

HOUSING ADVOCACY

SEACOAST BOARD MASTERMIND ROUNDTABLE SERIES



HOW MUCH HOUSING DOES NH NEED?

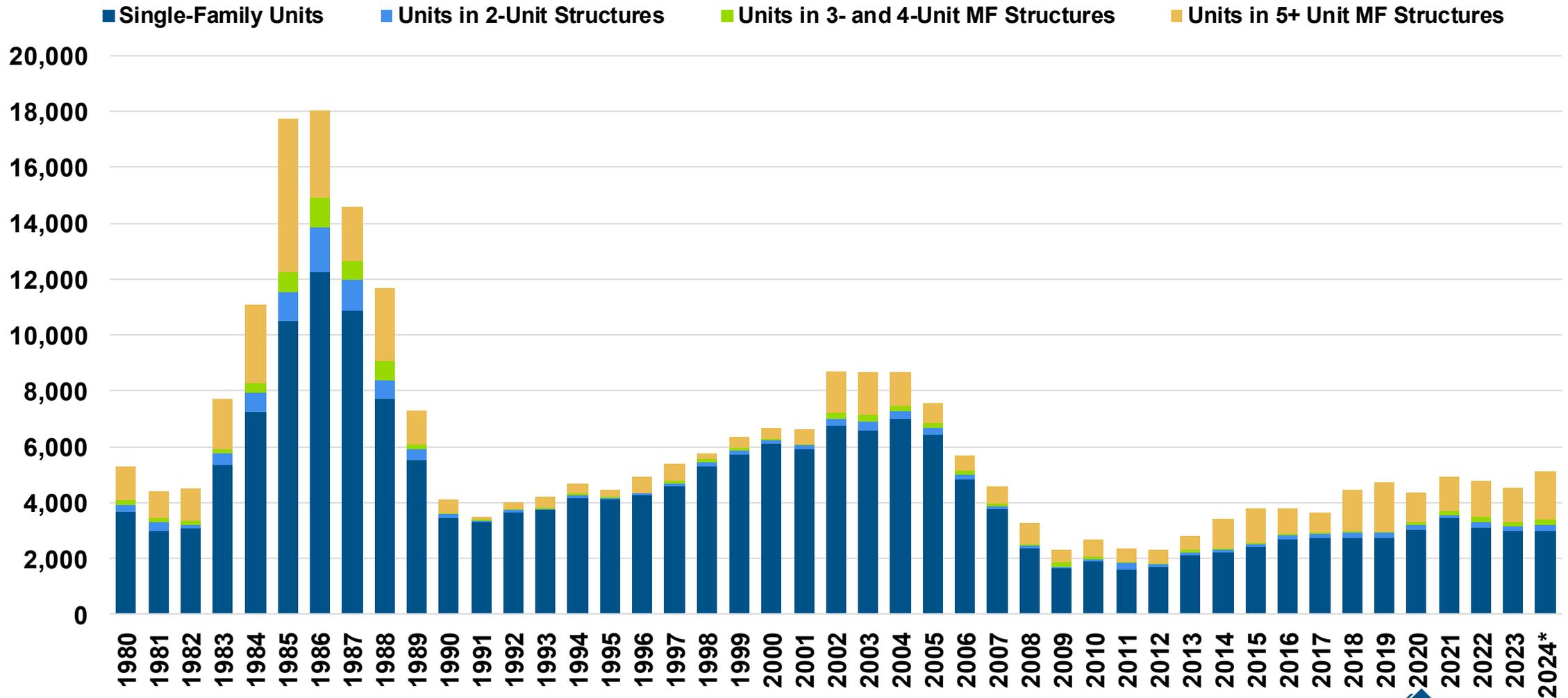
Based on estimated population growth:

- Almost **60,000 new units** between 2020 and 2030
- Nearly **90,000 new units** between 2020 and 2040
- To meet production needs, building permit activity must **increase by 36% statewide** over recent levels



552 square foot, single-family house on Charles Street in Rochester, NH. Zillow estimate is \$229,000

NH BUILDING PERMITS ISSUED 1980 - 2024



Source: U.S. Census Bureau, Construction Statistics Division
 Notes: *2024 Preliminary Annual Permits by State Data



SINGLE-FAMILY MEDIAN SALES PRICE

Median household income and median house price of single family homes in NH
(in current U.S. dollars)

HOUSING AFFORDABILITY IN NEW HAMPSHIRE



AS OF JUNE 2025

MEDIAN SALE PRICE FOR A SINGLE-FAMILY HOME

\$565,000
RECORD HIGH

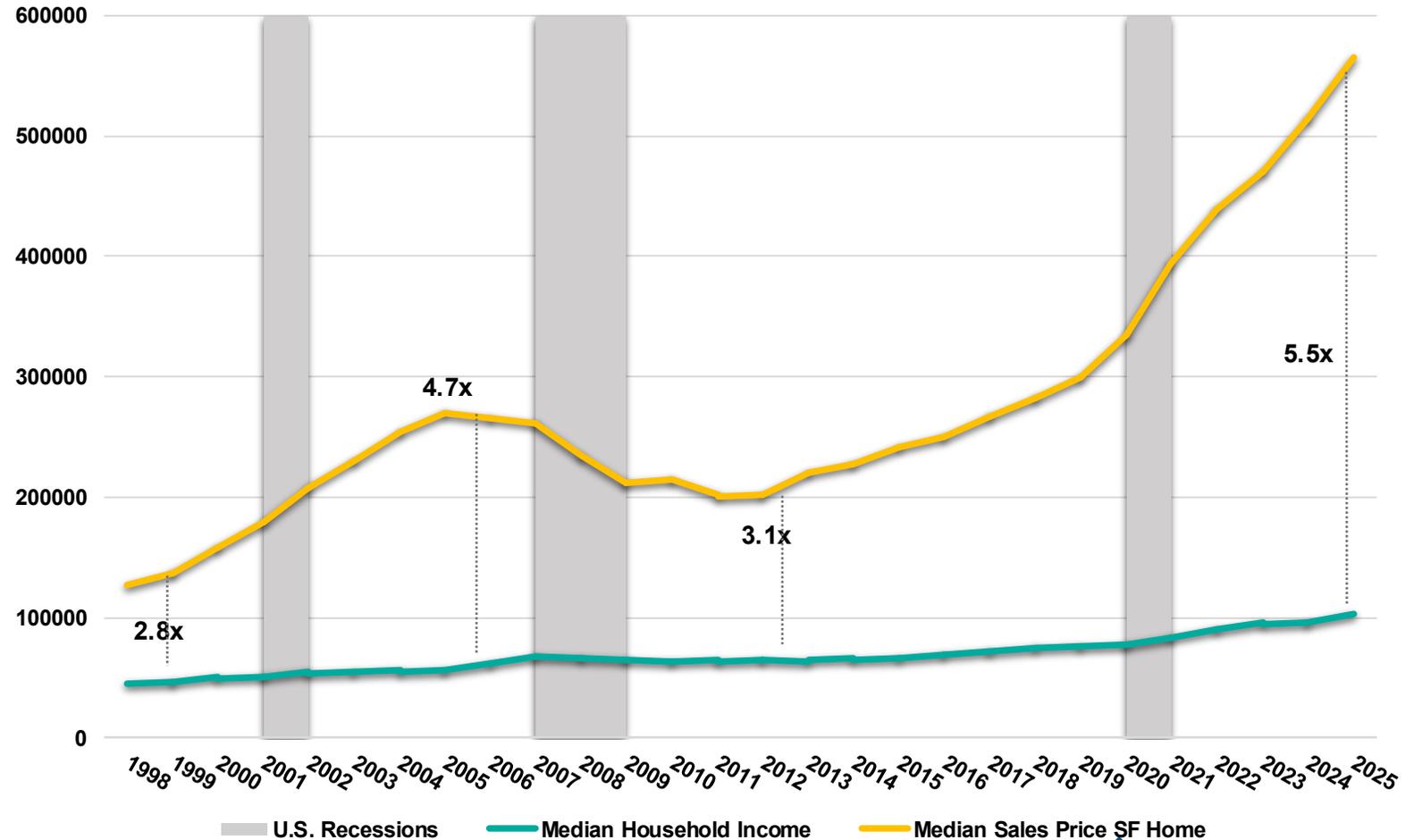
INCOME NEEDED TO AFFORD



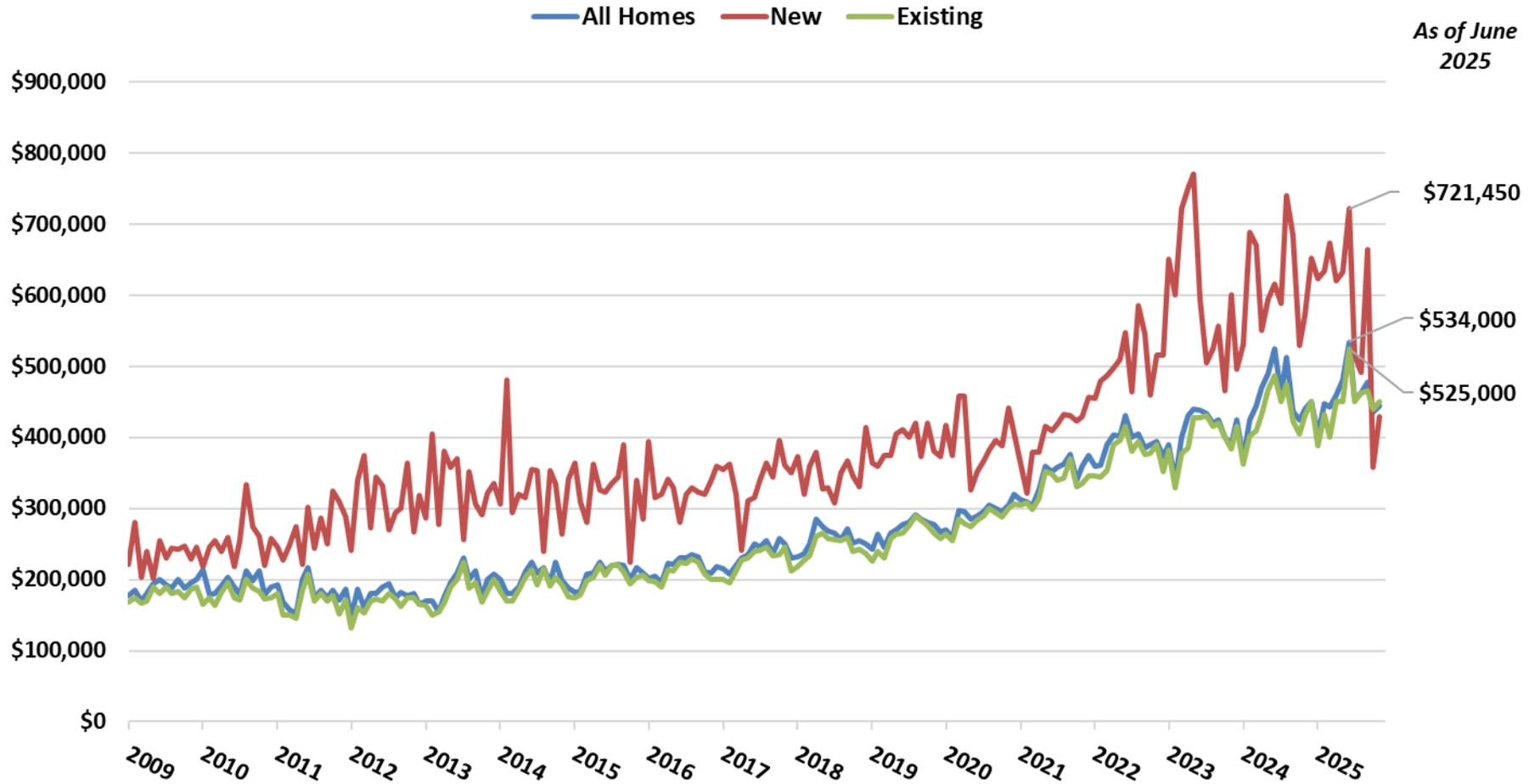
\$182,000
APPROX. **\$88** PER HOUR

15%

HOUSEHOLDS THAT CAN AFFORD A HOME AT THIS PRICE

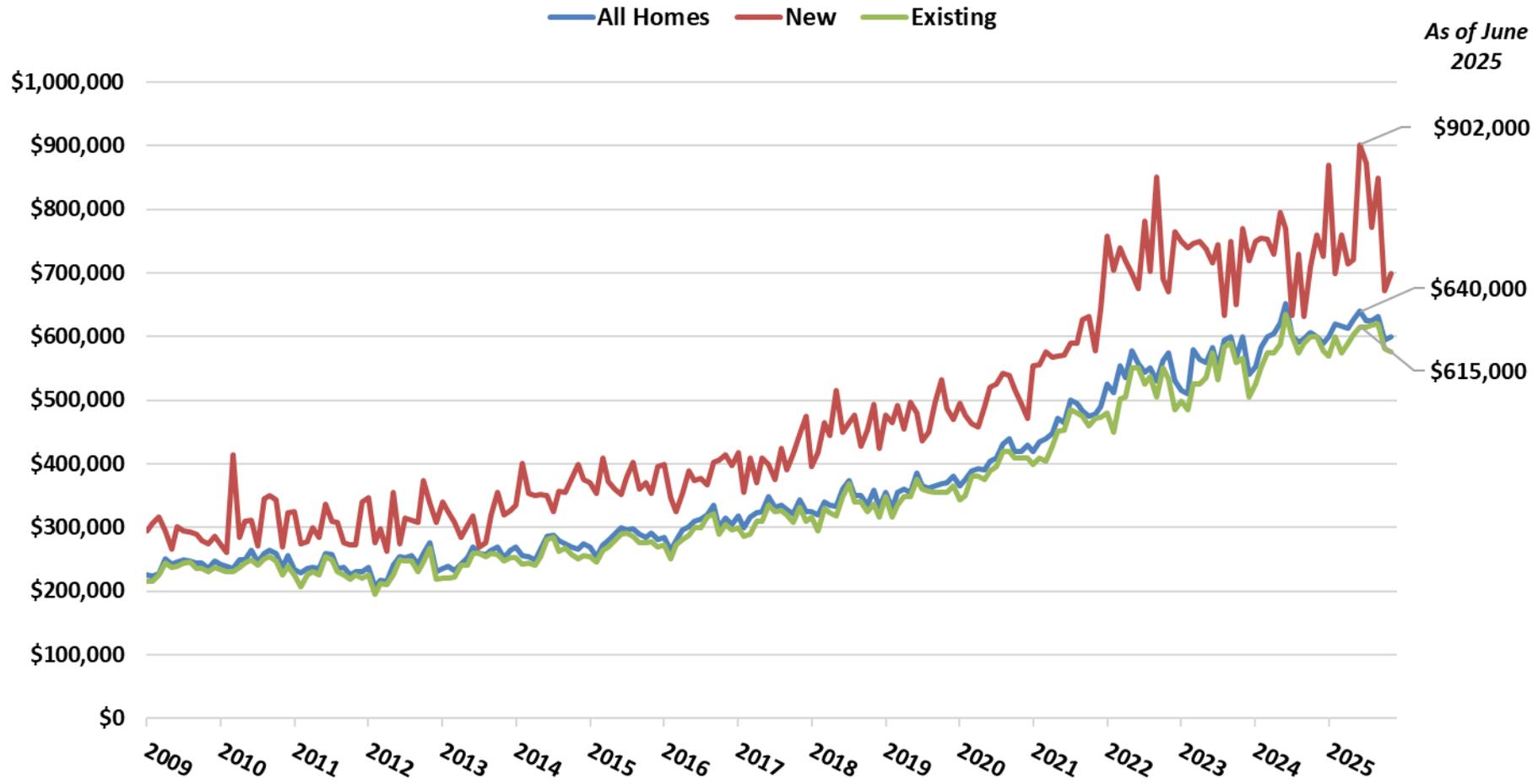


Median Sales Price of Homes by Construction Type in Strafford County, Yrs 2009-2025



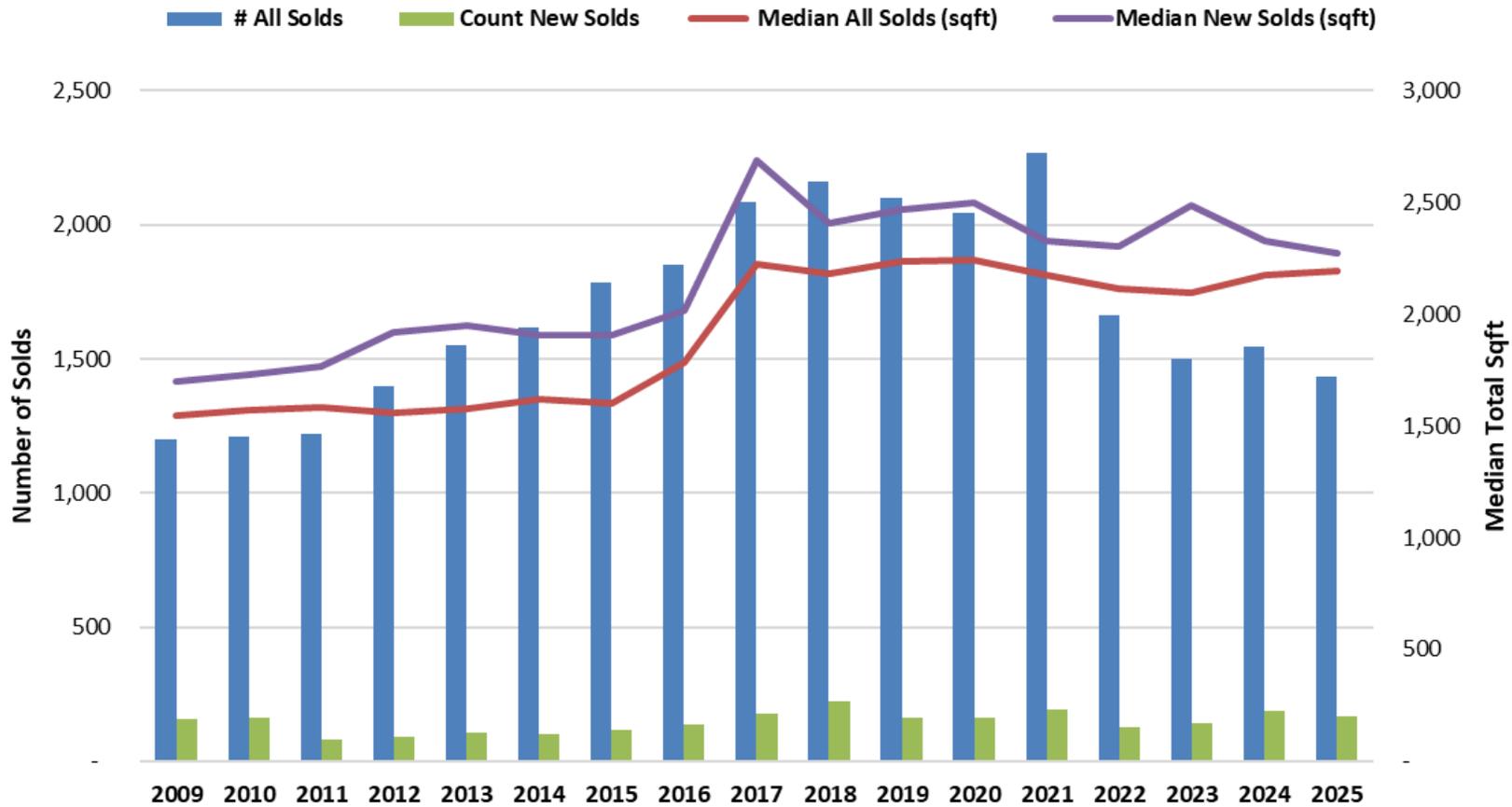
Source: PrimeMLS analyzed by New Hampshire Housing

Median Sales Price of Homes by Construction Type in Rockingham County, Yrs 2009-2025



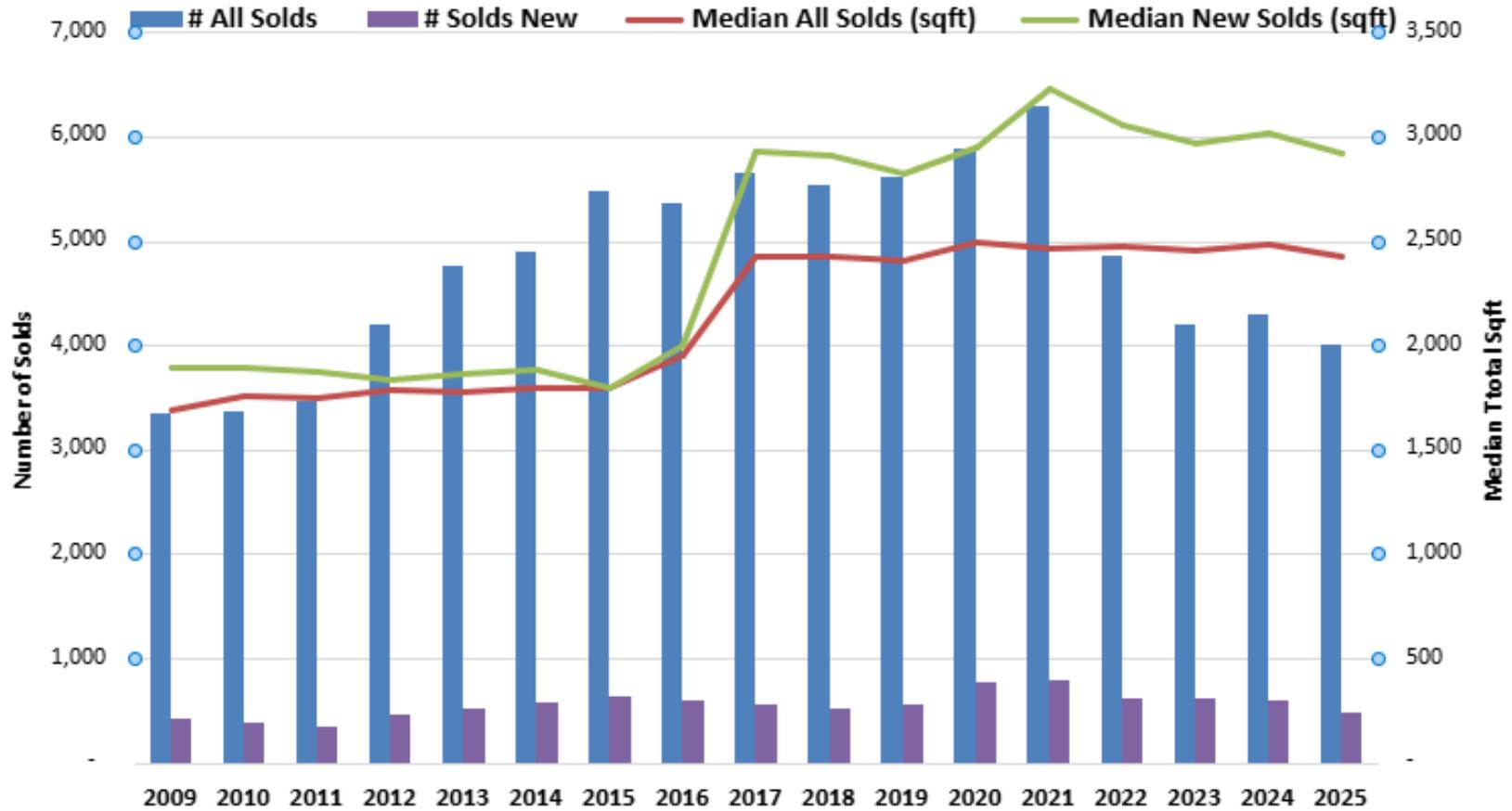
Source: PrimeMLS analyzed by New Hampshire Housing

Median Total Sqft of Homes Sold by New and All Homes in Strafford County, Yrs 2009-2025



Source: PrimeMLS analyzed by New Hampshire Housing

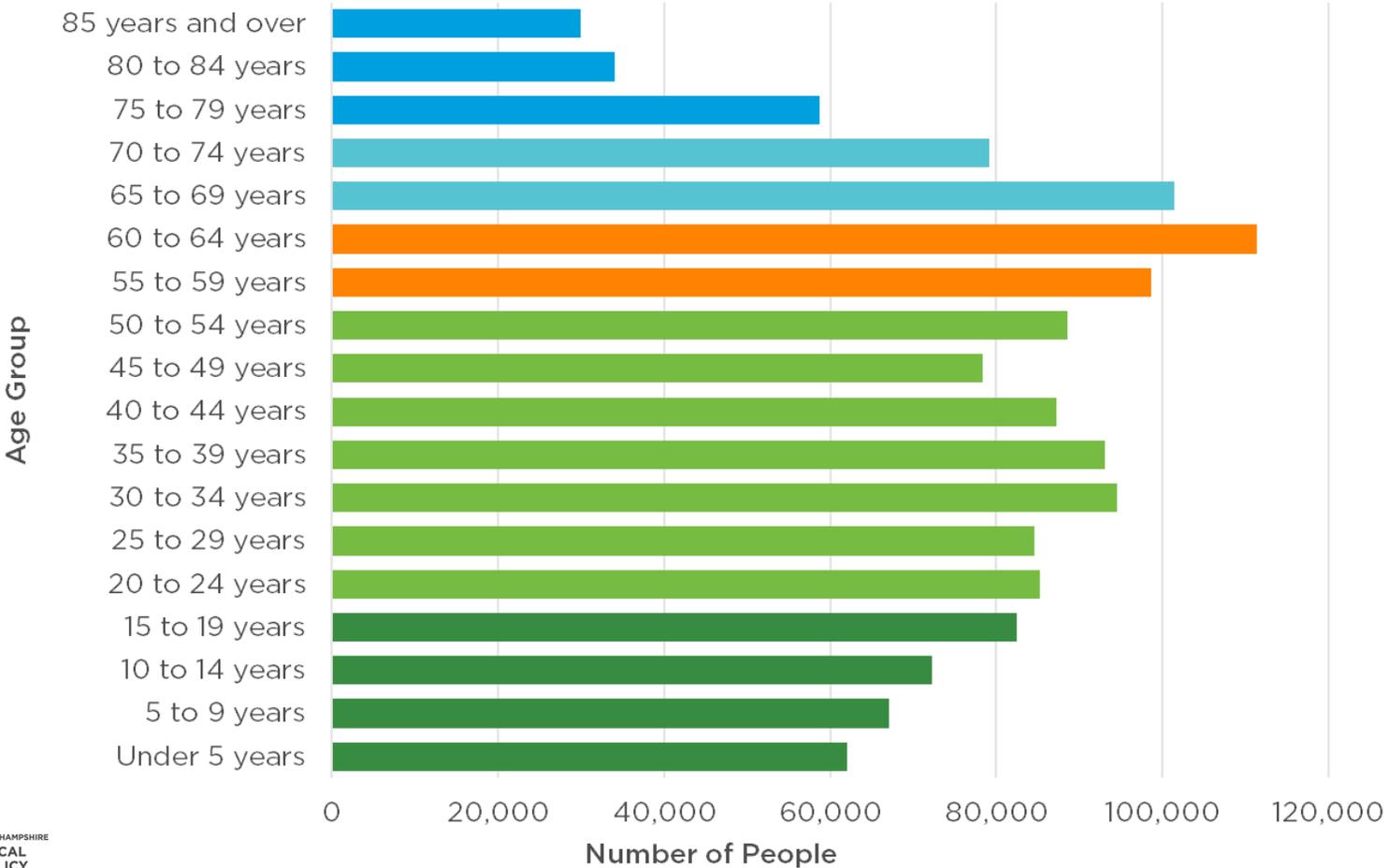
Median Total Sqft of Homes Solds by New and All Homes in Rockingham County, Yrs 2009-2025



NH DEMOGRAPHIC AND POPULATION CHANGES HAVE INFLUENCED HOUSING NEEDS

NEW HAMPSHIRE POPULATION BY AGE GROUP

Number of People by Age Group as of July 1, 2024



Source: U.S. Census Bureau, Population Estimates Program, July 1, 2024 Estimates

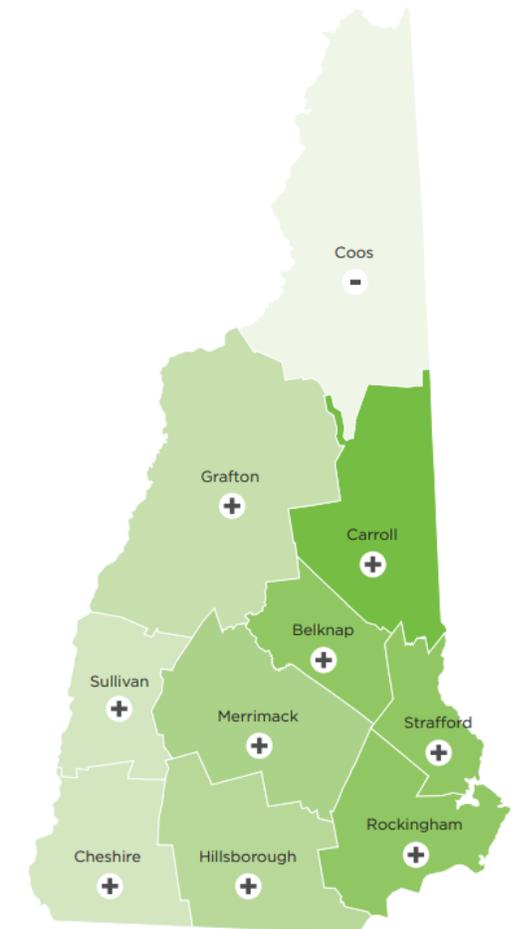
- Median age of New Hampshire residents is 43 years, up from 41 in 2017. The state's population is becoming older, with a significant increase in the 65+ age group.
- Average household size is 2.4 people, down from 2.5 in 2017. This trend is driven by a decline in the number of children per household.
- The state's population is becoming more diverse, with a significant increase in the Hispanic population, which grew by 51% from 2017 to 2024.
- The state's population is becoming more concentrated in the South and North West regions, with a significant increase in the population of the South region, which grew by 26% from 2017 to 2024.

ROCKINGHAM AND STRAFFORD COUNTIES GROWING FASTER THAN OVERALL STATE

COUNTY POPULATION ESTIMATES AND CUMULATIVE POPULATION CHANGE

From July 1, 2010 to July 1, 2024

County	Population Size in July 2024	Cumulative Population Change from July 2010
Belknap	65,257	5,156 (8.6%)
Carroll	52,580	4,754 (9.9%)
Cheshire	78,078	1,020 (1.3%)
Coos	31,094	-1,876 (-5.7%)
Grafton	93,045	3,915 (4.4%)
Hillsborough	430,462	29,407 (7.3%)
Merrimack	157,869	11,481 (7.8%)
Rockingham	322,433	27,144 (9.2%)
Strafford	134,202	11,002 (8.9%)
Sullivan	44,012	267 (0.6%)
Statewide	1,409,032	92,270 (7.0%)



Source: U.S. Census Bureau, Population Estimates Program, 2010-2019 and 2020-2024 Estimates

Impediments to Housing Development: The 5 “L’s”



LUMBER
Development costs



LABOR
Workforce
availability



LAND
Finite, but intensity
of use is variable

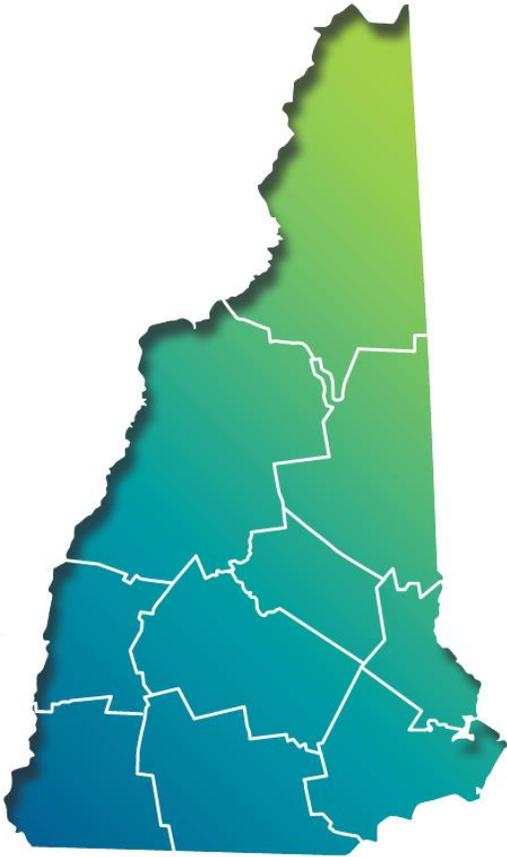


LOANS
Financing



LAWS
Regulatory practices

HOUSING CHALLENGES IN NH



- **Rising home prices, increasing rents – very low inventory of homes for sale and apartments to rent**
- **Mismatch of housing stock for a changing demographic & economy**
 - Demand for similar types of housing (older & younger)
 - What are the housing options we have now?
 - What do current and future residents of the region need?
 - What do we allow?
- **Local resistance to housing development**
- **Economic conditions & influences**
 - Supply, demand, interest rates, insufficient inventory
 - The need
- **A range of solutions is needed**

Impediments to Housing Development

- House-scale buildings with multiple units (in walkable communities).
- “Missing” because these housing types are often illegal to build now
- “Middle” because they include typologies in the middle of the spectrum between single-family homes and mid-rise to high-rise apartment buildings in terms of form and scale.



COSTS OF LIVING CONTINUE TO RISE FOR GRANITE STATERS

COSTS OF BASIC LIVING EXPENSES FOR A FAMILY OF FOUR IN NEW HAMPSHIRE

Category	Rockingham	Strafford
Median Household Income	\$120,836	\$81,028
Mortgage Payment for a New Median-Priced Home	\$58,116	\$44,874
Child Care for Two Children Under Five	\$29,082	\$29,082
Food	\$11,877	\$11,877
Expenditures for Health Care	\$10,850	\$10,850
Gas	\$2,630	\$2,630
Sum of Key Expenses	\$112,555	\$99,313
Remaining Funds for Other Expenses	\$8,281	-\$18,285

Note: Table depicts several major household expenses, but is not intended to be a comprehensive budget. For data sources, methodology, and supporting research, see NHFPI's October 2025 Report, *Affordability Eroded: Changes to the Cost of Living in New Hampshire*

HOUSING ADVOCACY

SEACOAST BOARD MASTERMIND ROUNDTABLE SERIES



Housing Opportunity Planning (HOP) Grants

- Part of the Governor's \$100 million **InvestNH Initiative**
- In total, \$7.9 million was allocated to the **Municipal Planning & Zoning Grant Program.**
- Provides grants to municipalities to create local regulations that will help increase housing supply, especially for affordable and workforce housing.
- 73 municipalities have been awarded 104 (!!!) HOP grants.
- **NHHOPgrants.org**



What have we learned from the HOP grant program?

- **Funding for technical assistance works.** Dozens of municipalities have already changed their zoning – many more are in process! Some have already seen housing development as a direct result.
- **Capacity is needed.** 81% of grantees have populations less than 10,000 people. Over half (53%) have populations less than 5,000 people. Range from 508-91,322.
- Of the 73 municipal grantees, only 38 report having full-time planning staff.
- **Community engagement is essential.** The community needs to lead the process.
- **Incremental change is progress!** Every community has a different starting place.

HOUSING ACADEMY



Extension

- Training for municipalities that receive HOP grant funding
- In-person, virtual, and place-based training with online resources
- Interactive sessions



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