE BY CENSUS BLOCK, 2011[10]



Commuter Patterns

Workers in the Region are more likely to work in their county of residence (76%) when compared to the workforce of the entire state, where only 65% worked in their county of residence (see Figure 12). The Region's workers are also making shorter commutes. Almost half of commuters travel less than 10 miles from home to work. Yet, there are approximately 4,000 workers or 7.6% of the Region's workforce that travel greater than 50 miles to work on a regular basis. Since 2000, there has been a reduction in long commutes to work (over 40 minutes) for Southwest Region workers. This is contrary to national and state trends, where longer commutes have been the trend over the same period (see Figure 13).

[10] *Source: U.S. Census Bureau, Center for Economic Studies OnTheMap Area Profile (Primary Jobs)*

FIGURE 12 – WORKPLACE LOCATION FOR WORKERS AGED 16 & OVER BY PLACE OF WORK, 2012

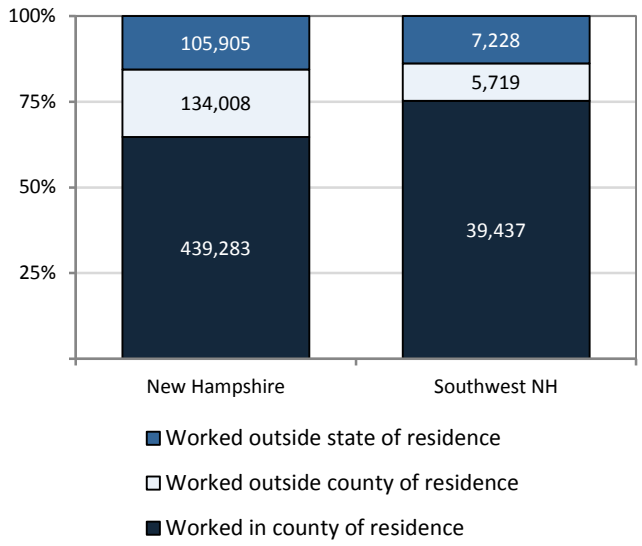
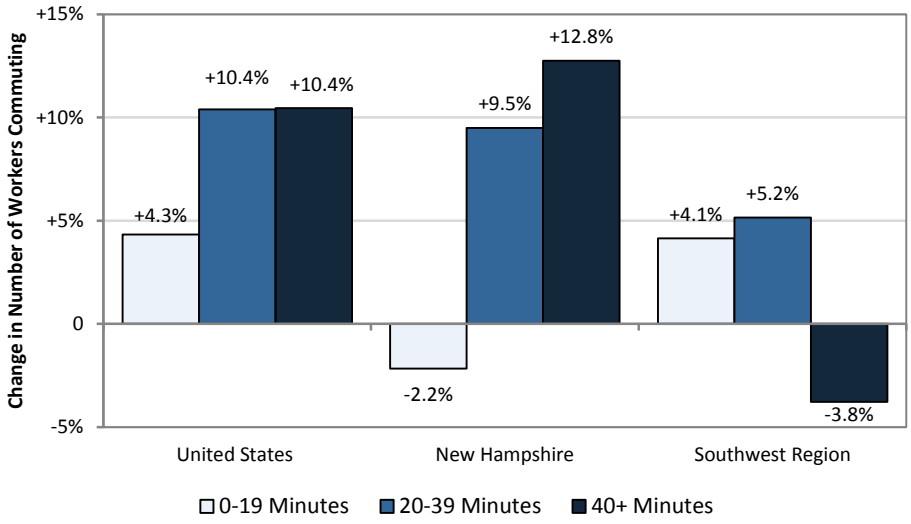


FIGURE 13 - SOUTHWEST REGION CHANGE IN TRAVEL TIME TO WORK, 2000-2011[11]

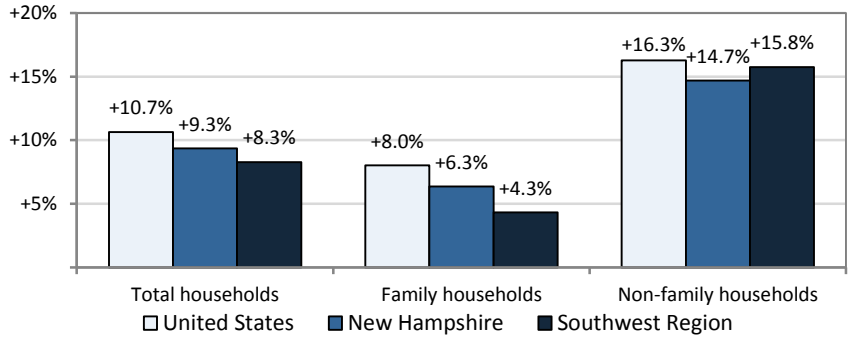


[11] *Source: U.S. Census Bureau Decennial Census 2000 and 2007-2011 American Community Survey 5-Year Estimates*

HOUSEHOLD CHARACTERISTICS

In recent years, there have been some significant changes in the type and composition of households in the Region. Although, nearly two-thirds of the Region's households are family-households, those that are non-family increased by 15.4% between 2000 and 2010. Among family households, less than 28% are husband-wife families with their own children. This family type decreased by over 18% between 2000 and 2010, faster than any other household type. Furthermore, both family and non-family households with children under 18 decreased over this time period (see Figure 14).

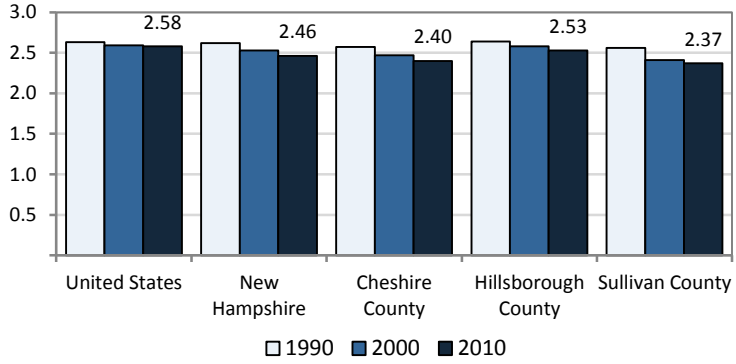
FIGURE 14 - SOUTHWEST REGION CHANGE IN HOUSEHOLDS BY TYPE, 2000-2011[12]



Household Size

In New Hampshire average household size declined 2.8% between 2000 and 2010, from 2.53 to 2.46 persons per household. Family sizes also declined by 2.3% from 3.03 persons per household to 2.96 as part of a long-term downward trend. During this same period, every community in the Southwest Region experienced a decrease in average family size. Except for Stoddard, which saw a slight increase of 1.1%. In the United States, 7-person households grew the fastest. In New Hampshire and the Southwest Region, 1-person and 2-person households grew the fastest and there was a pronounced decline in 4-person and 5-person households. Between 2000 and 2010, 1-person and 2-person households accounted for 86% of all housing unit growth in the Region. These smaller households dominate both owner and renter occupied housing units in the Region. Among owner-occupied households, 42% are 2-person and 20% are 1-person households. In 2010, 41% of renter-occupied housing units were 1-person and 29% were 2-person households.

FIGURE 15 - AVERAGE HOUSEHOLD SIZE, 1990-2010



[12] *Source: U.S. Census Bureau Decennial Census 2000 and 2010 Summary File 1 Table DP-1*

FIGURE 16 - SOUTHWEST REGION HOUSEHOLDS BY SIZE, 2010

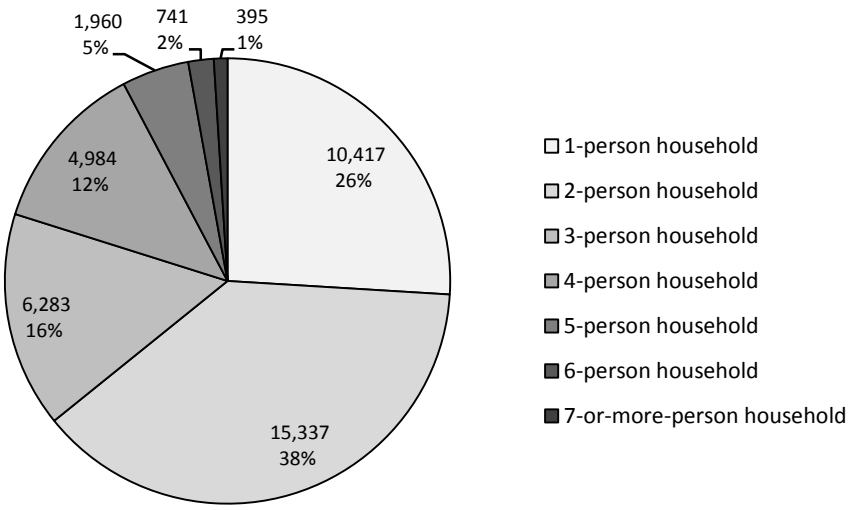
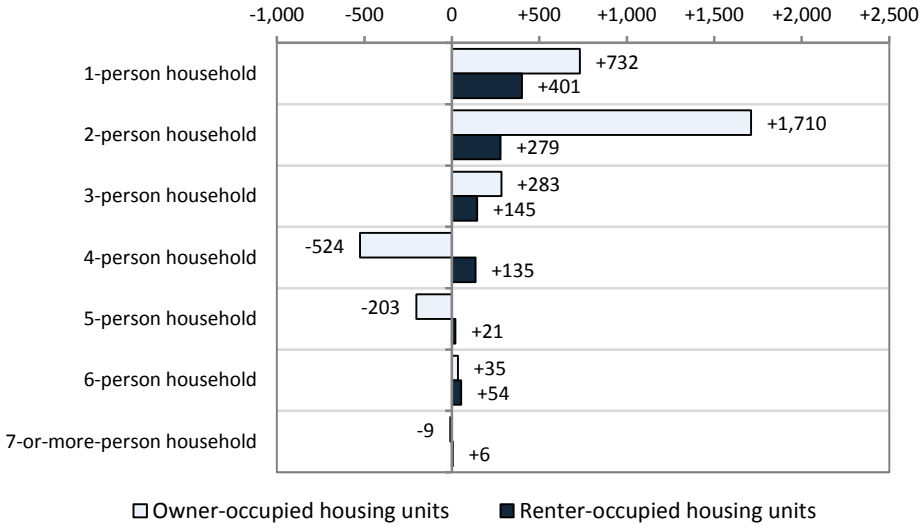


FIGURE 17 - SOUTHWEST REGION CHANGE IN HOUSING UNITS BY HOUSEHOLD SIZE, 2000-2010[13]

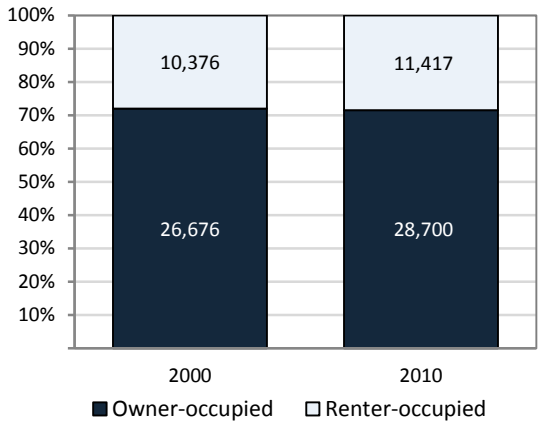


[13] *Source: U.S. Census Bureau Decennial Census 2010 Summary File 1 Table QT-H2 and 2000 Summary File 1 Table QT-H2*

Homeowners as a Percent of Households

The proportion of owner-occupied and renter-occupied housing units in the Region remained relatively steady over the past decade. The share of owner-occupied housing units decreased slightly from 72% of total units in 2000 to 71.5% in 2010. Total occupied housing units in the Region increased by 8.3% from 37,052 in 2000 to 40,117 in 2010; however, renter-occupied households grew faster than owner-occupied units, 10.0% and 7.6%, respectively.

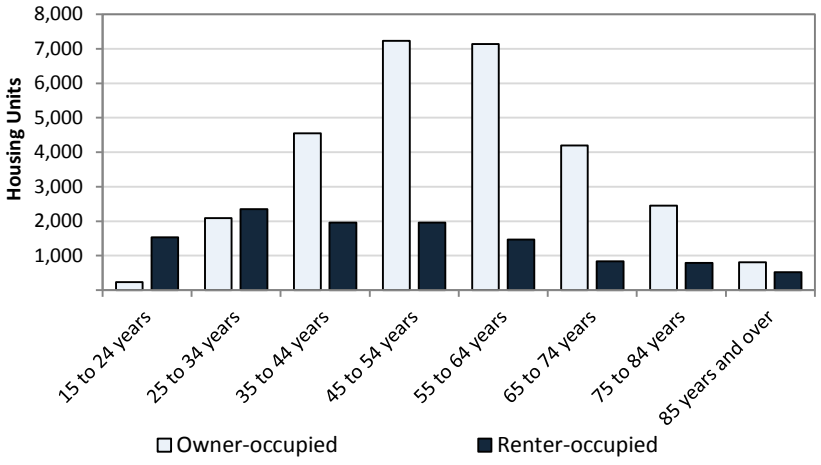
FIGURE 18 – SOUTHWEST REGION OWNER-OCCUPIED & RENTER OCCUPIED HOUSING UNITS, 2000-2010



Households by Age Group and Tenure

Although total housing units have increased since 2000, younger householders are in decline, and older ones are growing (Figure 19). Nearly half (49%) of owner households in the Southwest Region have householders over the age of 54, and 33% have a householder 65 years or older. In renter households, about one-third (32%) have a householder over age 54, and 19% have a householder 65 years or older.

FIGURE 19 - SOUTHWEST REGION HOUSING UNITS BY AGE OF HOUSEHOLDER, 2010[14]

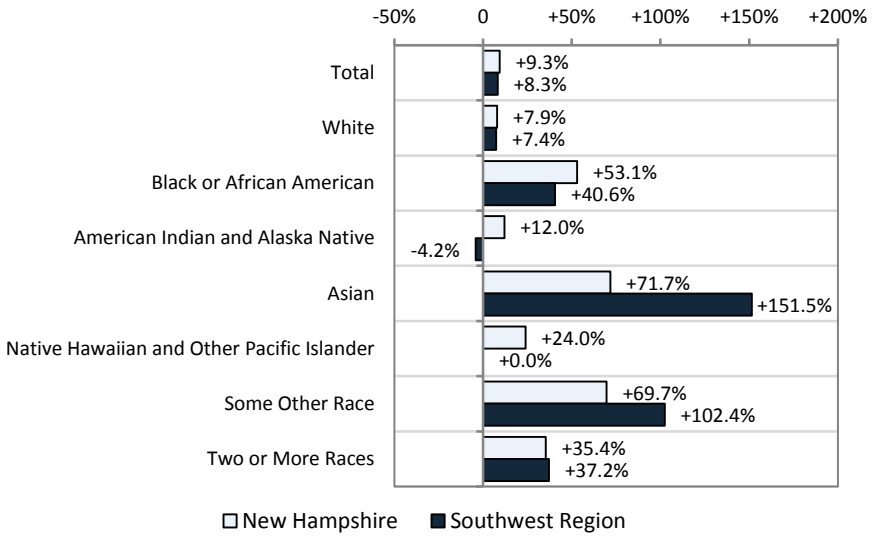


[14] *Source: U.S. Census Bureau Decennial Census 2000 and 2010, Summary File 1 Table QT-H2*

Households by Tenure and Race

The Southwest Region is becoming more diverse, albeit slowly. Although they make up a small percentage of the population, non-white households grew more quickly than white households between 2000 and 2010. The vast majority, over 98%, of owner-occupied householders identify as white. Over 4% of renter-occupied units had a householder identifying with a race other than white. The most common non-white race identified by renter householders was Asian.

FIGURE 20 – CHANGE IN OWNER & RENTER HOUSEHOLDS BY RACE, 2000-2010[15]



HOUSING UNIT CHARACTERISTICS

In 2010, the Southwest Region had a total of 46,040 housing units. These include single-family, multi-unit, attached-units like row houses or condominiums, manufactured homes, and vacant units. The City of Keene had nearly three times the number of housing units (9,719 total units) as the next highest community, Swanzey (3,205 total units). Compared to 1990 figures, the Region as a whole added 6,659 units by 2010, an increase of 17%. However, the Southwest Region's total housing units grew more slowly than the state as a whole (22%), and the nation (29%). Over the period 1990-2010, New Ipswich, Greenfield, and Francestown were the only towns in the Region with total housing units that grew more quickly than the national average. Jaffrey, Bennington, and Greenville experienced the least increases in total housing growth, with 5% or less growth. Almost half (49%) of the total increase in the Region's housing units came from five towns: Keene, Peterborough, Swanzey, New Ipswich, and Rindge (Table 1).

[15] *Source: U.S. Census Bureau Decennial Census 2000 and 2010 Summary File 1 Table H14*

TABLE 1 – TOTAL HOUSING UNITS (1990, 2000, 2010)[16]

	1990	2000	2010	% Change 1990-2010	# Change 1990-2010
United States	102,263,678	115,904,641	131,704,730	29%	29,441,052
New Hampshire	503,904	547,024	614,754	22%	110,850
Southwest Region	39,381	41,670	46,040	17%	6,659
Alstead	843	950	991	18%	148
Antrim	1,162	1,160	1,329	14%	167
Bennington	643	635	666	4%	23
Chesterfield	1,527	1,632	1,802	18%	275
Dublin	651	686	785	21%	134
Fitzwilliam	1,031	1,074	1,257	22%	226
Francestown	580	656	755	30%	175
Gilsum	320	323	378	18%	58
Greenfield	517	640	699	35%	182
Greenville	918	918	933	2%	15
Hancock	723	814	864	20%	141
Harrisville	588	698	695	18%	107
Hinsdale	1,655	1,714	1,827	10%	172
Jaffrey	2,426	2,352	2,547	5%	121
Keene	8,841	9,295	9,719	10%	878
Langdon	243	266	306	26%	63
Marlborough	856	893	946	11%	90
Marlow	364	387	408	12%	44
Nelson	379	404	460	21%	81
New Ipswich	1,326	1,449	1,916	44%	590
Peterborough	2,242	2,509	2,956	32%	714
Richmond	398	432	492	24%	94
Rindge	1,781	1,863	2,224	25%	443
Roxbury	95	91	101	6%	6
Sharon	128	160	164	28%	36
Stoddard	890	939	1,044	17%	154
Sullivan	283	294	309	9%	26
Surry	262	302	324	24%	62
Swanzey	2,582	2,818	3,205	24%	623
Temple	429	464	542	26%	113
Troy	867	778	932	7%	65
Walpole	1,465	1,592	1,715	17%	250
Westmoreland	573	618	680	19%	107
Winchester	1,673	1,741	1,932	15%	259
Windsor	120	123	137	14%	17

Supply of Housing by Number of Dwelling Units

The vast majority (71%) of housing units in the Southwest Region are single-family structures (see Figure 21). These structures are referred to below as "one unit-detached," which is a freestanding single-family unit; and as, "one unit-attached," which is a townhouse, condominium, or row house type of structure. Structures with two or more units comprise 23% of the housing supply. These are also referred to as 2-family units (e.g. duplexes), or as multi-family structures.

Between 2000 and 2012, single-unit structures comprised 70% of the Region's total housing unit growth. However, multi-family units experienced the most significant growth over this period (Figure 23). The communities with the greatest gains in housing units were New Ipswich, Peterborough, and

[16] *Source: U.S. Census Bureau Decennial Census 1990, 2000, 2010*

Keene, in that order. The municipalities with the most rapid growth in housing were Temple (57.3%), New Ipswich (42.3%), and Dublin (22.3%).

FIGURE 21 - SOUTHWEST REGION TOTAL HOUSING UNITS BY STRUCTURE TYPE, 2012[17]

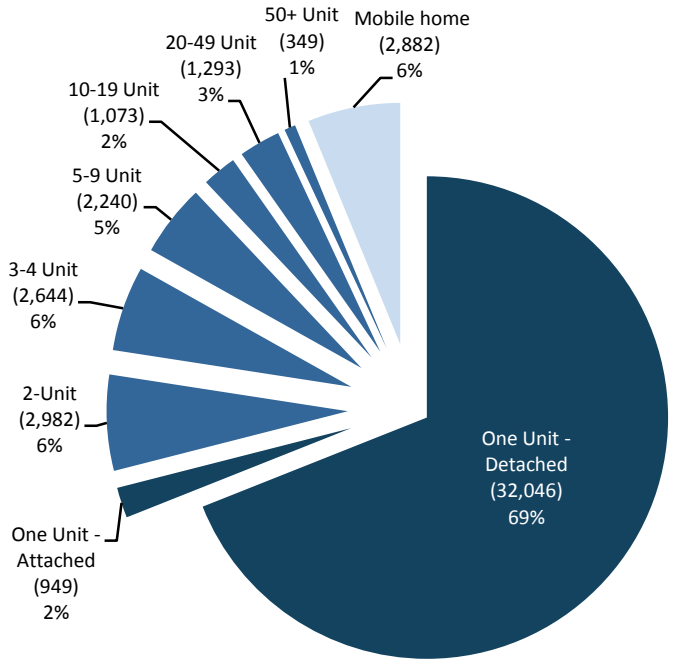
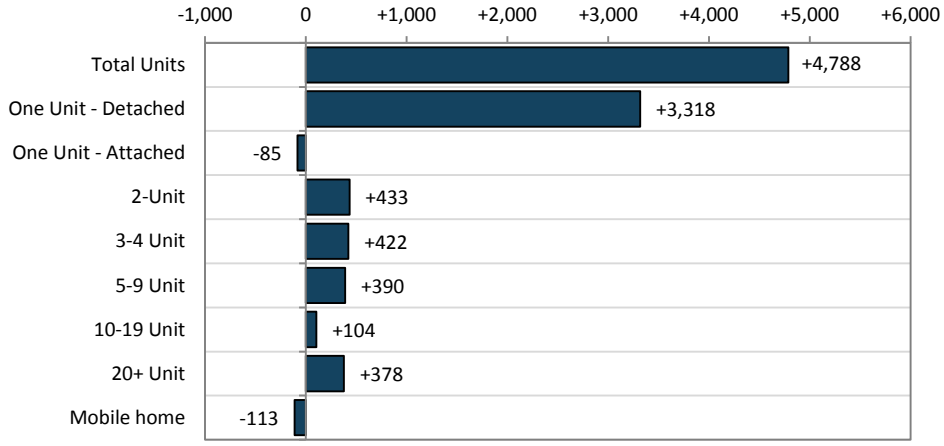


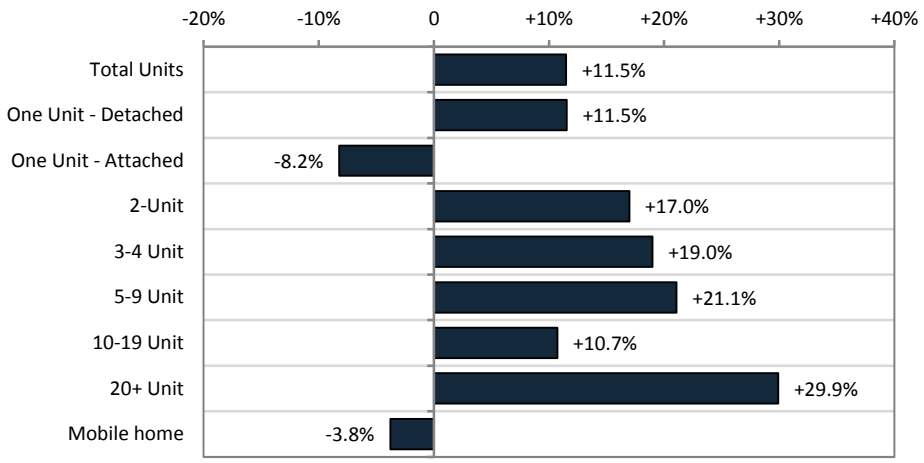
FIGURE 22 - SOUTHWEST REGION CHANGE IN TOTAL HOUSING UNITS BY STRUCTURE TYPE, 2000-2012[18]



[17] *Source: U.S. Census Bureau 2007-2011 American Community Survey 5-Year Estimates Table B25024*

[18] *Source: U.S. Census Bureau 2000 Summary File 1 Table DP-4,* 2008-2012 *American Community Survey 5-Year Estimates Table B25024*

FIGURE 23 - SOUTHWEST REGION PERCENT CHANGE IN TOTAL HOUSING UNITS BY STRUCTURE TYPE, 2000-2012[19]



Vacant Housing

In New Hampshire and the Southwest Region vacancy rates are much higher than the national average due, in part, to seasonal and recreational properties. The town with the highest percentage of vacant housing in the Region is Stoddard, which has a vacancy rate of 52%. However, of the 542 vacant housing units in Stoddard, 517 or 95% are vacant for seasonal, recreational or occasional use. Other communities with significant numbers of seasonal and second homes include Harrisville, Windsor, Nelson, and Rindge. Seasonal, recreational, or occasional residences account for over 80% of total vacant housing in these towns.

The vacancy rate is essential to understand the relative number of choices for homebuyers and renters in a community or in the Region. A low vacancy rate indicates a constrained housing market, with fewer options. Some number of vacancies are desirable to allow for more housing choice. However, a perceived oversupply of housing can influence demand for new units, and conversely, a perceived shortage can lead to new production.

It is typical for the rental vacancy rate to be much higher than the homeowner vacancy rate. In 2010, the homeowner vacancy rate measured 2% and the renter vacancy rate measured 7.2%. For renters, a vacancy rate of 5% is used as a threshold to identify a constrained market, where supply and demand are in balance. In 2013, the rental vacancy rate in New Hampshire and the Southwest Region fell well below 3%, indicating high demand and, therefore, low supply of rental units. The current low vacancy rate indicates that even with the increased emphasis on creating more rental units, demand is not being met. According to the New Hampshire Housing 2013 Residential Rental Survey, Cheshire County had the lowest rental vacancy rate (2.74%) of any county in the state.

[19] *Source: U.S. Census Bureau Decennial Census 2000 Summary File 1 Table DP-4,* 2008-2012 *American Community Survey 5-Year Estimates Table B25024*

FIGURE 24 - SOUTHWEST REGION HOUSING UNITS BY VACANCY STATUS, 2010[20]

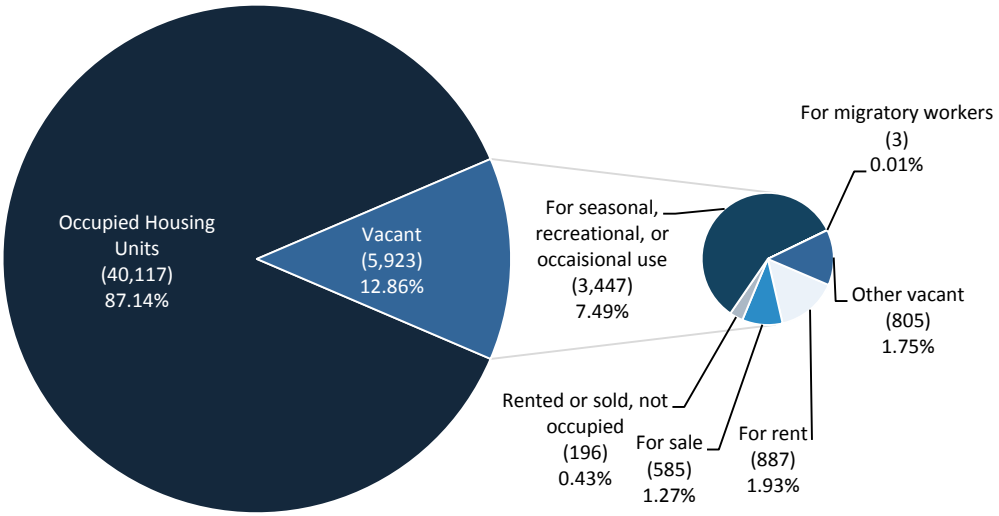
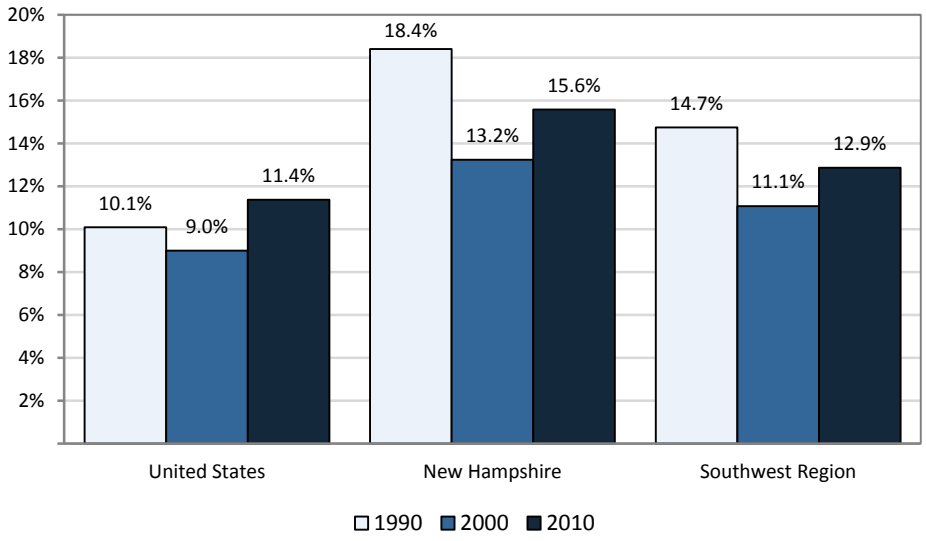
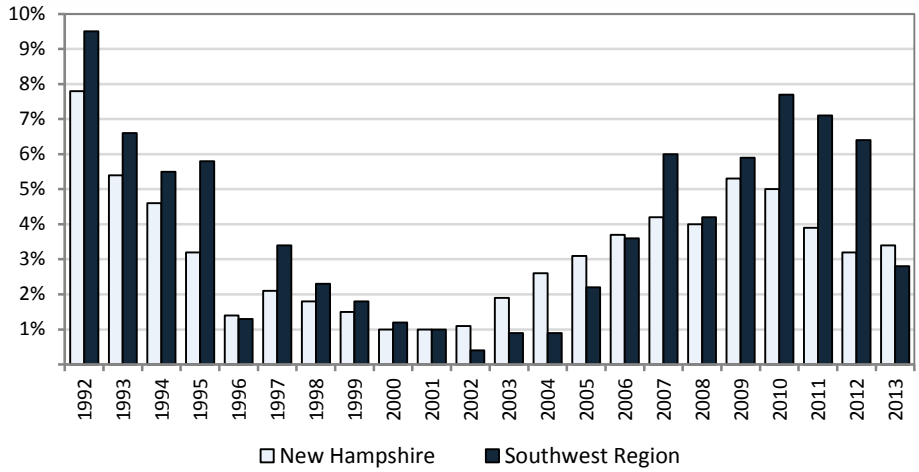


FIGURE 25 - VACANCY RATES, 1990-2010[21]



[20] *Source: U.S. Census Bureau 2010 Summary File 1 Table QT-H1*
[21] *U.S. Census Bureau 1990, 2000, 2010*

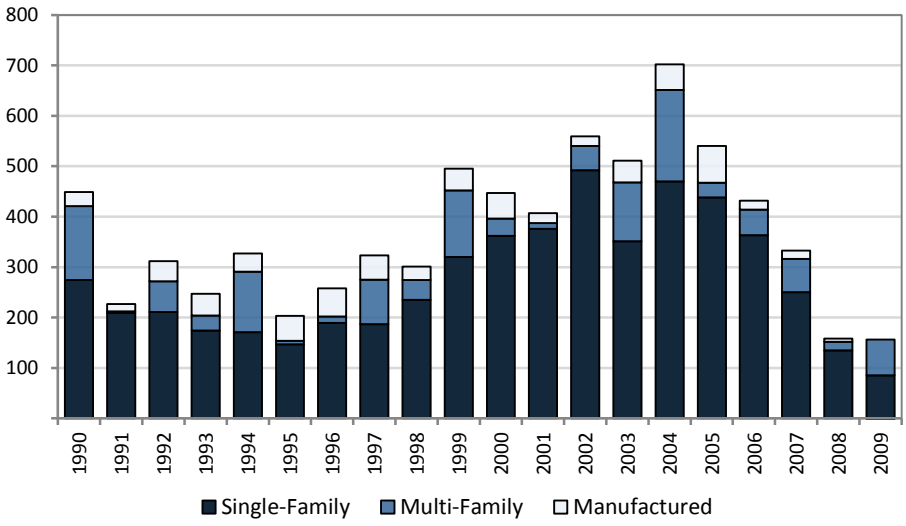
FIGURE 26 - RENTAL VACANCY RATE, 1992-2013[22]



Building Permits

New home construction, which grew significantly between 1998 and 2004, rapidly declined in the years leading up to and following the collapse of the housing market nationwide and the Great Recession in 2007. At the peak of construction in 2004, 702 net building permits were issued in the Region. Of these permits, 470 were for single-family construction, 181 for multi-family construction, and 51 for manufactured housing. Between 2000 and 2009, a total of 4,244 permits were authorized, primarily before the recession in 2007. Proportionally, multi-family units grew faster than single-family units.

FIGURE 27 - SOUTHWEST REGION RESIDENTIAL BUILDING PERMITS BY TYPE, 2000-2010[23]



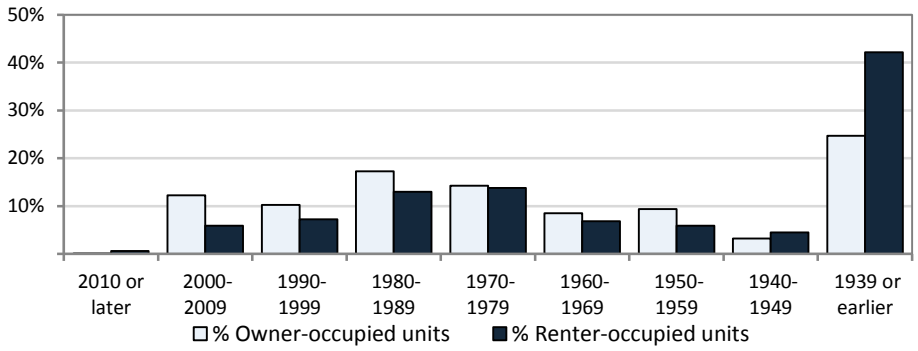
Age of Housing Stock

Nearly 1 in 3 homes in the Southwest Region are over 75 years old, which represents a much older housing stock in comparison to that of New Hampshire and the United States. Older homes are generally more expensive to own, especially with respect to wintertime heating costs. However,

[22] *Source: New Hampshire Housing Finance Authority Residential Rental Cost Survey, All Units*
[23] *Source: New Hampshire Office of Energy and Planning (OEP)*

many of these homes, especially single-family structures, are prized for their historical significance and rural character. More than half of the Region's housing inventory is greater than forty years old, which will result in increased need to renovate or replace existing units or to make them more energy efficient.

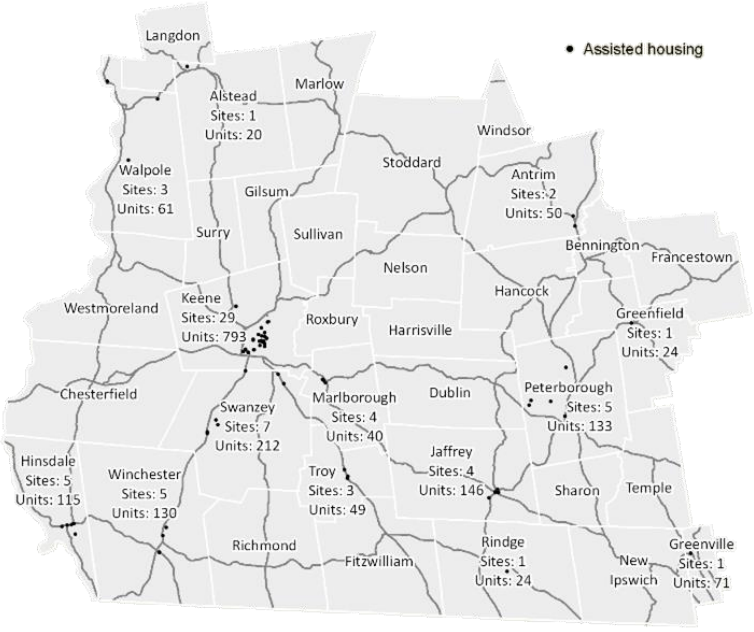
FIGURE 28 - SOUTHWEST REGION HOUSING UNIT AGE BY TENURE, 2012[24]



Assisted Housing Units

There is a total of 71 publically subsidized assisted housing[25] locations throughout the Region that provide a total of 1,879 housing units, of which 1,802 units are assisted housing. These housing units receive assistance from rental subsidies, low-income loans, vouchers, and/or payment assistance. Eligibility for living in these units is based on age, need, or other attributes. Of the available assisted housing units, 58% are elderly housing, 40% are family housing, 1% are single room occupancy, and 0.17% are special needs units. Only 8.7% of these units are classified as accessible units.

FIGURE 29 - SOUTHWEST REGION ASSISTED HOUSING UNITS, 2013[26]



[24] *Source: U.S. Census Bureau's American Community Survey 5-Year Estimates 2008-2012 Table B25036*

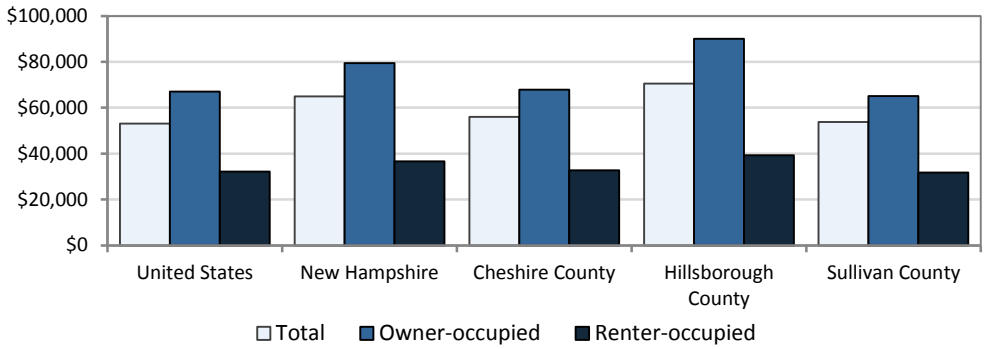
[25] *"Assisted housing" or "assisted units" in the context of this document means that the housing facilities described have been or are being provided subsidies for the purpose of creating affordable units for low and very low-income households.*

[26] *Source: New Hampshire Housing Finance Authority, 2013*

COSTS AND AFFORDABILITY FACTORS

Income is a key factor in determining housing affordability. By definition, median household income describes the point where half of the households in an area earn more and half earn less. Median household incomes in New Hampshire for owner and renter-occupied housing are much higher than the national average ($64,925 versus $53,046), but there are important regional differences within the state. Wages in Cheshire and Sullivan Counties are well below the state median income, $56,062 and $53,821, respectively. Hillsborough County's median household income of $70,472 is about 26% higher than Cheshire County and about 31% higher than Sullivan County.

FIGURE 30 - MEDIAN HOUSEHOLD INCOME BY TENURE, 2012[27]



When adjusted for inflation using the Bureau of Labor Statistics Consumer Price Index, households are making less than they did in 1990. When accounting for inflation, median household incomes decreased by the highest percentages in Temple, Gilsum, and Dublin. A few towns experienced strong growth in median household income, including Nelson, Chesterfield, and New Ipswich.

TABLE 2 - MEDIAN HOUSEHOLD INCOME BY TENURE 2012[28]

	Total	Owner-occupied	Renter-occupied
United States	$53,046	$67,062	$32,212
New Hampshire	$64,925	$79,390	$36,593
Cheshire County	$56,062	$67,844	$32,737
Hillsborough County	$70,472	$90,011	$39,295
Sullivan County	$53,821	$65,111	$31,800
Alstead	$56,122	$62,326	$25,909
Antrim	$64,500	$74,508	$36,406
Bennington	$63,393	$64,286	$54,375
Chesterfield	$80,778	$84,011	$66,702
Dublin	$58,125	$67,391	$31,346
Fitzwilliam	$63,750	$71,250	$35,469
Francestown	$83,971	$91,607	$52,857
Gilsum	$46,696	$49,375	$35,000
Greenfield	$72,321	$80,139	$29,643
Greenville	$53,508	$60,431	$29,773
Hancock	$78,667	$81,488	$50,313
Harrisville	$52,679	$56,250	$30,750
Hinsdale	$45,398	$55,938	$26,832
Jaffrey	$60,893	$71,295	$24,539
Keene	$50,530	$71,689	$32,662
Langdon	$70,982	$70,956	$71,023
Marlborough	$62,628	$75,950	$40,688
Marlow	$63,636	$66,484	$56,875

[27] *Source: U.S. Census Bureau American Community Survey 2008-2012 5-Year Estimates Table B25119*
[28] *Source: U.S. Census Bureau American Community Survey 2008-2012 5-Year Estimates Table B25119*

Table 2 Continued – Median Household Income by Tenure 2012			
	Total	Owner-occupied	Renter-occupied
Nelson	$78,125	$88,864	$36,587
New Ipswich	$85,056	$93,438	$52,355
Peterborough	$59,609	$82,619	$28,992
Richmond	$61,932	$64,167	$45,865
Rindge	$69,152	$76,190	$34,926
Roxbury	$58,750	$66,250	$37,500
Sharon	$79,643	$89,286	$43,750
Stoddard	$62,303	$61,711	$66,125
Sullivan	$63,056	$69,722	$19,444
Surry	$75,547	$76,458	$49,750
Swanzey	$56,444	$61,068	$38,750
Temple	$51,875	$60,893	$47,591
Troy	$50,125	$61,359	$34,444
Walpole	$53,828	$70,953	$37,188
Westmoreland	$78,047	$83,490	$47,813
Winchester	$43,706	$52,321	$29,111
Windsor	$51,500	$76,875	$46,563

Median Home Values and Rents

According to New Hampshire Housing Finance Authority, the Region's median home purchase price fell by 17.5% ($200,000 to $165,000) between 2008 and 2013. This decrease is more than double the 8.3% drop in median home purchase price experienced statewide over the same time period. This decline comes after a period of steady growth in purchase prices between 1998 and 2007, over which time median home prices in the Region increased by 118%.

Rental costs in the Region did not experience the same peaks and troughs as median home purchase prices. Comparatively, gross monthly rental costs in 2013 increased by 2% from 2008 ($954 to $974). Rental costs have risen fairly steadily since the 1990s in the Region, increasing an average of 3.3% per year. Statewide, rental costs have increased an average of 1.6% each year. However, gross rent statewide in 2013 was 4.5% higher than in the Region ($1,018 compared to $974).

Municipal Equalized Property Tax Rates

In 2010, the average equalized property tax rate for the Southwest Region was $22.54 per $1,000 of valuation. Nearly every town in the Region has experienced an increase in this rate since 1990. The tax rate in a given community comprises a substantial portion of the housing cost burden reported by the U.S. Census Bureau. Tax rates are adjusted annually to account for increases and decreases in property valuation and to meet municipal, county, state, and educational requirements. Compared to neighboring Hillsborough and Sullivan counties, Cheshire County's equalized property tax rate has risen much more quickly. Between 1990 and 2010, Cheshire County's average equalized property tax rate rose by 19%, a significantly higher increase than Hillsborough County's 5% and Sullivan County's 1%.

IV. HOUSING SUPPLY PROJECTIONS

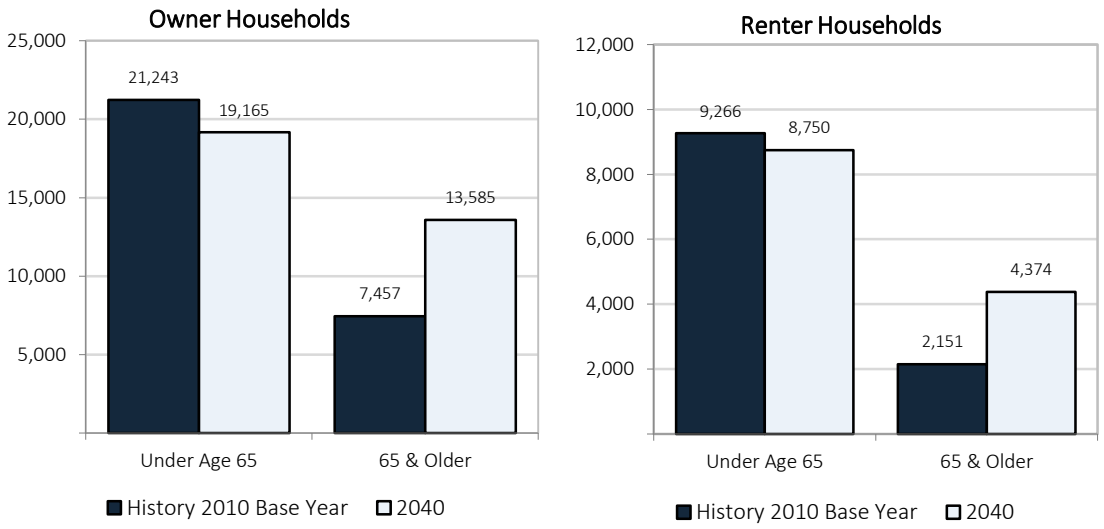
In 2013, the NH Housing Finance Authority (NHHFA) worked with the NH Center for Public Policy Studies to update the state's housing production needs model to better reflect changes in demographics and employment. This model examines factors influencing future housing needs in New Hampshire, and forecasts anticipated housing supply needs for the period between 2010 and 2040. These estimates of future housing production are projected at the state, county, and regional planning commission levels.

The model utilized two approaches to calculating anticipated housing need. The first is a population-based housing production model, which rests its assumptions, in part, on demographic data from the 2010 U.S. Decennial Census. Demographic indicators include population, household formation, the distribution of population and households by age group, and the number of New Hampshire residents in group quarters. The second is an employment-based production model, which relies on economic forecasts of labor force, employment, and county commuting patterns.

An average of the employment and population based estimates projects housing production across New Hampshire to grow by 5,264 units per year (4,398 owner units and 866 renter units) from 2010 to 2020. This forecast implies that housing production needs statewide will be considerably lower than in NHHFA's previous assessment in 2009, which called for an annual housing production of nearly 9,000 units per year from 2007 to 2015.

The population-based model forecasts that the Southwest Region might experience an average demand for 250 additional housing units a year (185 owner and 65 renter units) between 2010 and 2025. In 2040, when the Southwest Region's population is projected to grow to 108,168, the number of households is expected to increase from 40,117 in 2010 to 45,874 in 2040. This translates into a need for 135 new owner units and 57 new renter units per year on average over the 30 year period. According to this projection, the highest need for housing in the Southwest Region will be from householders over age 65, both in renter and owner units. Growth of housing need among these age groups may result in demand for a different type of housing, not necessarily new housing.[29]

FIGURE 31 – SOUTHWEST REGION PROJECTED HOUSEHOLD BY AGE & TENURE



[29] *New Hampshire Center for Public Policy Studies, March 2013, Housing Needs in New Hampshire: The Evolving Environment and Housing's Future*

V. AREAS OF CONCERN

The chapters above describe general trends and conditions affecting the Region related to housing availability and affordability. However, some populations face special challenges to accessing safe, stable, and affordable housing. These groups include but are not limited to the elderly, persons with disabilities, single parents, individuals without access to a vehicle, those living in poverty, the homeless, and minorities. Meeting the needs of these populations can be difficult, especially in a rural region where options for housing, transportation, and employment are limited.

The following section describes the conditions and needs of some of these populations in the Region with respect to housing. Later sections in this chapter review the geographic distribution and concentration of certain populations throughout the Region and examine potential areas of housing concern.

COMMUNITIES OF INTEREST

Elderly Populations

The proportion of the Region's population that is 65 and older is growing more rapidly than any other age group. It is estimated that this segment of the population will increase from 15% to 26% of total population between 2010 and 2040. Although total housing units have increased since 2000, younger householders are in decline, and older ones are growing. Nearly half (49%) of owner-occupied households in the Southwest Region have householders over the age of 54, and 33% have a householder 65 years or older. In renter households, about one-third (32%) have a householder over age 54, and 19% have a householder 65 years or older.

As our population grows older, the need for appropriate housing, transportation, health care, delivery and supportive services will only increase. While seniors and 'Baby Boomers' generally want to age in their own homes or locale, most of our Region's communities do not currently support the appropriate housing, social services and transportation these older adults need to live independently. This population generally tends to prefer, and to some degree requires, housing that is smaller in size (one to two bedrooms), and located near goods and services or flexible transportation options.

Nearly half (49%) of owner-occupied households in the Southwest Region have householders over the age of 54.

Currently, there are 30 assisted housing complexes for seniors in the Region with a total of 1,081 units. Of these units 1,057 are assisted, and 98 are considered accessible. One third of these complexes are located in Keene. The remainder are dispersed throughout the Region in the following towns: Alstead, Antrim, Greenfield, Greenville, Hinsdale, Jaffrey, Marlborough, Peterborough, Rindge, Swanzey, Troy, Walpole, and Winchester.

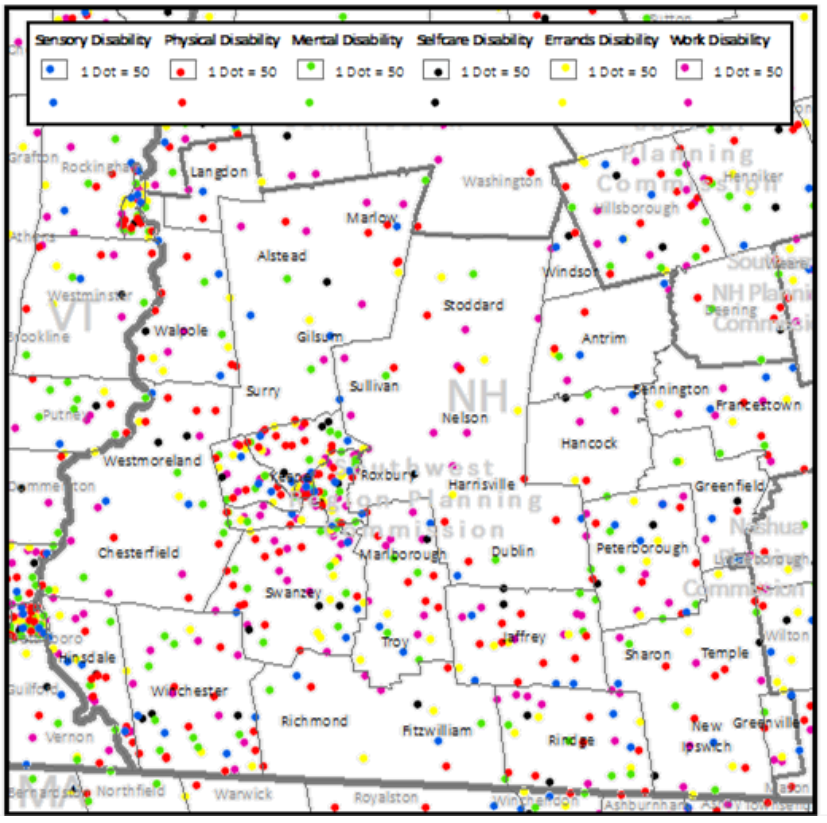
Irrespective of supply, many seniors face economic challenges meeting their housing preferences and needs. This population often lives on a limited income after retirement, limiting their housing affordability if they do not already own their home or choose to downsize. Traditionally, the home purchases of first time buyers would have enabled older homeowners who were selling their homes to downsize or seek alternative housing options. However, high levels of student debt, mediocre wage growth, rising property taxes, and more rigorous lending standards limit home buying options for younger generations, making it more difficult for older homeowners to transition out of their homes.

Persons with Disabilities

Individuals with disabilities can have a difficult time finding housing that is affordable, accessible, and meets special needs. Within the Southwest Region, over 11% of non-institutionalized persons have some form of disability, and almost 1 in 3 residents age 65 or older have a disability that impacts their daily life. Most common are ambulatory difficulties that limit an individual's ability to walk or climb stairs. These account for 47% of all disabilities in the Region. Nearly 30% of all disabled persons have difficulty living independently, 37% have cognitive difficulties, 32% have hearing difficulties, 15% have self-care difficulties, and 14% have vision difficulties. Although persons with disabilities are dispersed throughout the Region, there is a significant concentration in Hinsdale, where 25.5% of the population has a disability.

Having a disability can limit what types of housing may be suitable or available. Finding housing for persons with physical disabilities can be especially challenging, as the housing stock that is the most affordable may not be accessible. Many of the existing housing units in the Region (nearly 1 in 3) are older than 75 years old and lack characteristics that are conducive to individuals with limited mobility such as bedrooms and bathrooms at the street level, entrances without steps, wide doorways, etc. In addition, these older homes are generally more expensive to occupy, especially with respect to wintertime heating costs. Of the 1,802 assisted housing units located in 71 housing complexes in the Region, only 8.7% (157 units) are classified as accessible.[30]

FIGURE 32 – SOUTHWEST REGION DISABILITY BY CENSUS TRACT[31]



[30] *NH Housing and Finance Authority. March 2014. "Directory of Assisted Housing." http://www.nhhfa.org/data-planning/DAH.pdf. Note, there are several group homes for mentally ill or developmentally disabled persons that are not included in the Directory for privacy purposes and therefore are not reflected in the total count of assisted housing units.*

[31] *U.S. Department of Housing and Urban Development, 2014*

However, poverty is perhaps one of the most significant barriers to this population seeking housing. Within the Region the income of 17.7% of 20 to 64 year olds with disabilities is below the federal poverty line - more than double the rate for people of the same age who are not disabled. This situation is particularly difficult for disabled residents who depend on the government's basic welfare program, Supplemental Security Income (SSI). In December 2012, the average monthly payment for SSI in Cheshire County was $526.[32] The vast majority (97%) of SSI recipients in Cheshire County were categorized as blind and disabled, and 77% were between the ages of 19 and 64.

Single Parent Households

According to the 2010 Census, approximately 9.1% of households in the Region are single parent families with children under age 18. Of these 3,640 households, 31% are led by single male parents, and 69% are single women parents.[33] Towns with significant concentrations of single parent households include Bennington (11.9%), Windsor (12.0%), Roxbury (12.2%), Greenville (13.2%), and Winchester (13.4%).

In NH, the average annual cost of full-time child care for an infant in a licensed child care center is 41% of a single mother's median family income.

Where most households have two wage earners to pay for the rent or a mortgage payment, single parent households do not have that benefit. One of the greatest challenges faced by single parent families is the availability and cost of child care. While child care is one of the highest budget items for all families, it is especially difficult for single parents who spend a significant part of their earnings on child care. The U.S. Department of Health and Human Services considers 10% of family income for child care as a benchmark for affordable care. In New Hampshire the average annual cost of full-time child care for an infant in a licensed child care center is 41% of a single mother's median family income, compared to 12% of married couple's family income.[34]

The high cost of child care affects families' ability to choose the child care arrangements and quality of care they may want for their children. It can also impact their ability to maintain full time employment. Some families have the opportunity to rely on relatives, friends or neighbors for help, while some must stay at home to meet their child care needs.

Population without Vehicle Access

Having safe and convenient options for accessing employment, goods, services, and social and recreational activities is integral to maintaining a healthy, vibrant community and quality of life. In a rural area like the Monadnock Region, these options are extremely limited. Low population density, hilly terrain, far distances between service centers, and limited public transportation are significant challenges to getting around. For many living in the Region, the only safe or practical way to access destinations, is by automobile. However, this travel option is not available to all residents. Within the Region, 4.9% of households do not have a vehicle available.

The cost of owning and maintaining a vehicle can be a challenge for many individuals and households, especially when combined with housing costs and far commuting distances. In 2012, American households spent an average of $8,998 or 14% of their income before taxes on transportation-related

[32] *U.S. Social Security Administration, 2013* http://www.ssa.gov/oact/ssir/SSI13/ssi2013.pdf
[33] *U.S. Census Bureau, Decennial Census 2010*
[34] *Childcare Aware of America, "Parents and the high Cost of Child Care" 2013. http://usa.childcareaware.org/sites/default/files/cost_of_care_2013_103113_0.pdf*

expenses. Of this amount, 94% was tied to vehicle ownership costs. In this same year, American households spent an average of $16,887 or 26% of their income before taxes on housing-related expenses.[35]

As the population grows older and the ability to own or operate a vehicle diminishes, the need for enhanced mobility options will only increase. It is estimated that 1 in 5 individuals over the age of 65 in the Region are non-drivers. For individuals to maintain their independence and/or remain in their homes as they grow older, they need to have the ability to get to medical appointments and the grocery store, and to connect with friends and others in the community.

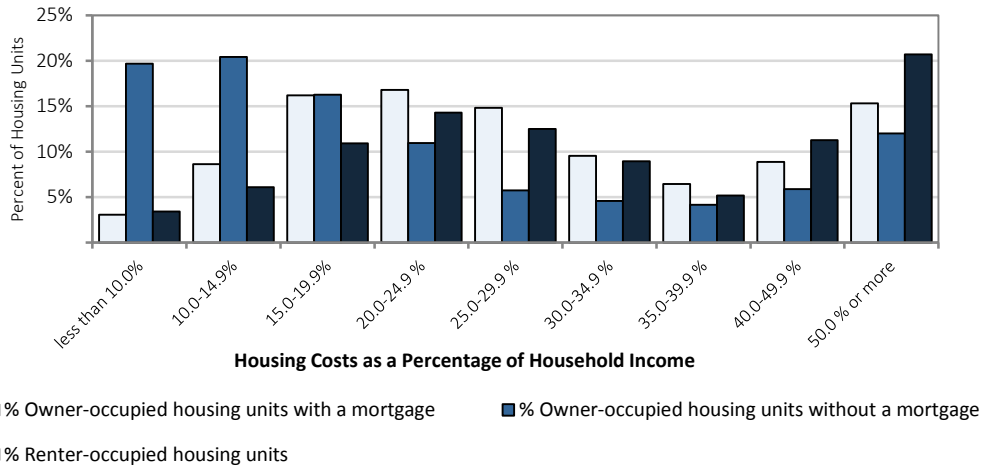
Housing Cost Burdened

Households paying more than 30% of their income on housing are considered cost burdened because they have fewer resources to afford transportation, food, clothing, medical care, and other necessities. Although originally designed to evaluate rental housing costs, this metric has been applied to owner-occupied housing as well. The percent of household income spent on gross costs, referred to by the Census Bureau as *selected monthly owner costs as a percentage of household income*, include the cost of rent, mortgage, tax payments, electricity, insurances, fees, and other costs associated with owned or rented housing. The Census bureau defines the renter costs as gross rent as a percentage of household income.

In the Southwest Region, nearly half of all owner-occupied housing units have a mortgage (19,325 out of 40,277). Among these households, 40% spend over 30% of their income on housing costs, and nearly a quarter spend over 40%. Over 15% of households are considered severely cost-burdened, spending more than half of their household income on housing related expenses. Even among the ~25% of owner-occupied households in the Region without a mortgage, 26.6% spend more than 30% of their household income on housing expenses, with 12% spending 50% or more of their income. In renter households, 46.1% spend more than 30% of their income on rent and housing expenses and 20.7% spend over 50% of their income on housing related expenses.[36]

High property taxes, which can be a substantial portion of housing cost burden, are also an economic obstacle for home owners. Nearly every municipality in the Region has experienced an increase in their property taxes since 1990, and in 2010, the average equalized property tax rate for Southwest Region was $22.54 per $1,000 of valuation.[37] Moreover, the rental market has grown less affordable

FIGURE 33 - SOUTHWEST REGION HOUSING COSTS AS A PERCENT OF HOUSEHOLD INCOME, 2012



[35] *Consumer Expenditure Survey, 2012, Table 1202, US Bureau of Labor Statistics*
[36] *Source: U.S.* Census Bureau American Community Survey 2008-2012 5-Year Estimates Tables B25091, B25070
[37] Source: NH Department of Revenue Administration

in recent years. Between 2000 and 2011, the Region's median monthly gross rent rose by 47% and rental vacancy rates fell below 3%, meaning renters are paying more with fewer options to choose from.[38] Approximately 20% of renter households in the Region are paying greater than 50% of their income on rent alone (see Figure 33).

Homeless Population

The cost of rental housing and lack of affordable housing options in the Region for low and very low income people, creates challenges for individuals who are struggling to survive as low wage earners or on fixed incomes such as Social Security Disability. The 2013 New Hampshire Point-In-Time counts identified 2,576 people that were homeless in the state in 2013, an increase of just over 5% from the 2012 count. This same count of homeless persons identified 103 sheltered and 25 unsheltered homeless individuals in Cheshire County. This represents 17 fewer individuals than those counted in 2012. In 2013, there were 220 people who stayed in shelters in Keene and the average length of stay was 83 days - an improvement from 292 persons and an average stay of 97.95 days in 2012.[39]

In New Hampshire someone who is homeless is defined as an individual or family that lacks a fixed, regular, and adequate nighttime residence; or, an individual or family that has a primary nighttime residence that is a supervised publicly or privately operated shelter or transitional housing, an institution other than a penal facility that provides temporary residence for individuals intended to be institutionalized, or a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.

The cost of rental housing and lack of affordable housing options in the Region for low and very low income people creates challenges for individuals who are struggling to survive…

However, there are many instances of individuals or families without access to fixed and regular housing that do not fit this definition. Some are "doubled up" or "couch surfing." These terms describe situations where individuals, who are unable to maintain their housing situation, stay with a series of friends and/or extended family. It can be challenging to identify these individuals in the Region and assist those seeking to regain housing stability as they are not likely receiving services from homeless service providers.

Homelessness results from a complex set of circumstances that require people to choose between food, shelter, and other basic needs. Within the context of poverty and lack of affordable housing, there are many additional factors that might contribute to homelessness. These include lack of affordable health care, domestic violence, mental illness, and addiction disorders. Given the complexity of this issue, solutions to addressing homelessness must be multifaceted. While helping these individuals and families access stable housing is important, underlying issues such as the lack of employment options at a living wage, mental illness, substance abuse, and access to affordable health care must also be addressed.

[38] Source: NH Housing and Finance Authority, 2014

[39] *NH Department of Health and Human Services, "Homelessness in New Hampshire" 2013.*

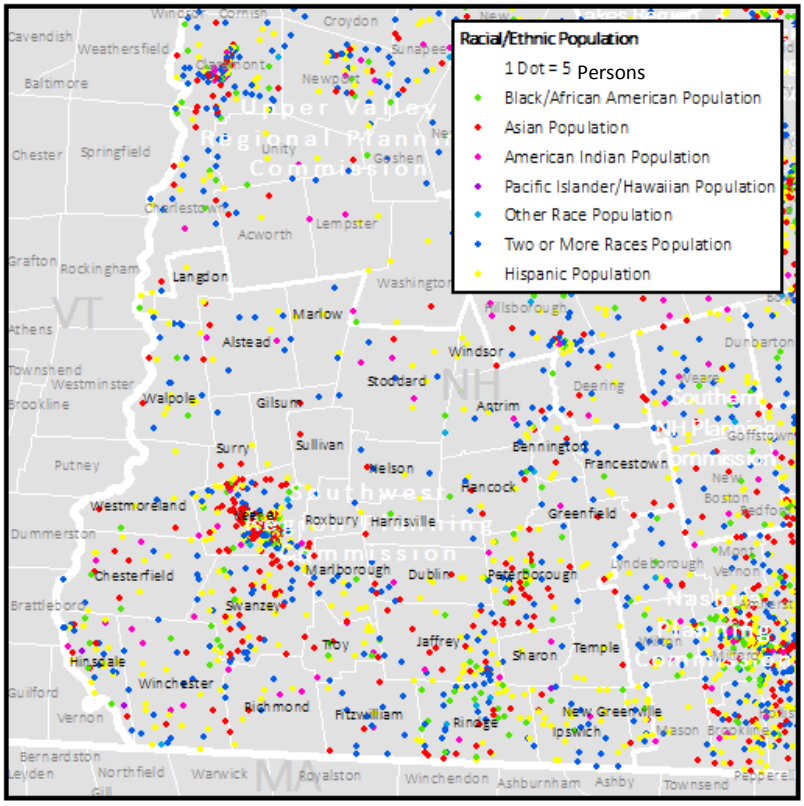
Racial and Ethnic Minorities

When the Department of Housing and Urban Development (HUD) first began to monitor discrimination in both rental and sales markets in the 1970s, the most blatant forms of housing discrimination were still common. Minority home-seekers were denied appointments to meet with real estate brokers and/or rental agencies to tour homes that had been publicly advertised. Although illegal incidents of this overt nature have declined, housing discrimination has not disappeared - it is more subtle.

A national 2013 study[40] released by HUD and conducted by the Urban Institute, shows that differences in treatment occur between equally qualified white and minority home-seekers meeting with housing providers. Well-qualified minority home-seekers are generally just as likely as equally qualified white home-seekers to get an appointment and learn about at least one available housing unit. However, when differences in treatment occur, white home-seekers are more likely to be favored than minorities. For example, white home-seekers are more often told about and shown additional homes and apartments than minorities.

As discussed in preceding sections, the Southwest Region has a minority population that accounts for only 3.5% of the total population. However, this small population has grown significantly in recent years. Between 2000 and 2010, the Region's population identifying as white increased by 3.7%, whereas non-white groups increased in population by 64.5% to 3,587 individuals. Nearly half of this growth came from an increase in the Region's Asian population. Furthermore, respondents of any race identifying as Hispanic or Latino more than doubled between 2000 and 2010.

FIGURE 34- RACIAL/ETHNIC POPULATION BY CENSUS BLOCK GROUP



[40] *"Housing Discrimination Against Racial and Ethnic Minorities 2012", Prepared for the U.S. Department of Housing and Urban Development, June 2013, http://www.huduser.org/portal/Publications/pdf/HUD-514_HDS2012_execsumm.pdf*

Figure 34[41] illustrates the geographic distribution of the Region's racial and ethnic population. Communities with greater concentrations of minority populations include Keene, Peterborough, Rindge, Jaffrey, and Swanzey.

SEGREGATION

Segregation refers to the separation or isolation between groups of people based on their race, ethnicity, or other characteristics. Although segregation is not always bad, it is important to recognize the social forces that discourage or prevent integration and unjust social conditions. However, it can be challenging to identify and measure such a complex issue. While segregation does not lend itself to simplistic analyses and easy solutions, HUD has developed a geography based method to analyze and rank areas based on their demographic statistics.

As part of its analysis of southwest New Hampshire, HUD utilized a dissimilarity index to quantify the distribution of racial and ethnic groups throughout Region. The index compares the distribution of any two racial or ethnic groups in a census tract or block group and compares it to the racial or ethnic make-up of the Region as a whole. A score of 0 indicates that every census tract or block has the same racial share of the population as the overall Region. Scores closer to 1 indicate that many areas deviate from the Region's overall racial composition. In this way, a dissimilarity index helps to identify areas with high, moderate, or low levels of segregation (see Table 3). Although the index scores for the Southwest Region were all low, indicating little to no segregation between ethnic groups, the Region experienced increased dissimilarity between 2000 and 2010, particularly between white and Asian populations.

TABLE 3 - DISSIMILARITY INDEX KEY

Measure	Values	Description
Dissimilarity Index [min: 0, max: 1]	< 0.40	Low Segregation
	0.41 - 0.54	Moderate Segregation
	> 0.55	High Segregation

A second way HUD measures segregation is the isolation index, which compares the share of a racial or ethnic population in a region to the average neighborhood share within a region. Like the dissimilarity index, the isolation index cannot exceed one. Higher isolation index values indicate more segregation. Although the isolation index is similar to the dissimilarity index, it is preferred for analyzing areas with small minority populations like the Southwest Region. The Southwest Region's isolation index scores indicate that minority shares of the population are very close to the region's average share (see Table 4).

[41] *U.S. Department of Housing and Urban Development, 2014*

TABLE 4 - SOUTHWEST REGION RACE/ETHNIC SEGREGATION[42]

	Share of Population		Dissimilarity Index		Isolation Index	
	(1)	(2)	(3)	(4)	(5)	(6)
	2000	2010	2000	2010	2000	2010
Non-White/White	3%	4%	0.13	0.15	0.00	0.01
Black-African American/White	0%	0%	0.00	0.00	0.00	0.00
Hispanic/White	1%	1%	0.00	0.19	0.00	0.00
Asian/White	0%	1%	0.00	0.33	0.00	0.01
Pacific-Islander/White	0%	0%	0.00	0.00	0.00	0.00
Native-American/White	0%	0%	0.00	0.00	0.00	0.00

CONCENTRATIONS OF POVERTY

According to HUD, of the nation's 3,800 census tracts where more than 40% of the population is below the poverty line, approximately 3,000 (78%) are also predominantly minority. Because of high levels of unemployment, capital disinvestment, and other stressors, these racially or ethnically concentrated areas of poverty can experience negative outcomes like heightened levels of crime, low educational attainment, and other challenges that require attention and resources from the larger communities of which they are a part.

There are currently no census tracts in the Southwest Region with greater than 40% of the population below the poverty line.

TABLE 5 - SOUTHWEST REGION RACIALLY/ETHNICALLY CONCENTRATED AREAS OF POVERTY[43]

	Count	Share
Racially or Ethnically Concentrated Tracts	0	0.0%
In Racially or Ethnically Concentrated Tracts:		
Total Population:	0	0.0%
Non-White :	0	0.0%
Black/African-American	0	0.0%
Hispanic/Latino	0	0.0%
Asian	0	0.0%
Native-American	0	0.0%
Pacific-Islander	0	0.0%

[42] Values in column (1) and (2) are the share of racial/ethnic groups in the participant geography in years 2000 and 2010, respectively. Columns (3) and (4) are the dissimilarity index for years 2000 and 2010. The index compares the spatial distribution of the two groups identified in the left-hand column, summarizing neighborhood differences over a larger geography (program participant geography or metro). Higher values of dissimilarity imply higher residential segregation. Column (5) is the isolation index calculated over the program participant geography for the year 2000, column (6) is the same for the year 2010. The isolation index compares average neighborhood minority share for a minority person to the average minority share in the larger geography (program participant geography or metro). Again, higher values imply higher levels of segregation. These index are calculated using block group 100% count data from the 2000 and 2010 Decennial Census SF1.

[43] Notes: Column (1) is the number of Racially Concentrated /Ethnically Concentrated Areas of Poverty census tracts, and the total of persons in those tracts in the program participant area. Column (2) is the share of tracts designated as, and population groups living in Racially Concentrated /Ethnically Concentrated Areas of

VI. ACCESS TO OPPORTUNITY

The previous section identified areas of concern or stressors within communities in the Region. This section focuses on areas where there is greater access to opportunities in the Region such as employment, education, healthy environmental conditions, public transportation, etc. To help identify and evaluate access to opportunity, HUD has developed a set of indices. These indices, which include poverty, school proficiency, labor market engagement, job access, and health hazards exposure, are a framework to compare access to opportunity and challenges across geographies. They do not, nor are they designed to, capture all the variables important to the well-being of the Southwest Region and its communities.

The sections below describe the results of each index for the Southwest Region's communities. Each of the HUD indices are computed at the census block group or tract level. For all indices, higher values reflect greater opportunity in a given area. Table 6 describes the meaning of potential index values. Table 7 outlines the data sources used for each index. Although HUD has developed a transit index, data is not available for the Region.

TABLE 6 - HUD NEIGHBORHOOD OPPORTUNITY INDEX KEY

Index Value	Description
0 – 20	Very Low Opportunity
21 – 40	Low Opportunity
41 – 60	Moderate Opportunity
61 – 80	High Opportunity
81 – 100	Very High Opportunity

TABLE 7 - HUD NEIGHBORHOOD OPPORTUNITY INDEX DATA SOURCES[44]

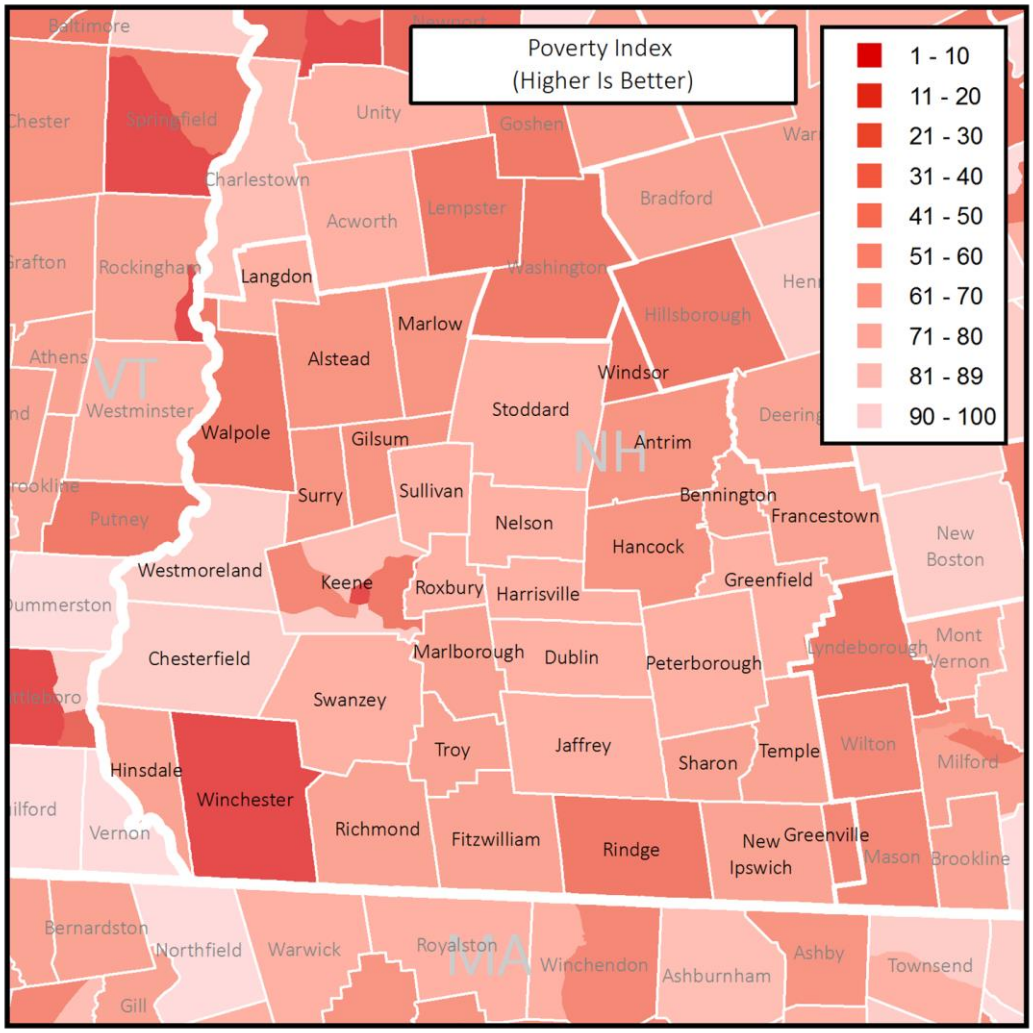
Opportunity Dimensions	Input Variables	Source
Poverty Index	Family Poverty Rate	ACS 2006-2010
	Percent Households Receiving Public Assistance	ACS 2006-2010
Neighborhood School Proficiency Index	School Math Proficiency / State Math Proficiency	Department of
	School Reading Proficiency / State Reading Proficiency	Department of Education
Labor Market Engagement Index	Unemployment Rate	ACS 2006-2010
	Labor Force Participation Rate	ACS 2006-2010
	Percent with a Bachelor's Degree or Higher	ACS 2006-2010
Job Access Index	Block Group Level Job Counts	LED, 2010
	Block Group Level Job Worker Counts	LED, 2010
	Origin-Destination Flows	LED, 2010
	Distance	GIS-Derived
Health Hazards Exposure Index	TRI Facilities, Releases	EPA, 2009
	RSEI Toxicity Assessment	EPA, 2007
	Distance	GIS-Derived

[44] *http://www.huduser.org/portal/publications/pdf/FR-5173-P-01_AFFH_data_documentation.pdf*

Poverty Index

The poverty index was designed to quantify the relative depth and intensity of poverty in a given area. The index uses family poverty rates and the percentage of households receiving public assistance as reported by the U.S. Census Bureau's American Community Survey (see Figure 35).

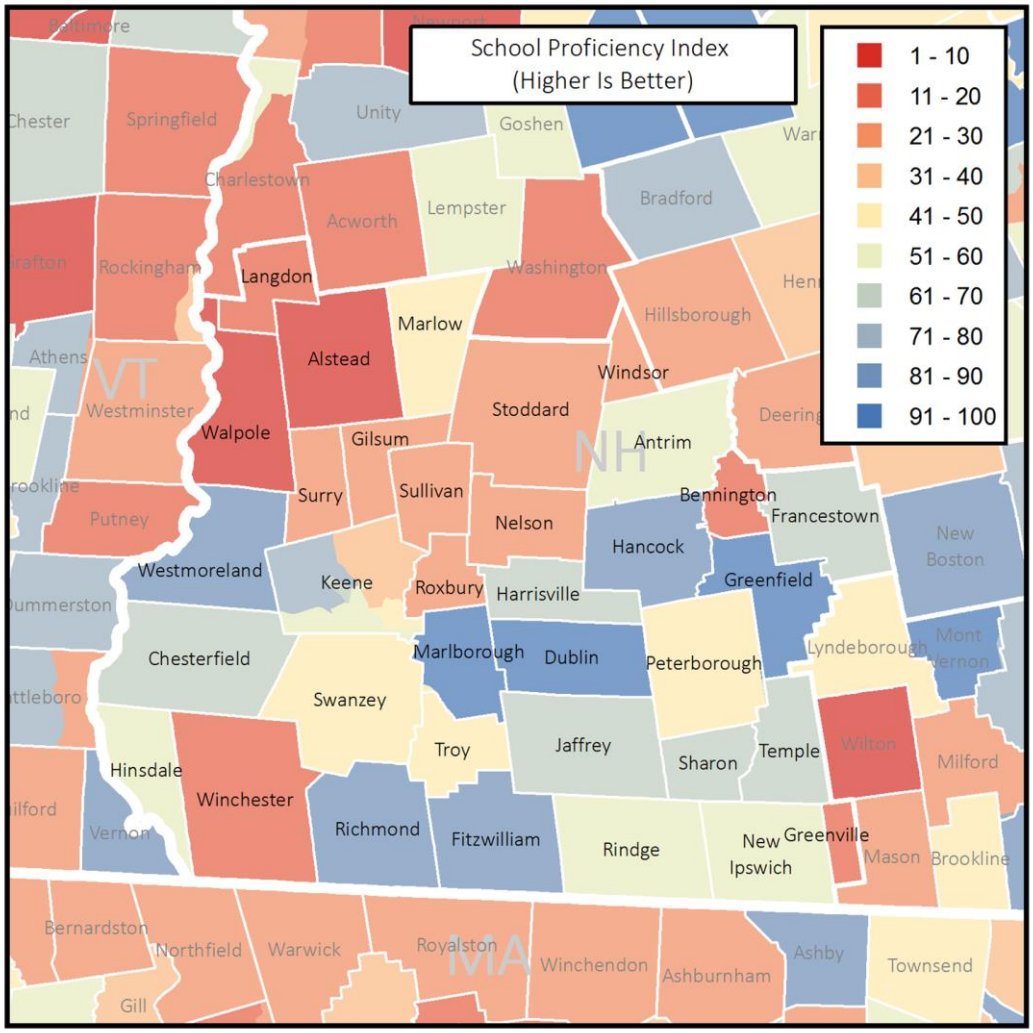
FIGURE 35 - HUD POVERTY INDEX FOR SOUTHWEST NH



School Proficiency Index

The school proficiency index uses school-level data from the Department of Education to depict areas that have higher and lower-performing elementary schools. This calculated index is a function of the percentage of students proficient in reading and math on state test scores (see Figure 36).

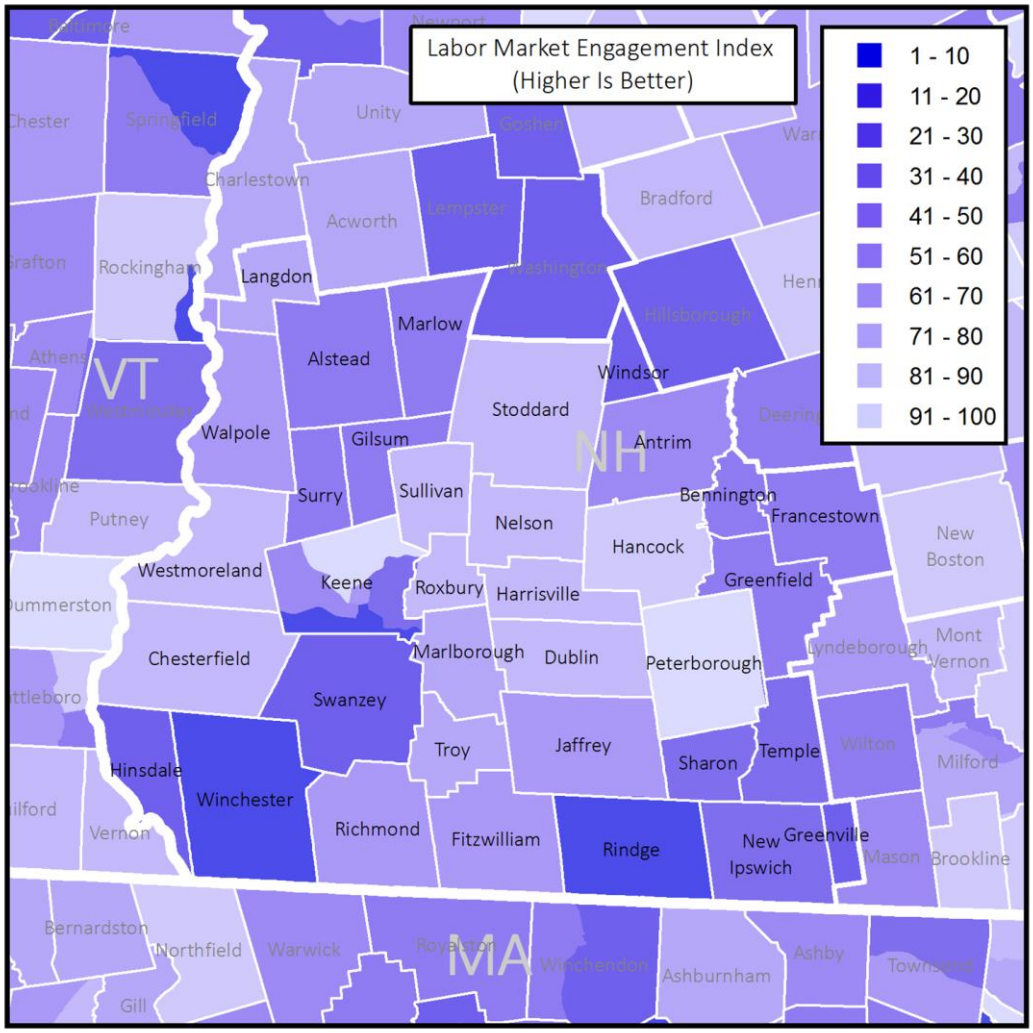
FIGURE 36 - HUD SCHOOL PROFICIENCY INDEX FOR SOUTHWEST NH



Labor Market Engagement Index

The labor market engagement index provides a means to compare relative participation in the workforce. The measure is based on the level of employment, labor force participation, and educational attainment for each area (see Figure 37). The specific variables included are the unemployment rate, labor force participation rate, and the percent of the population with a Bachelor's degree or higher. Overall, the Southwest Region received a moderate index value of 47.

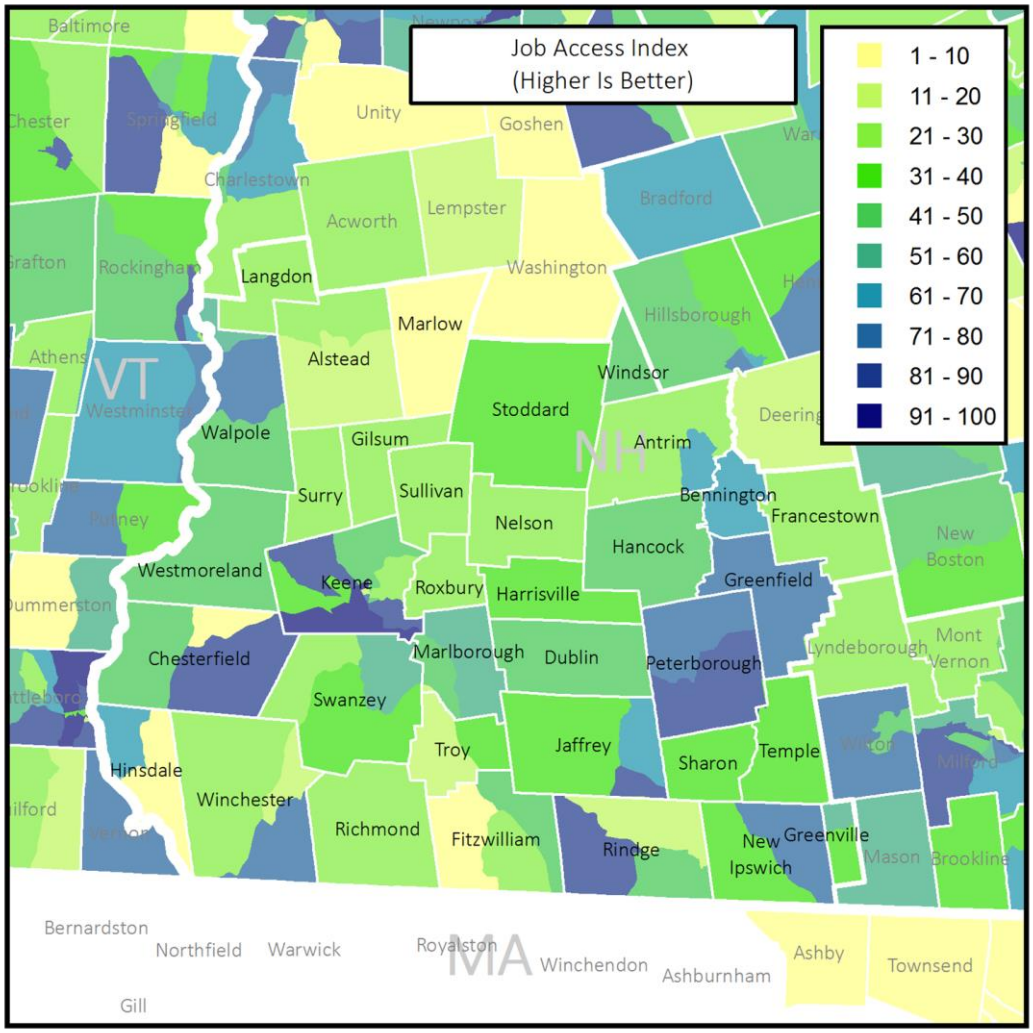
FIGURE 37 - HUD LABOR MARKET ENGAGEMENT INDEX FOR SOUTHWEST NH



Job Access Model Index

The job access model index describes an area's relative proximity to jobs. For each census block group, an index is calculated by taking into account the supply of jobs and competition for jobs in a given area. Much of Keene and Chesterfield as well as communities along the U.S. Route 202 corridor from Antrim to the Massachusetts state line received high and very high index scores due to the concentrations of jobs and commerce in these areas (see Figure 38). High scores were also influenced by the proximity of worker home locations to concentrations of employment.

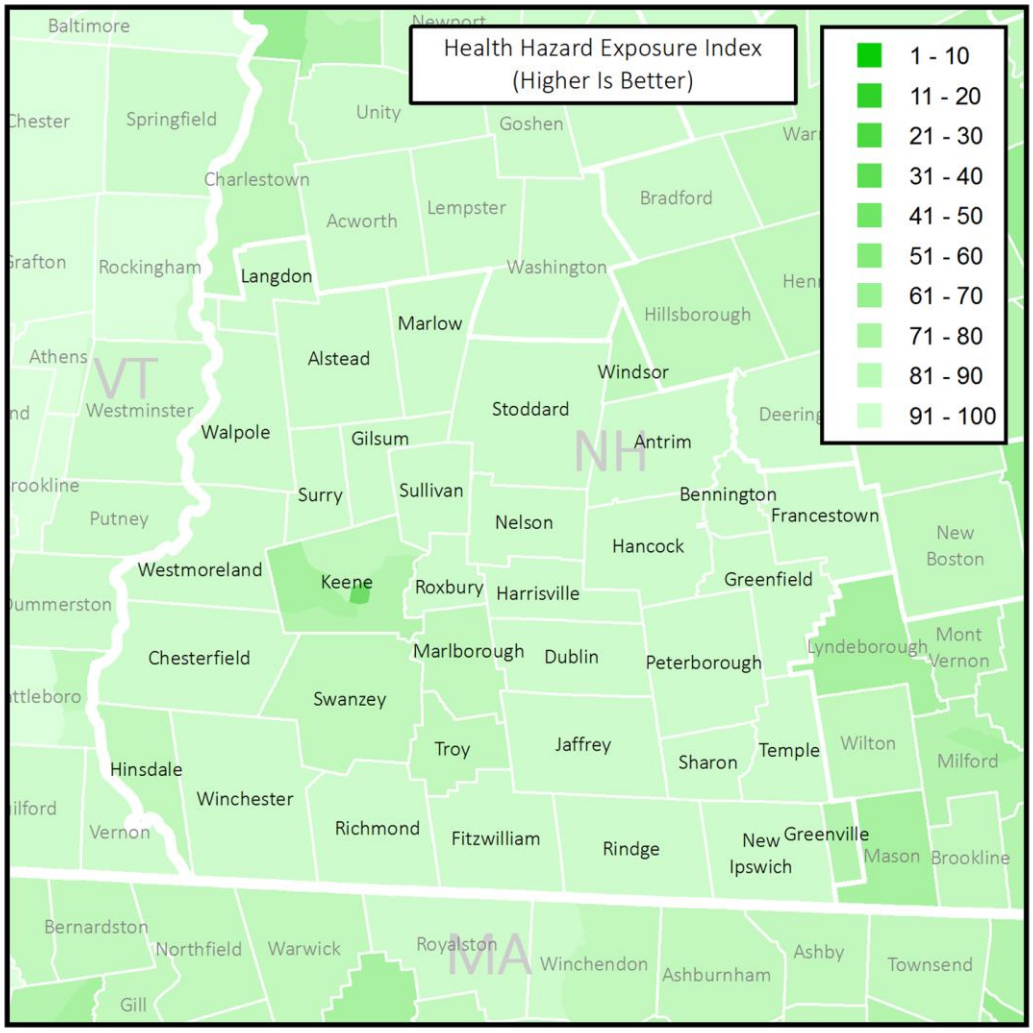
FIGURE 38 - HUD JOB ACCESS MODEL INDEX FOR SOUTHWEST NH



Environmental Health and Hazard Exposure Index

In general, the Southwest Region has very low exposure to the release of harmful toxins. This index relies on data sourced from the U.S. Environmental Protection Agency's (EPA) Toxic Release Inventory and the EPA toxicity assessment of released chemicals. A portion of Keene received a lower index score due to a relatively higher concentration of commercial and industrial activity.

FIGURE 39 - HUD ENVIRONMENTAL HEALTH HAZARD EXPOSURE INDEX FOR SOUTHWEST NH



VII. HOUSING CHOICE OPPORTUNITIES & BARRIERS

LOCAL LAND USE CONTROLS

Municipal land use regulations including zoning and subdivision regulations, can pose a challenge to expanding the array of housing types in a community that are affordable and meet the needs and preferences of a full range of interests. During the 20th century, many communities designed their zoning to protect residential areas containing single family, free standing houses on relatively large lots. This approach to land use regulation can have a significant impact on the cost of housing, which can limit housing opportunities for low and moderate income households; especially, in a state with relatively high property taxes. It can limit housing diversity through restrictions on the creation of multi-family housing and/or accessory dwelling units. It can also reduce access to opportunity by restricting mixed uses, such as housing located near retail, commercial or institutional uses.

Many communities are adopting innovative approaches to land use (as allowed in NH RSA 674:21) as a way to promote land use patterns that are more consistent with the needs and preferences of residents. These innovative land use controls include but are not limited to inclusionary zoning, flexible and discretionary zoning, accessory dwelling unit standards, and village plan alternative subdivision. More information on these innovative approaches is available in the 2008 guidebook prepared by the NH Department of Environmental Services, *Innovative Land Use Planning Techniques: A Handbook for Sustainable Development*.[45]

Municipalities in New Hampshire are prohibited from using planning and zoning powers to discourage or disallow housing that is affordable to low- and moderate-income housing (NH RSA 672:1, III-e). In 1991, the New Hampshire Supreme Court ruled in *Britton V. Town of Chester*, 134 N.H. 434, that municipalities are obliged to provide such households with a reasonable and realistic opportunity to obtain affordable housing, and that a municipality's zoning cannot be used to prevent "outsiders of any disadvantaged social or economic group" from moving there.

In 2008, New Hampshire enacted the "Workforce Housing Law" (NH RSA 743: 58-61) that codifies and clarifies the court's decision in *Britton*. The law requires all municipalities to provide "reasonable and realistic opportunities" for the development of homes that are affordable to low- and moderate-income families. It defines "workforce housing" as homes that are affordable at a 30% cost burden to ownership households of four people in which household incomes are 100% of the area median income, or renter households of three in which household incomes are 60% of the area median income. After this law was enacted, some New Hampshire communities, including the Town of Dublin, passed ordinances to encourage the development of workforce housing.

PHYSICAL INFRASTRUCTURE

Water Infrastructure

The majority of Southwest Region residents rely on privately owned infrastructure such as wells and septic systems to access clean drinking water and treat wastewater. Publically owned water and/or wastewater infrastructure is primarily limited to the most densely settled locations in the Region. In addition, it is very costly to maintain and upgrade this existing infrastructure. According to the 2012 Clean Watersheds Needs Assessment Survey, the estimated cost of wastewater treatment upgrades, including new sewers and sewer rehabilitations, needed in the Southwest Region over the next 10 to

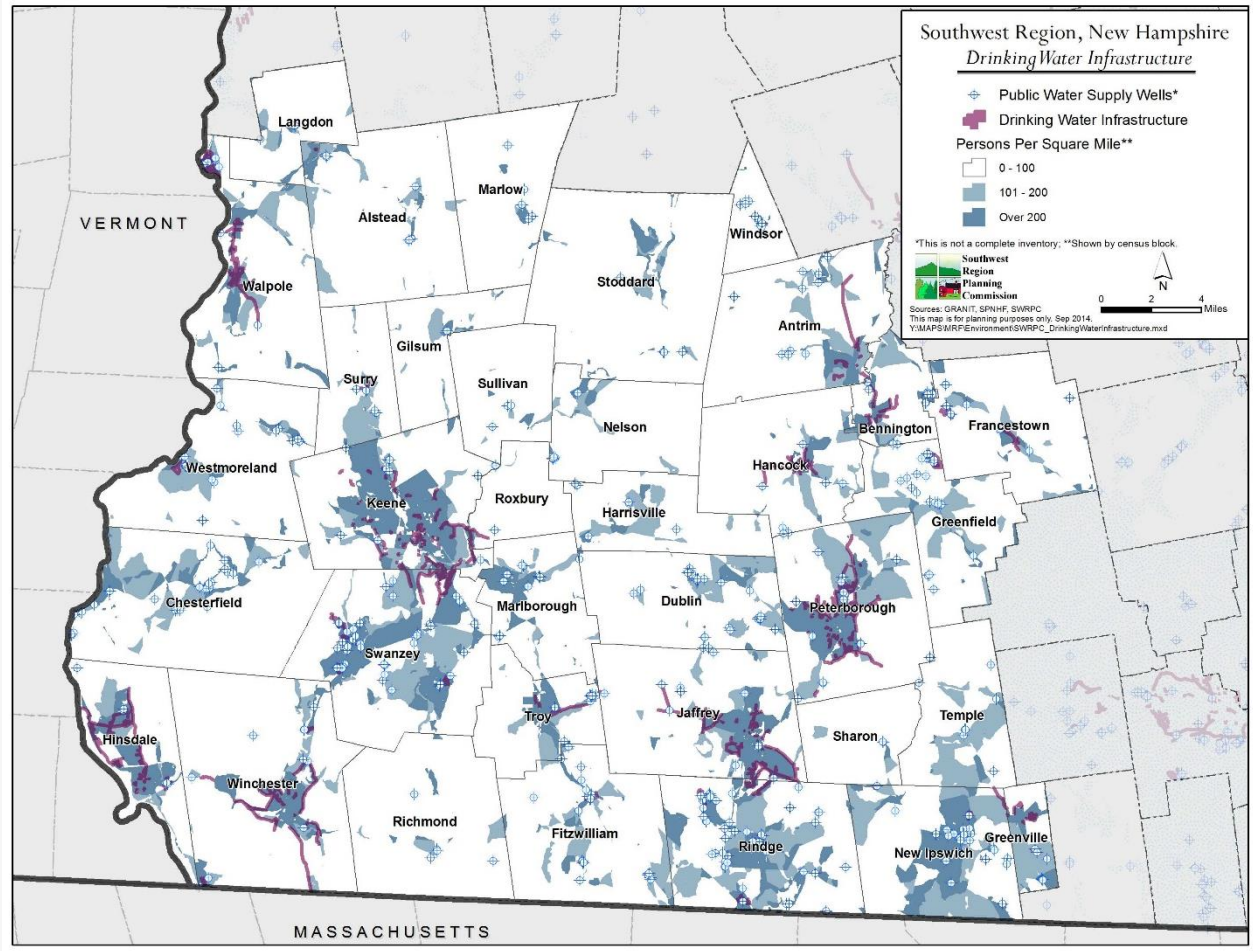
[45] *http://des.nh.gov/organization/divisions/water/wmb/repp/documents/ilupt_complete_handbook.pdf*

20 years is $47,300,000.[46] These limitations reduce the potential to develop at higher densities and can increase the costs of development for affordable housing.

The following communities in the Region operate waste water treatment facilities (WWTF): Antrim, Greenfield, Greenville, Hinsdale, Jaffrey, Keene, Swanzey, Peterborough, Troy, and Winchester. Towns that maintain collection systems but do not have a WWTF include Bennington, Marlborough, and Walpole. Other wastewater treatment plants in the Region include the Cheshire County Maplewood Nursing Home and Franklin Pierce University.

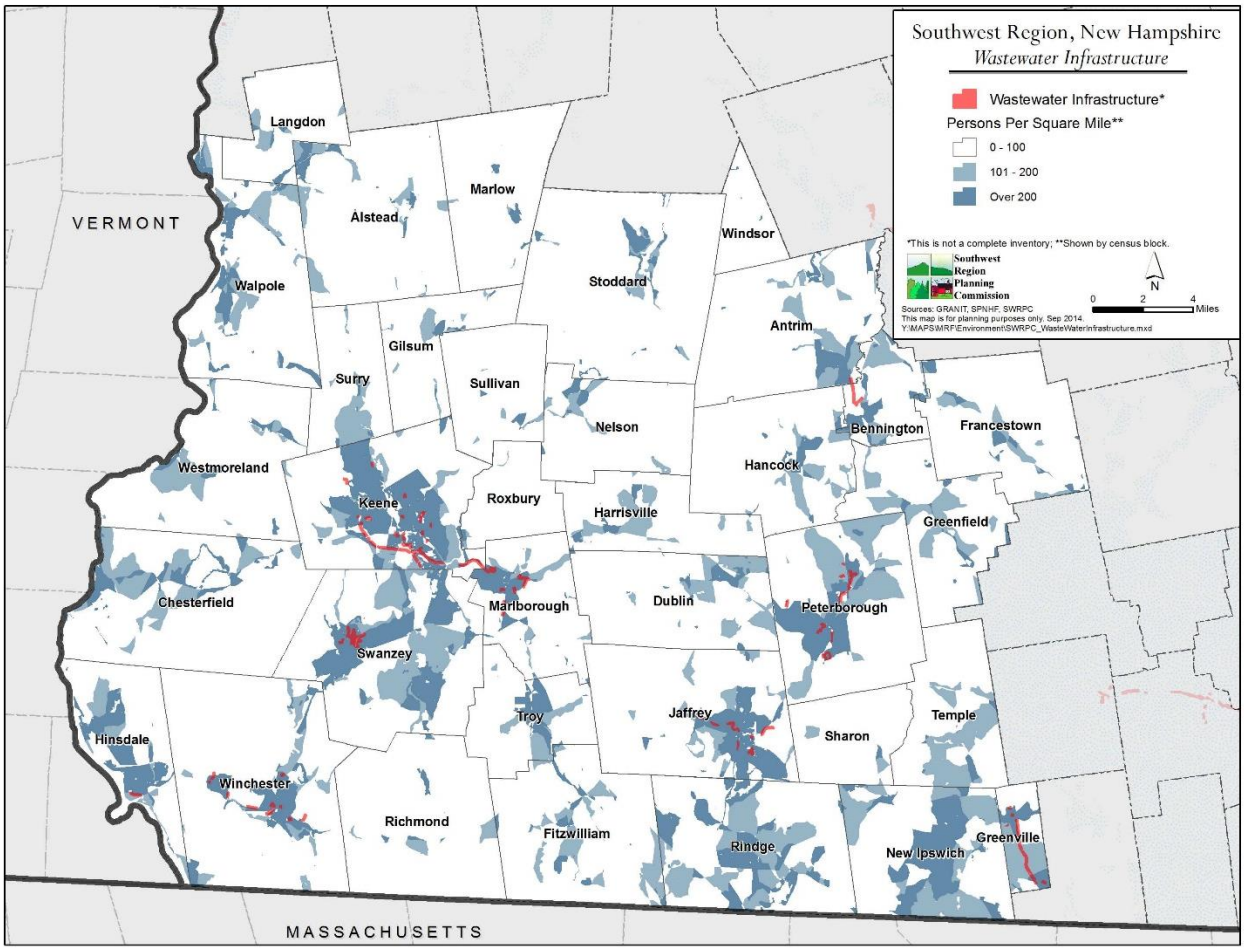
Within the Region, 82% of 306 active public water systems are classified as very small, 13% are classified as small (serving 501-3,300 people), 7% are classified as medium (serving 3,301-10,000 people), and 5% are classified as large (serving 10,001-100,000 people). Medium sized systems are located in Peterborough and Jaffrey and the large systems are located in the City of Keene. Community water systems comprise 33% (102 systems) of all active public water systems in the Region. Municipalities including Antrim, Bennington, Greenville, Hancock, Hinsdale, Jaffrey, Swanzey, Keene, Marlborough, Peterborough, Troy, Walpole, and Winchester own many of these systems.

FIGURE 40 – AVAILABILITY OF DRINKING WATER INFRASTRUCTURE IN SOUTHWEST NH



[46] *NH DES 2012 Preliminary Needs by Town and Category; from the 2012 Clean Watersheds Needs Survey.*

FIGURE 41 - AVAILABILITY OF WASTEWATER INFRASTRUCTURE IN SOUTHWEST NH



Transportation

Within the Region, public transportation in the form of fixed-route service is primarily limited to the city of Keene and small portions of Hinsdale and Walpole. In Keene, more than half the population lives within a quarter of a mile from the City Express, a bus service operated by Home Healthcare, Hospice and Community Services. Along NH Route 119 in Hinsdale and NH Route 12 in the village of North Walpole, Connecticut River Transit provides fixed route service that connect residents of the Region to destinations in Vermont.

However, most residents in need of transportation rely on family members and friends, or volunteer driver networks, such as those operated by the American Red Cross and Contoocook Valley Transportation Company. These services, which primarily provide rides to medical appointments, meet some of the demand for transportation in the Region.

Residents seeking transportation options for commuting to work have fewer options available. Only 0.9% (17.6 miles) of the Region's roadways are served by public bus routes, and night and weekend transit service is extremely limited. Aside from carpooling, there are few reliable and affordable travel options for commuters. The vast majority of residents in the Region (86%) rely on driving an automobile to get to work.

Depending on where you live and where you need to go, non-motorized transportation options are also limited. Sidewalks line approximately 5.5% (103 miles) of the Region's roadways and most are concentrated in downtown areas and some village centers. For even the most physically fit residents, bicycling can be challenging. There are steep hills, narrow shoulders along roadways, variable weather, and limited bicycle infrastructure such as bicycle racks and dedicated bicycle lanes.

Energy

Energy underlies every aspect of modern life - transportation, communication, heating and cooling, even showering and cooking. However, energy costs in the Region, particularly for electricity, gasoline and home heating oil, can be a challenge for individuals and families living and working in the Region. Long winter heating seasons, generally long commute times of workers, and distances from more concentrated urban markets are some of the contributing factors to these high costs. Given the current lack of local, renewable energy alternatives, and the limited capacity of existing natural gas pipelines in the state, energy costs are likely to be of increasing concern in years to come.

However, a range of heating fuel and electricity assistance programs are available to eligible residents in the Southwest Region. Many of these programs provide financial assistance for heating and utility expenses based on age, income, disability status, and other eligibility requirements. Many of these programs are offered through the Region's primary community action agency, Southwestern Community Services.

Child Care

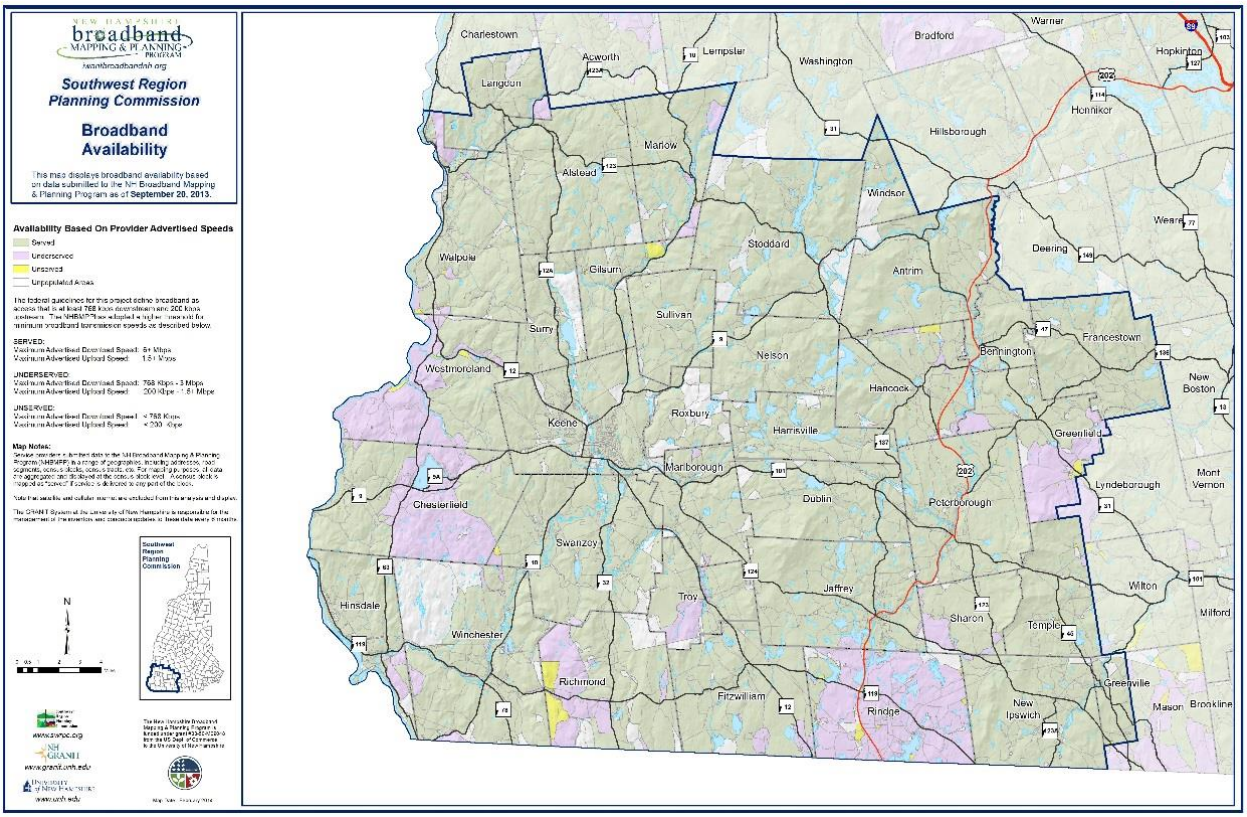
Support services such as high quality and affordable child and elder care are part of the infrastructure important to quality of life in the Region. These services broaden economic opportunities by enabling parents and caregivers to work. Childcare receives little public subsidy and depends primarily on parent fees to cover costs. This creates a price structure too low to support the highest quality of care and too high for many parents to afford. In addition, more than half of the 64 childcare facilities in the Southwest Region that are licensed by the New Hampshire Department of Health and Human Services are located in the city of Keene. This lack of geographic diversity limits the options available to individuals and families.

Broadband Internet

The availability of high-speed internet, also known as broadband, has a significant impact on the Region's long term economic growth. Adequate and reliable broadband has become a critical utility for nearly every sector of our Region, whether it be education, health care, public safety, local government, or economic development. The availability of affordable broadband at the residential level allows people the opportunity to access employment, education, health care, goods and services from home.

However, access to reliable broadband in the Region varies significantly. While most densely developed areas have good coverage, there are still areas without any broadband access, and many more areas with service that is not capable of meeting the needs of residents and businesses. With the exception of NH FastRoad's recently completed fiber network, the vast majority of the Region's broadband infrastructure is owned and managed by private companies. Deploying broadband infrastructure in rural areas with low population density and difficult terrain can be cost prohibitive and private providers are not readily willing to expand their service areas or to reach every premise.

FIGURE 42 - BROADBAND AVAILABILITY IN SOUTHWEST NH



FAIR HOUSING INFRASTRUCTURE

Fair Housing Laws

In addition to inclusionary land use controls and the availability of adequate physical infrastructure, access to opportunity in an area is influenced by the legal infrastructure present to support fair housing and protect against housing discrimination. Fair housing was first legislated in 1968 during the civil rights movement, with the adoption of the Federal Fair Housing Act (FHA). The FHA prohibits housing discrimination on the basis of race, color, national origin, religion, gender, or sex. The Act was designed to promote integration and suppress segregation in housing, and to stop discriminatory housing practices.

To ensure compliance with the FHA, Congress assigned HUD and the U.S. Department of Justice the responsibility of enforcing the law through administrative processes or, if necessary, through lawsuits filed in federal court. Enforcement responsibilities also include the requirement that recipients of federal money related to housing and community development affirmatively further fair housing. This requirement is intended to prevent the use of federal money to further discriminatory practices, and to encourage policies and practices that promote integrated communities.

Efforts to promote fair housing in New Hampshire predate the FHA. In 1965 the state adopted anti-discrimination laws (NH RSA 354-A), which created a legal obligation for those renting and selling to do so independent of an individual's race, color, national origin, religion, gender, disability, familial status, age, marital status, or sexual orientation.

In 1981, New Hampshire Housing Finance Authority (NHHFA) was established to further housing opportunities for New Hampshire residents by providing grant funding programs for municipalities, affordable housing financing mechanisms, and educational programs. They are also responsible for adoption of the state's Analysis of Impediments to Fair Housing, which is the primary source for a complete understanding of fair housing barriers and opportunities in the state. In 2014, NHHFA created *Fair Housing for Regional and Municipal Planning: A Guidebook for New Hampshire Planners* to provide insight into fair housing law and the importance of fair housing principles. A more detailed summary of federal, state, and local fair housing laws, and relevant law cases is available in this guidebook.

Indicators and Allegations of Housing Discrimination

There are few cases of housing discrimination recorded in the Southwest Region when compared to the rest of the state. A 2010 survey conducted by NHHFA of individuals on the waiting list for the House Choice Voucher Program showed that individuals who suffered from domestic violence or had a disability were more likely to be denied rental housing, a mortgage, or be evicted. Women were also more likely to be denied a mortgage, or be evicted from a rental property for a reason other than non-payment. Furthermore, households with children were more likely to have been denied rental housing. Of those that reported discrimination, over 75% took no action in response. Most often those that took no action noted that they did not think it would help or they did not know where to file a complaint. Although, it should be noted that these survey results cannot be used to draw conclusions to populations beyond those on the waiting list.

In New Hampshire there are three avenues individuals may take to file a fair housing complaint - NH Legal Assistance, the NH Human Rights Commission, and HUD's New England Office of Fair Housing. Housing complaints represent instances when a person feels or perceives housing discrimination. Complaints may be resolved with a variety of outcomes including settlement arrangements without a finding of fault, withdrawal, or a finding of no probable cause. Complaints can be withdrawn for several reasons including frustration, personal problems or other priorities.

Between January 1, 2008 and December 31, 2013 there were 434 protected class housing complaints in New Hampshire, 29 of which were from the Southwest Region (see Table 8). The majority of complaints from the Southwest Region were related to a disability, which can include a physical or mental disability, chronic mental illness, or other complaint that substantially limits major life activities. According to the FHA, a landlord cannot refuse reasonable modifications to a dwelling or common area if they are necessary for the person with a disability. For example, the FHA allows for a visually impaired person to live in their apartment with a guide dog even if the building has a no pets policy.

TABLE 8 - NH LEGAL ASSISTANCE FAIR HOUSING COMPLAINT INTAKES FOR SOUTHWEST NH, 2008-2013

Town	# of Intakes	Protected Class
Alstead	0	
Antrim	2	*Disability: 2*
Bennington	0	
Chesterfield	0	
Dublin	0	
Fitzwilliam	1	*Gender: 1*
Francestown	0	
Gilsum	1	*Disability: 1*
Greenfield	1	*Disability: 1*
Greenville	0	
Hancock	0	
Harrisville	0	
Hinsdale	4	*Disability: 3 Familial Status: 1*
Jaffrey	0	
Keene	16	*Disability: 14 Familial Status: 1 National Origin: 1*
Langdon	0	
Marlborough	1	*Disability: 1*
Marlow	0	
Nelson	0	
New Ipswich	0	
Peterborough	1	*Familial Status: 1*
Richmond	0	
Rindge	1	*Familial Status: 1*
Roxbury	0	
Sharon	0	
Stoddard	0	
Sullivan	0	
Surry	0	
Swanzey	1	*Disability: 1*
Temple	0	
Troy	0	
Walpole	0	
Westmoreland	0	
Winchester	0	
Windsor	0	
Total	29	29

VIII. RESOURCES FOR MEETING LOCAL HOUSING NEEDS

There are numerous federal, state, and regional resources dedicated to promoting and protecting fair housing opportunities. Below is a list of organizations that can provide support and resources to municipalities, individuals and/or families to enhance access to fair housing opportunities. The icons below represent various categories of support.

Financial Resources 

Legal Assistance 

Housing Development/Rehabilitation Resources 

Other Support Resources 

Cheshire Housing Trust  603-357-7603 www.cheshirehousingtrust.org

Cheshire Housing Trust (CHT) is a non-profit community land trust and Monadnock United Way Agency whose mission is to provide affordable housing opportunities for individuals and families with modest incomes. The Trust builds and rehabilitates housing that is rented at 20-30% below market rates. CHT also offers homebuyer seminars, budget counseling and other educational support for would-be homebuyers.

Community Development Block Grants  603-226-2170 www.nhcdfa.org

Community Development Block Grant (CDBG) funds can be combined with other funds to support the creation of housing units, or can be used for related community needs such as encouraging home ownership, developing infrastructure, revitalizing downtowns, rehabilitating rental housing, and other uses that have a primary benefit to households earning less than 80% of area median family income. This program is sponsored by HUD and managed by NH's Community Development Finance Authority. Grants are available to municipalities or counties, and non-profits if they have partnered with and are applying through a municipality.

Community Development Finance Authority (CDFA)  603-226-2170 www.nhcdfa.org

The Community Development Finance Authority was established by legislation in 1983 to address the issues of affordable housing and economic opportunity for low and moderate-income residents in New Hampshire. The Authority provides financial and technical assistance to community development corporations, worker cooperatives, and certain municipal entities. CDFA also supports the New Hampshire Main Street Program - a comprehensive approach to revitalizing downtown often involving historic preservation.

Contoocook Housing Trust  603-878-1247 www.housingtrust.org

The Contoocook Housing Trust exists to provide affordable rental and home ownership opportunities for low and moderate-income families in thirteen towns along the Contoocook River Valley from Hillsborough to Rindge and from Dublin to Francestown.

Disabilities Rights Center  603-228-0432 www.drcnh.org

The Disabilities Rights Center (DRC) is a statewide non-profit law firm providing legal services to persons with disabilities, including legal advocacy and representation in housing discrimination cases. DRC maintains a comprehensive website in English and Spanish and helpful information on housing discrimination, including several pamphlets.

Fair Housing Complaints  603-271-2767 www.nh.gov/hrc

The New Hampshire Human Rights Commission (HRC) and HUD's regional Office of Fair Housing and Equal Opportunity (FHEO) in Boston are the primary entities that investigate and enforce fair housing laws throughout New Hampshire. Additionally, New Hampshire Legal Assistance is federally-contracted to both investigate and enforce fair housing law. The Disabilities Rights Center (DRC) is a non-profit law firm offering legal services to persons with disabilities, including legal advocacy in housing discrimination cases.

Heading for Home  603-352-1449 www.headingforhome.org

Heading for Home is a regional housing coalition and volunteer organization representing the needs of workforce housing issues in Southwest New Hampshire. Its committees oversee areas such as fund-raising, development guidelines, community outreach, stewardship of land, legislative and policy issues

Home Help NH  211 www.homehelpnh.org

HomeHelpNH is a statewide foreclosure counseling initiative sponsored by the New Hampshire Department of Justice, New Hampshire Banking Department and New Hampshire Housing Finance Authority. The initiative's goal is to help at-risk homeowners find solutions through free, comprehensive pre- and post-foreclosure counseling.

Keene Housing  603-352-6161 www.keenehousing.org

There is only one housing authority in Southwest NH: Keene Housing. Keene Housing administers over 1,000 subsidized housing and voucher units in Cheshire County through multi-family, elderly/disabled, and Section 8 opportunities. It also administers the following programs:

Moving to Work -Keene Housing is one of about thirty-nine housing authorities across the country participating in HUD's Moving to Work (MTW) Demonstration Program. The objectives of the moving to work demonstration program are to: increase the efficiency of federal expenditures, support housing choices for low-income residents, and to provide incentives to housing with children where the householder is working, seeking work, or participating in job training.

Housing Choice Voucher Program - Formerly referred to as Section 8, the Housing Choice Voucher Program provides renter assistance to low-income families seeking housing in the private market. Vouchers can also be used towards home ownership.

Monadnock at Home  www.monadnockathome.org

Monadnock at Home (MaH) is a non-profit, 501(c)(3) membership organization serving the towns east of Mount Monadnock. Their purpose is to give people over 62 both the practical means and the confidence to live their lives to the fullest while staying in their own home.

Monadnock Developmental Services  603-352-1304 (Keene)
603-924-7845 (Peterborough) www.mds-nh.org

Monadnock Developmental Services (MDS) is a state-funded, community-based organization mandated to provide services to children and adults with developmental disabilities and their families. Services include Early Supports and Services, respite care, supported employment, community residences, family support and case management. MDS serves Southwest NH communities in Cheshire and Hillsborough counties.

New Hampshire Housing Finance Authority  603-472-8623 www.nhhfa.org

The New Hampshire Housing Finance Authority (NHHFA) is the State's primary housing research and planning entity and maintains an extensive database on housing related issues. Within New Hampshire, most federal and state housing programs are administered through NHHFA. Some of these programs are described below.

Section 8 Housing Choice Voucher Program - This rental assistance program provides a direct subsidy to the owner of rental housing to allow low- income families to occupy privately owned and maintained housing units without spending in excess of 30% of their total annual household income for shelter. Qualification is based on income and fair market rent guidelines established by HUD.

Section 8 New Construction and Substantial Rehab Program - The New Construction and Substantial Rehabilitation Program provides assistance to developers to rehabilitate existing rental housing or to construct new rental housing within HUD guidelines. Rather than allowing the Section 8 certificate to be used by a qualifying family to obtain housing in any qualifying rental unit, the program attaches the Section 8 certificate to the unit. This program encourages the construction of new rental housing for very low-income households.

Housing Choice Voucher Homeownership Option – NH Households currently receiving a Housing Choice Voucher are able to apply it towards homeownership if they are first-time homebuyers. Recipients must meet the eligibility requirements established by HUD and NHHFA.

Construction Lending Program - The Construction Lending Program provides construction financing for multi-family rental projects utilizing other NHHFA funding. In addition, funds may be used in certain circumstances to bridge investment from Low Income Housing Tax Credit investors.

Emergency Housing Program - This program aids households in imminent danger of eviction due to financial difficulty with short-term assistance when local welfare programs are unable to offer assistance. It supports approximately 25 households at a time for a maximum of 3 months. Households must first seek any other possible source of assistance before turning to this program and their household income must be below 50 percent of the area median income.

Low Income Housing Tax Credits - Low Income Housing Tax Credits (LIHTC) encourage private investment in new, affordable rental housing and are the most commonly used affordable multi-family rental financing mechanism today. Projects are selected by NHHFA on a competitive basis, and use of the LIHTC requires that a project provide a minimum of 20% of its units to households earning up to 50% of the area median family income (AMFI). Alternatively, at least 40% of its units may be offered to renters at or below 60% of AMFI.

Single-Family Mortgage Program - The program provides low-interest loans for first-time homebuyers within established housing price and income guidelines. The program is financed through the issuance of tax exempt bonds by the NHHFA. In general, a first-time homebuyer applies for a NHHFA loan through a conventional mortgage institution and generally approved if the applicant as well as the home qualifies. Loan products offered include funds for down payment and closing costs, low or no private mortgage insurance, purchase and rehabilitation programs, emergency home repair, voucher assisted mortgages, and a tax credit program.

Public Land/Affordable Rental Housing Program - The Public Land/Affordable Rental Housing Program is a State program passed by the General Court in 1986 (RSA 204-D). The program allows surplus public land to be transferred at no consideration to the NHHFA for the development of low-income housing. The intent of the program is to remove the land cost from the cost of development to allow for the construction of low-income housing that can be economically feasible. The greatest limitation facing the program is the availability of properly zoned surplus lands.

Special Needs Housing Program - The Special Needs Housing Program is designed to provide financing for projects serving populations that need more intense services than are typically provided in traditional rental housing. The financing may be primary or gap lending that is frequently structured on a deferred payment basis. Developers of these projects are typically service providers of such diverse groups as the homeless, the mentally or physically challenged, women and children in crisis, and families and children in need of transitional housing.

Tax Exempt Bonds Financing and Portfolio Preservation Program - The Tax Exempt Bond Financing and Portfolio Preservation Program is designed to provide construction and/or permanent debt financing through the sale of tax exempt or taxable bonds and equity financing through the use of the 4% Low Income Housing Tax Credit. The program is well-suited for the preservation of existing subsidized housing.

New Hampshire Community Loan Fund 603-224-6669 www.nhclf.org

New Hampshire Community Loan Fund (NHCLF) is a nonprofit community development loan fund and micro finance institution serving low- and moderate-income people throughout New Hampshire. NHCLF provides loans and supportive training in the areas of affordable housing, services such as childcare, and employment opportunities including job creation and self-employment. In addition, NHCLF coordinates the Manufactured Housing Park Program. Loans and technical assistance help homeowners living in manufactured housing parks to buy and manage their parks as cooperatives.

Southern New Hampshire Services  603-668-8600 www.snhs.org

Southern New Hampshire Services (SNHS) is one of two Community Action Agencies in the Southwest Region. SNHS, which serves Hillsborough County, provides assistance to low-income residents and households to secure and retain meaningful employment, attain an adequate education and make better use of available income to ameliorate the causes of poverty within the community to meet urgent and immediate individual and family needs including health, nutrition, housing and employment related assistance and to address the problems and barriers which block the achievement of self-sufficiency.

Southwestern Community Services  603-352-7512 www.scshelps.org

Southwestern Community Services (SCS) is one of two Community Action Agencies in the Southwest Region, and serves the low-income populations of Cheshire and Sullivan County. SCS administers over 25 federally-funded programs, including Housing Rehabilitation and Weatherization Programs, Emergency Housing for the Homeless, First-Time Home Buyer Program, Affordable Rental Housing, Lead Abatement, etc. The agency also owns and manages over 300 units of affordable rental housing in 10 communities. Some of their programs are listed below:

Home Ownership Program **-** The Home Ownership Program provides homebuyers meeting income guidelines the opportunity to purchase renovated and energy efficient homes in Cheshire and Sullivan County.

SCS Housing, Inc**. -** SCS offers rental housing in both family and senior complexes. These units serve individuals and families in need of housing, as well as investors that support the development of the housing units themselves.

Housing Rehabilitation Program **-** Home Preservation Grants offer up to $2,500 worth of maintenance repairs at no cost to the owner. Residents meeting income guidelines can receive this benefit for health and safety upgrades and additional funding may be awarded to applicants with greater rehabilitation needs. A second service, the Lead Paint Hazard Reduction Program, offers up to 90% of the cost of lead paint remediation (up to $12,500 per unit). Homeowners and renters with children under the age of six that visit or live in the housing unit can qualify for the service.

Southwest Region Planning Commission (SWRPC)  603-357-0557 www.swrpc.org

SWRPC is one of nine regional planning commissions in New Hampshire established by State law to assist municipalities with planning issues and facilitate coordinated development in the region. SWRPC provides information, research, planning, and facilitation services to member towns, non-profit organizations, State Agencies and others with an interest in the Southwest Region. Planning staff implements a work program comprising local planning assistance, community and economic development, environmental planning, geographic information systems (mapping and information services), and transportation planning. SWRPC is a municipal membership organization.

U.S. Department of Housing and Urban Development  202-708-1112 www.hud.gov

The U.S. Department of Housing and Urban Development's (HUD) mission is to ensure decent, safe, and sanitary homes and suitable living environment for every American. HUD administers funding and other programs to create opportunities for home ownership; provide housing assistance for low-income persons; create, rehabilitate and maintain the nations affordable housing; enforce the Nation's fair housing laws; help the homeless; promote economic growth in distressed neighborhoods; and help communities meet their development needs.

IX. CONCLUSIONS & RECOMMENDATIONS

While there is no one cause for the complex and varied conditions described in previous sections, there is a need to identify and pursue solutions that simultaneously address these challenges. Despite the cultural and generational differences that exist between and among the Region's diverse populations, there are opportunities to make communities attractive and livable places for a range of ages, abilities, and income levels. Solutions will require examining the services and amenities currently available in our Region's communities to see if they meet the basic needs of residents such as safe and affordable housing options, convenient access to goods and services, and opportunities for employment and quality education for all levels of learners. They will also require examining the regulations and policies in place to support and further fair housing opportunities.

EXPAND THE DIVERSITY OF HOUSING OPTIONS

- ***As our population ages, the need for appropriate housing, transportation, health care, and support services will continue to increase.*** While seniors and 'Baby Boomers' generally want to grow old in their own homes or locale, most of our Region's communities do not currently support the appropriate housing, social services and transportation these older adults need to live independently. Nor do communities support the housing or transportation preferences of younger generations, who are more inclined towards renting and short commuting distances.

- ***The Region's current supply and location of housing is not aligned with the evolving preferences among different age groups.*** Both older and younger populations generally tend to prefer, and to some degree require, housing that is smaller in size (one to two bedrooms), and located near goods and services or flexible transportation options. The Region's housing stock is composed mostly (72%) of single-family owner-occupied structures that are between 3-4 bedrooms (53%). Yet, the majority of households (62%) are between 1 and 2 persons.

- ***Irrespective of supply, many individuals face significant economic challenges fulfilling their housing preferences.*** Traditionally, the home purchases of first time buyers would have enabled older homeowners who were selling their homes to downsize or seek alternative housing options. However, high levels of student debt, mediocre wage growth, rising property taxes, and more rigorous lending standards limit home buying options for younger generations. High property taxes, which can be a substantial portion of housing cost burden, are also an economic obstacle for both first-time home buyers and older home owners.

- ***Communities should consider employing creative solutions that support the development of diverse and affordable housing options in proximity to service and employment centers.*** There is a need to transition from the mindset of the past, in which high rates of population growth and school enrollment caused some communities to place limits on residential development, especially on the types of housing that is attractive to or more affordable for younger or working people.

- ***Communities can support the development of a more adaptable housing inventory by creating a regulatory environment that supports innovative land use approaches*** such as allowing for accessory dwellings, the conversion of single family units to multi-family units, and mixed use development.

- ***Communities might consider working with regional housing coalitions, the development community and other partners to rehabilitate the existing housing stock to better meet the needs and preferences of a variety of ages, abilities, and incomes.*** Some communities might choose to form their own housing commission pursuant to NH RSA 673:4-c.

- *There is a need for programs that support the rehabilitation or repair of residential structure to be more energy efficient and/or accommodate the needs of the elderly or persons with disabilities.*

- *There is a need to support educational and financial assistance opportunities for first-time homebuyers.*

ENHANCE ACCESS TO GOODS, SERVICES, EMPLOYMENT, AND OTHER DESTINATIONS

Having safe and convenient options for accessing employment, goods, services, education, and social and recreational activities is integral to maintaining a healthy, vibrant community. Improved transportation choices are especially important in rural areas like the Monadnock Region, where low population density, hilly terrain, far distances between service centers, and limited public transportation are significant challenges to getting around.

- *For many living in the Region, the only safe or practical way to access destinations, is by automobile. However, even this travel option is not available to or desired by all residents.*

- *The cost of owning and maintaining a vehicle can be a challenge for many individuals and households, especially when combined with housing costs and far commuting distances.* In 2012, American households spent an average of $8,998 or 14% of their income before taxes on transportation-related expenses. Of this amount, 94% was tied to vehicle ownership costs. Combined, housing and transportation costs consumed on average 40% of household income.

- *Within the Region, public transportation in the form of fixed-route service is primarily limited to Keene and small portions of Hinsdale and Walpole.* Most residents in need of transportation rely on family members and friends, or volunteer driver networks, such as those operated by the American Red Cross and Contoocook Valley Transportation Company. These services, which primarily provide rides to medical appointments, meet some of the demand for transportation options.

- *Improving mobility and accessibility in the Region will involve revisiting ways of the past, while embracing the technology of the future.* Today, society and land use patterns are largely automobile centric. However, it was not always this way. Many of our Region's town centers were formed prior to the automobile. Their design and layout were accommodating of and safe for pedestrians.

- *Local governments have the authority to create policies that can have tremendous impact on transportation mobility and accessibility.* Zoning powers under NH RSA 674:16 allow local government to guide the types of transportation modes available in a community by virtue of community design and density requirements. Similarly, subdivision and site plan authority under NH RSA 674:36 and 674:44 respectively, provide town planning board's authority to determine site connectivity with neighboring land uses, decide whether land accommodates multiple modes of transportation on site, and control the location and design of how the land interfaces with the transportation system. It is important to consider connectivity and accessibility to goods, services, employment, education, and other destinations when approving and/or developing new affordable or workforce housing in a community.

- *The rise of the Internet has vastly expanded the ways in which individuals can access goods and services from even the remotest of areas.* The Internet has prompted a resurgence of delivery-models, similar to those of the early 20th Century, when groceries and prescriptions were commonly delivered to the home and doctors would make house calls. With the expanding availability of the Internet to homes and with significant advances in technology, residents have

options in how they can access certain goods and services. Doctors can remotely visit with and monitor patients in their home using broadband-enabled technology, eliminating the need to travel long distances to access routine care. Individuals can order groceries, prescriptions, and other goods online at their convenience. They can also connect with friends and family from far away or conduct business and work from home. However, these options depend on the widespread availability of high-performing Internet service. Within the Region, there are still many areas that do not have access to adequate high-speed Internet. There is also a need for increased training on how to utilize and become comfortable with these services and opportunities.

X. APPENDICES

APPENDIX A. CONDITION & TRENDS

The following tables provide data which may be of interest to those looking to better understand housing and related issues in the Southwest Region.

TABLE 9 – SOUTHWEST REGION POPULATION 2000 & 2010[47]

	2000	2010	Change 2000-2010
United States	281,421,906	308,745,538	10%
New Hampshire	1,235,786	1,316,470	6.5%
Southwest NH	97,391	102,313	5.1%
Alstead	1,944	1,937	-0.4%
Antrim	2,449	2,637	7.7%
Bennington	1,401	1,476	5.4%
Chesterfield	3,542	3,604	1.8%
Dublin	1,476	1,597	8.2%
Fitzwilliam	2,141	2,396	11.9%
Francestown	1,480	1,562	5.5%
Gilsum	777	813	4.6%
Greenfield	1,657	1,749	5.6%
Greenville	2,224	2,105	-5.4%
Hancock	1,739	1,654	-4.9%
Harrisville	1,075	961	-10.6%
Hinsdale	4,082	4,046	-0.9%
Jaffrey	5,476	5,457	-0.3%
Keene	22,563	23,409	3.7%
Langdon	586	688	17.4%
Marlborough	2,009	2,063	2.7%
Marlow	747	742	-0.7%
Nelson	634	729	15.0%
New Ipswich	4,289	5,099	18.9%
Peterborough	5,883	6,284	6.8%
Richmond	1,077	1,155	7.2%
Rindge	5,451	6,014	10.3%
Roxbury	237	229	-3.4%
Sharon	360	352	-2.2%
Stoddard	928	1,232	32.8%
Sullivan	746	677	-9.2%
Surry	673	732	8.8%
Swanzey	6,800	7,230	6.3%
Temple	1,297	1,366	5.3%
Troy	1,962	2,145	9.3%
Walpole	3,594	3,734	3.9%
Westmoreland	1,747	1,874	7.3%
Winchester	4,144	4,341	4.8%
Windsor	201	224	11.4%

[47] *Source: U.S. Decennial Census, 2000 and 2010*

TABLE 9 – SOUTHWEST REGION POPULATION PROJECTIONS 2010-2040[48]

	Census	OEP Projected Population						Change
	2010	2015	2020	2025	2030	2035	2040	2010-2040
New Hampshire	1,316,470	1,330,834	1,359,836	1,388,884	1,412,041	1,425,357	1,427,098	8.4%
Cheshire County	77,117	77,128	78,052	79,085	79,861	80,381	80,471	4.3%
Hillsborough County	400,721	405,380	414,356	423,117	429,776	433,266	433,381	8.2%
Sullivan County	43,742	44,511	45,492	46,650	47,840	48,724	49,249	12.6%
Southwest NH	102,313	102,815	104,506	106,101	107,310	108,062	108,168	5.7%
Alstead	1,937	1,890	1,866	1,890	1,909	1,921	1,923	-0.7%
Antrim	2,637	2,698	2,789	2,848	2,893	2,916	2,917	10.6%
Bennington	1,476	1,494	1,528	1,560	1,585	1,598	1,598	8.3%
Chesterfield	3,604	3,557	3,551	3,598	3,633	3,657	3,661	1.6%
Dublin	1,597	1,625	1,672	1,694	1,711	1,722	1,724	8.0%
Fitzwilliam	2,396	2,476	2,587	2,621	2,646	2,664	2,667	11.3%
Francestown	1,562	1,583	1,620	1,654	1,680	1,694	1,694	8.5%
Gilsum	813	814	824	835	843	849	850	4.5%
Greenfield	1,749	1,772	1,814	1,853	1,882	1,897	1,898	8.5%
Greenville	2,105	2,011	1,934	1,974	2,005	2,022	2,022	-3.9%
Hancock	1,654	1,584	1,529	1,561	1,585	1,598	1,599	-3.3%
Harrisville	961	880	809	819	827	833	834	-13.2%
Hinsdale	4,046	3,938	3,874	3,926	3,964	3,990	3,994	-1.3%
Jaffrey	5,457	5,326	5,257	5,326	5,379	5,414	5,420	-0.7%
Keene	23,409	23,332	23,531	23,842	24,076	24,233	24,260	3.6%
Langdon	688	728	772	792	812	827	836	21.5%
Marlborough	2,063	2,045	2,052	2,079	2,100	2,113	2,116	2.5%
Marlow	742	723	712	722	729	733	734	-1.0%
Nelson	729	762	805	816	824	829	830	13.9%
New Ipswich	5,099	5,455	5,879	6,003	6,097	6,147	6,148	20.6%
Peterborough	6,284	6,405	6,595	6,734	6,840	6,896	6,898	9.8%
Richmond	1,155	1,170	1,199	1,215	1,227	1,235	1,237	7.1%
Rindge	6,014	6,175	6,411	6,496	6,559	6,602	6,609	9.9%
Roxbury	229	220	213	216	218	219	220	-4.1%
Sharon	352	343	336	343	349	352	352	-0.1%
Stoddard	1,232	1,364	1,513	1,533	1,548	1,558	1,560	26.6%
Sullivan	677	626	582	589	595	599	600	-11.4%
Surry	732	747	770	780	788	793	794	8.5%
Swanzey	7,230	7,294	7,446	7,545	7,619	7,668	7,677	6.2%
Temple	1,366	1,383	1,414	1,444	1,466	1,478	1,479	8.3%
Troy	2,145	2,193	2,268	2,298	2,320	2,335	2,338	9.0%
Walpole	3,734	3,724	3,759	3,809	3,846	3,871	3,875	3.8%
Westmoreland	1,874	1,899	1,946	1,972	1,992	2,004	2,007	7.1%
Winchester	4,341	4,348	4,406	4,464	4,508	4,537	4,543	4.6%
Windsor	224	233	245	250	254	256	256	14.2%

[48] *Source: New Hampshire Population Projections, Fall 2013, New Hampshire Office of Energy and Planning*

TABLE 10 – GROUP QUARTERS POPULATION ESTIMATES 2012[49]

	2012 OEP Population Estimate	2012 Group Quarters Population	% Total
New Hampshire	1,321,000	40,779	3.1%
Cheshire County	77,316	4,522	5.8%
Hillsborough County	401,585	7,822	1.9%
Sullivan County	43,786	764	1.7%
Southwest NH	102,707	5,131	5.0%
Antrim	2,636	22	0.8%
Dublin	1,585	66	4.2%
Gilsum	814	8	1.0%
Greenfield	1,789	162	9.1%
Hancock	1,649	19	1.2%
Jaffrey	5,450	81	1.5%
Keene	23,696	3,093	13.1%
Marlborough	2,064	2	0.1%
New Ipswich	5,118	8	0.2%
Peterborough	6,445	263	4.1%
Richmond	1,161	1	0.1%
Rindge	5,964	1,057	17.7%
Swanzey	7,282	16	0.2%
Temple	1,335	93	7.0%
Westmoreland	1,729	143	8.3%
Winchester	4,348	55	1.3%
Windsor	257	42	16.3%

TABLE 11 - SOUTHWEST REGION POPULATION CHANGE & AGE BREAKDOWN, 2000-2010

Age Group	2000	2010	Change	% Change
Total	97,391	102,313	+4,922	+5.1%
0 to 4	5,290	5,042	-248	-4.7%
5 to 9	6,648	5,669	-979	-14.7%
10 to 14	7,625	6,090	-1,535	-20.1%
15 to 19	8,042	8,337	+295	+3.7%
20 to 24	6,392	8,340	+1,948	+30.5%
25 to 29	4,857	5,216	+359	+7.4%
30 to 34	5,966	4,932	-1,034	-17.3%
35 to 39	7,684	5,681	-2,003	-26.1%
40 to 44	8,168	6,758	-1,410	-17.3%
45 to 49	7,913	8,074	+161	+2.0%
50 to 54	6,785	8,408	+1,623	+23.9%
55 to 59	5,008	7,947	+2,939	+58.7%
60 to 64	3,941	6,724	+2,783	+70.6%
65 to 69	3,527	4,731	+1,204	+34.1%
70 to 74	3,304	3,318	+14	+0.4%
75 to 79	2,655	2,721	+66	+2.5%
80 to 84	1,887	2,179	+292	+15.5%
85+	1,699	2,146	+447	+26.3%

[49] *Source: New Hampshire Office of Energy and Planning, July 2013*

TABLE 12 – SOUTHWEST REGION POPULATION BY AGE, 2010[50]

-	Total	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	80+
United States	308,745,538	40,550,019	42,717,537	42,687,848	40,141,741	43,599,555	41,962,930	29,253,187	16,595,961	11,236,760
New	1,316,470	147,562	178,240	157,667	153,503	210,590	208,686	139,130	71,360	49,732
Cheshire County	77,117	7,895	10,802	11,152	8,037	10,867	12,001	8,585	4,603	3,175
Hillsborough County	400,721	49,412	54,861	48,910	51,322	65,965	60,283	37,486	18,840	13,642
Sullivan	43,742	4,834	5,277	4,345	4,951	6,679	7,301	5,486	2,897	1,972
Southwest NH	102,313	10,711	14,427	13,556	10,613	14,832	16,355	11,455	6,039	4,325
Alstead	1,937	206	238	195	216	282	336	267	131	66
Antrim	2,637	268	406	239	280	438	471	301	150	84
Bennington	1,476	187	235	181	182	248	239	130	48	26
Chesterfield	3,604	347	448	316	337	605	705	507	231	108
Dublin	1,597	166	199	133	164	236	309	245	91	54
Fitzwilliam	2,396	267	281	224	264	366	475	325	133	61
Francestown	1,562	128	237	101	140	263	321	217	93	62
Gilsum	813	79	95	94	91	122	163	101	37	31
Greenfield	1,749	187	241	202	183	324	307	186	68	51
Greenville	2,105	257	298	220	233	326	363	245	96	67
Hancock	1,654	140	179	132	109	236	351	262	161	84
Harrisville	961	62	95	72	66	126	236	194	67	43
Hinsdale	4,046	444	519	417	489	642	668	498	234	135
Jaffrey	5,457	691	734	605	579	811	826	626	343	242
Keene	23,409	2,037	3,798	4,973	2,253	2,840	2,833	2,072	1,351	1,252
Langdon	688	72	91	52	75	103	112	112	46	25
Marlborough	2,063	213	241	229	253	285	369	232	159	82
Marlow	742	61	77	64	66	136	160	112	49	17
Nelson	729	56	103	86	55	116	139	100	51	23
New Ipswich	5,099	769	820	590	617	759	834	409	212	89
Peterborough	6,284	640	838	537	549	917	975	745	467	616
Richmond	1,155	155	152	104	109	182	225	128	68	32
Rindge	6,014	637	1,146	1,243	521	737	814	581	230	105
Roxbury	229	18	31	22	23	32	52	33	13	5
Sharon	352	33	37	27	41	52	74	53	27	8
Stoddard	1,232	143	139	74	150	199	198	172	109	48
Sullivan	677	65	76	72	85	112	129	93	33	12
Surry	732	80	55	59	89	107	155	102	58	27
Swanzey	7,230	791	856	840	842	1,115	1,215	818	482	271
Temple	1,366	115	213	102	150	247	262	181	58	38
Troy	2,145	272	275	280	310	324	321	207	104	52
Walpole	3,734	401	489	363	368	588	622	459	261	183
Westmoreland	1,874	159	202	195	179	283	353	212	149	142
Winchester	4,341	545	553	492	528	621	698	501	219	184
Windsor	224	20	30	21	17	52	45	29	10	0

[50] *Source: U.S. Census Bureau 2010*

TABLE 13 – SOUTHWEST REGION RACE AND POPULATION OF HISPANIC ORIGIN, 2010[51]

	Total Population	White	Black or African American	American Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino (of any race)
United States	308,745,538	223,553,265	38,929,319	2,932,248	14,674,252	540,013	19,107,368	9,009,073	50,477,594
New Hampshire	1,316,470	1,236,050	15,035	3,150	28,407	384	12,062	21,382	36,704
Southwest NH	102,313	98,726	495	244	1,114	29	351	1,354	1,453
Alstead	1,937	1,890	2	11	6	0	1	27	16
Antrim	2,637	2,568	7	5	10	1	4	42	31
Bennington	1,476	1,438	6	1	9	0	6	16	13
Chesterfield	3,604	3,517	8	6	20	0	15	38	38
Dublin	1,597	1,549	4	4	12	1	7	20	28
Fitzwilliam	2,396	2,315	3	9	15	1	2	51	16
Francestown	1,562	1,513	4	2	8	0	11	24	17
Gilsum	813	796	2	1	6	0	1	7	5
Greenfield	1,749	1,710	8	3	11	0	1	16	16
Greenville	2,105	2,041	13	10	2	4	5	30	47
Hancock	1,654	1,611	6	1	13	0	4	19	17
Harrisville	961	944	5	0	3	0	3	6	6
Hinsdale	4,046	3,903	22	10	22	11	14	64	56
Jaffrey	5,457	5,248	20	9	65	2	18	95	90
Keene	23,409	22,314	144	42	474	1	109	325	372
Langdon	688	679	1	3	2	0	1	2	11
Marlborough	2,063	2,002	8	1	18	0	5	29	29
Marlow	742	727	0	4	0	0	3	8	14
Nelson	729	712	0	0	4	0	0	13	10
New Ipswich	5,099	4,990	12	9	16	4	7	61	88
Peterborough	6,284	6,039	46	11	112	1	26	49	86
Richmond	1,155	1,124	3	9	3	0	2	14	27
Rindge	6,014	5,747	80	9	54	0	27	97	77
Roxbury	229	221	0	0	2	0	0	6	3
Sharon	352	342	1	0	7	0	1	1	4
Stoddard	1,232	1,178	9	15	7	0	1	22	20
Sullivan	677	668	1	0	4	0	0	4	3
Surry	732	716	1	0	10	0	1	4	4
Swanzey	7,230	6,939	23	12	125	2	29	100	107
Temple	1,366	1,341	0	6	2	0	10	7	28
Troy	2,145	2,080	17	16	19	1	1	11	28
Walpole	3,734	3,632	10	7	19	0	9	57	50
Westmoreland	1,874	1,844	7	5	9	0	6	3	13
Winchester	4,341	4,173	21	23	24	0	21	79	78
Windsor	224	215	1	0	1	0	0	7	5

[51] *Source: U.S. Census Bureau 2010 Summary File 1 Table QT-P3*

TABLE 14 – SOUTHWEST REGION WORKERS AGE 16 & OVER BY PLACE OF WORK, 2012[52]

	Total	Worked in state of residence	Worked in county of residence	Worked outside county of residence	Worked outside state of residence
United States	139,893,639	96.2%	72.5%	23.7%	3.8%
New Hampshire	679,196	84.4%	64.7%	19.7%	15.6%
Cheshire County	38,979	85.1%	76.4%	8.7%	14.9%
Hillsborough County	209,777	82.2%	67.2%	14.9%	17.8%
Sullivan County	21,910	87.6%	55.6%	32.0%	12.4%
Southwest NH	52,384	86.2%	75.3%	10.9%	13.8%
Alstead	930	80.4%	66.7%	13.8%	19.6%
Antrim	1,322	96.3%	70.3%	25.9%	3.7%
Bennington	748	96.8%	73.4%	23.4%	3.2%
Chesterfield	1,837	72.3%	70.2%	2.1%	27.7%
Dublin	818	93.5%	54.9%	38.6%	6.5%
Fitzwilliam	1,414	80.1%	67.3%	12.8%	19.9%
Francestown	927	94.1%	84.3%	9.8%	5.9%
Gilsum	281	95.0%	91.5%	3.6%	5.0%
Greenfield	765	91.6%	85.6%	6.0%	8.4%
Greenville	1,256	82.3%	71.3%	11.0%	17.7%
Hancock	897	96.1%	76.9%	19.2%	3.9%
Harrisville	545	96.0%	81.3%	14.7%	4.0%
Hinsdale	1,975	47.7%	47.5%	0.2%	52.3%
Jaffrey	3,012	88.8%	69.8%	19.1%	11.2%
Keene	11,257	92.9%	87.3%	5.5%	7.1%
Langdon	396	74.5%	36.1%	38.4%	25.5%
Marlborough	1,189	94.3%	87.5%	6.8%	5.7%
Marlow	398	90.7%	70.1%	20.6%	9.3%
Nelson	423	91.0%	80.9%	10.2%	9.0%
New Ipswich	2,601	75.9%	59.1%	16.8%	24.1%
Peterborough	3,387	95.0%	75.6%	19.4%	5.0%
Richmond	517	77.0%	72.3%	4.6%	23.0%
Rindge	2,699	73.7%	57.4%	16.3%	26.3%
Roxbury	121	91.7%	88.4%	3.3%	8.3%
Sharon	204	89.7%	65.2%	24.5%	10.3%
Stoddard	548	94.3%	69.9%	24.5%	5.7%
Sullivan	359	95.3%	83.0%	12.3%	4.7%
Surry	482	95.2%	91.3%	3.9%	4.8%
Swanzey	3,897	93.9%	89.0%	4.9%	6.1%
Temple	785	96.4%	89.2%	7.3%	3.6%
Troy	1,108	89.7%	84.7%	5.0%	10.3%
Walpole	2,018	72.0%	61.3%	10.7%	28.0%
Westmoreland	1,070	86.9%	80.1%	6.8%	13.1%
Winchester	2,081	76.8%	76.0%	0.8%	23.2%
Windsor	117	95.7%	75.2%	20.5%	4.3%

[52] *Source: U.S. Census Bureau 2008-2012 American Community Survey 5-Year Estimates Table B08007*

TABLE 15 – SOUTHWEST REGION INFLATION-ADJUSTED MEDIAN HOUSEHOLD INCOME, 1990-2012[53]

	Median Household Income in 1989	Median Household Income in 1999	Median Household Income 2012	% Change (1989-2012)
United States	$55,651	$57,873	$53,046	-4.7%
New Hampshire	$67,265	$68,171	$64,925	-3.5%
Cheshire County	$58,598	$58,407	$56,062	-4.3%
Hillsborough County	$74,811	$73,569	$70,472	-5.8%
Sullivan County	$53,794	$56,417	$53,821	+0.1%
Alstead	$57,317	$59,522	$56,122	-2.1%
Antrim	$68,963	$62,948	$64,500	-6.5%
Bennington	$63,648	$63,600	$63,393	-0.4%
Chesterfield	$70,359	$70,768	$80,778	+14.8%
Dublin	$77,612	$71,869	$58,125	-25.1%
Fitzwilliam	$66,634	$66,322	$63,750	-4.3%
Francestown	$85,757	$88,556	$83,971	-2.1%
Gilsum	$64,473	$59,754	$46,696	-27.6%
Greenfield	$74,168	$67,298	$72,321	-2.5%
Greenville	$61,661	$54,498	$53,508	-13.2%
Hancock	$76,503	$75,796	$78,667	+2.8%
Harrisville	$64,805	$67,011	$52,679	-18.7%
Hinsdale	$49,535	$49,783	$45,398	-8.4%
Jaffrey	$60,267	$62,061	$60,893	+1.0%
Keene	$57,834	$51,036	$50,530	-12.6%
Langdon	$63,333	$57,995	$70,982	+12.1%
Marlborough	$58,108	$61,883	$62,628	+7.8%
Marlow	$59,643	$62,015	$63,636	+6.7%
Nelson	$64,342	$56,847	$78,125	+21.4%
New Ipswich	$74,664	$74,334	$85,056	+13.9%
Peterborough	$74,394	$65,296	$59,609	-19.9%
Richmond	$67,264	$67,722	$61,932	-7.9%
Rindge	$62,098	$69,587	$69,152	+11.4%
Roxbury	$74,988	$68,044	$58,750	-21.7%
Sharon	$83,783	$91,300	$79,643	-4.9%
Stoddard	$58,704	$51,871	$62,303	+6.1%
Sullivan	$57,552	$70,364	$63,056	+9.6%
Surry	$76,588	$78,503	$75,547	-1.4%
Swanzey	$55,078	$61,766	$56,444	+2.5%
Temple	$77,381	$77,864	$51,875	-33.0%
Troy	$54,642	$57,709	$50,125	-8.3%
Walpole	$51,249	$61,565	$53,828	+5.0%
Westmoreland	$71,439	$77,002	$78,047	+9.2%
Winchester	$52,207	$51,492	$43,706	-16.3%
Windsor	$58,247	$63,049	$51,500	-11.6%

[53] Source: U.S. Census Bureau, 1990, 2000, American Community Survey 2008-2012 5-Year Estimates. Inflation-Adjusted by SWRPC to 2012 dollars using Bureau of Labor Statistics Consumer Price Index (U.S. Average, All Items, 1982-84 Base Period)

TABLE 16 – SOUTHWEST REGION HOMEOWNER & RENTAL VACANCY RATES, 2010[54]

	Total Housing Units	Occupied Housing Units		Vacant Housing Units		Homeowner Vacancy Rate (%)[55]	Rental Vacancy Rate (%)[56]
		Total	% Total	Total	% Total		
United States	131,704,730	116,716,292	88.6%	14,988,438	11.4%	2.4%	9.2%
New Hampshire	614,754	518,973	84.4%	95,781	15.6%	2.0%	8.1%
Southwest NH	46,040	40,117	87.1%	5,923	12.9%	2.0%	7.2%
Alstead	991	809	81.6%	182	18.4%	2.0%	6.4%
Antrim	1,329	1,055	79.4%	274	20.6%	2.6%	6.3%
Bennington	666	564	84.7%	102	15.3%	1.8%	16.0%
Chesterfield	1,802	1,459	81.0%	343	19.0%	2.5%	3.3%
Dublin	785	620	79.0%	165	21.0%	1.4%	8.4%
Fitzwilliam	1,257	973	77.4%	284	22.6%	2.8%	3.3%
Francestown	755	610	80.8%	145	19.2%	1.8%	12.7%
Gilsum	378	326	86.2%	52	13.8%	2.4%	10.6%
Greenfield	699	618	88.4%	81	11.6%	2.0%	3.2%
Greenville	933	861	92.3%	72	7.7%	4.1%	8.9%
Hancock	864	724	83.8%	140	16.2%	3.2%	8.7%
Harrisville	695	446	64.2%	249	35.8%	1.1%	4.7%
Hinsdale	1,827	1,681	92.0%	146	8.0%	3.0%	8.7%
Jaffrey	2,547	2,234	87.7%	313	12.3%	2.9%	6.4%
Keene	9,719	9,052	93.1%	667	6.9%	1.7%	7.3%
Langdon	306	282	92.2%	24	7.8%	0.8%	0.0%
Marlborough	946	866	91.5%	80	8.5%	1.3%	7.5%
Marlow	408	311	76.2%	97	23.8%	1.4%	12.2%
Nelson	460	303	65.9%	157	34.1%	0.9%	4.8%
New Ipswich	1,916	1,756	91.6%	160	8.4%	1.6%	5.1%
Peterborough	2,956	2,713	91.8%	243	8.2%	2.6%	6.6%
Richmond	492	417	84.8%	75	15.2%	3.3%	5.9%
Rindge	2,224	1,805	81.2%	419	18.8%	1.7%	8.4%
Roxbury	101	90	89.1%	11	10.9%	1.2%	0.0%
Sharon	164	144	87.8%	20	12.2%	2.3%	5.0%
Stoddard	1,044	502	48.1%	542	51.9%	1.1%	7.2%
Sullivan	309	274	88.7%	35	11.3%	0.8%	15.9%
Surry	324	310	95.7%	14	4.3%	0.0%	0.0%
Swanzey	3,205	2,957	92.3%	248	7.7%	1.7%	6.2%
Temple	542	503	92.8%	39	7.2%	0.5%	5.4%
Troy	932	867	93.0%	65	7.0%	1.3%	7.5%
Walpole	1,715	1,576	91.9%	139	8.1%	1.6%	9.2%
Westmoreland	680	637	93.7%	43	6.3%	0.7%	6.5%
Winchester	1,932	1,689	87.4%	243	12.6%	2.0%	7.4%
Windsor	137	83	60.6%	54	39.4%	2.8%	0.0%

[54] Source: U.S. Census Bureau 2010 Decennial Census Summary File 1 Table DP-1

[55] The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant "for sale." It is computed by dividing the total number of vacant units "for sale only" by the sum of owner-occupied units, vacant units that are "for sale only," and vacant units that have been sold but not yet occupied

[56] The rental vacancy rate is the proportion of the rental inventory that is vacant "for rent." It is computed by dividing the total number of vacant units "for rent" by the sum of the renter-occupied units, vacant units that are "for rent," and vacant units that have been rented but not yet occupied

TABLE 14 - SOUTHWEST REGION HOUSING UNIT CHANGE BY UNITS IN STRUCTURE, 2000-2012[57]

	Total Units	One Unit - Detached	One Unit - Attached	2-Unit	3-4 Unit	5-9 Unit	10-19 Unit	20+ Unit	Mobile home	Boat, RV, van, etc.
United States	15,737,816	11,355,059	1,171,429	9,122	349,664	882,972	1,267,941	1,050,970	-195,385	-153,956
New Hampshire	66,971	48,303	7,155	968	3,326	2,087	1,183	4,216	429	-696
Southwest Region	4,788	3,318	-85	433	422	390	104	378	-113	-59
Alstead	10	50	4	-7	-12	-9	0	10	-21	-5
Antrim	213	212	-34	18	8	8	10	-4	-5	0
Bennington	68	33	-19	-29	-29	75	22	3	12	0
Chesterfield	150	136	-26	-59	64	56	-10	-5	0	-6
Dublin	153	144	-2	-7	30	0	0	-2	-10	0
Fitzwilliam	162	138	1	-31	20	73	0	9	-44	-4
Francestown	58	43	-18	29	-2	0	4	0	2	0
Gilsum	-23	0	-2	-14	0	0	0	0	-7	0
Greenfield	37	40	-10	2	-20	0	4	29	-8	0
Greenville	51	141	2	-19	-11	20	2	-22	-62	0
Hancock	76	54	-23	43	6	1	0	5	-10	0
Harrisville	50	44	-7	14	-4	0	0	3	0	0
Hinsdale	302	117	-18	63	5	52	0	4	79	0
Jaffrey	4	88	-30	16	-96	-110	-3	66	73	0
Keene	422	186	67	-105	280	9	-84	161	-92	0
Langdon	40	51	-2	18	-3	0	0	0	-24	0
Marlborough	67	39	-11	31	-17	37	5	0	-17	0
Marlow	52	73	0	-5	0	0	0	0	-10	-6
Nelson	65	21	-3	16	-2	0	0	24	9	0
New Ipswich	613	546	-8	0	176	-3	2	-24	-72	-4
Peterborough	536	100	85	174	94	-87	110	84	-18	-6
Richmond	63	80	0	-6	0	0	0	4	-15	0
Rindge	322	112	-15	10	27	101	39	31	17	0
Roxbury	-1	1	2	-1	0	0	0	0	-3	0
Sharon	-4	-7	3	0	0	0	0	0	0	0
Stoddard	143	149	-13	-5	-2	0	0	0	20	-6
Sullivan	-9	5	-7	-2	-9	0	0	0	4	0
Surry	69	85	-1	-1	0	0	0	0	-9	-5
Swanzey	319	250	14	65	-89	106	-28	-10	11	0
Temple	266	214	-20	82	0	0	0	0	-10	0
Troy	90	0	2	35	7	15	31	0	0	0
Walpole	34	37	2	23	-11	34	-7	-14	-30	0
Westmoreland	137	117	-13	17	11	0	-4	2	7	0
Winchester	243	-8	15	71	1	12	11	24	117	0
Windsor	10	27	0	-3	0	0	0	0	3	-17

[57] *Source: U.S. Census Bureau 2000 Summary File 1 Table DP-4, 2008-2012 American Community Survey 5-Year Estimates Table B25024*

TABLE 18 – SOUTHWEST REGION EQUALIZED PROPERTY TAX RATES, 1990-2010[58]

	1990	2000	2010	Change 1990-2010
Cheshire County	$20.43	$23.88	$24.32	19%
Hillsborough County	$20.08	$21.30	$21.03	5%
Sullivan County	$20.74	$24.52	$20.93	1%
Alstead	$22.08	$26.14	$25.84	17%
Antrim	$23.13	$24.50	$24.43	6%
Bennington	$23.14	$27.05	$25.61	11%
Chesterfield	$14.99	$22.18	$16.92	13%
Dublin	$13.52	$22.31	$21.39	58%
Fitzwilliam	$18.51	$24.22	$26.87	45%
Francestown	$16.50	$24.22	$23.60	43%
Gilsum	$23.14	$25.07	$26.05	13%
Greenfield	$19.64	$22.87	$20.86	6%
Greenville	$29.71	$31.31	$21.99	-26%
Hancock	$15.81	$23.65	$19.00	20%
Harrisville	$16.21	$20.79	$14.28	-12%
Hinsdale	$22.77	$22.10	$24.80	9%
Jaffrey	$20.45	$23.49	$26.79	31%
Keene	$25.55	$32.27	$30.31	19%
Langdon	$21.48	$24.97	$24.60	15%
Marlborough	$24.25	$27.32	$25.53	5%
Marlow	$18.00	$33.01	$21.83	21%
Nelson	$15.33	$22.31	$19.09	25%
New Ipswich	$23.16	$16.90	$19.87	-14%
Peterborough	$18.65	$27.63	$23.55	26%
Richmond	$19.89	$24.04	$25.24	27%
Rindge	$17.41	$20.52	$23.06	32%
Roxbury	$13.63	$22.48	$20.50	50%
Sharon	$13.13	$19.79	$21.50	64%
Stoddard	$8.58	$11.92	$12.89	50%
Sullivan	$25.22	$31.17	$25.46	1%
Surry	$14.91	$16.66	$14.86	0%
Swanzey	$20.48	$24.65	$24.39	19%
Temple	$24.36	$21.40	$21.37	-12%
Troy	$24.00	$29.21	$28.29	18%
Walpole	$15.47	$18.91	$20.74	34%
Westmoreland	$16.57	$20.50	$19.11	15%
Winchester	$21.65	$28.05	$26.26	21%
Windsor	$7.03	$9.88	$22.15	215%

[58] *Source: New Hampshire Department of Revenue Administration*

APPENDIX B. SUMMARY OF HOUSING RELATED OUTREACH

On November 21, 2013, Southwest Region Planning Commission staff facilitated a discussion with the regional housing coalition, Heading for Home, as well as with representatives from a few communities within the Region. The focus of this discussion was on identifying the most significant housing issues facing the Southwest Region as well as the challenges to and opportunities for addressing these issues.

Included below is a summary of the themes discussed by the group, which was composed of 11 individuals representing various organizations, businesses, institutions, and affiliations from across the region and state. The first section provides an overview of the primary themes discussed by participants. This section is followed by the detailed notes taken during this focus group discussion.

Monadnock Region Future Housing Focus Group
November 21, 2013
Summary Notes

Present: Heading for Home Board of Directors - Debbie Austin-Brown, *Merrimack Mortgage*; Chris Cusack, *Keene State College*; Todd Lewis, *Markem-Imaje*; Susan Newcomer; Jerry Sickles, *Consultant*; Keith Thibault, *Southwestern Community Services*; Dawn Thomas Smith; Robin Willis, *Southwestern Community Services*. Others Present - Sara Carbonneau, *Town of Swanzey*; Rhett Lamb, *City of Keene*; Kathryn Lynch, *Town of Hinsdale*.

SWRPC staff present were Lisa Murphy, *Senior Planner* and Tara Germond, *Senior Planner.*

Overview of Primary Regional Housing Themes

- Limited quality housing options
  - Issue: Participants noted there is limited, good-quality housing available in the region and that many of the rental housing options are of substandard quality.
  - Challenges: The Region is challenged with an aging housing stock. Nearly a third of housing units were built in 1939 or earlier and 65% was built before 1980[59]. In some areas, there are few affordable options for housing that are of livable conditions. Participants noted that this limited supply of quality housing has been a barrier for businesses trying to recruit potential employees to this Region. Addressing this issue at the local level through regulations and standards can be a significant challenge. Often lack of staff or funding prevent routine enforcement of building codes and standards. In addition, the subjectivity of these standards can also inhibit enforcement.
  - Opportunity: Participants discussed the opportunity for adaptive reuse of existing underutilized buildings (e.g. Swanzey Woolen Mill, former Keene YMCA, and former Keene Middle School) for housing. The group also discussed the idea of expanding existing programs to rehabilitate existing buildings.
- Housing cost factors
  - Issue: Group members discussed the many factors which contribute to higher housing costs in the Region. They noted that it can be difficult for individuals to acquire housing that is reasonably affordable.
  - Challenges: Some of the factors that increase housing costs in the area as large minimum lot sizes regulated by local zoning ordinances, the need to develop or expand infrastructure, energy and transportation costs, and most significantly, property taxes. Participants

[59] *2009-2011 American Community Survey 5-yr Estimates*

emphasized that the current property tax structure needs to be reformed. It is inequitable and serves as a disincentive to new development and services. Property tax rates vary significantly among municipalities. Communities that have public sewer and water infrastructure, public safety services, schools, sidewalks, municipal buildings, etc. tend to have high property tax rates in order to fund these services. It was noted that the services provided by the City of Keene, which many surrounding communities benefit from and rely on, are subsidized by the residents of Keene. In addition to these factors, socioeconomic conditions impact the affordability of housing. Currently, many employees in the Region are not earning incomes that allow them to afford higher priced homes and many have a hard time obtaining financing to purchase a home.

  - Opportunities: The group discussed the concept of regionalizing services as an opportunity to lower costs incurred by towns for providing services. There was also discussion on offering subsidies to encourage energy efficiency investments in neighborhoods as a way to decrease the energy costs associated with housing.

- Diverse housing options
  - Issue: The group discussed the importance of having affordable and diverse housing options available in communities that meets the needs of an aging population and encourages younger generations to move to and stay in the Region.

  - Challenges: It was noted that the housing preferences of younger generations appear to shifting away from home ownership and that the millennial generation, in particular, seems to value mobility. To attract these populations, it will be important to expand the availability of rental housing options in the Region. Development of multifamily housing in the Region appears to be happening in areas where there is available infrastructure such as sewer and water, roads, electricity, etc. Some areas, like the Town of Swanzey, have noticed a decline in recent years of single family housing development. Group members agreed that there is a need to better understand the changes in types of housing available in the Region and to identify shifting trends in housing preferences.

- Promoting mixed use development
  - Issue: Participants discussed potential barriers to mixed use development in the Region.

  - Challenges: Although some local regulations might discourage mixed use development, it is possible to amend or alter these ordinances. It is important for citizens or groups seeking to encourage these changes to engage in conversations with local planning boards or to petition the town for zoning amendments. It was noted that many planning boards in the Region lack staff support and need assistance with developing a master plan that is articulates their vision for the future and with establishing regulations that are compatible with this vision. Often, denser, mixed use development requires infrastructure such as public water and sewer, which can be costly for smaller communities to build and maintain. Participants noted that many communities are challenged with balancing a desire to promote smart growth principles, including allowing for mixed uses and encouraging denser development patterns, in a cost effective manner and the need to maintain community identity and character.

Detailed Notes:

- Availability of quality housing options is limited and declining
  - The Region has an aging housing stock.
  - Available rental housing options are often substandard quality.

- There was concern for limited availability of high quality housing seven years ago, despite higher in-migration rates and better economic conditions.
- Lack of affordable housing of livable conditions is a significant challenge.
- Substandard housing conditions/building stock may serve as barrier to future development of affordable or workforce housing.
- Do towns have minimum standards for maintaining existing housing?
    - Not always enforced or routinely enforced, mostly due to lack of staffing or funding.
        - Often enforced on a complaint-by-complaint basis.
    - Towns are responsible for adopting ordinances or policies.
    - Difficult to enforce standards where they are in place.
    - Enforcement can be subjective.
- Businesses are having difficulty recruiting to this Region because the housing stock (availability/quality) is inadequate
- There is an opportunity to adaptively reuse and rehabilitate existing building stock for future housing (e.g. Swanzey Woolen Mills, former Keene YMCA, former Keene Middle School).

- Concern for changing demographics
    - There appears to be a shift in the housing preferences of younger generations.
        - Less interest in home ownership.
        - Millennial generation seems to value mobility.
        - Economic instability makes it difficult to consider option of home ownership.
    - There is a need to encourage more rental housing.
    - Some communities might discourage housing that is viewed as family friendly to avoid potential increases in costs associated with school-aged children.
    - Current employment demographic (middle management) not earning incomes capable of affording higher priced homes.
        - Salaries significantly less than they were in the past.
        - Larger corporations have moved out the Region.
- Promoting mixed use development
    - What barriers prevent a community from amending zoning or regulations to allow for mixed use development?
        - Need to engage in conversations with town boards or petition town for zoning amendments if unsatisfied with current regulations.
        - It is important for citizens to address their concerns about land use regulations and ordinances with local planning boards.
            - Planning boards need to be open to citizen concerns/interests
            - Towns need planning assistance to develop plan that outlines a community's goals for the future and with developing regulations that reflect this vision.
    - Currently, people investing in new housing are not necessarily considering mixed use development as desired option. However, this trend may change over time.
    - Small towns need to have the infrastructure to support this type of development.
    - How can communities balance need to maintain community identity / community control with the need for innovative zoning that encourage smart growth?
        - Different solutions are needed for different communities.
            - Rural communities may be less supportive of denser development due to the need for infrastructure, which is costly to build and maintain.
                - There is a lack of incentive to build densely in rural communities.

- Keene serves as the service center for the Region. It supports denser development, which has resulted in increased needs for services to support population and increased costs for services.

- Development of Multifamily Housing
  - In communities like Swanzey, development of multifamily and manufactured housing is happening where there is infrastructure to support it.
    - Single Family housing development is declining.
  - Need to identify the number of and change in multifamily and single family housing units over time in the Region.
  - How much development of multifamily housing is private versus publicly funded?
    - In Swanzey, there is private multifamily housing that is offered at affordable prices (not subsidized housing).
      - Developers switched from building townhouse-style units (with stairs) to garden style walk-out units, which have been more popular.
- Availability of Reasonably Priced Housing
  - Factors that contribute to higher costs of housing include large minimum lot sizes, development or expansion of infrastructure, and property taxes.
  - The current property tax structure is inequitable and the rates vary significantly from town to town.
    - Current structure serves as disincentive to development.
      - Communities with services have higher taxes.
        - Concept of regionalism (regionalizing services) is not embraced or supported
      - Keene supports/funds services that other communities benefit from but do not pay for.
    - Need to reform tax structure.
  - Financing is more difficult to obtain than it was 6 years ago.
    - Many have a hard time obtaining financing. It will become more difficult as a result of federal policies that will take into effect Jan 2014
- Energy Efficiency of Buildings
  - Need for subsidies to encourage energy efficiency investments in neighborhoods.
  - Significant cost of housing is the energy needed to fuel homes (much of building stock is older/inefficient).
  - Need more programs to rehabilitate existing.
- Need to encourage more public / private partnerships to address housing needs/challenges in the Region.

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