GRANITE STATE FUTURE
Statewide Existing Conditions and Trends Assessment

Introduction

Throughout the state, regions and localities are facing difficult decisions and tough fiscal constraints about investments in the future. Decision-makers increasingly need to prioritize and make tough choices about transportation and land use, about economic development and resource management, and about housing, public health, energy, and cultural, historic, and natural resources. New Hampshire's Regional Planning Commissions (RPCs) were created by municipalities to advise and assist their member communities with these decisions. RPCs conduct technical studies and provide data analysis to help local decision-makers determine and plan for their future.

Through Granite State Future (GSF), the regional planning commissions and their member communities are presented with the opportunity to utilize a collaborative approach to municipal and regional planning, share resources, and prepare and update regional plans as required by NH RSA 36:45. By working collaboratively to develop comprehensive plans in each of the State's nine regions, communities that border other regions will have available two separate but comparable plans from which they are presented a more complete picture of where they fit amongst all their municipal and regional neighbors. Additionally, the regional plans' collected data, information, and public input will ultimately save New Hampshire's communities valuable time and money when updating their own local master plans.

The following Existing Conditions and Trends Assessment presents a snapshot of New Hampshire today from the perspective of the New Hampshire Livability Principles and based upon existing research of many different state agencies, non-profit organizations and others. This report will be followed by the development of nine separate regional existing conditions and trends assessments to be prepared by each of the nine regional planning commissions (RPCs) in the state. New Hampshire's regions each have distinct variations within the state – with great differences as you move from north to south or east to west in the State. Therefore, while a trend presented in this Statewide Existing Conditions and Trends Assessment may be true at the State level, it may not be so in a given region.

To develop this report, Granite State Future's Technical Advisory Subcommittees (TASCs), made up of NH's experts on transportation, housing, water, economic development, natural resources and other infrastructure, used the NH Livability Principles as a framework to discuss and compile the conditions and trends identified in existing statewide plans such as the Long Range Transportation Plan, Water Primer, NH Climate Action Plan, Consolidated Plan for Housing and Wildlife Action plans. Additionally, the following assessment also includes a review of all data incorporated within the RPC's grant application's statement of need along with other data that has already been collected by our partners.

There are many existing reports that thoroughly detail existing conditions and trends in New Hampshire including:

1. What is New Hampshire? A Collection of Data for those Seeking Answers, September 2012, NH Center for Public Policy Studies
2. The Two New Hampshires: What Does It mean?, Ross Gittell, 2013, Community College System of New Hampshire
3. Vital Signs: New Hampshire Economic and Social Indicators, 2012, Economic and Labor Market Information Bureau, NH Employment Security
4. New Hampshire Demographic Trends in the Twenty-First Century, May 1, 2012, Kenneth M. Johnson, The Carsey Institute, University of New Hampshire
5. New Hampshire Economic Review 2012 and The NH Factbook, Public Service of New Hampshire
6. New Hampshire's Changing Landscape, 2010, Society for the Protection of New Hampshire Forests, Center for Land Conservation Assistance
7. Health and Equity in New Hampshire: 2013 Report Card, January 2013, New Hampshire Center for Public Policy Studies

Rather than duplicate their efforts the following report of Existing Conditions and Trends highlights NH's changing landscape and economy related to the NH Livability Principles and presents a series of considerations for each of our regions.

Setting the Stage – Demographic Change

Demographic shifts have a direct connection to the services our communities provide, housing markets, transportation choices and ability for our economies to thrive. In the last few decades, NH's population growth came from net in-migration, of residents moving to the State, bringing with them increased demand for homes, expanded highways and community services. However, when combined with NH having one of the fastest aging states in the country, the recent sustained period or net out-migration contributes to a smaller available labor force, declining demand for new homes, and shrinking school enrollments.

Labor force growth is clearly dependent on population growth…Declining labor force participation is effectively a reduction I the total workforce. Without increase in capital investment and technology to offset these declines, they will likely be associated with a drop in economic output.

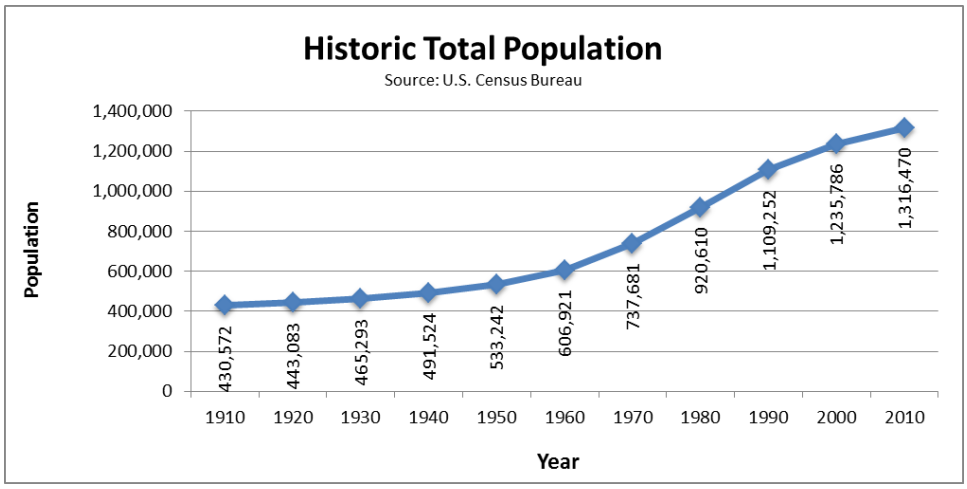
- NH Center for Public Policies Studies, "What is NH? 2012 Edition," pages 4, 6.

New Hampshire does not currently have an old population; only twenty-one states have a smaller proportion of seniors. However, the state's age structure dictates that a rapid increase in the senior population is inevitable and coming soon. The population age 65 and over will almost certainly double in the next two decades. In contrast, the number of children in the state diminished between 2000 and 2010, and the number of young adults and family-age residents increased only modestly. The state's youngest and oldest residents are big consumers of government services like education and health care, so changes in the size of these groups have significant implications for the institutions and organizations that serve them. In contrast, New Hampshire's large population of working-aged adults provides much of the human capital the state needs to fuel continued economic growth. Therefore, the lack of significant growth in these age groups is a cause for some concern.

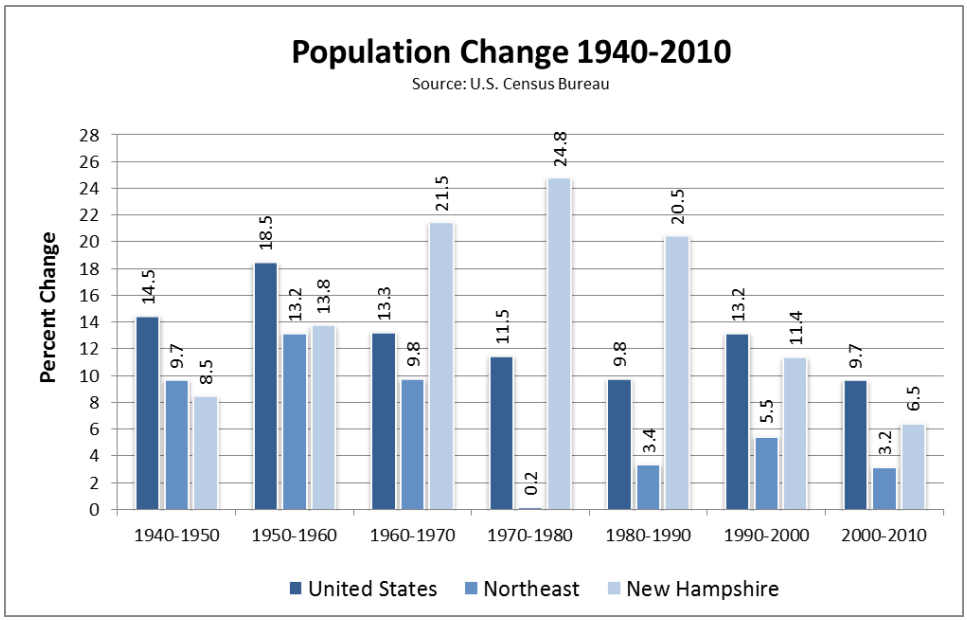
- Kenneth M. Johnson, "New Hampshire Demographic Trends in the Twenty-First Century," Carsey Institute, UNH, 2012, page 3.

✱ New Hampshire is still growing but not nearly at the same rates of change that were seen in the past six decades.

Peak growth in NH's population occurred from 1970-1980, a 24.8% increase. Comparatively, the change from 2000 to 2010 was only 6.5%; the lowest 10-year percent change since prior to 1950 (1930-1940 was 5.6%).



New Hampshire's increase of 80,700 persons between 2000 and 2010 predominantly occurred in the first half of the decade. Nearly half of the population growth in the last decade was from net migration into the State: 35,400 from migration and the remaining 45,300 was natural population change (births minus deaths). [1]



[1] *NH Demographic Trends in the 21st Century*, K. M. Johnson, Carsey Institute, 2012.

✱ A high proportion of New Hampshire's workforce is near retirement age, its population is aging, and families are having fewer children.

The state will soon be facing a rapid increase in the size of its oldest population cohorts. [2] Over the last 5 years, NH's birth rates have steadily declined from 10.6 new births per 1,000 persons in 2007 to 9.9 in 2011. During the same time frame, NH's death rates have increased from 7.7 deaths per 1,000 people that live in the State to 8.1 in 2011.[3]

Additionally, between 1990 and 2000, the State experienced net out-migration of those between 20 and 29 (> -5,000 persons) and net in-migration of those aged 30 to 39 (>15,000).

New Hampshire's Population By Age

Age Cohort	Total
Under 5 years	69,806
5 to 9 years	77,756
10 to 14 years	84,620
15 to 19 years	93,620
20 to 24 years	84,546
25 to 29 years	73,121
30 to 34 years	71,351
35 to 39 years	82,152
40 to 44 years	97,026
45 to 49 years	113,564
50 to 54 years	112,397
55 to 59 years	96,289
60 to 64 years	81,954
65 to 69 years	57,176
70 to 74 years	39,586
75 to 79 years	31,774
80 to 84 years	24,971
85 years and over	24,761
2010 Total Population	**1,316,470**

Source: 2010 U.S. Census, DP-1

Rank[4]	Variable	NH	US	Source
4	Median Age	41.1	37.2	2010 Census
25	Population Age 65 and Over	13.5%	13%	2010 Census
3	Population Age 25-64	55.3%	53%	2010 Census
49	Births in the Previous 12 Months (per 1,000 Women Age 15-50)	45	56	2007-2011 ACS
35	Households With One or More People Under 18 Years	31.7%	33.6%	2007-2011 ACS
34	Average Household Size	2.48	2.6	2007-2011 ACS
12	Households That are Married-Couple Families With Children Under 18	21.7	20.7	2007-2011 ACS
40	Women that Never Married	25	28.3	2007-2011 ACS
13	Median Age at First Marriage for Women	26.8	26.5	2007-2011 ACS

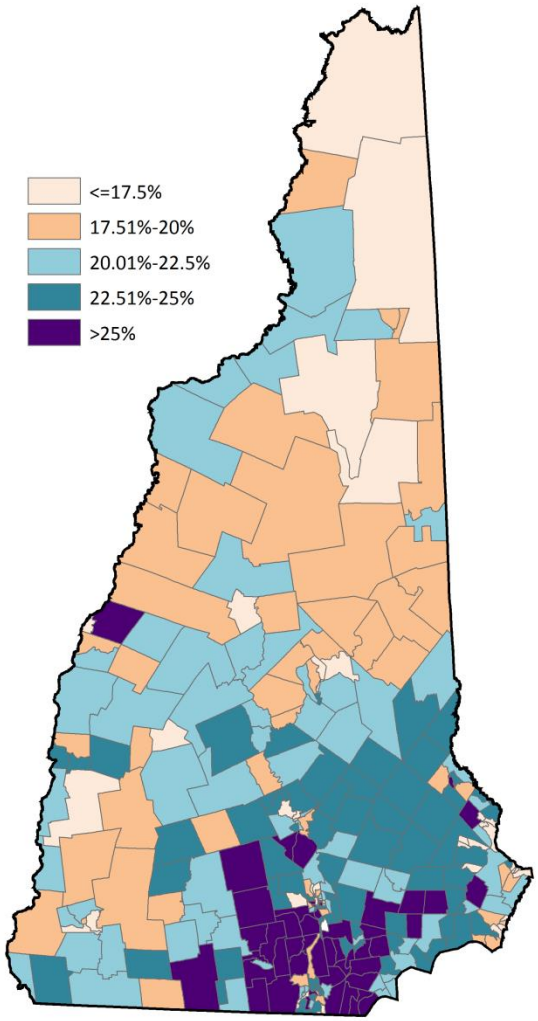
[2] *NH Demographic Trends in the 21st Century*, 2012.
[3] *Vital Signs 2012,* ELMI.
[4] Unless otherwise noted all rankings are presented as 1 equals highest amount or percentage and 51 equals the lowest amount or percentage.

There is a dichotomy between rural NH and metro NH. If rural New Hampshire were a separate state it would have the lowest percentage of residents who are ages 25-44 among US states, while NH metro counties would rank among the median US states on this same measure.

Furthermore, Rural New Hampshire as a separate state would have the second highest percentage of residents over 65 years old (only behind Florida), while metro New Hampshire would be in the bottom third of US states.

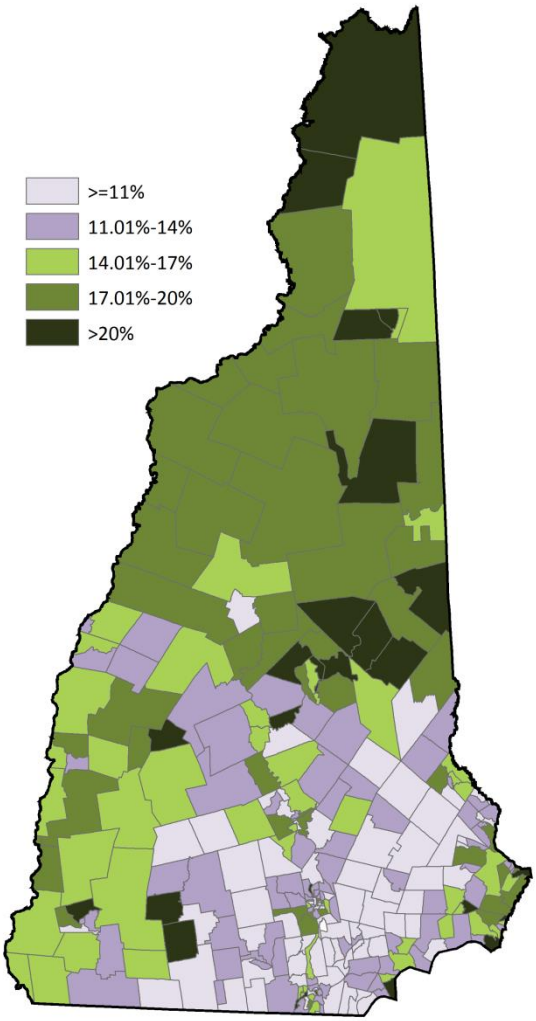
Percent of Population Under 18 Years

Source: 2010 U.S. Census



Percent of Population Age 65 and Older

Source: 2010 U.S. Census

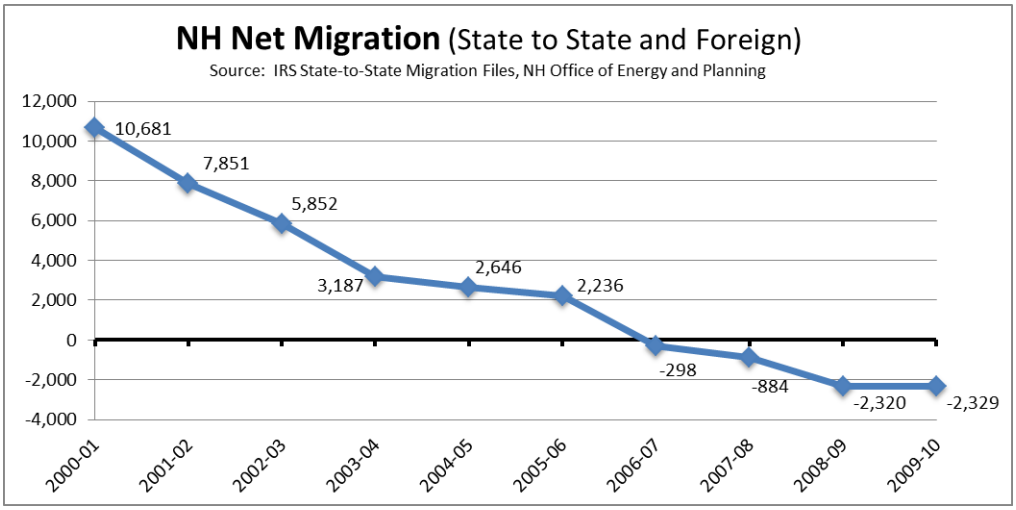


✱ Less than half the State's population was born here and previously high in-migration is slowing, resulting in a shrinking, yet more diverse, workforce.

The decrease in migration to the state has immediate impacts on the State's economy and creates "human, intellectual, and social capital" losses.[5] According to the 2000 Census only 45% of New Hampshire residents were born in-state and, according to the 2007-2011 ACS Data, only 42.3% were born in state.

Percent of Population Born in New Hampshire	
Belknap County	11%
Carroll County	39%
Cheshire County	43%
Coos County	61%
Grafton County	44%
Hillsborough County	2%%
Merrimack County	53%
Rockingham County	29%
Strafford County	50 %
Sullivan County	50%

Source: 2007-2011 American Community Survey



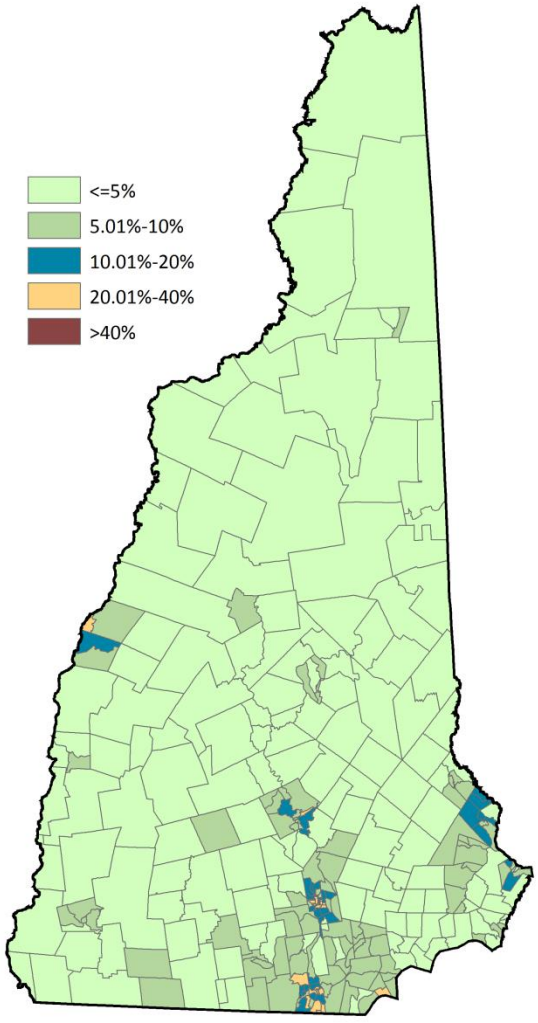
Rank	Variable	NH	US	Source
43	Population Born in State of Residence	42.3%	58.7%	2007-11 ACS
38	Population Born in Another US State	51.4%	27.2%	2007-11 ACS
38	Native Population Born Outside the US	1.1%	1.4%	2007-11 ACS
42	Foreign Born Population	5.2%	12.8%	2007-11 ACS
3	Population that is White Alone	94.3%	74.1%	2007-11 ACS

[5] *NH Demographic Trends in the 21st Century*, 2012

As of 2010, minorities comprised 7.7% of the State's population. Yet, approximately 50% of New Hampshire's population growth over the last decade was due to growth in the minority population. Additionally, the minority birth rate, 10.6% of total births, was higher than the State's average. Diversity is greatest in the State's youth population. According to 2010 Census Data, 12.2% of NH's youth were minorities.

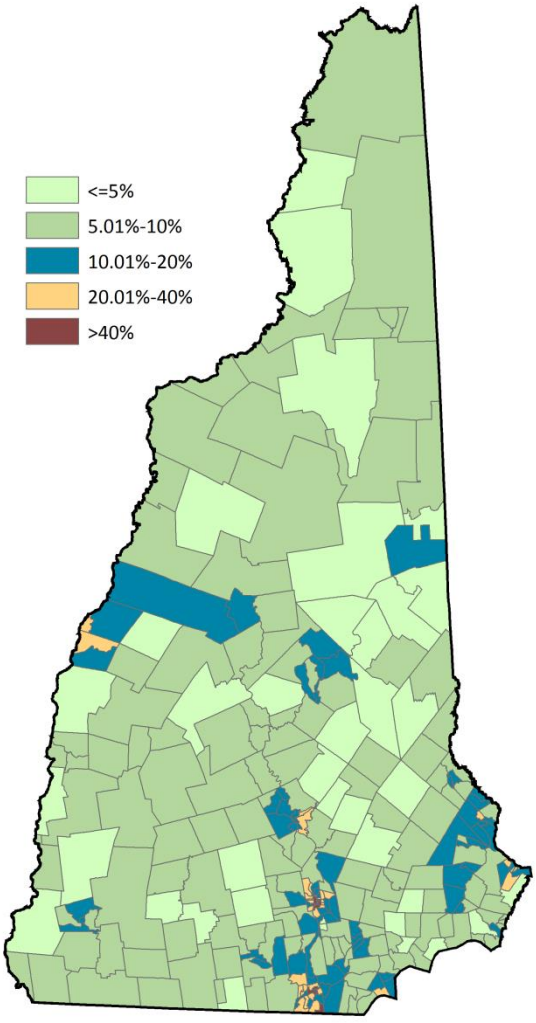
Minorities as a Percent of Population

Source: 2010 U.S. Census



Percent of Children that are Minorities

Source: 2010 U.S. Census



Considerations for the Future – Demographic Change

Assessing current conditions:

- Are systems in place to link regular monitoring of demographics to planning efforts?
- What infrastructure is currently in place and what additional infrastructure will we need to support a future aging population?
- What assets exist that attract young adult populations in our regions and state?
- Are our existing policies and systems ready to support the success of an increasingly diverse population?

Identifying challenges:

- What impacts do we need to anticipate and plan for assuming an aging population will create a demand for increased state and local services and present an increase in costs to state and local governments?
- How do we attract and retain a younger adult population to our state and regions?
- How do we support our education and training pathways to serve increasingly diverse student population to ensure a skilled workforce?
- How do we ensure the full inclusion of all residents in the economic, social, and political life of our regions and state?

Opportunities for the Future:

- What strategies do we need to implement to put all residents on the path to reaching their full potential to result in vibrant, prosperous regions and communities
- How do we need to prepare communities for the ultimate retirement of NH's current high proportion of middle aged population in the workforce?
- What policies are needed to attract the desired to the age cohorts to our state and regions? Policy outcomes targeting 30-something's might include quality child care and education systems and lower cost housing.

Traditional Settlement Patterns and Development Design

From 1960 to 2010, NH's population more than doubled from about 600,000 to over 1.3 million people. Much of this growth was low-density residential sprawl. This resulted in a loss of open space (approximately 17,500 acres of forestland each year from 1960 to 2010) and for many communities this can represent a loss of the rural landscapes that drive NH's economy and define its sense of place. In response, many communities' implemented regulations that inadvertently further dispersed settlement patterns that are now unsustainable. New England has a rich tapestry of compact and traditional village development patterns that provide an opportunity to reverse the trend toward sprawling development.

Two-thirds of key destinations in New Hampshire and approximately a third of the State's population and homes are located either in or within a half-mile of the community center. Over half of New Hampshire's land is in Current Use, 30% of all total land area acres in NH are permanently conserved, and 27% of the State is forested. However, over the last decade 7,300 acres of forests, 1,900 acres of farmland, and 840 acres of wetlands have been developed.

NH's traditional New England settlement patterns and development design historically were based on efficient land use, compact design, and vast natural resources and working landscapes. The traditional New Hampshire landscape can be kept intact by focusing development in town centers and village areas, while leaving open rural areas for agriculture, recreation, and other suitable uses. Of the Livability Principles, Traditional Settlement Patterns is the most relevant to the other planning areas (including housing choice and affordability, and natural resources). It minimizes use of undeveloped land, because compact design has less impervious coverage creating less impact on water quality. A traditional form of development, focused on creation of community centers, provides for more efficient use of land and further conserves transportation energy and supports healthy active communities.

Working in collaboration, a community can foster healthy eating and active living through sponsoring education and community programming; increasing community connectivity; providing infrastructure that supports alternative means of transportation; preserving open space; and providing safe, attractive and accessible recreational facilities. Healthy lifestyles can be encouraged through simple, low-cost strategies, such as using signs to prompt stair use or encouraging local food pantries to increase healthy food options. However, major investment in infrastructure is also recommended to create alternatives to the car as a means of transportation, construct facilities for leisure-time physical activity, and improve neighborhood security.

- Healthy Eating Active Living, "Action Plan for New Hampshire," March 2008, page 32.

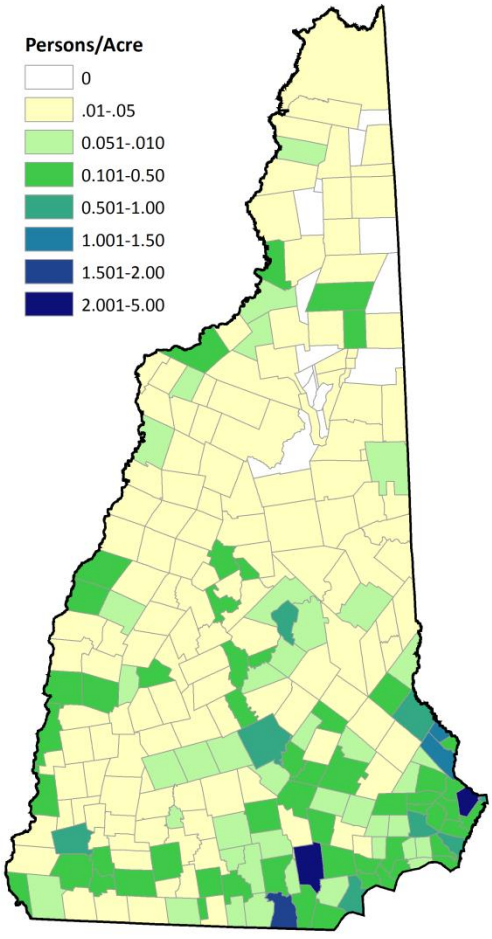
✱ New Hampshire's regions each have a mix of development patterns including rural, suburban and urban.

Over the last 20 years New Hampshire's urbanized areas have exploded, growing from 269,874 acres in 1990 to 356,861 in 2000 and 412,185 in 2010; equating to .24 urbanized acres per capita in 1990 to .31 acres per capita in 2010.[6] Despite a Statewide expansion of areas designated as urban, due to population declines in some counties, the area designated as urbanized may have decreased. Coos County being one example where the population declined from 34,828 in 1990 to 33,055 in 2010 and the urbanized area contracted from its 2000 peak of 3,789 to 3,493 acres in 2010.

Most notable expansions of urbanized area corresponded with those areas that saw the greatest population gains. From 2000 to 2010 Hillsborough and Rockingham Counties grew 5 and 6% each to 400,721 and 295,223 persons in 2010. At the same time the urbanized land areas expanded from 108,652 and 126,995 acres in 2000 respectively to 125,915 and 165,783 acres in 2010; a 16% increase in urbanized land area for Hillsborough County and a 30% increase in Rockingham County.

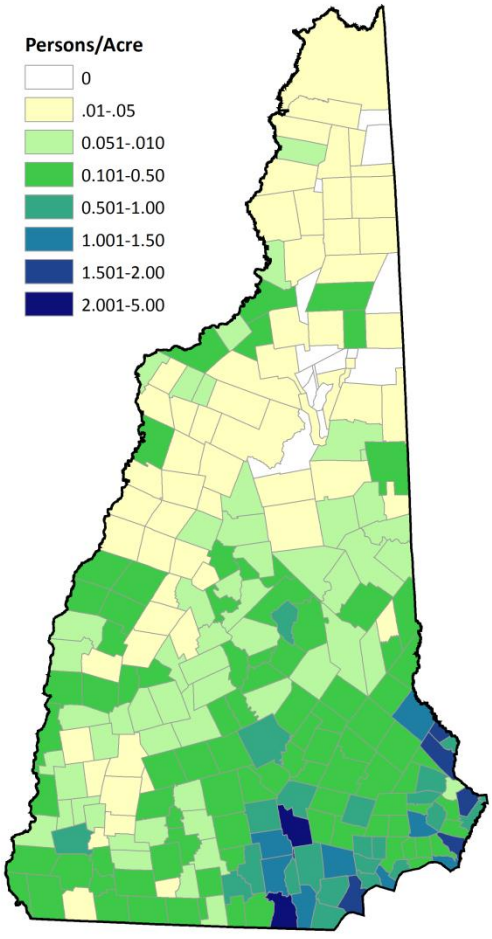
Population Density in 1960

Source: 1960 U.S. Census



Population Density in 2010

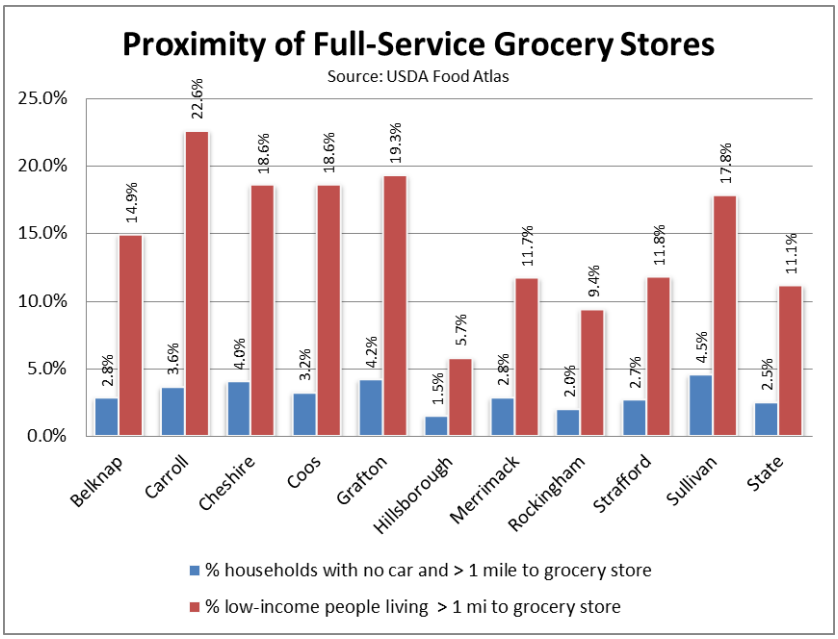
Source: 2010 U.S. Census



[6] Urbanized land area as determined by the U.S. Census Bureau is areas where there are 50,000 or more people that form the urban cores of metropolitan statistical areas.

✱ New Hampshire's mix of development patterns each present different opportunities and costs for residents and businesses.

Proximity to full-service grocery stores varies greatly across the State requiring some to drive longer distances to purchase healthy food for their families. Much of this distance can be attributed to New Hampshire's more rural landscape – very few people in NH's denser counties have to drive more than a mile to reach a grocery store compared to the more rural areas. This is coupled with the issue that the number of children having health and obesity issues is growing in NH.



Across the State, nearly all households pay on average 50% of their income for their combined housing and transportation costs.[7] While only urbanized areas in the southeastern portions of the State are detailed within the Center for Neighborhood Technology's affordability index, much of the rest of the state still contends with high property values (land prices have risen 61% since 1998), lower incomes and long drive times, which make these areas less affordable despite lower overall housing costs.

Housing and Transportation Costs Relative to Household Income		
Regions and Counties	**% of all Households paying >45% of their Income**	**Average % of Income spent on Housing and Transportation**
Metropolitan Planning Organization (MPO) Regions		
Nashua Regional Planning Commission	75.20%	51.40%
Rockingham Planning Commission	75.10%	50.90%
Southern NH Planning Commission	63.70%	48.90%
Strafford Regional Planning Commission	49.60%	50.00%
Counties (data not available for all areas in New Hampshire)		
Belknap County	90.20%	55.10%
Cheshire County	92.30%	52.70%
Grafton County	100%	55.80%
Hillsborough County	67.10%	49.20%
Merrimack County	81.70%	52.70%
Rockingham County	77.10%	51.40%
Strafford County	44.40%	45.20%
Sullivan County	94.20%	55.10%
New Hampshire (weighted average of 8 counties)		50.80%

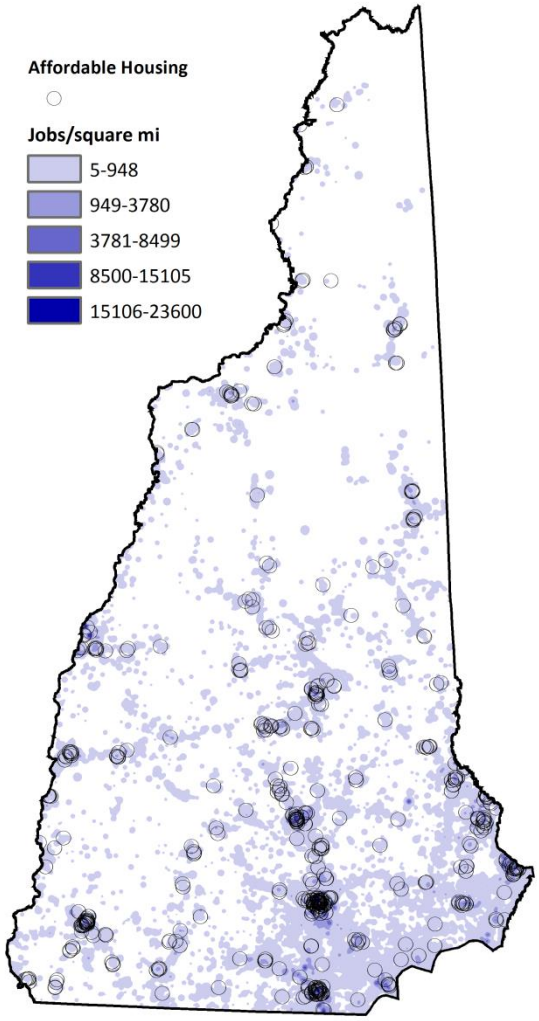
Source: http://htaindex.cnt.org/map/, 11/19/2012

[7] While housing alone is traditionally considered affordable when it consumes no more than 30% of household income, combined housing and transportation costs are considered affordable when less than 45% of income.

Just as New Hampshire's development patterns vary, there are varying opportunities to live near a major employment center depending on where you are in the state. However, generally, NH's Affordable Housing options are located near to the State's largest employment centers.

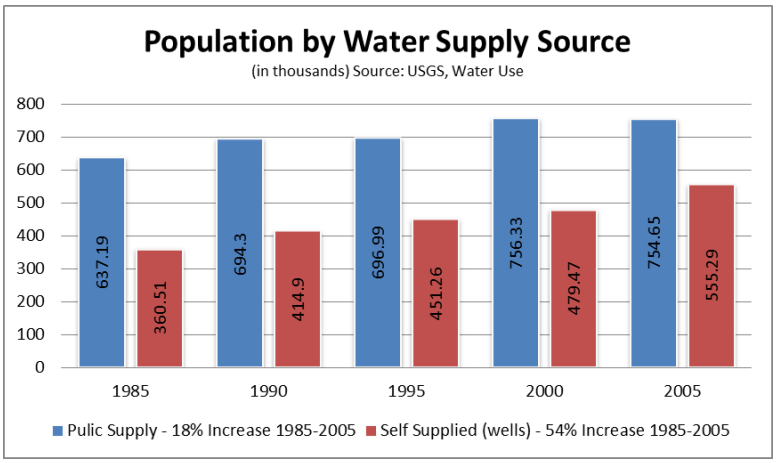
Proximity of Affordable Housing to Employment Centers

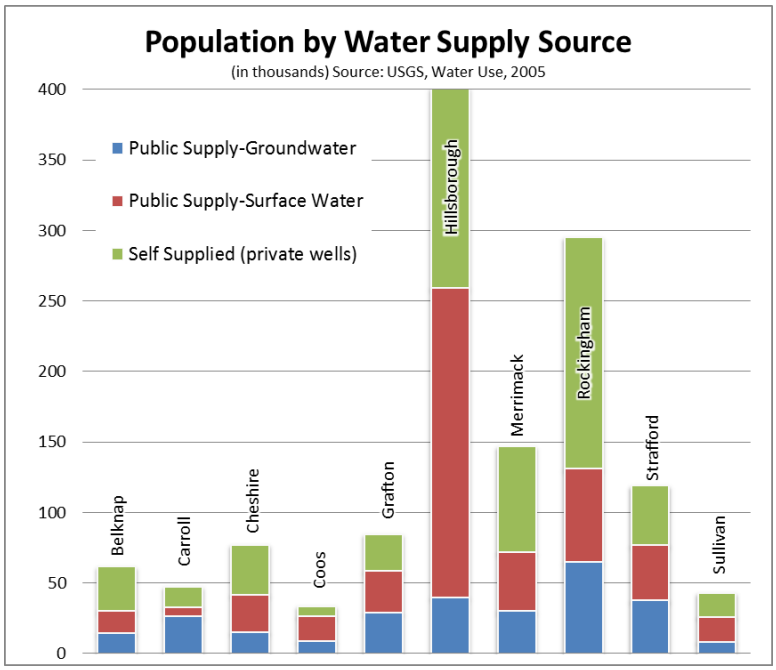
Sources: NH Housing, US Census On-The-Map



✱ New Hampshire is highly dependent on private wells for safe drinking water and the demand for resources and costs of maintenance is growing.

Compared to the national average of 14%, in 2005 42% of NH's population relied on private wells. For New Hampshire this represents an increase over 1985 where 36% were dependent on private wells. Nationally however the trend has been declining, down from 17% in 1985. The high proportion of self-supplied water sources in NH compared to national averages may be largely attributable to the state's more rural nature. However, within the state, the most rural County, Coos, has the smallest percentage of its population served by private wells (21%) and "the more urban" Rockingham County, the greatest share of its population supplied by private wells (54%).





Domestic water use only accounts for about 7% percent of New Hampshire's total water withdrawals, the rest attributed to aquaculture, industrial, and thermoelectric power generation. While from 1985 to 2005 the amount of water withdrawn from private wells doubled from 21.65 million gallons per day to 41.65 million gallons per day, households appear to be more conservative in recent years. From 2000 to 2005 there was a 3.5% increase in the number of private wells but only a 1.5% increase in the amount of water withdrawals. New Hampshire's domestic water use is much lower than the national average, 75 gallons per day per capita versus the 98 gallons national average.[8]

New Hampshire has 695 Community Water Systems that serve 15 connections or 25 persons or more. Infrastructure in many communities ranges from 50 to 100 years old. The State's Drinking Water State Revolving Fund makes loans of approximately $8 million per year to aid the state's water suppliers to improve and update infrastructure. However, the estimated 20-year need for infrastructure improvements is approximately $1.7 billion.[9]

[8] USGS, Estimated Use of Water in the United States in 2005
[9] NH DES, Drinking Water Infrastructure in New Hampshire: A Capital Investments Needs Analysis, March 2011

Considerations for the Future – Traditional Settlement Patterns

Assessing current conditions:

- How is the distribution of affordable housing changing throughout our communities and regions relative to community center areas?
- What is the current status of bike and pedestrian infrastructure and connectivity?
- What are the regulatory and financial barriers and incentives that encourage development and redevelopment within our traditional community centers?
- Has there been a decline in traditional town centers population or have communities noticed underutilized community centers not achieving their full potential?
- What have been the local health impacts of dispersed development patterns? Impacts might include more driving, less walking, less access to healthy foods and opportunities for physical activity, and erosion of social networks.
- What impact has zoning posed on the community shape? Does it promote or prohibit creating the traditional New Hampshire or New England small community center?

Identifying challenges:

- How will NH and its communities finance its needed water infrastruture improvements?
- Given the large proportion of private wells, how to ensure residents have safe and clean drinking water?
- How do flooding and natural disaster risks influence Traditional Settlement Pattern development? What have we learned from past experiences?
- How do we encourage concentrated development when there is no money to develop or protect community water supplies?
- How accessible and affordable are services to where residents live?

Opportunities for the Future:

- What are the opportunities for developing infrastructure in our community centers to support more balanced housing options and services?
- What opportunities are there to conserving open space and critical lands, protecting natural resources?
- Is there an opportunity to increase healthy eating and active living among our population (e.g., more sidewalks, transit oriented development); efficient management of systems?
- How can economic opportunities be stimulated by traditional compact design, particularly small businesses?
- Is there an opportunity to provide better access to services and support public transit?
- Can design create stronger sense of community?
- What can be done to preserve character of New Hampshire's historic community centers?

Housing Choices

A variety of housing choices ensure that everyone, no matter what their income level, has convenient and affordable choices for where they live. This includes a variety of housing options and ownership types that appeal to people at any stage of life and is convenient to where they work, shop, and play. It will be important to ensure adequate housing choices are available near necessary services such as medical offices for seniors or child care and schools for young families. The 1996 to 2006 rental scarcity drove the formation of workforce housing coalitions across the State, let by employers who could not find permanent and seasonal employees due to the housing shortage.

According to the US Census American Community Survey, NH is ranked 5th highest nationally in housing costs. In 2007, while the average housing cost as a percentage of income in the United States was 37.5 percent, New Hampshire's housing cost as a percentage of income was 40.5 percent. New Hampshire Housing Finance Authority reported a record number of foreclosures in March of 2011, the highest monthly number recorded (543 foreclosure deeds) - an increase of 21% over foreclosure deeds recorded in March 2010. Since that peak in 2011, the number of foreclosures has consistently declined, with a few single month exceptions. However, until foreclosures stabilize, the negative impact of foreclosed properties will continue to influence the market. While the State has fared well during the crisis that has stagnated much the country, what NH is experiencing at the local level is simply a delay in the impact within our region of the country. A significant decline in the number of foreclosures is unlikely until there is improvement in economic conditions including real growth in jobs, salaries, and wages and a resurgence of residential property values accompanied by an increase in demand.

With shifting population trends, including a growing senior population and shrinking young adults, it is assumed that housing options will also need to shift to meet future housing needs and demand. That said, nationally, over half of current home buyers are looking to by a brand new home about 17% larger than their currently home, increasing from a current average of 1,900 square feet to 2,225 square feet. Half of home buyers want 3 bedrooms and one-third of buyers are looking for four bedrooms. However, more suited to seniors, most buyers are looking for a single story home.[10]

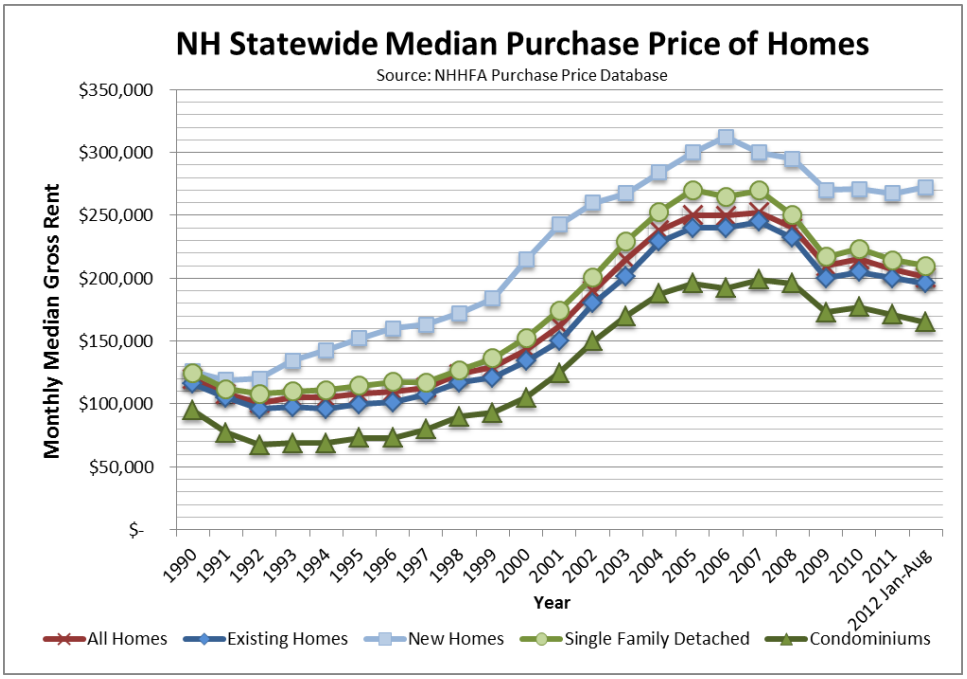
New Hampshire's economic growth over the past two decades has outpaced its housing growth. As the economy boomed, housing developers found that the conditions for development, particularly a labor shortage and more stringent local regulatory requirements, had a significant effect on the type and number of homes that could be built. Because there was a market for large, expensive single-family homes and regulations encouraged their construction, much of the demand for more affordable housing was left unmet. As that demand outstripped supply, prices were driven up making living in New Hampshire expensive for all, but especially difficult for young families.

- "Meeting the Workforce Housing Challenge: A Guidebook for New Hampshire Municipalities," NH Housing, June 2010, page v.

[10] *What Home Buyers Really Want,* May 1, 2013, Rose Quint, Assistant Vice President for Survey Research, Economics and Housing Policy, NAHB.

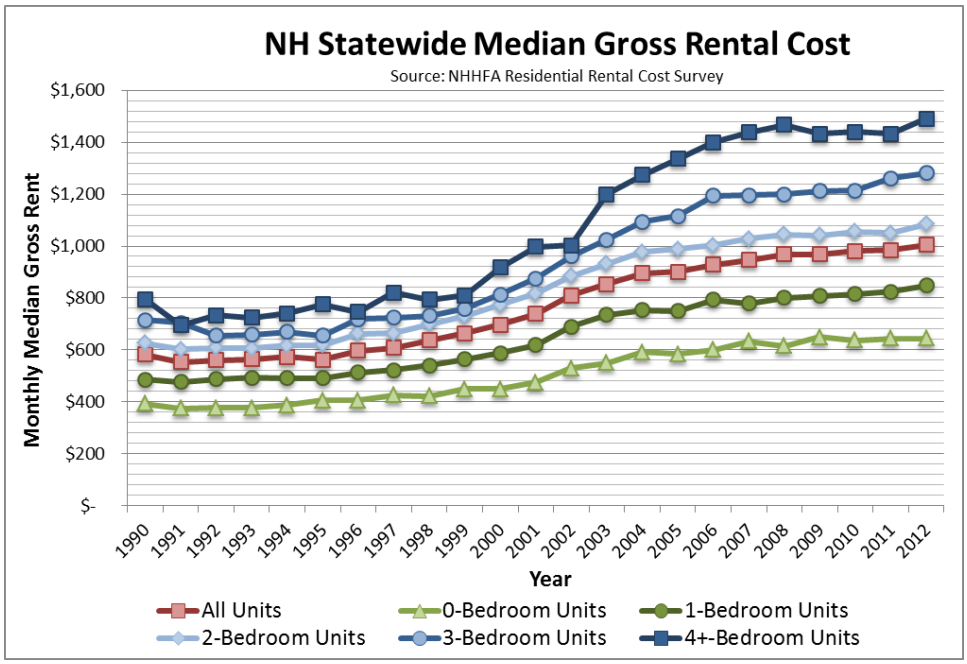
* The housing stock in New Hampshire lacks affordable choices and generally is not proximate to key employment centers in the State.

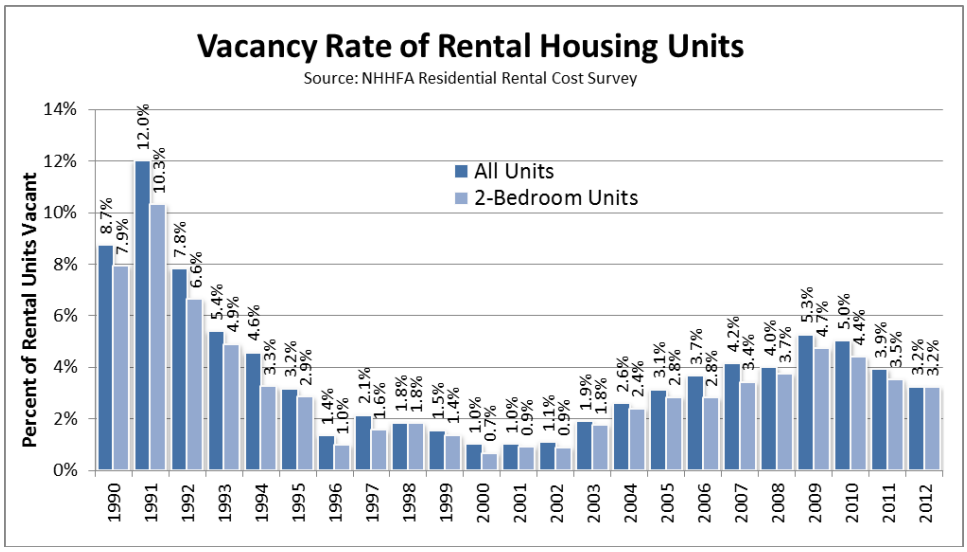
Peak housing purchase price was an average of $252,500 for all home types in 2007, only slightly higher than the previous two years that averaged approximately $250,000. The current recession's largest drop in New Hampshire's median home prices was in 2009 – down to $210,000. While there was a modest gain in 2010, with a median home price of $215,000, median home prices have since continued to decline to a low of $200,900 for January to August of 2012.[11] To ensure affordability and stability NH needs to see more gradual price increases that keep pace with salary and wage growth.



Rental costs, however, have continued to increase, further limiting affordability, and as of 2012 had reached a peak of median gross rent for all units of $1,005 per month, a 24% increase over the past decade. The most notable rent price increases were in homes with four or more bedrooms which have increased 33% over the last 10 years to a most recent high of nearly $1,500 per month.[12] The continued increased rental prices are likely the result of several factors including: past shortages of rental housing exhibited by the low vacancy rates seen in the late 1990's and early 2000's and more recently due to the housing foreclosure crisis that has forced many families into rental homes, further shrinking availability within existing limited supply of 3 or 4 bedroom rental units.

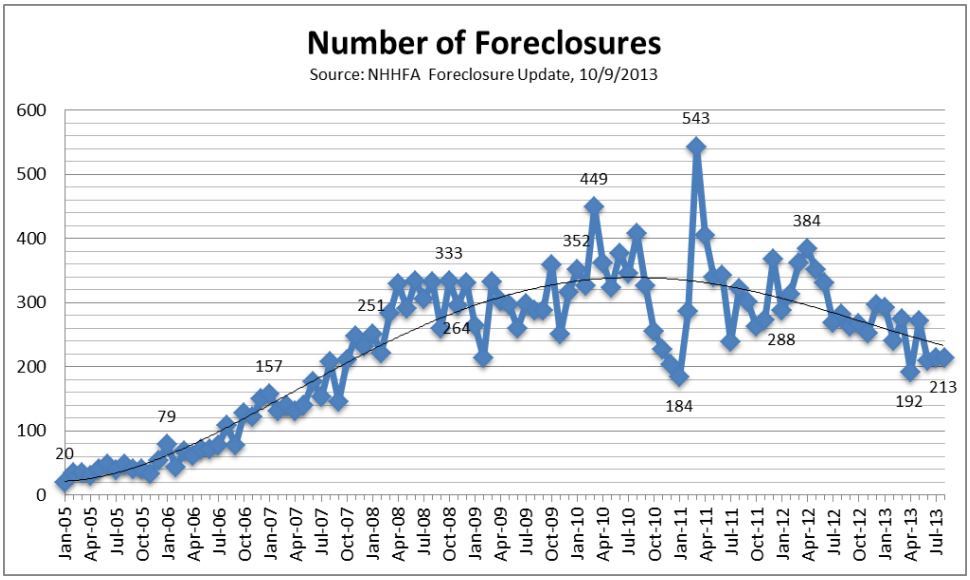
[11] *Purchase Price Trends,* NHHFA, October 2012
[12] *Rental Cost Survey* 2012, NHHFA





Since 2005, New Hampshire's foreclosures hit a monthly high of 543 new foreclosures in March of 2011 – this is partially attributable to the bank moratorium on new foreclosures in the last quarter of 2010 that led to the fewest number of foreclosures seen since 2007. The 263 foreclosure deed recordings in New Hampshire in September 2012 are a 13% decrease from foreclosure deeds in September of 2011, and a 6.7% decrease from August 2012. The cumulative foreclosure total for January through September 2012 is nearly 4% below the same period in 2011 and 13% below the same period in 2010. During 2012 there was a monthly average of 305 new foreclosures with a high of 384 in April 2012 and a low of 252 in November 2011.[13] During the first 8 months of 2013, foreclosures have been anywhere from 20 to 50 percent lower than that of the same month in 2012.

[13] *Foreclosure Update*, NHHFA, October 9, 2013



Across New Hampshire minority populations 3 to 6 times more likely to be living in overcrowded housing conditions, when compared to the State's White non-Hispanic population. Minority populations in NH are 1.5 to 2 times less likely to own a home compared to White non-Hispanics.[14] A Point in Time Count on January 25, 2102 identifies 2,438 total homeless for the State of New Hampshire: 1,357 sheltered, 368 unsheltered and 713 temporarily residing with family and friends; of this count, 405 were families.[15]

Percent of Homes Affordable to Households Earning 80% of the Area Median Income		
Region	**Renter**	**Owner**
Central NH Planning Commission	54.0%	11.0%
Lakes Region Planning Commission	55.0%	13.9%
North Country Council	55.4%	22.3%
Nashua Regional Planning Commission	52.6%	7.3%
Rockingham Planning Commission	49.6%	38.8%
Southern NH Planning Commission	56.3%	9.0%
Southwest Region Planning Commission	52.0%	15.0%
Strafford Regional Planning Commission	59.1%	13.9%
Upper Valley Lake Sunapee Regional Planning Com.	49.0%	14.0%
New Hampshire	**54.2%**	**11.4%**

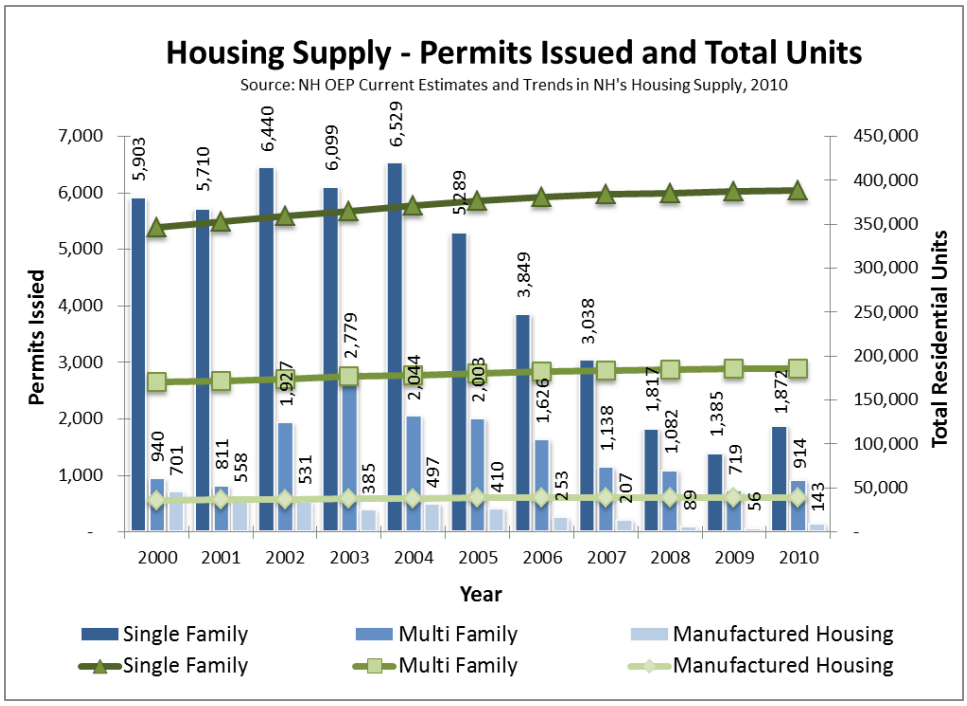
Source: HUD Community Planning and Development Maps, 2005-2009 ACS, Comprehensive Housing Affordability Strategy (CHAS) data

[14] *Health and Equity in New Hampshire,* January 2013, NH Center for Public Policy Studies, p. 19-20
[15] NH Dept of Health and Human Services, Bureau of Homeless and Housing Services

✱ Universality is important, as is the need for a better balance between single-family and rental housing able to meet changing preferences.

There has been no significant change to the distribution of New Hampshire's housing choice options. Single family homes comprised 62% of New Hampshire's housing stock in 2000 and 63% in 2010. Multi-family homes were 31% of the housing supply in 2000 and 30% in 2010. There was no proportionate change in manufactured homes from 2000-2010. Peak growth in New Hampshire's new housing construction starts occurred in 2003 and 2004 with over 9,000 new starts per year. The decline in new starts reached a low in 2009 at just over 2,000 new residential starts.[16]

Anticipating future housing demand to meet the needs of an aging population, generational preferences are assumed to be different. That said, there will remain a need for an affordable supply of housing choices that are universal and adaptable to changing demographics, aging in place, differences between boomers and young populations, and meet the need for a greater supply of rental options.



Rank	Variable	NH	US	Source
13	Median Housing Value of Owner-Occupied Housing Units	$250,000	$186,200	2007-11 ACS
14	Median Gross Rent (per month)	$956	$871	2007-11 ACS
9	Percent of Mortgaged Owners Spending 30 Percent or More of Household Income on Selected Monthly Costs	40.6%	37.4%	2007-11 ACS
24	Percent of Renter-Occupied Units Spending 30 Percent or More of Household Income on Rent and Utilities	45.7%	17.7%	2007-11 ACS

[16] *Current Estimates and Trends in NH's Housing Supply*, NH Office of Energy and Planning, 2010

Considerations for the Future – Housing Choices

Assessing current conditions:

- What housing choices are available to support a workforce needed for the economy to recover?
- Do local regulations allow for housing that meets housing market demand and a variety of choices?
- Do the current development patterns support low cost transportation options to work, services, and amenities?
- What is the energy costs associated with the existing housing stock?
- Can current energy codes better reduce operating costs?

Identifying challenges:

- Have tight rental markets pushed low income households out of larger communities and into smaller towns? If so, are the small communities equipped to provide necessary services in emergency situations such as a lack of heating fuel?
- How can residents managing heating, energy costs and energy efficient upgrades?
- What are the associated cost of services for new development and housing locations?
- Is there an interest in smaller homes and are they feasible under current financing systems?
- What barriers prevent changes to regulations or the offering of incentives promoting inclusionary development, or development projects that support use by residents of differing income levels?

Opportunities for the Future:

- Do housing preferences of aging baby boomers and younger population entering the work force desire more dense development near employment centers and/or transit options, as well as near goods and services including entertainment?
- How can communities that want to serve their existing population and attract younger families/individuals need to respond to shifting housing preferences?
- Choices for New Hampshire's baby boomers – will they choose to age in place or be looking for new homes? If they look for new homes, where will the demand be: smaller homes, closer to community services or for age restricted developments?
- How can communities plan for desired living locations for diverse residents with transportation options to get there and access to desired services such as education, jobs, shopping, and recreation?
- Are there opportunities for communities to use local ordinances to preserve open space and encourage development in a way that reduces costs of providing services to new homes and supports transportation options that will reduce costs for residents?
- Is there an opportunity for in-fill development which could be used to plan and prepare for aging demographics – get seniors closer to service?
- Can new developments be tailored to attract younger workforce by providing housing near goods and services and transportation options?
- Can planning incentivize and prioritize the development and preservation of housing that is affordable for the majority of the population and that is co-located with multi-modal transportation investments?

Transportation Choices

Transportation choices help people safely and efficiently get where they need to go. The transportation network is not just a collection of roads and bridges, but is a system with a variety of interconnected modes of movement that include walking, driving, biking, public transportation, carpooling, or taking a train or plane. Transportation networks should make it easy to get from one place to another, and should allow the efficient movement of goods to support the economy (commercial freight, rail, and air transport).

Traffic on NH highways increased at nearly double the rate of population growth between 1960 and 2000. However, recent traffic data across the State suggests a dramatic slowing in traffic growth. Traffic counts over the last ten years have remained virtually flat with only minor increases in volume in select locations.[17] Approximately 90% of commuting trips in NH are by automobile (95% in rural counties). Most of the rest is accounted for by intra-city bus transit in a few urban areas including Manchester, Nashua, Concord, as well as the award winning rural system serving Hanover-Lebanon with comprehensive community routes and service to select locations in Portsmouth, Dover, Durham, Newington, Rochester, Somersworth and Hanover-Lebanon (11 out of the State's 234 municipalities). Inter-city bus connections are available between major shopping and employment centers on the seacoast, as well as, Concord, Manchester, Londonderry, Nashua, Portsmouth, and Boston; Train service connects Dover, Durham and Exeter with Portland, Maine and Boston. NH is lacking in comprehensive alternative transportation options. For the vast majority of residents their car is the only option. In 2009, 82% of all work commutes were by single occupant vehicle.

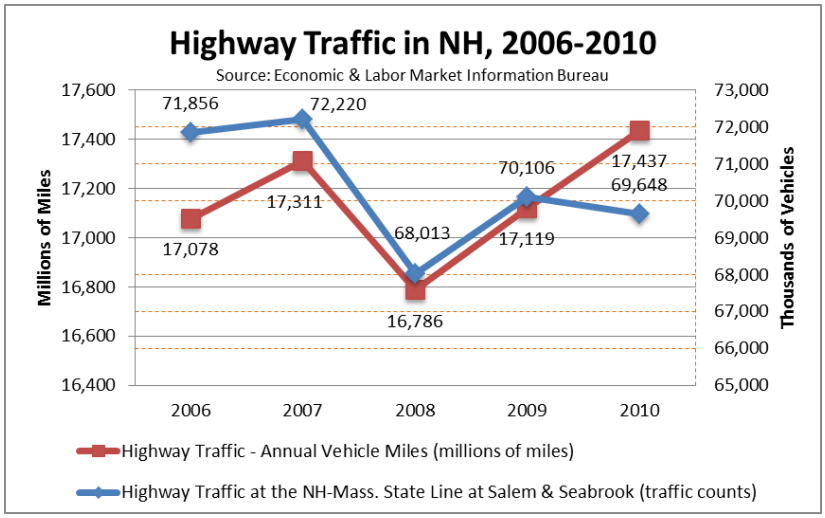
There are several funding challenges that directly impact the Ten Year Plan including the continued reliance on turnpike toll credits in lieu of State hard match to the Federal program, the direct budgeting of State soft match to support operating costs, and most significantly, the potential reduction of Federal Funds by as much as 33%, from $150 million/year to $100 million/year. The Draft Ten Year Plan was developed predicated on the above funding challenges and the lower, $100 million/year funding level. The results are significant changes to the Plan in order to financially constrain to the anticipated revenues. The financially constrained update focuses on the priorities of fixing and maintaining the existing system through the continued emphasis on preservation, and the repair of red list bridges. The implications are that a number of other projects become delayed or deferred, including the reconstruction and widening of I-93.

- *2013 - 2022 Ten Year Plan Transmittal Letter to Governor Lynch from the Governor's Advisory Commission on Intermodal Transportation*, dated December 14, 2011

[17] http://www.nh.gov/dot/org/operations/traffic/tvr/locations/index.htm

* As a state, more people in New Hampshire drive to work than any other transportation mode.

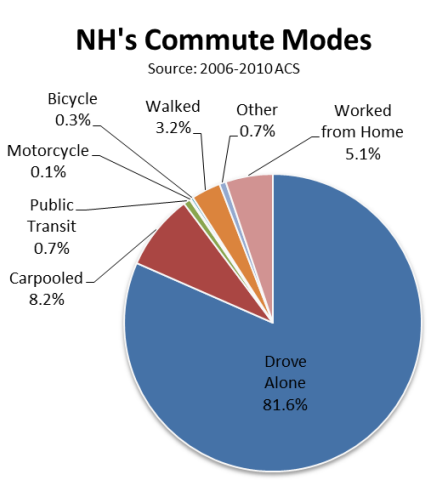
Drivers in New Hampshire own slightly more than the national average number of vehicles per licensed driver (1.68 compared to 1.61). Overall the number of vehicles registered in New Hampshire has decreased over the last 5 years, while the number of miles driven on NH's highways has increased over the last 5 years, the number of cars crossing the New Hampshire. While New Hampshire has a greater share of its population that drives alone to work, the average travel time to work is nearly the same as the national average.

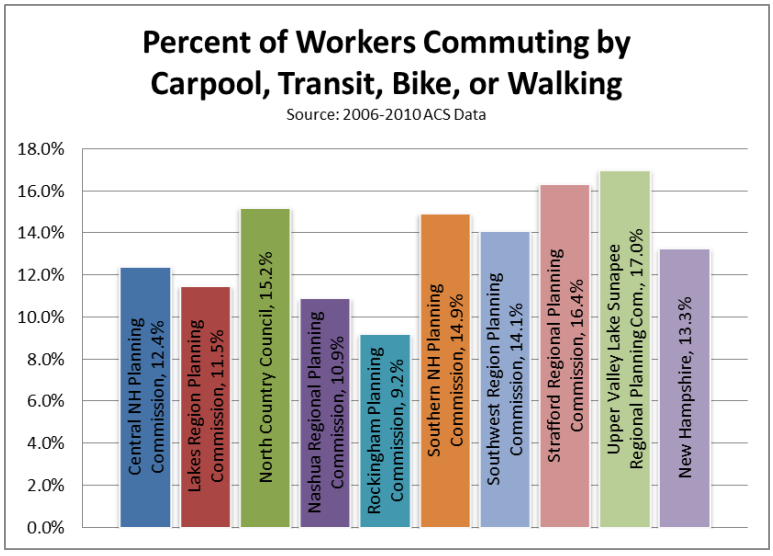


Distance from Home to Work for NH's Residents

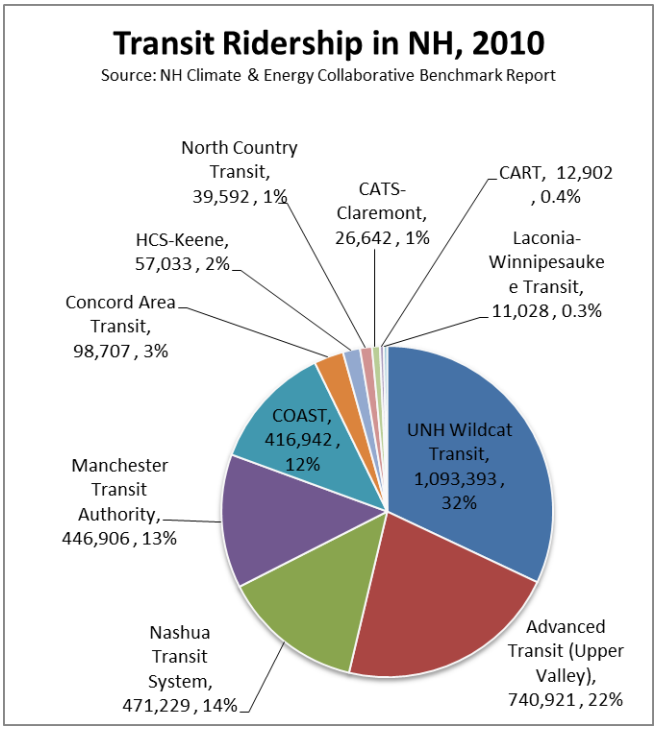
Less than 10 miles	48.2%
10 to 24 miles	29.4%
25 to 50 miles	14.5%
Greater than 50 miles	7.8%

Source: U.S. Census On-the-Map





NH has one of the lowest rates of public transit ridership in the nation (0.7%) compared to the national average of 5% and one of the highest shares of drivers who ride alone (82% compared to 76% nationally). From 2000 to 2010 transit ridership in New Hampshire has more than doubled. The largest increases in 2003 are due primarily to expansion of UNH's Wildcat Transit and the Upper Valley's Advance Transit (both include campus-parking shuttles). From 2006 to 2009 transit ridership increased from 2.8 million to 3.5 million and then dipped to 3.4 million in 2010. Public transit ridership varies significantly by region and availability of service. The Upper Valley has the largest share of its local population that rides transit (17%) and the Seacoast's UNH Wildcat Transit system provides the greatest share of NH's bus passengers (33%). Combined, these two systems accounted for approximately 44% of all transit rides in NH.



Transportation alternatives are essential for the State's residents, particularly job seekers, young adults, seniors, and those with disabilities. Young adults are driving less frequently across the country. From 2001 to 2009, young adults drove 23% fewer miles. This trend is expected to continue as a result of increased costs associated with driving.[18] In New Hampshire, with a growing senior population, an estimated 95,000 residents are worried about losing their ability to drive in the coming years and will have limited income with which to pay for transportation options. Additionally, those with disabilities have difficulty accessing and affording transportation options. The lack of choices is also problematic for job seekers, of whom an estimated 34,000 residents have either lost or turned down a job due to a lack of transportation. Another 62,000 have missed a medical appointment give a lack of transportation.[19] With a lack of public demand response or fixed route transit options, volunteer driver programs are an important and integral part of the State's transportation network; ensuring citizens can access basic resources such as medical care and groceries.

Rank	Variable	NH	US	Source
27	Registered Vehicles Per Licensed Driver (2008)	1.68	1.61	Federal Highway Administration
33	Motor Vehicle Deaths per 100 Million Miles (2007)	0.98	1.11	National Highway Traffic Safety Administration
40	Percent of Workers Who Take Public Transportation	0.8%	5.0%	2007-11 ACS
48	Percent of Workers Who Carpool	8.2%	10.2%	2007-11 ACS
13	Percent of Workers Who Drive Alone	81.3	76.1	2007-11 ACS
10	Mean Travel Time to Work (Minutes)	26	25.4	2007-11 ACS

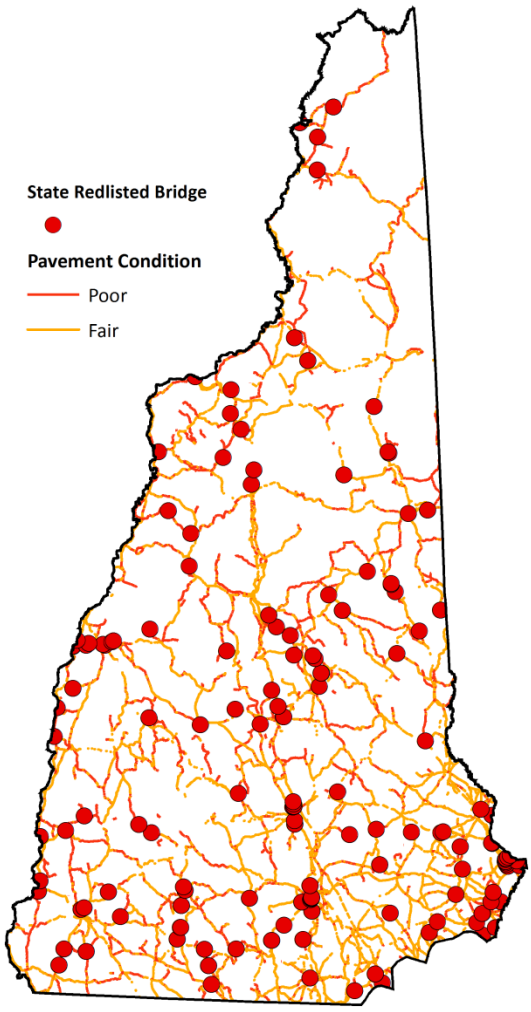
[18] *Transportation and the New Generation: Why Young People are Driving Less and What it Means for Transportation Policy*, Benjamin Davis, et al., April 2012, Frontier Group and USPIRG.

[19] *New Hampshire Resident Views on Use, Availability, and need for Public Transportation,* 2005, The Institute on Disability/UCED at the University of New Hampshire, et al.

✱ New Hampshire lacks infrastructure for other modes of transportation, and the infrastructure the state has is falling more and more into despair.

NH Department of Transportation's goal is to resurface 500 miles of state-roads each year, equal to approximately all roads within 10 years. However to do so, state funding would need to increase $12 million per year to maintain the 2013 number of road miles in good or fair condition. Over the last 20 years the cost of asphalt cement has increased 460% in addition to cost increases for diesel, gasoline, and road salt. Currently, 40% of NH DOT's highway maintenance expenditures are solely for snow and ice control.[20]

Roads and Bridges in Fair and Poor Condition
Source: NH Department of Transportation



6.9% of all bridges are on the "Red List," significantly in need of repair, and another 256 bridges are "one-step away from being added" to the list. It will take at least $71.5 million per year for 10 years to maintain or reduce the current number of red listed bridges.[21] Among State roads, 44% are in fair condition and another 37% are in poor condition. An estimated $615 million is needed to bring all poor condition pavement to good condition.[22]

The total State transit funding in fiscal year 2010 was the eighth lowest nationally at $494,499, approximately $.37 per capita, derived from State general funds and the capital budget and provided as match for commuter bus programs. More than half of those funds are from the State's capital budget and provided as match to transit capital grants.[23] Currently, there is no state support for local and regional transit. Since FY 2010 State general funds support transit operations have been eliminated and replaced with ARRA funds. FTA funds in the Nashua UZA dropped from approximately $2.3M to approximately $1.5M after the 2010 Census. This is not likely to change without increasing vehicle revenue miles which is not likely to happen without more revenue.

[20] *The Roads to New Hampshire's Future*, NH DOT, 2013.
[21] *Balanced Scorecard,* NH Department of Transportation, 2012
[22] *The Roads to New Hampshire's Future*, NH DOT, 2013.
[23] *Survey of State Funding for Public Transportation: Final Report 2012*, AASHTO.

2011 Measures of State Transportation Assets	
State Highway Pavement in Good or Fair Condition	2,695 miles
Red Listed State Bridges	149 bridges (6.9%)
Rail Lines Capable of Speeds of 40mph	103 miles
Airport Runway Surface Average Conditions	Good
Remaining Useful Life of Transit Buses	49% of life remaining
2011 Measures of State Transportation Mobility	
Transit Ridership	3,415,291 riders
Rail Ridership	210,231 riders
Air Ridership	2,831,673 enplanements & deplanements
Total Freight Shipped via all Modes	68,667,213 tons
Average Level of Service on Selected Highway Segments	C (.68) level of service
State Population with Access to Multimodal Transportation	24%

Source: NH DOT Balanced Scorecard – 2012

Considerations for the Future – Transportation Choices

Assessing current conditions:

- In the context of transportation, is there data to support an increased demand for emergency services due to the aging population?
- How do current shape the location of schools or other community centers? Is there a way to encourage site that reduces the number of vehicle trips?
- New Hampshire is projected increase in the share of the population over the age of 65, and some counties more so than others. Are communities, regions and the state prepared to meet an increased demand for transportation options, transit, and emergency services? What improvements are needed?
- How do we meet the transportation needs of New Hampshire's rapidly growing racial and ethnic minority populations, which are concentrated in urban areas?

Identifying challenges:

- How do we fund transportation choices in the future?
- How do we better make the case for transportation choices?
- What impacts has an aging transportation infrastructure had on the economy and ability to get goods to markets efficiently?
- What has been the cost of repairs to our transportation systems due to severe storms in recent years?
- How do we provide available and affordable transportation choices that connect our racial and ethnic, low income, and rurally isolated populations to jobs, health care, housing, education, and other necessities?

Opportunities for the Future:

- Nationwide, freight demand is expected to double by 2025. How can NH remain competitive and ensure the transportation system can meet this demand?
- Most people outlive their driving ability – men by an average of six years and women by an average of 10 years. The ability to operate personal automobiles may become limited due to declining vision and decreasing reaction times. How do seniors anticipate getting around in the future? Will there be an increased demand for regional para-transit service? Will volunteer driver programs be equipped to meet gaps in fixed route transportation services?
- How can we better coordinate efforts to expand and improve infrastructure and transportation choices?
- How can communities meet the needs and desires of aging baby boomers and younger population entering the work force for more dense development near employment centers and/or transit options to employment, as well as ability to reach goods, services and entertainment without use of a car?
- Are there opportunities to "connect-the-dots" and create linkages between intra-city and intercity transit systems?
- Is there an opportunity for development near community centers (infill) to provide lower cost housing options, provide the opportunity to walk and bike to destinations, support transit options and reduce government costs for services such as garbage, plowing, water and sewer connections, fire response, etc.?
- Is there an opportunity to attract younger residents (and thereby attract businesses who seek a younger workforce) by providing in-town housing options associated with transportation options?
- Is there an opportunity to reduce transportation costs for low-income working families and increase their purchasing power at the neighborhood level by improving access to walking, bicycling and transit?

Natural Resource Functions & Quality

New Hampshire's natural resource's functions and qualities are integral to our State's economy. How can we make sure that we continue to protect New Hampshire's beautiful natural landscape, which is home to all of us as well as a wide range of wildlife species? This includes protecting and improving the water we drink, the air we breathe, the forests we love, and the farmland that sustains us.

A well-connected system of trails, parks and open space provide low to no cost fitness and healthy recreation opportunities for citizens. Maintaining large unfragmented open space and conservation networks further support our state's natural heritage and economy that depends upon the state's pristine environmental resources. Additionally, protection of agricultural lands and local farming operations further supports our economy and ability to increase food security.

Only 58% of NH residents are served by public water systems. The majority of these systems (82%) are small community systems serving fewer than 500 residents. The other 42% rely on private wells with over 4,700 new wells constructed each year. Significantly, just 10% of the most critical lands around public water supply wells and aquifers are protected. Of the state wildlife habitat acres, approximately 13% are conserved, and only 3% of productive soil acres and 1% of flood storage lands are conserved. Comparatively, nearly 37% of New Hampshire's forests are conserved.[24]

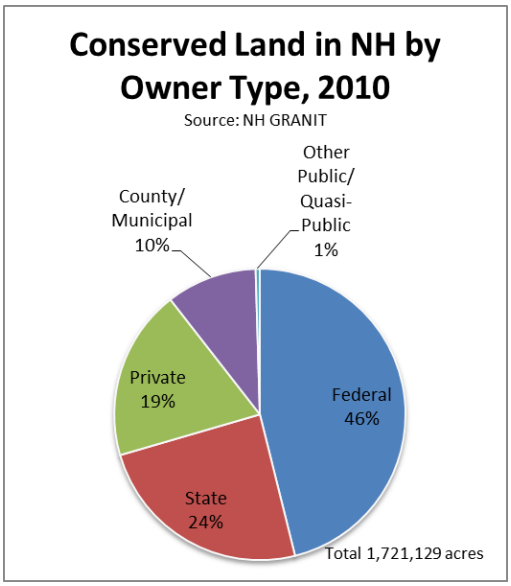
We are very fortunate in New Hampshire to have abundant water. Our State receives approximately 40 inches of rain annually. In most years and in most places, we have plenty of water to meet our needs for drinking water, to grow and produce food, and to supply our local industries, businesses, schools, homes and other needs. We have water of generally good quality to enjoy for recreation – boating, swimming and fishing – all around our state, which is an important factor in the success of the second largest sector of our economy, tourism. Our groundwater aquifers provide drinking water to approximately 60 percent of the State's population. We have about eighteen miles of seacoast and over 200 miles of estuarine shoreline that support tourism, a fishing industry and estuarine incubators of life like Great Bay.

- "New Hampshire Lives on Water," NH Water Sustainability Commission, December 2012, page 5.

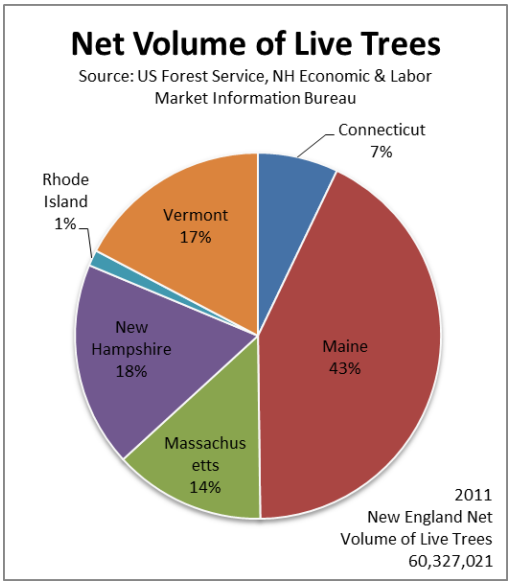
[24] GIS analysis performed with data from the NH Wildlife Action Plan, GRANIT Conservation Lands data layer, and Soil Survey Geographic (SSURGO) database, 2013.

✱ New Hampshire's high quality water resources, habitat, water and forest lands are intrinsically linked to the State's economy.

New Hampshire is the second most forested state in the nation with 84% or 5.95 million acres of its landscape forested. While the federal government has preserved the most acres, nearly 46% of all conservation land in the state, over the last 10 years the greatest increase in conserved acres has been through private acquisition of land. From 2006 to 2010 land preserved by private owners increased by 37,093 acres, a 13% increase. All conserved land increased from 1.67 to 1.72 million acres over the same time frame, a 2.9% increase. In 2010 28.9% of the State's total land area was conserved.



Forest products and manufacturing equate to $1.7 billion per year and forest services such as recreation and tourism equal $940 million per year; a combined value $2.6 billion annually. "The closure of the pulp mill in Berlin in May of 2006 reduced the annual economic output for the state by $114 million. The start-up of the Schiller biomass energy facility in Portsmouth has made up for about $ 30 million of that loss." The total forestry land owned by forest industry has declined by two-thirds since 1977.[25]



New Hampshire has 16,984 miles of rivers and streams, 164,615 acres of lakes and ponds, and nearly 1,000 lakes greater than 10 acres. Tourists are estimated to have spent $775 million along the Seacoast in 2010[26]. The impact of a decline in surface water quality could result in $51 million in lost sales and $18 million in lost income and more than 800 lost jobs per year. Overall, the estimated economic impact of swimming, fishing and boating in New Hampshire's lakes and ponds is significant with an estimated benefit of $379 million in sales, $134 million in income and 5,990 jobs created.[27]

[25] *Forest Resource Assessment,* 2010, New Hampshire Department of Resources and Economic Development Division of Forests and Lands

[26] *New Hampshire Fiscal Year 2010 Tourism Satellite Account,* Plymouth State University

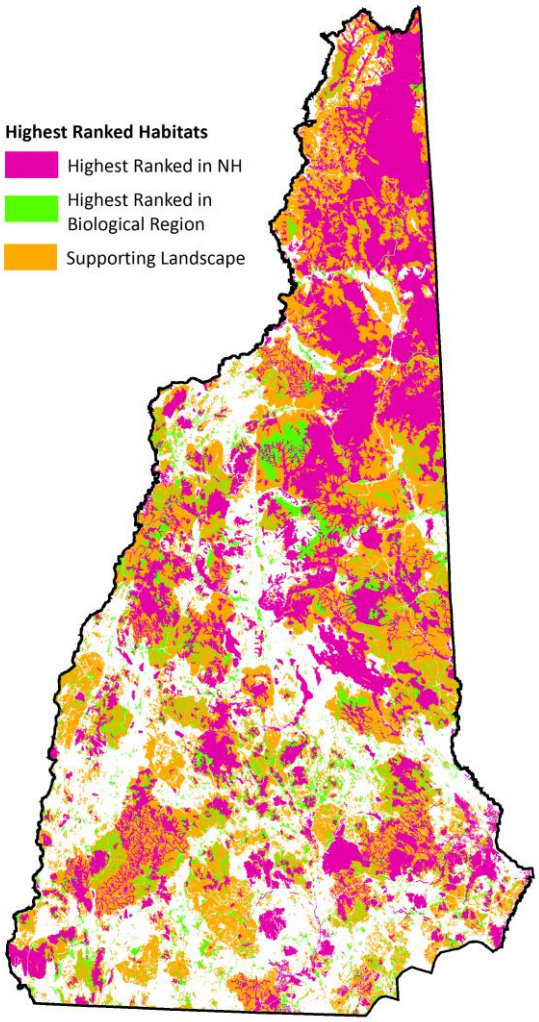
[27] *Economic Impact of Potential Decline in NH Water Quality*, Prepared for the New Hampshire Lakes, Rivers, Streams and Ponds Partnership, May 2007.

83% of impaired waters are due, in part or in whole, to stormwater runoff pollution[28] and the clarity of NH Lakes has declined by 1% per year since 1985. Currently there is a 2.3% chance of a beach advisory for poor water quality any given day.[29]

New Hampshire has a diverse range of habitats for fish and wildlife. As part of the Wildlife Action Plan there are 19 different habitat types identified across the State's mountains, forests, wetlands, coastline, and lakes, ponds and rivers. As part of the Wildlife Action Plan, habitat lands were ranked based upon their current ecological condition. Corresponding to the State's existing patterns of development a significant proportion of the State's highest quality habitat is in the North Country. However, it is important to note that even some of the State's most developed regions are still home to high quality habitat lands.

Highest Ranked Wildlife Habitat by Ecological Condition

Source: NH Fish and Game, Wildlife Action Plan



[28] NHDES Section 305(b)/303(d) Water Quality Assessment Report
[29] NHDES Water Quality Program

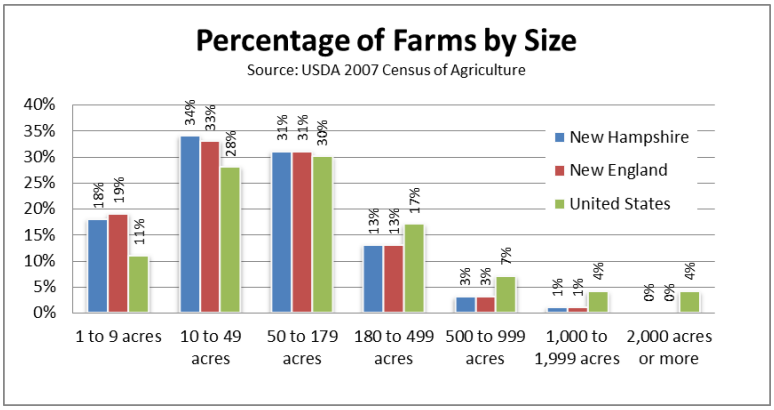
✱ Local agriculture contributes positively to the State's food security, environment, health and nutrition system.

New Hampshire's local food systems in 2007 accounted for almost 6% of NH's state economy. Total food expenditures constituted 12.5% of total NH retail sales. Current levels of local agricultural production support 6% of the State's population compared to a New England average of 10% and a high of 39% in Maine. From 1967 to 1995 New Hampshire lost 410,000 acres of farmland, nearly half of all farmland in operation in 1967, decreased from 830,000 acres in 1967 to 420,000 in 1995. [30]

Net Acres of Agricultural and Natural Resource Land Lost Annually to New Development per New Resident

Region	acres lost per person gained
Central NH Planning Commission	0.02
Lakes Region Planning Commission	0.02
North Country Council	0.22
Nashua Regional Planning Commission	0.50
Rockingham Planning Commission	0.28
Southern NH Planning Commission	0.31
Southwest Region Planning Commission	0.06
Strafford Regional Planning Commission	0.06
Upper Valley Lake Sunapee RPC	0.04
Source: National Land Cover Database, American Community Survey	

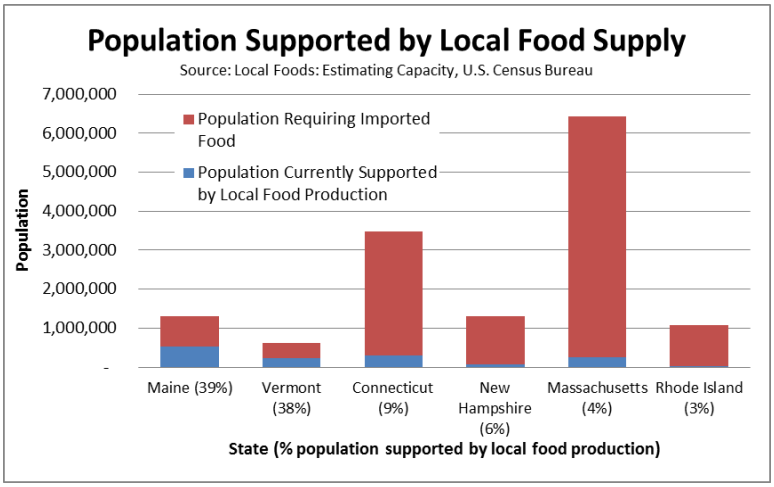
With the increased interest in local foods, agricultural lands have grown at an annual rate of 1.2% from 1997 to 2007, to total 470,000 acres or 7% of NH's total land area. Slightly less than a quarter of NH's agricultural land is actively being harvested (100,000 acres or 2% of NH's total land area). NH's average 113 acre farm is about a ¼ of the national 418 acre average farm size. New Hampshire and New England have a higher proportion of smaller farms and large scale farms are virtually non-existent. [31]

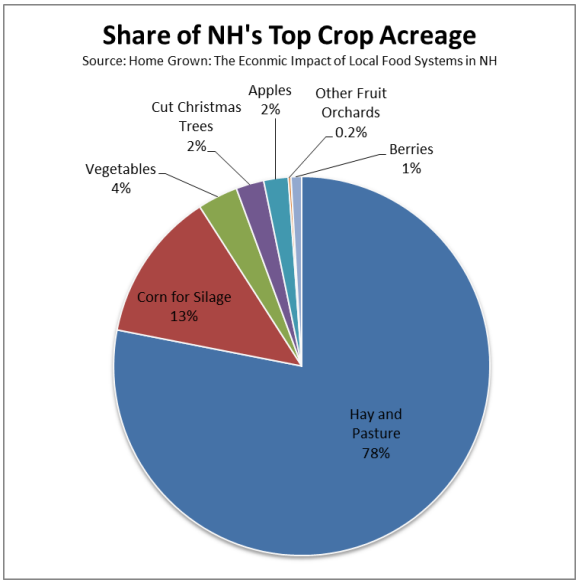


[30] *Home Grown: The Economic Impact of Local Food Systems in New Hampshire,* Food Solutions New England and the University of New Hampshire, April 2010

[31] *Home Grown: The Economic Impact of Local Food Systems in New Hampshire,* Food Solutions New England and the University of New Hampshire, April 2010

While NH has a small share of its food locally grown, it has a higher proportion of locally grown food that is direct marketed. For example 12% of the crops in NH are sold at farmers markets versus a national average of 0.5% of food marketed directly at the national level.[32]





[32] *Home Grown: The Economic Impact of Local Food Systems in New Hampshire,* Food Solutions New England and the University of New Hampshire, April 2010

Considerations for the Future – Natural Resources Functions and Qualities

Assessing current conditions:

- What has been the impact of increased occurrence of large storms on the need for improved stormwater management?
- What have been the effects of land fragmentation?
- What are priorities to conserve and protect natural resources and habitats?

Identifying challenges:

- What resources are available for maintenance and protection of water supply infrastructure?
- What challenges exist for farm profitability and food processing capabilities?
- How can local farms compete with low food prices from large scale farms and imported foods combined with high land, labor and energy costs that make local agricultural operations more difficult and volatile?

Opportunities for the Future:

- Are there opportunities to build upon current interest in the local food movement to promote agriculture through tourism and markets?
- How do we continue to protect water quality?
- Is there an opportunity to increase agricultural output and provide the consistency or volume needed to meet large user needs?
- What opportunities exist to sustain working landscape and increase local food production – adaptation around green infrastructure?
- How can communities collaborate to develop common watershed plans?

Community and Economic Vitality

Community and Economic Vitality is the development of hard and soft infrastructure, and financial investment, to attract and retain economic opportunities that foster community growth and ensure the highest quality of life for New Hampshire residents. How can we continue to make New Hampshire a great place in which to do business, raise a family, recreate, visit, and retire? Our neighborhoods and communities offer opportunities for an excellent education, good health, cultural events, and social connections.

Eight of New Hampshire's 10 counties, all save Hillsborough and Rockingham, have an average per capital income (PCI) below the State's 2011 average of $45,881. These six counties also contain 47% of New Hampshire's population. Four of the State's counties, Coos, Strafford, Sullivan, and Cheshire, representing the northern and western most areas of the State, are below both the state and national average PCI.

Economic Diversification Index[33]

Counties	Index
Belknap	0.38
Carroll	0.61
Cheshire	0.36
Coos	0.52
Grafton	0.64
Hillsborough	0.19
Merrimack	0.32
Rockingham	0.19
Strafford	0.32
Sullivan	0.19
New Hampshire	**0.19**

Source: United States Census Bureau County Business Patterns

New Hampshire is relatively resilient with a lower economic diversification index. There is great variety between counties with the most resiliency and diversification in Hillsborough, Rockingham and Sullivan County and least in Carroll, Coos, and Grafton Counties. To ensure and support a diverse supply of economic opportunities, education options need to match the needed job skills.

Looking at just one sector of supporting vital communities and economics, access to childcare, healthcare and basic services is a critical issue for non-driving residents of the state. A NH Department of Health and Human Services report estimates that while childcare accounts for a near equal share of state GDP and jobs as travel and tourism, childcare centers operate under a chronic 35% financial deficit, making this critical component of the state's economy tenuous for working families to identify quality and consistent childcare near employment centers. A study done in the Upper Valley region found that 25% of dialysis patients were arriving at their appointments via ambulance. A statewide effort is underway to coordinate and improve the provision of demand-response transit services that may alleviate some demand.

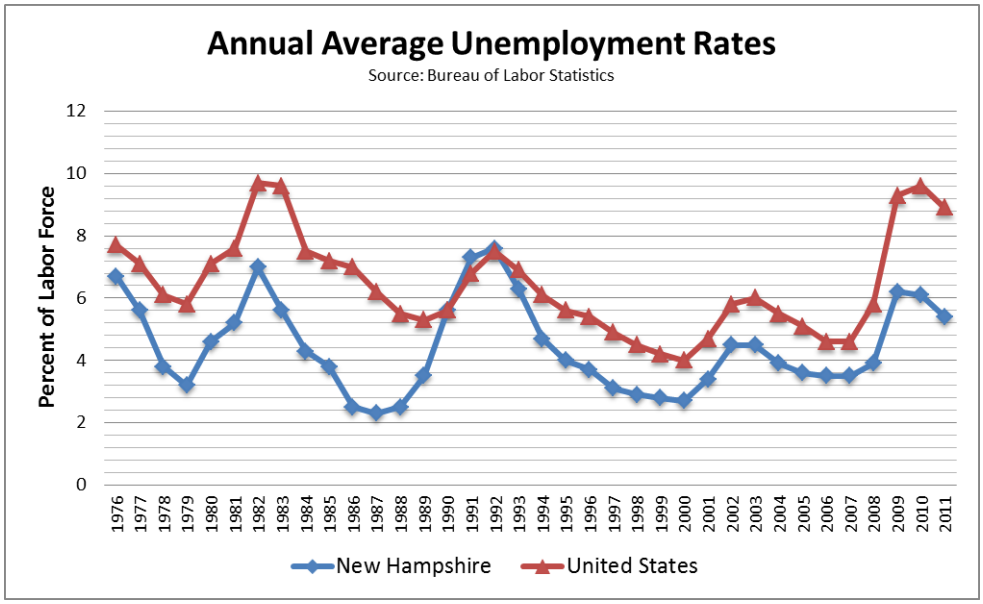
In the long term, just a handful of factors drive economic growth: the change in the size of the labor force; the skills possessed by those workers; and the amount of capital invested in the local economy.

- NH Center for Public Policies Studies, "What is NH? 2012 Edition," Page 4.

[33] An Economic Diversification Index captures the diversity of employment sectors located in an area and serves as a measure of economic resilience or the ability of a local economy to adapt to change in the event that any one employment sector faces decline. Higher values (approaching or exceeding 1.0) indicate that the area's employment is more specialized relative to the nation and as a result more vulnerable. Areas with a lower value, close to zero, have a greater variety of employment industries and are nearer to the economic diversity of the nation, and as a result are more economically resilient.

✱ New Hampshire residents, as a whole, are well off, however, there are pockets within the state where poverty levels are rising.

New Hampshire's jobless rate peaked in 2009 at just over 7% compared to nationally where the peak was just over 10%. The 2011 average unemployment rate in New Hampshire was the 4th lowest nationally – 5.4%, slightly above pre-recession rate of just over 4%, compared to 8.9% nationally. Regionally, NH's 2011 unemployment rate was highest in Coos County (7.6%) and lowest (4.5%) in Grafton County.[34]



The State's 2011 per capita personal income of $45,881 was above the national level ($41,560), but below that of New England ($51,274). Per capita personal income ranged from a low of $35,019 in Coos County to $52,861 in Rockingham County.[35]

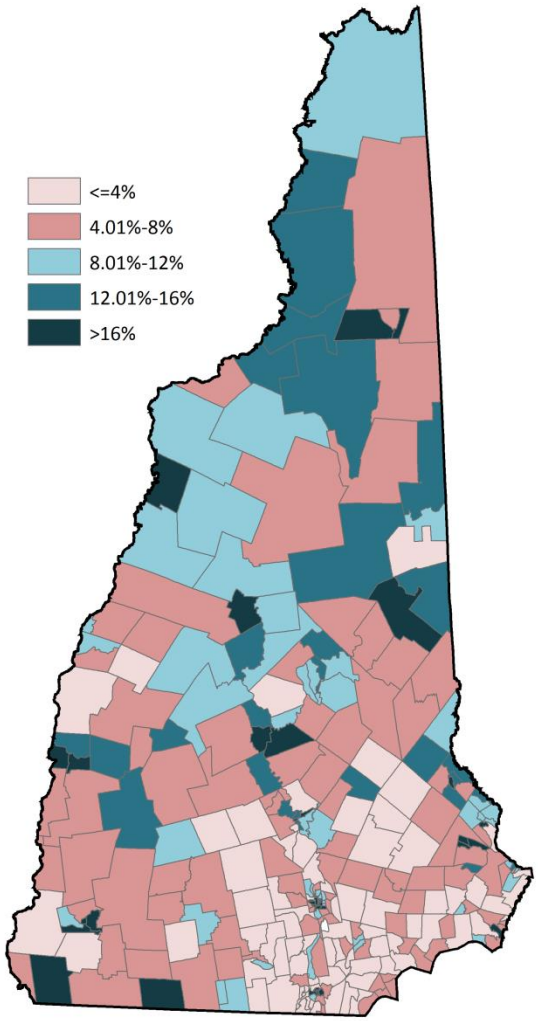
Rank	Variable	NH	US	Source
51	Persons Below Poverty Line (2009)	8	14.3%	2007-11 ACS
51	Related Children (18 and under) Below Poverty Line (2009)	9.5%	19.6%	2007-11 ACS
48	Seniors (65+ years) Below Poverty Line (2009)	6.6%	9.4%	2007-11 ACS
7	Median Household Income (2009)	$64,664	$52,762	2007-11 ACS
7	Median Family Income (2009)	$78,310	$64,293	2007-2011 ACS
10	PCI (2011)	$45,881	$41,560	Bureau of Economic Analysis
7	Married Family Households with both the Husband and Wife in the Labor Force	61.3%	54.1%	2007-2011 ACS (GCT 2304)
7	Labor Force as a Percent of Civilian Non-Institutional Population (2011)	69.7%	64.1%	Bureau of Labor Statistics

[34] Bureau of Labor Statistics
[35] Bureau of Economic Analysis

Across New Hampshire 8% of our State's residents live below the poverty level.[36] About 7 percent of the New Hampshire residents who are White non-Hispanic have incomes below the poverty line. The portion of New Hampshire Hispanics and American Indian living below the poverty line (15.8% and 16.2% respectively) is twice that of the white population. And New Hampshire residents who are Black or African American (24.2%) are three times as likely to be living below the poverty line.[37] New Hampshire's foreign born have 30% higher income than the national foreign-born average. New Hampshire ranks first in the country for percentage of foreign-born adults with a 4 year college degree.[38]

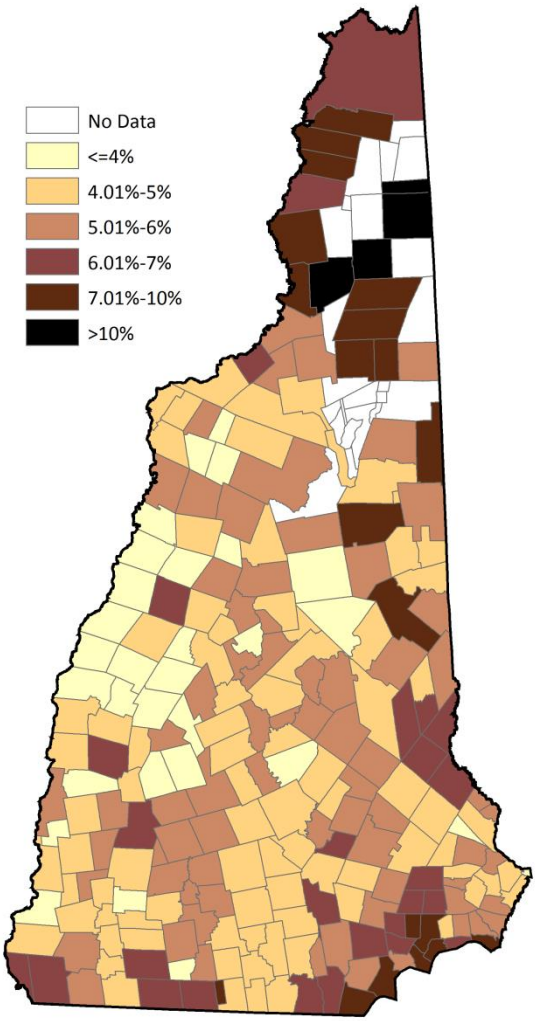
Percent of Population in Poverty

Source: US Census, 2007-2011 American Community Survey



Unemployment Rates for NH's Communities

Source: NH Employment Security, Economic and Labor Market Information Bureau



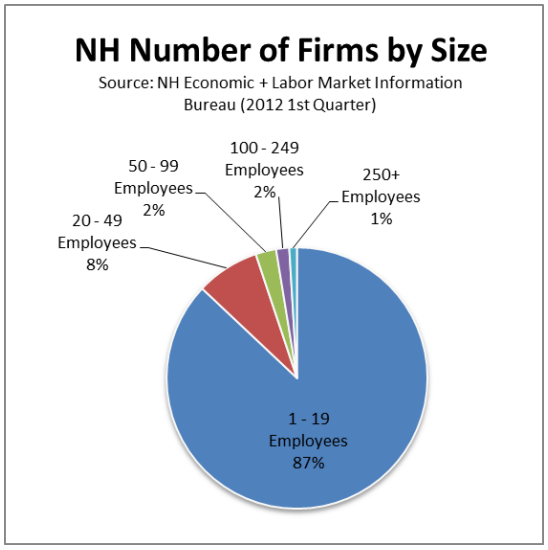
[36] 2007-2011 American Community Survey

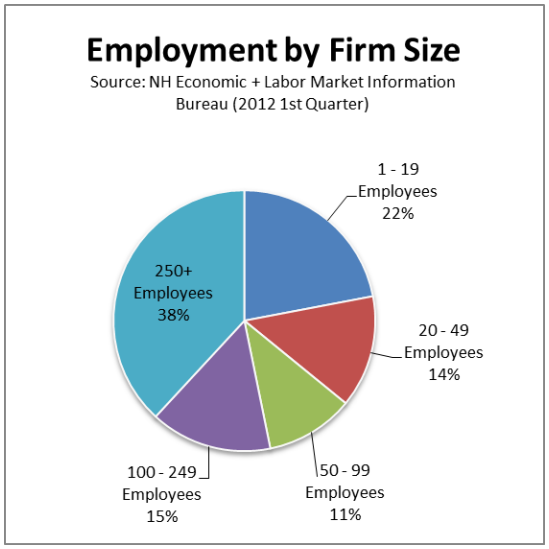
[37] *Health and Equity in New Hampshire*, January 2013, NH Center for Public Policy Studies, p. 23.

[38] *Spring 2008 New England Issue Brief No. 8: Profile of New Hampshire's Foreign-born Population*, Carsey Institute

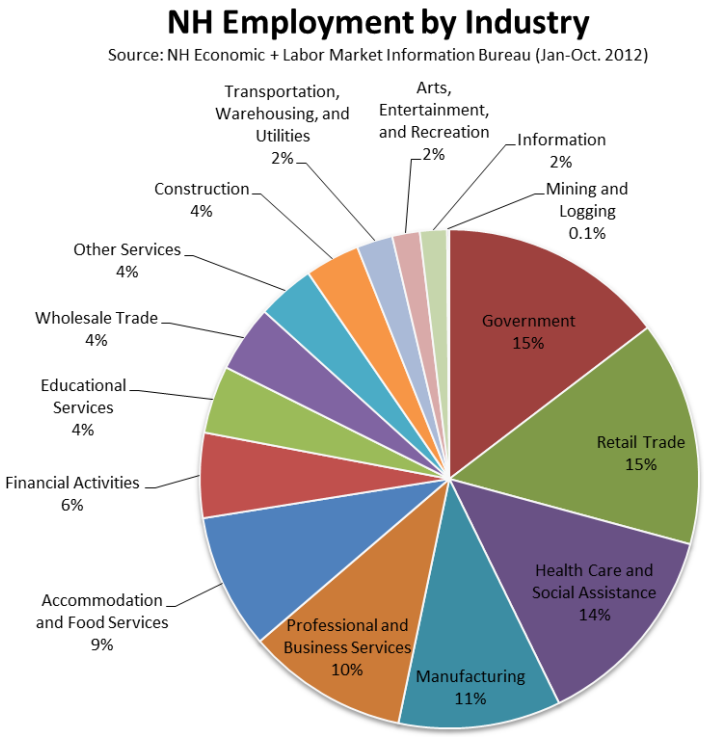
* Our economy has been evolving over time – shifting from an agricultural based economy to a manufacturing base.

While small firms account for a large proportion of the State's businesses, they represent a smaller share of the State's overall employment and wages. The numbers below represent "covered" (i.e. not "under-the-table") jobs in the state. Small businesses (with 1-19 employees) represent 87% of firms in the state and 22% of jobs.[39]





Manufacturing, professional and business services, and financial activities accounted for half of the state's gross products. New Hampshire's percent of employment that is manufacturing ranks 10th nationally – 5.0% compared to a national average of 3.8%. Additionally, New Hampshire's ratio of the total number of manufacturing jobs as a percent of total population ranks also 10th nationally (5% in NH, 3.8% nationally).[40]



[39] NH Economic and Labor Market Information Bureau
[40] *2012 Economic Review*, PSNH, p. 9

* New Hampshire's high quality of life makes the state a good place to locate a business or raise a family.

According to the Beacon Hill Institute's State Competitiveness Ranking that measures long term competitiveness of an area or its ability to promote sustainable economic development and income growth, NH ranked 11th highest nationally.[41] Only 8% of New Hampshire families were below the poverty rate, which is nearly half the national level. Additionally, the State's median household income was $64,664, which was 120% of the national average.[42]

According to CNN, Immigrants created 28% of all new firms last year. They were also twice as likely to start a new business when compared to those born in the United States.[43] New Hampshire's 2,211 Asian-owned businesses had sales and receipts of $733.4 million and employed 5,083 people in 2007, the last year for which data is available. The state's 1,441 Latino-owned businesses had sales and receipts of $189.4 million and employed 905 people in 2007.[44]

The 2012 Kids Count report from the Annie E. Casey Foundation ranked New Hampshire as the most child friendly state in the country for the ninth time in ten years.[45] New Hampshire was also listed as the third healthiest state in the country (behind Vermont and Hawaii), according to the 2012 America's Health Rankings published by the United Health Foundation.[46] Yet there is room for improvement on livability. Minority teenagers are two to 4 times as likely to report that they did not go to school because felt it would be unsafe at school or on the way to or from school.[47]

Rank	Variable	NH	US	Source
49	Violent Crimes per 100,000 population (2009)	159.6	429.4	Federal Bureau of Investigation
46	Property Crimes per 100,000 Population (2009)	2,161.0	3,036.1	Federal Bureau of Investigation
4	Percent of People 25 Years and Over Who Have Completed High School	91.2%	85.4%	2007-2011 ACS
9	Percent of Population over 25 with a bachelor's degree or higher as of 2009	33.1%	28.2%	2007-2011 ACS

[41] *2012 Economic Review,* PSNH, p.10
[42] 2007-2011 American Community Survey
[43] *On The Rise: Immigrant Entrepreneurs*, Jose Pagliery, CNN Money, May 8, 2012.
[44] Survey of Business Owners, U.S. Census Bureau
[45] Annie E. Casey Foundation's Online Kids Count Data Center.
[46] *America's Health Rankings,* United Health Foundation
[47] *Health and Equity in New Hampshire*, January 2013, NH Center for Public Policy Studies, p. 32.

Considerations for the Future – Community and Econimic Vitality

Assessing current conditions:

- What are the different roles that small and large businesses play within the state's economy?
- What types of jobs are appropriate to local communities and regions?
- How are quality of life and economic vitality interrelated across the state? What are our local assets and amenities to create desirable job centers and communities welcoming of diverse populations (such as culture and environment)?
- What is the current level of active civic participation?
- Are our education systems designed to support all residents to create a strong workforce?

Identifying challenges:

- What happens as infrastructure ages with the state be able to compete with its neighbors?
- What job skills are essential to meet the needs of New Hampshire's workforce?
- Does the education system meet the needs of the workforce?
- Are there adequate economic incentives to stimulate business growth?
- Are there adequate child care services to meet the needs of the high number of households in New Hampshire with two wage earners?
- Is there adequate high speed internet service to support a growing economy?

Opportunities for the Future:

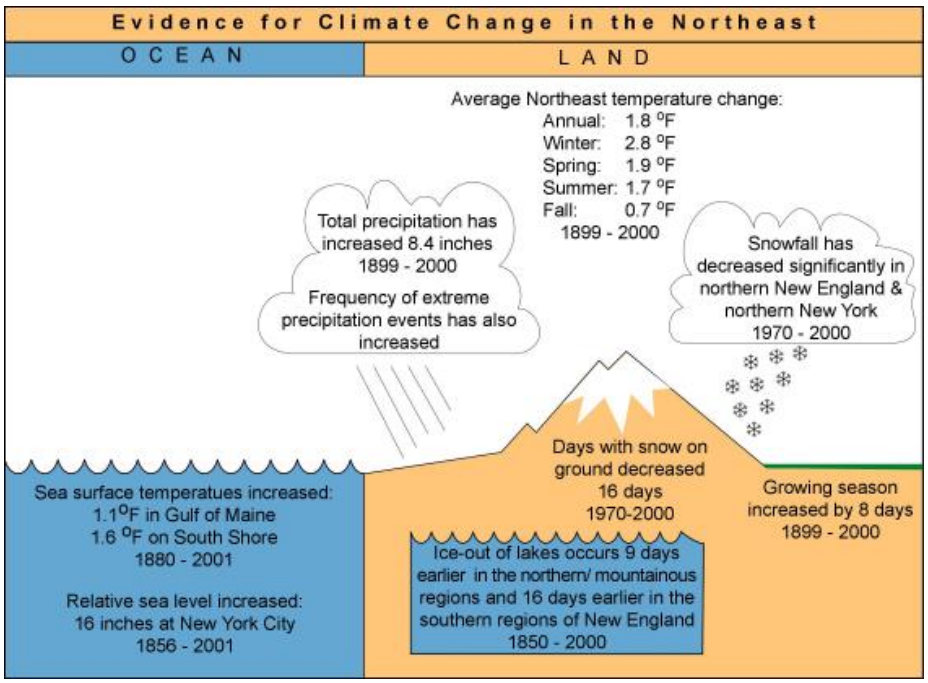
- What statewide opportunities exist that will increase quality job growth in order to have a positive impact on future economic trends?
- How can we capitalize on the opportunity of increasing diversity to improve prosperity for all?
- Given the limited budgets of New Hampshire's communities to provide services, are there opportunities for cost sharing?
- Where do dependencies exist and where efficiencies can efficiencies be achieved?
- How can we encourage and create an atmosphere conducive to public and private investment (i.e. access to capital)?
- How do we attract new businesses and quality jobs to the state and retain those businesses and quality jobs that are already in the state?
- What opportunities existing to facilitate the development of new businesses and quality jobs within the state?
- How do we create welcoming communities that attract new arrivals and drive economic innovation and growth?

Climate Change and Energy Efficiency

Identifying opportunities to save energy and costs and reduce risks to our communities, businesses and citizens is integral to planning for climate change and energy efficiency. In recent decades, New Hampshire has seen an increase in extreme storms and flooding coupled with steadily rising fuel and energy prices. How can we reduce dependence on outside sources of energy, construct homes and buildings that are more efficient, and reduce impacts to our communities and infrastructure from extreme storms and flooding?

This section focuses on two interrelated issues – climate change and energy – both of which are already having significant effects on New Hampshire communities and the economy as a whole. As the impacts of each issue are broad in scope and will likely grow deeper in the future, decisions regarding how we manage these topics will need to be integrated into how the state conducts land use, transportation and housing plan. In order to prepare for such integration, this section will provide an overview of the common influence, unique impacts and solutions.

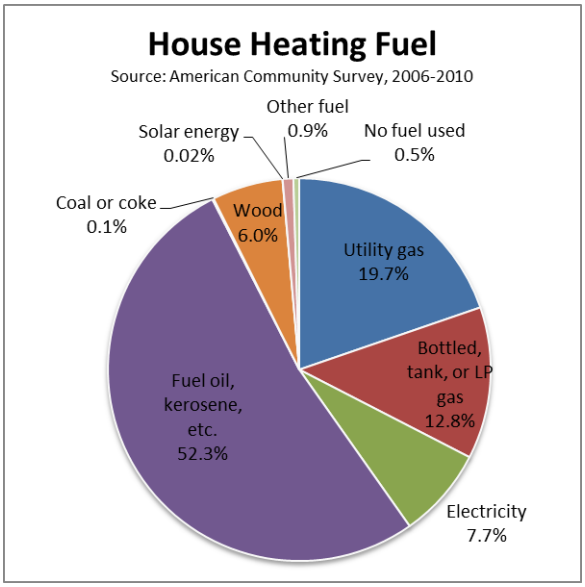
The "climate change lens" is being used to institutionalize targeted strategies into existing mechanisms including policies, plans, regulatory frameworks and voluntary advocacy frameworks. For example the NH Coastal and the Upper Valley Adaptation Workgroups are providing technical support to communities and coordinating research, funding and climate adaptation initiatives in their regions. Municipalities are taking actions toward incorporating adaptation and sustainability into their policies, plans, regulatory frameworks and voluntary advocacy frameworks (Keene, Portsmouth, Somersworth, Exeter and Seabrook). Researchers from academic institutions across NH are pursuing grants from federal agencies, foundations and non-profit organizations to study and evaluate the ongoing and future impacts of climate change across all sectors. State agencies are incorporating climate change into their long-range and strategic planning initiatives. Lastly, federal agencies – such as NOAA, EPA, FEMA and Federal Highways Administration – are providing funding and encouraging states to take action to adapt to climate change and improve preparedness, and enact plans to address future natural hazards.

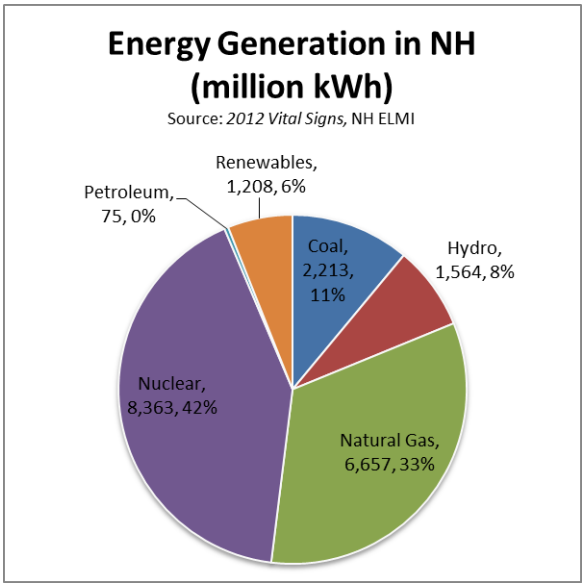


Source: *Indicators of Climate Change in the Northeast 2005*, Clean Air – Cool Planet and Cameron Wake, Climate Change Research Center, UNH.

✱ Fossil fuels represent more than half the State's energy consumption, can be costly for households, and also result in the release of carbon dioxide.

Fossil fuels represent nearly 61% of New Hampshire's total primary energy consumption. The Seabrook nuclear power reactor, the largest in New England, provided 42 percent of New Hampshire's 2011 net electricity generation. Natural gas accounted for 33 percent of New Hampshire's net electricity generation in 2011, up from 24 percent in 2010. New Hampshire's Renewable Portfolio Standard requires 23.8 percent of electricity sold to come from renewable energy resources by 2025; 14 percent of New Hampshire's 2011 net electricity generation came from renewable energy.[48]

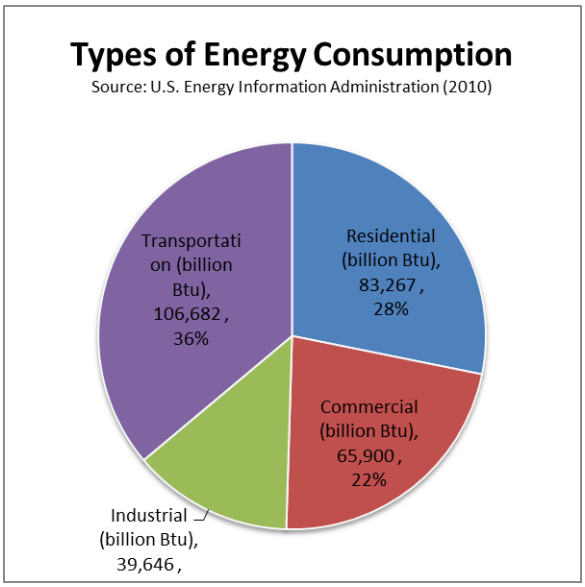


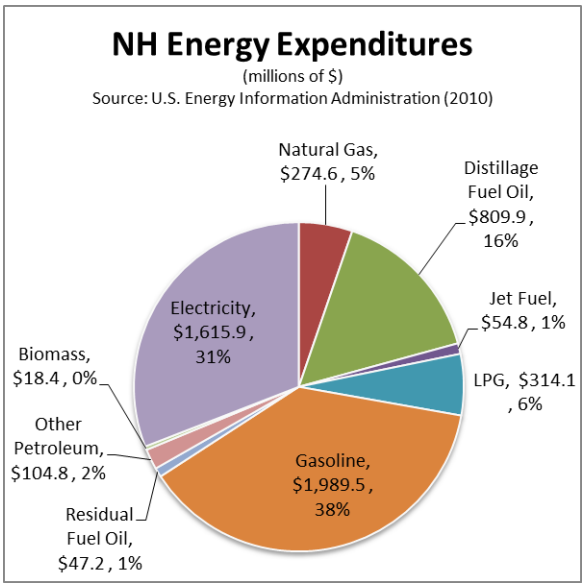


The majority of energy consumed in New Hampshire is for transportation, 36%, and homes, 28%. However, buildings (residential and commercial) consume more energy and emit more carbon dioxide than either the industrial or transportation sectors. From 2005-2008, average household expenditures on thermal (heating) and electrical energy increased from $2,823 to $3,210 (in 2009 dollars). It then decreased in 2009 to $2,818. Most of this was a reflection of change in the price of heating oil.[49]

[48] U.S. Energy Information Administration

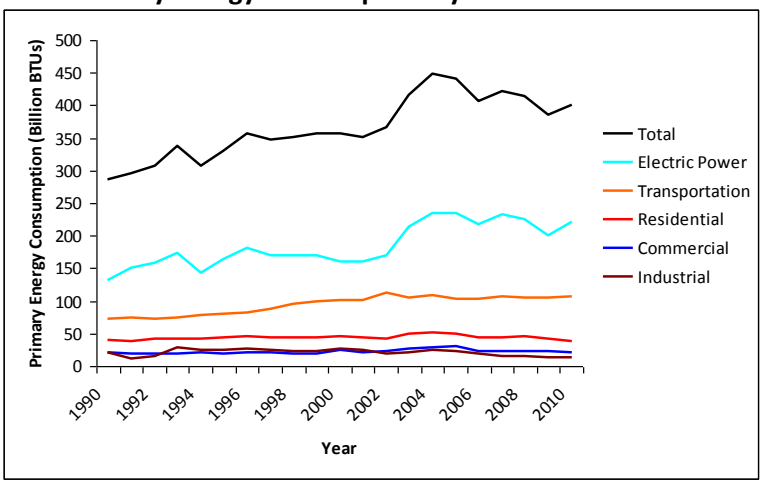
[49] *NH's Energy, Environmental, and Economic Development Benchmark Report*, NH Energy and Climate Collaborative, 2012, p. 19



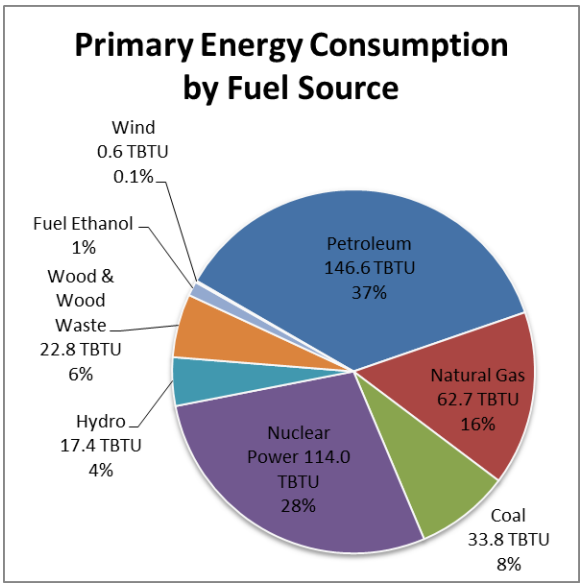


Primary energy is defined as the amount of energy that is combusted, such as fossil fuels and biomass energy, or generated energy, such as nuclear, hydro & solar. New Hampshire sources nearly 90% of its energy from out of state and non-renewable sources. Greenhouse gas emissions vary among the major sectors with greatest emissions from transportation and electric power generation sectors.

Primary Energy Consumption by Sector 1990-2010



Source: *NH's Energy, Environmental, and Economic Development Benchmark Report*, NH Energy and Climate Collaborative, 2012.



✱ Initiatives are underway and future opportunities exist to lower State energy consumption and become more energy efficient.

According to the Energy Star website, in New Hampshire there are: 5,758 ENERGY STAR certified homes built to date with 302 ENERGY STAR certified homes built since 2012 and 537 ENERGY STAR certified homes built in 2011. These energy savings in NH equate to eliminating emissions from 263 vehicles, saving 1,591,668 pounds of coal, planting 435 acres of trees and saving the environment 3,121,581 pounds of CO_2.

There is the potential for energy savings of 0.56 trillion BTUs per year and potential carbon dioxide emissions reductions of 0.03 million metric tons per year in NH through verified implementation and enforcement of improved energy codes in the State.[50]

According to The Greenest Building: Quantifying the Environmental Value of Building Reuse, the reuse and retrofit of existing buildings compared to new structures of equivalent size and functionality can, in most cases, meaningfully reduce the negative environmental impacts associated with building development. Climate change reductions can be realized by reusing and retrofitting existing buildings rather than demolishing and replacing them with new construction. Even assuming that a new building will operate at a 30% greater efficiency than an existing building, it can take between 10 and 80 years for a new, energy efficient building to overcome the climate change impacts that occur during construction (calculated using a Life Cycle Analysis (LCA) methodology). The study also finds the benefits of building may be reduced or eliminated depending on the type and quality of materials selected for the rehab project.

Projected Emission Reductions Possible as a Result of Implementing the NH Climate Action Plan

	Emissions per Year ($MMTCO_2e/yr$)	
	2025	**2050**
Total Projected Emissions (BAU)	31.36	42.95
Projected Emission Reductions from Recommended Actions		
Building Actions	8.43	13.02
Electricity Generation Actions	3.44	6.57
Transportation Actions	5.01	7.91
Natural Resource Actions	1.81	2.25
Total Projected Emission Reductions	18.69	29.75
Total Projected Emissions for Action Plan	12.67	13.2
Percent Reduction from BAU	59.6%	69.3%
Percent Reduction from 1990 Emissions (15.79 $MMTCO_2e$)	19.7%	16.4%

BAU – Business as Usual
$MMTCO_2e$ – million metric tons CO_2 equivalents
Source: NH Climate Action Plan, NH DES, March 2009, page 25.

[50] *NH Building Energy Code Compliance Roadmap Report, Executive Summary,* GDS Associates and NH OEP, page 3

* There have been significant changes in key climate indicators over the last 100 years and these trends are projected to continue and/or increase.

From 2005-2009, New Hampshire's per capita emissions of greenhouse gasses from in-state energy consumption for electrical, thermal, and transportation uses decreased from 13.8 to 12.2 metric tons of CO2 emissions, mimicking trends in other New England states.[51]

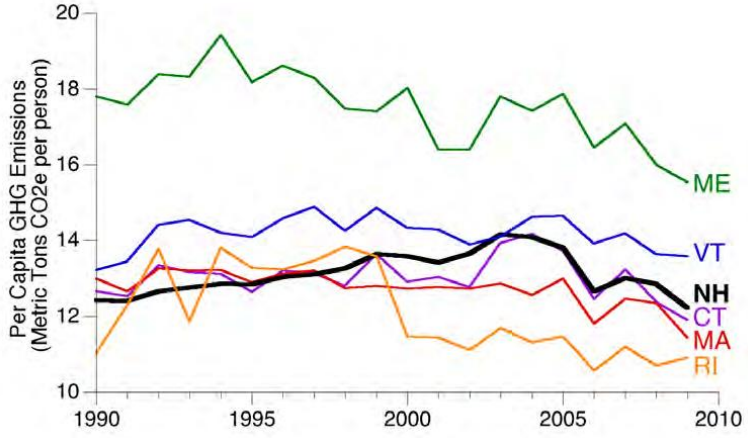
According to *Ready or Not: An Evaluation of State Climate and Water Preparedness Planning*, NH is ranked in Category 2 with respect to climate preparedness planning by the Natural Resources Defense Council; indicating the State is one of the better prepared nationally.[52]

The National Climate Assessment – Northeast Region report documents past changes and predicts the following climate change parameters for the northeast U.S.:

- 2^{o} F increase in temperature since 1895, the frequency, intensity, duration of heat waves are expected to increase and a resulting lack of cold temperatures in winter (decrease in lake ice);
- 5 inch increase in annual rainfall since 1895;
- Extreme precipitation events have increased 75% since 1958 (more than any other region); and
- 1 foot increase in sea level rise, more coastal flooding (1 – 4 feet expected; greater than the global average).[53]

When total energy consumption is looked at in comparison to the state's emissions, it is clear that while population and energy use has risen, the economy has gotten more efficient. This may be due to a function of improvements in technology as well as a shift in New Hampshire's economy as industrial activity has declined.

Per Capita Greenhouse Gas Emissions from In-State Energy Consumption



Source: *NH's Energy, Environmental, and Economic Development Benchmark Report*, NH Energy and Climate Collaborative, 2012.

[51] *NH's Energy, Environmental, and Economic Development Benchmark Report*, NH Energy and Climate Collaborative, 2012, p. 17
[52] Water Readiness, NRDC, April 2012
[53] U.S. Global Change Research Project, 2013

Considerations for the Future – Climate Change and Energy Efficiency

Assessing current conditions:

- What is the savings potential in NH for cost effective electric and natural gas energy-efficiency measures and practices and associated oil and propane savings (Additional Opportunities for Energy Efficiency in NH, page 5)?
- What does resiliency mean for a community, region or state? For example, is it a diverse economy, transit choices, vital communities?
- Has climate changed been addressed in planning and policy documents such as the Capital Improvement Plan, Master Plan, Infrastructure/Road maintenance plan, land and open space conservation plan?

Identifying challenges:

- How will changing climate patterns influence hazard mitigation planning and emergency management?
- How will changing climate impacts influence how we place ourselves on the landscape and shape future land use patterns?
- Are local communities equipped to assess the associated risks of increased storm events?
- What funding resources exist to address stormwater infrastructure improvements?

Opportunities for the Future:

- What opportunities exist to promote energy-efficiency improvements that provide physical, long-lasting changes to buildings and equipment that result in decreased energy use while maintaining the same or improved levels of energy service?
- What solutions exist to address the challenges of addressing both energy costs and climate change simultaneously and they are increasing in their cost effectiveness, diversity and efficacy?
- What opportunities are there within the three primary means to address the use of energy: energy conservation, energy efficiency and renewable energy?
- What actions have been taken and what opportunities exist to address global climate change through response, mitigation and adaptation activities? Are the actions designed to:
    - Enhance preparedness and raise community awareness of future flood risks?
    - Identify cost-effective measures to protect and adapt to changing conditions?
    - Improve resiliency of infrastructure, buildings and investments?
    - Protect life, property and local economies?
    - Protect services that natural systems provide?
    - Preserve unique community character?
- What opportunities exist to implement strategies to address current and potential future impacts from climate change? Has it been incorporated into existing frameworks and such as:
    - Regulatory standards
    - Planning and Policy
    - Funding mechanisms and plans (to support short-term, sustained and long-term actions)
    - Education, outreach, raising awareness
    - Asset and infrastructure management
    - Natural resource and ecosystem services management

Ranking Table Format

Generally, a ranking of number 1 is the highest amount, percentage, etc. and 51 the lowest. A high ranking does not necessarily mean that it is better nor does a low ranking indicate that it is worse.

Rank	Variable	NH	US	Source
		$, %, etc		