Affordable Rental Housing Developments:

Characteristics of Residents of New Hampshire Low Income Housing Tax Credit Apartments

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Study conducted on behalf of the New Hampshire Housing Finance Authority by:



P. O. Box 723 Yarmouth, Maine 04096 bmayber1@maine.rr.com

AFFORDABLE RENTAL HOUSING DEVELOPMENTS: CHARACTERISTICS OF RESIDENTS IN NEW HAMPSHIRE LOW INCOME HOUSING TAX CREDIT APARTMENTS

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Property Management Organizations

We gratefully acknowledge the assistance provided by a number of property management organizations in assisting in the collection of raw data for the study. Their assistance included compilation of resident mailing lists. Some management organizations were also able to provide anonymous resident demographic data for selected LIHTC developments. The contributing management organizations included:

AHEAD

Alliance Management (*for CATCH & The Housing Partnership*) Avesta Housing Concord Housing Authority Families in Transition Hodges Development Corp. Laconia Housing Authority Lewis Builders Development, Inc. Metropolis Management Portsmouth Housing Authority Salem Housing Authority Southwestern Community Services Stewart Property Management Summit Property Management Wingate Management

New Hampshire Housing Finance Authority

NHHFA staff were directly involved in developing the content of the mail survey, distributing the mail survey instrument, providing for return mail and/or online response options, and reaching out to LIHTC property managers to enlist support for the data collection effort.

As a self-supporting public benefit corporation, New Hampshire Housing Finance Authority promotes, finances and supports affordable housing. The Authority operates a number of rental and homeownership programs designed to assist low and moderate income persons with obtaining affordable housing. In addition the Authority collects and analyses housing market data and conducts research on housing and related topics.

Executive Summary

In association with the executive staff of the NH Housing Finance Authority and with the cooperation of 16 rental property management organizations, a detailed occupancy profile was developed for Low Income Housing Tax Credit (LIHTC) rental projects in New Hampshire.

<u>Goal of the Study.</u> "Affordable rental housing" development once relied heavily on long-term rent subsidy contracts. Today's production incentives through the LIHTC program center on tax incentives to produce affordable units subject to target rent ceilings and maximum eligible incomes. LIHTC apartments must attract income-qualified households capable of affording their rent without direct rent subsidy assistance. Therefore, the residents of LIHTC developments will have higher average incomes, and will pay higher rents than were typical of past programs.

The maximum allowable rents for LIHTC developments are published standards, but the characteristics of residents of LIHTC units are less well known. The principal goals of this study were to: (1) develop a socioeconomic profile for newer LIHTC developments (placed in service over the past 10 years); (2) compare occupancy in age-restricted vs. general occupancy ("multi-generational") projects; and (3) differentiate between subsidized and non-subsidized tenants.

<u>Sources and Methods.</u> The study relied on two principal sources: (1) a direct mail survey issued by NHHFA in April 2017 to LIHTC residents; and (2) tabulation of anonymous household level data shared by a number of the participating property management organizations. The direct mail survey achieved a high return rate of nearly 27% of the mailing, yielding usable information from 555 respondents. The property management data provided anonymous demographic and income information for 1,273 LIHTC resident households in 38 different projects for tabulation and analysis.

The household survey generated information for residents including prior living situation, their reasons for moving, where they moved from, how far they travel to work, whether they aspire to become homeowners, how convenient their project is to various essential services, and to what extent they use service coordination offered by management.

<u>Key Findings</u>. Perhaps the most important revelation from the survey is that LIHTC housing has benefits that extend beyond affordable rent. LIHTC housing has provided residents with higherquality housing in safer neighborhoods, and in locations more convenient to work and services. LIHTC rental housing has enabled some residents to make a transition from homelessness to a more independent and stable living environment, and helped others with the affordable housing needs that arise from separation, death of a spouse, age or disability.

Selected Observations from the Analysis:

1. Average Household Characteristics from Property-Based Data

- a. LIHTC households with no rent subsidy, living in a general occupancy development:
 - Age 45 (head of household)
 - 2.51 persons in the household
 - \$31,100 household income
 - *\$938 per month gross rent with utilities*
 - 41% average gross rent to income ratio
 - 0.65 school age children (all units)
 - 0.51 school age children (2 bedroom units)
- b. LIHTC households with *no rent subsidy,* in an *age-restricted* development:
 - Age 76 (head of household)
 - 1.16 persons in the household
 - *\$26,200 household income*
 - *\$875 per month gross rent with utilities*
 - 41% average gross rent to income ratio

2. Average School Age Children / School Enrollment per Unit

The average expected enrollment generated by all LIHTC developments is slightly higher than the average for all occupied housing units in New Hampshire (0.42 to 0.43 average for all LIHTC units) compared to estimates of 0.36 to 0.40 for all occupied units (owner- and renter-occupied) statewide.

LIHTC Survey Data (Total Sample)	0.43	
LIHTC Property Data (Total Sample)	0.42	
	<u>Total</u>	<u>2 Bedroom</u>
LIHTC Survey Data (General Occupancy Only)	0.61	0.51
LIHTC Property Data (General Occupancy Only)	0.63	0.49

When age-restricted units are excluded, the averages for general occupancy developments are 0.61 to 0.63 pupils per unit. Some of these developments include three-bedroom units. For two-bedroom units only, the samples indicate an average of 0.49 to 0.51 pupils per unit.

3. Seniors Living in General Occupancy Developments

Responses to the household survey (subsidized and non-subsidized residents) indicate that:

- 26% of the households in general occupancy units are retired
- 39% of heads of household are age 55 or older
- 22% are 65 or older

In the project based data:

- 31% of occupants of similar projects are 55 or older
- 14% are 65 or older

Even in general occupancy projects (not age-restricted), the data indicates that LIHTC developments can provide an important housing resource for seniors.

4. Where Residents of General Occupancy Projects Moved From

Ninety-one percent (91%) of the residents of general occupancy developments moved there from within New Hampshire. Over half (52%) of the residents of general occupancy development moved there from the same city or town, and another 24% from the same NH county. Another 15% moved from a different county in New Hampshire, and only 9% moved from another state. Only 1.4% of the households in these developments moved from nearby Massachusetts.

Of the respondents living in age-restricted developments, 47% indicated that they had moved from a different rental unit. One third (33%) had moved directly from a home they had owned, 11% had been living with relatives, and 9% reported "other" prior living situations.

5. Principal Reasons for Moving

The principal reason (24%) for moving to an LIHTC development was related to *improving the quality* of one's apartment or neighborhood. The affordability of the unit was the next most frequently cited reason (21%). Respondents noted that 17% of the moves to LIHTC housing were "involuntary" relating to homelessness, displacement, separation, and death or loss of a partner.

However, it is important to note that these combined reasons for a move to LIHTC housing also resulted in, or were a result of a loss of income, thus requiring a more affordable housing situation. Residents of age-restricted developments also cited reasons relating to less maintenance, accessibility, and support services along with being closer to family as important in their decision to move.

6. Distance to Work and Convenience to Services

Employed LIHTC residents enjoy shorter average commuting times (average 19 minutes; median 15 minutes) than the average New Hampshire worker (27 minutes). Resident estimates of distances to various services indicate that LIHTC sites are convenient to essential amenities.

7. Use of Coordinated Services

Resident knowledge about the availability of service coordination through property management may be limited. Within the developments known to offer support services or service coordination:

- 57% knew that someone was available on site or by phone to help obtain services
- 43% were unaware of the availability of services:
 - 33% didn't know whether services were available, and
 - 10% thought no one was available for help with service coordination

Within the developments offering support services/service coordination service coordination or support services had been used by:

- 30% of the households in all sampled developments;
- 35% of respondents living in age-restricted housing developments; and
- 25% of those living in general occupancy projects.

A. Goal of the Study

The principal production mechanism for affordable rental housing for low to moderate income households is the Low Income Housing Tax Credit (LIHTC) program administered in the state by New Hampshire Housing Finance Authority. The advent of the LIHTC program represented a shift away from older production mechanisms that were paired with long-term rent subsidy commitments, with an exclusive focus on very low income tenants. Even the lowest income households (including those with no income) could afford to live in fully subsidized developments built under older programs with HUD Section 8 or USDA Rental Assistance commitments.

Today's LIHTC housing is more likely to involve a greater diversity of rents and household incomes. In the absence of rent subsidy, a minimum qualifying income is necessary to afford rents. The lowest income households will not be able to afford LIHTC units without securing a housing choice voucher. In a LIHTC development, the rents are set according to certain ratios deemed affordable to households with incomes up to 50% to 60% of the HUD area median family income (HAMFI). In some cases, LIHTC developments incorporate "market rate" units that need not be limited to low income households.

In this study, the goal was to develop a detailed profile of tenants in modern LIHTC properties represented by a sample of developments placed in service under the program within the last 10 years. Some of the properties included in the samples were actually constructed more than ten years ago under subsidized housing programs, but placed in service under LIHTC more recently.

Anecdotal assumptions about the potential impacts of proposed affordable rental projects are commonly used to challenge or oppose new construction of such projects. In some cases, these assumptions are based only on erroneous or speculative projections of impacts on neighborhoods or communities. This analysis provides a detailed profile of resident households based on a direct sample of tenants, backed up by an even larger demographic profile drawn from property management records.

Using this data, NHHFA, project developers, market analysts and host communities of LIHTC developments can gain a better understanding and profile of who lives in these affordable rental developments.

B. Research Approach

1. Sample Development

The principal focus of the study was to identify characteristics of tenants living in newer LIHTC developments, particularly those which are not principally dependent on project based subsidies. In order to obtain a survey pool large enough to generate statistically significant results, LIHTC developments placed in service over the last 10 years were identified, which included a target group of about 2,500 apartments. While some of the older developments in this group have retained project-based subsidies, the tabulations of survey results differentiate between subsidized and unsubsidized units or households.

NHHFA secured the participation of 16 property management organizations responsible for one or more selected developments. Using mailing lists provide by the managers, a total of 2,074 surveys were distributed directly by NHHFA via a mail survey. Respondents had the option of responding either by postal mail or online. Incentives offered included a drawing for a chance to receive a free month's rent and 10 chances to win a \$100 gift certificate. Usable returns were obtained for 555 cases, representing a high rate of return at nearly 27% of the original mailing.

Some of the participating management organizations also shared anonymous demographic and income data from management files for 38 projects (1,273 apartments located in 25 New Hampshire cities and towns). Results from this project-based data provided a large sample reference point for comparison to the household survey data. The comparison indicated that the survey responses probably contained a somewhat higher proportion of seniors and very low income households than would be found in a 100% resident profile of the target developments.

Source	Total	Age Restricted	General Occupancy	% Age Restricted
Resident Survey Returns	555	206	349	37%
Property Management Records	1,273	390	883	31%

2. Presence of Rent Subsidies in Samples

In some cases, data are shown separately for apartments that are not affected by project-based or tenant-held rent subsidies. The proportion of units or tenants that enjoy reduced out-of-pocket rental costs affects tabulations of rental cost characteristics as well as the household income distributions of the samples.

In the household survey, about 41% of responses indicated the presence of some type of subsidy. However, the nature of responses to the related question indicates that this question was not always correctly interpreted by respondents. In addition, it is likely that there was a somewhat higher response rate from households that benefit from a rental subsidy (very low income households).

Project management data appears to be more reliable with respect to subsidy availability. Project-based data from the larger sample indicated that about 28% of households were using a housing choice voucher (HCV), and another 6% lived in units with a project-based subsidy.

Presence of Rent Subsidy	Total		Age Res	stricted	General Occupancy		
	Number Percent		Number	Percent	Number	Percent	
Subsidized Unit or Tenant	227	41.3%	67	33.3%	160	46.0%	
No Subsidy Indicated	322	58.7%	134	66.7%	188	54.0%	
Total Sample	549	100.0%	201	100.0%	348	100.0%	

Presence of Subsidy: Household Survey

Presence of Subsidy: Property Management Data

Presence and Type of Rent	Total Sample		Age-Re:	stricted	General Occupancy		
Subsidy	Number	Percent	nt Number Perce		Number	Percent	
Project Based Assistance	73	5.8%	39	10.0%	34	3.9%	
Housing Choice Voucher	357	28.2%	96	24.7%	261	29.8%	
No Subsidy Indicated	835	66.0%	254	65.3%	581	66.3%	
Total Valid Cases	1,265	100.0%	389	100.0%	876	100.0%	
Missing (No Data)	8		1		7		
Total Cases	1,273		390		883		

3. Bedroom Distribution in Samples

The distribution of apartments by number of bedrooms was similar in the survey results and the project management data. The bedroom distribution differs significantly between the age-restricted and general occupancy projects. One-bedroom apartments represented 83% of responses to the survey from age restricted developments; 89% of the units in the age-restricted properties in the management files were one-bedroom units. The balance were in two bedroom apartments.

Within the general occupancy developments, two-bedroom units dominate the samples, representing 68% of the responses to the household survey, and 69% of the apartments in the property management data. The rest of the general occupancy unit samples are split between one-bedroom and three-bedroom apartments.

Bedroom Distribution in Household Survey

Bedrooms in Unit	Total	Age	General
	TOLAI	Restricted	Occupancy
Studio	0.2%	0.0%	0.3%
One Bedroom	41.0%	83.4%	16.1%
Two Bedrooms	49.2%	16.6%	68.4%
Three Bedrooms	9.6%	0.0%	15.2%
Total	100.0%	100.0%	100.0%

Bedroom Distribution in Property Management Data

Bedroom Distribution in Project Data Sample (All Units)						
Number of	Total	Age	General			
Bedrooms	TOLAT	Restricted	Occupancy			
One Bedroom	454	347	107			
Two Bedrooms	651	43	608			
Three Bedrooms	162	0	162			
Four Bedrooms	4	0	4			
Total Sample	1,271	390	881			
Percent of Units i	n Sample					
One Bedroom	35.7%	89.0%	12.1%			
Two Bedrooms	51.2%	11.0%	69.0%			
Three Bedrooms	12.7%	0.0%	18.4%			
Four Bedrooms	0.3%	0.0%	0.5%			
Total	100.0%	100.0%	100.0%			

4. Tabulation and Presentation of Results

a. Results by Sample Source

Within this report and related presentations, data derived from the two sources are differentiated between "household survey" data and "property management" data. The property management data is limited to demographic variables such as household size, number of school age children¹, race, ethnicity, household size, income, rental costs, and the gender, age and disability status of the head of household.

The household survey data contains some of the same demographics, but also measures qualitative information such as: reasons for moving, where the resident moved from, place of

¹ From the project management data files, the consultant counted the number of household members age 5-17 in each household to estimate the number of school age children. In the household survey, respondents were asked how many children were enrolled in school in grades K-12.

work/type of job and distance to work, ratings of convenience of the project to services, presence of selected disabilities, use of coordinated services, and homeownership aspirations.

b. Data by Project Classification

Traditionally subsidized and LIHTC rental housing have been classified either as "elderly" or "family" projects. "Family" tends to suggest younger households with children. Since persons of any age can and do live in these developments, this report classifies them as "general occupancy" projects. For most tabular data, the occupancy profiles are broken down for:

- All LIHTC developments in the sample
- "Age-restricted" developments (occupancy limited to ages 55+ or 62+), and
- *"General occupancy"* developments (open to any income-qualified household)

C. Overview of Household Characteristics and Housing Cost

Based on the project data, the average household income in LIHTC projects was \$25,000. Tenants with subsidized rents had an average income of just under \$17,000, while non-subsidized households had an average income of about \$31,000.

Tenants without subsidies had an average gross rent burden at 41% of gross income. Average household size was 2.36 persons in general occupancy projects and 1.11 in age-restricted developments. The average age of the heads of households in general occupancy developments is 46, and the average for age-restricted projects is 74.

	Total S	ample	Age-Res	stricted	General O	ccupancy
Project Based Tabulations	Mean	Median	Mean	Median	Mean	Median
All Households						
Age of Head of Household	54.4	56.0	74.5	74.0	46.0	45.0
Household Size	1.98	2.00	1.11	1.00	2.36	2.00
Household Income	\$25,116	\$24,673	\$22,455	\$22,443	\$26,293	\$26,276
Gross Rent	\$740	\$812	\$699	\$763	\$759	\$845
Gross Rent % of Income	38.4%	33.7%	36.6%	34.0%	39.2%	33.6%
Number of Units in Sample	1,2	65	38	39	87	6
Units or Tenants with Subsidy						
Age of Head of Household	55.9	58.0	72.5	72.0	48.3	48.5
Household Size	1.76	1.00	1.04	1.00	2.09	2.00
Household Income	\$16,993	\$15,039	\$15,977	\$14,879	\$17,461	\$15,438
Gross Rent	\$395	\$355	\$367	\$346	\$407	\$361
Gross Rent % of Income	34.0%	29.0%	28.6%	28.9%	36.4%	29.0%
Number of Units in Sample	43	0	135		295	
Units or Tenants without Subsidy	/					
Age of Head of Household	53.8	53.0	75.6	75.0	44.9	43.0
Household Size	2.10	2.00	1.16	1.00	2.51	2.00
Household Income	\$29,627	\$29,018	\$26,198	\$26,047	\$31,114	\$30,000
Gross Rent	\$919	\$935	\$875	\$843	\$938	\$944
Gross Rent % of Income	40.8%	37.1%	41.2%	37.7%	40.7%	36.9%
Number of Units in Sample	835 254 581					1
* Includes some market rate or unrest	ricted units for	which limited i	nformation is a	available. Inco	me and other a	letails are
not always maintained for units that a	re not subiect t	o LIHTC house	, hold income or	rent limits.		

A sub-sample of households *without rent subsidies* is shown below for both the mail survey results and the property management data profiles. The average gross rent for general occupancy apartments without subsidy was \$943-\$944 per month, and between \$837 and \$845 for age-restricted units without subsidies. The typical gross rent to income ratio was between 37% and 40% of income for non-subsidized units.

Household Characteristics (Excluding Subsidized)	Survey	Property Data
GENERAL OCCUPANCY APARTMENTS		
Median Age	45.0	43.0
Average Household Size	2.29	2.36
Average Annual Income	\$ 30,585	\$ 31,114
Median Gross Rent Including Utilities	\$ 943	\$ 944
Median Gross Rent to Income Ratio	38.5 %	36.9 %
AGE RESTRICTED UNITS		
Median Age	75.5	75.0
Average Household Size	1.23	1.16
Average Annual Income	\$ 26,698	\$ 26,198
Median Gross Rent Including Utilities	\$ 837	\$ 843
Median Gross Rent to Income Ratio	40.0 %	37.7 %

D. Resident Demographics

1. Head of Household by Gender

Seventy-one percent (71%) of LIHTC households are headed by females and 29% by males. Age-restricted developments have a somewhat higher ratio of female headed household at 73%. This statistic was measured only in the project management data.

Property Management Data (Not Measured in Survey)

Gender of Head of Household	Total Sample		Age-Restricted		General Occupancy	
	Number	Percent	Number	Percent	Number	Percent
Female Head	876	70.8%	267	72.6%	609	70.0%
Male Head	362	29.2%	101	27.4%	261	30.0%
Total Valid Cases	1,238	100.0%	368	100.0%	870	100.0%
Missing (No Data)	35		22		13	
Total Cases	1,273		390		883	

2. Racial and Ethnic Characteristics (Head of Household)

a. Racial Composition

Based on the survey data, about 8% of the respondents were non-white, while the project management data indicates a ratio of about 10%. In general occupancy units, the respective proportions were 12% and 14%. Within the age-restricted developments, the non-white ratios are about 1%. This likely reflects an increase in the State population's diversity over time.

Dage of Degrandant	Total	Age	General	
Race of Respondent	Total	Restricted	Occupancy	
White	89.8%	97.0%	85.4%	
Black or African American	3.7%	1.0%	5.4%	
Native Hawaiian or Pacific Islander	0.7%	0.0%	1.2%	
American Indian or Alaskan Native	1.3%	0.0%	2.1%	
Asian	1.0%	0.0%	1.5%	
Other	1.3%	0.0%	2.0%	
Declined to Answer	2.2%	2.0%	2.4%	
Total	100.0%	100.0%	100.0%	
Non-White	8.0%	1.0%	12.2%	

Property Management Data

Race of Head of Household	Total Sample		Age-Restricted		General Occupancy	
	Number	Percent	Number	Percent	Number	Percent
White	1,058	85.4%	351	95.4%	707	81.2%
Black or African American	55	4.4%	1	0.3%	54	6.2%
Asian	6	0.5%	1	0.3%	5	0.6%
Native American or Alaskan Native	6	0.5%	2	0.5%	4	0.5%
Native Hawaiian or Pacific Islander	7	0.6%	0	0.0%	7	0.8%
Other Race	52	4.2%	0	0.0%	52	6.0%
Declined to Answer	55	4.4%	13	3.5%	42	4.8%
Total Valid Cases	1,239	100.0%	368	100.0%	871	100.0%
Missing (No Data)	34		22		12	
Total Cases	1,273		390		883	
% Non-White (including declined)		10.2%		1.1%		14.0%

b. Ethnicity (Head of Household)

The principal ethnic distinction in the data is between the Hispanic or Latino population and non-Hispanic households. Ethnicity was not well measured by the household survey, where many respondents either left the question blank, or answered with respect to the countries of their ancestral origins.

The more reliable project based data showed an average of 8% Hispanic heads of household for all units, and nearly 12% for general occupancy units. Within age-restricted developments, Hispanic heads of households account for less than 1% of the total.

Household Survey

Ethnicity of Respondent	Total	Age	General
	TOLAT	Restricted	Occupancy
Hispanic or Latino	8.1%	1.5%	11.8%
Non-Hispanic & All Other	60.8%	63.4%	59.2%
Declined to Answer / Blank	31.1%	35.1%	29.0%
Total	100.0%	100.0%	100.0%

Property Management Data

	Total Sample		Age-Restricted		General	
Ethnicity Head of Household					Occup	bancy
	Number	Percent	Number	Percent	Number	Percent
Non-Hispanic	1,039	83.9%	327	88.9%	712	81.7%
Hispanic	104	8.4%	2	0.5%	102	11.7%
Other	5	0.4%	0	0.0%	5	0.6%
Declined to Answer	91	7.3%	39	10.6%	52	6.0%
Total Valid Cases	1,239	100.0%	368	100.0%	871	100.0%
Missing (No Data)	34		22		12	
Total Cases	1,273		390		883	
% Hispanic (including declined)		8.4%		0.5%		11.7%

3. Disability Indicators

a. Property Management Data

The property management data indicated that about 8.7% of heads of households reported that they were disabled (9.0 % in age-restricted developments and 8.2% in general occupancy units).

In the property management files, a household may be classified as disabled if the tenant application indicates a need for a barrier-free apartment, or if the household subsequently requests a modification to their apartment to accommodate a particular disability. Such disabilities may be either mental or physical, but would generally represent a limitation that could *substantially limit* a person's functioning in major life activities.



Property Management Data

Disability Status of Head of	Total Sample		Age-Restricted		General Occupancy	
Household	Number	Percent	Number	Percent	Number	Percent
Head of Household Disabled	108	8.7%	30	8.2%	78	9.0%
Head of Household Not Disabled	1,131	91.3%	338	91.8%	793	91.0%
Total Valid	1,239	100.0%	368	100.0%	871	100.0%
Missing (No Data)	34		22		12	
Total Cases	1,273		390		883	

b. Household Survey Tabulations

The percent of households with disabilities indicated by the property management data are likely to represent more acute needs for accessible apartments than indicated by the questions in the household survey.

The household survey asked respondents about the presence of a disability or personal limitations in carrying out certain activities, but not the severity of those conditions. The percent of respondents who indicated the presence of a limitation or disability is summarized below by: (1) type of project and (2) by the age of the respondent.

With respect to one of the variables (difficulty seeing) some respondents indicated the presence of a difficulty if they wore glasses, which may exaggerate the indications of the extent of vision impairment.

For the eldest part of the population, age 75+, a number of the variables are useful to measure the need for various types of independent or assisted living services. For example, a limitation related to walking or doing manual tasks may indicate a need for barrier-free housing, or the need for help with housekeeping and chores.

Those with a self-care limitation may be in need of assisted living services where personal care is provided such as assistance with bathing and dressing.

Difficulty or Disability Reported by Project type	Total	Age Restricted	General Occupancy			
Walking	32.8%	40.8%	28.1%			
Speaking	3.6%	3.4%	3.7%			
Hearing	17.3%	22.3%	14.3%			
Seeing	15.1%	14.1%	15.8%			
Breathing	18.9%	20.9%	17.8%			
Learning	9.0%	5.8%	10.9%			
Manual Tasks	22.7%	27.7%	19.8%			
Work Disability	21.1%	18.4%	22.6%			
Self-Care	10.1%	9.2%	10.6%			
Sample Size	555	206	349			
Tabulated as % indicating "yes" out of entire sample including blanks						

Difficulty or Disability Reported by Age of Respondent	Under Age 65	Age 65+	65 to 74	75 or Older		
Walking	22.6%	45.1%	38.9%	51.6%		
Speaking	2.8%	4.3%	4.6%	4.1%		
Hearing	8.1%	27.7%	18.3%	37.7%		
Seeing	11.0%	20.2%	19.1%	21.3%		
Breathing	15.2%	22.7%	26.0%	19.7%		
Learning	11.3%	6.3%	6.9%	5.7%		
Manual Tasks	18.4%	28.5%	28.2%	28.7%		
Work Disability	23.3%	19.4%	26.7%	11.5%		
Self-Care	8.8%	11.9%	13.0%	10.7%		
Sample	283	253	131	122		
Tabulated as % indicating "yes" out of entire sample including blanks						

4. Age distribution of Householder

The median age of all heads of household in the survey was 74 for age-restricted developments, 45 in general occupancy projects, and 56 in the entire sample. The household survey reflected a somewhat older population than the larger sample from property management files.

Within the general occupancy developments, 25% to 30% of households are headed by someone under age 35, 36% to 39% are age 35 to 54, and 31% to 39% were age 55 or older.



In the project-based demographic profiles, about 31% of general occupancy units were headed by a person age 55 or older, and 14% were age 65 or older. Among the respondents to the household survey living in general occupancy ("family") developments, 22% had a head of household age 65 or older.



The results of a separate survey question relating to employment status indicated that about 26% of the heads of household in general occupancy developments were retired. These ratios

suggest that general occupancy projects ("family" units) are also a resource for seniors in need of quality affordable rental housing.

Household Survey

Age Distribution (Respondent)	Total	Age Restricted	General Occupancy
Under 25	1.7%	0.0%	2.7%
25 to 34	13.8%	0.0%	21.9%
35 to 44	11.1%	0.5%	17.2%
45 to 54	12.1%	0.0%	19.2%
55 to 64	14.2%	10.0%	16.6%
65 to 74	24.4%	40.7%	14.8%
75 to 84	16.0%	32.2%	6.5%
85 or Older	6.7%	16.6%	0.9%
Total	100.0%	100.0%	0.3%
Age 55+	61.3%	99.5%	38.8%
Age 65+	47.1%	89.5%	22.2%

Property Management Data

Age of Head of	Total Sample		Age Res	stricted	General Occupancy	
Housenola	Number	Percent	Number	Percent	Number	Percent
Under 25	37	3.0%			37	4.2%
25 to 34	227	18.3%			227	26.1%
35 to 44	171	13.8%			171	19.6%
45 to 54	173	14.0%	3	0.8%	170	19.5%
55 to 64	186	15.0%	43	11.7%	143	16.4%
65 to 74	225	18.2%	146	39.7%	79	9.1%
75 to 84	170	13.7%	129	35.1%	41	4.7%
85 & Older	50	4.0%	47	12.8%	3	0.3%
Total Valid Cases	1,239	100.0%	368	100.0%	871	100.0%
Missing (No Data)	34		22		12	
Total Cases	1,273		390		883	
Age 55+	631	50.9%	365	99.2%	266	30.5%
Age 65+	445	35.9%	322	87.5%	123	14.1%



The age-restricted units in both samples included some projects with a minimum of age of 55 as well as others limited to age 62 and older. Overall the proportion of senior projects occupied by those in the 55 to 64-year-old age group was only 10% (survey) to 13% (property data).

Project data for age 55+ developments showed about 21% of occupancy by households age 55-64 vs. about 3% for age 62+ developments. This suggests that the 55+ age restriction has the potential to reach about 18% more "young" seniors than a development restricted to age 62 or older. Regardless of an age 55 or age 62 minimum, the principal market is defined principally by household age 65 or older.

5. Average Household Size and Household Size Distribution

Within age-restricted developments, most occupancy is by one-person households and average household size is therefore only about 1.1 to 1.2 persons per households.

The average household size for LIHTC *general occupancy* apartments is compared with averages for New Hampshire households generally:

2.29	(Household Survey)
2.36	(Property data)
2.02	(Property data)
2.18	3 (ACS 2011-2015 sample)
2.58	3 " "
2 17	, <i>" "</i>
	2.29 2.36 2.02 2.18 2.58 2.47

The *distribution* of households by size is compared below to the New Hampshire averages. Note that the New Hampshire averages based on the American Community Survey (ACS) include age-restricted housing, while the data for the general occupancy LIHTC units does not.



For the largest households (four or more persons), the project data indicates that 20% of LIHTC households had four or more persons, compared with 15% for all New Hampshire renters (all ages) and 22% among New Hampshire homeowners. This difference is likely the result of the existence of 3 and 4 bedroom units in the LIHTC inventory that specifically target larger households.

The LIHTC household size distribution indicated by the survey results and the property data are compared below:



Household Survey

Persons in Household	Total	Age	General	
Persons in nousenoiu	TOLAT	Restricted	Occupancy	
One	55.0%	82.4%	38.5%	
Two	25.5%	17.1%	30.6%	
Three	10.3%	0.5%	16.5%	
Four	4.8%	0.0%	7.3%	
Five	3.3%	0.0%	5.3%	
Six	1.1%	0.0%	1.8%	
Total Households	100.0%	100.0%	100.0%	
Mean Household Size	1.8	1.2	2.2	
Median Household Size	1.0	1.0	2.0	

Property Management Data

Persons in	Total S	ample	Age Res	stricted	General Occupancy		Total Population in Units		u Units
Household	Number	Percent	Number	Percent	Number	Percent	Total	Age Restricted	General Occupancy
1	566	48.7%	315	88.7%	251	31.1%	566	315	251
2	274	23.6%	40	11.3%	234	29.0%	548	80	468
3	165	14.2%			165	20.4%	495	0	495
4	107	9.2%			107	13.3%	428	0	428
5	38	3.3%			38	4.7%	190	0	190
6	10	0.9%			10	1.2%	60	0	60
7	1	0.1%			1	0.1%	7	0	7
8	1	0.1%			1	0.1%	8	0	8
Total Valid Cases	1,162	100.0%	355	100.0%	807	100.0%	2,302	395	1,907
Missing (No Data)	111		35		76				
Total Cases	1,273		390		883				
Avg Household Size	1.98		1.11		2.36				

Average Persons Per Occupied Unit by Bedrooms (Excluding Age-Restricted Developments)						
	Occupied	Persons in	Average			
Number of Bedrooms	Unite	Occupied	Household			
	Units	Units	Size			
One Bedroom	103	112	1.09			
Two Bedrooms	548	1,201	2.19			
Three Bedrooms	150	573	3.82			
Four Bedrooms	4	16	4.00			
Total Sample	805	1,902	2.36			
One & Two Bedroom Only	651	1,313	2.02			

6. School Enrollment / School Age Children per Unit by Bedrooms

One of the principal concerns of the public about housing development generally, and multifamily housing in particular, is its presumed impact on public school enrollment. This analysis provides some definitive information for LIHTC projects on the ratio of the school age population per unit in the developments. Data from the household survey represent pupils *enrolled in school*; the larger data base from property management records reflects the *school-age population* per unit.

Enrollment ratios for any development will be particularly sensitive to the number of bedrooms in the apartments within the project. One bedroom units, whether for senior or general occupancy, have a negligible impact on enrollment, while three-bedroom units are associated with relatively high enrollment generation.

Statistical averages will also vary according to whether age-restricted housing units are included when computing enrollment per unit. In tabulations that rely on American Community Survey (ACS) data, the averages reflect all occupied units regardless of whether the units are age-restricted.

Enrollment per unit results were similar using either the household survey responses or the larger property management data base. When age-restricted units are excluded, the household survey showed an average of 0.61 pupils in grades K-12 per unit. If age-restricted units (with no children) are included in the computation from the household survey, the overall average enrollment ratio is 0.39 per unit.

School Enrollment by Project	V 10	Housing	K-12			
Type and Pedrooms in Unit	N-12 Enrollod	Housing	Pupils			
Type and Bedrooms in Omt	Enroneu	Units	Per Unit			
General Occupancy Units						
One Bedroom	3	56	0.05			
Two Bedroom	122	238	0.51			
Three Bedroom	87	53	1.64			
Total / Average	212	347	0.61			
One and Two Bedroom Only	125	294	0.43			
Age Restricted Units						
One Bedroom	0	171	0.00			
Two Bedroom	1	34	0.03			
Three Bedroom						
Total / Average	1	205	0.00			
One and Two Bedroom Only	1	205	0.00			
Total Sample Including Age Restr	icted					
One Bedroom	3	227	0.01			
Two Bedroom	123	272	0.45			
Three Bedroom	87	53	1.64			
Total	213	552	0.39			
One and Two Bedroom Only	126	499	0.25			

In the tenant survey, general occupancy developments had average enrollment ratios of 0.05 pupils per unit for one bedroom apartments, 0.51 pupils for two-bedroom units, and 1.64 pupils for three-bedroom units. Relatively few new LIHTC units are incorporating three-bedroom apartments.

The property management data compiled by BCM Planning, LLC contains a much larger sample. For this source, the data represents school age children (age 5-17) rather than actual enrollment measured by the tenant survey. However, the results are very similar using the large data base. The property data indicated an average of 0.63 pupils per unit in general occupancy apartments, 0.02 in one bedroom units, 0.49 in two-bedroom units, and 1.56 for three-bedroom apartments.



Property Management Data

Number Enrolled in School	Total	Age	General	
Grades K-12	TOLAT	Restricted	Occupancy	
None	76.2%	99.5%	62.1%	
One	12.0%	0.5%	19.0%	
Two	8.3%	0.0%	13.3%	
Three	3.1%	0.0%	5.0%	
Four	0.4%	0.0%	0.6%	
Total Households	100.0%	100.0%	100.0%	
Avg. Pupils Per Household	0.39	0.00	0.63	

Number of Children Age 5 to 17 (School Age) in Apartment	Number of Units	Percent of Units	Total School Age Children (Age 5-17)
0	508	58.3%	0
1	217	24.9%	217
2	115	13.2%	230
3	28	3.2%	84
4	3	0.3%	12
5	1	0.1%	5
Total (Valid Cases)	872	100.0%	548
Missing (No Data)	11		Avg Per Unit
Total Cases	883		0.63

Average School Age Children Per Unit by Number of Bedrooms						
	Genera	Il Occupancy F	Projects	All Deve	elopments Incl Restricted	uding Age
Number of Bedrooms	Occupied Units	School Age Children (Age 5-17)	School Age Children Per Occupied Unit	Occupied Units	School Age Children (Age 5-17)	School Age Children Per Occupied Unit
One Bedroom	107	2	0.02	454	2	0.00
Two Bedrooms	599	292	0.49	651	292	0.45
Three Bedrooms	160	250	1.56	162	250	1.54
Four Bedrooms	4	3	0.75	4	3	0.75
Total Sample	870	547	0.63	1,271	547	0.43
One and Two Bedroom Only	706	294	0.42	1,105	294	0.27

Based on the two samples, an LIHTC development composed of one and two-bedroom apartments could be expected to have an average enrollment of 0.42 to 0.43 pupils per unit. But the introduction of three-bedroom units to the mix could generate 1.5 to 1.6 pupils per apartment in these larger units.



The average enrollment in LIHTC rental housing development is higher than the average expected enrollment per unit in multifamily housing generally. For example, NHHFA enrollment tabulations using 2005-2009 ACS data, prepared for the NH School Enrollment Study, indicated an average enrollment of about 0.22 pupils per unit for all two-bedroom multifamily units. (This ACS data would incorporate age-restricted units in the mix).

In the LIHTC developments, the average enrollment for all two-bedroom units indicated by this study is about 0.45 and the average for two-bedroom general occupancy units is about 0.50 per unit. A comparison of the averages for LIHTC apartments to New Hampshire averages for all households (all ages, homeowner and rental units):

NH Average Age 5-17 Per Occupied Unit:	0.40 (ACS 2011-2015 sample)
NH Average Enrolled K-12 per Occupied Unit:	0.36 " "
LIHTC Survey (Total Sample)	0.43
LIHTC Property Data (Total Sample)	0.42
LIHTC Survey Sample (General Occupancy Only)	0.61
LIHTC Property Data (General Occupancy Only)	0.63

A further analysis of the property management data shows the relationship between total household size in LIHTC general occupancy apartments and school age children per household with a breakdown by gender of the head of household.

From the household survey, we know that very few LIHTC households have more than one worker (either full or part time), and that typical household incomes, even for unsubsidized units, are about \$30,000-\$32,000, with over 70% headed by females. The attractiveness of affordable rental housing to female heads of households with school children may explain the higher enrollment ratios found within the LIHTC general occupancy developments compared to the expected average enrollment ratios for all New Hampshire multifamily units.

School Age Children Per Unit by Gender of Head of Household and Household Size					
Gender of Head of Household and Household Size	Total Units	School Age Children (5-17)	School Age Children Per Household		
Female Head of Household	609	418	0.69		
Persons in Household					
Unknown	48	31	0.65		
1 Person	189	0	0.00		
2 Persons	166	86	0.52		
3 Persons	122	140	1.15		
4 or More Persons	84	161	1.92		
Male Head of Household	261	130	0.50		
Persons in Household					
Unknown	16	6	0.38		
1 Person	62	1	0.02		
2 Persons	67	10	0.15		
3 Persons	43	13	0.30		
4 or More Persons	73	100	1.37		
Total Households	870	548	0.63		
Persons in Household					
Unknown	64	37	0.58		
1 Person	251	1	0.00		
2 Persons	233	96	0.41		
3 Persons	165	153	0.93		
4 or More Persons	157	261	1.66		
Female Headed as % of Total	70.0%	76.3%			
Persons in Household					
Unknown	75.0%	83.8%			
1 Person	75.3%	0.0%			
2 Persons	71.2%	89.6%			
3 Persons	73.9%	91.5%			
4 or More Persons	53.5%	61.7%			

E. Mobility, Prior Residence, and Reason for Moving

1. Housing Situation Prior to Move and Reasons for Moving

Before moving to their LIHTC apartment, 47% of residents of age-restricted housing lived in other rental housing compared to 61% of those who moved to general occupancy projects.

About one third of those living in age-restricted housing moved directly from home ownership to a rental situation. Among the residents of age-restricted developments, about 21% had either lived with relatives or in some situation other than renting or owning prior to moving. The same was true for over 30% of the occupants of general occupancy developments.

Household Survey

Previous Housing Situation	Total	Age	General
	TOLAT	Restricted	Occupancy
Rental Housing	55.4%	46.6%	60.7%
Home You Owned	17.6%	32.8%	8.6%
Lived With Relatives	15.0%	11.3%	17.2%
Other Situation	12.0%	9.3%	13.5%
Total	100.0%	100.0%	100.0%

Most residents cited multiple reasons for moving to their LIHTC apartment; the principal reasons are tabulated below. For general occupancy developments, the principal reasons for moving centered on the higher quality of the LIHTC unit or its neighborhood, followed by the affordability of the unit. However, it is important to note that other reasons cited were associated with a loss of income, thus requiring a more affordable housing situation.

For the residents of age-restricted developments, the most frequently cited reason was affordability, followed by unit or neighborhood quality. Residents of the senior housing projects also had the additional incentives of moving to be closer to family and to live in housing with little or no maintenance and/or availability of support services.

Principal Reason for Moving	Total		Age Restricted General Occupat		ccupancy	
	Number	Percent	Number	Percent	Number	Percent
Homeless	18	3.3%	1	0.5%	17	4.9%
Displaced	31	5.7%	10	5.1%	21	6.1%
Separation, Death, Loss of Partner	45	8.3%	15	7.6%	30	8.7%
Better Unit or Neighborhood	128	23.7%	33	16.8%	95	27.6%
Affordability or Subsidy	113	20.9%	48	24.4%	65	18.9%
Job Related	16	3.0%	2	1.0%	14	4.1%
Closer to Familly	35	6.5%	25	12.7%	10	2.9%
Retirement / Senior Housing	20	3.7%	17	8.6%	3	0.9%
No Maint - Accessible - Support Svcs	50	9.2%	25	12.7%	25	7.3%
Other Voluntary Move	85	15.7%	21	10.7%	64	18.6%
Total Providing Response	541	100.0%	197	100.0%	344	100.0%

A number of moves were essentially involuntary, the result of homelessness, displacement (such as sale of their former unit), separation/divorce or loss of a partner due to death. These reasons accounted for 13% of moves to senior apartments, and nearly 20% of the moves to general occupancy developments. A number of residents in general occupancy units cited quality-related reasons involving a need to move from a former unit or neighborhood that they considered unsafe for themselves or their children.

2. Previous Place of Residence

Most of the moves to LIHTC housing were from other New Hampshire locations (79% for the senior projects and over 90% for the general occupancy developments).

Most of those in-state moves occurred within the same New Hampshire county, and many moved from within the same city or town (about 52% of all residents of general occupancy developments and 38% of those who moved to age-restricted units.)

A higher proportion of movers to the senior developments moved from elsewhere in New England or from outside the region, associated with their desire to be closer to family. Only 1% of the residents of general occupancy developments reported moving from nearby Massachusetts.

Moved to Apartment From:	Total	Age	General
	TOLAT	Restricted	Occupancy
New Hampshire	87.0%	79.4%	90.5%
Massachusetts	3.1%	5.9%	1.4%
Other New England	4.2%	6.4%	2.9%
Outside New England	5.7%	8.3%	5.2%
Total	100.0%	100.0%	100.0%
Median Years Ago Moved	3.00	3.17	2.67





3. Likelihood of Moving in the Next 12 Months

About 4% of the residents of age-restricted units thought it was very likely they would move over the next 12-month period, compared with just over 10% for general occupancy project residents.

When "somewhat likely" responses are considered, the higher potential for turnover in the general occupancy units is evident. About 31% turnover was likely or very likely in general occupancy units, versus 12% in the senior developments.

Likely to Move Next 12 Months	Total	Age	General
	TOtal	Restricted	Occupancy
Very Likely	8.0%	3.9%	10.5%
Somewhat Likely	15.5%	7.8%	20.1%
Not Very Likely	76.5%	88.3%	69.4%
Total	100.0%	100.0%	100.0%

Household Survey

4. Interest in Homeownership and Perceived Barriers

Very few residents of age-restricted housing are considering a change to homeownership, though about 12% might consider that option.

Despite their limited household income, nearly 40% of general occupancy project residents have a definite interest in becoming homeowners in the future, with another 22% indicating a possible interest.

Among these households, the probable horizon for achieving homeownership is more of a longer term goal rather than an immediate plan. Principal barriers to homeownership cited by the interested households centered on limited resources for down payment and household income.

Secondary barriers included low credit ratings and the supply of affordable homes in the area. Costs of child care, commuting, and student loan debt were not rated as high as the other barriers listed in the survey.

Interested in Homeownership in Future?	Total	Age Restricted	General Occupancy
Yes	26.1%	3.4%	39.5%
Possibly	17.1%	8.7%	22.1%
No	56.8%	87.9%	38.4%
Total	100.0%	100.0%	100.0%

Likelihood of Purchasing a Home (Respondents from General Occupancy Projects Only)					
Likelihaad of Durchase	Within Next	Within 3 to	Within 6 to		
	2 Years?	5 Years?	10 Years?		
Very Likely	18.8%	22.8%	34.1%		
Somewhat Likely	16.0%	24.1%	18.2%		
Neutral	14.6%	16.0%	18.2%		
Not Very Likely	13.8%	14.7%	7.7%		
Not At All Likely	36.8%	22.4%	21.8%		
Total	100.0%	100.0%	100.0%		

Ratings of Barriers to Home	Major	Minor	Not an Issue	Total
Ownership	Problem	Problem	Not an issue	
Downpayment	90.0%	6.7%	3.3%	100.0%
Insufficient Income	63.8%	24.2%	12.0%	100.0%
Low Credit Rating	45.2%	26.1%	28.7%	100.0%
Supply of Affordable Homes in Area	43.8%	34.3%	21.9%	100.0%
Student Loan Debt	21.7%	11.1%	67.2%	100.0%
Commuting Cost	11.5%	24.2%	64.3%	100.0%
Cost of Day Care Too High	11.3%	13.5%	75.2%	100.0%



F. Educational Attainment and Employment

1. Educational Attainment

The heads of household living in LIHTC apartments tend to have lower levels of educational attainment than average New Hampshire households. For 48% of LIHTC households, the highest level of education completed was high school or GED equivalency, compared to 29% for all New Hampshire adults. About 15% of the LIHTC survey respondents had completed a college or graduate school degree, compared to 35% of the New Hampshire adult population.²

Highest Education Level	LIHTC Survey	<u>All NH Adults</u>
High School or GED	29 %	48 %
Bachelor's Degree	9 %	22 %
Graduate Degree	6 %	13 %



Highest Education Loval Achieved	Total	Age	General
Highest Education Level Achieved	TOTAL	Restricted	Occupancy
Less than HS or GED	10.8%	8.9%	12.0%
High School or GED	48.3%	48.8%	48.0%
Associates Degree or Tech. School	25.9%	27.1%	25.1%
Four Year College Degree	9.0%	10.3%	8.2%
Graduate Degree	6.1%	4.9%	6.7%
Total	100.1%	100.0%	100.0%

² Educational attainment of adult population age 25 or older in NH estimated from ACS data, 2011-2015 sample.

2. Employment Status of Household Members

About 14% of the household heads in age-restricted units are employed either full or part time, compared to 46% among respondents from the general occupancy sites. Most of the meaningful data relating to employment, jobs and commuting are derived from the general occupancy portion of the household survey.

One of the interesting statistics from those households was that nearly 26% of the heads of households in general occupancy projects indicated that they were retired. Just over 15% of general occupancy project units were occupied by a head of household that was not working due to a disability.³

About 13% of the general occupancy respondents reported that they were not working either full or part time. When other adult members of the households are considered, 10% of the general occupancy units had no employed adults. This includes households with a rent subsidy.

Head of Household Employment	Total	Age	General	
Status	TOLAT	Restricted	Occupancy	
Employed Full Time	21.8%	5.9%	31.5%	
Employed Part Time	11.8%	7.8%	14.3%	
Unemployed	8.7%	1.5%	13.1%	
Retired	47.0%	82.0%	25.6%	
Not Working Due to Disability	10.7%	2.9%	15.5%	
Total	100.0%	100.1%	100.0%	

Number of Persons in Household Who Are Working	Total	Age Restricted	General Occupancy
None Employed	7.0%	1.5%	10.4%
One Part Time	10.5%	7.8%	12.1%
One Full Time	20.3%	6.3%	28.7%
One Full, One Part Time	3.1%	1.0%	4.5%
Two Full Time	2.4%	0.0%	3.8%
Retired and Not Employed	46.2%	81.0%	25.1%
Not Working Due to Disability	10.5%	2.4%	15.4%
Total	100.0%	100.0%	100.0%

³ Some respondents indicated the presence of a work disability in a series of questions relating to disability and difficulty with various living activities. In these cases, the respondent's employment status was amended from "unemployed" to "not working due to disability" for the employment tabulations.

Only 37% of the households in general occupancy developments had one or more household members working full time, and only 4% had two full time workers. The absence of a second wage earner has a significant effect on earning potential and future prospects for pursuing a goal of homeownership.



When *subsidized rental situations* are excluded, the number of households with no one working represents only 5% of households, the number with work disability is under 8%, and the percent of retired households is 18%.

Among LIHTC project residents who do not have rent subsidies, the proportion of households with at least one full time worker is 57%, and the number indicating two full time workers is 7%.



3. Employment by Industry

Respondents to the survey provided general descriptions of their occupation and type of business or organization in which they work. These descriptions were interpreted by BCM Planning for assignment to various industrial categories for tabulation. The principal concentrations of resident employment were in health care and social service organizations (26%), and in retail trade and food/restaurant services (24%).

Industrial Sector of Employment (Respondent)	Number	Percent
Construction	2	1.1%
Manufacturing	13	7.2%
Transportation / Communic.	2	1.1%
Wholesale Trade	3	1.7%
Retail Trade & Restaurants	43	23.8%
Finance, Insurance, R.E.	4	2.2%
Services - Personal	12	6.6%
Services - Business	10	5.5%
Services - Health Care	39	21.5%
Services - Education	16	8.8%
Services - Social	8	4.4%
Services - Engineering & Tech	1	0.6%
Services - Other	18	9.9%
Government Admin.	6	3.3%
Self Employed	4	2.2%
Total	181	100.0%
Industrial Sector of Respondent	Number	Devee
(Combined Categories)	Number	Percent
Services - Health Care & Social	47	26.0%
Retail Trade Incl. Restaurants	43	23.8%
Personal & Business Services	22	12.2%
Education & Government Admin.	22	12.2%
Other Service Sectors	19	10.5%
Manufacturing & Construction	15	8.3%
All Other / Unclassified	13	7.2%
Total	181	100.0%

Household Survey (General Occupancy Units Only)



4. Journey to Work

LIHTC residents enjoy a much shorter travel time to work than the average person in New Hampshire. Data for the average worker in New Hampshire (2011-2015 ACS sample) indicates an average travel time of 27 minutes. LIHTC heads of households in general occupancy developments reported an average travel time of 19 minutes, and a median of 15 minutes. For LIHTC residents distance to work averaged 10 miles and the median was 7 miles.

Household Survey (General Occupancy Only)

Convenience to Workplace *	Respondent	Spouse or Partner
Distance to Work (Miles)		
Mean	9.8	11.7
Median	7.0	7.5
Time to Get to Work (Minutes)		
Mean	18.9	18.0
Median	15.0	15.0

* Tabulated only for residents of general occupancy projects

istance and Travel Time To Work (General Occupancy)				
Distance	Time			
Within 3 miles	Within 10 minutes			
Within 7 miles	Within 15 minutes			
Within 13.5 miles	Within 25 minutes			
< ¼ mile	< 5 minutes			
65 miles	1 ¾ hours			
	vel Time To Work (Gene Distance Within 3 miles Within 7 miles Within 13.5 miles < ¼ mile 65 miles			

G. Household Income Distribution & Sources of Income

1. Household Income Distribution

Data from the household survey contained a higher proportion of senior and very low income households compared to the larger data set from property records. Data from the property data set are probably more accurate due to income verification procedures. The average household income in LIHTC units from the project sample is compared by project type and rent subsidy status below.

	<u>All Units</u>	<u>Subsidized</u>	<u>Not Subsidized</u>
Age-restricted	\$ 22,455	\$15, 977	\$26,198
General Occupancy	\$ 26,293	\$17,461	\$31,114

The average income of households without subsidized rents is about 64% higher than that of tenants who benefit from subsidies in age-restricted projects.

In the general occupancy developments, non-subsidized tenants have an average household income that is 78% higher than that of tenants with subsidies.

Household Survey Income Distribution

Household Income Pange	Total	Age	General
Household Income Kange	TOLAT	Restricted	Occupancy
Under \$15,000	28.9%	24.5%	31.5%
\$15,000 to \$24,999	31.7%	39.8%	27.0%
\$25,000 to \$34,999	24.5%	23.5%	25.2%
\$35,000 to \$49,999	11.4%	9.2%	12.7%
\$50,000 or More	3.4%	3.1%	3.6%
Total	100.0%	100.0%	100.0%

Property Management Data

Household Income	Total Sample		Age Restricted		Age Restricted		General Occupancy	
	Number	Percent	Number	Percent	Number	Percent		
Under \$15,000	243	21.0%	79	22.3%	164	20.4%		
\$15,000 to \$24,999	350	30.2%	145	40.8%	205	25.5%		
\$25,000 to \$34,999	370	32.0%	108	30.4%	262	32.6%		
\$35,000 to \$49,999	170	14.7%	22	6.2%	148	18.4%		
\$50,000 or More	25	2.2%	1	0.3%	24	3.0%		
Total Valid Cases	1,158	100.0%	355	100.0%	803	100.0%		
Missing (No Data)	115		35		80			
Total Cases	1,273		390		883			

2. Sources of Income

In the resident survey, respondents were asked to indicate all the sources that make up a portion of their household income. Residents of age-restricted developments rely principally on Social Security and pension income. About 17% reported that a portion of their income is from wages or self-employment.

In the general occupancy projects, about 50% reported wage or self-employment income as a part of their income. A surprisingly high percentage indicated Social Security as a source of income. The reasons for this are in part related to the high percentage of general occupancy residents in the survey said they are retired (about 26%). Others were receiving Social Security spousal benefits, and a significant proportion reported disability benefits.

Courses of Income	Percent of Households Indicating Category as a Source of Income *			
	Tatal	Age	General	
	rotar	Restricted	Occupancy	
Wages or Salary	34.2%	14.1%	46.1%	
Self-Employment Income	3.8%	3.4%	4.0%	
Social Security	62.5%	91.7%	45.1%	
Supplemental Security Income (SSI)	13.5%	4.9%	18.6%	
Veterans Benefits	4.7%	7.8%	2.9%	
Pension	18.9%	41.3%	5.7%	
Unemployment Compensation	0.7%	0.0%	1.1%	
Public Assistance (FANF)	4.9%	1.0%	7.2%	
Other Sources	11.7%	10.7%	12.3%	
* Households may have multiple sources of income. The percentages indicate the proportion of households reporting the category as one of their sources of income. Consequently				

Household Survey

percentgages do not add to 100%.

Only 5% of the LIHTC households surveyed indicated Public Assistance as a source of income (1% in senior housing projects, and 7% in general occupancy developments).

Some of the "other sources" of income included IRAs, annuities, alimony, adoption subsidies, food stamps, rental income, savings and CD's, inheritance, and family support.

H. Gross Rent and Housing Cost Burden

1. Gross Rent Distribution

The gross rent paid by tenants was estimated in both the household survey and in the property management data set. The latter is viewed as the more accurate source. Survey respondents were often unclear as whether utilities were included in the rent they pay, or the amount of out of pocket expenses the utilities represent. Data from the project management data is likely more reliable, and indicates the following as average gross rental costs:

Type of Project	<u>All Units</u>	<u>Subsidized</u>	Not Subsidized
Age-restricted	\$ 699	\$ 367	\$ 875
General Occupancy	\$ 759	\$ 407	\$ 938

Household Survey

Gross Rent Range	Total	Age Restricted	General Occupancy
Under \$500	33.3%	34.4%	31.5%
\$500 to \$599	6.2%	5.2%	7.9%
\$600 to \$699	5.4%	4.9%	6.4%
\$700 to \$799	11.2%	12.0%	9.9%
\$800 to \$899	10.1%	6.6%	16.3%
\$900 to \$999	13.4%	15.2%	10.3%
\$1,000 or More	20.3%	21.8%	17.7%
Total	100.0%	100.0%	100.0%

Property Management Data

Gross Rent Range	Total S	ample	Age Res	stricted	General Occupancy		
	Number Percent		Number	Percent	Number	Percent	
Under \$ 500	331	26.2%	114	29.3%	217	24.8%	
\$ 500 to \$ 599	45	3.6%	13	3.3%	32	3.7%	
\$ 600 to \$ 699	81	6.4%	50	12.9%	31	3.5%	
\$ 700 to \$ 799	142	11.2%	56	14.4%	86	9.8%	
\$ 800 to \$ 899	198	15.7%	56	14.4%	142	16.2%	
\$ 900 to \$ 999	224	17.7%	35	9.0%	189	21.6%	
\$1000 or More	242	19.2%	65	16.7%	177	20.3%	
Total Valid Cases	1,263	100.0%	389	100.0%	874	100.0%	
Missing (No Data)	10		1		9		
Total Cases	1,273		390		883		
% of Units in Sample By Age Restricted Status	100%		31%		69%		



2. Gross Rent as Percent of Income

Respondents to the household survey had a higher rental cost burdens relative to income than indicated by the larger property management data set. This is probably due to the smaller sample size of the survey, and its higher proportionate representation of very low income and senior households.

Average Gross Rent to Income Ratio

<u>Source</u>	<u>All Units</u>	<u>Subsidized</u>	Not Subsidized
Age-restricted	37 %	29 %	41 %
General Occupancy	39 %	36 %	41 %

Gross Rent as Percent of Income	Total	Age Restricted	General Occupancy
Under 25%	14.6%	13.8%	15.0%
25% to 30%	20.5%	21.5%	19.9%
30% to 35%	15.5%	14.9%	16.0%
35% to 40%	14.6%	12.8%	15.6%
40% to 45%	9.6%	12.3%	8.0%
45% to 50%	5.8%	5.6%	5.8%
50% or More	19.4%	19.0%	19.6%
Total	100.0%	100.0%	100.0%
Rent 30% of Income or Higher	64.9%	64.6%	65.0%
Rent 35% of Income or Higher	49.3%	49.7%	49.1%
Rent 50% of Income or Higher	19.4%	19.0%	19.6%

Property Management Data

Gross Rent as Percent of	Total Sample		Age Res	stricted	General Occupancy		
Household Income	Number	Percent	Number	Percent	Number	Percent	
Under 25%	140	12.2%	34	9.6%	106	13.3%	
25% to 30%	248	21.5%	83	23.4%	165	20.7%	
30% to 35%	252	21.9%	78	22.0%	174	21.8%	
35% to 40%	189	16.4%	66	18.6%	123	15.4%	
40% to 45%	116	10.1%	36	10.2%	80	10.0%	
45% to 50%	61	5.3%	18	5.1%	43	5.4%	
50% or More	146	12.7%	39	11.0%	107	13.4%	
Total Valid Cases	1,152	100.0%	354	100.0%	798	100.0%	
Missing (No Data)	121		36		85		
Total Cases	1,273		390		883		
Mean Rent to Income Ratio	38.4%		36.6%		39.2%		
Median Rent to Income Ratio	33.7%		34.0%		33.6%		
Rent 30% of Income or Higher	764	66.3%	237	66.9%	527	66.0%	
Rent 35% of Income or Higher	512	44.4%	159	44.9%	353	44.2%	
Rent 50% of Income or Higher	146	12.7%	39	11.0%	107	13.4%	

I. Proximity to Services and Use of Service Coordination

Convenience of LIHTC developments to services is in part a function of distance, whether the resident has an auto or access to public transportation, and the extent to which services are made available on site or through project-based service coordination. The data indicate that LIHTC properties enjoy a high level of convenience with respect to distance to essential services.

1. Auto Ownership

Typical LIHTC households, both in age-restricted and general occupancy developments, have an average of only one passenger vehicle per unit. Only 4% of households in age-restricted projects, and 15% in general occupancy developments had two or more vehicles.

Twenty-five percent (25%) of the households in age-restricted developments, and 22% of residents of general occupancy projects, did not have a car.

Household Survey

Number of Passenger Vehicles	Tatal	Age	General	
Availalble	TOLAT	Restricted	Occupancy	
None	23.1%	24.9%	22.0%	
One	66.1%	70.9%	63.0%	
Тwo	10.4%	4.2%	14.2%	
Three	0.4%	0.0%	0.8%	
Total	100.0%	100.0%	100.0%	
Average Vehicles Per Household	0.9	0.8	0.9	
Median Vehicles Per Household	1.0	1.0	1.0	

2. Type of Neighborhood

The survey asked residents how they viewed their neighborhood location (urban, village, suburban, or rural). Residents of the same developments often classified the same site much differently on this relative scale. Overall, about 54% indicated that their neighborhood was either in an urban or village center setting, about 25% indicated suburban, and 21% rural.

Resident Description of Neighborhood Location	Total	Age Restricted	General Occupancy
City or Urban	45.0%	34.9%	50.9%
Village Center	9.1%	9.2%	9.0%
Suburban	24.5%	30.8%	20.8%
Rural	21.4%	25.1%	19.3%
Total	100.0%	100.0%	100.0%

3. Distance to Shopping and Services

The survey asked about distance from the development to a number of services (ranges in miles). In many cases, respondents gave no ratings to the services that they do not use frequently.

A score of "1" represents an average distance of under ½ mile, or within walking distance. A score of between 2.0 and 3.0 on proximity to services indicates a distances of between ½ to one mile of the site. Scores between 3.0 and 4.0 represent distances of between one and five miles. Based on these scores, LIHTC residents enjoy high convenience to public transportation (including transit stops), libraries, elementary schools, banks, parks, grocery stores and restaurants.

A somewhat longer, but reasonable distance was indicated to entertainment (movie theatres), doctors' offices, emergency medical care, clothes shopping, and auto services. However, even the more distant services had median scores that indicate that such services are typically available within five miles from project sites.



Service or Facility	Median Score - Distance to Services *						
	Total	Age	General				
	TOTAL	Restricted	Occupancy				
Groceries	2.57	2.65	2.52				
Clothing	3.06	3.04	3.07				
Bank	2.49	2.50	2.48				
Auto Repair	2.90	2.92	2.88				
Restaurants	2.58	2.63	2.56				
Movies	3.33	3.30	3.35				
Doctor	3.25	3.24	3.25				
Emergency care	3.21	3.42	3.08				
Park or rec center	2.55	2.69	2.47				
Library	2.43	2.37	2.47				
Public K-8 School	2.44	2.36	2.48				
Public High School	2.77	2.73	2.79				
Public Transportation	2.35	2.22	2.41				
Childcare	2.60	2.60	2.60				
*1= under 1/2 mile; 2 = 1/2 to 1 mile; 3 = 1 to 5 miles; 4 = 5 to							
10 miles; 5 = Over 10 Miles							

Distance to Service - All Developments				Dist	Distance to Services - Age Restricted Distance to Services - General Occu Developments Developments					pancy					
Service of Facility	% within 1/2	% 1/2 to 1	% 1 to 5	5 to 10	Over 10	% within	% 1/2 to	% 1 to 5	5 to 10	Over 10	% within	% 1/2 to	% 1 to 5	5 to 10	Over 10
	Mile	mile	miles	Miles	Miles	1/2 Mile	1 mile	miles	Miles	Miles	1/2 Mile	1 mile	miles	Miles	Miles
Groceries	18.5%	22.0%	46.2%	11.1%	2.2%	16.3%	19.2%	49.8%	13.3%	1.5%	19.8%	23.7%	44.1%	9.8%	2.7%
Clothing	11.0%	14.0%	42.9%	22.2%	9.9%	11.4%	12.4%	46.8%	18.9%	10.4%	10.7%	14.9%	40.6%	24.2%	9.6%
Bank	22.2%	25.2%	38.1%	10.1%	4.3%	23.3%	22.8%	39.1%	9.9%	5.0%	21.6%	26.7%	37.5%	10.2%	3.9%
Auto Repair	11.4%	21.0%	42.7%	16.4%	8.5%	9.1%	20.5%	46.6%	17.0%	6.8%	12.7%	21.2%	40.5%	16.0%	9.5%
Restaurants	20.4%	21.0%	42.7%	11.8%	4.2%	15.4%	24.6%	44.6%	12.3%	3.1%	23.3%	18.8%	41.5%	11.5%	4.8%
Movies	7.7%	12.2%	36.6%	26.0%	17.5%	9.0%	9.6%	38.8%	27.5%	15.2%	7.0%	13.7%	35.4%	25.2%	18.8%
Doctor	8.4%	12.1%	41.7%	21.9%	15.9%	6.0%	11.9%	47.8%	20.4%	13.9%	9.9%	12.3%	38.0%	22.8%	17.1%
Emergency Care	6.3%	13.8%	45.1%	22.2%	12.5%	2.0%	11.0%	45.5%	26.0%	15.5%	8.9%	15.5%	44.9%	19.9%	10.7%
Park / Rec Center	19.6%	23.6%	42.9%	10.6%	3.5%	15.8%	21.1%	48.0%	8.8%	6.4%	21.6%	24.8%	40.1%	11.6%	1.9%
Library	18.7%	28.6%	45.0%	6.2%	1.8%	20.9%	28.6%	45.1%	3.8%	1.6%	17.4%	28.6%	45.0%	7.5%	1.6%
Public K-8 School	14.7%	33.4%	45.4%	5.8%	0.7%	19.4%	32.6%	41.1%	6.2%	0.8%	12.5%	33.8%	47.4%	5.6%	0.7%
Public High School	10.8%	21.6%	51.7%	11.1%	4.8%	9.3%	26.4%	50.4%	10.1%	3.9%	11.5%	19.5%	52.3%	11.5%	5.2%
Public Transportation	38.8%	18.4%	22.9%	9.0%	10.9%	43.9%	17.3%	20.9%	9.4%	8.6%	36.3%	19.0%	23.9%	8.8%	12.0%
Childcare	19.3%	22.0%	43.0%	10.7%	5.0%	20.7%	17.2%	48.3%	9.2%	4.6%	18.8%	23.6%	41.2%	11.2%	5.2%

Detailed Tabulation of Responses to Service Convenience by Type

4. Service Coordination and Use of Services

The resident survey asked about the availability of on-site or on-call service coordinators from their property management organization, and whether the resident had actually used any of the available services. In some cases, it was evident from the survey that the occupant was not aware of the availability of service coordination. (Some respondents indicated that no one was available from management for service coordination, though for some cases it is known to be offered by management).

The most frequently used services were found within the senior housing developments, where wellness and health clinics, fitness or exercise programs, and personal safety programs the most common. Some of these services were coordinated by management staff, but other services were also cited that were obtained directly by the tenant.

Household Survey

Not all of the projects surveyed offer service coordination. Tabulations of the responses from developments that offer such services were made to gauge the awareness and usage of services for respondents living in apartments known to offer service coordination.

Respondent Use of Support Services in Projects Known to Offer Service Coordination							
Used Any Support Services ?	Total	Age Restricted	General Occupancy				
Yes	30%	35%	25%				
No	70%	65%	75%				
Total	100%	100%	100%				

Within the developments offering service coordination, 30% of respondents indicated that they had used one or more services offered. The ratio was higher in senior developments at 35%, and lower in general occupancy projects at 25%.

Based on the responses from tenants in developments that offer service coordination, one third (33%) of households indicated that they did not know whether service coordination was available, and another 10% thought no one was available to help with service coordination.

Altogether, 43% of the residents who have access to support services/service coordination were not aware of its availability.

Overall, about 30% of the households living in developments having support services or service coordination reported that they had used one or more services.

Within *age-restricted* developments, the most frequently uses services were:

- Wellness or health clinics
- Fitness or exercise programs
- Personal safety assistance

Within *general occupancy* developments, the more frequently used services included:

- Financial fitness or credit counseling
- Wellness or health clinics
- Income or asset building
- Various "other" services