

Fair Housing and Equity Assessment

Local Solutions for the Strafford Region

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Regional Housing Vision

The Strafford region will provide a variety of affordable and quality housing options independent of income level, race, disability, and age in order to create adequate housing opportunities while ensuring the rural and historic qualities of our municipalities remain intact.¹

Introduction

Purpose of FHEA

Goal

Under HUD's Sustainable Communities Regional Planning Grant initiative the region is required to prepare a Fair Housing Equity Assessment. The rationale behind this requirement comes from HUD

"Sustainability also means creating 'geographies of opportunity,' places that effectively connect people to jobs, to quality schools, and other amenities. Today, too many HUD-assisted families are stuck in neighborhoods of concentrated poverty and segregation, where one's zip code predicts poor education, employment, and even health outcomes. These neighborhoods are not sustainable in their present state."-Shaun Donovan

Secretary Shaun Donovan, who on February 23, 2010 stated:

The Strafford Regional Fair Housing Equity Assessment seeks to illustrate a regional picture of both opportunity and equity in access to affordable or fair housing. HUD identified five components that are required in this analysis, including the identification and assessment of:

1. Segregated Areas and Areas of Increasing Diversity and/or Racial/Ethnic Integration;
2. Racially Concentrated Areas of Poverty;
3. Access to Existing Areas of High Opportunities;
4. Major Public Investment; and
5. Fair Housing Issues, Services, and Activities.

The final product of this analysis and regional snapshot is intended to drive the update of the 2009 Regional Housing Needs Assessment.

Requirements

The Department of Housing and Urban Development requires the delivery of three key components of a Fair Housing Equity Assessment:

1. *Product* – All grantees should submit a standalone or integrated product that reveals the data that were analyzed, data findings, and conclusions or recommendations from findings.
2. *Engagement Certification* – All grantees should certify that the consortium and/or regional stakeholders considered the FHEA findings.
3. *Bridge* – All grantees should clarify how those findings will inform decision-making, prioritization, and investment.

Strafford Regional Planning Commission is satisfying these requirements as follows:

Product: Fair Housing and Equity Assessment (FHEA) for Strafford Regional Planning Commission

Engagement: Regional Stakeholders were and continue to be engaged through more than 20 outreach events, 2000 public comments; SRPC's Regional Master Plan Advisory Team; Strafford Regional Planning Commissioners; and a 30-day public comment period.

Bridge: The final FHEA will be integrated into the SRPC 2014 *Regional Housing Needs Assessment*. These findings and recommendations will also be integrated into other components of the regional master plan for use by regional communities.

Fair Housing Definition

In 1968, Congress passed the [Fair Housing and Equal Opportunity Act](#). This Act prohibits housing discrimination on the basis of race, color, national origin, religion, sex, familial status, and disability. The U.S. Department of Housing and Urban Development (HUD) is charged with enforcing this enabling legislation and ensuring that everyone has the opportunity for fair housing. This Fair Housing and Equity Assessment (FHEA) will examine the Strafford region's communities within the context of the Fair Housing Act to ensure that all residents have the ability to find suitable housing.



Access to clean, affordable housing is an essential component of quality of life within the region.

Community Engagement

As an organization, Strafford Regional Planning Commission's mission is: "to assure that the region is responsive to the needs of its residents through cooperation with federal and state agencies and its member communities" (SRPC Handbook, 2014). In accordance with FHEA standards, SRPC conducted both targeted and non-targeted outreach during the development of this document in an effort to better identify on-the-ground housing challenges and opportunities. The results of these efforts, and modes utilized therein, are analyzed within the Community Engagement component.



Photo Credit: Michelle Mears, SRPC

Regional Advisory Team

SRPC's FHEA working group was comprised of the members of the Regional Master Plan Advisory Team, including economic development professionals, planning professionals, stakeholders, and municipal staff. Together with staff, the Advisory Team coordinated bi-monthly to target engagement efforts in traditionally marginalized communities and population groups. Acting as the working group, the Team reviewed multiple iterations of this document and guided its development. For more information on the Regional Advisory Team, please see the Strafford Regional Planning Commission 2015 Master Plan.

Communities of Interest

The University of New Hampshire's Cooperative Extension aided in the community engagement process. In each of the nine regional planning commission areas in New Hampshire, both UNH Cooperative Extension and NH Listens identified and engaged specific interest groups made up of underserved populations in order to ensure outreach was conducted in an equitable manner. A total of 20 focus groups were held across the state, one of which took place in the Strafford region. This process was referred to as *Communities of Interest* and allowed UNH Cooperative Extension and NH Listens to work with identified populations on their home territory.

The process used for these focus groups allowed for safe and confidential expression of views. The goal with facilitating these dialogues was to gauge the interests of these groups, and how natural and built environments affect the social, economic, and cultural lives of these populations. Cooperative Extension staff conducted the *Communities of Interest* focus meetings beginning in December 2012 and ending in April of 2013. Housing emerged as one of the top statewide themes discussed by participants, who cited the lack of affordable and adequate housing, and especially housing located near employment, as issues that were relevant in their everyday life.ⁱⁱ

Communities of Place

NH Listens and UNH Cooperative Extension also conducted regional conversations titled *Communities of Place*. These ten facilitated sessions took place around the state, and included one session in the Strafford region. The sessions were widely advertised and drew crowds totaling 528 participants from 115 towns. At each session attendees were separated into smaller focus groups. Conversations within each focus group covered a range of topics including NH population trends, transportation systems and networks, the state's economy, land use, housing, natural resources and climates, and any other topics participants thought important to discuss. ⁱⁱⁱ

Results from both UNH Cooperative Extension and NH Listens outreach efforts were included in a final report released to the Regional Planning Commissions and the public in fall 2013. This report can be viewed [HERE](#).

Regional Outreach and Engagement



Photo Credit: SRPC Staff

Along with the efforts of UNH Cooperative Extension and NH Listens, SRPC staff made sure to keep equity in mind when choosing what community events to attend. From attending 23 outreach events SRPC was able to engage with some commonly underrepresented groups including senior populations at Senior and Community Centers, as well as the lower-income populations at Gerry's Food Pantry Turkey Donation Day.

SRPC staff were also able to reach out to the Veteran community at Lilac Mall's Armed Forces Day. Other outreach events targeted the regional population at large, and included attendance at farmers markets, community festivals, blood drives, and other events of regional importance.

This qualitative form of outreach was an insightful process aiding in the creation of a vision statement, and in understanding regional existing conditions and priorities for the future. The other component aiding in the creations of a vision statement was the process of analyzing each of the region's eighteen community master plans. Each master plan was reviewed and goals were sorted by livability principle. New Hampshire's six livability principles include Transportation and Housing Choices, Natural Resources Functions and Quality, Equity and Engagement, Traditional Settlement Patterns, Community and Economic Vitality, and Energy Efficiency and Green Building. The comments received were also processed one by one, as SRPC staff created codes from common themes and ideas that emerged repeatedly. The number of occurrences these themes and ideas occurred over the course of these events was tallied per event and in total. This information was helpful in gauging what is important to citizens on a regional level, in addition to the information gathered from reviewing

the community master plans, along with eight other plans of regional importance such as the *UNH Master Plan (2004, 2012 update)*, *The Land Conservation Plan for New Hampshire's Coastal Watersheds (2006)*, and the *Strafford Regional 2011-2016 Comprehensive Economic Development Strategy*.

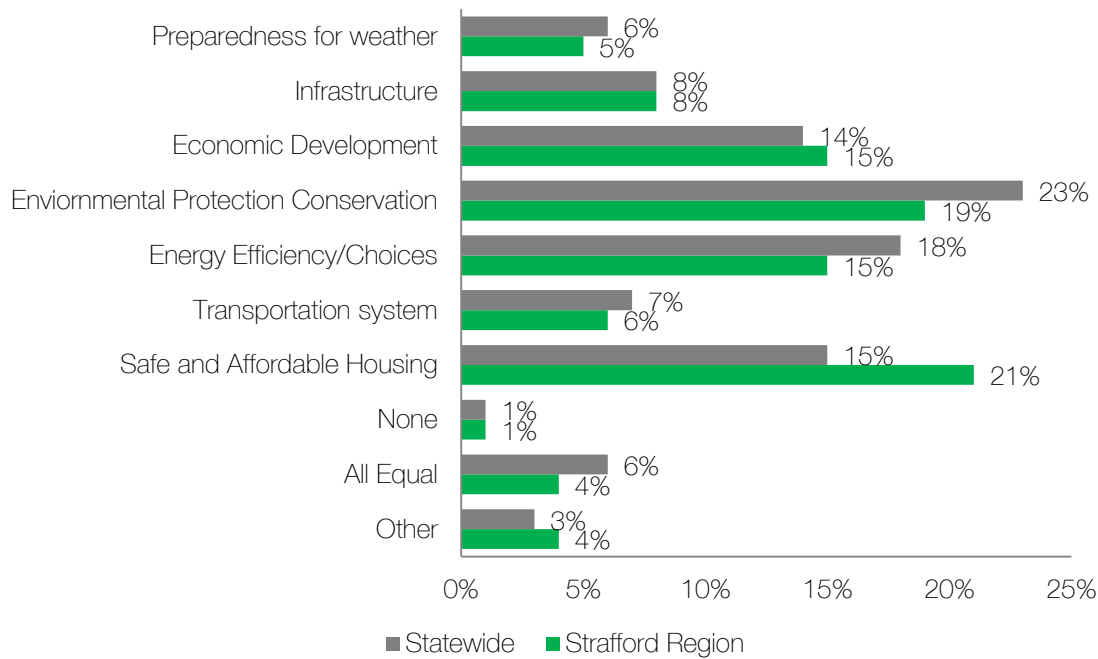
Housing was identified as one of top areas that needed improvement in the region from the comments received, and was also addressed heavily in our communities' master plan chapters. The top themes identified from the outreach comments were: the need for more affordable housing; property taxes as being too high; the need for more options for low-income housing; senior housing close to services; and the importance of semi-controlled housing development to ensure continuation of conservation of land and open space.

NH Regional Planning Commission Granite State Future Survey

In addition to all of the outreach components carried out in person, a phone survey was also conducted to measure state and regional concerns. The final product, the *NH Regional Planning Commission A Granite State Future 2013 Statewide Survey*, was completed by the UNH Survey Center from May-July 2013. Responses were collected and reported from 2,935 NH residents. Of the over 2,000 participants, 12% were from the Strafford region, which closely reflects the population ratio of individuals living in the Strafford Region to state total.

On a statewide level, residents viewed safe and affordable housing as the third most important priority concerning investment of public dollars. Regionally, this was identified as the number one priority by 21% of individuals surveyed

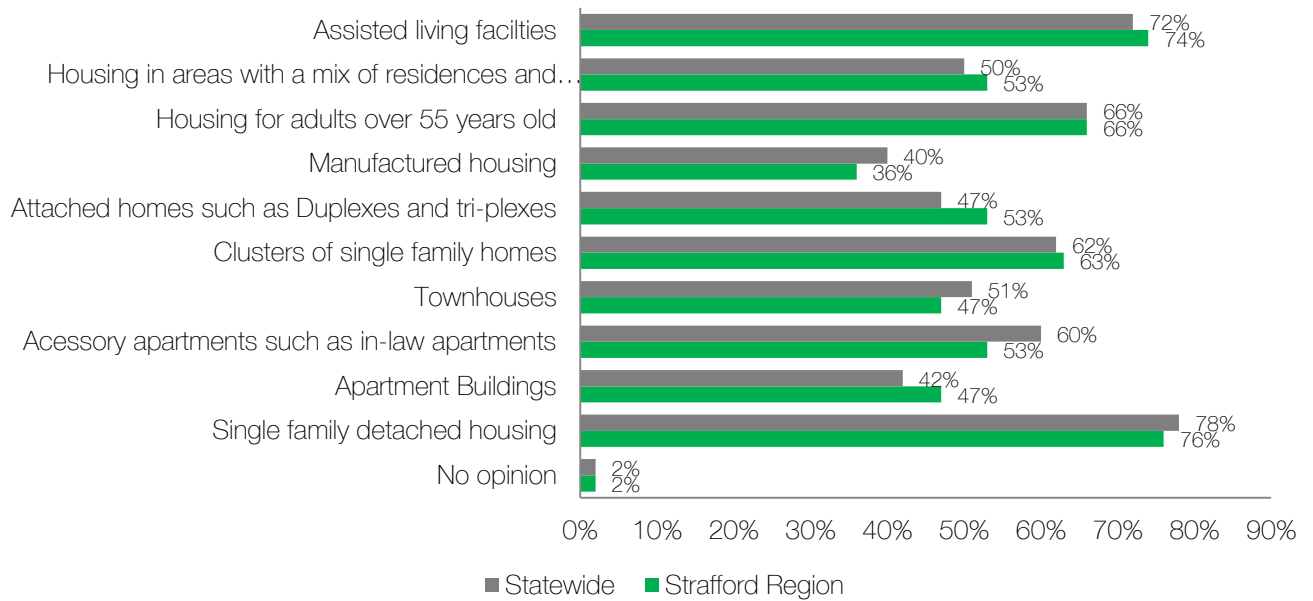
Figure 1: Top Priority for Investment of Public Dollars



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

When considering what type of housing should be encouraged, both regional and statewide responses included single family homes and assisted living facilities as particularly high on the list.

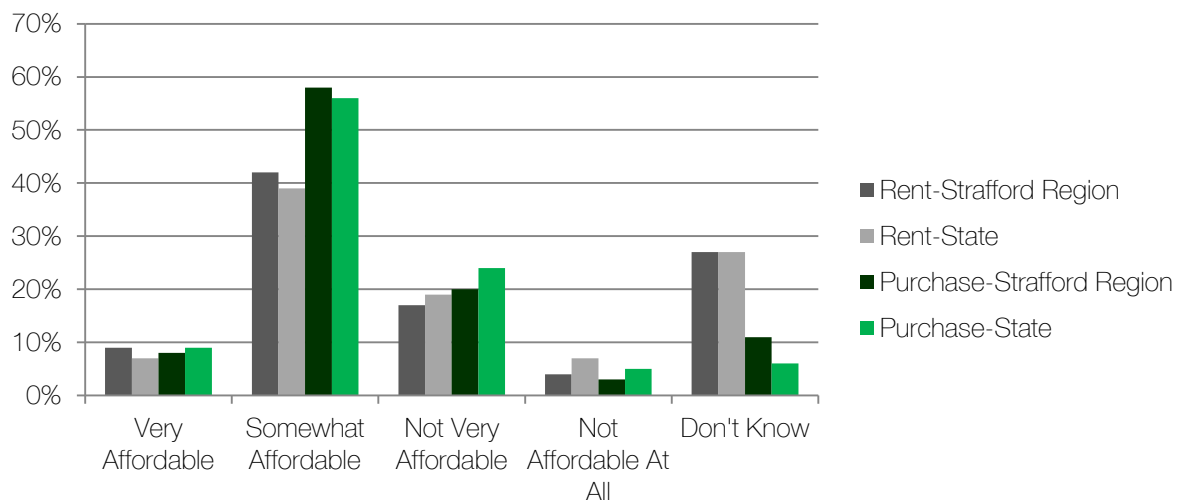
Figure 2: Encouraged Housing Types



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

When asked about affordability, the responses were similar on a regional and state level. Statewide and regionally the majority of participants identified purchase prices as somewhat affordable. For rent, a large amount of individuals believed rent was only somewhat affordable as well, (39% statewide and 42% regionally). It is important to note that (27%) responded that they didn't know whether rent was affordable or not. This was compared with only 6%-11% of individuals that responded "don't know" when asked if purchase prices were affordable or not.

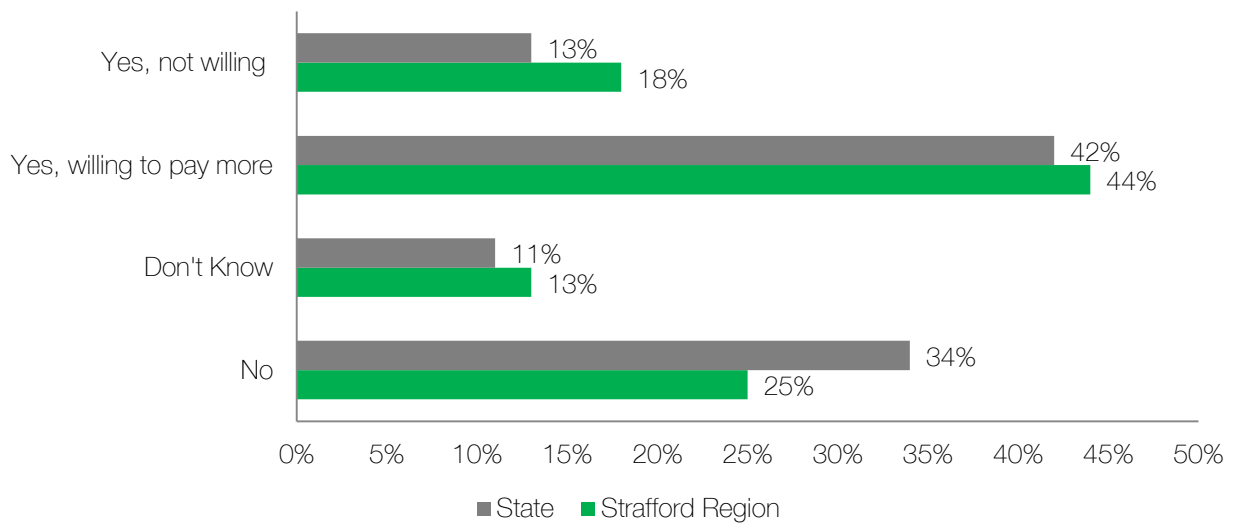
Figure 3: Perceived Rent and Purchase Affordability



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

Other important concepts that are directly related to housing, such as transportation and access to services, were addressed in the survey as well. Transportation and access to services are important factors that individuals consider when choosing housing units for purchase and rental. When considering the needs of different age and special population cohorts in the region, 44% of interviewees in the Strafford region and 42% statewide believed policy makers should invest more money into transportation for improving availability of senior and special needs transportation, and were willing to pay more in taxes to support this. This support for increased senior transportation makes sense considering New Hampshire's aging population.

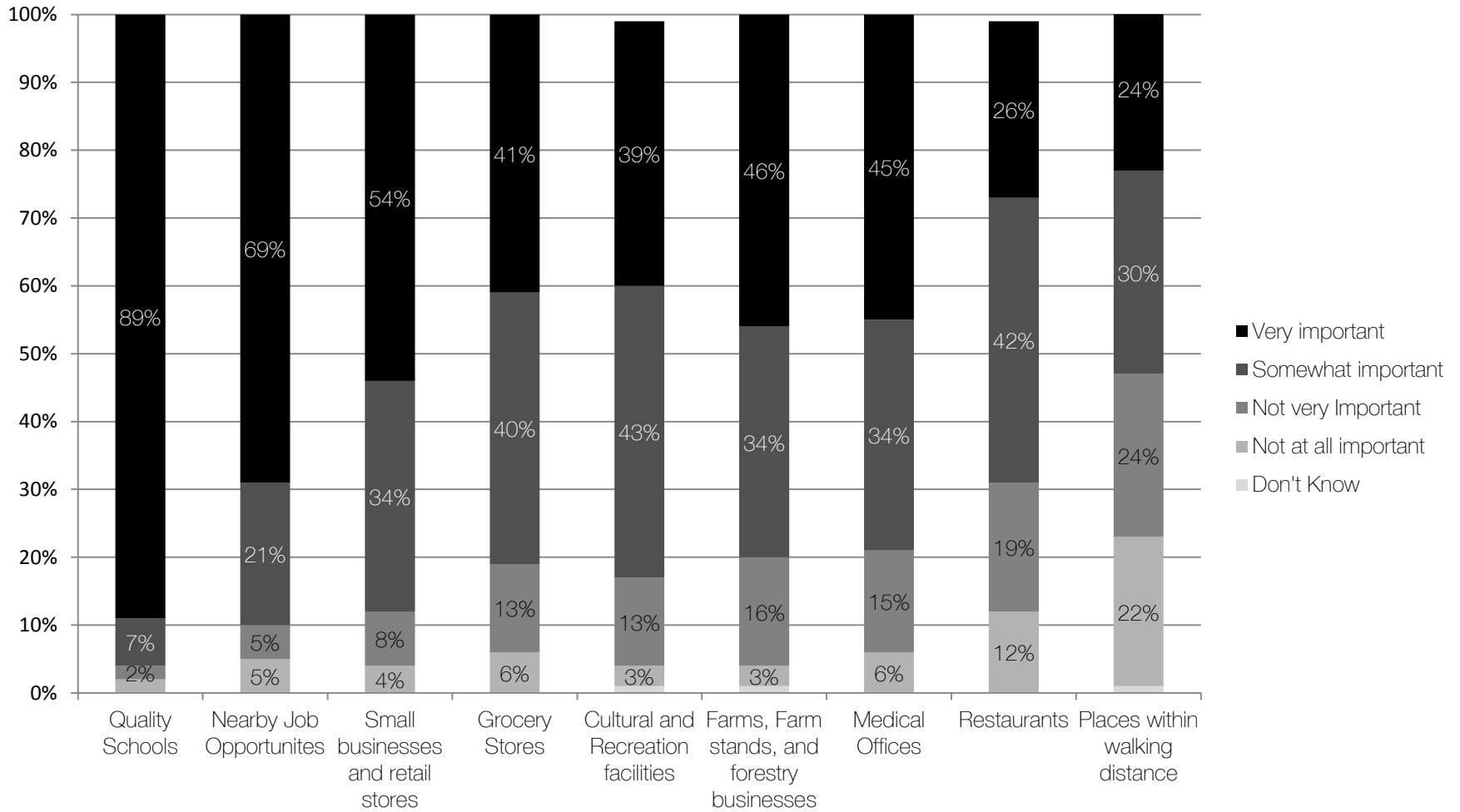
Figure 4: Support for Policy Makers to Invest in Senior and Special Needs Transportation, and Willingness to Pay Taxes in Support



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

Participants were also asked about access to the following services and how important it was to have each one in their respective communities. Quality schools and nearby jobs opportunities were viewed as very important by a majority of the individuals interviewed in the Strafford region. When addressing other services such as cultural and recreation facilities, farms and related businesses, small businesses, grocery stores, and medical offices, there was an equal split between those participants believing they were very important or somewhat important.

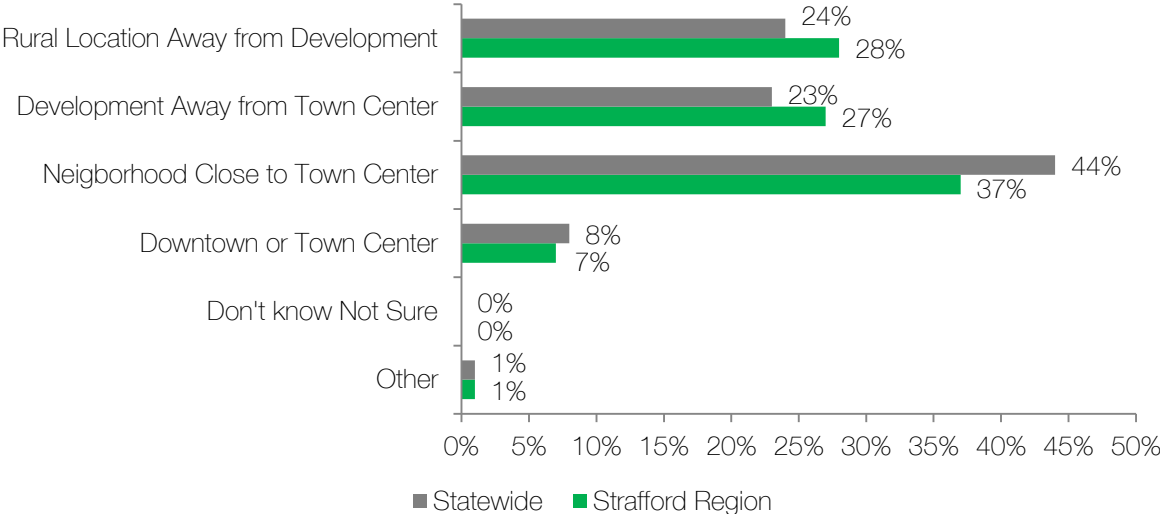
Figure 5: Importance of Services in the Community



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

Respondents, when asked to identify the type of neighborhood they live in, classified their neighborhood as close to town center, 37% in the Strafford region and 44% statewide. The next most popular response was rural location away from development, where 24% classified their neighborhood as rural and away from development in the state, and 28% in the region.

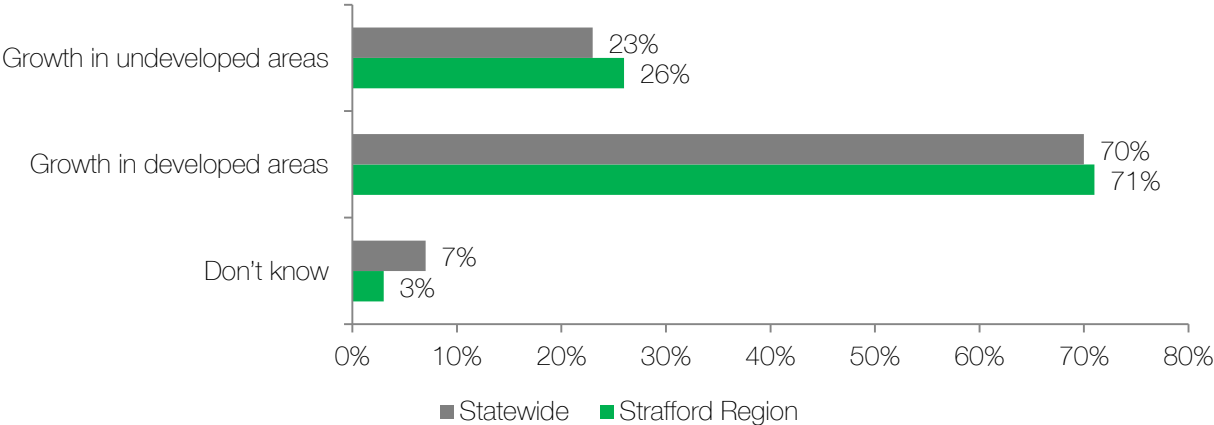
Figure 6: Neighborhood Classification



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

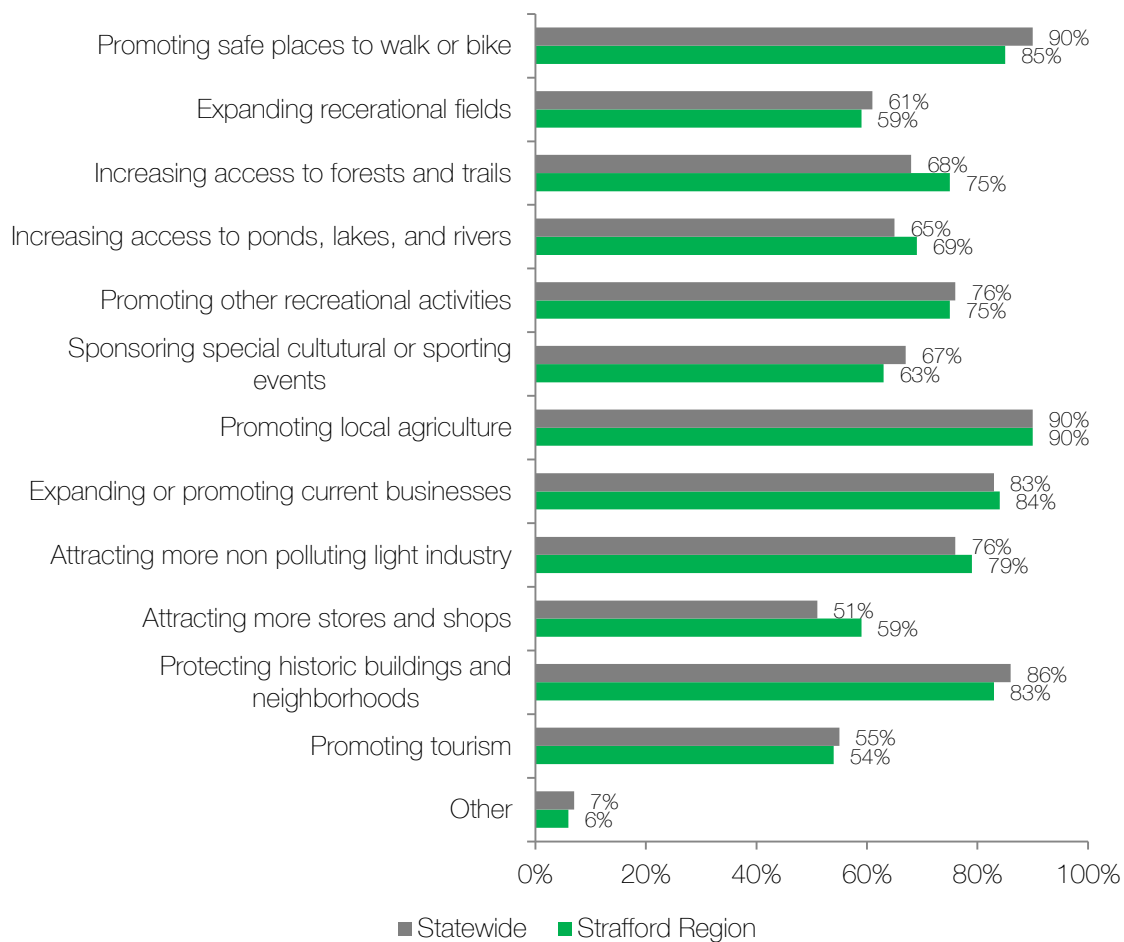
When addressing future development, participants were asked about development in their part of the state. The answers were similar on a regional and state level. The question participants were asked read “Where should future development occur in your part of the state ... in already developed areas of your region in order to preserve natural areas, and make use of existing utilities and services, OR in undeveloped areas in order to avoid higher densities?”. The majority believed that future development should occur in already developed areas (70-71%), while 26-26% believed it should occur in undeveloped areas, and 3-7% didn't know.

Figure 7: Preferred Areas for Growth



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

Figure 8: Levels of encouragement of regional elements



Source: NH Regional Planning Commission A Granite State Future 2013 Statewide Survey, 2013

Participants in the Strafford region were interested in actively encouraging recreation related to promoting safe places to walk and bike, promoting local agriculture and business, protecting historic building and neighborhoods among other practices..

The combination of outreach efforts conducted in conjunction with Granite State Future project will aid in both the completion of the Fair Housing and Equity Assessment and all other appendices of the Strafford Regional Master Plan. For a more in depth look at Strafford Regional Planning Commission's outreach process please visit Strafford Regional Outreach Plan appendix.

Fair Housing Infrastructure

The contextualization of Fair Housing Infrastructure with the Strafford Region is vital in identifying potential opportunities for and barriers to the provision of affordable housing. The Fair Housing Infrastructure component of the Strafford FHEA provides a history and background of Fair Housing, Specifically: What exactly does fair housing mean? How frequent are fair housing complaints in New Hampshire and the Strafford region? How has case law shaped the interpretation of fair housing national and within the State? What regional and state entities, services, and programs are available to assist with fair housing advocacy and access? Answers to these questions, and more, will be provided in the following pages.

History of Fair Housing

Fair Housing, and the necessity for legislation addressing this issue, came to light in the late 1960s. Beginning with the Civil Rights Act of 1968, also titled the Fair Housing Act, discrimination for housing based on race, color, national origin, and religion was prohibited. This bill, in existence for close to two years, gained substantially during President Lyndon Johnson's term, after the assassination of Dr. Martin Luther King. King was a champion for overall racial equality, supporting equality in housing options as seen in his role leading the 1966 open housing marches in Chicago. Later, the fair housing law was extended to include the prohibition of housing discrimination based on sex, disability, and familial status. These amendments to the original law were added over time, in 1974, and 1988.^{iv}

After the original bill was passed in 1968, President Richard Nixon appointed then Governor of Michigan, George Romney, as Secretary of Housing and Urban Development (HUD). His role in administering the bill encouraged its consideration and enactment by HUD, advocates and politicians. Since then, HUD has been a key player in working to address issues that arise concerning housing discrimination. HUD not only requires most grantees to address and improve upon fair housing in their respective regions, but has also formed multiple programs such as the Fair Housing Initiative Program (FHIP) and the Fair Housing Assistance Program (FHAP) to encourage and ensure the issue of fair housing is kept relevant.^v To support improvements to Fair Housing, HUD also houses a link to filing complaints on their main Fair Housing and Equal Opportunity website. The complaint process, which originated in 1969, allows housing discrimination to be brought to the forefront and addressed directly in accordance with fair housing law.^{vi}

More local efforts to deter housing discrimination occurred when NH enacted the Law against Discrimination in 1965 (RSA 354-A), which created a legal obligation for those renting or selling to do so independent of an individual's race, color, national origin, religion, gender, disability, familial status. This also included housing discrimination based on age, marital status, and sexual orientation.^{vii} New Hampshire Housing Finance Authority (NHHFA) was also founded in 1981, in an effort to assist NH residents with their housing needs. Their mission is to promote, finance and support affordable housing opportunities and related services for New Hampshire individuals and families through the efficient use of resources and the building of effective partnerships, thereby contributing to the economic and social development of the state. New Hampshire Housing and Finance Authority (NHHFA) furthers fair housing through their connections with HUD in terms of grants for local communities, and their guidance for regions when working to create fair housing guidance documents and policy.

Protected Class Discrimination

While great strides have been made in deterring housing discrimination since the late 1960s, there were still over 28,500 reported complaints of housing discrimination nationally in 2012. This includes complaints to the Department of Housing and Urban Development (HUD), Fair Housing Assistance Programs (FHAP) and the Department of Justice (DOJ). Types of discrimination reported included rental and sales discrimination, discriminatory harassment, and housing discrimination based on classes not protected by the Fair Housing Act such as income level, age, sexual orientation, and marital status.^{viii}

In NH, discrimination in housing is defined in RSA 354-A. RSA 354-A:8 defines equal housing opportunity without discrimination as a civil right based on the following: age, sex, race, creed, color, marital status, familial status, physical or mental disability, national origin, sexual orientation. Discrimination against this civil right includes refusal to sell or rent after a bona fide offer due to any of the previously mentioned categories, as well as discrimination against any person in the terms, conditions, or privilege of sale or rental of a dwelling or commercial structure based on the previous (RSA 354-A:10). According to the most recent data, there were over 782 complaints of housing discrimination reported in New Hampshire in 2009. These complaints were filed via HUD, the NH Commission for Human Rights (HRC) and the NH Legal Assistance (NHCLA) in 2009. This fair housing complaint data identified disability as the discrimination type for 32%-46% of complaints filed through HUD, HRC and NHCLA. Other complaints concerned discrimination based on familial status (38% of NHCLA complaints, and 31% of HUD complaints).^{ix}

HRC DATA BY PRIMARY DISCRIMINATION TYPE							
Year*	2004	2005	2006	2007	2008	2009	Totals
Race/Color**	2 (25%)	2 (40%)	0	5 (21%)	0	0	9 (19%)
National Origin	0	0	0	2 (8%)	2 (50%)	1 (25%)	5 (11%)
Familial Status†	0	0	0	0	0	0	0
Disability	5 (63%)	3 (60%)	0	4 (17%)	1 (25%)	2 (50%)	15 (32%)
Religion	0	0	0	0	0	0	0
Gender	0	0	2 (100%)	2 (8%)	0	0	4 (8%)
Age	1 (12%)	0	0	5 (21%)	0	1 (25%)	7 (15%)
Sexual Orientation	0	0	0	2 (8%)	1 (25%)	0	3 (6%)
Marital Status	0	0	0	4 (17%)	0	0	4 (8%)
Retaliation/ Other	0	0	0	0	0	0	0
Total Number of Complaints	8 (100%)	5 (100%)	2 (100%)	24 (100%)	4 (100%)	4 (100%)	47 (100%)

HRC Reporting Year is from October 1 – September 30

Source: 2010 Analysis of Impediments, NHHFA

** HRC combines race and color into one category

† HRC reports familial status discrimination under the category of age

HUD DATA BY PRIMARY DISCRIMINATION TYPE							
Year	2004	2005	2006	2007	2008	2009	Totals
Race	4 (15%)	10 (12%)	9 (14%)	3 (11%)	3 (9%)	4 (13%)	33 (13%)
Color	0	0	0	0	1 (3%)	0	1 (<1%)
National Origin	2 (2%)	4 (5%)	4 (7%)	0	3 (9%)	5 (16%)	18 (7%)
Familial Status	3 (12%)	48 (57%)	9 (14%)	7 (27%)	7 (20%)	9 (29%)	83 (31%)
Disability	15 (57%)	22 (26%)	36 (57%)	13 (50%)	18 (53%)	13 (42%)	117 (44%)
Religion	0	0	0	0	0	0	0
Gender	2 (8%)	0	0	0	1 (3%)	0	3 (1%)
Retaliation/ Other	0	0	5/0(8%/0%)	2/1(8%/4%)	0/1(0%/3%)	0	7/2 (9%)
Total Number of Complaints	26(100%)	84(100%)	63 (100%)	26 (100%)	34 (100%)	31(100%)	264 (100%)

Source: 2010 Analysis of Impediments, NHHFA

NHLA DATA BY PRIMARY DISCRIMINATION TYPE							
Year	2004	2005	2006	2007	2008	2009	Totals
Race	6 (5%)	6 (7%)	0	2 (8%)	3 (7%)	6 (5%)	23 (5%)
Color	0	2 (2%)	0	0	0	0	2 (<1%)
National Origin	0	5 (6%)	3 (10%)	4 (15%)	6 (15%)	7 (6%)	25 (5%)
Familial Status	106 (65%)	17 (19%)	5 (18%)	5 (19%)	4 (10%)	40 (32%)	177 (38%)
Disability	42 (26%)	52 (59%)	17 (59%)	14 (52%)	26 (63%)	65 (52%)	216 (46%)
Religion	1 (.5%)	0	0	0	0	0	1 (<1%)
Gender	3 (2%)	3 (4%)	1 (3%)	0	0	5 (4%)	12 (3%)
Sexual Orientation	0	1 (1%)	0	1 (3%)	1 (2%)	1 (.5%)	4 (1%)
Marital Status	2 (1%)	0	0	0	0	0	2 (<1%)
Age	1 (.5%)	2 (2%)	3 (10%)	1 (3%)	1 (2%)	1 (.5%)	9 (2%)
Retaliation/ Other	0	0	0	0	0	0	0
Total Number of Complaints	163(100%)	88 (100%)	29 (100%)	27 (100%)	41 (100%)	125(100%)	471 (100%)

Source: 2010 Analysis of Impediments, NHHFA

While types of discrimination are defined based on the groups protected through NH's Law Against Discrimination, and nationally in the Fair Housing Act, as cited above, it is also important to consider the different levels of discrimination. The types of housing discrimination include Intentional and Disparate Impact. Intentional discrimination does not require there to be prejudice or malevolent ill will, and includes disparate treatment in terms, conditions, and policies. Intentional discrimination is difficult to prove, as it is hard to prove intent in general. Disparate impact includes seemingly neutral laws, regulations, policies and practices that have a negative impact on a protected class.

There is controversy over whether disparate impact is covered in the Fair Housing Act. Disparate treatment is addressed in the Fair Housing Act as it finds the following practices illegal: Sec. 804 [42 U.S.C. 3604] (a) "To refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin." This however does not address disparate impact, or the potential for discrimination without intent.

The concept of disparate impact is a component of other laws, for instance in Title VII of the Civil Rights Act of 1964 employers are prohibited from refusing or failing to employ individuals, or fire them, on the basis of a protected status, “as well as prohibiting action that would otherwise adversely affect [a person’s] status as an employee.”(42 U.S.C. § 2000e-2(a).)

Currently the Fair Housing Act is being brought before the Supreme Court in order to determine whether disparate impact is covered under current legislation. The case that is bringing this issue to light is Mt. Holly vs. Mt. Holly Gardens Citizens in Actions, INC., where disparate impact is being addressed due to the Township of Mt. Holly’s decision to redevelop a neighborhood primarily occupied by low and moderate-income minorities to make way for more middle-income homes, which the plaintiff considers discriminatory.

Regional Reports of Fair Housing Complaints

There are a limited amount of regional fair housing cases. Instead of elaborating on the cases that have occurred, it is more telling to review the housing complaint data inclusive of the NH Legal Assistance Intakes and HUD filed cases concerning violation of the Fair Housing Act.

Data from NH Legal Assistance conveys that the number of intakes concerning housing discrimination are infrequent in the region. Between January 1, 2008 and December 31, 2013 there were 49 intakes by NH Legal Assistance. Of these 49, 73.33% were discrimination based on disability, while the others were based on familial status, religion, gender, and marital status^x.

The data provided from Housing and Urban Development (HUD) includes the field cases by location from 2008 to January 28, 2013. Complaints individuals reported were categorized by discrimination type and included cases based on disability, familial status, sex, and race and color. Out of the ten cases filed by HUD, four were conciliated or settled, one was withdrawn, four were found to have no warranted cause, and for one case the outcome was not provided^x.

Table 1: NH Legal Assistance Intakes (2008-2013)

Town	# of Intakes	Protected Class
Barrington	0	
Brookfield	0	
Dover	11	Disability: 10 Familial Status: 1
Durham	0	
Farmington	4	Disability: 4
Lee	0	
Madbury	0	
Middleton	0	
Milton	1	Disability: 1
New Durham	0	
Newmarket	4	Disability: 2 Familial Status: 1 Religion: 1
Northwood	0	
Nottingham	0	
Rochester	20	Disability: 17 Gender: 2 Marital Status: 1
Rollinsford	0	
Somersworth	7	Disability: 7
Strafford	1	Disability: 1
Wakefield	1	Disability: 1
TOTAL	49	49

Source: NH Legal Assistance, 2008-2013

Table 2: Filed Cases by Location (detail) New Hampshire 2008 to present (1/28/2013)

Violation State and County	Violation City	HUD Case Number	HUD or FHAP	HUD Filing Date	Bases	Issues	Closure Reason	Closure Date	Compensation
New Hampshire - Rockingham County	Newmarket	01-12-0001-8	HUD	10/03/11	Disability,	382 - Discrimination in terms/conditions/privileges relating to rental, 510 - Failure to make reasonable accommodation,			
New Hampshire - Rockingham County	Newmarket	01-12-0222-8	HUD	04/24/12	Familial Status,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices,	Conciliated/Settled	09/27/12	
New Hampshire - Strafford County	Dover	01-13-0070-8	HUD	11/26/12	Familial Status,	320 - Discriminatory advertising, statements and notices,	Conciliated/Settled	03/26/13	\$300
New Hampshire - Strafford County	Farmington	01-09-0007-8	HUD	10/08/08	Sex,	382 - Discrimination in terms/conditions/privileges relating to rental,	No Cause	01/05/09	
New Hampshire - Strafford County	Lee	01-09-0557-8	HUD	08/28/09	Familial Status,	320 - Discriminatory advertising, statements and notices,	No Cause	11/13/09	
New Hampshire - Strafford County	Rochester	01-12-0010-8	HUD	10/13/11	Disability,	510 - Failure to make reasonable accommodation,	Conciliated/Settled	12/22/11	
New Hampshire - Strafford County	Rochester	01-12-0062-8	HUD	12/07/11	Disability, Familial Status,	310 - Discriminatory refusal to rent, 320 - Discriminatory advertising, statements and notices,	No Cause	03/14/12	
New Hampshire - Strafford County	Rochester	01-12-0307-8	HUD	06/28/12	Race, Color,	381 - Discrimination in terms/conditions/privileges relating to sale,	Conciliated/Settled	11/19/12	
New Hampshire - Strafford County	Somersworth	01-11-0457-8	HUD	09/08/11	Disability,	510 - Failure to make reasonable accommodation,	No Cause	12/16/11	
New Hampshire - Strafford County	Somersworth	01-11-0201-8	HUD	03/14/11	Disability,	510 - Failure to make reasonable accommodation,	Withdrawn After Resolution	06/15/11	

Source: HUD

Federal and New Hampshire Cases

According to the [Fair Housing Trends Report](#) produced by the National Fair Housing Alliance (NFHA), out of the 28,519 reported complaints filed in 2012 only 36 became filed under the Department of Justice by HUD as HUD Election and Enforcement cases, and Pattern or Practice cases. ^{xii}

Election and Enforcement cases arise when an aggrieved individual files a discrimination complaint with HUD, or HUD files a complaint on their own. An investigation then takes place as HUD looks into the complaint. "If HUD finds that reasonable cause exists to believe that a discriminatory housing practice has occurred, then HUD issues a charge on behalf of the complainant." This then results in a hearing before a HUD administrative law judge, or if elected can be brought before federal district court as a civil action. ^{xiii}

Pattern and Practice cases occur under the Fair Housing Act and allow the Department of Justice (DOJ) to file a lawsuit when they believe a party has engaged in a "pattern or practice" of discrimination. This type of discrimination can occur against a group of people when an issue is of "general public importance." The DOJ's jurisdiction under the Fair Housing Act is limited to pattern or practice cases and cases referred by HUD. ^{xiv}

- Plaintiffs felt "harmed" by living in an area that didn't allow for integration.
- Fair Housing Act upheld

Trafficante
1972

- Land use regulations called into question
- Builder's remedy allowed for the provision of fair housing

Mount Laurel
1975

- Chester NH's zoning ordinances were found to violate the NH Constitution.
- A builder's remedy was created and *Mount Laurel* was referenced

Chester
1991

- Discrimination against disabled plaintiffs.
- Ruled that zoning ordinances must be accommodating to disabled person under the Fair Housing Act.

Trovato
1997

- Ossipee's zoning restrictions were found to be restrictive and discriminatory
- NH Superior Court enforced *Britton v. Chester*.

Ossipee
2004-2005

- While no violation was found, a builders remedy was enacted to allow for hallway houses

CRJ
2008

- Westchester County (NY) received grant money without completing required fair housing mandates
- Forced to return funding to be reallocated

Westchester
2009-

- This case is set to go before the Supreme Court
- Disparate impact will be addressed

Mt. Holly
2012-2013

Source: SRPC

Federal Cases

Trafficante

Trafficante was a significant case in Fair Housing history as it involved two tenants bringing a housing lawsuit against their landlord, and others, for racial discrimination against African Americans. The plaintiffs, felt as if they were harmed by living in an area that did not allow for integration.^{xv}

The court held in favor of the tenants, upholding Section 810:1:A:i of the Fair Housing Act which states that “an aggrieved person may, not later than one year after an alleged discriminatory housing practice has occurred or terminated, file a complaint with the Secretary alleging such discriminatory housing practice”(Fair Housing Act) where an aggrieved person is defined as “any person who claims to have been injured by a discriminatory housing practice”.^{xvi}

Mount Laurel II

In the first Mount Laurel case, the Township of Mount Laurel's land use regulations were called into question. The township's current regulation made it so that low to moderate-income families were excluded from purchasing homes in the area. The plaintiffs, Southern Burlington County National Association for the Advancement of Colored People, claim was upheld as the N.J Supreme Court held that the zoning ordinances of Mt. Laurel were unconstitutional.

In Mount Laurel II, after many cases similar to Mount Laurel I were tried, a resolution was created to prevent this type of housing discrimination in the future. This case concluded with the NJ Supreme Court disallowing towns from using zoning to prevent the building of affordable housing in primarily affluent areas. It also created a fair share formula for the purpose of measuring a municipality's provision of affordable housing, and enforcing a builder's remedy to ensure that this occurred.^{xvii}

Westchester

The Westchester case, an ongoing legal battle, originated in 2009 when Westchester County in New York falsely claimed that they completed their fair housing mandates necessary to receive HUD grantee funds. The case was settled when the county agreed to build mass amounts of affordable housing units; complete an analysis of their current zoning regulations and how they could be changed to affirmatively further fair housing; and take step to actually change such zoning regulations and obstacles. It was also a requirement that the County Executive promote legislation that forbids landlords from discriminating against those using vouchers to pay for their housing.^{xviii}

Since the initial court case, the County has continually avoided the obligations set forth by the court, challenging their obligations. On April 5, 2013, the County lost again. The United States Court of Appeals for the Second Circuit upheld the district court's ruling that Westchester County was indeed in violation of the court's orders. It was also found that merely creating affordable housing wherever the County saw fit did not necessarily fulfill the

requirement of affirmatively furthering fair housing.^{xx} Westchester County eventually lost its fight with the federal government, meaning the reallocation of \$7.4 million dollars in funds for other communities in the New York area.^{xx}

Mt. Holly

Mount Holly, a case recently taken up by the Supreme Court, will bring into question the concept of disparate impact, and whether it is covered under the Fair Housing Act. Disparate impact in terms of fair housing can be used to find governments, lenders, and others liable for discrimination in housing without intent. Disparate impact is not currently directly addressed in the Fair Housing Act.^{xxxi}

In this specific case, Mt. Holly Gardens Citizens in Action, INC brought a lawsuit against the Township of Mount Holly for the disparate impact that was to arise from the Townships' decision to redevelop a neighborhood primarily occupied by low and moderate-income minorities. The purpose of this redevelopment was to make way for more middle-income homes.^{xxxii}

Originally a federal court in NJ rejected the claim, which the third circuit court of appeals reversed, stating that any plans to redevelop homes in a minority area would be against the Fair Housing Act. This decision was supported by the Obama Administration.^{xxxiii} The case was recently settled before it could reach the Supreme Court with a builder's remedy. The builder agreed to build and set aside additional residences for those already living in the area, or to pay relocation fees to those choosing to move.^{xxxiv}

State Cases

Chester 1991

The zoning ordinances for the Town of Chester, NH were found to violate the NH Constitution. These ordinances made the construction of affordable housing for low and moderate-income families impossible. The trial court ruled for a “builder’s remedy” allowing the multi-family units to be built and maintained for a period of at least 20 years. This ruling upheld applied principles from the *Mount Laurel* cases, which held that municipalities enacting land use regulations have an obligation to provide realistic opportunities for moderate and low income housing.^{xxvi}

Ossipee 2004-2005

This case was brought forward by Great Bridge Properties, LLC, against the Town of Ossipee, NH. The plaintiff, Great Bridge Properties, LLC, was planning a multi-family housing project in Ossipee and felt as if the zoning restrictions were unconstitutional in that they were restrictive and discriminatory based on family status. These restrictions required that new multifamily housing; 1) be developed in Ossipee’s Village District, and 2) use existing structures which are currently connected or are able to be connected to the Town’s sewer.^{xxvii} The NH Superior Court enforced *Britton v. Chester* when finding that Ossipee did not allow for/have enough affordable housing options.^{xxviii}

Trovato 1997

The plaintiffs Sylvia Trovato and her daughter Sharleen Durost filed a lawsuit against the City of Manchester when they were refused their request to build a paved parking space in front of their home. Both plaintiffs were disabled and a paved space was necessary for them to be able to navigate up to their front door safely.

The defendant, the City of Manchester, was ruled against and prohibited from “enforcing its zoning code in a manner that in any way restricts or impeded the plaintiff’s ability to pave and maintain and parking space in their front yard.” This case also highlighted that zoning ordinances are subject to the obligation to accommodate disabled persons under the Fair Housing Act.^{xxix}

Community Resources for Justice II 2008

With the first case *Community Resources for Justice (CRJ)* brought against the City of Manchester, CRJ questioned the use variance that made it so halfway houses were not permitted in any district. The burden was then placed on the government to prove the legitimacy of its law. This case was remanded from the Supreme

Court, where the trial court found Manchester to be violating the zoning enabling act, which explains zoning, its purposes, its adoption, and its applicability(RSA 674:16-23)

On appeal, the Supreme Court said there was a lack of substantial evidence to find a violation. Despite this, since the City had clarified the difference between halfway houses and other similar residential facilities, and the City did not present any evidence to justify its ban on halfway houses, a builder's remedy was allowed. Community Resources for Justice would therefore be able to build the halfway houses as there was no perceived risk to the community with the development of this type of housing, and due to the need for such transitional facilities.^{xxx}

National Housing Assistance

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

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

1. The Fair Housing Organizations Initiative (FHOI)

Provides funding that allows for enforcing of fair housing and education initiatives, as well as nationally encouraging the creation and growth of organizations that serve typically underserved groups, especially those with disabilities.

2. The Private Enforcement Initiative (PEI)

Provided for non-profit fair housing organizations to try and prevent discriminatory housing practices by carrying out testing and enforcement activities.

3. The Education and Outreach Initiative (EOI)

Assists state and local government agencies and non-profits in outreach to the public in explaining fair housing, equal opportunity in housing, and what housing providers must do to be in compliance with the Fair Housing Act.

4. The Administrative Enforcement Initiative (AEI)

Aids state and local governments in administration of legislation that affirmatively furthers fair housing through implementation projects. No funds are currently available for this program.

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

Regional Housing Assistance

Four communities within the Strafford Region provide Housing Authority based assistance. A detailed description of each can be found below. For more information, please see their respective endnotes.

Dover Housing Authority

The Dover Housing Authority (DHA) was founded in 1950 and works to provide “safe, decent and affordable housing for low-income families and senior citizens.” The Dover Housing Authority includes 458 units encompassed in seven different properties. The organization works to ensure fair housing by not only offering affordable housing options, but by offering properties that are accessible and accommodating as well. The DHA has 31 units that are accessible and accommodating to those with disabilities. The lease for their properties states: “A person with a disability shall for the purposes under this lease be provided reasonable accommodation to the extent necessary to provide the person with a disability an opportunity to use and occupy the unit in a manner equal to that of a person without a disability.”^{xxxiii}

The Dover Housing Authority also provides info on fair housing directly on their website in their FAQ section, explaining the law and what it entails. They also have a link to the HUD website for people to file complaints if they feel their Fair Housing rights have been violated, and set out protections available for those with a disability and their rights to fair housing.

Somersworth Housing Authority

The Somersworth Housing Authority (SHA) was founded in 1961. The primary goal of the authority was first focused on urban renewal and creating housing for the elderly and families with children, before focus shifted to include overall community development. Starting with just 120 units, the Somersworth Housing Authority now includes 272 units.^{xxxiv}

The Somersworth Housing Authority’s mission is to address discrimination and fair housing by providing “... persons of very low, low and moderate income with decent, safe, sanitary and affordable housing both in project-based and tenant-based programs without discrimination...” and “...for those persons who are disabled and/or elderly to provide a living environment capable of dealing with their needs within their homes and community and not having to prematurely institutionalize individuals who can remain in their homes with assistance...” SHA also houses links to other community support agencies, and to New Hampshire Legal services, as well as talk about HUD and their involvement in the organization.^{xxxv}

Also addressed by SHA, is the education of the underserved population through community programs, which the HUD Fair Housing Organizations Initiative program encourages. SHA states part of their mission is to, “...provide programs targeted at ending dependency through education and employment to those individuals who are in need and/or want of new skills to improve their standard of living...”^{xxxvi}

Newmarket Housing Authority

The Newmarket Housing Authority (NHA) was founded in 1969 for the provision of safe and sanitary housing for low-income individuals in and around the Town of Newmarket. This municipal organization was established based on RSA 203 of the NH State statutes, which defines unsafe and unsanitary housing conditions for those of low-income and encourages the establishment of housing authorities to create an entity for the provision of safe and sanitary housing. The Newmarket Housing Authority includes Great Hill Terrace, which includes 50 units; the administration of 72 housing vouchers; and approximately 42 portable vouchers, through the Section 8 HCV program.^{xxxvii}

The Section 8 HCV program is administered by Housing and Urban Development (HUD), and through the Public Housing Authorities (PHAs) who receive HUD federal funds. These funds are used by PHAs to administer the voucher system wherein families are able to rent apartments that accept these vouchers. The landlord is paid a housing subsidy directly by the housing authority, and the family is responsible for the difference. In some cases, vouchers may even be used toward the purchase of a home.^{xxxviii}

Rochester Housing Authority

The Rochester Housing Authority was founded in 1963 under RSA 203. This RSA defines unsafe and unsanitary housing conditions for those of low-income and encourages the establishment of housing authorities to create an entity for the provision of safe and sanitary housing. The Rochester City Council was responsible for the formation of this housing authority which now includes 232 low income apartment, 182 Housing Choice Vouchers, 82 low-income housing tax credits (LIHTC) units, two emergency apartments, and four low rent units in the City of Rochester. LIHTC units are the result of an indirect federal subsidy program used to fund development of affordable rental units for low-income households.^{xxxix} The locations of all units managed by the Rochester Housing Authority are scattered throughout the City, with locations on Brock Street, Cold Spring Circle, Emerson Ave, River Street, Olde Farm Lane, Wellsweep Circle, Felker Street, Magic Ave and Washington Street.^{xl}

The Mission statement of the Rochester Housing Authority expresses the importance of establishing eligibility and rent requirements allowing for the provision of decent, safe, and sanitary housing for families, the elderly, disabled, and very low to low income households. They also state that:

No qualifying applicant shall be denied the opportunity to apply for housing and no eligible applicant shall be denied the opportunity to lease or rent any dwelling suitable to their needs based on race, color, religion, sex, sexual orientation, national origin, or disability. Available housing accommodations shall be assigned on a fair and equitable basis to eligible applicants ^{xli}

Workforce Housing Coalition of the Greater Seacoast

The mission of the Workforce Housing Coalition of the Greater Seacoast is to address housing challenges in the region through education and outreach initiatives. The vision of this group includes affordable housing availability throughout the Greater Seacoast that allows individuals to live comfortably in proximity to where they work. This is particularly difficult in the Greater Seacoast as it is one of the least affordable regions in the United States.^{xliii xliii}



Source: WHC Facebook

The Workforce Coalition of the Greater Seacoast includes communities in Carroll, Rockingham, Stafford, and York counties. In the Strafford region the only municipalities that are not encompassed as core communities the coalition serves are Middleton, New Durham, Brookfield, and Wakefield. The Workforce Housing Coalition of the Greater Seacoast also has a high capacity to participate in HUD initiatives such as The Fair Housing Assistance Program and Fair Housing Initiatives Program. Publications on their website include documents that define affordable workforce housing, address what can be done to engage individuals, organizations and public officials in efforts to change opinions about workforce housing, RSAs that address workforce housing, as well other resources.

The Housing Partnership

Founded in 1988, the Housing Partnership was a collaborative effort by local business, the United Way and citizens to find a solution to the lack of affordable housing options in the region. The Housing Partnership, which operates in Strafford and Rockingham counties in New Hampshire and York County in Maine has to date aided in the construction of over 300 quality affordable housing units. Their properties are located in 12 communities in these three regions. Available units are listed on their website, which also houses other resources.^{xlv xlv}



Source: Housingpartnership.org

Table 3: Housing Partnership Properties Locations in the Strafford Region

Property Name	Location	Number of Units	Type
Mad River Meadows	Farmington	16	Affordable family housing
Central Avenue	Dover	4	Special Needs Housing
New Hope	Rollinsford	12	Family Housing
Cedarwood Estates	Lee	12	Rental family housing
Harvard Street	Rochester	12	Affordable rental housing for low-income residents (especially those with disabilities, and the homeless)
Wiley Apartments	Newmarket	25	Senior housing and for other low-income residents
Neighborhood Stabilization Program	Rochester	5 properties	Homes for income eligible homebuyers or rentals for low income families

Source: The Housing Partnership, 2013

Not only does the Housing Partnership supply affordable housing for those in need, they offer educational programs for first homebuyers, for those in danger of foreclosure, and advice on foreclosure prevention. Their work with local banks and charity organizations, as well as many local business partners allows the continued growth of this organization. ^{xlvii}

A recent project in the region that will continue the efforts of the Housing Partnerships is the reconstruction of a Dover Shoe Mill into 42 workforce housing units. The units are considered affordable housing for income-qualifying workforce households. This property will also be a Low Income Housing Tax Credit property through the NHHFA^{xlviii}

Great Bridge Properties



Photo Credit: Lloyd Rosevear, 2006^{xlix}



Photo Credit: Great Bridge

Properties^l

In 2000, Great Bridge Properties, LLC was created to help increase affordable and market rate housing in the states of New Hampshire and Massachusetts. Principals Chirs Davies and Bill Caseleden created Great Bridge Propreties to develop property and control general partners of the project^{li}. Current Properties in the region include apartments in Rochester and Dover. In Rochester Brookside Place at Ledgewood provides 90 units that are affordable to those with moderate income levels.^{lii} In Dover, the Bellamy Mill Apartments offer 30 garden style family units.^{liii}

New Hampshire Housing and Finance Authority

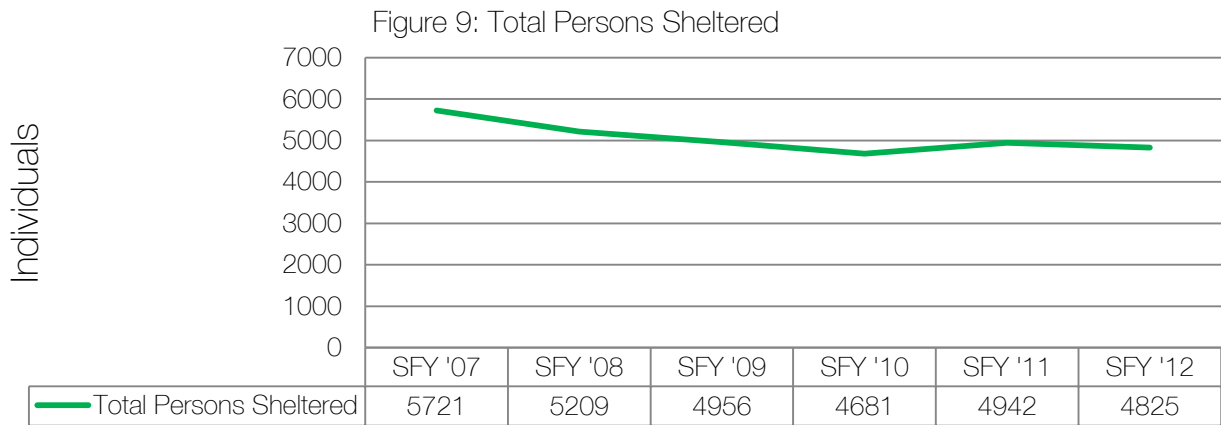
The New Hampshire Housing Finance Authority (NHHFA) is a statewide resource for housing data and planning, for those interested in homeownership, and for those in need of housing assistance for both rental and home buying. Housing data and information provided by this organization includes rent and mortgage data, demographic data, directories of assisted housing, HUD limits and allowances, and other housing data. The NHHFA provides educational programs for homebuyers, as well as resources for renters. Another service the NHHFA provides, is lending programs for low and moderate income person for the financing of purchasing a home. The organization also holds conferences and programs to present data and for housing experts to share information on assisted housing, the housing market, and other relevant material. Since the organization was founded the NHHFA has helped more than 39,000 families purchase homes and have financed more than 14, 500 rental units.^{iv}



Source: nhhfa.org

Homeless Shelters

In state Fiscal Year 2012 (June 2011-July 2012) homeless shelters across the state of New Hampshire housed close to 5,000 individuals, a 2.4% decrease from the previous year. Over the past five years, the number of individuals decreased as well, with 896 less individuals, or 15.7% less individuals utilizing homeless shelters. There was however, an increase in the amount of days, on average, that individuals stayed at the respective shelter. In 2005, individuals stayed an average of 48 days, while in 2012 they stayed an average of 61 days, which is a 27% increase.^{iv}



Source: Homelessness in New Hampshire: A Report, Bureau of Homelessness et al., 2012

In Strafford County, which excludes the SRPC communities of Brookfield, Wakefield, Nottingham, Newmarket, and Northwood, a point-in-time study conducted on January 23, 2013, found that 18 individuals and 33 individuals in 10 families were sheltered; 13 individuals and 21 individuals in 5 families were unsheltered; and 16 individuals and 34 individuals in twelve families were temporarily doubled up, or temporarily residing with family or friends.^{vi}

Throughout the state there are options for those struggling with homelessness or those needing assistance to maintain the current housing that they have. There are 63 shelter services and programs in the state, 39 of which are state-funded shelters. In the Strafford region the Community Action Partnership of Strafford County, the Community Partners (including Tideview Estates and Rochester Family Housing), Homeless Center for Strafford County, and My Friend's Place all offer emergency and transitional housing, as well as general support services.^{vii viii}

Community Action Partnership of Strafford County offers homeless prevention and intervention, as well as outreach intervention. Programs include utility support, fuel assistance, and assistance with security deposits for an apartment, and other forms of support.^{ix} Community Partners assist individuals who are in need of mental health care through permanent and transitional housing. Their residential program focuses on supporting individuals who live with in-home providers. They also provide three staffed residents for individuals needing support in daily activities, and support for independent living.^x In Rochester, the Homeless Center for Strafford

Access to shelter is important for health and well-being and especially important during extreme weather events. Individuals and families with assistance programs will be more resilient to the projected impacts of climate change, such as flooding, severe weather events, and extreme heat.

County provides shelter and case management to homeless women and families. This shelter is run out of a six bedroom house donated by Waste Management in 2001.^{lxii} My Friend's Place in Dover offers emergency shelter and four transitional housing for individuals and families. On average My Friend's Place houses 200 people per year, and about 18 at any given time. Individuals staying at this shelter are encouraged to look for housing and employment as well as assist in meal preparation and maintenance of the shelter.^{lxiii}

Other services to aid those struggling to find housing includes home4hope.com, as well as statewide organizations such as the NH Housing and Finance Authority,

Table 4: Shelters and Assistance Programs in the Strafford Region

	Homeless Shelter Services				Homeless Prevention/		Special Needs Programs				
	Domestic Violence	Emergency Shelter	Transitional Program	Specialty Shelter	HSGP/RGP/HHARLF	Prev./Other	Outreach Intervention	Permanent Housing	Transitional Housing	Shelter /Care	PATH
Community Partners <i>Dover and Rochester</i>											
My Friend's Place (Our Place) <i>Dover</i>											
Strafford County Community Action Committee <i>Dover</i>											
Homeless Center for Strafford County <i>Rochester</i>											

Source: Bureau of Homeless and Housing Services – Service Provider List

*This table is adapted from the Bureau of Homeless and Housing Services-Service Provider List

New Hampshire's Workforce Housing Law

According to New Hampshire RSA 674:59, "In every municipality that exercises the power to adopt land use ordinances and regulations, such ordinances and regulations shall provide reasonable and realistic opportunities for the development of workforce housing, including rental multi-family housing. In order to provide such opportunities, lot size and overall density requirements for workforce housing shall be reasonable."^{xiii} In the state of New Hampshire, these laws are in place to promote affordable residences that are in close proximity to individuals' job locations. Affordability is defined as housing expenses when utilities and rent, or mortgage payments including utilities and insurance, are below 30% of the median household income. Further, in the RSAs, workforce housing is defined as housing for sale or rent, where homes for purchase are "affordable to a household with an income of no more than 100 % of the median income for a 4-person household for the metropolitan area or county in which the housing is located" and rentals are "affordable to a household with an income of no more than 60 % of the median income for a 3-person household for the metropolitan area or county in which the housing is located"^{xiv}. The median incomes for 3 and 4-person respectively are defined by Fair Market Rent (FMR) areas, or metropolitan and non-metropolitan counties set by Housing and Urban Development (HUD). As an exception, there are HUD Metro Fair Market Areas, such as Portsmouth-Rochester, NH whose areas are larger than HUD's definition of housing market areas.^{xv}

Background

As components of a Fair Housing Equity Assessment (FHEA), the United States Department of Housing and Urban Development (HUD) requires that all grantees analyze several characteristics of their planning region including: major public investments, segregation in areas and areas of increasing diversity, racially concentrated areas of poverty (RCAP's), access to opportunity related to schools, poverty, housing, and employment, and fair housing issues, services, and activities.

The Strafford Regional FHEA will analyze each of these components through the presentation of tables, maps, and basic data analysis. Tables will be used only to present indices and numeric data. Maps function as the medium for presenting the spatial component of these datasets and their distribution within the region by Census or municipal geographies.

Also included is a detailed analysis of the significant changes in regional demographics of both HUD protected classes.

Overview

The table below illustrates six key measures related to diversity and access to opportunity in the Strafford region. Information is organized horizontally by municipality and defined by Entitlement and Non-Entitlement communities as designated by HUD. Entitlement communities are determined by HUD to receive Community Development Block Grant funding. These communities are eligible, dependent on their classification as “principal cities of Metropolitan Statistical Areas (MSAs), other metropolitan cities with populations of at least 50,000; and qualified urban counties with populations of at least 200,000 (excluding the population of entitled cities).^{bvi} Lower scores in Poverty and School indices refer to higher poverty rates and lower-test scores/educational attainment respectively. Higher scores represent low poverty rates and high educational attainment and test scores within school systems.

Table 5: Key Opportunity Measures by Municipality

	2000 Minority Population	2010 Minority Population	Change in Minority Population 2000-2010	Actual vs. Predicted Segregation	HUD Poverty Index	HUD School Index
<i>Entitlement Communities</i>						
Rochester	821	1364	66.14%	51.40%	21	48
Dover	1488	2832	90.32%	115.70%	38	46
<i>Non-Entitlement Communities</i>						
Barrington	141	264	87.23%	30.40%	55	45
Brookfield	6	16	166.67%	0%	33	90
Durham	690	908	31.59%	216.20%	71	81
Farmington	104	220	111.54%	21.70%	20	5
Lee	165	267	61.82%	85.40%	72	83
Madbury	51	108	111.76%	320.80%	72	81
Middleton	21	47	123.81%	94.40%	57	36
Milton	84	120	42.86%	0%	35	15
New Durham	41	52	26.83%	0%	57	77
Newmarket	469	698	48.83%	171.20%	34	57
Northwood	90	110	22.22%	12.40%	70	50
Nottingham	60	148	146.67%	91.90%	79	57
Rollinsford	59	105	77.97%	63.90%	62	30
Somersworth	440	1243	182.50%	160.90%	19	29
Strafford	55	73	32.73%	64.50%	53	93
Wakefield	76	126	65.79%	41.00%	33	44
TOTAL	4861	8701	79.00%			

Source: Census Bureau, HUD

Demographic Changes in Protected Classes

In order to provide a context for the findings of the Fair Housing Equity Assessment, it's important to analyze major demographic changes in the Strafford region and its municipalities, and the effect on fair and affordable housing opportunity.

Minority Racial/Ethnic Populations

In the State of New Hampshire, 13% of all housing discrimination complaints were based upon race or color.

As of 2010, the Strafford region's minority population was estimated by the US Census Bureau at 8,701. Minorities represented approximately 6% of the regional population at that time.

According to 2000 and 2010 Census estimates, the regional population in the Strafford planning area grew by 10.9%. In comparison, the region's minority population grew by 79% in the same period.

Population growth of minority populations accounted for 27% of regional population growth.

The region's high-share of minority populations are primarily concentrated in the municipalities of Somersworth, Dover, and Newmarket. In absolute numbers, the largest concentrations are in Dover, Rochester, Somersworth, and Durham.

Asian is the region's largest minority group, but comprises only 2.5% of the total regional population. Hispanic and black are the second and third largest minority groups, making up 1.7% and 1% respectively.

In the period from 2000 to 2010, the Asian population increased at the fastest rate, growing by nearly 50%. Following close behind, Hispanic populations nearly doubled in size, growing at a rate of 46.8% during the same period. Asian populations are concentrated in Durham, Dover, Newmarket, and Rochester. Hispanic populations are concentrated in the communities of Dover, Durham, Rochester, and Somersworth. ^{lxviii}

Table 6: 2010 Minority Total Population and Share of Total Population

	2010 Minority Population	2010 Total Population	Total Share Minority
Barrington	264	8576	3.08%
Brookfield	16	712	2.25%
Dover	2832	29987	9.44%
Durham	908	14638	6.20%
Farmington	220	6786	3.24%
Lee	267	4330	6.17%
Madbury	108	1771	6.10%
Middleton	47	1783	2.64%
Milton	120	4598	2.61%
New Durham	52	2638	1.97%
Newmarket	698	8936	7.81%
Northwood	110	4241	2.59%
Nottingham	148	4785	3.09%
Rochester	1364	29752	4.58%
Rollinsford	105	2527	4.16%
Somersworth	1243	11766	10.56%
Strafford	73	3991	1.83%
Wakefield	126	5078	2.48%

Source: US Census Bureau

Disabled Individuals

Federal law defines a disabled individual as: "any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment."^{lxix}

According to Census Bureau 2012 American Community Survey 3-Year estimates, 12.8% of Strafford County's residents are disabled in some capacity. Unfortunately, these estimates are not available for the Strafford regional planning area geography.

This 12.8% of Strafford County means that nearly 16,000 of the region's citizens are disabled; of those, 7,202 have an ambulatory difficulty, 6,592 have a cognitive difficulty, 4,943 have an independent living difficulty, and 2,045 have self-care difficulty. Thirty seven percent of disabled are age 65 and over, while the majority, 55%, are between the ages of 18 and 64. Of individuals younger than age 18, 5.2% are identified as disabled. Between the ages 18 and 64, 10.3% are disabled. Those over 65 years old are more likely to have some type of disability, with 39.8% of the population recorded as disabled.



Census estimates state that 3.3 million Americans above the age of 15 require a wheelchair, with another 10 million utilizing some type of walking aid such as a cane or walker. Applying this ratio to the regional population results, it's estimated that some 1500+ individuals may be wheelchair users and 4600+ might utilize some type of walking aid^{lxx}.

National HUD figures indicate that nearly 55.6% of all discrimination cases are based on disability. In New Hampshire, the share (52%) of cases parallels national estimates, according to New Hampshire Legal Assistance^{lxxi}.

Family Status

The Fair Housing Act of 1968 also protects individuals in specific familial relationships or statuses including: legal custodians of children under the age of 18, any children living with parents, and pregnant women.

Familial status, according to HUD, is the third most prevalent type of discrimination nationally. In 2012, HUD complaints of this type represented 15.9% of all national fair housing discrimination filings^{lxxii}. According to New Hampshire Legal Assistance 2009 estimates, 32% of annual complaints were specifically related to familial status.^{lxxiii}

Familial discrimination is particularly problematic for landlords as in many cases the physical limitations of units often result in the exclusion of larger families.

Approximately 3,400 households in the region are led by single females, with children under the age of 18.

Of the 36,338 family households in the Strafford region, 14% (4,906) represent single parents with children below the age of 18. Unfortunately, these households may be subject to other types of discrimination related not only to their familial status, but also socio-economic stereotypes associated with this demographic.

Segregation

As of 2010, The Strafford region's minority population is concentrated primarily in the five communities of Dover, Somersworth, Rochester, Newmarket, and Durham.

Together, these communities represent approximately 65% of the total population of the region, and 81% of the regional minority population. In 2000, this area represented 66% of the region's population and 80% of its minority population, suggesting housing development spread to other areas in the geographic region, while minorities continued to move into these communities. Hispanic population experienced the greatest

growth in Census tracts within the five aforementioned communities.

In 2000, 90% of the region's Asian population was concentrated in these areas. In 2010, concentrations had been slightly reduced, resulting in only 87% of all Asian individuals residing in the high-segregation areas. This decrease in concentration suggests a possible decrease in segregation in relation to this race/ethnicity.

Hispanic populations were concentrated similarly in 2000, with 76% residing within these five communities. In contrast, with the decrease in concentration for Asians in the region's five high-minority frequency communities, Hispanic concentrations increased to 79% in 2010. This increase in concentration represents a possible increase in segregation.

Dover and Rochester, the region's largest municipalities, are comparable in both geographic size and total population. However, Dover's minority population as a share of total population (9.44%) is more than double that of Rochester (4.58%), suggesting that Dover is more affordable to minority renters and owners. Somersworth, with a population one third the size of the Dover and Rochester, is home to the largest share of minority individuals; 10.6% of its population are minorities. Interestingly, between 2000 and 2010, Somersworth also experienced the greatest change in minority population share, increasing from 3.38% to 10.6% in only ten years.

In addition to the five high-concentration areas, several of the region's municipalities are beginning to experience surprising demographic developments in relation to racial/ethnic composition.

The region experienced, on average, a 56% growth in minority population between 2000 and 2010. Six of the region's eighteen (one-third) municipalities fell below this threshold including: Durham, Milton, New Durham, Strafford, Northwood, and Newmarket. In contrast, the region's highest third in share growth included rural communities such as Brookfield, Nottingham, Middleton, Madbury, and Farmington. The highest growth by share occurred in the high minority concentration city of Somersworth. It's important to note that although growth occurred in rural communities, it was representative of a very low absolute increase in minority population.

According to HUD estimates, four of the region's municipalities are at or above their predicted minority composition: Durham (216%), Madbury (320%), Newmarket(171%), and Dover (115%). These estimates compare the minority population of a community, as a share of total population, against predictive estimates created by HUD of the same measure. In contrast, five regional communities are below 20% of the predicted share of minority population: Brookfield, Farmington, Milton, New Durham, and Northwood.

High-concentrations in the region's cities can be attributed to a high concentration of affordable housing and proximity to public transit through COAST and Wildcat Transit bus service.

Durham and Newmarket, although not cities by definition, are home to high concentrations of minority and low-income populations. This demographic profile can be attributed in Durham to the University of New Hampshire and its nearly 15,000 students, both undergraduate and graduate level. Newmarket, because of adjacency and proximity to the University, is a viable option for students, faculty, and staff seeking alternatives to living in Durham.

Racially/Ethnically Concentrated Areas of Poverty

A connection exists between racially/ethnically concentrated areas of poverty and the presence of high poverty rates and low income populations. This racial and ethnic segregation and discrimination directly relates to access to fair housing choices and opportunities in a geographic region. The hardships associated with poverty impact more than just housing opportunities. The poor elderly often have difficulty accessing adequate health care and key services, while poor children are more likely to live in municipalities with unfavorable education systems, resulting in lower educational attainment and higher high-school drop-out rates.

Fair Housing Equity Assessments are required to identify and analyze all Racially/Ethnically Concentrated Areas of Poverty (RCAP's/ECAP's) in the planning region. RCAP's and ECAP's are defined by HUD as Census tracts that demonstrate concentrated poverty areas in which greater than 50 percent of tract population is non-white, the family poverty rate is equal to or exceeds three times the metropolitan area individual poverty rate, and the number of families below the poverty line is equal to or greater than 40 percent of all families within that tract.

The Strafford planning region is fortunate to be home to zero HUD designated Racially/Ethnically Concentrated Areas of Poverty. Of the region's 146,895 residents in 2010, only 8,701 are classified as minorities, representing 6 percent of the regional total. As a result, the presence of RCAP's and ECAP's in the region and state is highly improbable. The region is, however, home to a large population of sub-poverty rate families, largely concentrated in the mid-northern areas and downtown centers of the tri-cities of Somersworth, Dover, and Rochester. Typically, poor families in the cities tend to reside in low-cost rental housing, while poor families in the northern area of the region reside in low-cost rural homes.

In 2010, 6% of the region's families and 10% of total population fell below the poverty threshold. Some 9% of the region's white population qualifies as poor. In comparison, 10% of the regional Asian population, and 14% of Black persons are in poverty. The highest race/ethnicity poverty rate is associated with Hispanic individuals, of which 21% qualify as poor.

Table 7: Racially/Ethnically Concentrated Areas of Poverty

	Program Participant Area	
	Count (1)	Share (2)
RCAP/ECAP Tracts	0	0.0%
In RCAP/ECAP Tracts:		
Total Population:	0	0.0%
Non-White :	0	0.0%
Black/African-American	0	0.0%
Hispanic/Latino	0	0.0%
Asian	0	0.0%
Native-American	0	0.0%
Pacific-Islander	0	0.0%

Notes: Column (1) is the number of RCAP/ECAP tracts, and the total of persons in those RCAP/ECAP tracts in the program participant area. Column (2) is the share of tracts designated as, and population groups living in, RCAP/ECAPs. Column (3) and (4) repeat (1) and (2), respectively for the entire metro area/balance of state)

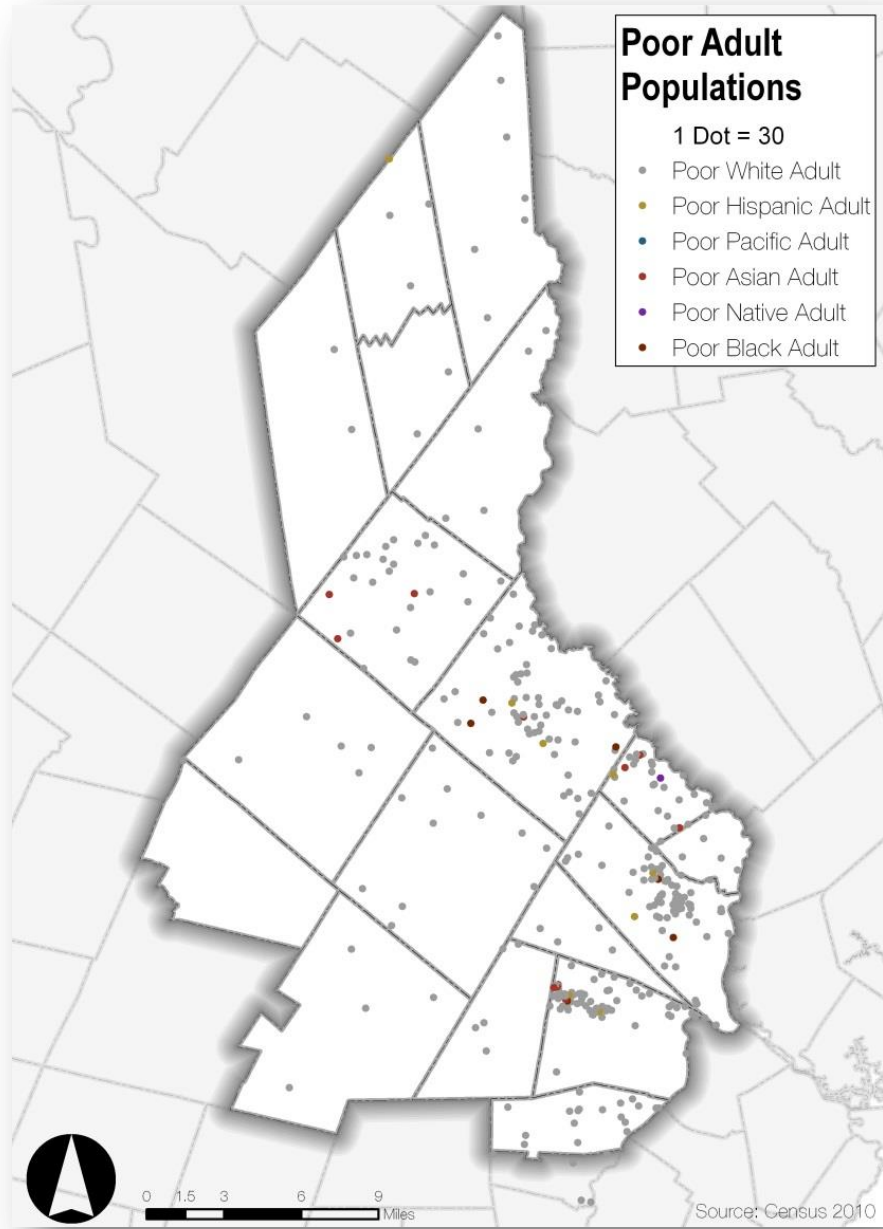
Source: HUD

Whites have the lowest poverty prevalence in the region, although they comprise some 93% of the regional total population. Black individuals comprise .08% of the regional total population, but represent 1.2% of the poor population. Comparatively, Hispanics, who represent only 2% of the regional population, represent almost 4% of the total poor population.

This data suggests that there may be a disparity between minority and non-minority incomes in the region, although a relatively slight one. Minorities, as of 2010, represented only 7% of the region's population, actually represent 8% percent of the region's poor population.

Perhaps the most meaningful data is the clear concentrations of both poor whites and minorities in the region's cities and mid-northern communities. In the north, Farmington's 19% poverty rate is the second highest in the region, while Durham to the south has the highest at 21%. The Tri-Cities of Rochester, Somersworth, and Dover represent the next highest rates at 11%, 10%, and 11% respectively.

Map 1: Poor Adult Population Concentration



Geographies of Opportunity

Concentrations of fair and affordable housing in the Strafford region tend to be dependent upon the capability of individuals to access employment, healthcare, education, transportation, goods, services, and naturally, affordable housing. As a result, many individuals and families choose to locate in community-center and city areas that offer increased access to these necessities. The natural product of this regional trend is increased levels of segregation and poverty in these urban areas. Such conditions result in deficiencies in opportunity for low-income and minority populations to have adequate schools, jobs, and healthcare.

Opportunity Indices

The U.S. Department of Housing and Urban Development, as part of its data package, has created six opportunity indices for use by Strafford Regional Planning Commission. Of these six opportunity indices, three lacked adequate accurate data due to geographic limitations and will therefore not be analyzed in this assessment.

As a means of performing a baseline analysis of opportunity in each of the region’s eighteen communities, three remaining indices, labor market engagement, school proficiency, and poverty, have been averaged to determine an overall Opportunity Index.

High index scores indicate high levels of opportunity while lower scores suggest possible barriers in access to opportunity. Index scores ranged from a low of 15 to a high of 75 on a regional level. In the region’s three cities, values fell between 28 and 46. In rural communities, values ranged between 15 and 75.

Table 8: Overall Opportunity Index

Community	Opportunity Index
Farmington	15
Milton	21
Somersworth	28
Wakefield	30
Rochester	32
Middleton	42
Dover	46
Brookfield	46
Rollinsford	46
Barrington	53
New Durham	56
Northwood	57
Newmarket	60
Strafford	60
Nottingham	64
Madbury	70
Lee	71
Durham	75

Source: HUD, SRPC

Individuals with access to employment, healthcare, education, transportation, goods, services, and affordable housing likely have a higher capacity to adapt to climate change impacts.

Opportunity Indices (cont.)

Opportunity indices are particularly important for low-income and minority population groups in the region. At right, opportunity index data aggregated to the SRPC region shows that White populations have higher access to opportunity than nearly all other minority populations. Two anomalies exist with school proficiency index for Hispanic populations and labor market engagement index for Asian populations.

Table 9: Opportunity Dimensions

	All Persons	White Persons	Black /African American Persons	Hispanic or Latino Persons	Asian Persons
Poverty Index	42	42	35	39	40
School Proficiency Index	50	48	45	49	48
Labor Market Engagement Index	45	43	48	47	54

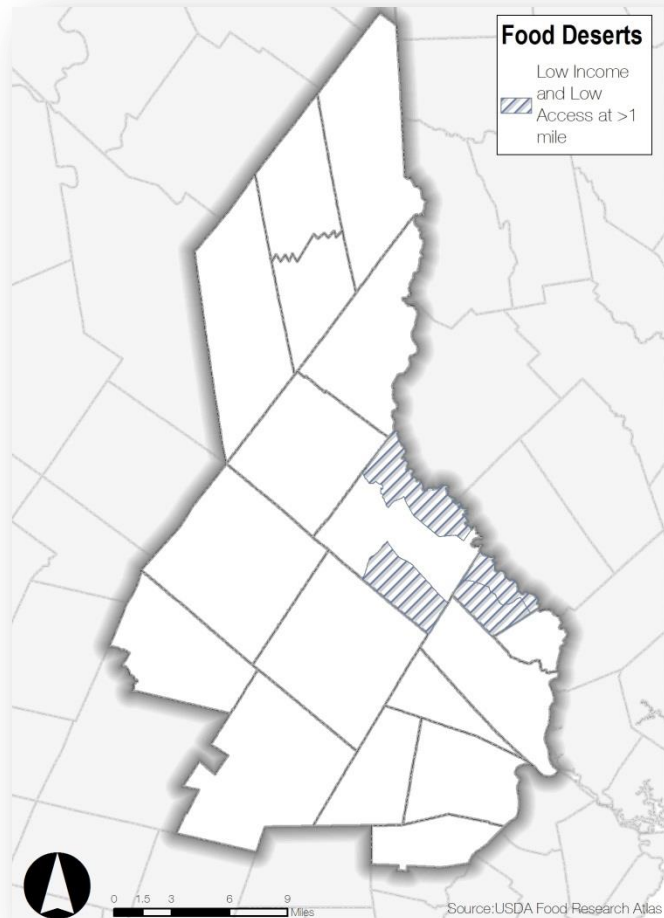
Source: HUD

Food Access

The United States Department of Agriculture (USDA), in its 2010 [Food Access Research Atlas](#), identified areas with low access to affordable and healthy food by examining several factors including: proximity of populations to grocery stores, family incomes, vehicle availability, neighborhood incomes, and access to public transportation.

The Stafford region has four Census tracts designated as food deserts: two in both Rochester and Somersworth. These four Census tracts are classified as both low-income and low-access. Low income areas are marked by a poverty rate of at least 20 percent or median family income at or below 80 percent of the area median family income (AMFI). Low access areas are defined by having at least 500 persons or 1/3 of the total tract population that are more than 1 mile (in urban tracts) or 10 miles (in rural tracts) from a large grocery store or supermarket.^{lxiv}

Map 2: Food Deserts



Medically Unserved Areas

Medically Underserved Areas/Populations are geographic areas or populations designated by US Department of Health and Human Services Health Resources and Service Administration as having: too few primary care providers, high infant mortality, high poverty and/or high elderly population^{kov}.

All fifteen Communities in the Strafford County are part of a medically underserved area (MUA-2103). Each of the Strafford region's two Carroll County communities is part of the Carroll MUA (2101). Of our region's three Rockingham municipalities, only Nottingham is part of an MUA (2111).

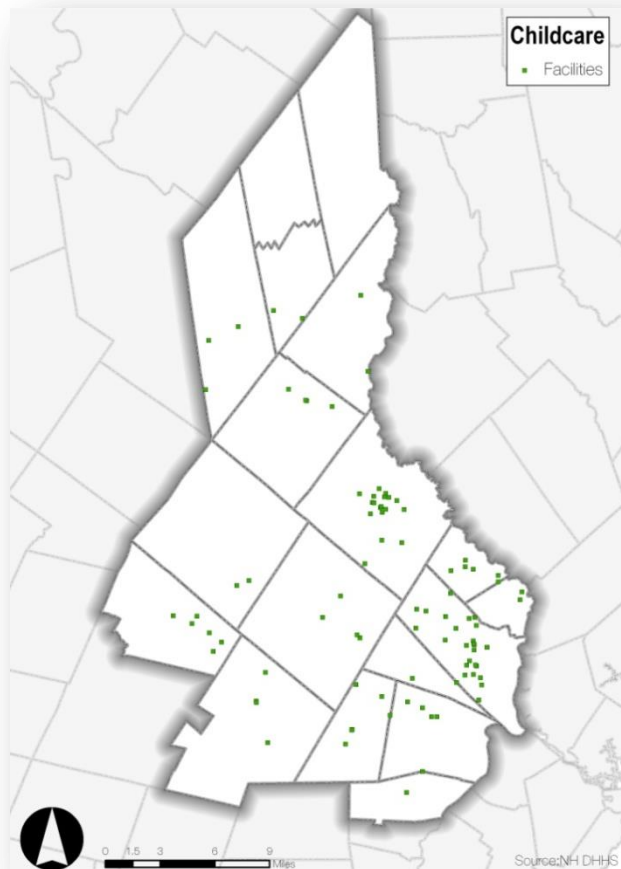
Nottingham is also designated by HRSA as a Health Professional Shortage Area (HPSA), defined as a geographic area that "may have shortages of primary medical care, dental or mental health providers and may be urban or rural areas, population groups, or medical or other public facilities".

Table 10: Medically Underserved Areas

	ID#	Type	Score	Designation Date
Carroll Service Area	2101	MUA	48.7	8/12/1994
Strafford Service Area	2103	MUA	50.1	12/21/1994
Candia Service Area	2111	MUA	55.4	2/2/1982
The IMU involves four variables - ratio of primary medical care physicians per 1,000 population, infant mortality rate, percentage of the population with incomes below the poverty level, and percentage of the population age 65 or over. The value of each of these variables for the service area is converted to a weighted value, according to established criteria.				

Source: US Department of Health and Human Services

Map 3: Child Care Facilities



Child Care Access

Child care facilities are primarily concentrated in urban communities within the region. Transit and transportation access also play a role in spatial distribution of care locations as most are sited along major transportation corridors or public transit routes of COAST and/or Wildcat Transit.

In rural communities such as Farmington, Lee, and Northwood, locations are exclusively located along major statewide routes. Sixteen of eighteen regional communities contain at least one child care option for families, only the northern communities of Wakefield and Brookfield are without intra-municipality access.

Transit Access

The Strafford region features two public transit systems, COAST and UNH Wildcat Transit, which connect rural and urbanized areas, the University of New Hampshire, and other urban centers outside of the region. Additionally, intercity bus service is also available to Manchester, Boston, New York City, Portland and Logan Airport Transit. The transit systems are supported by an extensive and growing Park n' Ride and Ride Share network. The region's highest majority share municipalities (Somersworth, Dover, Newmarket, Rochester, Durham) have bus transit access between downtown areas and major corridors. COAST's North Bus service does provide some service to elderly and disabled in the northern communities of the region. However, these high poverty rates areas in the north of the region are not as well served and typically require personal vehicles to access services, employment, and care.

Map 4: Transportation Networks



Educational Opportunity

No impact of segregation is as profound as that upon children with insufficient access to adequate education infrastructure and opportunity. Educational opportunity in the Strafford region is often dependent upon municipal poverty rates and median family incomes. Additionally, minority populations and protected classes must overcome additional obstacles related to access opportunity. However, in the Strafford region opportunity is simply more dependent upon income than race, ethnicity, or disability. Farmington, with a minority share population of only 3% is the region's lowest scoring community in HUD's education opportunity index at a score of 5. The region's highest minority population share community, Somersworth, also scores low at 29.

Table 11: Education, Poverty, and Minority Share

	HUD School Index	HUD Poverty Index	2010 Minority Share
Farmington	5	20	3.24%
Milton	15	35	2.61%
Somersworth	29	19	10.56%
Rollinsford	30	62	4.16%
Middleton	36	57	2.64%
Wakefield	44	33	2.48%
Barrington	45	55	3.08%
Dover	46	38	9.44%
Rochester	48	21	4.58%
Northwood	50	70	2.59%
Newmarket	57	34	7.81%
Nottingham	57	79	3.09%
New Durham	77	57	1.97%
Durham	81	71	6.20%
Madbury	81	72	6.10%
Lee	83	72	6.17%
Brookfield	90	33	2.25%
Strafford	93	53	1.83%

The region's three cities scored in the bottom 50 percent of the score range. Rural municipalities ranged in scores from 5 in Farmington to a high of 93 in Strafford, on the western side of the region. Generally school proficiency index scores were higher on the western and southern portions of the region.

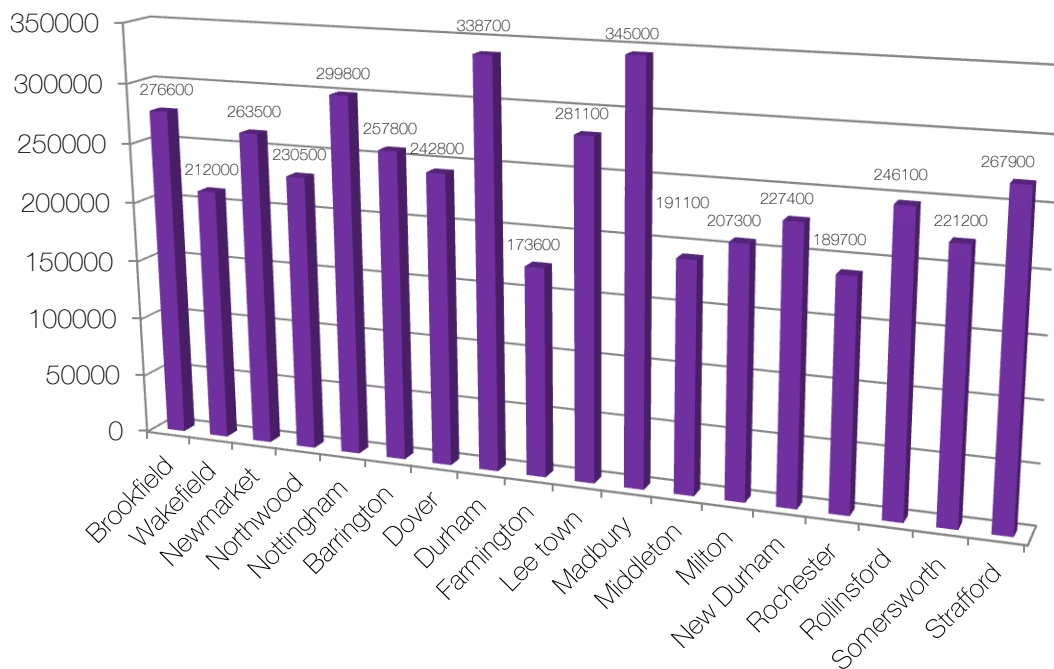
Those communities that were ranked extremely low in the HUD poverty index rankings tended to also demonstrate extremely low school proficiency index scores with the exception of the communities of Brookfield and Newmarket.

Children and young adults may be subject to a host of long-term effects of lower education standards, should conditions continue to persist. In many cases, the difficult school conditions can result in lower test scores and educational attainment for students. Lowered educational attainment often results in decreased wages and lower median household incomes, the result of which simply perpetuates the cycle of poverty in these communities. In situations of high segregation in urban areas, low income and minority populations are often concentrated in schools of like demography, creating an additional barrier to upward social, economic, and cultural mobility. Regional schools also face significant challenges in providing opportunity for Limited English Proficiency (LEP) students.

Diversity and Distribution of Home Values and Affordability

Regionally, housing values are variable, ranging from high estimates in the southern communities of Durham, Madbury, and Nottingham to the mid-northern municipalities of Rochester and Farmington. Median home values in Durham and Madbury are above \$330,000. In Farmington and Rochester, medians are below \$190,000.

Figure 10: Regional Median Home Value



Source: New Hampshire Housing Finance Authority

Economic Status

In the Strafford region, economic status, rather than race/ethnicity, continues to be the most prominent form of fair housing discrimination.

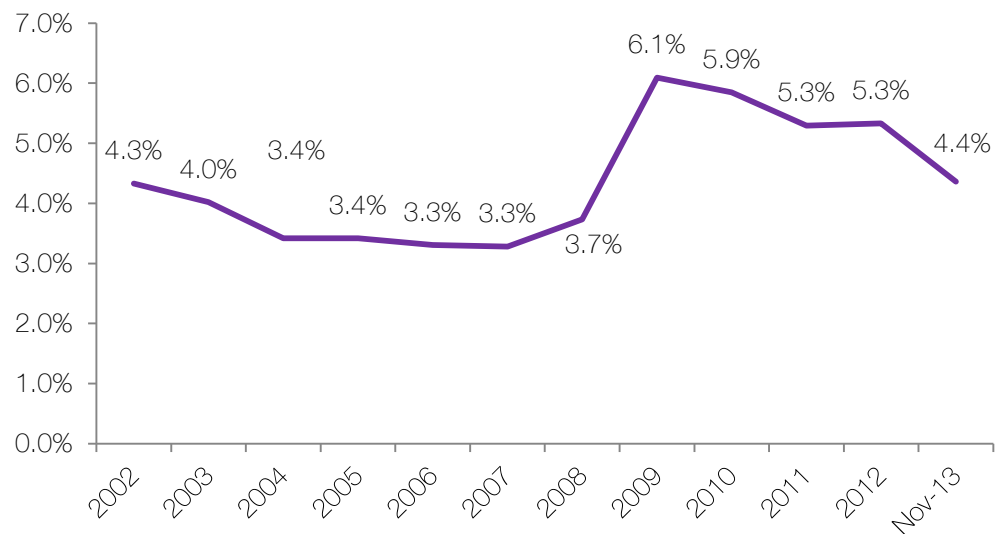
Employment growth and trends have been perhaps the most profound factor in shaping the region's communities in recent decades. The recession of the 2000's slowed employment growth in the Strafford region, but an economic rebound signals lower unemployment rates and higher per capita incomes. Unfortunately, disparities in income continue to be one of, if not the most difficult barriers for communities to overcome. Large income disparities from neighborhood to neighborhood, or community to community, also inherently lead to segregation of low-income populations. The overall economic condition of a community plays a crucial role in the ability to provide services critical to vitality including schools, transportation, and public health services; all of which directly influence household health.

It is estimated that 21% of the region's labor force, is concentrated in the region's largest employment center in Dover, according to 2012 American Community Survey. Another 20% of the labor force is located in the region's 2nd largest city, Rochester.

Labor force population is a reflection of population and age only, not of employment status. Unemployment rates on the other hand, are an excellent measure of a community's labor engagement, and have a large impact on worker wages and income. Milton and Brookfield own the highest unemployment rates in the region at 8.5% and 8.3%, respectively. Other higher unemployment rate communities include Nottingham, Farmington, Madbury, Middleton, and Strafford, each between 6% and 7%. The un-weighted average regional unemployment rate is 5.4%.

New Hampshire Employment Security unemployment estimates indicate that the regional average unemployment between 2002 and 2013 was 4.4%, ranging from 3.3% to 6.1%. Unemployment rates reached their lowest in 2007 and peaked two years later in 2009, following the Great Recession. It is expected that unemployment rates will continue to fall past 2013.

Figure 11: Regional Unemployment Rate



Economic growth impacts communities in the region significantly. Economic status is the most prominent form of fair housing discrimination in the region. After a sharp increase in 2008 and 2009, the region's unemployment rate has declined.

Table 12: Unemployment Rates 2002-2013

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	Nov-2013
Barrington	4.2%	4.2%	3.3%	3.4%	3.1%	3.0%	3.4%	5.9%	5.4%	5.0%	4.9%	4.2%
Brookfield	2.5%	2.5%	2.5%	3.0%	3.9%	2.9%	3.9%	5.2%	4.5%	3.6%	4.1%	4.5%
Dover	3.8%	3.8%	3.3%	3.1%	2.9%	2.9%	3.2%	5.5%	5.2%	4.7%	4.7%	4.0%
Durham	3.1%	3.1%	2.9%	3.2%	3.0%	3.0%	3.1%	4.2%	4.8%	5.1%	5.7%	3.9%
Farmington	6.3%	5.1%	3.9%	4.1%	3.8%	4.4%	4.9%	8.3%	7.9%	7.2%	6.8%	4.8%
Lee	3.2%	3.2%	3.1%	2.9%	3.2%	2.9%	3.2%	4.9%	4.6%	4.7%	4.2%	3.7%
Madbury	3.8%	3.4%	2.9%	3.1%	3.0%	2.9%	2.6%	4.4%	4.3%	4.1%	3.9%	3.7%
Middleton	4.9%	3.8%	4.1%	3.9%	3.4%	3.7%	4.5%	7.4%	8.2%	6.7%	6.5%	5.2%
Milton	5.6%	5.0%	4.0%	4.1%	3.8%	3.9%	4.4%	8.3%	7.5%	6.3%	6.3%	4.7%
New Durham	4.6%	5.1%	3.7%	3.3%	3.5%	3.5%	3.9%	6.7%	6.7%	6.0%	6.7%	5.6%
Newmarket	4.1%	3.9%	3.1%	3.1%	2.9%	2.9%	3.2%	5.1%	5.2%	4.6%	4.5%	3.8%
Northwood	4.4%	4.2%	3.9%	3.3%	3.4%	3.6%	4.0%	6.8%	6.1%	6.1%	5.5%	5.0%
Nottingham	4.0%	4.2%	3.7%	3.6%	3.2%	3.0%	3.4%	5.6%	5.0%	4.4%	4.6%	3.8%
Rochester	5.2%	4.5%	3.8%	3.9%	3.4%	3.6%	4.2%	7.3%	6.8%	6.0%	6.1%	4.5%
Rollinsford	3.8%	3.3%	3.0%	2.6%	2.9%	2.7%	3.3%	5.0%	4.2%	4.5%	5.2%	4.2%
Somersworth	5.3%	4.8%	3.6%	3.6%	3.6%	3.6%	4.0%	6.6%	6.6%	6.0%	5.8%	5.1%
Strafford	3.3%	3.5%	3.1%	3.1%	2.8%	2.5%	3.3%	5.3%	5.1%	4.4%	4.8%	3.2%
Wakefield	5.8%	4.8%	3.6%	4.2%	3.7%	4.1%	4.7%	7.2%	7.2%	5.9%	5.7%	4.6%
Region	4.3%	4.0%	3.4%	3.4%	3.3%	3.3%	3.7%	6.1%	5.9%	5.3%	5.3%	4.4%

Source: New Hampshire Employment Security

Median Household Income

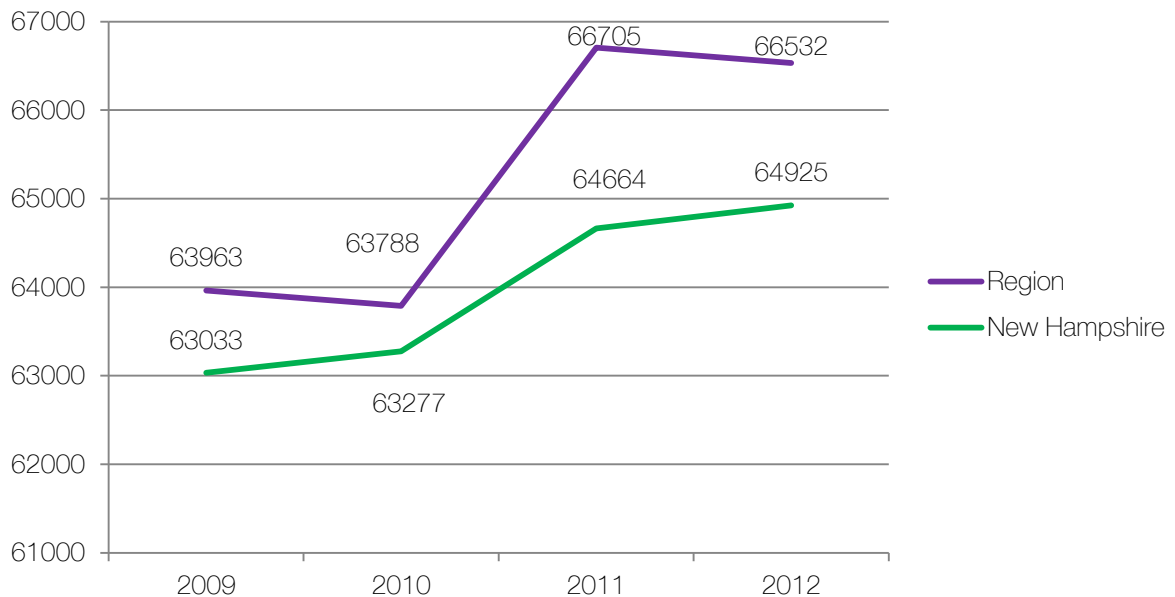
Household income in the region varies on a community by community basis. Median household income is the average income of all households units in a defined geographic area, irrespective of household size. A given household's income represents a summation of all household members above the age of 15. The community which saw the largest shift in median household income between 2009 and 2012 was Brookfield with a 39% increase in median household income. Strafford saw the next largest increase with a 29% change in the median household income. While these communities saw significant increase, there were also communities that experienced a decrease in median household income. Newmarket saw the largest drop in median household income with a 12% decrease, followed by Nottingham.

Table 13: Median Household Income

	2009	2010	2011	2012	% Change 09-12
New Hampshire	63,033	63,277	64,664	64,925	3%
Barrington	73,449	74,102	79,940	81,714	11%
Brookfield	48,750	55,833	66,875	67,604	39%
Dover	58,756	57,083	57,521	55,890	-5%
Durham	64,318	59,972	69,333	72,176	12%
Farmington	45,811	47,975	54,266	55,451	21%
Lee	66,447	70,024	73,448	74,873	13%
Madbury	86,579	84,286	82,333	82,500	-5%
Middleton	54,408	51,985	52,639	55,703	2%
Milton	63,674	58,382	58,958	59,467	-7%
New Durham	74,698	70,568	82,212	80,511	8%
Newmarket	68,343	64,583	62,333	60,398	-12%
Northwood	64,325	64,472	65,465	65,417	2%
Nottingham	99,167	98,542	99,394	88,542	-11%
Rochester	50,382	52,401	52,536	49,366	-2%
Rollinsford	64,583	66,161	65,625	63,605	-2%
Somersworth	53,430	53,672	51,350	53,354	0%
Strafford	66,520	72,303	83,897	85,682	29%
Wakefield	47,686	45,841	42,558	45,323	-5%

Source: American Community Survey

Fixed 12: Median Household Income



Median Family Income

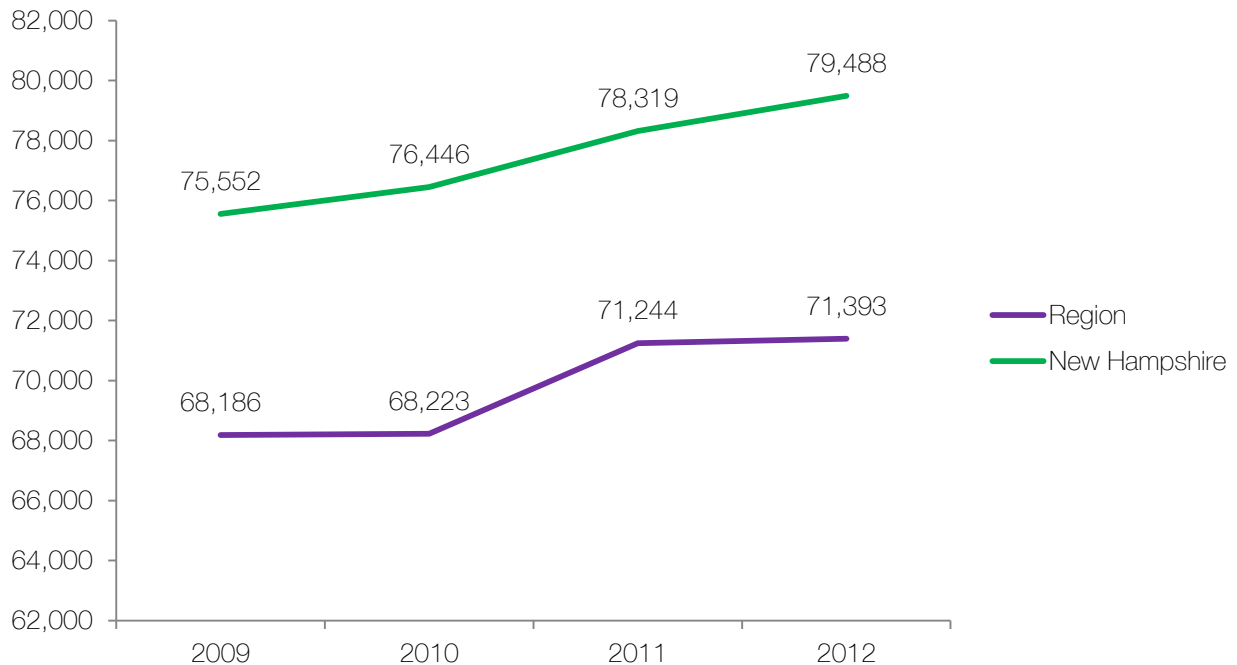
Median family income was also variable between the years of 2009 and 2012. Median family income is typically higher as family households must have more than one-person, in contrast with median household income. Median family income is used to calculate affordable and workforce housing in accordance with HUD definitions. Similarly to median household income, Strafford saw the largest increase in median family income as well. Rollinsford experienced the next largest increase in median family income, with a 15% increase. Other communities such as Wakefield and Dover experienced a decrease in median family income, Wakefield with 14% and Dover 6%.

Table 14: Median Family Income

	2009	2010	2011	2012	% Change 09-12
New Hampshire	75,552	76,446	78,319	79,488	5.2%
Barrington	77,740	76,583	84,050	87,252	12%
Brookfield	69,625	70,385	71,731	71,181	2%
Dover	77,542	80,994	76,814	72,797	-6%
Durham	114,757	114,231	113,240	114,191	0%
Farmington	62,992	66,278	68,486	63,326	1%
Lee	86,832	88,272	97,417	98,387	13%
Madbury	97,500	91,250	92,708	98,594	1%
Middleton	58,125	57,917	59,844	61,111	5%
Milton	59,750	55,075	57,472	58,880	-1%
New Durham	80,938	79,625	85,536	83,409	3%
Newmarket	82,212	81,395	82,980	84,292	3%
Northwood	64,502	65,061	67,388	69,187	7%
Nottingham	97,269	97,500	103,542	96,452	-1%
Rochester	60,097	63,197	64,375	62,044	3%
Rollinsford	70,338	73,846	77,273	80,809	15%
Somersworth	64,248	64,267	64,759	69,578	8%
Strafford	66,858	71,184	83,088	82,679	24%
Wakefield	62,109	59,341	54,934	53,338	-14%

Source: American Community Survey

Figure 13: Median Family Income



Per Capita Income

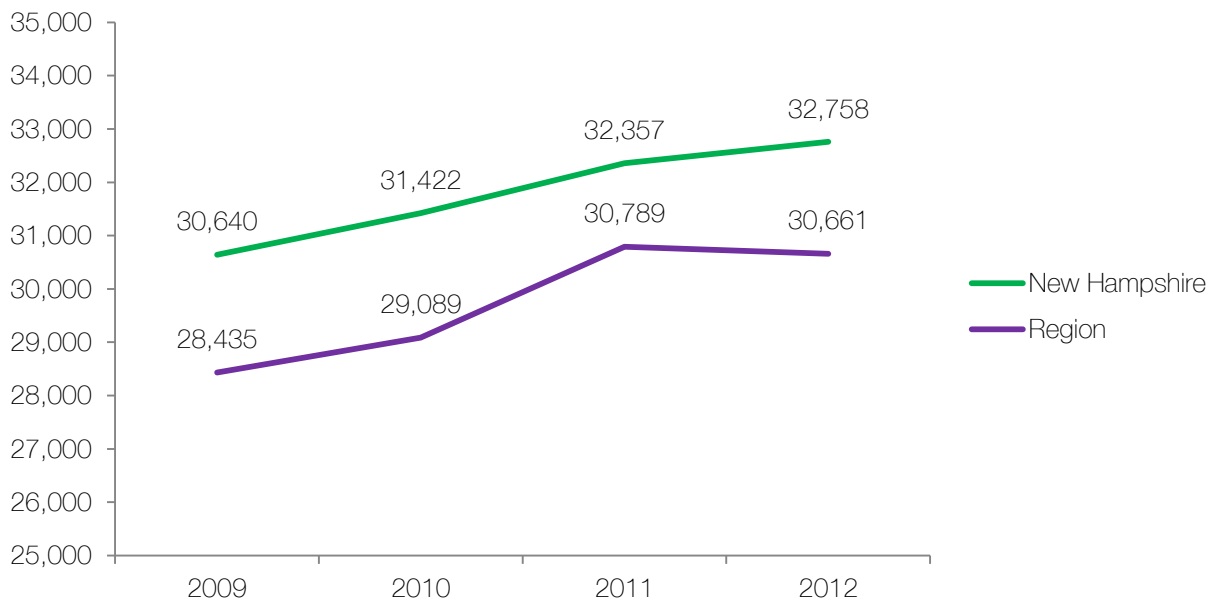
In the region, thirteen out of eighteen communities experienced an increase in per capita income between 2009 and 2012, ranging from a 24% increase in Northwood to a 3% increase in Lee and Dover. Per Capita income is the average income received in the past twelve months computed for every individual in a given geographic area. Five of the communities in the Strafford region experienced a decrease in per capita income. Rollinsford and Somersworth saw a 7% decrease between 2009 and 2012, with Nottingham experiencing a similar decrease at 6%.

Table 15: Per Capita Income

	2009	2010	2011	2012	% Change 09-12
New Hampshire	30,640	31,422	32,357	32,758	6.9%
Barrington	27,839	27,688	30,039	32,314	16%
Brookfield	22,692	28,715	28,494	30,603	35%
Dover	30,298	31,455	31,795	31,158	3%
Durham	23,863	24,874	24,336	25,664	8%
Farmington	23,012	23,299	26,385	27,948	21%
Lee	37,552	38,714	40,895	38,554	3%
Madbury	33,790	30,103	30,100	33,514	-1%
Middleton	22,388	22,173	23,278	24,775	11%
Milton	25,872	26,351	38,231	31,951	23%
New Durham	28,227	28,942	31,361	32,440	15%
Newmarket	33,878	33,399	33,473	32,032	-5%
Northwood	27,610	31,336	32,300	34,204	24%
Nottingham	38,262	38,351	39,431	36,058	-6%
Rochester	24,765	26,625	27,902	28,135	14%
Rollinsford	32,900	34,409	35,268	30,544	-7%
Somersworth	26,134	24,875	25,037	24,360	-7%
Strafford	30,292	30,070	32,322	32,632	8%
Wakefield	22,451	22,229	23,558	25,003	11%

Source: American Community Survey

Figure 14: Per Capita Income



Poverty Rate

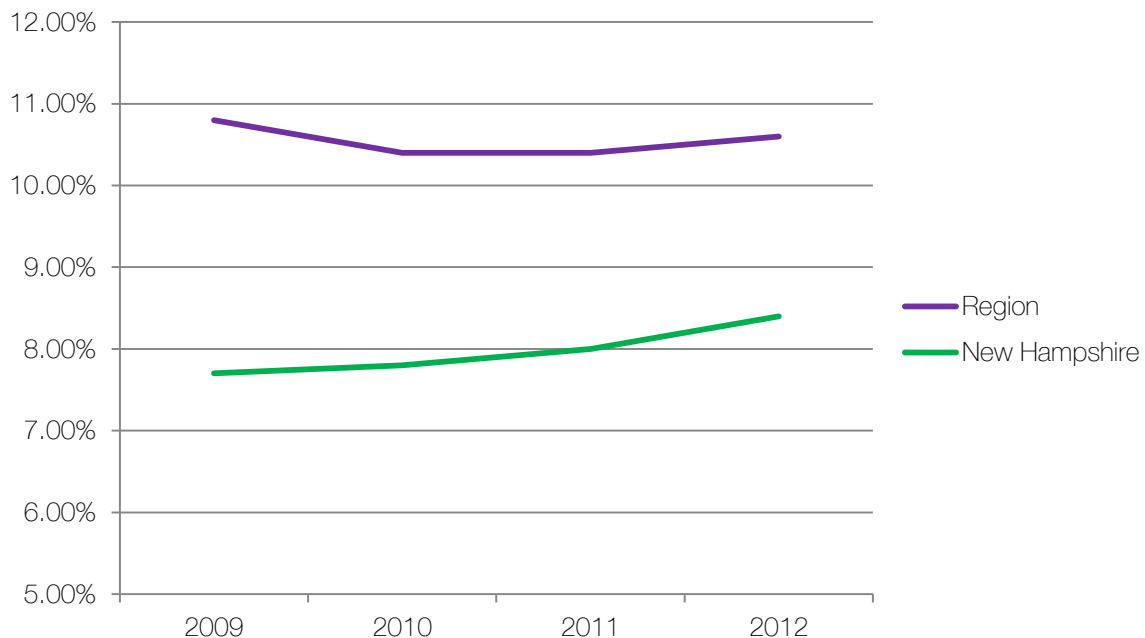
Poverty rate through the American Community Survey is determined according to a threshold set dependent on family size and composition, and age for those living alone, two person families, or those living with non-relatives.^{xxxvi} If the group (family's) total income is less than the set threshold they are considered as part of the statistic looking at population of those in poverty status within the past twelve months. In comparison to the nation's poverty rate, at 14.9% NH was found to have the lowest poverty rate in the nation, at 8.4%^{xxxvii}. The table on the right looks at poverty status in the past twelve months and is part of the yearly American Community Survey. Eleven communities experienced an increase in the percent of individuals that are identified as being within poverty status.

Table 16: Percent below poverty level

	2009	2010	2011	2012	% Change 09-12
New Hampshire	7.70%	7.80%	8%	8.40%	.7%
Barrington	4.2%	4.8%	5%	6.2%	2.0%
Brookfield	17.4%	4.2%	3.5%	4.3%	-13.1%
Dover	9%	10%	10.3%	10.3%	1.3%
Durham	30.6%	26.4%	23.2%	20.1%	-10.5%
Farmington	17.2%	19.5%	12.6%	12%	-5.2%
Lee	10.7%	6.8%	5.4%	5.4%	-5.3%
Madbury	6%	7.7%	8.9%	8.3%	2.3%
Middleton	7.3%	6.3%	8.2%	8.2%	0.9%
Milton	9.9%	7%	9.5%	10.8%	0.9%
New Durham	4.1%	3.3%	4.2%	4.2%	0.1%
Newmarket	8.3%	9.2%	12%	11.6%	3.3%
Northwood	1.4%	1.1%	2.6%	3.1%	1.7%
Nottingham	2.7%	3.3%	3.5%	4.1%	1.4%
Rochester	13.1%	12%	11.9%	12.3%	-0.80%
Rollinsford	14%	7.9%	9.1%	8.4%	-5.60%
Somersworth	9.2%	10.7%	11.3%	15.8%	6.60%
Strafford	5.2%	4.7%	3.6%	3.6%	-1.60%
Wakefield	5.7%	8%	6.3%	6.6%	0.90%

Source: American Community Survey

Figure 15: Poverty Rate



Weekly Wages

Table 17: Weekly Wages (2013 Q2)

Municipality	Avg. Weekly Wage
Barrington	\$ 755
Brookfield	\$ 690
Dover	\$ 986
Durham	\$ 1,038
Farmington	\$ 690
Lee	\$ 523
Madbury	\$ 921
Middleton	\$ 897
Milton	\$ 703
New Durham	\$ 566
Newmarket	\$758
Northwood	\$ 727
Nottingham	\$ 905
Rochester	\$ 707
Rollinsford	\$ 644
Somersworth	\$ 783
Strafford	\$ 769
Wakefield	\$ 810
<i>Average</i>	<i>\$770.67</i>
<i>State Wide</i>	<i>\$915</i>

The un-weighted average weekly wage for the Strafford Region is \$770.67. The highest average weekly wage is in Durham, at \$1,038 dollars, while the lowest is at \$523 in Lee. The statewide weekly wage is at \$915 dollars. It is important to consider the median weekly wage as well, which is \$756.50 for the region.

Source: NHELMB 2013^{xxviii}

Demographic Trends of Protected Classes

Minority Races and Ethnicities

Quality and quantity of affordable housing for minority ethnic and racial groups continue to be a challenge for communities in the Strafford region. For the purposes of this FHEA, minority race/ethnic groups are defined as those not identified as “white alone, not Hispanic”. Minority groups are more likely in the region to be occupants of rental units in cities and downtown areas. It is likely that the influx of minority population from 2000 to 2010 has put strain on the limited affordable rental units in these concentrated geographic areas regionally. Despite increased unit vacancy statistics in this period, pointing to a shortage in housing demand, supply of workforce and affordable housing opportunities is likely the driving force behind these vacancies.

Between 2000 and 2010, the region’s minority population grew from 4,861 to 8,701, an increase of 55.9% overall. In 2000, only one in thirty individuals was identified as a minority. In 2010, that ratio nearly doubled when one in eighteen identified themselves as non-white.

Although minorities represent only 5.4% of regional residents as of 2010, they accounted for 25% of the region’s total population growth of 14,438 between 2000 and 2010. Black, Asian, and Hispanic populations grew regionally between 2000 and 2010 while White, Pacific, and Native populations dropped.

Table 18: Race/Ethnicity Shares of Population

	Regional Population Share 2000
White	96.70%
Black	0.59%
Asian	1.41%
Pacific	0.05%
Native	0.22%
Hispanic	1.04%

Source: US Census Bureau

	Regional Population Share 2010
White	94.62%
Black	0.88%
Asian	2.51%
Pacific	0.03%
Native	0.20%
Hispanic	1.76%

Source: US Census Bureau

Minority racial and ethnic populations tend to be concentrated in the cities of the region: Dover, Somersworth, and Rochester. Small communities in close proximity to the University of New Hampshire in Durham also display concentrations of minority individuals. In Somersworth and Dover, one in ten individuals identified themselves as minorities.

	Population as Share of Minority Population 2000	Population as Share of Minority Population 2010
Black	17.82%	16.29%
Asian	42.64%	46.72%
Pacific	1.38%	0.64%
Native	6.74%	3.69%
Hispanic	31.42%	32.66%

Source: US Census Bureau

Together these five communities represent 65% of the total regional population but nearly 81% of the regional minority population as of 2010. In 2000, these communities represented 80% of the regional population and only 66% of the regional total. This represents an increased concentration in these already concentrated areas. The City of Dover experienced the greatest absolute growth in minority population between 2000 and 2010, gaining 1,344 new residents. The region’s largest percentage growth occurred in Northwood, in which the minority population grew by 82%.

Table 19: Absolute and Share of Minority Population by Municipality 2000-2010

	2000 Minority Population	2000 Total Population	Total Minority Share	2010 Minority Population	2010 Total Population	Total Minority Share
Barrington	141	7475	1.89%	264	8576	3.08%
Brookfield	6	604	0.99%	16	712	2.25%
Dover	1488	26884	5.53%	2832	29987	9.44%
Durham	690	12664	5.45%	908	14638	6.20%
Farmington	104	5774	1.80%	220	6786	3.24%
Lee	165	4145	3.98%	267	4330	6.17%
Madbury	51	1509	3.38%	108	1771	6.10%
Middleton	21	1440	1.46%	47	1783	2.64%
Milton	84	3910	2.15%	120	4598	2.61%
New Durham	41	2220	1.85%	52	2638	1.97%
Newmarket	469	8027	5.84%	698	8936	7.81%
Northwood	90	3640	2.47%	110	4241	2.59%
Nottingham	60	3701	1.62%	148	4785	3.09%
Rochester	821	28461	2.88%	1364	29752	4.58%
Rollinsford	59	2648	2.23%	105	2527	4.16%
Somersworth	440	11477	3.83%	1243	11766	10.56%
Strafford	55	3626	1.52%	73	3991	1.83%
Wakefield	76	4252	1.79%	126	5078	2.48%

Source: US Census Bureau

Table 20: Absolute and Percent Change Regional Minority Population 2000-2010

	2000 Regional Population	2010 Regional Population	Absolute Population Change 2000-2010	Percent Population Change 2000-2010
White	127596	138245	10649	7.7%
Black	775	1281	506	39.5%
Asian	1854	3673	1819	49.5%
Pacific	60	50	-10	-20.0%
Native	293	290	-3	-1.0%
Hispanic	1366	2568	1202	46.8%
Region	131944	146107	14163	10.7%

Source: US Census Bureau

Table 21: Absolute and Percent Change Minority Population 2000-2010

	2000 Minority Population	2010 Minority Population	Absolute Population Change 2000-2010	Percent Change 2000-2010
Barrington	141	264	123	53.41%
Brookfield	6	16	10	37.50%
Dover	1488	2832	1344	52.54%
Durham	690	908	218	75.99%
Farmington	104	220	116	47.27%
Lee	165	267	102	61.80%
Madbury	51	108	57	47.22%
Middleton	21	47	26	44.68%
Milton	84	120	36	70.00%
New Durham	41	52	11	78.85%
Newmarket	469	698	229	67.19%
Northwood	90	110	20	81.82%
Nottingham	60	148	88	40.54%
Rochester	821	1364	543	60.19%
Rollinsford	59	105	46	56.19%
Somersworth	440	1243	803	35.40%
Strafford	55	73	18	75.34%
Wakefield	76	126	50	60.32%

Source: US Census Bureau

Familial Status

The Fair Housing Act of 1968 protects individuals in specific familial relationships or statuses including: legal custodians of children under the age of 18, any children living with parents, and pregnant women. Familial status, according to HUD, is the third most prevalent type of discrimination nationally. 2012 HUD complaints represented 15.9% of all national fair housing discrimination filings. According to New Hampshire Legal Assistance 2009 estimates, 32% of annual complaints were specifically related to familial status. Familial discrimination is particularly problematic for landlords as in many cases the sheer physical limitations of units often result in the exclusion of larger families.

Large Families

As of 2010, the Strafford region was home to 4,250 large families. For the purposes of this analysis, large families are defined as those counted by the Census Bureau as having greater than 5-persons in a household. The region was comprised of 56,686 households in the same year, meaning that only 7.5% of households were identified as “large”. The highest shares of 5-person+ families were concentrated in Madbury, Strafford, and Farmington. Of those, Madbury had the highest share at 11.5%.

From 2000-2010 the region experienced a slight growth (5.2%) in 5+ person households gaining 208 units. 2000 Census Bureau estimates indicate that Strafford, Middleton, and Durham were home to the largest shares of large family households, with each having greater than 11% in this category. In 2010, concentrations had shifted to Farmington and Madbury, as well as Durham. In both 2000 and 2010, Rochester and Dover had the largest absolute concentrations of large families.

In 2010, 25% of all 5+ person households were renter-occupied units: a one percent increase from 2000. The Strafford region is fortunate to have a very low renter-to-owner large family household ratio, as large family renters are more likely to encounter challenges when locating affordable housing.

Table 22: Absolute and Percent Large Family 2000-2010

	Absolute Change 2000-2010	Percent Change 2000-2010
Barrington	45	17.72%
Brookfield	0	0.00%
Dover	100	15.87%
Durham	-118	-35.22%
Farmington	47	21.27%
Lee	-24	-14.81%
Madbury	8	12.50%
Middleton	1	1.61%
Milton	12	8.16%
New Durham	11	13.10%
Newmarket	-16	-7.24%
Northwood	17	12.88%
Nottingham	35	26.32%
Rochester	46	5.32%
Rollinsford	-1	-1.28%
Somersworth	35	10.36%
Strafford	9	6.29%
Wakefield	1	0.64%
Region	208	5.15%

Source: US Census Bureau

The Strafford region is fortunate to have a surplus of four and five bedroom units to accommodate the region's 2010 estimated 4,250 large families. As of 2010, the region had 9,834 four and five bedroom units. By 2012, that number had grown to 10,296^{xxix}. However, many four and five bedroom units are occupied by smaller families with three to four individuals.

Table 23: Large Family Household Change 2000-2010

	Total Households 2000	Owner Large Family 2000	Renter Large Family 2000	Total Large Family 2000	Total Large Family Share 2000	Total Households 2010	Owner Large Family 2010	Renter Large Family 2010	Total Large Family 2010	Total Large Family Share 2010
Barrington	2756	224	30	254	9.22%	3229	268	31	299	9.26%
Brookfield	236	18	0	18	7.63%	292	14	4	18	6.16%
Dover	11573	451	179	630	5.44%	12827	478	252	730	5.69%
Durham	2882	164	171	335	11.62%	2960	152	65	217	7.33%
Farmington	2146	161	60	221	10.30%	2592	200	68	268	10.34%
Lee	1466	125	37	162	11.05%	1661	118	20	138	8.31%
Madbury	534	56	8	64	11.99%	626	63	9	72	11.50%
Middleton	514	59	3	62	12.06%	661	54	9	63	9.53%
Milton	1456	121	26	147	10.10%	1800	137	22	159	8.83%
New Durham	819	74	10	84	10.26%	1014	83	12	95	9.37%
Newmarket	3379	147	74	221	6.54%	3857	146	59	205	5.32%
Northwood	1347	118	14	132	9.80%	1605	134	15	149	9.28%
Nottingham	1331	122	11	133	9.99%	1734	157	11	168	9.69%
Rochester	11434	605	259	864	7.56%	12378	624	286	910	7.35%
Rollinsford	1033	65	13	78	7.55%	1032	56	21	77	7.46%
Somersworth	4687	202	136	338	7.21%	4862	224	149	373	7.67%
Strafford	1281	133	10	143	11.16%	1458	134	18	152	10.43%
Wakefield	1685	126	30	156	9.26%	2098	133	24	157	7.48%
Region	50559	2971	1071	4042	7.99%	56686	3175	1075	4250	7.50%

Source: US Census Bureau

Single Parents

Single Parents of children under the age of 18 are also subject to discrimination due to stigmas surrounding this socioeconomic group. As of 2010, 9% of the total regional households were identified as either single male or female householders alone with children under the age of 18. Of all family households, which account for 62% of the total regional households, 13.5% were identified as such^{xxx}.

In a period between 2000 and 2010 when the number of households in the region grew by 12%, single-parent households grew at a slower rate of 8%. In this period, single-parent households grew by 371 from 4,535 to 4,096. These households were concentrated in the low-income, high-minority populations of Somersworth, Rochester, and Dover. The highest absolute value was in Rochester, at 1,276, representing 26% of the total single-parent households in the region. Together, the top three communities represent 60% of the total regional share of single-parent households.

Table 24: Single Parent Households 2000-2010

	Total Households (2000)	Total Households (2010)	Male with Children under 18 (2000)	Female with Children under 18 (2000)	Male with Children under 18 (2010)	Female with Children under 18 (2010)
Barrington	2756	3229	81	120	76	157
Brookfield	236	292	3	10	7	10
Dover	11573	12827	213	756	285	841
Durham	2882	2960	28	100	32	66
Farmington	2146	2592	75	170	100	188
Lee	1466	1661	46	97	56	106
Madbury	534	626	14	34	13	19
Middleton	514	661	16	24	20	33
Milton	1456	1800	60	93	62	102
New Durham	819	1014	28	28	35	34
Newmarket	3379	3857	72	179	79	196
Northwood	1347	1605	38	63	51	89
Nottingham	1331	1734	31	42	38	61
Rochester	11434	12378	339	893	372	904
Rollinsford	1033	1032	22	39	22	57
Somersworth	4687	4862	134	455	158	396
Stafford	1281	1458	33	68	31	61
Wakefield	1685	2098	46	85	53	96
Region	50559	56686	1279	3256	1490	3416

Source: US Census Bureau

Table 25: 2010 Single Parent Household Share

	Total Households (2010)	Single-Parent Households	Single-Parent Household Share
Brookfield	292	17	5.82%
Wakefield	2098	149	7.10%
Newmarket	3857	275	7.13%
Northwood	1605	140	8.72%
Nottingham	1734	99	5.71%
Barrington	3229	233	7.22%
Dover	12827	1126	8.78%
Durham	2960	98	3.31%
Farmington	2592	288	11.11%
Lee	1661	162	9.75%
Madbury	626	32	5.11%
Middleton	661	53	8.02%
Milton	1800	164	9.11%
New Durham	1014	69	6.80%
Rochester	12378	1276	10.31%
Rollinsford	1032	79	7.66%
Somersworth	4862	554	11.39%
Stafford	1458	92	6.31%
Region	56686	4906	8.65%

Source: US Census Bureau

Table 26: 2010 Household Size by Household Type: Presence of Children

	Brookfield	Wakefield	Newmarket	Northwood	Nottingham	Barrington	Dover	Durham	Farmington	Lee	Madbury	Middleton	Milton	New Durham	Rochester	Rollinford	Somersworth	Stafford
Total:	236	1685	3379	1347	1331	2756	11573	2882	2146	1466	534	514	1456	819	11434	1033	4687	1281
1-person household	43	368	929	243	200	465	3593	581	458	260	80	85	272	139	2936	230	1263	193
Male householder	16	177	432	121	127	261	1573	249	233	137	37	55	145	86	1308	101	524	100
Female householder	27	191	497	122	73	204	2020	332	225	123	43	30	127	53	1628	129	739	93
2-or-more-person household	193	1317	2450	1104	1131	2291	7980	2301	1688	1206	454	429	1184	680	8498	803	3424	1088
Family households	180	1214	1949	1001	1049	2076	6496	1581	1529	1092	411	389	1084	631	7648	721	3079	1022
Hub-wife family	157	1012	1541	835	917	1781	4920	1392	1156	900	337	324	857	550	5819	603	2227	877
With own children under 18 years	59	392	732	393	464	868	2079	688	554	520	178	156	385	240	2521	291	990	452
No own children under 18 years	98	620	809	442	453	913	2841	704	602	380	159	168	472	310	3298	312	1237	425
Other family	23	202	408	166	132	295	1576	189	373	192	74	65	227	81	1829	118	852	145
Male householder, no wife present:	7	68	128	62	51	116	381	50	129	66	23	31	88	41	527	40	206	40
With own children under 18 years	3	46	72	38	31	81	213	28	75	46	14	16	60	28	339	22	134	33
No own children under 18 years	4	22	56	24	20	35	168	22	54	20	9	15	28	13	188	18	72	7
Female householder, no husband present:	16	134	280	104	81	179	1195	139	244	126	51	34	139	40	1302	78	646	105
With own children under 18 years	10	85	179	63	42	120	756	100	170	97	34	24	93	28	893	39	455	68
No own children under 18 years	6	49	101	41	39	59	439	39	74	29	17	10	46	12	409	39	191	37
Nonfamily households:	13	103	501	103	82	215	1484	720	159	114	43	40	100	49	850	82	345	66
Male householder	7	61	269	56	46	124	806	301	94	68	25	30	60	36	473	41	206	31
Female householder	6	42	232	47	36	91	678	419	65	46	18	10	40	13	377	41	139	35

Source: US Census Bureau

Table 27: 2010 Household Size by Household Type: Presence of Children

	Brookfield	Wakefield	Newmarket	Northwood	Nottingham	Barrington	Dover	Durham	Farmington	Lee	Madbury	Middleton	Milton	New Durham	Rochester	Rollinford	Somersworth	Stafford
Total:	292	2098	3857	1605	1734	3229	12827	2960	2592	1661	626	661	1800	1014	12378	1032	4862	1458
1-person household	63	481	1068	286	253	586	4074	745	570	344	92	97	383	189	3436	249	1386	216
Male householder	34	229	486	154	144	323	1835	306	284	176	44	65	192	106	1430	111	591	122
Female householder	29	252	582	132	109	263	2239	439	286	168	48	32	191	83	2006	138	795	94
2-or-more-person household	229	1617	2789	1319	1481	2643	8753	2215	2022	1317	534	564	1417	825	8942	783	3476	1242
Family households	212	1483	2219	1193	1369	2382	7059	1544	1813	1177	480	516	1283	757	7936	703	3044	1168
Husband-wife family	182	1230	1742	967	1198	1973	5239	1357	1321	928	417	426	1013	640	5788	562	2135	998
With own children under 18 years	52	363	719	369	509	838	2239	566	483	416	200	158	363	231	2093	239	862	406
No own children under 18 years	130	867	1023	598	689	1135	3000	791	838	512	217	268	650	409	3695	323	1273	592
Other family	30	253	477	226	171	409	1820	187	492	249	63	90	270	117	2148	141	909	170
Male householder, no wife present:	13	96	150	85	66	140	494	57	166	81	21	36	97	55	637	44	251	54
With own children under 18 years	7	53	79	51	38	76	285	32	100	56	13	20	62	35	372	22	158	31
No own children under 18 years	6	43	71	34	28	64	209	25	66	25	8	16	35	20	265	22	93	23
Female householder, no husband present:	17	157	327	141	105	269	1326	130	326	168	42	54	173	62	1511	97	658	116
With own children under 18 years	10	96	196	89	61	157	841	66	188	106	19	33	102	34	904	57	396	61
No own children under 18 years	7	61	131	52	44	112	485	64	138	62	23	21	71	28	607	40	262	55
Nonfamily households:	17	134	570	126	112	261	1694	671	209	140	54	48	134	68	1006	80	432	74
Male householder	11	81	312	75	61	148	890	329	117	78	39	32	80	42	559	48	249	45
Female householder	6	53	258	51	51	113	804	342	92	62	15	16	54	26	447	32	183	

Source: US Census Bureau

Table 28: Disparity in Access to Neighborhood Opportunity

All Persons (Family Households)										Disparities								
	All Persons	White Persons	Black /African American Persons	Hispanic or Latino Persons	Asian Persons	Native American Persons	Pacific Islr. Persons	Black - White [(2)-(3)]	Hispanic - White [(2)-(4)]	Asian - White [(2)-(5)]	Native Amer. - White [(2)-(6)]	Pacific Islr. - White [(2)-(7)]						
Opportunity Dimensions:																		
Poverty Index	42	42	35	39	40	0	0	7	***	2	***	2	***	0	N/A	0	N/A	
School Proficiency Index	50	48	45	49	48	0	0	3	***	-1	0	0	0	0	N/A	0	N/A	
Labor Market Engagement Index	45	43	48	47	54	0	0	-5	***	-4	***	-10	***	0	N/A	0	N/A	
Job Access Index	24	21	30	27	31	0	0	-10	***	-7	***	-10	***	0	N/A	0	N/A	
Transit Access Index	1	1	1	1	1	0	0	0	0	0	0	0	0	0	N/A	0	N/A	
Health Hazards Exposure Index	80	80	82	80	81	0	0	-3	***	-1	0	-2	***	0	N/A	0	N/A	
Counts	146,895	100,297	898	1,370	2,643	208	32											

Persons in Poverty									
	All Poor Persons	Poor White Persons	Poor Black Persons	Poor Hispanic or Latino Persons	Poor Asian Persons	Poor Native American Persons	Poor Pacific Islr. Persons		
Opportunity Dimensions:									
Poverty Index	38	39	0	0	0	0	0		
School Proficiency Index	55	54	0	0	0	0	0		
Labor Market Engagement Index	49	49	0	0	0	0	0		
Job Access Index	24	39	0	0	0	0	0		
Transit Access Index	1	1	0	0	0	0	0		
Health Hazards Exposure Index	81	81	0	0	0	0	0		
Counts	5,632	5,030	127	238	165	7	0		

Notes: Columns (1)-(7) provided a weighted average neighborhood percentile ranking for each dimension (row) described in the left-hand column, weighted by corresponding population group in each column header in Panel A. The percentiles are expressed as 100 centile buckets. Higher percentile values always reflect more favorable average neighborhood characteristics irrespective of the dimension being an asset (proficient schools) or a stressor (poverty). Exposure weighted average are calculated of the program participant geography. Columns (8)-(12) are the differences across average neighborhood conditions between whites and the column group indicated in the header. Positive values imply that whites are in a differentially higher ranking neighborhood on average than the particular group for the given dimension. Negative values imply the reverse, that the given racial/ethnic group is in a differentially higher ranking neighborhood relative to whites along the given dimension. Panel B repeats the analysis in Panel A, but focuses on the average neighborhood of persons in poverty (income < federal poverty line). Disparities may differ due to rounding. Data for the opportunity dimensions are described in detail in the data documentation. Data on the populations in Panel A is from the 2010 Decennial Census SF1. Data on impoverished population in Panel B comes from the American Community Survey (ACS) 2006-2010 five year estimates. Population groups smaller than 250 people (in Census 2010) or 1,000 people for ACS-sourced data are coded as zero. The higher minimum population threshold for the ACS data is motivated by concerns about sampling error. Disparity columns (8-12) have associated significance flags for statistically significant differences. *** 0.01 significance level **0.05 significance level *0.1 significance level

Source: HUD

Youth

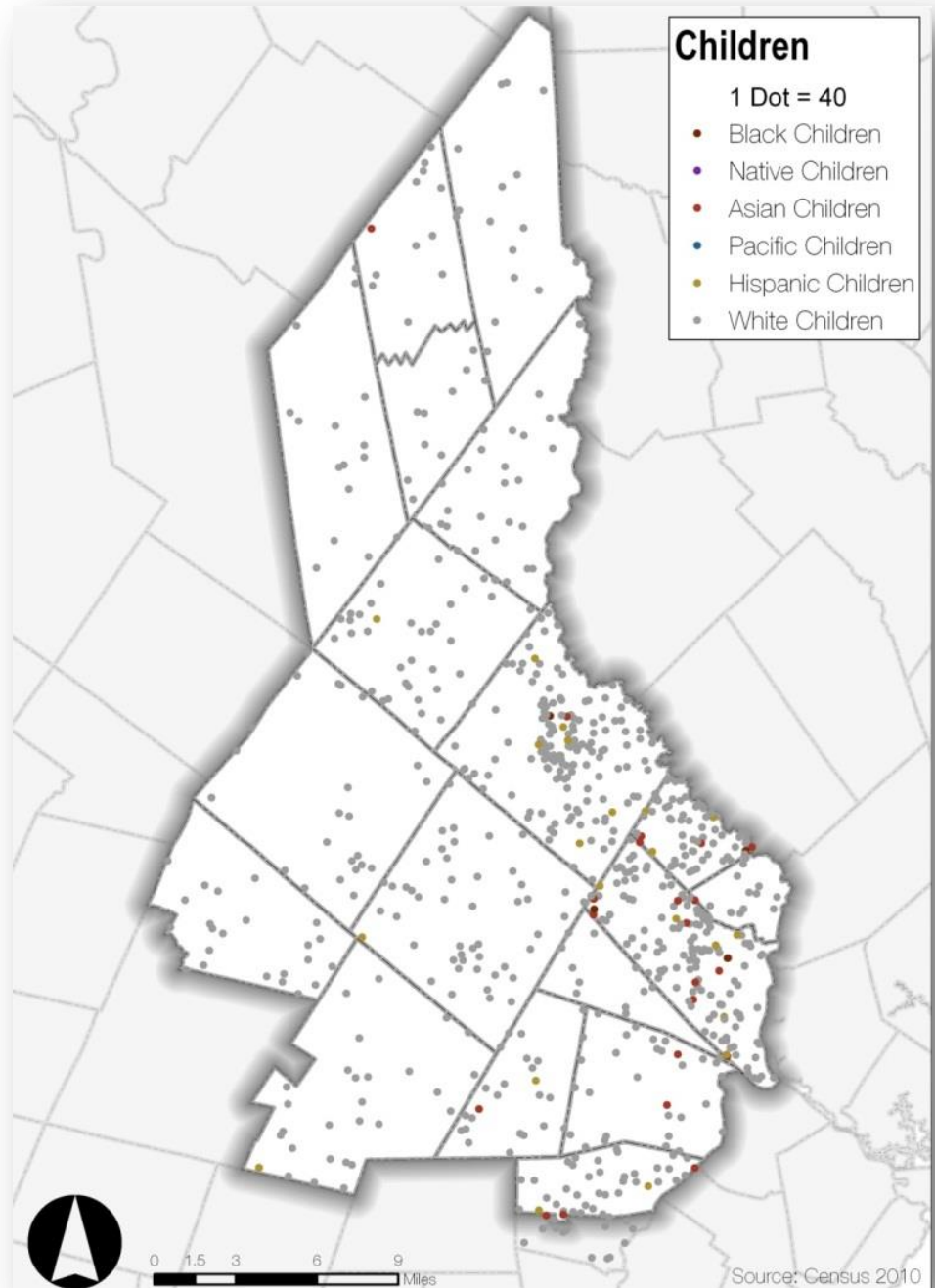
Children of individuals classified as belonging to a protected class, and those who are in fact members of a protected class themselves, are indirectly vulnerable to housing discrimination. This section examines only the spatial distribution and poverty status of persons below the age of 18.

Youth, like the region's 18 and older population, are highly concentrated in urban areas. However children, as a share of total population, are relatively similar from community to community. Sixteen of the region's eighteen municipalities have child-age populations that account for between 19% and 25% of their total population. Outside of this range are Madbury, at nearly 26%, and adjacent Durham, at only 8%.

Between 2000 and 2010, only Brookfield experienced a drop in child age population, losing four total children (3%). Dover, Nottingham, Newmarket, Barrington, and Farmington each experienced growth of more than 85% in under-18 population from 2000 to 2010. Dover's absolute growth was the highest in the region, gaining over 3,200.

The racial/ethnic characteristics of the region's child population are fairly homogenous. Small concentrations of Hispanic, Black/African American, and Asian children are present in the communities of Rochester,

Map 5: Child Population Concentration



Somersworth, Newmarket, and particularly, Dover. Nonetheless, the overwhelming majority of the region's under 18 population are White. As a result, when analyzing opportunity for children, socio-economics, rather than race/ethnicity-based indicators, are a more important factor in determining equity in the Strafford region.

The map to the right depicts concentrations of children below the poverty line in the Strafford region. In contrast with total under-18 population, sub-poverty line children are heavily concentrated in the areas of Dover and Rochester. Concentrations of poor-Asians are non-present, suggesting that these children are members of higher income families. Hispanic poor children are not as fortunate, as a high share of these children qualify as poor. Small concentrations of poor Black children also emerge as dot intensity increases. Five such concentrations are visible here: two in Farmington and three in Rochester.

Table 4B, Disparity in Access to Neighborhood Opportunity, identifies disparities in opportunity indices between children and poor children, and their white counterparts. In accordance with dot density maps, 4B suggests that Black and Hispanic children are both more likely to be poor and more likely to have limited access to quality schools. Interestingly, Asian children have better access than White children to jobs and labor markets.

Map 6: Poor Child Population Concentration

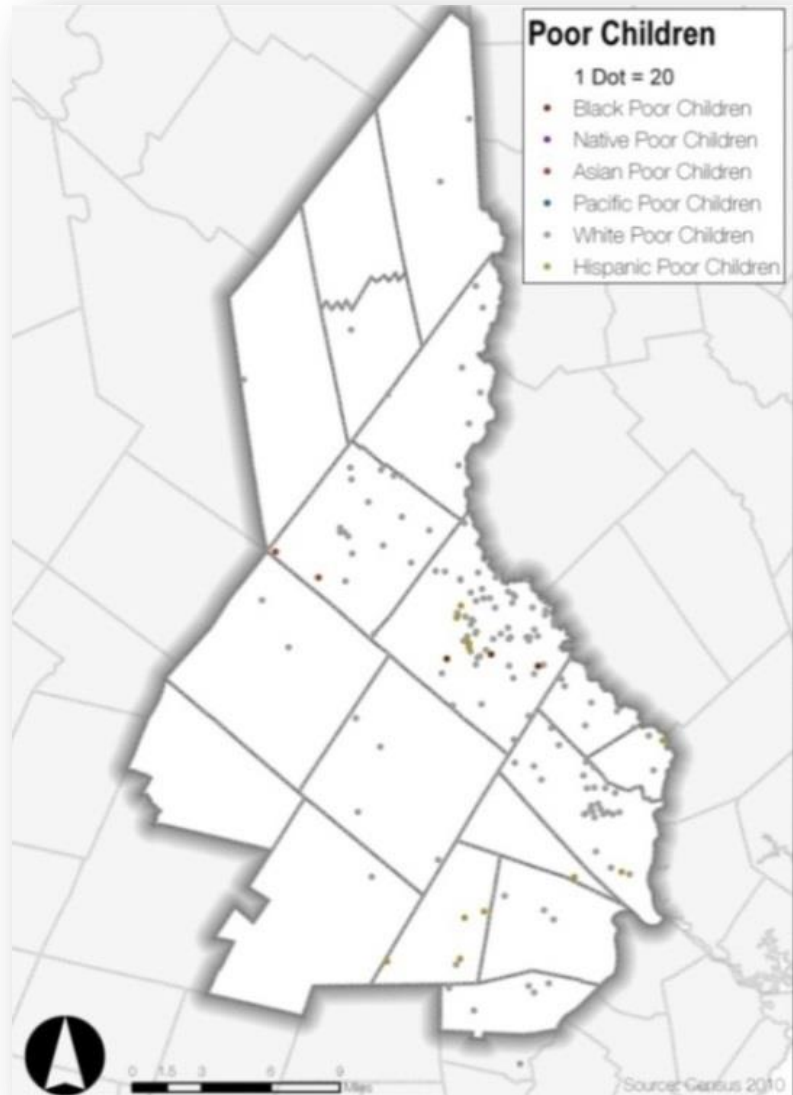


Table 29: 2000-2010 Population Under 18 Years

	2000 Total Population 18 and Under	2000 Total Share 18 and Under	2010 Total Population 18 and Under	2010 Total Share 18 and Under	2000-2010 Absolute Change 18 and Under	2000-2010 Percent Change 18 and Under
Barrington	1048	14.02%	2045	23.85%	997	95.13%
Brookfield	141	23.34%	137	19.24%	-4	-2.84%
Dover	2875	10.69%	6076	20.26%	3201	111.34%
Durham	821	6.48%	1254	8.57%	433	52.74%
Farmington	863	14.95%	1621	23.89%	758	87.83%
Lee	696	16.79%	1064	24.57%	368	52.87%
Macbury	292	19.35%	459	25.92%	167	57.19%
Middleton	258	17.92%	422	23.67%	164	63.57%
Milton	609	15.58%	1055	22.94%	446	73.23%
New Durham	359	16.17%	608	23.05%	249	69.36%
Newmarket	913	11.37%	1758	19.67%	845	92.55%
Northwood	557	15.30%	984	23.20%	427	76.66%
Nottingham	571	15.43%	1178	24.62%	607	106.30%
Rochester	3522	12.37%	6548	22.01%	3026	85.92%
Rollinsford	395	14.92%	579	22.91%	184	46.58%
Somersworth	1559	13.58%	2733	23.23%	1174	75.30%
Strafford	583	16.08%	956	23.95%	373	63.98%
Wakefield	602	14.16%	1023	20.15%	421	69.93%
Regional	16664	14.92%	30500	21.98%	13836	70.98%

Source: US Census Bureau

Table 30: Disparity in Access to Neighborhood Opportunity - All Children

All Children										Disparities									
	All Children	White Children	Black /African American Children	Hispanic or Latino Children	Asian Children	Native American Children	Pacific Islr. Children	Black - White	Hispanic - White	Asian - White	Native Amer. - White	Pacific Islr. - White							
Opportunity Dimensions:																			
Poverty Index	41	41	33	38	41	0	0	8	***	4	***	1	0	N/A	0	N/A			
School Proficiency Index	48	48	46	48	48	0	0	2		0		0	0	N/A	0	N/A			
Labor Market Engagement Index	43	43	46	46	53	0	0	-3	**	-3	***	-10	***	0	N/A	0	N/A		
Job Access Index	22	21	30	28	30	0	0	-9	***	-7	***	-9	***	0	N/A	0	N/A		
Transit Access Index	1	1	1	1	1	0	0	0		0		0		0	N/A	0	N/A		
Health Hazards Exposure Index	80	80	82	80	81	0	0	-2	***	0		-1		0	N/A	0	N/A		
Counts	30,500	27,620	349	513	853	60	13												
Children in Poverty										Disparities									
	All Poor Children	Poor White Children	Poor Black Children	Poor Hispanic or Latino Children	Poor Asian Children	Poor Native American Children	Poor Pacific Islr. Children	Poor Black - White	Poor Hispanic - White	Poor Asian - White	Poor Native Amer. - White	Poor Pacific Islr. - White							
Opportunity Dimensions:																			
Poverty Index	27	30	0	0	0	0	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A		
School Proficiency Index	40	42	0	0	0	0	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A		
Labor Market Engagement Index	34	36	0	0	0	0	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A		
Job Access Index	22	25	0	0	0	0	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A		
Transit Access Index	1	1	0	0	0	0	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A		
Health Hazards Exposure Index	83	83	0	0	0	0	0	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A		
Counts	3,139	924	30	110	14	0	0												

Source: HUD

Elderly populations are more vulnerable to climate change impacts. For more information about climate vulnerability, see the Climate Change Impacts and Adaptation Appendix.

Elderly

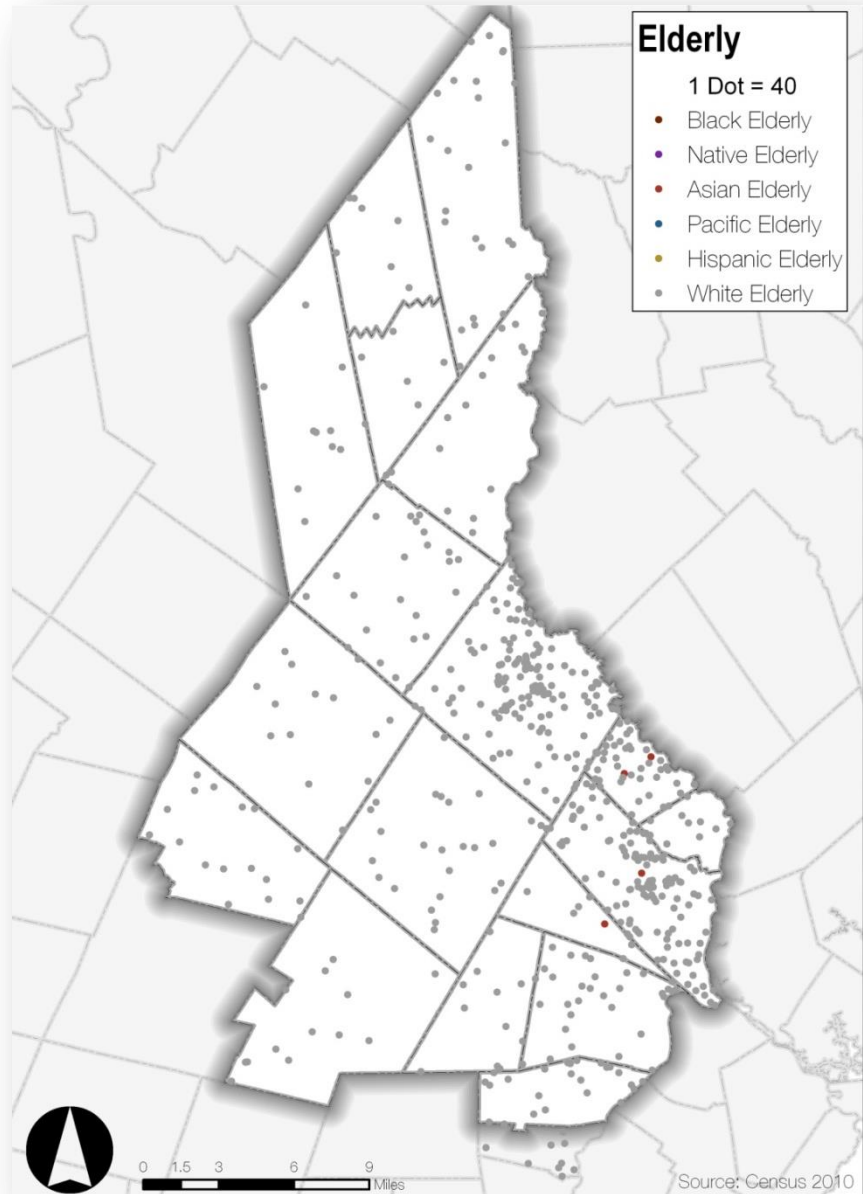
Equally important to defining regional equitable fair housing access is that of elderly populations. New Hampshire is reaching the foot of what is known as the 'silver-tsunami', an overall increase in average age resulting from the aging of baby-boom population. As our region begins to prepare for the accommodation of this rapidly growing demographic, affordable housing, with adequate access to services, is vital. Additionally, it is estimated that nearly 40% of the region's population above the age of 65 qualify as disabled in some capacity.

The Strafford region's elderly population is equally distributed spatially across each of the 18 communities. However, population density analyses reveal clear concentrations in downtown areas of Somersworth, Rochester, and Dover. These concentrations are not indicative of high elderly share compositions of municipal population. In fact, according to 2010 Census figures, the region's highest elderly shares are present in the smaller

communities of Brookfield and Wakefield, at 19% and 17% respectively. Durham, home to the University of New Hampshire, is the region's lowest elderly share, with only 7% of its population above the age of 65. The region's highest absolute elderly minority populations are present in Rochester, Dover, and Somersworth.

Perhaps the most interesting characteristic of the region's elderly population is specifically related to the 'silver-tsunami' phenomenon. In parallel with the rapid aging of our population in so much of New Hampshire, all of the Strafford region's communities grew in absolute elderly population between 2000 and 2010.

Map 7: Elderly Population Concentration



Much like regional youth populations, elderly concentrations are almost exclusively white. Only elderly Asian individuals exist in any kind of real concentration in Dover, Somersworth, and Madbury. All other elderly minorities exist in concentrations too low to be measured adequately. Rochester, one of the two largest elderly populations in the region, is almost entirely white.

Shown at right, poor elderly are concentrated in Farmington, Rochester, and Dover. Many concentrations are located outside of major transportation corridors and access to services. Four communities, Milton, Strafford, Rollinsford, and Barrington have no concentrations of 5 or more poor elderly.

Map 8: Poor Elderly Population Concentration

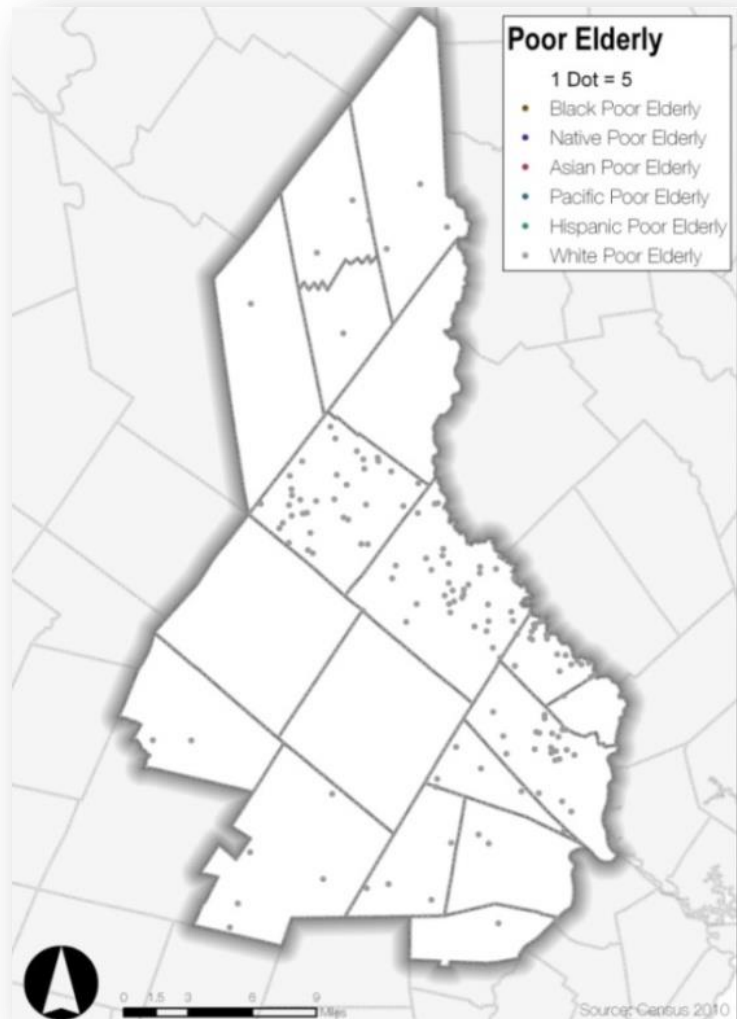


Table 31: Population 65 Years and Over 2000-2010

	2000 Total Population 65 and Over	2000 Total Share 65 and Over	2010 Total Population 65 and Over	2010 Total Share 65 and Over	2000-2010 Absolute Change 65 and Over	2000-2010 Percent Change 65 and Over
Barrington	525	7.02%	819	9.55%	294	56.00%
Brookfield	101	16.72%	133	18.68%	32	31.68%
Dover	3692	13.73%	3918	13.07%	226	6.12%
Durham	774	6.11%	1012	6.91%	238	30.75%
Farmington	593	10.27%	750	11.05%	157	26.48%
Lee	296	7.14%	422	9.75%	126	42.57%
Madbury	115	7.62%	175	9.88%	60	52.17%
Middleton	149	10.35%	164	9.20%	15	10.07%
Milton	399	10.20%	523	11.37%	124	31.08%
New Durham	238	10.72%	318	12.05%	80	33.61%
Newmarket	675	8.41%	871	9.75%	196	29.04%
Northwood	329	9.04%	497	11.72%	168	51.06%
Nottingham	266	7.19%	413	8.63%	147	55.26%
Rochester	3834	13.47%	4397	14.78%	563	14.68%
Rollinsford	326	12.31%	349	13.81%	23	7.06%
Somersworth	1373	11.96%	1394	11.85%	21	1.53%
Strafford	279	7.69%	404	10.12%	125	44.80%
Wakefield	637	14.98%	881	17.35%	244	38.30%
Region	14601	11.02%	17440	11.87%	2839	19.44%

Source: US Census Bureau

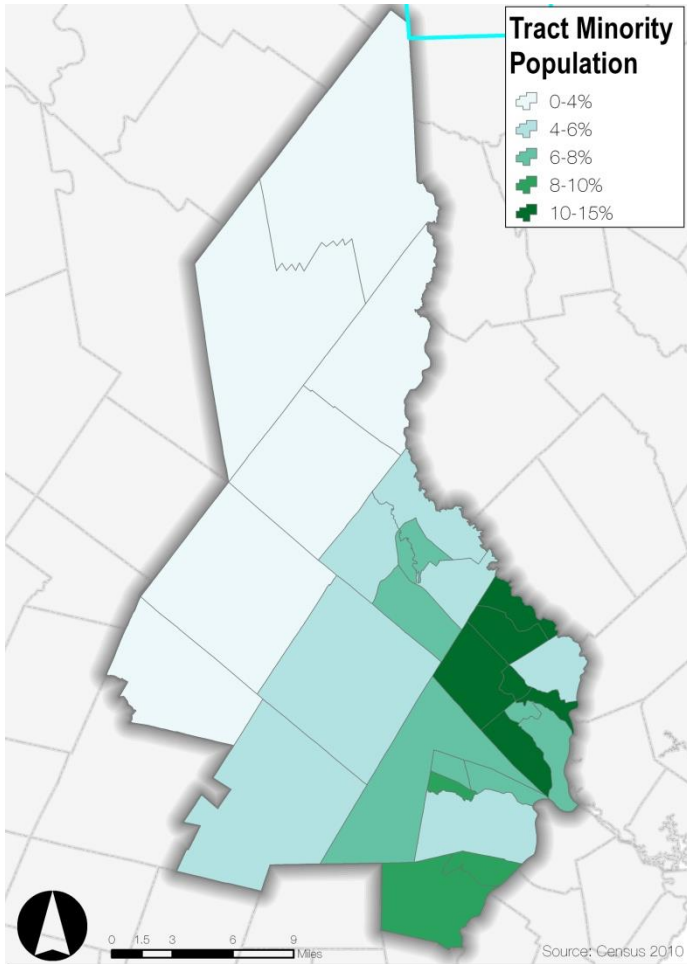
Segregation

The statistics and trends investigated in this document point to the fact that the Strafford region has experienced increasing demographic diversification in the most recent decade. However, with these shifts in demography comes an inherent shift towards more segregation in some geographic areas. This section will identify the where, when, and who of segregation by presenting race/ethnicity and low-income population data in a spatial context.

Increasing Concentrations of Minority Population

In the ten year period between 2000 and 2010, the region's minority population grew by almost 80%. Despite comprising only 6% of the region's total population, minorities represented 27% of total growth to 2010. This represents an increasing diversification of the region's race/ethnic population demographics.

Map 9: Minority Population as Percentage of Total Tract Population



Minority population growth between 2000 and 2010 was concentrated in the region's municipalities of Somersworth, Dover, and Newmarket. Today, the largest minority populations are concentrated in Dover, Rochester, Somersworth, Newmarket, and Durham. These concentrations are evidenced in the dot density map at right and table on the following page.

The minority population map illustrates total minority population as a share of Census tract total populations regionally, according to 2010 Census figures. As anticipated, high-share tracts align almost seamlessly with dot-density concentrations depicted above. The northern communities of the Strafford region are almost exclusively white, represented by shares at or lower than 4%.

The region's five highest concentration communities, Dover, Durham, Newmarket, Somersworth, and Rochester, are home to 81% of the region's total minority population.

Map 10: Minority Population Concentration by Race/Ethnicity

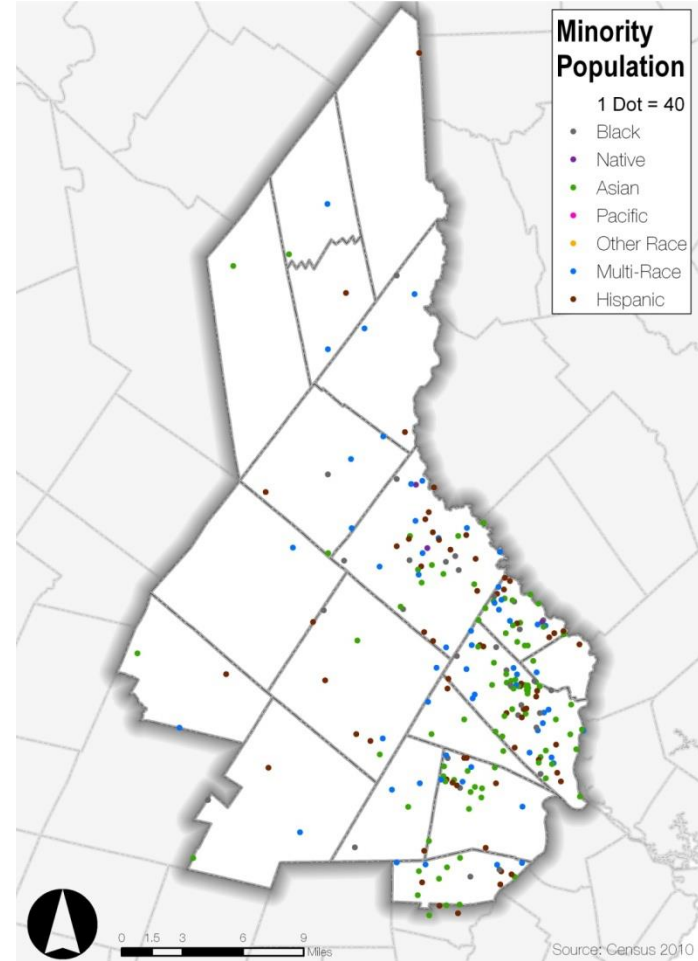


Table 32: Absolute and Share of Minority Population by Municipality 2000-2010

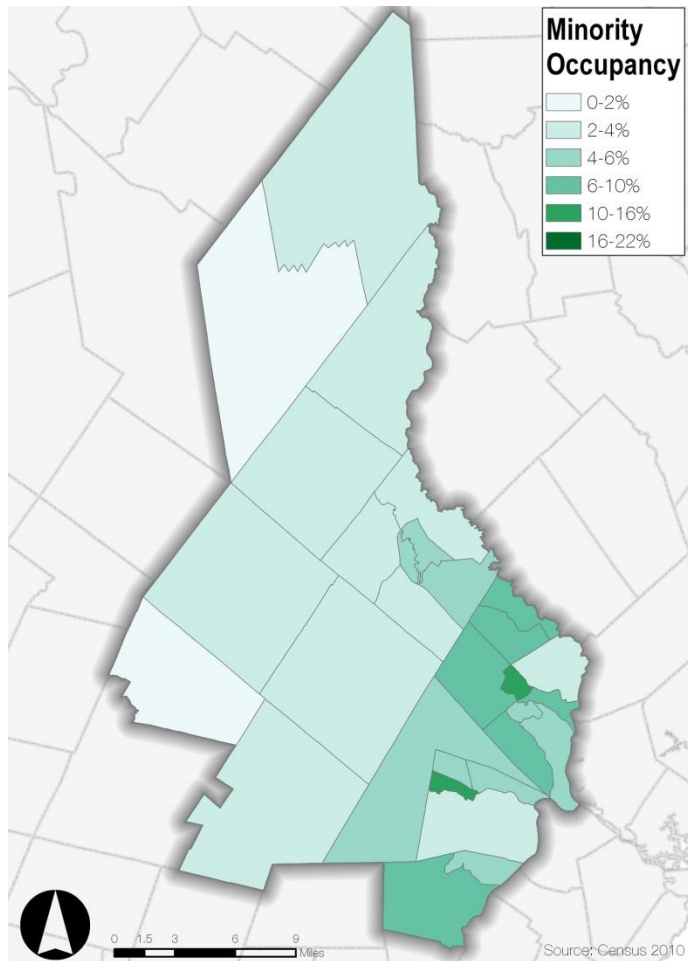
	2000 Minority Population	2000 Total Population	Total Minority Share	2010 Minority Population	2010 Total Population	Total Minority Share
Barrington	141	7475	1.89%	264	8576	3.08%
Brookfield	6	604	0.99%	16	712	2.25%
Dover	1488	26884	5.53%	2832	29987	9.44%
Durham	690	12664	5.45%	908	14638	6.20%
Farmington	104	5774	1.80%	220	6786	3.24%
Lee	165	4145	3.98%	267	4330	6.17%
Madbury	51	1509	3.38%	108	1771	6.10%
Middleton	21	1440	1.46%	47	1783	2.64%
Milton	84	3910	2.15%	120	4598	2.61%
New Durham	41	2220	1.85%	52	2638	1.97%
Newmarket	469	8027	5.84%	698	8936	7.81%
Northwood	90	3640	2.47%	110	4241	2.59%
Nottingham	60	3701	1.62%	148	4785	3.09%
Rochester	821	28461	2.88%	1364	29752	4.58%
Rollinsford	59	2648	2.23%	105	2527	4.16%
Somersworth	440	11477	3.83%	1243	11766	10.56%
Strafford	55	3626	1.52%	73	3991	1.83%
Wakefield	76	4252	1.79%	126	5078	2.48%

Source: US Census Bureau

Minority Households

According to 2010 Census figures, the Stafford region contained 64,712 Housing Units, 57,261 of which were occupied (88%). Of these occupied units, 32% were renter-occupied units (18,328), and 68% (38,933) were owner-occupied. In this same period, only 2,806 total housing units were identified as minority households, approximately 4.9% of the total regional housing stock. Of these units, 45% were owner-occupied, and 55% were renter.

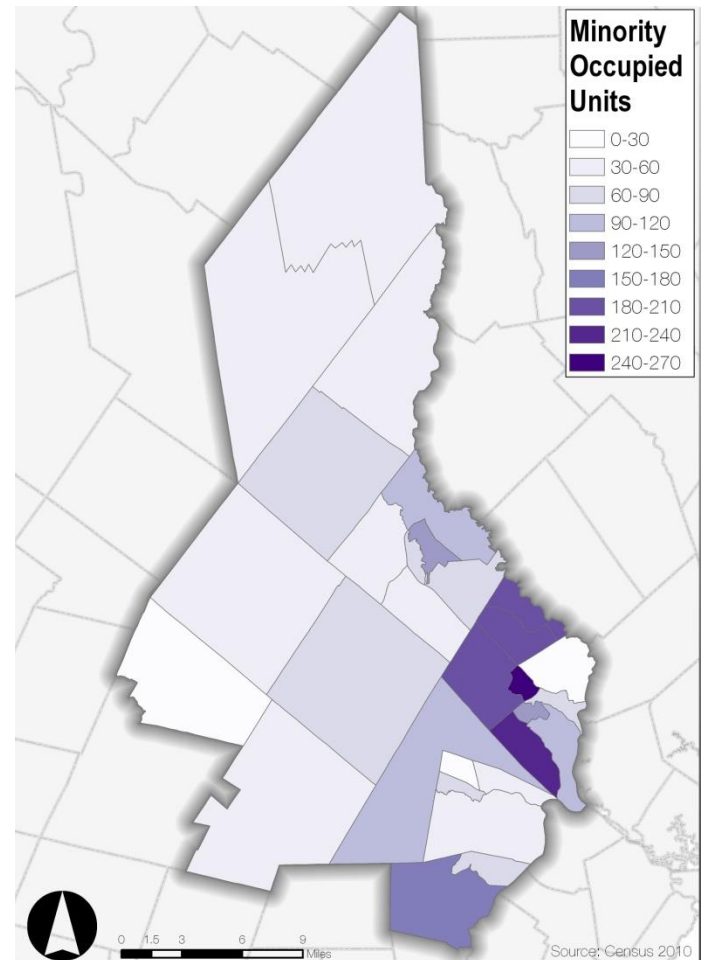
Map 11: Minority Occupied Housing Units as Percentage of Total Tract Housing Units



The greatest shares, presented at left, exist in the municipalities of Dover and Durham. The communities of Northwood, New Durham, and Middleton have shares below 2% of their total housing stock.

When comparing absolute figures for minority-occupied units, intense concentrations are again present in central and southwest Dover. Naturally, absolute concentrations are higher in larger Census tracts, resulting in low-share northern communities appearing more concentrated in the map at right. Interestingly, the region's most intense concentration, in downtown Dover, is directly adjacent to the region's lowest concentration in Rollinsford, NH, representing geographic segregation.

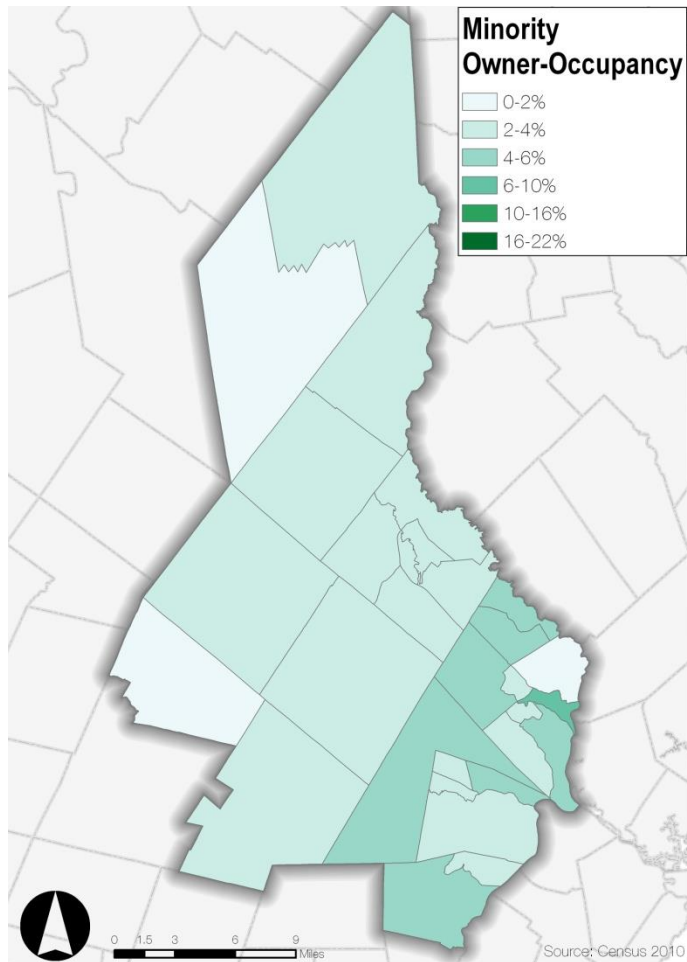
Map 12: Total Minority-Occupied Housing Units by Tract



Minority Homeowners

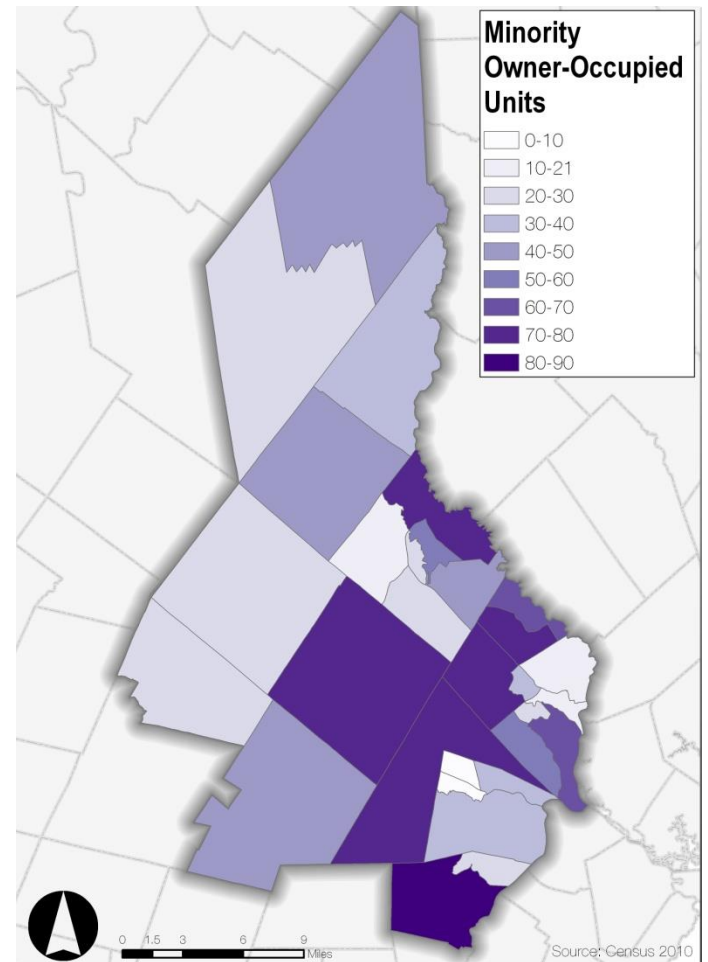
Forty-five percent of the region's minority-occupied housing units, or 1,272 in total, were identified as owner-occupied in the 2010 US Census. Share concentrations are present in tracts within Dover, Newmarket, Lee, Madbury, and Newmarket. Again, share and absolute concentrations are higher in larger Census tracts, typically those that encompass entire municipalities. The result is smaller Census tracts appearing less concentrated in urban areas, and larger Census tracts in rural areas appearing more concentrated. Only in Dover's northeast corner is a concentration higher than 6% minority homeowners present.

Map 13: Minority, Owner-Occupied Housing Units as Percentage of Total Tract Owner-Occupied Units



In terms of absolute unit concentration, several regional tracts have between 70 and 90 units. These tracts are both rural and urban, and range from Newmarket in the south, to Rochester in the north. Newmarket is home to the region's largest unit-count tract at 87 minority-owned homes. Sharp divides exist in Rochester, Somersworth/ Rollinsford, Newmarket, and Durham, in which tracts with 70-80 units are adjacent to those with only 0-20 units. In these areas, clear segregation is present. The Minority Owner-Occupancy map depicts the region's high levels of white homeownership.

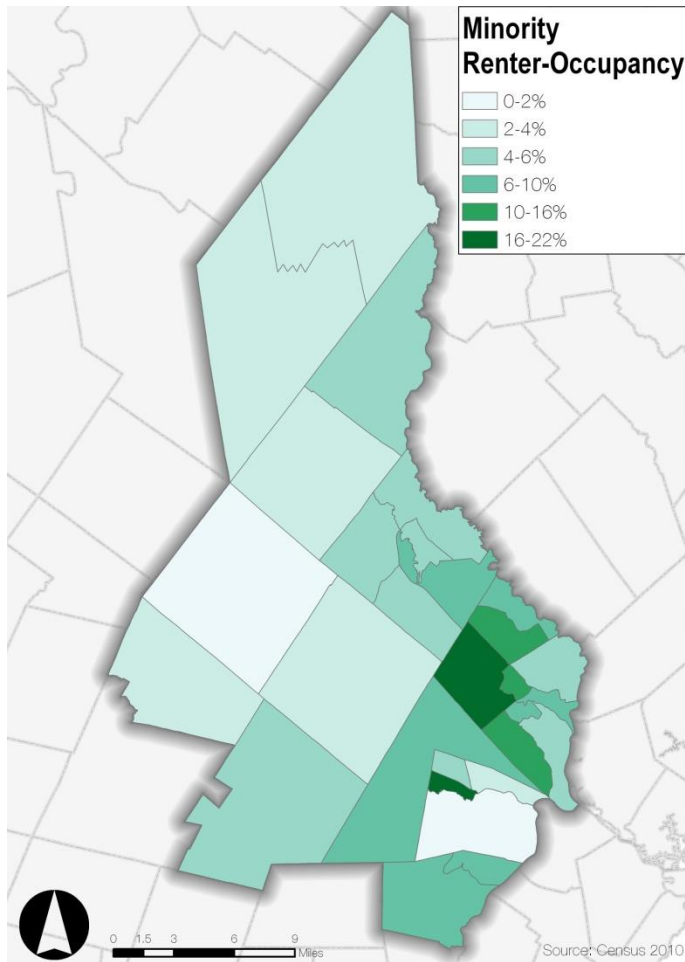
Map 14: Total Minority, Owner-Occupied Housing Units by Tract



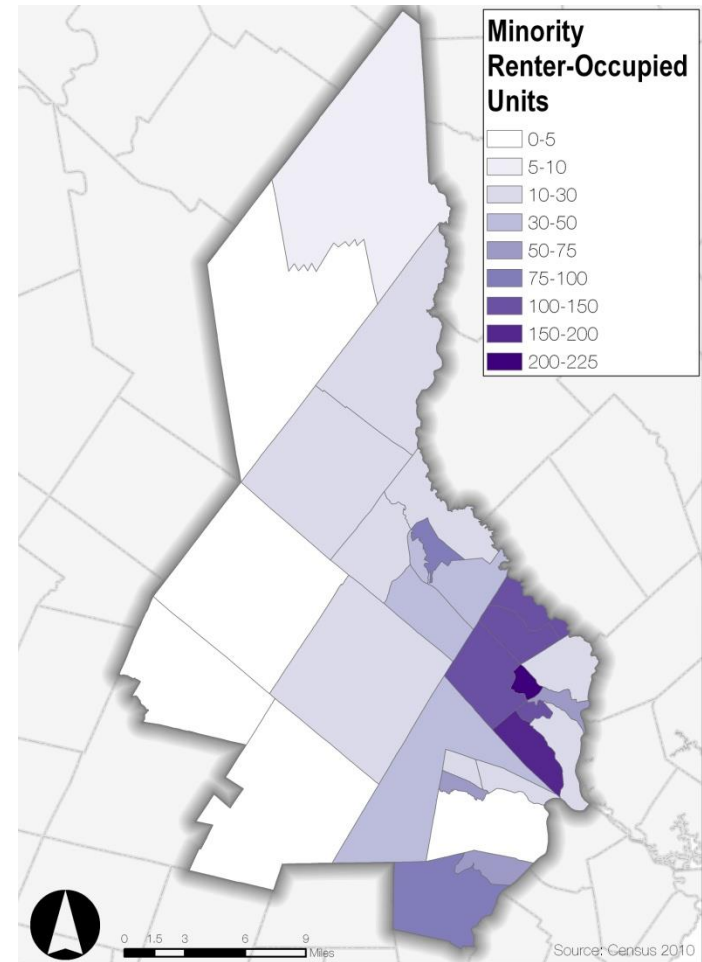
Minority Renters

In the Strafford region, only one Census tract is home to a minority homeowner concentration between 4 and 6%. In contrast, two of the region's tracts maintain a concentration of 16-22% of minority rental occupied units.

Map 15: Minority, Renter-Occupied Housing Units as Percentage of Total Tract Renter-Occupied Units



Map 16: Total Minority, Renter-Occupied Housing Units by Tract



Map 17: 5+ (Large Family), Renter-Occupied Housing Units as Percentage of Total Tract Renter-Occupied Units

Population Concentration by Familial Status

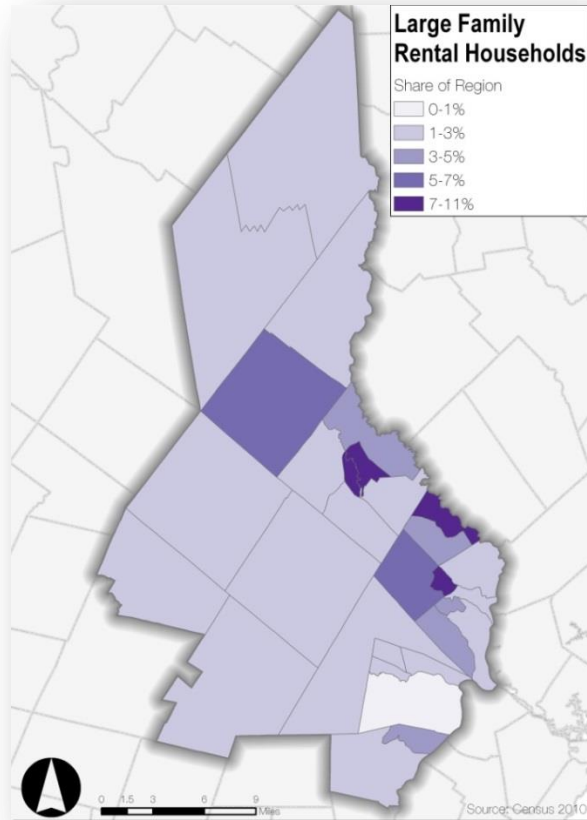
New Hampshire Legal Assistance estimates that 38% of all discrimination claims are based upon family status. Many family status claims are based in rental-scenarios in which large families (5+ persons) seek housing. Large families with multiple children may be subject to discrimination by landlords. The result is the majority of large families seeking rental units in known large-family housing stock areas.

As of 2010, the region had an estimated 4,250 5+ person households. Of these, 25% were renter households, with 75% being owner-occupied units. The region is fortunate to have low renter-to-owner large family household ratio. Regions with larger 5+ person rental than owner ratios are more likely to be lower-income.

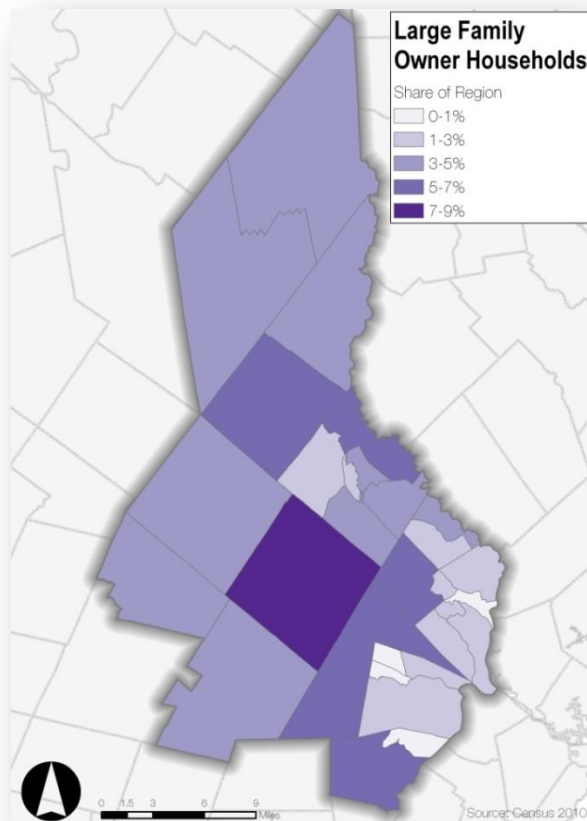
The region's largest concentrations of 5+ person housing, by share of total municipal housing stock, are present in Madbury, Farmington, and Strafford. By absolute value, Dover and Rochester have the heaviest concentration.

The map above shows heavy centers of Rochester, Dover, and Somersworth. Farmington, a low-income community, contains a large share of 5+ person units. Together, these four communities represent more than 50% of the regional 5+ rental unit share.

In contrast, the region's heaviest owner-occupied tract concentration, as a share of total regional large family stock, is located in Barrington. Closely following are areas in Farmington, Rochester, Lee, Newmarket, Madbury, and Dover.



Map 18: 5+ (Large Family), Owner-Occupied Housing Units as Percentage of Total Tract Owner-Occupied Units



Population Concentration by Disability

Disability datasets are historically difficult to obtain. American Community Survey Estimates and decennial Census datasets do not conduct town/city level surveying for disability information. As a result, Social Security Administration serves as the most accurate and precise data source for any such kind of analysis.

The map at right displays, by municipality, the number of reported social security recipients currently receiving those benefits due to some type of disability. In concert with other demographic components of this Fair Housing Equity Assessment, the region's cities represent the highest absolute concentrations of recipients. However, the table below illustrates a large concentration (26%) in Brookfield, 20% greater than any other municipal concentration. One population explanation is the high concentration of elderly population in Brookfield as demonstrated in other sections of this document. Dover, while having the second largest group of recipients, maintains a low percentage because of its increasingly young age demographic. Wakefield and Durham represent the lowest concentrations in the region. However, Durham's figures are skewed because of large Census counts of transient student population included in 2010 100% count data.

Map 19: Individuals Receiving Social Security Benefits for Disability by Municipality

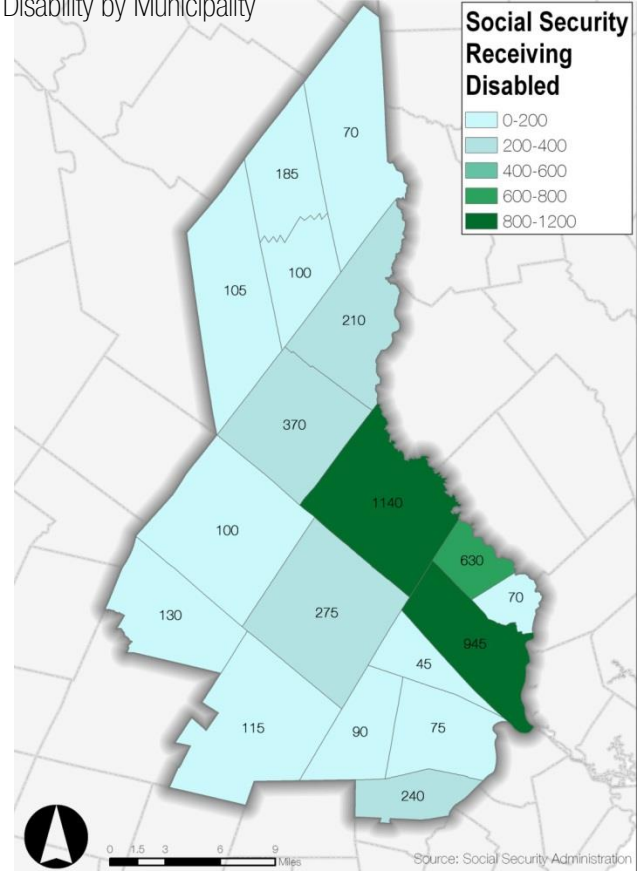


Table 33: Percentage of Individuals Receiving Social Security Benefits for Disability by Municipality

	2010 Total Population	Disability Social Security Recipients	Percentage Receiving Disability Social Security Benefits
Barrington	8576	275	3%
Brookfield	712	185	26%
Dover	29987	945	3%
Durham	14638	75	1%
Farmington	6786	370	5%
Lee	4330	90	2%
Madbury	1771	45	3%
Middleton	1783	100	6%
Milton	4598	210	5%
New Durham	2638	105	4%
Newmarket	8936	240	3%
Northwood	4241	130	3%
Nottingham	4785	115	2%
Rochester	29752	1140	4%
Rollinsford	2527	70	3%
Somersworth	11766	630	5%
Strafford	3991	100	3%
Wakefield	5078	70	1%

Public Assistance Recipients and Concentrations of Very Low Income Protected Classes

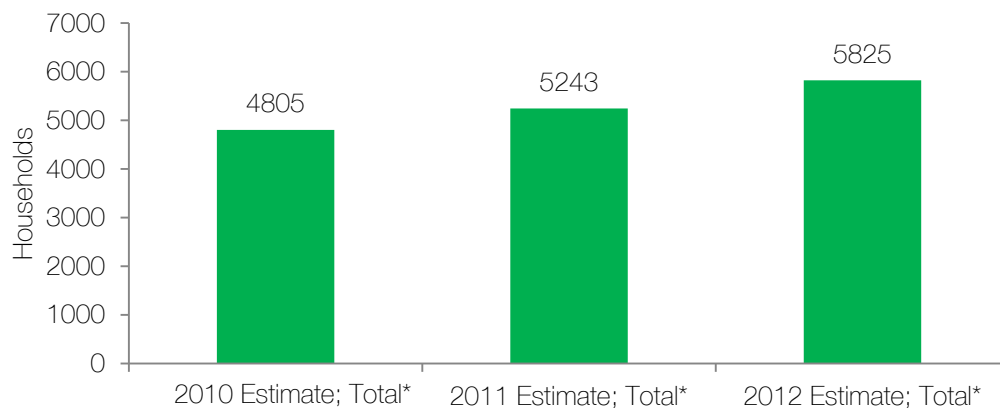
Nationally there are 612 total public assistance programs in the United States^{b001}. Commonly known programs include the Food Stamps or the SNAP (Supplemental Nutrition Assistance Program) program, Medicaid, the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), among others. In the state there are twelve assistance programs. According to the 2012 American Community Survey (ACS) data, 5,825 individuals out of those surveyed received some form of public assistance or Food Stamps/SNAP benefits in 2012. There was a 21.2% change in the amount of individuals receiving these benefits between 2010 and 2012 regionally. The amount of individuals per community receiving benefits also fluctuated considerably.

Table 34: Public Assistance Recipients

	Individuals Assisted 2010	Individuals Assisted 2012	Absolute Change	Percent Change
Barrington	144	14	-130	-0.903
Brookfield	3	205	202	67.333
Dover	1035	387	-648	-0.626
Durham	67	77	10	0.149
Farmington	311	69	-242	-0.778
Lee	67	234	167	2.493
Madbury	18	1315	1297	72.056
Middleton	46	99	53	1.152
Milton	192	355	163	0.849
New Durham	50	52	2	0.04
Newmarket	205	29	-176	-0.859
Northwood	59	72	13	0.22
Nottingham	59	190	131	2.22
Rochester	1532	74	-1458	-0.952
Rollinsford	53	1765	1712	32.302
Somersworth	658	69	-589	-0.895
Strafford	52	761	709	13.635
Wakefield	254	58	-196	-0.772

Source: American Community Survey

Figure 16: Households Receiving Public Assistance Income or Food Stamps Annually



Low Income Housing Tax Credit Program



Photo Credit: Shayna Sylvia, SRPC

LIHTC or low-income housing tax credits, is a national program that gives tax credits to local housing and community development agencies who build housing that are defined as affordable according to the HUD definition. Affordable housing is defined as housing expenses when utilities and rent, or mortgage payments including utilities and insurance, are below 30% of the median household income^{xxxxi}. This program encourages the building of affordable housing options. If the LIHTC property remains in compliance, the investors receive credit against their federal tax liability. This is a dollar for dollar credit each year for ten years. The credit received is based on the amount invested in the property^{xxxxii}. There are 162 LIHTC properties in the state, seventeen of which are in the region.

The majority of LIHTC properties are in our region's cities and lower income areas, according to the HUD poverty index (Farmington, Rochester, Newmarket, Somersworth, Wakefield, and Dover). There is also one LIHTC property in Rollinsford,

Table 35: LIHTC Properties

	Project City	Total Units	Total Low-Income Units
Westgate Village	Dover	130	91
Addison Place	Dover	45	45
Redden Gardens	Dover	150	113
Bellamy Mill	Dover	30	30
Coheco	Dover	78	78
Mod River	Farmington	16	16
Wadleigh Falls/Newmarket	Newmarket	57	57
Rochester Transitional Housing	Rochester	12	12
Cold Spring II	Rochester	12	12
Punch Brook/Brookside Place	Rochester	89	89
Rochester East	Rochester	48	48
Encore Liuscott	Rochester	58	58
New Hope	Rollinsford	12	12
Queensbury Mill	Somersworth	24	24
Crocketts Crossing	Somersworth	46	46
Maple Street Somersworth	Somersworth	37	37
Branch River Commons	Wakefield	24	24

Section 8 Housing Choice Voucher Program

The Section 8 HCV program is administered by Housing and Urban Development (HUD), and through the Public Housing Authorities (PHAs) who receive HUD federal funds. These funds are used by PHAs to administer the voucher system where families are able to rent apartments that accept these vouchers. The landlord is paid a housing subsidy directly by the housing authority, and the household is responsible for the difference. In some cases, vouchers may even be used toward the purchase of a home^{xxxiv}.

The Newmarket Housing Authority administers 72 housing vouchers, and approximately 42 portable vouchers, through the Section 8 HCV program^{xxxv}. In Rochester, 182 Housing Choice Vouchers are handed out through the Rochester Housing Authority.

The Dover Housing Authority(DHA) addresses Section 8 on their FAQ section on their website explaining the process of Section 8 and how landlords go about accepting tenant and receiving rent through section eight vouchers. The DHA administers these vouchers to the landlords who accept section 8 tenants, therefore agreeing to list their rent at an affordable price base on the fair market rents in Dover. Somersworth Housing Authority offers Section 8 vouchers and even has a special staff member focused on Section eight known as a Section 8 HC Voucher Specialist. While the exact numbers aren't known, there are apartments across the region where tenants used housing vouchers as part of their monthly payment.

Predicted vs. Actual Race/Ethnicity by Municipality

The predicted percent of minority households is the expected composition based on the income distribution in the metropolitan area by race and ethnicity. The actual composition is based on estimates from the 2005-2009 American Community Survey 5-year estimates.

Table 36: Actual/Predicted Ratio Scale

Value Ranges	Interpretation of Actual Share
0-0.5	Severely Below Predicted
0.5-0.7	Moderately Below Predicted
0.7-0.9	Mildly Below Predicted
0.9-1.1	Approximates Predicted
> 1.1	Above Predicted

Table 37: Predicted/Actual Race/Ethnicity by Municipality

		Actual Share	Predicted Share	Actual/Predicted
Barrington	Black-African American	0.5%	0.8%	64.0%
	Hispanic or Latino	0.5%	1.7%	29.8%
	Asian	0.2%	1.7%	14.6%
	Non-White	1.6%	5.2%	30.4%
Brookfield	Black-African American	0.0%	0.9%	0.0%
	Hispanic or Latino	0.0%	2.0%	0.0%
	Asian	0.0%	1.6%	0.0%
	Non-White	0.0%	5.5%	0.0%
Dover	Black-African American	1.0%	0.9%	120.6%
	Hispanic or Latino	1.1%	1.9%	56.3%
	Asian	3.1%	1.6%	194.2%
	Non-White	6.3%	5.4%	115.7%
Durham	Black-African American	0.0%	1.0%	0.0%
	Hispanic or Latino	1.5%	2.1%	68.0%
	Asian	10.0%	1.7%	573.1%
	Non-White	13.0%	6.0%	216.2%
Farmington	Black-African American	0.0%	0.9%	0.0%
	Hispanic or Latino	0.0%	2.0%	0.0%

		Actual Share	Predicted Share	Actual/Predicted
	Asian	1.2%	1.4%	87.3%
	Non-White	1.2%	5.4%	21.7%
Lee	Black-African American	0.0%	0.8%	0.0%
	Hispanic or Latino	1.7%	1.9%	89.7%
	Asian	2.8%	1.8%	155.1%
	Non-White	4.8%	5.6%	85.4%
Madbury	Black-African American	0.0%	0.8%	0.0%
	Hispanic or Latino	2.9%	1.7%	175.5%
	Asian	10.1%	1.8%	557.9%
	Non-White	16.6%	5.2%	320.8%
Middleton	Black-African American	0.0%	1.0%	0.0%
	Hispanic or Latino	2.4%	2.0%	119.4%
	Asian	0.0%	1.5%	0.0%
	Non-White	5.3%	5.6%	94.4%
Milton	Black-African American	0.0%	0.7%	0.0%
	Hispanic or Latino	0.0%	1.6%	0.0%
	Asian	0.0%	1.5%	0.0%
	Non-White	0.0%	4.8%	0.0%
New Durham	Black-African American	0.0%	0.8%	0.0%
	Hispanic or Latino	0.0%	1.8%	0.0%
	Asian	0.0%	1.6%	0.0%
	Non-White	0.0%	5.3%	0.0%
Newmarket	Black-African American	3.0%	0.9%	335.7%
	Hispanic or Latino	0.0%	2.0%	0.0%
	Asian	2.7%	1.5%	178.2%
	Non-White	9.4%	5.5%	171.2%
Northwood	Black-African American	0.0%	0.8%	0.0%
	Hispanic or Latino	0.6%	1.8%	36.1%
	Asian	0.0%	1.6%	0.0%
	Non-White	0.6%	5.2%	12.4%
Nottingham	Black-African American	0.8%	0.7%	109.6%
	Hispanic or Latino	2.3%	1.6%	144.5%
	Asian	1.5%	1.7%	85.1%
	Non-White	4.6%	5.0%	91.9%
Rochester	Black-African American	0.7%	0.9%	73.7%
	Hispanic or Latino	1.2%	1.9%	63.1%
	Asian	0.1%	1.5%	6.3%
	Non-White	2.8%	5.5%	51.4%
Rollinsford	Black-African American	0.8%	0.9%	89.8%

		Actual Share	Predicted Share	Actual/Predicted
	Hispanic or Latino	0.6%	1.8%	31.2%
	Asian	0.0%	1.6%	0.0%
	Non-White	3.5%	5.4%	63.9%
Somersworth	Black-African American	0.4%	0.9%	46.6%
	Hispanic or Latino	3.5%	2.0%	176.0%
	Asian	1.9%	1.6%	118.9%
	Non-White	9.1%	5.6%	160.9%
Strafford	Black-African American	0.0%	0.8%	0.0%
	Hispanic or Latino	1.6%	1.7%	96.1%
	Asian	0.0%	1.8%	0.0%
	Non-White	3.3%	5.2%	64.5%
Wakefield	Black-African American	0	0.9%	0
	Hispanic or Latino	0.0%	2.0%	0.0%
	Asian	0.0%	1.5%	0.0%
	Non-White	2.3%	5.4%	41.0%

Source: HUD

Dissimilarity, Isolation and Exposure Indices



BROWN

Source: Brown.edu

As a component of a Fair Housing Equity Assessment, the Housing and Urban Development suggests the use of dissimilarity indices to supplement segregation analysis. One such dissimilarity index, developed by Brown University in Providence, Rhode Island, was chosen by Strafford Regional Planning Commission, as well as recommended by HUD on its FHEA webinar program. ^{xxxvi}

Dissimilarity indices are intended to measure the spatial distribution and relationships between groups across Census tract geographies. Brown's index focuses on urban areas only. As a result, datasets are only available for the regional communities of Somersworth, Dover, and Rochester.

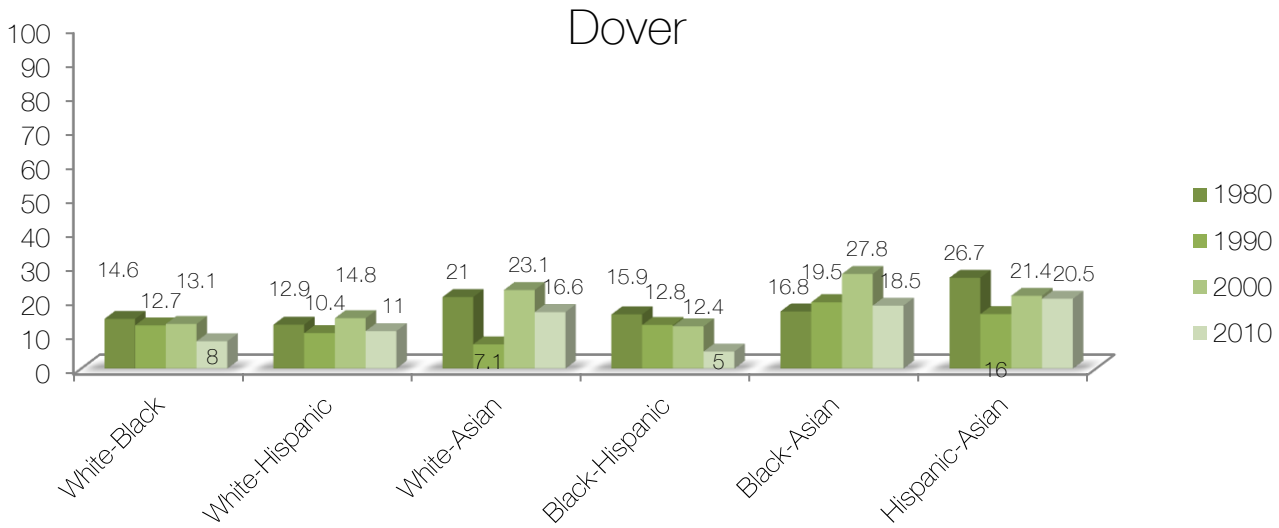
This analysis will include a total of three indices: dissimilarity, exposure, and isolation. Dissimilarity values range from 0 to 100. Brown University notes that dissimilarity values above 60 are considered very high. A value of 80 would indicate that 80% of a given race/ethnic group would need to move to another Census tract in order to equally distribute itself against another race/ethnic group. Brown also suggests that levels between 40 and 50 be considered moderate segregation level. Values of 30 and below are therefore deemed low.

The isolation index represents a share of a racial/ethnic group that is located in the same tract as another racial-ethnic group. In many cases, values are extremely low for the Strafford region's urban areas due to the high dispersion of very small minority groups. The cities' white population has a high isolation value (near 100), most because of its high population and concentration in certain tracts. Staff at Brown University note that this index is heavily dependent on the total population of each group. As a result, very small racial/ethnic groups are nearly always associated with low isolation index scores.

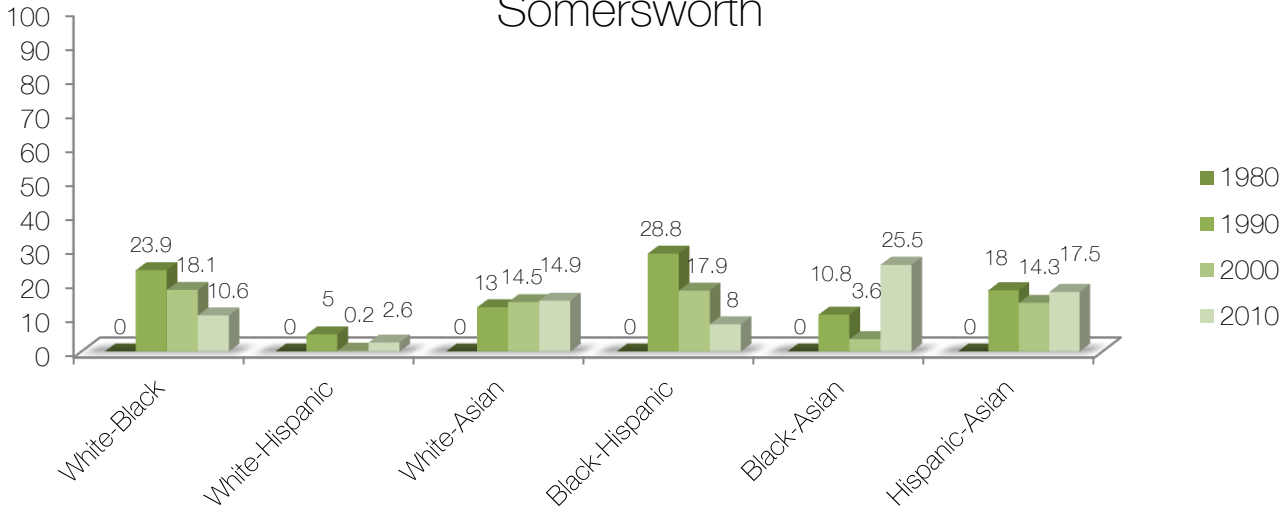
Brown's exposure index also ranges between 0 and 100. A larger exposure value would indicate that a member of a racial/ethnic group lives in a Census tract with members of a different racial/ethnic group. Exposure relies heavily on two key factors: the total population of a given group and the group's spatial distribution.

Dissimilarity

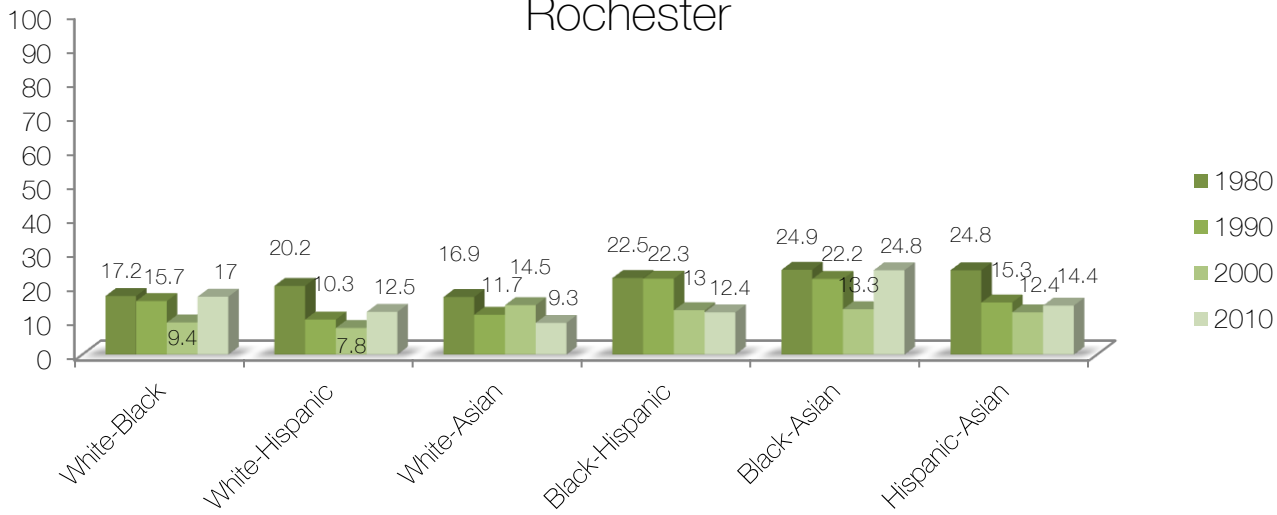
The dissimilarity index measures whether one particular group is distributed across Census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. For a more detailed explanation, [click here](#).



Somersworth

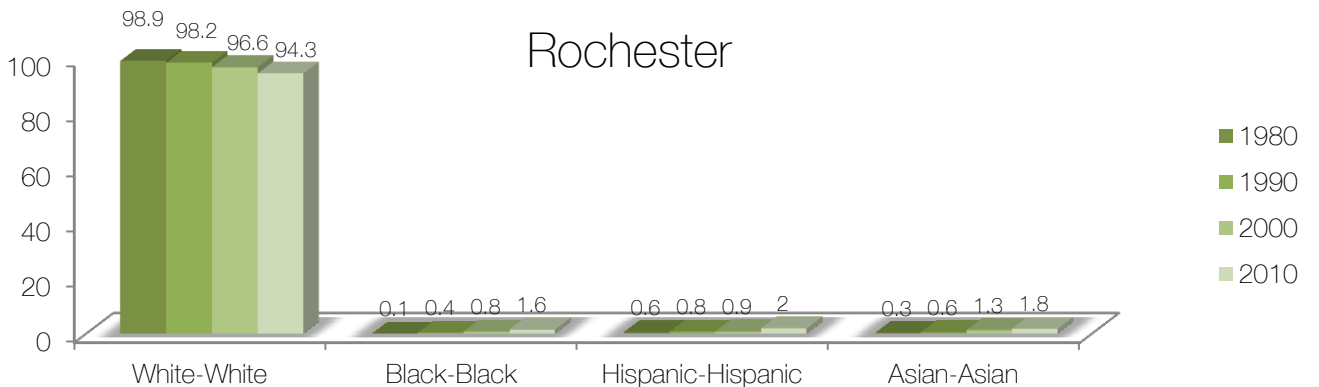
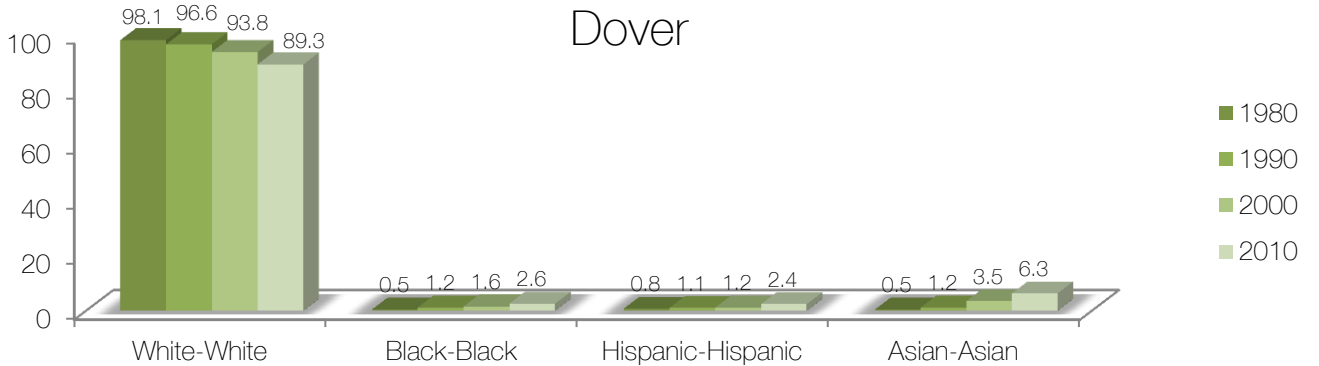
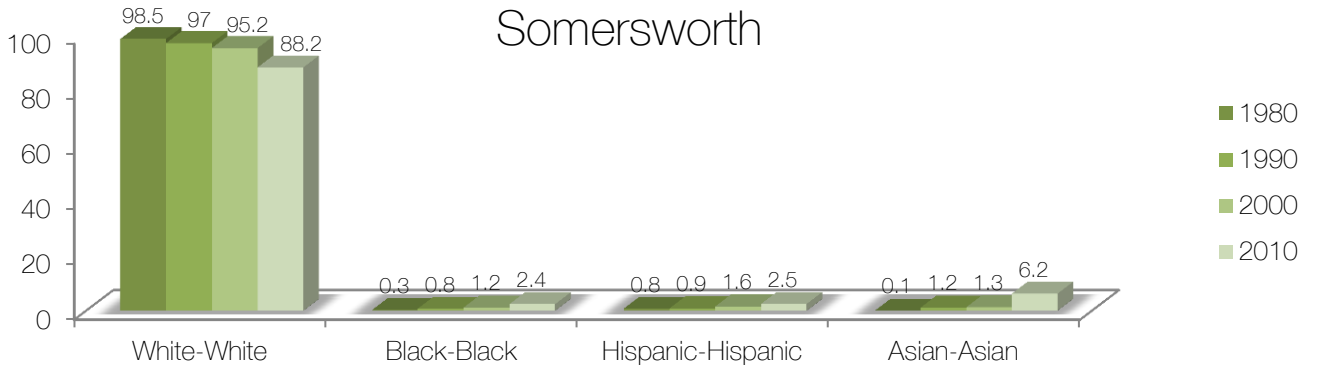


Rochester



Isolation

The isolation index is the percentage of same-group population in the Census tract where the average member of a racial/ethnic group lives. It has a lower bound of zero (for a very small group that is quite dispersed) to 100 (meaning that group members are entirely isolated from other groups). It should be kept in mind that this index is affected by the size of the group -- it is almost inevitably smaller for smaller groups, and it is likely to rise over time if the group becomes larger. For a more detailed explanation, [click here](#).



Exposure

Indices of exposure to other groups also range from 0 to 100, where a larger value means that the average group member lives in a tract with a higher percentage of persons from the other group. These indices depend on two conditions: the overall size of the other group and each group's settlement pattern. For a more detailed explanation, [click here](#).

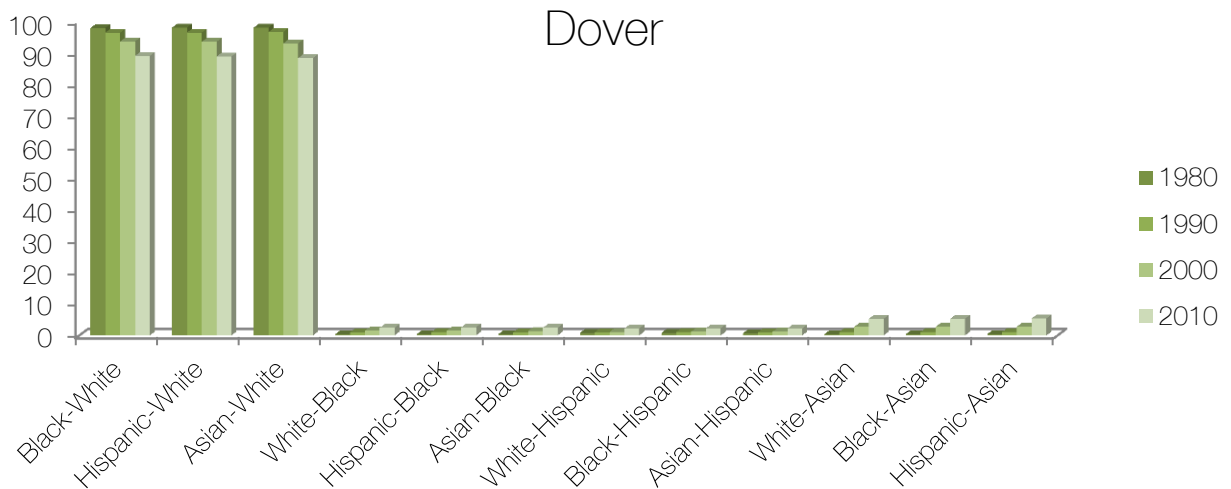


Table 38: HUD Race/Ethnic Segregation

	Share of Population			Dissimilarity Index		
	Program Area (2000)	Participant	Program Participant Area (2010)	Program Area (2000)	Participant	Program Participant Area (2010)
Non-White/White	4%		7%	0.23		0.23
Black-African American/White	1%		1%	0.00		0.30
Hispanic/White	1%		2%	0.23		0.23
Asian/White	1%		2%	0.40		0.39
Pacific-Islander/White	0%		0%	0.00		0.00
Native-American/White	0%		0%	0.00		0.00
	Share of Population			Isolation Index (2010)		
	Program Area (2000)	Participant	Program Participant Area (2010)	Program Area (2000)	Participant	Program Participant Area (2010)
Non-White/White	4%		7%	0.01		0.02
Black-African American/White	1%		1%	0.00		0.00
Hispanic/White	1%		2%	0.00		0.00
Asian/White	1%		2%	0.02		0.03
Pacific-Islander/White	0%		0%	0.00		0.00
Native-American/White	0%		0%	0.00		0.00
<p>Notes: Values in column (1) and (2) are the share of racial/ethnic groups in the participant geography in years 2000 and 2010, respectively. Columns (3) and (4) are the dissimilarity index for years 2000 and 2010. The index compares the spatial distribution of the two groups identified in the left-hand column, summarizing neighborhood differences over a larger geography (program participant geography or metro). Higher values of dissimilarity imply higher residential segregation. Column (5) is the isolation index calculated over the program participant geography for the year 2000, column (6) is the same for the year 2010. The isolation index compares average neighborhood minority share for a minority person to the average minority share in the larger geography (program participant geography or metro). Again, higher values imply higher levels of segregation. These indices are calculated using block group 100% count data from the 2000 and 2010 Decennial Census SF1.</p>						

Concentrations of Concern

Our community engagement efforts, focused on the precepts of equity and marginalized population engagement, have provided insight into existing conditions and trends among protected and other commonly underrepresented classes. Protected classes include those who “Congress or a state legislature has given legal protection against discrimination or retaliation.”^{xxxvii} These include race, origin, sex, and age. However, in an effort to gain a more complete understanding of key concentrations of protected classes within our region, a more comprehensive analysis is required. In lieu of no RCAP/ECAP concentrations, the SRPC analyzed several key demographic trends related to protected classes. The methodology of which involved the aggregation of American Community Survey and Census Bureau Summary File datasets. Upon aggregation, data analysts tested for statistical significance, coefficient of variability, and concentrations. A detailed methodology is available from SRPC upon request.

Areas of Concern Analysis

To identify whether there were any areas of concern within the region, data was collected at the Census Tract level for eight of the above discussed communities of interest. The region-wide percent of total value for each indicator was computed along with the standard deviation for each indicator. The standard deviation was added to the regional mean or percent of total to set a concentration threshold and to identify outliers for each indicator. A Census Tract may be considered an area of concern where the observed values were statistically significant and exceeded concentration thresholds for four or more indicators.

Table 39: Areas of Concern

Brookfield	1	75+ Population
Wakefield	0	
Newmarket	1	Minority Population
Northwood	0	
Nottingham	0	
Barrington	0	
Dover	2	75+ Population, Minority Population
Durham	1	Minority Population
Farmington	1	Single Parents w/ Children <18
Lee	1	Minority Population
Madbury	1	Minority Population
Middleton	0	
Milton	0	
New Durham	0	
Rochester	2	75+ Population, Minority Population
Rollinsford	0	
Somersworth	2	Minority Population, Single Parents w/ Children <18
Strafford	0	

Source: SRPC, US Census Bureau

Table 40: Area of Concern by Municipality

		Brookfield	Wakefield	Newmarket	Northwood	Nottingham	Barrington	Dover	Durham	Farmington	Lee	Madbury	Middleton	Milton	New Durham	Rochester	Rollinsford	Somersworth	Strafford
Population Age 75+	Percentage	7.02	6.81	4.52	4.57	2.78	3.31	7.05	3.50	4.35	3.83	3.56	3.20	4.31	4.78	6.93	6.05	5.82	3.58
	Composite Score	1	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0	0
Population Minority	Percentage	2.67	3.31	9.22	3.28	4.05	4.02	10.73	7.62	3.63	7.30	6.55	3.14	3.18	2.50	5.72	4.75	11.75	2.58
	Composite Score	0	0	1	0	0	0	1	1	0	1	1	0	0	0	1	0	1	0
Single Parents w/children <18	Percentage	6.51	7.96	7.54	9.53	6.52	8.14	9.48	3.45	12.85	10.23	5.91	8.77	9.89	7.89	11.42	7.95	12.30	7.06
	Composite Score	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
HH without Access to a Vehicle	Percentage	0.00	4.42	6.72	3.06	0.00	0.94	6.79	15.54	8.16	5.81	1.22	4.55	4.04	1.47	6.14	4.90	6.70	0.00
	Concentration Score	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
	SS Score	0	0	0	1	1	1	0	1	0	0	1	0	0	1	0	0	0	0
	CV Score	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
	Composite Score	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Poverty Below Persons	Percentage	4.28	6.62	11.58	3.13	4.09	6.15	10.30	20.10	12.01	5.35	8.34	8.22	10.78	4.19	12.28	8.41	15.81	3.56
	Concentration Score	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0
	SS Score	1	1	0	1	1	1	0	1	0	1	0	0	0	1	0	0	1	1

Table 40: Area of Concern by Municipality

		Brookfield	Wakefield	Newmarket	Northwood	Nottingham	Barrington	Dover	Durham	Farmington	Lee	Madbury	Middleton	Milton	New Durham	Rochester	Rollinsford	Somersworth	Stratford
	CV Score	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1	0	0	0
	Composite Score	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Limited English Proficiency*	Percentage	0.00	0.00	1.36	0.00	0.00%	0.00	1.28	0.35	0.00	0.55	0.42	0.42	0.02	0.00	0.32	0.00	2.71	0.35
	Concentration Score	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
	SS Score	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
	CV Score	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Composite Score	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50% of Income* Rent Exceeds	Percentage	0.00	29.70	19.86	16.93	8.39	21.36	21.63	43.34	38.06	7.50	30.95	30.61	18.61	14.44	26.39	26.74	23.12	66.04
	Concentration Score	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
	SS Score	0	0	0	0	1	0	0	1	0	1	0	0	0	1	0	0	0	0
	CV Score	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1	0	0	0
	Composite Score	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Disabled Population*	Percentage	12.3	17.62	10.11	10.08	11.72	9.85	11.40	5.72	20.04	8.10	8.17	13.83	13.99	13.59	15.26	8.46	10.84	10.52
	Concentration Score	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
	SS Score	0	1	0	0	0	0	0	1	1	1	1	0	0	0	1	1	0	0
	CV Score	0	0	1	0	0	0	1	1	1	0	0	1	1	1	1	0	1	0
	Composite Score	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0

Access to Opportunity

For so many, the challenges associated with finding adequate affordable housing are much more than pricing, size, and condition. The spatial properties of housing define how members of a household engage with the social spaces around them. More importantly, the location and proximity of housing to vital services and opportunities is imperative in the success and prosperity of our population. These services include childcare, education, employment, healthcare, food, and transit. This section will open with an investigation of HUD opportunity measures and continue on to the more direct impacts of housing affordability and availability trends and existing conditions on opportunity.

Measuring Opportunity

HUD has developed a set of indices designed to provide a baseline for opportunity analysis within communities. These indices, poverty, school, and labor market engagement, are provided below by municipality.

○

Table 41: HUD Opportunity Indices

	Poverty Index	School Index	Labor Market Engagement Index	Overall Opportunity Index
Barrington	55	45	59	53
Brookfield	33	90	14	46
Dover	38	46	55	46
Durham	71	81	74	75
Farmington	20	5	19	15
Lee	72	83	57	71
Madbury	72	81	57	70
Middleton	57	36	34	42
Milton	35	15	14	21
New Durham	57	77	34	56
Newmarket	34	57	87	59
Northwood	70	50	51	57
Nottingham	79	57	55	64
Rochester	21	48	27	32
Rollinsford	62	30	46	46
Somersworth	19	29	35	28
Strafford	53	93	34	60
Wakefield	33	44	14	30

Source: HUD

Opportunity Index data is derived from the following data sources by the United States Department of Housing and Urban Development:

Table 42: Opportunity Index Data Sources

	Input Variables	Source
Poverty Index	Family Poverty Rate	ACS 2006-2010
	Pct. Households Receiving Public Assistance	ACS 2006-2010
School Proficiency Index	School Math Proficiency / State Math Proficiency	Dept. of Education
	School Reading Proficiency / State Reading Proficiency	Dept. of Education
Labor Market Engagement Index	Unemployment Rate	ACS 2006-2010
	Labor force Participation Rate	ACS 2006-2010
	Pct. with a Bachelor's or higher	ACS 2006-2010

Educational Opportunity

Title One Schools and Reduced Lunch Program

Title I, a federally funded program to aid children who are facing educational disadvantages, was established in 1965 as part of the Elementary and Secondary Education School Education Act. Schools are eligible for Title I funding based on their percentage of students qualifying for free or reduced lunches^{lxviii}. The qualifications for free lunches include supplied lunches for children from families making the equivalent or less of 130% of the poverty level. For reduced lunches, children qualify for reduced lunch prices if their families' income is between 130 percent and 185 percent of the poverty level^{lxvix}.

HOUSEHOLD SIZE	FEDERAL POVERTY GUIDELINES ANNUAL	Effective from July 1, 2013 to June 30, 2014									
		REDUCED PRICE MEALS - 185 %					FREE MEALS - 130 %				
		ANNUAL	MONTHLY	TWICE PER MONTH	EVERY TWO WEEKS	WEEKLY	ANNUAL	MONTHLY	TWICE PER MONTH	EVERY TWO WEEKS	WEEKLY
48 CONTIGUOUS STATES, DISTRICT OF COLUMBIA, GUAM, AND TERRITORIES											
1	11,490	21,257	1,772	886	818	409	14,937	1,245	623	575	288
2	15,510	28,694	2,392	1,196	1,104	552	20,163	1,681	841	776	388
3	19,530	36,131	3,011	1,506	1,390	695	25,389	2,116	1,058	977	489
4	23,550	43,568	3,631	1,816	1,676	838	30,615	2,552	1,276	1,178	589
5	27,570	51,005	4,251	2,126	1,962	981	35,841	2,987	1,494	1,379	690
6	31,590	58,442	4,871	2,436	2,248	1,124	41,067	3,423	1,712	1,580	790
7	35,610	65,879	5,490	2,745	2,534	1,267	46,293	3,858	1,929	1,781	891
8	39,630	73,316	6,110	3,055	2,820	1,410	51,519	4,294	2,147	1,982	991
For each add'l family member, add	4,020	7,437	620	310	287	144	5,226	436	218	201	101
ALASKA											
1	14,350	26,548	2,213	1,107	1,022	511	18,655	1,555	778	718	359
2	19,380	35,853	2,988	1,494	1,379	690	25,194	2,100	1,050	969	485
3	24,410	45,159	3,764	1,882	1,737	869	31,733	2,645	1,323	1,221	611
4	29,440	54,464	4,539	2,270	2,095	1,048	38,272	3,190	1,595	1,472	736
5	34,470	63,770	5,315	2,658	2,453	1,227	44,811	3,735	1,868	1,724	862
6	39,500	73,075	6,090	3,045	2,811	1,406	51,350	4,280	2,140	1,975	988
7	44,530	82,381	6,866	3,433	3,169	1,585	57,889	4,825	2,413	2,227	1,114
8	49,560	91,686	7,641	3,821	3,527	1,764	64,428	5,369	2,685	2,478	1,239
For each add'l family member, add	5,030	9,306	776	388	358	179	6,539	545	273	252	126
HAWAII											
1	13,230	24,476	2,040	1,020	942	471	17,199	1,434	717	662	331
2	17,850	33,023	2,752	1,376	1,271	636	23,205	1,934	967	893	447
3	22,470	41,570	3,465	1,733	1,599	800	29,211	2,435	1,218	1,124	562
4	27,090	50,117	4,177	2,089	1,928	964	35,217	2,935	1,468	1,355	678
5	31,710	58,664	4,889	2,445	2,257	1,129	41,223	3,436	1,718	1,586	793
6	36,330	67,211	5,601	2,801	2,586	1,293	47,229	3,936	1,968	1,817	909
7	40,950	75,758	6,314	3,157	2,914	1,457	53,235	4,437	2,219	2,048	1,024
8	45,570	84,305	7,026	3,513	3,243	1,622	59,241	4,937	2,469	2,279	1,140
For each add'l family member, add	4,620	8,547	713	357	329	165	6,006	501	251	231	116

xc

Considering this, out of the sixty eight schools that students in the Stafford region can attend, 19 schools are eligible to use Title One funds for the entire school as more than 40% of their school population receives free or reduced lunches. While ratios below 4:10 can still be eligible to receive title one funding, this funding must be focused on students who are failing to meet academic standards or who are at risk of failing due to disadvantages.^{xcii} It is not surprising to see that more than half of the institutions where higher percentages of students are eligible for free and reduced lunches are in our region's cities. Here there are more options for low-income and below the poverty level families to find housing that is affordable. (Data from NH Dept. of Education, Free/Reduced School Lunch Eligibility, 2012-2013^{xcii}).

Table 43: Schools Eligible for Title One Funding (spendable school-wide)

	School(s)	Percentage of Students Eligible For Free/Reduced Lunches
Brookfield (Ossipee)	Ossipee Central School	64%
	Effingham Elementary School	51%
Dover	Woodman Park School	48%
Farmington/ Middleton	Henry Wilson Memorial School	48%
	Valley View Community Elementary School	47%
	Farmington Senior High School	42%
Milton	Milton Elementary School	40%
	Nute Junior High School	41%
Rochester	Chamberlain Street School	48%
	East Rochester School	40%
	McClelland School	41%
	Nancy Loud School	58%
	School Street School	70%
	William Allen School	55%
	Rochester Middle School	42%
	Bud Carlson Academy	76%
Somersworth	Idlehurst Elementary School	57%
	Maple Wood Elementary School	48%
	Somersworth Middle School	45%

Source :NH Department of Education⁹⁸

School Enrollment

Over the past ten years, there has been an increase in minority student populations in the Strafford region. The number of minority students grew between 37% (Black students) and 136% (Hispanic students), while the percentage of White, Non-Hispanic students decreased by 13%. (NH Department of Education data) In the Strafford region, minorities make up 9% of the student population. This includes American Indian/Alaskan Natives, Asian or Pacific Islanders, Hispanics, and Blacks. White, Non-Hispanics make up the other 91% of the population. This was up from 2001/2002 where only 4% of the student population was minorities.

Out of the minority student population in region, the most prevalent minority is Asian or Pacific Islander (36% of the minority student population). The school with the highest concentrations of Asian or Pacific Islanders includes Dover, the Oyster River Coop District (Durham, Lee, Madbury), and Somersworth. In 2001/2002, the most prevalent minority was also Asians (43% of the minority student population). It is important to note that the early minority classification did not include the more inclusive title Asian or Pacific Islander. Dover, Newmarket, and Rochester had the highest concentration of Asian students in the region in 2002.

Map 20: Child Population Concentration

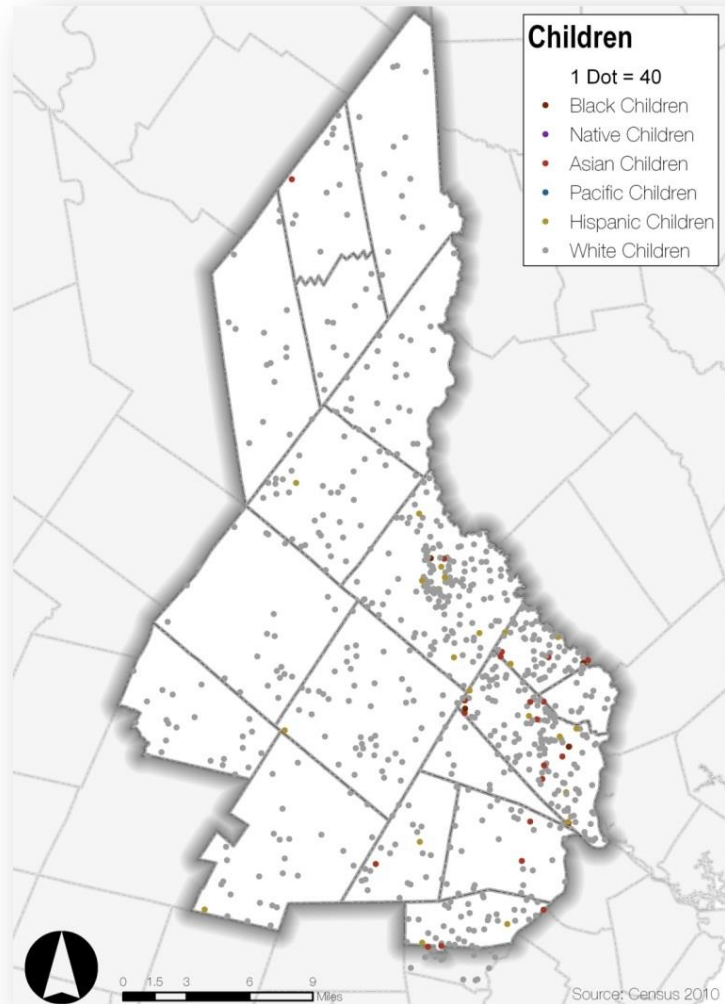


Table 44: School Population by Race/Ethnicity

	Total 2001	Total 2012	Absolute Change	Percent Change
American Indian/Native	27	54	27	100%
Asian or Pacific Islander	356	695	339	95%
Hispanic	196	463	267	136%
Black	244	335	91	37%
White	21952	19161	-2791	-13%

Source: NH Department of Education²⁰¹²

For highest minority student population in general, Dover had both the highest absolute value, or number of minority students, as well as the largest percent of minority students both in 2001/2002 and 2012/2013. Considering the most recent data, the percentage of minorities is equivalent in the Dover and Newmarket School Districts. While Newmarket only has 162 minority students, their small overall population makes it so there is a larger percentage of minorities in that school district. The fact that higher concentrations of minority students are in our region's cities, correlates directly to higher total minority populations.

Table 45: Regional Percentage of Minority Students (out of total regional population)

Year	American Indian or Alaskan Native	Asian or Pacific Islander	Hispanic	Black, Non-Hispanic	Multi-Race
2001/2002	0%	2%	1%	1%	n/a
2012/2013	0%	3%	2%	2%	2%

Source: NH Department of Education^{xv}

Table 46: Schools with the Highest Concentrations of Minority Students

2001/2002	Municipality	Absolute Value-Minorities	Municipality	Minority Percentage
	Dover	217	Newmarket	8%
	Rochester	208	Dover	6%
	Somersworth	108	Somersworth	6%
2012/2013				
	Dover	628	Dover	16%
	Rochester	389	Newmarket	16%
	Somersworth	270	Somersworth	15%

Source: NH Department of Education^{xvi}

Limited English Proficiency Children (LEP)

Individuals renting or owning homes in concentrated poverty and minority areas, which are often correlated, tend to have access to schools with low proficiency ratings. The schools in the region's cities, where these concentrations tend to be highest, rank in the bottom 50 percent of the score range for HUD School Index ratings. These ratings are determined by a multitude of factors including School Math Proficiency, State Math Proficiency, School Reading Proficiency, and State Reading Proficiency. The lower ranking schools in the region tend to have higher concentrations of LEP, or Limited English Proficiency students. Limited English Proficiency is a categorization given to individuals who do not speak English as their first language and are in the process of learning. The NH Department of Education addresses learning English proficient students on their website stating:

"The ESOL Program is funded through the Office of English Language Acquisition (OELA) at the U.S. Department of Education (www.ed.gov/about/offices/list/oela and www.ncela.gwu.edu) under the legislative authority of Title III, No Child Left Behind. With Title III funds, the State ESOL Office provides technical assistance and training to teachers, administrators, and other stakeholders; collects data about LEP students; awards Title III grants to school districts; and provides educational resources which enable teachers, parents, and administrators to help English Language Learners succeed academically and socially. Title III funds also are awarded to help eligible districts that have experienced a significant increase in enrollment of new immigrant children."

In the region, there was a 19% decrease in the number of LEP students between 2001 and 2009. Considering changes in the individual communities in the region, Oyster River Cooperative had the highest overall absolute change, with a decrease in the number of LEP students by 47 individuals. Percentage-wise Newmarket has the largest change in LEP students from 2001 to 2009 with a 700% increase from 2 to 16 students.

Table 47: Regional Limited English Proficiency Students

School System	LEP Students 2001	LEP Students 2009	Absolute Change	Percent Change
Barrington	2	4	2	100%
Dover	51	47	-4	-7.8%
Farmington	0	6	6	undefined
Governor Wentworth Regional	6	6	0	0%
Milton	0	2	2	undefined
Newmarket	2	16	14	700%
Northwood	1	0	-1	-100%
Nottingham	1	0	-1	-100%
Oyster River Coop	57	10	-47	-82.50%
Rochester	43	24	19	44.20%
Rollinsford	1	0	-1	-100%
Somersworth	16	34	18	112.50%
Strafford	5	0	-5	-100%
Wakefield	0	0	0	0%
Coe-Brown Academy	1	1	0	0%

Source: NH Department of Education^{COA}

The majority of LEP students, in 2001, were located in the Dover, Rochester, and Oyster River Cooperative schools. In 2009, this shifted to Dover, Rochester, and Somersworth. The fact that the highest majority of LEP students are in the cities, makes sense as there are higher concentrations of minorities in the cities in our region than anywhere else.

Table 48: Highest Concentrations of LEP Students 2001

School System	Absolute Value-Minority	School System	Minority Share
Oyster River Cooperative	57	Oyster River Coop	2.5%
Dover	51	Dover	1.3%
Rochester	43	Strafford	0.9%

Source: NH Department of Education^{xcvii}

Table 49: Highest Concentrations of LEP Students 2009

School System	Absolute Value-Minority	School System	Minority Share
Dover	47	Somersworth	1.9%
Somersworth	34	Newmarket	1.5%
Rochester	24	Dover	1.2%

Source: NH Department of Education^{xcviii}

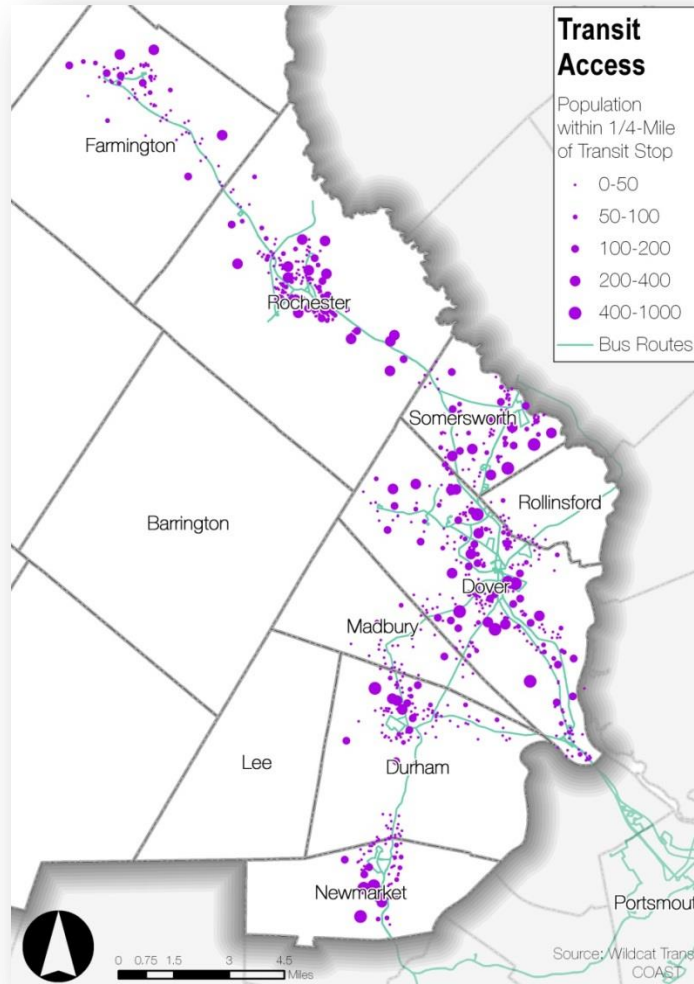
Alternative Transportation Access

Access to opportunity is also dependent upon transportation to and from vital services within the community or region. For so many of the region's marginalized populations and protected classes, personal vehicle access represents a barrier to employment and service access. Strafford Regional Planning Commission has conducted two GIS-based analyses to examine the relationship between transit services and population concentrations, assisted housing units, and regional employment centers.

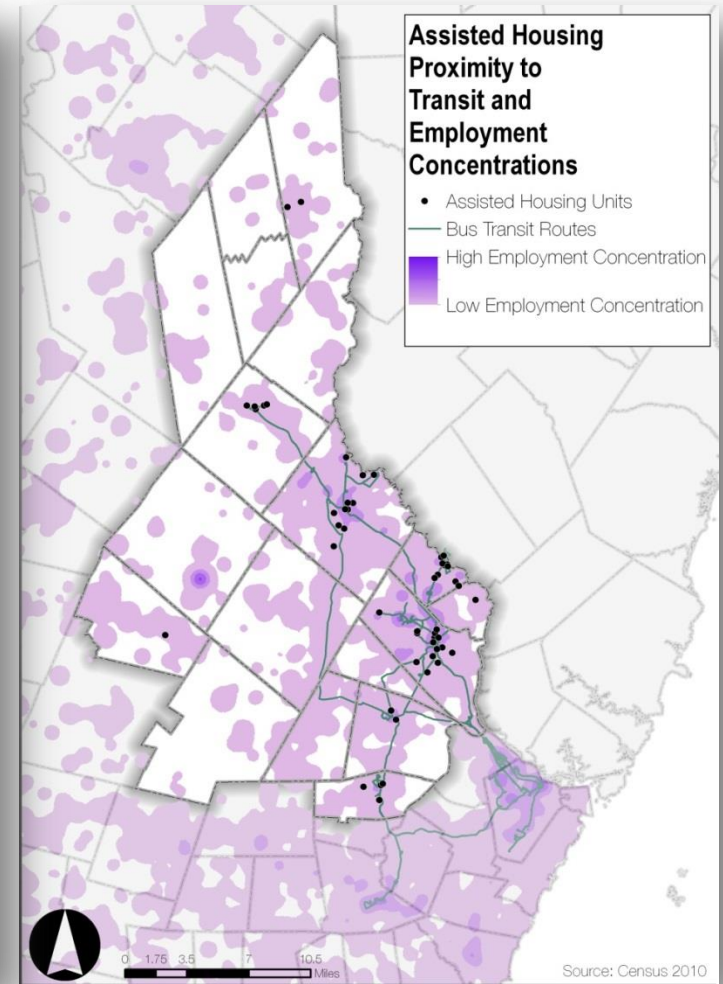
These analyses reveal that transit service is strategically planned and provided on a regional level by both Wildcat Transit and COAST bus. Population concentration mapping reveals that current service routes provide quarter-mile walking access for large portions of population within all of the region's low-income communities.

Transit service also provides service along major employment corridors within the region including Route 108 and Route 125, the primary industrial, retail, and medical corridors. Existing service also provides excellent last-mile service in that it not only provides access to employment, but also to low-income assisted housing units where employees may reside.

Map 21: Population Quarter Mile Proximity to Transit Stop



Map 22: Assisted Housing Proximity to Employment Centers

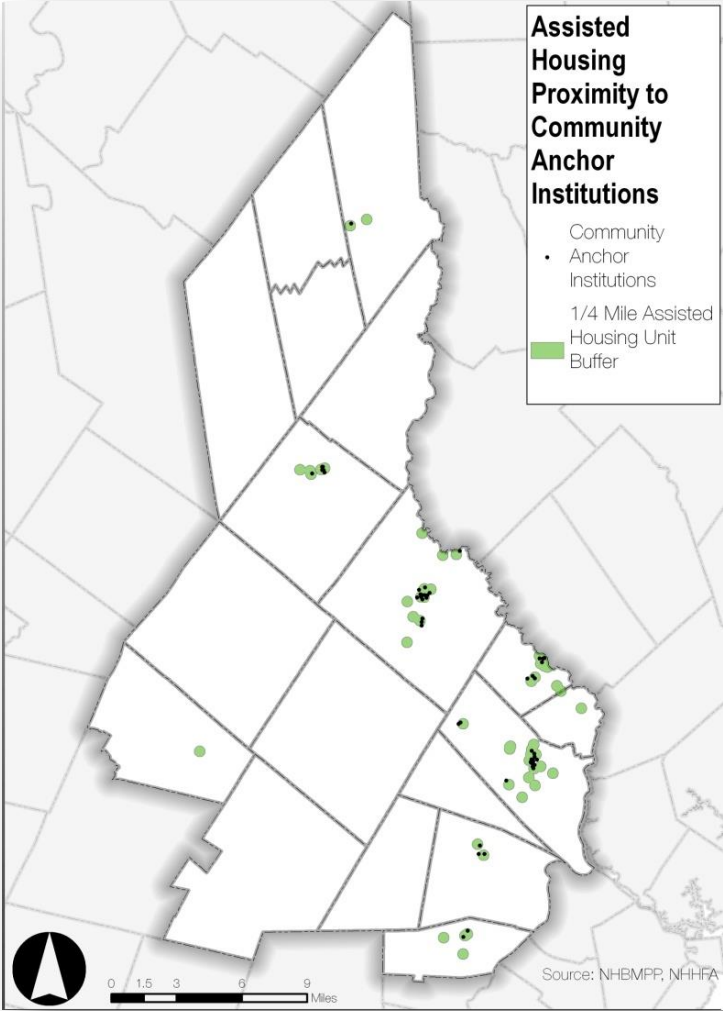


Community Anchor Institutions

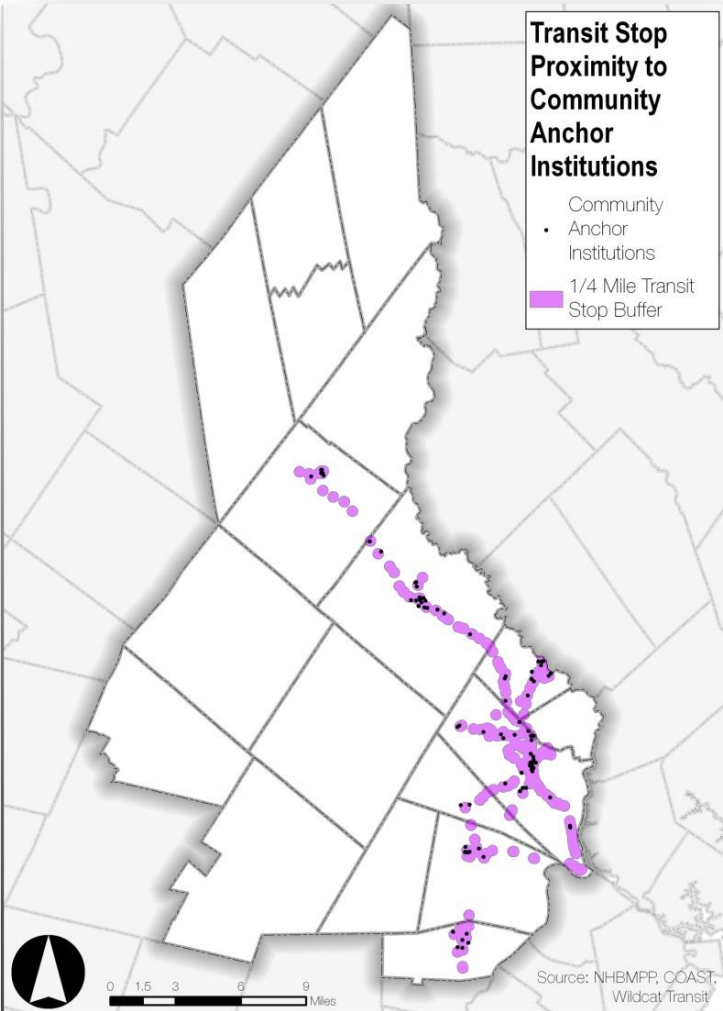
Currently, there are 275 establishments designated as Community Anchor Institutions (CAIs) across the Strafford region. Designation as a community anchor institution was given to entities providing services and goods that are vital to community health. Examples of institutions defined as such included: public libraries, schools, hospitals, local government centers, healthcare facilities, and other community-support buildings.

The Strafford region's 275 CAI's are primarily located along major transportation corridors and within downtown centers. 59 or 21% of the region's community anchor institutions are within 1/4 mile of an assisted housing unit complex. 111 or 40% of the region's anchor institutions are located within 1/4 mile of a transit stop.

Map 23: Community Anchor Institutions and Assisted Housing



Map 24: Community Anchor Institutions and Bus Transit Stops



Childcare Access

Child care facilities are primarily concentrated in urban communities within the region. Transit and transportation access also play a role in spatial distribution of care locations as most are sited along major transportation corridors or public transit routes of COAST and/or Wildcat Transit.

In rural communities such as Farmington, Lee, and Northwood, locations are exclusively located along major statewide routes. Sixteen of eighteen regional communities contain at least one child care option for families, only the northern communities of Wakefield and Brookfield are without intra-municipality access.

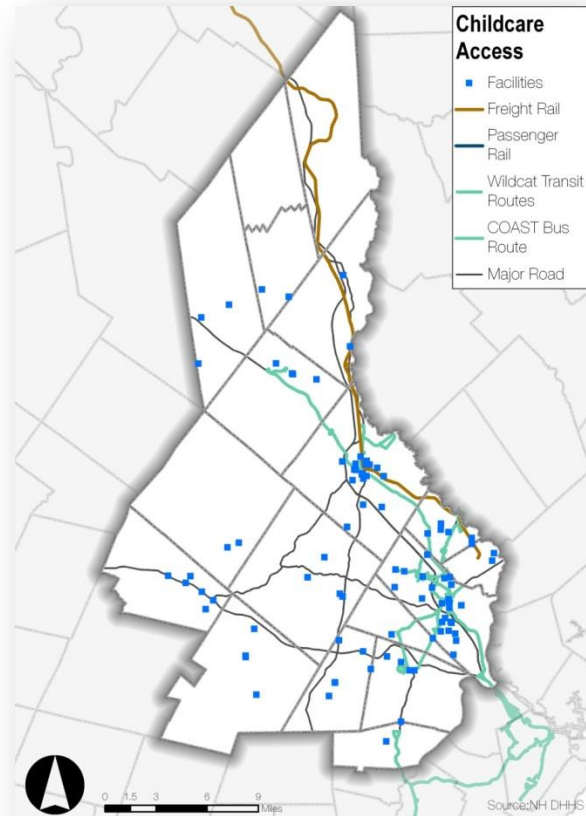
Healthcare Access

Medically Underserved Areas/ Populations are geographic areas or populations designated by US Department of Health and Human Services Health Resources and Service Administration as having: too few primary care providers, high infant mortality, high poverty and/or high elderly population^c.

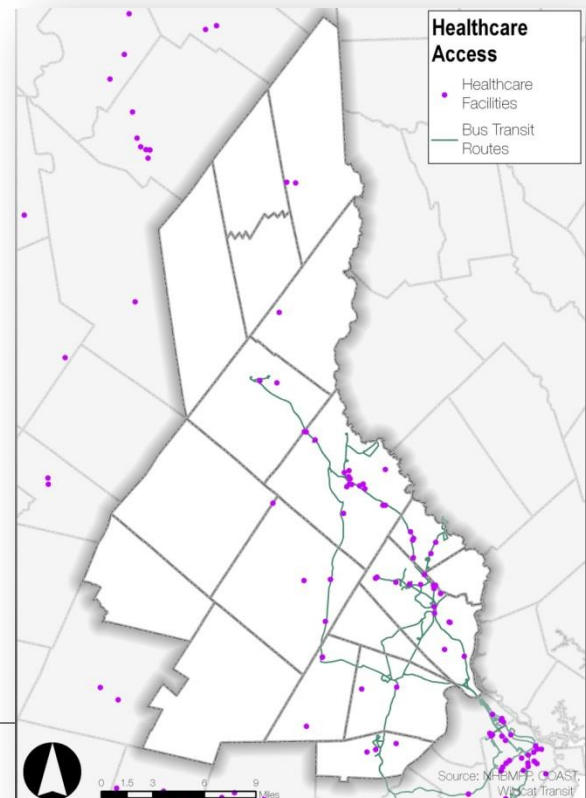
All fifteen Communities in the Strafford County are part of a medically underserved area (MUA-2103). Each of the Strafford region's two Carroll County communities is part of the Carroll MUA (2101). Of our region's three Rockingham municipalities, only Nottingham is part of an MUA (2111).

Nottingham is also designated by HRSA as a Health Professional Shortage Area (HPSA), defined as a geographic area that "may have shortages of primary medical care, dental or mental health providers and may be urban or rural areas, population groups, or medical or other public facilities".

Map 25: Childcare Facilities and Transit Routes



Map 26: Healthcare Facilities and Bus Transit Routes



Housing Affordability/Availability

Housing Trends

Build-out of region affects the availability of housing.

The study period in this report, 1990 to 2010, provides two decades of information to track housing trends, particularly the rate of ownership and rental housing growth and the age of heads of households and how they changed over time.

Overall, the number of households in the region increased by 13.8% between 1990 and 2000 and by 10.9% between 2000 and 2010. A recent trend in construction of rental housing has provided an increased housing diversity and has helped improve the housing opportunities and choices for residents.

Table 50: Housing Unit Change 2000-2010

	Change Housing Units 2000-2010	Change Vacant Housing Units	Percent Change Housing Units	Percent Change Vacant Housing Units
Barrington	514	41	16.33%	10.49%
Brookfield	58	2	20.71%	4.55%
Dover	1761	507	14.77%	144.44%
Durham	169	91	5.78%	221.95%
Farmington	495	49	21.18%	25.65%
Lee	231	36	15.06%	52.94%
Madbury	110	18	20.26%	200.00%
Middleton	145	-2	20.54%	-1.04%
Milton	366	22	20.17%	6.13%
New Durham	214	19	16.35%	3.88%
Newmarket	682	204	19.73%	261.54%
Northwood	224	-34	11.76%	-6.09%
Nottingham	394	-9	24.75%	-3.45%
Rochester	1536	592	12.98%	147.26%
Rollinsford	39	40	3.68%	148.15%
Somersworth	358	183	7.40%	118.83%
Strafford	220	43	14.07%	15.19%
Wakefield	501	88	15.04%	5.35%
Region	8017	1890	14.29%	34.08%

Source: US Census Bureau

Household Size

During the analysis period for this assessment, 2000 to 2010, average household size in the region declined from _____ to _____ persons per occupied housing unit. In this same period, growth in 1 and 2 person households accounted for 81% of total household growth. Large family households, those defined as five or more persons represented 9% of the total regional households in 2010. Interestingly, households of this type represented an identical share of households in 2000.

Figure 17: Household Size Change 2000-2010

Source: US Census Bureau

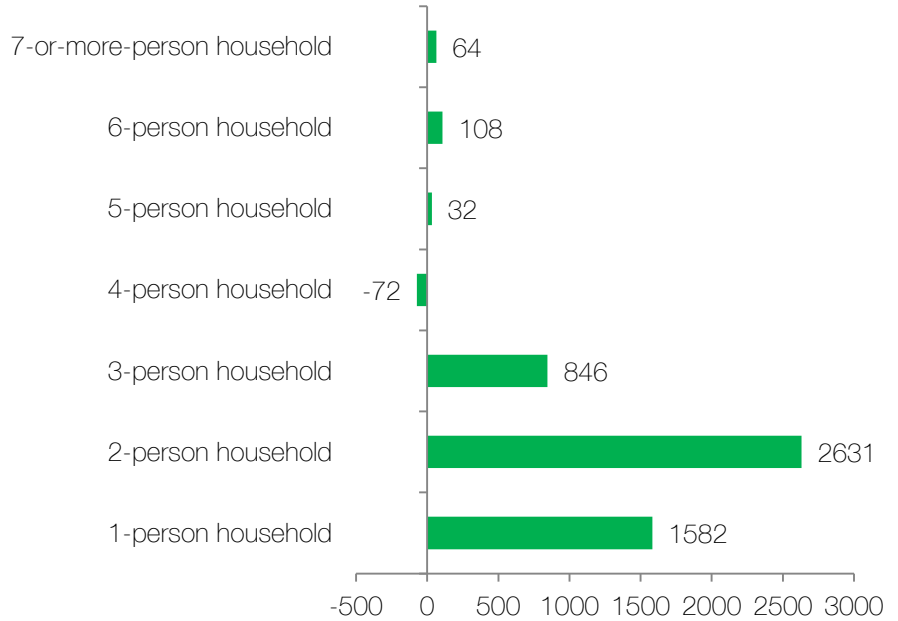


Table 51: Household Size Change 2000-2010

	2000 Absolute Value	2000 Percentage	2010 Absolute Value	2010 Percentage	Change 2000-2010	Percent of Total Household Change 2000-2010
1-person household	5881	18%	7463	19%	1582	30.5%
2-person household	12600	38%	15231	40%	2631	50.7%
3-person household	5903	18%	6749	18%	846	16.3%
4-person household	5863	18%	5791	15%	-72	-1.4%
5-person household	2135	6%	2167	6%	32	0.6%
6-person household	596	2%	704	2%	108	2.1%
7-or-more-person household	240	1%	304	1%	64	1.2%

Source: US Census Bureau

Householder Age

As the region prepares to meet the housing needs of its current and future residents, of great importance is an understanding of shifting demographic trends. Of supreme importance to the region is the overall aging of its population. This 'silver tsunami', as it is known in New Hampshire, will likely place strain on specific housing types regionally and statewide. This demographic shift is immediately evident in head-of-household data.

Between 2000 and 2010, over 3,000 households held by those between age 15 and age 44 were declined. Meanwhile, households held by those 45 and over grew by almost 10,000. Households held by those between 55 and 64 grew by 67%, the highest growth during the decade. Conversely, households held by those between age 35 and 44 dropped by 18%. Together these changes represent the shift of one large age group from one cohort to another. This shift is key to the development of affordable housing for those who are, or will become part of the 55+ community, requiring unique housing/assisted housing opportunities.

The demographic shift caused growth in both renter and owner occupied housing units during the decade of analysis. The region did experience an interesting change in renter-occupied housing demographics. Population in the older age cohorts, those ages 45 and above, as a share of total renter occupants, experienced surprising growth. Those between ages 44 to 54 made up 20% of the rental occupancy in 2000, then grew to around 24% in 2010. Those ages 55-64 grew from 7% to 11%. Elderly householders identified as 65 and over, grew from 12% to 14%. This could suggest an increased interest among older population in rental units, a representation of the 55+ housing construction boom, the downsizing of baby-boom age individuals to rental units, or increased stress upon older populations to maintain ownership during a challenging economic decade.

Figure 18: Renter-Occupied Housing
2000-2010

Source: US Census Bureau

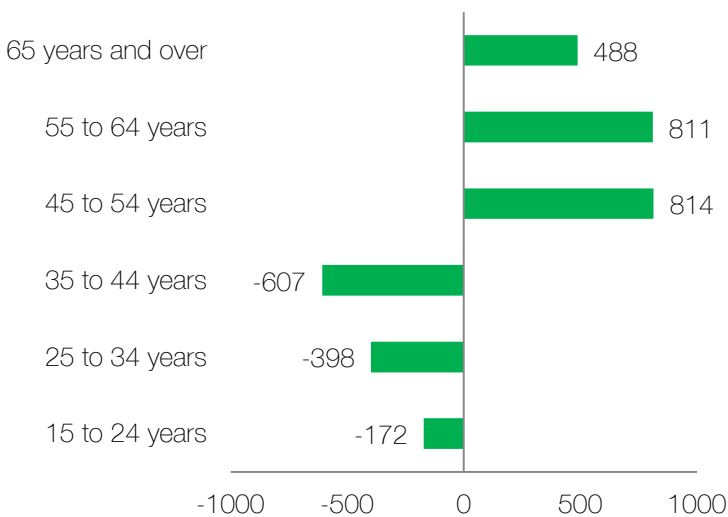


Figure 19: Owner-Occupied Housing
2000-2010

Source: US Census Bureau

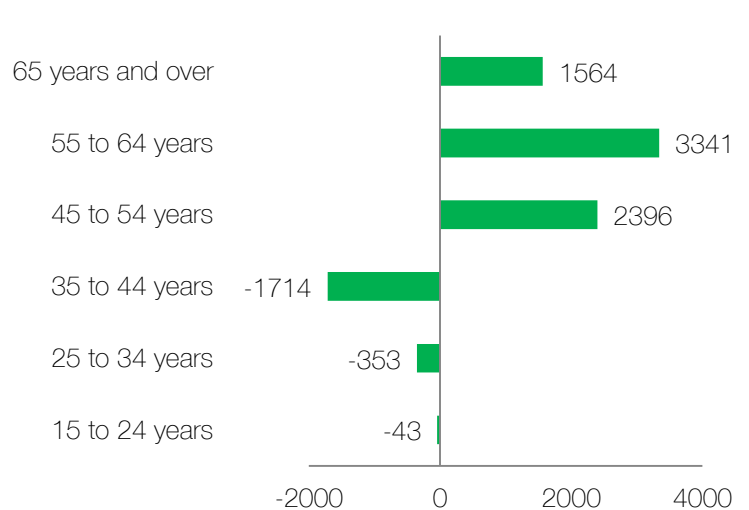


Table 52: Housing Units by Householder 2000-2010

	Number 2000	Percentage 2000	Number 2010	Percentage 2010	Absolute Change	Percent Change
15 to 24 Years	3461	6.85%	3246	5.73%	-215	-6.21%
25 to 34 Years	8938	17.68%	8187	14.44%	-751	-8.40%
35 to 44 Years	12694	25.11%	10373	18.30%	-2321	-18.28%
45 to 54 Years	10124	20.02%	13334	23.52%	3210	31.71%
55 to 64 Years	6200	12.26%	10352	18.26%	4152	66.97%
65 Years and Over	9142	18.08%	11194	19.75%	2052	22.45%
Total	50559		56686		6127	12.12%

Table 53: Renter Occupied Units by Householders 2000-2010

	Number 2000	Percentage 2010	Number 2010	Percentage 2010	Change 2000-2010
15 to 24 years	3119	17.99%	2947	16.12%	-172
25 to 34 years	4916	28.35%	4518	24.72%	-398
35 to 44 years	3741	21.57%	3134	17.15%	-607
45 to 54 years	2258	13.02%	3072	16.81%	814
55 to 64 years	1184	6.83%	1995	10.92%	811
65 years and over	2123	12.24%	2611	14.29%	488
Total	17341		18277		

Table 54: Owner Occupied Units By Householder 2000-2010

	Number 2000	Percentage 2000	Number 2010	Percentage 2010	Change 2000-2010
15 to 24 years	342	1.03%	299	0.78%	-43
25 to 34 years	4022	12.11%	3669	9.55%	-353
35 to 44 years	8953	26.95%	7239	18.85%	-1714
45 to 54 years	7866	23.68%	10262	26.72%	2396
55 to 64 years	5016	15.10%	8357	21.76%	3341
65 years and over	7019	21.13%	8583	22.35%	1564
Total	33218		38409		

Source: Census Bureau

Foreclosures

While the number of foreclosures in the Strafford Region has decreased considerably since the peak in 2010, home foreclosures in the Strafford Region are still a significant issue. In 2013, between January and November, there were 346 foreclosures in the region, and over 2,250 in the state.^{ci}

One interesting factor to consider when looking at foreclosures is the unemployment rate. In the region, unemployment peaked in 2009. Despite the unemployment numbers being as high as 6.1%, foreclosures numbers did not follow the same pattern. Seemingly, individuals, despite the high levels of unemployment, were able to continue to retain their homes for a period of time after becoming unemployed. In the region, it took a year or two for the foreclosures to peak, after the unemployment peaked.

Figure 20: Foreclosure Deeds in New Hampshire

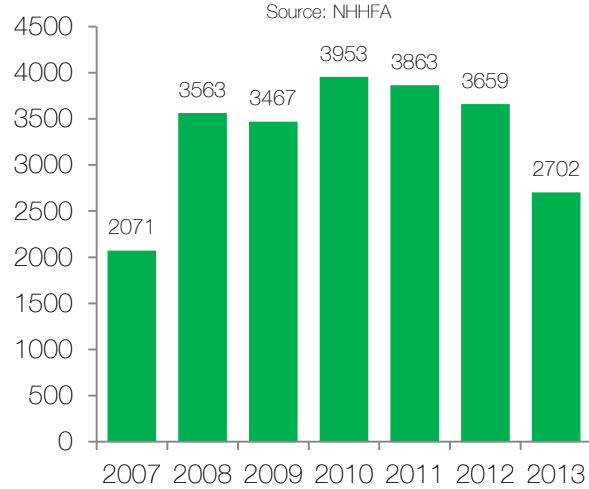


Figure 21: Foreclosures in the Strafford Region

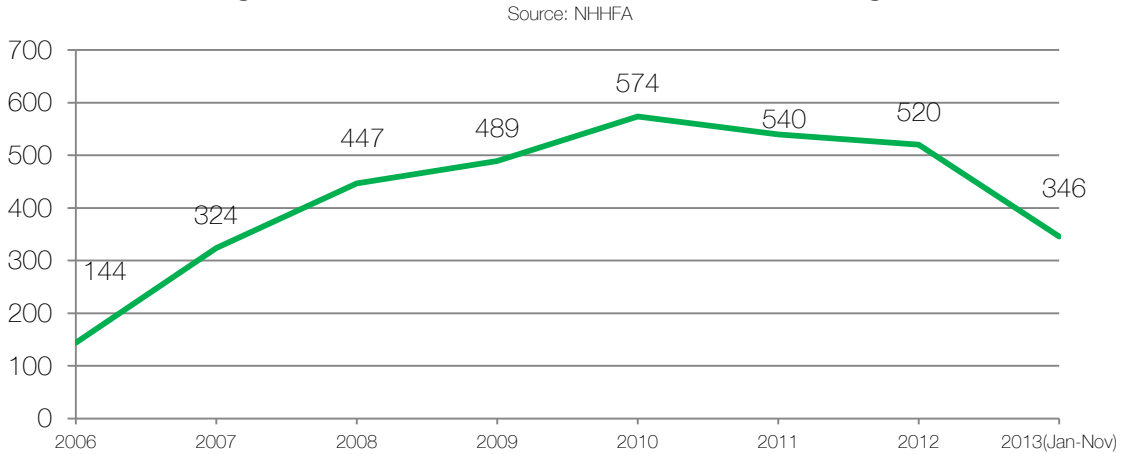
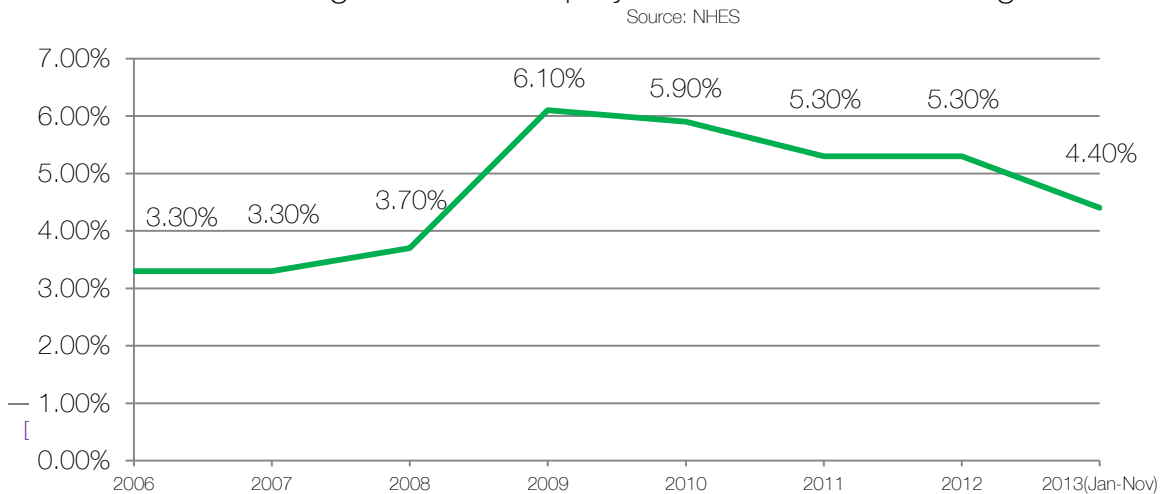


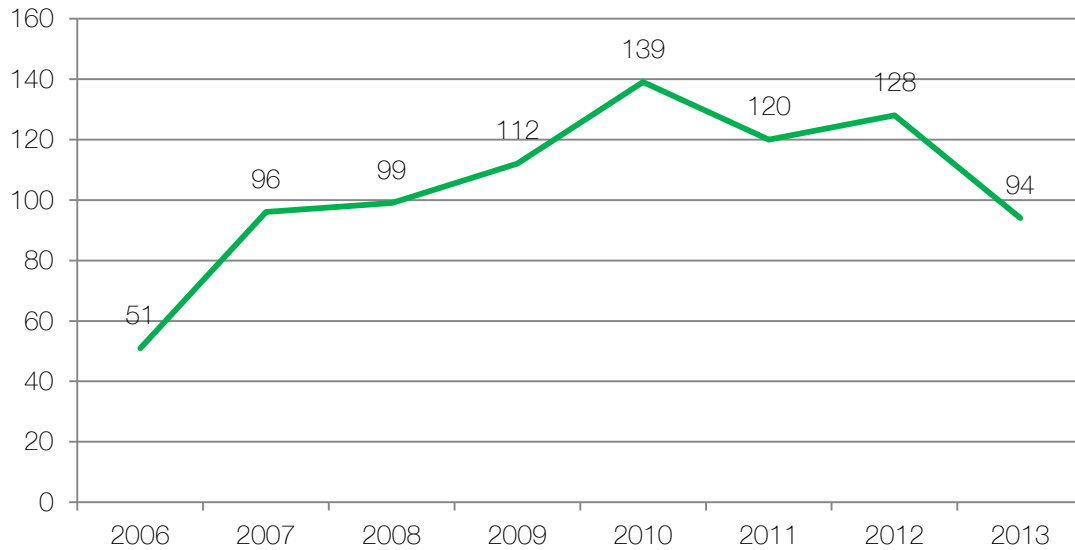
Figure 22: Unemployment in the Strafford Region



Foreclosures in the region were highest in Rochester, Wakefield, and Milton, Rochester had a total of 839 foreclosures between 2006, and 2013, which is 25% of the total foreclosures in that time period in the region. The community with the lowest number of foreclosures was Brookfield and Madbury, with 14 and 15 foreclosures respectfully from 2006 to 2013.

Figure 23: Rochester Foreclosure Deeds

Source: NHHFA

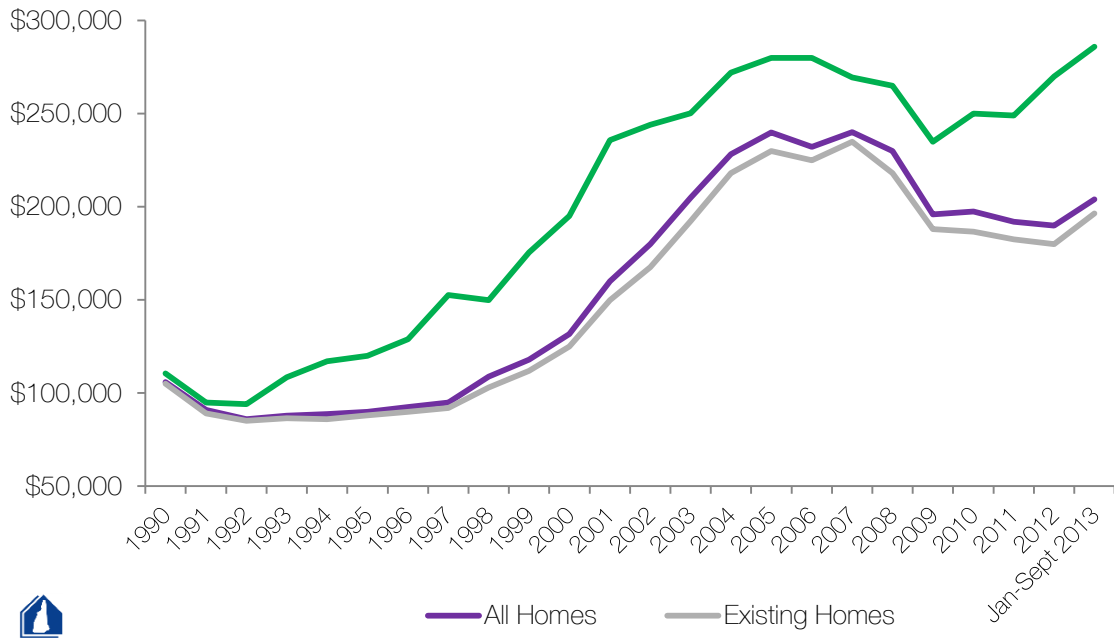


Purchase Price Trends

In parallel with the economic crash of the mid-to-late 2000's, Strafford region median home purchase price trends dropped considerably after 2007 from \$225,000 to a low of \$180,000 in 2012. Between 2012 and 2013, all-home purchase prices experienced their first significant growth in 8 years. Interestingly, while existing home purchase prices experienced huge losses between '07 and '12, new home purchase prices declined only between 2007 and 2008.

Figure 24: Median Purchase Price of Primary Homes

Source: NHHFA



— All Homes — Existing Homes

Between and 2002 and 2012, the region experienced on average a 0.6% growth in purchase price per year, and an overall growth of 5.5% during the period. In contrast, condominiums lost purchase price value over that decade, decreasing in median purchase price by 13.9% overall or 1.4% annually.

Figure 25: Purchase Price Frequency

Source: NHHFA

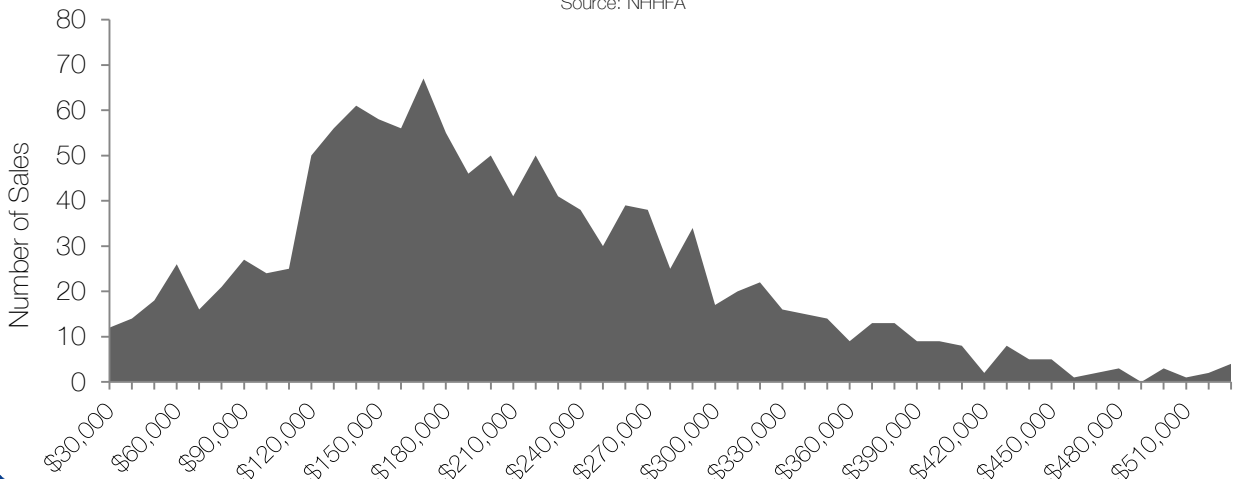


Table 55: Regional Purchase Price Trends 2000-2013

	All Homes		Existing Homes		New Homes		Non-Condominiums		Condominiums	
	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size
Jan-Sept 2013	\$204,000	958	\$196,500	876	\$285,900	82	\$212,000	859	\$150,000	99
2012	\$189,900	1246	\$180,000	1142	\$269,900	104	\$195,000	1128	\$130,000	118
2011	\$192,000	1081	\$182,500	975	\$249,000	106	\$196,000	973	\$138,000	108
2010	\$197,533	1152	\$186,600	1013	\$250,000	139	\$202,000	1010	\$155,000	142
2009	\$195,900	1213	\$188,000	1051	\$235,000	162	\$200,000	1087	\$170,000	126
2008	\$230,000	975	\$218,000	800	\$265,000	175	\$240,000	818	\$182,000	157
2007	\$240,000	1265	\$235,000	968	\$269,500	297	\$257,397	1025	\$184,900	240
2006	\$232,200	1719	\$225,000	1383	\$279,900	336	\$249,900	1357	\$162,000	362
2005	\$239,900	2067	\$229,933	1576	\$279,900	491	\$250,000	1714	\$182,900	353
2004	\$228,300	2233	\$218,000	1732	\$272,000	501	\$235,000	1912	\$175,000	321
2003	\$204,800	2037	\$192,400	1633	\$250,225	404	\$210,000	1739	\$157,500	298
2002	\$180,000	1885	\$167,500	1467	\$244,060	418	\$187,000	1609	\$150,900	276
2001	\$160,000	1580	\$149,900	1267	\$235,697	313	\$166,500	1346	\$122,000	234
2000	\$131,600	1721	\$124,900	1415	\$195,000	306	\$139,533	1483	\$92,000	238

Source: NHFA

Table 56: Regional Purchase Price Trends Percent Change 2000-2013

	All Homes	Existing Homes	New Homes	Non-Condominiums	Condominiums
2002 to 2012	5.5%	7.5%	10.6%	4.3%	-13.9%
Average per Year	0.6%	0.7%	1.1%	0.4%	-1.4%
2012 to 2013	7.4%	9.2%	5.9%	8.7%	15.4%
2011 to 2012	-1.1%	-1.4%	8.4%	-0.5%	-5.8%
2010 to 2011	-2.8%	-2.2%	-0.4%	-3.0%	-11.0%
2009 to 2010	0.8%	-0.7%	6.4%	1.0%	-8.8%
2008 to 2009	-14.8%	-13.8%	-11.3%	-16.7%	-6.6%
2007 to 2008	-4.2%	-7.2%	-1.7%	-6.8%	-1.6%
2006 to 2007	3.4%	4.4%	-3.7%	3.0%	14.1%
2005 to 2006	-3.2%	-2.1%	0.0%	0.0%	-11.4%
2004 to 2005	5.1%	5.5%	2.9%	6.4%	4.5%
2003 to 2004	11.5%	13.3%	8.7%	11.9%	11.1%
2002 to 2003	13.8%	14.9%	2.5%	12.3%	4.4%
2001 to 2002	12.5%	11.7%	3.5%	12.3%	23.7%
2000 to 2001	21.6%	20.0%	20.9%	19.3%	32.6%

Source: NHFA

Rental Cost Trends

Monthly rental cost trends have steadily increased in the last 20+ years within the Strafford Region. Unlike Purchase Price trends, which were heavily impacted by the economic downturn of the mid-late 2000's, rental costs continued to grow throughout the decade, but dipped slightly between 2010 and 2012. As of 2012, the average rent according to the survey for all units within the Strafford Region was \$970, a 77% increase from the average rent of \$549 in 1990.

Figure 26: Regional Median Gross Rental Cost

Source: NHHFA



Table 57: Median Gross Rental Cost by Size

	All Units		0-Bedroom Units		1-Bedroom Units		2-Bedroom Units		3-Bedroom Units		4+ Bedroom Units	
	Median Gross Rental Cost	Sample Size	Median Gross Rental Cost	Sample Size	Median Gross Rental Cost	Sample Size	Median Gross Rental Cost	Sample Size	Median Gross Rental Cost	Sample Size	Median Gross Rental Cost	Sample Size
2012	\$970	1,337	\$661	41	\$835	397	\$1,003	703	\$1,375	166	\$1,618	30
2011	\$969	1,263	\$642	43	\$806	378	\$990	661	\$1,342	148	\$1,557	33
2010	\$977	1,367	\$698	49	\$826	365	\$1,018	747	\$1,302	173	\$1,611	33
2009	\$936	1,564	\$658	64	\$807	436	\$969	843	\$1,272	186	\$1,577	35
2008	\$932	1,080	\$664	43	\$805	346	\$970	523	\$1,275	139	\$1,749	29
2007	\$931	1,204	\$644	60	\$786	373	\$957	602	\$1,286	135	\$1,607	34
2006	\$916	1,427	\$615	78	\$770	403	\$929	726	\$1,263	172	\$1,584	48
2005	\$863	1,547	\$559	75	\$754	458	\$908	806	\$1,162	167	\$1,461	41
2004	\$889	1,374	\$598	53	\$747	416	\$908	726	\$1,094	147	\$1,507	32
2003	\$789	1,630	\$565	55	\$711	561	\$857	815	\$1,043	171	\$1,348	28
2002	\$775	1,575	\$505	79	\$696	565	\$830	767	\$991	139	\$1,171	25
2001	\$729	1,153	\$482	55	\$619	365	\$782	603	\$966	104	\$1,309	26
2000	\$669	1,458	\$455	81	\$587	492	\$729	755	\$829	111	#N/A	19

Source: NHFA

Table 58: Rental Units Price Increase as a Percentage

	All Units	0-Bedroom Units	1-Bedroom Units	2-Bedroom Units	3-Bedroom Units
2002 to 12	25.2%	30.9%	20.0%	20.8%	38.7%
Avg /Year	2.5%	3.1%	2.0%	2.1%	3.9%
2011 to 12	0.1%	3.0%	3.6%	1.3%	2.5%
2010 to 11	-0.8%	-8.0%	-2.4%	-2.8%	3.1%
2009 to 10	4.4%	6.1%	2.4%	5.1%	2.4%
2008 to 09	0.4%	-0.9%	0.2%	-0.1%	-0.2%
2007 to 08	0.1%	3.1%	2.4%	1.4%	-0.9%
2006 to 07	1.6%	4.7%	2.1%	3.0%	1.8%
2005 to 06	6.1%	10.0%	2.1%	2.3%	8.7%
2004 to 05	-2.9%	-6.5%	0.9%	0.0%	6.2%
2003 to 04	12.7%	5.8%	5.1%	6.0%	4.9%
2002 to 03	1.8%	11.9%	2.2%	3.3%	5.2%
2001 to 02	6.3%	4.8%	12.4%	6.1%	2.6%
2000 to 01	9.0%	5.9%	5.5%	7.3%	16.5%

NHFA

Severe Housing Problems

Comprehensive Housing Affordability Strategy (CHAS) data is provided by HUD in order to relay the necessity for housing assistance.^{cii} This data looks at severe housing problems as grouped into four categories; incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and the cost burden greater than 50%. Cost burden is explained as the ratio of housing costs to household income. This differs for renters and owners. For renters housing costs includes gross rent, which is contract rent plus utilities. For owners housing costs include mortgage payment, utilities, association fees, insurance, and real estate taxes.^{ciii}

Durham has the highest percentage of severe housing problem for renters. This may be attributed to the amount of students in the Town as this tends to be correlated with lower household income and more individuals per room. Farmington has the second highest percentage of severe housing problem, which makes sense due to slightly higher poverty levels than in other communities in the region. For owners, versus renters, Middleton has the highest percentage of severe housing problems, followed by Brookfield and Strafford.

Table 59: Percentage of Households with 1 of 4 Severe Housing Problems

	Owner	Renter
Barrington	6%	4%
Brookfield	17%	0
Dover	6%	10%
Durham	8%	23%
Farmington	13%	13%
Lee	10%	0
Madbury	10%	7%
Middleton	20%	3%
Milton	14%	3%
New Durham	14%	0
Newmarket	7%	10%
Northwood	9%	1%
Nottingham	11%	0
Rochester	6%	10%
Rollinsford	9%	9%
Somersworth	6%	9%
Strafford	17%	3%
Wakefield	16%	2%

Source: CHAS, HUD 2006-2010

Cost Burden

As defined above, cost burden is the ratio of housing costs to household income dependent on different factors for renting versus owning (see below). HUD considers housing cost a problem if housing payments are greater than 30% and less than or equal to 50% of the respective households income. If this ratio is greater than 50%, the cost burden is viewed as a severe problem. The following table shows the percentage of households whose cost burden is considered a housing problem (30 to 50% cost burden) or a severe housing problem (cost burden of 50% or more.)

Renters: Factors in Rental Cost

- Rent
- Utilities

Home Owners: Factors in Housing Cost

- Mortgage Payment
- Utilities
- Association Fees
- Insurance and Real Estates Taxes

Renters facing a cost burden of 50% or more are most frequent in Durham. This result however, is skewed by the student population living in Durham as their household income is very low, creating a great cost burden ratio.

Nine percent of rental households in Dover, Newmarket, Rollinsford, and Somersworth have a cost burden greater than 50%, or one which HUD would classify as a severe housing problem.

For owner households, 18% of Middleton owned households have a cost burden of 50% or greater. The communities of Wakefield, Brookfield, and Strafford follow with 9% of owned households having a cost burden greater than 50%.

Table 60: Housing Cost Burden

	Housing Cost Burden >30% < 50%		Housing Burden >50%	
	Owner	Renter	Owner	Renter
Barrington	17%	3%	5%	3%
Brookfield	23%	1%	16%	0
Dover	13%	12%	6%	9%
Durham	7%	7%	8%	18%
Farmington	45%	11%	12%	8%
Lee	17%	2%	9%	0
Madbury	19%	5%	6%	7%
Middleton	20%	2%	18%	3%
Milton	19%	2%	13%	2%
New Durham	15%	5%	12%	0
Newmarket	11%	8%	7%	9%
Northwood	20%	1%	8%	1%
Nottingham	20%	1%	10%	0
Rochester	16%	8%	6%	8%
Rollinsford	16%	1%	9%	9%
Somersworth	12%	8%	6%	9%
Strafford	22%	0%	16%	3%
Wakefield	23%	4%	16%	2%

Source: CHAS, HUD 2006-2010

Housing Affordability

In the State of New Hampshire, affordability is defined as housing expenses when utilities and rent, or mortgage payments including utilities and insurance, are below 30% of the median household income. Further, in the RSAs, workforce housing is defined as housing for sale or rent, where homes for purchase are “affordable to a household with an income of no more than 100 percent of the median income for a 4-person household for the metropolitan area or county in which the housing is located” and rentals are “affordable to a household with an income of no more than 60 percent of the median income for a 3-person household for the metropolitan area or county in which the housing is located”^{civ}. The median incomes for 3 and 4-person respectively are defined by Fair Market Rent (FMR) areas, or metropolitan and non-metropolitan counties set by Housing and Urban Development (HUD). As an exception, there are HUD Metro Fair Market Areas, such as Portsmouth-Rochester, NH whose areas are larger than HUD’s definition of housing market areas.^{civ}

Median Family Income in the Portsmouth-Rochester Fair Market Rent (FMR) area for a 3-person household = \$79,300

Median Family Income in the Portsmouth-Rochester Fair Market Rent (FMR) area for a 4-person household = \$88,100

Affordable Workforce Housing Rent Amount (including utilities) for Portsmouth-Rochester FMR Area

$$\text{Rent (per month)} = \frac{((\text{household median income (3-person)} * 60\%) * 30\%)}{12 \text{ months}}$$

$$\frac{((\$79,300 * 60\%) * 30\%)}{12 \text{ months}} = \$1,189.5 \text{ per month}$$

Affordable Workforce Housing Home Payment Amount (including mortgage, insurance and utilities) for Portsmouth-Rochester FMR Area

$$\text{Housing Expenses (per month)} = \frac{((\text{household median income (4-person)} * 100\%) * 30\%)}{12 \text{ months}}$$

$$\frac{((\$88,100 * 100\%) * 30\%)}{12 \text{ months}} = \$2,202.5 \text{ per month}$$

In accordance with the 2011 American Community Survey (ACS) Data, there are 67% of rental units in the region that are at or below 60% of the median income defined by HUD per Fair Market Share area. When looking at owned units, only 28% of units fall at or below the median income defined by HUD per Fair Market Share area.

Table 61: Percentage of Households At/Below Income Thresholds in 2013 by Municipality

	Owned Households	Households At/Below 100% Median	Percentage At/Below 100% of Median	Rented Households	Households At/Below 60% Median	Percentage At/Below 60% of Median
Barrington	2391	1130	47%	471	268	57%
Brookfield	229	117	51%	16	7	44%
Dover	6772	3253	48%	5353	3403	64%
Durham	1990	631	32%	906	713	79%
Farmington	1822	1142	63%	709	544	77%
Lee	1427	694	49%	240	91	38%
Madbury	459	191	42%	126	64	51%
Middleton	525	390	74%	49	32	65%
Milton	1396	1026	73%	264	119	45%
New Durham	874	449	51%	90	46	51%
Newmarket	1984	888	45%	1589	985	62%
Northwood	1499	1067	71%	254	160	63%
Nottingham	1596	775	49%	143	84	59%
Rochester	8543	5423	63%	3569	2753	77%
Rollinsford	754	390	52%	257	177	69%
Somersworth	2682	1688	63%	1804	1084	60%
Strafford	1286	683	53%	53	35	66%
Wakefield	1881	1244	66%	266	189	71%

Source: American Community Survey

Implementation

Local Solutions is a vision and resource for the eighteen communities within the Strafford region. The findings of this plan reflect the 'advisory only' role of Regional Planning Commissions under RSA 36:45, which outlines the Purpose of Commissions and specifically the preparation of a "coordinated plan for the development of the region, taking into account the present and future needs with a view towards encouraging the most appropriate use of land". The RSA further defines the role of the comprehensive plan as that which promotes the "health, safety, morals, and general welfare of the region and its inhabitants" Regional Planning Commissions are also asked to "render assistance on local planning problems" and "make recommendations on the basis of...plans and studies to any planning board." This Plan represents not only a consultative resource for local-decision making, but also a foundation for the future work-planning of Strafford Regional Planning Commission and Strafford Metropolitan Planning Organization. Findings within each appendix shall shape the priorities and goals of this organization. The first step in this process is the identification of specific strategies, extracted from each appendix that fit within the goals created by the Strafford Regional Planning Commission, the Strafford Metropolitan Planning Organization, and Executive Director.

Strafford Regional Planning Commission staff, with the support of the Regional Master Plan Advisory Team, have compiled an comprehensive list of high, medium, and low priority implementation strategies within the following implementation table. These strategies are designed to carry forward the findings and conclusions of this Master Plan and its appendices, as well as provide support functions and build capacity of our regional communities and stakeholders. Each strategy identified in the table below was extracted from a larger list of strategies within each appendix. Thus, these represent the most important (but not always those with the highest priority rating) implementation strategies from each plan appendix. It is important to note that for each strategy identified, Strafford Regional Planning Commission or Metropolitan Planning Organization is the acting or responsible body.

On the following page, please find the implementation table key. This key is intended to provide important information about each field within the table. Such information includes a list of possible values for the field, additional formatting elements, and a description of the field's contents.

Implementation Table Key

Priority Rating

Field Values: *High, Medium, Low*

Field Description: *Represents a qualitative ranking by SRPC staff based on the following weighted factors (weighted as ordered below):*

1. *Need*
How great is the need for the strategy
2. *Impact*
How large of an impact will the strategy have on stakeholders
3. *Feasibility*
How feasible is the strategy from a budgetary and staffing perspective
4. *Term*
How long will the strategy take to complete and is the strategy a long, mid, or short term effort

Strategy

Field Values: *(Open Response)*

Field Description: *Includes narrative of the action to be taken by SRPC/SMPO.*

Stakeholder Level

Field Values: *Local, Regional, State*

Field Formatting: *Bold or Italic*

Field Description: *Who will a strategy impact. Primary stakeholder level shall be in bold font, while secondary level(s) shall be italicized.*

Functional Areas

Field Values: *Land Use, Housing, Transportation, Economic, Water Infrastructure, Environment, Climate, Energy, Engagement*

Field Formatting:

- *Primary Functional Area Affected*
- *Secondary Functional Area(s) Affected*

Field Description: *Strategies may bridge multiple planning areas. The Functional Areas field is an opportunity to identify those connections on both a primary and secondary level. Each strategy shall have only one primary functional area, but may have secondary functionality in multiple appendices.*

Potential Partners

Field Values: *(Open Response) Listed by acronyms, please see Partner Acronym List on following page.*

Field Description: *Identifies a list of potential*

Organizational Capacity

Field Values: *Support the Development of Statewide and Regional Data Systems, Align Data Collection, Performance Measures, and Outcomes with Policy Making, Incorporate Consistency into Plans and Processes, Modernize Planning and Development Tools, Improve Capacity to Use Decision Making and Planning Tools*

Field Description: *SRPC Organizational Goals were drafted by the Strafford Regional Planning Commission Executive Director with guidance from the Strafford Regional Planning Commission Executive Committee. These values represent long term organizational goals.*

Table 62: Partner Acronym List

Partner Acronym	Full Partner Name
CAW	Climate Adaptation Workgroup
CEDS Committee	Comprehensive Economic Development Strategy Committee
CSNE	Carbon Solutions New England
DRED	New Hampshire Department of Resources Economic Development
EDA	Economic Development Administration
EMD	Emergency Management Director
EPA	Environmental Protection Agency
FEMA	Federal Emergency Management Agency
ICNET	Infrastructure and Climate Network
GBNERR	Great Bay National Estuarine Research Reserve
GRANIT	Geographically Referenced Analysis and Information Transfer System
HEAL	Healthy Eating Active Living
NHDA	New Hampshire Department of Agriculture
NHDES	New Hampshire Department of Environmental Services
NHDOT	New Hampshire Department of Transportation
NHDPS	New Hampshire Department of Safety
NHEDA	New Hampshire Economic Development Association
NHFG	New Hampshire Fish and Game
NHHFA	New Hampshire Housing Finance Authority
NHHSEM	New Hampshire Homeland Security and Emergency Management
NHOEP	New Hampshire Office of Energy and Planning
NOAA	Nation Oceanic and Atmospheric Administration
NRCS	Natural Resources Conservation Services
PREP	Piscataqua Region Estuaries Partnership
RPC	Regional Planning Commission
SAU	School Administrative Unit
SPNHF	Society for the Protection of New Hampshire's Forests
SWA	Southeast Watershed Alliance
TNC	The Nature Conservancy
UNH	University of New Hampshire
UNH T2	University of New Hampshire Technology Transfer Center
UNHCE	University of New Hampshire Cooperative Extension
UNHSC	University of New Hampshire Stormwater Center
USACE	United States Army Corps of Engineers
VHB	Vanasse Hangen Brustlin
WHCGS	Workforce Housing Coalition of the Greater Seacoast

Priority Rating*	Strategy	Stakeholder Level	Functional Areas*								Potential Partners	Support the Development of Statewide and Regional Data Systems	Align Data Collection, Performance Measures, and Outcomes with Policy Making	Incorporate Consistency into Plans and Processes	Modernize Planning and Development Tools	Improve Capacity to Use Decision Making and Planning Tools	
			Land Use*	Housing	Transportation	Economic	Water Infrastructure	Environment	Climate	Energy							Engagement
High	Work with communities to develop/update Master Plan Housing and Demographic Chapters	Local		•		○						Municipalities			x	x	x
High	Development and distribution of annual Regional Housing Market Analysis	Regional <i>Local</i>		•								NHHFA					x
Medium	Improve cooperation and collaboration with Workforce Housing Coalition of the Greater Seacoast through organization involvement	Regional <i>Local</i>		•						○		WHCGS	x				x
Low	Work with Workforce Housing Coalition of the Greater Seacoast to hold regional charrette	Regional <i>Local</i>		•		○					•	WHCGS Municipalities	x			x	x
High	Develop standardized Building Permit Data collection form	Regional <i>State</i>		•								NHOEP	x	x	x	x	x
Medium	Promote Use of Workforce Housing Creation tools available through NHHFA to promote effective and efficient housing construction including: Model Ordinances , Meeting the Workforce Housing Challenge Guidebook , and Housing Solutions Handbook	Regional <i>Local</i>		•							•	NHHFA Municipalities	x	x	x		x

High	Offer Housing Cost and Affordability Studies for SRPC communities	Local		•							o	Municipalities			x	x	x
Low	Work with NHHFA to update Progress in Workforce Housing report	Regional <i>Local</i>		•								NHHFA	x			x	
Low	Creation of Regional Housing Advisory Committee (quarterly)	Regional <i>Local</i>		•							•	Municipalities WHCGS	x		x		x
Medium	Presentation of FHEA and HNA products to regional communities	Local		•							•	Municipalities		x			x
High	Migration of public FHEA datasets to ArcGIS Online SRPC organizational account	Regional <i>Local</i>		•									x			x	x
Low	Development of Workforce Housing Model Ordinance for use by communities (performance zoning and form-based code)	Local		•								Municipalities OEP NHHFA		x			x

Source: SRPC

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- ⁱ Strafford Regional Planning Commission, 2014
- ⁱⁱ http://extension.unh.edu/resources/files/Resource003444_Rep4916.pdf
- ⁱⁱⁱ http://extension.unh.edu/resources/files/Resource003444_Rep4916.pdf
- ^{iv} http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/abouttheo/history
- ^v http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp
- ^{vi} http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/abouttheo/history
- ^{vii} http://www.nhhfa.org/data-planning/planning/impediments/AI2010_pt1.pdf
- ^{viii} <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=rJOodoEJhG4%3d&tabid=3917&mid=5321>
- ^{ix} <http://www.nhhfa.org/housing-data-state-planning-fair-housing.cfm> *Analysis of Impediments*, NH Housing Finance Authority's 2010, p.43
- ^x New Hampshire Legal Assistance Housing Discrimination intake data, 2008-2013
- ^{xi} Housing Discrimination Complaint Data, HUD, 2008-2013
- ^{xii} <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=rJOodoEJhG4%3d&tabid=3917&mid=5321>
- ^{xiii} <http://www.justice.gov/olc/fha.htm>
- ^{xiv} http://www.justice.gov/crt/about/hce/housing_pattern.php
- ^{xv} <http://www.nhhfa.org/data-planning/CPG/FairHousingandRegionalPlanning.pdf>
- ^{xvi} http://www.howardfairhousing.org/case_law/151/152/176/
- ^{xvii} <http://njlegallib.rutgers.edu/mtlaurel/aboutmtlaurel.php>
- ^{xviii} http://www.nytimes.com/2013/04/16/opinion/westchester-loses-again-on-fair-housing.html?_r=0
- ^{xix} <http://www.nhhfa.org/data-planning/CPG/FairHousingandRegionalPlanning.pdf>
- ^{xx} <http://www.lohud.com/article/20130920/NEWS02/309200083/>
- ^{xxi} <http://oversight.house.gov/wp-content/uploads/2013/04/DOJ-St-Paul.pdf>
- ^{xxii} <http://www.forbes.com/sites/danielfisher/2013/06/17/supreme-court-takes-up-challenge-to-disparate-impact-discrimination-theory/>
- ^{xxiii} http://www.americanbar.org/content/dam/aba/publications/supreme_court_preview/briefs-v2/11-1507_Respondent.authcheckdam.pdf
- ^{xxiv} <http://www.forbes.com/sites/danielfisher/2013/06/17/supreme-court-takes-up-challenge-to-disparate-impact-discrimination-theory/>
- ^{xxv} http://www.nytimes.com/2013/11/14/us/fair-housing-case-is-settled-before-it-reaches-supreme-court.html?_r=0
- ^{xxvi} <http://digitalcommons.law.wustl.edu/cgi/viewcontent.cgi?article=1211&context=urbanlaw>
- ^{xxvii} <http://www.nhhfa.org/news/presentations/FairHousingGreat%20BridgeVossipee.pdf>
- ^{xxviii} <http://www.nhhfa.org/data-planning/CPG/FairHousingandRegionalPlanning.pdf>
- ^{xxix} http://www.leagle.com/decision/19971485992FSupp493_11421
- ^{xxx} <http://www.courts.state.nh.us/supreme/opinions/2008/commu040.pdf>
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