

## 5. Needs Profiles By Area

The section that follows includes a brief description of highlights of housing needs and trends in each of the counties and metro areas and the statewide totals. The narrative is followed by a three-page summary of changes in population, households by tenure, vacancy rates, and a profile of housing cost burden for renters and single family homeowners. Note that Census data on household income and housing cost burden is available for homeowners only for Census “specified owner occupied units” which includes only single family detached units. Additional details not shown in these summaries may be found in the more detailed model described in Appendix 3.

All data shown for the PMSAs represents the demographic and housing characteristics within the NH portion of the given PMSA, and data for 1980 and 1990 shown in the table has been adjusted to reflect the PMSA definitions as of the 2000 Census so that the geographies are the same over time.

Each of the profiles contains an estimate of the range of housing production supportable for the 2000-2010 period. There are three projections of housing production potential for each area. Projection A assumes a constant share of the state’s employment. Projection B is based on the area absorbing the same share of employment growth that it experienced between 1990 and 2000. Projection C is based on the NH Office of State Planning population projections. Production needs reflect household growth, correction of vacancy deficits, maintenance of vacancy allowances, and replacement of the housing stock that may be lost from demolition or disaster.

The portion of area housing production potential that is associated with the resident workforce employed within the area is shown as a subtotal. This subtotal is based on the proportion of resident workers employed within the given area as of the most recent Census data available for that region. For all county level data and for the Manchester and Nashua PMSAs, the proportion is based on the 2000 Census. For the two PMSAs that extend beyond the NH border (Lawrence-Haverhill and Portsmouth-Rochester), the proportion is based on the percent commuting out of the NH part of the PMSA as of 1990. (Local town-to-town commuting data is not yet available to calculate the outbound commuting from the NH portion of these PMSAs.)

**BELKNAP COUNTY**

During the 1980s, Belknap County’s household growth rate that was slower than that of the state, but its rate of growth during the 90s exceeded the New Hampshire average. During the 1990s, Belknap County registered a net loss in its rental housing stock. The County’s rental vacancy rate was relatively high in 2000 6.5% compared to 3.5% for the state average. (Somewhat higher rental vacancy rates seem to be typical for areas with a large number of seasonal units, even though they are counted separately from vacant for rent units).

During the 1980 to 2000 period, Belknap County maintained a nearly constant share of the state’s private covered employment (remained between 4.1% to 4.4% of state total). During the 1990s the County absorbed 4.7% of the state’s private sector employment growth and 5.7% of its household growth. Increasing shares of Belknap County residents are working outside of the County. In 1980 only 20% of working residents were employed outside the area. By 1990 this level reached 29% and by 2000 nearly a third of the working residents (32.6%) of the County commuted out.

The percentage of Belknap County housing units devoted to seasonal occupancy has been declining. In 1980 it was 31.4% of total housing units and by 2000 it was 26.7%. While the area had a large increase in seasonal housing units during the 1980s (+1,788 units, or 24%), the Census data indicates that seasonal units declined by 8% or 750 units during the 1990s, possibly the result of conversion or reclassification in the 2000 Census.

**Resident Housing Supply Need Estimates: 2010**

<b>BELKNAP COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	20,079	20,396	19,797			
Renter	7,292	7,407	7,190			
Total	27,371	27,803	26,986	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	3,205	3,522	2,923	321	352	292
Renter	1,064	1,179	962	106	118	96
Total	4,269	4,701	3,884	427	470	388
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	2,160	2,374	nc	216	237	nc
Renter	717	795	nc	72	79	nc
Total	2,878	3,169	nc	288	317	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>BELKNAP COUNTY - 1</b>							
Private Covered Employment	14,355	17,600	22,567	3,245	4,967	22.6%	28.2%
Share of State Total	4.4%	4.1%	4.3%	3.2%	4.7%		
Households	15,573	18,839	22,459	3,266	3,620	21.0%	19.2%
Owners	11,107	13,475	16,634	2,368	3,159	21.3%	23.4%
Renters	4,466	5,364	5,825	898	461	20.1%	8.6%
Ownership Rate	71.3%	71.5%	74.1%				
Area Share of NH Households	4.8%	4.6%	4.7%	3.7%	5.7%		
Share of NH Owners	5.1%	4.8%	5.0%	3.8%	6.3%		
Share of NH Renters	4.3%	4.1%	4.0%	3.4%	3.5%		
Vacant Units for Sale or For Rent	531	1,435	643	904	-792	170.2%	-55.2%
Vacant Units for Sale	234	509	240	275	-269	117.5%	-52.8%
Vacant Units for Rent	297	926	403	629	-523	211.8%	-56.5%
Homeowner Vacancy Rate	2.1%	3.6%	1.4%				
Rental Vacancy Rate	6.2%	14.7%	6.5%				
Housing Stock Occupied or Available for Occupancy	16,104	20,274	23,102	4,170	2,828	25.9%	13.9%
Homeowner Units - Occupied or Vacant For Sale	11,341	13,984	16,874	2,643	2,890	23.3%	20.7%
Rental Units - Occupied or Vacant For Rent	4,763	6,290	6,228	1,527	-62	32.1%	-1.0%
Households Headed by Persons 65+	3,489	4,177	5,160	688	983	19.7%	23.5%
As Percent of Total Households	22.4%	22.2%	23.0%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>BELKNAP COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	2,019	1,864	nc	-155		-7.7%
Under 30% MAI	nc	769	977	nc	208		27.0%
Under 50% MAI	nc	1,363	1,526	nc	163		12.0%
Under 60% MAI	nc	1,571	1,677	nc	106		6.7%
Under 80% MAI	nc	1,786	1,831	nc	45		2.5%
Under 100% MAI	nc	1,973	1,864	nc	-109		-5.5%
Over 100% MAI	nc	46	0	nc	-46		-100.0%
Total Renters Age 65+ Pay 30%+			421				
Total Renter Under Age 65 Pay 30%+			1,443				
Non-Elderly Share of Need @ 30%+			77.4%				
Percent of Renters Age 65+ Pay 30%+			41.4%				
Percent of Renters Under 65 Pay 30% +			31.3%				
Percent of All Renters Pay 30%+		38.6%	33.1%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	2,396	2,702	nc	306		12.8%
Under 30% MAI	nc	502	512	nc	10		2.0%
Under 50% MAI	nc	876	1,086	nc	210		24.0%
Under 60% MAI	nc	1,059	1,387	nc	328		31.0%
Under 80% MAI	nc	1,419	1,879	nc	460		32.4%
Under 100% MAI	nc	1,755	2,255	nc	500		28.5%
Over 100% MAI	nc	641	447	nc	-194		-30.3%
Single Family Owners Age 65+ Pay 30%+			665				
Single Family Owners Under Age 65 Pay 30%+			2,037				
Non-Elderly Share of Need @ 30%+			75.4%				
Percent of SF Owners Age 65+ Pay 30%+			23.5%				
Percent of SF Owners Under 65 Pay 30% +			22.3%				
Percent of SF Owners Pay 30%+		25.6%	22.6%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>BELKNAP COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>		<b>1,511</b>	<b>1,453</b>	<b>nc</b>	<b>-58</b>		<b>-3.8%</b>
Under 30% MAI		700	893	nc	193		27.6%
Under 50% MAI		1,182	1,301	nc	119		10.1%
Under 60% MAI		1,328	1,368	nc	40		3.0%
Under 80% MAI		1,412	1,436	nc	24		1.7%
Under 100% MAI		1,486	1,453	nc	-33		-2.2%
Over 100% MAI		25	0	nc	-25		-100.0%
Total Renters Age 65+ Pay 35%+			331				
Total Renter Under Age 65 Pay 35%+			1,122				
Non-Elderly Share of Need @ 35%+			77.2%				
Percent of Renters Age 65+ Pay 35%+			32.3%				
Percent of Renters Under 65 Pay 35% +			24.3%				
Percent of All Renters Pay 35%+		28.9%	25.8%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	<b>nc</b>	<b>1,703</b>	<b>1,946</b>	<b>nc</b>	<b>243</b>		<b>14.3%</b>
Under 30% MAI		440	481	nc	41		9.3%
Under 50% MAI		746	957	nc	211		28.3%
Under 60% MAI		888	1,181	nc	293		33.0%
Under 80% MAI		1,150	1,530	nc	380		33.0%
Under 100% MAI		1,387	1,780	nc	393		28.3%
Over 100% MAI		316	166	nc	-150		-47.5%
Single Family Owners Age 65+ Pay 35%+			544				
Single Family Owners Under Age 65 Pay 35%+			1,402				
Non-Elderly Share of Need @ 35%+			72.0%				
Percent of SF Owners Age 65+ Pay 35%+			19.2%				
Percent of SF Owners Under 65 Pay 35% +			15.4%				
Percent of SF Owners Pay 35%+		18.2%	16.3%				

## CARROLL COUNTY

Employment growth in Carroll County exceeded the statewide rate of change in both the 1980s and the 1990s. The County absorbed 3.6% of the state's private sector employment growth but 6.5% of its household growth during the 1990-2000 period. During the 1990s, the County's household growth rate of 28.8% far outstripped that of the state at 15.4% increase. In 1980, 17% of the working residents of the county commuted to another area; by 2000 this ratio increased to 24%.

Carroll County registered a net loss in the total rental stock during the 1990s. Carroll County had a very high rental vacancy rate in 1990, which at 21.8% was the highest of all New Hampshire counties; by year 2000 the rental vacancy rate was down to 7.6%, but still more than twice the state average. Higher vacancy rates are also found in other areas that have a high percentage of seasonal units. The classification may change periodically depending on market conditions, conversions to year round use, and other factors.

In 1980 45.5% of the stock was seasonal and by 2000 the ratio was 42.8%. Seasonal units declined during the 1990s by 423 units or by -3%. During the prior decade, the seasonal stock had realized significant growth, increasing by 4,911 units during the 1980s, a 47% increase.

The number of senior households (age 65+) living in Carroll County increased by 37.2% during the 1990s compared to a change of only 18.1% statewide. As indicated by its demographic profile, the senior share of homeowners with a high cost burden significantly exceeds the New Hampshire average. While homeownership housing needs are predominantly found among senior households in Carroll County, 85% of cost-burdened renter households are under age 65.

### **Resident Housing Supply Need Estimates: 2010**

<b>CARROLL COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	17,237	17,576	17,612			
Renter	5,100	5,200	5,211			
Total	22,337	22,776	22,823	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	2,624	2,963	2,999	262	296	300
Renter	693	793	804	69	79	80
Total	3,317	3,756	3,803	332	376	380
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	1,997	2,255	nc	200	225	nc
Renter	527	603	nc	53	60	nc
Total	2,524	2,858	nc	252	286	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>CARROLL COUNTY - 1</b>							
Private Covered Employment	7,741	13,000	16,783	5,259	3,783	67.9%	29.1%
Share of State Total	2.4%	3.1%	3.2%	5.2%	3.6%		
Households	11,074	14,253	18,351	3,179	4,098	28.7%	28.8%
Owners	8,618	10,739	14,278	2,121	3,539	24.6%	33.0%
Renters	2,456	3,514	4,073	1,058	559	43.1%	15.9%
Ownership Rate	77.8%	75.3%	77.8%				
Area Share of NH Households	3.4%	3.5%	3.9%	3.6%	6.5%		
Share of NH Owners	3.9%	3.8%	4.3%	3.4%	7.0%		
Share of NH Renters	2.3%	2.7%	2.8%	4.0%	4.3%		
Vacant Units for Sale or For Rent	778	1505	669	727	-836	93.4%	-55.5%
Vacant Units for Sale	364	526	335	162	-191	44.5%	-36.3%
Vacant Units for Rent	414	979	334	565	-645	136.5%	-65.9%
Homeowner Vacancy Rate	4.1%	4.7%	2.3%				
Rental Vacancy Rate	14.4%	21.8%	7.6%				
Housing Stock Occupied or Available for Occupancy	11,852	15,758	19,020	3,906	3,262	33.0%	20.7%
Homeowner Units - Occupied or Vacant For Sale	8,982	11,265	14,613	2,283	3,348	25.4%	29.7%
Rental Units - Occupied or Vacant For Rent	2,870	4,493	4,407	1,623	-86	56.6%	-1.9%
Households Headed by Persons 65+	2,887	3,597	4,936	710	1,339	24.6%	37.2%
As Percent of Total Households	26.1%	25.2%	26.9%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>CARROLL COUNTY - 2</b>							
<b>Housing Cost at 30% + Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	1,257	1,274	nc	17		1.4%
Under 30% MAI	nc	379	608	nc	229		60.4%
Under 50% MAI	nc	770	982	nc	212		27.5%
Under 60% MAI	nc	969	1,088	nc	119		12.3%
Under 80% MAI	nc	1,095	1,240	nc	145		13.2%
Under 100% MAI	nc	1,190	1,260	nc	70		5.9%
Over 100% MAI	nc	67	14	nc	-53		-79.1%
Total Renters Age 65+ Pay 30%+			195				
Total Renter Under Age 65 Pay 30%+			1,079				
Non-Elderly Share of Need @ 30%+			84.7%				
Percent of Renters Age 65+ Pay 30%+			31.1%				
Percent of Renters Under 65 Pay 30% +			33.0%				
Percent of All Renters Pay 30%+		38.0%	32.7%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	2,036	2,609	nc	573		28.1%
Under 30% MAI	nc	536	679	nc	143		26.7%
Under 50% MAI	nc	848	1,301	nc	453		53.4%
Under 60% MAI	nc	1,003	1,539	nc	536		53.4%
Under 80% MAI	nc	1,285	1,953	nc	668		52.0%
Under 100% MAI	nc	1,558	2,233	nc	675		43.3%
Over 100% MAI	nc	478	376	nc	-102		-21.3%
Single Family Owners Age 65+ Pay 30%+			884				
Single Family Owners Under Age 65 Pay 30%+			1,725				
Non-Elderly Share of Need @ 30%+			66.1%				
Percent of SF Owners Age 65+ Pay 30%+			28.2%				
Percent of SF Owners Under 65 Pay 30% +			24.3%				
Percent of SF Owners Pay 30%+		28.1%	25.5%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>CARROLL COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	966	972	nc	6		0.6%
Under 30% MAI	nc	347	556	nc	209		60.2%
Under 50% MAI	nc	656	840	nc	184		28.0%
Under 60% MAI	nc	812	891	nc	79		9.7%
Under 80% MAI	nc	890	963	nc	73		8.2%
Under 100% MAI	nc	944	970	nc	26		2.8%
Over 100% MAI	nc	22	2	nc	-20		-90.9%
Total Renters Age 65+ Pay 35%+			193				
Total Renter Under Age 65 Pay 35%+			779				
Non-Elderly Share of Need @ 35%+			80.1%				
Percent of Renters Age 65+ Pay 35%+			30.8%				
Percent of Renters Under 65 Pay 35% +			23.8%				
Percent of All Renters Pay 35%+		29.2%	25.0%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	1,555	1,885	nc	330		21.2%
Under 30% MAI	nc	504	580	nc	76		15.1%
Under 50% MAI	nc	771	1,074	nc	303		39.3%
Under 60% MAI	nc	901	1,254	nc	353		39.2%
Under 80% MAI	nc	1,096	1,546	nc	450		41.1%
Under 100% MAI	nc	1,278	1,679	nc	401		31.4%
Over 100% MAI	nc	277	206	nc	-71		-25.6%
Single Family Owners Age 65+ Pay 35%+			636				
Single Family Owners Under Age 65 Pay 35%+			1,249				
Non-Elderly Share of Need @ 35%+			66.3%				
Percent of SF Owners Age 65+ Pay 35%+			20.3%				
Percent of SF Owners Under 65 Pay 35% +			17.6%				
Percent of SF Owners Pay 35%+		21.4%	18.4%				

**CHESHIRE COUNTY**

During the 1990s, Cheshire County absorbed 3.7% of the state’s private sector employment growth and a comparable share (3.9%) of the state’s household growth. In 1980 about 16% of Cheshire County’s households working residents commuted to locations outside the county; by 2000, 23% worked elsewhere.

Private sector employment growth was only 12.9% during the 1990s versus 24.7% statewide. Household growth was correspondingly slower than that of the state at 9.4% versus a 15% statewide. Growth among senior households (age 65+) during the 1990s at 7.9% was also significantly slower than the state’s 18.1% rate of increase.

The County registered a net gain in rental housing units of 415 during the 1990s. Cheshire County’s rental vacancy rate was or below statewide averages during the past three Census years. In 2000, Cheshire County’s rental vacancy rate was equivalent to that of New Hampshire at 3.5%, representing a relatively tight rental market. Despite a low rental vacancy rate, the proportion of all renters paying 30% or more for gross rental costs declined from 41.6 % in 1990 to 35.6% in 2000.

The homeownership rate has remained very constant over the past 20 years (70.7% in 1980 and 70.8% in 2000). In general, the County’s growth pattern indicates that while it has been growing somewhat slower than the state, it has maintained a relatively steady housing market.

**Resident Housing Supply Need Estimates: 2010**

<b>CHESHIRE COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	24,201	22,687	22,942			
Renter	10,324	9,678	9,786			
Total	34,524	32,365	32,728	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	3,906	2,392	2,647	391	239	265
Renter	1,772	1,126	1,234	177	113	123
Total	5,677	3,518	3,881	568	352	388
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	3,001	1,838	nc	300	184	nc
Renter	1,361	865	nc	136	86	nc
Total	4,362	2,703	nc	436	270	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>CHESHIRE COUNTY - 1</b>							
Private Covered Employment	19,242	24,500	27,655	5,258	3,155	27.3%	12.9%
Share of State Total	6.0%	5.8%	5.2%	5.2%	3.0%		
Households	21,832	25,856	28,299	4,024	2,443	18.4%	9.4%
Owners	15,429	18,215	20,049	2,786	1,834	18.1%	10.1%
Renters	6,403	7,641	8,250	1,238	609	19.3%	8.0%
Ownership Rate	70.7%	70.4%	70.8%				
Area Share of NH Households	6.7%	6.3%	6.0%	4.6%	3.9%		
Share of NH Owners	7.1%	6.5%	6.1%	4.5%	3.6%		
Share of NH Renters	6.1%	5.8%	5.7%	4.7%	4.7%		
Vacant Units for Sale or For Rent	558	905	548	347	-357	62.2%	-39.4%
Vacant Units for Sale	220	409	246	189	-163	85.9%	-39.9%
Vacant Units for Rent	338	496	302	158	-194	46.7%	-39.1%
Homeowner Vacancy Rate	1.4%	2.2%	1.2%				
Rental Vacancy Rate	5.0%	6.1%	3.5%				
Housing Stock Occupied or Available for Occupancy	22,390	26,761	28,847	4,371	2,086	19.5%	7.8%
Homeowner Units - Occupied or Vacant For Sale	15,649	18,624	20,295	2,975	1,671	19.0%	9.0%
Rental Units - Occupied or Vacant For Rent	6,741	8,137	8,552	1,396	415	20.7%	5.1%
Households Headed by Persons 65+	4,756	5,839	6,300	1,083	461	22.8%	7.9%
As Percent of Total Households	21.8%	22.6%	22.3%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>CHESHIRE COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	3,030	2,814	nc	-216		-7.1%
Under 30% MAI	nc	1,248	1,507	nc	259		20.8%
Under 50% MAI	nc	2,126	2,261	nc	135		6.3%
Under 60% MAI	nc	2,408	2,507	nc	99		4.1%
Under 80% MAI	nc	2,706	2,755	nc	49		1.8%
Under 100% MAI	nc	2,952	2,800	nc	-152		-5.1%
Over 100% MAI	nc	78	14	nc	-64		-82.1%
Total Renters Age 65+ Pay 30%+			660				
Total Renter Under Age 65 Pay 30%+			2,154				
Non-Elderly Share of Need @ 30%+			76.5%				
Percent of Renters Age 65+ Pay 30%+			44.1%				
Percent of Renters Under 65 Pay 30% +			33.6%				
Percent of All Renters Pay 30%+		41.6%	35.6%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	3,325	3,516	nc	191		5.7%
Under 30% MAI	nc	765	811	nc	46		6.0%
Under 50% MAI	nc	1,299	1,590	nc	291		22.4%
Under 60% MAI	nc	1,558	1,996	nc	438		28.1%
Under 80% MAI	nc	2,059	2,609	nc	550		26.7%
Under 100% MAI	nc	2,515	3,049	nc	534		21.2%
Over 100% MAI	nc	810	467	nc	-343		-42.3%
Single Family Owners Age 65+ Pay 30%+			976				
Single Family Owners Under Age 65 Pay 30%+			2,540				
Non-Elderly Share of Need @ 30%+			72.2%				
Percent of SF Owners Age 65+ Pay 30%+			26.5%				
Percent of SF Owners Under 65 Pay 30% +			23.8%				
Percent of SF Owners Pay 30%+		27.0%	24.5%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>CHESHIRE COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	2,241	2,145	nc	-96		-4.3%
Under 30% MAI	nc	1,058	1,330	nc	272		25.7%
Under 50% MAI	nc	1,742	1,867	nc	125		7.2%
Under 60% MAI	nc	1,938	1,995	nc	57		2.9%
Under 80% MAI	nc	2,086	2,121	nc	35		1.7%
Under 100% MAI	nc	2,210	2,137	nc	-73		-3.3%
Over 100% MAI	nc	31	8	nc	-23		-74.2%
Total Renters Age 65+ Pay 35%+			497				
Total Renter Under Age 65 Pay 35%+			1,648				
Non-Elderly Share of Need @ 35%+			76.8%				
Percent of Renters Age 65+ Pay 35%+			33.2%				
Percent of Renters Under 65 Pay 35% +			25.7%				
Percent of All Renters Pay 35%+		30.8%	27.1%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	2,404	2,503	nc	99		4.1%
Under 30% MAI	nc	684	747	nc	63		9.2%
Under 50% MAI	nc	1,113	1,377	nc	264		23.7%
Under 60% MAI	nc	1,310	1,687	nc	377		28.8%
Under 80% MAI	nc	1,668	2,101	nc	433		26.0%
Under 100% MAI	nc	1,984	2,349	nc	365		18.4%
Over 100% MAI	nc	420	154	nc	-266		-63.3%
Single Family Owners Age 65+ Pay 35%+			783				
Single Family Owners Under Age 65 Pay 35%+			1,720				
Non-Elderly Share of Need @ 35%+			68.7%				
Percent of SF Owners Age 65+ Pay 35%+			21.3%				
Percent of SF Owners Under 65 Pay 35% +			16.1%				
Percent of SF Owners Pay 35%+		19.5%	17.4%				

## COOS COUNTY

Coos County registered only a 2.1% increase in private sector employment over the 10 year period 1990 to 2000, capturing only 0.2% of the state's growth in private sector employment. Between 1990 and 2000 the county lost 1,717 persons. Though total population declined, total households increased by 162 as average household size declined from 2.48 to 2.33. The occupied and available year round housing stock increased by a total of 244 units, but rental stock declined slightly.

A high percentage of Coos County households are seniors: in 2000, 28.3% of the County's households were headed by a person age 65+, compared to only 19% statewide. The older population is "aging in place", while out-migration has likely occurred among younger households seeking employment opportunities. Coos County is the only county in which the rental vacancy rate *increased* between 1990 and 2000 (from 10.5% to 11.2%).

In Coos County there was a decline between 1990 and 2000 in the total number of renters with a high cost burden across all income levels, probably due to the net loss of total renter households. A higher than average share of total need in Coos County is found among seniors. 42% of elderly single-family homeowners pay 30% or more of their income to gross monthly costs versus 23% in New Hampshire on average. Of the total number of cost-burdened renters (measured at the 30%+ payment standards), 41% of the renter need is composed of seniors. However, there is an overall surplus of general-occupancy rental housing based on the vacancy rate.

The number of seasonal housing units has continued to increase in Coos County. Seasonal units represented 13% of the stock in 1980, 19.3% in 1990 and 21.4% of the total in 2000. While household growth in Coos County was only 1.2% between 1990 and 2000, seasonal units increased by 16% in during the same period.

### **Resident Housing Supply Need Estimates: 2010**

<b>COOS COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	12,003	10,435	10,071			
Renter	5,035	4,378	4,225			
Total	17,039	14,812	14,297	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	1,790	222	-142	179	22	-14
Renter	511	-146	-299	51	-15	-30
Total	2,302	75	-440	230	8	-44
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	1,480	183	nc	148	18	nc
Renter	423	-121	nc	42	-12	nc
Total	1,903	62	nc	190	6	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>COOS COUNTY - 1</b>							
Private Covered Employment	9,847	11,300	11,535	1,453	235	14.8%	2.1%
Share of State Total	3.0%	2.7%	2.2%	1.4%	0.2%		
Households	12,938	13,799	13,961	861	162	6.7%	1.2%
Owners	8,877	9,698	9,942	821	244	9.2%	2.5%
Renters	4,061	4,101	4,019	40	-82	1.0%	-2.0%
Ownership Rate	68.6%	70.3%	71.2%				
Area Share of NH Households	4.0%	3.4%	2.9%	1.0%	0.3%		
Share of NH Owners	4.1%	3.5%	3.0%	1.3%	0.5%		
Share of NH Renters	3.9%	3.1%	2.8%	0.2%	-0.6%		
Vacant Units for Sale or For Rent	577	694	776	117	82	20.3%	11.8%
Vacant Units for Sale	189	214	271	25	57	13.2%	26.6%
Vacant Units for Rent	388	480	505	92	25	23.7%	5.2%
Homeowner Vacancy Rate	2.1%	2.2%	2.7%				
Rental Vacancy Rate	8.7%	10.5%	11.2%				
Housing Stock Occupied or Available for Occupancy	13,515	14,493	14,737	978	244	7.2%	1.7%
Homeowner Units - Occupied or Vacant For Sale	9,066	9,912	10,213	846	301	9.3%	3.0%
Rental Units - Occupied or Vacant For Rent	4,449	4,581	4,524	132	-57	3.0%	-1.2%
Households Headed by Persons 65+	3,181	3,757	3,952	576	195	18.1%	5.2%
As Percent of Total Households	24.6%	27.2%	28.3%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>COOS COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	1,550	1,279	nc	-271		-17.5%
Under 30% MAI	nc	966	755	nc	-211		-21.8%
Under 50% MAI	nc	1,309	1,163	nc	-146		-11.2%
Under 60% MAI	nc	1,464	1,195	nc	-269		-18.4%
Under 80% MAI	nc	1,529	1,257	nc	-272		-17.8%
Under 100% MAI	nc	1,543	1,277	nc	-266		-17.2%
Over 100% MAI	nc	7	2	nc	-5		-71.4%
Total Renters Age 65+ Pay 30%+			519				
Total Renter Under Age 65 Pay 30%+			760				
Non-Elderly Share of Need @ 30%+			59.4%				
Percent of Renters Age 65+ Pay 30%+			46.4%				
Percent of Renters Under 65 Pay 30% +			27.3%				
Percent of All Renters Pay 30%+		39.0%	32.8%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	1,225	1,276	nc	51		4.2%
Under 30% MAI	nc	440	467	nc	27		6.1%
Under 50% MAI	nc	681	783	nc	102		15.0%
Under 60% MAI	nc	805	875	nc	70		8.7%
Under 80% MAI	nc	939	1,050	nc	111		11.8%
Under 100% MAI	nc	1,060	1,149	nc	89		8.4%
Over 100% MAI	nc	165	127	nc	-38		-23.0%
Single Family Owners Age 65+ Pay 30%+			532				
Single Family Owners Under Age 65 Pay 30%+			744				
Non-Elderly Share of Need @ 30%+			58.3%				
Percent of SF Owners Age 65+ Pay 30%+			27.8%				
Percent of SF Owners Under 65 Pay 30% +			15.7%				
Percent of SF Owners Pay 30%+		19.4%	19.2%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>COOS COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	<b>nc</b>	<b>1,214</b>	<b>978</b>	<b>nc</b>	<b>-236</b>		<b>-19.4%</b>
Under 30% MAI	nc	831	644	nc	-187		-22.5%
Under 50% MAI	nc	1,062	951	nc	-111		-10.5%
Under 60% MAI	nc	1,164	959	nc	-205		-17.6%
Under 80% MAI	nc	1,204	974	nc	-230		-19.1%
Under 100% MAI	nc	1,210	978	nc	-232		-19.2%
Over 100% MAI	nc	4	0	nc	-4		-100.0%
Total Renters Age 65+ Pay 35%+			373				
Total Renter Under Age 65 Pay 35%+			605				
Non-Elderly Share of Need @ 35%+			61.9%				
Percent of Renters Age 65+ Pay 35%+			33.4%				
Percent of Renters Under 65 Pay 35% +			21.7%				
Percent of All Renters Pay 35%+		30.5%	25.1%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	<b>nc</b>	<b>918</b>	<b>886</b>	<b>nc</b>	<b>-32</b>		<b>-3.5%</b>
Under 30% MAI	nc	379	410	nc	31		8.2%
Under 50% MAI	nc	577	644	nc	67		11.6%
Under 60% MAI	nc	677	692	nc	15		2.2%
Under 80% MAI	nc	770	784	nc	14		1.8%
Under 100% MAI	nc	847	832	nc	-15		-1.8%
Over 100% MAI	nc	71	54	nc	-17		-23.9%
Single Family Owners Age 65+ Pay 35%+			419				
Single Family Owners Under Age 65 Pay 35%+			467				
Non-Elderly Share of Need @ 35%+			52.7%				
Percent of SF Owners Age 65+ Pay 35%+			21.9%				
Percent of SF Owners Under 65 Pay 35% +			9.9%				
Percent of SF Owners Pay 35%+		14.5%	13.3%				

**GRAFTON COUNTY**

The employment growth rate in Grafton County exceeded the statewide average in both the 1980s and the 1990s. During both the 1980s and the 1990s the County’s share of statewide employment growth exceeded its share of New Hampshire household growth. During the 1990s senior household growth in Grafton County occurred at a slower rate (13.5%) than that of the state (18.1%).

The County showed a major reversal in its rental vacancy rate from a 1990 level of 13.3% to only 3.7% in 2000. Grafton County’s 3.7% rental vacancy rate in 2000 was the lowest of the northern counties. During the 1990s the County registered a net loss of 123 rental units.

Between 1990 and 2000, rental housing cost burden, measured at 30%+ payment level, declined in all income groups except at the under 30% of area median family income level. However, when measured at the 35% plus cost burden level there was an increase across renters in all income groups in the number of households with a rental cost burden. Among renters with a high housing cost burden, a high share (83%) is found in the non-elderly or “family” market.

In 2000, seasonal housing represented just under 24% of the total housing stock of Grafton County. The ratio of seasonal housing units has remained between 21% and 25% during the last three Census years. Despite an increase of 17.2% in total owner households during the 1990-2000 period, there was a decline in the number of homeowners with a high housing cost burden.

**Resident Housing Supply Need Estimates: 2010**

<b>GRAFTON COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	26,169	26,453	25,375			
Renter	12,415	12,550	12,038			
Total	38,584	39,003	37,413	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	4,059	4,343	3,265	406	434	327
Renter	2,108	2,243	1,731	211	224	173
Total	6,167	6,586	4,996	617	659	500
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	3,326	3,559	nc	333	356	nc
Renter	1,727	1,838	nc	173	184	nc
Total	5,053	5,397	nc	505	540	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>GRAFTON COUNTY - 1</b>							
Private Covered Employment	23,168	34,000	43,152	10,832	9,152	46.8%	26.9%
Share of State Total	7.2%	8.0%	8.1%	10.7%	8.7%		
Households	23,221	27,542	31,598	4,321	4,056	18.6%	14.7%
Owners	15,813	18,500	21,677	2,687	3,177	17.0%	17.2%
Renters	7,408	9,042	9,921	1,634	879	22.1%	9.7%
Ownership Rate	68.1%	67.2%	68.6%				
Area Share of NH Households	7.2%	6.7%	6.7%	4.9%	6.4%		
Share of NH Owners	7.2%	6.6%	6.6%	4.4%	6.3%		
Share of NH Renters	7.1%	6.9%	6.9%	6.3%	6.7%		
Vacant Units for Sale or For Rent	1,371	2,287	819	916	-1,468	66.8%	-64.2%
Vacant Units for Sale	447	899	433	452	-466	101.1%	-51.8%
Vacant Units for Rent	924	1,388	386	464	-1,002	50.2%	-72.2%
Homeowner Vacancy Rate	2.7%	4.6%	2.0%				
Rental Vacancy Rate	11.1%	13.3%	3.7%				
Housing Stock Occupied or Available for Occupancy	24,592	29,829	32,417	5,237	2,588	21.3%	8.7%
Homeowner Units - Occupied or Vacant For Sale	16,260	19,399	22,110	3,139	2,711	19.3%	14.0%
Rental Units - Occupied or Vacant For Rent	8,332	10,430	10,307	2,098	-123	25.2%	-1.2%
Households Headed by Persons 65+	5,135	5,953	6,758	818	805	15.9%	13.5%
As Percent of Total Households	22.1%	21.6%	21.4%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>GRAFTON COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	3,376	3,076	nc	-300		-8.9%
Under 30% MAI	nc	1,407	1,608	nc	201		14.3%
Under 50% MAI	nc	2,489	2,437	nc	-52		-2.1%
Under 60% MAI	nc	2,865	2,680	nc	-185		-6.5%
Under 80% MAI	nc	3,078	2,954	nc	-124		-4.0%
Under 100% MAI	nc	3,277	3,038	nc	-239		-7.3%
Over 100% MAI	nc	99	38	nc	-61		-61.6%
Total Renters Age 65+ Pay 30%+			503				
Total Renter Under Age 65 Pay 30%+			2,573				
Non-Elderly Share of Need @ 30%+			83.6%				
Percent of Renters Age 65+ Pay 30%+			36.6%				
Percent of Renters Under 65 Pay 30% +			31.5%				
Percent of All Renters Pay 30%+		38.9%	32.2%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	3,060	2,852	nc	-208		-6.8%
Under 30% MAI	nc	880	694	nc	-186		-21.1%
Under 50% MAI	nc	1,342	1,341	nc	-1		-0.1%
Under 60% MAI	nc	1,562	1,651	nc	89		5.7%
Under 80% MAI	nc	1,952	2,115	nc	163		8.4%
Under 100% MAI	nc	2,329	2,421	nc	92		4.0%
Over 100% MAI	nc	731	431	nc	-300		-41.0%
Single Family Owners Age 65+ Pay 30%+			820				
Single Family Owners Under Age 65 Pay 30%+			2,032				
Non-Elderly Share of Need @ 30%+			71.2%				
Percent of SF Owners Age 65+ Pay 30%+			22.3%				
Percent of SF Owners Under 65 Pay 30% +			18.7%				
Percent of SF Owners Pay 30%+		25.8%	19.6%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>GRAFTON COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	2,609	2,354	nc	467		17.9%
Under 30% MAI	nc	1,254	1,406	nc	354		28.2%
Under 50% MAI	nc	2,073	2,008	nc	364		17.6%
Under 60% MAI	nc	2,352	2,137	nc	328		13.9%
Under 80% MAI	nc	2,468	2,289	nc	486		19.7%
Under 100% MAI	nc	2,574	2,335	nc	464		18.0%
Over 100% MAI	nc	35	19	nc	3		8.6%
Total Renters Age 65+ Pay 35%+			389				
Total Renter Under Age 65 Pay 35%+			1,965				
Non-Elderly Share of Need @ 35%+			83.5%				
Percent of Renters Age 65+ Pay 35%+			28.3%				
Percent of Renters Under 65 Pay 35% +			24.0%				
Percent of All Renters Pay 35%+		30.1%	24.6%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	2,200	1,969	nc	-231		-10.5%
Under 30% MAI	nc	776	603	nc	-173		-22.3%
Under 50% MAI	nc	1,138	1,082	nc	-56		-4.9%
Under 60% MAI	nc	1,303	1,293	nc	-10		-0.8%
Under 80% MAI	nc	1,579	1,590	nc	11		0.7%
Under 100% MAI	nc	1,844	1,760	nc	-84		-4.6%
Over 100% MAI	nc	356	209	nc	-147		-41.3%
Single Family Owners Age 65+ Pay 35%+			602				
Single Family Owners Under Age 65 Pay 35%+			1,367				
Non-Elderly Share of Need @ 35%+			69.4%				
Percent of SF Owners Age 65+ Pay 35%+			16.4%				
Percent of SF Owners Under 65 Pay 35% +			12.6%				
Percent of SF Owners Pay 35%+		18.6%	13.6%				

## **HILLSBOROUGH COUNTY**

Because of the extensive urban population in Hillsborough County, which contains the state's two largest cities Manchester and Nashua, a very large share of total statewide housing need is concentrated within Hillsborough County. Hillsborough County has 30% of the state's total households and 33% of the state's private sector jobs. In 2000 the region had a very low rental vacancy rate at 2.5%, lower than the state average. During the 1990s, Hillsborough County absorbed 42% of the state's total net growth in renter households; during the 1980s it absorbed 36% of the state's renter household growth. The County has been a center of rental housing production, in which the number of rental units increased by 1,178 during the 1990 to 2000 period.

Given the large urban population and a concentration of multifamily housing units, there were large increases in the number of renter households with a high cost burden in the lowest income groups. From 1990-2000, the number with a high cost burden declined only among renter households having incomes at 100% of area median family income or higher.

There is a relatively low overall cost burden for homeowners in this region. Only 14% of homeowners in Hillsborough County paid 35% or more of their income to gross monthly housing costs compared to 22% statewide. There was a decline in the total number of homeowners with a high cost burden during the 1990s.

### **Resident Housing Supply Need Estimates: 2010**

<b>HILLSBOROUGH COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	113,150	110,428	111,169			
Renter	63,442	61,916	62,331			
Total	176,592	172,344	173,501	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	18,922	16,200	16,941	1,892	1,620	1,694
Renter	11,411	9,885	10,300	1,141	988	1,030
Total	30,333	26,085	27,242	3,033	2,609	2,724
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	13,556	11,606	nc	1,356	1,161	nc
Renter	8,175	7,082	nc	818	708	nc
Total	21,731	18,688	nc	2,173	1,869	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>HILLSBOROUGH COUNTY - 1</b>							
Private Covered Employment	114,706	147,050	175,011	32,344	27,961	28.2%	19.0%
Share of State Total	35.5%	34.6%	33.0%	31.8%	26.6%		
Households	95,820	124,567	144,455	28,747	19,888	30.0%	16.0%
Owners	60,031	79,363	93,748	19,332	14,385	32.2%	18.1%
Renters	35,789	45,204	50,707	9,415	5,503	26.3%	12.2%
Ownership Rate	62.6%	63.7%	64.9%				
Area Share of NH Households	29.6%	30.3%	30.4%	32.8%	31.4%		
Share of NH Owners	27.4%	28.3%	28.3%	31.4%	28.6%		
Share of NH Renters	34.2%	34.6%	35.2%	36.0%	42.0%		
Vacant Units for Sale or For Rent	2,364	7,456	1,804	5,092	-5,652	215.4%	-75.8%
Vacant Units for Sale	660	1,807	480	1,147	-1,327	173.8%	-73.4%
Vacant Units for Rent	1,704	5,649	1,324	3,945	-4,325	231.5%	-76.6%
Homeowner Vacancy Rate	1.1%	2.2%	0.5%				
Rental Vacancy Rate	4.5%	11.1%	2.5%				
Housing Stock Occupied or Available for Occupancy	98,184	132,023	146,259	33,839	14,236	34.5%	10.8%
Homeowner Units - Occupied or Vacant For Sale	60,691	81,170	94,228	20,479	13,058	33.7%	16.1%
Rental Units - Occupied or Vacant For Rent	37,493	50,853	52,031	13,360	1,178	35.6%	2.3%
Households Headed by Persons 65+	16,888	21,098	24,834	4,210	3,736	24.9%	17.7%
As Percent of Total Households	17.6%	16.9%	17.2%	14.6%	18.8%		

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>HILLSBOROUGH COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	16,585	16,546	nc	-39		-0.2%
Under 30% MAI	nc	7,611	8,969	nc	1,358		17.8%
Under 50% MAI	nc	12,453	14,025	nc	1,572		12.6%
Under 60% MAI	nc	13,790	15,529	nc	1,739		12.6%
Under 80% MAI	nc	15,800	16,331	nc	531		3.4%
Under 100% MAI	nc	16,383	16,459	nc	76		0.5%
Over 100% MAI	nc	202	87	nc	-115		-56.9%
Total Renters Age 65+ Pay 30%+			4,182				
Total Renter Under Age 65 Pay 30%+			12,364				
Non-Elderly Share of Need @ 30%+			74.7%				
Percent of Renters Age 65+ Pay 30%+			49.1%				
Percent of Renters Under 65 Pay 30% +			29.6%				
Percent of All Renters Pay 30%+		37.1%	32.9%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	16,791	16,322	nc	-469		-2.8%
Under 30% MAI	nc	2,933	3,499	nc	566		19.3%
Under 50% MAI	nc	4,941	6,650	nc	1,709		34.6%
Under 60% MAI	nc	6,143	8,359	nc	2,216		36.1%
Under 80% MAI	nc	8,917	11,540	nc	2,623		29.4%
Under 100% MAI	nc	11,955	13,556	nc	1,601		13.4%
Over 100% MAI	nc	4,836	2,766	nc	-2,070		-42.8%
Single Family Owners Age 65+ Pay 30%+			3,406				
Single Family Owners Under Age 65 Pay 30%+			12,916				
Non-Elderly Share of Need @ 30%+			79.1%				
Percent of SF Owners Age 65+ Pay 30%+			26.7%				
Percent of SF Owners Under 65 Pay 30% +			20.5%				
Percent of SF Owners Pay 30%+		27.3%	21.6%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>HILLSBOROUGH COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	12,437	12,707	nc	270		2.2%
Under 30% MAI	nc	6,651	8,169	nc	1,518		22.8%
Under 50% MAI	nc	10,409	11,460	nc	1,051		10.1%
Under 60% MAI	nc	11,149	12,303	nc	1,154		10.4%
Under 80% MAI	nc	12,165	12,618	nc	453		3.7%
Under 100% MAI	nc	12,406	12,669	nc	263		2.1%
Over 100% MAI	nc	31	38	nc	7		22.6%
Total Renters Age 65+ Pay 35%+			3,440				
Total Renter Under Age 65 Pay 35%+			9,267				
Non-Elderly Share of Need @ 35%+			72.9%				
Percent of Renters Age 65+ Pay 35%+			40.4%				
Percent of Renters Under 65 Pay 35% +			22.2%				
Percent of All Renters Pay 35%+		27.9%	25.3%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	11,222	10,878	nc	-344		-3.1%
Under 30% MAI	nc	2,676	3,138	nc	462		17.3%
Under 50% MAI	nc	4,309	5,724	nc	1,415		32.8%
Under 60% MAI	nc	5,274	6,936	nc	1,662		31.5%
Under 80% MAI	nc	7,272	8,824	nc	1,552		21.3%
Under 100% MAI	nc	9,165	9,778	nc	613		6.7%
Over 100% MAI	nc	2,057	1,100	nc	-957		-46.5%
Single Family Owners Age 65+ Pay 35%+			2,693				
Single Family Owners Under Age 65 Pay 35%+			8,185				
Non-Elderly Share of Need @ 35%+			75.2%				
Percent of SF Owners Age 65+ Pay 35%+			21.1%				
Percent of SF Owners Under 65 Pay 35% +			13.0%				
Percent of SF Owners Pay 35%+		18.2%	14.4%				

**MERRIMACK COUNTY**

During both the 1980s and the 1990s, Merrimack County’s rate of growth in private sector employment was faster than that of the state. Its share of private sector employment increased from 9.5% in 1980 to 10.4% in 2000. The County’s share of New Hampshire households has remained steady during the past twenty years, representing 10.7% of New Hampshire households in 1980 and 10.9% in 2000. Overall, the County share of the state’s households has been comparable to its share of private sector employment over the past 20 years.

The homeownership rate in Merrimack County has remained very steady at about 70% from 1980 to 2000. During the 1990s, the County realized a net gain of 850 rental units, a large increase with respect to state totals, but far less than the 4,414 units added during the 1980s. In 2000 the County’s rental vacancy rate was only 2.8%, well below the state average and reflecting an especially tight rental market comparable to that of Hillsborough County and the Manchester PMSA. During the 1990s there was an increase in the number of renters with a high housing cost burden across all income levels.

There was an increase in the number of cost-burdened homeowners earning less than the median area family income, and a decline in the number of cost-burdened homeowners among those earning 100% of area median family income or higher.

**Resident Housing Supply Need Estimates: 2010**

<b>MERRIMACK COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	43,476	43,720	43,151			
Renter	19,799	19,910	19,651			
Total	63,275	63,630	62,802	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	7,125	7,369	6,800	712	737	680
Renter	3,515	3,626	3,367	351	363	337
Total	10,640	10,995	10,167	1,064	1,099	1,017
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	4,914	5,082	nc	491	508	nc
Renter	2,424	2,501	nc	242	250	nc
Total	7,338	7,582	nc	734	758	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>MERRIMACK COUNTY - 1</b>							
Private Covered Employment	30,827	42,600	55,265	11,773	12,665	38.2%	29.7%
Share of State Total	9.5%	10.0%	10.4%	11.6%	12.1%		
Households	34,674	44,595	51,843	9,921	7,248	28.6%	16.3%
Owners	24,306	31,088	36,019	6,782	4,931	27.9%	15.9%
Renters	10,368	13,507	15,824	3,139	2,317	30.3%	17.2%
Ownership Rate	70.1%	69.7%	69.5%				
Area Share of NH Households	10.7%	10.8%	10.9%	11.3%	11.4%		
Share of NH Owners	11.1%	11.1%	10.9%	11.0%	9.8%		
Share of NH Renters	9.9%	10.3%	11.0%	12.0%	17.7%		
Vacant Units for Sale or For Rent	987	2,691	792	1,704	-1,899	172.6%	-70.6%
Vacant Units for Sale	335	764	332	429	-432	128.1%	-56.5%
Vacant Units for Rent	652	1,927	460	1,275	-1,467	195.6%	-76.1%
Homeowner Vacancy Rate	1.4%	2.4%	0.9%				
Rental Vacancy Rate	5.9%	12.5%	2.8%				
Housing Stock Occupied or Available for Occupancy	35,661	47,286	52,635	11,625	5,349	32.6%	11.3%
Homeowner Units - Occupied or Vacant For Sale	24,641	31,852	36,351	7,211	4,499	29.3%	14.1%
Rental Units - Occupied or Vacant For Rent	11,020	15,434	16,284	4,414	850	40.1%	5.5%
Households Headed by Persons 65+	7,286	8,877	10,242	1,591	1,365	21.8%	15.4%
As Percent of Total Households	21.0%	19.9%	19.8%	16.0%	18.8%		

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>MERRIMACK COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	4,806	5,046	nc	240		5.0%
Under 30% MAI	nc	2,103	2,915	nc	812		38.6%
Under 50% MAI	nc	3,667	4,298	nc	631		17.2%
Under 60% MAI	nc	3,982	4,833	nc	851		21.4%
Under 80% MAI	nc	4,602	4,973	nc	371		8.1%
Under 100% MAI	nc	4,779	5,015	nc	236		4.9%
Over 100% MAI	nc	27	31	nc	4		14.8%
Total Renters Age 65+ Pay 30%+			1,162				
Total Renter Under Age 65 Pay 30%+			3,884				
Non-Elderly Share of Need @ 30%+			77.0%				
Percent of Renters Age 65+ Pay 30%+			41.4%				
Percent of Renters Under 65 Pay 30% +			30.8%				
Percent of All Renters Pay 30%+		36.7%	32.7%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	5,772	5,124	nc	-648		-11.2%
Under 30% MAI	nc	1,040	1,058	nc	18		1.7%
Under 50% MAI	nc	1,973	2,151	nc	178		9.0%
Under 60% MAI	nc	2,427	2,733	nc	306		12.6%
Under 80% MAI	nc	3,330	3,804	nc	474		14.2%
Under 100% MAI	nc	4,132	4,419	nc	287		6.9%
Over 100% MAI	nc	1,640	705	nc	-935		-57.0%
Single Family Owners Age 65+ Pay 30%+			1,103				
Single Family Owners Under Age 65 Pay 30%+			4,021				
Non-Elderly Share of Need @ 30%+			78.5%				
Percent of SF Owners Age 65+ Pay 30%+			20.7%				
Percent of SF Owners Under 65 Pay 30% +			19.2%				
Percent of SF Owners Pay 30%+		27.5%	19.5%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>MERRIMACK COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	3,559	3,946	nc	387		10.9%
Under 30% MAI	nc	1,856	2,610	nc	754		40.6%
Under 50% MAI	nc	3,047	3,555	nc	508		16.7%
Under 60% MAI	nc	3,193	3,853	nc	660		20.7%
Under 80% MAI	nc	3,480	3,915	nc	435		12.5%
Under 100% MAI	nc	3,555	3,932	nc	377		10.6%
Over 100% MAI	nc	4	14	nc	10		250.0%
Total Renters Age 65+ Pay 35%+			933				
Total Renter Under Age 65 Pay 35%+			3,013				
Non-Elderly Share of Need @ 35%+			76.4%				
Percent of Renters Age 65+ Pay 35%+			33.2%				
Percent of Renters Under 65 Pay 35% +			23.9%				
Percent of All Renters Pay 35%+		27.2%	25.6%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	3,848	3,496	nc	-352		-9.1%
Under 30% MAI	nc	892	943	nc	51		5.7%
Under 50% MAI	nc	1,616	1,827	nc	211		13.1%
Under 60% MAI	nc	1,955	2,286	nc	331		16.9%
Under 80% MAI	nc	2,633	2,935	nc	302		11.5%
Under 100% MAI	nc	3,095	3,253	nc	158		5.1%
Over 100% MAI	nc	753	243	nc	-510		-67.7%
Single Family Owners Age 65+ Pay 35%+			854				
Single Family Owners Under Age 65 Pay 35%+			2,642				
Non-Elderly Share of Need @ 35%+			75.6%				
Percent of SF Owners Age 65+ Pay 35%+			16.1%				
Percent of SF Owners Under 65 Pay 35% +			12.6%				
Percent of SF Owners Pay 35%+		18.3%	13.3%				

## ROCKINGHAM COUNTY

Rockingham County showed especially strong gains in private sector employment in both the 1980s (46%) and in the 1990s (43%). During the 1980s the County captured 25% of the state's growth in private sector jobs, and 33% of the growth during the 1990s. During the 1990s there was a 23% increase in the number of homeowners in the County, but only a 3% gain in the number of renters. While Rockingham County was the locus of 29% of the net growth in the number of homeowners in the state, it absorbed only 5.7% of the state's net gain renter households.

During the 1990s Rockingham County lost over 1,800 rental units largely as a result of the closure of Pease Air Force Base and the loss of associated housing, demolitions at Mariner's Village in Portsmouth, and a loss in the number of units vacant and available for rent in Hampton. In 2000, the County rental vacancy rate was 3.3% somewhat lower than the state average.

An especially tight housing market is indicated for the area, especially with respect to rental housing opportunities. While the County absorbed one third of the state's employment growth during the 1990s, it realized a large net loss in the rental housing stock, and absorbed less than 6% of the state's growth in renter households.

Consequently, the County has seen a relatively large increase in its homeownership rate, which increased from 70.9% in 1980 to 75.6% in 2000 (partly the result of the loss or rental units and weak growth in renter occupancy). While there was a relatively modest percent change in the number of renter households in total (3%), there were significant increases in the number of low income renter households with high cost burdens.

### **Resident Housing Supply Need Estimates: 2010**

<b>ROCKINGHAM COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	95,342	103,127	93,737			
Renter	31,954	34,564	31,416			
Total	127,296	137,691	125,153	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	15,834	23,619	14,229	1,583	2,362	1,423
Renter	5,546	8,156	5,008	555	816	501
Total	21,380	31,775	19,237	2,138	3,178	1,924
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	8,376	12,494	nc	838	1,249	nc
Renter	2,934	4,314	nc	293	431	nc
Total	11,310	16,808	nc	1,131	1,681	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>ROCKINGHAM COUNTY - 1</b>							
Private Covered Employment	55,968	81,700	116,760	25,732	35,060	46.0%	42.9%
Share of State Total	17.3%	19.2%	22.0%	25.3%	33.4%		
Households	65,951	89,118	104,529	23,167	15,411	35.1%	17.3%
Owners	46,765	64,324	78,992	17,559	14,668	37.5%	22.8%
Renters	19,186	24,794	25,537	5,608	743	29.2%	3.0%
Ownership Rate	70.9%	72.2%	75.6%				
Area Share of NH Households	20.4%	21.7%	22.0%	26.4%	24.3%		
Share of NH Owners	21.4%	22.9%	23.9%	28.5%	29.1%		
Share of NH Renters	18.3%	19.0%	17.7%	21.5%	5.7%		
Vacant Units for Sale or For Rent	2,010	5,054	1,387	3,044	-3,667	151.4%	-72.6%
Vacant Units for Sale	765	1,634	516	869	-1,118	113.6%	-68.4%
Vacant Units for Rent	1,245	3,420	871	2,175	-2,549	174.7%	-74.5%
Homeowner Vacancy Rate	1.6%	2.5%	0.6%				
Rental Vacancy Rate	6.1%	12.1%	3.3%				
Housing Stock Occupied or Available for Occupancy	67,961	94,172	105,916	26,211	11,744	38.6%	12.5%
Homeowner Units - Occupied or Vacant For Sale	47,530	65,958	79,508	18,428	13,550	38.8%	20.5%
Rental Units - Occupied or Vacant For Rent	20,431	28,214	26,408	7,783	-1,806	38.1%	-6.4%
Households Headed by Persons 65+	10,697	13,561	17,316	2,864	3,755	26.8%	27.7%
As Percent of Total Households	16.2%	15.2%	16.6%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>ROCKINGHAM COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	8,228	8,052	nc	-176		-2.1%
Under 30% MAI	nc	3,043	3,994	nc	951		31.3%
Under 50% MAI	nc	5,496	6,467	nc	971		17.7%
Under 60% MAI	nc	6,218	7,338	nc	1,120		18.0%
Under 80% MAI	nc	7,499	7,767	nc	268		3.6%
Under 100% MAI	nc	7,949	7,917	nc	-32		-0.4%
Over 100% MAI	nc	279	135	nc	-144		-51.6%
Total Renters Age 65+ Pay 30%+			1,956				
Total Renter Under Age 65 Pay 30%+			6,096				
Non-Elderly Share of Need @ 30%+			75.7%				
Percent of Renters Age 65+ Pay 30%+			48.9%				
Percent of Renters Under 65 Pay 30% +			28.8%				
Percent of All Renters Pay 30%+		33.8%	32.0%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	14,860	15,393	nc	533		3.6%
Under 30% MAI	nc	2,143	2,867	nc	724		33.8%
Under 50% MAI	nc	3,760	5,725	nc	1,965		52.3%
Under 60% MAI	nc	4,808	7,141	nc	2,333		48.5%
Under 80% MAI	nc	6,953	10,131	nc	3,178		45.7%
Under 100% MAI	nc	9,441	12,120	nc	2,679		28.4%
Over 100% MAI	nc	5,419	3,273	nc	-2,146		-39.6%
Single Family Owners Age 65+ Pay 30%+			2,844				
Single Family Owners Under Age 65 Pay 30%+			12,549				
Non-Elderly Share of Need @ 30%+			81.5%				
Percent of SF Owners Age 65+ Pay 30%+			30.1%				
Percent of SF Owners Under 65 Pay 30% +			23.7%				
Percent of SF Owners Pay 30%+		31.1%	24.7%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>ROCKINGHAM COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	6,001	6,298	nc	297		4.9%
Under 30% MAI	nc	2,716	3,600	nc	884		32.5%
Under 50% MAI	nc	4,632	5,395	nc	763		16.5%
Under 60% MAI	nc	5,036	5,980	nc	944		18.7%
Under 80% MAI	nc	5,744	6,172	nc	428		7.5%
Under 100% MAI	nc	5,936	6,240	nc	304		5.1%
Over 100% MAI	nc	65	58	nc	-7		-10.8%
Total Renters Age 65+ Pay 35%+			1,540				
Total Renter Under Age 65 Pay 35%+			4,758				
Non-Elderly Share of Need @ 35%+			75.5%				
Percent of Renters Age 65+ Pay 35%+			38.5%				
Percent of Renters Under 65 Pay 35% +			22.4%				
Percent of All Renters Pay 35%+		24.7%	25.0%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	9,949	10,673	nc	724		7.3%
Under 30% MAI	nc	1,989	2,511	nc	522		26.2%
Under 50% MAI	nc	3,289	4,934	nc	1,645		50.0%
Under 60% MAI	nc	4,115	6,056	nc	1,941		47.2%
Under 80% MAI	nc	5,755	8,112	nc	2,357		41.0%
Under 100% MAI	nc	7,325	9,163	nc	1,838		25.1%
Over 100% MAI	nc	2,624	1,510	nc	-1,114		-42.5%
Single Family Owners Age 65+ Pay 35%+			2,110				
Single Family Owners Under Age 65 Pay 35%+			8,563				
Non-Elderly Share of Need @ 35%+			80.2%				
Percent of SF Owners Age 65+ Pay 35%+			22.4%				
Percent of SF Owners Under 65 Pay 35% +			16.2%				
Percent of SF Owners Pay 35%+		20.8%	17.1%				

**STRAFFORD COUNTY**

Strafford County has had a slower rate of employment growth than that of the state; its share of the state’s total private sector employment has declined. Because Strafford County has a large urban core represented by the Cities of Dover, Rochester and Somersworth, it has a relatively large share of renters compared in relation to its total population and job base. During the past 20 years, the County has maintained a constant share of the state’s total households at 9%.

During the 1990s, Strafford County absorbed 5.3% share of the state’s net job growth, 6% of the increase in homeowners, but 14% share of the state’s renter household growth. Strafford County probably also absorbs much of the housing impact spillover from nearby Rockingham County where job growth has been much faster, but where housing is more costly.

Strafford County had a very low (2.4%) rental vacancy rate in 2000, even though the area registered a net gain in rental housing units. Within Strafford County, cost-burdened renters appear to be more highly concentrated within the lowest income levels at or below 30% of area median family income. A very high share of the County’s rental housing need about 85% is found among non-elderly households or families.

**Resident Housing Supply Need Estimates: 2010**

<b>STRAFFORD COUNTY</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	33,142	31,902	32,062			
Renter	18,921	18,213	18,304			
Total	52,063	50,115	50,367	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	5,482	4,242	4,402	548	424	440
Renter	3,428	2,720	2,811	343	272	281
Total	8,910	6,962	7,214	891	696	721
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	3,225	2,496	nc	323	250	nc
Renter	2,017	1,600	nc	202	160	nc
Total	5,242	4,097	nc	524	410	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>STRAFFORD COUNTY - 1</b>							
Private Covered Employment	23,942	29,050	34,592	5,108	5,542	21.3%	19.1%
Share of State Total	7.4%	6.8%	6.5%	5.0%	5.3%		
Households	29,104	37,744	42,581	8,640	4,837	29.7%	12.8%
Owners	18,682	24,453	27,458	5,771	3,005	30.9%	12.3%
Renters	10,422	13,291	15,123	2,869	1,832	27.5%	13.8%
Ownership Rate	64.2%	64.8%	64.5%				
Area Share of NH Households	9.0%	9.2%	9.0%	9.9%	7.6%		
Share of NH Owners	8.5%	8.7%	8.3%	9.4%	6.0%		
Share of NH Renters	10.0%	10.2%	10.5%	11.0%	14.0%		
Vacant Units for Sale or For Rent	832	2,229	572	1,397	-1,657	167.9%	-74.3%
Vacant Units for Sale	279	657	202	378	-455	135.5%	-69.3%
Vacant Units for Rent	553	1,572	370	1,019	-1,202	184.3%	-76.5%
Homeowner Vacancy Rate	1.5%	2.6%	0.7%				
Rental Vacancy Rate	5.0%	10.6%	2.4%				
Housing Stock Occupied or Available for Occupancy	29,936	39,973	43,153	10,037	3,180	33.5%	8.0%
Homeowner Units - Occupied or Vacant For Sale	18,961	25,110	27,660	6,149	2,550	32.4%	10.2%
Rental Units - Occupied or Vacant For Rent	10,975	14,863	15,493	3,888	630	35.4%	4.2%
Households Headed by Persons 65+	5,375	6,959	7,835	1,584	876	29.5%	12.6%
As Percent of Total Households	18.5%	18.4%	18.4%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>STRAFFORD COUNTY - 2</b>							
<b>Housing Cost at 30% + Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	5,330	5,261	nc	-69		-1.3%
Under 30% MAI	nc	2,408	3,039	nc	631		26.2%
Under 50% MAI	nc	4,315	4,426	nc	111		2.6%
Under 60% MAI	nc	4,561	4,975	nc	414		9.1%
Under 80% MAI	nc	5,055	5,146	nc	91		1.8%
Under 100% MAI	nc	5,261	5,217	nc	-44		-0.8%
Over 100% MAI	nc	69	44	nc	-25		-36.2%
Total Renters Age 65+ Pay 30%+			780				
Total Renter Under Age 65 Pay 30%+			4,481				
Non-Elderly Share of Need @ 30%+			85.2%				
Percent of Renters Age 65+ Pay 30%+			40.3%				
Percent of Renters Under 65 Pay 30% +			34.4%				
Percent of All Renters Pay 30%+		40.7%	35.1%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	4,581	4,093	nc	-488		-10.7%
Under 30% MAI	nc	848	889	nc	41		4.8%
Under 50% MAI	nc	1,434	1,801	nc	367		25.6%
Under 60% MAI	nc	1,818	2,255	nc	437		24.0%
Under 80% MAI	nc	2,609	3,034	nc	425		16.3%
Under 100% MAI	nc	3,301	3,469	nc	168		5.1%
Over 100% MAI	nc	1,280	624	nc	-656		-51.3%
Single Family Owners Age 65+ Pay 30%+			984				
Single Family Owners Under Age 65 Pay 30%+			3,109				
Non-Elderly Share of Need @ 30%+			76.0%				
Percent of SF Owners Age 65+ Pay 30%+			23.9%				
Percent of SF Owners Under 65 Pay 30% +			20.1%				
Percent of SF Owners Pay 30%+		28.2%	20.9%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>STRAFFORD COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	4,104	4,137	nc	33		0.8%
Under 30% MAI	nc	2,081	2,747	nc	666		32.0%
Under 50% MAI	nc	3,577	3,698	nc	121		3.4%
Under 60% MAI	nc	3,708	4,015	nc	307		8.3%
Under 80% MAI	nc	3,966	4,101	nc	135		3.4%
Under 100% MAI	nc	4,071	4,128	nc	57		1.4%
Over 100% MAI	nc	33	9	nc	-24		-72.7%
Total Renters Age 65+ Pay 35%+			650				
Total Renter Under Age 65 Pay 35%+			3,487				
Non-Elderly Share of Need @ 35%+			84.3%				
Percent of Renters Age 65+ Pay 35%+			33.6%				
Percent of Renters Under 65 Pay 35% +			26.7%				
Percent of All Renters Pay 35%+		31.1%	27.6%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	3,180	2,759	nc	-421		-13.2%
Under 30% MAI	nc	729	782	nc	53		7.3%
Under 50% MAI	nc	1,195	1,464	nc	269		22.5%
Under 60% MAI	nc	1,475	1,792	nc	317		21.5%
Under 80% MAI	nc	2,044	2,239	nc	195		9.5%
Under 100% MAI	nc	2,476	2,482	nc	6		0.2%
Over 100% MAI	nc	704	277	nc	-427		-60.7%
Single Family Owners Age 65+ Pay 35%+			683				
Single Family Owners Under Age 65 Pay 35%+			2,076				
Non-Elderly Share of Need @ 35%+			75.2%				
Percent of SF Owners Age 65+ Pay 35%+			16.6%				
Percent of SF Owners Under 65 Pay 35% +			13.4%				
Percent of SF Owners Pay 35%+		19.6%	14.1%				

**SULLIVAN COUNTY**

During the 1980s Sullivan County absorbed only about 1% of the state’s private sector job growth and only 0.8% during the 1990s. Its share of statewide household growth however was 1.8% in the 1980’s and 2.6% during the 1990s, increasingly representing a “bedroom” location for residents working elsewhere. In 1980 about 27% of working residents commuted to locations outside of Sullivan County. By 2000, this ratio had reached 41%.

In 2000 the County had a 5.4% rental vacancy rate, higher than the statewide average. During the 1980s, Sullivan County gained 584 units in the rental stock, but had a net loss of 64 units in the 1990s.

In 2000, about one in four Sullivan County households was headed by a person age 65 and older, higher than the state average. During the 1990s, however, household growth among seniors occurred at a rate of growth slower than that of New Hampshire.

Between 1990 and 2000 there was a decline in the number of cost burdened renters in the County across all income levels. Most of Sullivan County’s rental needs relative to cost burden are found among the non-elderly or family sector (about 80% of the total). However, the elderly of Sullivan County comprise a very high share of homeowners with respect to cost burden.

**Resident Housing Supply Need Estimates: 2010**

<b>SULLIVAN</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	14,369	13,032	13,714			
Renter	5,792	5,253	5,527			
Total	20,160	18,285	19,241	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	2,269	932	1,614	227	93	161
Renter	902	363	637	90	36	64
Total	3,170	1,295	2,251	317	130	225
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	1,421	584	nc	142	58	nc
Renter	565	227	nc	56	23	nc
Total	1,986	811	nc	199	81	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>SULLIVAN COUNTY - 1</b>							
Private Covered Employment	9,937	11,000	11,890	1,063	890	10.7%	8.1%
Share of State Total	3.1%	2.6%	2.2%	1.0%	0.8%		
Households	13,306	14,873	16,530	1,567	1,657	11.8%	11.1%
Owners	9,195	10,517	11,903	1,322	1,386	14.4%	13.2%
Renters	4,111	4,356	4,627	245	271	6.0%	6.2%
Ownership Rate	69.1%	70.7%	72.0%				
Area Share of NH Households	4.1%	3.6%	3.5%	1.8%	2.6%		
Share of NH Owners	4.2%	3.8%	3.6%	2.1%	2.8%		
Share of NH Renters	3.9%	3.3%	3.2%	0.9%	2.1%		
Vacant Units for Sale or For Rent	441	827	460	386	-367	87.5%	-44.4%
Vacant Units for Sale	182	229	197	47	-32	25.8%	-14.0%
Vacant Units for Rent	259	598	263	339	-335	130.9%	-56.0%
Homeowner Vacancy Rate	1.9%	2.1%	1.6%				
Rental Vacancy Rate	5.9%	12.1%	5.4%				
Housing Stock Occupied or Available for Occupancy	13,747	15,700	16,990	1,953	1,290	14.2%	8.2%
Homeowner Units - Occupied or Vacant For Sale	9,377	10,746	12,100	1,369	1,354	14.6%	12.6%
Rental Units - Occupied or Vacant For Rent	4,370	4,954	4,890	584	-64	13.4%	-1.3%
Households Headed by Persons 65+	3,059	3,585	4,065	526	480	17.2%	13.4%
As Percent of Total Households	23.0%	24.1%	24.6%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>SULLIVAN COUNTY - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	1,621	1,424	nc	-249		-15.4%
Under 30% MAI	nc	803	791	nc	-75		-9.3%
Under 50% MAI	nc	1,257	1,208	nc	-155		-12.3%
Under 60% MAI	nc	1,488	1,281	nc	-197		-13.2%
Under 80% MAI	nc	1,546	1,390	nc	-218		-14.1%
Under 100% MAI	nc	1,604	1,412	nc	-241		-15.0%
Over 100% MAI	nc	17	12	nc	-8		-47.1%
Total Renters Age 65+ Pay 30%+			281				
Total Renter Under Age 65 Pay 30%+			1,143				
Non-Elderly Share of Need @ 30%+			80.3%				
Percent of Renters Age 65+ Pay 30%+			31.6%				
Percent of Renters Under 65 Pay 30% +			32.3%				
Percent of All Renters Pay 30%+		39.0%	32.1%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	1,700	1,617	nc	-83		-4.9%
Under 30% MAI	nc	418	457	nc	39		9.3%
Under 50% MAI	nc	750	814	nc	64		8.5%
Under 60% MAI	nc	915	968	nc	53		5.8%
Under 80% MAI	nc	1,137	1,242	nc	105		9.2%
Under 100% MAI	nc	1,359	1,432	nc	73		5.4%
Over 100% MAI	nc	341	185	nc	-156		-45.7%
Single Family Owners Age 65+ Pay 30%+			621				
Single Family Owners Under Age 65 Pay 30%+			996				
Non-Elderly Share of Need @ 30%+			61.6%				
Percent of SF Owners Age 65+ Pay 30%+			27.2%				
Percent of SF Owners Under 65 Pay 30% +			18.1%				
Percent of SF Owners Pay 30%+		25.9%	20.7%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>SULLIVAN COUNTY - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	1,372	1,129	nc	-243		-17.7%
Under 30% MAI	nc	728	718	nc	-10		-1.4%
Under 50% MAI	nc	1,102	1,019	nc	-83		-7.5%
Under 60% MAI	nc	1,291	1,056	nc	-235		-18.2%
Under 80% MAI	nc	1,328	1,112	nc	-216		-16.3%
Under 100% MAI	nc	1,363	1,126	nc	-237		-17.4%
Over 100% MAI	nc	9	3	nc	-6		-66.7%
Total Renters Age 65+ Pay 35%+			207				
Total Renter Under Age 65 Pay 35%+			922				
Non-Elderly Share of Need @ 35%+			81.7%				
Percent of Renters Age 65+ Pay 35%+			23.3%				
Percent of Renters Under 65 Pay 35% +			26.0%				
Percent of All Renters Pay 35%+		33.0%	25.5%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	1,185	1,142	nc	-43		-3.6%
Under 30% MAI	nc	389	410	nc	21		5.4%
Under 50% MAI	nc	624	686	nc	62		9.9%
Under 60% MAI	nc	741	803	nc	62		8.4%
Under 80% MAI	nc	891	984	nc	93		10.4%
Under 100% MAI	nc	1,041	1,070	nc	29		2.8%
Over 100% MAI	nc	144	72	nc	-72		-50.0%
Single Family Owners Age 65+ Pay 35%+			489				
Single Family Owners Under Age 65 Pay 35%+			653				
Non-Elderly Share of Need @ 35%+			57.2%				
Percent of SF Owners Age 65+ Pay 35%+			21.4%				
Percent of SF Owners Under 65 Pay 35% +			11.8%				
Percent of SF Owners Pay 35%+		18.1%	14.6%				

**LAWRENCE - HAVERHILL PMSA (NH PORTION)**

As of 2000, nearly half (49%) of working residents of the NH portion of the metro area commuted to other areas. The area's share of private sector employment has grown from 5.3% in 1980 to 8.0% in 2000. In both the 1980s and the 1990s, this area absorbed about 12% of the State's net growth in private sector employment. During the 1990s, the area also absorbed about 12% of the State's household growth, but over 90% of this gain in households was within the homeownership sector.

The New Hampshire portion of the Lawrence-Haverhill PMSA has a very high ownership rate (78.7% in 2000). During the 1990s, the area showed a virtually negligible increase in rental housing stock. While the area showed a net increase of over 6,500 units of ownership stock between 1990 and 2000, it gained only 24 units in the rental inventory. The area had a very low rental vacancy rate of only 2.3% in 2000 and a very low ownership vacancy rate of only 0.6%. Overall housing availability relative to demand is extremely low.

The number of senior households in the NH portion of the metro area has been increasing significantly faster than the statewide average. During the 1990s there was a 32.4% increase in the number of age 65+ households versus an 18% change in New Hampshire. Among the elderly, half of the renters age 65 and older pay 30% or more of their income to gross rent and 43% of senior renters pay 35% or more of their income to gross rent.

During the 1990s there was a relatively large increase in the number of homeowners with high cost burdens and an increase in renter cost burdens at income levels under 100% of area median family income.

**Resident Housing Supply Need Estimates: 2010**

<b>LAWRENCE-HAVERHILL PMSA (NH)</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	44,809	48,645	44,207			
Renter	12,559	13,634	12,390			
Total	57,367	62,279	56,597	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	7,472	11,308	6,870	747	1,131	687
Renter	2,287	3,362	2,118	229	336	212
Total	9,758	14,670	8,988	976	1,467	899
<b>Subtotal: Need for Residents Working Within NH Part of PMSA</b>						
Owner	3,064	4,636	nc	306	464	nc
Renter	938	1,378	nc	94	138	nc
Total	4,001	6,015	nc	400	601	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>LAWRENCE-HAVERHILL PMSA (NH part) - 1</b>							
Private Covered Employment	17,128	29,470	42,339	12,342	12,869	72.1%	43.7%
Share of State Total	5.3%	6.9%	8.0%	12.2%	12.3%		
Households	27,363	39,550	47,163	12,187	7,613	44.5%	19.2%
Owners	20,960	30,179	37,125	9,219	6,946	44.0%	23.0%
Renters	6,403	9,371	10,038	2,968	667	46.4%	7.1%
Ownership Rate	76.6%	76.3%	78.7%				
Area Share of NH Households	8.5%	9.6%	9.9%	13.9%	12.0%		
Share of NH Owners	9.6%	10.8%	11.2%	15.0%	13.8%		
Share of NH Renters	6.1%	7.2%	7.0%	11.4%	5.1%		
Vacant Units for Sale or For Rent	nc	1,518	446		-1,072		-70.6%
Vacant Units for Sale	nc	641	212		-429		-66.9%
Vacant Units for Rent	nc	877	234		-643		-73.3%
Homeowner Vacancy Rate	nc	2.1%	0.6%				
Rental Vacancy Rate	nc	8.6%	2.3%				
Housing Stock Occupied or Available for Occupancy	nc	41,068	47,609		6,541		15.9%
Homeowner Units - Occupied or Vacant For Sale	nc	30,820	37,337		6,517		21.1%
Rental Units - Occupied or Vacant For Rent	nc	10,248	10,272		24		0.2%
Households Headed by Persons 65+	nc	4,986	6,603		1,617		32.4%
As Percent of Total Households	nc	12.6%	14.0%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>LAWRENCE-HAVERHILL PMSA (NH part) - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	3,101	3,119	nc	18		0.6%
Under 30% MAI	nc	1,217	1,552	nc	335		27.5%
Under 50% MAI	nc	1,998	2,647	nc	649		32.5%
Under 60% MAI	nc	2,330	2,953	nc	623		26.7%
Under 80% MAI	nc	2,871	3,085	nc	214		7.5%
Under 100% MAI	nc	3,020	3,103	nc	83		2.7%
Over 100% MAI	nc	81	16	nc	-65		-80.2%
Total Renters Age 65+ Pay 30%+			712				
Total Renter Under Age 65 Pay 30%+			2,407				
Non-Elderly Share of Need @ 30%+			77.2%				
Percent of Renters Age 65+ Pay 30%+			50.2%				
Percent of Renters Under 65 Pay 30% +			28.4%				
Percent of All Renters Pay 30%+		33.4%	31.5%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	7,527	7,482	nc	-45		-0.6%
Under 30% MAI	nc	968	1,362	nc	394		40.7%
Under 50% MAI	nc	1,781	2,840	nc	1,059		59.5%
Under 60% MAI	nc	2,336	3,612	nc	1,276		54.6%
Under 80% MAI	nc	3,517	5,152	nc	1,635		46.5%
Under 100% MAI	nc	4,939	6,101	nc	1,162		23.5%
Over 100% MAI	nc	2,588	1,381	nc	-1,207		-46.6%
Single Family Owners Age 65+ Pay 30%+			1,193				
Single Family Owners Under Age 65 Pay 30%+			6,289				
Non-Elderly Share of Need @ 30%+			84.1%				
Percent of SF Owners Age 65+ Pay 30%+			30.8%				
Percent of SF Owners Under 65 Pay 30% +			23.5%				
Percent of SF Owners Pay 30%+		32.0%	24.4%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>LAWRENCE-HAVERHILL PMSA (NH part) - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	2,306	2,461	nc	155		6.7%
Under 30% MAI	nc	1,102	1,436	nc	334		30.3%
Under 50% MAI	nc	1,736	2,209	nc	473		27.2%
Under 60% MAI	nc	1,929	2,408	nc	479		24.8%
Under 80% MAI	nc	2,237	2,455	nc	218		9.7%
Under 100% MAI	nc	2,287	2,458	nc	171		7.5%
Over 100% MAI	nc	19	3	nc	-16		-84.2%
Total Renters Age 65+ Pay 35%+			607				
Total Renter Under Age 65 Pay 35%+			1,854				
Non-Elderly Share of Need @ 35%+			75.3%				
Percent of Renters Age 65+ Pay 35%+			42.8%				
Percent of Renters Under 65 Pay 35% +			21.8%				
Percent of All Renters Pay 35%+		24.8%	24.8%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	5,123	5,287	nc	164		3.2%
Under 30% MAI	nc	916	1,209	nc	293		32.0%
Under 50% MAI	nc	1,605	2,508	nc	1,592		99.2%
Under 60% MAI	nc	2,057	3,118	nc	1,513		73.6%
Under 80% MAI	nc	2,956	4,187	nc	2,130		72.1%
Under 100% MAI	nc	3,851	4,670	nc	1,714		44.5%
Over 100% MAI	nc	1,272	617	nc	-655		-51.5%
Single Family Owners Age 65+ Pay 35%+			918				
Single Family Owners Under Age 65 Pay 35%+			4,369				
Non-Elderly Share of Need @ 35%+			82.6%				
Percent of SF Owners Age 65+ Pay 35%+			23.7%				
Percent of SF Owners Under 65 Pay 35% +			16.3%				
Percent of SF Owners Pay 35%+		21.8%	17.3%				

**MANCHESTER PMSA**

Many of the trends in the Manchester PMSA are influenced by the presence of the state’s largest city, Manchester. As of 2000, 37% of the working residents of the PMSA were commuting to other areas. During the 1990s, private sector covered employment increased by 26.5% in the Manchester PMSA while the number of households increased by only 15.8%, contributing to a relatively tight housing market. The area has maintained a relatively steady share of the state’s homeowners (about 14%) and renters (about 20%) over the past 20 years.

In 2000 there was a 3% rental vacancy rate, somewhat lower than the statewide average. During the 1990s the rental stock increased by 705 units. However the rate of increase in rental units, at only 2.4% in the rental stock was small compared to the growth in the ownership stock of 15.9% (nearly 6,500 ownership units). The growth rate among senior households at 11.9% was slower than that of the state at 18.1%.

The increase in the number of low income renters with a high cost burden was low considering the population of the metro area, possibly because a greater share of the affordable rental supply has been developed here. However there was a significant increase among the number of homeowners with high cost burdens compared to the statewide trend.

**Resident Housing Supply Need Estimates: 2010**

<b>MANCHESTER PMSA</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	56,328	57,036	55,791			
Renter	35,909	36,361	35,567			
Total	92,237	93,396	91,358	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	9,407	10,115	8,870	941	1,011	887
Renter	6,308	6,760	5,966	631	676	597
Total	15,715	16,874	14,836	1,572	1,687	1,484
<b>Subtotal: Need for Residents Working Within PMSA</b>						
Owner	5,936	6,382	nc	594	638	nc
Renter	3,981	4,265	nc	398	427	nc
Total	9,916	10,647	nc	992	1,065	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>MANCHESTER PMSA - 1</b>							
Private Covered Employment	54,285	74,111	93,753	19,826	19,642	36.5%	26.5%
Share of State Total	16.8%	17.4%	17.7%	19.5%	18.7%		
Households	51,712	65,081	75,368	13,369	10,287	25.9%	15.8%
Owners	30,801	39,554	46,669	8,753	7,115	28.4%	18.0%
Renters	20,911	25,527	28,699	4,616	3,172	22.1%	12.4%
Ownership Rate	59.6%	60.8%	61.9%				
Area Share of NH Households	16.0%	15.8%	15.9%	15.2%	16.2%		
Share of NH Owners	14.1%	14.1%	14.1%	14.2%	14.1%		
Share of NH Renters	20.0%	19.5%	19.9%	17.7%	24.2%		
Vacant Units for Sale or For Rent	nc	4,282	1,154	nc	-3,128	nc	-73.0%
Vacant Units for Sale	nc	913	252	nc	-661	nc	-72.4%
Vacant Units for Rent	nc	3,369	902	nc	-2,467	nc	-73.2%
Homeowner Vacancy Rate	nc	2.3%	0.5%				
Rental Vacancy Rate	nc	11.7%	3.0%				
Housing Stock Occupied or Available for Occupancy	nc	69,363	76,522	nc	7,159	nc	10.3%
Homeowner Units - Occupied or Vacant For Sale	nc	40,467	46,921	nc	6,454	nc	15.9%
Rental Units - Occupied or Vacant For Rent	nc	28,896	29,601	nc	705	nc	2.4%
Households Headed by Persons 65+	nc	11,936	13,358	nc	1,422	nc	11.9%
As Percent of Total Households	nc	18.3%	17.7%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>MANCHESTER PMSA - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	9,623	9,541	nc	-82	nc	-0.9%
Under 30% MAI	nc	4,484	5,068	nc	584	nc	13.0%
Under 50% MAI	nc	7,423	7,856	nc	433	nc	5.8%
Under 60% MAI	nc	8,005	8,969	nc	964	nc	12.0%
Under 80% MAI	nc	9,164	9,351	nc	187	nc	2.0%
Under 100% MAI	nc	9,422	9,465	nc	43	nc	0.5%
Over 100% MAI	nc	201	76	nc	-125	nc	-62.2%
Total Renters Age 65+ Pay 30%+			2,609				
Total Renter Under Age 65 Pay 30%+			6,932				
Non-Elderly Share of Need @ 30%+			72.7%				
Percent of Renters Age 65+ Pay 30%+			51.0%				
Percent of Renters Under 65 Pay 30% +			29.6%				
Percent of All Renters Pay 30%+		37.9%	33.4%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	8,201	8,447	nc	246	nc	3.0%
Under 30% MAI	nc	1,414	1,762	nc	348	nc	24.6%
Under 50% MAI	nc	2,158	3,257	nc	1,099	nc	50.9%
Under 60% MAI	nc	2,689	4,017	nc	1,328	nc	49.4%
Under 80% MAI	nc	3,757	5,647	nc	1,890	nc	50.3%
Under 100% MAI	nc	5,193	6,718	nc	1,525	nc	29.4%
Over 100% MAI	nc	3,008	1,729	nc	-1,279	nc	-42.5%
Single Family Owners Age 65+ Pay 30%+			1,852				
Single Family Owners Under Age 65 Pay 30%+			6,595				
Non-Elderly Share of Need @ 30%+			78.1%				
Percent of SF Owners Age 65+ Pay 30%+			28.5%				
Percent of SF Owners Under 65 Pay 30% +			21.2%				
Percent of SF Owners Pay 30%+		26.9%	22.4%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>MANCHESTER PMSA - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	7,170	7,300	nc	130	nc	1.8%
Under 30% MAI	nc	3,932	4,603	nc	671	nc	17.1%
Under 50% MAI	nc	6,255	6,445	nc	190	nc	3.0%
Under 60% MAI	nc	6,520	7,089	nc	569	nc	8.7%
Under 80% MAI	nc	7,047	7,223	nc	176	nc	2.5%
Under 100% MAI	nc	7,145	7,265	nc	120	nc	1.7%
Over 100% MAI	nc	25	35	nc	10	nc	40.0%
Total Renters Age 65+ Pay 35%+			2,112				
Total Renter Under Age 65 Pay 35%+			5,188				
Non-Elderly Share of Need @ 35%+			71.1%				
Percent of Renters Age 65+ Pay 35%+			41.3%				
Percent of Renters Under 65 Pay 35% +			22.1%				
Percent of All Renters Pay 35%+		28.2%	25.5%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	5,401	5,556	nc	155	nc	2.9%
Under 30% MAI	nc	1,266	1,593	nc	327	nc	25.8%
Under 50% MAI	nc	1,862	2,787	nc	925	nc	49.7%
Under 60% MAI	nc	2,274	3,364	nc	1,090	nc	47.9%
Under 80% MAI	nc	3,101	4,335	nc	1,234	nc	39.8%
Under 100% MAI	nc	3,995	4,849	nc	854	nc	21.4%
Over 100% MAI	nc	1,406	707	nc	-699	nc	-49.7%
Single Family Owners Age 65+ Pay 35%+			1,460				
Single Family Owners Under Age 65 Pay 35%+			4,096				
Non-Elderly Share of Need @ 35%+			73.7%				
Percent of SF Owners Age 65+ Pay 35%+			22.4%				
Percent of SF Owners Under 65 Pay 35% +			13.1%				
Percent of SF Owners Pay 35%+		17.7%	14.7%				

## NASHUA PMSA

As of 2000, the Nashua PMSA had the lowest rental vacancy rate (1.7%) of any of the geographic areas analyzed in this study. Housing availability for homeowners was also extremely limited, evidenced by the state's lowest ownership vacancy rate of only 0.4%.

The PMSA has maintained a relatively steady share of total private sector covered employment at just under 17% of the state total in 1980 and in 2000. The area absorbed 19.6% of the state's private sector employment growth during the 1980s and 14.4% of the total during the 1990s.

There was a small gain in total rental stock in the PMSA, but the rental stock increased by only 1.7% versus a 16.2% increase in the ownership stock. The area, with a population of 191,000, realized an increase of only 369 units in the rental stock during the 1990s.

The number of cost-burdened renter households earning under 50% of area median family income increased by over 1,000 households during the 1990s at the 30%+ payment standard. Among homeowners, the number with a 30%+ cost burden declined among those earning 100% or more of the area median family income, but increased among those with lower incomes.

While senior households in 2000 represented only 15% of the area's households, the PMSA's senior households increased by 28.6% during the 1990s, higher than the statewide growth rate of 18.1%.

### **Resident Housing Supply Need Estimates: 2010**

<b>NASHUA PMSA</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	59,821	58,928	61,523			
Renter	27,037	26,633	27,806			
Total	86,858	85,561	89,329	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	10,062	9,169	11,764	1,006	917	1,176
Renter	5,051	4,647	5,820	505	465	582
Total	15,113	13,816	17,584	1,511	1,382	1,758
<b>Subtotal: Need for Residents Working Within PMSA (NH)</b>						
Owner	6,102	5,561	nc	610	556	nc
Renter	3,063	2,818	nc	306	282	nc
Total	9,165	8,379	nc	917	838	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>NASHUA PMSA - 1</b>							
Private Covered Employment	54,454	74,397	89,524	19,943	15,127	36.6%	20.3%
Share of State Total	16.8%	17.5%	16.9%	19.6%	14.4%		
Households	45,075	61,265	71,176	16,190	9,911	35.9%	16.2%
Owners	30,410	41,857	49,564	11,447	7,707	37.6%	18.4%
Renters	14,665	19,408	21,612	4,743	2,204	32.3%	11.4%
Ownership Rate	67.5%	68.3%	69.6%				
Area Share of NH Households	13.9%	14.9%	15.0%	18.5%	15.6%		
Share of NH Owners	13.9%	14.9%	15.0%	18.6%	15.3%		
Share of NH Renters	14.0%	14.8%	15.0%	18.1%	16.8%		
Vacant Units for Sale or For Rent	nc	3,181	569	nc	-2,612	nc	-82.1%
Vacant Units for Sale	nc	972	195	nc	-777	nc	-79.9%
Vacant Units for Rent	nc	2,209	374	nc	-1,835	nc	-83.1%
Homeowner Vacancy Rate	nc	2.3%	0.4%				
Rental Vacancy Rate	nc	10.2%	1.7%				
Housing Stock Occupied or Available for Occupancy	nc	64,446	71,745	nc	7,299	nc	11.3%
Homeowner Units - Occupied or Vacant For Sale	nc	42,829	49,759	nc	6,930	nc	16.2%
Rental Units - Occupied or Vacant For Rent	nc	21,617	21,986	nc	369	nc	1.7%
Households Headed by Persons 65+	nc	8,549	10,996	nc	2,447	nc	28.6%
As Percent of Total Households	nc	14.0%	15.4%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>NASHUA PMSA - 2</b>							
<b>Housing Cost at 30% + Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	7,028	6,928	nc	-100	nc	-1.4%
Under 30% MAI	nc	3,090	3,742	nc	652	nc	21.1%
Under 50% MAI	nc	4,997	6,055	nc	1,058	nc	21.2%
Under 60% MAI	nc	5,757	6,482	nc	725	nc	12.6%
Under 80% MAI	nc	6,632	6,871	nc	239	nc	3.6%
Under 100% MAI	nc	6,969	6,902	nc	-67	nc	-1.0%
Over 100% MAI	nc	59	26	nc	-33	nc	-55.9%
Total Renters Age 65+ Pay 30%+			1,587				
Total Renter Under Age 65 Pay 30%+			5,341				
Non-Elderly Share of Need @ 30%+			77.1%				
Percent of Renters Age 65+ Pay 30%+			47.5%				
Percent of Renters Under 65 Pay 30% +			29.5%				
Percent of All Renters Pay 30%+		36.6%	32.3%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	9,459	8,484	nc	-975	nc	-10.3%
Under 30% MAI	nc	1,450	1,688	nc	238	nc	16.4%
Under 50% MAI	nc	2,616	3,286	nc	670	nc	25.6%
Under 60% MAI	nc	3,277	4,228	nc	951	nc	29.0%
Under 80% MAI	nc	4,986	5,937	nc	951	nc	19.1%
Under 100% MAI	nc	6,824	7,093	nc	269	nc	3.9%
Over 100% MAI	nc	2,635	1,391	nc	-1,244	nc	-47.2%
Single Family Owners Age 65+ Pay 30%+			1,617				
Single Family Owners Under Age 65 Pay 30%+			6,867				
Non-Elderly Share of Need @ 30%+			80.9%				
Percent of SF Owners Age 65+ Pay 30%+			27.3%				
Percent of SF Owners Under 65 Pay 30% +			19.8%				
Percent of SF Owners Pay 30%+		28.8%	20.9%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>NASHUA PMSA - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	5,276	5,353	nc	77	nc	1.5%
Under 30% MAI	nc	2,681	3,419	nc	738	nc	27.5%
Under 50% MAI	nc	4,127	4,896	nc	769	nc	18.6%
Under 60% MAI	nc	4,613	5,124	nc	511	nc	11.1%
Under 80% MAI	nc	5,129	5,295	nc	166	nc	3.2%
Under 100% MAI	nc	5,269	5,313	nc	44	nc	0.8%
Over 100% MAI	nc	7	40	nc	33	nc	471.4%
Total Renters Age 65+ Pay 35%+			1,323				
Total Renter Under Age 65 Pay 35%+			4,000				
Non-Elderly Share of Need @ 35%+			74.7%				
Percent of Renters Age 65+ Pay 35%+			39.6%				
Percent of Renters Under 65 Pay 35% +			22.1%				
Percent of All Renters Pay 35%+		27.5%	24.8%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	6,188	5,547	nc	-641	nc	-10.4%
Under 30% MAI	nc	1,344	1,490	nc	146	nc	10.9%
Under 50% MAI	nc	2,310	2,833	nc	523	nc	22.6%
Under 60% MAI	nc	2,858	3,475	nc	617	nc	21.6%
Under 80% MAI	nc	4,046	4,523	nc	477	nc	11.8%
Under 100% MAI	nc	5,190	5,054	nc	-136	nc	-2.6%
Over 100% MAI	nc	998	493	nc	-505	nc	-50.6%
Single Family Owners Age 65+ Pay 35%+			1,270				
Single Family Owners Under Age 65 Pay 35%+			4,277				
Non-Elderly Share of Need @ 35%+			77.1%				
Percent of SF Owners Age 65+ Pay 35%+			21.5%				
Percent of SF Owners Under 65 Pay 35% +			12.3%				
Percent of SF Owners Pay 35%+		18.8%	13.7%				

**PORTSMOUTH – ROCHESTER PMSA (NH PORTION)**

Despite its location near the borders of two other states (Maine and Massachusetts), only 22% of the resident workers within the New Hampshire portion of the PMSA commute to locations outside of this area.

During the 1990s, the NH portion of the Portsmouth PMSA realized an employment growth rate (28.5%) that was significantly higher than its household growth rate (12.9%). During the 1990s the area absorbed 19% of the net private sector job growth in the state, 14% of its total household growth, and 11% of renter household growth.

While the increase in ownership units during the 1990s was nearly 15%, the NH portion of the metro area lost 5% of its rental housing stock, representing a net loss of nearly 1,500 rental units. In part this decline was a combined result of the closure of Pease Air Force Base and the loss of associated housing units, units demolished at Mariner’s Village in Portsmouth, and a change in the vacancy status of rentals available in Hampton. The region has had only a 3.1% rental vacancy rate in 2000.

Despite the loss of rental housing stock, the number of cost-burdened renters increased among households at the lowest income levels (under 30% of area median family income). Approximately 80% of total rental needs represented by cost-burden measures are found among non-elderly households. As in other areas, the number of owner households with a high cost burden increased among households earning less than the median area family income, but declined among those earning 100% of the area median family income or more.

**Resident Housing Supply Need Estimates: 2010**

<b>PORTSMOUTH-DOVER-ROCHESTER PMSA (NH)</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	62,465	63,378	59,152			
Renter	34,272	34,773	32,454			
Total	96,737	98,150	91,605	Avg Annual Production Need 2000-2010		
<b>Net Production Need 2000-2010</b>				<b>A</b>	<b>B</b>	<b>C</b>
Owner	10,309	11,222	6,996	1,031	1,122	700
Renter	6,006	6,507	4,188	601	651	419
Total	16,315	17,728	11,183	1,631	1,773	1,118
<b>Subtotal: Need for Residents Working Within PMSA (NH)</b>						
Owner	8,426	9,172	nc	843	917	nc
Renter	4,909	5,318	nc	491	532	nc
Total	13,334	14,490	nc	1,333	1,449	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>PORTSMOUTH-DOVER-ROCHESTER PMSA (NH part) - 1</b>							
Private Covered Employment	52,658	70,269	90,297	17,611	20,028	33.4%	28.5%
Share of State Total	16.3%	16.5%	17.0%	17.3%	19.1%		
Households	55,550	70,129	79,142	14,579	9,013	26.2%	12.9%
Owners	34,678	44,217	51,752	9,539	7,535	27.5%	17.0%
Renters	20,872	25,912	27,390	5,040	1,478	24.1%	5.7%
Ownership Rate	62.4%	63.1%	65.4%				
Area Share of NH Households	17.2%	17.1%	16.7%	16.6%	14.2%		
Share of NH Owners	15.8%	15.8%	15.6%	15.5%	15.0%		
Share of NH Renters	19.9%	19.8%	19.0%	19.3%	11.3%		
Vacant Units for Sale or For Rent	nc	3,840	876	nc	-2,964	nc	-77.2%
Vacant Units for Sale	nc	1,241	404	nc	-837	nc	-67.4%
Vacant Units for Rent	nc	3,840	876	nc	-2,964	nc	-77.2%
Homeowner Vacancy Rate	nc	2.7%	0.8%				
Rental Vacancy Rate	nc	12.9%	3.1%				
Housing Stock Occupied or Available for Occupancy	nc	75,210	80,422	nc	5,212	nc	6.9%
Homeowner Units - Occupied or Vacant For Sale	nc	45,458	52,156	nc	6,698	nc	14.7%
Rental Units - Occupied or Vacant For Rent	nc	29,752	28,266	nc	-1,486	nc	-5.0%
Households Headed by Persons 65+	nc	13,220	15,645	nc	2,425	nc	18.3%
As Percent of Total Households		18.9%	19.8%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>PORTSMOUTH-DOVER-ROCHESTER PMSA (NH part) - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	9,558	9,321	nc	-237	nc	-2.5%
Under 30% MAI	nc	3,947	5,068	nc	1,121	nc	28.4%
Under 50% MAI	nc	7,274	7,556	nc	282	nc	3.9%
Under 60% MAI	nc	7,824	8,591	nc	767	nc	9.8%
Under 80% MAI	nc	8,917	8,994	nc	77	nc	0.9%
Under 100% MAI	nc	9,371	9,173	nc	-198	nc	-2.1%
Over 100% MAI	nc	187	148	nc	-39	nc	-20.9%
Total Renters Age 65+ Pay 30%+			1,868				
Total Renter Under Age 65 Pay 30%+			7,453				
Non-Elderly Share of Need @ 30%+			80.0%				
Percent of Renters Age 65+ Pay 30%+			44.8%				
Percent of Renters Under 65 Pay 30% +			32.4%				
Percent of All Renters Pay 30%+		37.5%	34.3%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	8,605	8,750	nc	145	nc	1.7%
Under 30% MAI	nc	1,571	1,814	nc	243	nc	15.5%
Under 50% MAI	nc	2,683	3,528	nc	845	nc	31.5%
Under 60% MAI	nc	3,329	4,370	nc	1,041	nc	31.3%
Under 80% MAI	nc	4,620	5,951	nc	1,331	nc	28.8%
Under 100% MAI	nc	5,792	6,952	nc	1,160	nc	20.0%
Over 100% MAI	nc	2,813	1,790	nc	-1,023	nc	-36.4%
Single Family Owners Age 65+ Pay 30%+			2,145				
Single Family Owners Under Age 65 Pay 30%+			6,605				
Non-Elderly Share of Need @ 30%+			75.5%				
Percent of SF Owners Age 65+ Pay 30%+			26.2%				
Percent of SF Owners Under 65 Pay 30% +			22.1%				
Percent of SF Owners Pay 30%+		28.2%	23.0%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>PORTSMOUTH-DOVER-ROCHESTER PMSA (NH part) - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	7,194	7,295	nc	101	nc	1.4%
Under 30% MAI	nc	3,430	4,525	nc	1,095	nc	31.9%
Under 50% MAI	nc	6,006	6,298	nc	292	nc	4.9%
Under 60% MAI	nc	6,301	6,951	nc	650	nc	10.3%
Under 80% MAI	nc	6,888	7,155	nc	267	nc	3.9%
Under 100% MAI	nc	7,123	7,238	nc	115	nc	1.6%
Over 100% MAI	nc	71	57	nc	-14	nc	-19.7%
Total Renters Age 65+ Pay 35%+			1,470				
Total Renter Under Age 65 Pay 35%+			5,825				
Non-Elderly Share of Need @ 35%+			79.8%				
Percent of Renters Age 65+ Pay 35%+			35.3%				
Percent of Renters Under 65 Pay 35% +			25.3%				
Percent of All Renters Pay 35%+		28.2%	26.9%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	5,931	6,033	nc	102	nc	1.7%
Under 30% MAI	nc	1,386	1,551	nc	165	nc	11.9%
Under 50% MAI	nc	2,246	2,890	nc	644	nc	28.7%
Under 60% MAI	nc	2,735	3,536	nc	801	nc	29.3%
Under 80% MAI	nc	3,708	4,532	nc	824	nc	22.2%
Under 100% MAI	nc	4,443	5,122	nc	679	nc	15.3%
Over 100% MAI	nc	1,448	911	nc	-537	nc	-37.1%
Single Family Owners Age 65+ Pay 35%+			1,500				
Single Family Owners Under Age 65 Pay 35%+			4,533				
Non-Elderly Share of Need @ 35%+			75.1%				
Percent of SF Owners Age 65+ Pay 35%+			18.3%				
Percent of SF Owners Under 65 Pay 35% +			15.2%				
Percent of SF Owners Pay 35%+		19.5%	15.9%				

**NEW HAMPSHIRE TOTALS**

The following pages represent New Hampshire data as the sum of county-level data and projections. During the 1990-2000 period the total housing stock occupied or available for year round occupancy increased by 10.7%, compared with the 30.6% growth that occurred during the 1980s. During the 1990s, the homeownership stock increased by 15.9% while the rental stock rent increased by only 0.6%. Statewide, the homeowner vacancy rate was 1% in 2000, and the rental vacancy rate was 3.5%. Both of these ratios reflect a housing supply that is too small to provide enough housing choice relative to demand.

Among renter households, there was a slight decline (-2.4%) between 1990 and 2000 in the number of renters that spent 30% or more of their income on gross rent. However, among renters earning less than 50% of median area income, there was a 10% increase in the number at this level of cost burden. There was a decrease in the number of renters with a 30%+ cost burden among those earning more than 80% the median area family income. About 77% of all renters with a cost burden of 30%+ of income are headed by a person under age 65; about 23% of this need group is composed of seniors age 65 or older.

Between 1990 and 2000, the percentage of single family homeowners that paid 30% or more of their income to monthly housing costs declined from 27.9% to 22.3%. The proportion of single family owners that spent 35% or more on monthly costs declined from 19.1% to 15.3% between these Census years. As with renter households, the declining cost burden ratios were generated principally by growth among households earning more than 100% of median area family income. Among single family homeowners earning less than that median, the number with a high housing cost burden increased from 1990 to 2000.

Estimates of future housing supply needs indicate that about 8,200 units per year should be produced between 2000 and 2010 to meet the demands of household growth (based on population projections) while achieving vacancy levels that support adequate housing choice. Employment-based housing supply projections indicate that the same annual production level would be adequate to supply enough housing to serve the projected number of residents working in New Hampshire jobs, but would probably fall short of the total demand potential generated by regional employment growth.

**Resident Housing Supply Need Estimates: 2010**

<b>STATE TOTAL</b>						
	<b>2010 A</b>	<b>2010 B</b>	<b>2010 C</b>			
Owner	399,168	399,757	389,630			
Renter	180,073	179,068	175,681			
Total	579,242	578,825	565,311			
<b>Net Production Need 2000-2010</b>						
Owner	65,216	65,805	55,678	6,522	6,580	5,568
Renter	30,949	29,944	26,557	3,095	2,994	2,656
Total	96,166	95,749	82,235	9,617	9,575	8,224
<b>Subtotal: Need for Residents Working Within State</b>						
Owner	54,992	55,489	nc	5,499	5,549	nc
Renter	26,097	25,250	nc	2,610	2,525	nc
Total	81,090	80,738	nc	8,109	8,074	nc

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>NEW HAMPSHIRE - 1</b>							
Private Covered Employment	323,227	424,800	529,734	101,573	104,934	31.4%	24.7%
Households	323,493	411,186	474,606	87,693	63,420	27.1%	15.4%
Owners	218,823	280,372	330,700	61,549	50,328	28.1%	18.0%
Renters	104,670	130,814	143,906	26,144	13,092	25.0%	10.0%
Ownership Rate	67.6%	68.2%	69.7%				
Vacant Units for Sale or For Rent	10,449	25,083	8,470	14,634	-16,613	140.1%	-66.2%
Vacant Units for Sale	3,675	7,648	3,252	3,973	-4,396	108.1%	-57.5%
Vacant Units for Rent	6,774	17,435	5,218	10,661	-12,217	157.4%	-70.1%
Homeowner Vacancy Rate	1.7%	2.7%	1.0%				
Rental Vacancy Rate	6.1%	11.8%	3.5%				
Housing Stock Occupied or Available for Occupancy	333,942	436,269	483,076	102,327	46,807	30.6%	10.7%
Homeowner Units - Occupied or Vacant For Sale	222,498	288,020	333,952	65,522	45,932	29.4%	15.9%
Rental Units - Occupied or Vacant For Rent	111,444	148,249	149,124	36,805	875	33.0%	0.6%
Households Headed by Persons 65+	62,753	77,403	91,398	14,650	13,995	23.3%	18.1%
As Percent of Total Households	19.4%	18.8%	19.3%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>NEW HAMPSHIRE - 2</b>							
<b>Housing Cost at 30%+ Of Income</b>							
<b>Renters - Gross Rent @ 30%+ Of Income</b>	nc	47,802	46,636	nc	-1,166	nc	-2.4%
Under 30% MAI	nc	20,737	25,163	nc	4,426	nc	21.3%
Under 50% MAI	nc	35,245	38,793	nc	3,548	nc	10.1%
Under 60% MAI	nc	39,316	43,103	nc	3,787	nc	9.6%
Under 80% MAI	nc	44,696	45,644	nc	948	nc	2.1%
Under 100% MAI	nc	46,911	46,259	nc	-652	nc	-1.4%
Over 100% MAI	nc	891	377	nc	-514	nc	-57.7%
Total Renters Age 65+ Pay 30%+			10,659				
Total Renter Under Age 65 Pay 30%+			35,977				
Non-Elderly Share of Need @ 30%+			77.1%				
Percent of Renters Age 65+ Pay 30%+			44.8%				
Percent of Renters Under 65 Pay 30% +			30.6%				
Percent of All Renters Pay 30%+		37.4%	33.0%				
<b>Single Family Owners - Housing Cost @ 30%+ Of Income</b>	nc	55,746	55,504	nc	-242	nc	-0.4%
Under 30% MAI	nc	10,505	11,933	nc	1,428	nc	13.6%
Under 50% MAI	nc	17,904	23,242	nc	5,338	nc	29.8%
Under 60% MAI	nc	22,098	28,904	nc	6,806	nc	30.8%
Under 80% MAI	nc	30,600	39,357	nc	8,757	nc	28.6%
Under 100% MAI	nc	39,405	46,103	nc	6,698	nc	17.0%
Over 100% MAI	nc	16,341	9,401	nc	-6,940	nc	-42.5%
Single Family Owners Age 65+ Pay 30%+			12,835				
Single Family Owners Under Age 65 Pay 30%+			42,669				
Non-Elderly Share of Need @ 30%+			76.9%				
Percent of SF Owners Age 65+ Pay 30%+			26.1%				
Percent of SF Owners Under 65 Pay 30% +			21.3%				
Percent of SF Owners Pay 30%+		27.9%	22.3%				

	1980	1990	2000	Change		Percent Change	
				1980-1990	1990-2000	1980-1990	1990-2000
<b>NEW HAMPSHIRE - 3</b>							
<b>Housing Cost At 35%+ of Income</b>							
<b>Renters - Gross Rent @ 35%+ Of Income</b>	nc	36,014	36,119	nc	105	nc	0.3%
Under 30% MAI	nc	18,222	22,673	nc	4,451	nc	24.4%
Under 50% MAI	nc	29,482	32,094	nc	2,612	nc	8.9%
Under 60% MAI	nc	31,971	34,557	nc	2,586	nc	8.1%
Under 80% MAI	nc	34,743	35,701	nc	958	nc	2.8%
Under 100% MAI	nc	35,755	35,968	nc	213	nc	0.6%
Over 100% MAI	nc	259	151	nc	-108	nc	-41.7%
Total Renters Age 65+ Pay 35%+			8,553				
Total Renter Under Age 65 Pay 35%+			27,566				
Non-Elderly Share of Need @ 35%+			76.3%				
Percent of Renters Age 65+ Pay 35%+			36.0%				
Percent of Renters Under 65 Pay 35% +			23.5%				
Percent of All Renters Pay 35%+		28.2%	25.6%				
<b>Single Family Owners - Housing Cost @ 35%+ Of Income</b>	nc	38,164	38,137	nc	-27	nc	-0.1%
Under 30% MAI	nc	9,458	10,605	nc	1,147	nc	12.1%
Under 50% MAI	nc	15,378	19,769	nc	4,391	nc	28.6%
Under 60% MAI	nc	18,639	23,980	nc	5,341	nc	28.7%
Under 80% MAI	nc	24,858	30,645	nc	5,787	nc	23.3%
Under 100% MAI	nc	30,442	34,146	nc	3,704	nc	12.2%
Over 100% MAI	nc	7,722	3,991	nc	-3,731	nc	-48.3%
Single Family Owners Age 65+ Pay 35%+			9,813				
Single Family Owners Under Age 65 Pay 35%+			28,324				
Non-Elderly Share of Need @ 35%+			74.3%				
Percent of SF Owners Age 65+ Pay 35%+			20.0%				
Percent of SF Owners Under 65 Pay 35% +			14.1%				
Percent of SF Owners Pay 35%+		19.1%	15.3%				