

2022 Regional Housing Needs Assessment

Seacoast Region

STRAFFORD
Regional Planning Commission

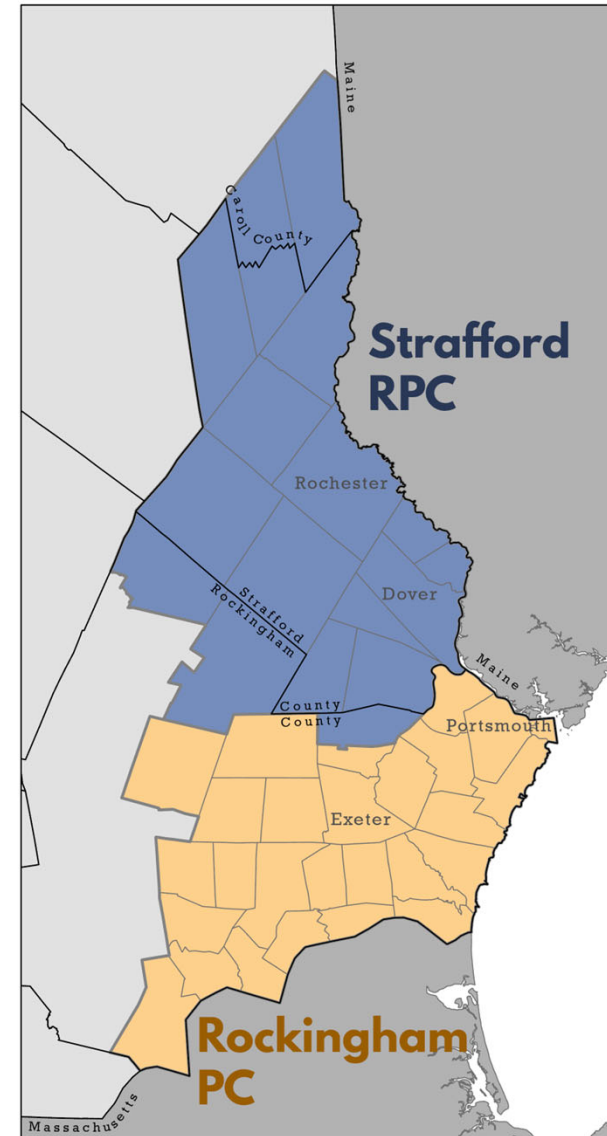

ROCKINGHAM
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COMMISSION
theRPC.org

What is an RHNA?

What is an RPC?

“To provide data on housing and demographics, by income level, so that each municipality on the region can begin to understand their current and future housing need.”

- Fulfill statutory requirements (RSA 36:47(II))
- ARPA Funding Requirements
- Council on Housing Stability Strategic Plan (2021-2024)
- Assist in determining compliance with **Workforce Housing** Statute (RSA 674:58-61)



Outreach



**Statewide
Coordination**



6 Surveys

Community Survey
Employer Survey
Municipal Questionnaire
NH Realtors Survey
Social Service Provider Survey
Landlord & Property Manager



**Community
Events &
Forums**



**Additional
Regional &
Statewide
Outreach**

Northwood findings:

- Highest priority is finding an affordable home in my price range, followed by suitability (flood risk, soils, etc)
- Highest need for low & moderate-income housing, lowest need for “high-end” housing
 - “Need more starter homes and rental units.”
 - “Smaller homes at a lower cost.”
 - “Would love to see changes to building restrictions to allow for tiny home or cottages neighborhoods. It can be done without changing the small town feel of our town.”
 - “Senior housing.”
- Greatest challenges are affordability, followed by diversity of housing types
- What impacts your ability to stay in Northwood?
- What *is* impacting the cost of housing in Northwood?

Factors Impacting Regional Housing in the Seacoast

Regional population is increasing.

Regional population is aging.

Housing Production has slowed.

Cost of housing is increasing.

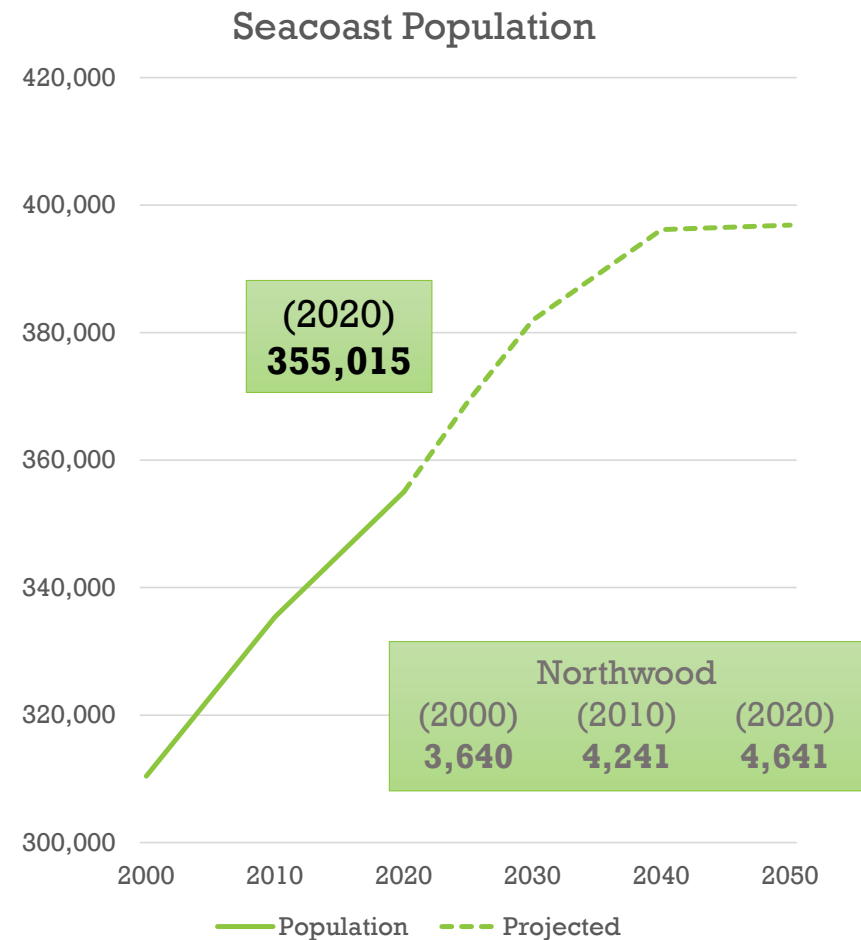
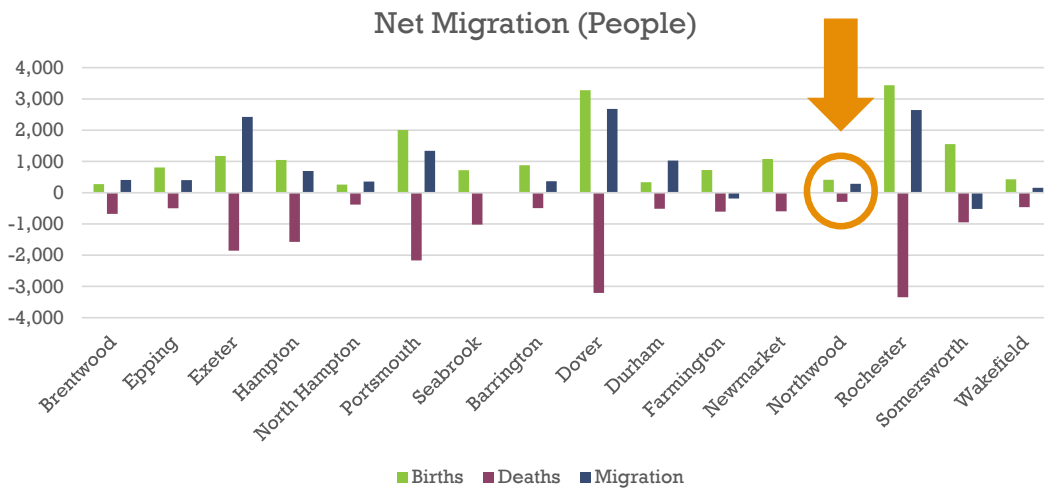
Employment trends & in-migration are changing the market.

Current housing stock does not meet the needs of our communities.

Income has lagged as housing prices continue to increase.

Sources: American Community Survey (US Census Bureau); NHHFA; NH OPD; New Hampshire RPCs; various municipalities; Root Policy Research

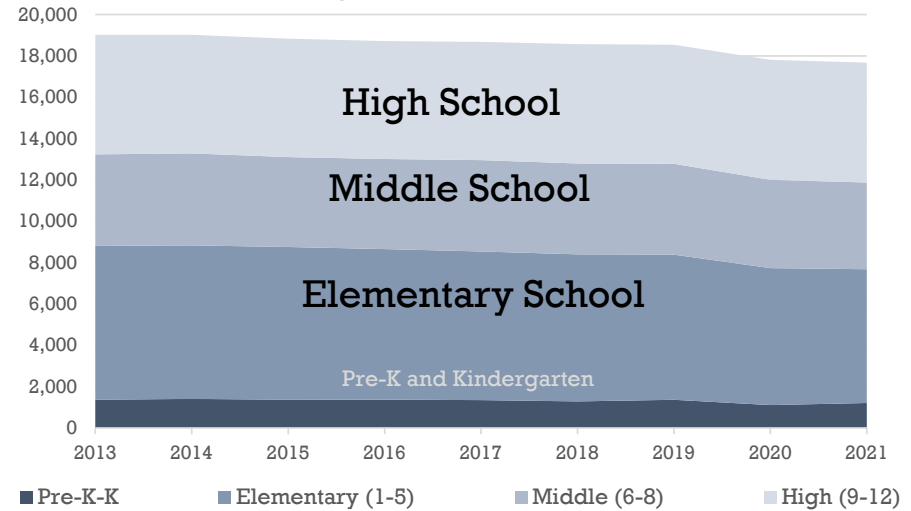
Regional Population is increasing



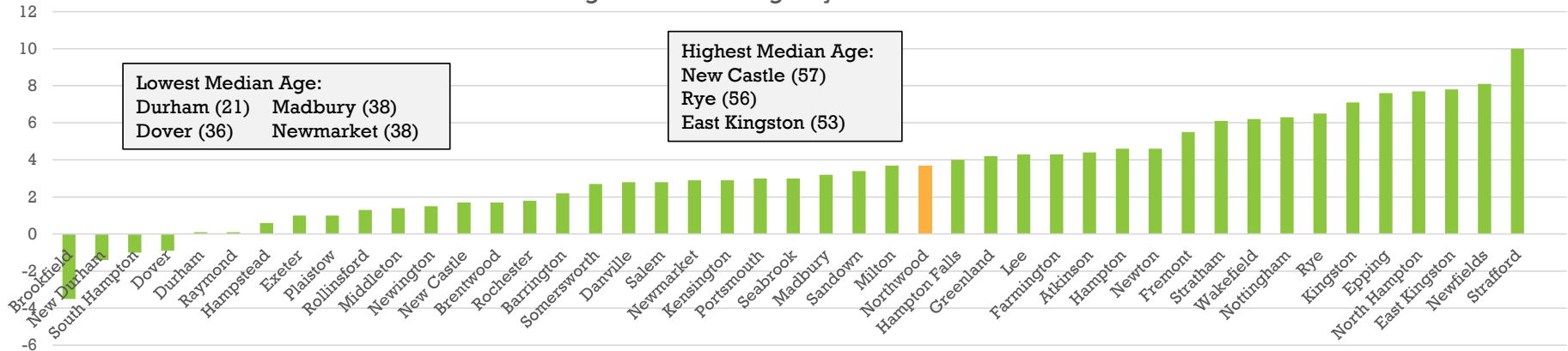
(Change in Population)	-	(Births - Deaths)	=	Net Migration 2010 to 2020
19,263	-	(30,030 - 28,587)	=	17,820 new residents to the Seacoast
400	-	(412 - 116)	=	284 new residents to Northwood

Regional Population is aging

Strafford Region School Enrollment by Grade Level



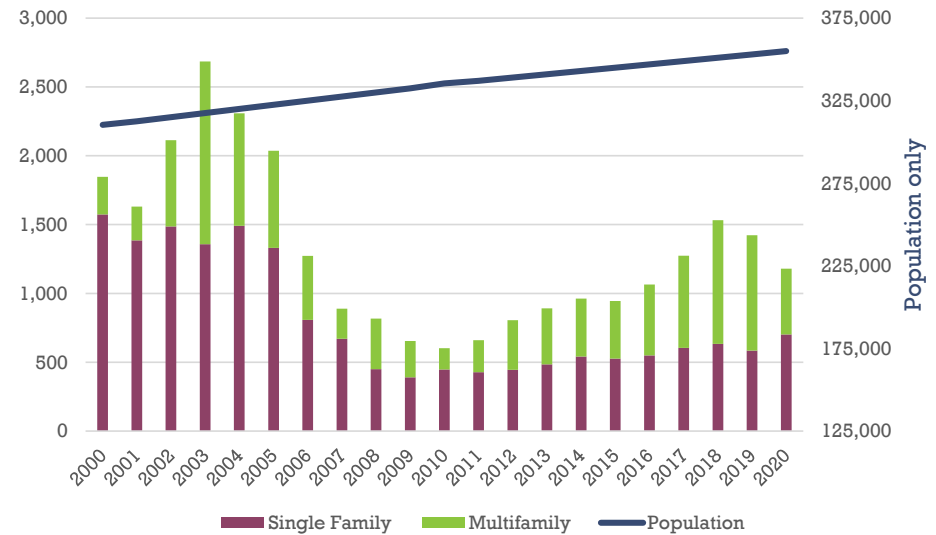
Change in Median Age by Town 2010 to 2020



Housing production has slowed



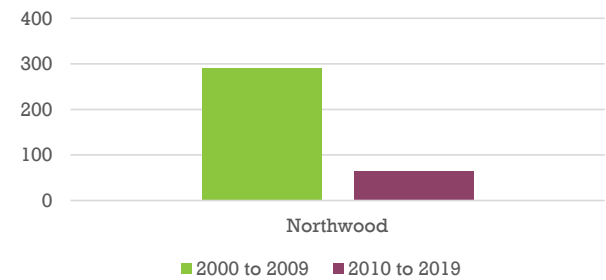
Regional Building Permits Issued



Northwood Permits



Single Family Home Permits in Northwood



Cost of housing has increased

For both renters and prospective homeowners



**Rockingham
Median Gross Rent**

+47%

2010: \$1,086

2022: \$1,595

**Rockingham
Median Home Price**

+99%

2010: \$265,000

2022: \$527,000

**Strafford
Median Gross Rent**

+61%

2010: \$977

2022: \$1,572

**Strafford
Median Home Price**

+103%

2010: \$180,000

2022: \$365,000

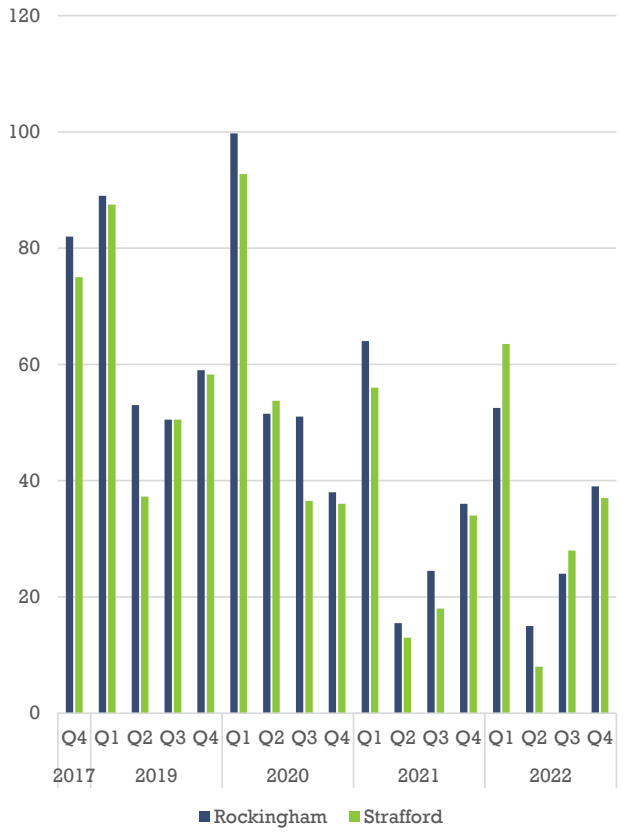
Cost of Housing has Increased



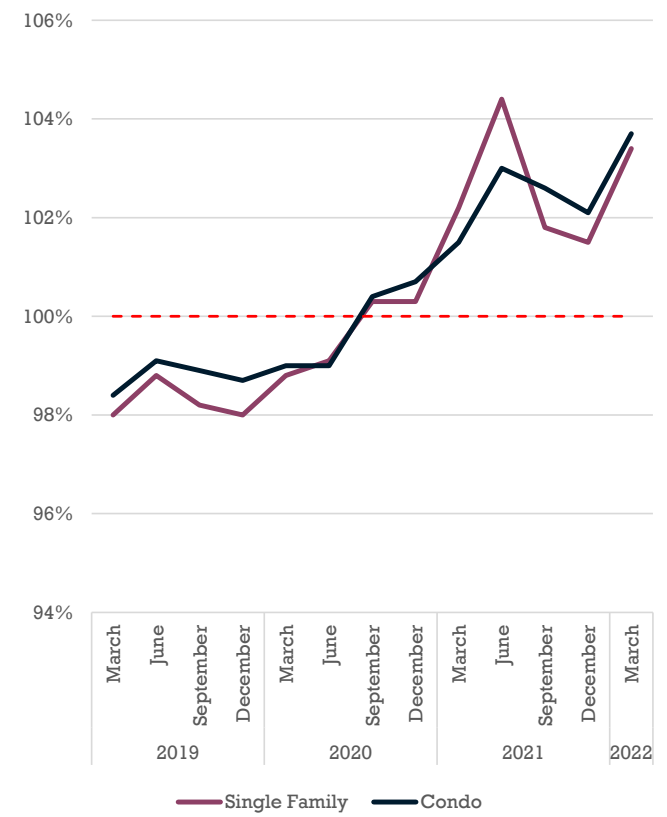
Median Purchase Price
(Single Family)



Days on Market



Percent of List Price Received
(New Hampshire)



Migration and work patterns are changing the market

“I can't see how town workers- teachers, safety, other- can afford to live in this town. Also, I imagine that part of our employment issues (which existed prior to COVID) are due to a lack of housing that's affordable for a broad range of people. Home values are going up, and the shifting to remote work is bringing in people of means ‘from away’ (as old timers around here would say) driving low inventory prices up even more. I think climate migration is going to drive things up even more over time.” – Municipal Representative Survey Respondent, 2022

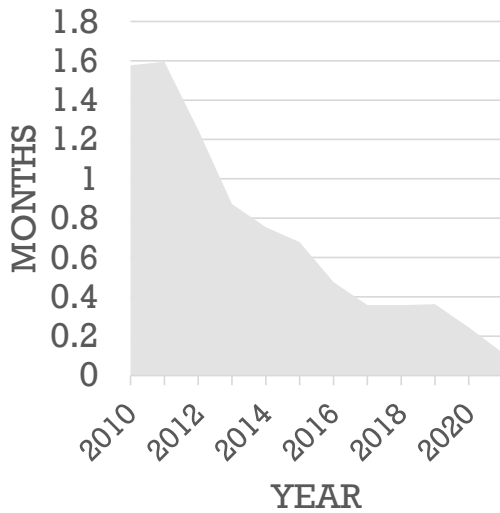
Where NH Homebuyers are Coming From

State	2016	2017	2018	2019	2020	2021	2022
NH	74.7%	74.6%	73.7%	74.8%	71.5%	68.4%	71.3%
MA	14.7%	14.9%	15.7%	14.9%	17.8%	19.0%	15.8%
Other	10.6%	10.5%	10.6%	10.3%	10.7%	12.6%	13.0%

Current housing stock does not meet the needs of our communities

Renter-occupied homes
37,550 units
 or 27% of Seacoast homes

REGIONAL MONTHS TO ABSORB

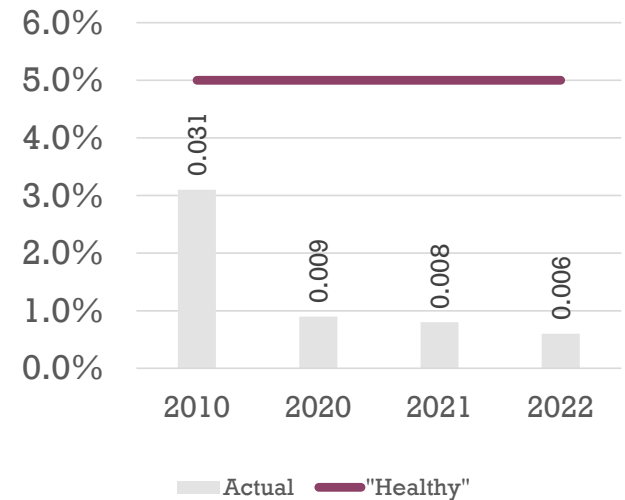


Subsidized housing units
 (LIHTC, USDA-RD, HUD, NHHFA, etc)
5,737 units

Housing Choice Vouchers (Section 8):

Currently Housed: 1,038
 Holders Seeking Housing: 55
Waitlist: 1,266

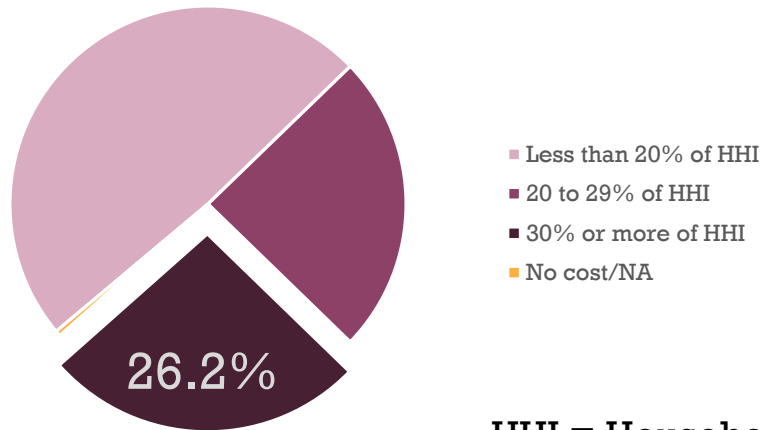
REGIONAL RENTER OCCUPIED VACANCY RATE



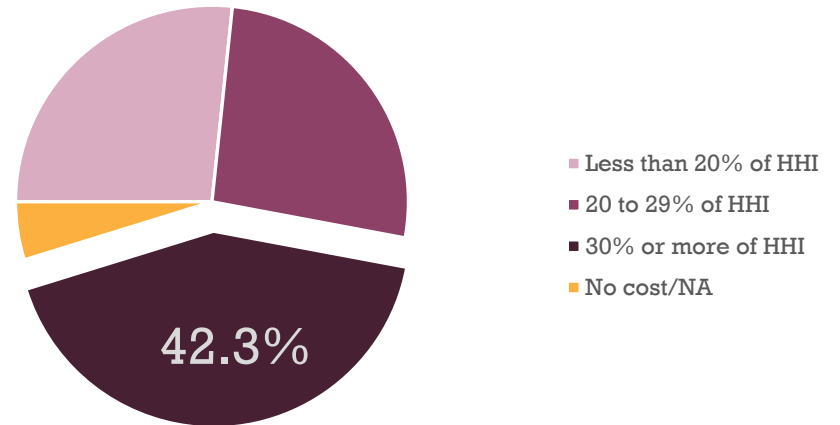
Current housing stock does not meet the needs of our communities

“I am a single woman over 60 with a good job. I was renting an affordable apartment for over 20 years. When the landlord sold the building, the new owner raised my rent by \$500.00 per month. I couldn’t find an apartment anywhere. I had no place to go and became homeless. I think the people making decisions on affordable housing are out of touch with income reality and always disregard single older adults. This needs to stop! We are left out in the cold. There are no options for us. No services, no help whatsoever! The reality for us is very real. My reality is that I will have to work until I die and this is the USA??? Shameful and sad.” – Survey Respondent, 2022

Monthly Cost Burden of Seacoast Homeowners (2020)



Monthly Cost Burden of Seacoast Renters (2020)

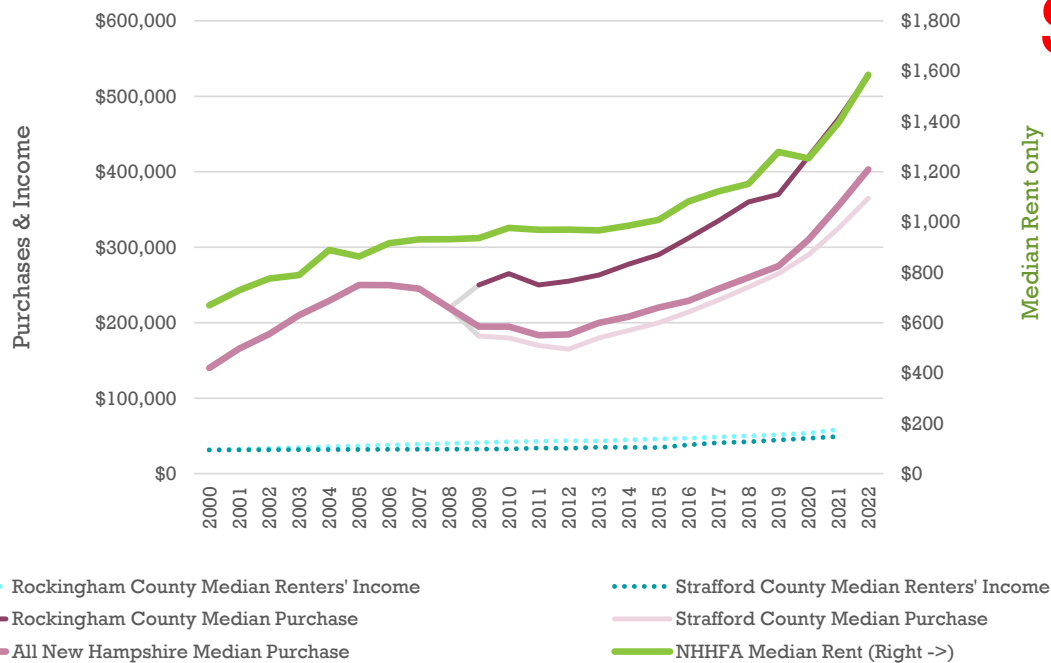


HHI = Household income

Income has lagged as housing prices continue to increase

Description	Dec-21	Oct-22
Home Price	\$400,000	\$400,000
Down Payment	5%	5%
Mortgage Interest Rate	3.10%	7.08%
Monthly Payment	\$1,623	\$2,549
*Monthly payment does NOT include taxes, insurance, PMI, HOA, etc.		

Median Housing Costs x Income



\$926 difference in monthly payment

Median Rent only

"I only have one mobile home rental that has had the same tenant for the full 12 years that I have owned this place - she is a single mother who works a good job full time but struggles to pay her rent with all the ridiculous levels of inflation and her pay not increasing at all - groceries, gas, fuel, electricity etc. - she now owes more each month than she makes and this wasn't the case 2 years ago!!!! It's not her fault but we are affected by this inflation as well and need the money more than before to continue to financially support this mobile home." - Landlord Survey Respondent, 2022

Housing is out of reach for many of the region's primary industry job holders

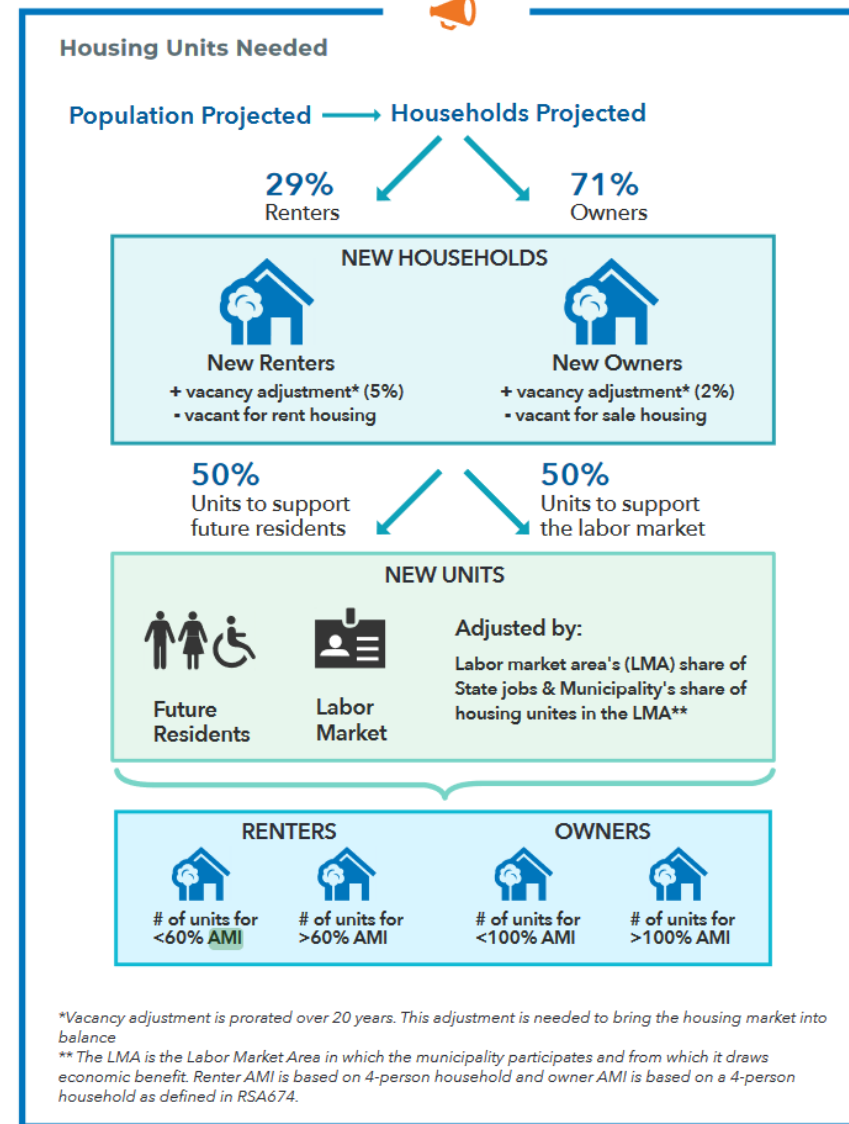


Affordability by Occupation – 1 Worker in the Occupation

Housing Needs Projections

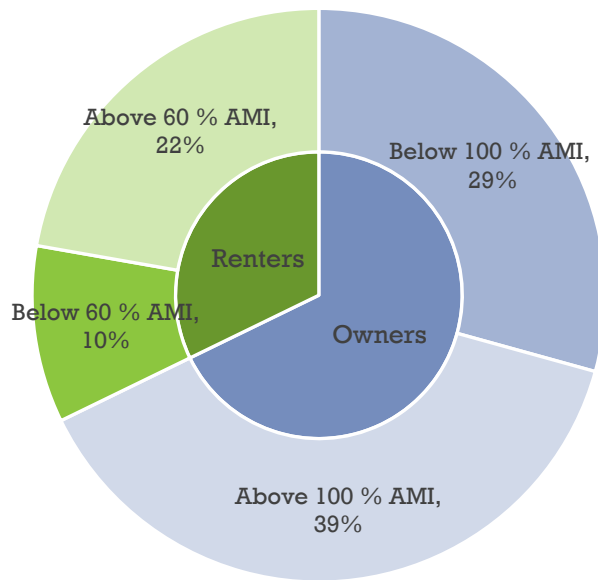
Methodology Overview

Region	Area Median Income Renting Households (up to 3 individuals)	Area Median Income Owning Households (up to 4 individuals)
Rockingham	\$54,754	\$101,480
Strafford	\$54,960	\$102,000



How much housing is needed? For whom?

Housing Production Need
Homes Needed for (inside) at (outside)% AMI



AMI = Area Median Income

Housing Units Added
2000 – 2009

439+

Housing Units Needed
2020 – 2025

85

Housing Units Needed
2020 – 2040

233

Housing Needs, cont.

Municipality	All Housing Units Total	Owner Occupied			Renter Occupied		
		Total	Below 100% AMI	Above 100% AMI	Total	Below 60% AMI	Above 60% AMI
Northwood	85	58	34	25	27	10	17
Barrington	189	127	53	74	62	20	43
Brentwood	108	74	20	53	34	6	29
Brookfield	15	10	6	4	5	0	4
Danville	95	65	32	33	30	11	19
Dover	707	474	204	270	233	71	162
Durham	256	171	52	119	85	47	38
...
Seacoast Total 2025	8,640	5,854	2,529	3,325	2,781	862	1,919
Northwood	233	157	91	66	76	27	49
Barrington	559	368	155	213	191	63	128
Brentwood	294	197	54	143	97	16	81
Brookfield	35	23	14	9	12	1	11
Danville	259	174	87	88	85	32	52
Dover	2,077	1,367	600	768	710	227	483
Durham	771	507	154	353	264	153	112
...
Seacoast Total 2040	24,085	16,054	7,000	9,054	8,030	2,538	5,492

Meeting Housing Needs: The NH Housing Toolbox



...will include the following for each of the tools:

- What is it? (definition)
- How It Can Help?
- Getting Started
- Things to Keep in Mind (Considerations)
- Case Studies
- Relevant State Laws
- Other Resources

ACCESSORY DWELLING UNITS (ADUS)	8
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