

# THE STATE OF HOMELESSNESS IN NEW HAMPSHIRE

An Examination of Homelessness,  
Related Economic and Demographic Factors,  
and Changes at the State and County Levels



2017



NH Coalition  
to End Homelessness

*Research. Education. Advocacy.*



# NH Coalition to End Homelessness

*Research. Education. Advocacy.*

The New Hampshire Coalition to End Homelessness (NHCEH), a nonprofit organization located in Manchester, NH, was founded in 1990 when the issue of homelessness was becoming increasingly visible across the state. As concern about the increasing numbers of individuals and families facing homelessness was intensifying among policymakers, service providers and concerned citizens, it became clear that effectively addressing the problem would require strong leadership that could ensure the development of collaborative, thoughtful and informed solutions to this troubling problem. The NHCEH was formed to provide this leadership and has since played a key role in helping the State of New Hampshire plan, develop, and implement collaborative and constructive solutions to homelessness.

**For a brief infographic overview of this report, visit:**

[www.nhceh.org/2017-report-outline](http://www.nhceh.org/2017-report-outline)

## *Dear Friends,*

On behalf of the New Hampshire Coalition to End Homelessness, I am pleased to present the 2017 State of Homelessness in New Hampshire Report. Now in its sixth year, this report has helped to build awareness and understanding about the issue of homelessness in New Hampshire and I am happy to see it utilized in a variety of settings ranging from college classrooms, to local planning meetings, to state legislative hearings, to news and media reports. Understanding that there is no one source of data that can fully describe the experience of homelessness in New Hampshire, this report incorporates a variety of data sources which, collectively, can help inform the development of sound strategies to address housing instability and homelessness. To add further context to these data, this year we have also incorporated reflections from emergency shelter providers across the state regarding trends that they have witnessed in their communities over the past year. It is essential that we continue to understand and expose the reality of homelessness experienced by too many adults and children in our state and we are gratified that this report lends itself to that effort.



As you review the pages that follow, you will see that the number of people experiencing homelessness increased in almost every category between 2016 and 2017. Increasing rents compounded by extremely low vacancy rates make it almost impossible for those with the lowest incomes to secure stable housing for themselves and their families. Service providers report an increasing number of families who find themselves without a roof over their heads and, due to a lack of housing and an insufficient number of emergency shelter units, are forced to reside in their cars, in tents or in other unsafe environments. As the weather gets colder and as the dangers associated with exposure to the elements increases, these scenarios can become life threatening.

There is no question that homelessness is a complex and challenging issue to solve. In addition to the tightening rental market, people experiencing homelessness face a number of other challenges which further complicate their ability to maintain stable housing, including mental and physical health disorders, trauma histories, poor work experience and low levels of education. In response to this complexity, each year we see greater integration and cross-sector collaboration among the many organizations whose work touches the homeless including housing providers, early childhood education providers, public and private school districts, physical and mental healthcare organizations, substance misuse treatment providers and many others. This collaboration ensures that those who are among the most vulnerable in our state are receiving integrated, holistic care so that they can quickly attain and permanently maintain safe, affordable housing. Furthermore, each year we see a growing understanding of the role that all citizens have to play in this work. We see more private landlords collaborating with service providers to effectively house those who face the most significant barriers to stable housing; we see law enforcement partnering with outreach workers to connect those without shelter to the services that can quickly get them housed; we see businesses beginning to understand how homelessness and housing impacts their communities and in some cases, even their own staff and clients; and we see thousands of NH citizens donating their time, talent and treasures to help those most in need. These collaborations and innovations are evidence of one of our state's strongest values, the belief that NH should be a place where everyone has an opportunity to live and thrive, where children and adults have the resources and tools that they need to positively contribute to the state's prosperity.

We have an opportunity right now to capitalize on this enhanced understanding and growing momentum for change. In every region across our state, leaders are implementing an array of evidence based practices to meet the housing needs in their communities, including prevention and diversion programs, high quality emergency shelter programs, rapid rehousing programs, permanent supportive housing programs, recovery housing programs and more. While these programs are making steady progress towards preventing and ending homelessness in NH, this year's data reveal that it is not enough. With renewed commitment and increased investment in these proven solutions, ending homeless in NH is not only conceivable, but is entirely attainable. I invite you to join us as we continue our march towards this goal.

Best,



Cathy Kuhn, Ph.D  
Director

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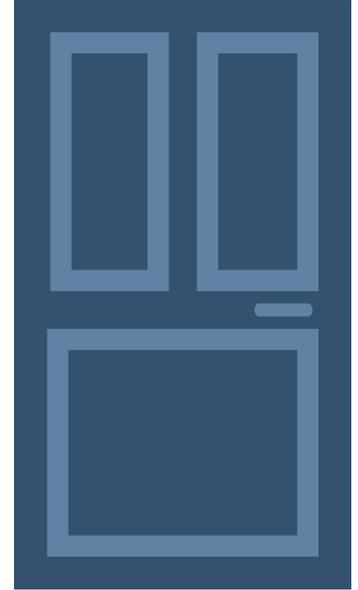
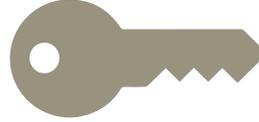
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## Introduction

The State of Homelessness in New Hampshire 2017<sup>1</sup> examines homelessness in the state between 2015 and 2017. Homeless census data during this time period reveals that while the majority of counties are still experiencing lower rates of homelessness than they were in 2015, the number of individuals experiencing homelessness in each population is beginning to see slight increases. Data also show increasing rents compounded by alarmingly low vacancy rates across the state, two key factors which significantly hinder the state's progress in ending homelessness. Despite the slight increases, however, a number of positive indicators point to increasing wellbeing among New Hampshire's low income citizens. For example, the poverty rate in New Hampshire is the lowest it has been in recent years, and well below the national rate of 12.7 percent.<sup>2</sup> Moreover, at the same time that unemployment remains relatively low in New Hampshire, median income of renters has shown slight increases.



This report examines key homeless census, economic and demographic data over a three-year time frame with the goal of tracking the state's progress towards ending homelessness. By monitoring homeless numbers and specific indicators that affect trends in homelessness, this report provides a unique year-to-year analysis on New Hampshire's state of homelessness. Data included in this report are derived from various sources including the New Hampshire Housing and Finance Authority, New Hampshire Bureau of Homeless and Housing Services, U.S. Bureau of Labor Statistics, U.S. Census Bureau, U.S. Department of Education, and U.S. Department of Housing and Urban Development. Chapter I presents data on homelessness at the state and county levels using the State of New Hampshire Official Point-In-Time Count estimates, as reported by the three Continuums of Care (CoC) across the state to the U.S. Department of Housing and Urban Development, and mapped by the New Hampshire Bureau of Homeless and Housing Services. Additionally, Chapter I reviews data on student homelessness as collected and reported by the New Hampshire Department of Education. Chapter II describes key economic and housing factors that impact homelessness, including unemployment, median incomes, median rents, and vacancy rates.

## What is Homelessness?

Homelessness is a highly complex issue with a wide range of contributing factors. Social service providers, policy makers and researchers continue to have an ongoing dialogue about what it means to be homeless and the perspectives remain varied. Although that discussion is outside the scope of this report, it is clear that differences in definitions of homelessness do have implications for our understanding of the problem and our ability to serve those who are in need. In order to facilitate a complete understanding of the issue, The State of Homelessness in New Hampshire 2017 references data sources that utilize different definitions of homelessness, which can create some apparent inconsistencies among common data elements. More information regarding a particular set of data can be found in the references.

**In 2016, there was an overall decline across all homeless populations. This year, numbers are rising again in every category.**



## The State of Homelessness in New Hampshire

Chapter I of this report includes data from the 2015, 2016 and 2017 State of New Hampshire Official Point-In-Time Count and chronicles changes in overall homelessness and in homelessness among subpopulations across the state.<sup>3</sup> In order to track trends in homelessness across the country, the U.S. Department of Housing and Urban Development mandates that each Continuum of Care (CoC) conduct a count of homelessness during one 24-hour period during the last ten days in January, an event commonly referred to

as the “Point-In-Time Count.” In some respects, the data gained from these counts is limited not only because it merely captures the extent of homelessness at one moment in time, but also because of the varying methodologies utilized by CoCs across the state and nation in conducting these counts. However, despite these limitations, when compared over time, the counts can provide an indication of upward or downward trends in the number of people experiencing homelessness throughout New Hampshire and across the country.

Also included in Chapter I of this report is data from the U.S. Department of Education’s annual count of students attending public schools reported as being homeless, from kindergarten through high school. In the enumeration of students experiencing homelessness, the U.S. Department of Education utilizes a definition of homelessness that is notably different from the U.S. Department of Housing and Urban Development’s definition. While not directly comparable to the Point-in-Time Counts, these counts are particularly useful to track trends in homelessness among young people and families in New Hampshire.

### Notable trends in these counts include:

- After decreasing by 19 percent from 2015 to 2016, the overall number of people experiencing homelessness rose by 11 percent in 2017.
- After dropping by 29 percent last year, the number of persons in families experiencing homelessness rose by 26 percent, from 539 people in 2016 to 680 people in 2017.
- Following a period of decline, the number of veterans experiencing homelessness remains relatively unchanged, with a marginal three percent increase from 2016 to 2017.
- From the 2015-2016 school year to the 2016-2017 school year, the statewide number of students experiencing homelessness rose by six percent. This rise continues a pattern of increases in the number of students experiencing homelessness in recent years.

### Housing and the Economics of Homelessness

Chapter II examines various housing and economic indicators that are helpful in assessing conditions that may impact the number of people who become homeless in New Hampshire. This chapter describes changes in some of these housing and economic indicators using data from the New Hampshire Housing Finance Authority, the U.S. Census Bureau's American Community Survey and the U.S. Bureau of Labor Statistics.

### Notable trends in these indicators include:

- Between 2010 and 2014, the rate of people living at or below the poverty line in New Hampshire rose steadily from 7.8 percent in 2010 to 8.7 percent in 2014. In 2015, the poverty rate saw its first decline in years, dropping to 8.2 percent.<sup>4</sup>
- The unemployment rate remains low in New Hampshire, holding steady at three percent in 2017.
- Increases in median gross rents continued to outpace increases in median household renter incomes, diminishing an already sparse market of affordable housing. Vacancy rates continue to decrease to alarmingly low levels across New Hampshire, with the state average falling from 2.2 percent in 2015 to 1.4 percent in 2017. A healthy vacancy rate is normally around five percent.

**"I have been Executive Director here since 1989 and the problem seems to be as bad or worse than ever."**

**Bob Gorgone, Bancroft House, Franconia**

The poverty rate in Coos, Strafford, and Sullivan counties increased **20.1%**, **8.6%** and **13.1%** respectively between 2013 and 2015.



Median Gross Rent (2 bedroom) increased by **8.8%** between 2015 and 2017 (an increase in 9 out of 10 counties).

# CHAPTER I

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## Chapter I: State of Homelessness in New Hampshire

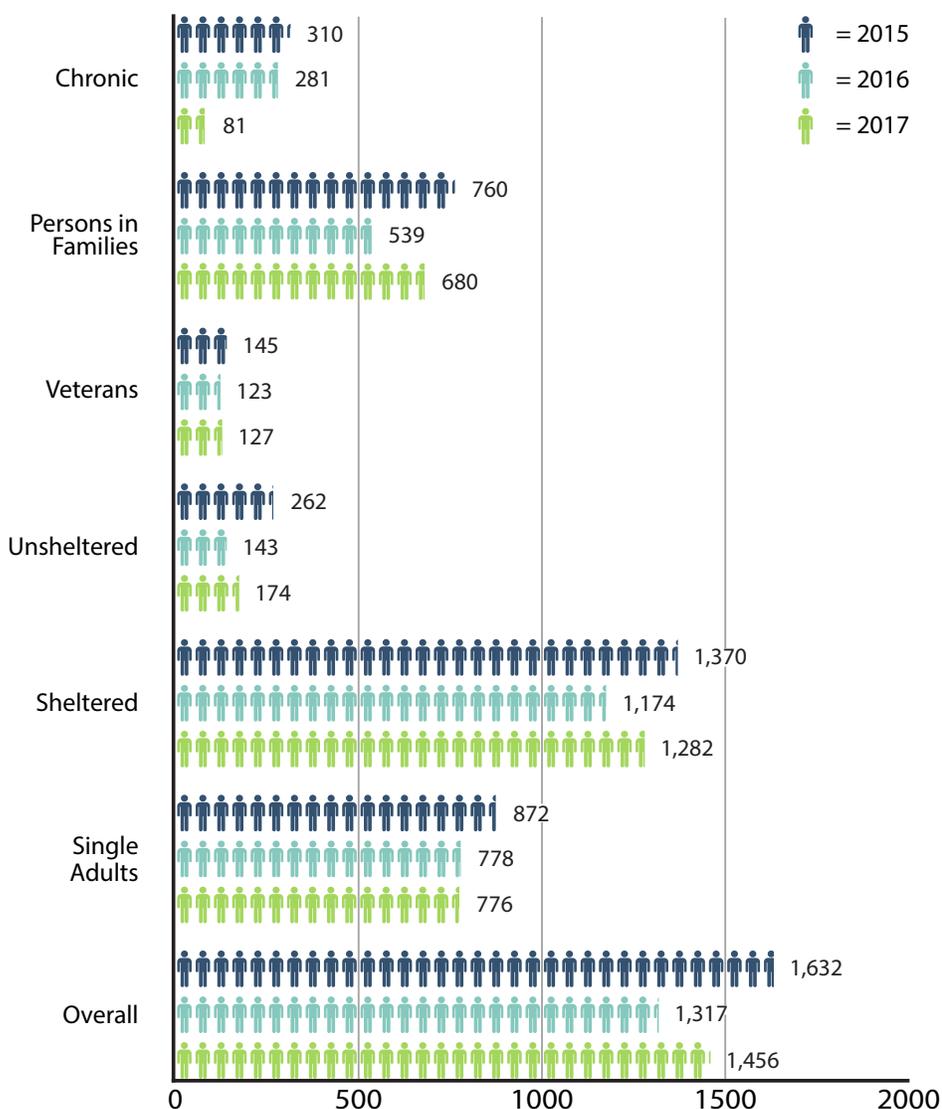
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## Chapter I: The State of Homelessness in New Hampshire

After years of steady and consistent declines, the overall number of people experiencing homelessness in New Hampshire saw a slight increase of 139 individuals in 2017. Despite this most recent increase, however, the number of individuals experiencing homelessness is still lower than has been reported since 2012, when this report was first published. Data among specific subpopulations of the homeless indicate increases over the past year. The number of people in families experiencing homelessness has increased by 26 percent between 2016 and 2017, with seven counties experiencing an increase of at least ten percent. Additionally, the number of individuals living unsheltered increased by 21 percent, with increases seen in six counties. Homelessness among veterans saw a slight increase of three percent, with six out of ten counties remaining either unchanged or showing a decrease in their homeless veteran populations. These estimates can vary from year to year, in part due to changes in the number of people experiencing homelessness and in part due to the difficulties of obtaining accurate data on a transient population. However, the increases seen over the last year may be a reflection of the tightening rental market in conjunction with the continued impact of the ongoing opioid epidemic across the state. Figure 1.1 illustrates comparisons between various subpopulations of persons experiencing homelessness in New Hampshire.

**Figure 1.1: Trends in Homelessness By Population, 2015 to 2017**



**Notable findings during this period include the following:**

- Of the 1,456 individuals reported as experiencing homelessness in New Hampshire in 2017, approximately 53 percent were single adults (776 individuals), and 47 percent were persons in families (680 people in 238 households).
- Between 2015 and 2017, the number of veterans experiencing homelessness declined by 12 percent. Veterans now comprise roughly nine percent of the homeless population (127 people in 2017).
- Between 2015 and 2017, the number of people living unsheltered decreased by 34 percent. Over the past year, this number increased by 21 percent. However, the large majority of the homeless reside in shelters or transitional housing programs (88 percent).

## 1.1 Overall Homelessness

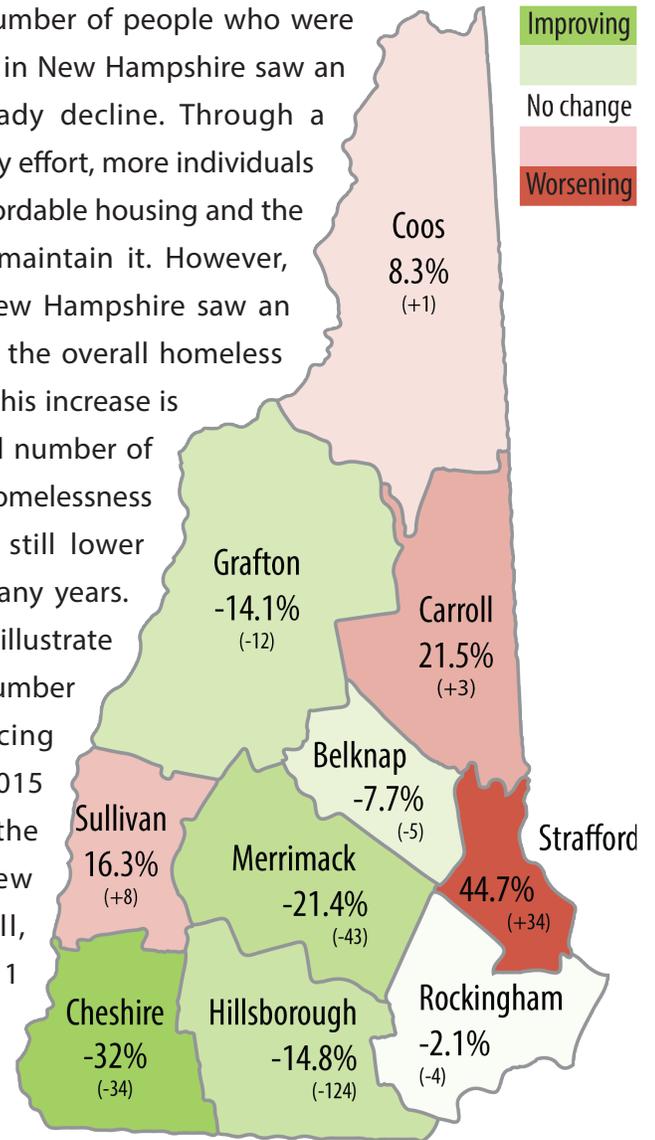


Map 1.1: Changes in Overall Homelessness, 2015 to 2017

In Strafford County, the reported number of overall homeless individuals increased by **66.7%** between 2016 and 2017.



For many years, the number of people who were living without a home in New Hampshire saw an encouraging and steady decline. Through a coordinated community effort, more individuals were able to obtain affordable housing and the resources needed to maintain it. However, from 2016 to 2017, New Hampshire saw an 11 percent increase in the overall homeless population. Although this increase is concerning, the overall number of people experiencing homelessness in New Hampshire is still lower than it has been in many years. Map 1.1 and Table 1.1 illustrate changes in the total number of persons experiencing homelessness from 2015 to 2017 for each of the ten counties in New Hampshire.<sup>5</sup> Overall, the state saw an 11 percent decrease in homelessness from



“Last year, our shelter was at or over capacity every night from December to July. We’ve had to bunk beds and place extra mattresses and cots in spaces not normally meant for dorm rooms to accommodate the increased demand.”

Martha Stone, Cross Roads House, Portsmouth

2015 to 2017, despite the most recent increase between 2016 and 2017. However, changes in homelessness varied significantly across counties over the three-year period. Most recently, seven counties experienced increases in homelessness (2016 to 2017), ranging from a two percent increase in Hillsborough County to a 67 percent increase in Strafford County. Cheshire and Grafton counties both continued to experience a decline in their homeless populations, with Cheshire decreasing from 106 individuals in 2015 to 72 individuals in 2017, and in Grafton County, from 85 individuals in 2015 to 73 in 2017.

Table 1.1: Overall Homelessness

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>1,632</b>	<b>1,317</b>	<b>1,456</b>	<b>-10.78%</b>
Belknap	65	39	60	-7.69%
Carroll	14	12	17	21.43%
Cheshire	106	96	72	-32.08%
Coos	12	14	13	8.33%
Grafton	85	85	73	-14.12%
Hillsborough	837	700	713	-14.81%
Merrimack	201	123	158	-21.39%
Rockingham	187	137	183	-2.14%
Strafford	76	66	110	44.74%
Sullivan	49	45	57	16.33%

## 1.2 Chronic Homelessness



Map 1.2: Changes in Chronic Homelessness, 2015 to 2017

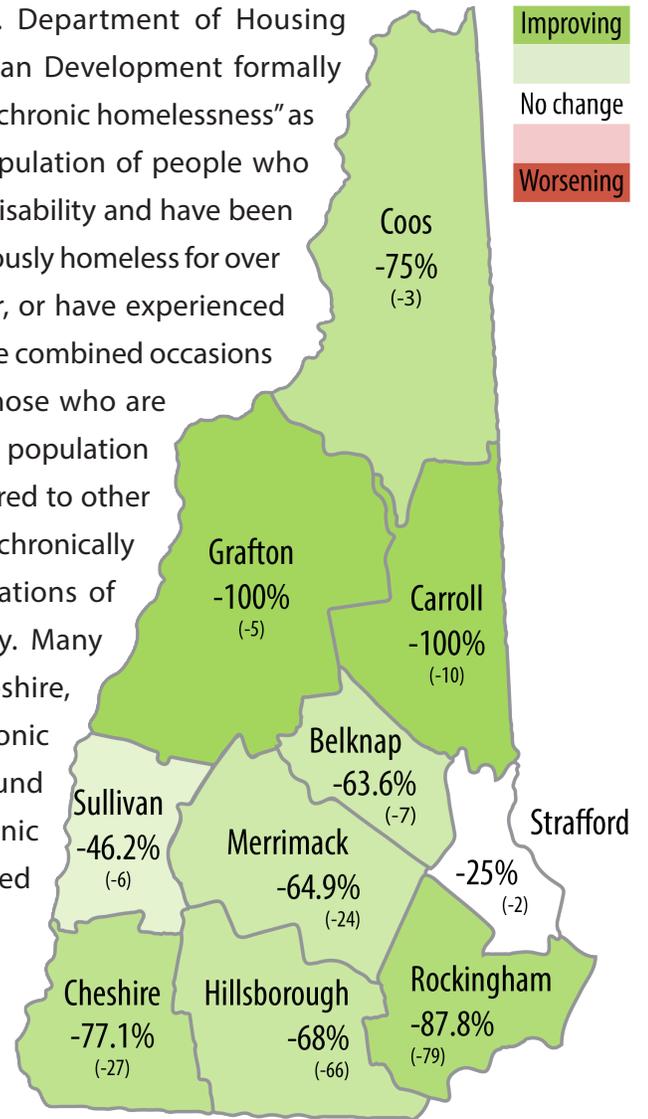
**“Ending with FY 17, we have taken in more unduplicated individuals than in any year previous, but the average length of stay for these individuals is the lowest ever.”**

**Kevin Kintner, New Horizons for New Hampshire, Manchester**

four episodes of homelessness in the previous three years, where the combined occasions of homelessness total a length of time of at least 12 months.<sup>6</sup> Those who are chronically homeless are often considered to be the most difficult population to house, as they often face numerous barriers to stability. Compared to other populations of people experiencing homelessness, people who are chronically homeless often have complex medical conditions, higher utilizations of emergency services and a significantly reduced life expectancy. Many studies of communities across the nation, including New Hampshire, have found that supplying housing for people experiencing chronic homelessness saves costs for municipalities.<sup>7</sup> These studies found that, after entering housing, people who had experienced chronic homelessness utilize emergency services at a significantly reduced rate, which outweighs the financial cost of providing housing.<sup>8</sup>

Due to the complexities associated with the definition of chronic homelessness, many states, including New Hampshire, have experienced challenges in capturing accurate numbers of those who fall into this category. Over the past year, however, an improved understanding of the HUD definition of chronic homelessness has resulted in a more accurate count and is thought to be the primary reason for the significant decline seen in the 2017 count. As the state continues to focus resources toward housing this extremely vulnerable population, it will be important to monitor the extent to which this number continues to decline. Given the relatively small number of chronically homeless in New Hampshire, the state is working towards officially establishing an end to homelessness among this high need population, an accomplishment which has been achieved by a number of communities

The U.S. Department of Housing and Urban Development formally defines “chronic homelessness” as a subpopulation of people who have a disability and have been continuously homeless for over one year, or have experienced



**Table 1.2: Chronic Homelessness**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>310</b>	<b>281</b>	<b>81</b>	<b>-73.87%</b>
Belknap	11	1	4	-63.64%
Carroll	10	8	0	-100%
Cheshire	35	35	8	-77.14%
Coos	4	2	1	-75.00%
Grafton	5	3	0	-100%
Hillsborough	97	69	31	-68.04%
Merrimack	37	57	13	-64.86%
Rockingham	90	89	11	-87.78%
Strafford	8	11	6	-25.00%
Sullivan	13	6	7	-46.15%

across the country. In 2017, it was reported that there were 81 chronically homeless individuals in New Hampshire. The counties with the highest instances of chronically homeless include Hillsborough (31 individuals), Merrimack (13 individuals), and Rockingham (11 individuals). The counties reporting the least chronic homelessness include Carroll and Grafton counties (0 individuals), and Coos County (1 individual). Map 1.2 and Table 1.2 illustrate the changes in chronic homelessness from 2015 to 2017 for each county in New Hampshire.

**1.3 Family Homelessness**  Map 1.3: Changes in Family Homelessness, 2015 to 2017

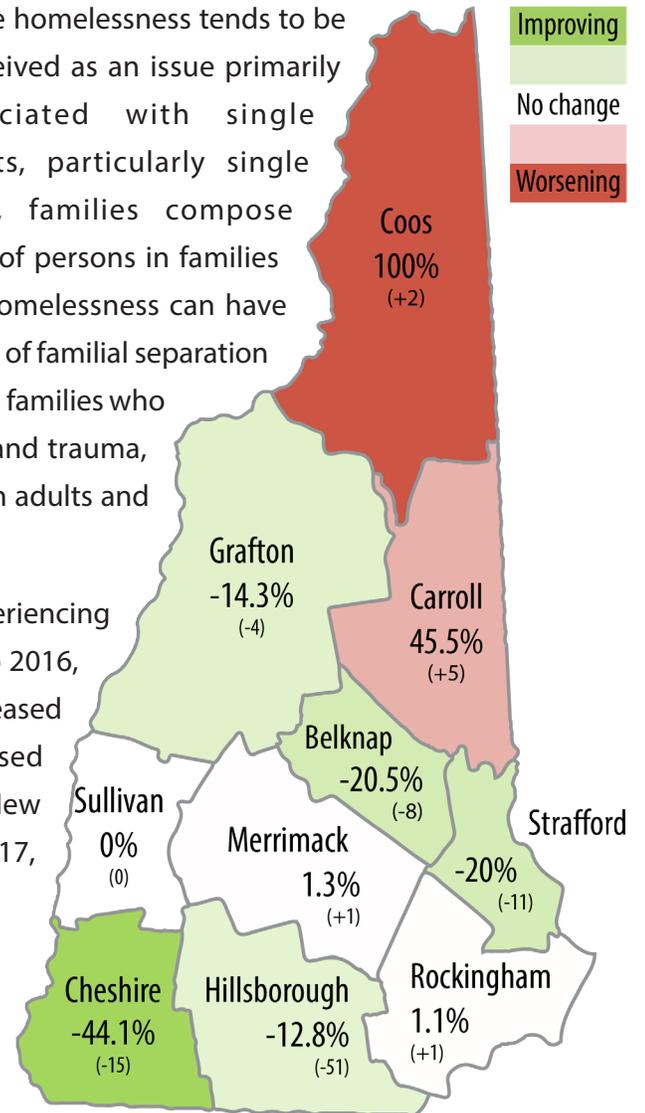
**“Every month, we receive calls for shelter that we are unable to house. We receive calls daily from families looking for space.”**

*Arolyn Chappell, Friends Emergency Housing Program, Concord*

a substantial proportion of the population. In 2017, the number of persons in families contributed to 47 percent of the overall homeless population. Homelessness can have extreme consequences for families, as evidenced by the higher rates of familial separation among families who experience homelessness. Moreover, persons in families who have experienced homelessness often have histories of violence and trauma, which can have harmful effects on the long-term wellbeing of both adults and children.<sup>9</sup>

While homelessness tends to be perceived as an issue primarily associated with single adults, particularly single men, families compose

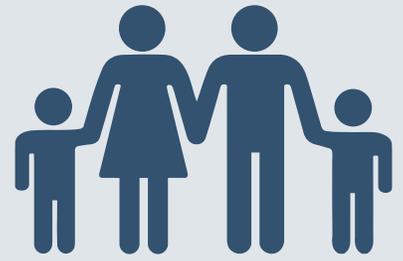
Map 1.3 and Table 1.3 depict the change of people in families experiencing homelessness from 2015 to 2017 in New Hampshire. From 2015 to 2016, the number of people in families experiencing homelessness decreased by about 29 percent. This decrease was almost completely erased by the 26 percent increase in 2017. Eight of the ten counties in New Hampshire saw increases in family homelessness from 2016 to 2017,



**Table 1.3: Persons in Families Experiencing Homelessness**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>760</b>	<b>539</b>	<b>680</b>	<b>-10.53%</b>
Belknap	39	21	31	-20.51%
Carroll	11	10	16	45.45%
Cheshire	34	24	19	-44.12%
Coos	2	0	4	100.00%
Grafton	28	32	24	-14.29%
Hillsborough	399	313	348	-12.78%
Merrimack	79	47	80	1.27%
Rockingham	90	46	91	1.11%
Strafford	55	28	44	-20.00%
Sullivan	23	18	23	0.00%

ranging from an 11 percent increase in Hillsborough County to an almost 98 percent increase in Rockingham County. While almost every county experienced an increase from 2016 to 2017, two counties saw a decrease in this subpopulation: Cheshire County, which saw a 21 percent decrease, and Grafton County, which saw a 25 percent decrease. Due to a lack of affordable housing in conjunction with a shortage of emergency shelter beds for families across New Hampshire, many service providers report increasing numbers of families residing in cars, campgrounds, and other unsafe and unsanitary living conditions. In recent years, attention at the federal level has turned to eliminating homelessness among families, which may provide additional resources to rapidly rehouse families who become homeless in the state.



There was a **10.5%** decrease in the number of people in families experiencing homelessness between 2015 and 2017. However, between 2016 and 2017 there was a **26.2%** increase.

## 1.4 Veteran Homelessness



Map 1.4: Changes in Veteran Homelessness, 2015 to 2017



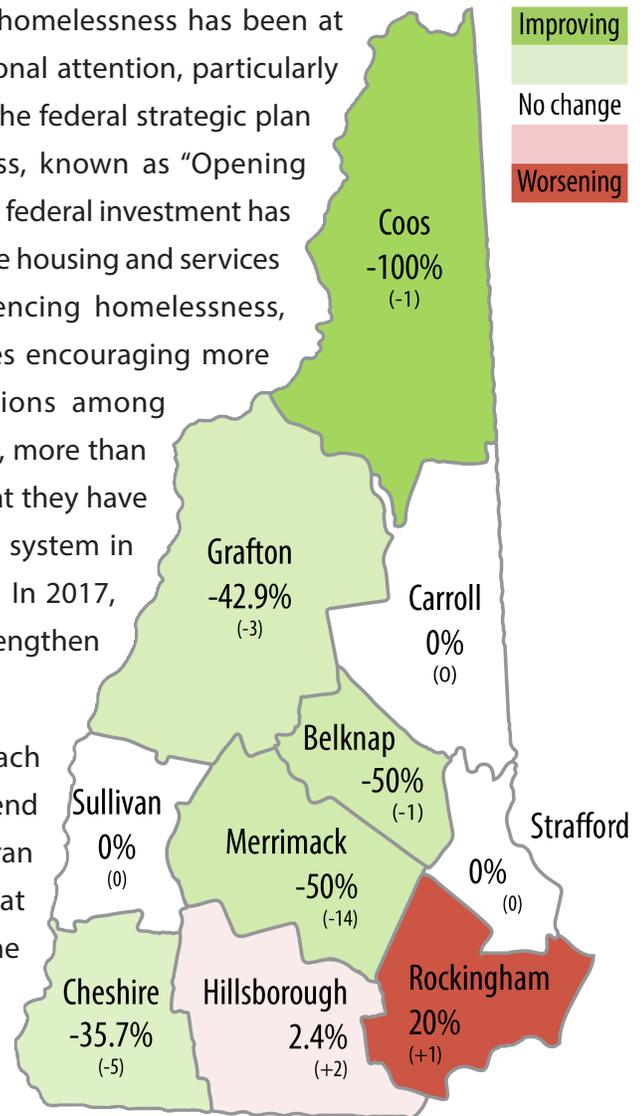
**Veteran Homelessness is down 12.4% since 2015 with a slight increase in the past year (3%).**

Addressing veteran homelessness has been at the forefront of national attention, particularly since the release of the federal strategic plan to end homelessness, known as “Opening Doors.”<sup>10</sup> A significant federal investment has been made to provide housing and services for veterans experiencing homelessness, with federal agencies encouraging more in-depth collaborations among

community providers and local VA offices. Over the past two years, more than 40 cities and even some states across the nation have declared that they have reached “functional zero” for veterans, meaning that they have a system in place to identify and permanently house any homeless veteran.<sup>11</sup> In 2017, with stakeholder input, Opening Doors will be further revised to strengthen the plan for 2018.

In New Hampshire, significant efforts have been made to reach functional zero among the homeless veteran population. At the end of March, the Greater Nashua region announced the end of veteran homelessness in their community, effectively demonstrating that they have identified each homeless veteran in the region by name and have a process in place to quickly secure permanent housing. Over 2018, the State of New Hampshire will work to build on this success by creating similar processes in other regions of the state.

Homelessness for veterans in New Hampshire has decreased by about 12 percent from 2015 to 2017, though there was a marginal three percent increase from 2016 to 2017. In 2017, Belknap and Sullivan counties reported no change to the number of veterans experiencing homelessness, while in Coos County it was reported that there were zero veterans experiencing homelessness. Hillsborough, Strafford and Grafton all reported decreases in their veteran homeless populations, by 11, two and one person respectively. Four counties saw a rise in their veteran homeless population over the past year, including Merrimack, Rockingham, Cheshire and Carroll counties.



**Table 1.4: Veteran Homelessness**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>145</b>	<b>123</b>	<b>127</b>	<b>-12.41%</b>
Belknap	2	1	1	-50.00%
Carroll	1	0	1	0.00%
Cheshire	14	7	9	-35.71%
Coos	1	1	0	100.00%
Grafton	7	5	4	-42.86%
Hillsborough	85	98	87	2.35%
Merrimack	28	6	14	-50.00%
Rockingham	5	1	6	20.00%
Strafford	1	3	1	0.00%
Sullivan	1	1	1	0.00%

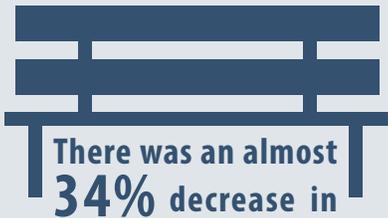
## 1.5 Unsheltered Homelessness



Map 1.5: Changes in Unsheltered Homelessness, 2015 to 2017

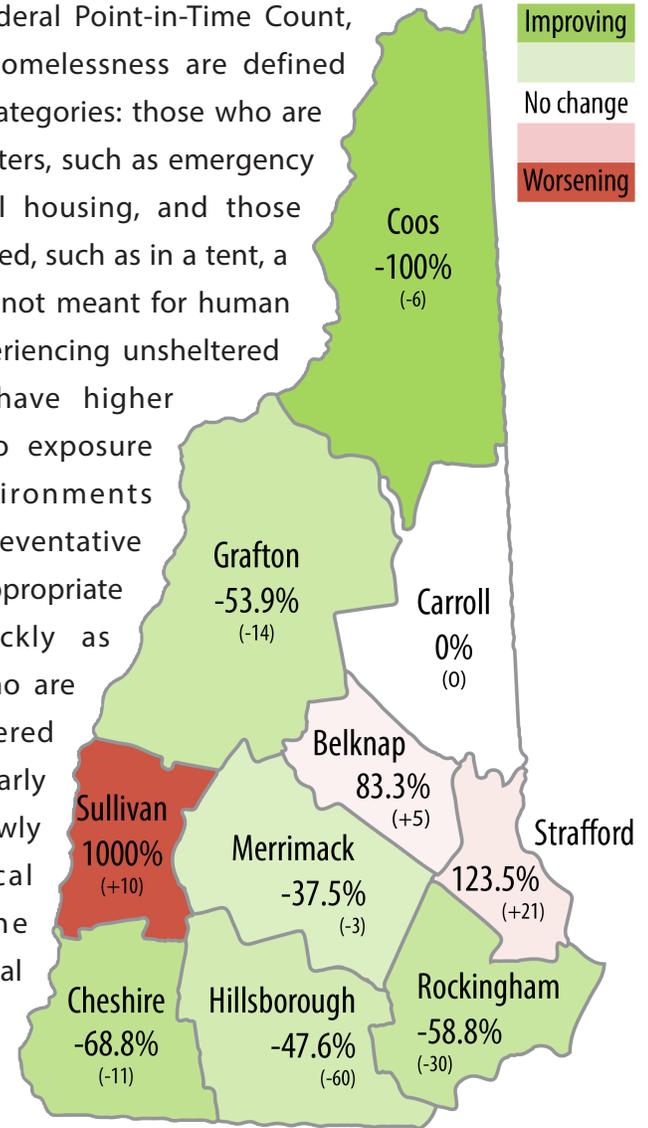
**“Here in Cheshire and Sullivan counties, as soon as a bed becomes available, there can be up to six individuals hoping for that bed.”**

**Craig Henderson, Southwestern Community Services, Keene**



**There was an almost 34% decrease in Unsheltered Homelessness between 2015 and 2017. However, over the past year, there was an almost 22% increase.**

For purposes of the federal Point-in-Time Count, people experiencing homelessness are defined in one of two distinct categories: those who are living in temporary shelters, such as emergency shelters or transitional housing, and those who are living unsheltered, such as in a tent, a car, or somewhere else not meant for human habitation. People experiencing unsheltered homelessness often have higher mortality rates due to exposure to hazardous environments and less access to preventative healthcare. Providing appropriate interventions as quickly as possible for people who are experiencing unsheltered homelessness, particularly for those who are newly homeless, is critical to preventing the development of additional complications associated



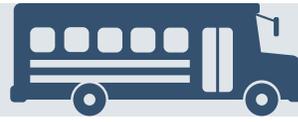
with long-term chronic homelessness.<sup>12</sup>

The number of people who are unsheltered at the time of the Point-in-Time count remains at levels lower than what we have seen since 2010. Between 2015 and 2016, there was a substantial decrease of 45 percent (119 people). However, as is the trend with many subpopulations of homelessness in New Hampshire, in 2017, the number of individuals experiencing unsheltered homelessness rose by almost 22 percent. Historically, the unsheltered population has been most prevalent in Hillsborough County. While this is still the case, Hillsborough County has seen a significant decline from 126 individuals living in areas unfit for human habitation in 2015 to 66 individuals in 2017 (a 48 percent decrease).

**Table 1.5: Unsheltered Homelessness**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>262</b>	<b>143</b>	<b>174</b>	<b>-33.59%</b>
Belknap	6	1	11	83.33%
Carroll	5	2	5	0.00%
Cheshire	16	2	5	-68.75%
Coos	6	0	0	-100.00%
Grafton	26	17	12	-53.85%
Hillsborough	126	69	66	-47.62%
Merrimack	8	19	5	-37.50%
Rockingham	51	9	21	-58.82%
Strafford	17	18	38	123.53%
Sullivan	1	6	11	1000.00%

## 1.6 Student Homelessness

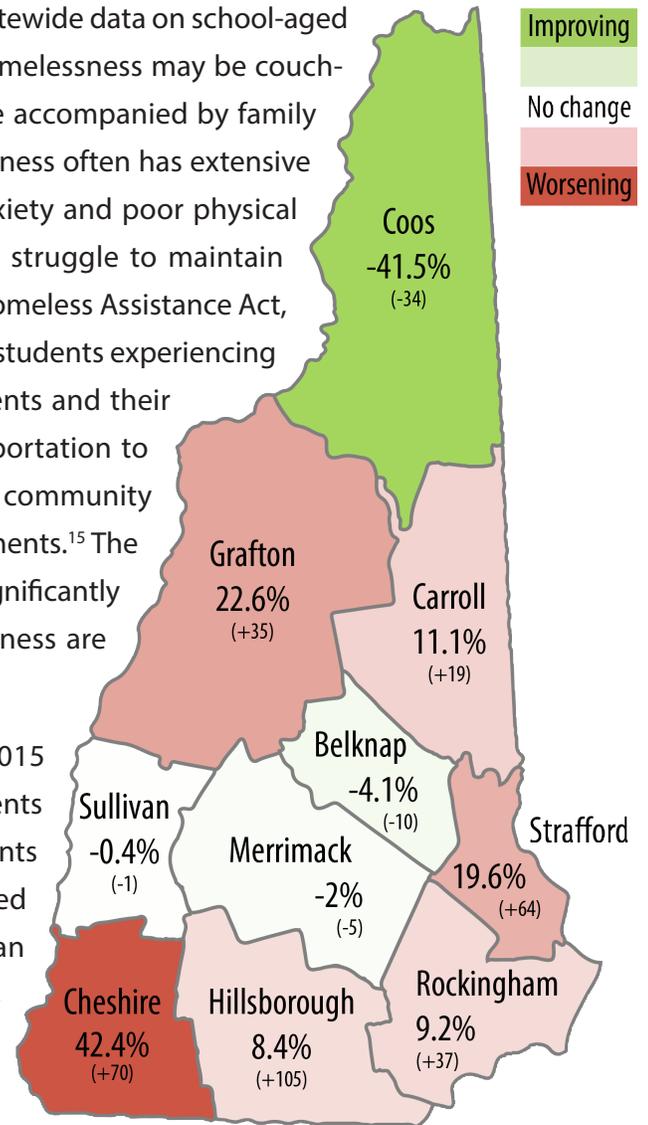


Map 1.6: Changes in Student Homelessness, 2014 to 2017

The New Hampshire Department of Education annually collects statewide data on school-aged students experiencing homelessness.<sup>13</sup> Students experiencing homelessness may be couch-surfing, living in a shelter, or outside in a car or tent, and may be accompanied by family or friends or may be unaccompanied. The experience of homelessness often has extensive detrimental effects on children, including severe depression, anxiety and poor physical health. Additionally, students experiencing homelessness often struggle to maintain their academic standing.<sup>14</sup> As mandated by the McKinney-Vento Homeless Assistance Act, each public school district has a designated staff member to assist students experiencing homelessness, known as Homeless Liaisons who can assist students and their families to immediately enroll in public education, access transportation to and from school, acquire necessary school essentials, connect to community services and navigate issues related to legal guardianship requirements.<sup>15</sup> The McKinney-Vento Homeless Assistance Act is widely credited with significantly enhancing the extent to which students experiencing homelessness are able to remain in school.<sup>16</sup>

Following a slight increase of 28 students from the 2014-2015 school year and the 2015-2016 school year, the number of students experiencing homelessness in New Hampshire rose by 212 students during the 2016-2017 school year.<sup>17</sup> Cheshire County experienced a 42 percent increase in students living without a home (with an increase of at least 58 students), while the number of homeless students in Coos County dropped by 41 percent (decreasing by at least 18 students). Six out of ten counties experienced an increase. Additionally, over the past several years there has been a steady

increase in the number of homeless unaccompanied youth enrolled in school. During the 2016-2017 school year there were a reported 365 students, up from 251 in 2015-2016. Of the 365 unaccompanied homeless students, 39 (11 percent) were living unsheltered while attending school.



**Table 1.6: Student Homelessness**

	2014-2015	2015-2016	2016-2017	% Change, 2014-2017
<b>State</b>	<b>3322</b>	<b>3350</b>	<b>3562</b>	<b>7.22%</b>
Belknap	243	256	(225-241)	-4.12%
Carroll	171	202	(166-214)	11.11%
Cheshire	165	202	(223-247)	42.42%
Coos	82	61	(32-64)	-41.46%
Grafton	155	152	(134-246)	22.58%
Hillsborough	1246	1200	(1299-1403)	8.43%
Merrimack	248	262	(207-279)	-2.02%
Rockingham	402	422	(395-483)	9.20%
Strafford	326	287	(386-394)	19.63%
Sullivan	284	306	(271-295)	-0.35%

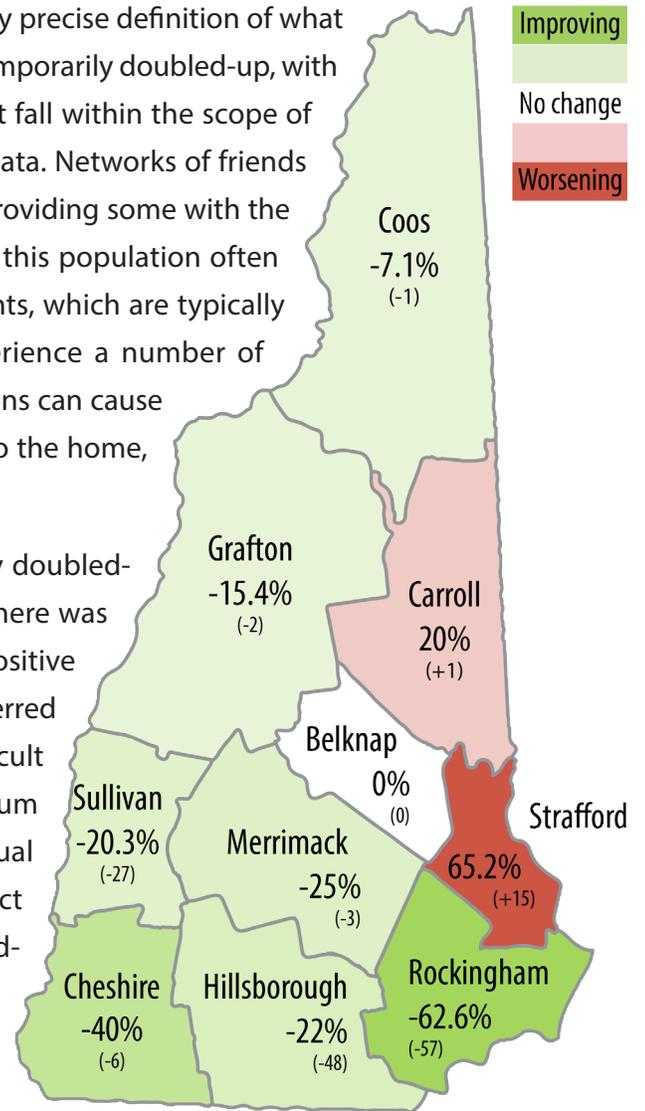
## 1.7 Temporarily Doubled-Up



Map 1.7: Changes in Temporarily Doubled Up Individuals, 2015 to 2017

The U.S. Department of Housing and Urban Development has a very precise definition of what it means to be experiencing homelessness. People who are living temporarily doubled-up, with friends or family members or those that are “couch-surfing” do not fall within the scope of this definition and thus are not included in the homeless census data. Networks of friends and family can prevent someone from falling into homelessness, providing some with the stability and support needed to regain independent housing. Yet this population often lives at the precipice of homelessness and their living arrangements, which are typically uncertain, can cause the entire doubled-up household to experience a number of financial and social stressors. Sometimes these doubled-up situations can cause more harm than good, not only for the person or persons added to the home, but for the receiving household as well.

Between 2015 and 2016, the number of people living temporarily doubled-up dropped by 26 percent, from 526 to 389 individuals. In 2017, there was a very marginal increase of two percent. While this is certainly a positive trend, it is important to note that this population is commonly referred to as the “hidden homeless” and is therefore one of the most difficult to accurately and consistently measure. Although each Continuum of Care makes efforts to capture this population during the annual Point-in-Time count, only those people who happen to have contact with a homeless service agency and self-report as living doubled-up are enumerated. As such, this data is widely acknowledged to be a significant undercount of the true population total. More accurately capturing the numbers and experiences of people living in doubled-up situations will require a more thorough approach specifically focused on the unique dynamics of this population.



**Table 1.7: Temporarily Doubled-up**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>526</b>	<b>389</b>	<b>398</b>	<b>-24.33%</b>
Belknap	2	0	2	0.00%
Carroll	5	18	6	20.00%
Cheshire	15	3	9	-40.00%
Coos	14	6	13	-7.14%
Grafton	13	15	11	-15.38%
Hillsborough	218	194	170	-22.02%
Merrimack	12	6	9	-25.00%
Rockingham	91	39	34	-62.64%
Strafford	23	11	38	65.22%
Sullivan	133	97	106	-20.30%

# Chapter II

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## Chapter II: Housing and the Economics of Homelessness

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**2.1 Unemployment Rate**

**2.2 Poverty Rate**

**2.3 Renter Income & Gross Rent**

**2.4 Vacancy Rate: 2-Bedroom Units**

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## Chapter II: Housing and the Economics of Homelessness

Although there are many factors that can lead an individual or family into homelessness, poverty and the lack of affordable housing are key drivers of homelessness in New Hampshire. This chapter utilizes economic and housing data from the American Community Survey and the Bureau of Labor Statistics as well as from the New Hampshire Housing and Finance Authority to explore the economic landscape for those struggling to attain or maintain housing.

### 2.1 Unemployment Rate

Map 2.1: Changes in Unemployment, 2015 to 2017

The loss of employment for individuals and families can quickly lead to housing instability and put people at a greater risk of homelessness, especially if that unemployment persists over a long period. While significant portions of people experiencing homelessness are employed, many are underemployed or working part-time. Table 2.1 and Map 2.1 show the changes in the unemployment rate from 2015 to 2017.<sup>18</sup> New Hampshire has traditionally experienced a lower unemployment rate than the rest of the nation, with its current rate at less than three percent compared to about five percent nationally. The unemployment rate in each county remains low in New Hampshire, with a low of 2.4 percent in Sullivan County and a high of 4.0 percent in Coos County.<sup>19</sup>

While low unemployment rates are being enjoyed across all New Hampshire counties, it's important to note that even when working full-time, many low-income people are still unable to attain stable housing due to low wages and/or temporary and irregular work opportunities. One recent analysis reports that someone working full-time at minimum wage would need to work 120 hours per week in order to afford a two-bedroom apartment at the Fair Market Rent in New Hampshire. The same report lists New Hampshire as having the 14<sup>th</sup> highest housing wage in the country, with a worker having to earn almost \$22 an hour in order to afford a modest two-bedroom unit in the state.<sup>20</sup>

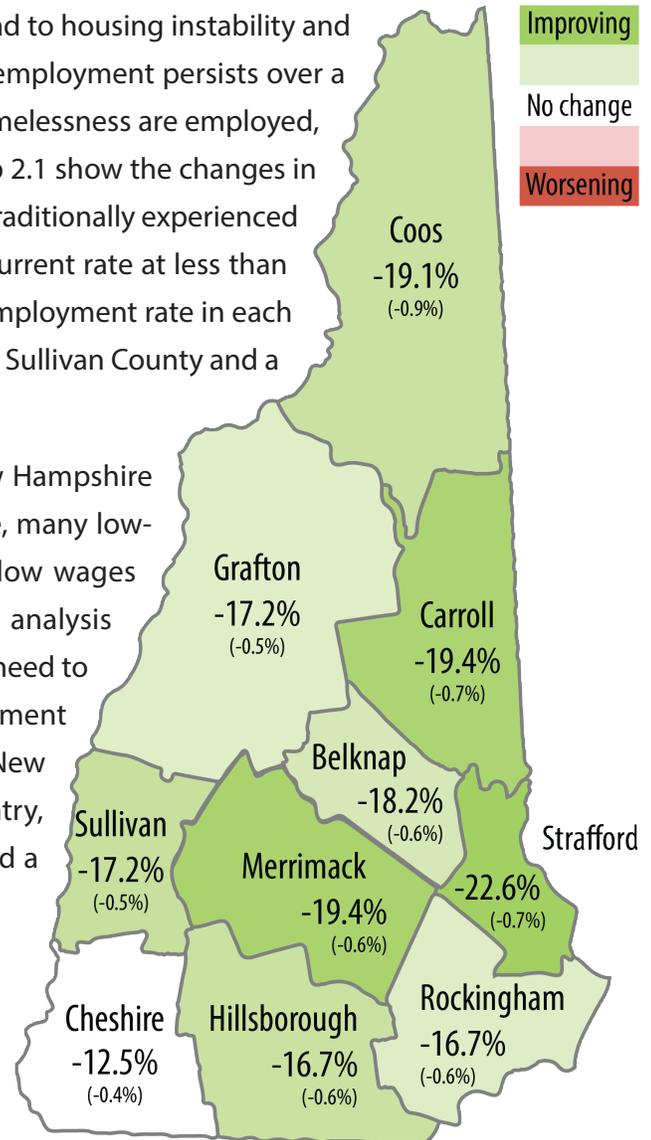


Table 2.1: Unemployment Rate

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>3.4%</b>	<b>2.8%</b>	<b>2.8%</b>	<b>-17.6%</b>
Belknap	3.3%	2.6%	2.7%	-18.2%
Carroll	3.6%	2.8%	2.9%	-19.4%
Cheshire	3.2%	2.8%	2.8%	-12.5%
Coos	4.7%	4.0%	3.8%	-19.1%
Grafton	2.9%	2.5%	2.4%	-17.2%
Hillsborough	3.6%	3.0%	3.0%	-16.7%
Merrimack	3.1%	2.5%	2.5%	-19.4%
Rockingham	3.6%	3.0%	3.0%	-16.7%
Strafford	3.1%	2.6%	2.4%	-22.6%
Sullivan	2.9%	2.4%	2.4%	-17.2%

## 2.2 Poverty Rate



Map 2.2: Changes in Poverty Rate, 2013 to 2015

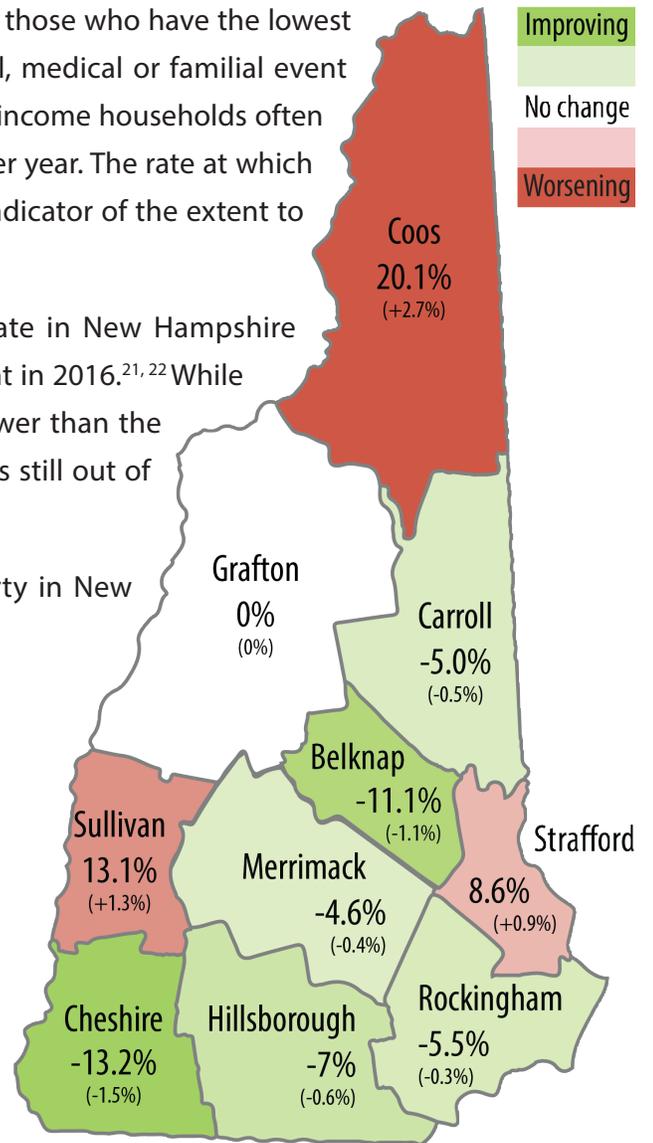
Although there are many factors that can lead to homelessness, those who have the lowest incomes are often at greatest risk, as one unexpected financial, medical or familial event can cause them to fall into homelessness. As a result, many low income households often find themselves fluctuating in and out of homelessness year after year. The rate at which people are living below the poverty line can be an important indicator of the extent to which people are living on the fringes of homelessness.

Following a slight increase from 2013 to 2014 the poverty rate in New Hampshire decreased to 8.2 percent in 2015, dropping further to 7.3 percent in 2016.<sup>21, 22</sup> While New Hampshire’s poverty rate continues to be considerably lower than the national average (at 13.5 percent for 2015),<sup>23</sup> financial stability is still out of reach for many in New Hampshire.

Table 2.2 and Map 2.2 depict the change in the rate of poverty in New Hampshire from 2013 to 2015.<sup>24</sup>

**Table 2.2: Poverty Rate**

	2013	2014	2015	% Change, 2013-2015
<b>State</b>	<b>8.7%</b>	<b>8.9%</b>	<b>8.2%</b>	<b>-5.7%</b>
Belknap	9.9%	10.2%	8.8%	-11.1%
Carroll	10.1%	9.6%	9.6%	-5.0%
Cheshire	11.4%	11.7%	9.9%	-13.2%
Coos	13.4%	13.2%	16.1%	20.1%
Grafton	11.2%	11.2%	11.2%	0.0%
Hillsborough	8.6%	8.6%	8.0%	-7.0%
Merrimack	8.7%	9.5%	8.3%	-4.6%
Rockingham	5.5%	5.7%	5.2%	-5.5%
Strafford	10.5%	11.2%	11.4%	8.6%
Sullivan	9.9%	9.1%	11.2%	13.1%



## 2.3 Renter Income & Gross Rent

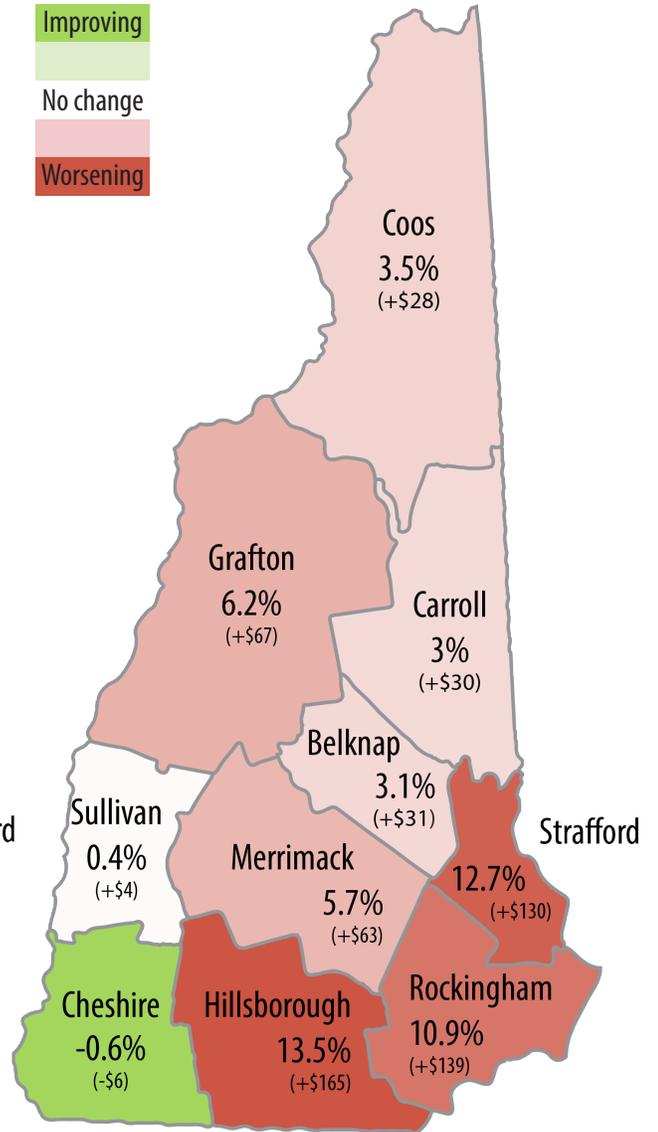
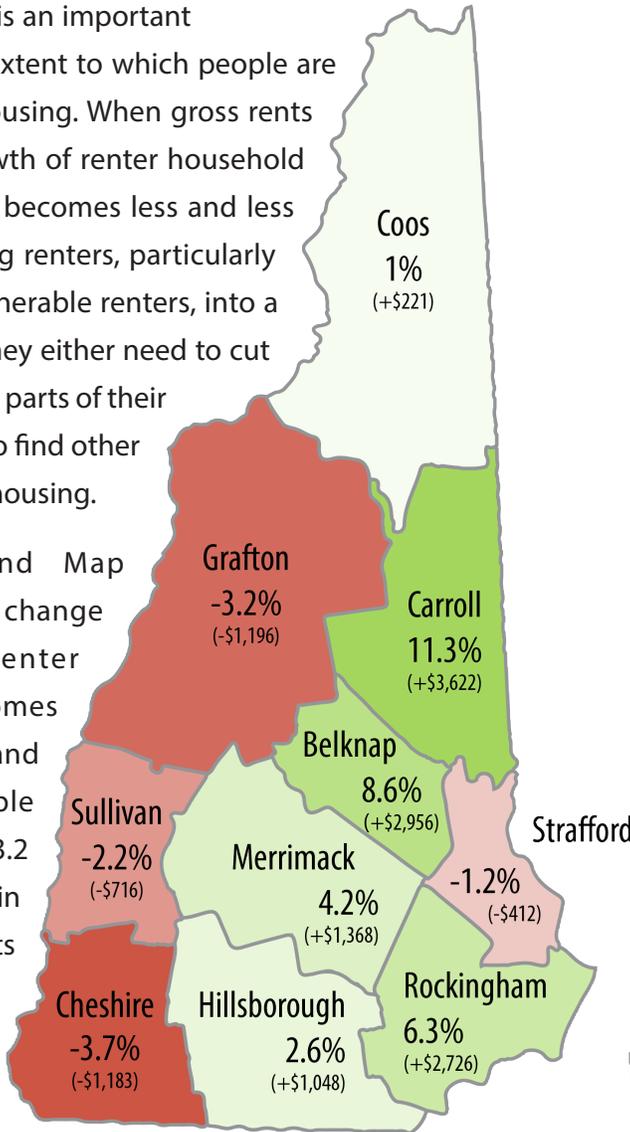


Map 2.3.1: Changes in Median Renter Household Income, 2015 to 2017

Map 2.3.2: Changes in Monthly Median Gross Rent, 2015 to 2017

The relationship between income and rent is an important indicator of the extent to which people are able to access housing. When gross rents outpace the growth of renter household income, housing becomes less and less affordable, forcing renters, particularly economically vulnerable renters, into a position where they either need to cut expenses in other parts of their lives or attempt to find other more affordable housing.

Table 2.3.1 and Map 2.3.1 show the change in median renter household incomes between 2015 and 2017, while Table 2.3.2 and Map 2.3.2 show the change in median gross rents during that same time frame. Both sets of data are based on New Hampshire



Housing Finance Authority’s Annual Residential Rental Cost Surveys.<sup>25</sup> Statewide, median renter household incomes have continued to rise, increasing by about 3.3 percent, from \$37,326 in 2015 to \$38,560 in 2017. While the increase in median income is a positive sign, it is being outpaced by increases in median rents across the state, which have risen by about nine percent, from \$1,157 in 2015 to \$1,259 in 2017. With the exception of slight decreases in Cheshire County, rents have increased in all areas of the state, with the largest increases occurring in Hillsborough and Strafford counties.

**NH median household renter income increased 3.3% from 2015 - 2017.**

**Monthly median gross rent (two-bedroom) increased 8.8%.**

**Table 2.3.1: Median Renter Household Income**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>\$37,326</b>	<b>\$37,949</b>	<b>\$38,560</b>	<b>3.31%</b>
Belknap	\$34,577	\$36,690	\$37,533	8.55%
Carroll	\$31,980	\$34,404	\$35,602	11.33%
Cheshire	\$32,104	\$30,655	\$30,921	-3.68%
Coos	\$21,808	\$22,834	\$22,029	1.01%
Grafton	\$37,530	\$37,105	\$36,334	-3.19%
Hillsborough	\$39,724	\$40,482	\$40,772	2.64%
Merrimack	\$32,967	\$33,324	\$34,335	4.15%
Rockingham	\$43,398	\$45,068	\$46,124	6.28%
Strafford	\$35,052	\$34,857	\$34,640	-1.18%
Sullivan	\$32,317	\$31,968	\$31,601	-2.22%

**Table 2.3.2: Monthly Median Gross Rent 2-Bedroom Units**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>\$1,157</b>	<b>\$1,206</b>	<b>\$1,259</b>	<b>8.82%</b>
Belknap	\$997	\$996	\$1,028	3.11%
Carroll	\$1,010	\$986	\$1,040	2.97%
Cheshire	\$1,069	\$1,045	\$1,063	-0.56%
Coos	\$790	\$790	\$818	3.54%
Grafton	\$1,080	\$1,134	\$1,147	6.20%
Hillsborough	\$1,219	\$1,278	\$1,384	13.54%
Merrimack	\$1,113	\$1,120	\$1,176	5.66%
Rockingham	\$1,270	\$1,321	\$1,409	10.94%
Strafford	\$1,026	\$1,083	\$1,156	12.67%
Sullivan	\$964	\$965	\$968	0.41%

**“We have seen a huge increase of people in threat of being evicted for non-payment, and not just one or two months behind... five and six months, or more behind at times.”**

**Dawn Ferringo,  
Tri-County CAP, Lancaster**

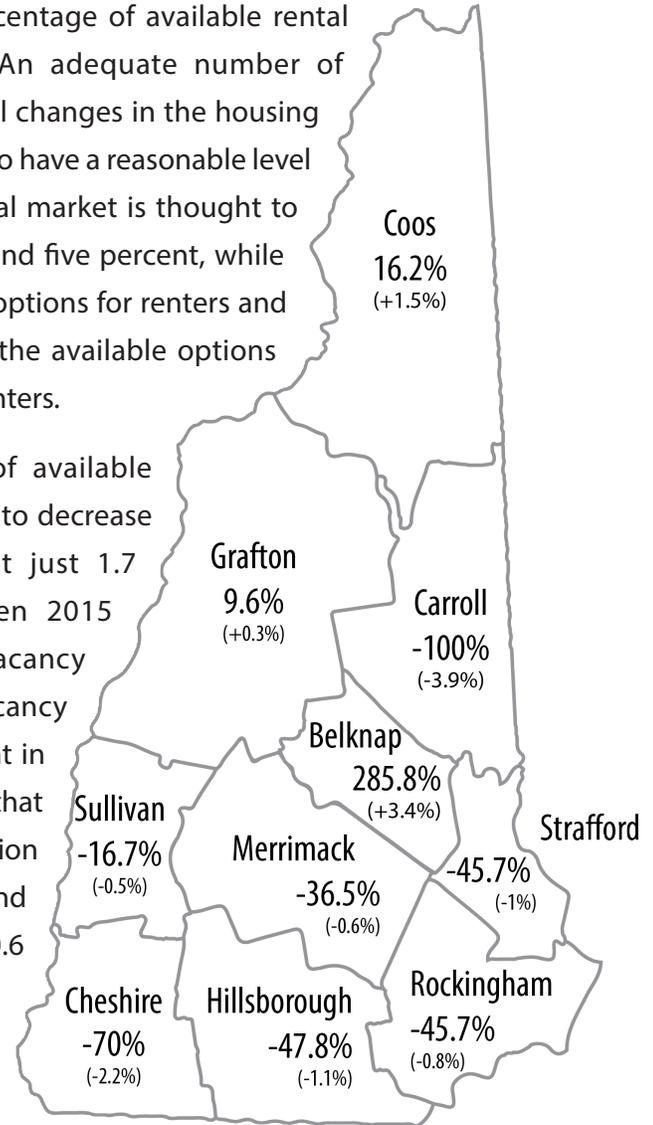
## 2.4 Vacancy Rate: 2-Bedroom Units Map 2.4: Changes in Vacancy Rates, 2015 to 2017

**FOR RENT**

The vacancy rate in NH is down **36.4%** from 2015. Carroll county reported a **0%** rate in 2017.

Vacancy rates are the percentage of available rental units in a given area.<sup>26</sup> An adequate number of vacancies allows for normal changes in the housing market and for consumers to have a reasonable level of choice. A balanced rental market is thought to have vacancy rates of around five percent, while lower rates indicate fewer options for renters and higher rates indicate that the available options may not be desirable for renters.

Statewide, the number of available rental units has continued to decrease over the past decade, at just 1.7 percent in 2017. Between 2015 and 2017, changes in vacancy



rates at the county level varied widely. In Belknap County, vacancy rates rose substantially over a three-year period, from 1.2 percent in 2015 to 4.6 percent in 2017, suggesting that the rental market in that county is beginning to balance out. Also notable was the fluctuation in the vacancy rate of Coos County over the past decade, rising and declining substantially year to year, and at a current rate of 10.6 percent. Conversely, the sharp decrease to less than one percent in Cheshire County and the zero percent vacancy rate in Carroll County are of particular concern. These low vacancy rates further exacerbate the scarcity of affordable housing in these regions of the state, making it even more difficult for low income renters to find stable housing. The combined impact of rising rents and declining vacancy rates often leads many individuals and families to live in temporary rooming houses, campgrounds or motels, often described by advocates as “housing of last resort.” These living environments can be particularly difficult for children and families who are forced to relinquish their privacy and to live in very cramped and sometimes unsafe quarters in order to maintain shelter.

**Table 2.4: Vacancy Rate: 2-Bedroom Units**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>2.20%</b>	<b>1.50%</b>	<b>1.40%</b>	<b>-36.36%</b>
Belknap	1.20%	4.90%	4.63%	285.83%
Carroll	3.90%	1.40%	0.00%	-100.00%
Cheshire	3.20%	4.50%	0.96%	-70.00%
Coos	9.20%	6.90%	10.69%	16.20%
Grafton	2.70%	3.00%	2.96%	9.63%
Hillsborough	2.30%	0.90%	1.20%	-47.83%
Merrimack	1.70%	1.20%	1.08%	-36.47%
Rockingham	1.90%	1.00%	1.11%	-41.58%
Strafford	2.30%	1.40%	1.25%	-45.65%
Sullivan	2.70%	6.40%	2.25%	-16.67%

## Conclusion

Much of the data in this report suggest worsening conditions for people experiencing homelessness or who are at risk of homelessness. Between 2016 and 2017, the state saw increases in almost all subpopulations of the homeless including individuals, families, those who are in shelters and those who are unsheltered. We also saw a concerning increase in the number of children who were identified as homeless in our school system as well as a large jump in homeless unaccompanied youth. The upward trend that we saw over the past year reflects the increased stress placed on a system of services from an environment characterized by extremely high rents, alarmingly low vacancy rates, a historic opioid epidemic and a continued lack of mental health and other mainstream resources.

Despite the real challenges that we face, however, it is important to remember the progress that is being made. New Hampshire remains a state of constant improvement and innovation when it comes to the provision of homeless services. Some communities are working to formally establish an end to homelessness among certain subpopulations, including the chronically homeless and homeless veterans. Indeed, earlier this year, the city of Nashua was successful in acquiring this status for veterans, indicating that they have identified all veterans who are homeless in the city and have systems in place to quickly house any veteran who may become homeless in the future. Over the next year, we will build on this progress, with the goal of becoming one of the first states in the nation to end homelessness among these and other populations. Additionally, in our ongoing commitment to enhance the effectiveness of our interventions and our systems as a whole, New Hampshire is participating in a number of technical assistance initiatives which will enhance our capacity to identify and prioritize those who are the most vulnerable for housing services. Building on our many years of collaboration, we are actively learning about new and proven methods to end homelessness and are working together to capitalize on all available private and public resources that can be accessed to further tackle this problem. With a continued commitment to collaboration in conjunction with a renewed investment in prevention strategies, it is possible to end homelessness in NH, creating a state in which every citizen has the opportunity to achieve long-term stability, wellness and success.

## References

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### Introduction

<sup>1</sup> This report is modeled after The State of Homelessness in America, an annual report produced by the National Alliance to End Homelessness.

<sup>2</sup> Semega, J. L., Fontenot, K. R., & Kollar, M. A. (2017, Sept. 12) *Income and Poverty in the United States: 2016*. Retrieved from <http://www.census.gov/library/publications/2017/demo/p60-259.html>.

<sup>3</sup> New Hampshire Department of Health and Human Services. (2017). *Point in time surveys*. Retrieved from <http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm>

<sup>4</sup> Bishaw, A. and Glassman, B. (2016, Sept.) *Poverty: 2014 and 2015*. Retrieved from <https://www.census.gov/content/dam/Census/library/publications/2016/demo/acsbr15-01.pdf>

<sup>5</sup> New Hampshire Department of Health and Human Services. (2016). *Point in time surveys*. Retrieved from <https://www.dhhs.nh.gov/dcbcs/bhhs/homelessdata.htm>

## Chapter I: The State of Homelessness in New Hampshire

### 1.1 Overall Homelessness

#### 1.2 Chronic Homelessness

<sup>6</sup> U.S. Department of Housing and Urban Development. "Defining Chronic Homelessness Final Rule". Retrieved from <https://www.hudexchange.info/resources/documents/Defining-Chronically-Homeless-Final-Rule.pdf>.

<sup>7</sup> The New Hampshire Coalition to End Homelessness. (Sept 2016). *The personal and financial costs of insufficient housing. case studies of high frequency service users in Manchester, NH*. Retrieved from <https://www.nhceh.org/research-advocacy/latest-reports/2016-case-study-the-personal-and-financial-costs-of-insufficient-housing>

<sup>8</sup> United States Interagency Council on Homelessness. (2016, April 15). *People experiencing chronic homelessness*. Retrieved from <http://usich.gov/population/chronic>

#### 1.3 Family Homelessness

<sup>9</sup> American Institutes for Research. "National Center for Family Homelessness". Last modified 2017. Retrieved from <http://www.air.org/center/national-center-family-homelessness>

#### 1.4 Veteran Homelessness

<sup>10</sup> United States Interagency Council on Homelessness. (June 2015). *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*. Retrieved from [https://www.usich.gov/resources/uploads/asset\\_library/USICH\\_OpeningDoors\\_Amendment2015\\_FINAL.pdf](https://www.usich.gov/resources/uploads/asset_library/USICH_OpeningDoors_Amendment2015_FINAL.pdf)

<sup>11</sup> Goldberg, Eleanor. (2015, April 21). New Orleans ends veteran homelessness, proves it's not an impossible problem. *Huffington Post*. Retrieved from [http://www.huffingtonpost.com/2016/04/21/michelle-obama-new-orleans\\_n\\_7108756.html](http://www.huffingtonpost.com/2016/04/21/michelle-obama-new-orleans_n_7108756.html)

## 1.5 Unsheltered Homelessness

<sup>12</sup> National Coalition for the Homeless. (2009, July). *Health care and homelessness*. Retrieved from <http://www.nationalhomeless.org/factsheets/health.html>

## 1.6 Student Homelessness

<sup>13</sup> While data sources in Chapter 1 are mandated by the U.S. Department of Housing and Urban Development and are sourced from the same annual Point-in-Time Count event, the U.S. Department of Education collects data on students experiencing homelessness and uses a different surveying methodology. Additionally, within the context of the data collected by the New Hampshire Department of Education, the U.S. Department of Housing and Urban Development's definition of "homeless" is amended to include students that are couch-surfing or are otherwise living doubled-up. It is critical to acknowledge that this data is neither a subset of the "Overall Homelessness" data presented in Chapter 1, since it is derived from a different data source, nor is it constrained to the same rules (e.g. definition, methodology) as the other data presented in Chapter 1. Thus, while the data for student homelessness may seem to be in conflict with other homeless data, it is not.

<sup>14</sup> National Coalition for the Homeless. (2008, June). Retrieved from <http://www.nationalhomeless.org/factsheets/youth.html>

<sup>15</sup> U.S. Department of Education. (2016, July 27). *Education for Homeless Children and Youths Program Non-Regulatory Guidance*. Retrieved from <https://www2.ed.gov/policy/elsec/leg/essa/160240ehcyguidance072716.pdf>

<sup>16</sup> Miller, P. M. (2009, November 24). *An Examination of the McKinney-Vento Act and Its Influence on the Homeless Education Situation*. Retrieved 2017, from Sage Journal: <http://journals.sagepub.com/doi/abs/10.1177/0895904809351692#articleCitationDownloadContainer>

<sup>17</sup> While statewide data for the 2016-2017 school year was available at the time of this report, much of the data at the school district-level was only available in ranges, and was not attainable in a format that permitted the accurate aggregation of county-level data. Therefore, county-level data are expressed as ranges from the minimum to the maximum possible for each county. Percent changes at the county-level for the 2016-2017 school year were calculated based on the average of each county range.

## 1.7 Temporarily Doubled-Up

# Chapter II: Housing and the Economics of Homelessness

## 2.1 Unemployment Rate

<sup>18</sup> Bureau of Labor Statistics. (2017). Local Area Unemployment Statistics Map. Retrieved from <https://data.bls.gov/map/MapToolServlet?survey=la>

<sup>19</sup> 2017 data is an average of the monthly unemployment rates from January through October.

<sup>20</sup> National Low Income Housing Coalition. (2017). Out of Reach 2017. Retrieved from <http://nlihc.org/oor/>

## 2.2 Poverty Rate

<sup>21</sup> *Quick Facts New Hampshire*. (2016). Retrieved from United States Census Bureau. <https://www.census.gov/quickfacts/fact/table/NH/IPE120216#viewtop>

<sup>22</sup> While statewide data for 2016 was available at the time for this report, county-level data for this time period has not yet been released.

<sup>23</sup> United States Census Bureau (2016). Income and Poverty in the United States. Retrieved from <https://www.census.gov/library/publications/2016/demo/p60-256.html>

### **2.3 Median Renter Household Income & Gross Rent**

<sup>24</sup> Although statewide poverty rate data is available for 2016, at the time of this report county-level data had not been published.

<sup>25</sup> New Hampshire Housing and Finance Authority. (2015, 2016, 2017). Residential Rental Cost Survey. Retrieved from <http://www.nhhfa.org/studies-publications-presentations>

### **2.4 Vacancy Rate: 2-Bedroom Units**

<sup>26</sup> Ibid.