

**2023**

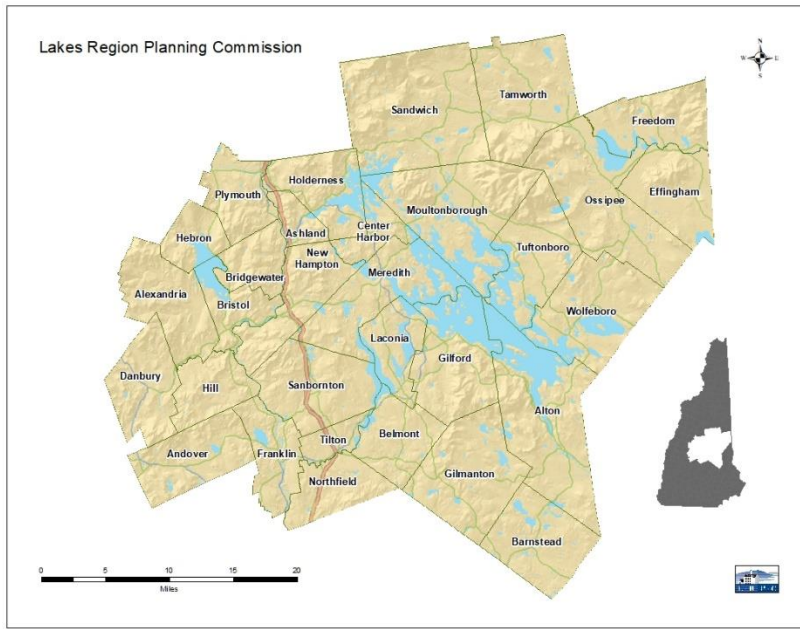
**Lakes Region**

**Housing Needs Assessment**

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(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT



Lakes Region Planning Commission

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**TABLE OF CONTENTS**

I. Acknowledgments..... 5

II. Executive Summary..... 6

III. LRHNA Glossary of Terms ..... 7

IV. Introduction ..... 10

    A. Project Overview..... 10

    B. Purpose of the Regional Housing Needs Assessment ..... 11

    C. Overview of Prior Lakes Region RHNAs ..... 11

    D. What NH Laws are Driving Changes in the LRHNA Focusing on Affordability? ..... 12

    E. Description of the Lakes Region ..... 13

V. Analysis of Historical/Existing Conditions & Trends ..... 18

    A. Demographic / Socioeconomic Trends ..... 18

        1. Population is growing, but at a slower rate than in the previous decade. .... 18

        2. The number of people living in group quarters has remained fairly constant..... 20

        3. The Lakes Region is becoming somewhat more racially and ethnically diverse. .... 21

        4. Lakes Region population is aging. .... 22

        5. Growing percentage of 1- and 2-person (smaller) households..... 25

        6. No significant change in family/non-family households in the Lakes Region. .... 26

        7. The Lakes Region labor force has been fairly consistent over the past two decades. .... 27

        8. The number of jobs in the Lakes Region has grown by about 10% in the past decade..... 29

        9. There are a number of large employers in Lakes Region, Laconia is central to the region’s work force. .... 31

        10. Communities with more top employers generally have lower commute times..... 33

        11. School enrollment has been steadily declining in the Lakes Region since 2013. .... 33

    B. Communities of Interest (COI) - Populations That May Have Housing Challenges..... 33

        1. Seniors: population ages 65 years and over are increasing. .... 33

        2. Grandparents taking care of grandchildren..... 34

        3. Racial/Ethnic minorities have increased..... 35

        4. More than one third of households are led by single parents. .... 36

5. Single adults ..... 37

6. More than 2,000 Lakes Region households without a vehicle. .... 39

7. Nearly half the region’s renters are low-income households. .... 39

8. The Lakes Region has a high proportion of persons with disabilities..... 41

9. Limited English proficiency. .... 41

10. Many Veterans in the Lakes Region..... 41

11. Youths under 18..... 42

12. Homeless populations. .... 42

13. People in group quarters who return home (i.e., formerly incarcerated populations, college graduates returning home). .... 42

14. Persons with substance abuse disorder, mental illness. .... 42

15. Families that rent. .... 43

C. Housing Unit Trends and Characteristics..... 43

1. Number of housing units – Occupied/Vacant/Seasonal..... 43

2. The population of the Lakes Region is growing faster than the total number of housing units..... 44

3. Lakes Region has a high percentage of vacant (seasonal) housing units. .... 45

4. The most common housing type in the Lakes Region is single-family housing (SFH). .... 46

5. Bedrooms per housing unit rose slightly. .... 47

6. Density of housing units. .... 47

7. Number of units authorized by building permit – single family, multifamily, and manufactured housing..... 48

8. Age of housing stock – much of the region’s housing built in 1970s, -80s, & -90s. .... 49

9. Short-term rentals – many rentals in the Lakes Region. .... 50

D. Distribution of Workforce and Affordable Housing..... 50

E. Housing Market, Cost and Affordability ..... 52

1. Median household income rose in the Lakes Region, but not the same for all households..... 52

2. Mortgage applicants are older in the Lakes Region. .... 53

3. Housing market – sales prices have doubled in the last twenty years, rent continues to rise. .... 54

4. Measures of housing affordability – more renters are overburdened. .... 58

VI. Analysis of Future Conditions & Trends..... 61

    A. Conditions Likely to Impact Future Housing Supply, Housing Affordability, Cost of  
        Developing New Housing..... 61

        1. Housing market and population projections..... 61

        2. Zoning..... 62

        3. Land availability and value..... 62

        4. Construction costs..... 63

        5. Interest rates & inflation..... 63

        6. Land Use Regulations affecting supply..... 64

    B. Housing Needs Projections ..... 64

    C. Fair Share Distribution ..... 66

VII. Affordable and Equitable Housing Choice Opportunities and Barriers..... 70

    A. Land Use Regulations, Policies, and Other Controls..... 70

    B. Employment Opportunities/Constraints ..... 72

    C. Physical Infrastructure and Services ..... 74

    D. Affordable and Fair Housing ..... 77

VIII. Housing Toolbox: Resources for Meeting Local Housing Needs ..... 80

IX. Conclusion..... 82

LIST OF APPENDICES ..... 84

Appendix A – Fair Share Analysis..... 85

Appendix B – Quantitative Data ..... 94

    Population and Projections (detailed)..... 94

    People Per Household, Lakes Region Communities ..... 95

    Lakes Region Population by Race/Ethnicity..... 96

    Vacant Housing Types, Including Seasonal by Community ..... 97

    Income Restricted Housing..... 98

    Water & Sewer Infrastructure in the Lakes Region ..... 102

Appendix C – Existing Housing-Focused Entities/Services in the Region ..... 104

Key Source Documents ..... 105

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Lakes Region Community Developers – regional stakeholder that develops and manages affordable housing projects

All who responded to surveys, interviews, and group discussions.

NH Association of Regional Planning Commissions – provided a platform for hosting some project materials

Much of the data presented in this document is from the US Census. Where possible, data from the 2020 (and prior for comparison) decennial census was used and is indicated as the source by “US Census Bureau, 2020”. If not available through the decennial census, estimates from the American Community Survey was used and is indicated as the source by “US Census Bureau ACS, 2020”. Other data sources are indicated as notated.

Funding for this came through a grant from the American Rescue Plan Act (ARPA) administered by the New Hampshire Office of Planning and Development (NHOPD).

Local planners who provided input regarding recent activity in their community.

## II. **Executive Summary**

The 2023 Lakes Region Housing Needs Assessment (LRHNA) prepared by the Lakes Region Planning Commission provides data and analysis on current and future housing needs in conformance with NH RSA 36. This assessment inventories current housing needs, includes analysis of historical trends and existing conditions, and makes projections of future housing needs. The information we present is intended to inform the public of the region's housing conditions and assist municipalities in planning a balanced housing stock. For the first time, the 2023 LRHNA includes an analysis of affordable housing needs in the region and uses a formula provided by the NHOPD to calculate each municipality's "fair share" of the region's affordable housing needs over the next 20 years.

Housing trends in the Lakes Region are very similar to trends experienced by the rest of the state and much of New England over the last decade. Throughout New England, population has increased faster than the number of housing units driving up prices while wages have not kept pace. In the Lakes Region, we have another unique problem resulting from the second vacation home market. This additional demand for housing in the region increases land and building prices and reduces the percentage of the housing stock available for year-round and nonseasonal use.

Our 2023 LRHNA produced results which were corrected for seasonal housing impacts and are based on population and employment projections. Affordable housing targets were developed specifically for each municipality based on regional "fair share" calculations. The projected housing units needed, extend out 20 years to 2040, utilize a rental rate consistent with current levels, are broken out not just by tenure (owner vs. renter), but also by affordability and municipality (see [Appendix A - Fair Share Analysis](#) table for more detail). For the region as a whole, the revised production model estimates the need for an additional 372 total units per year, including 158 affordable units. Our model further predicts the need for 117 affordable ownership units and 41 rental units for the region annually for the next 20 years.

### III. LRHNA Glossary of Terms

1. **Accessory Dwelling Unit (ADU)** – a residential living unit that can be within or attached to a single-family dwelling, or a detached unit that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies. See New Hampshire Accessory Dwelling Unit statute (RSA 674:71-73).
2. **Affordable Housing** – housing, rental or owner-occupied, that costs no more than 30% of one's gross income. Rental cost is defined as rent + utilities. Ownership cost is monthly principal, interest, taxes, and insurance.
3. **Area Median Income (AMI)** – the median income of all households in a given county or metropolitan region. If you were to line up each household in the area from the poorest to the wealthiest, the household in the middle would have the median household income. Housing programs and the state's workforce housing law use AMI to determine housing eligibility.
4. **Household** - A household consists of all the people who occupy a housing unit. There are two major categories of households, "family" and "nonfamily".
5. **Housing Unit** - A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building, and which have direct access from the outside of the building or through a common hall.
6. **Housing Choice Vouchers (also known as Section 8)** – a federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. It is a form of subsidized affordable housing in which families who qualify may be provided with government funding to pay a portion of their rent in standard, market-rate housing. Program eligibility and assistance is based upon income and household size.



7. **Low Income Housing Tax Credit (LIHTC)** – a federal program that subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. Developers receive a tax credit allocation from an agency such as NHHFA, and then sells the tax credits to a private equity company in exchange for funding to build the property. LIHTC properties must have some or all of its units leased to tenants at rents that are lower than market rent.
8. **Market Rate Housing** – housing that is available on the private market, not subsidized or limited to any specific income level.
9. **Mixed-Income Housing Development** – development that includes housing for various income levels, including housing that is targeted towards low- to moderate-income individuals and families.
10. **Mixed-Use** – any building that contains at least two different types of uses in it, such as ground floor commercial space for stores, restaurants or other businesses, and apartments on the upper floors.
11. **Multi-Family Housing** – a building or structure designed to house different families in separate housing units, usually rental property.
12. **Short-Term Rental (STR)** – a room, condo, apartment, cottage, or home made available to rent for any amount of time, from one night to multiple weeks. It may be offered through a local agency or an on-line booking service.
13. **Single-Family Housing** – any detached dwelling unit meant for only one family to reside in. A single-family home has no shared property but is built on its own parcel of land.
14. **Subsidized Housing** – housing where all or a portion of the occupants’ monthly housing cost is paid for directly by the government, such as by Housing Choice Vouchers. The renters pay the portion of the rent that is determined to be affordable to them based on their income.
15. **Workforce Housing** – a variety of housing types that are affordable (no more than 30% of gross income spent on housing cost) suitable for households of working people with different needs and income levels. Due to their income, this population is generally not eligible for any federal assistance programs.

16. **NH Workforce Housing Law** - RSA 674:58-:61 defines workforce housing as housing that is affordable to a renter earning up to 60% of the Area Median Income for a family of three paying no more than 30% of their income on rent and utilities, or a homeowner earning up to 100% of the Area Median Income for a family of four paying no more than 30% of their income on principal, interest, taxes and insurance.

## IV. Introduction

### A. **Project Overview**

The Lakes Region Housing Needs Assessment is funded by the American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Fund Grant. The Lakes Region Planning Commission, along with the eight other regional planning commissions in the state and the New Hampshire Office of Planning and Development coordinated their activities beginning in late 2021 throughout 2022 to produce a state-wide housing needs assessment as well as individual housing needs assessments for each region.

Regional planning commissions play an active role in aiding municipalities in planning for the future through technical assistance on matters related to land use and housing as well as the related issues of transportation, energy, environment, and the economy. The development of a regional housing needs assessment is a means for the planning commission to support the activities of its member communities in fulfilling their role in allowing a balanced housing stock under state’s enabled planning and zoning powers.

The underlying questions that this report attempts to explore are:

1. Is there enough housing for the people working in the Lakes Region?
2. Is the housing available for the people working and living in the Lakes Region adequate and affordable for them?
3. Do we expect that there will be adequate, appropriate, and affordable housing for the people working and living here in the future?
4. If the answer to any of the questions above is “No”, then what steps can be taken to address that need?

The result is an estimated number of needed housing units, which is then attributed to each community in the region with the anticipation that municipalities will use the information provided by the planning commission to set effective housing policy. Specifically, each municipality should use their planning and zoning powers to allow for the development of a balance of housing stock and the state has developed the NH Housing Appeals Board to adjudicate such matters.

The planning commission, in its role of providing technical assistance to the communities within its region, offers a variety of housing tools based on the need and context of individual communities. The *Housing Toolbox* supplement (see [VIII. Resources for Meeting Local Housing Needs/Recommendations](#) for more information) will provide insight into additional aspects of

housing which are within the control of state, region, and local government. As this section implies, these aspects of housing constitute choices which can be made in the near term to influence housing outcomes both in the immediate future as well as long term. The needs assessment identifies the types of housing issues communities may encounter in effort to assist their decision-making.

**B. Purpose of the Regional Housing Needs Assessment**

New Hampshire Revised Statute Annotated (RSA) 36:47 (II) requires that each Regional Planning Commission (RPC) compile an assessment of the region’s housing needs by evaluating current, local, and regional data and projecting future needs of residents of all income levels and ages. This assessment is to be updated every five years and made available to the region’s municipalities so they can have a true appreciation of the demand while serving as a guiding tool in complying with RSA 674:2 (III), which refers to the housing section of a community’s local master plan.

In addition to evaluating current conditions and projecting current and future needs, the purpose of this document is to provide actionable, realistic strategies for municipalities, businesses, developers, housing-focused entities, and other stakeholders to help meet the projected needs of their communities.

Moreover, the RHNA is intended to help municipalities determine their compliance with New Hampshire’s Workforce Housing Statute, RSA 674:58-61, which says that all municipalities must provide reasonable and realistic opportunities for the development, as well as their “fair share”, of workforce housing inventory.

Housing has increasingly become a topic of conversation in New Hampshire, and specifically the Lakes Region. With increased demand and multiple barriers and constraints to develop new housing all driving the cost up, housing has become a challenge for many residing in or hoping to move to the Lakes Region. Housing supply impacts economic growth and the region’s ability to attract and retain workers and young families that contribute to the economy and enhance the vibrancy of our communities.

**C. Overview of Prior Lakes Region RHNAs**

Over the past two decades, LRPC has developed several regional housing needs assessments. Some have been developed with consultants, others without, but the results have been consistent. The greatest difference between current and past results is that in the past we did not estimate the need for affordable units down to municipal levels.

Here is a quick overview of our past production model results:

In 2004, the LRHNA production model called for an annual average increase of 531 owner units and 218 renter units (~29%), for a total of 749 new units needed annually in the Lakes Region.

The 2010 production model recommended that “a reasonable expectation for growth in the year-round housing supply” range from 630 units to 880 units annually, with 115-175 (~19%) of these as rental units.

In 2015, our production model estimated new ownership and rental unit production should be between 302-374 for owned units and 43-74 for rental units annually (~12-17%), for total of 345-448 housing units for the Lakes Region.

**D. What NH Laws are Driving Changes in the LRHNA Focusing on Affordability?**

NH RSA 672 III(E) states that *“All citizens of the state benefit from a balanced supply of housing which is affordable to persons and families of low and moderate income. Establishment of housing, which is decent, safe, sanitary, and affordable to low- and moderate-income persons and families is in the best interests of each community and the state of New Hampshire and serves a vital public need. Opportunity for development of such housing shall not be prohibited or unreasonably discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers;”*

Accessory Dwelling Units (ADU) – On June 1, 2017 the New Hampshire ADU law ([RSA 674:71-74](#)) went into effect, ensuring that ADUs shall be permitted as a part of zoning that allows for single-family dwellings.

Housing Appeals Board – [RSA 679](#) (July 1, 2020) established a Housing Appeals Board to hear and affirm, reverse, or modify final decisions of municipal boards regarding questions of housing and housing development.

Residential Property Revitalization Zone – ([RSA 79-E:4-b](#)) law went into effect October 9, 2021. This allows municipalities to establish tax relief for owners of 1-4 units of housing property who significantly improve the existing structure. The structure must be at least 40-years old and located within a locally designated revitalization zone.

Housing Opportunity Zones – Effective April 1, 2022, a city or town can establish a Housing Opportunity Zone under the Community Revitalization Tax Relief Incentive (RSA 79-E: 4-c). No less than one-third of the housing units constructed can be designated for households with an income of 80 percent or less of the area median income as measured by the HUD, or the housing units in a qualifying structure shall be designated for households with incomes as provided in RSA 204-C:57, IV. A qualifying structure under this section can be eligible for tax assessment relief for a period of up to 10 years.

Workforce Housing Incentives – Beginning July 1, 2023, incentives established as housing for older persons shall be deemed applicable to workforce housing development under RSA 674:17 (IV). If a municipality allows an increased density, reduced lot size, expedited approval, or other dimensional or procedural incentive under this section for the development of housing for older persons, as defined and regulated pursuant to RSA 354-A:15, VIII, it may allow the same incentive for the development of workforce housing as defined in RSA 674:58, IV.

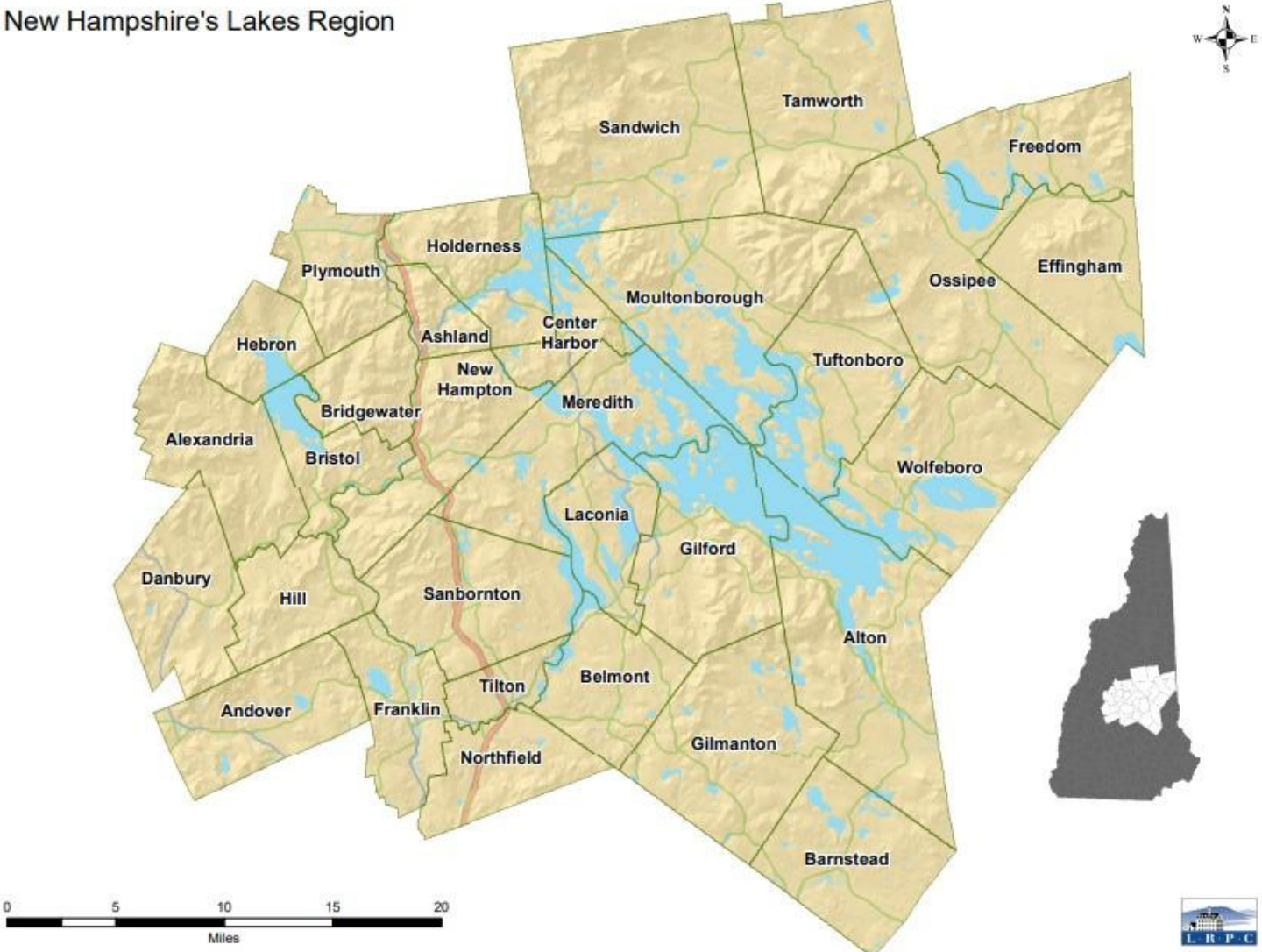
#### **E. Description of the Lakes Region**

New Hampshire's Lakes Region is an area comprised of 31 communities in the central part of the state with rolling hills in the south and east, transitioning to more rugged, forested mountain ranges as one heads north and west. As the name implies, much of the state's surface water (43%) is found within this region. Much of the region's economy is linked to natural resources, through tourism and associated industries. This includes watersports and outdoor recreation businesses, vacation accommodations, and restaurants. (See Figure 1 below.)

(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Figure 1

New Hampshire's Lakes Region



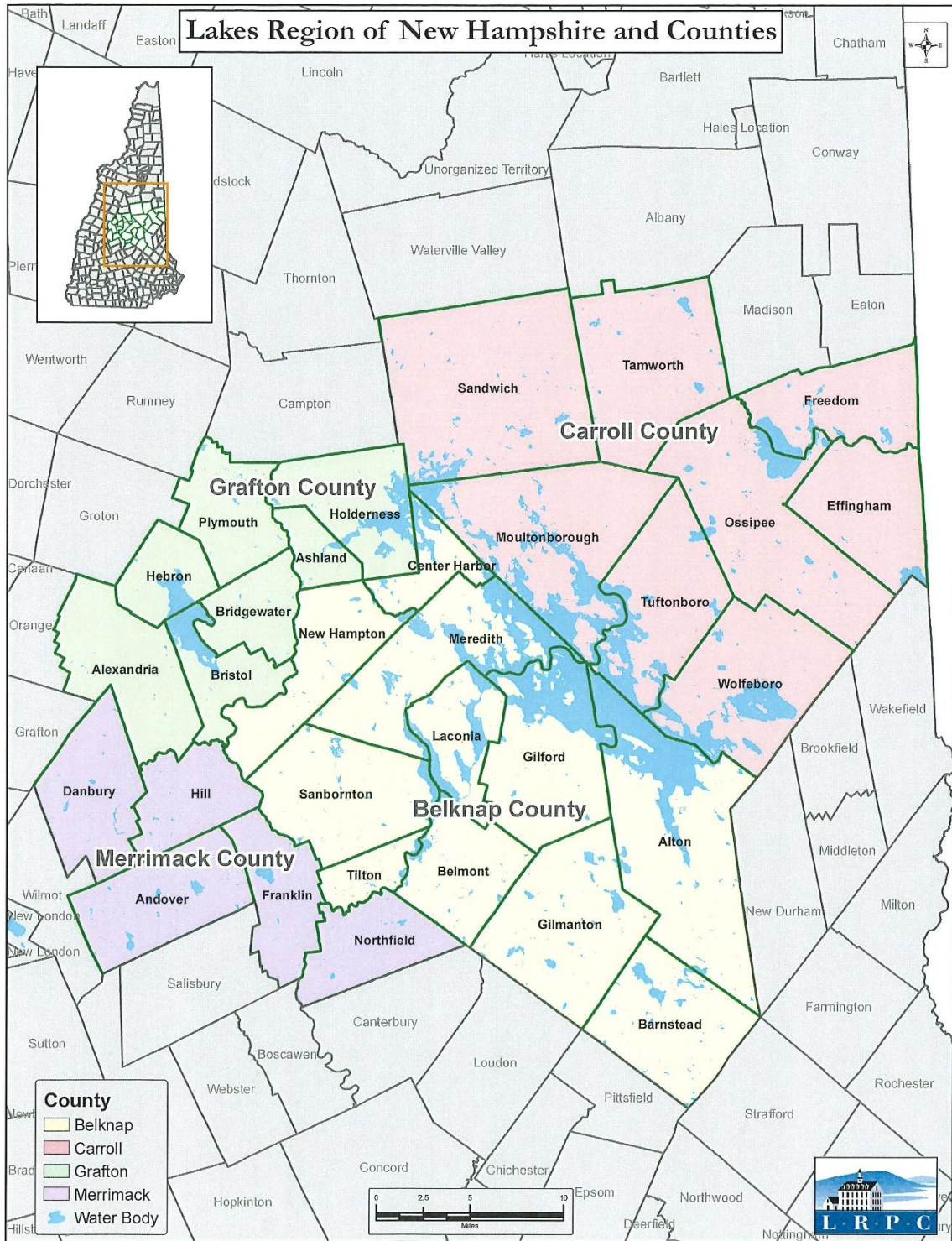
The major north-south roadways in the Lakes Region include I-93, US 3, NH 11, NH 16, NH 28, NH 106, and the major east-west routes include NH 109, NH 25, NH 104, and NH 140. The communities tend to be rural. Occasionally, a state road serves as the main street through town. Municipal populations range from less than one thousand (Hebron) to over 17,000 (Laconia). There is very little public transportation.

While many live year-round in the area, some workers are unable to find affordable housing in the region and commute in from elsewhere. There are many second homes in the Lakes Region and there is also a strong seasonal rental market. The Lakes Region is home to many retirees.

The Lakes Region covers all of Belknap and parts of Carroll, Grafton, and Merrimack Counties (see Figure 2 below). There are many ways of grouping communities.



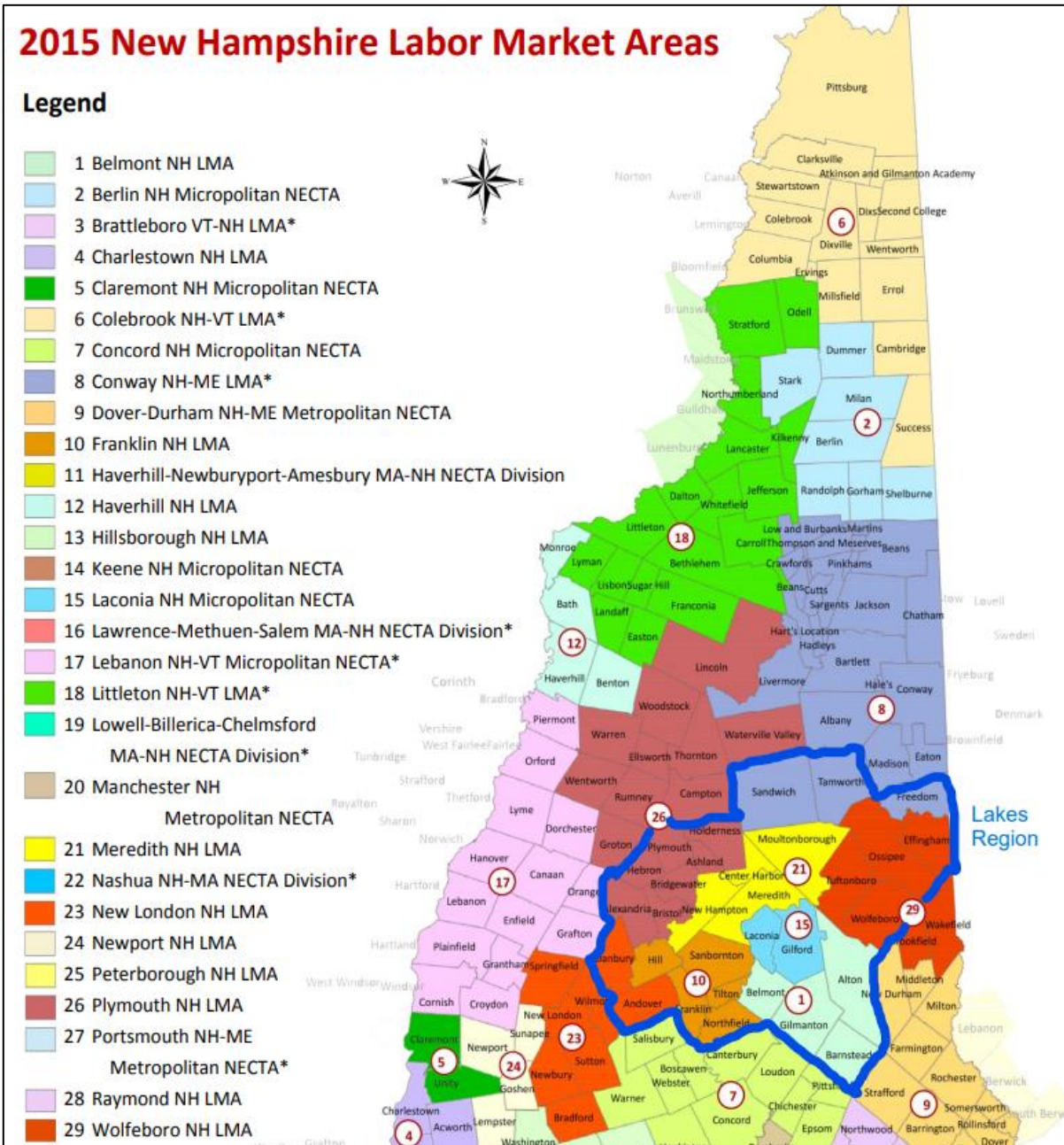
Figure 2



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Each community in the state is assigned to a Labor Market Area (LMA) based on a variety of economic factors. “A general definition for an LMA is an economically integrated area within which individuals can reside and find employment within a reasonable distance or can readily change jobs without changing their place of residence.” (NHES). Shown below are the current Labor Market Areas in central and northern New Hampshire. The 31 Lakes Region communities comprise four complete LMAs and portions of four other LMAs. Labor Market Areas play an important role in the modelling of future housing need.

Figure 3



Source: New Hampshire Employment Security (NHES), (2022)



**V. Analysis of Historical/Existing Conditions & Trends**

Many factors affect year-round housing needs in the Lakes Region, but the two primary determinants are our population and employment trends. These include the people, the housing, and economy of the region. Below, we explore specific aspects of these factors and how they form our current and future housing conditions and trends.

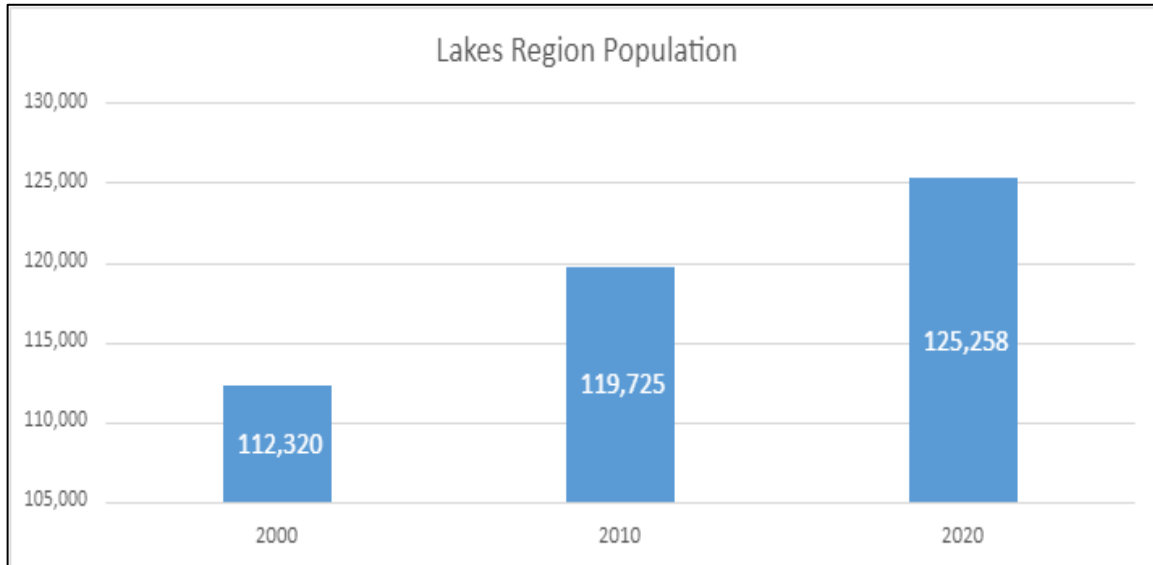
The data in this report comes from several sources, primarily the US Census Bureau. Where possible, we utilize data from the Decennial Census which strives to count every person every ten years, thus the data is far more reliable than the US Census Bureau’s American Community Survey (ACS) data. However, some of the data does come from the ACS. The ACS surveys a random selection of roughly 10,000 households in New Hampshire each year. All ACS data used in this document rely on the 5-year ACS estimates that consist of an average of 5 years of data. In this case, we used the 2006-2010, 2011-2015, and 2016-2020 5-year estimates. As a result, the numbers do not always add up to the same total, but are the best and most current available data.

**A. Demographic / Socioeconomic Trends**

*1. Population is growing, but at a slower rate than in the previous decade.*

Figure 4

From 2010 to 2020, the year-round resident population of the Lakes Region grew from 119,725 to 125,258 (4.6%) with the addition of 5,533 people. This growth rate is slightly lower than the 6.6% growth rate (7,405 residents) seen in the previous decade, from 2000 to 2010.

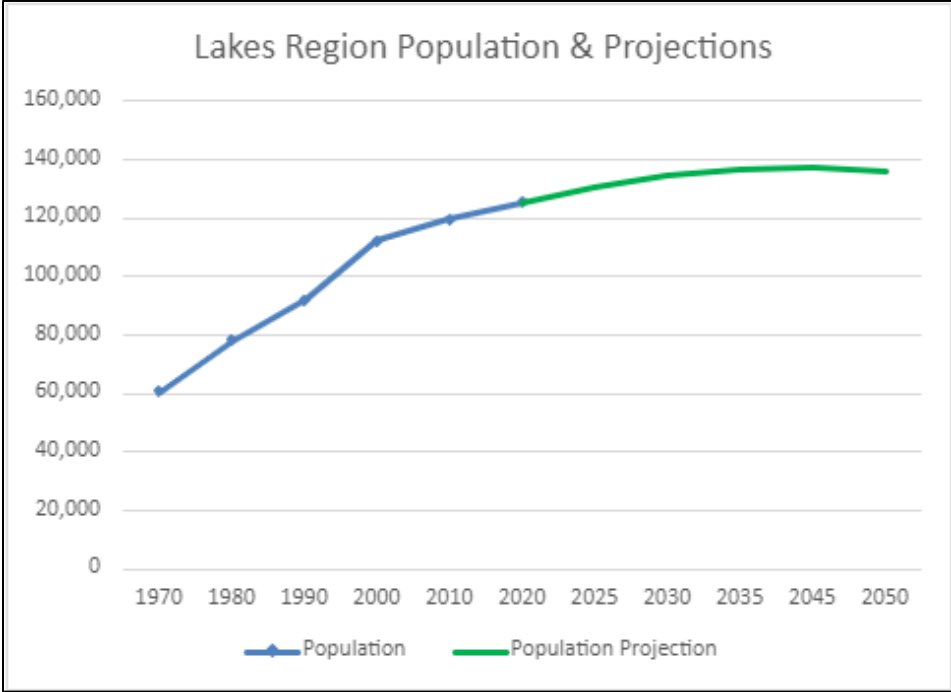


Source: US Census Bureau (2020)

(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

A recent (2022) report from the NH Office of Planning and Development (OPD) projects that under currently anticipated conditions the region’s current growth trend will continue until about 2040 and then slowly decline.

Figure 5



Source: US Census Bureau (2020), NH Office of Planning & Development (2022)

Figure 6

Lakes Region, NH Population and Projections											
	Census						ODP Projections				
Year	1970	1980	1990	2000	2010	2020	2025	2030	2035	2045	2050
Population	60,461	78,126	91,900	112,320	119,725	125,258					
Population Projection							130,294	134,586	136,939	137,157	136,148

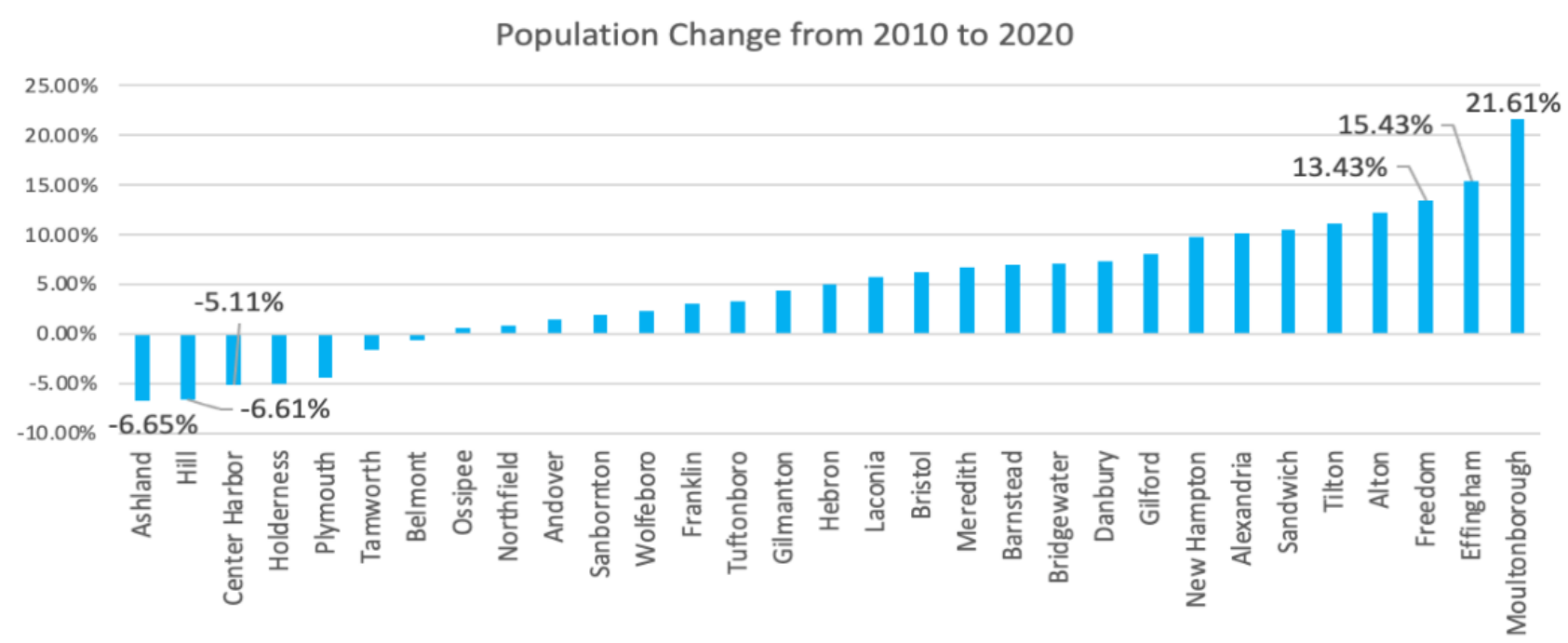
Sources: US Census Bureau, 2020; State of New Hampshire State, County, and Municipal Population Projections: 2020-2050, NH Office of Planning & Development, 2022

(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

See also Appendix B – Quantitative Data: Population and Projections table for more detail.

The change in population varied among Lakes Region communities during the past decade. As shown in below, Moultonborough had the highest population growth rate from 2010 to 2020 (22%), and the second greatest change in population (874). Laconia had the greatest increase with 920 additional residents, followed by Alton (644) and Gilford (573). The population of six Lakes Region communities decreased from 2010 to 2020.

Figure 7



Source: US Census Bureau, 2020

2. The number of people living in group quarters has remained fairly constant.

In 2020, about 3,900 Lakes Region residents (3% of the region’s population) were living in group quarters. This proportion has remained relatively constant since 2000. Examples of group quarters include nursing homes, prisons, and school dormitories. In the Lakes Region, the majority of group quarters residents (53%) are in

college or residential student housing, most of which is in Plymouth. Nursing homes serve as home to an additional 25% of group quarters residents, including in Laconia (265), Meredith (236), and Tilton (157). Many of the other Lakes Region communities have a small amount of group quarter residents within different categories.

3. The Lakes Region is becoming somewhat more racially and ethnically diverse.

While the population of the Lakes Region continues to be more than 90% white (96% in 2010, 92% in 2020), it has become a bit more diverse. From 2010 to 2020, most of the growth in the Lakes Region population over the past decade has been in the non-white population. The increase of 5,533 residents included 5,026 non-white people.

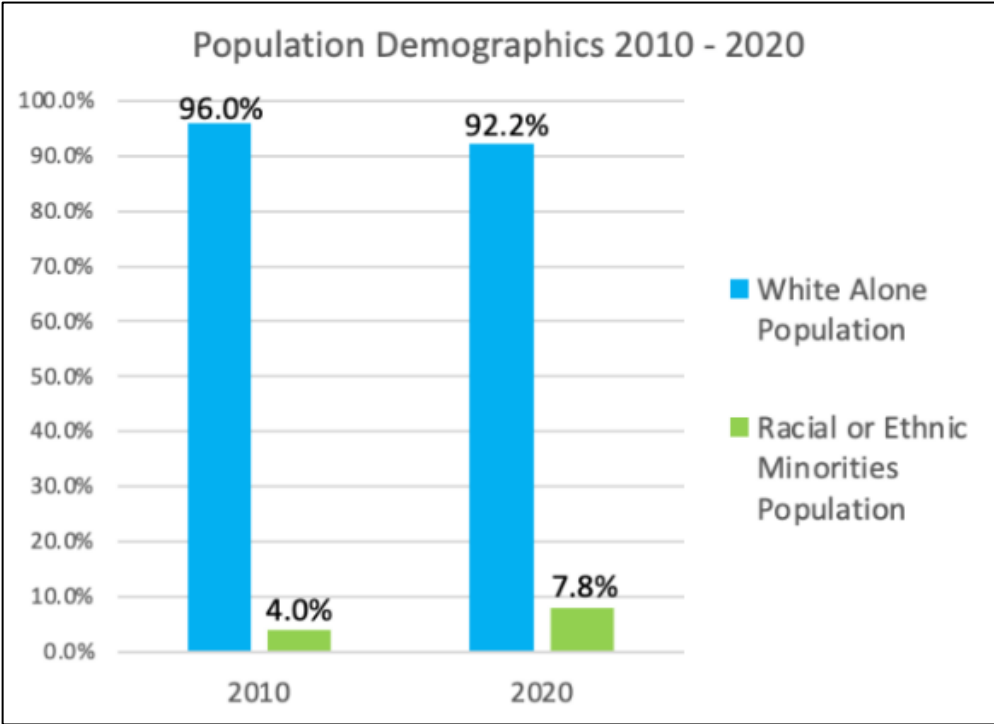
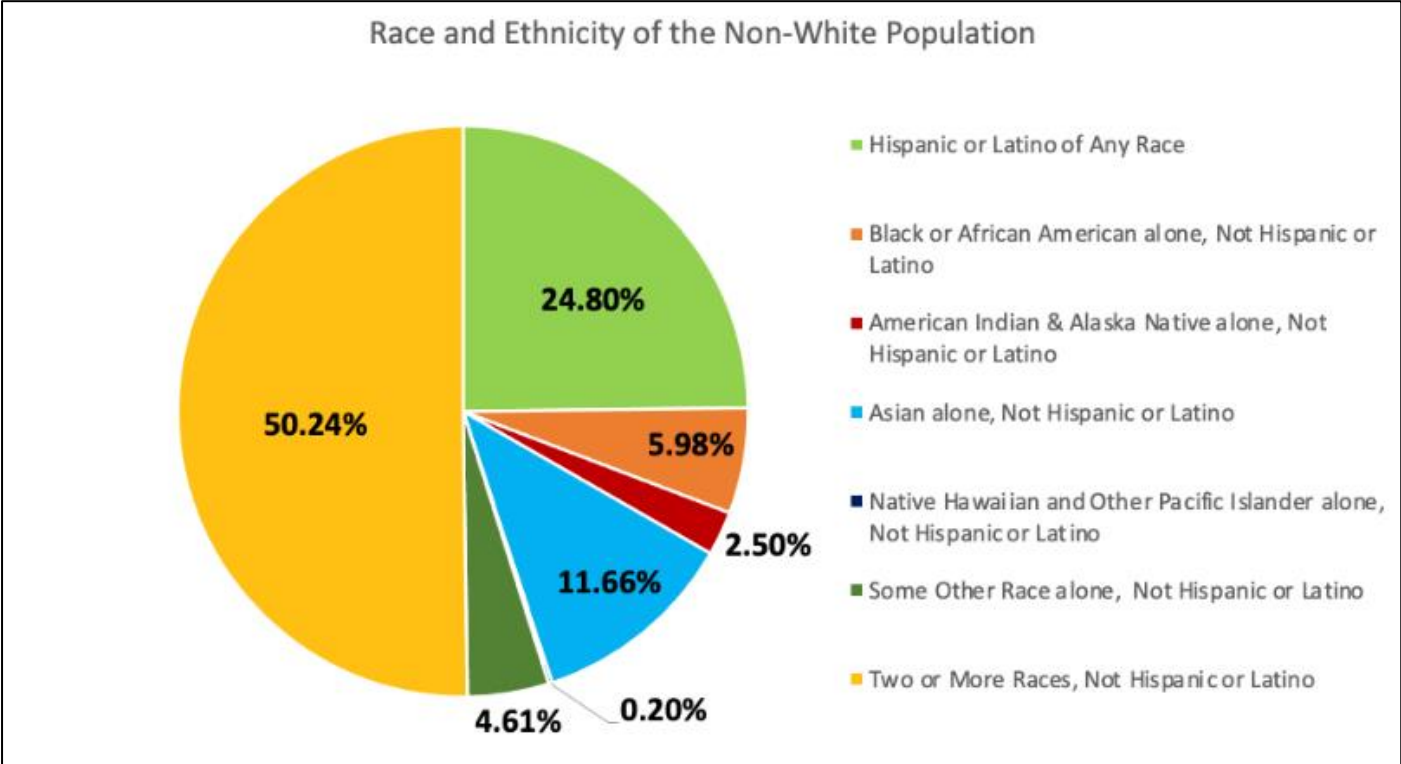


Figure 8

Source: US Census Bureau, 2020

Figure 9



Source: US Census Bureau, 2020

4. Lakes Region population is aging.

The Lakes Region has experienced a great shift towards an aging population with an increase in residents aged 65+, rising from an estimated 19,204 in 2010 to 28,366 in 2020. This increase is happening in all Lakes Region municipalities. The number of youth (18 and under) in the region has dropped (25,420 to 21,345). The median age in the Lakes Region has risen from 44 to 49 since 2010, continuing an upward trend that has been seen since 1980.

# (DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

People aged 65 and older now comprise nearly a quarter of the Lakes Region’s population, up from 16% just a decade ago. While New Hampshire is experiencing similar trends in aging, they are more pronounced in the Lakes Region.

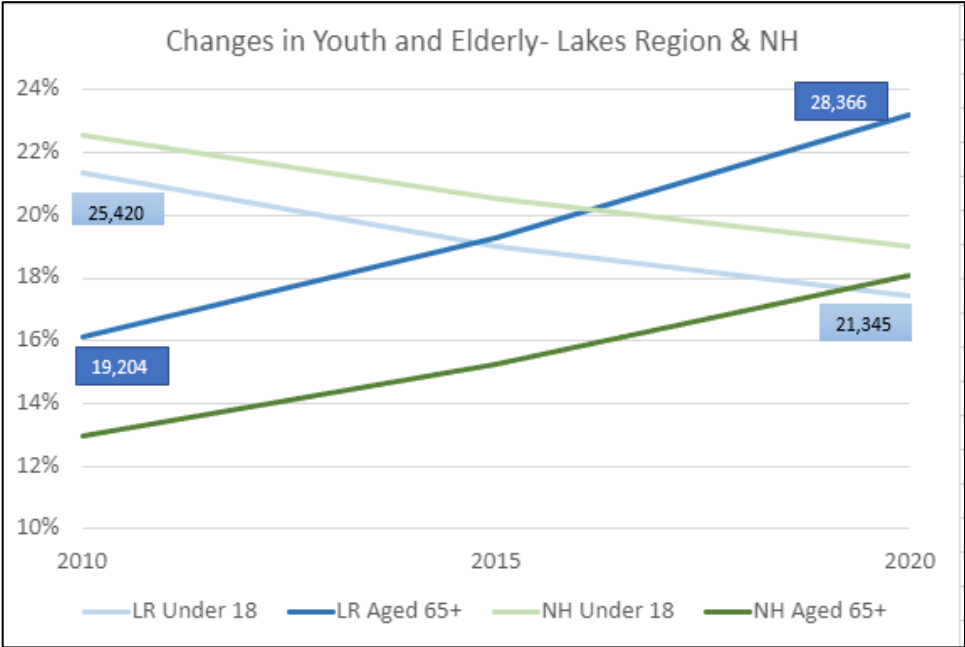


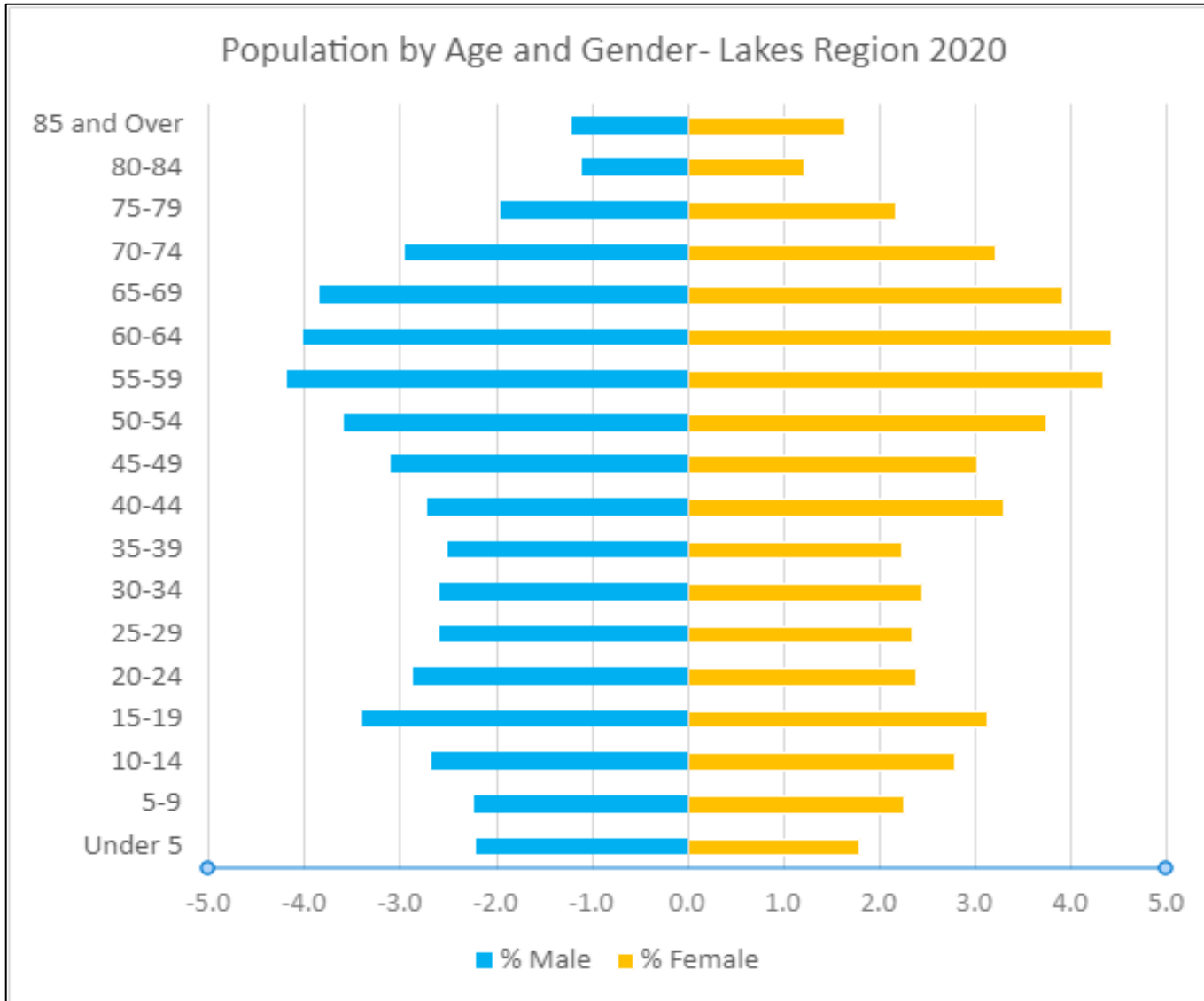
Figure 10

Source: US Census Bureau ACS, 2020





Figure 11

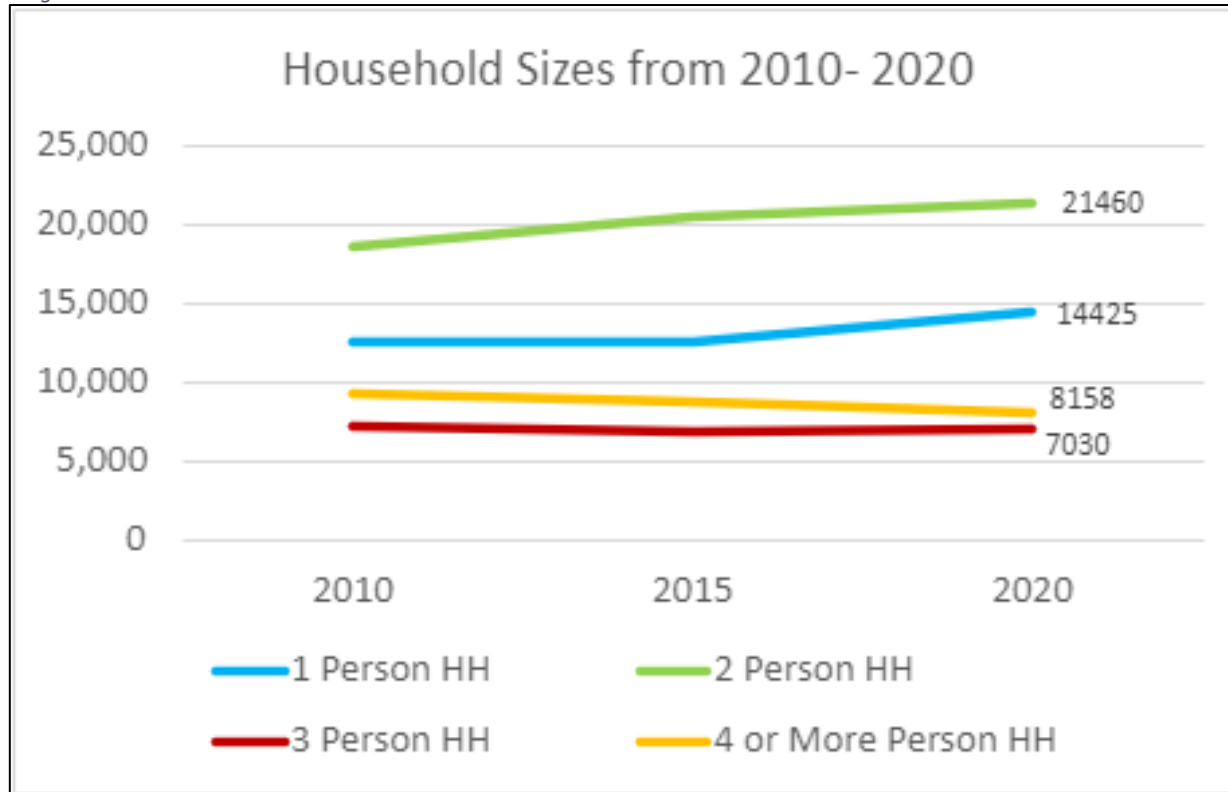


Source: US Census Bureau ACS, 2020

5. Growing percentage of 1- and 2-person (smaller) households.

A household is the number of people living together in a housing unit. In 2010, 66% percent of Lakes Region households (31,284) were one- or two-person households – by 2020, that had grown to 71% (35,855). The share of 1- and 2-person households in individual communities ranged from 57% (Effingham) to 83% (Sandwich). See [Appendix B – Quantitative Data: People per Household](#) for more detail. Since 2010, the average household size for renters has remained at 2.28 persons while the average size of an owner-occupied household dropped slightly from 2.48 to 2.42 persons.

Figure 12

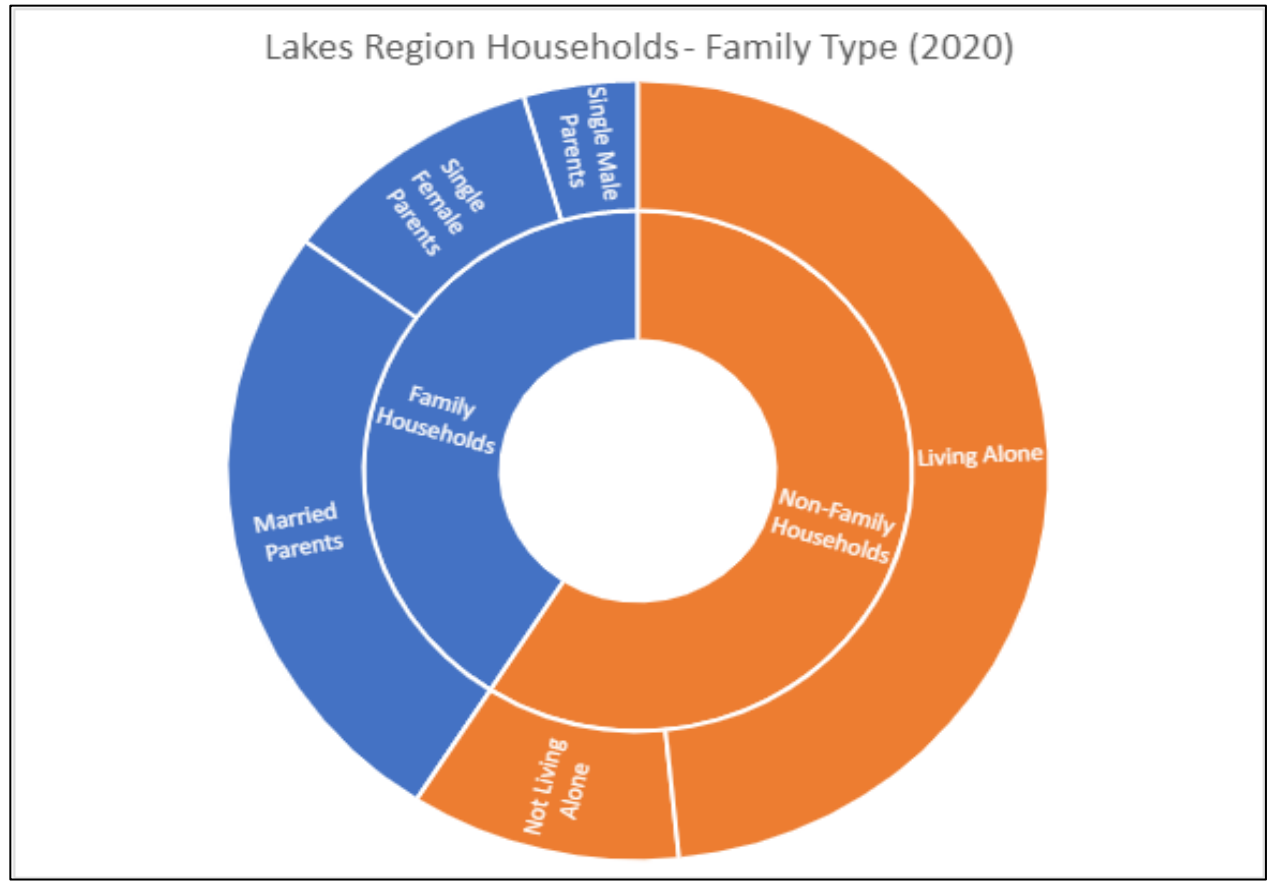


Source: US Census Bureau ACS, 2020

6. No significant change in family/non-family households in the Lakes Region.

According to the ACS Five-Year estimates, there are 51,073 occupied households in the Lakes Region. About two-thirds of these are family-occupied, consistent with the previous decade.

Figure 13



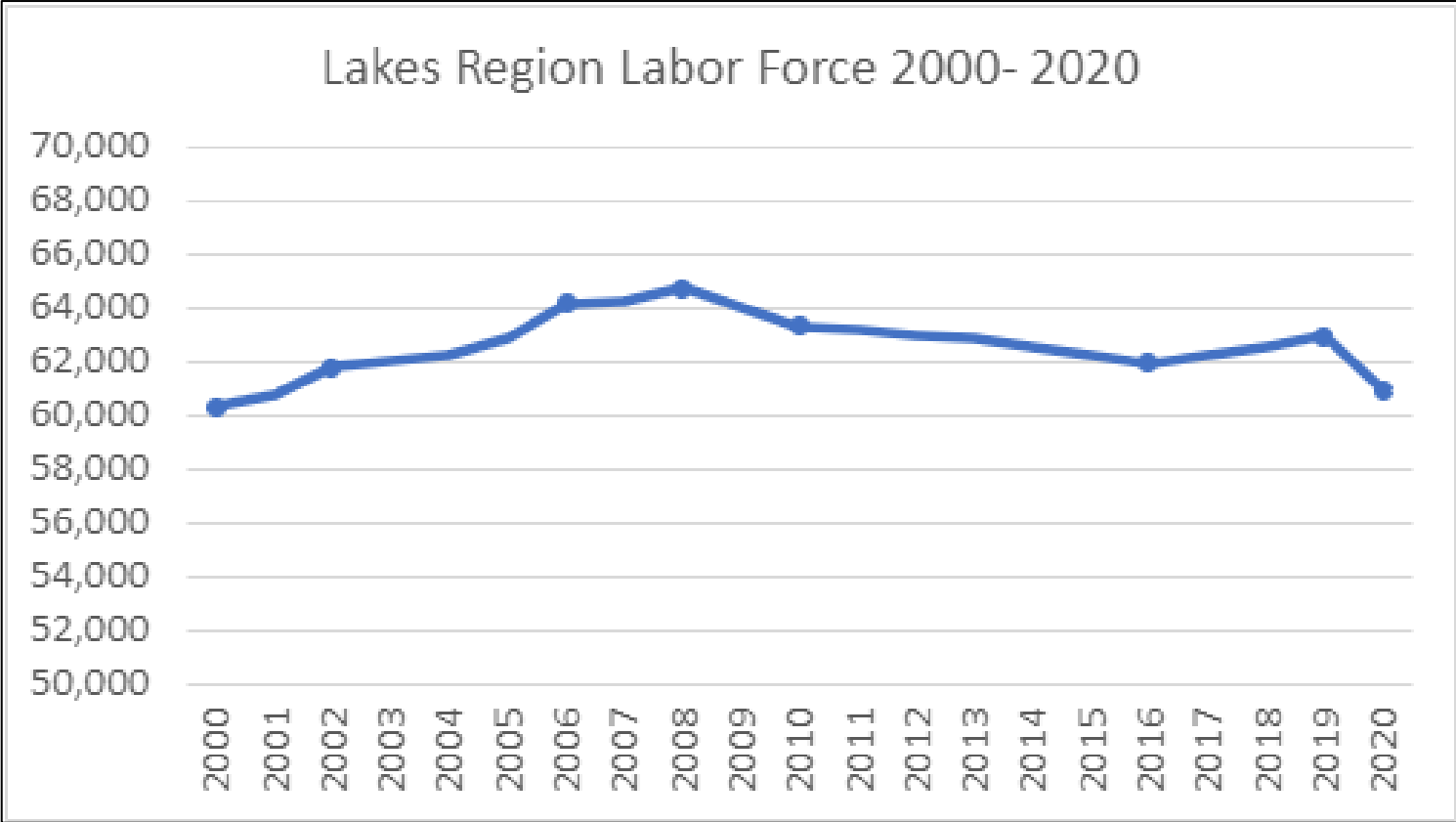
Source: US Census Bureau ACS; 2020

In addition to population change, employment is the other major factors driving housing need.

7. The Lakes Region labor force has been fairly consistent over the past two decades.

Over the past 20 years the Lakes Region Labor Force has shown some variation but remained between 60,000 and 65,000 people.

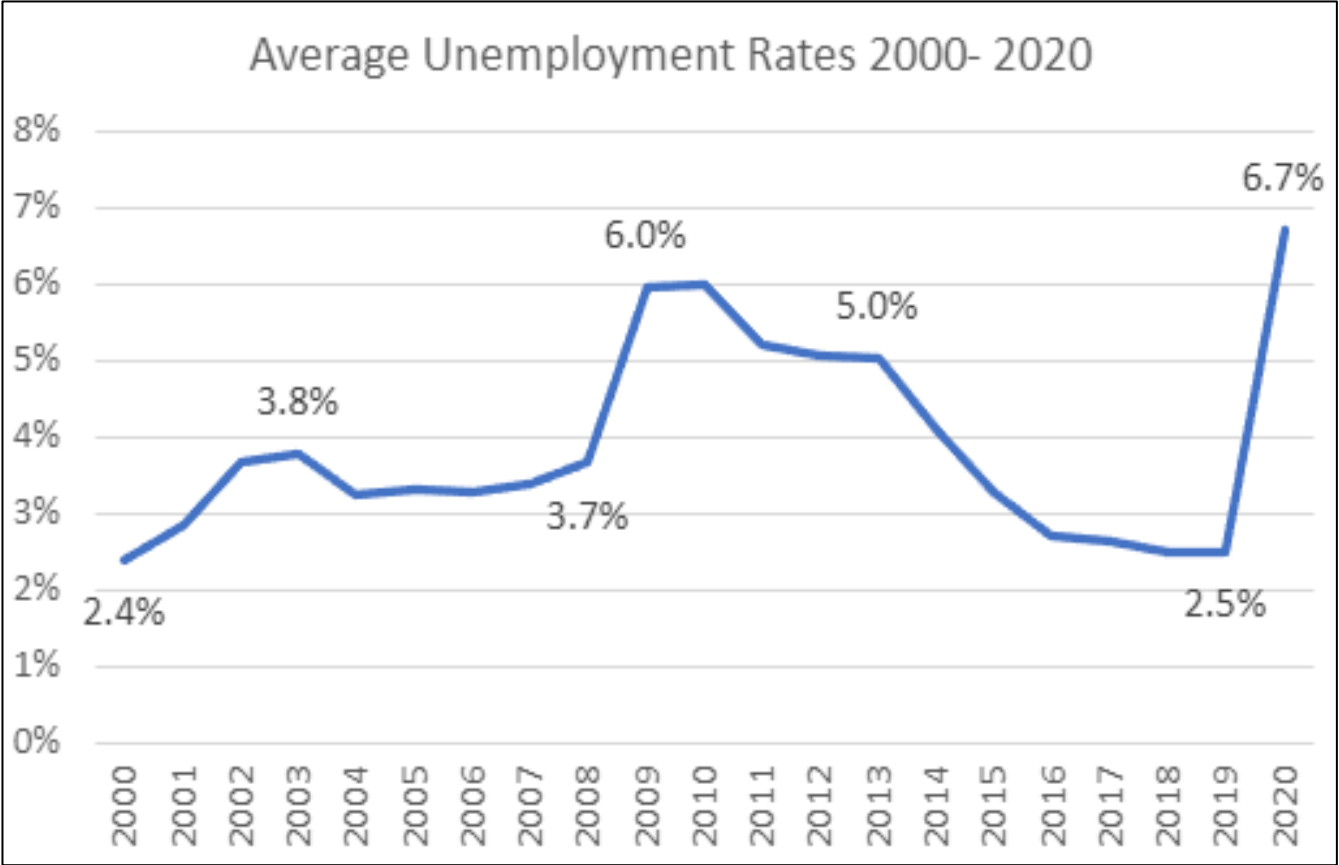
Figure 14



Source: NH ELMI

While the Labor Force has remained between 60,000 and 65,000, unemployment has ranged from 2.4% up to 6.7% since 2000 but has generally remained below 4%. These figures do vary somewhat within individual communities.

Figure 15



Source: NH ELMI

8. The number of jobs in the Lakes Region has grown by about 10% in the past decade.

The number of jobs in the Lakes Region increased by about 10% from 2009-2019. There are five industries in the Lakes Region that comprise more than 60% of the jobs in the region: Retail, Health Care & Social Assistance, Education, Accommodations & Food Services, and Manufacturing. This general pattern has been consistent for at least the past decade.

Figure 16

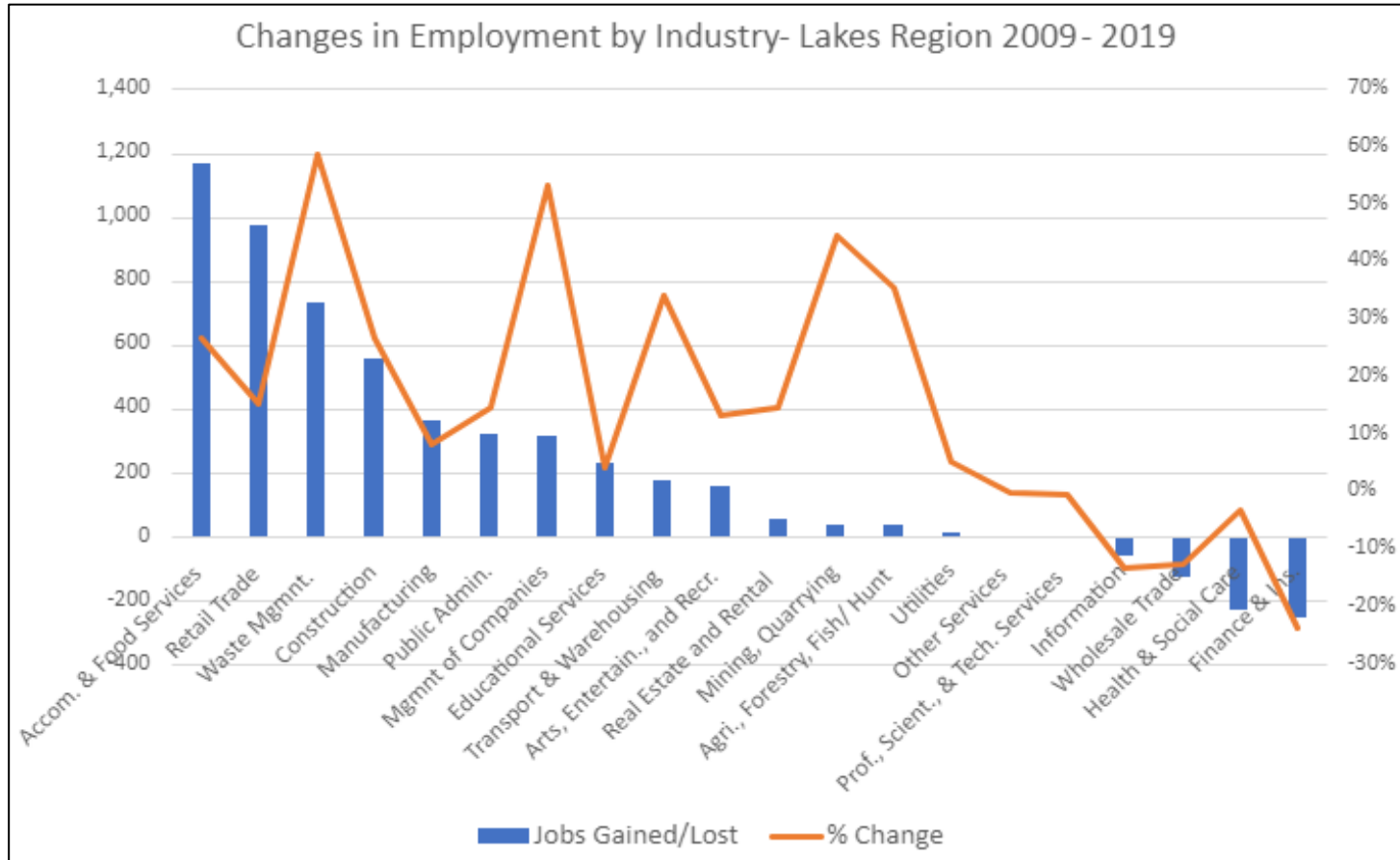
#### Employment by Industry in the Lakes Region 2009 & 2019

Industry	2019		2009	
	Count	Share	Count	Share
Retail Trade	7,345	15.7%	6,373	15.1%
Health Care and Social Assistance	7,241	15.5%	7,471	17.7%
Educational Services	5,771	12.4%	5,540	13.1%
Accommodation and Food Services	5,553	11.9%	4,384	10.4%
Manufacturing	4,761	10.2%	4,396	10.4%
Construction	2,625	5.6%	2,068	4.9%
Public Administration	2,519	5.4%	2,196	5.2%
Administration & Support, Waste Management/Remediation	1,970	4.2%	1,240	2.9%
Professional, Scientific, and Technical Services	1,496	3.2%	1,503	3.6%
Other Services (excluding Public Administration)	1,431	3.1%	1,434	3.4%
Arts, Entertainment, and Recreation	1,313	2.8%	1,158	2.7%
Management of Companies and Enterprises	895	1.9%	583	1.4%
Wholesale Trade	892	1.9%	1,020	2.4%
Finance and Insurance	816	1.7%	1,067	2.5%
Transportation and Warehousing	690	1.5%	514	1.2%
Real Estate and Rental and Leasing	419	0.9%	365	0.9%
Information	378	0.8%	436	1.0%
Utilities	297	0.6%	282	0.7%
Agriculture, Forestry, Fishing and Hunting	137	0.3%	101	0.2%
Mining, Quarrying, and Oil and Gas Extraction	123	0.3%	85	0.2%
<b>Total</b>	<b>46,672</b>		<b>42,216</b>	

Source: US Census Bureau, Census on the Map; 2020

(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Figure 17



Source: US Census Bureau, Census on the Map; 2019

The industries that have experienced the most growth include Accommodations & Food Services, Retail, Construction, and Waste Management. These also tend to be among the lowest paying jobs in the region. There were declines in Health Care & Social Assistance, Wholesale Trade, and Financial Services.

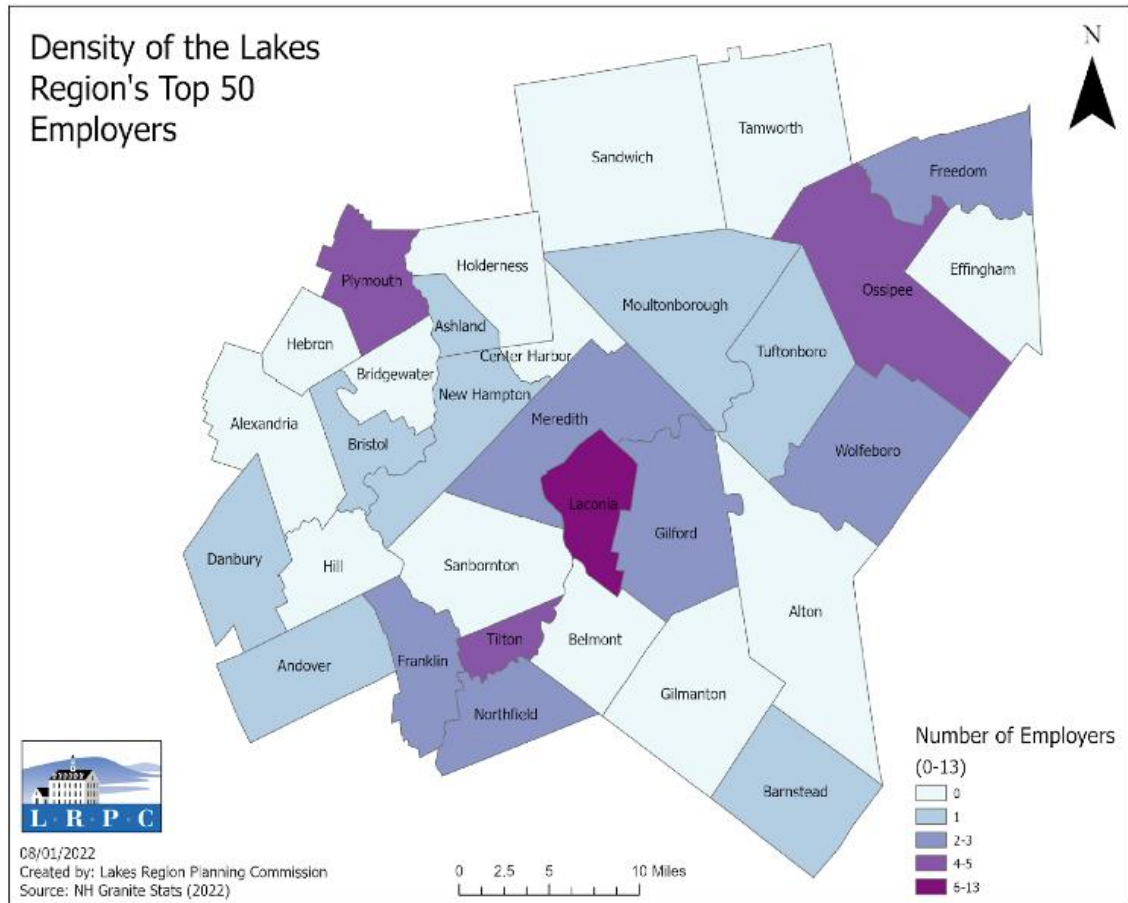
(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

9. There are a number of large employers in Lakes Region, Laconia is central to the region's work force.

Despite the generally rural nature of the Lakes Region, more than half of the region's communities are host to an employer of more than 100 employees.

Twenty businesses in the Lakes Region employ more than 250 people, but most businesses in the region have less than 250 employees.

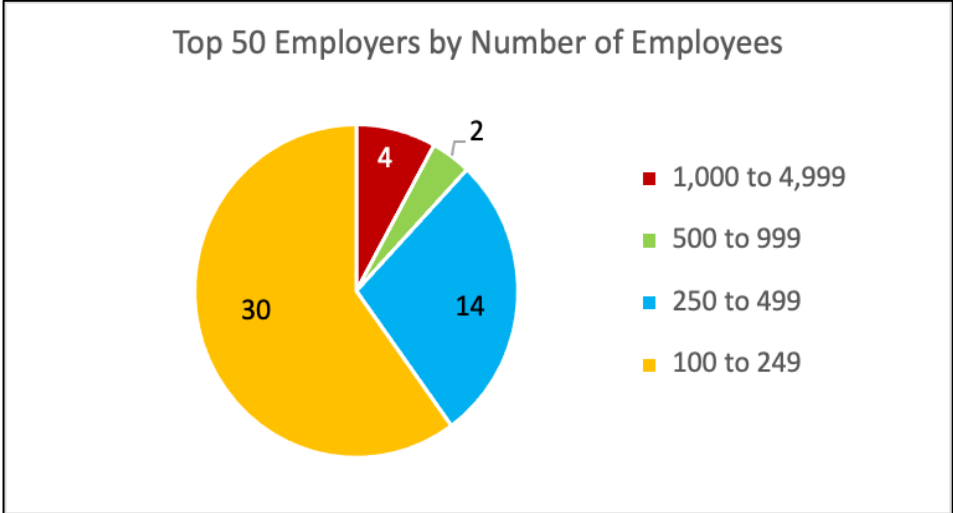
Figure 18



Source: NHES GranitStats (2022)



Figure 19



Source: NHES Granite Stats, 2022

The list below shows some of the region’s large businesses located in Laconia.

Figure 20

<b><u>Employer</u></b>	<b><u>Business Description</u></b>
CONCORD HOSPITAL-LACONIA	Hospitals
NEW HAMPSHIRE BALL BEARINGS	Ball & Roller Bearing (mfg)
LAKES REGION COMMUNITY SVC	Non-Profit Organizations
TITFLEX AEROSPACE	Rubber & Plastics-Hose & Belting (mfg)
BELKNAP COUNTY	County Government-General Offices
FREUDENBERG-NOK GP	Seals-Oil/Grease & etc. (mfg)
LACONIA REHABILITATION CTR	Nursing & Convalescent Homes
CENTRAL NH VNA & HOSPICE	Hospices
ROBERT H IRWIN MOTORS LLC	Automobile Dealers-New Cars
TAYLOR HOME	Non-Profit Organizations
LACONIA CENTER	Nursing & Convalescent Homes
BELKNAP CTY NURSING HOME	Non-Profit Organizations
NASWA RESORT	Resorts

10. Communities with more top employers generally have lower commute times.

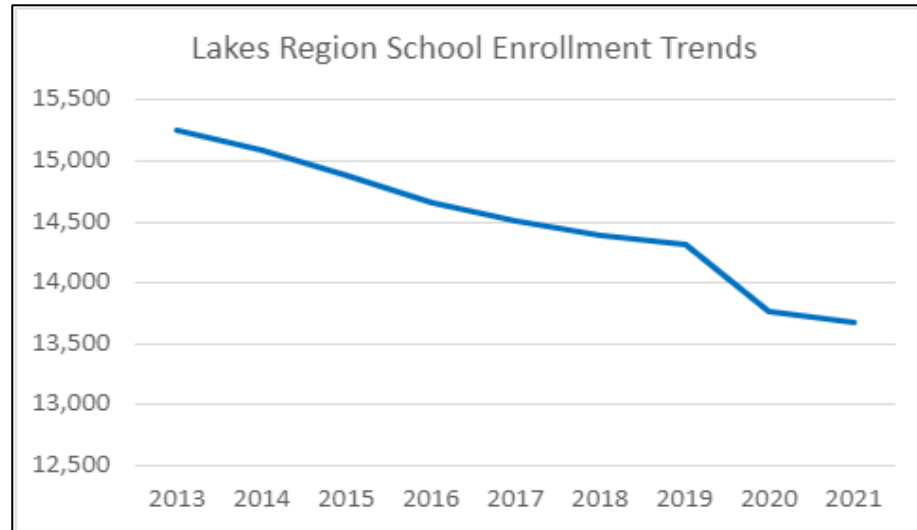
In 2020, the average commute time for residents in the Lakes Region was 28.2 minutes, which is an almost 2-minute increase from 2010. Communities with the longest commute include Barnstead (38.8), Danbury (35.9), and Andover (35.3); all of which have only one major employer. In contrast, many communities with the shortest commute times had higher concentrations of large employers, this includes Plymouth (17.2) and Laconia (19.1).

11. School enrollment has been steadily declining in the Lakes Region since 2013.

Figure 21

School enrollment in the Lakes Region has been steadily declining over the past decade. Since 2013, school enrollment has fallen by 10%, with a loss of 1,581 students. The overall youth population had a more dramatic decline of 16% (4,075) over this same time period. This pattern is also mirrored in the gradual decline of youth population and in family households since 2010 in the Lakes Region.

Source: NH Department of Education, 2022

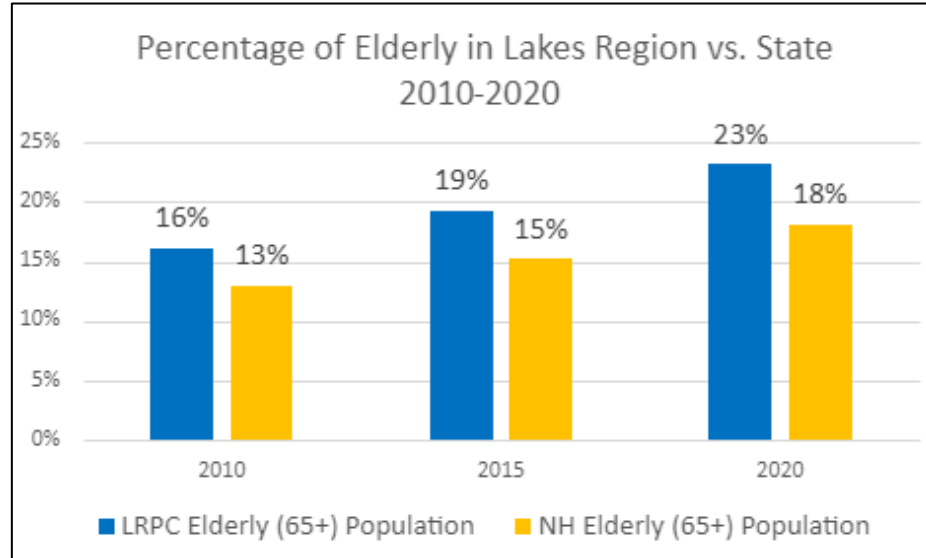


**B. Communities of Interest (COI) - Populations That May Have Housing Challenges**

1. Seniors: population ages 65 years and over are increasing.

In both the State and Lakes Region, the senior population has increased over the last decade. However, in the Lakes Region, the number of seniors makes up a larger proportion of the population and has had larger percentage increases than in the rest of the state. This increase is attributed to the aging Baby Boomer population as well as the influx of retirees into the region. Often empty nesters, this population usually desires smaller housing units. Continuing care retirement communities provide a continuum of life cycle care from independent housing to assisting living to nursing home care.

Figure 22

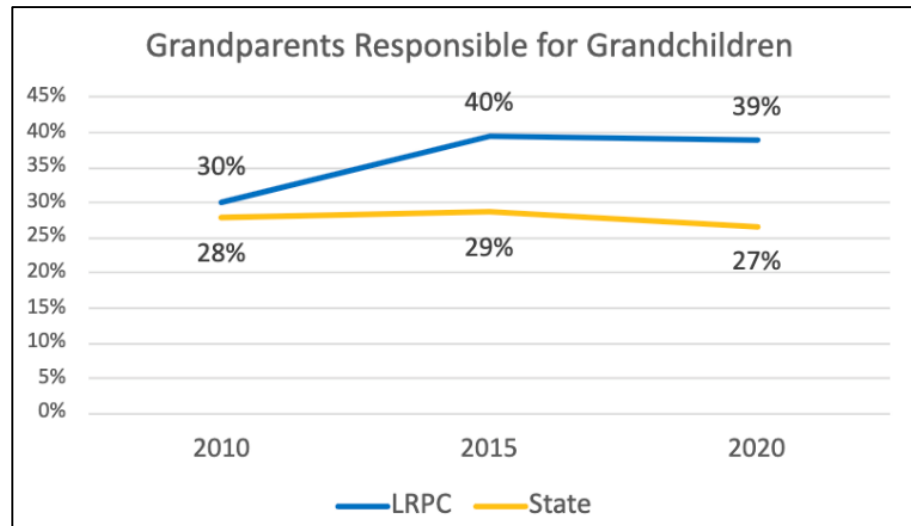


Source: US Census Bureau ACS, 2020

2. Grandparents taking care of grandchildren.

The Lakes Region has seen a substantial increase in grandparents living with grandchildren from 2010 to 2020 (1,790 to 2,681). In 2020, nearly 40% of those grandparents were responsible for their grandchildren, up from 30% in 2010. These figures are higher than the proportion for the state.

Figure 23



Source: US Census Bureau ACS, 2020

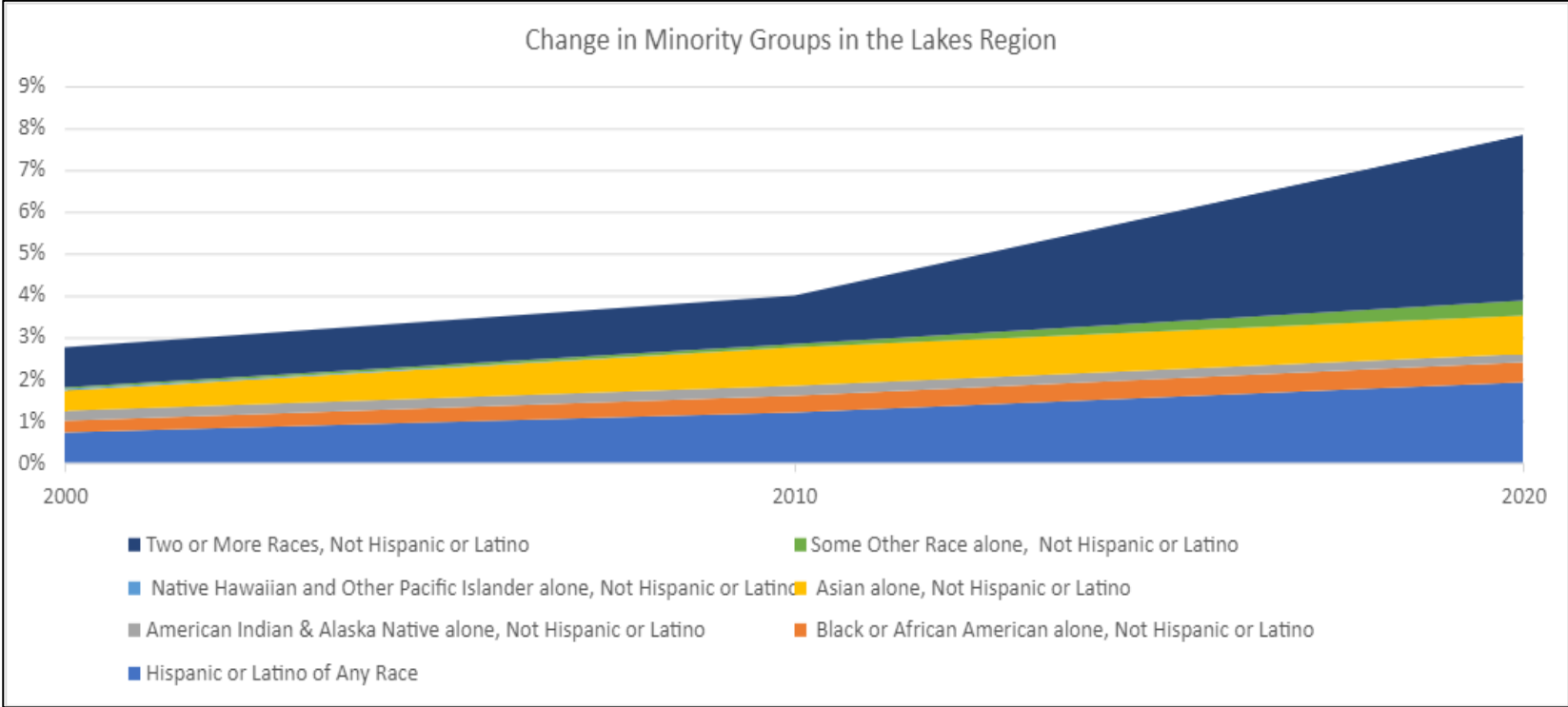
(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

These figures may be indicators of other socioeconomic factors in the region, such as the incarceration of a parent or an increase in multigenerational households because of rising housing costs. The grandparents may need to remain in their original home to accommodate their grandchildren, incurring additional costs and maintenance responsibilities.

3. Racial/Ethnic minorities have increased.

Since 2010, the racial/ethnic minority population in the Lakes Region has increased, from 2.8% of the population to 7.8% in 2020. For the state, the racial/ethnic minority population increased from 4.9% in 2010 to 12.8% in 2020.

Figure 24



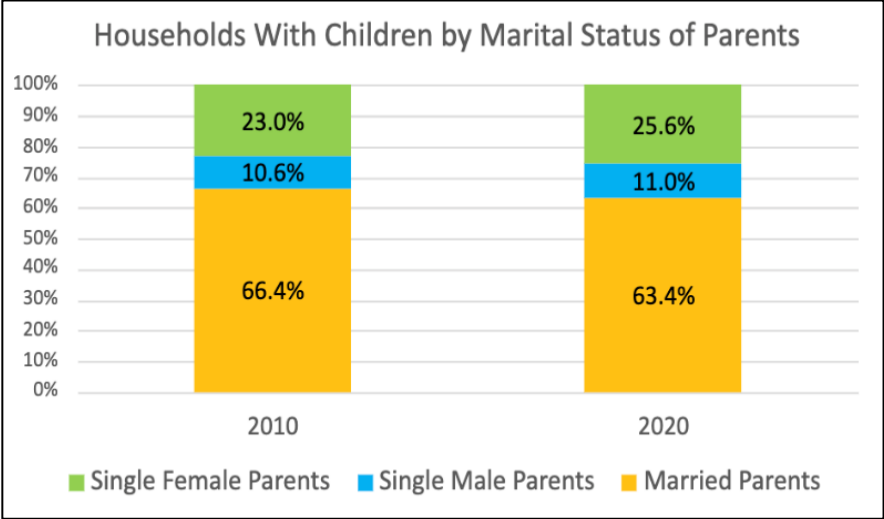
Source: US Census Bureau, 2020

In the region, the largest racial/ethnic group are persons who are of two or more races (3.9%), followed by Asian (0.9%), Black/African American (0.5%), Other (0.4%) and American Indian/Alaska Native (0.2%). As an ethnicity, regardless of race, 1.9% of the population is Hispanic/Latino as of 2020.

Some of this growth is the result of recent immigration to the area. These communities may have challenges in obtaining housing including language, financial, education, employment, and culture. Efforts should be made to ensure that these groups have equal access to housing opportunities and that there is no discrimination. See [Appendix B – Quantitative Data: Lakes Region Population by Race/Ethnicity](#) for more detail.

4. More than one third of households are led by single parents.

Figure 25



Source: US Census Bureau ACS, 2020

Households headed by single parents comprise approximately one-third of all households in the Lakes Region in 2020. Of the total single parent households, 70% are single female head of household and 30% single male head of household. Single parents usually rely on one income to afford housing and caring for their children. Some rental properties are not child-friendly and typically have one- and two-bedroom units. There should ideally be sufficient affordable two- and three-bedroom rental units for this family type.

5. Single adults.

From 2010 to 2020, the Lakes Region generally has the same percentage of single adults living alone (26% and 28%) as the entire state (25% and 27%). Both have experienced a slight increase of people living alone over this time.

a. Single adults ages 15-64 (working age).

The percentage of working age single adults living alone has decreased in the Lakes Region by 5% from 2015 to 2020. Single adults of working age now make up 14% of the households in the Lakes Region, similar to the state's 15% of total households.

The gender composition is about the same for both Lakes Region and the state. Males make up a slightly larger percentage of working age adults living alone in each. This demographic needs smaller single- or two-bedroom housing units.

Those aged 50 to 70 years comprise the largest age cohort in New Hampshire and has fewer persons aged 25 to 40, compared to the United States.

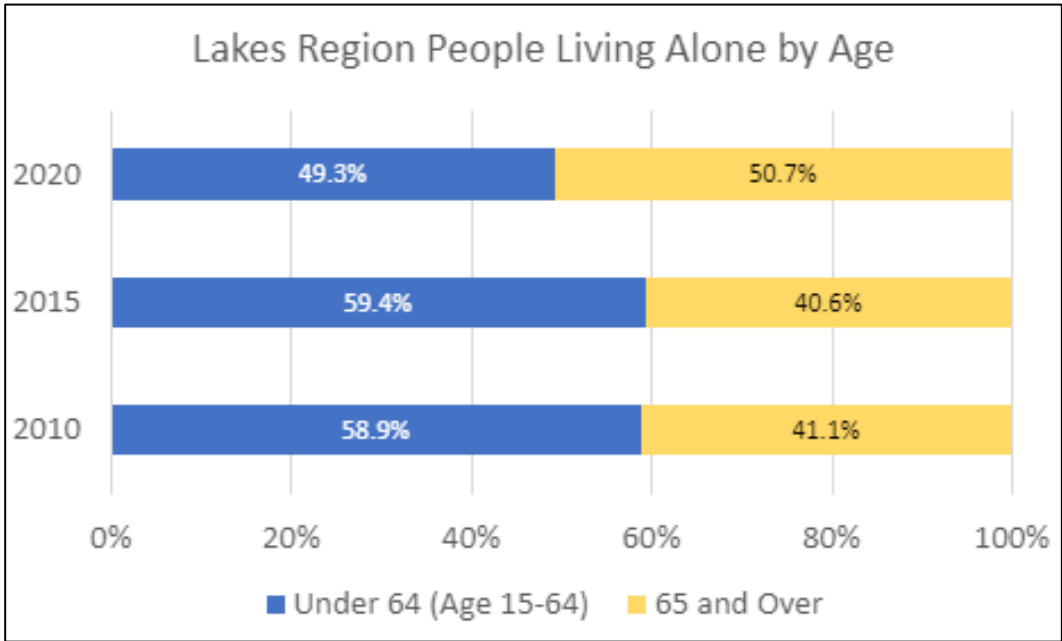
<https://carsey.unh.edu/what-is-new-hampshire/sections/demography>).

New Hampshire has the second highest median age at 43.1 years, only Maine is higher at 45.0 years with the United States with a median age of 38.4.

b. Single adults ages 65 and older are increasing.

As of 2020, over half (50.7%) of the people living alone in the Lakes Region were 65 and older. This figure is about 10% higher than in 2010. Compared to the state, our "living alone" population is also higher which is to be expected given that many retire to the Lakes Region. The Lakes Region has attracted retirees as permanent or seasonal residents.

Figure 26



Source: US Census Bureau ACS, 2020

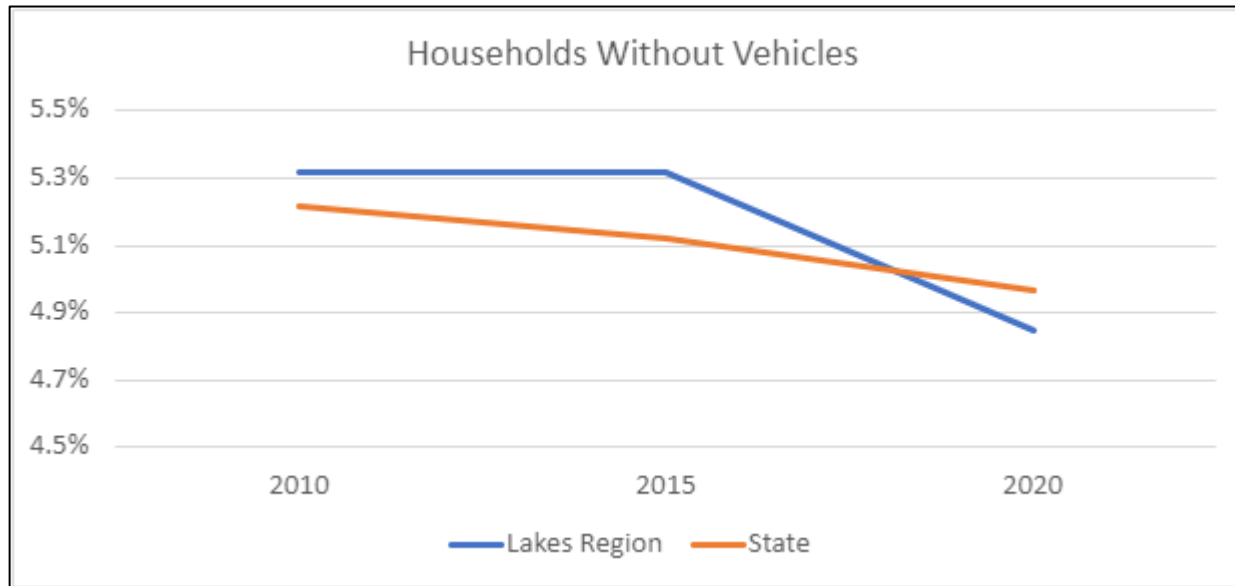
Not surprisingly, there are significantly more older women who live alone compared to men as the life expectancy for females is longer than males. For all persons 65 and over living alone in the Lakes Region, 65% are female and 35% are male.

The increase in older single population is another factor driving the increased demand for smaller housing types such as one- and two-bedroom rentals to suit the needs of the Lakes Region’s population.

6. More than 2,000 Lakes Region households without a vehicle.

Just under 5% of Lakes Region households were without a vehicle, similar to the state, and slightly lower than in 2010.

Figure 27



Source: US Census Bureau ACS, 2020

There are a total of 2,475 households in the Lakes Region that do not have vehicles. 949 are owner-occupied and 1,526 of them are renter-occupied households. Plymouth has the largest percentage (14%) of households without a car, which can be attributed to off-campus student housing associated with Plymouth State University.

7. Nearly half the region's renters are low-income households.

Very low-income households are defined as having less than 50% of the HUD Area Median Family Income (AMFI) but more than 30%, while those below 30% AMFI are considered extremely low-income. \*Linked to AMI, but with adjustments for different sized families [www.huduser.gov](http://www.huduser.gov).

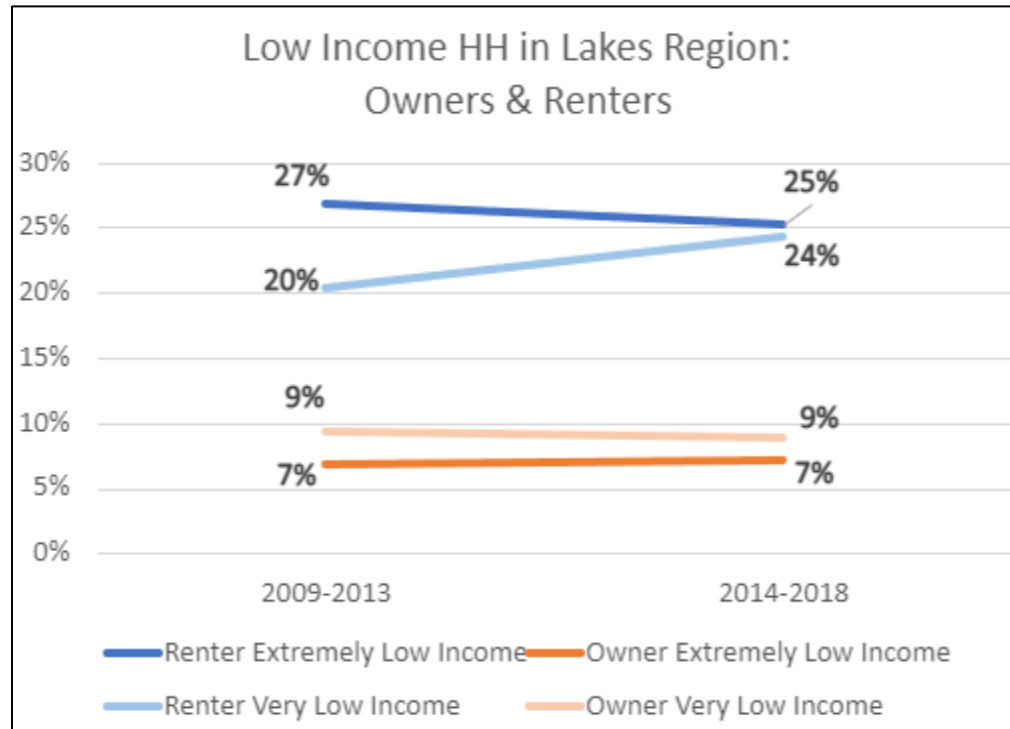


Figure 28

Overall, the proportion of low-income renters has risen slightly while the proportion of such owners has remained constant. The total percentage of low-income renters is significantly larger than the proportion of homeowners (49% vs. 16%).

The proportion of very low- and extremely low-income homeowners has remained constant (9% and 7% respectively). The percentage of extremely low-income renters decreased 3% recently but the percentage of very low-income renters increased 4%.

These numbers indicate a need in the Lakes Region for some forms of rental housing assistance.



Source: HUD CHAS (2022)

8. *The Lakes Region has a high proportion of persons with disabilities.*

In 2020, the Lakes Region percentage of population reporting a disability<sup>1</sup> (16.87%) was greater than the state (12.74%). From 2015 to 2020, the number of persons reporting a disability increased 21.6% while the population increased by only 1.7%. The high percentage of disability in this region may be indicative of our aging population who may need additional supportive housing. Persons with mental and physical disabilities of all ages also need supportive housing such as group homes.

9. *Limited English proficiency.*

Approximately 1,000 Lakes Region residents (about 0.8%) have limited English proficiency. Franklin has the highest rate in the region at 2.8% of its population, followed by Barnstead and Northfield at 2.0% of their populations. Limited English proficiency may limit a person’s ability to obtain housing and to understand all contractual obligations with respect to buying and leasing.

10. *Many Veterans in the Lakes Region.*

There were 9,754 veterans living in the Lakes Region in 2020, or nearly 8% of our population. This is slightly higher than the state’s average veteran population of just under 7% of the total population. Veterans may require special services in addition to housing due to injuries and conditions from their military service.

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<sup>1</sup> The U.S. Census Bureau defines disability using six types of difficulty: *hearing, vision, cognitive, ambulatory, self-care, and independent living*. “Disability status is determined from the answers from these six types of difficulty. For children under 5 years old, hearing and vision difficulty are used to determine disability status. For children between the ages of 5 and 14, disability status is determined from hearing, vision, cognitive, ambulatory, and self-care difficulties. For people aged 15 years and older, they are considered to have a disability if they have difficulty with any one of the six difficulty types.”

Source: American Community Survey and Puerto Rico Community Survey 2020 Subject Definitions at [https://www2.census.gov/programs-surveys/acs/tech\\_docs/subject\\_definitions/2020\\_ACSSubjectDefinitions.pdf](https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2020_ACSSubjectDefinitions.pdf).

11. Youths under 18.

The Lakes Region shows a slightly smaller percentage of youth population compared to the state over the past decade. Both the Lakes Region and the state show a trend of decrease in the percentage of youth population since 2010. It is unknown the number of youths under 18 who do not reside in adequate housing due to lack of family or caretakers. Youths under 18 are not likely to own or rent housing, so they must be in foster or institutional care.

12. Homeless populations.

There are multiple types of homelessness, all relate to not having a fixed, regular, adequate nighttime residence – something that so many of us take for granted. Data on homelessness in New Hampshire is limited. Statewide, the annual January point-in-time count has recorded between 1,300 and 1,700 homeless persons ([www.nhceh.org](http://www.nhceh.org)) and well over 4,000 experiencing homelessness throughout the year. Homeless persons require temporary shelters, transitional housing and social services which tends to be more available in urbanized municipalities. Getting a clearer picture of the number of people in the Lakes Region experiencing homelessness would enable communities and service providers to better plan and assist those individuals.

13. People in group quarters who return home (i.e., formerly incarcerated populations, college graduates returning home).

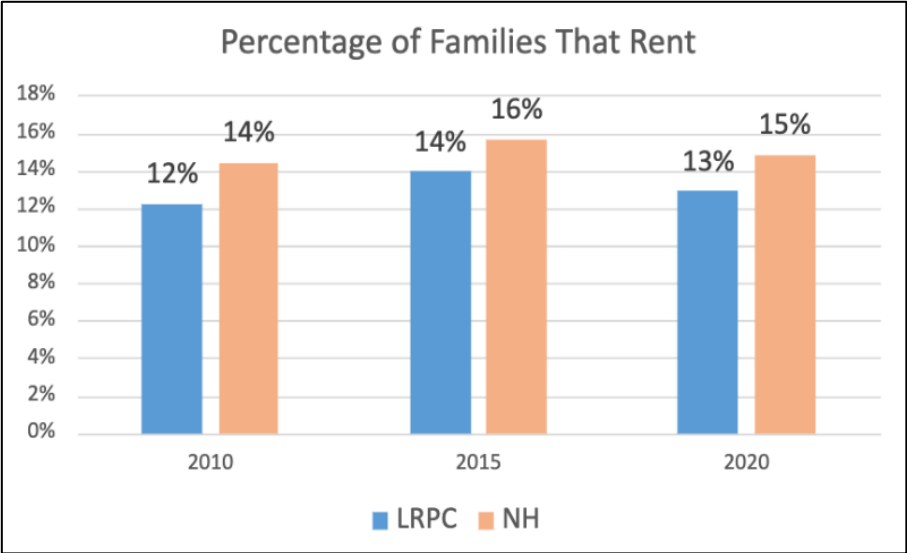
The number of people in group quarters in the Lakes Region dropped slightly from 2010 – 2020, from 3,927 to 3,886. More than 2,000 of those people were students. Almost a 1,000 were people in nursing facilities. There are no specific data on the number of former group quarter populations who return home to live with family in the Lakes Region. The Boomerang Generation are young adults who graduate and then return home to live with their parents due to financial or other reasons.

14. Persons with substance abuse disorder, mental illness.

Persons with substance abuse disorders and/or mental illness require specialized housing with services. Such housing may be temporary or permanent. While some persons may need to be institutionalized, others may be able to occupy group homes.

15. Families that rent.

Figure 29



Source: US Census ACS, 2020

The Lakes Region has slightly lower rates of families that rent compared to the state. The trends from 2010 to 2020 have remained about the same. Families with children face challenges in finding rental units that are both large enough and affordable.

C. **Housing Unit Trends and Characteristics**

1. Number of housing units – Occupied/Vacant/Seasonal.

The number of housing units in the Lakes Region has increased by 1,174 units between 2010 and 2020. Only two-thirds of these are considered occupied housing units, the remainder are listed as vacant. In most of the Lakes Region, these vacant units are primarily seasonal units.

Figure 30

Lakes Region Housing Units	2010	2020	Change
<b>Total</b>	76,200	77,374	1,174
<b>Occupied</b>	48,922	52,856	3,934
<b>Vacant</b>	27,278	24,518	(2,760)

Figure 31

**Vacant Housing** – The Census defines many different types of vacant housing. Approximately 80% of the vacant housing in the Lakes Region is considered seasonal. This varies by community.

Vacant housing units are unoccupied at the time of the Census. This includes many sub-categories – the unit might be for sale or rent or it may only be utilized seasonally, which is often the case for Lakes Region housing units. (For a detailed listing by municipality see [Appendix B – Quantitative Data: Vacant Housing Types.](#)) Census data does indicate that more than 2,700 of the vacant units from a decade ago are now considered occupied.

Source: US Census Bureau, 2020

2. *The population of the Lakes Region is growing faster than the total number of housing units.*

The population of the Lakes Region increased 4.6% from 2010 to 2020. The number of housing units has increased in the past decade from 76,200 to 77,374, representing a growth rate of 1.5%. This is much slower than the population growth.

Figure 32

Lakes Region – Population and Housing Units	Change				People per unit	
	2010	2020	2010-2020	% Change '10-'20	2010	2020
<b>Population</b>	119,725	125,258	5,533	4.62%		
<b>Total Housing Units</b>	76,200	77,374	1,174	1.54%	1.57	1.62
<b>Occupied Housing Units</b>	48,922	52,856	3,934	8.04%	2.45	2.37
<b>Vacant Housing Units</b>	27,278	24,518	(2,760)	-10.12%		

Source: US Census Bureau, 2020

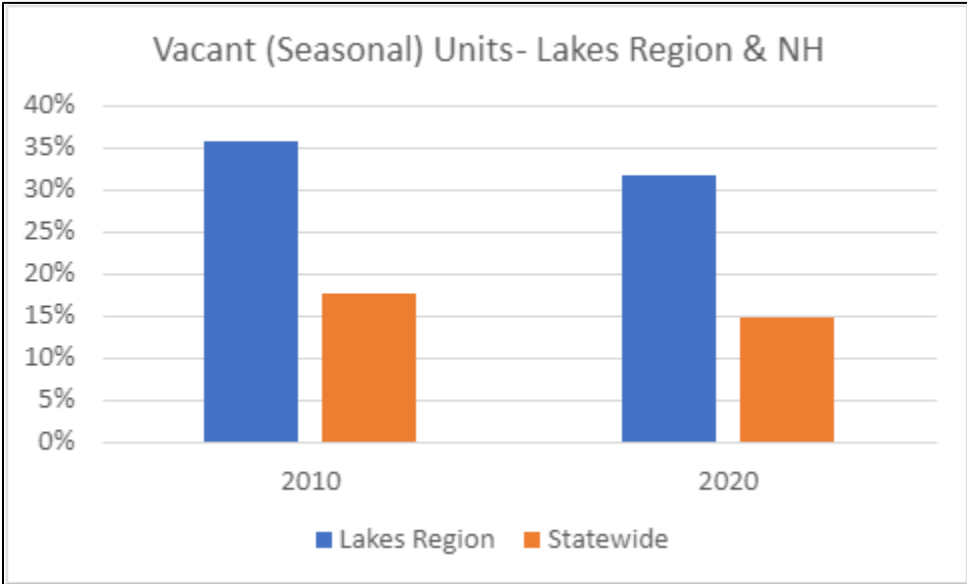
A closer look at the nature of housing in the region shows that while there has been an increase of 1,174 units, a larger number of the units are now occupied (3,934 more). This is a factor in helping to accommodate the additional residents in the area. Much of the change appears to have come from vacant units becoming occupied. In the Lakes Region, these vacant units are typically seasonal units but may include rentals, properties being sold, or other. With the number of occupied housing units increasing by 3,934 over the decade (8.0%), that equates to a rate of 393 newly occupied units per year.

3. Lakes Region has a high percentage of vacant (seasonal) housing units.

The Lakes Region has a very high rate of vacant (mainly seasonal) housing units compared to New Hampshire as a whole. In 2020, there was a decrease in its proportion of vacant housing; the Lakes Region proportion remained twice as high as the state. This trend can be attributed to the Lakes Region being a vacation destination where many people own seasonal second homes. According to the US Census Bureau, the Decennial counts seasonal vacant units under the category of vacant, so they are included within these statistics.

Source: US Census Bureau, 2020

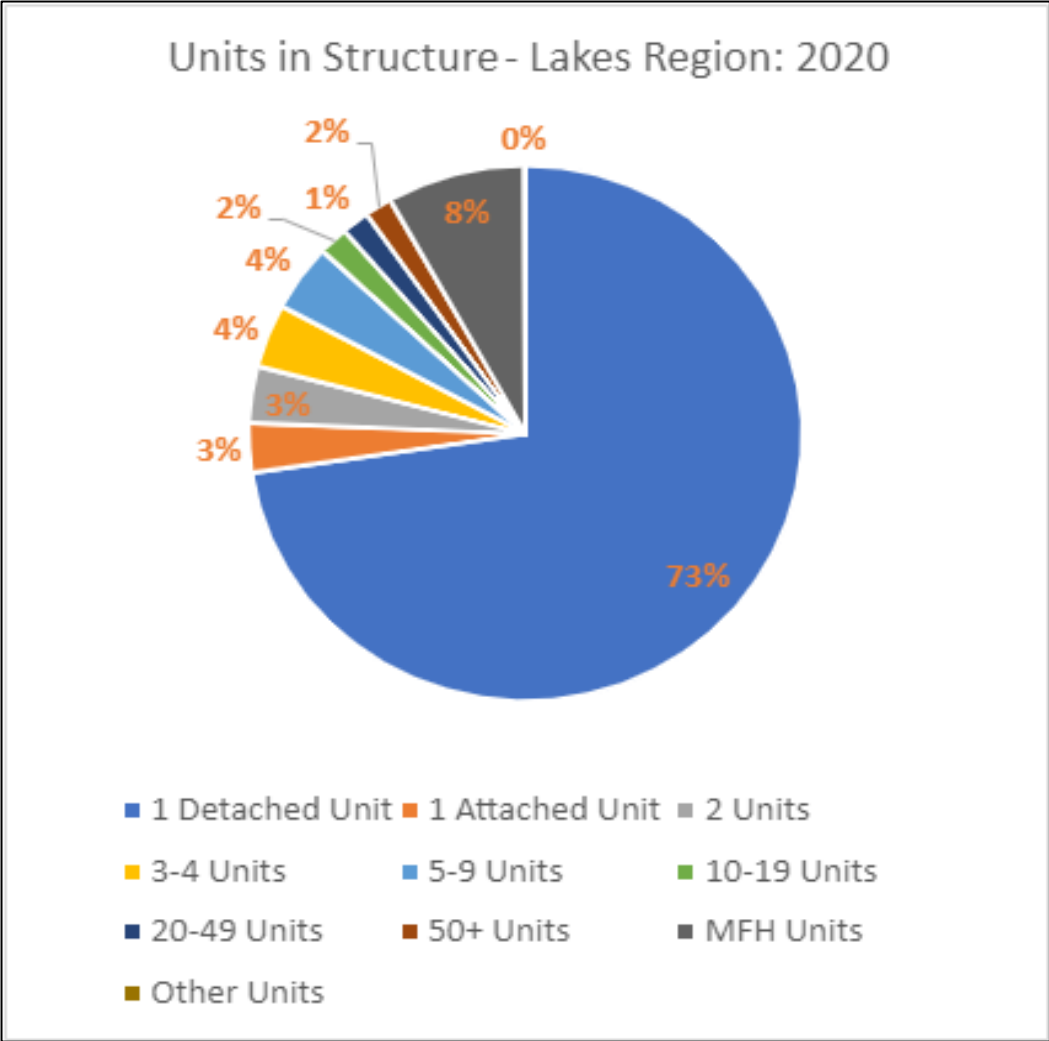
Figure 33



4. The most common housing type in the Lakes Region is single-family housing (SFH).

About three quarters of the housing units in the Lakes Region are single detached units.

Figure 34



Source: US Census Bureau, 2020

5. Bedrooms per housing unit rose slightly.

One method of measuring the size of a housing unit is by the number of bedrooms it contains. The number and proportion of 4-bedroom housing units in the Lakes Region is increasing, while the proportion of most other-sized housing units is decreasing.

**Bedrooms per Housing Unit – Lakes Region**

*Figure 35*

2010					
0 Bedroom	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	5+ Bedroom
1,143	7,958	23,385	30,160	8,965	3,288
1.5%	10.6%	31.2%	40.3%	12.0%	4.4%
2020					
1,667	8,208	24,295	31,687	10,967	2,872
2.1%	10.3%	30.5%	39.8%	13.8%	3.6%

Source: US Census Bureau ACS, 2020

The increase in 4-bedroom housing units during the same time frame as there is an increase in 1- and 2-person households in the region points to a mismatch of housing need and supply. Note that the figures for bedrooms per housing unit do include seasonal housing units.

6. Density of housing units.

Housing unit density is usually market driven but building higher density housing outside of downtowns and urban centers can be an effective affordable housing strategy. The land, labor and materials required to build high density housing is often much lower than building a single-family home. Density of housing in our region varies greatly. In 2020, the average number of housing units per acre was 0.11, slightly lower than the state average of 0.14. Lakes Region communities ranged from 0.61 units/acre (Laconia) to 0.02 units/acre (Sandwich).



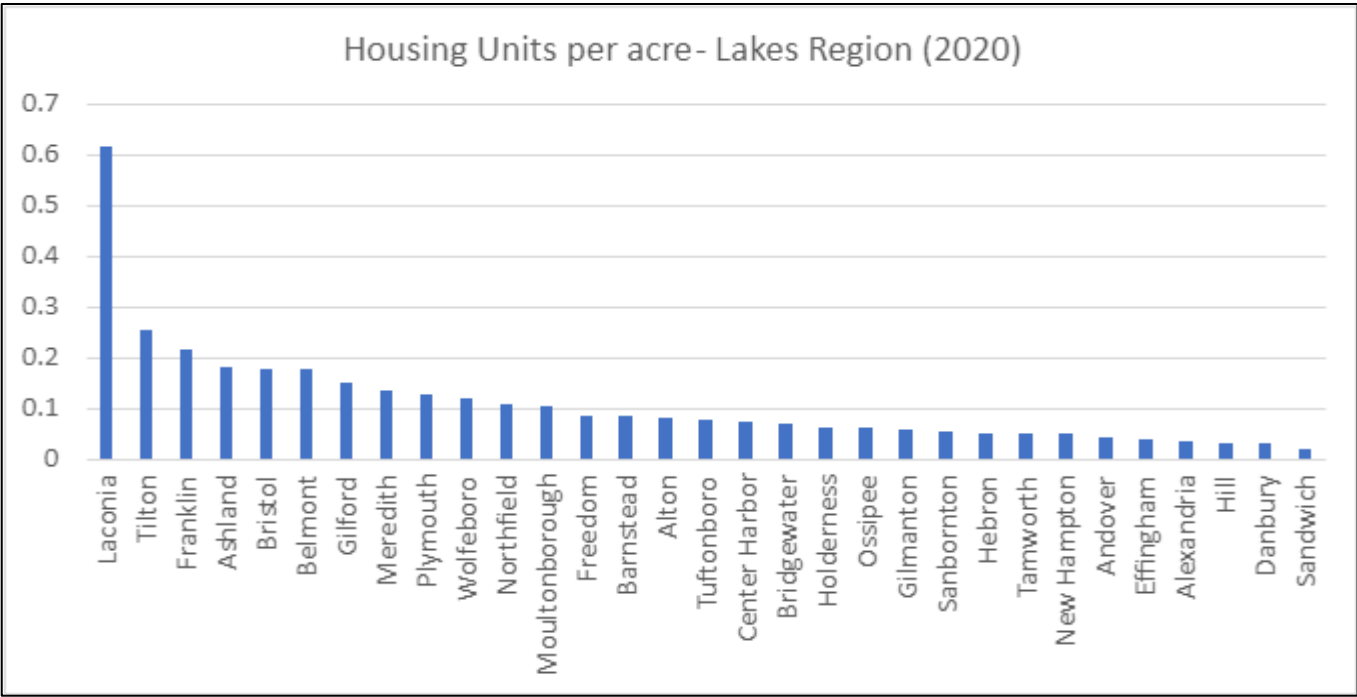


Figure 36

Source: US Census Bureau, 2020

7. Number of units authorized by building permit – single family, multifamily, and manufactured housing.

Records from NH OPD indicate that between 2010 and 2020, a total of 3,272 housing units were permitted and that 78% of them were single family units while 22% were multi-family units. Note: Authorization of a building permit does necessarily mean that the housing unit was actually constructed.

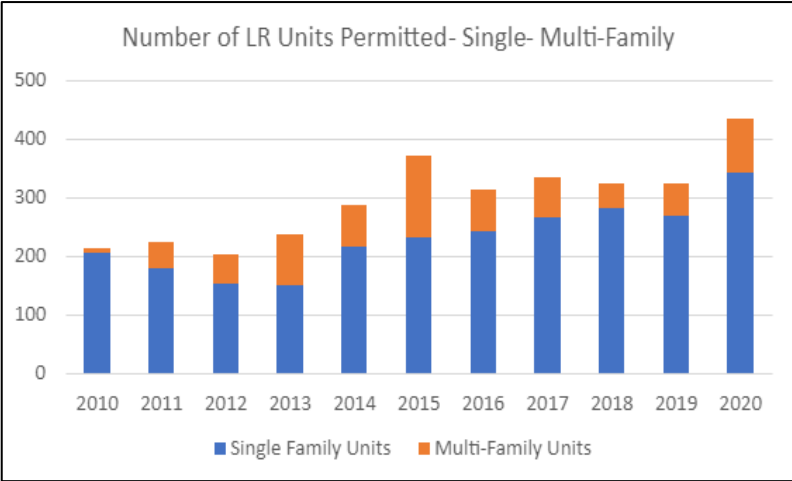
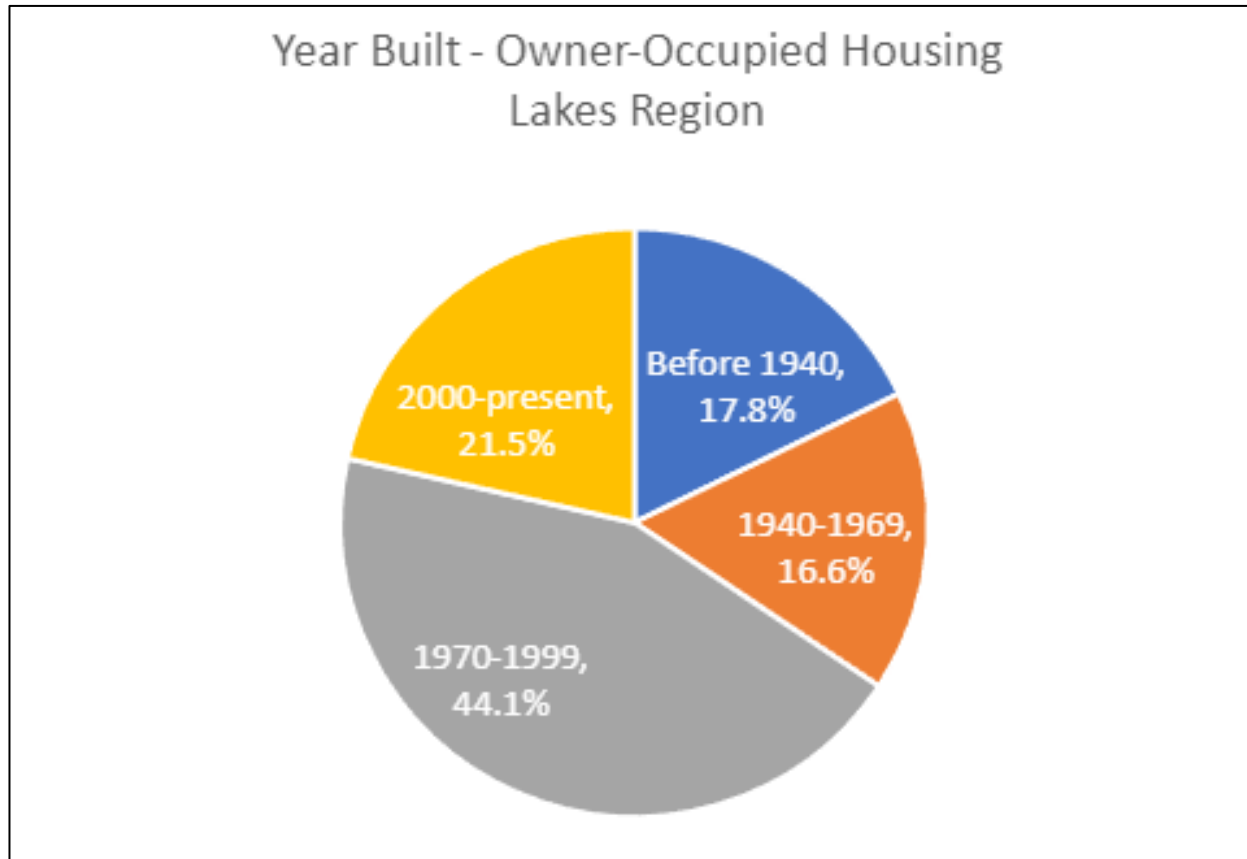


Figure 37

8. Age of housing stock – much of the region’s housing built in 1970s, -80s, & -90s.

While the Lakes Region housing stock spans a broad time span, much of it was built during the 1970s, -80s, and -90s. Older housing stock runs the risk of contaminants such as lead paint and the associated costs of remediation.

Figure 38

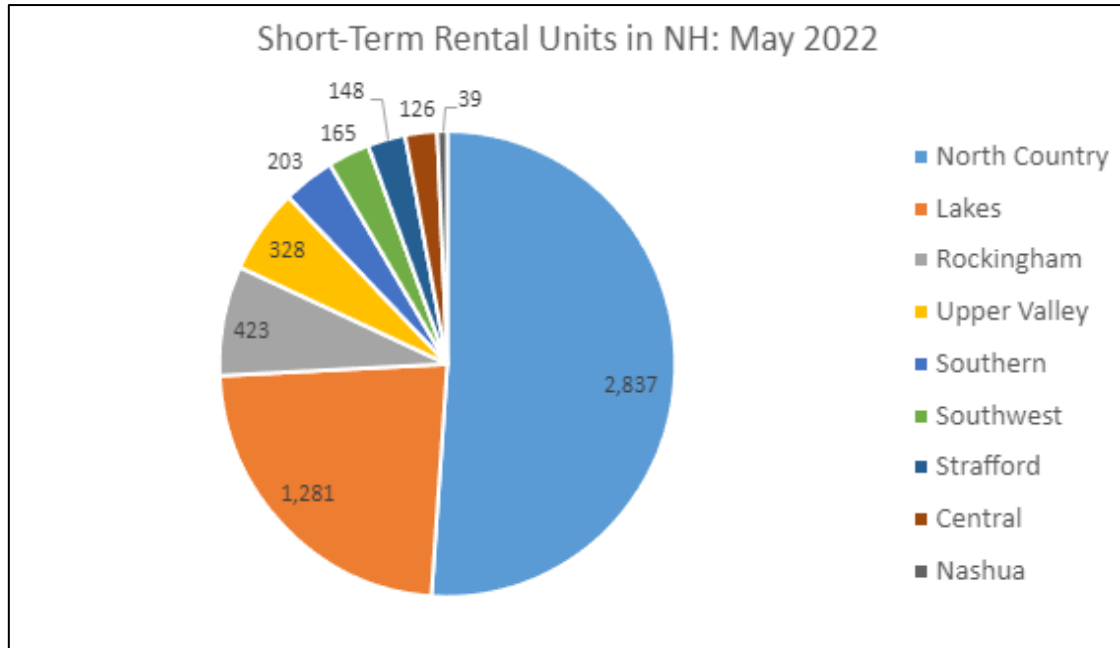


Source: US Census Bureau ACS, 2020

9. Short-term rentals – many rentals in the Lakes Region.

A recent State-wide Snapshot of Short-Term Rentals (May 2022 using AirDNA) found 5,550 units available statewide. Nearly a quarter of these were in the Lakes Region (1,281). It is conceivable that some of these short-term rental units might be units that could have been made available as year-round housing.

Figure 39



Source: Air DNA, May 2022

**D. Distribution of Workforce and Affordable Housing**

*New Hampshire State Law, RSA 674:58-61, requires communities to provide reasonable opportunities for housing alternatives affordable to the local workforce.*

This may involve permitting land uses that include the development of income restricted housing. It may also include ensuring that infrastructure such as sewer and water facilities are available and affordable along with other strategies that could reduce the costs of development.

**(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT**

In the Lakes Region, there are 2,238 income-restricted housing units (about 4% of the total occupied housing units). 1,152 are designated for families, 1,039 for the elderly, and 37 for those with special needs. There are units in 16 of the thirty-one communities in the Lakes Region (see table at right).

A detailed listing of the Lakes Region’s various income-restricted properties is provided in **Appendix B – Quantitative Data: Income-Restricted Housing** tables. Sizes of developments vary from half a dozen to 100 units. There are numerous types of financing and rental assistance available to help make these units available to residents.

Sources: NHHFA *Directory of Assisted Housing* (2022), HUD LIHTC, MF, and Section 8 databases, USDA Rural MF Housing Search, National Housing Preservation Database.

Figure 40

<b>Income-Restricted Housing In the Lakes Region by Community</b>	
<b>Community</b>	<b>Sum of Total Units</b>
Laconia	569
Franklin	389
Plymouth	216
Belmont	145
Meredith	139
Ashland	132
Wolfeboro	132
Tilton	124
Bristol	115
Gilford	106
Ossipee	48
Tamworth	39
Northfield	36
Alton	26
Moultonborough	12
Sandwich	10
<b>Total</b>	<b>2,238</b>



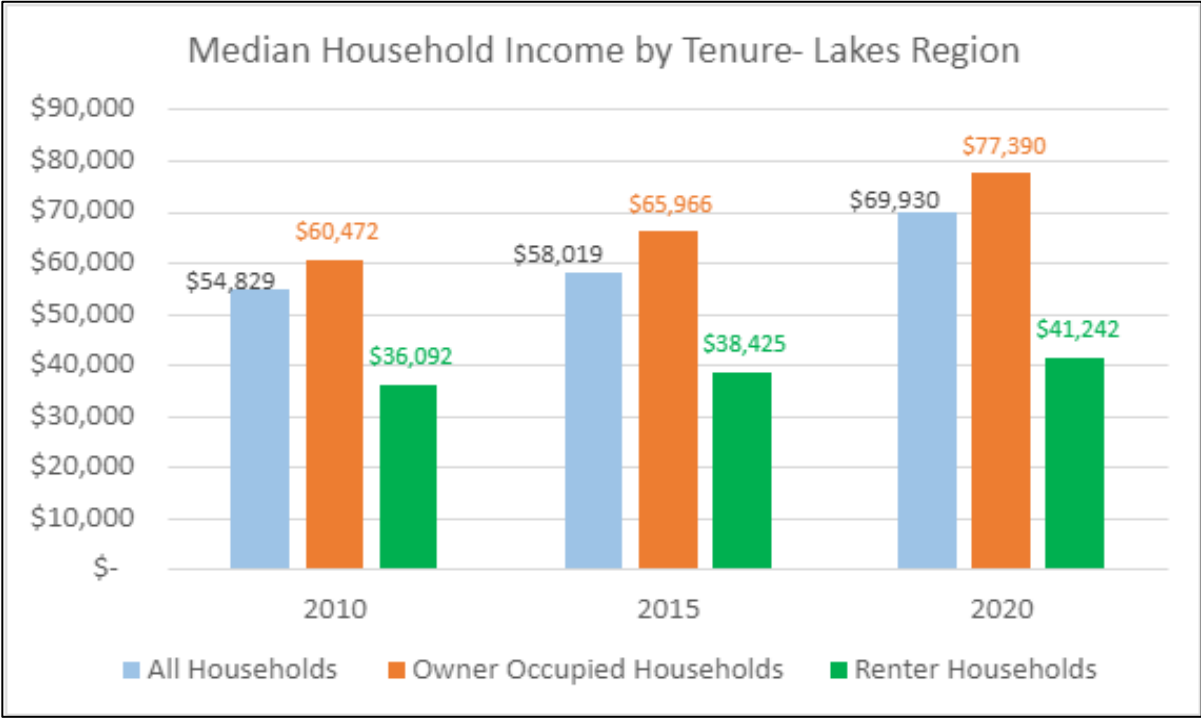
**E. Housing Market, Cost and Affordability**

Housing affordability is reached when the costs of housing are less than 30% of the income of a person/family. This section first a look at incomes around the region, then the cost of housing, for both renters and owners.

*1. Median household income rose in the Lakes Region, but not the same for all households.*

Median household income in the Lakes Region increased more than 25% from 2010 to 2020. But it did not increase evenly across all household types. Owner-occupied households saw an increase of nearly 28%, while renters saw a much more modest 14% increase over this decade.

Figure 41

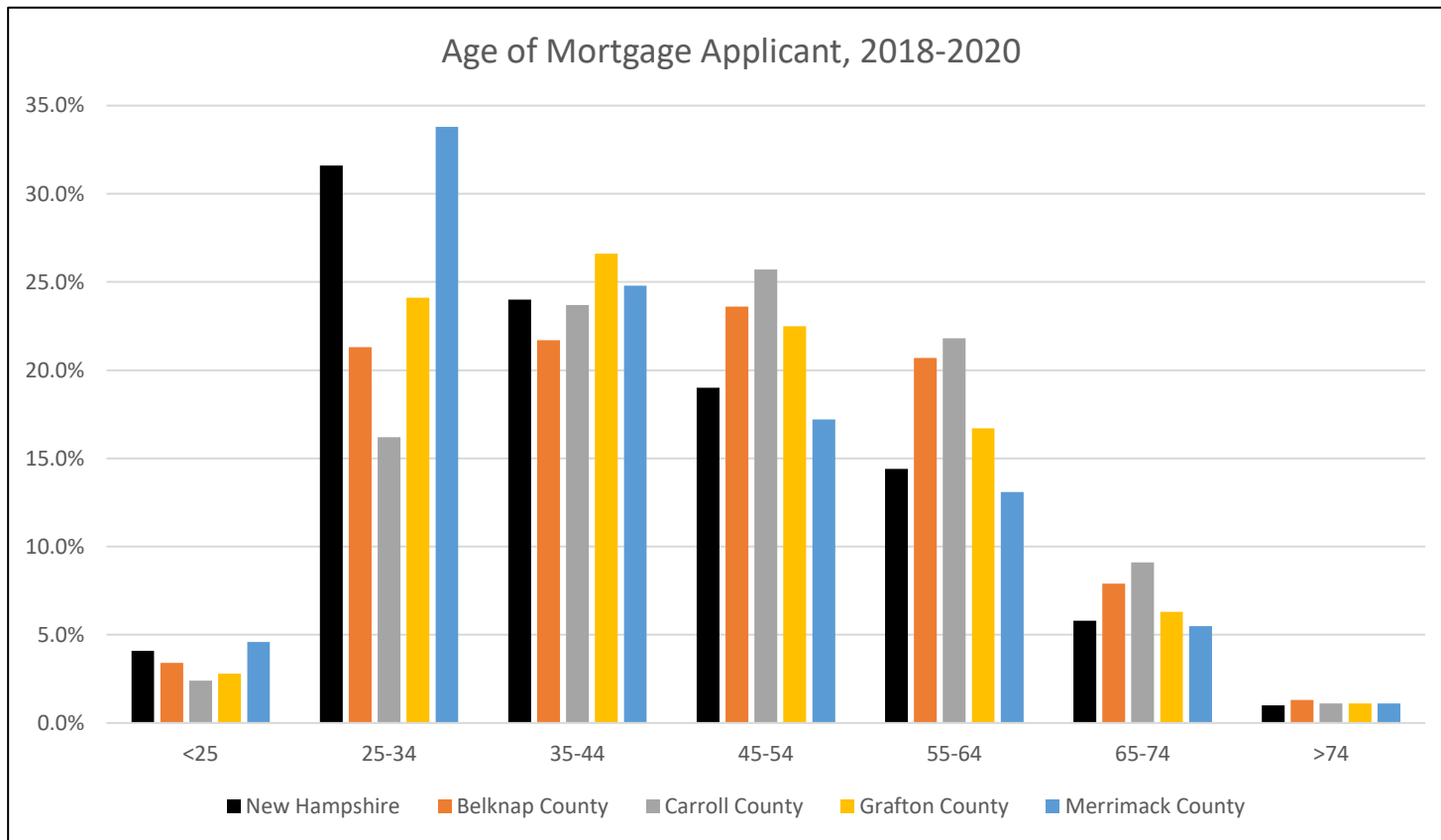


Source: US Census Bureau ACS, 2020

2. Mortgage applicants are older in the Lakes Region.

Young first-time renters and homebuyers now face larger financial burdens when attempting to rent or purchase their first home due to escalating housing costs. Often, these young adults must share a rental unit with other young adults to afford the rent. Very few young adults have the credit history, down payment, and income necessary to purchase a house. Some rely on their parents to provide financial assistance. The table below indicates that mortgage applicants in Lakes Region counties tend to be older than those in the rest of state. (Note: Belknap County is the only county that is entirely within the Lakes Region.)

Figure 42

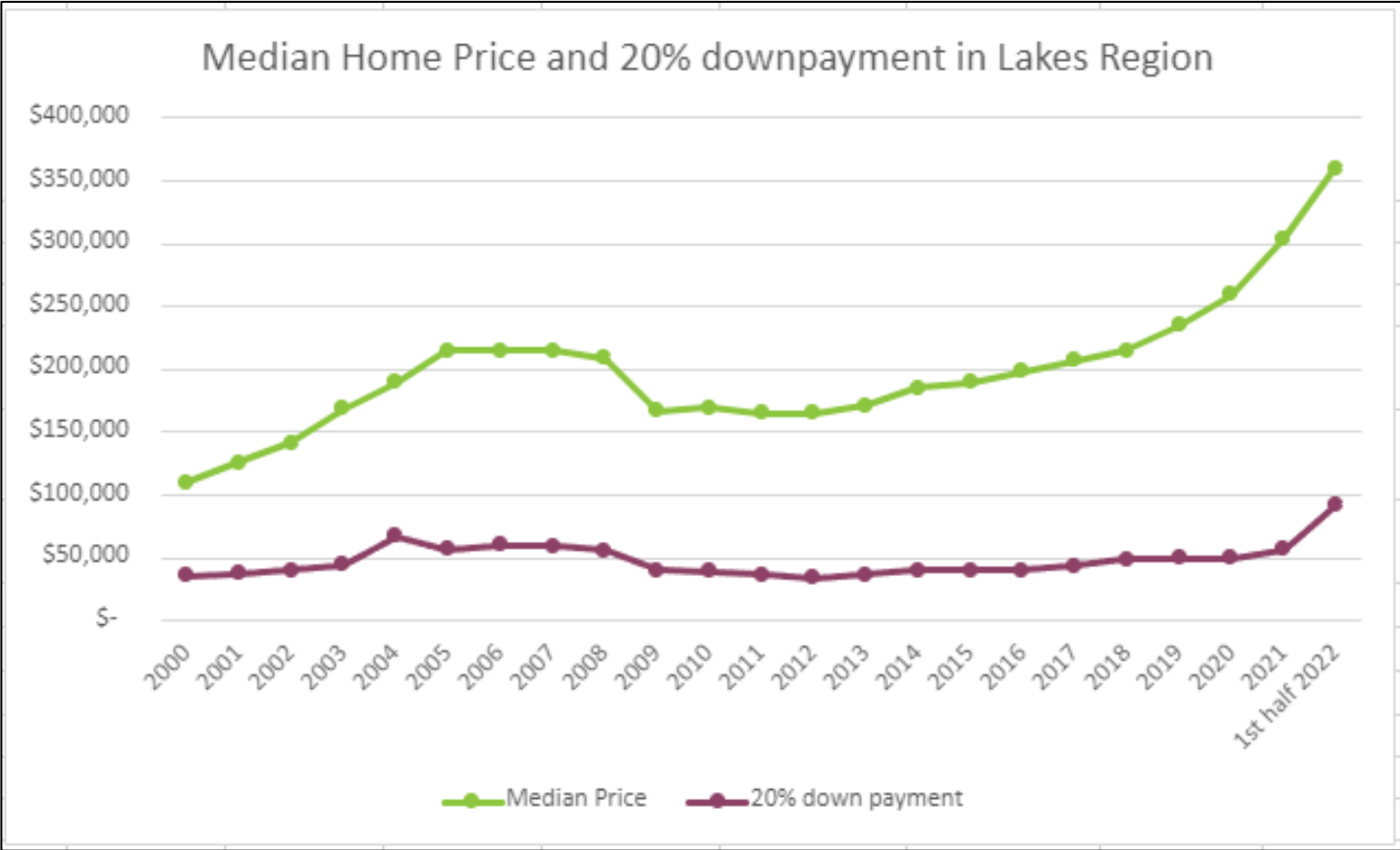


Source: FFIEC, Home Mortgage Disclosure Act (2022)

3. Housing market – sales prices have doubled in the last twenty years, rent continues to rise.

Over the past two decades, homes sales prices in the Lakes Region have more than doubled in value from \$142,000 in 2002 to \$359,966 in the first half of 2022 according to MLS reports. During that same time frame a 20% down payment went from \$28,400 to \$71,993.

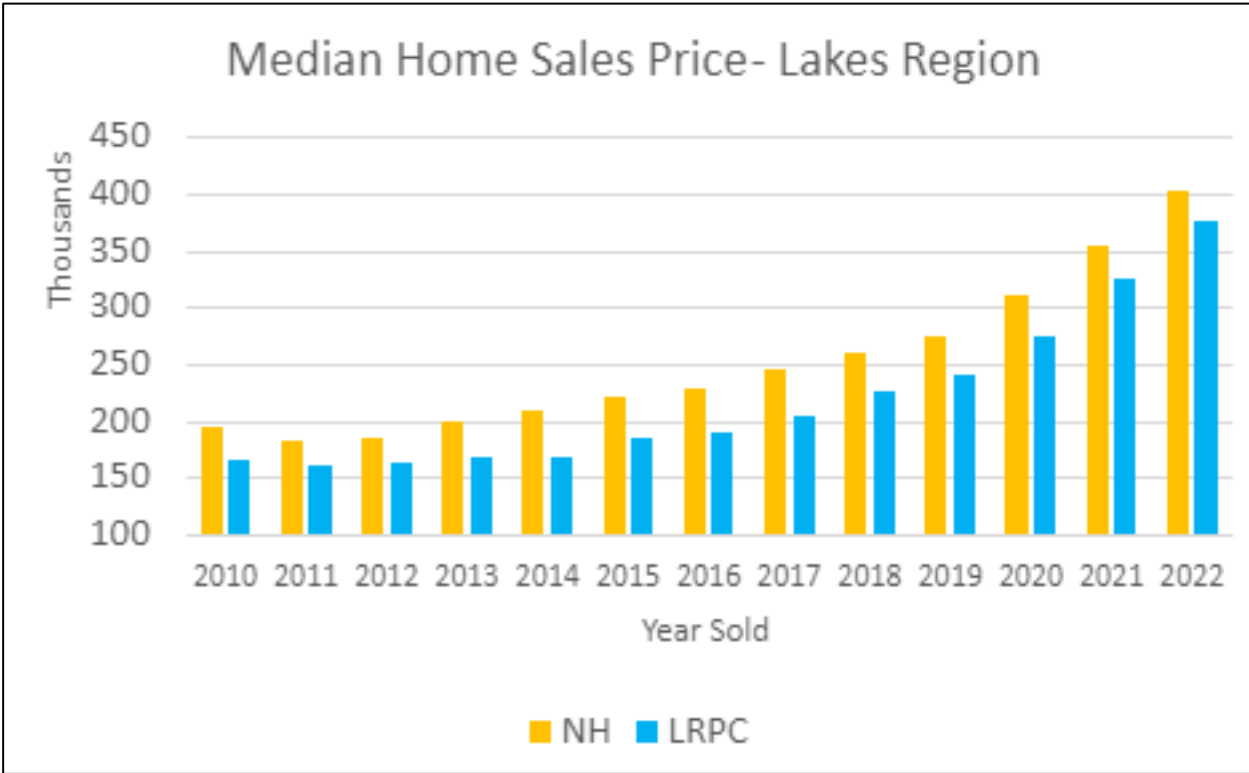
Figure 43



Source: NHHFA, 2022

Between 2010 and 2020, median home sales prices jumped \$109,500 (66%). In the last couple of years from 2020 through the first half of 2022, median sales prices jumped another \$100,000 (36%). Most of these figures are a bit below the New Hampshire average.

Figure 44



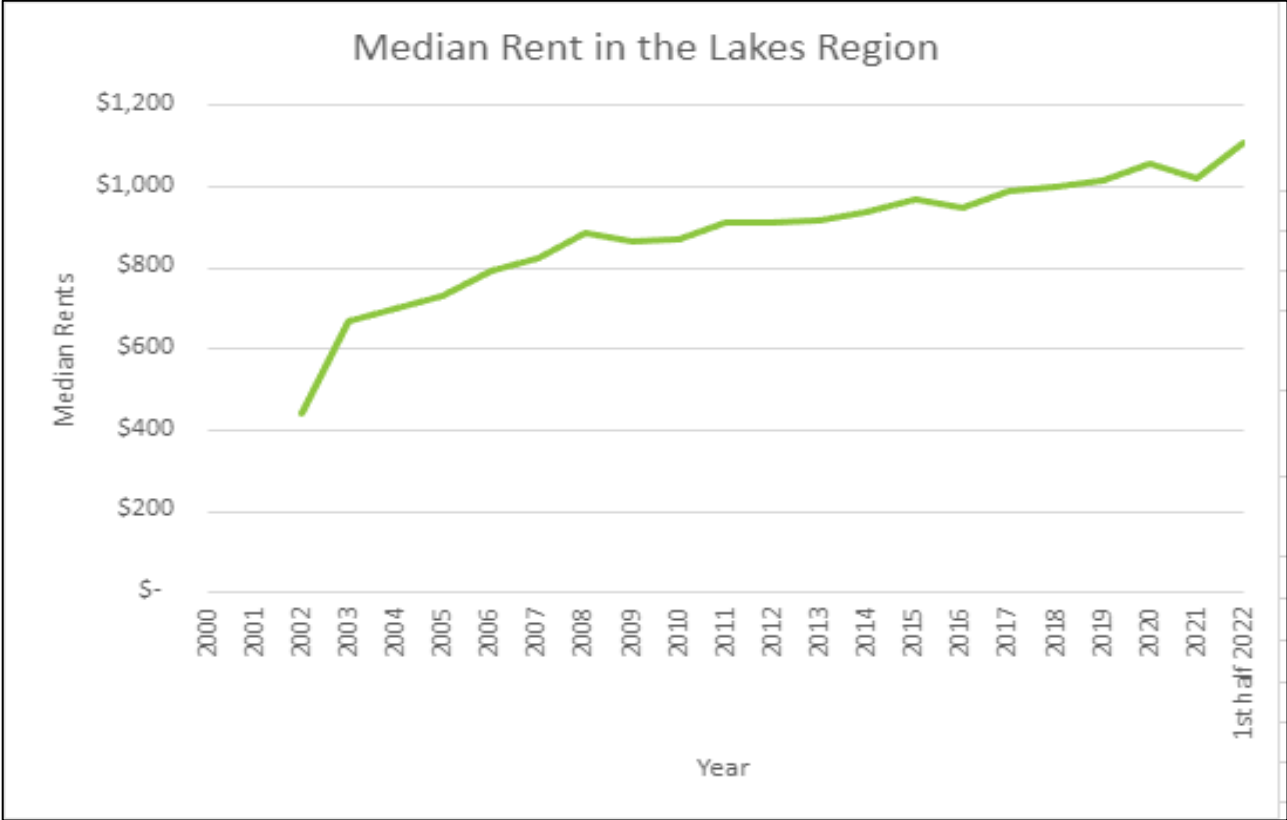
Source: NHHFA, 2022



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Median rent for an apartment has increased around the Lakes Region according to annual survey data provided by NHHFA. In 2009 the median monthly rent for an apartment was \$867, in 2022 it was \$1,109, an increase of 28%.

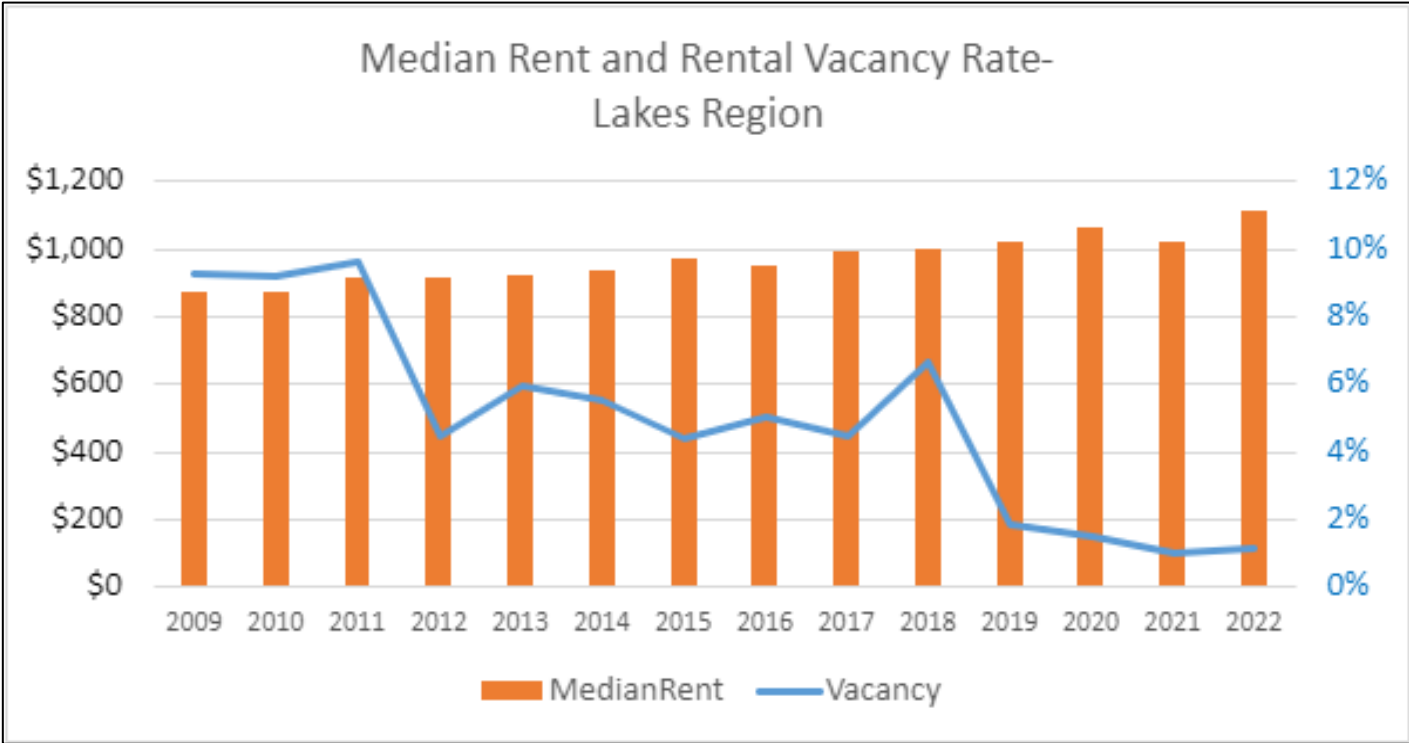
Figure 45



Source: NHHFA, 2022

*Availability of rentals:* The vacancy rate for rentals is an indicator of how many units are available to someone seeking to rent. In 2009, the vacancy rate in apartments was 9.3%, in 2022, it was 1.1%.

Figure 46



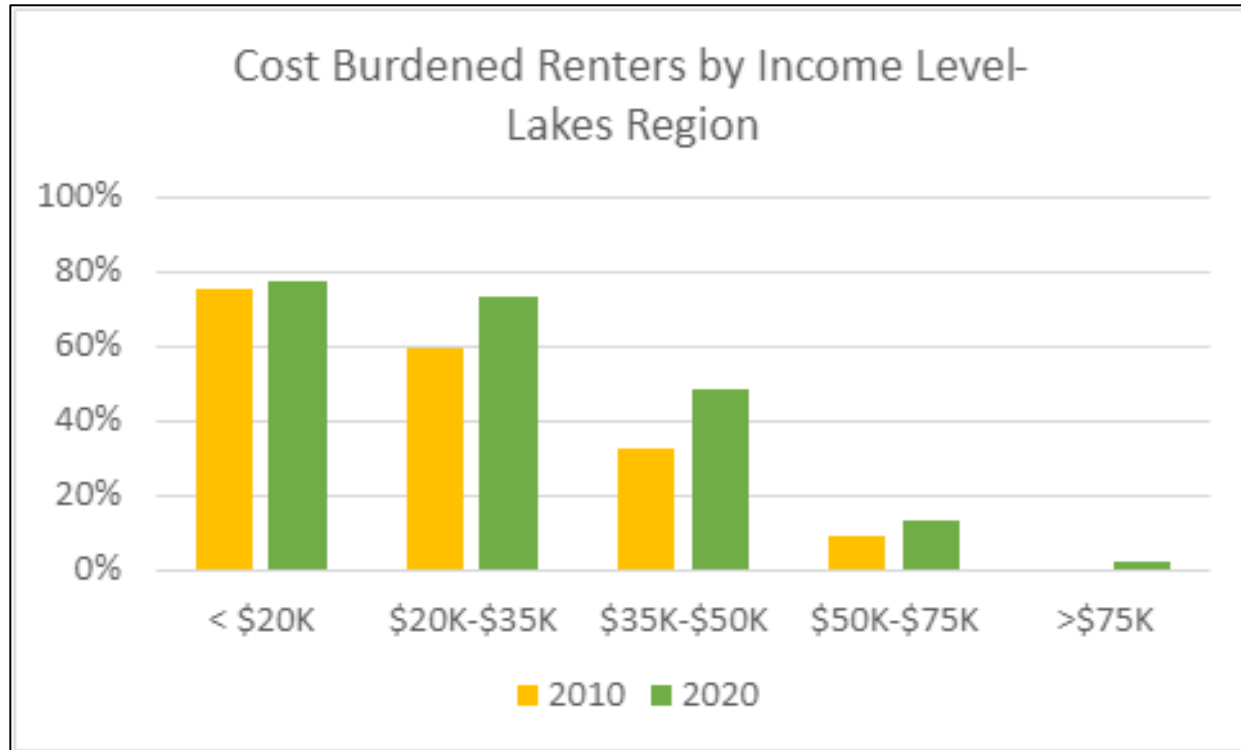
Source: NHHFA, 2022

4. Measures of housing affordability – more renters are overburdened.

The proportion of renters who have an affordability problem (>30% of income to housing) has increased in the past decade at all income levels. More renters at higher income levels are having to commit >30% of their income to housing. Nearly half of households earning between \$35 – 50,000 were overburdened.

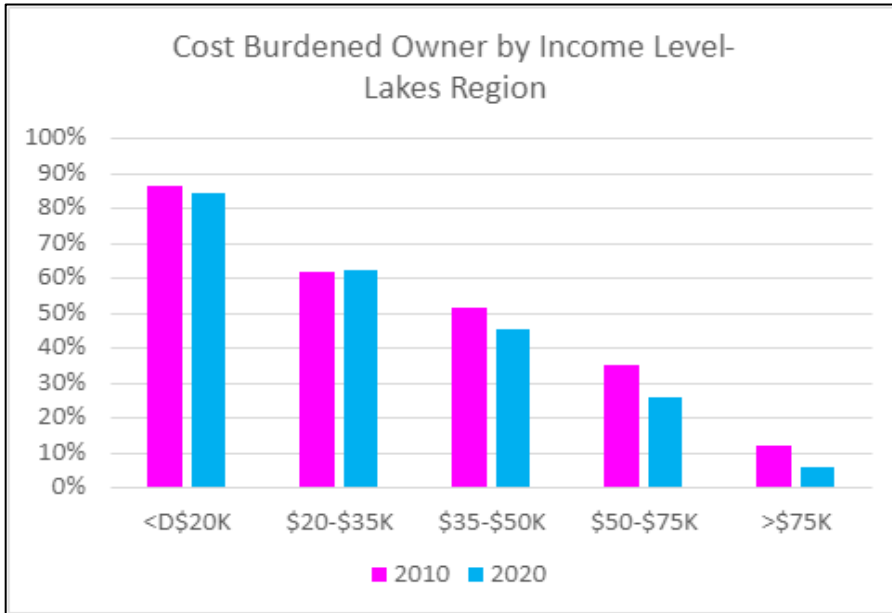
This data also indicates that 44% of renters aged 64 and under were cost burdened in both 2010 and 2020. 42% of renters aged 65 and over were cost burdened in 2010 but that had dropped to 34% in 2020.

Figure 47



Source: US Census Bureau ACS, 2020

Figure 48



Similar data indicates that for owners, 62% of those in the \$20K-25K range were over-burdened and nearly half of the households making \$35K-50K were overburdened. While the graph indicates that things improved slightly from 2010 to 2020, it should be pointed out that some homeowners in the region were still feeling the effects of the real estate crash of 2008-09.

Source: US Census Bureau ACS, 2020

Exploring homeowner cost burden by age, a smaller proportion of homeowners were cost burdened than renters in both age groups and, according to the ACS data, those proportions dropped between 2010 and 2020.

5. Housing affordability by occupation.

Root Policy Research calculated the affordability of renting and owning based on those rental and sales figures and the median wages for more than a dozen different occupations found in the Lakes Region. The median monthly rent in the Lakes Region in 2022 was \$1,109 and the median home selling price in the region in 2022 was \$374,500. Median annual wages in the Lakes Region for many occupations have been calculated. The table below shows that even on the highest median salaries housing costs are not affordable (<30%) for most of these occupations.

Figure 49

	2010	2020
<b>64 &amp; under</b>	38%	24%
<b>65 &amp; over</b>	32%	29%

**(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT**

**Housing Affordability by Occupation in the Lakes Region**

Figure 50

	Number Employed in Region	Annual Median Wage	Max monthly gross rent	Max affordable home price	Max affordable home price <u>with 2 workers</u> in the same field	Can afford median rent?	Can afford median home price?	Can afford median home price <u>with 2 workers</u> per household?
Engineers	450	\$86,392	\$2,160	\$251,057	\$502,113	Yes	No	Yes
Registered Nurses	660	\$81,316	\$2,033	\$236,306	\$472,613	Yes	No	Yes
Police and sheriff's patrol officers	250	\$56,002	\$1,400	\$162,742	\$325,483	Yes	No	No
Electricians	250	\$52,774	\$1,319	\$153,362	\$306,724	Yes	No	No
Heavy & Tractor-Trailer Truck Drivers	480	\$52,107	\$1,303	\$151,424	\$302,849	Yes	No	No
Office Clerks, General	870	\$40,942	\$1,024	\$118,978	\$237,957	No	No	No
Construction Laborers	310	\$40,938	\$1,023	\$118,966	\$237,932	No	No	No
Assemblers and fabricators	490	\$36,673	\$917	\$106,571	\$213,142	No	No	No
Janitors & cleaners	640	\$32,317	\$808	\$93,914	\$187,828	No	No	No
Home Health and Personal Care Aides	740	\$31,777	\$794	\$92,346	\$184,691	No	No	No
Retail Salespersons	1,340	\$31,034	\$776	\$90,184	\$180,367	No	No	No
Fast Food and Counter Workers	1,190	\$25,454	\$636	\$73,969	\$147,937	No	No	No
Cashiers	1,180	\$25,139	\$628	\$73,053	\$146,107	No	No	No
Childcare workers	130	\$24,304	\$608	\$70,626	\$141,253	No	No	No
Waiters and Waitresses	700	\$21,202	\$530	\$61,613	\$123,226	No	No	No

Assumptions: Median Rent - \$1,109; Median Home Price \$374,500, 10% Down payment, 6% Interest Rate, 40% Taxes, Utilities, Insurance, 1.086 Inflation Factor

Sources: NH Rental Cost Survey (Median Rent), MLS data (Median Sold Price), Economic and Labor Market Information Bureau (Employment and Wages)

## VI. Analysis of Future Conditions & Trends

### A. **Conditions Likely to Impact Future Housing Supply, Housing Affordability, Cost of Developing New Housing**

#### 1. Housing market and population projections.

##### **Supply**

The housing supply in the Lakes Region as elsewhere in the state, is for the most part, provided by the private sector and therefore subject to market influences. The following factors will also impact future housing supply in the Lakes Region.

##### **Tourism**

The Lakes Region economy is largely dependent on tourism. Many homes are either seasonal or second homes. With more vacationers visiting and staying in the area, there will be increasing demand for lodging and short-term rentals, placing further strain on the existing and future housing stock. In 2021, 7.6 million persons stayed overnight in the Lakes Region – an increase of one-million-person nights over the previous year.

(<https://www.travelstats.com/qimpacts/newhampshire>). If this trend continues, more permanent housing may be converted to short-term rentals, subsequently decreasing affordability as demand for housing increases.

##### **Remote Working**

More and more workers, especially those in the tech industries, desire the ability to work from home or anywhere but an office. During 2020, COVID-19 accelerated the number of workers who were required to work from home. If a worker has an internet connection, they could work from anywhere and many decided to relocate to more exurban and rural areas where they could also enjoy recreational opportunities. The Lakes Region may see more seasonal homes converted to year-round housing as remote workers decide to stay permanently. Some of the smaller homes will be demolished and replaced by larger and more expensive homes.

##### **Employment Growth**

Job growth will also increase the demand for housing in the region. Tourism is the major industry and with lower wages for service industry workers, there will be increase in demand for more lower cost housing. Labor market projections show the greatest growth in occupations will be for cashiers, retail salespersons, waiters and

waitresses, landscaping and groundskeeping workers, and personal care aides. Median wages for these occupations range from \$27,622 to \$40,435 annually.

### **Demographics**

Housing supply is also influenced by population and household trends. The notable trends include a decreasing household size, an aging population, and household income that is not keeping up with the cost of housing. As noted earlier in the report, household sizes continue to decrease as the birthrate continues to decrease and the population continues to age. The youngest of the Baby Boomers will be 65 years old in 2029, while the oldest Boomers will be 83 which will increase the demand for additional retirement housing in the Lakes Region, a popular retirement destination. These factors will generate a greater demand for smaller housing types.

### **Development Opportunities**

In order to increase housing stock, property must be available that can be developed with new housing. The type and price of housing that can be constructed is dictated by zoning, land cost, construction costs, and infrastructure availability.

#### **2. Zoning.**

Traditional residential zoning regulates minimum lot size, housing density, types of housing, bulk requirements, and accessory uses in towns that have adopted land use regulations. For single family homes, the larger the lot size and lot frontage requirements, fewer homes can be constructed thus limiting the supply.

#### **3. Land availability and value.**

While there is a large amount of vacant and underutilized land in the Lakes Region, at any given time there is only a limited amount that is available or suitable for development. A property owner must be willing to build or sell their land for development in order to increase the supply of housing. If the cost of the land is too high for the type of housing that can be constructed, nothing will be built. Property that is isolated from amenities and services, has no infrastructure, is located in an undesirable location or is difficult to develop may not be viable for housing construction.

The cost of land acquisition will also affect the supply and cost of housing and its type and size. In the Lakes Region, land on the lakeshores with scenic views and adjacent to recreational amenities (e.g. ski areas) command the highest values and will be developed with larger and more expensive housing. Also, if the land value is equal to or exceeds the improvement value, then the property is considered ripe for redevelopment. In

this case, smaller lakefront homes will be demolished and replaced by larger and more expensive housing. According to the National Association of Home Builders, the New England area has the most expensive land values in the country in 2020.

(<https://www.nahb.org/blog/2021/08/lot-values-surge-at-record-breaking-pace/>).

4. Construction costs.

The cost of materials and labor also affect the supply of housing. The COVID-19 pandemic interrupted the building materials supply chain and exacerbated construction labor shortage that continue to delay the construction of housing. According to HomeAdvisor, the average cost to build a home in New Hampshire is \$307,500. (<https://www.homeadvisor.com/cost/architects-and-engineers/build-a-house/>). The cost of lumber increased from \$264.00/1000 board feet on March 30, 2020, to a high of \$1,670.50/1000 board feet on May 10, 2021 (<https://www.macrotrends.net/2637/lumber-prices-historical-chart-data>) substantially increasing housing construction costs. The price of lumber has fallen, but is still higher than pre-pandemic prices. Continued labor shortages and global disruptions among other factors will increase construction costs in the future.

5. Interest rates & inflation.

Inflation and interest rates will follow one another. In 2020, the inflation rate was 1.2%; in 2021, 4.7% and as of October 2022, 7.7% (<https://www.usinflationcalculator.com/inflation/historical-inflation-rates/>). The mortgage rate in 2020 was 3.11%; in 2021, 2.96%, and as of October 2022, 6.9%.

(<https://www.freddiemac.com/pmms/pmms30>).

Higher interest rates, both for construction loans and mortgages, negatively impact the cost of housing, making it more expensive to borrow the funds needed to build and buy housing. For example, a buyer who could afford the \$275,000 median price of a house in 2020 at the interest rate of 3.11% on a fixed rate 30-year mortgage, could now only afford a \$231,275 house at the 6.29% December 1, 2022 interest rate.

The high demand for housing in 2020 and 2021 and the resulting housing shortage caused the price of housing in the Lakes Region to skyrocket. The median price went from \$275,000 in 2020 to \$375,000 in 2022, an increase of over 36%. Coupled with higher interest rates, housing has become less affordable. Historically, increased



interest rates soften demand and stabilize housing prices. There is evidence that the housing market is softening as fewer buyers can afford the housing prices at the current high interest rates.

(<https://www.cnn.com/2022/09/21/existing-home-sales-fall-in-august-and-prices-soften-significantly.html>).

6. Land Use Regulations affecting supply.

While there are some things that are beyond the control of local and regional stakeholders, there are some things they can do to impact the availability and affordability of housing locally and regionally. The primary areas where they can impact this are in Land Use policies, especially regarding where and how development can occur along with ensuring that appropriate financial incentives are available. These will be discussed in detail in the Housing Toolbox supplement (see **VIII. Resources for Meeting Local Housing Needs/Recommendations** for more information).

**B. Housing Needs Projections**

As part of this state-wide project, NHODP contracted Root Policy Research to model Housing Need and Fair Share for each region and municipality.

There are many factors that can determine housing needs in a region or community as noted above. The factors utilized to model anticipated need were population growth and local share of the economy/workforce. This is similar to housing assessments conducted for the Lakes Region over the past twenty years. In this model, these were each responsible for half the projected need.

The total was augmented by an additional percentage to reflect the need to bring the region's housing supply up to a healthy mobility-based vacancy rate (between 2% - 5%). The current vacancy rate of 1% restricts the availability of housing units available for anyone in search of a place to move into.

The population of the Lakes Region is projected to grow from 125,258 to 137,939 residents (12,385 or 9.9%) between 2020 and 2040. In 2020 the Lakes Region had 52,856 occupied housing units. By 2040, it is projected that there will be a need for an additional 7,444 units (14.1%).

The table below shows the total number of occupied housing units counted in each Lakes Region community in the 2020 Census along with the total number of new housing units that are projected to be needed to:

- a. accommodate growth through the year 2040 and
- b. bring the vacancy rates up to rates that are considered healthy for mobility (2% - 5%).

The anticipated distribution of that housing is linked to the underlying factors of population change and share of the region’s workforce economy. The balance between ownership and rental units was maintained at the 2020 ratio through 2040.

Figure 51

<b>Current Housing and Projected Housing Need for Lakes Region communities by Tenure - 2040</b>				
	<b>Total Occupied Housing Units - 2020</b>	<b>New Housing Units - Total 2040</b>	<b>Owners 2040</b>	<b>Renters 2040</b>
Alexandria town	714	102	66	35
Alton town	2,480	317	213	104
Andover town	962	118	78	40
Ashland town	938	124	81	43
Barnstead town	1,923	236	159	77
Belmont town	3,006	352	237	115
Bridgewater town	526	80	52	27
Bristol town	1,452	217	142	75
Center Harbor town	469	63	42	21
Danbury town	525	64	42	22
Effingham town	666	82	55	27
Franklin city	3,611	505	334	171
Freedom town	835	136	90	45
Gilford town	3,332	565	378	187
Gilmanton town	1,538	195	131	64
Hebron town	299	47	31	16
Hill town	433	61	40	21

	<b>Total Occupied Housing Units - 2020</b>	<b>New Housing Units - Total 2040</b>	<b>Owners 2040</b>	<b>Renters 2040</b>
Holderness town	845	129	85	45
Laconia city	7,550	1180	790	390
Meredith town	2,903	397	266	130
Moultonborough town	2,244	319	212	106
New Hampton town	948	125	84	41
Northfield town	1,908	268	177	90
Ossipee town	1,884	226	151	75
Plymouth town	1,987	334	218	116
Sanbornton town	1,224	210	141	69
Sandwich town	709	89	60	30
Tamworth town	1,282	165	110	55
Tilton town	1,654	258	173	85
Tuftonboro town	1,130	148	99	49
Wolfeboro town	2,879	333	222	111
<b>LRPC - Total</b>	<b>52,856</b>	<b>7,444</b>	<b>4,962</b>	<b>2,482</b>

Note: Some totals may not match the sum of Owners plus renters due to rounding.

Source: Housing Units 2020, US Census

Projected Housing Need, Root Policy Research contracted to NH Office of Planning & Development based on:

- Population Change - Population Projections OPD (2022)
- Economic Growth - Municipal Share of Labor Market Area
- Mobility-Based Housing Vacancy Rate (2% Owner, 5% Renter)

### C. Fair Share Distribution

Every community throughout the state with zoning has an obligation to ensure that there is a reasonable and realistic opportunity for affordable workforce housing to be built within the community according to New Hampshire RSA 674. Affordability is based on the Area Median Income (AMI) and is defined in NH RSA 674:58.

Generally, affordable housing is a generic term that refers to housing with covenants, subsidies, or other mechanisms to ensure the availability of such housing for low and moderate-income households at a cost that leaves an adequate amount of household income for other needs. To be considered affordable, the total cost of housing, including principal, interest, taxes and utilities (ownership), or rent and utilities (rental), should be no more than 30 percent of a person's or family's gross income.

As referenced in NH RSA 674:58, workforce housing includes a variety of housing types (single family, duplex, apartments, and multi-family) affordable to households with low or moderate-income. These individuals might include teachers, municipal employees, retail employees, mechanics, restaurant and hotel workers, young professionals, and others with incomes at or below the area median family income of a region. In New Hampshire, workforce housing includes homeownership affordable to households with incomes up to 100 percent of the HUD area median income (AMI) for a four-person household and rental housing up to 60 percent of the AMI for a household of three persons.

How much of the total housing should be made available as affordable workforce housing depends upon the local economy and current affordable options in the community. Full data broken out by tenure as well as affordability are included in [Appendix A – Fair Share Analysis](#) as well as the methodology for the model.

As is noted in the methodology of the Fair Share model referenced above, *"A model based solely on demographic projections—which are based on historical trends—would drive housing demand into urban areas and away from rural areas that are aging. This would result in rural economies that cannot support the needs of aging residents, tourism and recreation activity—including second and vacation homeowners—and economic development."*

In addition to showing the total number of occupied housing units in each Lakes Region community in 2020 and the total number of new housing units that are projected to be needed, the table below indicates the number of these new housing units in each Lakes Region community that ought to be affordable, either as a rental or as an ownership property. This represents the community's Fair Share of the new, affordable/workforce housing.

**Projected Housing Need for Lakes Region Communities, including  
Fair Share Affordable Housing – 2040**

Figure 52

<b>Town</b>	<b>Total Occupied Housing Units 2020</b>	<b>Total New Housing 2040</b>	<b>Projected Affordable Housing Need 2040 (Own + Rent)</b>
Alexandria town	714	102	49
Alton town	2,480	317	120
Andover town	962	118	52
Ashland town	938	124	60
Barnstead town	1,923	236	95
Belmont town	3,006	352	160
Bridgewater town	526	80	33
Bristol town	1,452	217	103
Center Harbor town	469	63	18
Danbury town	525	64	30
Effingham town	666	82	35
Franklin city	3,611	505	232
Freedom town	835	136	67
Gilford town	3,332	565	188
Gilmanton town	1,538	195	81
Hebron town	299	47	18
Hill town	433	61	25
Holderness town	845	129	49
Laconia city	7,550	1,180	458
Meredith town	2,903	397	185
Moultonborough town	2,244	319	115
New Hampton town	948	125	59
Northfield town	1,908	268	122
Ossipee town	1,884	226	130
Plymouth town	1,987	334	167
Sanbornton town	1,224	210	79
Sandwich town	709	89	30
Tamworth town	1,282	165	81
Tilton town	1,654	258	123
Tuftsboro town	1,130	148	58
Wolfeboro town	2,879	333	139
<b>LRPC - Total</b>	<b>52,856</b>	<b>7,444</b>	<b>3,163</b>

Source: Housing Units 2020, US Census

Projected Housing Need, Root Policy Research contracted to NH Office of Planning & Development based on:

- Population Change - Population Projections OPD (2022)
- Economic Growth - Municipal Share of Labor Market Area
- Mobility-based Housing Vacancy Rate (2% Owner, 5% Renter)

## (DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Any model is an approximation of what exists or is anticipated and depends upon reliable data and realistic assumptions. The fundamental elements of this model are population projections and NHOPD and the state's regional planning commissions were involved in refining the data and model as described in the methodology. Additional factors that were considered for refinement include Buildable Land, Existing Infrastructure, NHHFA's Opportunity Index, and potential Community Resources based on property valuation.

While each of these factors was considered, there was a general sense that the basic model created on population and economic workforce does a reasonable job of representing the region. LRPC staff and advisors also felt that refinements to a housing model without clear evidence of a significant anomaly might be considered as unfair in some way. Therefore, no refinements were applied to these Fair Share numbers. A detailed table breaking out housing need by tenure and affordable vs. market rate housing in ten-year increments can be found in [Appendix A – Fair Share Analysis](#).





## VII. Affordable and Equitable Housing Choice Opportunities and Barriers

### A. Land Use Regulations, Policies, and Other Controls

#### *Barriers*

The Final Report of the Commission to Study Barriers to Increase Density of Land Development in New Hampshire, SB 43, Chapter 300:1, Laws of 2019 states that low density zoning or large lot zoning is seen as the main obstacle in providing affordable housing in New Hampshire. In addition, other zoning restrictions including bulk requirements (i.e., minimum front, side and rear yard setbacks, minimum frontage requirements, minimum building size and maximum building height) also add to increased costs. Environmental regulations to protect wetlands, steep slopes, and potable surface and ground water supplies, while important to protect natural resources, may also limit the availability of land for housing construction.

Dependent on property taxes to fund municipal and school facilities and operations, towns indirectly or directly engage in fiscal zoning to maximize ratables (commercial and industrial uses) and minimize new development that is viewed as a cost burden, i.e., school children. Many towns fear that higher density multi-family housing will add substantially more school children and therefore increase tax burdens. There is also a perception that multi-family housing will negatively impact existing property values. Another obstacle to developing higher density housing is the lack of public water and sanitary sewer systems in many areas of the Lakes Region.

#### *Opportunities*

The following paragraphs describe opportunities to increase the supply of housing in the Lake Region through land use regulations.

The 1997 New Hampshire Accessory Dwelling Units statute (RSA 674:71-73) states that municipalities with a zoning ordinance “*shall allow accessory dwelling units as a matter of right or by either conditional use permit pursuant to RSA 674:21 or by special exception, in all zoning districts that permit single-family dwellings. One accessory dwelling unit shall be allowed without additional requirements for lot size, frontage, space limitations, or other controls beyond what would be required for a single-family dwelling without an accessory dwelling unit.*” (RSA 674:72 Accessory Dwelling Units). The intent of the law is to allow the development of more affordable housing without additional land development and extension of infrastructure. Currently, 29 municipalities in the Lakes Region have adopted regulations that permit ADU’s by right or by special exception.

Cottage/Tiny home development allows smaller single-family houses on a common lot with common open space. Eatonville, Washington allows cottage housing in the same zones as single family detached dwelling, but at twice the density. Regulations limit the size of the house compared to typical zoning that has a minimum floor area. This development maintains the single-family characteristics that many towns desire while meeting housing needs of smaller households. This style of housing may complement the historic types of housing constructed in the lake communities. Laconia and Andover have Tiny House regulations.

<https://www.codepublishing.com/WA/Eatonville/html/Eatonville19/Eatonville1906.html>).

Adaptive reuse of existing structures into residential dwellings is another means of providing housing without additional land development and extension of infrastructure. Typically, the exterior and frame of the building are maintained, and the interior redeveloped into one or more residential units. For example, historic mill buildings and former churches can be converted into apartments or condominiums. In this case, form-based codes are ideally used to regulate this type of development. No municipalities currently have this zoning in the Lakes Region.

As noted earlier in the report, the number of one and two person households has significantly increased in the region, many of which are comprised of elderly persons who occupy larger homes. Home sharing is where, typically, a single person allows another person to occupy an unused bedroom and share other parts of their home in accordance with an agreement. Like dating apps, there must be a compatibility match between the homeowner and the sharer for the success of home sharing. These arrangements have many benefits to both parties, especially senior citizens, who can have reduced housing costs, assistance with household chores, and companionship and therefore, can remain in their home longer.

Zoning for multi-family housing will provide the opportunity for the development of housing serving segments of the population who do not desire single-family housing. As noted earlier, multi-family housing requires water and sewer infrastructure because of the higher density of the development. The development of large-scale multi-family development in the Lake Region will be limited to those areas where such infrastructure is available or can be extended.

Mixed-Use zoning allows for the development of housing units with compatible commercial development on the same lot or in the same structure. In the Lakes Region, apartment units are located above stores and restaurants in downtowns, such as Plymouth and Laconia. Residential development in the downtown encourages pedestrian traffic that supports the downtown economy. Currently, 19 municipalities in the Lakes Region have some form of mixed-use zoning.



Inclusionary zoning provides an incentive to developers, usually a density bonus, to provide a percentage set-aside of affordable housing units, typically 15% to 20% of the total units. For example, in a 100-unit housing development, 80 homes will be market rate, while 20 units will be affordable and deed restricted for low- and moderate-income households. In order to provide the affordable units, these developments are larger multi-family housing developments with available infrastructure. In the Lakes Region, Alton and Wolfeboro have inclusionary zoning.

Noncontiguous parcel clustering is a much simpler version of Transfer of Development Rights. A town would identify areas for preservation and areas for development as an overlay. Each of these areas would be zoned for a base density of development. A developer would have the option of purchasing one or more properties in each area and then transfer the development potential of the property in the preservation area to the property in the receiving area. This concept allows a developer to build at a higher density without increasing the overall development potential of the town, helps to eliminate sprawl development and preserves open space. No municipalities in the Lakes Region currently have Transfer of Development Rights zoning.

Towns may want to consider conditional zoning that would allow large employers of seasonal workers to construct housing onsite or nearby for their employees. Such housing would allow these businesses to attract and retain employees, thereby sustaining the important tourism sector of the region's economy.

## **B. Employment Opportunities/Constraints**

### *Barriers*

The tourism industry is the Lakes Region's economic driver and is dependent on seasonal and year-round employees to support these businesses. The average tourism industry salary is \$49,501 a year, with most jobs paying less.

<https://www.ziprecruiter.com/Salaries/Tourism-Salary--in-New-Hampshire>.

While the worker shortage has affected employers statewide, the leisure and hospitality businesses may have more difficulty attracting new employees because of the lower salaries and seasonal nature of the jobs. Because of the worker shortage, some tourism employers have had to scale back hours of operation or limit the number of lodging rooms available.

<https://www.wmur.com/article/new-hampshire-tourism-seasonal-worker-shortage-2-7-22/39007107>).

In a region where seasonal workers must compete with tourists, students and residents for lodging, the housing shortage has exacerbated the worker shortage.

*Opportunities*

Housing is critical to attract and retain new workers. Many employers are offering higher wages, signing bonuses and other similar incentives; however, these incentives may not solve the housing problem, especially for seasonal workers. There are a number of innovative employer-supported initiatives that assist workers with their housing needs.

*Employer Assisted Housing*

Employer-Assisted Housing (EAH) refers to a variety of housing programs that support either housing rental or ownership, and involve direct employer support, either through financing or development of residential units. The benefits of these programs have significant positive impacts not only for employees and employers, but also for communities as a whole. For employees, being able to live near their work results in decreased commute times and creates a greater sense of commitment and investment to their company. For employers, this attractive benefit not only results in the increased ability to attract a qualified workforce, but also leads to higher employee retention levels, thus reducing costs and increasing efficiency. For communities, when people work and live in the same community, they tend to be more active and involved in civic and volunteer activities, while also contributing to the local economic ecosystem by working, living, and spending all in one place. In addition, by minimizing employees' commute times, both traffic and air pollution are reduced.

There are many ways in which employers can participate in Employer-Assisted Housing Programs. Through a variety of options, employers can either choose to subsidize housing costs for employees, or they can be directly involved in the development of new units near their workplaces that are then rented or acquired by their employees. Examples of EAH programs in the form of financial assistance include:

- Down payment or Closing Cost Assistance – Upon finding housing that suits their needs, employers will offer monetary assistance either in the form “grant” or a non-interest loan (often due upon the sale or refinance of the home) to help them cover their down payment or closing costs.
- Rent Subsidies – For those workers that don't own a home, employers can offer a set monthly amount (rent subsidy) to help cover their rental cost.
- Secondary (Gap) Financing – In this scenario, employers will offer secondary financing to compensate for an amount that is still needed to be able to purchase a home. Here, employers will typically offer zero or low-interest loans that are repayable upon the sale or refinance of the property.

Other examples of EAH programs include homebuyer education and moving cost assistance.

Examples of EAH programs in which the employer is directly involved in the development of new units for their employees include:

- Cash Contributions – Here, employers may offer charitable contributions that will then be used towards the development of workforce housing.
- Land Donation – Land donations can help achieve the development of workforce housing if an employer has excess land that they are able to donate for this purpose.
- Construction Financing – Employers with access to capital can provide assistance in the form of low-interest construction financing for workforce housing development or can also guarantee loans received through a third party lender which would in turn help reduce the interest rate.
- Low-Income Housing Tax Credit Investment – This type of assistance, also referred to as the LIHTC, provides tax incentives to encourage developers and investors (which can include employers) to construct or renovate existing rental buildings. The program gives investors a dollar-for-dollar reduction in federal tax liability in exchange for providing funding to affordable housing developments.

### **C. Physical Infrastructure and Services**

The availability of infrastructure, such as sanitary sewer, potable water and access to transportation is critical for the development of higher density housing. In addition, very low income households, subsidized housing occupants and special needs populations will also need access to support services.

#### *Barriers – Sewer and Water*

Sanitary Sewer – In the Lakes Region, sanitary sewer is available in portions of 18 municipalities, while 13 municipalities have no sanitary sewer systems and depend on individual onsite septic systems.

Wastewater Treatment Facilities in the Lakes Region

Figure 53

Facility	Area Served	Monthly Capacity (MGD)
Ashland Wastewater	Ashland	1.6
Bristol Wastewater	Bristol	0.5
Center Harbor Wastewater	Center Harbor, Moultonborough	0.2
Winnepesaukee River Basin Project	Franklin, Laconia, Gilford, Belmont, Center Harbor, Moultonborough, Northfield, Tilton, Meredith, Sanbornton	11.51
New Hampton Village Precinct	New Hampton	0.08
Ossipee Wastewater	Ossipee	0.11
Plymouth Village Water & Sewer District	Holderness, Plymouth	0.7
Sandwich Wastewater	Sandwich	0.02
Wolfeboro Wastewater	Wolfeboro	0.6

Source: Lakes Region Comprehensive Economic Development Strategy, Table 2.2

There is one regional facility, Winnepesaukee River Basin Project, administered and managed by the New Hampshire Department of Environmental Services that serves portions of ten towns. The four largest systems have capacity to expand sewer service, while the smaller systems are limited with respect to expanding service. These systems are regulated and monitored by the state to ensure compliance with volume and quality of the effluent treated and discharged.

Houses outside of the sewer service areas are served by individual septic systems. The construction of these systems is regulated by the state and can be costly depending on the soil types and depth of bedrock. The homeowner is also responsible for the costs of properly maintaining the septic system. For a detailed map of this infrastructure, see [Appendix B – Quantitative Data: Water & Sewer Infrastructure](#).

Public Water Supply - There are 23 community water systems serving 20 municipalities in the Lakes Region. The New Hampshire Department of Environmental Services classifies 20 of these community water systems as major, 5 as large and 4 as small. As with sanitary sewer, these systems are also regulated by the NHDES

concerning withdrawals and water quality treatment. Five community systems are served by surface water supplies and the remaining 18 are served by ground water supplies. A full listing of the region's community water systems can be found in [Appendix B – Quantitative Data: Infrastructure Around the Lakes Region](#).

In the areas outside of the community water systems, houses and business are served by private onsite wells. Drilling for a well adds to the expense of building a house.

While the Lakes Region is water rich, these sources have been affected by drought. (<https://www.drought.gov/states/new-hampshire>). Since 2010, New Hampshire experienced at least eight periods of drought. In 2022, Barnstead, Moultonborough and Tilton had mandatory outdoor water use restrictions due to abnormally dry conditions. (<https://www.des.nh.gov/sites/g/files/ehbemt341/files/documents/water-restrictions-list.pdf>).

In determining capacity for development, towns should consider the capacity of their water systems, especially during times of drought. The summer population of many towns surrounding the lakes is double and even triple the year-round population, increasing pressure on the water supply systems during the time when drought impacts are more severe.

In addition to capacity concerns, water quality may be impacted by contamination from a variety of sources including urban stormwater runoff, leaking underground storage tanks, and spills.

#### *Opportunities – Sewer and Water*

Sewer and water infrastructure allow the development of higher density and potentially, more affordable, housing. In areas with regional sewer and water systems, there may be opportunities for increasing the density of development, allowing for infill development and/or expanding the utility service area to allow for the development of more higher density housing.

Outside of sewer service areas and water systems, there may be the potential to construct small package treatment facilities or common septic systems to serve higher density development. The concern with these systems is the ongoing maintenance and the cost of replacement if the systems fail. All wastewater treatment facilities are regulated by the state. Likewise, a small community water system can be developed to serve higher density housing. Most likely, the source for these systems will be

ground water. There needs to be care with the siting and maintenance of the smaller systems to ensure that they function properly and have no negative impact on health or the environment.

*Barriers – Transportation*

The Lakes Region is heavily auto dependent with very limited fixed route bus service. Due to the low population densities and rural character of the Lakes Region, expanding public transit in the Lakes Region is not viable. Paratransit services are limited to a few towns in northern Grafton County. During the height of the summer tourism season, state and local roadways experience congestion in popular areas. Walking and biking are primarily recreational. The area has several improved multi-use paths, i.e., rail trails and bike routes. Sidewalks are limited to the more developed business districts in towns such as Laconia, Meredith, and Plymouth.

*Opportunities – Transportation*

While mass transit options are limited, there are transportation alternatives that may benefit residents and workers within the Lakes Region. Many of the transportation needs of the elderly and disabled are being served through a network of public and private providers coordinated by Regional Coordinating Councils. By dialing 211, people can get linked up with services in their area. Another option is promoting and/or subsidizing private ridesharing and delivery services which cater to the needs of the senior and disabled population such as [GoGoGrandparent](#).

For workers who are looking to economize on driving, the Lakes Region is served by three Park and Ride facilities, two maintained by NH DOT along I-93 and one maintained by the town of Belmont along NH Route 106. Employers may also consider subsidizing shuttles or ride services for workers, especially for seasonal employees.

**D. Affordable and Fair Housing**

*History of Fair Housing*

In 1968, Congress passed the Fair Housing and Equal Opportunity Act. This Act originally prohibited housing discrimination on the basis of race, color, national origin, religion and, in later years, was amended to also prohibit discrimination on the basis of sex, familial status, and disability. The U.S. Department of Housing and Urban Development (HUD) is the primary agency charged with implementing and enforcing this enabling legislation.

New Hampshire also enacted its own housing discrimination law, the Law Against Discrimination (RSA 354-A) in 1965. State protected classes include the seven classes protected at the federal level, as well as age, marital status, sexual orientation, and the most recently added class of gender identity.

Even though these laws were created in order to protect and ensure that all class members have equal access to housing, discrimination has still not been eradicated and continues to be present in our nation, state, and region. For this reason, the identification and analysis of barriers to equal access to housing is crucial for our region to be able to overcome housing discrimination and segregation.



#### *National Housing Assistance*

While there are numerous housing assistance programs in the United States, the Fair Housing Initiatives Program (FHIP) and Fair Housing Assistance Program (FHAP) administered through HUD were created to aid organizations focused on assistance to those who believe they are not receiving their civil right to fair housing, or for organizations who work to enforce fair housing laws.

The Fair Housing Initiatives Program (FHIP) was created to aid organizations and non-profits who assist individuals who believe they have been discriminated against when trying to attain housing. Organizations that receive this type of funding partner with HUD to ensure individuals are informed and provided services to make their complaints official, and have their claims investigated. In addition to these services, FHIP has four initiatives (three of which provide funds) including:

1. The Fair Housing Organizations Initiative (FHOI) - Provides funding that allows for enforcing of fair housing and education initiatives, as well as nationally encouraging the creation and growth of organizations that serve typically underserved groups, especially those with disabilities.
2. The Private Enforcement Initiative (PEI) - Provided for non-profit fair housing organizations to try and prevent discriminatory housing practices by carrying out testing and enforcement activities.
3. The Education and Outreach Initiative (EOI) - Assists state and local government agencies and non-profits in outreach to the public in explaining fair housing, equal opportunity in housing, and what housing providers must do to comply with the Fair Housing Act.

4. The Administrative Enforcement Initiative (AEI) - Aids state and local governments in administration of legislation that affirmatively furthers fair housing through implementation projects. No funds are currently available for this program.

The Fair Housing Assistance Program (FHAP) provides funding to state and local agencies enforcing fair housing laws that are in accordance with the Fair Housing Act. This funding is used to protect families and individuals who are subject to housing discrimination. Funds support activities such as complaint processing, training, data and information systems implementation, and other processes and projects.

#### *Regional Housing Organizations*

**Lakes Region Community Developers.** This nonprofit organization's mission statement is "*We create opportunities for the Lakes Region to thrive by developing healthy homes, creating vibrant community assets, and engaging residents.*"

[\(https://www.lrcommunitydevelopers.org/\)](https://www.lrcommunitydevelopers.org/)

The LRCD has created 365 units of permanently affordable rental housing located in six communities. In addition to developing affordable housing, LRCD provides supportive services and programs to residents and educational resources on topics of equity, diversity, and inclusion.

[\(https://www.lrcommunitydevelopers.org/residentresources.html\)](https://www.lrcommunitydevelopers.org/residentresources.html)

**Laconia Housing.** This nonprofit housing agency provides low income and elderly housing opportunities in units it owns through federal subsidized housing programs and administers Housing Choice/Section 8 vouchers in the private rental market.

**New Hampshire Housing Finance Authority.** The New Hampshire Housing Finance Authority (NHHFA) is a statewide resource for housing data and planning, for those interested in homeownership, and for those in need of housing assistance for both rental and home buying. Housing data and information provided by this organization include rent and mortgage data, demographic data, directories of assisted housing, HUD limits and allowances, and other housing data. The NHHFA provides educational programs for homebuyers, as well as resources for renters. Another service the NHHFA provides is lending programs for low- and moderate-income people for the financing of purchasing a home. The organization also holds conferences and programs to present data and for housing experts to share information on assisted housing, the housing market, and other relevant material. Since the organization was founded the NHHFA has helped more than 50,000 families purchase homes and has financed more than 16,000 rental units.



### **VIII. Housing Toolbox: Resources for Meeting Local Housing Needs**

There are several tools or strategies available to assist in ensuring the opportunity for a reliable supply of housing appropriate and affordable to all segments of our population. Some have been mentioned earlier in this report.

Most of the tools are either a means of encouraging more efficient use of land or encouraging some sort of financial incentive, making housing more affordable to develop, maintain, or purchase. Some classify these tools as addressing land use, regulatory, financial, or public outreach issues. Frequently, one tool might address several of these issues. Just as each of the 31 communities in the Lakes Region is distinctly different from each other, so too will some tools be more appropriate for certain communities than others.

Some of these tools are currently utilized in the region, some might be refined and be adapted to work better. Things to consider include the existing and desired character of the community, areas of employment, infrastructure, and the capacity of the municipal or other entity to oversee certain aspects of a program.

As part of this project, a Housing Toolbox has been developed for use by municipalities and is available at <https://nhhousingtoolbox.org/>. The target audience is local planning boards. In a very readable format, the Toolbox provides the following items for each of the nineteen recommended planning strategies:

- A description of the tool
- A description of how it can help encourage housing
- Steps on how to get started adopting and implementing the tool
- Points to consider about the tool and the process
- Issues addressed and related tools
- List of case studies (mainly from New Hampshire and New England)
- Additional resources

The strategies addressed in the Toolbox:

- Accessory Dwelling Units (ADUs)
- Alternative small housing types
- Cluster housing – conservation subdivision
- Village plan alternative

- Alternative wastewater systems
- Inclusionary zoning
- Age-friendly neighborhoods
- Workforce Housing Ordinance
- Infill development
- Mixed use development
- Form-based codes
- Right-sized regulations
- Adaptive reuse
- Community Revitalization Tax Relief Incentive (79-E)
- Housing opportunity zones
- Planned Unit Developments (PUDs)
- Transfer of Development Rights (TDR)
- Tax Incentive Financing (TIF)
- Short-Term Rental (STR) regulations

## **IX. Conclusion**

Much like the rest of New Hampshire, in the Lakes Region the housing market is tight throughout and affordable housing is a particular challenge. Many of the same trends in population, economic activity, wages, housing availability, and affordability apply. There are some factors impacting housing and affordability that are particularly applicable in this part of the state.

The Lakes Region's population continues to grow and tends to be older than most of the state with nearly a quarter of the population over age 65. We have more 1- and 2-person (smaller) households than we did in 2010.

While the size of the labor force has changed little, the number of jobs has increased about 10%. Much of that increase has been in the tourism industries of accommodations, food services, and retail trade, which are also among the lowest paying jobs.

There has been some growth in the number of housing units, however not as much as population has grown. About two-thirds of the housing in the Lakes Region is considered vacant, including seasonal housing. Much of the housing that has become available in the past decade is due to formerly vacant (seasonal) housing being converted to occupied housing.

The majority of housing units have three or more bedrooms. While this may be what is in demand for vacation properties, it is not in line with the needs of the growing demographics of the area. The density of housing units is lower than the state average, with the highest densities being in those communities with some sewer and water infrastructure.

In addition to a thriving formal hospitality industry, many housing units are also made available as short-term rental units for seasonal accommodations. This practice can result in removing year-round rental units from the market thus limiting the available supply.

While median wages have been rising, the cost of housing has risen much more. From 2010 to 2020 the median income for renters was up 14% while the cost of rent rose 21%. The median income for homeowners rose 28% while home sales prices were up 66%.

Through several versions of the Lakes Region Housing Needs Assessment stretching back nearly two decades, the message has been consistent that there continues to be a need for more housing throughout the region. Not one-size-fits-all housing, not just single-family homes, but a mix of housing options. A sufficient variety of housing allowing reasonable options for the single person or couple starting out, for the growing family, and for those of us who might be downsizing later in life must be made available. Economically, our communities and region need housing that is affordable to the couples and young families who are growing our workforce so we

can have people working in the hospitality industry, construction trades, and as teachers or caregivers in addition to engineers and nurses.

In the appendices to this report, the regional figures for housing need are provided along with addressing municipal fair share based on both the projected population change and the municipal share of the economy. The fair share modeling also indicates the number of housing units that ought to be affordable. The Fair Share Production Model Report in Appendix A projects a need for 7,444 additional units in the Lakes Region over the next 20 years – or an average of 372 new housing units per year – to accommodate population and economic growth, with 42% of them considered affordable.

Under New Hampshire law, and as part of a local contribution to a healthy regional economy, municipalities have certain responsibilities to fulfill related to housing. But just as there is not a one-size-fits-all housing solution, likewise there is not just one strategy that every Lakes Region community should adopt to meet their fair share and for many communities, they may find it useful to implement a mix of strategies. Some communities may have strategies in place to help them meet those housing responsibilities over the next several years. Most may want to consider adopting certain tools from the Toolbox that can facilitate the development of more affordable housing appropriate for the community needs and character.

Communities that do want to move forward with developing, adopting, and implementing one or more of the strategies from the Toolbox can certainly utilize these tools as models. Member communities should contact LRPC regarding additional assistance that is available for communities to address their housing issues.

**LIST OF APPENDICES**

Terms, Methodologies, Data

Appendix A Fair Share Analysis

Appendix B Quantitative Data:

- Population Projections (detailed)
- People Per Household, Lakes Region Communities
- Lakes Region Population by Race/Ethnicity
- Vacant Housing Types (including seasonal by community)
- Income-Restricted Housing
- Water & Sewer Infrastructure
- Infrastructure Around the Lakes Region

Appendix C Existing Housing-Focused Entities/Services in the Region

## **Appendix A – Fair Share Analysis: Report, Methodology, and Fair Share Table (2030 & 2040)**

This appendix includes the Fair Share Analysis modelling conducted by Root Policy Research under contract to NH Office of Planning and Development. This includes their report, the model methodology, an illustration of the use of the fair share numbers and sample tools, a graphic showing the model components, and a table showing the results of the model for the Lakes Region for years 2030 and 2040, including fair share numbers for each municipality.

The table indicates that by 2040 the Lakes Region should be prepared to accommodate an additional 7,444 housing units or an average of 372 new units per year. Approximately 42% of these should be affordable units. They are broken out further by type (owner/renter) and by municipal fair share. Note that these figures apply to year-round housing only, not seasonal units.

### **Fair Share Housing Production Model Report**

This report accompanies the Fair Share Housing Production Model that was created to assist New Hampshire’s Regional Planning Commissions (RPCs) determine the housing production needed to meet current and future demand.

It begins with an overview of New Hampshire’s housing needs. It then discusses the state laws that provide the rationale for the model’s approach.

#### **New Hampshire’s Housing Needs**

Like many areas in New England, New Hampshire has experienced a recent and very rapid increase in housing prices. Between 2019 and 2022, the median price of a sold home increased by \$100,000—a 35% jump. The median cost of monthly rent reached \$1,510 in 2022—an increase of \$260 per month, or 21%, in three years.

Income growth has failed to keep pace with rising housing costs. Since 2000, median home values rose by 111% and rents by 94% compared to a 73% increase in median income.

Homes for sale and for rent are very hard to find in the current market as the state’s housing vacancy rate is below 1%. Low vacancy rates depress the ability of households to move into housing that best meets their needs for accessing employment, to achieve homeownership, to accommodate a growing family, and to respond to aging.

Currently,

1. If only 10% of the state’s low-income renters were looking to move—about 7,400 renters—they would have about 350 units from which to choose. The likelihood that they would find an affordable, vacant unit is about 5%.
2. If only 10% of the state’s renters with income of 61 to 100% AMI were looking to buy—about 3,700 renters—they would have about 550 units from which to choose. The likelihood that they would find an affordable unit for sale is about 15%.

The state’s lowest income renters face a severe shortage of affordable units. An estimated 3.5% of New Hampshire’s housing units have a contract or are managed by an entity that ensures their affordability. This supply is far short of need: an estimated 23,000 renters need more affordable units or rental assistance.

A cost burden is created when households pay more than 30% of their income in housing cost which has historically been very high for the state’s lowest income owners and renters. The prevalence of cost burden has widened to include moderate income renters – 60% of renters with income of \$35,000 to \$50,000 are burdened and 25% of renters with income of \$50,000 to \$75,000 are burdened.

Rates of cost burden are higher among those unemployed or out of the labor force (45% are burdened), but they are almost as high among those working in the arts, entertainment, recreation, accommodation, and food services industries—essential industries for the state’s tourism and recreation sector.

The shortage of affordable homeownership units has led to a decline in homeownership in the state. Middle aged (ages 35 to 44) adults experienced the largest decline in homeownership between 2010 and 2020, with rates dropping from 74% to 68%. Households with income of between \$75,000 and \$100,000 also saw a steep decline in ownership, dropping from 84% to 75%. The lack of affordable homeownership products requires renters to rent longer, limiting supply, especially for the lowest income renters who are less competitive in the market.

Additional public funding can realistically only address a proportion of needs. Housing needs and future housing demand should be addressed through a combination of affordable unit production and housing cost assistance.

State-level modeling on production needs estimates that between 2020 and 2040, approximately 88,400 units will be needed to meet household growth demand and bring the state’s housing market into balance. This is in addition to units needed to respond to seasonal and second home demand.

As of 2022, to stabilize the housing market and restore it to a functional vacancy rate (5% for rental units and 2% for ownership units), 10,905 additional rental units are needed, and 12,764 ownership units are needed.

This report/model provides guidance for the housing production needed to address demand.

### **New Hampshire Workforce Housing Statute**

New Hampshire’s Workforce Housing Law, RSA 674, requires every New Hampshire community to provide “reasonable and realistic opportunities” for the development of workforce housing.

That law codified the principles established in the 1991 *Britton v. Chester* case, which challenged the constitutionality of the Town of Chester’s zoning ordinances. In that case, the state Supreme Court held that when exercising its authority to regulate the use of land through zoning, every state jurisdiction must provide a reasonable and realistic opportunity for the development of affordable housing. The Court stated that regional needs are relevant in determining a jurisdiction’s proportionate or “fair share” of affordable housing—although the court did not define fair share.

Workforce housing is defined by the law as:

Ownership housing—affordable to households with income equal to or less than 100% of the Area Median Income (AMI) for a 4-person household as published by the U.S. Department of Housing and Urban Development (HUD) for the MSA or county in which the jurisdiction is located.

Renter housing—affordable to households with income equal to or less than 60% of the Area Median Income (AMI) for a 3-person household as published by HUD for the MSA or county in which the jurisdiction is located.

Affordable means housing costs, including utilities and combined mortgage loan debt, property taxes, and required insurance, that do not exceed 30% of a household’s gross annual income.



Housing developments that exclude minor children from more than 20% of the units, or in which more than 50% of the units have fewer than 2 bedrooms, do not constitute workforce housing.

The Workforce Housing Law does not define how much workforce housing must be developed in a jurisdiction, nor does it prescribe a method for estimating that number. Instead, the law provides guidance which was utilized in developing the Fair Share Housing Production Model in 2022 described in the remainder of this report. That model is an update to the 2014 model, and is meant to be used by the state’s RPCs as they advise their member jurisdictions on housing production needs and to raise awareness of the need for affordable and workforce housing.

### **Fair Share Housing Production Model**

#### Overview of Approach

The Fair Share Housing Production Model (“model”) projects the number of housing units, by tenure and Area Median Income (AMI) threshold, that jurisdictions should allow or accommodate to meet projected population and employment demand and to support a more balanced housing market in New Hampshire.

The employment component is critical to support economic stabilization and growth, especially in the state’s small towns and rural areas. A model based solely on demographic projections—which are based on historical trends—would drive housing demand into urban areas and away from rural areas that are aging. This would result in rural economies that cannot support the needs of aging residents, tourism, and recreation activity, including second and vacation homeowners, and economic development.

#### Methodology

The model begins with projected growth for 2025, 2030, 2035, and 2040 at the jurisdiction level based on demographic projections that were conducted by RLS Demographics (*State of New Hampshire State, County, and Municipal Population Projections: 2020-2050, Robert Scardamalia RLS Demographics, Inc. and New Hampshire Department of Business and Economic Affairs*).

The RLS demographic projections included projected numbers of people (not households) by age cohort. To form residents into households, the model applies a “headship ratio,” which converts people into households based on the share of people to households, by age cohort, in 2020. The age cohort considerations are important to adjust for the variance in household sizes and formation through lifecycles.

**Component 1—Planning for Projected Household Growth.** The first part of the model allocates a share of projected household growth to housing production; the base model uses 50%. Households include all types of people projected to live in a jurisdiction: retirees, remote workers, unemployed people, and others.

To separate households into renters and owners, the model holds constant the statewide 2020 ownership rate. The statewide ownership rate is used to fairly distribute rental housing among regions and avoid replicating past exclusionary development patterns.

The model determines the share of owner and renter households that fall below and above the Area Median Income (AMI) categories of 60% AMI for a 3-person household for renters and 100% AMI for a 4-person household for owners, with AMI defined by the regional AMI. *This is consistent with RSA 672:1.*

**Component 2—Planning for Employment Growth.** The second part of the model allocates the remaining 50% of projected household growth weighted toward workforce housing needs, embracing the premise that workers should be allowed to live throughout a labor market area.

There are two parts to Component 2.

- A. The state’s Workforce Housing Statute states that: *“In every municipality that exercises the power to adopt land use ordinances and regulations, such ordinances and regulation shall provide reasonable and realistic opportunities for the development of workforce housing.”* To satisfy this clause, the model considers the share of the state’s employment that exists in the Labor Market Area (LMA) in which a jurisdiction is part.
- B. *“A municipality’s existing housing stock shall be taken into consideration in determining its compliance...”*. The model then reapportions housing production to jurisdictions based on their share of the defined LMA housing units. The model effectively says that all jurisdictions should contribute to the workforce housing needed for a functioning labor market. Those that have not contributed to historical growth must catch up to a reasonable vacancy rate and by building housing for permanent residents.

**A balanced approach.** We recommend weighting Components 1 and 2 equally for two reasons:

- Weighting household growth too heavily would perpetuate the state’s trends of declining workforce which is linked to lack of affordable housing.
- Weighting household growth too heavily would create labor markets where older adults exist without the workforce needed for them to age and receive adequate health care, home care, and related supportive services.

Therefore, the model assumes an equal balance between household growth and workforce growth.

The model also balances housing needed to accommodate future growth with existing needs and accounts for deficiencies in housing provision. It includes a factor to bring the state’s housing vacancy rate up to a functioning level. This reflects current need, particularly the need for units in high demand, low vacancy jurisdictions. It also corrects for past exclusionary practices that have resulted in a very low supply of workforce housing units.

The model does not factor in housing in poor condition because public data is unavailable. As such, Regional Planning Commissions should work with jurisdictions to increase their housing production numbers to account for units that are inhabitable – not appropriate for workforce housing and/or will be demolished.

#### How To Use the Housing Production Numbers

The output from the model is the number of housing units that are needed to accommodate population growth and support employment growth and return New Hampshire’s housing market to a stable and functioning state. Housing unit numbers are provided for five-year increments in 2025, 2030, 2035, and 2040. (Note – For simplicity this LRPC report only includes the data for 2030 and 2040, figures for 2025 and 2035 are available upon request.) Stabilization of the housing market is achieved through adding production to achieve a 5% rental vacancy and a 2% ownership vacancy rate. This stabilization factor is smoothed throughout the 2020 to 2040 period to best reflect the cyclical nature of housing development (v. front loading the units needed as of 2022).

The model presents *cumulative* housing production numbers for 2025, 2030, 2035, and 2040.

These housing production numbers are presented for all owners, and for owners below and above 100% AMI for a 4-person household; and for all renters and renters below and above 60% AMI for a 3-person household. The AMI is the regional AMI for the RPCs, which was developed for RPC use in regional housing needs assessments and for this model. It is based on the AMIs published by the U.S.

Department of Housing and Urban Development (HUD). In sum, the regional AMI is created through a weighted average of the HUD AMI assigned to each town in a region and occupied housing units as a share of total occupied housing units in the region.

Jurisdictions and Regional Planning Commissions (RPCs) should use these numbers as guidance for accommodating and responding to development interests. It is important to note that RPCs are not required to do fair share analyses; they undertake this exercise to support their member jurisdictions. Housing production numbers are what communities need to allow and accommodate should a developer propose to build them. There are many factors that will determine if/when units get built (e.g., developer interest, developer financing, building costs, economic development).

RPCs and communities should understand that the housing production model is not a perfect substitute for current conditions, and that other factors and data points should be taken into consideration—including current vacancy rates, wait lists in assisted housing developments, and current market data regularly provided by New Hampshire housing—when development applications are evaluated.

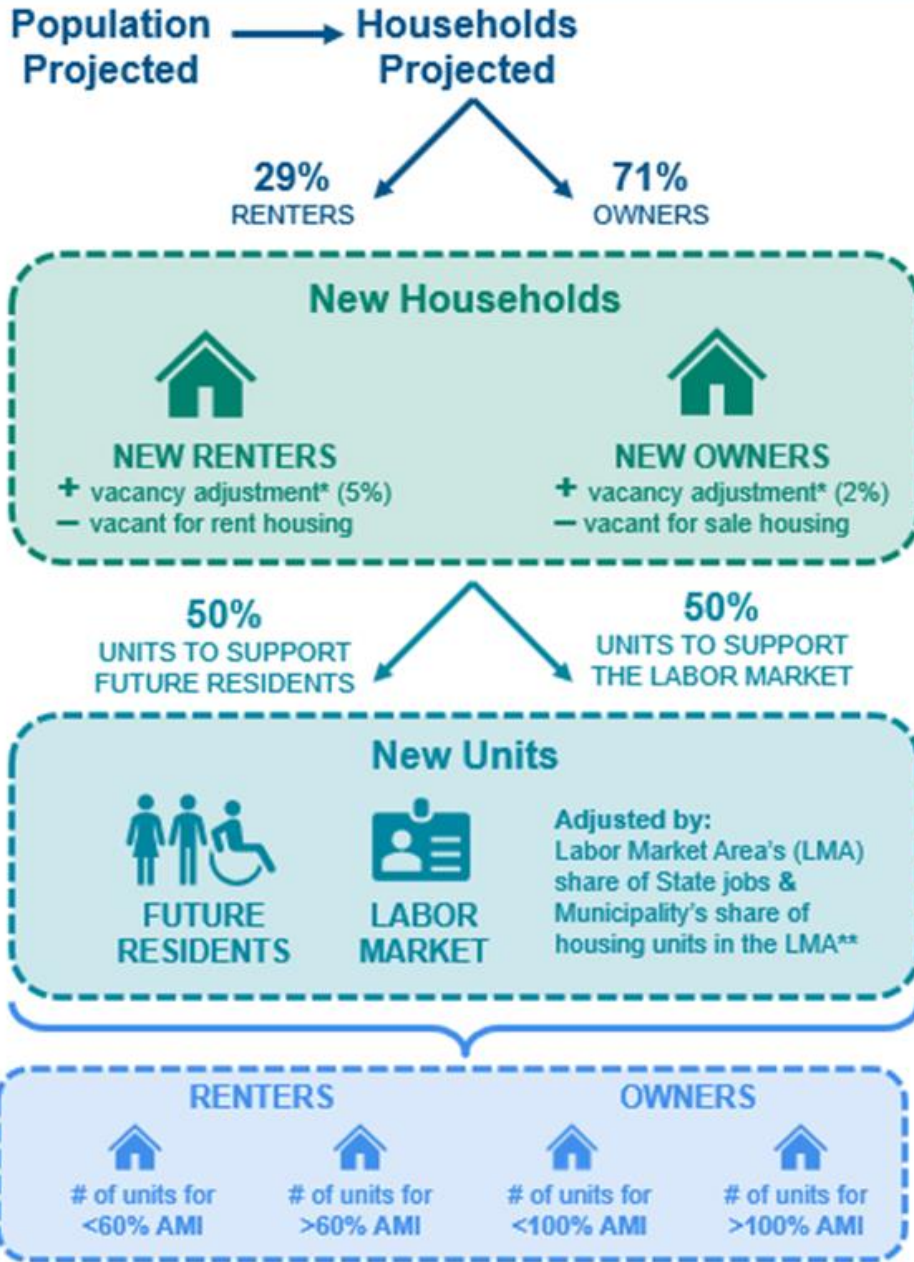
*Hypothetical case:*

Community X reviews the Fair Share Tables and notes that it should be prepared to accommodate demand for 100 units by 2025 and 299 units by 2040. Of these units, 200 should be for owners, with about half affordable to households with income of 100% AMI and less. Another 100 should be for renters, with 55% affordable to renters with income of 60% AMI and less.

Community X looks to the Development Capacity Test tab and finds that it has plenty of capacity to accommodate about 95% of the units, but may need to consider some changes in density to allow for the units on land that has water and sewer connections. Increasing the allowable density to 8 units per acre in areas near Main Street appears to be a solution that would not only allow for needed housing production, it would also meet community goals of conservation and cost-efficient development.

A developer approaches Community X with an application. This community agrees to upzone the developer's parcels with the condition that the units would be affordable to <100% AMI owner and <60% AMI renter households.

# HOUSING UNITS NEEDED



\* Vacancy adjustment is prorated over 20 years. This adjustment is needed to bring the housing market into balance.  
\*\* The LMA is the Labor Market Area in which the municipality participates and from which it draws economic benefit.  
Renter AMI is based on 3-person household and owner AMI is based on a 4-person household as defined in RSA 074:58-01.

(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Fair Share Table for Lakes Region Municipalities: 2030 & 2040

Town	2030 New Units Total	Owners 2030	Below 100 % AMI	Above 100 % AMI	Renters 2030	Below 60 % AMI	Above 60 % AMI	2040 New Units Total	Owners 2040	Below 100 % AMI	Above 100 % AMI	Renters 2040	Below 60 % AMI	Above 60 % AMI
Alexandria town	69	46	24	22	23	9	14	102	66	35	32	35	14	21
Alton town	219	149	52	97	70	31	39	317	213	75	139	104	45	59
Andover town	80	54	25	29	26	11	15	118	78	36	42	40	16	23
Ashland town	84	56	31	26	28	10	18	124	81	44	37	43	16	27
Barnstead town	164	112	53	59	52	14	38	236	159	75	84	77	20	57
Belmont town	244	166	83	83	77	28	49	352	237	118	119	115	41	74
Bridgewater town	54	36	17	19	18	5	13	80	52	25	27	27	8	19
Bristol town	147	98	50	48	49	20	29	217	142	72	70	75	31	44
Center Harbor town	43	29	11	18	14	1	12	63	42	16	26	21	2	19
Danbury town	43	29	15	14	14	5	9	64	42	22	20	22	8	13
Effingham town	62	42	19	23	20	8	11	82	55	24	31	27	11	16
Franklin city	342	230	126	104	112	32	80	505	334	183	151	171	49	122
Freedom town	98	66	38	29	32	12	19	136	90	51	39	45	16	29
Gilford town	389	264	98	166	125	33	92	565	378	140	238	187	48	138
Gilmanton town	135	92	38	54	43	18	24	195	131	54	77	64	27	37
Hebron town	32	21	10	12	11	2	8	47	31	14	17	16	4	13
Hill town	41	28	13	15	13	5	9	61	40	18	22	21	7	14
Holderness town	88	59	27	32	29	7	22	129	85	38	46	45	11	34
Laconia city	812	552	235	317	260	84	177	1,180	790	336	454	390	123	267
Meredith town	274	186	89	98	87	40	48	397	266	127	140	130	58	72
Moultonborough town	233	158	74	84	75	13	62	319	212	99	114	106	17	90
New Hampton town	86	59	30	29	27	11	16	125	84	43	41	41	17	24
Northfield town	181	122	60	62	59	23	36	268	177	88	89	90	35	56
Ossipee town	169	115	70	45	54	31	23	226	151	90	61	75	40	35
Plymouth town	227	151	78	74	76	36	40	334	218	112	106	116	55	61
Sanbornton town	145	98	44	55	46	11	35	210	141	63	78	69	16	53
Sandwich town	66	45	19	25	21	3	18	89	60	26	33	30	4	26
Tamworth town	122	83	46	36	39	15	24	165	110	62	48	55	20	35
Tilton town	178	121	68	53	57	18	39	258	173	97	76	85	26	59
Tuftonboro town	109	74	37	38	35	7	28	148	99	48	51	49	9	40
Wolfeboro town	248	169	80	89	79	26	53	333	222	104	119	111	35	76
<b>Total</b>	<b>5,183</b>	<b>3,512</b>	<b>1,658</b>	<b>1,854</b>	<b>1,671</b>	<b>569</b>	<b>1,102</b>	<b>7,444</b>	<b>4,962</b>	<b>2,334</b>	<b>2,629</b>	<b>2,482</b>	<b>829</b>	<b>1,653</b>



**Appendix B – Quantitative Data (tables and figures/graphs not included in narrative of plan)**  
**Population and Projections (detailed)**

Population and Projections									
Municipality	Census			ODP Projections					
	2000	2010	2020	2025	2030	2035	2040	2045	2050
Alexandria	1,329	1,613	1,776	1,851	1,911	1,939	1,943	1,930	1,906
Alton	4,502	5,250	5,894	6,141	6,350	6,465	6,510	6,508	6,486
Andover	2,109	2,371	2,406	2,493	2,567	2,616	2,638	2,640	2,635
Ashland	1,955	2,076	1,938	2,020	2,085	2,115	2,121	2,106	2,080
Barnstead	3,886	4,593	4,915	5,121	5,295	5,391	5,429	5,427	5,409
Belmont	6,716	7,356	7,314	7,620	7,880	8,022	8,079	8,076	8,049
Bridgewater	974	1,083	1,160	1,209	1,248	1,266	1,269	1,260	1,245
Bristol	3,033	3,054	3,244	3,382	3,490	3,541	3,550	3,525	3,481
Center Harbor	996	1,096	1,040	1,084	1,120	1,141	1,149	1,148	1,144
Danbury	1,071	1,164	1,250	1,216	1,251	1,275	1,286	1,287	1,285
Effingham	1,273	1,465	1,691	1,765	1,823	1,854	1,854	1,832	1,799
Franklin	8,405	8,477	8,741	8,978	9,242	9,419	9,498	9,507	9,490
Freedom	1,303	1,489	1,689	1,763	1,821	1,852	1,852	1,829	1,796
Gilford	6,803	7,126	7,699	8,021	8,295	8,444	8,504	8,501	8,472
Gilmanston	3,060	3,777	3,945	4,110	4,250	4,327	4,357	4,356	4,341
Hebron	459	602	632	659	680	690	692	687	678
Hill	992	1,089	1,017	1,054	1,085	1,106	1,115	1,116	1,114
Holderness	1,930	2,108	2,004	2,089	2,156	2,188	2,193	2,177	2,150
Laconia	16,411	15,951	16,871	17,577	18,177	18,504	18,635	18,628	18,565
Meredith	5,943	6,241	6,662	6,941	7,178	7,307	7,359	7,356	7,331
Moultonborough	4,484	4,044	4,918	5,133	5,302	5,392	5,392	5,327	5,231
New Hampton	1,950	2,165	2,377	2,476	2,561	2,607	2,626	2,624	2,616
Northfield	4,548	4,829	4,872	5,049	5,197	5,297	5,341	5,346	5,337
Ossipee	4,211	4,345	4,372	4,563	4,714	4,794	4,793	4,735	4,650
Plymouth	5,892	6,990	6,682	6,966	7,189	7,294	7,312	7,260	7,170
Sanbornton	2,581	2,966	3,026	3,153	3,260	3,319	3,342	3,341	3,330
Sandwich	1,286	1,326	1,466	1,530	1,581	1,607	1,607	1,588	1,559
Tamworth	2,510	2,856	2,812	2,935	3,032	3,083	3,083	3,046	2,991
Tilton	3,477	3,567	3,962	4,128	4,269	4,346	4,376	4,375	4,360
Tuftsboro	2,148	2,387	2,467	2,575	2,660	2,705	2,705	2,672	2,624
Wolfeboro	6,083	6,269	6,416	6,696	6,917	7,035	7,034	6,949	6,824
<b>Total - Lakes Region</b>	<b>112,320</b>	<b>119,725</b>	<b>125,258</b>	<b>130,294</b>	<b>134,586</b>	<b>136,939</b>	<b>137,643</b>	<b>137,157</b>	<b>136,148</b>

Sources: US Census Bureau, 2020; State of New Hampshire State, County, and Municipal Population Projections: 2020-2050, NH Office of Planning & Development, 2022

## People Per Household, Lakes Region Communities

Town	Total Households	Household Size (people)			
		1	2	3	4 or more
Alexandria	727	14.7%	56.8%	13.5%	15.0%
Alton	2087	14.7%	52.1%	17.2%	16.0%
Andover	1004	21.1%	44.3%	18.0%	16.5%
Ashland	930	36.2%	33.9%	9.6%	20.3%
Barnstead	1804	20.1%	39.6%	19.7%	20.6%
Belmont	3054	25.5%	43.1%	11.8%	19.6%
Bridgewater	474	30.4%	51.9%	7.4%	10.3%
Bristol	1197	28.9%	39.6%	15.5%	16.0%
Center Harbor	412	19.2%	59.5%	13.3%	8.0%
Danbury	589	23.8%	53.3%	7.3%	15.6%
Effingham	583	18.4%	38.4%	21.8%	21.4%
Franklin	3940	32.6%	38.5%	15.9%	13.0%
Freedom	572	29.5%	42.8%	6.5%	21.2%
Gilford	3005	29.0%	34.2%	14.2%	22.6%
Gilmanton	1441	26.6%	31.2%	13.3%	29.0%
Hebron	273	23.8%	58.6%	6.6%	11.0%
Hill	334	21.3%	51.5%	16.8%	10.5%
Holderness	826	22.3%	49.4%	8.0%	20.3%
Laconia	7086	32.9%	37.5%	13.3%	16.3%
Meredith	3099	36.5%	41.0%	11.1%	11.4%
Moultonborough	1799	21.1%	48.2%	16.5%	14.2%
New Hampton	923	21.5%	42.6%	20.4%	15.6%
Northfield	1879	22.7%	37.3%	19.6%	20.4%
Ossipee	1830	32.0%	47.6%	10.2%	10.2%
Plymouth	2375	34.4%	37.1%	14.3%	14.2%
Sanbornton	1146	20.2%	44.9%	10.8%	24.1%
Sandwich	843	45.1%	42.0%	4.3%	8.7%
Tamworth	1315	24.8%	40.9%	15.8%	18.5%
Tilton	1519	34.2%	36.7%	19.1%	10.0%
Tuftonboro	961	25.3%	54.9%	10.0%	9.8%
Wolfboro	3046	29.9%	51.1%	9.7%	9.3%
<b>LRPC</b>	<b>51073</b>	<b>28.2%</b>	<b>42.0%</b>	<b>13.8%</b>	<b>16.0%</b>

Source: US Census Bureau ACS, 2020



**Lakes Region Population by Race/Ethnicity**

	2000	2010	2020
Total Population	112,320	119,725	125,258
White Alone, Not Hispanic	97.2%	96.0%	92.2%
Racial or Hispanic/ Latino Minorities	2.8%	4.0%	7.8%
Hispanic or Latino of Any Race	0.7%	1.2%	1.9%
Black or African American alone, Not Hispanic or Latino	0.3%	0.4%	0.5%
American Indian & Alaska Native alone, Not Hispanic or Latino	0.2%	0.2%	0.2%
Asian alone, Not Hispanic or Latino	0.5%	0.9%	0.9%
Native Hawaiian and Other Pacific Islander alone, Not Hispanic or Latino	0.0%	0.0%	0.0%
Some Other Race alone, Not Hispanic or Latino	0.1%	0.1%	0.4%
Two or More Races, Not Hispanic or Latino	1.0%	1.2%	3.9%

Source: US Census Bureau, 2020

## Vacant Housing Types, Including Seasonal by Community

Community	2020			Vacant Units			
	Total Housing Units	Total Vacant Units	% Total Vacant	Rentals	For Sale or Sold	Seasonal	Other
Alexandria	941	262	28%	0%	0%	95%	5%
Alton	4,309	2,343	54%	0%	0%	95%	5%
Andover	1,132	171	15%	0%	2%	89%	9%
Ashland	1,352	453	34%	4%	0%	91%	6%
Barnstead	2,416	687	28%	0%	0%	89%	11%
Belmont	3,614	611	17%	8%	7%	75%	10%
Bridgewater	948	414	44%	6%	2%	86%	6%
Bristol	2,495	1,179	47%	7%	2%	85%	5%
Center Harbor	771	305	40%	0%	4%	92%	4%
Danbury	691	93	13%	0%	0%	78%	22%
Effingham	970	362	37%	5%	1%	83%	11%
Franklin	4,046	501	12%	31%	9%	31%	29%
Freedom	2,062	1,239	60%	0%	1%	97%	2%
Gilford	5,175	2,181	42%	0%	0%	94%	5%
Gilmanton	2,152	715	33%	0%	3%	88%	9%
Hebron	604	374	62%	0%	0%	91%	9%
Hill	499	96	19%	0%	0%	88%	13%
Holderness	1,428	751	53%	1%	4%	85%	11%
Laconia	10,275	3,153	31%	8%	2%	83%	7%
Meredith	4,742	2,107	44%	3%	0%	93%	3%
Moultonborough	4,910	3,116	63%	1%	3%	94%	2%
New Hampton	1,175	158	13%	0%	0%	70%	30%
Northfield	2,006	112	6%	44%	6%	0%	50%
Ossipee	2,982	1,269	43%	0%	10%	83%	7%
Plymouth	2,310	654	28%	19%	6%	69%	6%
Sanbornton	1,695	591	35%	0%	4%	91%	6%
Sandwich	1,073	451	42%	0%	4%	94%	2%
Tamworth	1,883	750	40%	0%	0%	94%	6%
Tilton	1,928	355	18%	0%	6%	56%	37%
Tuftonboro	2,390	1,369	57%	1%	1%	93%	4%
Wolfeboro	4,400	1,801	41%	5%	9%	73%	13%
<b>Total</b>	<b>77,374</b>	<b>28,623</b>	<b>37%</b>	<b>3%</b>	<b>3%</b>	<b>87%</b>	<b>7%</b>

Source: US Census Bureau ACS, 2020

**Income Restricted Housing****Income-Restricted Housing in Franklin**

Community	Property Name	Type	Total Units	Financing Program	Rental Assistance
Franklin	New Franklin Apartments (36)	Elderly	36	LIHTC	Section 8 NC
Franklin	New Franklin Apartments (75)	Elderly	75	Section 8 NC	Section 8 NC
Franklin	Riverside Housing for the Elderly	Elderly	40	HUD 202	Section 8 SR
Franklin	336 Central Street	Family	17	unknown	Section 8 Mod Rehab
Franklin	Bow Glen Transitional Housing	Family	10	HOME	
Franklin	Cottage Hotel	Family	6	LIHTC, HOME, Operating Fund	
Franklin	Forest Hill	Family	40	RHS 515	RHS Rental Assistance
Franklin	Franklin Knolls	Family	48	RHS 515	RHS Rental Assistance
Franklin	Franklin Light & Power Mill	Family	45	LIHTC, HOME, CDBG, AHF, 811	
Franklin	Franklin Plantation	Family	36	RHS 515	RHS Rental Assistance
Franklin	Franklin Woods	Family	36	LIHTC	Section 8 NC

**Income-Restricted Housing in Laconia**

Community	Property Name	Type	Total Units	Financing Program	Rental Assistance
Laconia	Sunrise House	Elderly	16	HTF, AHF	
Laconia	Sunrise Towers	Elderly	98	HUD PH	
Laconia	Tavern Apartments	Elderly	50	LIHTC, HOME	
Laconia	Victoria Woods	Elderly	28	RHS 515, LIHTC	RHS Rental Assistance
Laconia	Avery Hill	Family	14	HOME, LIHTC	
Laconia	Laconia Neighborhood Initiatives	Family	19	LIHTC, FAF, CDBG	

(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Laconia	Lakeport Square	Family	75	TE Bonds, 542[C], LIHTC, HOME(GHP)	Section 8
Laconia	Mechanic Street School	Family	6	LIHTC	
Laconia	Millview	Family	18	LIHTC	
Laconia	Normandin Square	Family	60	AHF, LIHTC	
Laconia	Perley Pond Townhomes	Family	35	TE Bonds w/Risk Sharing	Section 8 NC
Laconia	Pine Hill	Family	18	LIHTC, CDBG, HOME	
Laconia	Rivers Edge	Family	32	CRF w/Riskin Sharing, HOME, LIHTC	
Laconia	Wingate Apartments	Family	100	LIHTC, TE Bonds w/Risk Sharing, Operating Fund	Section 8
Laconia	Scott Mill				

**Income-Restricted Housing in other Lakes Region communities**

Community	Property Name	Type	Total Units	Financing Program	Rental Assistance
Alton	Prospect View	Elderly	26	HUD 202	Section 8 NC
Ashland	Common Man Commons	Elderly	28	HUD 202, PRAC	
Ashland	Highland Apartments	Elderly	24	RHS 515	RHS Rental Assistance
Ashland	Ames Brook Apartments	Family	40	CDBG, HOME, LIHTC, FHLBB	
Ashland	Ledgewood Estates	Family	40	RHS 515	RHS Rental Assistance
Belmont	Belmont Housing for The Elderly	Elderly	40	HUD202, PRAC	Section 8 NC
Belmont	Belmont Village Apartments	Family	30	RHS 515	RHS Rental Assistance
Belmont	Maple Hill Acres	Family	32	AHF, HOME, LIHTC, RHS 515	RHS Rental Assistance
Belmont	Orchard Hill II	Family	32	RHS 515	RHS Rental Assistance

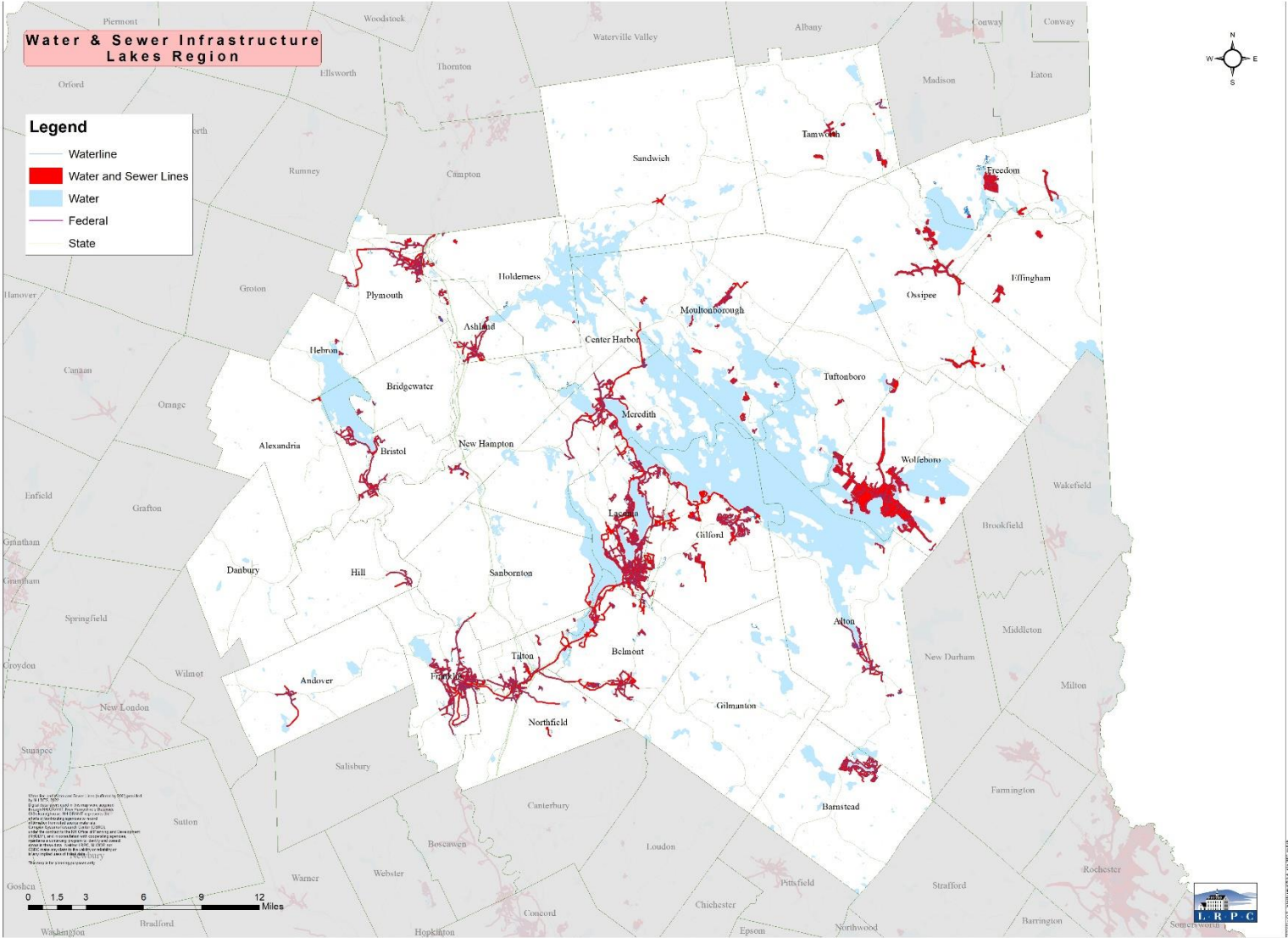
(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Belmont	Sandy Ledge Housing	Family	11	LIHTC, Operating Fund	
Bristol	Bristol Town Square	Elderly	16	HFDA / 8 SR	Section 8 SR
Bristol	Country Manor	Elderly	20	HFDA / 8 NC	Section 8 NC
Bristol	Riverview Village	Elderly	19	HUD 202, PRAC	
Bristol	Newfound Meadows	Family	28	RHS 515, LIHTC	RHS Rental Assistance
Bristol	Newfound River Apartments	Family	32	LIHTC, CDBG, CHR / FHA Risk Share, 811	
Gilford	Gilford Village Knolls	Elderly	22	RHS 515, Operating Fund	RHS Rental Assistance
Gilford	Gilford Village Knolls II	Elderly	24	AHF, LIHTC, RHS 515, TE Bonds	RHS Rental Assistance
Gilford	Gilford Village Knolls III	Elderly	24	LIHTC, HOME	
Gilford	Breton Woods	Family	36	RHS 515	RHS Rental Assistance
Meredith	Hillside Apartments	Elderly	50	HFDA/ 8NC	Section 8 NC
Meredith	Deer Run Apartments	Family	25	RHS 515	RHS Rental Assistance
Meredith	Pinecrest Apartments	Family	32	LIHTC, RHS 515, HOME	RHS Rental Assistance
Meredith	Red Gate Lane	Family	32	RHS 515	RHS Rental Assistance
Moultonborough	West Wynde Center	Elderly	12	HUD 202, HOME	HOME Rent Restrictions
Northfield	Northfield Village Apartments	Elderly	36	RHS 515	Section 8
Ossipee	Mountainview Apartments	Elderly	24	TE Bonds w/Risk Sharing, LIHTC, HOME(GHP)	Section 8 NC
Ossipee	Ossipee Village Apartments	Family	24	LIHTC, HOME	
Plymouth	Pemi Commons	Elderly	16	HUD 202, PRAC	
Plymouth	Plymouth Terrace	Elderly	30	LIHTC, RHS 515	RHS Rental Assistance
Plymouth	Prince Haven	Elderly	50	515 / 8 NC	Section 8 NC

(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Plymouth	Plymouth Apartments	Family	66	LIHTC, RHS 515	RHS Rental Assistance
Plymouth	Plymouth Woods	Family	24	LIHTC, HOME, RHS 515	RHS Rental Assistance
Plymouth	Boulder Point	Special Needs	30	LIHTC, HTF, HOME, FHLBB AHP Grant; NBRC Grant: Permanent Debt, TE Bonds (w/Rs Const.)	
Sandwich	Spokefield Common		10	HUD 202	Section 8 NC
Tamworth	Remick Acres	Elderly	24	TE Bonds w/Risk Sharing, LIHTC	Section 8 NC
Tamworth	Chocorua Woods	Special Needs	15	HUD 202	Section 8 NC
Tilton	New Franklin Apartments (60)	Elderly	60	HFDA / 8 NC	Section 8 NC
Tilton	Lochmere Meadows	Family	28	HOME, LIHTC, TCAP, RHS 515	RHS Rental Assistance
Tilton	Lochmere Meadows Phase II	Family	19	HOME, LIHTC, RHS 515	RHS Rental Assistance
Tilton	Mill Knoll	Family	17	AHF, LIHTC RGGI(GHP), HOME	Section 8 Mod Rehab
Wolfboro	Christian Ridge	Elderly	32	RHS 515, HFDA	Section 8
Wolfboro	The Ledges	Elderly	45	RHS 515	RHS Rental Assistance
Wolfboro	Harriman Hill	Family	24	HOME, LIHTC	
Wolfboro	Harriman Hill Phase II	Family	24	HOME, LIHTC	
Wolfboro	Hope House	Special Needs	7	FAF	

Water & Sewer Infrastructure in the Lakes Region



(DRAFT) LAKES REGION HOUSING NEEDS ASSESSMENT

Infrastructure Around the Lakes Region

System Name	Town	Population Served	Service Connections	System Category
ALTON WATER WORKS	ALTON	1750	703	LARGE CWS
ANDOVER VILLAGE DIST	ANDOVER	650	120	MAJOR CWS
ASHLAND WATER DEPT	ASHLAND	1500	570	MAJOR CWS
PEU/LOCKE LAKE	BARNSTEAD	2238	895	MAJOR CWS
BELMONT WATER DEPT	BELMONT	1612	645	LARGE CWS
BELMONT WATER DEPT/NORTH	BELMONT	150	50	LARGE CWS
BRISTOL WATER WORKS	BRISTOL	3400	1360	MAJOR CWS
FRANKLIN WATER WORKS	FRANKLIN	7000	2422	MAJOR CWS
FREEDOM VILLAGE WATER PRECINCT	FREEDOM	163	67	MAJOR CWS
ABENAKI WATER/GILFORD VILLAGE	GILFORD	190	39	SMALL CWS
GUNSTOCK ACRES VILLAGE DIST	GILFORD	1440	576	LARGE CWS
HILL WATER WORKS	HILL	350	139	LARGE CWS
LACONIA WATER WORKS	LACONIA	17000	6800	MAJOR CWS
MEREDITH WATER DEPT	MEREDITH	3750	1216	MAJOR CWS
PARADISE SHORES	MOULTONBOROUGH	2040	815	MAJOR CWS
NEW HAMPTON VILLAGE PCT	NEW HAMPTON	600	125	MAJOR CWS
TILTON NORTHFIELD WATER DIST	NORTHFIELD	2500	975	MAJOR CWS
CARROLL COUNTY COMPLEX	OSSIPEE	258	53	SMALL CWS
OSSIPEE WATER DEPT	OSSIPEE	850	336	MAJOR CWS
PLYMOUTH VLG WATER AND SEWER	PLYMOUTH	6700	1180	MAJOR CWS
TAMWORTH WATER WORKS	TAMWORTH	265	100	SMALL CWS
LOCHMERE VILLAGE DIST	TILTON	405	162	SMALL CWS
WOLFEBORO WATER AND SEWER	WOLFEBORO	5750	2300	MAJOR CWS

Source: NH Department of Environmental Services  
<https://www4.des.state.nh.us/DESONestop/PWSContacts.aspx>

MAJOR CWS (>1500 POP OR SURFACE SUPPLY)  
 LARGE CWS (>1000 POP OR FIRE PROTECTION)  
 SMALL CWS (<1000 POP & NO FIRE PROTECT)



**Appendix C – Existing Housing-Focused Entities/Services in the Region**

- i. Mental health and substance abuse treatment facility locations
  - 1. SAMHSA 2021 Directory of Mental Health Treatment Facilities:  
[https://www.samhsa.gov/data/sites/default/files/reports/rpt34657/National\\_Directory\\_MH\\_facilities\\_2021.pdf](https://www.samhsa.gov/data/sites/default/files/reports/rpt34657/National_Directory_MH_facilities_2021.pdf)
  - 2. SAMSHA 2020 Directory of Drug and Alcohol Abuse Treatment Facilities:  
[https://www.samhsa.gov/data/sites/default/files/reports/rpt23267/National\\_Directory\\_SA\\_facilities.pdf](https://www.samhsa.gov/data/sites/default/files/reports/rpt23267/National_Directory_SA_facilities.pdf)
- ii. DHHS Community Support and Housing Resources Guide:
  - 1. <https://www.nhcarepath.dhhs.nh.gov/partner-resources/documents/community-support-housing-resource.pdf>

## **Key Source Documents**

- A. [2020 State AI](#) - findings applicable to the region’s towns and cities (Part II, Section B and Appendix): Demographic Information (pages 29 – 68, A-01) (May 2021)
- B. [HUD 2021 – 2025 State Consolidated Plan](#) - data and findings applicable to the region’s communities
- C. [Council on Housing Stability 2021 – 2024 Strategic Plan](#) (June 2021)
- D. [Council on Housing Stability 2021 Annual Report](#) (November 2021)
- E. [SB 43 Commission to Study Barriers to Increased Density of Land Development in New Hampshire, “Density Commission”](#) (2019 – 2020)
- F. [Governor’s Housing Task Force Final Report](#) (October 2019)
- G. [Residential Land Use Regulations in New Hampshire: Causes and Consequences](#) (Bartlett Center for Public Policy, October 2021)
- H. [Housing Solutions for New Hampshire](#) (NHHFA, April 2019)
- I. [Fair Housing for Regional and Municipal Planning, A Guidebook for New Hampshire Planners](#) (NHHFA, 2014)
- J. [Meeting the Workforce Housing Challenge, A Guidebook for New Hampshire Municipalities](#) (NHHFA , 2010)
- K. Other Regional Housing Effort (i.e., [Keys to the Valley Initiative](#), [North Country Housing Needs Analysis](#))