



Somersworth Master Plan

HOUSING CHAPTER

Adopted April 17, 2024

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Living in Somersworth

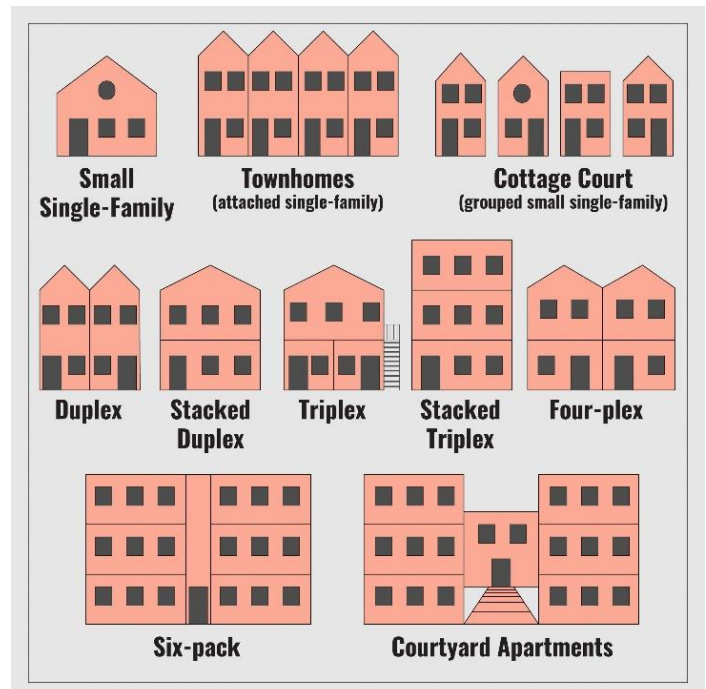
A Housing Plan for the City

Introduction

Somersworth's walkable, established downtown situated on the Salmon Falls River, as well as its proximity to nature and major cities like Boston, Portsmouth and Portland, make it a desirable place for people to call home. The City's diverse housing stock, which comprises 64% of the land area in the City (see **Figure 2**), is dispersed throughout the community. Somersworth residents benefit from accessible housing prices relative to other Seacoast municipalities and possesses "missing middle" housing (**Figure 1**) largely absent elsewhere. While relatively affordable housing has historically been available, rising housing costs and lack of inventory have threatened Somersworth's affordability, and current land use regulations play a role in the ability to continue to create new affordable housing in various locations throughout the City (see **Figure 3**). Based on current and future housing needs, Somersworth is working to expand the availability of affordable housing, diversify their housing stock to accommodate the current and future needs of its residents, leverage existing locations (such as the National Guard site and the former Aclara factory) for the creation of multi-family housing, and update the zoning ordinance to increase housing opportunities for people of all ages and incomes. The existing zoning map (**Figure 4**) depicts where housing opportunities are currently available.

Based on community input, residents would like to see more affordable housing (both single and multi-family), improved walkability/accessibility, safety, and property maintenance, conservation of natural spaces, a vibrant downtown that includes more businesses and mixed-use development, and enhancements along the Salmon Falls River that make it more inviting.

Figure 1: Missing Middle Housing Types. (Source: NH Housing Toolbox. 2023)



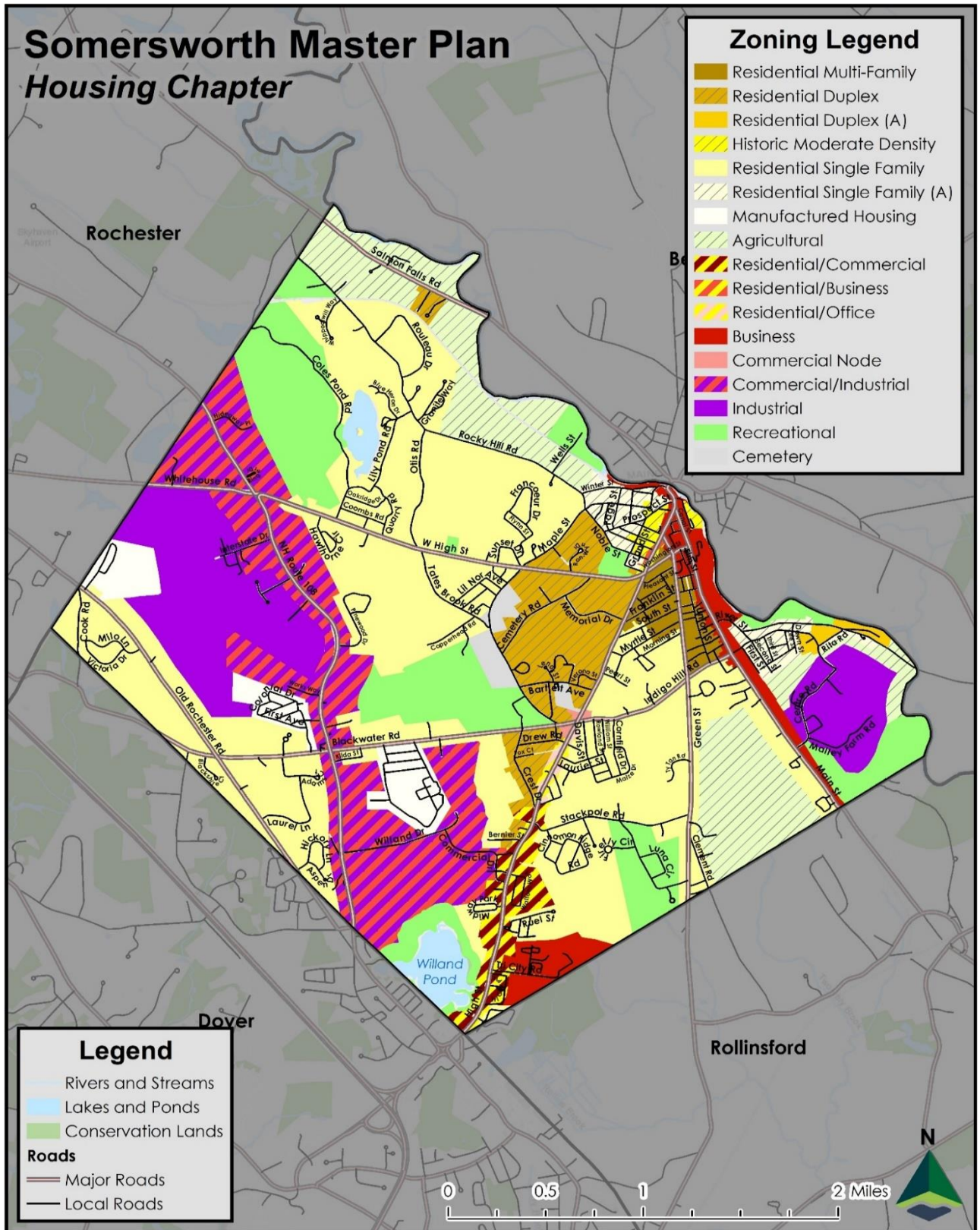
"I would love to see the downtown area developed and improved and I would like more affordable housing ... (near downtown)."

Source: Somersworth Housing Survey 2023.

Figure 2: Residential Zoning (Source: City of Somersworth, 2024)

Housing Type		Land Acres	% of Land
Total Land Area in Somersworth		5,891	100%
All Residential		3,774	64%
Single Family (Allowed + Conditional)		3,774	64%
	Single Family (Allowed)	3,774	64%
	Single Family (Conditional)	0	0%
Two-Family (Allowed + Conditional)		749	13%
	Two-Family (Allowed)	749	13%
	Two-Family (Conditional)	0	0%
Multi-Family (Allowed + Conditional)		407	7%
	Multi-Family (Allowed)	269	5%
	Multi-Family (Conditional)	138	2%

Figure 4: Somersworth Zoning (Source: SRPC and City of Somersworth, 2023)



Community Engagement

To develop the Housing Chapter, City staff and the Strafford Regional Planning Commission (SRPC) conducted extensive outreach with residents and stakeholders throughout 2023. This included a community-wide survey, which was open from June through August 2023 and received over 300 responses, a Community Housing Workshop that was held in September at Somersworth High School (**Figure 5**), and a Planning Board workshop hosted in October. City Planning staff also hosted a table at the National Night Out event in August. The survey was prepared by the SRPC, with support from City staff and the Housing Chapter Steering Committee comprised of municipal staff and volunteer board members. The Community Housing Workshop included presentations on the state of housing in New Hampshire and the City of Somersworth, a panel discussion focused on various housing myths and how to overcome them, and breakout sessions where attendees explored numerous housing topics including: where housing should be developed, how to increase support for housing, and the challenges and opportunities of housing for younger and older adults. The findings of the outreach efforts are documented throughout this chapter.

Figure 5: Somersworth Community Housing Workshop, September 2023

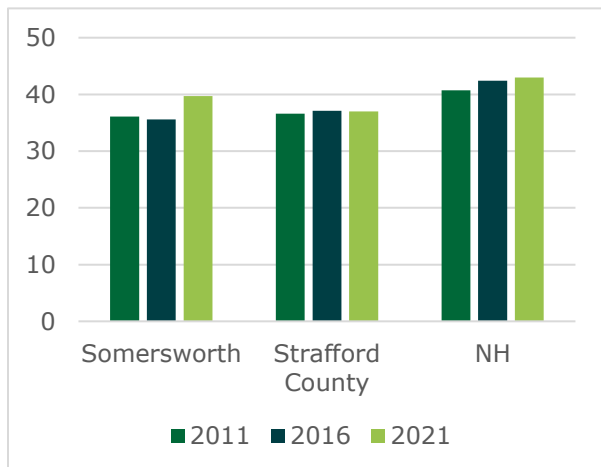


Our Housing Story

This section explores key themes associated with Somersworth’s unique housing landscape. These themes are informed by data and public outreach, including the community workshop and survey, interviews, and discussions with the Planning Board.

Theme 1. Population trends are changing.

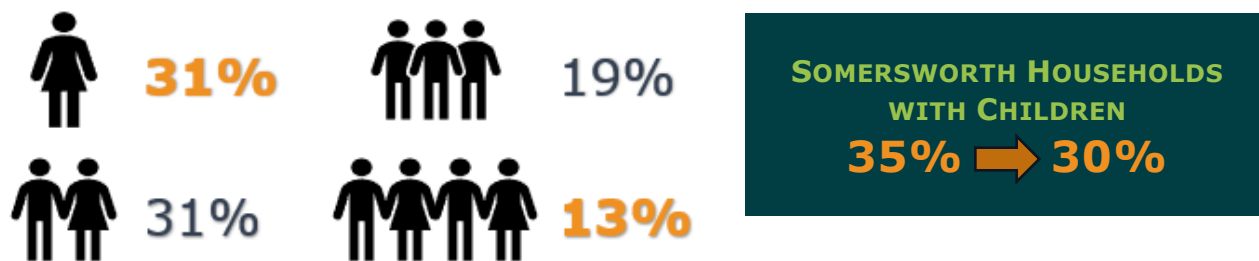
Figure 6: Median Age (Source: ACS, 2021)



The population of Somersworth is increasing and aging, while the number of children and the household sizes are declining. The City’s population has been steadily increasing over the years, and projections show that by 2050, the population in Somersworth will have increased by over 13% compared to 2021.ⁱ Similarly, the median age of the population has also been rising (39.7 in 2021 compared to 35.6 in 2016), as shown in **Figure 6**.ⁱⁱ On the contrary, the average household size has declined more in Somersworth than in Strafford County or New Hampshire, as have the number of households with children, which has dropped from 35% to 30% from 2011

to 2021.ⁱⁱⁱ These population trends likely mean that smaller housing sizes, limited to a single-story, located in close proximity to supportive services will become more appealing for existing and future residents. See **Figure 7** for other household statistics which could impact the type, location and size of future units to match the changing needs of Somersworth’s existing and future residents.

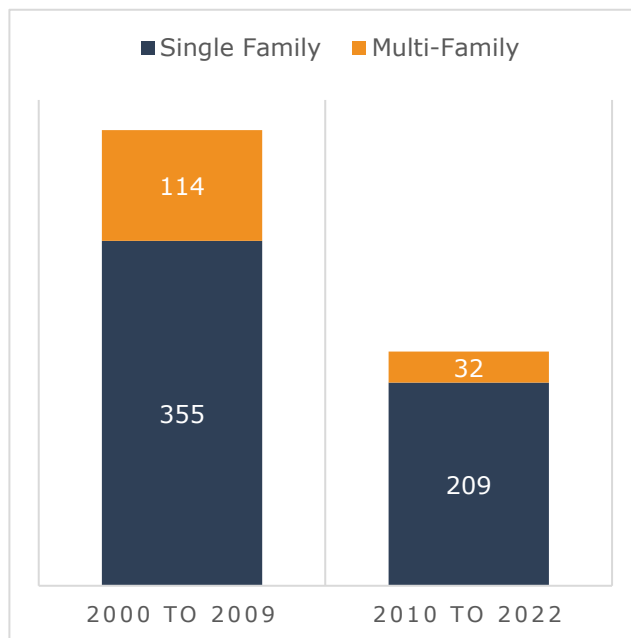
Figure 7: Somersworth Household Sizes (Source: ACS, 2021)



Theme 2. Supply is limited.

The City has seen a significant decrease in the number of building permits over the past decade, resulting in a shortage of housing inventory. From 2000 to 2009, Somersworth issued 469 building permits for single family and multi-family structures.^{iv} This dropped almost 50% the following decade, when the total number of permits issued was 241, as shown in **Figure 8**. It is important to note that while a building permit might be issued, this is not indicative of when or whether the development will actually occur. The shortage of supply is also reflected in the number of days that properties are spending on the market, as well as historically low vacancy rates. In a balanced rental market, the target vacancy rate should be between 5-6%, however, the vacancy rate in Strafford County was 1.1% in 2022, according to New Hampshire Housing and Finance Authority’s 2023 Residential Rental Cost Survey Report,^v and an even tighter vacancy rate is expected in 2023 based on data available for the first two quarters. In the community-wide survey, respondents indicated that the availability of housing was one of the biggest housing-related challenges faced in their community.

Figure 8: Building Permits (Source: Office of Planning and Development, 2019)



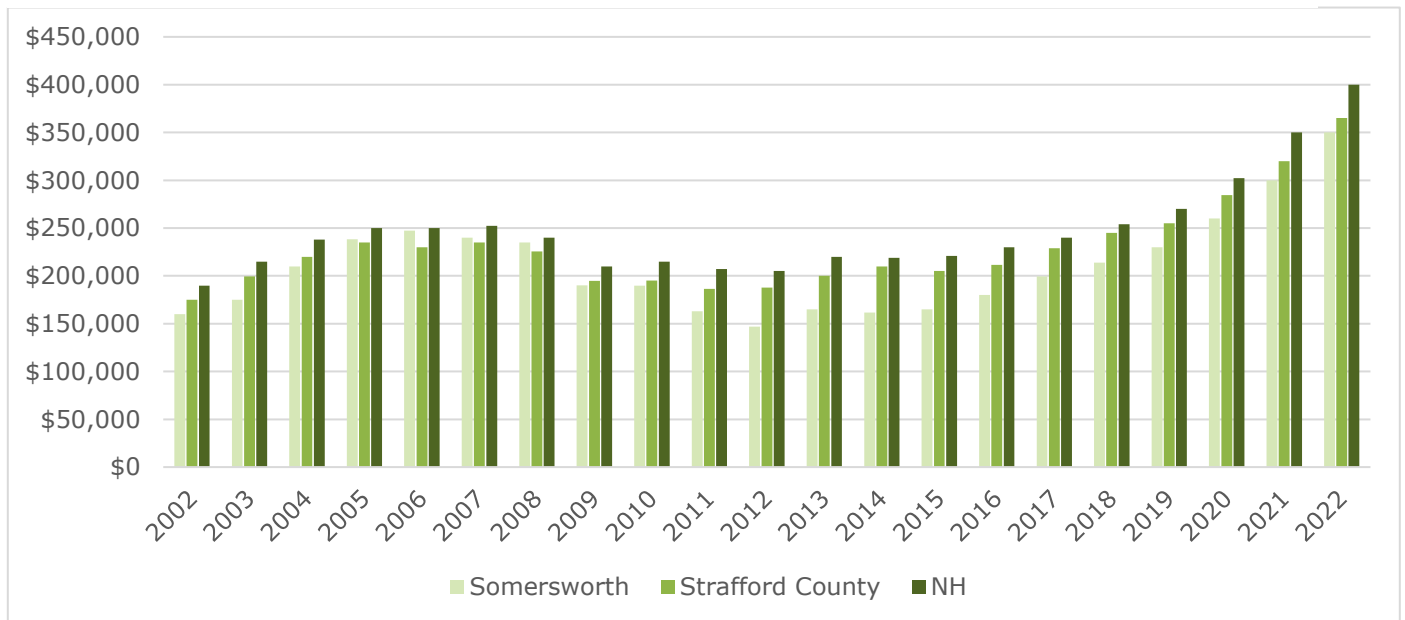
"[The city needs] housing, period. The city has the water and sewer capacity, a centrally located fire station and uncrowded schools. The city could increase the tax base significantly with minimal increase in government spending thanks to this abundance of resources."

Source: Somersworth Housing Survey 2023.

Theme 3. The cost of housing is increasing.

The limited inventory and growing demand for housing have resulted in higher costs, which in turn has impacted affordability in the community, particularly in recent years. From 2010 to 2019, the median purchase price in Somersworth rose 21%. Between 2019 to 2022, it increased more than 50% (**Error! Reference source not found.9**).^{vi} Affordability is further impacted by high interest rates, raising utility and construction costs, cost to permit new housing units, and increased property taxes that grow parallel to higher property values. Rental prices have also increased significantly, surpassing the Fair Market Rent (FMR) as set by the US Department of Housing and Urban Development. In 2022, the median rent for a 2-bedroom apartment in Somersworth was \$1,505^{vii}, while the FMR was \$1,399.^{viii} It is important to note that despite increased prices and general sentiment that housing in the City is no longer attainable for many, Somersworth remains relatively affordable in comparison to other neighboring communities in the Seacoast region, making it even more appealing to homebuyers and renters, further driving up the demand.

Figure 9: Median Purchase Price (Source: New Hampshire Housing Finance Authority, 2022)



“LOW INCOME HOUSING NEEDS TO BE BUILT! We need LOWER TAXES! People are struggling to LIVE! Cost of living and renting/owning a home is WAY TOO HIGH!”

Source: Somersworth Housing Survey 2023.

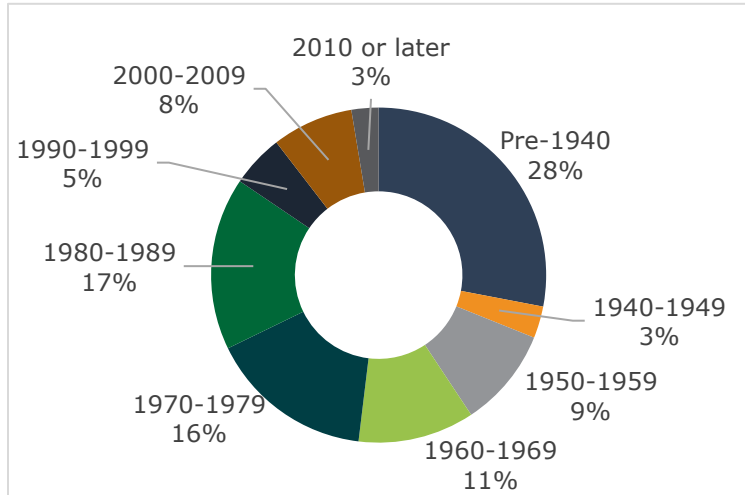
“[Somersworth is the] best option in the seacoast in regard to affordable housing”

Source: Somersworth Housing Survey 2023.

Theme 4. The City's housing stock is largely comprised of older homes.

Over half of Somersworth's housing stock was built before 1970, and 28% of units were built before 1940 (Figure 10).^{ix} The age of a community's housing stock raises concerns around

Figure 10: Age of Housing Structures (Source: ACS, 2021)



upkeep, maintenance, and preservation of existing housing supply. Based on code violation reports in Somersworth, a total of 219 Courtesy Notices and 60 Violation Notices were issued by the Code Compliance Office from January 2023 to October 2023. Furthermore, throughout the survey, residents brought up concerns regarding property owners not maintaining their properties, which may be a result of an increasing number of investor-owned properties. With an older housing stock, there is also concern around the presence of asbestos and lead paint, which can be found in many homes

built before 1978. Older homes can also be more difficult to upgrade or make them accessible for those who wish to age in place.

A benefit of an older housing stock is that some single-family homes tend to be large enough to be converted into multi-family housing- an opportunity to help increase the City's housing stock.

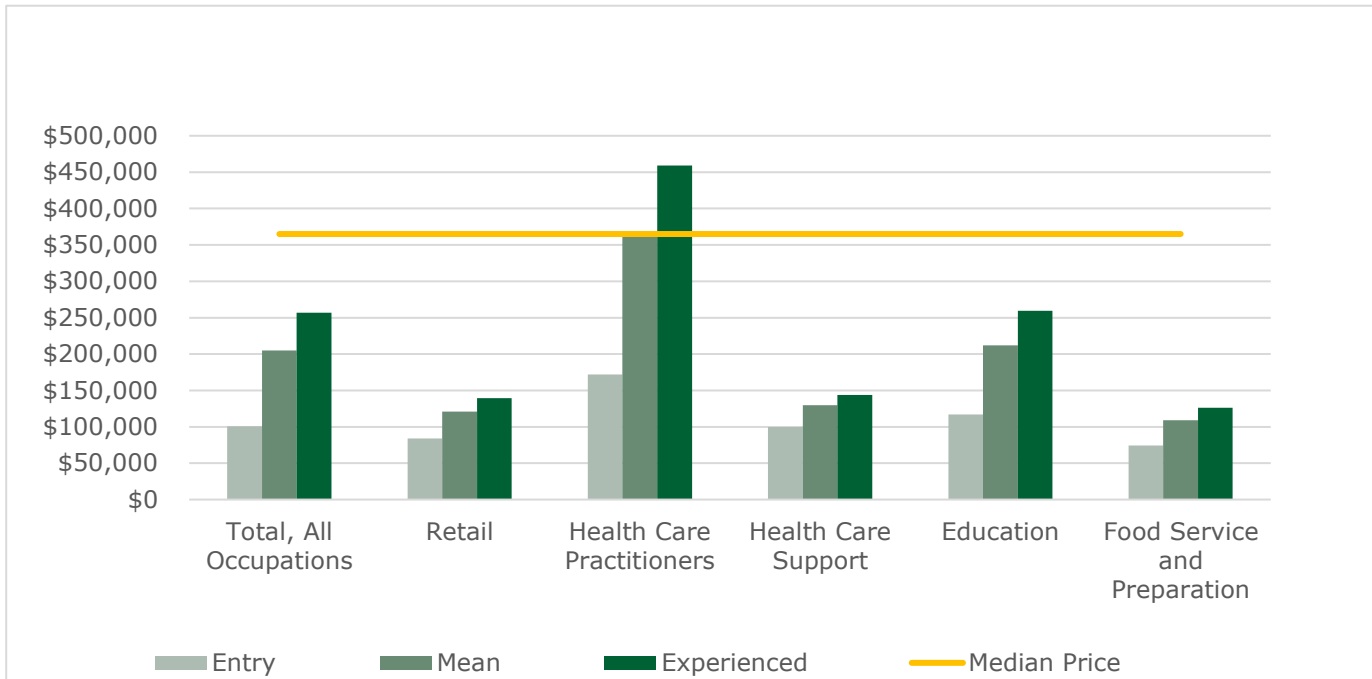
"...We should be caring for where we live, and that mindset needs to be cultivated more throughout our community... Coordinating events like neighborhood/city clean-up days could be a big step in fostering a community that takes responsibility and cares for their city."

Source: Somersworth Housing Survey 2023.

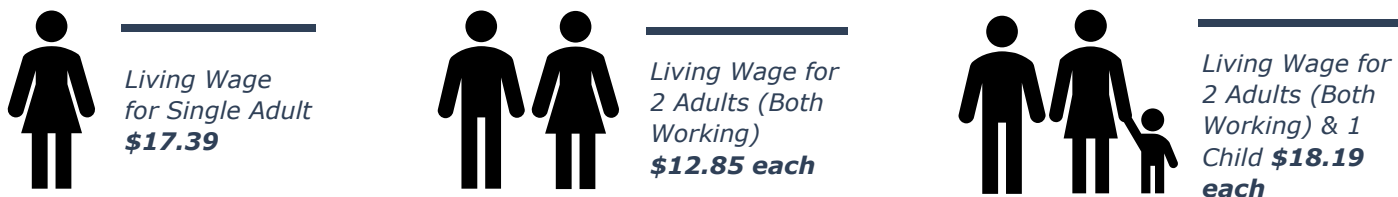
Theme 5. Housing stock does not meet local needs.

The cost of housing has increased at a faster pace than incomes, which further highlights the need for housing that meets the current needs of the community. In the survey, over half of respondents indicated that they are cost-burdened, meaning they pay over 30% of their household income on housing expenses. As shown in Figure 11, workers in only one of Strafford County's most common occupations (that is, mid-level and experienced healthcare workers) are able to afford the median price of a home (\$365,000 in 2022) in the County without being cost-burdened.^x At the housing workshop and throughout the survey, residents reiterated the urgent need for more affordable housing.

Figure 11: Maximum Mortgage Affordable by Occupation and Experience in Strafford County in 2022
 (Source: SRPC's Regional Housing Needs Assessment)



The MIT Living Wage Calculator helps determine the living wage needed by county. The living wage is based on a very restrained budget that focuses on the bare minimum that an individual or family needs to live. **Figure 12** shows the wage estimates for “poverty” and “living” wages in Strafford County. Of note, the lowest living wage needed in Strafford County is \$12.85 (in the case of a household with 2 working adults with no children), yet the minimum wage in NH remains at \$7.25 in 2024.^{xi}



NH Minimum Wage \$7.25

Figure 12. Living Wages by Housing Type for Strafford County, 2023 (Source: MIT Living Wage Calculator)

Household Type		Poverty Wage	Poverty Salary	Poverty Salary per month	Living Wage	Living Salary	Living Salary per month
1 Adult	0 Children	\$6.53	\$13,582	\$1,132	\$17.45	\$36,296	\$3,025
	1 Child	\$8.80	\$18,304	\$1,525	\$35.87	\$74,610	\$6,217
	2 Children	\$11.07	\$23,026	\$1,919	\$46.14	\$95,971	\$7,998
	3 Children	\$13.34	\$27,747	\$2,312	\$61.30	\$127,504	\$10,625
2 Adults (1 Working)	0 Children	\$8.80	\$18,304	\$1,525	\$27.43	\$57,054	\$4,755
	1 Child	\$11.07	\$23,026	\$1,919	\$33.95	\$70,616	\$5,885
	2 Children	\$13.34	\$27,747	\$2,312	\$38.62	\$80,330	\$6,694
	3 Children	\$15.61	\$32,469	\$2,706	\$43.86	\$91,229	\$7,602
2 Adults (both working)	0 Children	\$4.40	\$9,152	\$763	\$13.71	\$28,517	\$2,376
	1 Child	\$5.54	\$11,523	\$960	\$19.88	\$41,350	\$3,446
	2 Children	\$6.67	\$13,874	\$1,156	\$25.12	\$52,250	\$4,354
	3 Children	\$7.81	\$16,245	\$1,354	\$30.65	\$63,752	\$5,313

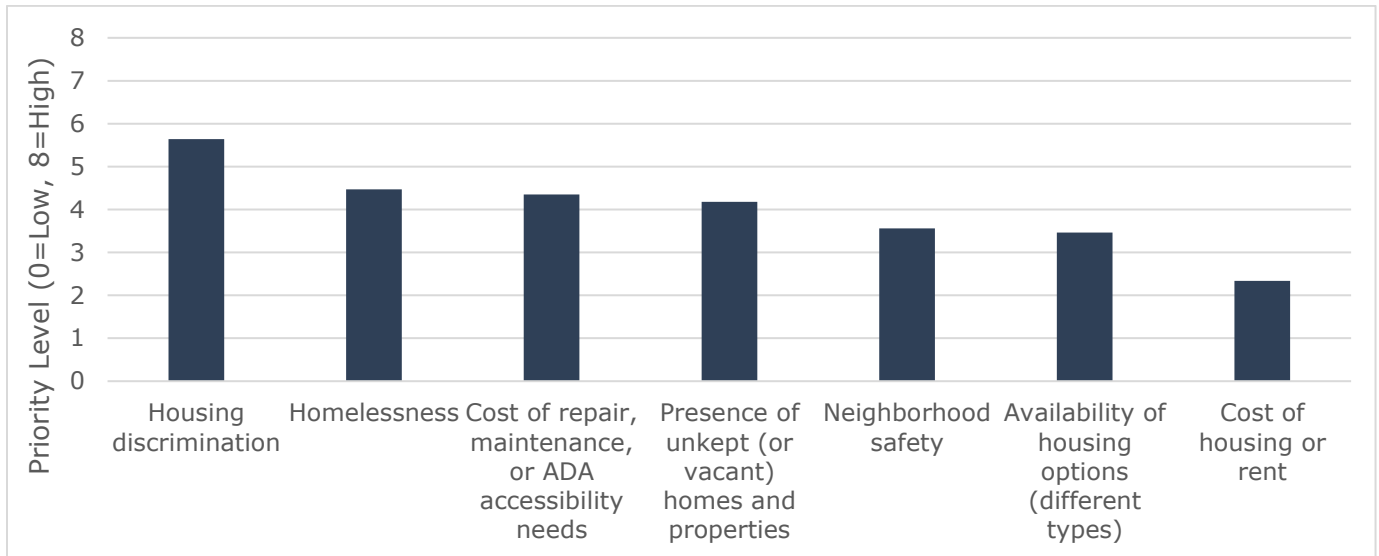
Affordability is only one aspect of the community’s current housing needs. While 76% of survey respondents indicated that Somersworth needs more moderate-income housing, about half stated that more rental units, housing for people with physical disabilities, and homes for older adults are also needed. When asked about their future housing needs, only about half indicated that it meets their anticipated needs for the next 10 years.

With an increasing population of older adults and household sizes that are declining, it is important that Somersworth’s housing stock meets the current and future needs of its residents who may wish to age in place by down- or up-sizing without sacrificing location or making significant adaptations to their properties. This includes:

- Having the option to stay in Somersworth or live in a place where residents have access to essential services and remain close to current social supports systems.
- Creating an Accessory Dwelling Unit.
- Improving accessibility, including but not limited to ensuring the availability of single-floor living. 17% of survey respondents regardless of age indicated having a disability of any kind.

Furthermore, when choosing where to live, most survey respondents said they prioritize safety, affordability, availability of infrastructure and utilities (sidewalks, water, sewer, internet, etc.), and quality of life (proximity to amenities such as shopping, healthcare, downtown center, recreational areas, etc.). When asked to rate the biggest housing-related challenges in their community, the top three challenges identified by respondents were the cost of housing, availability of housing options, and neighborhood safety (**Figure 13**).

Figure 13: Housing challenges identified by residents in the 2023 Somersworth Housing Survey*



*Note: In this adjusted scale, 0 is a low priority, and 8 is a high priority.

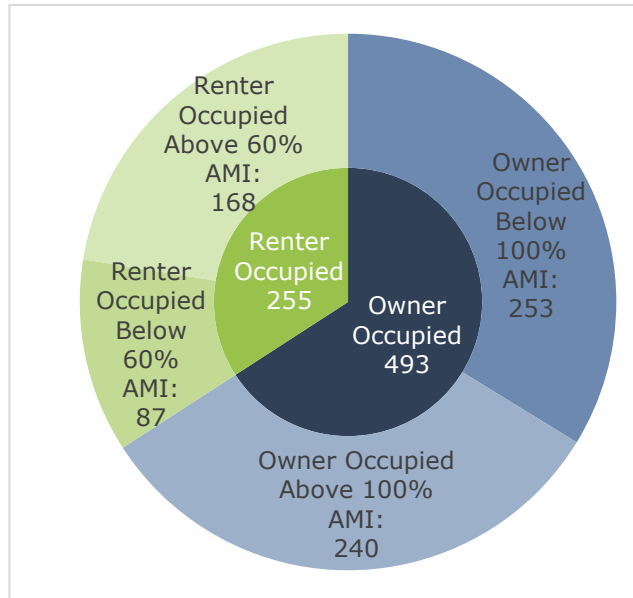
Finally, it is important to note that the City should still be creating housing appropriate for families. In 2023, 30% of the households in Somersworth have children^{xii} and the Somersworth School District (SAU 56 Somersworth) has capacity for additional students in the schools. According to the Business Administrator for SAU 56, all of the schools in the District have capacity. **Figure 14** compares the 2024 enrollment with capacity for each of the four schools in the District.

Figure 14: SAU 56 Somersworth Enrollment for 2024 compared to School Capacity (Source: SAU 56 Business Administrator)

School (Grades)	2024 Student Enrollment	School Capacity	#/% Capacity Available
Idlehurst School (K-2)	336	450	114/26%
Maple Wood School (3-5)	292	450	158/36%
Somersworth Middle School (6-8)	307	500	193/39%
Somersworth High School (9-12)	383	600	217/36%

Theme 6. 748 new units are needed by 2040.

Figure 151: New Units Needed by 2040
(Source: SRPC's Regional Housing Needs Assessment, 2023)



New Hampshire RSA 36:47 (II) requires that each Regional Planning Commission (RPC) compile an assessment of each municipalities housing needs by evaluating data and projecting future demand of residents of all income levels and ages. The Fair Share Housing Production model (**Figure 15115**), prepared as part of Strafford Regional Housing Needs Assessment^{xiii} adopted in 2022, projects the number of housing units needed over a twenty-year horizon (2020 - 2040) to meet anticipated population growth and employment forecasts.

Based on this production model, Somersworth is projected to need an additional 748 new housing units by 2040 (an average of 37.4 new units per year).^{xiv} This number distinguishes the number of owner vs. renter occupied units needed (493 owner; 255 renter), and also calculates the

number of units needed that is affordable to households of specified income ranges by using the Area Median Income (AMI), which is the midpoint of an area's income distribution. The results are presented for all owners, and for owners below and above 100% AMI for a 4-person household; and for all renters and renters below and above 60% AMI for a 3-person household (categories determined by the Workforce Housing Statute).^{xv} For the Strafford Planning Region, this is understood to be a household income of \$102,114 for 4-person owner-occupied households and \$54,900 for 3-person renter-occupied households. Regionally, there is a gap of 9,520 new units needed in the 18 municipalities.

Of the 493 owner-occupied units needed in Somersworth by 2040, roughly half (240 units) should be affordable to those making over 100% of the AMI, while the remainder (253 units), should be affordable to those making under 100% of the AMI, or a maximum purchase price of \$441,000.^{xvi} Similarly, of the 255 renter occupied units needed, 168 should be affordable to those making above 60% of the AMI, while 87 should be affordable to those making below 60% of the AMI, or a maximum rent of \$1,374 per month. Missing middle housing types, as described in the introduction, could be considered when building new housing and these types of units are affordable to build and maintain due to the size and composition.

The cities of Dover and Rochester also have projected housing needs estimated in the Strafford Regional Housing Needs Assessment. In addition to new units, Dover and Rochester also need to replace existing units that are in poor condition (i.e., lacking plumbing and/or kitchen facilities). **Figure 16** summarizes the projected housing needs for all three communities. In total, across the three communities, 4,848 new housing units need to be built to meet projected need by the year 2040. Communities in regions across the state are working together to form

Housing Trusts, or similar organizations, to address these needs. More information can be found in the endnotes of this Chapter.

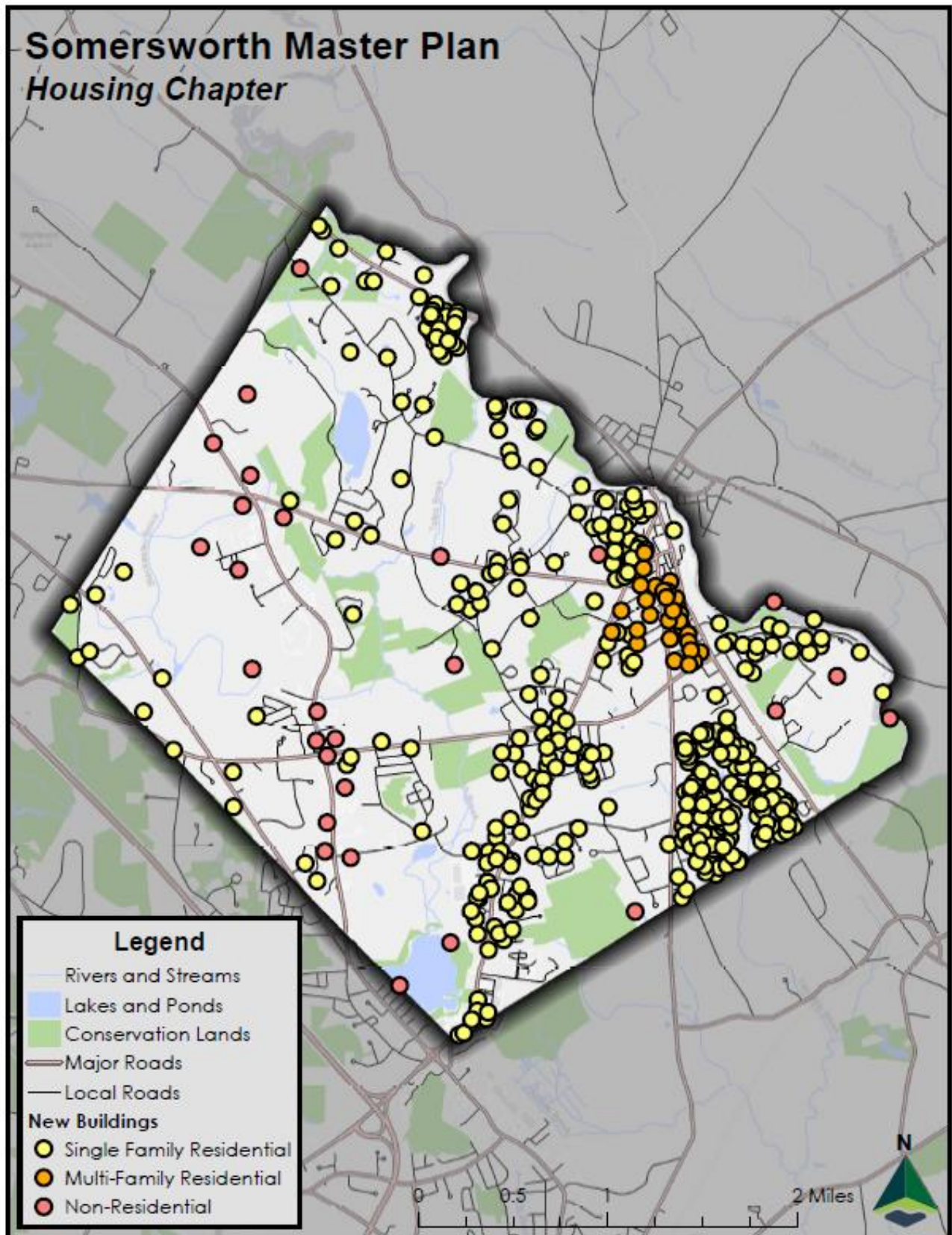
Figure 16: Project Housing Need for Dover, Rochester and Somersworth (Source: 2023 Strafford Regional Housing Needs Assessment)

City	Current Housing Units	New Units Needed (2020-2040)	Replacements Needed (2020)	Total Future Units Needed (2040)
Dover	15,166	2,077	250	17,493
Rochester	14,582	2,023	230	16,835
Somersworth	5,325	748	0	6,073
Totals	35,073	4,848	480	40,401

Theme 7. Somersworth is expected to reach full buildout by 2031.

The Strafford Regional Planning Commission conducted a build-out analysis of the City using CommunityViz, an ArcMap extension used to model build-out scenarios using GIS. A build-out analysis is used to estimate and represent the amount and locations of future developments that could occur in a given area under a given set of regulations. Build-out analyses can be used to visually represent how land use regulations affect future development. CommunityViz takes inputs such as locations of existing buildings, minimum lot sizes, density requirements, set-back requirements, water and sewer availability, and zoning type allowances. The tool uses this data to model where future developments in the City could occur. Data from SRPC’s Regional Housing Needs Assessment was used to calculate the existing growth rate of developments and to model the future growth of development year by year. Based on this analysis, under current zoning and existing conditions, there will be no more space to build in the City of Somersworth by the year 2031 (see **Figure 17**). This analysis also shows key areas where future development “hubs” may occur. In addition to analyzing when buildout could occur in Somersworth, SRPC assessed where housing can be built based on access to water and sewer (Figures 17 and 18). Under existing zoning, if housing development is concentrated in areas where water and sewer are available (**Figure 18**), the City may not be able to create the 748 new units needed by 2040 (see Theme 6) because this infrastructure is limited to areas along major transportation corridors or in the downtown area. Where there is buildable land regardless of water or sewer access (**Figure 19**), housing can still be built, but the density of the housing may be lower and could require larger lot sizes to accommodate a septic system.

Figure 17: Somersworth Buildout Analysis (Source: SRPC, 2023)



Goals

Actions to Meet Goals

Goal 1: Encourage development of diverse and accessible housing types.

Change zoning to allow for more multi-family housing in areas that are currently zoned for single family (such as Hilltop neighborhood).

Encourage the conversion of existing structures into multi-family housing.

Allow for multi-family residential use within the Commercial/Industrial District.

Review and consolidate redundant zoning districts.

Fund regular sewer and water assessments to balance housing development with sewer and water availability.

Update zoning to allow for the building of missing middle housing, allowing for greater diversity and affordability of housing types without changing the character of existing neighborhoods.^{xvii}

Explore development of a Housing Trust or other funding mechanism to create diverse and accessible housing types, especially missing middle housing.^{xviii}

Goal 2: Maintain existing housing stock.

Conduct annual inspections of multi-family housing to ensure they adhere to health and building codes.

Leverage available programs to help landowners maintain their units, including the lead-abatement program,^{xix} Chapter 31 (RSA 79-E),^{xx} NH's Community Development Block Grant program for housing rehabilitation, and revolving loan funds.

Support reinvestment in underutilized buildings and land.

Explore adopting specific areas 79-E:4-b (Residential Property Revitalization Zones)^{xxi} and 79-E:4-c (Housing Opportunity Zones).^{xxii}

Goal 3: Concentrate housing development along existing corridors/densely populated areas for easy access to transportation.

Amend zoning of the Commercial/Industrial District to allow housing along Route 108, leveraging the improvements of the **Complete Streets project** that is currently underway. With a key project goal of safety and mobility, housing added here would be a major benefit to employers in this district of town.

Create more housing downtown.

Work with COAST Bus to ensure neighborhoods with dense housing have access to transit.

Within the Commercial Industrial (C/I) and Residential Commercial (R/C) zones- encourage missed use development in existing commercial areas by adopting new and enhancing existing flexible zoning techniques.

Goal 4: Allow for mixed-use development nodes in more locations around the city.

Use zoning to allow for housing near art, culture, or recreation.

Convert underutilized parking lots for infill development projects to add mixed use and housing.

Investigate zoning changes at West High Street to Blackwater to allow mixed use.

Explore adopting Inclusionary Zoning.

Goal 5: Revitalize downtown as a place to live, visit, and do business.

Allow for and encourage development in the Millyard Zoning District, including housing.

Create new design guidelines/standards for infill development, including potential height restrictions.

Attract a variety of mixed-use development with a focus on uses that are convenient for everyday needs.

Allow larger homes near downtown to be converted to 2 or more units.

Improve connectivity and extend walkable downtown to Berwick, Maine.

Conduct a downtown parking study.^{xxiii}

Encourage conversion of commercial properties/vacant properties to mixed use residential use through streamlined permitting and tax incentives.

Goal 6: Create housing, infrastructure and programs that allow residents to age in Somersworth.

Help support the creation of Accessory Dwelling Units (ADUs) by updating the Zoning Ordinance to include specific models for residents to choose from to easily develop ADUs on their property, as well as by removing permitting barriers.

Encourage development of new and upkeep of existing single-level homes to accommodate older adults and/or people with disabilities.

Allow for/create more housing near major corridors, schools, health and human services and public transportation.

Consider allocating Community Development Block Grant (CDBG) funds for older adults to retrofit their units so they can remain in their homes.

Improve walkability and accessibility by creating more sidewalks connecting neighborhoods and services.

Resources

- I. [SRPC Regional Housing Needs Assessment](#)
- II. [NH Housing Toolbox](#)
- III. [New Hampshire Housing's Lead Hazard Control and Healthy Homes Program](#)
- IV. [Missing Middle Housing](#)

Sources

- ⁱ SRPC's Regional Housing Needs Assessment, https://strafford.org/uploads/documents/plans/rpc/rhna_2023.pdf
- ⁱⁱ American Community Survey 5-Year Estimates
- ⁱⁱⁱ American Community Survey 5-Year Estimates
- ^{iv} SRPC Building Permit Data and Somersworth Code Enforcement Reports for 2020-2022.
- ^v New Hampshire Housing Finance Authority, <https://www.nhhfa.org/wp-content/uploads/2023/07/NHH-2023-Res-Rental-Survey-Report.pdf>
- ^{vi} New Hampshire Housing Finance Authority
- ^{vii} New Hampshire Housing Finance Authority
- ^{viii} US Department of Housing and Urban Development, https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2022_code/2022summary.odn
- ^{ix} American Community Survey 5-year Estimates
- ^x SRPC's Regional Housing Needs Assessment, https://strafford.org/uploads/documents/plans/rpc/rhna_2023.pdf
- ^{xi} <https://www.nh.gov/labor/inspection/wage-hour/minimum-wage.htm>
- ^{xii} American Community Survey 5-year Estimates
- ^{xiii} SRPC's Regional Housing Needs Assessment, https://strafford.org/uploads/documents/plans/rpc/rhna_2023.pdf
- ^{xiv} SRPC's Regional Housing Needs Assessment, https://strafford.org/uploads/documents/plans/rpc/rhna_2023.pdf
- ^{xv} https://www.nhhfa.org/wp-content/uploads/2019/06/NH_Workforce_Housing_Law_Summary.pdf
- ^{xvi} "Affordable" means that all housing expenses (such as rent or mortgage, utilities, property taxes, HOA, insurance, etc.) do not exceed 30 percent of a household's gross annual income.
- ^{xvii} <https://missingmiddlehousing.com/>
- ^{xviii} According to the Housing Trust Fund Project: Housing trust funds are distinct funds established by city, county, or state governments that receive ongoing dedicated public funding sources to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent, affordable homes. Housing trust funds systemically shift affordable housing funding from annual budget allocations to the commitment of dedicated public revenue. While housing trust funds can also be a repository for private donations, they are not public/private partnerships, nor are they endowed funds operating from interest and other earnings. There are several models of Housing Trusts around the State of New Hampshire, including: Contoocook Housing Trust (<http://www.housingtrust.org/>) the Manchester Housing Alliance Trust Fund (<https://mhalt.org/>).
- ^{xix} New Hampshire Housing Finance Authority, <https://www.nhhfa.org/rental-assistance/landlords-property-owners/lead-and-healthy-homes/>
- ^{xx} https://www.somersworthnh.gov/sites/g/files/vyhlif1226/f/uploads/chapter_31-community_revitalization_tax_relief_incentive.pdf
- ^{xxi} <https://gencourt.state.nh.us/rsa/html/V/79-E/79-E-4-b.htm>
- ^{xxii} <https://www.gencourt.state.nh.us/rsa/html/v/79-e/79-e-mrq.htm>
- ^{xxiii} This project is being completed with assistance from Strafford Regional Planning Commission as of March 2024.

Appendix A: Supporting Data

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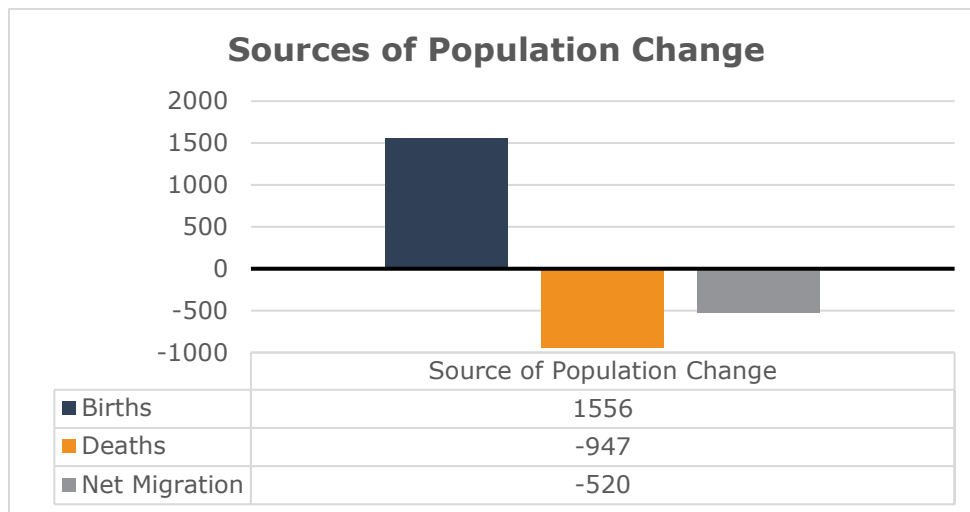
Demographics

Figure 1: Population Estimates and Projections

	Year	Population
Estimates	2000	11,477
	2010	11,766
	2011	11,777
	2012	11,765
	2013	11,754
	2014	11,718
	2015	11,698
	2016	11,684
	2017	11,751
	2018	11,848
	2019	11,844
	2020	11,855
	2021	12,008
Projections	2025	12,348
	2030	12,760
	2035	13,102
	2040	13,345
	2045	13,492
	2050	13,590

Sources: Census, NHOPD 2000-2050

Figure 2: Sources of Population Change



Sources: Census, NH Vital Stats 2010-2020

Figure 3: Population by Race and Ethnicity

Race and Ethnicity		Somersworth	Strafford County
Total Population		11,964	130,598
	Hispanic	531	3,626
	Not Hispanic	11,433	126,972
White		10,379	118,445
	Hispanic	144	1,864
	Not Hispanic	10,235	116,581
African American		208	1,382
	Hispanic	-	55
	Not Hispanic	208	1,327
American Indian		6	51
	Hispanic	-	-
	Not Hispanic	6	51
Asian		576	4,204
	Hispanic	14	36
	Not Hispanic	562	4,168
Native Hawaiian or Pacific Islander		-	149
	Hispanic	-	-
	Not Hispanic	-	149
Some Other Race		47	740
	Hispanic	47	540
	Not Hispanic	-	200
Two or More Races		748	5,627
	Hispanic	326	1,131
	Not Hispanic	422	4,496

Source: ACS 2017-2021

Figure 4: Population with any Disability

	Somersworth	Strafford County
Total Population	11,964	130,598
With a Disability	1,741	16,574
Without	10,223	114,024

Source: ACS 2017-2021

Figure 5: Median Age

Year	Somersworth	Strafford County	NH
2011	36.1	36.6	40.7
2016	35.6	37.1	42.4
2021	39.7	37	43

Source: ACS 2017-2021

Figure 6: Population by Age

	Somersworth			Strafford County			NH		
	2011	2016	2021	2011	2016	2021	2011	2016	2021
Under 10 Years	1,775	1,459	778	13,514	13,218	12,138	149,442	138,762	132,275
10 - 19 Years	1,040	1,353	1,852	18,342	17,794	19,503	181,079	167,495	167,322
20 - 29 Years	1,970	2,071	1,710	20,097	21,657	21,599	156,145	167,554	171,524
30 - 39 Years	1,873	1,616	1,686	15,237	14,332	16,401	156,508	151,409	167,257
40 - 49 Years	1,602	1,407	1,796	18,223	16,058	14,588	214,677	182,703	167,105
50 - 59 Years	1,477	1,740	1,568	17,086	18,596	18,588	203,710	217,950	212,813
60 - 69 Years	968	1,124	1,557	10,339	12,942	15,434	133,869	164,287	189,301
70 - 79 Years	693	604	826	6,049	7,066	7,468	70,892	84,791	109,578
Over 80 Years	432	382	191	3,972	4,250	4,879	49,589	52,552	55,000

Source: ACS 2006-2021

Income

Figure 7: Median Household Income By Tenure

Households	Somersworth			Strafford County		
	2011	2016	2021	2011	2016	2021
All Households	\$51,350	\$60,943	\$68,762	\$59,082	\$63,533	\$76,560
Owner	\$67,257	\$74,107	\$79,258	\$75,781	\$80,798	\$97,580
Renter	\$37,193	\$41,875	\$48,260	\$34,063	\$38,225	\$49,225

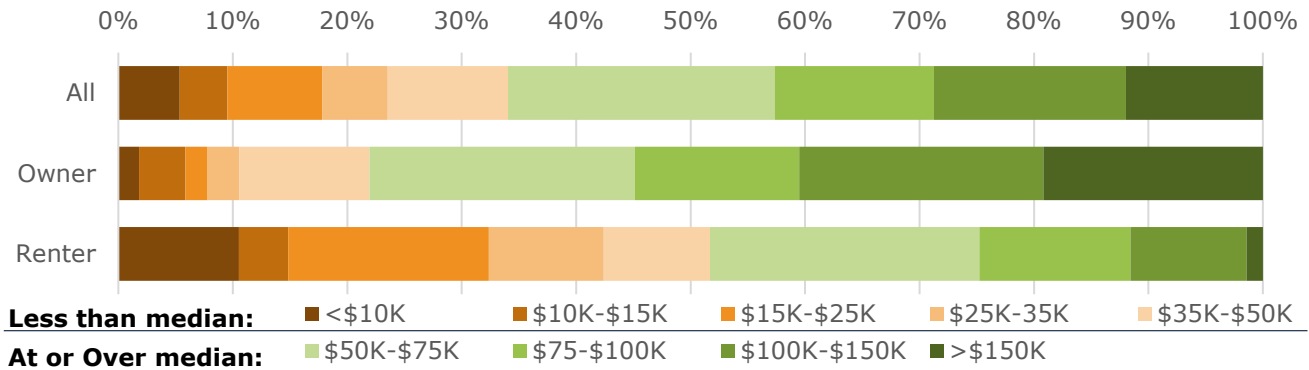
Source: ACS 2006-2021

Figure 8: Households by Income Bracket and Tenure

Income	Somersworth			Strafford County		
	All	Owner	Renter	All	Owner	Renter
<\$10K	5.35%	1.81%	10.52%	3.81%	2.20%	6.98%
\$10K-\$15K	4.17%	4.07%	4.30%	4.10%	2.07%	8.09%
\$15K-\$25K	8.27%	1.90%	17.55%	5.84%	3.22%	10.99%
\$25K-\$35K	5.74%	2.79%	10.04%	7.73%	5.81%	11.49%
\$35K-\$50K	10.51%	11.36%	9.28%	9.39%	7.51%	13.10%
\$50K-\$75K	23.32%	23.18%	23.53%	18.27%	17.39%	19.98%
\$75-\$100K	13.90%	14.38%	13.20%	12.47%	12.74%	11.93%
\$100K-\$150K	16.78%	21.34%	10.14%	18.17%	22.63%	9.39%
>\$150K	11.95%	19.17%	1.43%	20.23%	26.42%	8.03%

Source: ACS 2017-2021

Figure 9: Households by Income Bracket and Tenure and Relationship to Median Income



Source: ACS 2017-2021

Figure 10: Households by Cost Burden Status

Household Incomes	Total			Cost Burdened			Not Cost Burdened		
	All	Owner	Renter	All	Owner	Renter	All	Owner	Renter
Under \$20K	603	207	396	422	152	270	181	55	126
\$20K-\$34.9K	593	115	478	534	84	450	59	31	28
\$35K-\$49.9K	540	346	194	342	230	112	198	116	82
\$50K-\$74.9K	1,198	706	492	546	459	87	652	247	405
Over \$75K	2,190	1,672	518	167	148	19	2,023	1,524	499
No Income	13	-	13						

Source: ACS 2017-2021

Households

Figure 11: Households by Tenure

Households	Somersworth			Strafford County			NH		
	2011	2016	2021	2011	2016	2021	2011	2016	2021
All	4,739	4,646	5,137	46,384	47,779	50,630	514,869	521,373	540,498
Owner	2,797	2,532	3,046	31,494	31,102	33,577	373,342	368,553	387,149
Renter	1,942	2,114	2,091	14,890	16,677	17,053	141,527	152,820	153,349

Source: ACS 2017-2021

Figure 12: Average Household Size by Tenure

Households	Somersworth			Strafford County			NH		
	2011	2016	2021	2011	2016	2021	2011	2016	2021
All	2.49	2.53	2.33	2.49	2.46	2.4	2.48	2.47	2.46
Owner	2.55	2.77	2.56	2.63	2.58	2.57	2.61	2.58	2.61
Renter	2.41	2.24	1.99	2.18	2.22	2.07	2.13	2.19	2.1

Source: ACS 2017-2021

Figure 13: Households by Size

Households	Somersworth			Strafford County			NH		
	2011	2016	2021	2011	2016	2021	2011	2016	2021
Size = 1	1,176	887	1,570	11,574	12,130	13,454	128,449	133,879	144,294
Size = 2	1,726	1,703	1,616	17,308	17,998	19,343	191,384	198,326	208,156
Size = 3	745	1,108	992	7,375	8,296	8,027	82,399	84,590	82,400
Size = 4	723	682	653	6,865	6,320	6,509	74,280	67,909	67,848
Size = 5	245	219	266	2,197	2,102	2,387	26,676	25,238	25,325
Size = 6	121	47	24	752	765	577	7,836	7,350	8,212
Size >= 7	3	-	16	313	168	333	3,845	4,081	4,263

Source: ACS 2017-2021

Figure 14: Households by Type

Households	Somersworth			Strafford County		
	2011	2016	2021	2011	2016	2021
Family Households	3,035	3,341	3,149	30,058	30,709	32,023
with Married Couple	2,282	2,554	2,295	23,598	24,120	25,315
with Unmarried Female Householder	573	579	587	4,539	4,432	4,102
with Unmarried Male Householder	180	208	267	1,921	2,157	2,606
Non-Family Households	1,704	1,305	1,988	16,326	17,070	18,607
One Person	1,176	887	1,570	11,574	12,130	13,454
Multiple People	528	418	418	4,752	4,940	5,153

Source: ACS 2017-2021

Figure 15: Households with Children

Households	Somersworth			Strafford County		
	2011	2016	2021	2011	2016	2021
Households with "own" children	1,660	1,706	1,553	14,319	13,773	13,539
Married Parents	1,201	1,115	1,010	10,209	9,268	9,527
Single Parents	459	591	543	4,110	4,505	4,012
Unmarried Female Parent	279	434	390	2,772	2,913	2,567
Unmarried Male Parent	459	591	543	1,338	1,592	1,445

Source: ACS 2017-2021

Figure 16: People Living Alone

Households	Somersworth			Strafford County		
	2011	2016	2021	2011	2016	2021
Under 65 Years Old	744	525	1,055	7,743	7,433	8,321
Over 65 Years Old	432	362	515	3,831	4,697	5,133

Source: ACS 2017-2021

Somersworth Housing Stock

Figure 17: Permitted New Buildings

Year	Residential			Other		Total
	Single Family	Multifamily	Manufactured Housing	Commercial	Other	
2008	19	0	0	2	0	21
2009	19	0	0	4	0	23
2010	17	0	0	8	0	25
2011	3	0	0	2	2	7
2012	3	0	0	2	1	6
2013	0	0	0	0	0	0
2014	3	0	3	4	0	10
2015	11	0	0	0	0	11
2016	15	0	7	3	1	26
2017	18	0	4	3	0	25
2018	12	0	0	3	0	15
2019	23	0	6	0	0	29
2020	36	9	9	2	1	57
2021	42	0	14	0	1	57

Source: SRPC's Building Permit Database 2008-2021

Figure 18: Buildable Land and Utilities

Buildable Land with Access to...	Land Acres	% of Land
Water and Sewer Infrastructure	605.98	10%
Water Infrastructure Only	1093.9	19%
Sewer Infrastructure Only	0	0%
All Buildable Land	1283.15	22%

Source: City Data 2023

Figure 19: Potential and Existing Density

Infrastructure	Potential Density		Existing Density Range
	Low	High	
Water and Sewer	4 units/acre	6 units/acre	0.05 - 26.49 units/acre
Water or Sewer	1 unit/acre	1.5 units/acre	0.05 - 7.42 units/acre
None	0.5 unit/acre	1 unit/acre	(DES Septic Prevails)

Source: City Data 2023

Figure 20: Somersworth Zoning

Housing Type	Land Acres	% of Land
All Land	5891.02	100%
All Residential	3773.59	64%
Single Family (Allowed + Conditional)	3773.59	64%
Single Family (Allowed)	3773.59	64%
Single Family (Conditional)	0	0%
Two-Family (Allowed + Conditional)	749.36	13%
Two-Family (Allowed)	749.36	13%
Two-Family (Conditional)	0	0%
Multi-Family (Allowed + Conditional)	407.22	7%
Multi-Family (Allowed)	269.11	5%
Multi-Family (Conditional)	138.11	2%

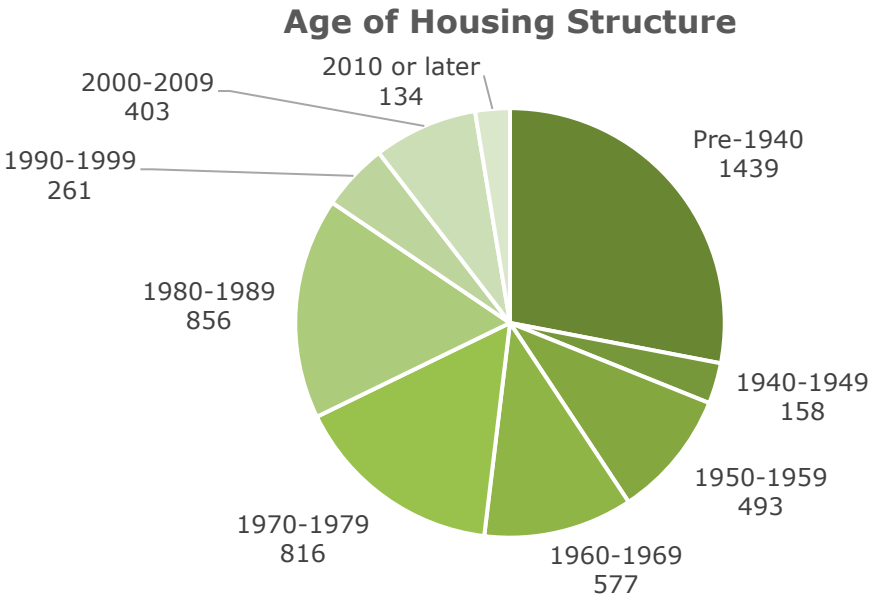
Source: City Data 2023

Figure 21: Number of Units in Structures

	Somersworth		Strafford County	
	2016	2021	2016	2021
1 Unit in Structure	2,890	3,014	36,382	37,975
2 Units	761	947	3,552	3,769
3-4 Units	457	616	4,277	4,238
5-9 Units	314	215	2,983	3,150
10-19 Units	181	265	1,592	1,943
20-49 Units	361	228	2,334	2,626
50+ Units	27	256	1,269	1,439
Total Households	4,646	5,137	47,779	50,630

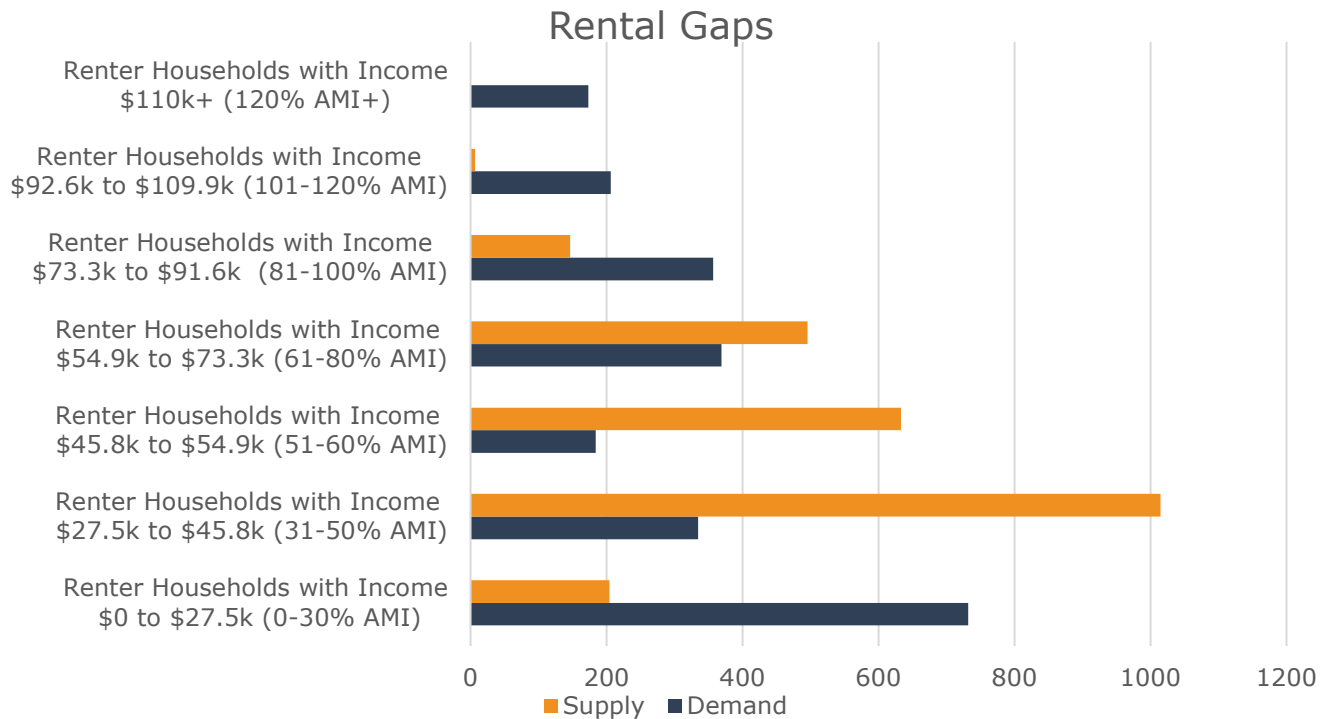
Source: ACS 2017-2021

Figure 22: Age of Housing Structure



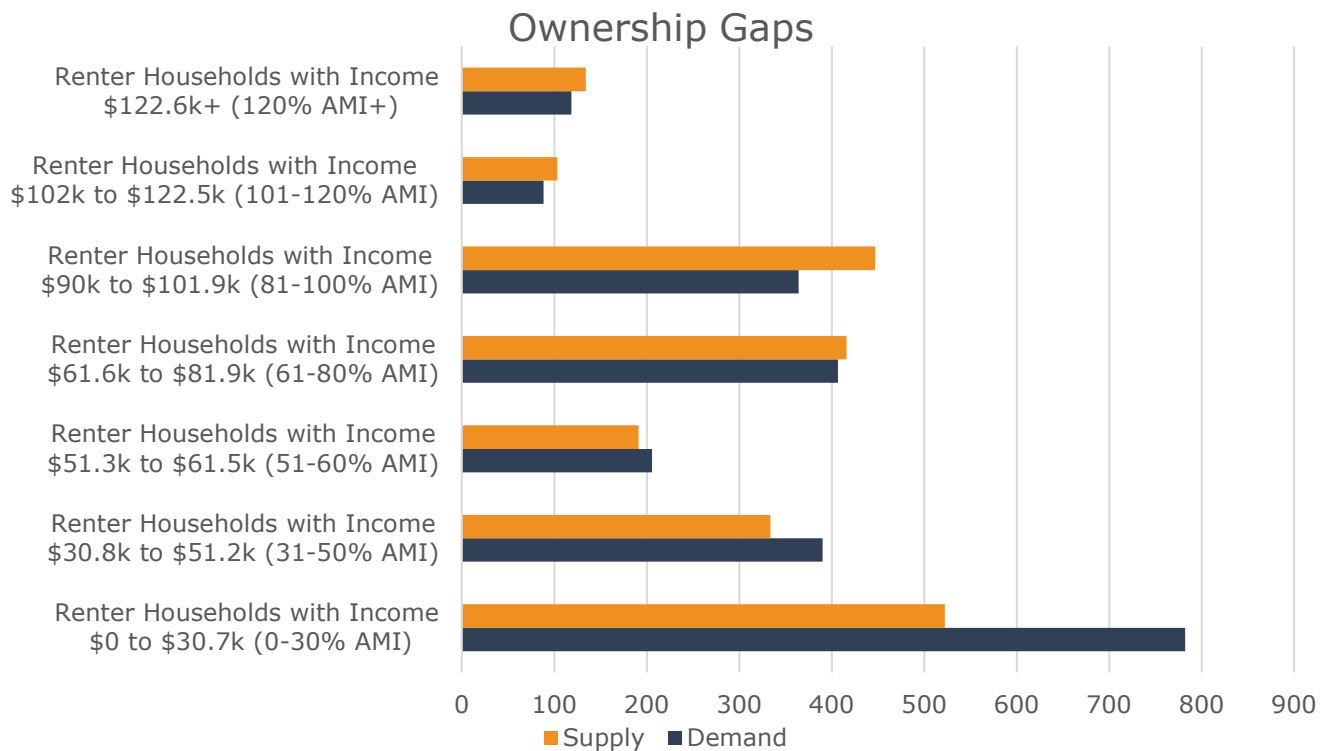
Source: ACS 2017-2021

Figure 23: Housing Gaps for Rental Housing



Source: Regional Housing Needs Assessment 2021

Figure 24: Housing Gaps for Home Ownership



Source: Regional Housing Needs Assessment 2021

Figure 25: Housing Production Needs for Somersworth

New Units Needed by		2025	2030	2035	2040
Total		254	479	632	748
Owner Occupied		171	320	419	493
	Below 100% AMI	85	162	212	253
	Above 100% AMI	85	159	207	240
Renter Occupied		84	159	212	255
	Below 100% AMI	27	53	71	87
	Above 100% AMI	56	106	141	168

Source: Regional Housing Needs Assessment 2021

Affordability

Figure 26: Median Home Purchase and Rental Costs

Year	Median Purchase Prices			Median Rent (All Units)		
	Somersworth	Strafford County	NH	Somersworth	Strafford County	NH
2002	\$159,933	\$175,000	\$189,900	\$740	\$775	\$810
2003	\$175,000	\$199,500	\$215,000	\$755	\$789	\$854
2004	\$210,000	\$220,000	\$238,000	\$796	\$883	\$896
2005	\$238,450	\$235,000	\$250,000	\$833	\$863	\$901
2006	\$247,200	\$229,900	\$249,900	\$916	\$916	\$928
2007	\$240,000	\$235,000	\$252,500	\$938	\$932	\$946
2008	\$235,000	\$225,500	\$240,000	\$930	\$932	\$969
2009	\$190,000	\$194,933	\$210,000	\$884	\$928	\$969
2010	\$189,900	\$195,000	\$215,000	\$944	\$937	\$980
2011	\$163,000	\$186,250	\$207,000	\$926	\$935	\$983
2012	\$147,000	\$187,900	\$205,000	\$945	\$950	\$1,005
2013	\$164,930	\$200,000	\$220,000	\$952	\$942	\$1,018
2014	\$161,533	\$210,000	\$219,000	\$974	\$974	\$1,037
2015	\$164,900	\$205,000	\$221,000	\$974	\$992	\$1,069
2016	\$180,200	\$211,500	\$230,000	\$1,054	\$1,043	\$1,113
2017	\$199,500	\$229,000	\$240,000	\$1,179	\$1,108	\$1,143
2018	\$213,800	\$244,900	\$254,000	\$1,355	\$1,146	\$1,177
2019	\$230,000	\$255,000	\$270,000	\$1,246	\$1,259	\$1,251
2020	\$260,000	\$284,500	\$302,300	\$1,107	\$1,210	\$1,283
2021	\$300,000	\$320,000	\$350,000	\$1,394	\$1,356	\$1,373
2022	\$350,000	\$365,000	\$400,000	\$1,414	\$1,518	\$1,510

Source: New Hampshire Housing Finance Authority 2002-2022

Figure 27: Portsmouth-Rochester Metro Area Fair Market Rents

Unit Size	2020	2021	2022	2023
Studio/0 Bedroom	\$1,000	\$969	\$977	\$1,112
1 Bedroom	\$1,029	\$1,033	\$1,092	\$1,232
2 Bedroom	\$1,315	\$1,330	\$1,399	\$1,563
3 Bedroom	\$1,795	\$1,803	\$1,871	\$2,034
4 Bedroom	\$2,212	\$2,226	\$2,295	\$2,488
5 Bedroom	\$2,544	\$2,560	\$2,639	\$2,861
6+ Bedroom	\$2,876	\$2,894	\$2,984	\$3,234

Source: HUD 2020-2023

Figure 28: Housing Choice Vouchers

Housing Choice Vouchers (2021)	
Number of Households	82
Average rent	\$1,296
Median rent	\$1,136
Applicants	61
Actively looking for units	4

Source: Regional Housing Needs Assessment 2021

Figure 29: Subsidized Housing Units

Subsidized Units	Somersworth	Strafford County
LIHTC Units	Yes	
Special Needs Units	No	
Age-Restricted Units	Yes	
% Age-Restricted Units	57%	52%
% Units within 1/2 mile of Transit	78%	82%
Total Subsidized Units	374	2643

Source: Regional Housing Needs Assessment 2021

Figure 30: Employment and Wages for Strafford County's Top Occupations

Occupations	Employees	Wages			
		Entry	Mean	Experience	Median
Total, All Occupations	47,530	\$29,316	\$59,686	\$74,871	\$46,334
Retail	1,230	\$24,514	\$35,302	\$40,697	\$30,917
Health Care Practitioners	3,570	\$50,137	\$105,849	\$133,706	\$78,260
Health Care Support	1,750	\$29,131	\$37,721	\$42,016	\$37,104
Education	4,240	\$34,087	\$61,793	\$75,646	\$57,034
Food Service and Preparation	4,380	\$21,708	\$31,766	\$36,795	\$29,555

Source: NH Employment Security 2022

Figure 31: Maximum Affordable Rent for Strafford County's Top Occupations

Occupations	Employees	Max Rent Affordable				Median Rent
		Entry	Mean	Experience	Median	
Total, All Occupations	47,530	\$733	\$1,492	\$1,872	\$1,158	\$1,518
Retail	1,230	\$613	\$883	\$1,017	\$773	\$1,518
Health Care Practitioners	3,570	\$1,253	\$2,646	\$3,343	\$1,957	\$1,518
Health Care Support	1,750	\$728	\$943	\$1,050	\$928	\$1,518
Education	4,240	\$852	\$1,545	\$1,891	\$1,426	\$1,518
Food Service and Preparation	4,380	\$543	\$794	\$920	\$739	\$1,518

Source: NH Employment Security 2022

Figure 32: Maximum Affordable Home Purchase Price for Strafford County's Top Occupations

Occupations	Employees	Max Mortgage Affordable				Median Price
		Entry	Mean	Experience	Median	
Total, All Occupations	47,530	\$100,500	\$205,000	\$257,000	\$159,000	\$365,000
Retail	1,230	\$84,000	\$121,000	\$139,500	\$106,000	\$365,000
Health Care Practitioners	3,570	\$172,000	\$363,000	\$459,000	\$268,500	\$365,000
Health Care Support	1,750	\$100,000	\$129,500	\$144,000	\$127,400	\$365,000
Education	4,240	\$117,000	\$212,000	\$259,500	\$195,500	\$365,000
Food Service and Preparation	4,380	\$74,500	\$109,000	\$126,000	\$101,500	\$365,000

Source: NH Employment Security 2022

Living Wage

The MIT Living Wage Calculator estimates the cost of living in a county and determines the necessary living wage and the poverty wage based on those costs. The table below represents the Strafford County Living Wages.

Figure 33: Living Wages for Strafford County

Household Type	Poverty Wage	Poverty Salary	Poverty Salary per month	Living Wage	Living Salary	Living Salary per month	
1 Adult	0 Children	\$6.53	\$13,582	\$1,132	\$17.45	\$36,296	\$3,025
	1 Child	\$8.80	\$18,304	\$1,525	\$35.87	\$74,610	\$6,217
	2 Children	\$11.07	\$23,026	\$1,919	\$46.14	\$95,971	\$7,998
	3 Children	\$13.34	\$27,747	\$2,312	\$61.30	\$127,504	\$10,625
2 Adults (1 Working)	0 Children	\$8.80	\$18,304	\$1,525	\$27.43	\$57,054	\$4,755
	1 Child	\$11.07	\$23,026	\$1,919	\$33.95	\$70,616	\$5,885
	2 Children	\$13.34	\$27,747	\$2,312	\$38.62	\$80,330	\$6,694
	3 Children	\$15.61	\$32,469	\$2,706	\$43.86	\$91,229	\$7,602
2 Adults (both working)	0 Children	\$4.40	\$9,152	\$763	\$13.71	\$28,517	\$2,376
	1 Child	\$5.54	\$11,523	\$960	\$19.88	\$41,350	\$3,446
	2 Children	\$6.67	\$13,874	\$1,156	\$25.12	\$52,250	\$4,354
	3 Children	\$7.81	\$16,245	\$1,354	\$30.65	\$63,752	\$5,313

Source: MIT Living Wage Calculator 2022

Income vs Mortgages

Figure 34: Down Payment, Mortgages, and Salaries Needed to Afford Median Priced Homes

Loan Assumptions			Down Payment			Monthly Mortgage Payment				Monthly Mortgage Payment + Utilities, Tax, PMI, and Insurance				Median Rents	Salary Needed					Actual
Year	Average 30 year rate	Median Price	20% Down	10% Down	3.5% Down	20% Down	10% Down	3.5% Down	0% Down	20% Down	10% Down	3.5% Down	0% Down	All Units	20% Down	10% Down	3.5% Down	0% Down	Median Rent	Per capita income
2000	8.053462	\$128,500	\$25,700	\$12,850	\$4,498	\$758	\$853	\$915	\$948	\$758	\$1,237	\$1,326	\$1,374	-	\$30,326	\$49,469	\$53,042	\$54,965	-	\$28,344
2001	6.967885	\$156,000	\$31,200	\$15,600	\$5,460	\$828	\$931	\$998	\$1,035	\$828	\$1,350	\$1,448	\$1,500	-	\$33,104	\$54,001	\$57,901	\$60,002	-	\$30,340
2002	6.537308	\$175,000	\$35,000	\$17,500	\$6,125	\$888	\$999	\$1,072	\$1,110	\$888	\$1,449	\$1,554	\$1,610	\$830	\$35,533	\$57,964	\$62,150	\$64,404	\$33,200	\$30,544
2003	5.826981	\$199,500	\$39,900	\$19,950	\$6,983	\$939	\$1,057	\$1,133	\$1,174	\$939	\$1,532	\$1,643	\$1,702	\$857	\$37,568	\$61,283	\$65,709	\$68,092	\$34,280	\$31,219
2004	5.839231	\$220,000	\$44,000	\$22,000	\$7,700	\$1,037	\$1,167	\$1,251	\$1,296	\$1,037	\$1,692	\$1,814	\$1,880	\$902	\$41,483	\$67,670	\$72,557	\$75,189	\$36,080	\$32,885
2005	5.866731	\$235,000	\$47,000	\$23,500	\$8,225	\$1,111	\$1,250	\$1,340	\$1,389	\$1,111	\$1,812	\$1,943	\$2,014	\$899	\$44,444	\$72,499	\$77,735	\$80,555	\$35,960	\$33,923
2006	6.413269	\$229,900	\$45,980	\$22,990	\$8,047	\$1,152	\$1,296	\$1,390	\$1,440	\$1,152	\$1,879	\$2,015	\$2,088	\$929	\$46,081	\$75,170	\$80,599	\$83,522	\$37,160	\$34,975
2007	6.337308	\$235,000	\$47,000	\$23,500	\$8,225	\$1,168	\$1,314	\$1,409	\$1,460	\$1,168	\$1,906	\$2,043	\$2,117	\$956	\$46,730	\$76,228	\$81,733	\$84,698	\$38,240	\$36,412
2008	6.02717	\$225,500	\$45,100	\$22,550	\$7,893	\$1,085	\$1,220	\$1,308	\$1,356	\$1,085	\$1,769	\$1,897	\$1,966	\$965	\$43,390	\$70,779	\$75,891	\$78,644	\$38,600	\$38,107
2009	5.036538	\$194,933	\$38,987	\$19,493	\$6,823	\$841	\$946	\$1,014	\$1,051	\$841	\$1,371	\$1,470	\$1,524	\$961	\$33,626	\$54,852	\$58,813	\$60,946	\$38,440	\$37,392
2010	4.689808	\$195,000	\$39,000	\$19,500	\$6,825	\$808	\$909	\$975	\$1,010	\$808	\$1,318	\$1,413	\$1,465	\$971	\$32,325	\$52,730	\$56,538	\$58,589	\$38,840	\$38,395
2011	4.447885	\$186,250	\$37,250	\$18,625	\$6,519	\$750	\$844	\$905	\$938	\$750	\$1,224	\$1,312	\$1,360	\$973	\$30,014	\$48,961	\$52,497	\$54,401	\$38,920	\$39,915
2012	3.6575	\$187,900	\$37,580	\$18,790	\$6,577	\$688	\$774	\$830	\$860	\$688	\$1,123	\$1,204	\$1,248	\$979	\$27,532	\$44,911	\$48,154	\$49,901	\$39,160	\$41,160
2013	3.975577	\$200,000	\$40,000	\$20,000	\$7,000	\$762	\$857	\$919	\$952	\$762	\$1,242	\$1,332	\$1,380	\$981	\$30,465	\$49,695	\$53,284	\$55,217	\$39,240	\$41,629
2014	4.168868	\$210,000	\$42,000	\$21,000	\$7,350	\$818	\$921	\$987	\$1,023	\$818	\$1,335	\$1,432	\$1,484	\$1,012	\$32,740	\$53,407	\$57,264	\$59,341	\$40,480	\$43,398
2015	3.850577	\$205,000	\$41,000	\$20,500	\$7,175	\$769	\$865	\$927	\$961	\$769	\$1,254	\$1,345	\$1,394	\$1,026	\$30,756	\$50,171	\$53,794	\$55,745	\$41,040	\$45,718
2016	3.654038	\$211,500	\$42,300	\$21,150	\$7,403	\$774	\$871	\$934	\$968	\$774	\$1,263	\$1,354	\$1,404	\$1,083	\$30,976	\$50,530	\$54,179	\$56,144	\$43,320	\$47,007
2017	3.989808	\$229,000	\$45,800	\$22,900	\$8,015	\$874	\$983	\$1,054	\$1,092	\$874	\$1,425	\$1,528	\$1,583	\$1,156	\$34,942	\$56,999	\$61,116	\$63,332	\$46,240	\$48,413
2018	4.544615	\$244,933	\$48,987	\$24,493	\$8,573	\$998	\$1,123	\$1,204	\$1,248	\$998	\$1,628	\$1,746	\$1,809	\$1,174	\$39,921	\$65,122	\$69,825	\$72,357	\$46,960	\$50,729
2019	3.935769	\$255,000	\$51,000	\$25,500	\$8,925	\$966	\$1,087	\$1,166	\$1,208	\$966	\$1,576	\$1,690	\$1,752	\$1,347	\$38,656	\$63,057	\$67,611	\$70,063	\$53,880	\$53,852
2020	3.111698	\$284,533	\$56,907	\$28,453	\$9,959	\$973	\$1,095	\$1,174	\$1,217	\$973	\$1,588	\$1,703	\$1,764	\$1,291	\$38,938	\$63,518	\$68,105	\$70,575	\$51,640	\$57,449
2021	2.957692	\$320,000	\$64,000	\$32,000	\$11,200	\$1,073	\$1,208	\$1,295	\$1,342	\$1,073	\$1,751	\$1,878	\$1,946	\$1,394	\$42,939	\$70,044	\$75,103	\$77,827	\$55,760	\$61,139
2022	5.344038	\$365,000	\$73,000	\$36,500	\$12,775	\$1,629	\$1,833	\$1,966	\$2,037	\$1,629	\$2,658	\$2,850	\$2,953	\$1,518	\$65,179	\$106,324	\$114,003	\$118,138	\$60,720	-

Source: US Federal Reserve and NHHFA 2000-2022

Base Assumptions used in the table above:

- Median Purchase Prices are for Strafford County
- 30-year interest rates are annual averages for each year
- "Mortgage + PMI" accounts for utilities, tax, PMI and mortgage insurance and assumes that these cost 45% of the original mortgage payment.
- Salary needed to afford each mortgage is the salary at which Mortgage + PMI is less than 30% of the monthly income.
- Down payments used are:
 - 20% to avoid needing PMI and Mortgage Insurance
 - 10% as an easier to attain high percentage down
 - 3.5% as a common minimum for many assistance programs
 - 0% as the minimum for veteran assistance and other programs