

PART C: DEVELOPMENT OF REGIONAL HOUSING NEED ASSESSMENTS

The *demand* for housing is generated by regional employment growth and demographic and economic forces that transcend municipal (and state) boundaries. In New Hampshire, the *supply of land* available for housing development to meet that demand is controlled locally by municipal policies and land use regulations. In economic terms, the need for a community to enable a portion of regional housing needs to be met is clear. The regional housing need assessment should act as a bridge between the housing needs identified within a region and the local land use regulatory process that will affect the type, density, and distribution of housing production. This chapter centers on the issue of identifying housing needs at the regional level, and encouraging municipalities to accommodate housing supply needs at all income levels.

1. Housing Needs Assessment: Legal Authority

a. State Interests

In 1981, the state legislature required the NH Housing Finance Authority to prepare a state housing plan to address the housing needs of persons of low and middle income. (RSA 204-C:47). This legislation did not place any particular requirements on plan content or preparation. By Executive Order the Authority prepares a Consolidated Plan, to federal guidelines (HUD), every five years, with annual updates. The Authority is also required to make certain findings of need (204-C:20) prior to making or purchasing mortgage loans (prior to issuing mortgage subsidy bonds).

During 2002, RSA 9-A:1 (relating to a State Comprehensive Development Plan) was amended. The statute now contains a number of “Smart Growth” initiatives comprising goals and policies, including: “A housing section which sets forth approaches to meeting the need for affordable housing.” The Comprehensive Development Plan is to be renewed or revised every 4 years, beginning October 1, 2003.

Under RSA 674:32, NH statutes prohibit the exclusion of manufactured housing through the use of local land use controls. An amendment to this section in 1986 clarified its purposes, including that of imposing “an affirmative duty” on municipalities to afford reasonable opportunities for manufactured housing.

Within the general declaration of purpose for planning and zoning in New Hampshire is the need for a balanced housing supply. According to RSA 672:1,III-e (language added in 1990):

“All citizens of the state benefit from a balanced supply of housing which is affordable to persons and families of low and moderate income. The establishment of housing which is decent, safe, sanitary and affordable to low and moderate income persons and families is in the best interest of each community and the State of New Hampshire and serves a vital public need. Opportunity for development of such housing, including so-called cluster development and the development of multi-family structures, should not be prohibited or discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers.”

b. Regional Housing Need Assessments

New Hampshire regional planning commissions may use the framework of the State Comprehensive Development Plan as the basis for regional comprehensive plans, which must be updated at least every five years. For each regional plan, The NH Office of State Planning is now required to offer comments as to its consistency with the State plan.

More specific to housing, RSA 36:47, II requires that the regional planning commissions compile assessments of regional needs for housing for persons and families of all levels of income. These need assessments are to be updated every five years and made available to all municipalities within the region. The purpose of the need assessments is to assist municipalities in complying with RSA 674:2, III (content of the housing section of the local master plan).

Prior to 2002, there was no direct state-to-regional linkage in defining and assessing housing need. During 2002, the Legislature enacted certain “Smart Growth” provisions that require the NH Office of State Planning to develop a comprehensive plan that includes a housing section dealing with approaches to affordable housing. Regional comprehensive plans are subject to review and comment by the NH Office of State Planning with respect to their consistency with the state comprehensive plan. There is no formal process, however, under which the content of a municipal housing element would be reviewed by regional or state agencies.

c. Housing Section of Local Master Plan

The statutory language relating to the content of local master plans was amended in 2002. The housing section of a local master plan (listed as an optional element under RSA 674:2, III) must assess local housing conditions and project future housing needs of residents of all levels of income and ages in the municipality and the region as identified in the regional housing needs assessment. The statute also directs that the municipal plan’s housing section should also integrate the availability of human services with other planning undertaken by the community. Based on these guidelines, it is clear that the quality and content of the housing section of the local master plan will be directly affected by the content and scope of the regional needs assessment. The statute does not provide guidance as to how the municipality must or should “assess” the local and regional needs identified by the regional planning commissions.

Under RSA 674:2, III the housing section of the local master plan is an *optional element*. If a housing element is prepared, the statutory guidance for content is (as amended in 2002) “...a housing section which assesses local housing conditions and projects future housing needs of residents of all levels of income and ages in the municipality and the region as identified in the regional housing needs assessment performed by the regional planning commission pursuant to RSA 36:47, II, and which integrates the availability of human services with other planning undertaken by the community.”

The 2002 amendments now include reference to addressing the needs of all ages as well as income groups, reflecting an approach that should encourage municipalities to achieve more balance in assessing the full range of needs for all households. Despite these changes, there is no mandate for a housing section to be included as part of a local master plan in New Hampshire.

Where a plan is prepared, however, the statute’s recommended content for a municipal housing element is more specific and detailed than the content specified for the regional need assessment.

d. New Hampshire Supreme Court Guidance

The concept of “fair share” housing relies on the need for local communities to recognize their role in allowing for some portion of the housing needs of all income levels in their economic area to be met locally. A significant NH Supreme Court decision on the matter of fair share housing (*Britton v. Chester, 1991*) centered on a finding that “the general welfare” purposes served by local land use regulation is not limited to the welfare of persons already living within the community. Rather, the notion of providing for the “general welfare” in local regulation must also include that of the region of which a community is a part. This decision also made clear that each zoning ordinance should enable a realistic opportunity for the construction of housing for low and moderate income families. At the same time, however, the NH Supreme Court rejected the notion of enforcing any particular pre-calculated quota for accommodating lower income housing, as was required under the Mt. Laurel decisions in New Jersey.

Together, the implication of the statutes and court decisions is that a community cannot act to exclude lower cost, lower income, or multifamily housing. While there is no mandate that such housing be created by the municipality, and no requirement that a specific number of households be accommodated, there is an implication that a combination of regulations, procedures, conditions of approval, and a lack of appropriately zoned land that have the affect of excluding low cost or low income housing may not be defensible if challenged.

2. Smart Growth – Recommended Practices for Housing Need Assessment

The following outline of possible approaches to housing and fair share is based on excerpts from the American Planning Association’s Growing Smart Legislative Guidebook, 2002 Edition.⁶ The text in the excerpts below reflect the Guidebook’s format of providing text for model statutory frameworks, but illustrates the type of content recommended by APA for regional and local housing need assessments. The structure differentiates between a regional needs assessment and plan, and the distribution of need within the region (or “fair share” allocation).

a. Smart Growth Guidelines for Regional Need Assessment

(1) Need Assessment

Supporting housing need studies in a regional need assessment should include:

Evaluation and summary statistics on housing conditions for the region for all economic segments. The evaluation shall include the existing distribution of housing by type, size, gross rent, value, and to the extent data are available, condition, the existing

⁶ Excerpts in section 4 and 5 of this chapter are from the Growing Smart Legislative Guidebook, Model Statutes for Planning and Management of Change, 2002 edition; American Planning Association, January 2002.

distribution of households by gross annual income [and size], and the number of middle, moderate, and low income households that [overpay] for their housing;

A projection of the next [5] years of total housing needs, including needs for middle, moderate, and low income and special needs housing in terms of units necessary to be built or rehabilitated in the region;

An analysis of the capabilities, constraints, and degree of progress made by the public and private sectors in meeting the housing needs, including those for affordable housing and special needs housing, within the region; and

An identification and comprehensive assessment of state and local regulatory barriers to affordable housing, including building, housing, zoning, subdivision, and related codes and their administration

The plan will consist of:

A policy element that defines regional housing goals, policies, and guidelines, including numerical goals for [each of] the next five years, for the production of housing units, both new and rehabilitated, for middle, moderate, and low income households and special needs housing within the region. The policy element shall include summaries of supporting studies.

Amendments, as appropriate, to a long-range program of implementation in the regional comprehensive plan that describeactions that may be taken over the next [5] years to meet regional housing goals. [List of possible actions/amendments – including but not limited to...]

The regional plan [shall or may] include a regional fair share allocation plan pursuant to...

(2) Regional Fair Share – Allocation Criteria

If a regional fair share component is included, it should consider, but not be limited to, an analysis that includes the following:

Number of vacant, overcrowded, or substandard units

Number of acres of vacant residential land; residential land suitable for redevelopment or increased density of development; and non-residential land suitable, with respect to surrounding or neighborhood uses, for residential use;

Commuting patterns within the housing region;

Employment opportunities within the region, including growth and location of [moderate and low wage] jobs;

Current per capita fiscal resources of each local government, defined by the total [nonresidential] real estate valuation, plus the total of all personal income, divided by the population;

The relationship of each local government's median household income to the median for the region;

The existing concentrations of low and moderate income households in the region;

The location of urban growth area(s) in an adopted regional comprehensive plan.

b. Smart Growth Guidelines for Local Housing Elements

The Growing Smart Legislative Guidebook, 2002 Edition, contains the following recommended content for local housing elements. The requirements may vary depending on whether the regional housing element contains a fair share component. The following are excerpts from the Guidebook's recommended content:

Inventory of housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number affordable to middle, moderate, and low income households, and the number of substandard units capable of being rehabilitated;

A projection of the housing stock, including the probable future construction of [middle, moderate, and low income] housing for the next [5] years....

An analysis of demographic characteristics, including but not limited to households size, income level, and age of residents;

Analysis of the existing and probable future employment characteristics and opportunities within the municipality, especially those jobs that pay moderate or low wages;

Analysis of the existing and planned infrastructure capacity, including but not limited to sewage and water treatment, sewer and water lines, and roads;

Statement of the local government's present and prospective housing needs for all income levels, including its regional fair share for low and moderate income housing, and its capacity to accommodate those needs. The regional fair share as determined by the [Regional Agency] shall form the minimum basis for the local government's determination of its own fair share;

An identification of lands within the local government that are most appropriate for the construction of low income housing and of existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a

consideration of lands and structures of developers who have committed to provide low and moderate income housing and lands and structures that are publicly or semi-publicly owned;

A statement of the local government's housing goals and policies;

The text of adopted or proposed ordinances or regulations that are intended to eliminate or reduce unnecessary cost generating requirements for [all housing – or affordable housing – or inclusionary developments]; and

The text of adopted or proposed ordinances or regulations that are intended to provide a realistic opportunity for the development of low and moderate income housing. Such ordinances and techniques shall consider the following...[list of techniques]...

3. Structuring the NH Housing Needs Assessment Process

a. State-Regional-Local Linkage

How could future housing needs assessments at the regional level be better focused on the distribution of housing needs across all income levels, and to what degree should “fair share” formulas be integrated? In some other states, there is a state-regional-local linkage in housing policy development with “top-down” policy direction. In some cases, the linkage goes further with direct calculations of regional housing needs developed by a state agency. In other cases, a policy linkage is encouraged or enforced by requirements that regional and local plans adhere to specific content checklists.

In New Hampshire the state-regional-local connection is much less formal than any of these models. For example, the New Hampshire Finance Authority is the agency directed by statute to prepare a “biennial housing plan”. The NH Office of State Planning is directed to set forth approaches to providing affordable housing within its statewide comprehensive plan. While the regions and localities are free to obtain detailed and sometimes customized data and information for their region or community from the NHHFA, or to follow the approaches used by NHOSP, there is currently no “top-down” policy linkage in the housing planning effort. This may be improved gradually as a consequence of the State’s adoption of smart growth initiatives within its Comprehensive Development Plan.

The regional housing elements that were examined display a variety of levels of sophistication and orientation, but in general they do not address the full range of housing needs that seem to be called for by statute. While some local housing elements are extensive, some are limited to a review of available decennial census information, and they contain varying levels of response to addressing the regional needs assessment, ranging from no response at all to an extensive analysis of their regulations.

The major alternatives to improving the efficacy of housing needs assessment would appear to be:

- Change the legislation to improve the linkages between regional and local jurisdictions, by providing specified content in regional and local housing elements (e.g., the Smart Growth structure) and/or “top-down” hierarchy for review of plans for consistency with state goals;
- Provide for a more standardized approach, models, or examples of recommended practice as a guideline for regional and local needs assessment;
- A combination of the above approaches.

By requiring or recommending some minimum core requirements for regional housing needs assessments, the content of local housing elements need not be uniform, but could be improved and better coordinated. More definitive requirements for the local housing needs element might also be introduced in the statutes governing master plan preparation. For example, there is no requirement to analyze the land supply to determine whether a realistic opportunity exists for the development of multifamily housing in a given community, even though the NH Supreme Court has made such a finding.

Should an allocative “fair share” model remain a part of a regional housing needs assessment? Some type of distributional analysis of the region’s lower income housing by municipality could be retained in the regional plans, though this need not be the centerpiece of the entire analysis, nor must it be labeled “fair share”. At a minimum, there should be a comparison of the distribution of lower income renter households and assisted rental housing among the cities and towns of the region, and a comparison of this distribution to the relative size, fiscal capacity, and employment base of these communities. The regional assessments should include, where technically feasible, an analysis of past performance and future capacity of cities and towns to accommodate higher-density housing under their land use regulations.

b. Needs Assessment - Baseline Components

This section outlines a conceptual approach to a need assessment process for application to County and metro areas for NHHFA planning and need assessment purposes. The intent is to describe a model that could be replicated by the regional planning commissions where appropriate. More detailed descriptions and tables are found in Appendix 3.

At a minimum housing need should be defined by housing tenure and income. Baseline needs can be developed from the US Census in the following process: the number of homeowners and renters may be identified by income range, with these ranges interpolated to various income categories (under 30% of median, 50% of median, etc.). The proportion of owners and renters overpaying within each income band can be identified based on selected tables in the Census. [Note: in both the 1990 and 2000 Census, overpayment tabulations for homeowners represent only “specified owner-occupied units” as defined by the Census; this tabulation is representative only of owners of single family detached homes on lots under 10 acres – in 2000, about 75% of all homeowners.]

Using baseline information from the Census (2000), proportional analysis can be used to estimate housing needs for an update or projection year using independent estimates of the current or future population. An example:

1. Compute the percent that overpay by income range among single family homeowners and renters by income bands (say under 30%, under 50%, under 80% of area median family income, etc.) based on the 2000 Census. (This has already been estimated for NHHFA using local data aggregated to Counties, metro areas, and planning commission regions). (Recommended: housing cost burden thresholds at 30% + and 35%+ of income to monthly housing costs as a range of housing needs based income relative to costs).
2. Within each tenure group, estimate the overall split in housing needs defined by cost burden for households headed by persons under 65 vs. those 65 years or older to derive approximate percentages of needs in elderly vs. non-elderly households;
3. Using independent population estimates or data for a projection year, develop updated estimates of the number of households and tenure split (total households, home owners, and renters) for the update year. For comparability to Census housing cost burden data, estimate the proportion of total homeowners who occupy single family detached units on lots of under 10 acres based on 2000 percentages (statewide, approximately 75% in 2000).
4. The baseline needs estimates described above can be computed at the local, regional, county and state levels with reasonably reliable information from 2000 SF1 and SF3 data.
5. Apply the proportional needs (percentages) from 2000 to the number of owner and renter households to estimate the number of households with high cost burden for the update year. This will yield an updated estimate for the short-term. New percentages can be calculated once data from the next decennial Census becomes available.

The other traditional indicators of housing need center on physical factors such as the age distribution of the housing stock, and the number of overcrowded units, by owner and rental tenure. The relative age of the housing stock is important to rehab and code enforcement needs; overcrowding may be an indicator of the impact of high housing costs on lower income households. While there are still other indicators of housing problems that could be used to define housing needs, the number of households affected by poor physical housing conditions tends to be eclipsed by the number with high housing cost burdens. Therefore, cost burden data is probably the best single overall housing need indicator.

The elderly versus non-elderly share of households with high housing costs *by tenure* can be determined from SF3 standard tables, but housing payment ratios by income, tenure and age are not provided in the available SF3 tables. More detailed data may become available with the

release of SF4 Census data. Since most housing cost burden problems are found at or below the 50-80% of area median family income range, it can be reasonably assumed that most of the households who overpay within the various age groups will be predominantly low and very low income households.

Updates of overall household income thresholds are possible utilizing the annual HUD income updates by county and metro area. The publication of area median family incomes is accompanied by the availability of an annual decile distribution of income assumptions for the counties and metro areas. As of this writing, the HUD income models reflect extrapolations using 1990 as the base year; area income thresholds have not yet been recalibrated to the 2000 Census. To maintain flexibility for updating need assessments, it is more practical to define housing need within “income bands” (say under 50% of median) than by specific current year dollar ranges. For approximating and updating housing need between Census years, the assumption of relatively constant percentages of households within these “bands of income” should produce reasonably reliable estimates for housing need assessment purposes. The estimated changes in housing need from the base year to the projection year can then be compared to the actual changes in lower income or subsidized housing during that period.

c. Integrating Employment and Wage Data with Housing Cost Information

Employment data may be used as part of a needs projection model, and to illustrate gaps between local or area wages and the cost of housing. In evaluating the various housing need elements and fair share models from across the country, we see an increasing trend toward dynamic models (that address future growth) as well as those that are integrated with estimates of future employment. These approaches tend to bring the production of housing within the sphere of economic development planning. Such approaches can develop a better understanding of the role of housing in economic development at the regional and local level. The need for inclusionary housing policies at the local level may also become more acceptable in the context of supporting an adequate labor supply for economic development. However, some of the dynamic, future-oriented models in other states are based on complex econometric models developed at the state level for application to planning regions.

In New Hampshire employment information from New Hampshire Employment Security is available by detailed SIC code (now moving toward NAICS codes ⁷). However, there are problems with using local and even labor market and regional data because of suppression of entire categories of employment information based on the privacy/disclosure policies of NHES. Occupational industrial sector employment projections are available periodically only at the state level for the detailed occupational categories.

Labor market area definitions, including metropolitan statistical area definitions, change over time and thus may not be historically consistent for analysis of past trends to help define housing needs. The most consistently available data on employment change that can be accessed at the state, county, regional and local level is the count of employees in private sector covered employment. For most localities, the data can be split by manufacturing/non-manufacturing

⁷ NAICS is the abbreviation for the North American Industrial Classification System

level. In more recent years, government employees have been included in the area and local data.

Generally these data will provide estimates of the number of employees in at least two broad sectors. At least twenty years of historical data on private sector employment are now available at the local level, providing a basis for establishing estimates of future trends and the relationship between employment and population/housing. The data can be aggregated to any geographic area by regional planning commission, labor market or metro area. However, these data may be of limited use in predicting housing needs directly because of change in long-distance commuting patterns within and outside a given County or area.

In order to indicate the degree to which the area housing stock and costs relate to the wages and income paid in the region, one may utilize New Hampshire Employment Security information. At the manufacturing/non-manufacturing level for private sector employment, data is usually available for all communities in New Hampshire. This data can be aggregated to the regional and county level as well for comparison. There are however, some limitations on obtaining even town-wide private covered employment in some years for the smallest towns. The data can be used to compare the general relationship between changes in employment within the area and changes in housing demand.

The average wages paid by various combinations and number of jobs per household may be compared to the regional rental cost and housing price distribution. For example average wages per job might be illustrated for selected employment groups representing a range in income levels such as:

Manufacturing	Retail Trade	Services	Local Government
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While local government is not as large as the other three employment sectors, wage data for local government employment may provide useful comparisons of typical wages to housing costs for policemen, firefighters, and teachers – positions familiar to local policy makers.

By applying a ratio of 30% to the combined income of various wage earner combinations (say one manufacturing job and one government, or assuming an average of 1, 1.5, or 2 jobs per household for each category), one can estimate the gross rent or monthly PITI affordable for typical configurations. The monthly costs supportable can be related to supportable purchase prices. The same standard approach can be produced for each MSA and County. Census data may be used to estimate the number of working residents per household. Statewide, this ratio was 1.35 as of the 2000 Census.

The following examples (Tables 12-15) are based on data developed for the City of Portsmouth, but illustrate a type of analysis that can be performed for other larger cities, the counties, metro areas and labor market areas. In Table 12, average weekly wages for jobs located in Portsmouth are converted into annual household income, using a single wage-earner household and an average household in the Portsmouth PMSA (1.32 resident workers per household). The housing costs supportable by the typical wages paid in the City can then be compared to the actual housing costs within the City.

Table 12 – Illustrating Local/Area Housing Costs Relative to Local/Area Wages
LOCAL EMPLOYMENT AND WAGES - PORTSMOUTH 2000 AND SUPPORTABLE HOUSING COSTS

Portsmouth Employment and Wages by Sector				Annual Household Income		Max. Rent Supportable		Max. Price Supportable	
Employment Sector	Covered Employment in 2000	% of City Covered Employment	Average Weekly Wage	1 Person Working in Sector	1.32 Persons Working in Sector *	Maximum Gross Rent Supportable With 1 Person Working	Maximum Gross Rent Supportable With 1.32 Persons Working	Affordable Price - 1 Working in Sector	Affordable Price - 1.32 Working in Sector
Retail Trade	6,100	22%	\$416	\$21,644	\$28,570	\$541	\$714	\$59,521	\$78,568
Construction	547	2%	\$675	\$35,103	\$46,336	\$878	\$1,158	\$96,533	\$127,424
Services	10,664	38%	\$676	\$35,173	\$46,428	\$879	\$1,161	\$96,726	\$127,678
Government	1,825	6%	\$685	\$35,632	\$47,034	\$891	\$1,176	\$97,988	\$129,344
Manufacturing	1,883	7%	\$748	\$38,880	\$51,322	\$972	\$1,283	\$106,920	\$141,134
Transportation & Utilities	1,290	5%	\$885	\$46,032	\$60,762	\$1,151	\$1,519	\$126,588	\$167,096
Finance, Ins., Real Estate	4,160	15%	\$1,048	\$54,470	\$71,900	\$1,362	\$1,798	\$149,793	\$197,726
Wholesale Trade	1,737	6%	\$1,137	\$59,119	\$78,037	\$1,478	\$1,951	\$162,577	\$214,602
City Average	28,304	100%	\$717	\$37,297	\$49,232	\$932	\$1,231	\$102,567	\$135,388

* Average number of working residents per household was 1.32 in based on 2000 ratios using Census data for NH portion of PMSA
 Gross rent maximum assumes 30% of income to gross rental costs. Supportable price assumes purchase price = 2.75 times income.

The purpose of these comparisons is not to compare actual household incomes with prices or rents in an area, but the relationship between wages paid within a given area in various economic sectors, the distribution of jobs by sector, and the cost of that area's housing. The same method may be used for economic regions for which wage data by sector is available.

Table 13 provides an example of how the income distribution of renter households may be illustrated as a percent of area median family income and compared to the gross rents supportable at these income levels.

Table 13: Distribution of Renters by Income

PORTSMOUTH RENTER HOUSEHOLDS BY INCOME RANGE				
Area median family income in 1999 (2000 Census):		\$40,318	(PMSA Median Family Income)	
Program Income Maximum and 1999 Reference Income Maximum (1)	Upper End of Income Range	Cumulative Number of Renters at or Below This Income	Cumulative Percent of Renters	Gross Rent Affordable @ 30% of Income
Under 30% AMFI	\$12,000	858	17%	Under \$300
Under 50% AMFI	\$20,000	1,423	29%	Under \$500
Under 60% AMFI	\$24,000	1,662	34%	Under \$600
Under 80% AMFI	\$32,000	2,058	42%	Under \$800
Under 100% AMFI	\$40,000	2,743	55%	Under \$1000
Above 100% AMFI	Over \$40,000	2,207	45%	\$1,000 or More
Renters by Income Range	Income Range	Renters In Income Range	% of Renters In Income Range	Affordable Gross Rent
Under 30% of Median	Under \$12,000	858	17%	Under \$300
30-50% of Median	\$12,000-\$20,000	565	11%	\$300-\$500
50-80% of Median	\$20,000-\$32,000	635	13%	\$500-\$800
Above 80% of Median	Over \$32,000	2,892	58%	Over \$800

(1) Actual program eligibility varies by household size; data not available to adjust estimates by household size.

Table 14 illustrates the distribution of gross rental costs in Portsmouth using data from the NHHFA market rent survey. The incomes required to afford market rents can be compared to the proportion of renter households estimated to have adequate incomes to support market rents. Similarly, Table 15 uses sales price data compiled by NHHFA to illustrate the distribution of prices in Portsmouth to the annual household income required to afford these price thresholds. The incomes required to afford home purchase or gross rent may then be compared to local or area wages by industry, or to estimates of the distribution of household income for all households, or for renter households.

Table 14

GROSS MARKET RENTAL COSTS IN PORTSMOUTH 2002 AND INCOME NEEDED TO SUPPORT				
Gross Rent	Number of Units	Percent of Units	Cumulative % of Units	Income Needed at Mid- Point of Rent Range
Under \$500	1	0.3%	0.3%	\$20,000
\$500-\$599	8	2.0%	2.3%	\$22,000
\$600-\$699	30	7.5%	9.8%	\$26,000
\$700-\$799	17	4.3%	14.0%	\$30,000
\$800-\$899	42	10.5%	24.6%	\$34,000
\$900-\$999	62	15.5%	40.1%	\$38,000
\$1000-\$1099	112	28.1%	68.2%	\$42,000
\$1100-\$1199	78	19.5%	87.7%	\$46,000
\$1200-\$1299	35	8.8%	96.5%	\$50,000
\$1300-\$1399	8	2.0%	98.5%	\$54,000
\$1400+	6	1.5%	100.0%	\$58,000
Units Represented in Sample	399			

Table 15
PORTSMOUTH HOME PURCHASE PRICES IN 2001 AND
INCOME NEEDED TO AFFORD

Price Range	Percent of Units Sold	Cumulative % of Units Sold	Household Income Needed at Mid- Point of Price Range
Under \$60,000	0%	0%	Under \$22,000
\$60,000-\$79,999	3%	3%	\$25,455
\$80,000-\$99,999	6%	10%	\$32,727
\$100,000-\$119,999	2%	12%	\$40,000
\$120,000-\$139,999	8%	19%	\$47,273
\$140,000-\$159,999	7%	27%	\$54,545
\$160,000-\$179,999	10%	37%	\$61,818
\$180,000-\$199,999	11%	48%	\$69,091
\$200,000-\$219,999	7%	55%	\$76,364
\$220,000-\$239,999	8%	62%	\$83,636
\$240,000-\$259,999	5%	68%	\$90,909
\$260,000-\$279,999	4%	71%	\$98,182
\$280,000-\$299,999	2%	74%	\$105,455
\$300,000-\$319,999	2%	76%	\$112,727
\$320,000-\$339,999	5%	81%	\$120,000
\$340,000-\$359,999	3%	84%	\$127,273
\$360,000-\$379,999	5%	88%	\$134,545
\$380,000-\$399,999	3%	91%	\$141,818
\$400,000+	9%	100%	Over \$142,000

*Source: Price distribution reflects 2001 sample of Portsmouth
primary home sales compiled by NHHFA
Income required assumes price/income ratio of 2.75*

d. Illustrating the Relative Affordability of the Housing Supply

Various indicators available from the NH Office of State Planning and the NH Housing Finance Authority may be utilized to evaluate the overall distribution of housing costs and the relative ability of households to afford those costs. For example:

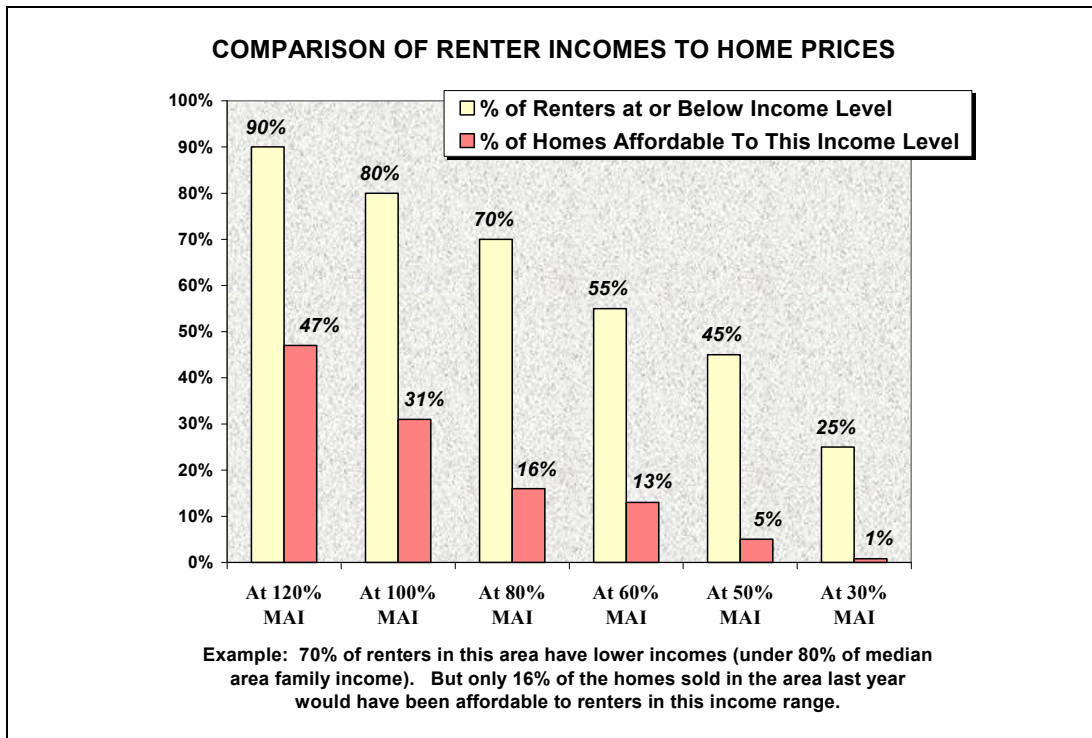
1. The net increase in housing units represented by annual permit data collected by the New Hampshire Office of State Planning can be used to estimate the growth in the housing supply.
2. Purchase price information is available from NHHFA indicating median sale prices, and more importantly the *distribution* of housing prices, from which gaps in regional and local affordability can be estimated. Standard price and rent range categories are available at a sufficient level of detail to permit a comparison of prices to analogous income ranges that best match the “income bands” based on selected “% of median” cut points.
3. The distribution of prices may be compared to the distribution of household incomes in the region for all households, and for renter households separately, as a means of measuring potential access to first time home ownership.
4. The distribution of rental costs in the marketplace (non-subsidized) can be estimated from NHHFA survey data on a regional basis. The distribution of rental costs can be compared to the percent that could afford those costs by income level. Often, when median costs are compared to median incomes without regard to household tenure, the relatively high income of homeowners can hide the more problematic relationship between *renter household income (which is much lower) and its relationship to area purchase prices and gross rent.*
5. Table 16 and Figure 23 illustrate possible approaches to illustrating the relationship between *renter* incomes and the distribution of market rents and home prices. In the hypothetical example in Table 16, 45% of the renters in this area have very low incomes (under 50% of the area median family income). But only 24% of the market rental units in the area, and only 5% of the homes sold, would be affordable to households at the top of this income range. Only 2% of the market rental units are affordable to households with incomes of 30% of area median family income.

Table 16: Example of Comparison of Renter Incomes to Market Price, Rents (Hypothetical Area)

INCOME			SALE PRICES		MARKET RENTS	
Income as % of Median Area Family Income	HUD Reference Income for Target Year	% of Renters At or Below Income Level	Maximum Price Affordable	% of Homes Sold At or Below This Price (Sales In Past Year)	Maximum Gross Rent Affordable @ 30%	% of Market Units With Gross Rent At or Below This Cost
At 120% MAI	\$60,000	90%	\$172,200	47%	\$1,500	98%
At 100% MAI	\$50,000	80%	\$143,500	31%	\$1,250	94%
At 80% MAI	\$40,000	70%	\$114,800	16%	\$1,000	77%
At 60% MAI	\$35,000	55%	\$100,450	13%	\$875	65%
At 50% MAI	\$25,000	45%	\$71,750	5%	\$625	24%
At 30% MAI	\$15,000	25%	\$43,050	1%	\$375	2%

6. In Figure 23 below, the potential first-time buyer market, represented by renters at various income thresholds, can be compared with the proportion of homes in the area sold at prices affordable at those income thresholds. The data for Figure 23 is drawn from Table 16 above. This is a graphic illustration of the gap between renter household income and the pricing, affordability and availability of ownership with respect to 1st-time buyers.

Figure 23: Example - Graphic Comparison of Renter Incomes to Home Prices



7. The inventory of assisted rental housing units may be summarized for the area for (a) units available only to elderly/handicapped and (b) all other units for general occupancy. A tabular summary can be produced using data from the NHHFA Directory of Assisted Housing database showing number of units and sub-categories of subsidized and tax credit units (units for the elderly vs. general occupancy, or “family” units).
8. The volume of NHHFA mortgage originations can be presented for a selected period to indicate trends in the distribution and volume of this ownership resource and the median price of homes financed. This may also help indicate whether a particular region is more difficult to serve with NHHFA mortgage assistance due to high prices or other market characteristics.

e. Outline of Possible Structure for RPC Housing Need Assessments

In order address the statutory requirement to review the need for housing at all income levels, and to provide a better link to overall economic development needs, the regional need assessments could be structured to follow a market-based demand/supply analysis framework. This approach would cover the total housing needs of all income sectors (total housing supply need), accompanied by a more detailed analysis of low income needs based primarily on overpayment criteria. The following outline illustrates a possible approach to a regional housing needs assessment. The outline is not intended to either prescribe content or to limit the scope of regional analysis. The major sections of the need assessment approach would include:

- *Housing Demand*
- *Costs and Affordability*
- *Housing Supply and Condition*
- *Resources for Affordable Housing*
- *[Option - Capacity to Support Affordable Housing]*
- *[Option – Distribution of Affordable Housing, or Fair Share]*

(1) Housing Demand Factors

Change in covered employment 1990-2000 and later

Commuter patterns

1990, 2000 population – total, group quarters, population in households

Change in households, owner-rental tenure, tenure by age

1990, 2000 households by age and tenure

Future population growth, household growth, owner-renter tenure

(2) Housing Cost and Affordability Factors

Median household income 1989 and 1999 (based on Censuses); median home values and rents
Household median; owner median; renter median
Owner median income vs. median home value
Renter median income vs. median contract rent, median gross rent

Affordability tables – 2000 Census

Housing cost burden by income range (as % of MAI, by tenure)
Housing cost burden by age and tenure (under 65, 65+)

Distribution of household income compared for owners, renters
NHHFA purchase price trends – median price; distribution of prices
NHHFA gross rent survey –median gross rents; distribution of rents
Average wages in area and supportable prices, rents compared to market costs

(3) Housing Supply and Condition Factors

Change in housing units 1990-2000 by seasonal status, vacancy, units in structure and tenure
Units authorized by building permit - single family, multifamily, and manufactured housing.
Age of housing stock – owner occupied, renter occupied by year built; % pre-1940
Vacant units and vacancy rates
Overcrowded housing units by tenure
Number of assisted housing units (see NHHFA Directory of Assisted Housing)
Number of NHHFA mortgage originations [for specified period]
Estimates of housing production needs for future projection period
Homeowner units
Rental Units
Lower income rental units
Elderly
Non-Elderly
List constraints to housing supply and development potential

(4) Resources for Affordable Housing

A narrative should be provided that discusses issues such as barriers to affordable housing in the region, techniques that may be used locally to encourage housing affordability and levels of production that are commensurate with employment growth.

The analysis should include a discussion of the relationship between housing and the human services and non-profit agencies available to the region that provide affordable housing or supportive services to residents, including services for the elderly. This material can then be used by municipalities in their master plan elements.

The use of zoning techniques (such as elderly housing districts, or senior housing overlay districts) that define permitted or excluded uses based on the socioeconomic characteristics of *residents* should be reviewed carefully before recommending such approaches. There may be legitimate public purposes in using land use regulations to encourage senior housing to locate close to medical, supportive services, and community centers. However, if local land use regulations are used for the specific purpose of limiting all multifamily housing options to seniors while excluding the development of multifamily housing for other age groups, such techniques may be inconsistent with the principles of *Britton v. Chester*. Generally, *zoning districts* guide the type, intensity, and compatibility of *land uses* in an area, rather than placing limitations on occupancy based on the socioeconomic characteristics of residents.

(5) [Optional] Analysis of Capacity to Support Affordable Housing

Based on the NH Supreme Court case in *Britton v. Chester*, municipalities must provide realistic opportunities for the creation of multifamily housing. For example, an inventory of the affordable housing development potential of vacant developable land (where technically feasible) could be used to illustrate:

- The capacity of the region and its communities to accommodate future multifamily and attached housing based on land development capability;
- The supportable number of multifamily units (by right) that could be created under existing zoning provisions within the communities of the region;
- The general locations where such units could be built based on land capability and/or those possible under existing zoning;
- The same analysis could be constructed for other types of housing, including single family, duplex, attached (townhouse) and manufactured housing to illustrate the diversity of housing development potential in communities and the region.

The ability to undertake such an analysis will depend on the technical capacity of the RPC. If capability is present, the RPC could inventory the quantity of developable vacant land in each community. This could be shown as total acreage and as a percent of total vacant developable land area in the community.

Using an assumed gross or net density per acre, less allowances for roads and utilities, the potential number of units supportable could be estimated. The result would show the capacity of each community to accommodate some share of the region's need for multifamily or attached housing (or the absence of that capacity). The combined capacity for growth of this type of housing stock within the region could be compared to existing and projected needs for lower cost rental housing in the region. (See hypothetical table for a municipality in Table 17 below.)

Table 17

Multifamily Housing Buildout Analysis - Production Potential Under Current Zoning (Hypothetical)						
Zoning Districts	Vacant Land Suitable for Development (Acres)	Less Allowance for Roads, Utilities (Acres)	Net Developable Area (Acres)	Net Developable Acreage Available for Multifamily Housing (1)	Average Multifamily Units Per Acre Achievable Given Zoning, Utilities	Maximum Number of General Occupancy Multifamily Units Possible
R-1	1,000	(150)	850	0	not permitted	0
R-2	800	(120)	680	136	1	136
R-3	150	(23)	127	64	3	192
C-1	100	(15)	85	85	5	425
C-2	200	(30)	170	0	not permitted	0
I-1	300	(45)	255	0	not permitted	0
I-2	450	(68)	382	0	not permitted	0
Total	3,000	(451)	2,549	285		753

(1) Land available for general occupancy multifamily housing permitted by right. If multifamily housing in the district is permitted only in age-restricted development, then separate columns should be used to differentiate between areas available only to senior housing and areas available to general occupancy multifamily housing.

In some sub-regions, the role of public water and sewer utilities, and the potential for service extensions may also be explored as a means of enabling higher density housing options and more efficient use of land to accommodate housing supply needs and more affordable developments. Where data and technical capability permit, the regional analysis of land availability for multifamily or other affordable housing would allow the region to evaluate its capability to absorb projected rental housing needs, while also indicating possible locations within the region where such housing could be created. Such an analysis may also help illustrate differences among the communities of a region with respect to their accommodation of multifamily or other types of affordable housing. If the analysis extends to the potential build-out of commercial-industrial land as well, the analyst can compare the potential floor area and job creation potential represented by that land to the potential housing supply build-out for multifamily or other types of housing units.

(6) [Optional] Analyze the Distribution of Affordable Housing Resources (Fair Share).

The region may wish to conduct an analysis that generates a theoretical redistribution of existing regional need according to various measures of the capacity of municipalities to support low income housing. See also the Smart Growth guidelines outlined earlier in this chapter. See Appendix 1 for a national overview of similar practices, and Appendix 2 for more detailed discussion and illustration of alternative distribution models.

Variations of this type of needs analysis include models that project future regional needs, and allocate future growth in demand according to similar criteria, rather than focusing on a very large base year need gap. This process should begin with defining the existing distribution of the assisted rental housing supply by community (separated by general occupancy vs. age-restricted senior housing). The database of the NHHFA Directory of Assisted Housing is a resource for determining this distribution.

In general, the “need” to be distributed will be the region’s total number of low or very low income renter households that have a high rental cost burden. The regional data can be shown by community, and as an area total. The regional total for each category (general occupancy vs. age-restricted) may then be redistributed according to selected characteristics. The proportionate re-distribution of renter households can then be compared with the actual number of elderly and general occupancy assisted rental units within each community.

A number of possible need definition and distributional factors are listed below. In general, the factors chosen should be representative of the region’s view of what would constitute a more equitable distribution of low income rental housing. The following lists provide examples of the types of factors sometimes used in developing need distribution models. These are examples only of the representative types of factors used. The actual factors are intended to be representative of aspects of demand for rental housing as well as the relative fiscal capacity of the municipality.

(a.) Baseline Conditions: Inventory of Housing by Community (2000):

- Total housing units
- Total non-seasonal housing units
- Total multifamily units; % of total non-seasonal stock
- Total manufactured housing units; % of total non-seasonal stock
- Total assisted rental housing units
- Assisted rental housing units limited to elderly/handicapped and % of total
- Assisted rental housing units for general occupancy (no limitation by age) and % of total

(b.) Baseline Distribution of Renter Cost Burden (2000):

General Rental Need Indicators:

- Renter households earning under 50%, or under 80% of MAI (with 30%+ and 35% + gross rental cost ratios to income)
- Renters (all incomes) paying 50% or more of their income for gross rental costs. (This is a very high rental cost burden.)

Senior Needs Indicators (estimate based on % of above totals) using:

- Age 65+ renter households who pay @ 30%, 35% + of their income to gross rent

Estimate total number of cost-burdened renters and elderly/non elderly share of needs.

(c.) Need Distribution Factors Reflecting Local Employment-Based Demand

- Employment (private covered or private + government as reported by NHES annually)
- Vacant developable land area zoned for commercial and industrial development
- Adjustment factor for distance to job center or average commuter time based on Census
- Commercial-industrial assessed value (excluding utilities) equalized using DRA ratio for the municipality

(d.) Need Distribution Factors Reflecting Overall Market Share & Residential Growth

- Total Housing Units
- Total Non-seasonal housing units
- Existing or projected population
- Existing or projected households

(e.) Need Distribution Factors Reflecting Resident Income or Overall Property Wealth

- Equalized assessed valuation
- Aggregate personal income based on Census; or updates using per capita income and population

(f.) Credits for Progress Since Baseline Year:

For units constructed since 2000 or the base year of the analysis:

(1) Credit to “lower income general occupancy needs”:
General occupancy multifamily rental housing units

(2) Credit to “lower income senior housing needs”:
Assisted rental units restricted to senior occupancy

Housing needs for the region may be defined based on existing needs or prospective growth in demand for low income rental housing. A more detailed discussion and examples of alternative distributive models are contained in Appendix 2.

4. Data Resources for Regional Housing Need Analysis

a. NHHFA Data Resources

The regional need assessments conducted in New Hampshire would benefit from the broader use of the detailed market data and need information that is available from the NHHFA. The data descriptions below summarize the source, availability, and limitations of available housing information. These data can be used to establish baseline demographic profiles, and to update housing needs studies with recent market information on area home purchase prices, market rents, and its inventory of rent-assisted housing. Geographic availability is flexible, with some data available for metro areas (PMSAs), labor market areas (LMAs), and regional planning commission areas (RPCs).

(1) NHHFA Purchase Price Database

Description: This data set provides an estimate the median sale price of existing and new primary homes in New Hampshire. A primary home is defined as a single family home occupied by an owner household as their primary place of residence. Multi-family rental housing and manufactured housing is not included in the analysis of this data.

Source: Median purchase prices are calculated from data collected by the New Hampshire Department of Revenue Administration on the PA-34 Form through their vendor Real Data, Inc. A PA-34 Form is filed by the buyer and seller at the time of sale of all real property in the State of New Hampshire. The source of this data has gone through significant evolution over the past 10 years. In the early 1990's the data source was a limited sampling of sales conducted on a voluntary basis. At present, this data source is estimated to reflect 95 percent of all transactions.

Analysis: Median sale prices of all, new, existing, condominium and non-condominium homes are calculated. The frequency of sales by \$10,000 increment is also calculated for each of the above categories. Calculations based on sample sizes smaller than 50 are viewed as providing inconsistent and highly volatile results and are not typically released. Individual record level data is not released.

Geography: This data is available at the statewide, County, PMSA, LMA and RPC levels. It is also available for larger municipalities within the state.

Time Series: Data is available for the period 1990 through 2002 on an annual basis. Quarterly data is available for the current year, 3 to 6 months after the close of the quarter. Prior year numbers are finalized roughly 6 months after the close of the fourth quarter.

Limitations: The quality of this data at the higher geographic levels (statewide and counties) is consistent over the entire time series. For the larger LMAs and Municipalities the data is reasonably consistent with some holes in the data, especially in the analysis of new home sales for the period prior to 1998. For smaller LMAs and moderate sized municipalities the data is most consistent for existing homes since 1998. Significant holes in the data exist at this level prior to 1998. For the smallest municipalities this data set does not provide adequately consistent analysis.

Availability: Currently this data is available by special request from Dan Smith, Senior Housing Research Analyst, New Hampshire Housing Finance Authority, (603) 472-8623. In the near future, this data will be available on the NHHFA website (www.nhhfa.org). The base data may be purchased from Real Data, Inc.

(2) NHHFA Residential Rental Cost Survey

Description: This data set provides a median gross rental cost for rental housing in the state of New Hampshire. Gross rental cost is the rent charged by the landlord plus dollar allowances for each utility paid by the tenant. Units in public housing, units with tenant income restrictions and/or rent restrictions, and units in projects that received public funding or tax credits are not included in this survey.

Source: This data set is the product of a statewide telephone survey of residential rental property owners and managers conducted annually by NHHFA. Contract rent and utility information is collected for each unit owned or managed by each survey respondent. The 2003 survey gathered information on more than 35,000 rental units across the state. So as to not give undue weight to larger projects data from one in every four units in buildings with more than 10 units are included in the analysis.

Analysis: A median gross rental cost is calculated for each unit size (0 bedroom, 1-bedroom, 2-bedrooms, 3-bedrooms and 4+ bedrooms) and for all units combined. The frequency of rents by \$100 increment is also calculated for 2-bedroom units and all units. Calculations based on sample sizes smaller than 20 are viewed as providing inconsistent and highly volatile results and are not typically released. Individual record level data is not released.

Geography: This data is available at the statewide, County, major PMSA, LMA and RPC levels. It is also available for larger municipalities within the state.

Time Series: This survey has been conducted by NHHFA each year since 1985. Data is currently available for the period 1990 through 2002 on an annual basis. The survey is conducted in April of each year and the analysis is released in June or July.

Limitations: The data at the statewide level is consistent over the entire time series, with an adequate sample for each unit size. At the county level, there is a sufficient sample of 2-bedroom units and a combined sample of all units for each county. However, the data does not support an analysis of any other unit sizes in the northern and western most counties of the state. Even in the most densely populated counties, there is rarely an adequate sample of 4+ bedroom units for analysis. This is also true for the major PMSAs, LMAs and larger municipalities where the data is reasonably consistent in the analysis of 2-bedroom units and all units but frequently inadequate in the analysis of other unit sizes. For the smaller PMSAs, LMAs and small to moderate sized municipalities this data set is frequently insufficient and does not result in a consistent analysis.

Availability: A report of the most recently conducted annual survey is available on the NHHFA website (www.nhhfa.org) on the “Data Resources/Publications” Menu.

(3) NHHFA Directory of Assisted Housing

Description: The Directory of Assisted Housing is published by NHHFA to provide consumers, housing interest groups, and others with a guide to rent assisted housing facilities throughout the State. The publication is organized by county and community, and lists the housing developments which are currently subsidized with funding from either the U.S. Department of Housing and Urban Development (HUD), Rural Development (formerly Farmers Home Administration - FmHA), or New Hampshire Housing Finance Authority (NHHFA) through permanent financing or rental assistance payment mechanisms. This directory lists the total number of units in the project and the number of units specifically targeted to very low or low income households either through rent subsidies or income and rent restrictions. In addition, it lists the administering agency, the program through which the project was funded or created and rental subsidy programs associated with each development. This directory does not include information on the Section 8 Existing Housing Program, which provides rental assistance to individual households through the rental vouchers and certificates.

Source: This data set is an ongoing inventory, updated through regular contact with property owners and managers, NHHFA project monitors, and governmental agencies (HUD and Rural Development).

Analysis: No analysis of this dataset is typically offered. However, upon request, numeric variables within the data, such as total units or assisted units, can be summarized.

Geography: Each entry in the Directory of Assisted Housing includes a town location and listings are grouped by community and county. Upon request, data can be summarized by community, county, or other geographic definition.

Time Series: This data is updated several times per year. No historic or time trend data is kept for this data set.

Limitations: This directory includes only “project based” rent assisted housing units. Tenant based assistance such as Section 8 Existing rental vouchers and certificates are not included in this data since they are by nature held by the tenant and not associated with a given project or unit. Further, as originally designed this database was not intended to be a comprehensive list of all project-based rent assisted housing units. Over the past several years significant efforts have been made to include as many rent assisted units as possible; however, it is not reasonable to assume that this directory includes all rent assisted units within the state. While this data may appear to be reasonably stable from year to year, there are in fact frequent changes. Ownership and/or management agents change periodically, rental assistance contracts may expire, or new projects may be added. Since there is no formal process for reporting these changes, it can take a year or more before these changes are reflected in the directory.

Availability: The most recently updated directory is available on the NHHFA website (www.nhhfa.org) on the “Data Resources/Publications” menu.

(4) Other NHHFA Data Resources

HUD Income and Rent Limits: NHHFA republishes the current HUD Area median family income estimates for the State of New Hampshire and its metropolitan (PMSA) and non-metropolitan (county) areas. NHHFA also republishes all appropriate income and rent limits for HUD, Low Income Housing Tax Credit, and NHHFA sponsored programs. These Income and Rent Limit tables are available on the NHHFA website (www.nhhfa.org) on the “Data Resources/Publications” Menu.

NHHFA Utility Allowance Schedule: Annually NHHFA conducts a survey of utility costs. These cost estimates are then applied to a standardized chart of energy usage by area of the state, building type and number of bedrooms resulting in a schedule of costs or allowances for each utility type, by building type and unit size. The current Utility Allowance Schedule is available on the NHHFA website (www.nhhfa.org) on the “Data Resources/Publications” menu.

NHHFA Area Demographic Profiles: NHHFA combines data from other sources including U.S. Census Bureau, NH Office of State Planning, and NH Department of Employment Security, to provide demographic profiles of New Hampshire, its counties, PMSAs, LMAs, and Municipalities. These area profiles are available by special request from Dan Smith, Senior Housing Research Analyst, New Hampshire Housing Finance Authority, (603) 472-8623.

b. 2000 Census Housing Need Assessment Data – Guide to Key Tables

The chart on the following page (Table 18) provides a guide to the key population and housing data available from the 2000 Census. While the Census contains far more information than shown here, the most useful information for regional and local housing needs analysis will be found in the tables listed here.

Table 18

GUIDE TO KEY HOUSING NEEDS DATA FROM THE 2000 CENSUS - SELECTED TABLES

Topic	File	Table No.	Data Content
2000 Census - SF1 Data (100% Count)			
Population	SF1	P1	Total population
Population	SF1	P16	Population in households
Population	SF1	P37	Group quarters population by group quarters type
Housing supply	SF1	H1	Total housing units
Household characteristics	SF1	H4	Households by tenure
Housing supply	SF1	H5	Vacancy status (complete profile)
Household characteristics	SF1	H11	Total population in occupied housing units by tenure
Household characteristics	SF1	H12	Average household size - occupied units by tenure
Household characteristics	SF1	H15	Tenure by number of persons in household
Household characteristics	SF1	H16	Tenure by age of householder
2000 Census - SF3 Data (Based on a Sample)			
Workplace	SF3	P26	Place of work for resident workers age 16+ State/county level
Workplace	SF3	P28	Place of work for resident workers age 16+ MSA/PMSA level
Income	SF3	P52	Household income in 1999
Income	SF3	P53	Median household income in 1999
Income	SF3	P55	Age of householder by income in 1999
Income	SF3	P56	Median household income in 1999 by age of householder
Income	SF3	P77	Median family income in 1999
Income	SF3	P82	Per capita income in 1999
Disability by age	SF3	PCT30	Sex by age by self-care disability for the civilian non-institutional population
Disability by age	SF3	PCT31	Sex by age by go-outside-home disability for the civilian non-institutional population
Housing supply	SF3	H30	Units in structure (Note: 1990 equivalent data was 100% count)
Housing supply	SF3	H31	Units in structure for vacant units (Note: 1990 equivalent data was 100% count)
Household characteristics	SF3	H32	Tenure by units in structure (Note: 1990 equivalent data was 100% count)
Household characteristics	SF3	H33	Population in occupied units by units in structure (Note: 1990 equivalent data was 100% count)
Housing supply	SF3	H36	Tenure by year structure built
Housing supply	SF3	H42	Tenure by number of bedrooms in unit
Rental costs	SF3	H62	Gross rent
Rental costs	SF3	H63	Median gross rent
Rental costs	SF3	H67	Bedrooms by gross rent
Rental costs	SF3	H69	Gross rent as percent of household income in 1999 (payment ratios up to 50%+)
Rental costs	SF3	H71	Age by gross rent as percent of household income in 1999
Rental costs	SF3	H73	Household income in 1999 by gross rent as a percent of household income
Ownership costs - single family	SF3	H74	Value for Census "specified" owner occupied units (see Census definitions for exclusions)
Ownership costs	SF3	H84	Value for all owner-occupied units
Ownership costs - single family	SF3	H96	Age of householder by monthly ownership costs - Census "specified" owner occupied units
Ownership costs - single family	SF3	H97	Household income in 1999 by monthly ownership costs as a percent of household income - Census "specified" owner occupied units
Income by tenure	SF3	HCT11	Tenure by household income in 1999

SOURCE LIST FOR FIGURES AND TABLES

SOURCES FOR FIGURES	
Figure No.	Sources
1	Tenure by income range derived from 2000 Census, SF3, Table HCT11
2	Municipal level income data by tenure from 2000 Census, SF3 Table HCT11, interpolated by consultant relative to area median family income. Results aggregated to state level
3	Renter households by percent of income spent on gross rent - 2000 Census, SF3, Table H69
4	Rent burden at 30%+, 35%+ of income: 1990 Census STF3, Table H50 and 2000 Census, Table H73
5	Percentages calculated from same data assembled for Figure 4
6	Renters and owners of Census-specified owner occupied units by percent of income spent on monthly housing costs. Renters: 1990 STF3, H50 and 2000 SF3 H73. Owners: 1990 STF3 H59 and 2000 SF3 H97.
7	Consultant interpolation of 1990 and 2000 Census data on housing cost as percent of income. Interpolated by income at the municipal level, relative to area median family income, aggregated to state level.
8	Consultant interpolation of 2000 Census data contained in SF3, Tables H73 and H97. Income levels interpolated at local level relative to area median family income, aggregated to state level.
9	Renters by housing cost burden - from 2000 Census, SF3 Table H69
10	Age by disability status, non-institutional population, extracted from 2000 Census, SF3 Tables PCT30 and PCT31. See also Table 10 in report.
11	Consultant calculations, using 1990 STF1A Tables H3 and H5 and 2000 SF1 Tables H4 and H5 data on occupied units by tenure, vacant for sale and vacant for rent units. Housing stock shown is limited to units that are occupied, vacant for rent, or vacant for sale. All other vacant and seasonal units are excluded from these figures.
12	Private sector covered employment for 2000 extracted from County Profile - Covering New Hampshire's Cities, Towns and Unincorporated Places, published 2001, NH Employment Security, Labor Market Information Report, published 2002. Predecessor reports in this series used for 1980 and 1990 data. Resident workers based on data for the working population age 16 and older as reported by U.S. Census SF3 data. Household count is 100% count information from U. S. Census.
13-16	Consultant interpolation of housing cost burden by income range at the municipal level, interpolated relative to the area median family income (U. S. Census) of the County or PMSA in which the community is located. Data aggregated to state level from municipal level interpolation of Census data.
17-20	Same as Figure 11
21-22	Vacancy rates computed based on same data sources as in Figure 11
23	Hypothetical illustration by consultant.

SOURCES FOR TABLES	
Table No.	Sources
1	Same as Figure 11
2	Estimated using housing production model prepared for this study. See Appendix 3 for details of model assumptions.
3	Same as Table 2, substituting alternative statewide employment growth rates.
4	Consultant analysis and interpolation of SF3 income and cost burden data in the 2000 Census applied to the projected number of households by tenure in 2010. Future households estimated using production estimates from series "C" (based on NH Office of State Planning population projections released March 2003).
5	Consultant analysis, using 2000 Census cost burden characteristics by income level to project the 2010 distribution of renters by income and cost burden. Future households derived from housing production model series "C", (based on NH Office of State Planning population projections released March 2003).
6	Gross rent as percent of renter household income. Source data is 2000 Census SF3 Table H69. Summary categories and percent distributions by consultant.
7-9	Household income by tenure from 2000 Census SF3 Table HCT11. Interpolations of income relative to area median family income by consultant - see source notes for Figures 13-16.
10	Disability among non-institutional population age 65+ based on consultant interpretation of data compiled from 2000 Census SF3 Tables PCT30 and PCT31.
County and PMSA Profiles at end of Part B	Each area narrative page is followed by three spreadsheets of tabular information. Sheet 1 is based on 100% count information from the 1980, 1990, and 2000 Census with the exception of private sector covered employment data from NH Employment Security - Labor Market Information. Sheets 2 and 3 are based on sample data from the 1990 and 2000 Census on income and housing cost burden. Income has been interpolated per the notes cited in Figure 11. Raw data source tables for renters: 1990 Census STF3 Table H50; 2000 Census SF3 Table H73. Raw data source tables for owners: 1990 Census STF3 Table H59; 2000 Census SF3 Table H97.
11	Consultant review of regional housing need assessments and comments from the executive directors of regional planning commissions.
12	Tables 12-15 were compiled as part of a draft housing section for a 2003 update to the Portsmouth Master Plan by Bruce C. Mayberry. Year 2000 covered employment data in Table 12 is from NH Employment Security, Labor Market Information Bureau, 2002, <u>County Profiles</u> . Average number of working residents per household computed based on Census data for the Portsmouth-Rochester PMSA (NH portion). Working residents age 16+ are based on 2000 Census, SF3 Table P26 total; household count for area is 100% Census count for same region.
13	Consultant analysis of 1999 (2000 Census) income distribution for renters in the Portsmouth PMSA (income ranges) and number and percent of city of Portsmouth renters within those ranges.
14	Source data for gross rent distribution is NHHFA database for Portsmouth sample portion of the 2002 <u>NHHFA Residential Rental Cost Survey</u> .
15	Source data for home sale prices was NHHFA Purchase Price Database (primary home sales) - data for the city of Portsmouth for sales in 2001.
16-17	Hypothetical illustrations by consultant.
18	U. S. Census 2000, SF3 for New Hampshire (CD-ROM) and SF1 for the U.S. (DVD)