

Section	Subject Matter	Notes/Data/Tables
I. Executive Summary	A. Current and historical demographics from a housing perspective	
	B. Anticipated changes that could alter the housing environment	
	C. Major successes – housing production, regulatory changes, fair housing	
	D. Challenges to housing	
	E. General summary of findings	
II. Introduction	A. Definitions/Glossary of housing terms: Workforce Housing, Affordable Housing, Section 8 housing, etc.	
	B. Purpose of the Housing Needs Assessment and FH&EA	
	C. Overview of past Lakes Region Housing Assessments	
	D. Description of the region/area of analysis (geography)	
	E. Introduce the forthcoming sections	
	F. Plan process (discuss public involvement process)	
III. Analysis of Existing Conditions and Trends	A. Demographic/Socioeconomic Trends	<ol style="list-style-type: none"> 1. Total Population (1990, 2000, 2010) <ol style="list-style-type: none"> a. By Municipality in Region b. Change over time c. Total Group Quarters Population d. By Race (Core Metric #105, see Minorities below under VI.B.1) 2. Population by Age Group (1990, 2000, 2010) <ol style="list-style-type: none"> a. Region compared to the state and nation b. Change over time 3. Total Population in Households (1990, 2000, 2010) <ol style="list-style-type: none"> a. Households by Size (Persons/Household) b. Average Household Size c. Households by Age Group and Tenure (1990, 2000, 2010) d. By Tenure (Owner and Renter) e. Change over Time (1990, 2000, 2010) f. Homeowners as Percent of Households (1990, 2000, 2010) 4. Change in covered employment (1990, 2000, 2010) 5. Commuter patterns

<p>B. Community of Interest (CoI) – – brief overview of total population, key trends, income and spatial distribution for each of the following CoI’s (where data is available)</p>	<ol style="list-style-type: none"> 1. Common Communities of Interest with consistent statewide data available: <ol style="list-style-type: none"> a. Elderly/Seniors: Population that is 75 years and over (Core Metric #102, Population by Age) b. Minorities: Total population minus White non-Hispanic population (Core Metric #105, Race) c. Single parents (2010 Census, P21, Households by Age of Householder by Household Type by Presence of Related Children): <ol style="list-style-type: none"> i. families w/male householder, no wife present, w/children under 18 years ii. families w/female householder, no husband present, w/children under 18 d. Vehicle Availability: households with no vehicles available (ACS 5-year, table B25045, Tenure by Vehicles Available by Age of Householder) e. Poverty: Population below poverty level (ACS 5-year, tables S1701 Poverty Status in the Past 12 Months (Individuals) and S1702 Poverty Status in the Past 12 Months of Families): <ol style="list-style-type: none"> i. Individuals below the poverty level, total and by race ii. Individuals below 150% of the poverty level/Working Poverty iii. Families with children below the poverty level f. Limited English Proficiency: Population of 5 years and over that speak English “not well” or “not at all” (ACS 5-year, table B16004 Age by Language Spoken at Home by Ability to Speak English for the Population 5 Years and Over) 2. Other Communities of Interest with variable data products available to be addressed where data is available and as appropriate to tell the Fair Housing story for the region: <ol style="list-style-type: none"> a. Persons with disabilities/Physically Disabled b. Low Income Housing c. Recent Immigrants d. Refugees e. Veterans f. Youth g. Homeless populations
<p>C. Segregation – segregated areas and areas of increasing diversity and or racial and ethnic integration in the Lakes Region identified by HUD and NH Human Rights Commission.</p>	<p>Segregated areas and areas of increasing diversity and/or racial/ethnic integration</p> <ol style="list-style-type: none"> 1. HUD Excel Lookup Table 1: Race/Ethnic Segregation - Share of population by race/ethnicity, dissimilarity index, isolation index 2. HUD Excel Lookup Table 2: Predicted/Actual Race/Ethnicity 3. Map - HUD GIS Data - Racial/Ethnic dot density population distribution by block group 4. Map - HUD GIS Data - Any other variables as required to tell the regional story

<p>D. Concentration of Poverty – racially/ethnically concentrated areas of poverty in the Lakes Region using US Census and HUD data. Note: A few towns and the two cities may have these characteristics.</p>	<p>Racially/ethnically concentrated areas of poverty- where do we live, do we have isolated pockets of low-income residents</p> <ol style="list-style-type: none"> 1. HUD Excel Lookup Table 3: Racially/Ethnically Concentrated Areas of Poverty - Summary by census tracts 2. Map - HUD GIS Data - HUD Poverty Index 3. Map - HUD GIS Data - Persons below Poverty Line by Race/Ethnicity 4. Map - HUD GIS Data - Any other variables as required to tell the regional story
<p>E. Housing Unit Trends and Characteristics</p>	<ol style="list-style-type: none"> 1. Number of Housing Units (1990, 2000, 2010) <ol style="list-style-type: none"> a. Change over time b. By seasonal status, vacancy, units in structure and tenure c. By Municipality in Region 2. Vacant Housing Units/Vacancy Rates (1990, 2000, 2010) 3. Number of Units Authorized by Building Permit - single family, multifamily, and manufactured housing. 4. Age of Housing Stock – owner occupied, renter occupied by year built; percent pre-1940 5. Number of Assisted Housing Units
<p>F. Housing Cost and Affordability Factors</p>	<ol style="list-style-type: none"> 1. Median Household Income (1990, 2000, 2010) <ol style="list-style-type: none"> a. Distribution of household income compared for owners, renters 2. Median Home Values and Rents <ol style="list-style-type: none"> a. Owner median income vs. median home value b. Renter median income vs. median contract rent, gross rent 3. Housing Cost Burden (2010) <ol style="list-style-type: none"> a. By Income Range (as % of Median Area Income, by tenure) b. By Age and Tenure (under 65, 65+) 4. NHHFA purchase price trends – median price; distribution of prices 5. NHHFA gross rent survey –median gross rents; distribution of rents 6. Average wages in area and supportable prices, rents compared to market costs 7. Municipal Equalized Property Tax Rates (1990, 2000, 2010)

<p>G. Access to Opportunity: Existing areas with jobs, schools, healthy environment.</p> <ol style="list-style-type: none"> 1. Overview <ol style="list-style-type: none"> a. Definition and explanation of “areas of opportunity” <ol style="list-style-type: none"> i. How did the region define “areas of opportunity?” ii. List specific characteristics b. How were opportunity indices weighted and who made that decision 2. Quantify and Map Areas of Opportunity <ol style="list-style-type: none"> a. Visually represent race/ethnicity in comparison to areas of opportunity b. Examine common criteria for defining Areas of Opportunity c. Examine other criteria of particular relevance to the region 3. Analysis Results and Conclusions: <ol style="list-style-type: none"> a. Discussion of interpretation of opportunity indices b. List of high opportunity areas and location (including jurisdiction) c. List elements of opportunity for each opportunity area (Including the following elements of opportunity: better than average schools, jobs (especially entry level), health care access, commercial/retail access, access to effective transportation, relatively low crime rate, availability of infrastructure, recreational areas, libraries) d. List additional elements that can enhance opportunity e. Provide additional analysis and discussion where areas of concentrated poverty are also designated as areas of opportunity f. Description of disparities in racial/ethnic/income composition, in high opportunity versus lower opportunity neighborhoods and for each opportunity index including elements to enhance opportunity such as: <ol style="list-style-type: none"> i. infrastructure improvements ii. increased access to transportation iii. school construction/magnets iv. planned jobs v. crime issues vi. access to health care 	
<p>H. Other key demographic findings from state or regional studies such as Analysis of (Housing) Impediments, NH State Consolidated Plan, Lakes Region findings from NH HFA housing preferences.</p>	

<p>IV. Housing Supply Projections</p>	<p>A. Coordinate and review the work of the NH HFA Housing Production and Needs Assessment study.</p>	
	<p>B. Determine the Lakes Region housing needs for owner and rental housing.</p>	
	<p>C. Identify housing needs based on the three projection scenarios:</p> <ol style="list-style-type: none"> 1. Population bases approach; 2. Employment based projection model with age and tenure split; and 3. Employment based project model with tenure split only 	
	<p>D. Summary of findings</p>	

<p>V. Affordable and Equitable Housing Opportunities and Barriers</p>	<p>A. Distribution of Workforce and Affordable Housing</p>	<p><i>New Hampshire State Law, RSA 674:58-61, requires communities to provide reasonable opportunities for housing alternatives affordable to the local workforce. This section should provide an overview and guidance regarding the requirements and limits of this statute. The section can include summary tables for communities to gain an understanding of the distribution of housing and employment in the region. For an example of how other Regions have addressed this topic in their Needs Assessment:</i></p> <p>See pages 69 - 72 of UVLSRPC's 2012 Housing Needs Assessment: http://www.uvlsrc.org/files/8613/3355/4283/FINAL_HousingNeedsREGN_ver0312.pdf</p> <p>See pages HN 15 – HN 22 of Rockingham Planning Commission's Housing Needs Assessment: http://www.rpc-nh.org/PDFs/docs/ReglHousing%20Needs%20Assessment%2010-31-08%20csedits.pdf</p> <p>See pages iv-1 – iv-6 of NRPC's Housing Needs Assessment: http://www.nashuarpc.org/publications/landuse/ReglHousingNeedsAssmt_041509.pdf</p>
	<p>B. Physical Infrastructure:</p>	<p>Impact of major public infrastructure investments on our communities and fair housing choices including consideration of housing-employment-transportation linkages. Refer to the State AI, pages 55-61 and the New Hampshire Consolidated Plan 2011-2015, supplement with regional outreach and information gathering. <i>(note: data points below each infrastructure category here are illustrative, each region should quantify that which they discover of regional importance to tell the story)</i></p> <ol style="list-style-type: none"> 1. Local land use controls impacts on fair housing - opportunities, benefits, and impediments 2. Transportation - highways, road improvements, transit, trails, bike/pedestrian infrastructure, and other investments <ul style="list-style-type: none"> • commute times by race, ethnicity, and/or income • availability of sidewalks and pedestrian infrastructure • density of pedestrian or bicycle accidents in low income communities and/or communities of color • average wait times for transit in low income communities and/or communities of color 3. Economic Development - direct subsidies to firms, TIF districts, 79-E, public works investments, etc. 4. Housing and community development - location of subsidized housing, CDBG funding, access to healthy food, and civic infrastructure. <ul style="list-style-type: none"> • location of CDBG investments in the past 5-10 years relative to low income neighborhoods or communities of color with infrastructure deficiencies
	<p>C. Fair Housing Infrastructure</p>	<p>Issues, services and activities including enforcement actions: Starting with local Analyses of Impacts to Fair Housing (Manchester, Nashua, Rochester, Dover, Portsmouth) and the State AI, Fair Housing Survey (pages 8-9, 20-32), Focus Groups - Concord and Manchester Only (pages 9, 32-33), Part IV (pages 38-70), supplemented by regional outreach and information gathering:</p> <ol style="list-style-type: none"> 1. History of Fair Housing 2. Evidence of types and level of discrimination within the region 3. Federal and New Hampshire Cases within the region 4. Allegations of discrimination or disparate impacts by private or public entities, including civil rights violations, enforcement actions, settlements, or consent decrees that signal fair housing concerns. 5. Capacity of regional organizations to respond to discrimination including those that participate in the Fair Housing Initiatives Program (FHIP) and Fair Housing Assistance Program (FHAP)
	<p>D. Resources for Meeting Local Housing Needs</p>	<p>This section offers specific opportunities and approaches communities can utilize to plan for housing. Topics addressed in this chapter range from discussions of municipal impacts of housing and initiatives, nonprofit and private property owner activities to promote housing options, and inter-municipal approaches to address regional housing issues.</p>

	E. Communities of Interest	<p>A. Communities of Interest (COI) a paragraph or two that highlights the fair housing and housing needs concerns, opportunities for fair housing choices and any findings regarding access to existing areas of high opportunity for the COI:</p> <ol style="list-style-type: none"> 1. Common Communities of Interest: <ul style="list-style-type: none"> ● Elderly/Seniors ● Single parents ● Vehicle Availability ● Poverty ● Limited English Proficiency 2. Other Communities of Interest: <ul style="list-style-type: none"> ● Persons with disabilities/Physically Disabled ● Low Income Housing ● Recent Immigrants ● Refugees ● Veterans ● Youth ● Homeless populations
	F. Summary	How has the provision of services and infrastructure investments either been a barrier, impediment or opportunity?
VI. Recommendations		
VII. Conclusions	A. Summary of Findings	
	B. How the findings inform decision makers	
VIII. Appendix		