

# HOUSING NEEDS ASSESSMENT AND FAIR HOUSING EQUITY ASSESSMENT

*A PLAN FOR NEW HAMPSHIRE'S  
NORTH COUNTRY*

*DECEMBER 2014*



COVER PHOTOS

TOP:  
LITTLETON TOWN AND COUNTRY FAMILY HOUSING

MIDDLE:  
DOWNTOWN BERLIN

BOTTOM:  
HIGHLAND STREET, WOODSVILLE

LITTLETON AND WOODSVILLE USED WITH PERMISSION OF AHEAD: AFFORDABLE HOUSING EDUCATION AND DEVELOPMENT, LITTLETON, N.H.

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## INTRODUCTION

### PURPOSE OF THE HOUSING NEEDS ASSESSMENT AND FAIR HOUSING EQUITY ASSESSMENT

New Hampshire regional planning commissions are required under RSA 36:47, II to compile assessments of regional housing needs for persons and families of all levels of income. The purpose of the Regional Housing Needs Assessment is to assist municipalities in complying with RSA 674:2, III, the content of the housing section of the local master plan, by providing an assessment of the existing and future needs in the region for housing for all levels of income. This required five year update can help housing stakeholders, primarily municipalities, evaluate the availability and affordability of housing in the region within the overall economic and demographic context. It also identifies the projected need and demand for housing, including workforce housing. Each section is intended to provide assistance to municipalities and other housing stakeholders as they plan for the anticipated housing needs of the region. Demographic, housing, and economic data for these assessments come from the US Census, NH Housing and Finance Authority, and state agencies.

Under federal fair housing requirements for the HUD Sustainable Communities Regional Planning Grants, grantees are required to conduct a Fair Housing Equity Assessment (FHEA). Findings of the FHEA should inform strategy development, priority setting, and investments as part of the regional plan. Five required areas of the FHEA include assessments of: segregated areas and areas of increasing diversity; racially or ethnically concentrated areas of poverty; access to existing areas of high opportunity; major public investments (physical infrastructure); and fair housing issues, services, and activities (fair housing infrastructure).

### OVERVIEW OF PRIOR HOUSING NEEDS ASSESSMENTS

In 2003, a housing demand model was developed by the NH Housing Finance Authority (NHHFA) to demonstrate a format for regional housing needs analysis in the state. It was NHHFA's goal to offer a methodology that could be applied at a regional level that would ensure more consistency in the development of regional housing needs studies statewide, while still allowing each region the opportunity to tailor the methodology to address the region's own needs. This model used county level data and projections to illustrate a format adaptable to the needs of the regional planning commissions. The model focused on projections of year-round housing supply needs based on population projections and/or employment projections.

In 2004, North Country Council published the North Country Region Housing Needs Assessment as a comprehensive study of the region's housing needs. The report covered a range of housing stock and

household attributes. A June 2011 update of the report looked at overall housing production, vacancy rates, and seasonal homes, and provided estimates on the number of households overpaying for housing. This update was undertaken to assist communities in their effort to comply with RSA 674:2, III (I) regarding master plans and RSA 674:58 et seq regarding “workforce housing.”

Both the 2004 and the 2011 reports concluded that there is a great need in the North Country to close the gap between household incomes and housing costs. Two significant factors are: 1) employment – unemployment and employment that pays below a livable wage – and 2) the influences of in-migration and second homes on housing prices.

## PROCESS FOR CONDUCTING THE HOUSING NEEDS ASSESSMENT AND FAIR HOUSING EQUITY ASSESSMENT

This Housing Needs Assessment and Fair Housing Equity Assessment was conducted as part of a larger regional planning effort funded by a Sustainable Communities Initiative (SCI) grant administered by HUD. All nine of New Hampshire’s regional planning commissions participated in the Sustainable Communities Initiative regional planning program. The project manager, Nashua Regional Planning Commission, worked with HUD staff to develop a process which would both meet federal requirements for the Fair Housing Equity Assessment and meet the state’s requirement for regional planning commissions to provide housing needs assessments to assist communities in developing local plans. In conjunction with the SCI project, NH Housing contracted for a series of housing studies looking at supply, senior needs and housing preference, which provided valuable information for this assessment.

Data was collected and analyzed from a variety of sources included the 2010 Census, American Community Survey, NH Housing, HUD, and others. Housing and social service agency representatives were interviewed. A regional housing roundtable was held with housing developers. The state-wide Equity & Engagement Technical Advisory Committee and Housing & Transportation Technical Advisory Committee developed as part of the statewide SCI regional planning program provided valuable resources and insight. Findings and recommendations were developed with and reviewed by the Regional Plan Advisory Committee and by the North Country Council Representatives (regional planning commissioners). The *Analysis of Impediments to Fair Housing Choice in New Hampshire* (2010 Update, NH Housing & CDFA) provided the foundation for the Fair Housing Equity Assessment. This assessment will function as a supplement to the regional plan and will be promoted as a resource for communities.

The bridge between this assessment and the comprehensive regional planning program is three-pronged:

- A summary of key issues and strategies to address the primary housing needs identified were included in *A Plan for New Hampshire's North Country*, adopted by the North Country Council Representatives (regional planning commissioners) on November 19, 2014. This document has the statutory role as the plan for the development of the region pursuant to NH RSA 36:47. It has been printed and distributed to each planning board and governing body in the region.
- The detailed recommendations have been included in the Implementation Matrix for the comprehensive plan. The Implementation Matrix will inform the work plan of North Country Council and its partners.
- The increased level of public engagement in the work of North County Council enabled by the SCI funding and improved public engagement skills, strengthened relationships with housing and social service agencies, and increased awareness and knowledge of housing issues gained by the regional planning commissioners, will all continue to guide the work of the Council and its partners in the future.

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## VISION

**A Plan for New Hampshire's North Country** is guided by the following vision statements:

*The North Country landscape will continue to be defined by its working forest and farms; its patchwork of villages and community centers; and its scenic and natural resources, with room for both wildlife and outdoor recreationists.*

*“Community” in the North Country will continue to mean independent-minded people helping each other.*

*Our rural character will be sustained by high quality, natural resource-based clusters of industries including agriculture, energy, tourism, manufacturing, the arts and other industries that help to maintain our open spaces and our connections to the past.*

*We will be strengthened by improved educational and cultural opportunities, competitive telecommunication, transportation and entrepreneurial infrastructures, and a broad base of employment offering economic opportunity in a region fully informed about and engaged by modern technologies, training, and the needs of business.*

*An increased number of young people will choose to live in the region due to the increase in livable wage jobs, high quality outdoor environment, strong sense of community, housing choices, and improved measures of well-being such as health and education; they will bring new energy and new ideas.*

*Everyone will have access to both transportation and safe affordable housing.*

people sharing town common together goal residents group working area

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## PUBLIC ENGAGEMENT

Public engagement efforts included: public meetings and open houses held in six locations around the region; facilitated regional workshops; listening posts around the region in town offices, libraries, Laundromats, fairs and general stores; an online survey; a housing accessibility focus group discussion; focus group interviews with representatives of disenfranchised populations; and a telephone survey conducted by the University of New Hampshire.

## WHAT WE HEARD ABOUT HOUSING-RELATED ISSUES AND NEEDS

The following list of housing-related concerns in the region were collected through public comments, discussion at public meetings and open houses, interviews with housing providers and builders, the housing roundtable, the Equity & Engagement Committee and Regional Plan Advisory Committee.

- Many people are concerned about the lack of good paying jobs in the region. Many North Country residents are having trouble meeting basic needs because of the lack of jobs that pay a livable wage. Many people are underemployed, or having to cobble together part-time seasonal jobs to try to make ends meet. Job growth has been largely big box stores in the southern areas of the region; in the northern areas where housing is more affordable there has been no job growth to replace the closed mills. With rising costs in many basic needs - housing, energy, health care, day care, food, etc. - people feel the gap is widening between wages/incomes and what is needed to meet basic needs.
- Northern New Hampshire already had an older population that is now being exacerbated by the state and national “graying” trend. Many residents who spent their lives here would like to stay when they retire but senior housing and transportation is not available. Most of the region has no public transportation. Senior housing is only available for low income or high income.
- The conditions of many affordable rentals is poor. People with Section 8 vouchers sometimes have trouble finding a willing landlord with a unit that passes inspection.
- The homeless population is undercounted. Supportive services for at risk populations such as the mentally ill, veterans and youth are inadequate. Many “couch surf,” spend time with friends or relatives or in cars and move around a lot.
- There is a lack of affordable real estate with water and sewer to build small affordable multifamily units to meet the needs of the growing number of people living alone and young people waiting longer to start families.
- Out of state retirees and second home owners have driven up the cost of housing in many parts of the region. Builders have no incentive to build small homes on small lots when the profit margin is larger for large homes on large lots.

- Some builders feel some local planning and zoning boards are averse to residential development and needlessly delay approvals and add unnecessary and expensive conditions.
- Some planning and zoning board members and other residents are concerned that small dense residential developments, whether single family on small lots or multifamily, will lead to undesired social change, higher crime, higher taxes and lower property values.
- Fair housing laws are underutilized. Many local officials are only vaguely aware that housing discrimination laws exist, but would not know where to send a resident to report a problem. Some working in housing think that those subject to discrimination are likely to be reluctant to file a complaint - it would be their word against the landlord's, and might increase the likelihood of future discrimination. Some from other countries might even fear retaliation.
- Those in poverty or with low incomes who don't drive or can't afford a functional car have difficulty connecting safe affordable housing with employment or job training/education to get ahead.
- Property taxes are a burden for many low-moderate income households. The decrease in the number of school children in the region leads to decreased state funding for the schools, but most costs are fixed costs. Property taxes affect rents as well.

## FACILITATED REGIONAL PUBLIC WORKSHOPS AND FOCUS GROUP INTERVIEWS

Meeting basic needs was also the most common theme for the sessions New Hampshire Listens held around the state, including Berlin and Plymouth, and for the focus group conversations UNH Cooperative Extension held with seniors, youth, and other subsets of the population who we thought may have needs that were different from those regional planners typically hear from. Residents in both the NH Listens sessions and the focus groups shared concern for livable wage jobs with benefits, safe affordable housing, education for themselves and their children to ensure they could compete for good jobs, and transportation to connect all the needs of daily life. Public input brought attention to the issue of residents not finding jobs close to where they live. People also reported feeling that rental costs were very high, despite the economic downturn in recent years.

### NH Listens & UNH Extension

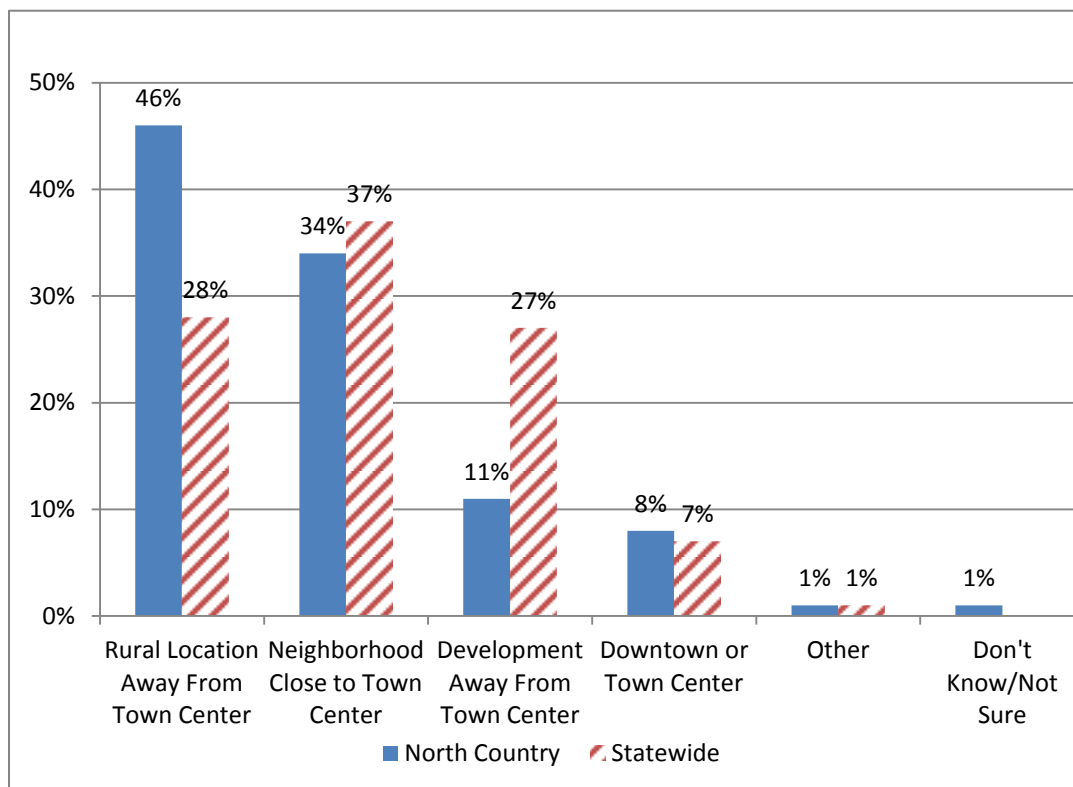
Focus Groups	Listening Sessions	Combined
Transportation Housing Jobs Access to Social Services Youth recreation	Employment and Education Keeping and Educating Youth Aging Population Transportation Housing	Transportation Housing Jobs Schools/Education Higher Education

UNIVERSITY OF NEW HAMPSHIRE SURVEY CENTER

North Country Council partnered with the state’s other eight regional planning commissions to commission a UNH Survey Center telephone survey to learn about resident preferences on several planning issues. Questions were included on the survey aimed at learning about preferences for development patterns.

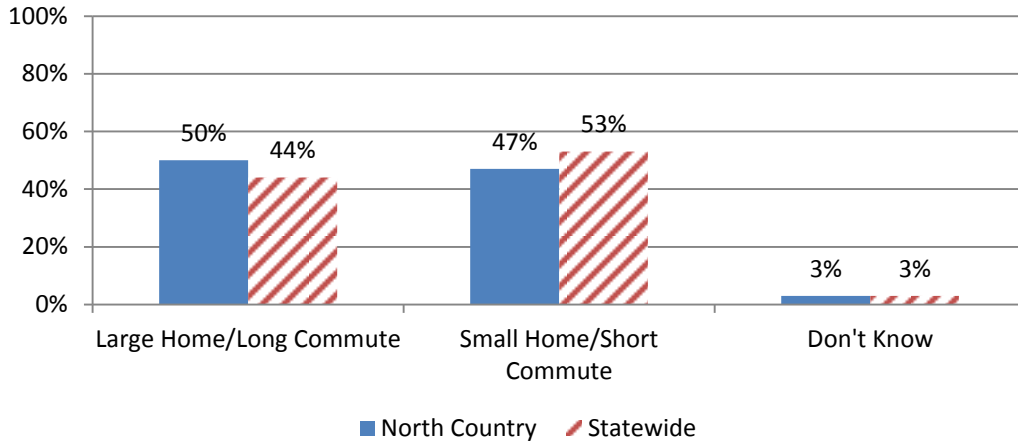
Residents were asked what kind of neighborhood they live in now. As expected, North Country residents' answers look quite different than the statewide responses viewed as a whole. For both state-wide and North Country samples, a bit over one-third of respondents described where they live as a "neighborhood close to a town center"; however, North Country residents were much more likely to describe where they live as a "rural location" away from a town center vs. the statewide sample where people were much more likely to describe their home as a "development" away from a town center.

HOW WOULD YOU CLASSIFY THE NEIGHBORHOOD WHERE YOU LIVE?



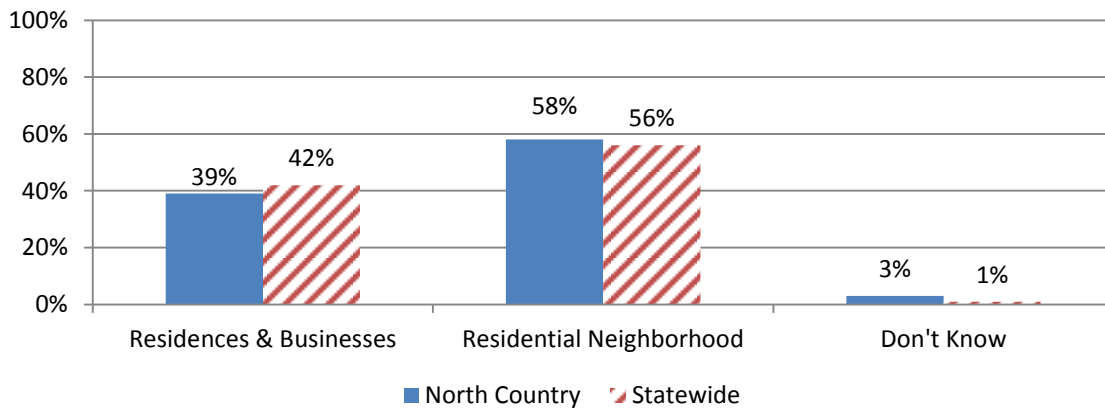
When asked what type of neighborhood they would prefer, given a choice between a large home with a long commute or a small home with a short commute, responses also differed between the North Country and the state as a whole, with a few more North Country residents reporting a higher preference for a larger home over a shorter commute.

**LARGE HOME WITH LONG COMMUTE OR SMALL HOME WITH SHORT COMMUTE?**



Similar results were seen when respondents were asked to choose between a mixed neighborhood with stores and a neighborhood that is residential only - North Country respondents chose a residential-only neighborhood slightly more often than statewide respondents.

**MIXED NEIGHBORHOOD WITH STORES OR RESIDENTIAL ONLY?**

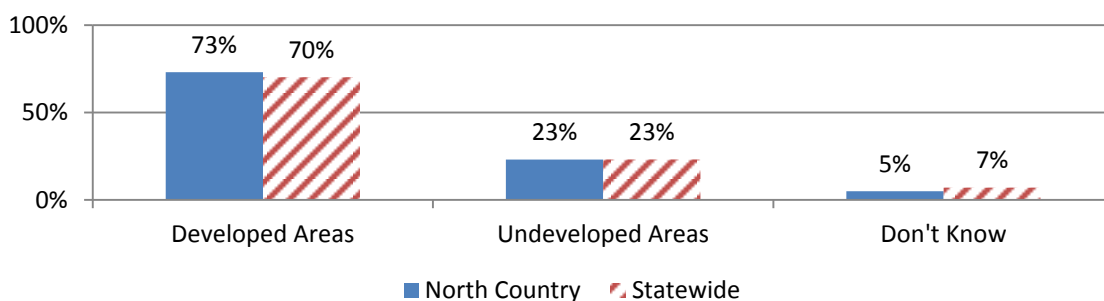


As shown in the table below cross-tabulating the responses to the previous two questions, there was a strong relationship between the responses - 73% of those who reported favoring a mix of businesses and residences also favored a small home/short commute; 68% of those who reported favoring a residential-only neighborhood also favored a large home/yard and longer commute. Thirty percent (171 of 568) of those who responded to both questions reported that they favored living in an area with the characteristics of a downtown or village - small home and yard, short commute, mixed use with businesses, walkable - yet as shown on Page 9 only 8% live in a downtown or town center now.

Small home/yard & short trip to work, school, stores OR large home/yard & long trip to work, school, stores?	Neighborhood with a mix of residences and businesses & can walk to stores, schools, and services, OR a residential-only neighborhood where you needed to drive a car to get to stores, schools and services?		
	Mix of residences and businesses - walk	Residential neighborhood - drive	Total
Small home, yard, & commute	73% (171)	32%(108)	49% (278)
Large home, yard, & commute	27% (62)	68% (228)	51% (290)
Total	41% (233)	59% (336)	100%

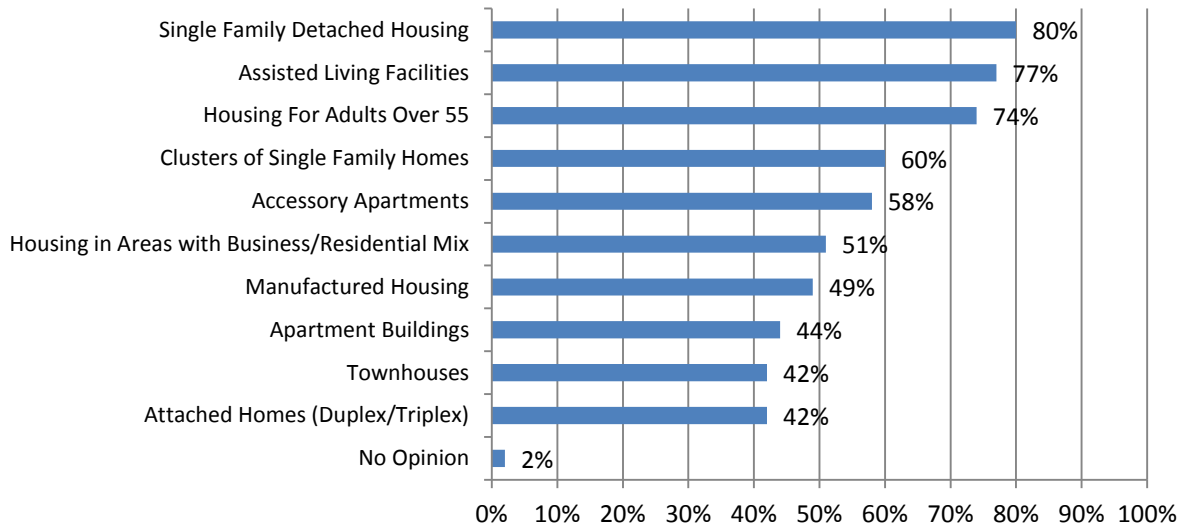
An even higher percentage of North Country residents than statewide respondents (73% vs. 70%) favored locating future development in parts of the North Country that are already developed.

**WHERE SHOULD FUTURE DEVELOPMENT OCCUR IN YOUR PART OF THE STATE?**



When asked about the specific types of housing that should be encouraged, a range of housing choices were chosen by the majority of respondents. Single family housing received the highest response. However, the majority of respondents recognized the need for additional housing appropriate for senior and disabled residents. Cluster development and accessory apartments were also supported by the majority of respondents.

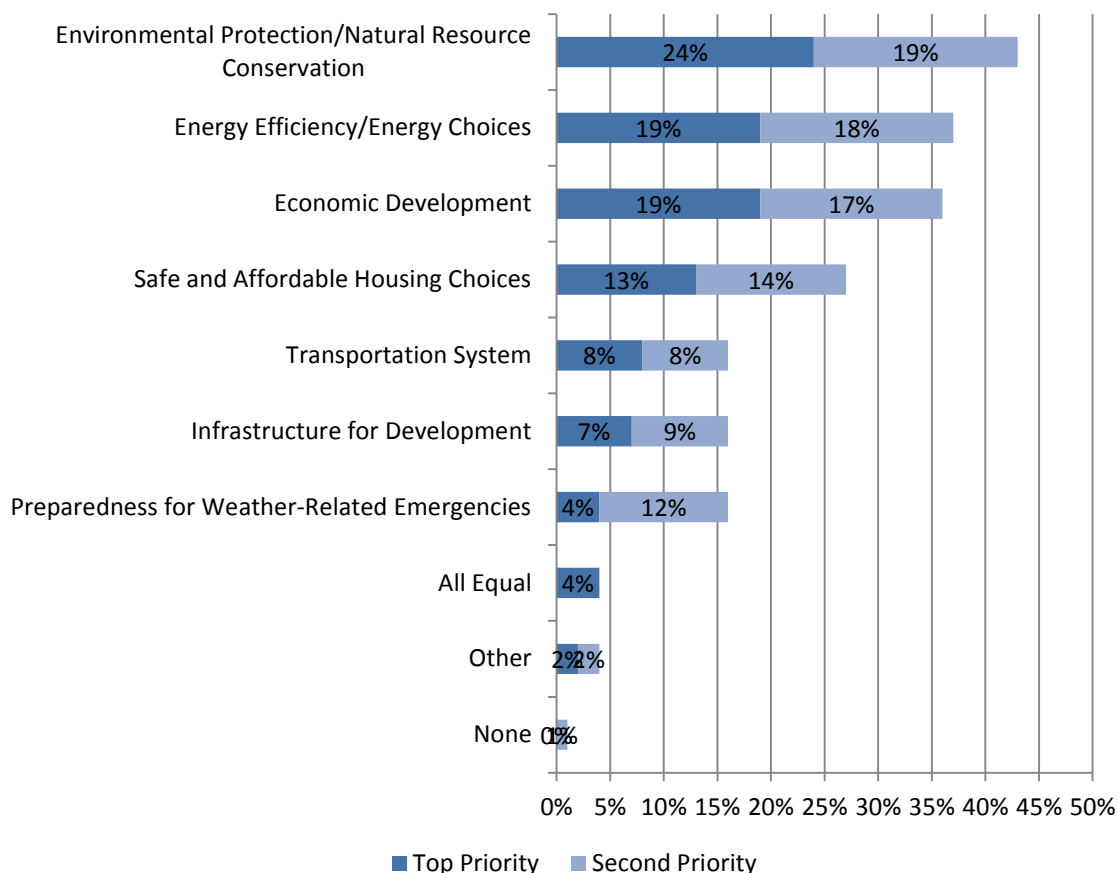
**WHAT KINDS OF HOUSING SHOULD YOUR TOWN ENCOURAGE?**





Consistent with the input received through the on-line survey/comment cards, listening sessions and focus groups, which showed residents recognize the housing problem in the North Country is largely on the income side of the affordability gap, respondents did not identify housing as a high priority for public dollars.

### PRIORITIES FOR INVESTING PUBLIC DOLLARS

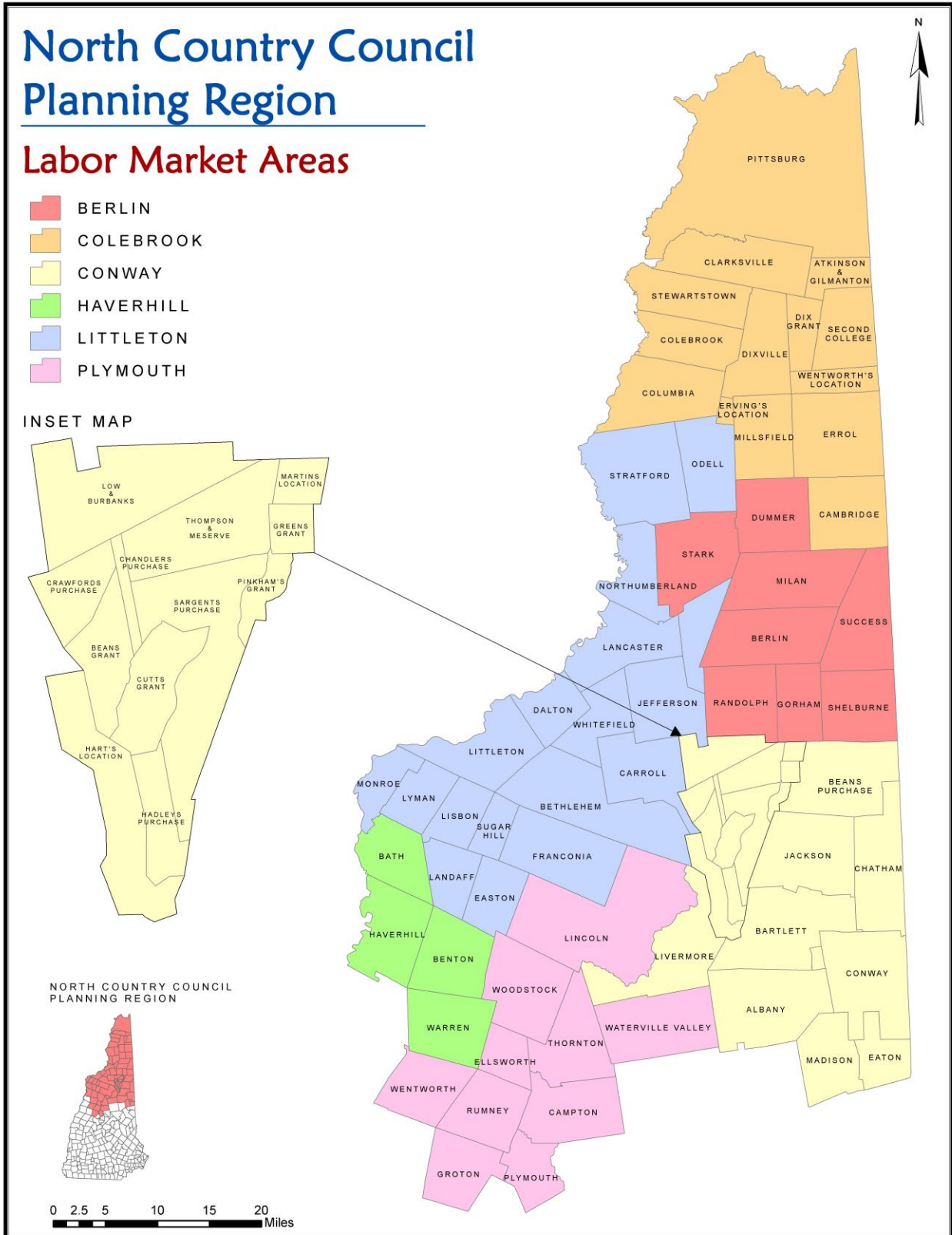


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## ANALYSIS OF EXISTING CONDITIONS AND TRENDS

This section analyzes available data related to the region's housing needs and housing stock. Unique characteristics of the region are observed through analysis of regional conditions as they relate to the state and the nation.

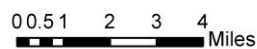
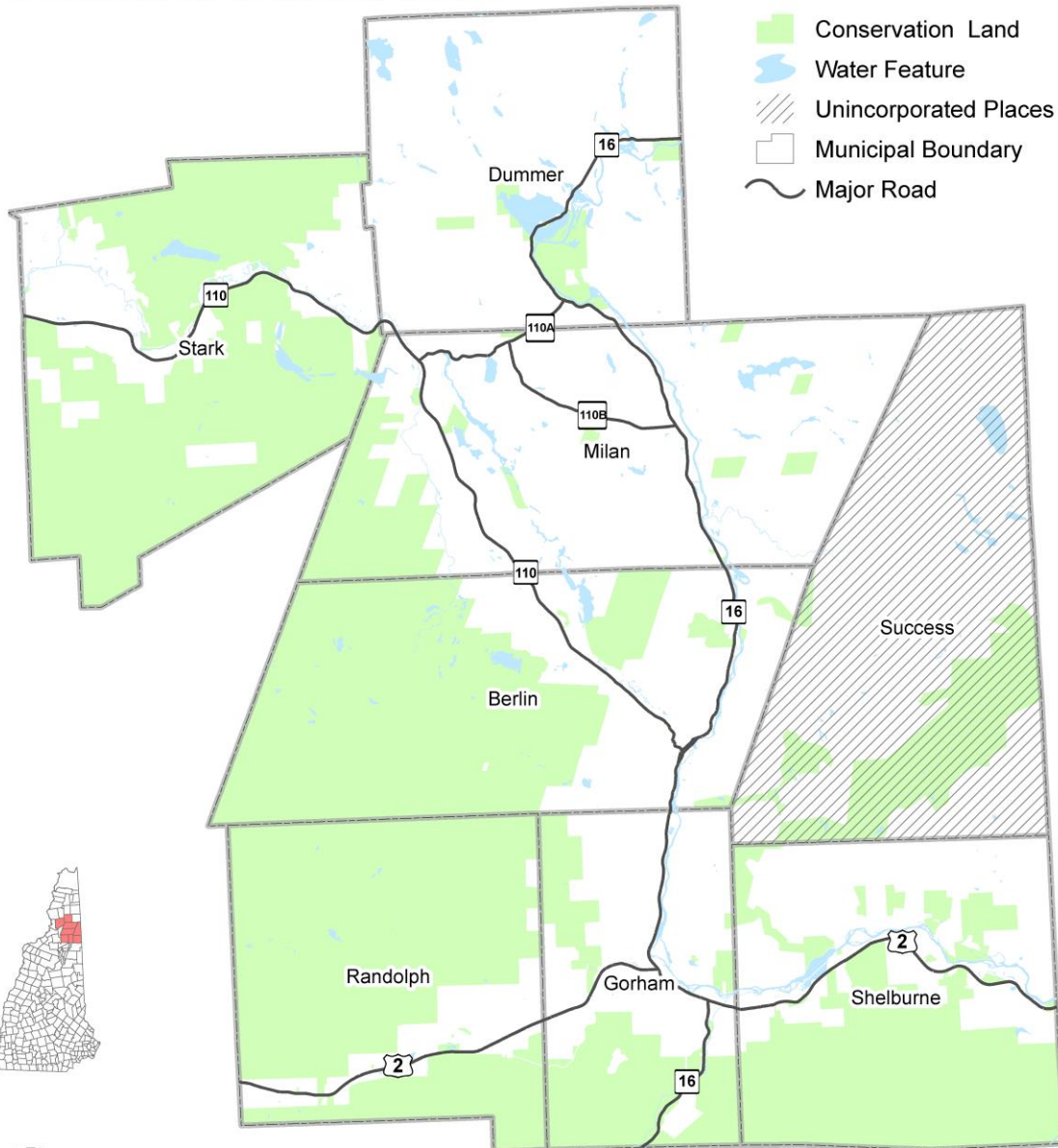
As shown on the maps on the following pages, approximately one third of the state's geography is within the Council's planning region, 51 municipalities in six labor market areas, as well as 25 Unincorporated Places. Like the previous reports, some of the data for this housing assessment is organized according to labor market areas (LMAs). Labor market areas are based on commuting patterns, and so reflect the area within which the majority of residents access jobs and services. Labor market areas are reevaluated periodically and revised as needed to reflect changes in commuting patterns. Changes to LMA boundaries made between the 2004 and 2011 housing needs assessments resulted from shifts in commuting patterns associated with changes in local employment opportunities, including mill closings in Northumberland and the Berlin-Gorham area, increased retail opportunities in Haverhill and Littleton, and the opening of the new state prison in Berlin. The current labor market areas used to organize, review and analyze some of the housing data in this report are shown on the map on the following pages.



# North Country Council Planning Region



## Berlin Labor Market Area








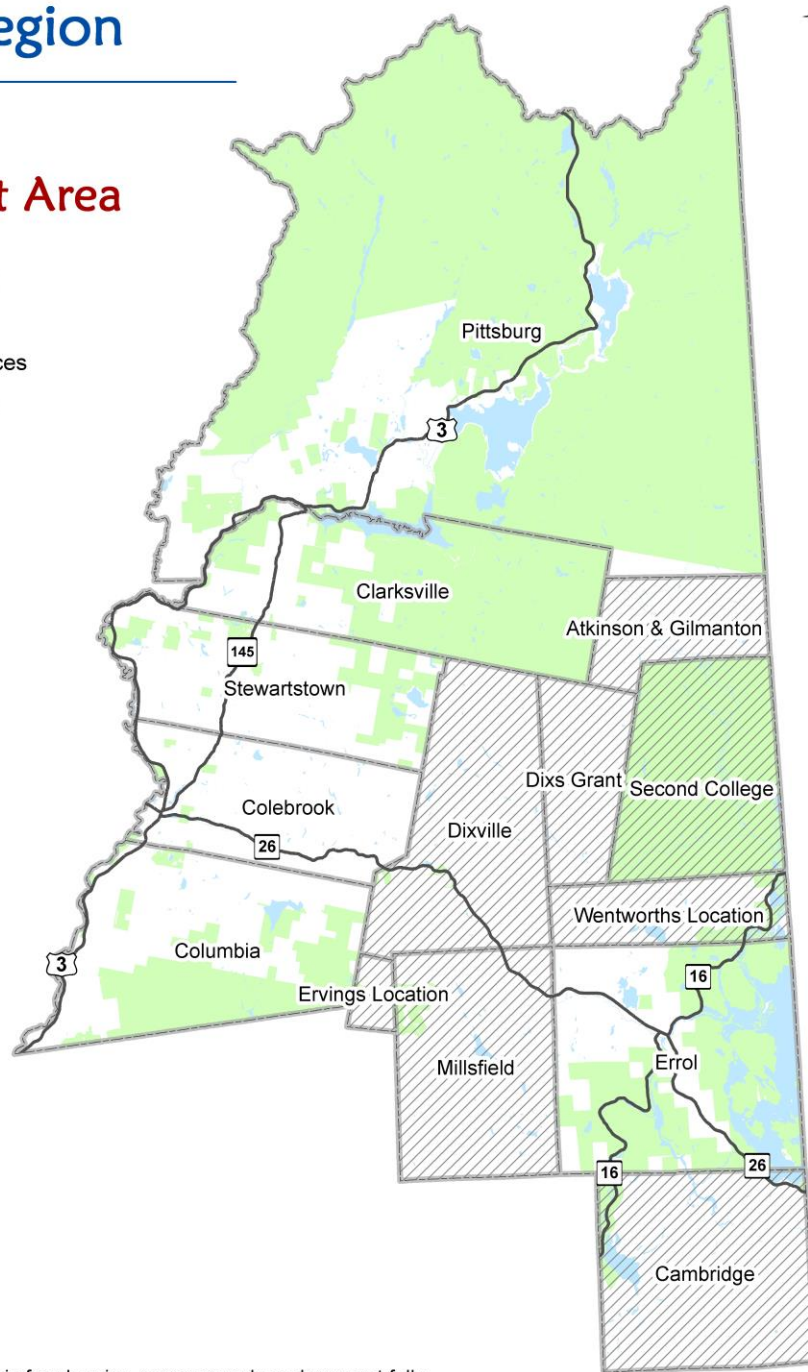
This map is for planning purposes only and may not fully represent geographic conditions. Inaccuracies are known to exist in these data layers. Corrections, additions or deletions should be directed to North Country Council.

# North Country Council Planning Region



## Colebrook Labor Market Area

-  Conservation Land
-  Water Feature
-  Unincorporated Places
-  Municipal Boundary
-  Major Road



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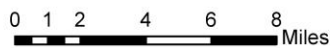
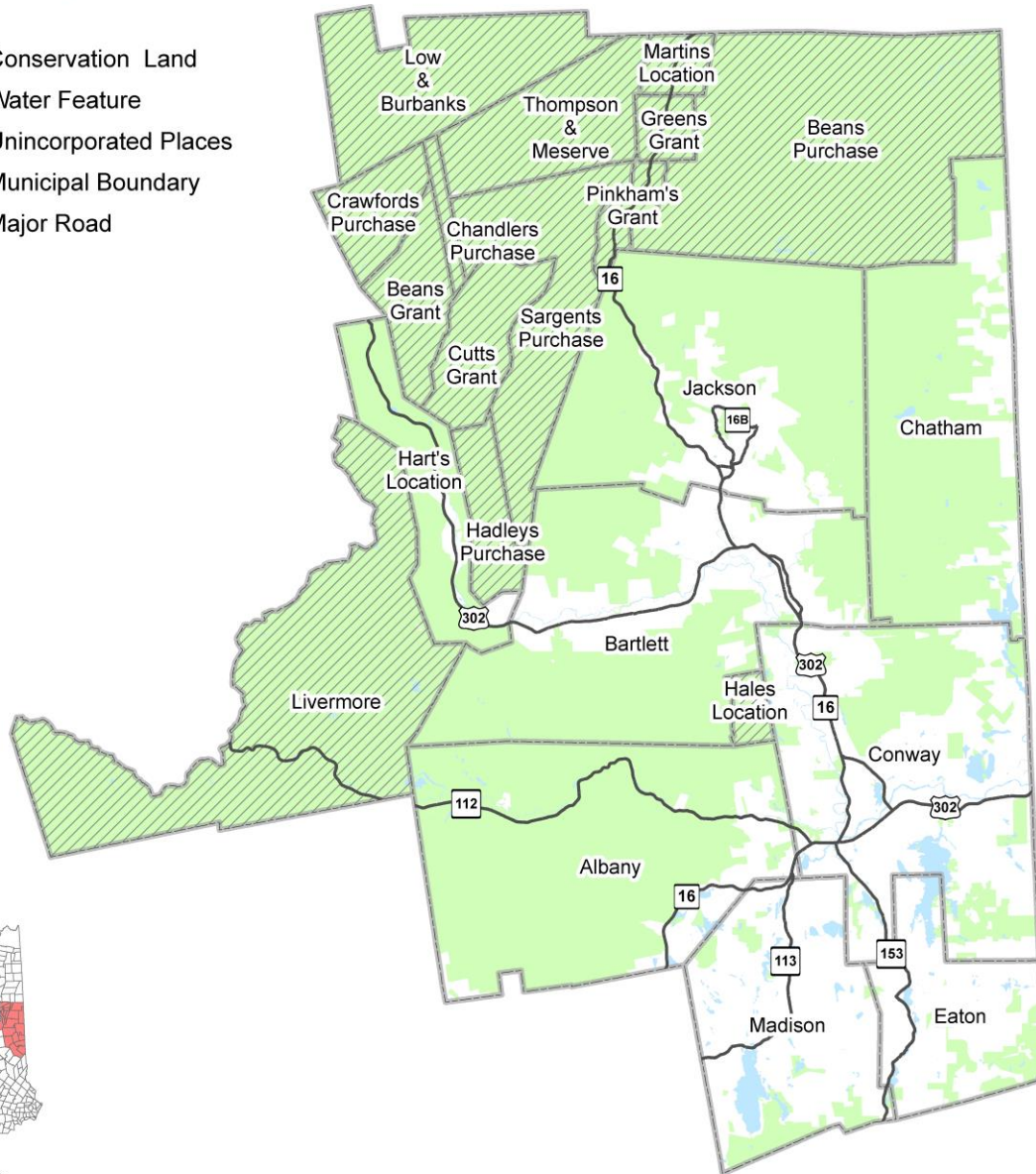


# North Country Council Planning Region



## Conway Labor Market Area

- Conservation Land
- Water Feature
- Unincorporated Places
- Municipal Boundary
- Major Road



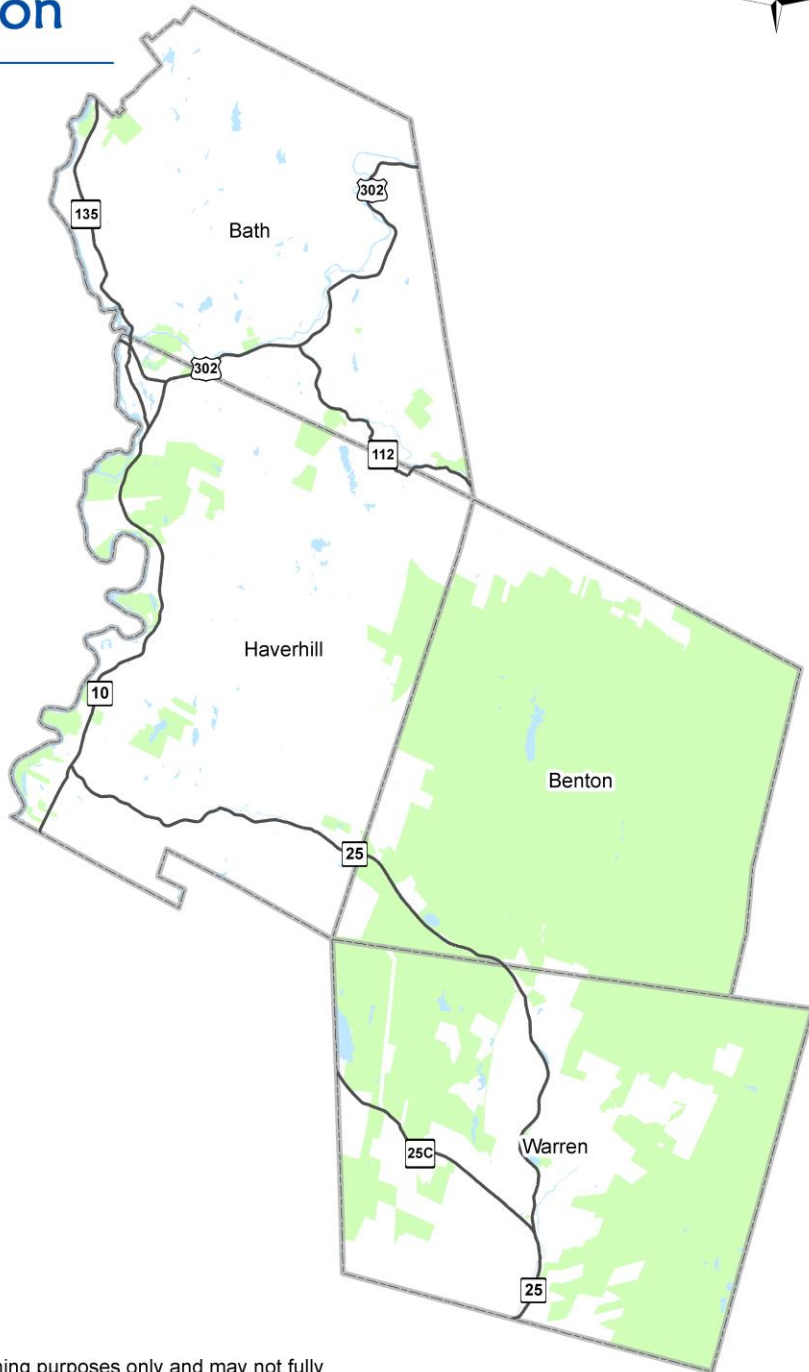
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# North Country Council Planning Region

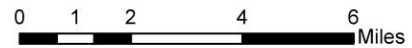


## Haverhill Labor Market Area

-  Conservation Land
-  Water Feature
-  Town Boundary
-  Major Road



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# North Country Council Planning Region

## Littleton Labor Market Area

-  Conservation Land
-  Water Feature
-  Unincorporated Places
-  Municipal Boundary
-  Major Road



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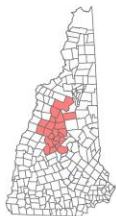


# North Country Council Planning Region



## Plymouth Labor Market Area

-  Conservation Land
-  Water Feature
-  Town Boundary
-  Major Road



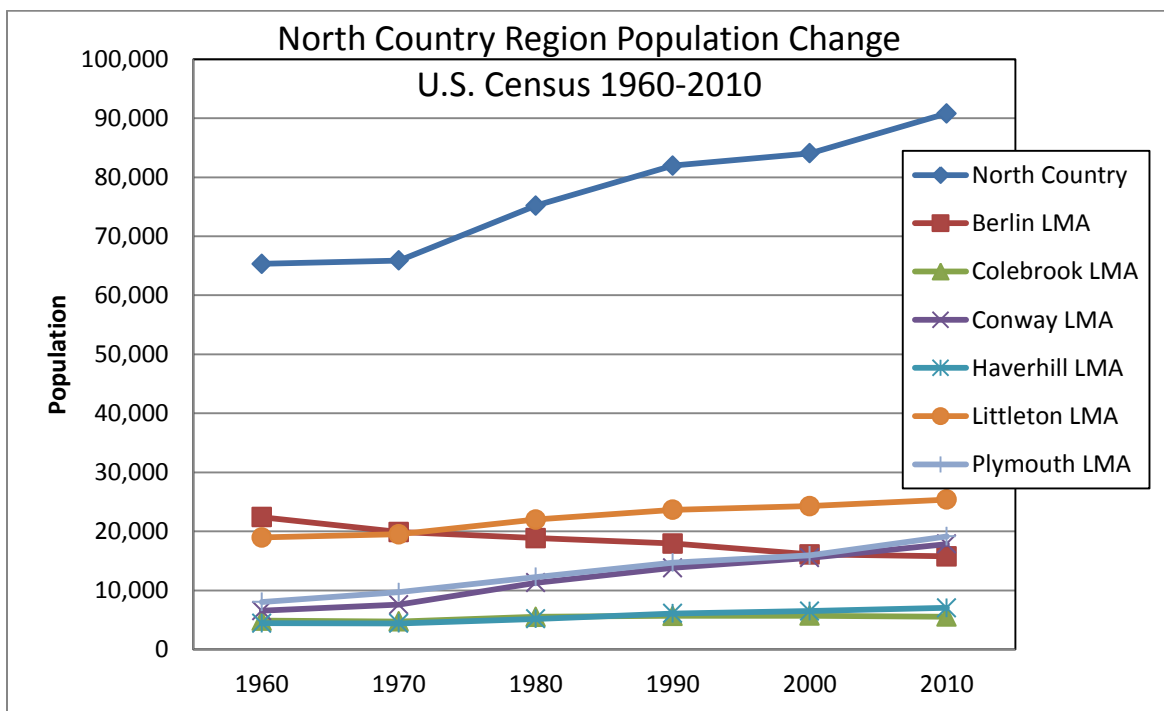
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## DEMOGRAPHIC AND SOCIOECONOMIC TRENDS

### POPULATION

As of the 2010 U.S. Census the year-round population of the North Country Council Planning Region was 90,813. The largest communities were Conway (10,115) in Carroll County and Berlin (10,051) in Coos County. Due to the large geographic area covered by the region, several smaller communities also serve the role of socioeconomic centers for the surrounding communities. These are: Plymouth (6,990), Littleton (5,928), and Haverhill (4,697), all in northern Grafton County, and Colebrook (2,301) in Coos County. The vast majority of North Country towns have fewer than 2,500 residents; many have fewer than 1,000 residents. The region also includes the state's 25 Unincorporated Places where 94 residents were counted in 2010.

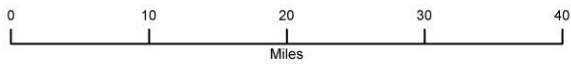
The North Country Council Planning Region's population has grown substantially over the past fifty years; however, this growth has not been uniform across the region. The graph below shows the population growth for the region as a whole, along with the population change for each labor market area subset. As shown, most of the growth has been in the Littleton, Conway and Plymouth areas. The Berlin area has lost population, while Colebrook and Haverhill have remained fairly steady.



# North Country Council Planning Region

## 2010 Population

Legend



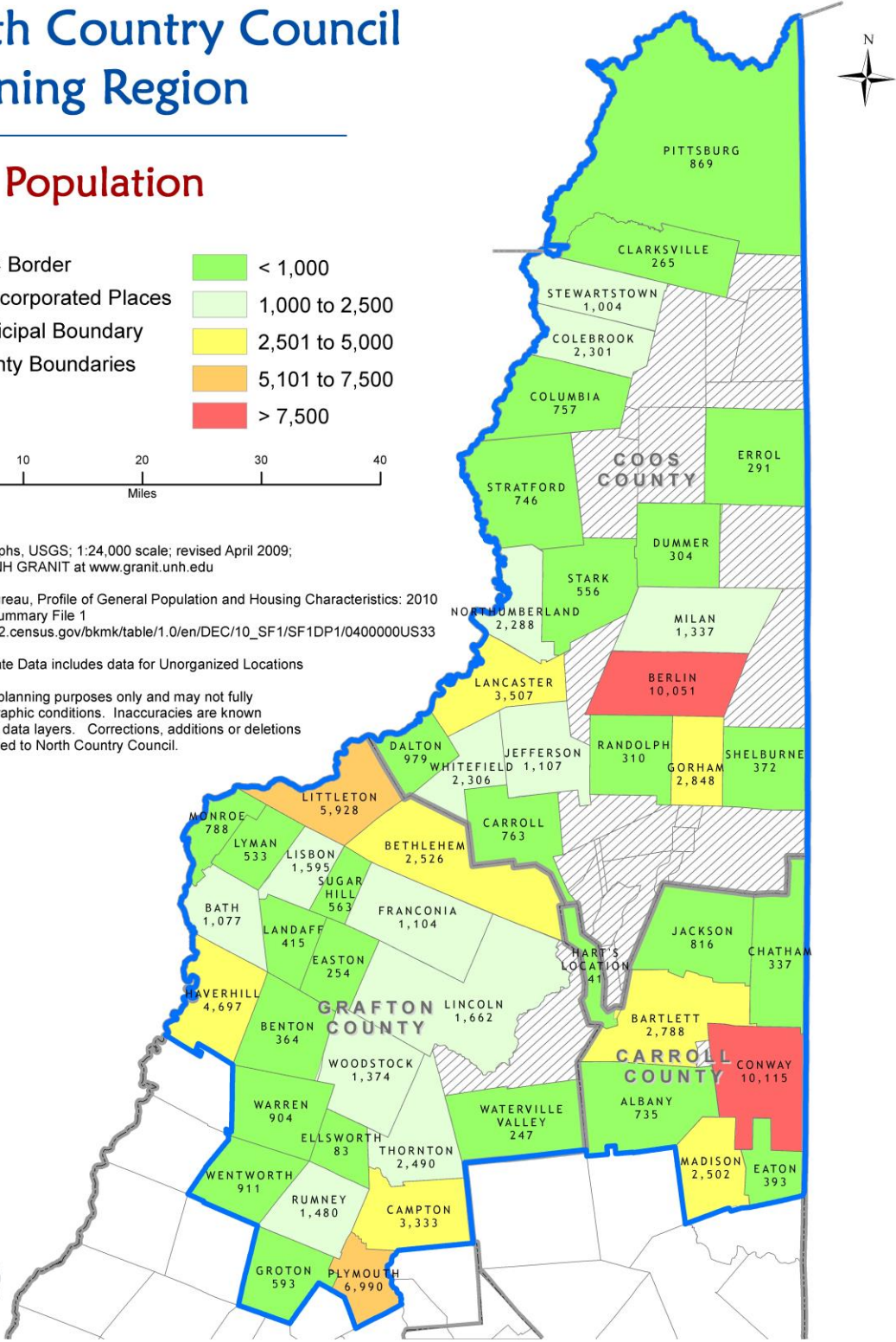
Data Sources:

Digital Line Graphs, USGS; 1:24,000 scale; revised April 2009; available from NH GRANIT at [www.granit.unh.edu](http://www.granit.unh.edu)

U.S. Census Bureau, Profile of General Population and Housing Characteristics: 2010 2010 Census Summary File 1 [http://factfinder2.census.gov/bkmk/table/1.0/en/DEC/10\\_SF1/SF1DP1/0400000US33](http://factfinder2.census.gov/bkmk/table/1.0/en/DEC/10_SF1/SF1DP1/0400000US33)

County and State Data includes data for Unorganized Locations

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# North Country Council Planning Region

## Population Change 2000-2010

**Legend**

-  NCC Border
-  Unincorporated Places
-  Municipal Boundary
-  County Boundaries
-  No Data
-  < 0 to - 10%
-  0
-  1% to 10%
-  10% to 20%
-  > 20%



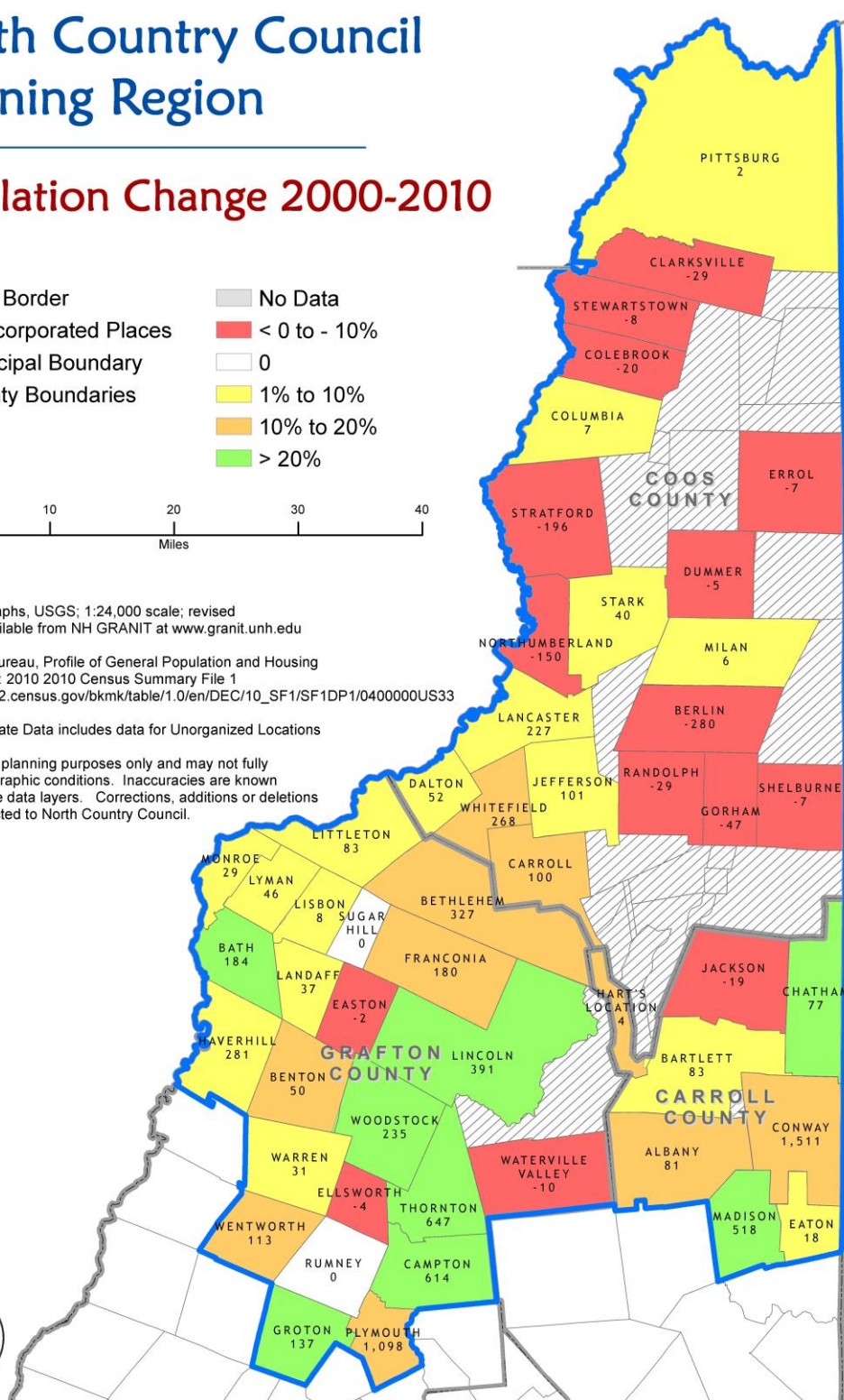
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U.S. Census Bureau, Profile of General Population and Housing Characteristics: 2010 2010 Census Summary File 1 [http://factfinder2.census.gov/bkmk/table/1.0/en/DEC/10\\_SF1/SF1DP1/0400000US33](http://factfinder2.census.gov/bkmk/table/1.0/en/DEC/10_SF1/SF1DP1/0400000US33)

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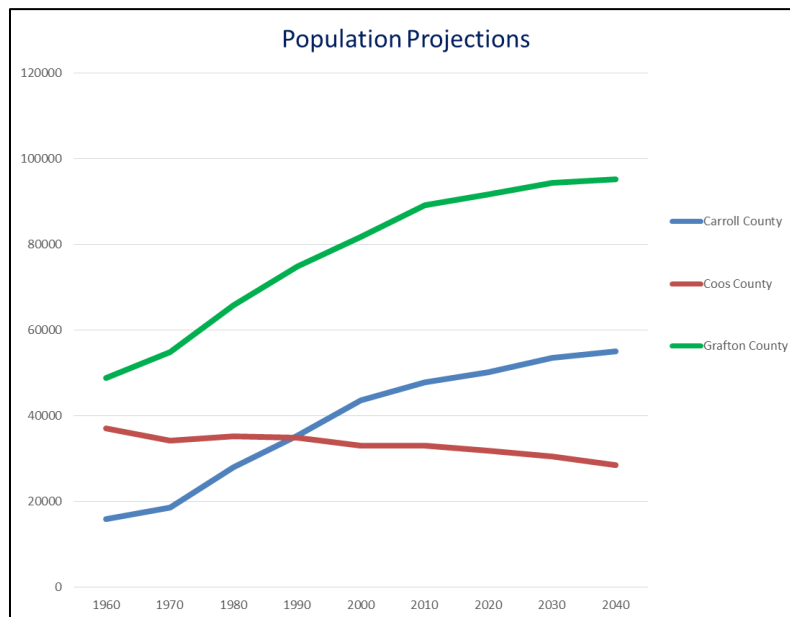
Between 2000 and 2010 the Conway and Plymouth areas experienced the highest rates of growth, followed by the Haverhill and Littleton areas. Both the Berlin and Colebrook areas lost population in recent years.

**2000 TO 2010 POPULATION CHANGE**

Labor Market Area	2000	2010	% Change
Berlin	16,102	15,778	-2%
Colebrook	5,706	5,564	-2%
Conway	15,519	17,860	+15%
Haverhill	6,496	7,042	+8%
Littleton	24,297	25,406	+5%
Plymouth	15,942	19,163	+20%
<b>Total</b>	<b>84,062</b>	<b>90,813</b>	<b>+8%</b>

*(U.S. Census, 2000, 2010)*

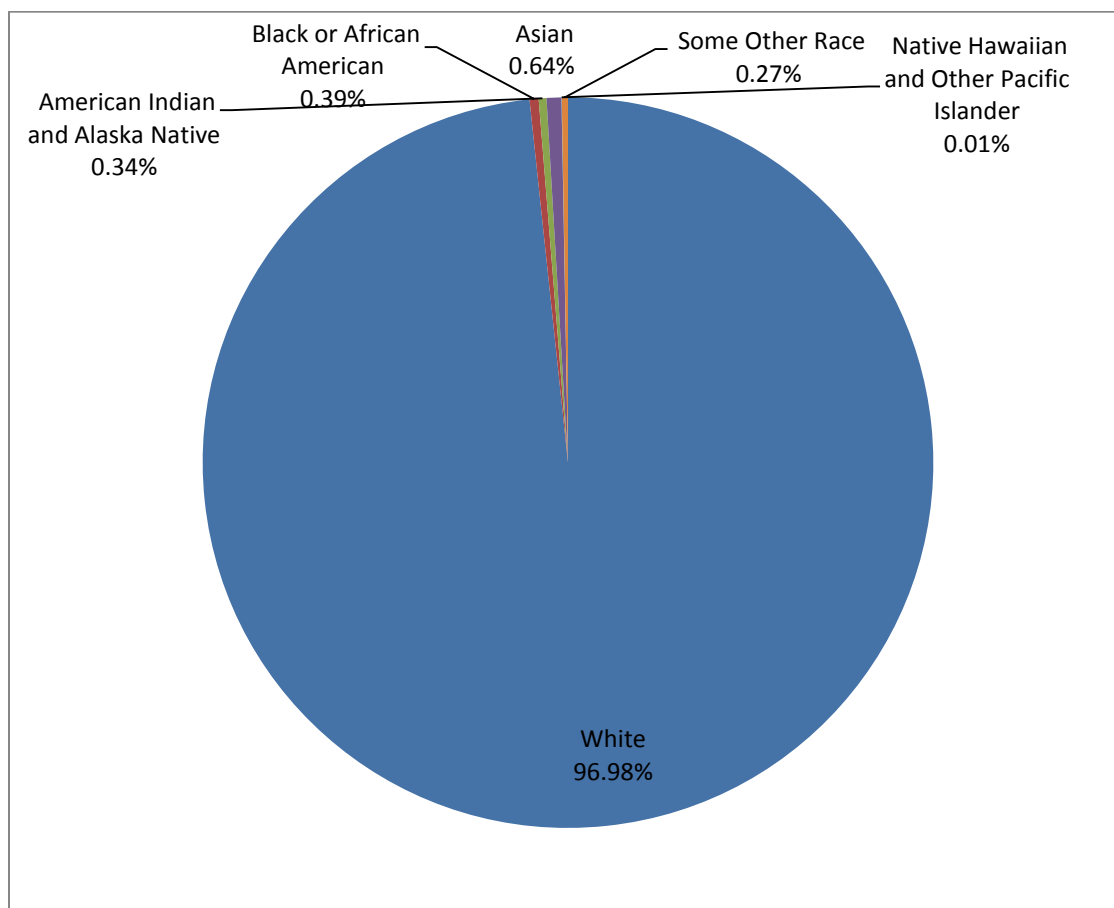
Population projections for the three counties – Coos, Grafton and Carroll - show continued population loss in Coos County, and continued but slower growth in Carroll and Grafton Counties over the next several decades.<sup>1</sup>



<sup>1</sup> Population projections are performed at the county level due to the availability of demographic data. The North Country Council Planning Region includes all of Coos County, northern Grafton County, and northern Carroll County.

## POPULATION BY RACE

As shown in the figure below, the vast majority of the North Country population is white (96.98%). The North Country has a slightly larger white population than the state of New Hampshire as a whole (93.89%). Overall the nation is much more diverse than both the state of New Hampshire and the North Country region, with all races besides white comprising a far greater percentage of the population.



(US Census 2010)

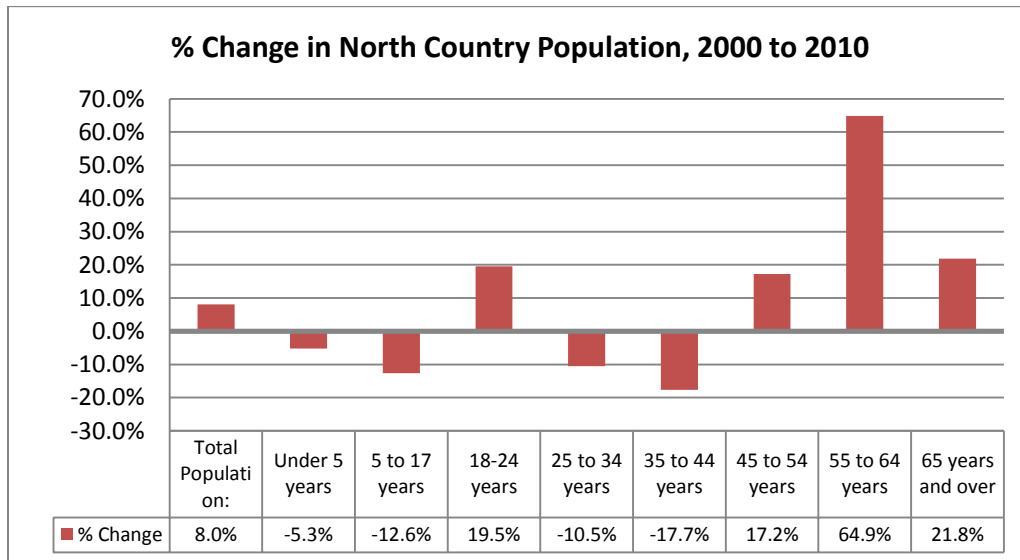
No significant differences were seen across the region.

LMA		White % of Total	Other Race or More than one race	Hispanic or Latino (of any race) % of Total
Berlin	15,778	96.90%	3.10%	1.22%
Colebrook	5,564	97.70%	2.30%	0.88%
Conway	17,860	97.22%	2.78%	1.06%
Haverhill	7,042	97.03%	2.97%	1.01%
Littleton	25,406	96.76%	3.24%	1.44%
Plymouth	19,163	96.58%	3.42%	1.29%
<b>Total</b>	<b>90,813</b>	<b>96.92%</b>	<b>3.08%</b>	<b>1.23%</b>

(US Census 2010)

## POPULATION BY AGE

The population trends have not been uniform among age groups. As for the rest of the state, the largest increase in population by far in the North Country planning region has been in the 55-64 age group. Smaller increases were seen in the 18-24, 45-54 and 65 and over age groups. The population of children under 18 decreased, as did the population 25-44.



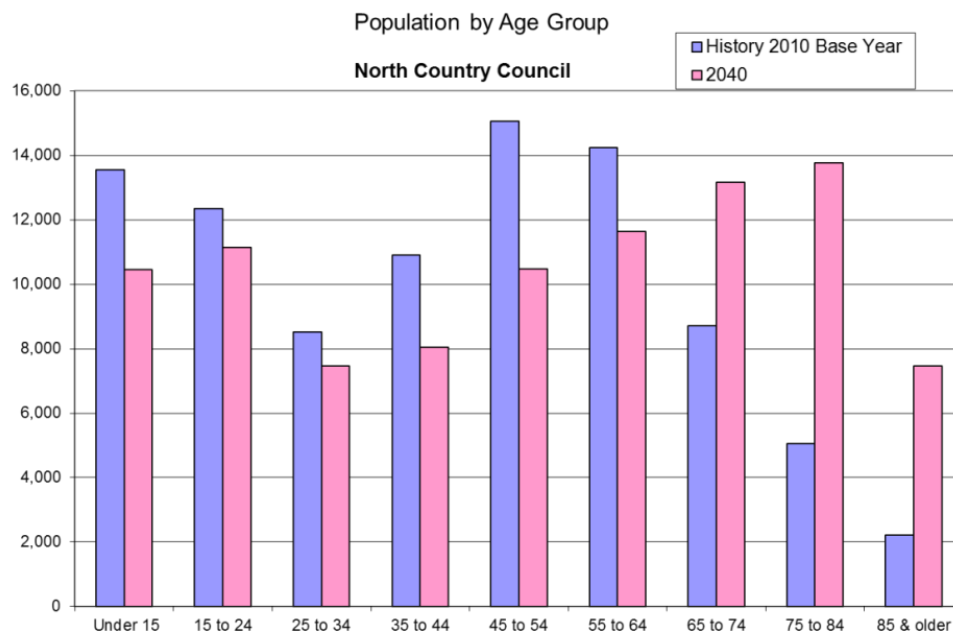
(U.S. Census 2000, 2010)



	Carroll County		Coos County		Grafton County	
Year	2000	2010	2000	2010	2000	2010
Median Age	42.5	48.3	41.5	46.4	37.0	41.2

(U.S. Census DP-1, 2000, 2010)

As shown in the table below, the shift toward the older age categories is expected to continue in the next several decades.



These observations in population change in the North Country are in line with the overall statewide trend. Across New Hampshire, the 45 and older cohorts have seen big increases in the last 10 years and the young adult cohorts have experienced a decline in population. In the last decade, despite New Hampshire having the 47th lowest birth rate in the country in 2010, natural increase accounted for most of the state's population increase for the first time since the 1960s. Migration into the state was much lower than it had been in 40 years. Migrants leaving New Hampshire have not changed in numbers drastically, rather the age structure is changing. New Hampshire's young adult population is dwindling, not necessarily because more youth are leaving the state, but because fewer young people are coming into the state. Currently, a large proportion of the population is aged 45 to 64 – offering New Hampshire the advantage of a large working age population compared to those too old or too young to work. However, in the next twenty years, the number of those aged 65 to 74 is set to double, which will offer some serious challenges to our communities, such as appropriate housing availability

as this population ages (Johnson, K., *New Hampshire Demographic Trends in the Twenty-first Century, Reports on New England*, Number 4. Carsey Institute, University of New Hampshire, 2012).

...migration contributes to this situation, but the primary driver is the aging in place of those currently residing in New Hampshire. Age structure changes have important implications for policymakers as well as for the state's business, service, and nonprofit communities. The state's youngest and oldest residents are big consumers of government services such as education and health care. In contrast, the working-age population provides human capital and the skilled labor force needed to fuel economic growth, as well as much of the consumer base for goods and services. There is also an ongoing concern in New Hampshire about the state's ability to retain and attract young adults and about whether the state has an old population. (Johnson, K. 2012. *New Hampshire Demographic Trends in the Twenty-first Century. Reports on New England. Number 4. Carsey Institute, University of New Hampshire, 2012*)

# North Country Council Planning Region

## Population Age 65 and Over

### Legend

-  NCC Border
-  Unincorporated Places
-  Municipal Boundary
-  County Boundaries
-  Up to 10%
-  10% to 15%
-  15% to 20%
-  > 20%



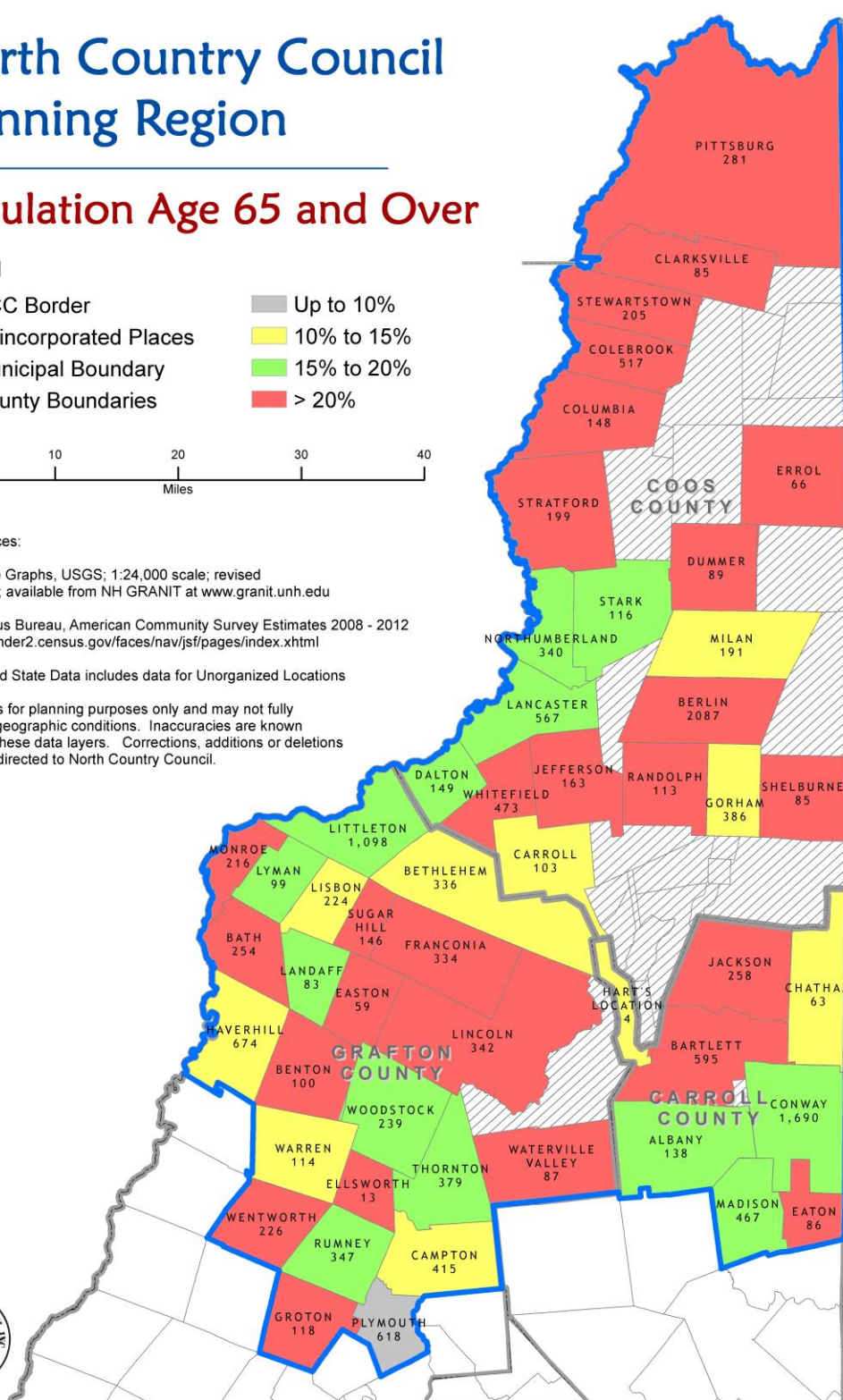
### Data Sources:

Digital Line Graphs, USGS; 1:24,000 scale; revised April 2009; available from NH GRANIT at [www.granit.unh.edu](http://www.granit.unh.edu)

U.S. Census Bureau, American Community Survey Estimates 2008 - 2012 <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>






















County and State Data includes data for Unorganized Locations

This map is for planning purposes only and may not fully represent geographic conditions. Inaccuracies are known to exist in these data layers. Corrections, additions or deletions should be directed to North Country Council.



## HOUSEHOLD TRENDS

Both the size and make-up of households are changing. More people are living alone; that trend along with smaller families is leading to smaller household sizes. More unrelated individuals are living together in households. There are fewer households with children under the age of 18, and households include even fewer married couple families with children. The percentage of households with individuals 65 years and over is increasing. Additionally, a non-traditional household type that has been getting much attention is the so-called multi-generational household type, or household containing three or more generations.

Year	Carroll County		Coos County		Grafton County	
	2000	2010	2000	2010	2000	2010
Average Household Size	2.35	 2.25	2.33	 2.23	2.38	 2.28
Average Family*** Household size	2.82	 2.72	2.82	 2.72	2.90	 2.80
Nonfamily*** Households	32.9%	 35.5%	34.4%	 37.3%	35.9%	 38.7%
Householder living Alone	26.6%	 28.4%	28.8%	 30.3%	27.4%	 29.4%
Households with Children Under Age 18	29.3%	 24.2%	30.1%	 25.3%	31.4%	 25.8%
Husband and Wife Families with Children Under Age 18	20.0%	 15.0%	19.6%	 14.0%	21.8%	 16.4%
Households with Individuals 65 and Over	29.2%	 32.6%	30.3%	 31.2%	23.2%	 27.2%

(U.S. Census, 2000, 2010)

\*\*\* The U.S. Census Bureau categorized all unmarried partner households and married same-sex partner households, as nonfamily households. This impacts the results substantially. The 2009-2013 American Community Survey 5-year Estimates estimated 7.3% of Carroll County households were unmarried-partner households, as were 6.9% of Coos County and 6.7% of Grafton County.

## EMPLOYMENT

The following table shows the average employment and weekly wages paid in the North Country planning region's industries along with the statewide average weekly wage. **The industries employing the largest numbers are shown in bold.** As shown, the average weekly wage region-wide was \$635 in 2012 compared to \$928 statewide. The five industries providing most of the region's employment are Manufacturing, Retail Trade, Health Care and Social Assistance, Accommodation and Food Services, and Government. Of these industries, the only one that pays an average weekly wage higher than the statewide average for that industry is Accommodation and Food Services; however that average weekly wage is \$352, well below the average weekly wage of \$635 for the region for all industries.

Industry	North Country Annual Average Employment		North Country Average Weekly Wage	State Average Weekly Wage
	Number	%		
Agriculture, Forestry, Fishing and Hunting	383	0.9%	\$659	\$624
Mining, Quarrying, and Oil and Gas Extraction	37	0.1%	\$683	\$1,102
Utilities	190	0.5%	\$1,526	\$1,818
Construction	1860	4.4%	\$850	\$990
<b>Manufacturing</b>	<b>3081</b>	<b>7.3%</b>	<b>\$752</b>	<b>\$1,221</b>
Wholesale Trade	528	1.3%	\$1,026	\$1,550
<b>Retail Trade</b>	<b>7715</b>	<b>18.4%</b>	<b>\$496</b>	<b>\$537</b>
Transportation and Warehousing	778	1.9%	\$556	\$741
Information	403	1.0%	\$923	\$1,453
Finance and Insurance	723	1.7%	\$1,245	\$1,628
Real Estate and Rental and Leasing	458	1.1%	\$593	\$863
Professional, Scientific, and Technical Services	659	1.6%	\$954	\$1,533
Management of Companies and Enterprises	404	1.0%	\$1,093	\$1,881
Administration & Support, Waste Management and Remediation	619	1.5%	\$626	\$821
Educational Services	438	1.0%	\$568	\$945
<b>Health Care and Social Assistance</b>	<b>5942</b>	<b>14.1%</b>	<b>\$815</b>	<b>\$937</b>
Arts, Entertainment, and Recreation	1831	4.4%	\$368	\$376

<b>Accommodation and Food Services</b>	<b>7192</b>	<b>17.1%</b>	<b>\$352</b>	<b>\$339</b>
Other Services (excluding Public Administration)	1020	2.4%	\$522	\$616
Unclassified	6	0.0%	\$372	\$1,330
<b>Government</b>	<b>7737</b>	<b>18.4%</b>	<b>\$719</b>	<b>\$868</b>
<b>Total</b>	<b>42,004</b>	<b>100.0%</b>	<b>\$635</b>	<b>\$928</b>

*(NHES Economic & Labor Market Information Bureau, 2012)*

There are variations between the region's labor market areas (LMAs), both in terms of the type of employment and wages. In the following table, the average weekly wage is shown for each of the region's major industries. For the purposes of this analysis, an industry is defined as a "major" industry if it provides at least 5% of the employment in any one of the region's six labor market areas. The percentage of employment each industry provides in each labor market area is also shown. Using the 2014 MIT Living Wage Calculator developed by Dr. Amy K. Glasmeier, a weekly wage of \$387 is estimated to be the Living Wage for a single person in New Hampshire (\$9.68 per hour x 40 hours). **In the following table, weekly wages which would NOT provide a Living Wage for a single person household are colored red.** All of the region's major industries provide a Living Wage for a single adult except Accommodation and Food Services and Arts, Entertainment and Recreation (with the exception of the Conway LMA). A Living Wage for a household with two adults and two children is estimated to be \$806 (\$20.15 per hour x 40 hours). **Weekly wages which WOULD provide a Living Wage for a household with two adults and two children are colored green.** Here there is more variation between labor market areas. The average weekly wage in the Construction industry provides a Living Wage for a family of four in all LMAs except Littleton. Interestingly, Manufacturing on average only provides a Living Wage for a family of four in the Berlin LMA. The average Health Care and Social Assistance position provides a Living Wage for a family of four in the Haverhill, Plymouth, and Littleton LMAs.

**MAJOR INDUSTRIES WITHIN NEW HAMPSHIRE'S SIX NORTHERN LABOR MARKET AREAS –  
SHOWING PERCENTAGE OF EMPLOYMENT AND AVERAGE WEEKLY WAGE**

Industry	Berlin		Haverhill		Plymouth		Colebrook		Conway		Littleton	
	%	\$	%	\$	%	\$	%	\$	%	\$	%	\$
Construction	7.4%	\$898	4.9%	\$937	3.5%	\$828	5.8%	\$891	4.7%	\$814	3.2%	\$785
Manufacturing	8.3%	\$910	4.9%	\$685	9.1%	\$796	3.7%	\$679	5.7%	\$770	11.3%	\$731
Retail Trade	14.7%	\$526	19.6%	\$444	11.2%	\$463	18.0%	\$427	21.6%	\$456	19.8%	\$584
Health Care and Social Assistance	19.1%	\$767	11.9%	\$901	10.3%	\$830	16.5%	\$650	12.3%	\$723	15.6%	\$893
Arts, Entertainment, and Recreation	0.7%	\$379	n	n	6.2%	\$360	0.9%	\$198	4.6%	\$409	4.9%	\$343
Accommodation and Food Services	11.4%	\$307	6.0%	\$264	18.1%	\$355	10.4%	\$285	23.4%	\$355	13.4%	\$375
Government	25.0%	\$767	37.3%	\$692	22.8%	\$735	26.6%	\$593	12.4%	\$669	14.6%	\$681
<b>Total</b>	<b>58.40</b>	<b>\$696</b>	<b>26.80</b>	<b>\$671</b>	<b>127.75</b>	<b>\$631</b>	<b>19.93</b>	<b>\$555</b>	<b>141.75</b>	<b>\$593</b>	<b>117.08</b>	<b>\$667</b>

(NHES Economic & Labor Market Information Bureau, 2012)

Following statewide trends, the number of jobs in the better paying goods-producing industries has continued to decline in the North Country. As shown below, with the exception of Conway, goods producing jobs in the largest job center community in each of the region’s six labor market areas represented a smaller proportion of private industry jobs in 2014 than they had in 2000. The average weekly wage for jobs in goods-producing industries in each of the six job center communities continues to be higher than that for jobs in service industry jobs.

**NUMBER OF GOODS-PRODUCING JOBS  
AS % OF TOTAL PRIVATE INDUSTRY JOBS COMPARED TO STATEWIDE**

	<b>2000</b>	<b>2014</b>
<b>Statewide</b>	25%	17%
<b>Berlin</b>	39%	15%
<b>Colebrook</b>	19%	15%
<b>Conway</b>	10%	11%
<b>Haverhill</b>	30%	15%
<b>Littleton</b>	27%	18%
<b>Plymouth</b>	14%	4%

**AVERAGE WEEKLY WAGE FOR SERVICE  
INDUSTRY JOBS AS % OF  
GOODS-PRODUCING INDUSTRY WAGE**

	<b>2000</b>	<b>2014</b>
<b>Statewide</b>	75%	79%
<b>Berlin</b>	58%	90%
<b>Colebrook</b>	84%	85%
<b>Conway</b>	74%	81%
<b>Haverhill</b>	85%	68%
<b>Littleton</b>	81%	79%
<b>Plymouth</b>	80%	83%

*(NHES Economic & Labor Market Information Bureau,  
Quarterly Census of Employment and Wages, 1<sup>st</sup> Quarter 2000, 1<sup>st</sup> Quarter 2014.)*



In addition, average weekly wages in the North Country continue to be substantially lower than the state averages for both goods-producing jobs and service industry jobs. However, in several instances (shaded green in the following table) the differential between the average weekly wage in the North Country labor market area and the statewide figure has grown smaller.

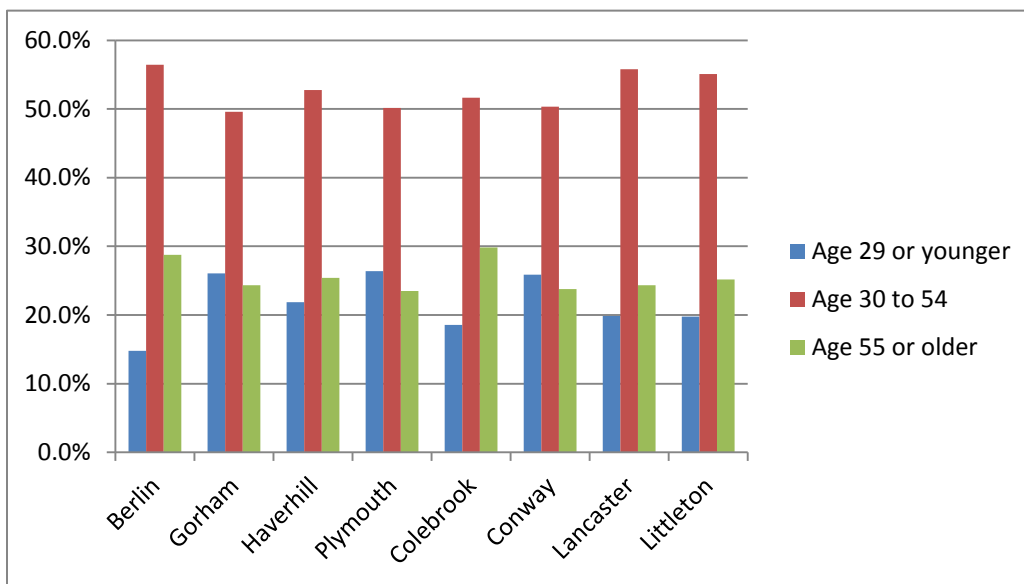
**AVERAGE WEEKLY WAGES IN GOODS-PRODUCING INDUSTRIES  
AND SERVICE INDUSTRIES COMPARED WITH STATE AVERAGES  
FOR EACH NORTH COUNTRY LABOR MARKET AREA – 2000 AND 2014**

	Average Weekly Wage: Goods Producing Industries	Average Weekly Wage as % of State Average	Average Weekly Wage: Service Industries	Average Weekly Wage as % of State Average	Average Weekly Wage: Goods Producing Industries	Average Weekly Wage as % of State Average	Avg. Weekly Wage: Service Industries	Average Weekly Wage as % of State Average
	2000				2014			
Statewide	\$832		\$620		\$1,197		\$946	
Berlin	\$729	88%	\$424	68%	\$815	68%	\$737	78%
Colebrook	\$413	50%	\$346	56%	\$659	55%	\$560	59%
Conway	\$502	60%	\$372	60%	\$687	57%	\$555	59%
Haverhill	\$525	63%	\$446	72%	\$921	77%	\$626	66%
Littleton	\$561	67%	\$454	73%	\$882	74%	\$694	73%

*(NHES Economic & Labor Market Information Bureau,  
Quarterly Census of Employment and Wages, 1<sup>st</sup> Quarter 2000, 1<sup>st</sup> Quarter 2014.)*

The primary jobs associated with several North Country job center communities were examined in more detail utilizing the US Census Bureau’s *OnTheMap* web tool.<sup>2</sup> Characteristics of both the workforce and the jobs vary across the region. As shown in the graph below, the proportion of workers age 29 or younger is lowest in Berlin (15%) while this group forms over 25% of those employed in neighboring Gorham, as well as in Plymouth and Conway. Those age 55 and over form the highest proportion of Berlin and Colebrook’s workforce, 29% and 30% respectively, and 24-25% for each of the other job centers.

**AGE OF WORKFORCE EMPLOYED  
IN SELECTED NORTH COUNTRY COMMUNITIES  
PRIMARY JOBS ONLY**



*(U.S. Census Bureau, OnTheMap Application, and LEHD Origin-Destination Employment Statistics, Beginning of Quarter Employment, 2nd Quarter of 2002-2011)*

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<sup>2</sup> If someone has more than one job, the job associated with the highest earnings is considered to be the primary job.

For each industry employing 10% or more of those with primary jobs, the share of jobs in the region's largest job center communities was examined. **The industry employing the highest number is shown in bold in the following table.** As shown, there is wide variation in the type of employment throughout the region, even between pairs of communities that are in the same labor market area, such as Berlin and Gorham, and Lancaster and Littleton.

INDUSTRIES PROVIDING 10% OR MORE OF THE PRIMARY JOBS  
IN ONE OR MORE OF THE SELECTED JOB CENTER COMMUNITIES

Industry	Berlin	Gorham	Haverhill	Plymouth	Colebrook	Conway	Lancaster	Littleton
<b>Manufacturing</b>	10.7%	3.4%	3.8%	1.3%	5.0%	5.2%	9.5%	14.1%
<b>Retail Trade</b>	6.5%	<b>35.8%</b>	13.1%	13.9%	20.4%	<b>24.9%</b>	16.0%	<b>28.5%</b>
<b>Educational Services</b>	10.7%	9.7%	17.5%	20.9%	14.3%	7.6%	7.4%	5.2%
<b>Health Care and Social Assistance</b>	<b>34.7%</b>	6.1%	<b>24.5%</b>	<b>24.6%</b>	<b>26.4%</b>	17.8%	<b>31.4%</b>	19.7%
<b>Accommodation and Food Services</b>	3.3%	28.2%	6.9%	18.5%	5.1%	18.0%	6.5%	8.4%
<b>Public Administration</b>	11.5%	4.8%	10.6%	1.8%	3.8%	1.8%	5.0%	2.4%

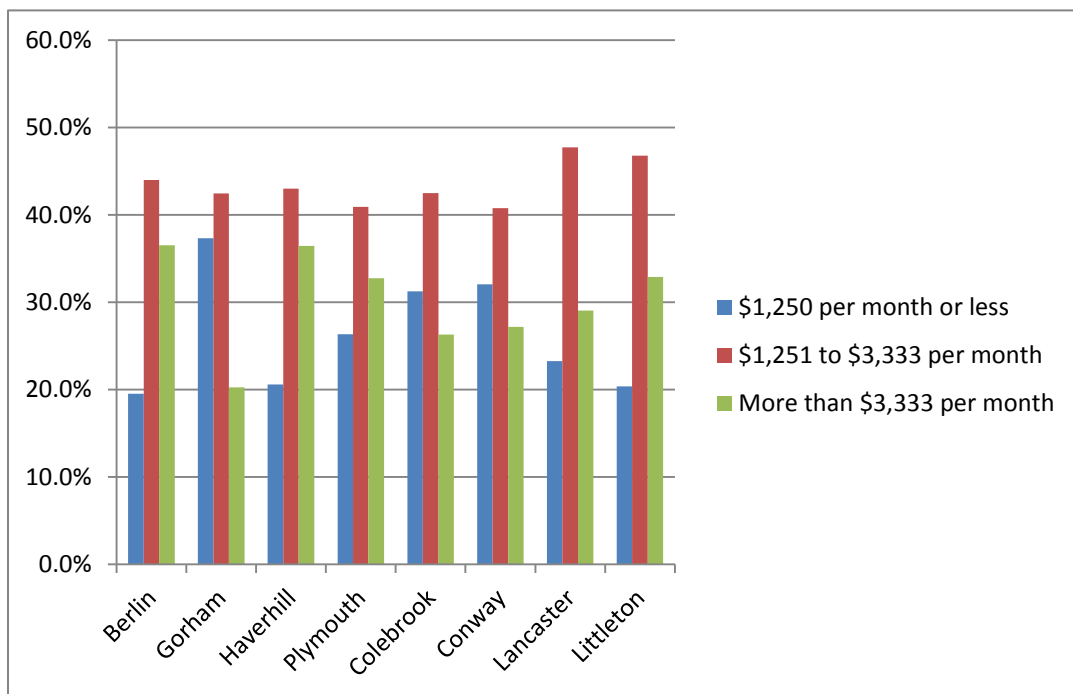
*(U.S. Census Bureau, OnTheMap Application, and LEHD Origin-Destination Employment Statistics, Beginning of Quarter Employment, 2nd Quarter of 2002-2011)*

As shown, in Gorham and Conway, which along with Plymouth employed the highest proportion of the region's younger workers, the majority of primary jobs are in the retail sector. Retail Trade also provides the highest proportion of primary jobs in Littleton. In each of the other employment center communities examined, Health Care and Social Assistance is the dominant industry.

As shown below, Gorham and Conway, which are both associated with younger workforces and with a relatively large number of retail jobs, are also both associated with the highest percentages of primary jobs paying \$1,250 per month or less. Colebrook also has over 30% of jobs paying \$1,250 per month or less.

Of the job center communities examined, Berlin and Haverhill provide the largest percentage of primary jobs paying more than \$3,333 per month, followed by Littleton and Plymouth.

EARNINGS OF WORKFORCE EMPLOYED  
IN SELECTED NORTH COUNTRY COMMUNITIES  
PRIMARY JOBS ONLY



(U.S. Census Bureau, *OnTheMap* Application,  
and LEHD Origin-Destination Employment Statistics,  
Beginning of Quarter Employment, 2nd Quarter of 2002-2011)

Looking ahead, based on recent trends, NHES Economic & Labor Market Information Bureau projects slow job growth in the North Country's Service Industry jobs and virtually no growth in Goods-Producing jobs. As shown below, the industry projected to add the largest number of jobs is Health Care and Social Assistance, followed by Accommodation and Food Services and Arts, Entertainment and Recreation.

NAICS Code	Industry	Estimated	Projected	2010-2020 Change	
		2010	2020	Numeric	Percent
	<b>Total Employment</b>	<b>46,410</b>	<b>47,591</b>	<b>1,181</b>	<b>2.5%</b>
<b>101000</b>	<b>Goods-Producing Industries</b>	<b>5,660</b>	<b>5,670</b>	<b>10</b>	<b>0.2%</b>
11	Agriculture, Forestry, Fishing and Hunting	969	950	-19	-2.0%
21	Mining	35	32	-3	-8.6%
23	Construction	1,527	1,645	118	7.7%
31-33	Manufacturing	3,129	3,043	-86	-2.7%
<b>102000</b>	<b>Service-Providing Industries</b>	<b>37,246</b>	<b>38,629</b>	<b>1,383</b>	<b>3.7%</b>
22	Utilities	201	188	-13	-6.5%
42	Wholesale Trade	549	530	-19	-3.5%
44-45	Retail Trade	7,866	7,619	-247	-3.1%
48-49	Transportation and Warehousing	974	939	-35	-3.6%
51	Information	418	382	-36	-8.6%
52	Finance and Insurance	850	827	-23	-2.7%
53	Real Estate and Rental and Leasing	486	493	7	1.4%
54	Professional, Scientific, and Technical Services	654	638	-16	-2.4%
55	Management of Companies and Enterprises	474	500	26	5.5%
56	Administrative and Support and Waste Management Services	564	583	19	3.4%
61	Educational Services	4,468	4,722	254	5.7%
62	Health Care and Social Assistance	5,763	6,660	897	15.6%
71	Arts, Entertainment, and Recreation	1,724	2,018	294	17.1%
72	Accommodation and Food Services	7,189	7,554	365	5.1%
81	Other Services (Except Government)	1,356	1,311	-45	-3.3%
	<b>Government</b>	<b>3,710</b>	<b>3,665</b>	<b>-45</b>	<b>-1.2%</b>
	<b>Self-employed and Unpaid Family Workers</b>	<b>3,504</b>	<b>3,292</b>	<b>-212</b>	<b>-6.1%</b>
1. Does not include employment at Federal Correctional Institution, Berlin					
2. Employment for public schools and colleges is included in sector 61, <i>Educational Services</i> .					

(NHES ELMI, Long Range Projections for Planning Regions, North Country Council Region )

## COMMUTER PATTERNS AND TRANSPORTATION COSTS

The location of jobs presents challenges to the residents of this rural region. As shown below, the number of employed residents in Coos County exceeds the number of primary jobs in Coos County by over 2,700. Almost one-third (31.9%) of Coos County’s working residents have to commute more than 50 miles per day to work; the statewide average is 8.4%.

	Carroll County	Coos County	Grafton County
Number of Employed Residents	16,284	13,792	36,171
Number of Primary* Jobs	17,336	11,035	46,250
Workforce <b>Deficit/Surplus</b>	<b>1,052</b>	<b>2,757</b>	<b>10,079</b>

*(U.S. Census Bureau, OnTheMap Application, and LEHD Origin-Destination Employment Statistics, Beginning of Quarter Employment, 2nd Quarter of 2002-2011)*

*Note: County figures include the entire county, including communities outside the NCC planning region in Carroll and Grafton Counties. The majority of jobs in Grafton County are south of the North Country region in the Hanover-Lebanon area.*

For the majority of North Country residents there is no feasible means of transport other than the private automobile. The exceptions are the 8% that live in downtowns where they can walk to at least some jobs, shops and services (UNH RPC survey, 2013); or those who live on the limited public transit routes in Conway; Berlin and Gorham; and Lancaster, Whitefield and Littleton; and a handful who use alternative transportation such as bicycles. The result is that a large percentage of the household budget is needed for transportation. As shown below, housing costs vary throughout the region and are proportionate to incomes, transportation costs are about the same throughout the region. This makes transportation costs especially onerous for households in Coos County where the median income is much lower and transportation costs represent a higher proportion of the household budget.

County	Median Income Family of Four	Housing Cost	as % of household income	Transportation Cost	as % of household income
<b>Carroll County</b>	\$50,865	\$13,225	26%	\$14,741	29%
<b>Coos County</b>	\$37,853	\$10,220	27%	\$13,249	35%
<b>Grafton County</b>	\$53,353	\$14,405	27%	\$14,405	27%

*(Location Affordability Portal, HUD and DOT, 2014)*

## COMMUNITIES OF INTEREST

### HOMELESS POPULATION

HUD's Point in Time count for 2014 reported 1,376 homeless individuals in New Hampshire in 2014. This included 171 veterans and 94 unaccompanied children. The total count represented a 38.8% drop in homelessness since 2007. Since 2012, data indicate homelessness in Coos County has decreased (37 > 21) and in Grafton (89 > 89) and Carroll (20 > 19) Counties has stayed at about the same number. A majority of those counted were in shelters. However, almost one in four were unsheltered, living in cars, abandoned buildings, tents, or other places not intended for human habitation (NH Coalition to End Homelessness, *The State of Homelessness in New Hampshire - 2014*). Although it is likely that these counts undercount the number of homeless, they do provide useful trend data as methodologies within the state are the same from year to year.

One segment of the population not included in the HUD Point in Time data is the number doubled-up, i.e., living with family or friends due to economic need. NH Coalition to End Homelessness reported substantial increases in recent years in the number of those living doubled-up in the North Country (The State of Homelessness in New Hampshire, 2013). These people can often be considered just one step away from the homeless services system.

Four situational factors commonly identified with homelessness in New Hampshire are: living doubled-up, being recently incarcerated, becoming unemployed, or living in poverty (NH Coalition to End Homelessness, *The State of Homelessness in New Hampshire - 2014*). Other risk factors include physical and mental health disorders, a history of trauma or violence, and substance abuse.

## SENIOR POPULATION

An estimated 16,185 of North Country residents are age 65 or over (2008-2012 ACS 5-Year Estimates). This age group represents 17.9% of the region’s estimated population in municipalities (OEP, 2012 Population estimates). Consistent with national and state trends, the senior population of the North Country is growing, not just as a percentage of the total population, but in absolute numbers as well. In the County figures shown below for example, the increase from 23.2% of households to 27.2% of household represented an increase of 2,452 households (county-wide, including towns south of the region). Coos County, already experiencing a larger percentage of households with individuals 65 or over in 2000, gained 193 more by 2010, and lost 609 households with those under age 18 over the same 10 year period.

Year	Carroll County		Coos County		Grafton County	
	2000	2010	2000	2010	2000	2010
% of Total Households with Individuals 65 and Over	29.2	32.6	30.3	31.2	23.2	27.2
% of Total Households where Householder 65 and Over Lives Alone	11.1	11.8	14.1	13.6	9.5	10.9

*(U.S. Census DP-1, 2000, 2010)*



## DISABLED

An estimated 10.1% (9,126) of the civilian noninstitutionalized residents of North Country municipalities are living with a disability (2008-2012 ACS 5-Year Estimates; NHOEP 2012 Population Estimates).

Communities with Populations 100 or More	Total Population	Estimated number with a disability	Estimated percent with a disability
Albany	735	148	16.9%
Bartlett	2,788	463	16.6%
Bath	1,077	117	13.4%
Benton	364	64	16.3%
Berlin	10,051	1707	18.7%
Bethlehem	2,526	487	22.0%
Campton	3,333	529	16.0%
Carroll	763	130	16.0%
Chatham	337	66	14.8%
Clarksville	265	101	30.1%
Colebrook	2,301	527	24.3%
Columbia	757	104	15.0%
Conway	10,115	1327	13.3%
Dalton	979	165	17.4%
Dummer	304	38	8.6%
Easton	254	43	15.2%
Eaton	393	38	9.7%
Errol	291	69	23.3%
Franconia	1,104	122	10.5%
Gorham	2,848	416	14.7%
Groton	593	103	19.7%
Hales Location	120	15	13.6%
Haverhill	4,697	721	15.8%
Jackson	816	69	7.0%

Jefferson	1,107	107	13.2%
Lancaster	3,507	672	19.8%
Landaff	415	47	9.9%
Lincoln	1,662	325	25.4%
Lisbon	1,595	343	20.6%
Littleton	5,928	742	12.5%
Lyman	533	55	9.9%
Madison	2,502	359	14.4%
Milan	1,337	242	18.3%
Monroe	788	125	13.2%
Northumberland	2,288	516	23.0%
Pittsburg	869	202	20.2%
Plymouth	6,990	662	9.5%
Randolph	310	64	15.3%
Rumney	1,480	248	14.4%
Shelburne	372	60	16.1%
Stark	556	112	18.5%
Stewartstown	1,004	166	17.3%
Stratford	746	240	29.6%
Sugar Hill	563	54	9.1%
Thornton	2,490	276	12.0%
Warren	904	142	18.6%
Waterville Valley	247	32	10.1%
Wentworth	911	182	19.9%
Whitefield	2,306	438	21.2%
Woodstock	1,374	183	14.6%
Total NCC	90,595	14163	16.0%

(2008-2012 ACS 5-Year Estimates; NHOEP 2012 Population Estimates)

## MINORITIES

Minorities make up just over three percent of the region's population.

Community with 100+ Population	Total Population	Total Minority	Minority % of Pop.
Albany	735	22	3.0%
Bartlett	2,788	63	2.3%
Bath	1,077	14	1.3%
Benton	364	12	3.3%
Berlin	10,051	348	3.5%
Bethlehem	2,526	71	2.8%
Campton	3,333	88	2.6%
Carroll	763	56	7.3%
Chatham	337	8	2.4%
Clarksville	265	5	1.9%
Colebrook	2,301	60	2.6%
Columbia	757	15	2.0%
Conway	10,115	315	3.1%
Dalton	979	35	3.6%
Dummer	304	7	2.3%
Easton	254	5	2.0%
Eaton	393	10	2.5%
Errol	291	15	5.2%
Franconia	1,104	29	2.6%
Gorham	2,848	85	3.0%
Groton	593	28	4.7%
Hales Location	120	0	0.0%
Haverhill	4,697	153	3.3%
Jackson	816	15	1.8%

Jefferson	1,107	17	1.5%
Lancaster	3,507	112	3.2%
Landaff	415	17	4.1%
Lincoln	1,662	51	3.1%
Lisbon	1,595	35	2.2%
Littleton	5,928	227	3.8%
Lyman	533	8	1.5%
Madison	2,502	59	2.4%
Milan	1,337	16	1.2%
Monroe	788	21	2.7%
Northumberland	2,288	34	1.5%
Pittsburg	869	12	1.4%
Plymouth	6,990	309	4.4%
Randolph	310	10	3.2%
Rumney	1,480	52	3.5%
Shelburne	372	3	0.8%
Stark	556	20	3.6%
Stewartstown	1,004	14	1.4%
Stratford	746	32	4.3%
Sugar Hill	563	22	3.9%
Thornton	2,490	57	2.3%
Warren	904	30	3.3%
Waterville Valley	247	5	2.0%
Wentworth	911	17	1.9%
Whitefield	2,306	101	4.4%
Woodstock	1,374	43	3.1%
Total NCC	90,595	2,783	3.1%

(2008-2012 ACS 5-Year Estimates, 2012 OEP Population Estimates)

## SINGLE PARENTS

Census data do not enable an accurate estimate of single parent households. Unmarried partners with children, whether same sex or opposite sex couples, are included in the estimate of 9.1% of households.

Communities with Populations of 100 or Over	Total Households	Total reported by US Census Bureau as single parent households	
Albany	318	32	10.1%
Bartlett	1,307	104	8.0%
Bath	434	27	6.2%
Benton	106	6	5.7%
Berlin	4,178	501	12.0%
Bethlehem	1,103	109	9.9%
Campton	1,407	119	8.5%
Carroll	309	30	9.7%
Chatham	139	8	5.8%
Clarksville	127	9	7.1%
Colebrook	1,073	102	9.5%
Columbia	327	27	8.3%
Conway	4,479	452	10.1%
Dalton	429	40	9.3%
Dummer	129	8	6.2%
Easton	120	2	1.7%
Eaton	196	13	6.6%
Errol	151	6	4.0%
Franconia	484	28	5.8%
Gorham	1,301	108	8.3%
Groton	257	12	4.7%
Hales Location	64	0	0.0%
Haverhill	1,928	171	8.9%
Jackson	399	15	3.8%
Jefferson	476	27	5.7%

Lancaster	1,399	141	10.1%
Landaff	179	12	6.7%
Lincoln	794	70	8.8%
Lisbon	659	84	12.7%
Littleton	2,673	301	11.3%
Lyman	240	10	4.2%
Madison	1,075	85	7.9%
Milan	577	38	6.6%
Monroe	332	17	5.1%
Northumberland	984	103	10.5%
Pittsburg	414	24	5.8%
Plymouth	1,953	171	8.8%
Randolph	153	6	3.9%
Rumney	593	39	6.6%
Shelburne	166	8	4.8%
Stark	233	20	8.6%
Stewartstown	381	35	9.2%
Stratford	345	38	11.0%
Sugar Hill	254	11	4.3%
Thornton	1,070	95	8.9%
Warren	316	26	8.2%
Waterville Valley	117	7	6.0%
Wentworth	382	24	6.3%
Whitefield	976	98	10.0%
Woodstock	624	62	9.9%
Total NCC	38130	3481	9.1%

*(2008-2012 American Community Survey 5-Year Estimates; NHOEP 2012 Population Estimates)*

## NO VEHICLE AVAILABLE

It is estimated that over 2,000 (5.7%) of North Country households have no vehicle available. This is a significant number when considered with the lack of public transportation in most of the region. The communities **with** some areas served by public transit are shaded below.

Communities with Population 65 or Over	Households	Households with no vehicle available	
Albany	338	13	3.8%
Bartlett	1,381	14	1.0%
Bath	371	3	0.8%
Benton	136	9	6.6%
Berlin	4,478	534	11.9%
Bethlehem	1,110	102	9.2%
Campton	1,304	8	0.6%
Carroll	312	10	3.2%
Chatham	166	1	0.6%
Clarksville	164	0	0.0%
Colebrook	1,120	146	13.0%
Columbia	297	15	5.1%
Conway	4,452	232	5.2%
Dalton	391	23	5.9%
Dummer	185	3	1.6%
Easton	120	2	1.7%
Eaton	176	3	1.7%
Errol	168	4	2.4%
Franconia	507	32	6.3%
Gorham	1,278	71	5.6%
Groton	257	6	2.3%
Hales Location	52	0	0.0%
Haverhill	1,776	58	3.3%
Jackson	407	0	0.0%
Jefferson	367	11	3.0%

Lancaster	1,446	99	6.8%
Landaff	205	1	0.5%
Lincoln	559	78	14.0%
Lisbon	668	14	2.1%
Littleton	2,609	274	10.5%
Lyman	238	2	0.8%
Madison	1,044	4	0.4%
Milan	578	10	1.7%
Monroe	360	14	3.9%
Northumberland	931	50	5.4%
Pittsburg	498	5	1.0%
Plymouth	2,222	134	6.0%
Randolph	197	11	5.6%
Rumney	682	14	2.1%
Shelburne	175	2	1.1%
Stark	263	11	4.2%
Stewartstown	436	9	2.1%
Stratford	372	17	4.6%
Sugar Hill	269	3	1.1%
Thornton	965	14	1.5%
Warren	316	20	6.3%
Waterville Valley	161	0	0.0%
Wentworth	346	16	4.6%
Whitefield	999	63	6.3%
Woodstock	520	21	4.0%
Total NCC	38,372	2186	5.7%

(2008-2012 American Community Survey 5-Year Estimates; NHOEP 2012 Population Estimates)

## LIMITED ENGLISH PROFICIENCY

Limited English proficiency is also an indicator of recent immigrant and refugee populations. As shown below over 98% of the region's population over 5 reported speaking English very well.

Communities with Populations 100 and Over	Estimated Population 5 and over	Speak English less than "very well"	
Albany	823	0	0%
Bartlett	2641	11	0.20%
Bath	840	0	0
Benton	403	4	1%
Berlin	9514	421	4.40%
Bethlehem	2395	45	1.90%
Campton	3086	15	0.50%
Carroll	800	24	3%
Chatham	358	0	0%
Clarksville	334	0	0%
Colebrook	2116	18	0.90%
Columbia	649	7	1.10%
Conway	9595	91	0.70%
Dalton	919	15	1.60%
Dummer	443	0	0%
Easton	279	8	2.90%
Eaton	365	0	0%
Errol	287	2	0.70%
Franconia	1208	12	1%
Gorham	2684	23	0.90%
Groton	516	4	0.80%
Hales Location	98	0	0%
Haverhill	4399	8	0.20%
Jackson	966	0	0%
Jefferson	802	0	0%
Lancaster	3356	53	1.60%

Landaff	465	4	0.90%
Lincoln	1219	6	0.50%
Lisbon	1602	19	1.20%
Littleton	5593	216	3.90%
Lyman	527	6	1.10%
Madison	2404	0	0%
Milan	1256	16	1.30%
Monroe	894	3	0.30%
Northumberland	2141	11	0.50%
Pittsburg	986	16	1.60%
Plymouth	6735	266	3.90%
Randolph	418	1	0.20%
Rumney	1689	11	0.70%
Shelburne	359	3	0.80%
Stark	546	12	2.20%
Stewartstown	964	29	3%
Stratford	768	11	1.40%
Sugar Hill	560	0	0%
Thornton	2219	18	1.10%
Warren	754	3	0.40%
Waterville Valley	318	0	0%
Wentworth	865	0	0%
Whitefield	2018	12	0.60%
Woodstock	1185	14	1.20%
Total NCC	86361	1438	1.67%

*(2008-2012 American Community Survey 5-Year Estimates; NHOEP 2012 Population Estimates)*

## POVERTY

A significant number of North Country residents are living below poverty. The 2008-2012 5-year American Community Estimates showed over 11,000 residents, about one out of eight, with incomes below poverty levels.

Communities with Populations 100 or Over	Estimated population	Estimated living below poverty level	
		Count	Percentage
Albany	872	124	14.2%
Bartlett	2793	250	9.0%
Bath	871	78	9.0%
Benton	387	49	12.7%
Berlin	9148	1423	15.6%
Bethlehem	2515	471	18.7%
Campton	3302	145	4.4%
Carroll	813	174	21.4%
Chatham	441	126	28.6%
Clarksville	336	53	15.8%
Colebrook	2157	219	10.2%
Columbia	694	100	14.4%
Conway	9930	1203	12.1%
Dalton	949	112	11.8%
Dummer	443	8	1.8%
Easton	283	16	5.7%
Eaton	393	22	5.6%
Errol	296	28	9.5%
Franconia	1160	33	2.8%
Gorham	2830	275	9.7%
Groton	520	50	9.6%
Hales Location	110	6	5.5%
Haverhill	4501	841	18.7%
Jackson	990	64	6.5%

Jefferson	805	78	9.7%
Lancaster	3380	361	10.7%
Landaff	475	13	2.7%
Lincoln	1275	301	23.6%
Lisbon	1662	256	15.4%
Littleton	5944	641	10.8%
Lyman	554	43	7.8%
Madison	2475	81	3.3%
Milan	1315	115	8.7%
Monroe	940	82	8.7%
Northumberland	2242	394	17.6%
Pittsburg	998	93	9.3%
Plymouth	5283	1141	21.6%
Randolph	419	2	0.5%
Rumney	1726	349	20.2%
Shelburne	373	21	5.6%
Stark	607	85	14.0%
Stewartstown	960	156	16.3%
Stratford	811	197	24.3%
Sugar Hill	585	51	8.7%
Thornton	2275	117	5.1%
Warren	769	112	14.6%
Waterville Valley	318	11	3.5%
Wentworth	903	142	15.7%
Whitefield	2014	203	10.1%
Woodstock	1257	95	7.6%
Total NCC	87099	11010	12.6%

*(2008-2012 American Community Survey 5-Year Estimates; NHOEP 2012 Population Estimates)*

# North Country Council Planning Region

## Percent of Population Living Below Poverty Level



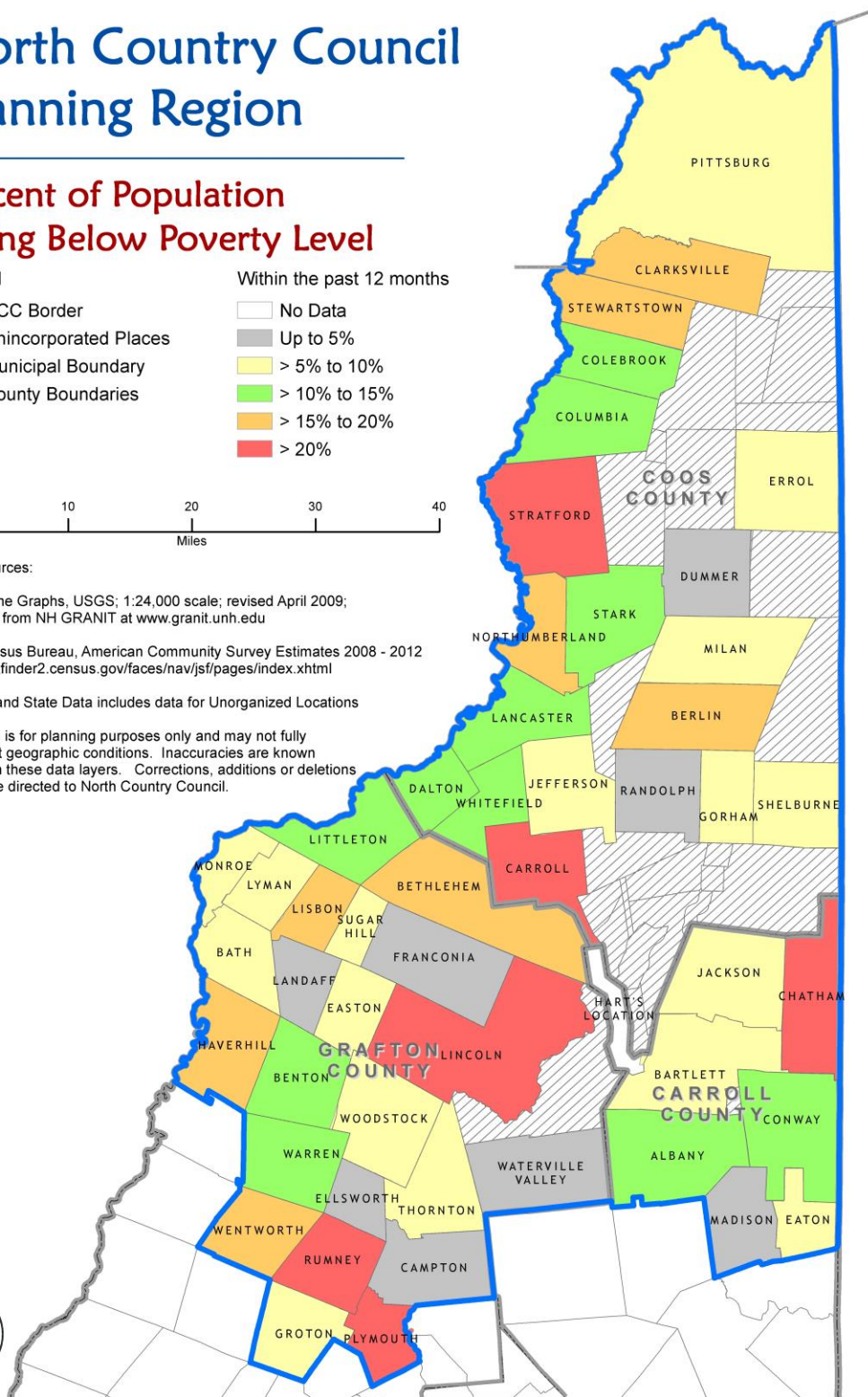
Data Sources:

Digital Line Graphs, USGS; 1:24,000 scale; revised April 2009; available from NH GRANIT at [www.granit.unh.edu](http://www.granit.unh.edu)

U.S. Census Bureau, American Community Survey Estimates 2008 - 2012 <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>

County and State Data includes data for Unorganized Locations

This map is for planning purposes only and may not fully represent geographic conditions. Inaccuracies are known to exist in these data layers. Corrections, additions or deletions should be directed to North Country Council.



Another measure of the location of financially burdened households in the region is free/reduced lunch eligibility data. As shown below, most North Country school districts have an eligibility rate in excess of the state average.

Free/Reduced School Lunch Eligibility by District, 2013-2014 as of October 31, 2013 data collection through i4See			
District Name	Enrollment As of 10/1/2013 <sup>1</sup>	Free/ Reduced Eligible <sup>2</sup>	% Eligible
<b>State Average <sup>3</sup></b>	<b>168,281</b>	<b>47,568</b>	<b>28.27%</b>
Bartlett	198	81	40.91%
Bath	49	19	38.78%
Berlin	1,195	628	52.55%
Bethlehem	131	47	35.88%
Campton	300	129	43.00%
Colebrook	352	181	51.42%
Conway	1,748	723	41.36%
Errol	11	2	18.18%
Gorham Randolph Shelburne Coop	423	115	27.19%
Haverhill Cooperative	651	260	39.94%
Jackson	45	7	15.56%
Landaff	13	3	23.08%
Lincoln-Woodstock Cooperative	313	126	40.26%
Lisbon Regional	326	125	38.34%
Littleton	703	342	48.65%
Madison	130	52	40.00%
Milan	82	19	23.17%
Monroe	67	16	23.88%
Northumberland	355	180	50.70%
Pemi-Baker Regional	672	289	43.01%
Pittsburg	93	39	41.94%
Plymouth	358	157	43.85%
Profile Regional	259	77	29.73%
Rumney	94	59	62.77%
Stark	27	18	66.67%
Stewartstown	78	49	62.82%
Stratford	67	48	71.64%
Thornton	197	82	41.62%
Warren	52	21	40.38%
Waterville Valley	35	2	5.71%
Wentworth	59	36	61.02%
White Mountains Regional	1,092	544	49.82%

Notes:  
 1. Enrollment adjusted to include children in grades 1 through 12 only. Does not include preschool, kindergarten, and postgraduate enrollments.  
 2. Free/Reduced Lunch Eligible count collected as of October 31, 2013. The count is adjusted to include children in grades 1 through 12 only. Count includes free milk eligible program.  
 3. State Averages do not include Charter Schools.

*(New Hampshire Department of Education  
 Division of Program Support  
 Bureau of Data Management)*



## SEGREGATION

Segregation is the separation or isolation of a race, class, or ethnic group by enforced or voluntary residence in a restricted area, by barriers to social intercourse, by separate educational facilities, or by other discriminatory means. In the early 1900's, American industrialization, along with World Wars I and II created new demands for labor and migration to the northern United States for industrial jobs. This migration produced a rapid growth in the African American population in the northern states and incited racially motivated communal riots between 1900-1920. Patterns of racial segregation are rooted in this communal violence that took place pushing African Americans living in white neighborhoods into predominantly African American neighborhoods. After the 1920's racial segregation patterns were continued via methods such as collective neighborhood action and racially discriminatory covenants and real estate practices. In many areas, neighborhood improvement associations organized to prevent African Americans from entering white communities. These associations used various methods to achieve their goal, such as lobbying city councils for zoning restrictions, but their most important function was implementing racially restrictive covenants to prevent property owners from transferring their properties to African Americans. Local real estate boards also encouraged the use of restrictive covenants, and threatened to discipline agents whose practices contravened the preservation of segregated communities. The Federal Housing Administration's racially discriminatory mortgage finance policies further institutionalized residential segregation practices by encouraging the use of restrictive covenants to preserve the value of neighborhood property values until 1950 (Natasha M. Trifun. *Residential Segregation after the Fair Housing Act*. *Human Rights Magazine*. Vol. 36, No. 4. Fall 2009).

Shortly after the Civil Rights Act of 1964, the Fair Housing Act of 1968 was passed, aiming to bring equal opportunity in housing choice and integrated living. Since that time, more laws, presidential orders and court cases have opened the path to integration, but in many places, especially large cities and metropolitan areas, residential segregation patterns still exist.

One measure of analyzing the distribution of racial or ethnic groups across a geographic area is the index of dissimilarity. A dissimilarity index represents a summary measure of the extent to which the distribution of any two groups (frequently racial or ethnic) differs across census tracts or block-groups. A value of 0.40 or less indicates low segregation; 0.41-0.54 indicates moderate segregation and >0.55 indicates high segregation. For all races in the region the segregation is low according to the dissimilarity index provided by HUD Office of Policy Development & Research in the following table.

**Race/Ethnic Segregation**

	Share of Population		Dissimilarity Index	
	Program Participant Area (2000) (1)	Program Participant Area (2010) (2)	Program Participant Area (2000) (3)	Program Participant Area (2010) (4)
Non-White/White	3%	4%	0.17	0.16
Black-African American/White	0%	0%	0.00	0.00
Hispanic/White	1%	1%	0.00	0.22
Asian/White	0%	1%	0.00	0.00
Pacific-Islander/White	0%	0%	0.00	0.00
Native-American/White	0%	0%	0.00	0.00

	Share of Population		Isolation Index (2010)	
	Program Participant Area (2000) (1)	Program Participant Area (2010) (2)	Program Participant Area (2000) (5)	Program Participant Area (2010) (6)
Non-White/White	3%	4%	0.01	0.01
Black-African American/White	0%	0%	0.00	0.00
Hispanic/White	1%	1%	0.00	0.00
Asian/White	0%	1%	0.00	0.00
Pacific-Islander/White	0%	0%	0.00	0.00
Native-American/White	0%	0%	0.00	0.00

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

Another measure used for analyzing segregation is the “Predicted Racial/Ethnic Composition Ratio.” For very small communities, there are generally too few census block-groups or minorities for statistical metrics, such as a dissimilarity index, to be particularly informative. Instead, the predicted racial/ethnic composition ratio calculates a predicted value for the racial/ethnic minority share for a jurisdiction and compares this to the actual composition. Predicted values are based on a region’s income distribution by race and ethnicity. For a jurisdiction, the regional racial share for each income category is multiplied by the number of households the jurisdiction has in that category. The totals are summed to determine the predicted number of minorities in a jurisdiction. This total is then compared with the actual number of minorities in a community by calculating a ratio of actual to predicted. This measure is useful for determining reasons, other than income, for racial/ethnic segregation. Ratios near 1 (or 100 percent) indicate that the jurisdiction is close to its predicted level of minority composition. Those far less than 1 (or 100 percent) show that the jurisdiction has many fewer minorities than one might expect given income levels. Ratios for Black-African American, Hispanic or Latino, Asian, and Total Non-White residents of North Country communities are shown in [Appendix A](#).

As a measure of disparity in access to neighborhood opportunity, HUD’s Office of Policy Development & Research provided the tables on the following page. Columns (1)-(7) provide a weighted average neighborhood percentile ranking for each dimension (row) described in the left-hand column, weighted by corresponding population group in each column header. Data on the populations in Panel A is from the 2010 Decennial Census SF1. The percentiles are expressed as 100 centile buckets. Higher percentile values reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty). Exposure weighted averages are then calculated. Columns (8)-(12) are the differences across average neighborhood conditions between whites and the column group indicated in the header. Positive values imply that whites are in a differentially higher ranking neighborhood on average than the particular group for the given dimension. Negative values imply the reverse, that the given racial/ethnic group is in a differentially higher ranking neighborhood relative to whites along the given dimension. Population groups smaller than 250 people are coded as zero. Disparity columns (8-12) have associated significance flags for statistically significant differences: \*\*\* 0.01 significance level \*\*0.05 significance level \*0.1 significance level. The left hand table reports the results for those in family households; the table on the right reports the results for all households. Sample sizes were too small to report any statistically significant results for children or below poverty subsets.

Disparity in Access to Neighborhood Opportunity - All Persons																					
North Country Council																					
Program Participant Area																					
Panel A - All Persons (Family Households)																					
Opportunity Dimensions:	All Persons			Black /African American Persons			Hispanic or Latino Persons			Asian Persons			Native American Persons			Pacific Isldr. Persons			Disparities		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)									
Poverty Index	47	46	0	48	53	0	0	0	N/A	-2	*	-7	***	0	N/A	0	N/A				
School Proficiency Index	44	44	0	43	47	0	0	0	N/A	1	0	-3	**	0	N/A	0	N/A				
Labor Market Engagement Index	33	33	0	35	36	0	0	0	N/A	-2	***	-3	***	0	N/A	0	N/A				
Job Access Index	55	53	0	59	69	0	0	0	N/A	-6	***	-16	***	0	N/A	0	N/A				
Transit Access Index	1	1	0	1	1	0	0	0	N/A	0	0	0	0	0	N/A	0	N/A				
Health Hazards Exposure Index	80	79	0	81	76	0	0	0	N/A	-2	0	3	0	0	N/A	0	N/A				
Counts	89,485	62,487	119	534	300	223	16														
Disparity in Access to Neighborhood Opportunity - All Persons																					
North Country Council																					
Program Participant Area																					
All Persons (All Households)																					
Opportunity Dimensions:	All Persons			Black /African American Persons			Hispanic or Latino Persons			Asian Persons			Native American Persons			Pacific Isldr. Persons			Disparities		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)									
Poverty Index	47	47	47	47	52	46	0	0	0	0	-5	***	0	N/A	0	0	0				
School Proficiency Index	44	44	36	41	47	42	0	8	***	2	0	-4	***	2	N/A	0	***				
Labor Market Engagement Index	33	33	30	33	37	32	0	3	***	0	0	-4	***	1	N/A	0	0				
Job Access Index	55	55	63	62	66	57	0	-8	***	-7	0	-11	***	-2	N/A	0	***				
Transit Access Index	1	1	1	1	1	1	0	0	0	0	0	0	0	0	N/A	0	0				
Health Hazards Exposure Index	80	80	80	82	79	79	0	0	0	-2	0	1	0	1	N/A	0	*				
Counts	89,485	86,019	329	1,102	583	274	14														

The small sizes of North Country communities makes analysis at the local level difficult. Using 2007-2011 ACS 5-Year estimates, an analysis to determine if there are concentrations of those paying more than 30% of their household incomes for rent yielded no determinations of concentrations with statistically significant results. This does mean that there are not concentrations; it means that the sample sizes were too small for statistical analysis. *Appendix B* looks at concentrations of those paying more than 50% of their household incomes for rent. Here results were statistically significant for several communities. Berlin was determined to have a statistically significant concentrations of households paying more than 50%. Several other communities were determined not to be concentrations of households paying over 50%.

Several economic and diversity characteristics with available data at the local level were analyzed to determine if there were concentrations within the region. For each data set, the standard deviation for the municipal percentages was calculated and added to the regional percentage to determine a concentration threshold, or percentage above which the percentage will be considered to be a concentration. It should be kept in mind however that due to the very small populations involved, and even smaller American Community Survey sample sizes (2008-2012 5-Year estimates), any of these factors would require further study to determine with confidence that a concentration exists. In many cases, although this analysis was limited to communities with more than 100 residents, the ACS margins of error exceed the reported figure and/or results may not be statistically significant.

#### POSSIBLE CONCENTRATIONS OF POPULATIONS OF CONCERN

Communities with populations over 100	Total Population 2010 Census	65 and Older	75 and Older	Minority	Single Parents	No Vehicle Available	Below Poverty	Speak English Less Than Very Well	Disabled
Albany	735	No	No	No	No	No	No	No	No
Bartlett	2788	No	No	No	No	No	No	No	No
Bath	1077	No	No	No	No	No	No	No	No
Benton	364	Yes	Yes	No	No	No	No	No	No
Berlin	10051	No	Yes	No	Yes	Yes	No	Yes	No
Bethlehem	2526	No	No	No	No	Yes	No	No	Yes
Campton	3333	No	No	No	No	No	No	No	No
Carroll	763	No	No	Yes	No	No	Yes	Yes	No
Chatham	337	No	No	No	No	No	Yes	No	No
Clarksville	265	Yes	No	No	No	No	No	No	Yes
Colebrook	2301	No	No	No	No	Yes	No	No	Yes
Columbia	757	No	No	No	No	No	No	No	No
Conway	10115	No	No	No	No	No	No	No	No
Dalton	979	No	No	No	No	No	No	No	No

Communities with populations over 100	Total Population 2010 Census	65 and Older	75 and Older	Minority	Single Parents	No Vehicle Available	Below Poverty	Speak English Less Than Very Well	Disabled
Dummer	304	No	No	No	No	No	No	No	No
Easton	254	Yes	No	No	No	No	No	Yes	No
Eaton	393	No	No	No	No	No	No	No	No
Errol	291	No	No	Yes	No	No	No	No	Yes
Franconia	1104	Yes	Yes	No	No	No	No	No	No
Gorham	2848	No	No	No	No	No	No	No	No
Groton	593	No	No	Yes	No	No	No	No	No
Hales Location	120	Yes	Yes	No	No	No	No	No	No
Haverhill	4697	No	No	No	No	No	No	No	No
Jackson	816	Yes	No	No	No	No	No	No	No
Jefferson	1107	No	No	No	No	No	No	No	No
Lancaster	3507	No	No	No	No	No	No	No	No
Landaff	415	No	No	No	No	No	No	No	No
Lincoln	1662	No	No	No	No	Yes	Yes	No	Yes
Lisbon	1595	No	No	No	Yes	No	No	No	No
Littleton	5928	No	No	No	No	Yes	No	Yes	No
Lyman	533	No	No	No	No	No	No	No	No
Madison	2502	No	No	No	No	No	No	No	No
Milan	1337	No	No	No	No	No	No	No	No
Monroe	788	No	No	No	No	No	No	No	No
Northumberland	2288	No	No	No	No	No	No	No	Yes
Pittsburg	869	Yes	No	No	No	No	No	No	No
Plymouth	6990	No	No	Yes	No	No	Yes	Yes	No
Randolph	310	No	No	No	No	No	No	No	No
Rumney	1480	No	No	No	No	No	Yes	No	No
Shelburne	372	No	No	No	No	No	No	No	No
Stark	556	No	No	No	No	No	No	No	No
Stewartstown	1004	No	Yes	No	No	No	No	Yes	No
Stratford	746	No	No	No	No	No	Yes	No	Yes
Sugar Hill	563	No	No	No	No	No	No	No	No
Thornton	2490	No	No	No	No	No	No	No	No
Warren	904	No	No	No	No	No	No	No	No
Waterville Valley	247	Yes	No	No	No	No	No	No	No
Wentworth	911	No	No	No	No	No	No	No	No
Whitefield	2306	No	No	Yes	No	No	No	No	Yes
Woodstock	1374	No	No	No	No	No	No	No	No
Concentration Threshold		25%	11%	4.3%	12%	9%	19%	3%	21%
Total NCC	90595								

## RACIAL OR ETHNIC CONCENTRATIONS OF POVERTY

HUD defines an area of racial concentration as census tracts that have a non-white population of 50 percent or more. HUD defines an area with concentrations of poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. Because overall poverty levels are much lower in many parts of the country, HUD supplements this with an alternate criterion. Thus, a neighborhood can be an RCAP/ECAP if it has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. Census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed RCAPs/ECAPs.

There are no Racially Concentrated Areas of Poverty (RCAP) in the North Country. In fact, there is only one RCAP in the state and that is in Manchester.

## HOUSING UNIT TRENDS AND CHARACTERISTICS

### TOTAL HOUSING UNITS AND HOUSING VACANCY RATES

The total number of housing units counted in the region in 2010 was 62,007. Of those, about one-third were seasonal. The vacancy rate for year-round units was 8.9% region-wide, lowest in the Haverhill and Conway areas and highest in the Berlin and Colebrook areas.

NCC Communities Organized According to Labor Market Area	Total housing units	Units for seasonal, recreational, or occasional use	Year-round Housing Units	Vacant Year-round Housing Units	Vacancy Rate
Berlin LMA	8537	940	7597	860	11.3%
Colebrook LMA	6247	3044	3203	327	10.2%
Conway LMA	15206	6565	8641	641	7.4%
Haverhill LMA	3734	660	3074	225	7.3%
Littleton LMA	14803	2828	11975	1012	8.5%
Plymouth LMA	13470	5935	7535	656	8.7%
Total NCC Region	62007	19982	42025	3721	8.9%

*(U.S. Census 2010)*

Overall housing production was examined as a factor in housing costs. It was found that housing production (in terms of the number of units alone, i.e., without consideration for housing type or affordability) in the North Country did keep up with population growth in the past decade. In fact, both the percentage increase in units for year-round renter occupancy (10%) and the percentage increase in units for year-round owner occupancy (12.7%) exceeded the percentage increase in population (8.1%). A comparison of 2000 and 2010 US Census figures shows that the number of seasonal housing units in the North Country municipalities increased 20.3%, from 16,278 units to 19,590 units over the same ten year period.

**GROWTH IN YEAR-ROUND POPULATION VS. YEAR-ROUND HOUSING  
IN NORTH COUNTRY REGION 2000-2010**

	2000	2010	% Change
Population in Municipalities***	83,826	90,599	+8.1%
Year-Round Dwelling Units for Owner Occupancy	25,076	28,265	+12.7%
Year-Round Dwelling Units for Renter Occupancy	11,030	12,161	+10%

\*\*\* The 2010 population of the region counting unincorporated places was 90,813.  
(US Census 2000 and 2010; NCC Housing Needs Assessment 2011 Update)



For both owner units and rental units, the increase in dwelling units over the past ten years exceeded the production goal established in the 2004 NCC Housing Needs Assessment - that which would achieve a vacancy rate of 1.5% for owner units and 5% for rental units.

**NORTH COUNTRY REGION  
HOUSING UNITS COMPARED TO PRODUCTION GOAL**

<b>Goal for Owner Units</b>	<b>Goal for Rental Units</b>
Owner-occupied dwelling units (27,374) Divided by occupancy rate goal (0.985) → Goal = 27,791	Renter-occupied dwelling units (10,823) Divided by occupancy rate goal (0.95) → Goal = 11,393
<b>Actual Owner Vacancy Rate</b>	<b>Actual Rental Vacancy Rate</b>
Owner-occupied + vacant for sale $27,374 + 891$ $= 28,265$ → 2010 vacancy rate = 3.2%	Renter-occupied + vacant for rent $10,823 + 1,338$ $= 12,161$ → 2010 vacancy rate = 11%

*(US Census 2010, NCC Housing Needs Assessment 2011 Update)*

*Note: Seasonal homes, those classified by the U.S. as intended for occupancy only during certain seasons of the year, including those units occupied by persons whose usual residence is elsewhere, were excluded from occupancy/vacancy rate calculations.*

In all areas of the region, the number of building permits issued in the second half of the last decade was substantially lower than the number issued in the first half of the decade.

North Country Communities Organized by Labor Market Area	Number of Building Permits Issued 2000-2005	Number of Building Permits Issued 2006-2010
Berlin LMA	123	-28***
Colebrook LMA	363	184
Conway LMA	1,363	400
Haverhill LMA	251	102
Littleton LMA	1,268	496
Plymouth LMA	1,174	498
NCC Region Total		

\*\*\* A negative (-) number indicates that the number of demolitions permitted exceeded the number of units permitted for construction.

*(NH Office of Energy and Planning, 2013)*

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## HOUSING UNIT TYPES

Single family housing units are the predominant housing type in the North Country. As shown in the following table, the percentage of multi-family units and mobile homes varies across the region. The two smallest labor market areas, Colebrook and Haverhill, have the largest percentage of housing units that are mobile homes. With the exception of Berlin, which is the region's only city, the two largest labor market areas - Conway and Littleton - have the highest percentage of multifamily units. It is important to keep in mind however that the figures for multi-family units include vacation condos if in buildings of three or more units.

North Country Communities Organized by Labor Market Area	Total Housing Units	Multifamily	Mobile Homes
Berlin LMA	8,624	16.6%	5.9%
Colebrook LMA	5,319	6.4%	13.8%
Conway LMA	14,881	21.1%	8.3%
Haverhill LMA	3,611	9.7%	13.3%
Littleton LMA	14,968	16.3%	10.4%
Plymouth LMA	12,157	13.2%	9.2%
NCC Region Total	59,560	15.6%	9.4%

*(American Community Survey 2009-2013 5-Year Estimates)*

The majority of North Country residents (71.7%) live in owner-occupied housing units.

#### **NORTH COUNTRY REGION OWNER-OCCUPIED HOUSING, 2010**

North Country Communities Organized by Labor Market Area	Occupied-Housing Units	Owner-Occupied Housing Units	Percent Owner-Occupied	Population in Owner-Occupied Housing Units
Berlin LMA	6,737	4,558	67.7%	10,592
Colebrook LMA	2,513	1,871	74.5%	4,169
Conway LMA	8,000	5,874	73.4%	13,302
Haverhill LMA	2,849	2,157	75.7%	5,192
Littleton LMA	10,963	7,848	71.6%	18,553
Plymouth LMA	7,242	5,162	71.3%	12,309
NCC Region Total	38,304	27,470	71.7%	64,117

*(US Census 2010)*

**NORTH COUNTRY REGION RENTER-OCCUPIED HOUSING, 2010**

NCC Communities Organized by Labor Market Area	Occupied-Housing Units	Renter-Occupied Housing Units	Percent Renter-Occupied Housing Units	Population in Renter-Occupied Housing Units
Berlin LMA	6,737	2,179	32.3%	4,231
Colebrook LMA	2,513	642	25.5%	1,248
Conway LMA	8,000	2,126	26.6%	4,383
Haverhill LMA	2,849	692	24.3%	1,463
Littleton LMA	10,963	3,115	28.4%	6,370
Plymouth LMA	7,242	2,080	28.7%	4,554
NCC Region Total	38,304	10,834	28.3%	22,249

*(US Census, 2010)*

**SEASONAL HOMES**

A substantial proportion of the region’s housing units are seasonal; these seasonal housing units have a significant effect on the local and regional housing markets.

**CHANGE IN SEASONAL HOMES COMPARED TO TOTAL DWELLING UNITS  
BERLIN LABOR MARKET AREA**

Population in Households		
2000	2010	% Change
15,892	14,823	-6.7%
Total Dwelling Units		
2000	2010	% Change
8,527	8,474	-0.6%
Seasonal Homes		
2000	2010	% Change
743 (8.8% of total dwelling units)	877 (10.3% of total dwelling units)	+18%

*(US Census 2000, 2010)*

**CHANGE IN SEASONAL HOMES COMPARED TO TOTAL DWELLING UNITS  
COLEBROOK LABOR MARKET AREA**

		Population in Household	
2000	2010	2010	% Change
5,381	5,340		-0.8%
		Total Dwelling Units	
2000	2010	2010	% Change
4,529	5,561		+22.8%
		Seasonal Homes	
2000	2010	2010	% Change
1,929	2,801		+45.2%
(42.6% of total dwelling units)	(50.4% of total dwelling units)		

*(US Census 2000, 2010)*

**CHANGE IN SEASONAL HOMES COMPARED TO TOTAL DWELLING UNITS  
CONWAY LABOR MARKET AREA**

		Population in Household	
2000	2010	2010	% Change
15,260	17,561		+15.1%
		Total Dwelling Units	
2000	2010	2010	% Change
13,052	15,097		+15.7%
		Seasonal Homes	
2000	2010	2010	% Change
5,645	6,528		+15.6%
(43.3% of total dwelling units)	(43.2% of total dwelling units)		

*(US Census 2000, 2010)*

**CHANGE IN SEASONAL HOMES COMPARED TO TOTAL DWELLING UNITS  
HAVERHILL LABOR MARKET AREA**

Population in Household		
2000	2010	% Change
6,165	6,655	+7.9%
Total Dwelling Units		
2000	2010	% Change
3,234	3,734	+15.5%
Seasonal Homes		
2000	2010	% Change
511 (15.8% of total dwelling units)	660 (17.7% of total dwelling units)	+29.2%

*(US Census 2000, 2010)*

**CHANGE IN SEASONAL HOMES COMPARED TO TOTAL DWELLING UNITS  
LITTLETON LABOR MARKET AREA**

Population in Household		
2000	2010	% Change
23,999	24,919	+3.8%
Total Dwelling Units		
2000	2010	% Change
13,079	14,728	+12.6%
Seasonal Homes		
2000	2010	% Change
2,118 (16.2% of total dwelling units)	2,754 (18.7% of total dwelling units)	+30%

*(US Census 2000, 2010)*

**CHANGE IN SEASONAL HOMES COMPARED TO TOTAL DWELLING UNITS  
PLYMOUTH LABOR MARKET AREA**

		Population in Households	
2000		2010	% Change
14,240		16,863	+18.4%
		Total Dwelling Units	
2000		2010	% Change
11,590		13,897	+19.9%
		Seasonal Homes	
2000		2010	% Change
5,332		5,970	+12%
(43.3% of total dwelling units)		(43.2% of total dwelling units)	

*(US Census 2000, 2010)*

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## GROUP QUARTERS

A group quarters is a place where people live or stay in a group living arrangement that is owned or managed by an entity or organization providing housing and/or services for the residents. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers’ dormitories. In the North Country the largest group quarters are the state prison and federal prison in Berlin, the county jail in Haverhill, Plymouth State University dormitories in Plymouth, and nursing homes in Stewartstown, Haverhill, Whitefield, Benton, Lancaster and Franconia. Nineteen percent of those living in group quarters in the region in 2010 were 65 or older.

### NORTH COUNTRY REGION GROUP QUARTERS

Berlin	955	Carroll	73
Colebrook	3	Franconia	73
Columbia	10	Lancaster	222
Errol	2	Littleton	27
Stewartstown	132	Northumberland	3
Conway	162	Whitefield	58
Madison	4	Campton	3
Benton	111	Plymouth	2282
Haverhill	276	Rumney	15
Bethlehem	27		

*(2010 U.S. Census STF 1)*



## AGE OF HOUSING STOCK

The age of residential buildings can help describe the potential housing needs for a region. In general, a large proportion of older residences may serve as an indication of the need for rehabilitation and/or renovation. Energy and upkeep costs both tend to be higher for older buildings. In addition, many, if not most, buildings with on-site wastewater disposal systems built prior to today's regulations have not upgraded those systems to comply with today's standards, and do not have regular testing of private well water. As shown in the following table, slightly over one-third of the region's housing units were built prior to 1960. In Berlin, which has experienced substantial population loss in the last century, over half (64%) of the housing stock was constructed prior to 1960. In other areas of the region there has been significant growth since 1960 resulting in newer housing stock overall.

### RESIDENTIAL UNITS BUILT BEFORE 1960

<b>NCC Communities Organized by Labor Market Area</b>	<b>Total Housing Units</b>	<b>Number Built Before 1960</b>	<b>Percent Built Before 1960</b>
<b>Berlin LMA</b>	8,624	5,509	64%
<b>Colebrook LMA</b>	5,319	1,650	31%
<b>Conway LMA</b>	14,881	3,254	22%
<b>Haverhill LMA</b>	3,611	1,331	37%
<b>Littleton LMA</b>	14,968	6,103	41%
<b>Plymouth LMA</b>	12,157	3,058	25%
<b>NCC Region Total</b>	<b>59,560</b>	<b>20,905</b>	<b>35%</b>

*(American Community Survey 2009-2013 5-Year Estimates)*

In many communities, an analysis of older units may reveal certain districts with a high degree of historic significance. In order to preserve the housing supply represented by older buildings, municipalities may need to focus on inspections, maintenance, and upgrading of these units throughout the municipality.

## ASSISTED HOUSING

An analysis of assisted housing provides an indication of the existing inventory of designated affordable housing units in the region. Assistance comes in the form of rental subsidies, low-income loans, vouchers covering all or a portion of the housing allowance, and/or mortgage payment assistance to encourage the development of units for low-income households.

### ASSISTED HOUSING IN NORTH COUNTRY REGION

City/Town	Name	Type	No. of Assisted (\$) Units	Accessible
Berlin	Brookside Park	Family	120	0
	Cornerstone	Elderly	12	12
	Hillside Apts	Elderly	24	0
	Northern Lights	Elderly	63	63
	St. Regis House	Elderly	42	4
	Verdun Street	Special Needs	8	8
	Welch Apts	Elderly	31	0
Bethlehem	Hillview Apts	Elderly	20	20
	Pine manor	Family	6	0
Campton	Campton Mills	Elderly	16	2
	The Woods	Elderly	20	0
Colebrook	Colby Commons	Elderly	28	0
	Monadnock Village	Elderly	50	5
Conway	Appletree Village	Elderly	22	0
	Brookside	Family	20	0
	Conway Pines	Family	32	0
	Greenbriar	Elderly	24	2
	Kearsarge House	Elderly	10	1
	Mill Brook Village	Family	24	2
	Pinewood Apts	Elderly	25	2
	Pond View Apts	Elderly	12	12
	Sonata House	Elderly	8	3
	Whitman Woods	Elderly	24	2
Gorham	Birch Grove	Elderly	43	4
	Promenade Court	Family	24	1

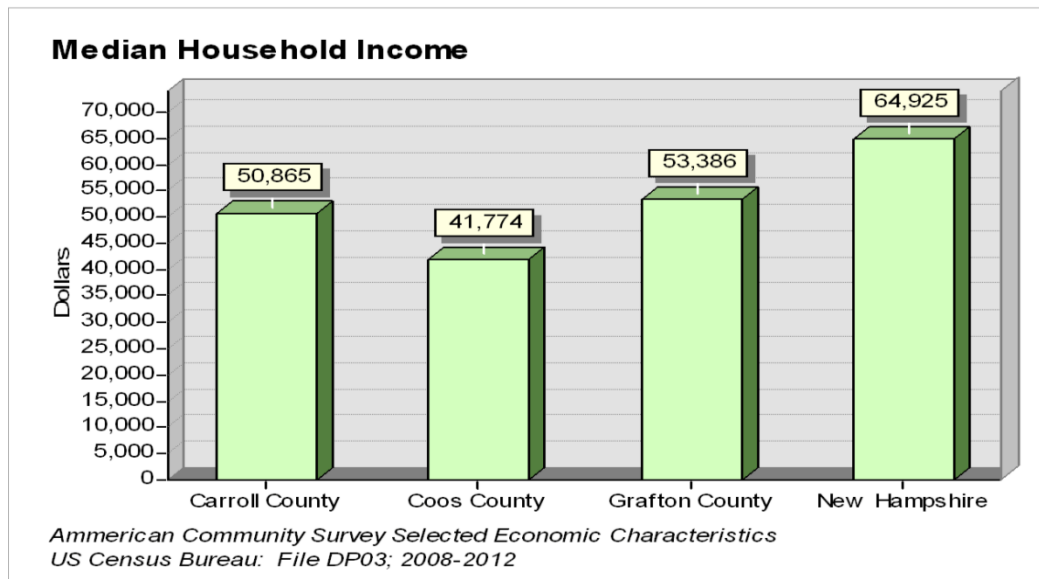
City/Town	Name	Type	No. of Assisted (\$) Units	Accessible
Haverhill	Maple-Walnut	Family	14	0
	Opera Block	Elderly	34	4
Lancaster	Ice Pond Village	Elderly	20	0
	Lancaster Apts	Family	12	0
	McKee Inn	Elderly	35	35
	Ridgewood Hill	Family	24	0
Lincoln	Lincoln Green	Elderly	35	4
Lisbon	Lisbon Inn	Elderly	19	19
	Lisbon Riverfront	Family	10	2
Littleton	Ammonoosuc Green	Family	17	2
	Beattie House	Elderly	22	0
	Colonial Court	Elderly	13	2
	Colonial Court II	Elderly	14	0
	Crane Street	Family	32	0
	Lane House	Elderly	50	2
	Littleton Southwest	Family	9	0
	Littleton Town and Country			
		Family	50	2
	Parker Village	Family	48	3
Northumberland				
	Groveton Elderly Hsg	Elderly	10	1
	Melcher Court	Elderly	24	1
	Mountain Village	Elderly	16	1
Pittsburg	Echo Valley village	Elderly	24	24
Plymouth	Pemi Commons	Elderly	16	0
	Plymouth Apts	Family	66	0
	Plymouth Terrace	Elderly	30	0
	Plymouth Woods	Family	24	0
	Prince Haven	Elderly	50	5
Stark	Mill Brook Inn	Elderly	7	1

City/Town	Name	Type	No. of Assisted (\$) Units	Accessible
Stewartstown				
	Northern View Apts	Family	20	1
Stratford	Millroad Meadows	Family	26	2
Whitefield	Highland House	Elderly	36	4
	McIntyre School	Elderly	24	24
Woodstock	Ray Burton Cmns	Elderly	16	0

## HOUSING COST AND AFFORDABILITY FACTORS

### HOUSEHOLD INCOME, HOME VALUES, AND RENTS

Loss of manufacturing jobs, growth in lower paying jobs in retail and accommodation, and lower wages compared to the statewide averages have translated into lower household incomes in each of the three northern New Hampshire counties.

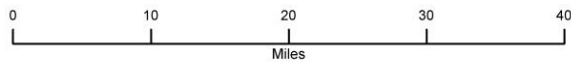


# North Country Council Planning Region

## Median Household Income

### Legend

-  NCC Border
-  Unincorporated Places
-  Municipal Boundary
-  County Boundaries
-  Up to \$40,000
-  \$40,000 to \$50,000
-  \$50,000 to \$60,000
-  \$60,000 to \$70,000
-  > \$70,000



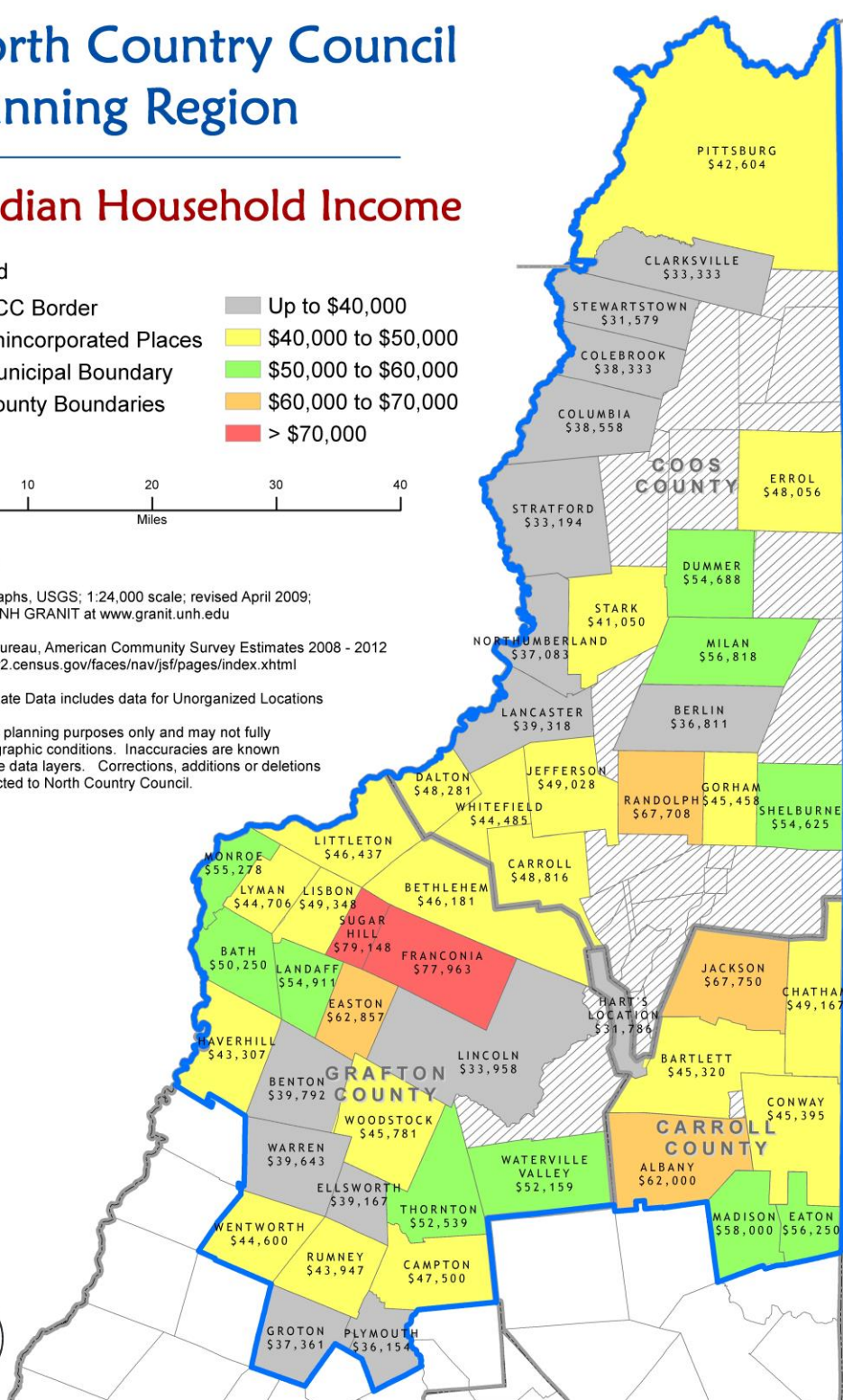
### Data Sources:

Digital Line Graphs, USGS; 1:24,000 scale; revised April 2009; available from NH GRANIT at [www.granit.unh.edu](http://www.granit.unh.edu)

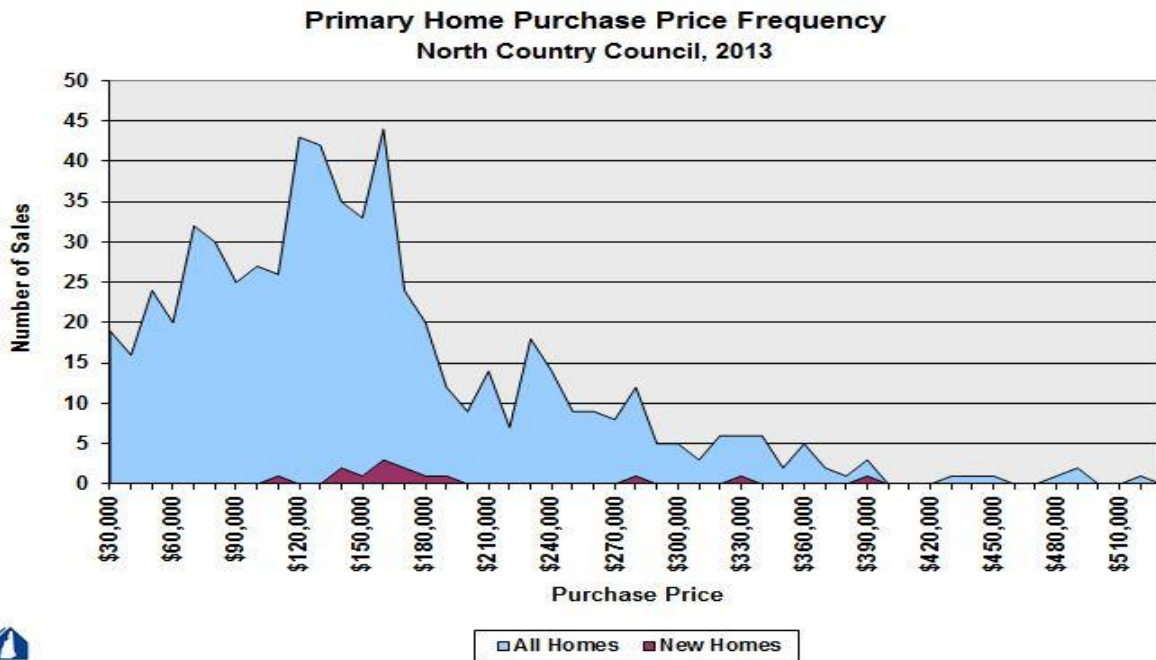
U.S. Census Bureau, American Community Survey Estimates 2008 - 2012 <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>

County and State Data includes data for Unorganized Locations

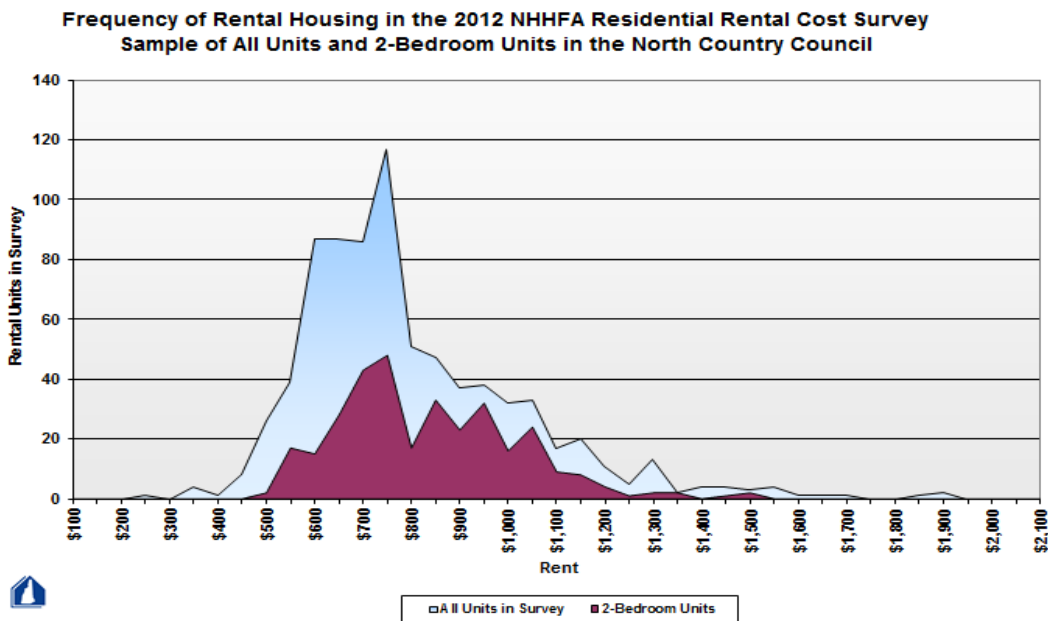
This map is for planning purposes only and may not fully represent geographic conditions. Inaccuracies are known to exist in these data layers. Corrections, additions or deletions should be directed to North Country Council.



The median purchase price for all homes in the North Country (sample size 633) was \$130,000 in 2012 (NH Department of Revenue P-34 Dataset, 2012). The median rental cost (sample size 784) for the North Country was \$716.



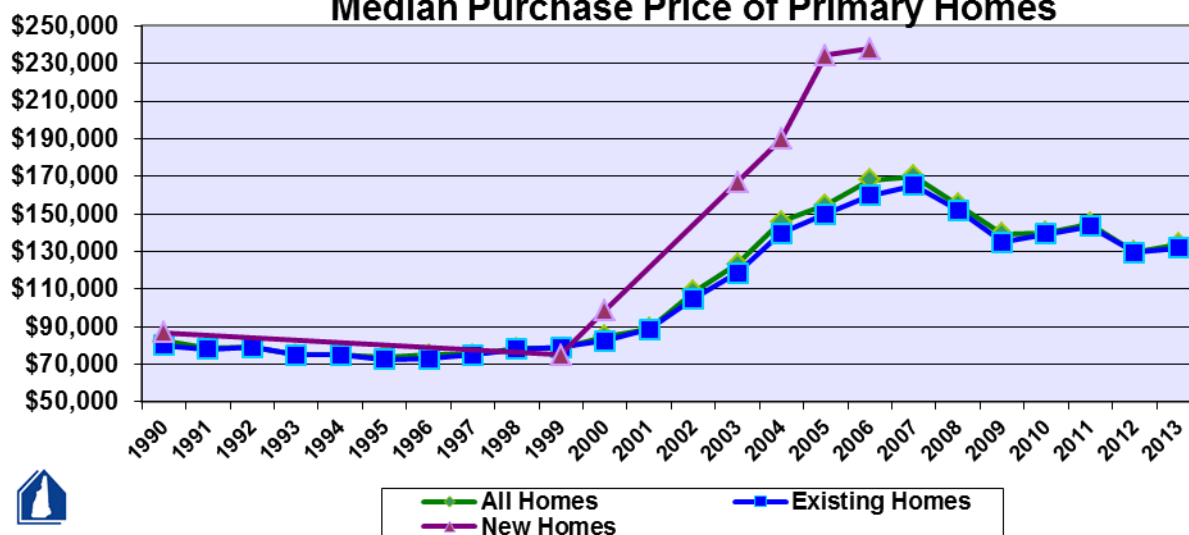
( NH Dept. of Revenue, PA-34 Dataset, Compiled by Real Data Corp. Filtered and analyzed by New Hampshire Housing.)



(Source: NH Dept. of Revenue, PA-34 Dataset, Compiled by Real Data Corp. Filtered and analyzed by New Hampshire Housing.)

As shown on the following two graphs from NH Housing Finance Authority (NHHFA), although the cost for those purchasing a home in the region as their primary residence has levelled off, rents have continued to increase. According to NHHFA, in the past ten years (2004-2014) the median monthly rent increased about 42% in Coos County, about 34% in Grafton County as a whole, and 23.4% in Carroll County as a whole.

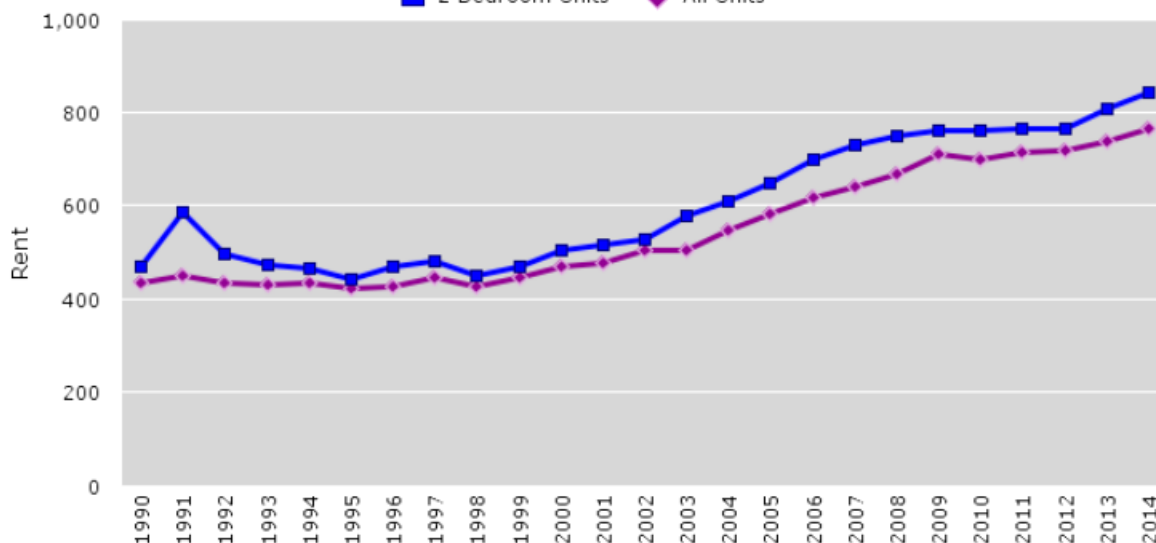
### North Country Region Median Purchase Price of Primary Homes



### Median Gross Rental Cost

Region: RPC  
Area: North Country Council

2 Bedroom Units (blue square) All Units (purple diamond)



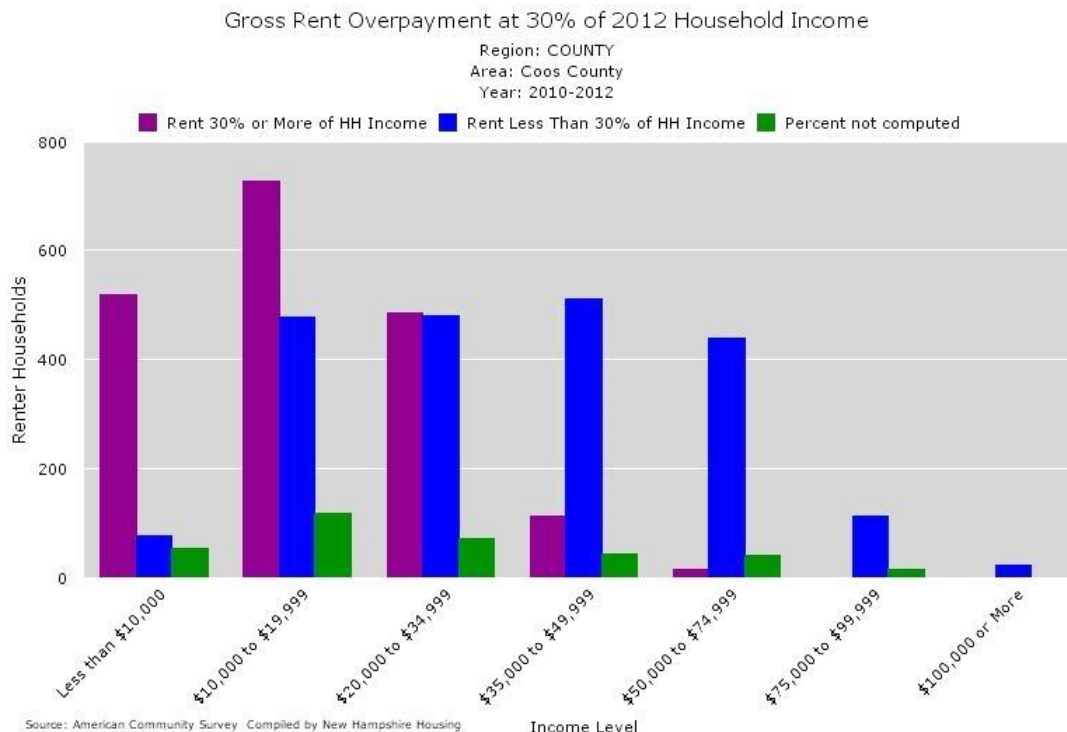
New Hampshire Housing's Annual Residential Rental Cost Survey

## HOUSING COST BURDEN

Housing costs have outpaced the incomes of many North Country residents. In the June 2011 *North Country Region Housing Needs Assessment*, it was estimated that 4,630 renter households (43% of renter households) in the North Country were paying more than 30% of their household incomes for housing. Paying more than 30% of household income for rent is considered by state and federal agencies and housing advocates to be “overpaying.” This threshold has now been incorporated into New Hampshire law as the definition of “affordable” in the state’s Workforce Housing Law (RSA 674:58).

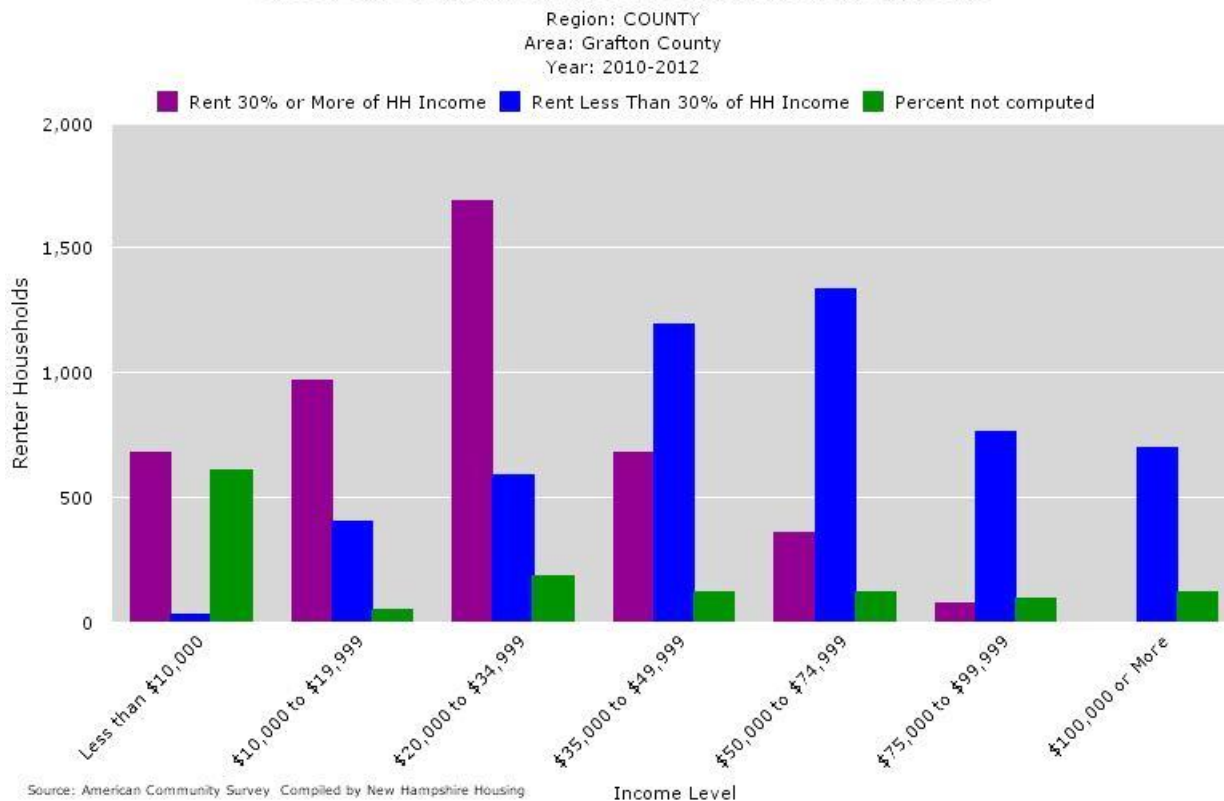
*Overpaying for rent means not enough money is left in the household for other basic necessities such as food, clothing, transportation, medical and dental care, and day care.*

As shown on the following graphs from NH Housing Finance Authority, the majority of households in Coos County with incomes less than \$35,000 are considered to be overpaying for rent. In Grafton County, which also includes the Hanover-Lebanon area in the Upper Valley Lake Sunapee Region, a greater proportion of those households in the middle income categories were considered to be overpaying for rent.





### Gross Rent Overpayment at 30% of 2012 Household Income



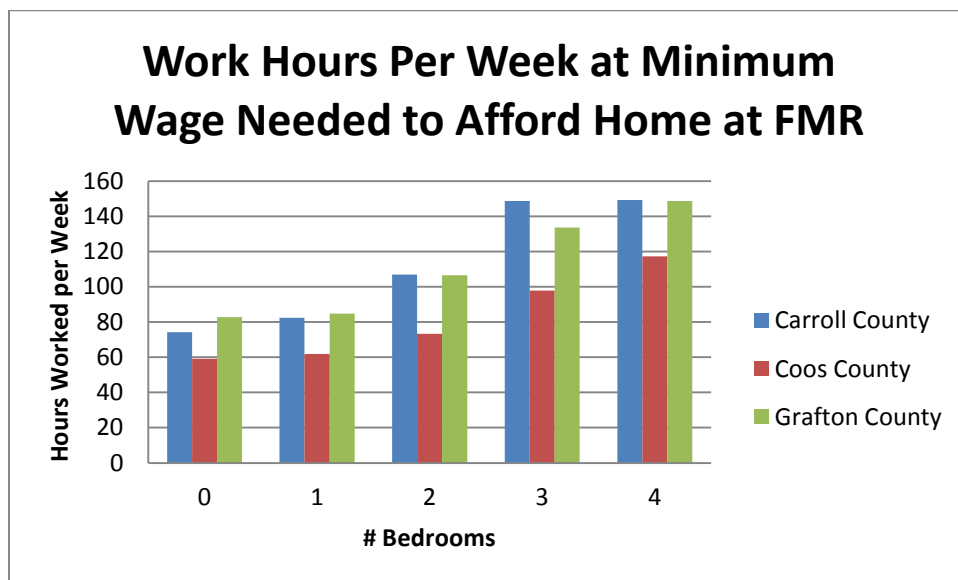
A comparison of American Community Survey 5-Year estimates indicates that the percentage of renter households paying over 30% for housing has decreased slightly in the Colebrook and Conway areas, but increased in the region’s four other labor market areas.

#### ESTIMATED PERCENTAGE OF HOUSEHOLDS PAYING MORE THAN 30% HOUSING

Labor Market Area	Percentage of Renter Households Reported in 2005-009 ACS	Percentage of Renter Households Reported in 2009-2013 ACS
Berlin	46%	50.1%
Colebrook	40%	37.2%
Conway	49%	47.4%
Haverhill	29%	57.6%
Littleton	39%	53.6%
Plymouth	44%	52.0%

(Data sources: American Community Survey 2005-2009 5-year estimates, American Community Survey 2009-2013 5-year estimates)

In the graph below, rents are expressed in terms of the cumulative number of hours the members of a household would need to work at minimum wage in order to pay the fair market rent for the area without paying more than 30% of the household income for rent. In New Hampshire, the estimated mean (average) wage for a renter is \$13.14. In order to afford the fair market rent for a two-bedroom apartment at this wage, a renter must work 62 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.6 workers earning the mean renter wage in order to make the two-bedroom fair market rent affordable. The figure below shows how many hours of work at minimum wage would be needed in Carroll, Coos and Grafton Counties.



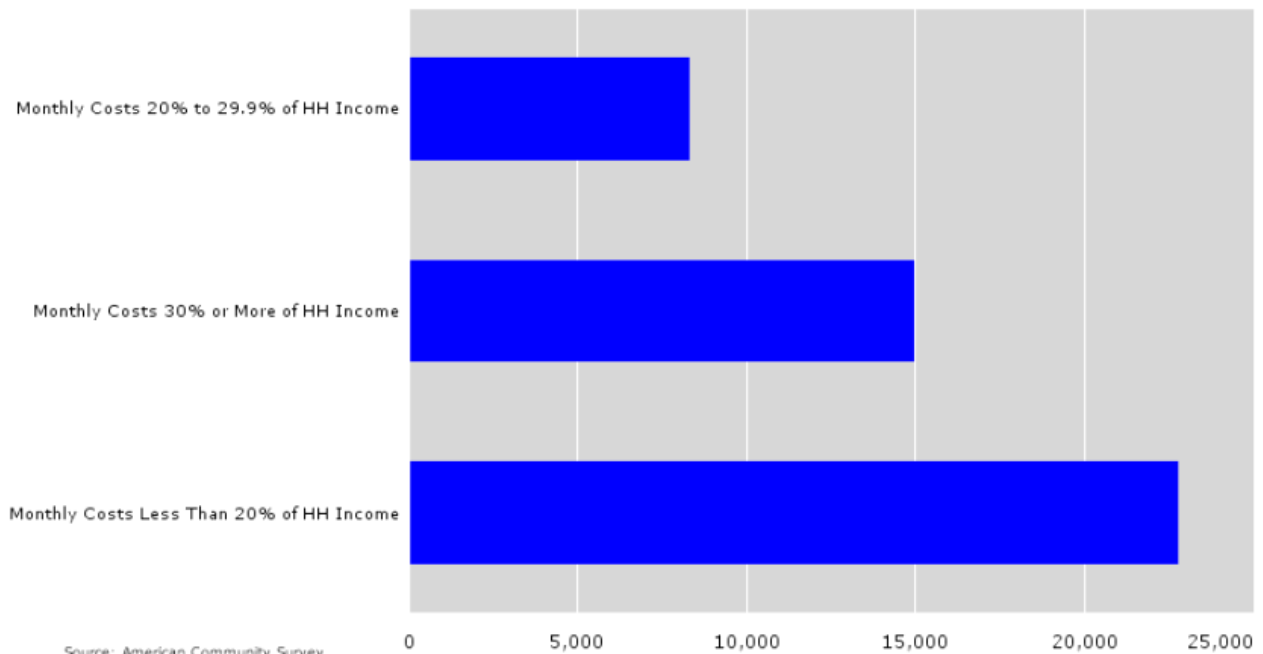
*(Note: 0 bedrooms is equal to a studio apartment)*

*(National Low Income Housing Coalition; Out of Reach 2013: New Hampshire (<http://nlihc.org/oor/2013/NH>))*

The graphs on the following pages show that many of the region’s homeowners are also facing challenges having enough money left for food, transportation, medical care and other necessities after paying their mortgage, property taxes and other costs of home ownership.

### Owner Occupied Housing by Housing Cost Burden

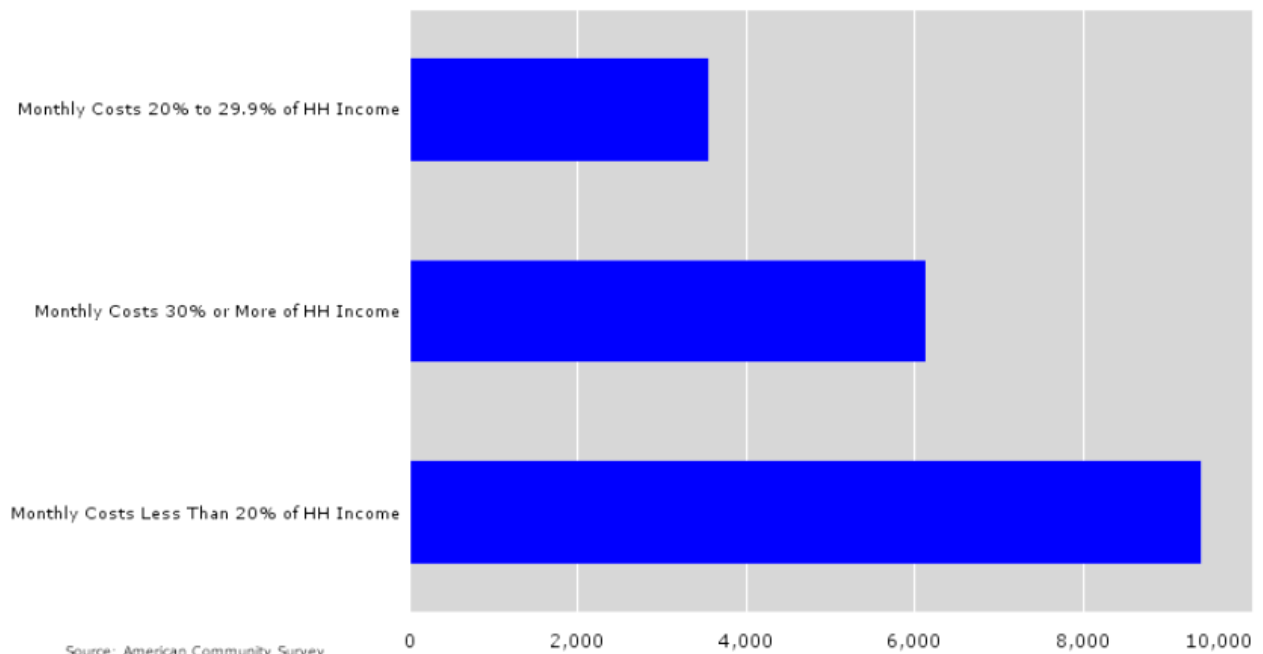
Region: COUNTY  
 Area: Grafton County  
 Year: 2010-2012



Source: American Community Survey  
 Compiled by New Hampshire Housing

### Owner Occupied Housing by Housing Cost Burden

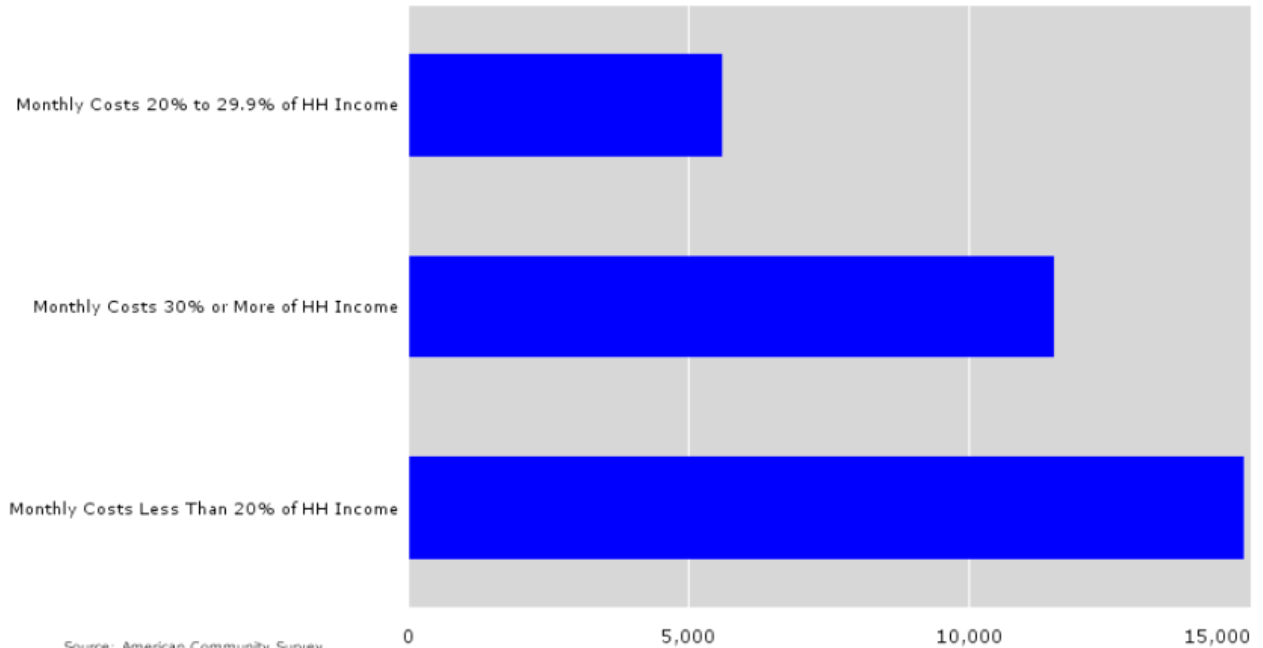
Region: COUNTY  
 Area: Coos County  
 Year: 2010-2012



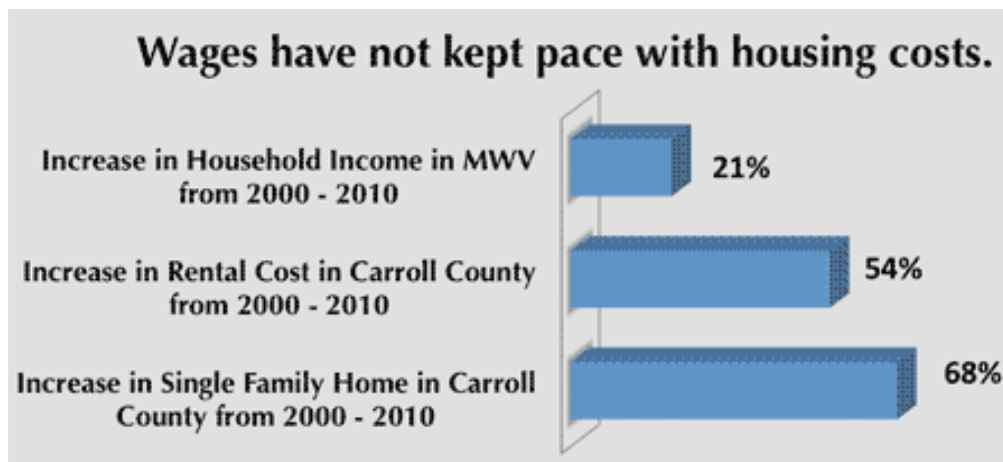
Source: American Community Survey  
 Compiled by New Hampshire Housing

### Owner Occupied Housing by Housing Cost Burden

Region: COUNTY  
Area: Carroll County  
Year: 2010-2012



Source: American Community Survey  
Compiled by New Hampshire Housing



(Mt. Washington Valley Housing Coalition)

The size of housing units also affects affordability. Not only rent or mortgage costs increase with size, but also heat, electricity, and upkeep. As shown below, the most recent estimate of the number of studio and one bedroom housing units in the Berlin, Conway, Haverhill and Littleton Labor Market Areas was far less than the number of one person households counted in 2010.

<b>NCC Communities Organized by Labor Market Area</b>	<b>Studio or 1 Bedroom Housing Units</b>	<b>One Person Households</b>
<b>Berlin LMA</b>	1,207	2,101
<b>Colebrook LMA</b>	965	770
<b>Conway LMA</b>	1,605	2,423
<b>Haverhill LMA</b>	444	796
<b>Littleton LMA</b>	2,693	3,196
<b>Plymouth LMA</b>	2,073	2,001
<b>NCC Region Total</b>	<b>8,987</b>	<b>11,287</b>

*(Housing Units - 2009-2013 ACS 5 Year Estimates; Household Size 2010 US Census STF1 H13)*

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## INFLUENCE OF SEASONAL HOMES ON AFFORDABILITY

The proportion of seasonal homes and change in the number of seasonal homes was examined for each labor market area in the North Country. The three labor market areas with the highest percentages of seasonal homes (40% or more), Colebrook, Conway and Plymouth, all had a percentage of renter households overpaying for housing that was 40% or more. The two labor market areas with more moderate proportions of seasonal homes in 2010 (17-19%), Haverhill and Littleton, had the lowest percentages of renter households overpaying for housing (29% and 39% respectively). However in the Berlin Labor Market area where only about a tenth of the homes being seasonal, an estimated 46% of renter households were overpaying in 2010. The Berlin LMA also has had high unemployment rates. The annual average unemployment rate for the Berlin LMA was 7.1% in 2013 and for the Colebrook LMA 7.0%, compared with 4.7 – 5.6 % for the other four North Country LMA's (NHES, Economic and Labor Market Information Bureau, March 2014).

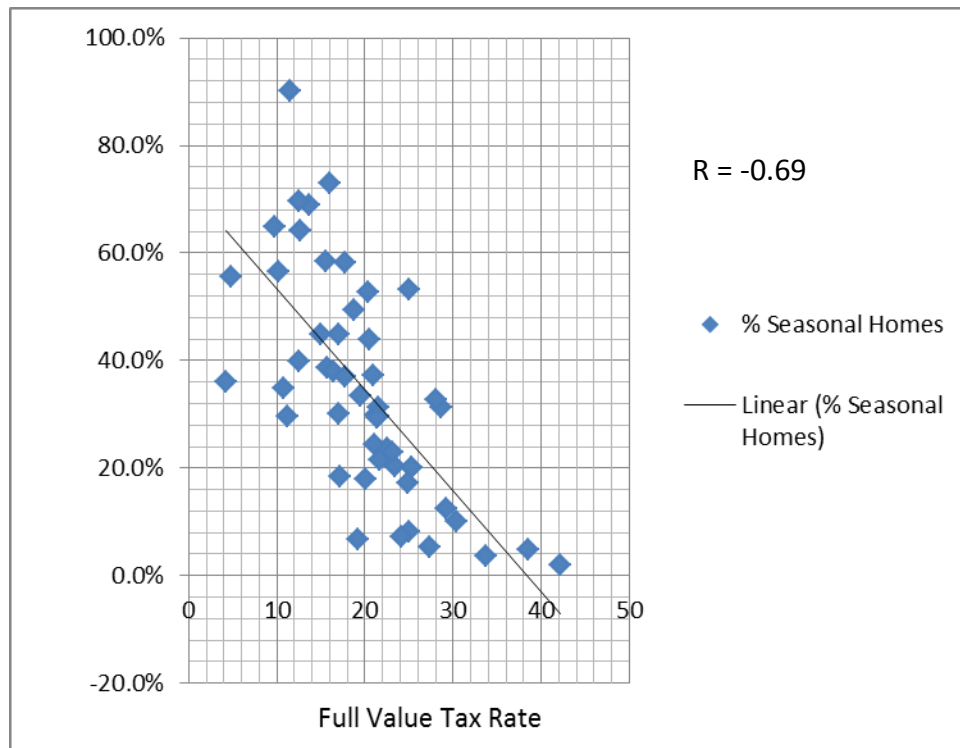
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**PROPERTY TAX RATES**

There is no income tax in New Hampshire. This means property taxes are relied upon more heavily for funding services and facilities. Rising school costs are increasing the housing cost burden for those with low or moderate incomes. The full value tax rates for North Country municipalities for 2013 are shown in the following table, sorted by the tax rate.

Municipality	2013 Full Value Tax Rate (DRA)	Municipality	2013 Full Value Tax Rate (DRA)	Municipality	2013 Full Value Tax Rate (DRA)
Groton	4.29	Shelburne	17.20	Milan	22.56
Hart's location	4.77	Thornton	17.68	Wentworth	23.09
Bartlett	9.69	Carroll	17.81	Dalton	23.46
Jackson	10.18	Woodstock	18.71	Plymouth	24.20
Easton	10.71	Monroe	19.13	Colebrook	24.91
Eaton	11.19	Lyman	19.51	Lancaster	24.96
Waterville	11.51	Landaff	20.12	Stewartstown	24.98
Lincoln	12.51	Dummer	20.30	Whitefield	25.25
Albany	12.54	Stark	20.50	Bethlehem	25.26
Errol	12.65	Sugar Hill	20.91	Littleton	27.38
Clarksville	13.70	Jefferson	21.12	Stratford	28.05
Chatham	15.05	Benton	21.30	Warren	28.71
Ellsworth	15.51	<b>STATE</b>	<b>21.43</b>	Haverhill	29.20
Madison	15.78	Rumney	21.45	Lisbon	30.39
Pittsburg	16.05	Campton	21.46	Gorham	33.81
Franconia	16.47	Columbia	21.50	Northumberland	38.54
Conway	16.97	Bath	21.67	Berlin	42.19
Randolph	17.06				

As shown in the following graph, there is an indication of an inverse relationship between the percentage of seasonal homes in a community and the tax rate.



(Population: 2010 US Census STF 1, Tax Rate 2013 DRA)

## ACCESS TO OPPORTUNITY

Fair housing equity involves an analysis of areas of opportunity within a region and where disparities might exist for racial/ethnic minorities. Access to opportunity has been found to be a factor in individual outcomes; improving fair housing in any area will depend on equalizing access to opportunity. To focus analysis, HUD developed methods to quantify a select number of the important “stressors” and “assets” in every neighborhood. In particular, HUD has selected six dimensions upon which to focus:

- Neighborhood School Proficiency
- Poverty
- Labor Market Engagement
- Job Accessibility
- Health Hazards Exposure
- Transit Access

The factors that relate to access to opportunity in the North Country, the most rural region of New Hampshire, were considered with the NCC Regional Plan Advisory Committee. Employment, services, education, access to transportation and housing stock were identified as the key features supporting access to opportunity. It was agreed that communities below a certain size lack a level of employment and services considered to provide a meaningful level of access to opportunity. In addition to the eleven communities with populations over 2,500, Colebrook was added to the list studies because it is the job center for its own labor market area. Employment, education, transportation and housing were then examined for the twelve communities. Job center communities “behave like” large employers would in an analysis of a more developed area.



	Employment				Education	
	Job Access <sup>1</sup>			HUD Labor Force Engagement Index (Higher Number Better) <sup>2</sup>	HUD School Proficiency Index - (Higher Number Means Better Test Scores) <sup>3</sup>	Opportunities for Higher Education
Number of Primary Jobs in Community	Ratio of Jobs/Employed Residents	% Commuting > 60 min.				
Bartlett	551	.38	<4.75%	71-80	71-80	
Berlin	3239	.87	4.75-13.8%	1-20	11-20	White Mountains Community College
Bethlehem	422	.55	4.75-13.8%	61-70	71-80	
Campton	599	.38	13.8-28.8%	21-30	31-40	
Colebrook	1050	.91	<13/8%	21-30	11-20	
Conway	7411	2.02	4.75-13.8%	11-30	41-50,61-70	
Gorham	902	1.43	4.75-28.8	51-60	41-50	
Haverhill	1966	.91	13.8-28.8%	11-20	21-30	
Lancaster	624	.81	4.75-13.8%	31-40	31-40	
Littleton	2033	1.07	4.75-13.8%	41-50	41-50	White Mountains Community College Littleton Academic Center
Madison	471	.51	4.75-13.8%	61-70	71-80	
Plymouth	3493	2.15	<13.8	21-30	51-60	Plymouth State University

<sup>1</sup>US Census Bureau OnTheMap [The HUD job access index summarizes the accessibility of a given residential neighborhood as a function of its distance to all job locations, with distance to larger employment centers weighted more heavily. Specifically, a gravity model is used, where the accessibility of a given residential block-group is a summary description of the distance to all job locations, with the distance from any single job location positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location. In this region it was thought more metrics would be the number of jobs in the community compared to the number of residents in the workforce, and the proportion of residents commuting more than an hour to work.]

<sup>2</sup>The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in that neighborhood. Formally, the labor market engagement index is a linear combination of three standardized vectors: unemployment rate, labor force participation rate, and percent with a bachelor's or higher.

<sup>3</sup> HUD neighborhood school proficiency index uses school-level data on the performance of students on state exams to describe which neighborhoods have high-performing elementary schools and which have lower performing elementary schools. A higher number indicates higher opportunity. In New Hampshire, scores are reported by school district.

	Transportation Access		Housing Stock*			
	Public Transportation	Walkability as Key Destinations within 1/2 mile of Community Center <sup>4</sup>	Number of renter occupied units <sup>5</sup>	As % of all occupied <sup>5</sup>	Non-Age Restricted Subsidized Units <sup>6</sup>	
		Total # Key Destinations	No. within 1/2 mile of Community Center			
Bartlett		21	15	310	23.7%	0
Berlin	X	17	16	1,635	39.1%	120
Bethlehem		19	11	326	29.6%	6
Campton		10	7	285	20.3%	0
Colebrook		8	6	383	35.7%	0
Conway		37	26	1,426	31.8%	76
Gorham	X	5	4	389	29.9%	24
Haverhill		33	25	548	28.4%	14
Lancaster	X	7	5	417	29.8%	12
Littleton	X	44	22	1,059	39.6	156
Madison		12	8	178	16.6	0
Plymouth		19	10	898	46.0%	90

<sup>4</sup> GRANIT Key Destinations and Community Center Areas, 2006

<sup>5</sup> US Census 2010

<sup>6</sup> NH Housing Finance Authority

	HUD Health Hazard Index <sup>7</sup>	HUD Poverty Index <sup>8</sup>
Bartlett	11-20	81-90
Berlin	91-100	61-20
Bethlehem	71-80	91-100
Campton	91-100	61-70
Colebrook	91-100	11-20
Conway	11-20	61-100
Gorham	91-100	51-60
Haverhill	91-100	51-60
Lancaster	91-100	41-50
Littleton	51-80	61-70
Madison	11-20	81-90
Plymouth	91-100	81-90

<sup>7</sup> HUD has constructed a health hazards exposure index to summarize potential exposure to harmful toxins at a neighborhood level. Potential health hazards exposure is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory and neurological with indexing census tracts.

<sup>8</sup> HUD created a poverty index to capture the depth and intensity of poverty in a given neighborhood. The index uses family poverty rate and public assistance receipt to operationalize both aspects. The index is a linear combination of two vectors: the family poverty rate (pv) and the percentage of households receiving public assistance (pa).

## OVERALL OPPORTUNITY SCORES WITH CATEGORIES COMBINED

	Employment	Education	Transportation	Housing	HUD Health Index	HUD Poverty Index	TOTAL SCORE
Bartlett	2	1					3
Berlin	2	1	1	2	1	1	8
Bethlehem	2	1					3
Campton					1	1	2
Colebrook	1				1		2
Conway	3		1	1			5
Gorham	1		1		1		3
Haverhill			1		1		2
Lancaster	1		1		1		3
Littleton	1	1	2	2			6
Madison	2	1				1	4
Plymouth	3	1		1	1	1	7

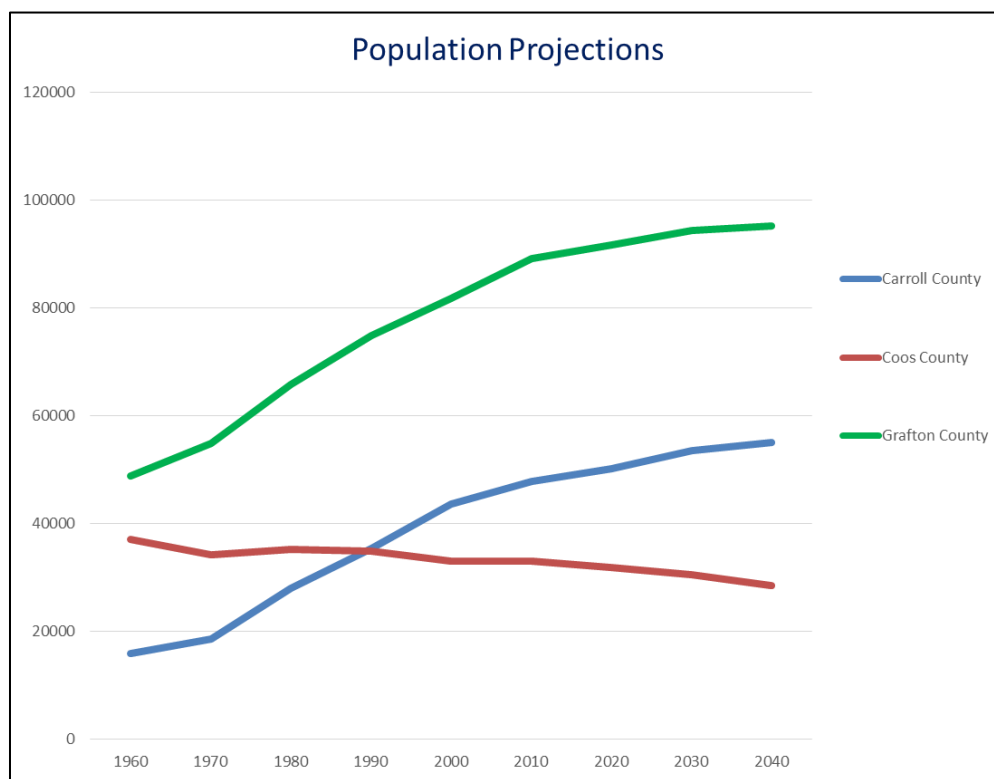
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## HOUSING SUPPLY

An understanding of future needs for housing units is invaluable to the planning process. Future housing projections are utilized both in transportation modeling, as well as growth management and future land use planning.

## POPULATION PROJECTIONS

The 2010 population in the North Country was 90,813 (US Census, includes unincorporated places). The 2040 population is projected to be 98,434 (OEP, 2013). Population projections for the three counties – Coos, Grafton and Carroll - show continued population loss in Coos County, and continued but slower growth in Carroll and Grafton Counties over the next several decades.<sup>3</sup>



<sup>3</sup> Population projections are performed at the county level due to the availability of demographic data. The North Country Council Planning Region includes all of Coos County, northern Grafton County, and northern Carroll County.

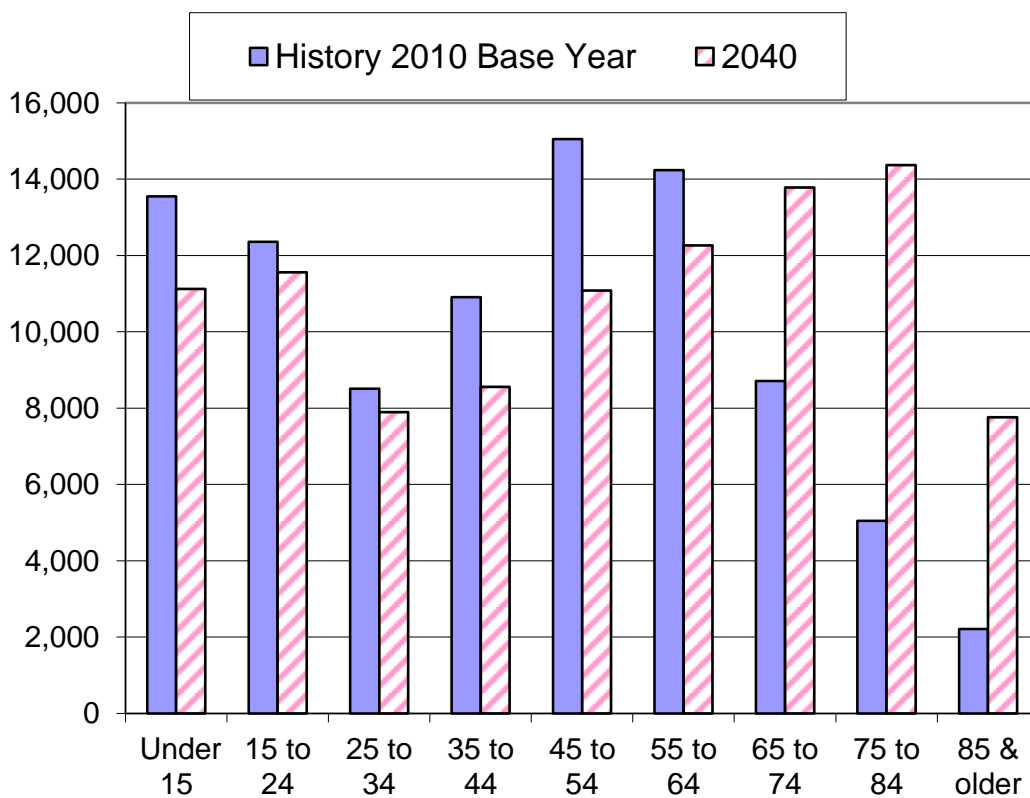
Figures for individual communities were derived from county projections based on past growth shares.

NCC Carroll County Towns	2010 US Census	2040 Projection
Albany	735	870
Bartlett	2,788	3,018
Chatham	337	449
Conway	10,115	12,475
Hart's Location	41	48
Jackson	816	829
Madison	2,502	3,268
NCC Coos County Communities	2010 US Census	Projection 2040
Berlin city	10,051	8,356
Carroll town	763	738
Clarksville town	265	202
Colebrook town	2,301	1,951
Columbia town	757	653
Dalton town	979	882
Dummer town	304	256
Errol town	291	243
Gorham town	2,848	2,395
Jefferson town	1,107	1,033
Lancaster town	3,507	3,194
Milan town	1,337	1,149
Northumberland town	2,288	1,828
Pittsburg town	869	745
Randolph town	310	240
Shelburne town	372	312
Stark town	556	510

Stewartstown town	1,004	852
Stratford town	746	470
Whitefield town	2,306	2,202
NCC Grafton County Towns	2010 US Census	2040 Projection
Bath town	1,077	1,262
Benton town	364	412
Bethlehem town	2,526	2,838
Campton town	3,333	3,957
Easton town	254	245
Ellsworth town	83	76
Franconia town	1,104	1,284
Groton town	593	736
Haverhill town	4,697	4,896
Hebron town	602	752
Landaff town	415	447
Lincoln town	1,662	2,072
Lisbon town	1,595	1,561
Littleton town	5,928	5,862
Lyman town	533	572
Monroe town	788	800
Plymouth town	6,990	8,078
Rumney town	1,480	1,439
Sugar Hill town	563	548
Thornton town	2,490	3,176
Warren town	904	915
Waterville Valley town	247	229
Wentworth town	911	1,018
Woodstock town	1,374	1,610

As shown in the following graph, the shift toward the older age categories seen in the past decade is expected to continue in the next several decades. As of 2010, there was a clear population boom in the 45-64 year old age range. However by 2040, it is predicted that there will be a significant increase in the population of the 65 and older cohorts and a decrease in the 64 and under cohorts. This is expected to translate into a shift in housing demand as well.

POPULATION BY AGE GROUP - NORTH COUNTRY REGION



(OEP Population Projections 2013)



## HOUSING SUPPLY PROJECTIONS

As part of the collaborative effort to share resources in updating the plans of the state's nine regional planning commissions, NH Center for Public Policy Studies worked with NH Housing Finance Authority to look at future housing needs throughout the state. Overall housing need by county was projected for the current decade utilizing NHES Economic & Labor Market Information Bureau's employment projections along with the population projections that the regional planning commissions obtained with the Office of Energy and Planning. The projection, based on averaging employment-based and population-based results together, showed that Coos County has an adequate housing supply for the rest of this decade. Carroll County as a whole is projected to need to add approximately 155 additional homeowner units, while Grafton County as a whole is projected to need approximately an additional 343 units between 2010 and 2020 (294 owned and 49 rental). The projections are shown in the tables on the following pages.

<b>ESTIMATED HOUSING SUPPLY REQUIREMENTS - 2020 - EXCLUDING SEASONAL UNITS</b>						
Basis:	Employment-Driven; ELMI 2010 to 2020 Forecast	Employment Population Average	Population- Driven (NH RPC Projections April 2013)	Average Annual Production Needed 2010-2020		
<b>CARROLL COUNTY</b>				<b>A</b>	<b>B</b>	<b>C</b>
	<b>2020 A</b>	<b>2020 B</b>	<b>2020 C</b>			
Owner	19,816	19,481	19,145			
Renter	4,885	4,777	4,668			
Total	24,701	24,257	23,814			
<b>Total Production Potential 2010-2020</b>						
Owner	2,552	2,217	1,881	255	222	188
Renter	-81	-189	-298	-8	-19	-30
Total	2,471	2,027	1,584	247	203	158
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	1,951	1,695	1,438	195	169	144
Renter	-62	-145	-228	-6	-14	-23
Total	1,889	1,550	1,211	189	155	121

<b>ESTIMATED HOUSING SUPPLY REQUIREMENTS - 2020 - EXCLUDING SEASONAL UNITS</b>						
Basis:	Employment-Driven; ELMI 2010 to 2020 Forecast	Employment Population Average	Population-Driven (NH RPC Projections April 2013)	Average Production Needed 2020	Annual 2010-	
<b>COOS COUNTY</b>				<b>A</b>	<b>B</b>	<b>C</b>
	<b>2020 A</b>	<b>2020 B</b>	<b>2020 C</b>			
Owner	10,973	10,756	10,539			
Renter	4,409	4,314	4,219			
Total	15,383	15,070	14,758			
<b>Total Production Potential 2010-2020</b>						
Owner	502	285	68	50	29	7
Renter	-290	-385	-480	-29	-39	-48
Total	213	-100	-412	21	-10	-41
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	406	231	55	41	23	6
Renter	-234	-311	-389	-23	-31	-39
Total	172	-81	-333	17	-8	-33

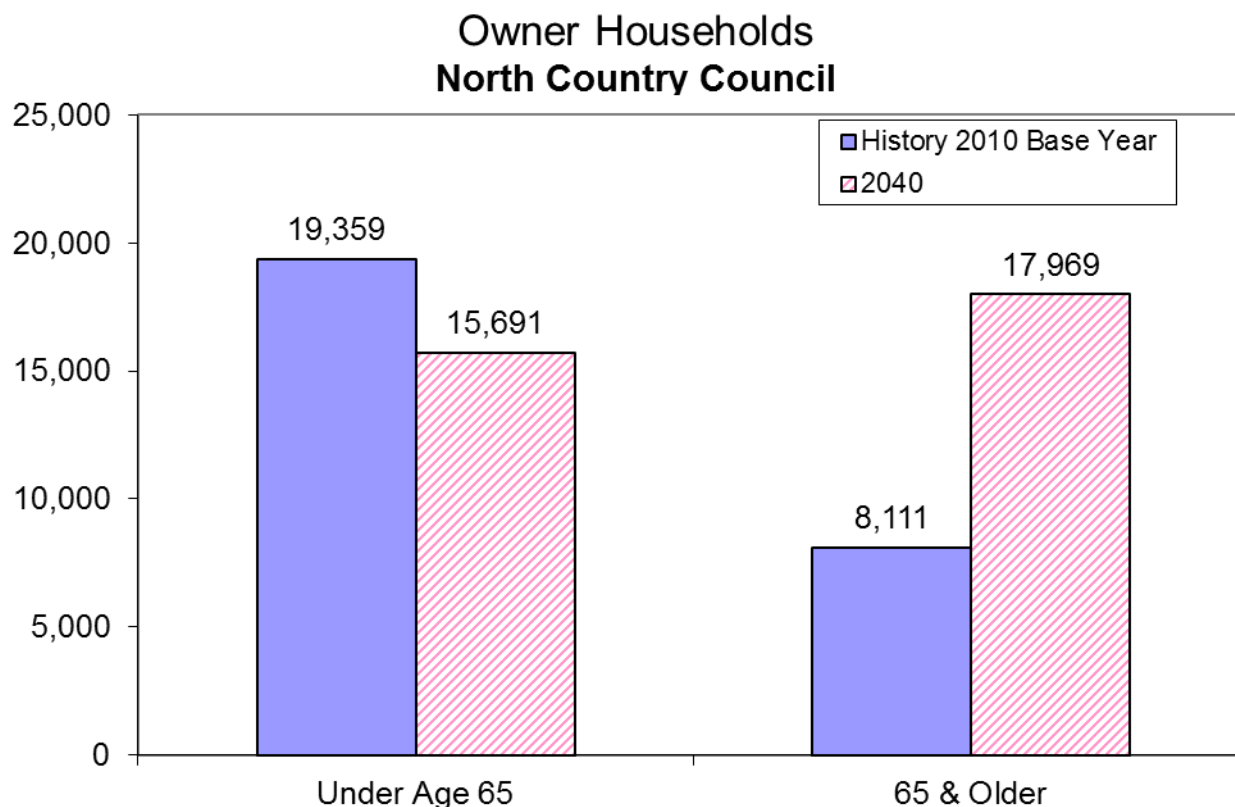
<b>ESTIMATED HOUSING SUPPLY REQUIREMENTS - 2020 - EXCLUDING SEASONAL UNITS</b>						
Basis:	Employment-Driven; ELMI 2010 to 2020 Forecast	Employment Population Average	Population-Driven (NH RPC Projections April 2013)	Average Annual Production Needed 2010-2020		
<b>GRAFTON COUNTY</b>				A	B	C
	<b>2020 A</b>	<b>2020 B</b>	<b>2020 C</b>			
Owner	30,252	28,781	27,311			
Total	13,875	13,076	12,278			
Net Production Need 2010-2020	44,127	41,858	39,589			
<b>Total Production Potential 2010-2020</b>						
Owner	5,088	3,617	2,147	509	362	215
Renter	1,395	596	-202	139	60	-20
Total	6,483	4,214	1,945	648	421	194
<b>Subtotal: Need for Residents Working Within County</b>						
Owner	4,142	2,945	1,748	414	294	175
Renter	1,135	485	-165	114	49	-16
Total	5,277	3,430	1,583	528	343	158

## COMMUNITIES OF INTEREST WITH SPECIAL SUPPLY CONSIDERATIONS

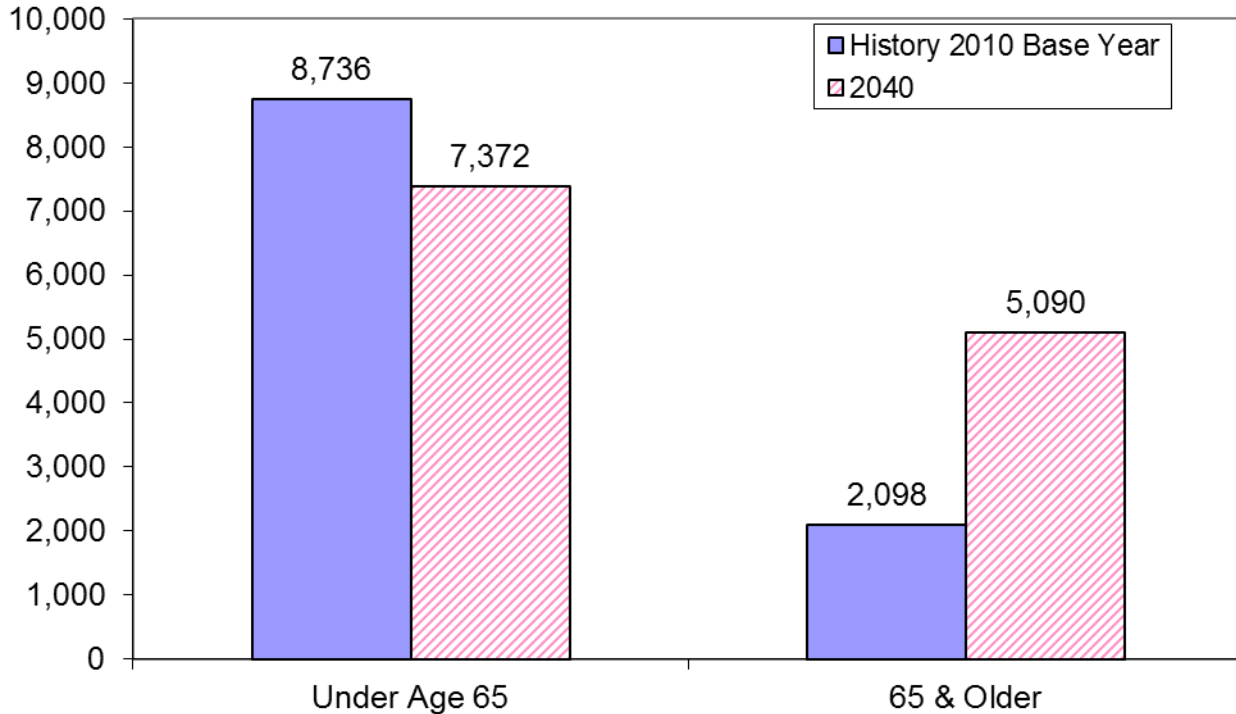
### SENIORS

The shifts in population toward the older age groups discussed earlier is likely to impact the type of housing needed in the future. As shown in the graphs on the following page, if current trends continue, the number of owner and renter households 65 and over can be expected to more than double within the next generation. In the case of owner households, the number older than 65 is actually expected to exceed the number younger than 65. The housing needs and preferences of younger households is also changing. People are waiting longer to start families and buy homes.

*A lack of liquidity among baby-boomers may be keeping them in houses larger than they need or want. On the other end of the age spectrum, New Hampshire's young households are burdened by high levels of student debt and mediocre wage growth, which means it is more difficult to save and qualify for loans. (NH Center for Public Policy Studies, "Big Houses, Small Households: Perceptions, Preferences and Assessment," March 2014)*



### Renter Households North Country Council



Of note is the fact that most senior apartments in the region are not handicapped accessible (see page 70). For disabled residents and seniors that begin having difficulty walking, reaching and safely caring for their daily needs with standard layouts and fixtures, but not requiring nursing home care, the picture is bleak. The following lists the few assisted living facilities in the region. Most are private pay, meaning residents need to either have access to large sums of cash or have private long term care insurance. The 2012 Genworth Financial cost of care survey reported that the average cost of an assisted living in New Hampshire is \$4,000 per month.

#### ASSISTED LIVING FACILITIES IN THE NORTH COUNTRY REGION

Colebrook	The Van Dyke Home	12 beds
Conway	North Country Independent Living	6 beds
	Mineral Springs	17 beds
Haverhill	On the Green	11 beds
Lancaster	Holton Point	32 beds
Littleton	North Country Manor	9 beds
	Riverglen House	60 beds
Whitefield	Sartwell Place	24 beds

The aging population will mean a need for more accessible dwelling units, and an increase in assisted living units and nursing home beds. Flexibility will be required in both accessory dwelling requirements and household/family definitions contained in local land use regulations to ensure that seniors desiring to stay in their homes have the option of providing a home for someone who can provide occasional or daily assistance. This will help address the decreasing household sizes and shortage of smaller homes. Accompanying this must be cooperation among the various state and federal agencies providing financial or other assistance to ensure that program requirements are not in conflict with each other or with societal goals. Development of additional housing options for seniors through new construction or redevelopment of existing structures should focus on locations that are walkable or on public transit routes.

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## DISABLED

As mentioned earlier relatively few assisted (\$) housing units in the region are accessible; the vast majority of those are in senior housing complexes. For those disabled who are not seniors, this can exacerbate social isolation. There is only one 8-unit special needs housing facility in the region.

The issues discussed above relative to seniors are also applicable to the region's disabled (there is also a great deal of overlap in these two subsets of the population). In addition, connectivity between housing and jobs, shops and services needs to be improved. Getting around safely remains a significant obstacle. In many cases, accessibility retrofits have been inadequately designed or have fallen into disrepair. Also, there is little consideration of disabilities other than mobility. Addressing the housing needs of the growing number of seniors will mean accommodating a growing number with reduced sight, hearing and memory/cognitive skills.

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## NONDRIVERS

For nondrivers in this rural region, location within or easily walkable to the region's larger downtowns is key. Walkable downtowns with commerce and services include Colebrook, Berlin, Gorham, Lancaster, Littleton, Haverhill's Woodsville area, North Conway and Plymouth. Berlin and Gorham, Littleton, Whitefield and Lancaster, and Conway also offer some access to public transportation.

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## HOUSING COST BURDENED

For the housing cost burdened much of the focus in this region remains on increasing livable wage jobs. Job growth has been focused on low wage employment in the retail and accommodation and food service industries. Average weekly wages are below state averages in all six North Country labor market areas in both service and good producing industries. Many are underemployed and piecing together seasonal part-time jobs to make ends meet.

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## AFFORDABLE AND EQUITABLE HOUSING CHOICE OPPORTUNITIES AND BARRIERS

### DISTRIBUTION OF WORKFORCE AND AFFORDABLE HOUSING

The distribution of jobs and workforce and affordable housing across the region was examined. The table below shows the percentage of the region's jobs, multifamily and manufactured homes, and assisted housing in each of the region's six labor market areas. Of note are the Littleton area which has a percentage of the region's workforce and affordable housing that is significantly higher than its percentage of the region's jobs, and Plymouth which has a percentage of workforce and affordable housing substantially lower than its share of the region's jobs. Plymouth also scored highly as an area of opportunity (page 101), suggesting there should be further study of ways to create additional housing opportunities in that area.

NCC Communities Organized by Labor Market Area	Jobs		Multi-family and Manufactured Homes		Assisted Family Housing		Multi-family, Manufactured and Assisted Combined
	Number	%	Number	%	Number	%	
Berlin LMA	5840	11.9%	1941	13.0%	144	7.4%	12.4%
Colebrook LMA	1993	4%	1073	7.2%	0	0%	6.4%
Conway LMA	14175	28.8%	4362	29.2%	76	3.9%	26.3%
Haverhill LMA	2680	5.5%	831	5.6%	14	0.7%	5.0%
Littleton LMA	11708	23.8%	3998	26.8%	1614	83.3%	33.3%
Plymouth LMA	12775	26.0%	2724	18.2%	90	4.6%	16.7%
NCC Region Total	49171		14929		1938		16867

## INFRASTRUCTURE INVESTMENTS

The North Country Region is a Federal Economic Development District. As such the region has benefited greatly from EDA investment over the years. Investment in infrastructure has occurred in all six of the region's labor market areas. North Country Council administers the EDD District and focuses on creation of livable wage jobs to close the gap between incomes and the cost of living for North Country residents. EDA investments in the region are listed in Appendix C. As shown, EDA funding has contributed greatly to creating the region's areas of opportunity. Looking at the four communities which received the highest scores as areas of opportunity - Berlin, Conway, Littleton and Plymouth - investment in Berlin included a vocational high school in addition to public works and industry. In Conway, EDA provided \$1.5 million for the development of the Mount Washington Valley Tech Village to boost the creation of livable wage jobs in an area that has become a tourist destination known for its retail shopping, and consequently has seen job growth in low wage jobs (shown in Appendix C under "Regional"). Littleton has received EDA funding to improve public works and develop a very successful industrial park. In Plymouth, in cooperation with Plymouth State University, EDA funding supported the development of the Enterprise Center at Plymouth, to assist business start-ups and growth of livable wage jobs.

Past investment in water and sewer infrastructure in the region's downtowns from EDA, CDBG, USDA and EPA has been a key factor in providing areas of opportunity. The following table shows the flow capacity available in the region's municipal wastewater treatment plants. As shown, the four communities which received the highest scores as areas of opportunity - Berlin, Conway, Littleton and Plymouth - all have remaining capacity as measured by gallons per day. However, a wastewater treatment plant may have available flow capacity as measured by absolute flow volume, but not have the ability to treat more waste. This can be due to either the quality of the influent, treatment plant process itself, or quality of the receiving waters. This metric, also shown in the following table, is shown as BOD (biochemical oxygen demand). Berlin and Conway are shown to have ample remaining BOD capacity. Data were unavailable from NH Department of Environmental Services for Littleton and Plymouth. The Berlin, Conway Village and North Conway wastewater systems were each awarded grants through the 13-14 round of the state's Water Pollution Control Grant Program improve collection and treatment systems, as were Gorham and Woodsville for equipment upgrades, and Waterville Valley for an sewer extension. Conway was also awarded a loan in 2014 from the state's revolving loan fund for sewer extensions, as was Colebrook for main street sewer improvements.

FACILITY	Average Daily Design Flow, MGD	Long Term Average WWTF Flow, MGD	WWTF Flow Capacity Used, %	WWTF Flow Capacity Available for Growth, MGD*	Average Daily Influent BOD Design Loading, lbs/day	Long Term Average Influent BOD Loading, lbs/day	WWTF BOD Treatment Capacity Used, %	Remaining BOD Treatment Capacity Available, lb/day	Population Served by WWTF
BERLIN	2.640	1.850	70.08%	0.790	5500	1700	30.91%	3800	10,353
BETHLEHEM	0.340	0.205	60.29%	0.135					1,380
COLEBROOK	0.450	0.180	40.00%	0.270					1,461
CONWAY	0.360	0.230	63.89%	0.130	420	200	47.62%	220	1,695
GORHAM	0.750	0.520	69.33%	0.230	1985	660	33.25%	1325	2,920
GROVETON (Northumberland)	0.367	0.140	38.15%	0.227	600	250	41.67%	350	
LANCASTER	1.200	0.850	70.83%	0.350					3,500
LINCOLN	1.300	0.530	40.77%	0.770					1,700
LISBON	0.320	0.130	40.63%	0.190					865
LITTLETON	1.500	0.880	58.67%	0.620					3,658
NORTH CONWAY	2.280	0.380	16.67%	1.900					8,300
PLYMOUTH VILLAGE	0.700	0.430	61.43%	0.270					6,300
WATERVILLE VALLEY	0.550	0.160	29.09%	0.390					345
WHITEFIELD	0.185	0.120	64.86%	0.065	439	290	66.06%	149	
WOODSTOCK	0.340	0.130	38.24%	0.210					2,348
WOODSVILLE (Haverhill) WASTEWATER	0.330	0.165	50.00%	0.165					2,000

All of the communities rated as possible areas of opportunity have municipal (city, town, water precinct, or village district) water supplies in at least part of the community. Many also provide some

assisted housing that is not age restricted. For example, with the help of Federal funds and tax credits, there are 128 units in Berlin, 76 in Conway, 156 in Littleton, and 90 in Plymouth to provide access to these areas of opportunity.

Despite being a rural area, the North Country is fortunate to have a well developed institutional infrastructure in place. AHEAD, Affordable Housing Education and Development, was established in 1991 to provide quality affordable rental housing, financial education and homeownership opportunities in the region. The group operates 331 units of affordable multifamily rental housing in nine communities. Expanding its impact, AHEAD became a Neighborworks organization in 1998. In the north of the region, Berlin Housing Authority manages 55 units of public housing, 42 units of senior housing, and 285 section 8 vouchers (BHA 2012 Annual Report). Both organizations have been active in the areas of energy efficiency. Through the work of these groups, and others such as the Jordan Institute and the Plymouth Area Renewable Energy Initiative, this area with the potential to assist many low income families in northern New England reduce housing costs has received increased attention in recent years.

The most recent Transportation Ten Year Plan provided for less than ten percent of the transportation spending for transit. However, through the leadership of Tri-County CAP's North Country Transit and Carroll County Transit, significant gains have been made in public transit in the region. Regular bus routes have been established from Lancaster, through Whitefield to Littleton, in the Berlin-Gorham area, and from Conway to points south. In addition, state transportation and human services agencies have been working together in recent years to develop a better coordinated and more effective system for providing rides to medical appointments through a system of volunteer drivers and public funds. To help fill the remaining gap in public transportation needs, North Country Council and NH Department of Transportation provide an on-line ride matching service. More investment is needed in all of these programs to ensure communities of interest have adequate and reliable access to opportunity.

## FAIR HOUSING INFRASTRUCTURE

RSA 354-A:8 Equal Housing Opportunity Without Discrimination a Civil Right reads as follows:

The opportunity to obtain housing without discrimination because of age, sex, race, creed, color, marital status, familial status, physical or mental disability or national origin is hereby recognized and declared a civil right. In addition, no person shall be denied the benefit of the rights afforded by this section on account of that person's sexual orientation.

Nationally, fair housing rights are protected under Title VIII of the Civil Rights Act of 1968 (Fair Housing Act). The federal Fair Housing Act makes it illegal to make, print or publish or cause to be made, printed or published housing ads that discriminate, limit or deny equal access to apartments or homes because of race, color, national origin, sex, religion, familial status and disability. The U.S. Department of Housing and Urban Development (HUD) handles fair housing complaints for individuals and community groups.

Discrimination Cases Filed with HUD 2008 to 1/28/2013***		
Town/City	Bases	Issues
Berlin	Disability,	510 - Failure to make reasonable accommodation,
Berlin	Sex,	310 - Discriminatory refusal to rent,
Berlin	Sex,	310 - Discriminatory refusal to rent,
Monroe	National Origin,	320 - Discriminatory advertising, statements and notices,
North Conway	Disability,	510 - Failure to make reasonable accommodation,
*** Exclusive of files closed re no cause		

New Hampshire Legal Assistance handles Fair Housing cases for low-income and elderly clients in all regions of New Hampshire. They also offer community education and outreach on Fair Housing issues. NHLA work is funded by a grant from the United States Department of Housing and Urban Development (HUD).

Discrimination Cases Filed with NHLA 2008-2013		
Town/City	# of Intakes	Protected Class
Berlin	4	Disability: 3 Gender: 1
Bethlehem	1	Disability: 1
Campton	1	Familial Status: 1
Conway	2	Disability: 2
Lincoln	1	Disability: 1
Littleton	3	Disability: 3
Plymouth	1	Disability: 1
Whitefield	1	Disability: 1
TOTAL	14	14

NH Commission for Human Rights was established under RSA 354-A for the purpose of eliminating discrimination in employment, public accommodations and sale or rental of housing or commercial property, because of age, sex, sexual orientation, race, creed, color, marital status, familial status, physical or mental disability or national origin. Between 10/1/2005 and 5/6/14 there was only one

probable cause housing case before the NH Human Rights Commission. This case was filed in 2013 in Lincoln.

## OPPORTUNITIES AND BARRIERS

North Country service agency representatives were interviewed to learn, based on their experience, what are their biggest concerns relative to housing affordability, equity and availability. The issues raised most often were:

- Low wages
- Part time employment
- Employment that lacks health benefits
- Need for adequate housing and services for persons with disabilities
- Need for adequate housing and services for low income elderly
- Shortage of 1-bed units
- Vacation rentals driving prices up
- Limited housing stock for large families

In addition, housing providers and developers were invited to a roundtable discussion to talk about barriers to the development of housing affordable to low and moderate income residents, whether subsidized through programs such as tax credits, or market rate units. The two issues reported were:

- Cost of land served by public water and sewer which enable the development of a reasonable density of units
- Difficulty with local land use boards, due to both lack of knowledge and attitudes toward year round rental housing

Outlined below are the key opportunities and barriers that have been identified from the public outreach process and the housing assessment:

### OPPORTUNITIES

- Policies and programs, both in the public and nonprofit sectors.
- Downtowns
- Housing costs and availability relative to some other parts of the state

### BARRIERS

- Low wages
- Types of housing available
- Employment options and opportunities
- Educational opportunities

- Perceptions of affordable housing
- Perceptions of safety
- Zoning ordinances on the local level, such as minimum lot sizes larger than necessary for health and safety
- Age-restricted housing
- Restrictive accessory dwelling regulations
- Lack of public transportation
- Small towns often lack staff with knowledge of Fair Housing Laws

## RESOURCES FOR MEETING LOCAL HOUSING NEEDS

In addition to the infrastructure discussed earlier, the region's communities have the support of state laws, several financing programs, and other sources of assistance in addressing the housing needs of residents.

### STATE LAWS

The region's communities have the support of state law to implement a number of land use regulations to increase access to affordable housing. NH RSA 674:58 - 61, the state's "Workforce Housing" law, requires communities to provide "reasonable and realistic opportunities for the development of or workforce housing, including rental multi-family housing" and provides a mechanism for implementation. Workforce housing is defined as follows:

*... housing which is intended for sale and which is affordable to a household with an income of no more than 100 percent of the median income for a 4-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. "Workforce housing" also means rental housing which is affordable to a household with an income of no more than 60 percent of the median income for a 3-person household for the metropolitan area or county in which the housing is located as published annually by the United States Department of Housing and Urban Development. Housing developments that exclude minor children from more than 20 percent of the units, or in which more than 50 percent of the dwelling units have fewer than two bedrooms, shall not constitute workforce housing for the purposes of this subdivision.*

NHRSA 674:32 prohibits communities from excluding manufactured housing, an important component of affordable housing stock in this rural region.

*Municipalities shall afford reasonable opportunities for the siting of manufactured housing, and a municipality shall not exclude manufactured housing completely from the municipality by regulation, zoning ordinance or by any other police power. A municipality which adopts land use control measures shall allow, in its sole discretion, manufactured housing to be located on individual lots in most, but not necessarily all, land areas in districts zoned to permit residential uses within the municipality, or in manufactured housing parks and subdivisions created for the placement of manufactured housing on individually owned lots in most, but not necessarily all, land areas in districts zoned to permit residential uses within the municipality, or in all 3 types of locations. Manufactured housing located on individual lots shall comply with lot size, frontage requirements, space limitations and other reasonable controls that conventional single family housing in the same district must meet. No special exception or special permit shall be required for manufactured housing located on individual lots or manufactured housing subdivisions unless such special exception or permit is required by the municipality for single family housing located on individual lots or in subdivisions. Municipalities permitting manufactured housing parks shall afford realistic opportunities for the development and expansion of manufactured housing parks. In order to provide such realistic opportunities, lot size and overall density requirements for manufactured housing parks shall be reasonable.*

In addition, NHRSA 674:21 enables “Innovative Land Use Controls.” These are defined to specifically include inclusionary zoning, however this is restricted to use of voluntary incentives. The statute does allow for a wide variety of approaches to land use regulation which can be used to increase the supply of housing for communities of interest and increase access to opportunity. These include various forms of cluster and planned unit development, as well as accessory dwellings. Performance standards can also be used for create approaches to furthering housing goals such as providing an alternative to standard minimum lot sizes near walkable downtowns.



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## ON-LINE RESOURCES

### HOUSING FINANCING PROGRAMS

[Low Income Housing Tax credit](#)

[HOME Investment Partnerships](#)

[Tax-Exempt Bonds](#)

[Community Development Block Grant](#)

[Community Development Improvement Program](#)

### OTHER RESOURCES

[National Survey of Programs and Services for Homeless Families: New Hampshire, Institute for Children, Poverty, and Homeless](#)

[New Hampshire Homeless Veteran's Plan](#)

[CDFA Neighborhood Stabilization Program](#)

[Community Development Improvement Program](#)

[10 Year Plan to End Homelessness](#), NH Coalition to End Homelessness

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## CONCLUSIONS, STRATEGIES & RECOMMENDATIONS

### CONCLUSIONS

Some of the challenges of the North Country Region to meet the housing needs of its current and future residents are those often associated with a rural area. Most of the region's communities lack the water and sewer infrastructure, public transportation and other services needed to provide a range of housing choices adequate and appropriate to meet the needs of communities of interest. In this region, the communities of interest of most concern relative to housing due to either the size of the community of interest population or specific locational needs are seniors, disabled, those with no vehicle available and housing cost burdened. There is a great deal of overlap among those populations. There is also in some cases a great deal of disconnect between these communities of interest and areas of opportunity. For example, the communities with the highest percentage of those living in poverty - Stratford, Carroll, Chatham, Lincoln, Rumney and Plymouth (ACS 2008-2012 5-Year Estimates)- all lack public transportation. This makes it very difficult to access education, job training and other services that may be necessary to move out of poverty.

Other challenges are related to the changing economy. All three North Country counties have median rents lower than the state median; Coos County's being the lowest in the state (NHHFA, 2014). However, with the closure of the region's mills and other manufacturing jobs, and shift to low paying retail and service sector jobs, many households are cost burdened. Employment - unemployment, underemployment, seasonal employment and employment that pays below a livable wage - is a major obstacle to the goal of keeping housing costs below 30% of household incomes. Transportation costs are exacerbated by long commutes. Economic development to increase the number of livable wage jobs throughout the region remains a key to the addressing the housing needs of many North Country residents.

The changing economy and changing demographics also present challenges relative to the type and size of housing. The region is seeing smaller households, smaller families and more people living alone. The number of households with a member 65 or over has increased and is expected to continue to increase. By 204 the number of North Country residents 75 and over is expected to double. Senior households may wish to downsize, however, many of today's younger households lack the resources and/or desire to purchase a larger home, and are waiting longer to start families. A large number of smaller housing units will be required, but the incentive is not there for private developers to build them in an area with demand for large seasonal homes. Overall, these trends indicate a need for a wider variety of housing options, and greater attention to these needs at the local level. Yesterday's zoning categories of "single family," "two family" and "multi-family" will need added flexibility to accommodate the increased number of unrelated households, and growing need for accessory

dwellings and alternative living arrangements such as group living arrangements, co-housing and shared housing.

On the housing condition side of the discussion, there is inadequate data to draw conclusions about the condition of affordable private market rental units or for sale homes. There is anecdotal evidence that this is an area that needs increased attention. For example, it was reported at public meetings that those with Section 8 vouchers have a hard time finding a suitable rental. U.S. Census Bureau metrics lack of kitchen and complete plumbing are out of date, and can be misleading in an area with seasonal camps. Age of housing overlaid with median income would help us identify likely problem areas in which to focus data collection.

Regarding fair housing, few complaints have been filed in this region. The majority have related to disability. One was related to national origin; none were filed in regard to race in the five year period studied. These low numbers likely reflect a combination of low numbers of violations, lack of awareness of the laws, and fear of consequences. Some in certain protected classes may not wish it to be more widely known that they are part of that protected class. Other such as recent immigrants/refugees may fear retaliation based on their experiences in their prior homeland.

The region's downtowns are important assets upon which to build. The three that rated the highest in the opportunity index analysis in this study were Berlin, Littleton, and Plymouth. A different methodology may lead to a different ranking. This is also a fluid list as employers and programs, institutions and services come and go. Nonetheless, special attention should be given to investments that increase access to areas of opportunity by communities of interest throughout the region. These are areas where education, employment, services and housing affordable to low and moderate income residents can be accessed by nondrivers. The region's downtowns are places where residents of all ages, backgrounds, incomes and abilities can safely meet their basic needs and find social interaction.

## **STRATEGY – ENSURE THAT APPROPRIATE HOUSING CHOICES ARE AVAILABLE FOR ALL AGES AND INCOME LEVELS**

### **NCC Role**

- **Assist planning boards in reviewing their local zoning ordinances for opportunities to increase housing choices, such as:**
  - **Reduce minimum lot sizes, frontage requirements and setbacks in more densely settled areas where water and sewer are available**
  - **Prioritize extensions of water and sewer service to those areas which will support expansion of the downtown or village area, while ensuring adequate capacity for infill and redevelopment**
  - **Incorporate lot size averaging in low density rural areas to enable smaller lots**
  - **Eliminate minimum square footage requirements for dwelling units**
  - **Identify restrictions needed to ensure safe accessory dwelling units vs. those restrictions that are not necessary**
  - **Identify land suitable for multifamily or multifamily housing**
  - **Eliminate restrictive definitions of households and types of residential development**
- **Prioritize technical assistance that will lead to an increase in the supply of housing in and adjacent to existing downtowns.**
- **When providing input on priorities for state and federal infrastructure or other community development funds, prioritize those that facilitate an increase in the supply of housing in and adjacent to existing downtowns.**
- **Consider the long-term benefits of partnering with a developer to redevelop tax lien property for low-moderate income housing in downtown areas.**

### **Recommendations to State and Federal Policy Makers and Funders**

- **Consider the need to increase housing choices, including housing in existing downtowns and villages, when determining infrastructure and other community development funding priorities.**

- **Administer programs in an integrated manner to reduce social isolation and segregation on the housing development level. For example, consider the benefits of mixed-age mixed-income apartment complexes.**
- **Ensure that the state’s zoning enabling laws give municipal planning boards the flexibility necessary to offer the most appropriate housing choices for their communities.**
- **Continue the approach begun with the Federal Partnership for Sustainable Communities to ensure federal funds offered to municipalities further coherent local and regional plans.**
- **Continue tax credit programs that can be used for affordable housing and other community development projects, including Low Income Housing Tax Credit Program (LIHTC), New Markets Tax Credit Program, and NH Community Development Investment Program.**
- **Increase supportive services to those at high risk for homelessness, such as youth, veterans, and the mentally ill.**

#### **Recommendations for Housing and Social Service Organizations**

- **Continue to focus on the region’s downtowns when developing new housing units or rehabilitating existing buildings for housing.**
- **To the extent feasible, develop mixed-age mixed-income neighborhoods to reduce social isolation and segregation on the housing development level.**
- **Explore a “barn-raising” approach to help low-moderate income households increase accessibility.**

#### **Tools for Communities**

- **Zoning can be used to encourage housing choices, including, e. g, accessory apartments; denser development in areas where smaller lots and water and sewer infrastructure lower the cost; creative living arrangements such as co-housing; new energy efficient manufactured or modular homes.**
- **Sharing a code enforcement officer with other communities helps keep the cost down while ensuring that flexibility in housing arrangements does not threaten health or safety.**
- **Capital improvement programming provides a systematic way for local leaders to evaluate proposed infrastructure improvements against a variety of local goals.**

- Partnerships with housing organizations can lead to win-win situations such as redevelopment of tax delinquent properties, thereby increasing housing opportunities and neighboring property values.
- Community support for the efforts of owners and managers of subsidized housing to maintain rental properties in an attractive and efficient manner can help facilitate long-term availability.

## STRATEGY - AFFIRMATIVELY FURTHER FAIR HOUSING

### NCC Role

- Provide training to municipalities on fair housing laws.
- Advocate for zoning amendments that increase housing near areas of opportunity.
- Discourage minimum lot sizes that are larger than necessary to protect health and safety or further other master plan goals such as maintaining the working landscape.

### Recommendations to State and Federal Policy Makers and Funders

- Consider the need to increase housing near areas of opportunity when determining infrastructure and other community development funding priorities.
- Promptly investigate and address as appropriate all fair housing complaints.

### Fair Housing Resources for New Hampshire Communities On-line

[New Hampshire Legal Aid](#)

[New Hampshire Legal Assistance](#)

[New Hampshire Commission for Human Rights](#)

[Governor's Commission on Disability](#)

[New Hampshire Fair Housing Laws](#)

[New Hampshire Landlord Tenant Law](#)

[Attorney General's Office](#)

[New Hampshire Board of Manufactured Housing](#)

[U.S. Department of Housing and Urban Development](#)



## APPENDIX A PREDICTED RACIAL/ETHNIC COMPOSITION RATIOS

Provided by HUD Office of Policy Development & Research

Notes: Column (1) is the share of households, by race/ethnicity of the householder for the jurisdiction. Column (2) is the predicted share for each group, rounded to the nearest integer. This uses a simple non-parametric prediction based on the jurisdiction's distribution of household income, and the balance of state distribution of race/ethnicity by household income. Column (3) is the ratio of column (1) to column (2). Values near 1 suggest that a community is near the predicted racial/ethnic composition based on its existing income distribution. Values below 1 are below predicted, conversely, values above 1 imply higher than predicted levels.

	Actual Share (1)	Predicted Share (2)	Actual/Predicted (3)
<b>Albany</b>			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.02	0.02	0.96
Asian	0.00	0.02	0.00
Non-White	0.04	0.05	0.71
<b>Bartlett CDP</b>			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.05	0.00
<b>Bartlett remainder</b>			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00
<b>Bath - Mountain Lakes CDP</b>			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.05	0.00

Bath remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.01	0.06	0.19
Benton			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.03	0.02	1.27
Asian	0.00	0.02	0.00
Non-White	0.05	0.06	0.90
Berlin			
Black-African American	0.01	0.01	0.62
Hispanic or Latino	0.00	0.02	0.07
Asian	0.00	0.01	0.00
Non-White	0.01	0.06	0.26
Bethlehem CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.02	0.02	1.16
Asian	0.00	0.01	0.00
Non-White	0.07	0.06	1.18
Bethlehem remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.06	0.00
Campton			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.01	0.01	0.42
Non-White	0.01	0.05	0.11

Carroll			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.07	0.01	4.54
Non-White	0.07	0.06	1.20
Chatham			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.08	0.06	1.42
Clarksville			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.06	0.00
Colebrook CDP			
Black-African American	0.01	0.01	1.54
Hispanic or Latino	0.04	0.02	1.84
Asian	0.00	0.01	0.00
Non-White	0.05	0.05	0.93
Colebrook remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.03	0.06	0.46
Columbia			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00

Conway CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.10	0.02	4.22
Asian	0.00	0.02	0.00
Non-White	0.10	0.06	1.62
Conway remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.02	0.02	0.87
Asian	0.00	0.02	0.28
Non-White	0.02	0.05	0.38
Dalton			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.06	0.08
Dummer			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.05	0.00
Easton			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.02	0.05	0.30
Eaton			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00

Ellsworth			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.05	0.00
Errol			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.05	0.02	2.51
Asian	0.00	0.01	0.00
Non-White	0.08	0.05	1.43
Franconia			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.01	0.05	0.11
Gorham CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.02	0.05	0.37
Gorham remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.03	0.05	0.58
Groton			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.02	0.02	0.82
Asian	0.00	0.01	0.00
Non-White	0.04	0.06	0.68

Hart's Location			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.05	0.00
Haverhill - Woodsville CDP			
Black-African American	0.01	0.01	1.40
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.01	0.06	0.25
Haverhill - Mountain Lakes CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.04	0.06	0.73
Jackson			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.03	0.02	1.88
Non-White	0.04	0.05	0.79
Jefferson			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.14
Asian	0.05	0.02	3.31
Non-White	0.07	0.06	1.25
Lancaster CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.03	0.06	0.46

Lancaster remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.06	0.00
Landaff			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.01	0.02	0.70
Non-White	0.04	0.05	0.70
Lincoln CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.06	0.01	4.24
Non-White	0.06	0.06	1.05
Lincoln remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.05	0.05	0.85
Lisbon CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.01	0.02	0.75
Asian	0.01	0.01	0.66
Non-White	0.03	0.05	0.53
Lisbon remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.01	0.02	0.37
Asian	0.00	0.02	0.00
Non-White	0.02	0.05	0.37

Littleton CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.18
Asian	0.02	0.01	1.04
Non-White	0.05	0.06	0.85
Littleton remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.03	0.02	1.58
Asian	0.03	0.02	1.73
Non-White	0.06	0.05	1.08
Lyman			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.04	0.05	0.78
Madison			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00
Milan			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.01	0.02	0.27
Asian	0.00	0.02	0.00
Non-White	0.01	0.06	0.19
Monroe			
Black-African American	0.02	0.01	2.39
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.02	0.05	0.39



Northumberland - Groveton CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.01	0.02	0.45
Asian	0.00	0.01	0.00
Non-White	0.02	0.06	0.33
Northumberland - remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.04	0.02	1.88
Asian	0.00	0.01	0.00
Non-White	0.11	0.06	2.03
North Conway CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.06	0.00
North Woodstock CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00
Pittsburg			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.01	0.05	0.16
Plymouth CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.06	0.00

Plymouth remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.02	0.02	0.97
Asian	0.00	0.01	0.00
Non-White	0.03	0.06	0.55
Randolph			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.05	0.02	2.77
Asian	0.01	0.02	0.92
Non-White	0.08	0.05	1.50
Rumney			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.30
Non-White	0.02	0.05	0.28
Shelburne			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00
Stark			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.01	0.06	0.13
Stewartstown - remainder			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.03	0.06	0.52

Stratford			
Black-African American	0.05	0.01	4.68
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.05	0.06	0.81
Sugar Hill			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00
Thornton			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.22
Asian	0.01	0.02	0.34
Non-White	0.01	0.06	0.17
Warren			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.00	0.06	0.00
Waterville Valley			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.02	0.00
Non-White	0.00	0.05	0.00
Wentworth			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.00	0.02	0.00
Asian	0.00	0.01	0.00
Non-White	0.04	0.06	0.68

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Whitefield CDP			
Black-African American	0.00	0.01	0.00
Hispanic or Latino	0.03	0.02	1.11
Asian	0.00	0.01	0.00
Non-White	0.04	0.06	0.71

## APPENDIX B ANALYSIS OF CONCENTRATIONS OF HOUSEHOLDS PAYING MORE THAN 50% OF INCOMES FOR RENT

Town/City/Unincorporated Place	Estimate; Total: - 50.0 percent or more	Margin of Error; Total: - 50.0 percent or more	Pct_RenterHouseholdsPayingMoreThan50%OfHHIncome	PctMoe_RenterHouseholdsPayingMoreThan50%OfHHIncome	EstGreaterThanMoe	Concentration	StandardError	CV	StatisticalSignif
<b>NCC Carroll County Communities</b>									
Albany	13	16	0.289	0.295	No	No	0.18	62	No
Bartlett	65	63	0.261	0.212	Yes	No	0.13	49	No
Chatham	0	85	0.000	4.474	No	No	2.72	#DIV/0!	No
Conway	424	182	0.271	0.104	Yes	No	0.06	23	No
Eaton	0	85	0.000	4.048	No	No	2.46	#DIV/0!	No
Hale's Location	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hart's Location	0	85	0.000	5.313	No	No	3.23	#DIV/0!	No
Jackson	0	85	0.000	1.214	No	No	0.74	#DIV/0!	No
Madison	15	15	0.097	0.087	Yes	No	0.05	54	No
<b>Coos County Communities</b>									
Atkinson and Gilmanton	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Beans Purchase	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Berlin	491	152	0.321	0.088	Yes	Yes	0.05	17	Yes
Cambridge	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Carroll	9	13	0.138	0.186	No	No	0.11	82	No
Chandlers Purchase	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

Town/City/Unincorporated Place	Estimate; Total: - 50.0 percent or more	Margin of Error; Total: - 50.0 percent or more	Pct_RenterHouseholdsPayingMoreThan50%OfHHIncome	PctMoe_RenterHouseholdsPayingMoreThan50%OfHHIncome	EstGreaterThanMoe	Concentration	StandardError	CV	StatisticalSignif
Clarksville	3	4	0.333	0.361	No	Yes	0.22	66	No
Colebrook	82	53	0.223	0.136	Yes	No	0.08	37	No
Columbia	17	21	0.321	0.335	No	Yes	0.20	63	No
Crawfords Purchase	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Cutts Grant	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Dalton	6	7	0.077	0.084	No	No	0.05	67	Yes
Dixs Grant	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Dixville	0	85	0.000	8.500	No	No	5.17	#DIV/0!	No
Dummer	6	10	0.240	0.365	No	No	0.22	93	No
Errol	3	5	0.214	0.306	No	No	0.19	87	No
Erving's Location	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Gorham	42	37	0.092	0.077	Yes	No	0.05	51	Yes
Greens Grant	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hadleys Purchase	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Jefferson	3	4	0.075	0.094	No	No	0.06	76	Yes
Kilkenny	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Lancaster	125	86	0.252	0.159	Yes	No	0.10	38	No
Low and Burbanks Grant	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Martins Location	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Milan	3	5	0.050	0.082	No	No	0.05	99	Yes
Millsfield	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

Town/City/Unincorporated Place	Estimate; Total: - 50.0 percent or more	Margin of Error; Total: - 50.0 percent or more	Pct_RenterHouseholdsPayingMoreThan50%OfHHIncome	PctMoe_RenterHouseholdsPayingMoreThan50%OfHHIncome	EstGreaterThanMoe	Concentration	StandardError	CV	StatisticalSignif
Northumberland	62	40	0.204	0.122	Yes	No	0.07	36	No
Odell	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Pinkhams Grant	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Pittsburg	24	22	0.276	0.226	Yes	No	0.14	50	No
Randolph	0	85	0.000	2.931	No	No	1.78	#DIV/0!	No
Sargents Purchase	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Second College Grant	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Shelburne	8	7	0.258	0.161	Yes	No	0.10	38	No
Stark	0	85	0.000	1.441	No	No	0.88	#DIV/0!	No
Stewartstown	3	5	0.033	0.053	No	No	0.03	99	Yes
Stratford	6	9	0.049	0.072	No	No	0.04	89	Yes
Success	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Thompson and Meserves	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Wentworth	0	85	0.000	10.625	No	No	6.46	#DIV/0!	No
Whitefield	30	16	0.117	0.056	Yes	No	0.03	29	Yes
<b>NCC Grafton County Communities</b>									
Bath	4	5	0.118	0.138	No	No	0.08	71	No
Benton	0	85	0.000	8.500	No	No	5.17	#DIV/0!	No
Bethlehem	106	74	0.300	0.191	Yes	Yes	0.12	39	No
Campton	43	42	0.194	0.171	Yes	No	0.10	54	No
Easton	1	3	0.071	0.205	No	No	0.12	175	No
Ellsworth	0	85	0.000	9.444	No	No	5.74	#DIV/0!	No

Town/City/Unincorporated Place	Estimate; Total: - 50.0 percent or more	Margin of Error; Total: - 50.0 percent or more	Pct_RenterHouseholdsPayingMoreThan50%OfHHIncome	PctMoe_RenterHouseholdsPayingMoreThan50%OfHHIncome	EstGreaterThanMoe	Concentration	StandardError	CV	StatisticalSignif
Franconia	45	38	0.357	0.253	Yes	Yes	0.15	43	No
Groton	2	3	0.111	0.152	No	No	0.09	83	No
Haverhill	62	40	0.129	0.074	Yes	No	0.04	35	No
Landaff	2	3	0.069	0.092	No	No	0.06	81	Yes
Lincoln	37	29	0.146	0.108	Yes	No	0.07	45	No
Lisbon	30	18	0.161	0.085	Yes	No	0.05	32	No
Littleton	75	51	0.077	0.050	Yes	No	0.03	40	Yes
Livermore	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Lyman	2	4	0.074	0.141	No	No	0.09	115	No
Monroe	3	4	0.083	0.101	No	No	0.06	74	Yes
Plymouth	188	119	0.200	0.117	Yes	No	0.07	36	No
Rumney	18	14	0.191	0.130	Yes	No	0.08	41	No
Sugar Hill	0	85	0.000	3.696	No	No	2.25	#DIV/0!	No
Thornton	20	14	0.150	0.085	Yes	No	0.05	34	No
Warren	0	85	0.000	2.576	No	No	1.57	#DIV/0!	No
Waterville	0	85	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Wentworth	4	6	0.105	0.150	No	No	0.09	87	No
Woodstock	3	5	0.025	0.041	No	No	0.02	98	Yes
NCC Region	2,085	604	0.199	0.056	Yes		0.034	17	
			Concentration Threshold	0.30					



## APPENDIX C EDA FUNDED INFRASTRUCTURE PROJECTS 1966-2013

Town/City	Program	Year	Amount Funded	Project Description	Applicant
Berlin	Public Works	1966	184,889	Water	City of Berlin
Berlin	Other	1968	29,920	Vocational High School	City of Berlin
Berlin	Public Works	1974	1,429,200	Water Treatment & Filtration Plant	City of Berlin
Berlin	Public Works	1974	64,000	Airport Improvements	City of Berlin
Berlin	Public Works	1976	63,180	Industrial Park	City of Berlin
Berlin	EA IMP	1977	57,677	Title IX Development Grant	City of Berlin
Berlin	LPW	1977	1,295,000	Reconstruct E. Milan Rd.	City of Berlin
Berlin	LPW	1977	264,000	School Renovations	City of Berlin
Berlin	Revolving Loan Fund	1979	750,000	Establish RLF	City of Berlin
Berlin	Public Works	1980	600,000	Improve CBD Area	City of Berlin
Berlin	DFP LN	1980	1,152,077	Working Capital for Roller Skate Mfg	American Skate Corp.
Berlin	EA IMF	1980	1,845,000	Construct South Bridge	City of Berlin
Berlin	Revolving Loan Fund	1980	500,000	Phase 2 RLF	City of Berlin
Berlin	Public Works	1983	500,000	Install Water Main	City of Berlin
Berlin	Public Works	1984	434,000	Incubator Building/Industrial Park	City of Berlin
Berlin	Public Works	1999	900,000	Water Storage Facility	City of Berlin

Berlin/Regional	Planning Sudden/Severe	2001	200,000	Formation of AVER	City of Berlin/Town of Gorham
Bethlehem	Technical Assistance	1966	16,000	Management Assistance	Mt. Agassiz Recreation Area
Bethlehem	Technical Assistance	1975	44,725	Feasibility Study	White Mt Museum for History
Colebrook	Public Works	1968	1,126,093	Construction 36 Bed Hospital	CT Valley Hospital Assoc
Colebrook	LPW	1977	142,000	Water Main Construction	Town of Colebrook
Colebrook	LPW	1977	447,000	Reservoir and Water Lines	Town of Colebrook
Colebrook	Public Works	1997	1,000,000	Wastewater Treatment Plant	Town of Colebrook
Colebrook	Public Works	2010	1,397,600	Flood Mitigation	Town of Colebrook
Conway	LPW	1977	227,000	Incinerator Rehab	Town of Conway
Franconia	Technical Assistance	1972	2,499	Draft Environmental Statement	Franconia Mfg. Corp.
Franconia	Technical Assistance	1972	9,624	Appraisal of Facility	Franconia Mfg. Corp.
Franconia	Technical Assistance	1972	9,736	Feasibility Study	Franconia Mfg. Corp.
Gorham	LPW	1977	513,000	D-Storm Drains/Pipe	Town of Gorham+
Gorham	LPW	1977	314,985	I-Water Lines and Pipe	Town of Gorham+
Gorham	Planning	2000	25,000	Hazards Mitigation Planning	Town of Gorham
Haverhill	Technical Assistance	1978	22,000	Preliminary Engineering Study	Town of Haverhill
Haverhill	Public Works	1996	950,000	Municipal Sewer Ext. of Business Park	Town of Haverhill
Jackson	Planning	2000	25,000	Water System Planning	Town of Jackson

Lancaster	Technical Assistance	1967	758	Water System Improvement	Lancaster Fire Precinct
Lancaster	Public Works	1969	236,573	Lateral SWG/Stm Separation	Town of Lancaster
Lancaster	Other	1970	100,000	Construction Sewers and SWG Treatment	Town of Lancaster
Lancaster	LPW	1977	165,000	Sewer Line Construction	Town of Lancaster
Lancaster	LPW	1977	120,000	Addition to Town Garage	Town of Lancaster
Lancaster	LPW	1977	171,000	Addition to Town Garage	Town of Lancaster
Lancaster	LPW	1977	90,000	Town Office Renovations	Town of Lancaster
Lancaster	Public Works	1995	1,500,000	Lancaster, Water/Sewer Sys.	Town of Lancaster
Lancaster	Planning	2001	27,000	Hazards Mitigation Planning	Town of Lancaster
Lincoln	Public Works	1966	1,750,000	Water/Sewer/Waste Treatment	Town of Lincoln
Lincoln	Public Works	1968	221,000	Sewer/Sewage/Waste Treatment	Town of Lincoln
Lincoln	Public Works	1973	60,543	Construction of Medical Building	Town of Lincoln
Lisbon	LPW	1977	299,557	Stor Reservoir Construction	Lisbon Grafton NH
Littleton	Public Works	1976	175,800	Industrial Park	Town of Littleton
Littleton	LPW	1977	324,000	Sewer System	Town of Littleton
Littleton	LPW	1977	76,000	Resurface Streets and Roads	Town of Littleton
Littleton	Public Works	1982	500,000	Extend Water/Sewer System	Town of Littleton
Littleton	Technical Assistance	1986	15,000	Industrial Park Access Road Study	Town of Littleton
Littleton	Public Works	1994	1,500,000	Littleton IP Expansion	Town of Littleton

Littleton	Sudden and Severe	2000	25,000	Response to Hitchiner	Town of Littleton
Littleton	Sudden and Severe	2002	50,000	Hitchiner Closing Strategy	Littleton
Milan	Technical Assistance	1969	13,970	Feasibility Airport Industrial Park	Berlin Municipal Airport Authority
Milan	LPW	1977	246,920	Addition to School	Milan School District
Milan	LPW	1977	238,000	Construct Municipal Building	Town of Milan
North Conway	Public Works	1994	1,500,000	Wastewater Treatment Plant	North Conway Water Precinct
Northumberland	LPW	1977	380,796	School Addition	Northumberland School District
Northumberland	Economic Adjustment	2011	150,000	Mill Reuse	North Country Council
Plymouth	Public Works	1967	138,500	Sewage Collection	Plymouth Village Fire District
Plymouth	Public Works	1967	154,285	Sewage Treatment	Plymouth Village Fire District
Plymouth	Technical Assistance	1967	1,107	Sewer/System Treatment Plant	Plymouth Village Fire District
Plymouth	Public Works	2012	781,250	Enterprise Center at Plymouth	GCEDC
Regional	Technical Assistance	1972	37,965	Water Quality Study	Office Public Works/EDA
Regional	Public Works	1976	640,000	Railroad Rehabilitation	State
Regional	Planning	1982	19,500	Mkts/Rail FAC	NCC
Regional	Technical Assistance	1986	20,000	Ind. Marketing Workshop	NCC
Regional	Planning	2000	75,000	American Heritage CT River Planning	North Country Council

Regional	Public Facilities	2003	1,500,000	Mt. Washington Valley Tech. Village	Town of Conway and MWVEC
Regional	Public Facilities	2004	3,150,000	Dartmouth Regional Tech. Center	North Country Council and GCEDC
Regional	Econ Adjustment	2005	\$800,000	Northern Forest Economic Adjustment	NCC and Northern Forest Center
Regional	Economic Adjustment	2007	319,000	5-Year Action Plan-Coos I	North Country Council
Regional	Public Works- Eng only	2007	300,000	Regional Broadband Engineering	NCIC
Regional	Economic Adjustment	2008	643,900	Coos II	North Country Council
Regional	Public Works	2010	4,333,786	DRTC II	GCEDC & NCC
Regional	Public Works	2010	1,900,000	DRED Cell Tower upgrades	NH DRED
Regional	Technical Assistance	2013	300,000	Disaster Resiliency	NCC
Sargent's Purchase	LPW	1977	800,000	SCN Observatory Building	State
Stratford	LPW	1977	154,188	Fire Station Construction	Stratford
Tri-town	Public Works- Eng only	2006	\$545,000	Tri-town Industrial Park	Littleton, Bethlehem, Lisbon
W.	LPW	1977	282,000	Prison Renovations	Coos County
Waterville	DFP LN	1966	1,300,000	Year-Round Recreation Complex	Waterville Comp Inc
Waterville	DFP GU	1966	90,000	WC Waterville Co	Waterville Comp Inc
Waterville	Technical Assistance	1966	24,555	Operations Assistance	Waterville Comp Inc
Waterville	DFP GU	1968	180,000	Working Capital for Waterville Comp Inc	Waterville Comp Inc

Whitefield	Other	1968	63,834	Airport Runway	Town of Whitefield
Whitefield	LPW	1977	200,000	Construction of Fire Station	Town of Whitefield
Whitefield	Public Works	1983	705,232	Develop Air Industrial Park	Town of Whitefield
Whitefield	Public Works	2000	452,000	Water/Sewer	Town of Whitefield
Woodstock	Public Works	1973	392,655	Sewage Collection System	Town of Woodstock
Woodstock	Public Works	2001	600,000	Sewer Extension	Town of Woodstock

*Updated November 2013*