

**NHHFA.org** 

September 2019



## **AREAS OF OPPORTUNITY**

**Indicators of opportunity in selected NH towns & cities** 

## **Purpose of Project**

This opportunity area comparison quantifies the level of opportunity in New Hampshire (as defined by the Opportunity Atlas and Opportunity360)

- Neighboring towns and cities are compared to observe their level of opportunity
  - Areas have been selected based on perceived variation in "opportunity"
  - This is not the same as "Opportunity Zones"
- The terms used to define higher opportunity areas in Michigan and Georgia are applied to these New Hampshire towns to see the effect that a similar scoring criterion would have in the NH QAP











- Housing Cost Burden
- · Housing Affordability







· Higher Education Attainment



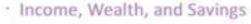




· Health status







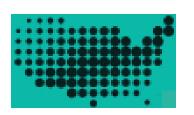
- · Poverty Rate
- · Employment





- · Transit and Vehicle Access
- Commute Time

Opportunity360 indicators are based on 2010 census data



#### The Opportunity Atlas





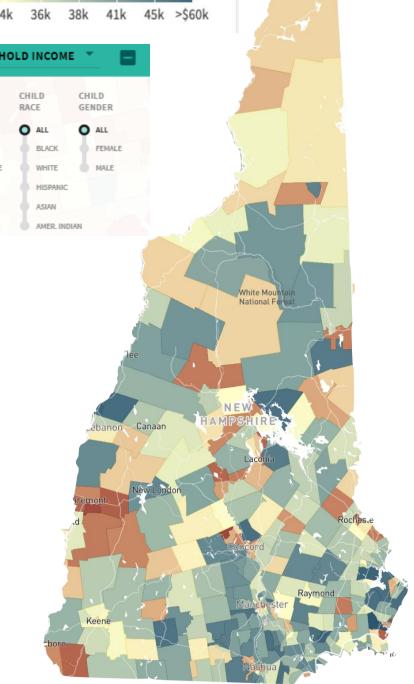




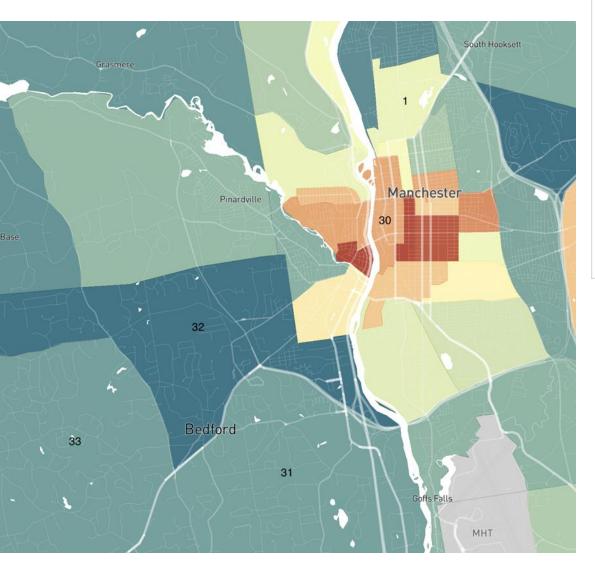


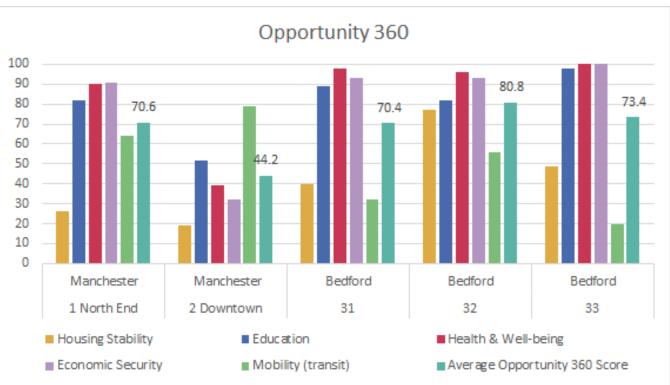


- Opportunity Atlas indicators show the average outcomes in adulthood for people who grew up in each census tract (born between 1978 and 1983)
- Household income presented here will show the outcome for a child from this area whose parents were in the 25th income percentile
- For example: on average, children who grew up in downtown Nashua with parents in the 25th income percentile have a household income of \$28,535 in their 30's.

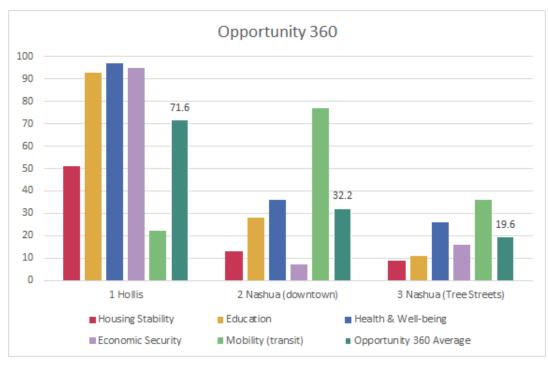


#### **Manchester and Bedford**



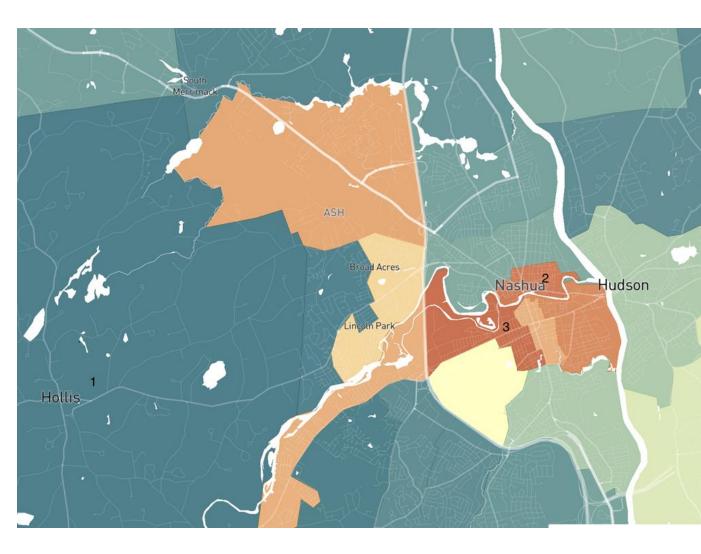




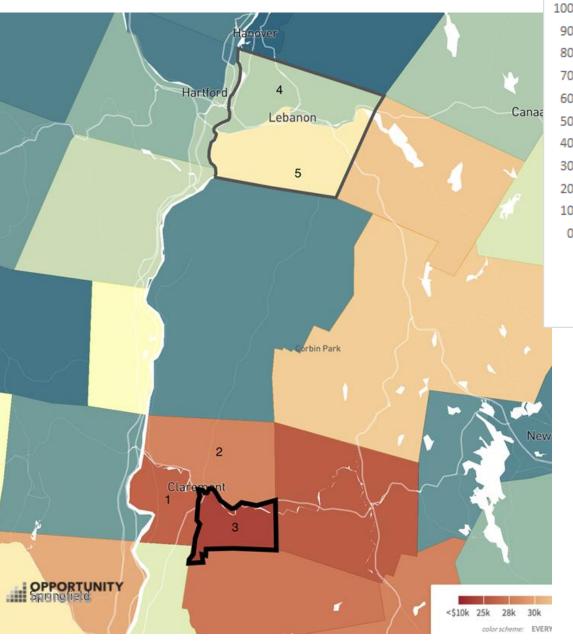


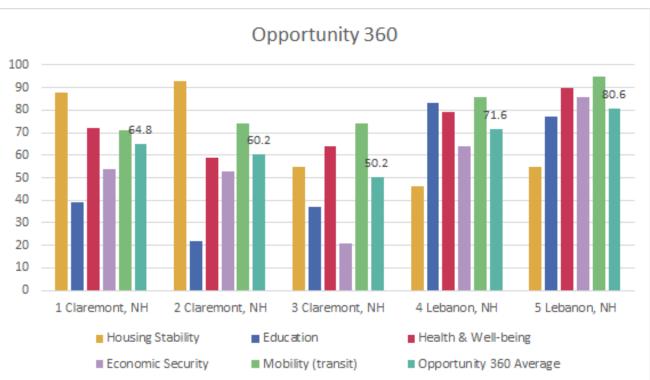


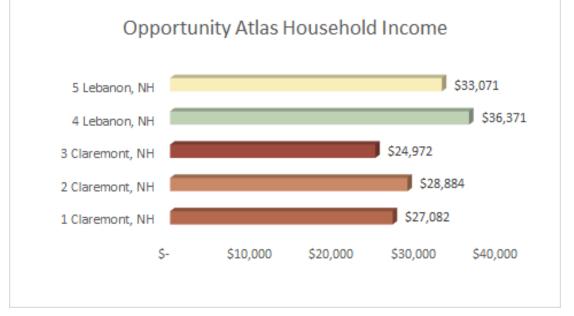
#### Nashua and Hollis



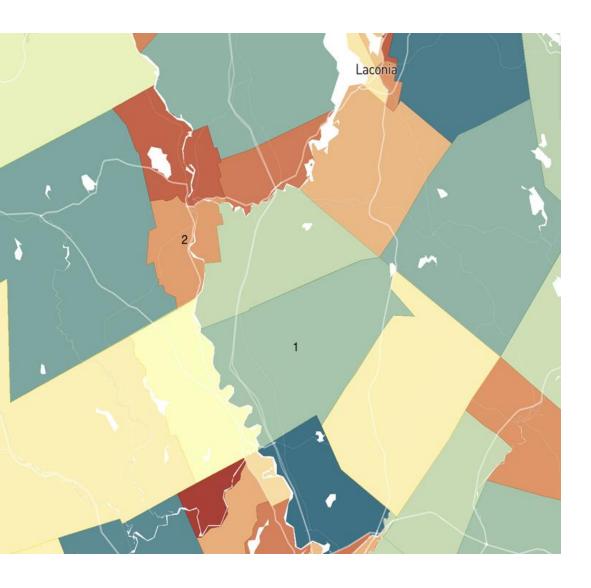
#### **Lebanon and Claremont**







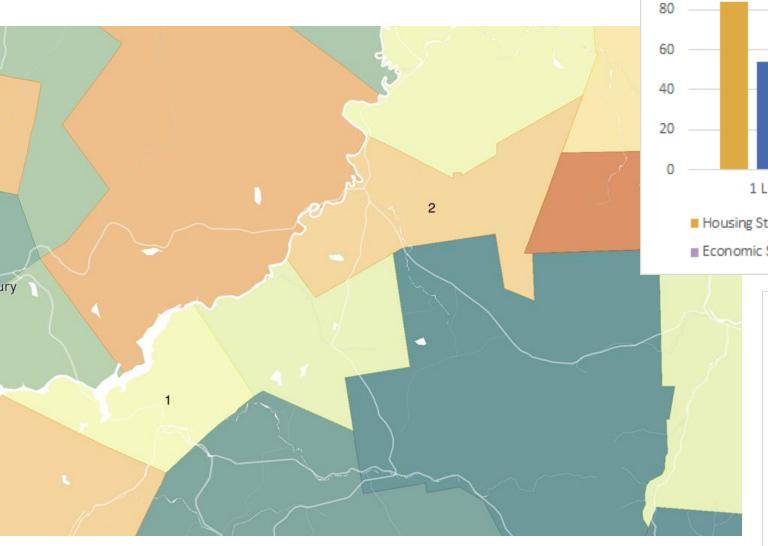
### Franklin and Canterbury

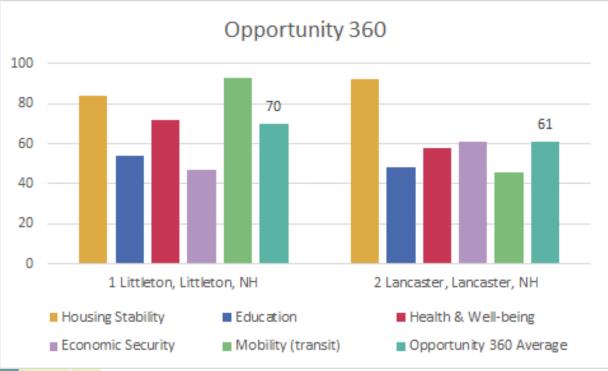






#### **Littleton and Lancaster**

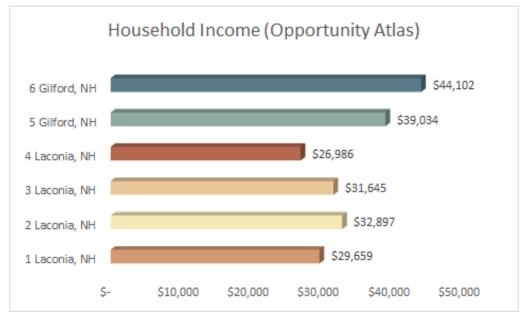


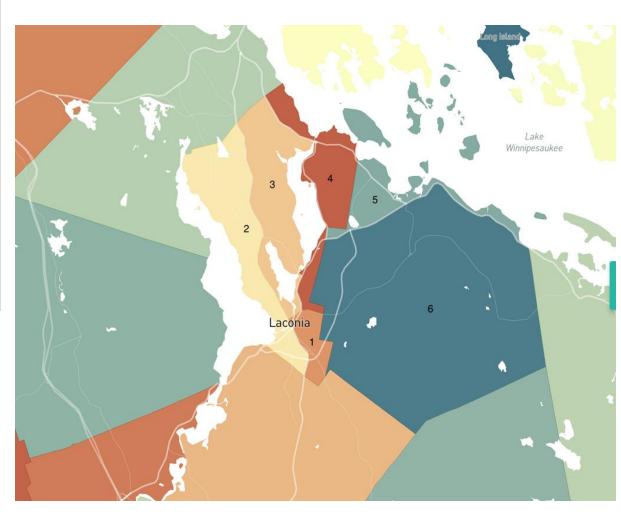




#### Gilford and Laconia

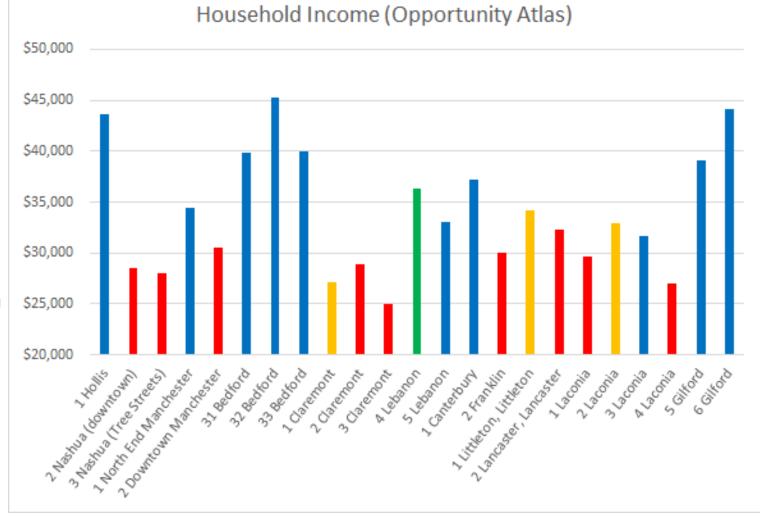






#### Michigan QAP Comparison

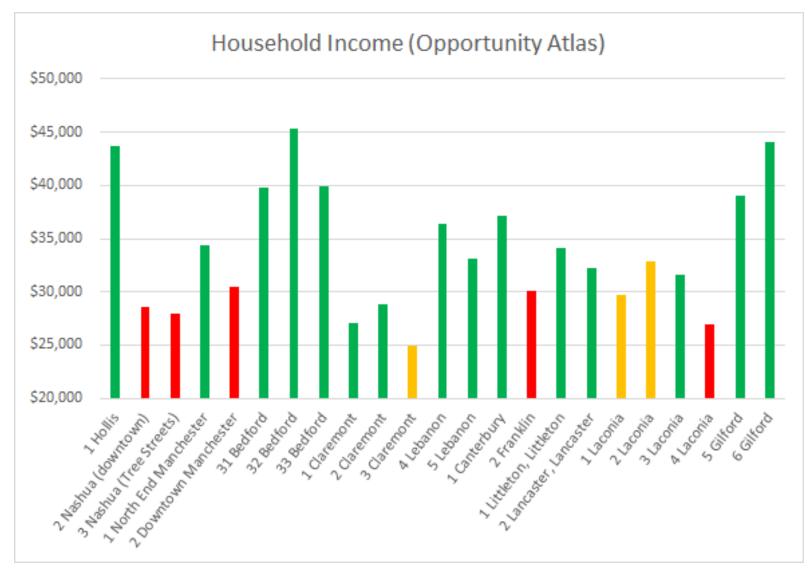
- Michigan allots 1 point for each score of at least 66 in the categories (up to 4 points):
  - Education
  - Health & well-being
  - Economic security
  - Jobs, goods, and services
- If NH adopted Michigan's point allocation for opportunity areas:
  - Blue bar = 3 points
  - Green bar = 2 points
  - Yellow bar = 1 point
  - Red bar = 0 points



<sup>\*</sup>no locations earned points in the "jobs," goods, and services" category

#### **Georgia QAP Comparison**

- •Georgia allots 2 points for projects that score 60 or higher in two of the categories, or 1 point for a score of at least 60 in one category:
  - Housing stability
  - Economic security
  - Health & well-being
- If NH adopted Georgia's point allocation for opportunity areas:
  - **Green** bar = 2 points
  - Yellow bar = 1 point
  - Red bar = 0 points



#### **RESULTS**

# Opportunity 360 scores generally correlate to Opportunity Atlas income mobility

#### **Considerations:**

- Social fabric
- Low opportunity scores indicate increased need
- Communities on the margins



## **New Hampshire Housing Contacts**

Natasha Dube

Director of Housing Development

ndube@nhhfa.org

Elnaz Najdmazhari

Program Manager, LIHTC

enajdmazhari@nhhfa.org

#### NEW HAMPSHIRE HOUSING FINANCE AUTHORITY

32 Constitution Drive, Bedford, NH 03110 Mail: PO Box 5087, Manchester, NH 03108 603.472.8623 **NHHFA.org** 







