

# The State of Homelessness in New Hampshire

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

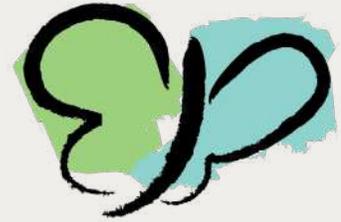
## 2019



**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.

# Dear Friends,

It is with great pleasure that we present the 2019 State of Homelessness in New Hampshire report. Taken together, the data in this report reflects a complicated picture of the state of homelessness and housing insecurity in our state. The slight decline in the number of people experiencing homelessness over the past two years may suggest an improving environment for those most in need. Similarly, for the first time in many years, the number of students identified as homeless in our school system declined between the 2017-2018 and the 2018-2019 school years, again suggesting an improved landscape for vulnerable families with children. Yet at the same time, we see that rents continue to increase and vacancy rates continue to decrease, factors which make finding and maintaining stable housing extraordinarily difficult for those with the lowest incomes. Moreover, every day, we hear from service providers across the state that emergency shelters are overflowing and that people are unable to exit from homelessness quickly due to the unavailability of affordable housing opportunities.



Given the complexity associated with the issue of homelessness, it is important that we understand the nuances associated with each source of data. Much of the data in this report is from a specific source known as the Annual Point-in-Time Count. Numerous advocates, service providers and policy makers lament the limitations of this data source, citing concerns with its ability to truly capture the extent of homelessness in a given region. While the limitations of the Point-in-Time data are well-founded, it is nevertheless the primary source of data used by the federal government to gauge our progress in ending homelessness, and thus has real implications for our ability to acquire new resources dedicated to this issue in New Hampshire. For that reason, we feel that it is important to present this data to you, along with data from other sources that together can provide a more robust understanding of the extent of homelessness in New Hampshire and the challenges that so many face in accessing and maintaining affordable housing.

Data from the 2019 Point-in-Time Count show that 1,382 people were homeless in New Hampshire during one 24-hour period in January of this year. This represents a five percent decrease in overall homelessness from 2017 to 2019, a total decline of 74 people. While this decrease is encouraging, it must be noted that because the Point-in-Time Count only captures data during one 24-hour period, if programs close or fail to report, it can cause significant fluctuations in the data which may or may not reflect actual changes in the extent of homelessness. It is also important to note that although the overall number of people experiencing homelessness is down, there is regional variation, with four of the ten counties seeing increases in their homeless numbers in the count.

Other data in this report suggests that low income individuals and families continue to face significant challenges in accessing affordable housing in the state. Rents continue their upward trend, increasing by over seven percent in just two years, with some counties seeing increases as high as 16 percent. At the same time, vacancy rates have decreased to astonishingly low levels, now under one percent in five of the ten counties. Market conditions like this make it challenging for anyone to access affordable rental housing, and is particularly difficult for those with the lowest incomes who may have histories of homelessness or other disadvantages that may hinder housing stability.

Despite the challenges, however, there is some very good news from 2019. For the first time in decades, policy makers seemed to acknowledge the need for additional investment in housing and homeless services. The state budget included new funding for homeless services including case management, eviction prevention, youth outreach and rapid rehousing. Moreover, the new budget provides \$10 million over the next two years and a new dedicated funding source to our state's Affordable Housing Fund, which will help to increase the supply of much needed affordable housing. The budget also allows for the creation of a Medicaid benefit for supportive housing services, a potential source of new revenue that can ensure that those with the greatest needs have the resources they need to attain and maintain housing stability. Taken together, these investments in housing and services represent a significant turning point in the state's recognition and response to the challenge of homelessness and housing affordability. We look forward to building on this momentum and as always, we invite you to join us in our work to ensure that pathways to opportunity are open and accessible in all regions of the Granite State. Visit <https://www.nhceh.org/research-advocacy/advocacy-efforts> to learn what YOU can do to make positive change and help end homelessness in New Hampshire.

Best,

A handwritten signature in cursive script that reads "Cathy Kuhn".

Cathy Kuhn, Ph.D.  
Director



## Through Their Eyes Homelessness in NH



Victoria has been in and out of homelessness for a number of years, spending time in shelters, living in cars, and occasionally couch surfing. She left New Hampshire to attend college, but found herself homeless again upon her return. Even with a Section 8 voucher, Victoria remained in a shelter for several months due to a lack of affordable rental options. Only recently has she been able to find permanent supportive housing while she finishes her degree. Not all individuals and families are as fortunate. It's critical that there is a sufficient supply of affordable rental housing, enabling those with housing subsidies to find landlords willing to accept them. Housing Choice Vouchers and other rental subsidy programs are often a crucial stepping stone for homeless and low-income people to move toward housing permanency and self-sufficiency.

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# INTRODUCTION

The State of Homelessness in New Hampshire 2019<sup>1</sup> examines homelessness in the state between 2017 and 2019. Counts of homeless people conducted during one 24-hour period in each of these years reveals that the overall number of those experiencing homelessness has declined. However, there are some counties that experienced increases in homelessness over the past year, including Carroll County (47 percent), Coos County (23 percent), Cheshire County (14 percent) and Hillsborough County (one percent). Data also shows a continuing trend of increasing rents and extremely low vacancy rates across the state, two key factors which significantly hinder the state's progress in ending homelessness. The 0.8 percent vacancy rate in the state is especially troublesome, due to the disproportionate impact that it has on those with the greatest barriers to accessing housing.

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. Data included in this report is derived from various sources including the New Hampshire Housing Finance Authority, New Hampshire Bureau of Housing Supports, U.S. Bureau of Labor Statistics, U.S. Census Bureau and U.S. Department of Housing and Urban Development. Section 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 Housing Supports. Section 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 this discussion is outside the scope of this report, inconsistencies about the definition of homelessness do have implications for the state's ability to adequately respond to the problem and to serve those who are in need. In order to facilitate a complete understanding of the issue, The State of Homelessness in New Hampshire 2019 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 by referring to the cited sources.

## STATE OF HOMELESSNESS IN NH

Section I of this report includes data from the 2017, 2018, and 2019 State of New Hampshire Official Point-In-Time Count and chronicles changes in overall homelessness and in homelessness among subpopulations<sup>2</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 Section I of this report is data from the U.S. Department of Education's annual count of homeless students 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 in tracking trends in homelessness among young people and families in New Hampshire.

Notable trends in these counts include:

- Between 2017 and 2019, the overall number of people experiencing homelessness decreased by five percent.
- Between 2017 and 2019, the number of people in families experiencing homelessness decreased by 14 percent.
- Between 2017 and 2019, the number of veterans experiencing homelessness decreased by 12 percent.
- From the 2016-2017 school year to the 2018-2019 school year, the statewide number of students experiencing homelessness increased by 12 percent.

## HOUSING AND THE ECONOMICS OF HOMELESSNESS

Section 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:

- The poverty rate continues on a downward trend, decreasing from 8.9 percent in 2015 to 8.1 percent in 2017<sup>3</sup>.
- The unemployment rate remains low in New Hampshire at 2.4 percent in 2019.
- Median gross renter income increased by eight percent from 2017 to 2019.
- The overall vacancy rate is the lowest it's been in over ten years, decreasing to 0.8 percent in 2019.



## Through Their Eyes Homelessness in NH



After experiencing many spells of homelessness, compounded by exposure to parental violence and drug use, Joan was placed in a group home at age 14 and faced the very real prospect of having nowhere to go once she aged out of foster care. Thankfully, once she turned 18, Joan was able to enter a transitional housing program specifically designed for young people experiencing homelessness, where she was able to find a job and save some money for college. Joan recently started college at UNH and is using her past experiences as she advocates for other teens experiencing homelessness across the state. Joan's story highlights how critical it is to provide timely and comprehensive support to young people experiencing homelessness so that they have the resources they need to pursue their dreams and lead successful and fulfilling lives.

# Section 1

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## **State of Homelessness in New Hampshire**

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- 1.1 Overall Homelessness**
- 1.2 Chronic Homelessness**
- 1.3 Family Homelessness**
- 1.4 Veteran Homelessness**
- 1.5 Unsheltered Homelessness**
- 1.6 Student Homelessness**

# STATE OF HOMELESSNESS IN NH

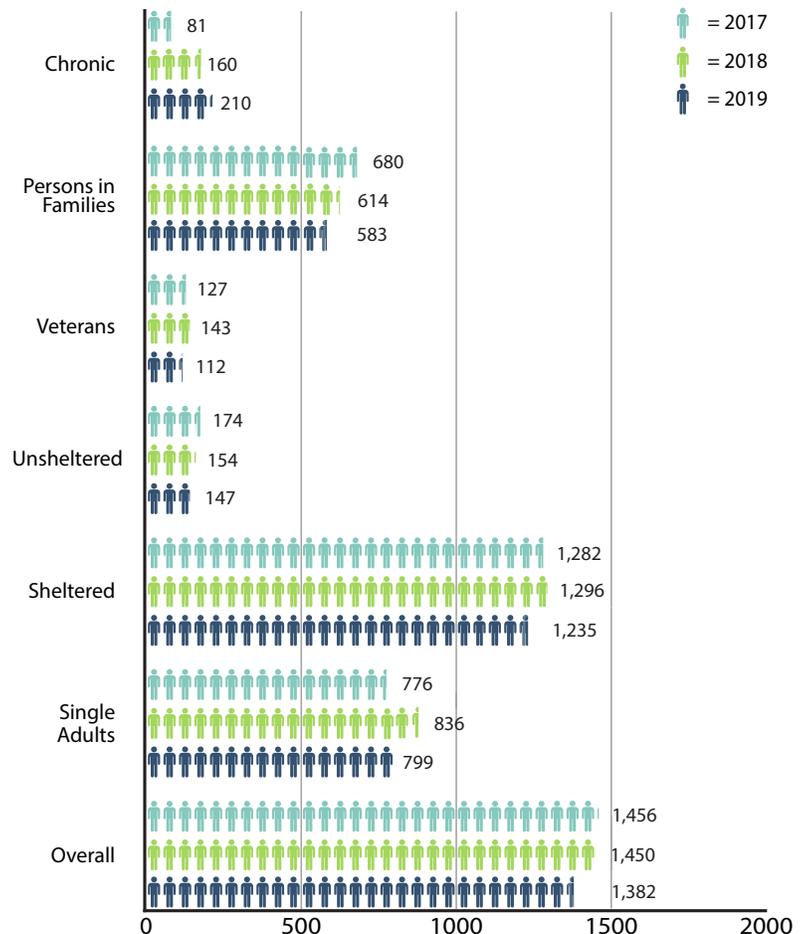
The number of people experiencing homelessness during the Point-in-Time Count conducted in January of 2019 decreased by 74 people over the past two years. Subpopulations that saw a decrease in homelessness between 2017 and 2019 include people who are unsheltered, persons in families, and veterans by 16, 14, and 12 percent respectively.

The pages that follow will show that although the overall number of people experiencing homelessness is down statewide, the changes vary by county, with some counties experiencing substantive increases.

Figure 1.1 illustrates comparisons between various subpopulations of persons experiencing homelessness in New Hampshire from 2017 and 2019. Notable findings during this period include the following:

- Six of the ten counties in New Hampshire reported a decrease of persons in families experiencing homelessness with five reporting a decrease of at least 25 percent between 2017 and 2019.
- Veterans comprise eight percent of the homeless population (112 people in 2019); with nine counties reporting fewer than ten veterans experiencing homelessness. Of those nine counties, two counties reported zero.
- Data among those experiencing chronic homelessness remains inconsistent, indicating continued difficulties in adequately identifying and capturing this population.

**Figure 1.1: Trends in Homelessness By Subpopulation, 2017 to 2019**



## 1.1 OVERALL HOMELESSNESS



Map 1.1 and Table 1.1 illustrate changes in the total number of persons experiencing homelessness from 2017 to 2019 for each of the ten counties in New Hampshire. The number of people experiencing homelessness in New Hampshire decreased by five percent from 2017 through 2019. However, changes in homelessness varied significantly across counties over the two year period with five counties experiencing decreases in homelessness. It should be noted that some of the decreases in 2019 may be the result of missing data from programs that had previously reported, which likely overinflates the actual decrease. Four counties experienced an increase in homelessness, ranging from a 1.4 percent increase in Hillsborough County (ten individuals) to a 47 percent increase in Carroll County (eight individuals). The number of people experiencing homelessness in Grafton County remained unchanged over the two year period.

Map 1.1: Changes in Overall Homelessness, 2017 to 2019

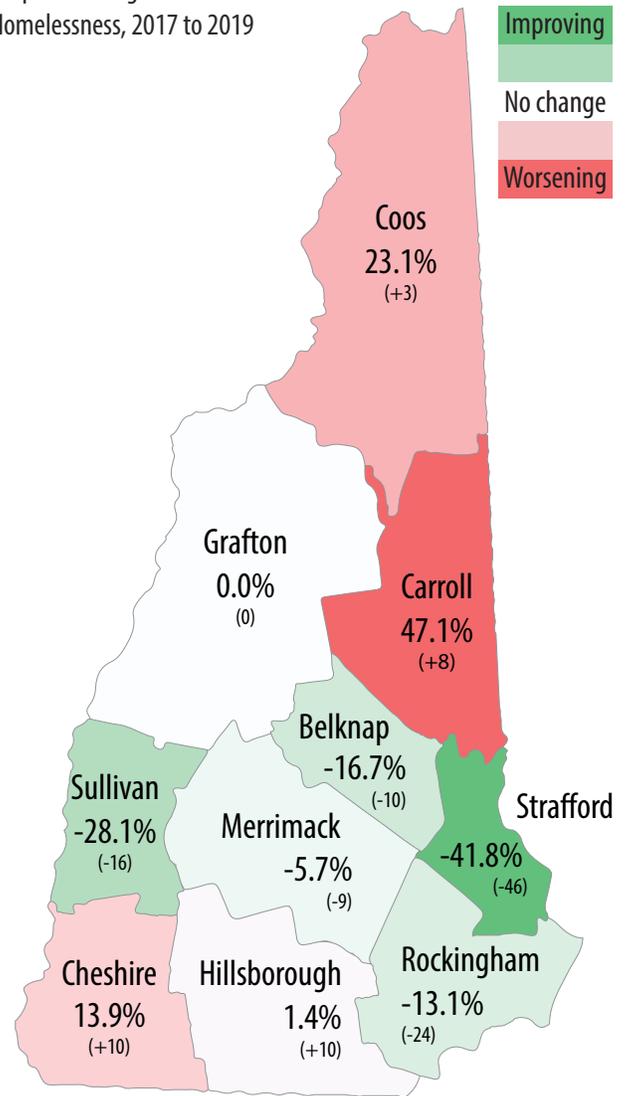


Table 1.1: Overall Homelessness

	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>1,456</b>	<b>1,450</b>	<b>1,382</b>	<b>-5.08%</b>
Belknap	60	85	50	-16.67%
Carroll	17	11	25	47.06%
Cheshire	72	78	82	13.89%
Coos	13	15	16	23.08%
Grafton	73	72	73	0.00%
Hillsborough	713	715	723	1.40%
Merrimack	158	152	149	-5.70%
Rockingham	183	179	159	-13.11%
Strafford	110	96	64	-41.82%
Sullivan	57	47	41	-28.07%

## 1.2 CHRONIC HOMELESSNESS

The U.S. Department of Housing and Urban Development uses a detailed definition<sup>4</sup> for chronically homeless individuals and families who have experienced long episodes of homelessness or numerous episodes over a long period of time. Individuals who are chronically homeless typically have complex and long-term health conditions, such as mental illness, substance use disorders or physical disabilities. Mortality rates among people experiencing chronic homelessness are four to nine times higher than the general population<sup>5</sup>.

Without stable housing, chronically homeless individuals are likely to cycle in and out of expensive crisis services such as shelters, emergency healthcare facilities, jails and prisons. Some studies show that the use of these crisis intervention services by a chronically homeless individual may cost an average of \$35,578 per year<sup>6</sup>. By providing supportive housing, these public costs can be reduced by as much as 49.5 percent. Greater support for permanent housing initiatives have reduced nationwide chronic homelessness by 26 percent since 2007<sup>7</sup>, while a number of communities across the country have effectively ended chronic homelessness as defined by the U.S. ICH<sup>8</sup>.

In New Hampshire, progress is being made to accurately identify and count this population during the annual Point-in-Time count. While there appear to be large fluctuations over the past three years, the relatively low number of chronically homeless persons in NH coupled with the complexities of the definition and the documentation process can cause data from one or two regions to drastically inflate or deflate the count. As a result, continued efforts on accurate reporting are critical as New Hampshire moves toward ending chronic homelessness<sup>9</sup>.

In 2019, it was reported that there were 210 chronically homeless individuals in New Hampshire<sup>10</sup>. The counties with the highest instances of chronic homelessness include Hillsborough County (51 individuals), followed by Rockingham County (46 individuals), Merrimack County (33 individuals) and Cheshire County (31 individuals). The counties reporting the lowest numbers of chronic homelessness include Carroll County (zero individuals), Coos County (two individuals) and Sullivan County (six individuals). Map 1.2 and Table 1.2 illustrate the changes in chronically homeless persons from 2017 to 2019.

Map 1.2: Changes in Chronic Homelessness, 2017 to 2019

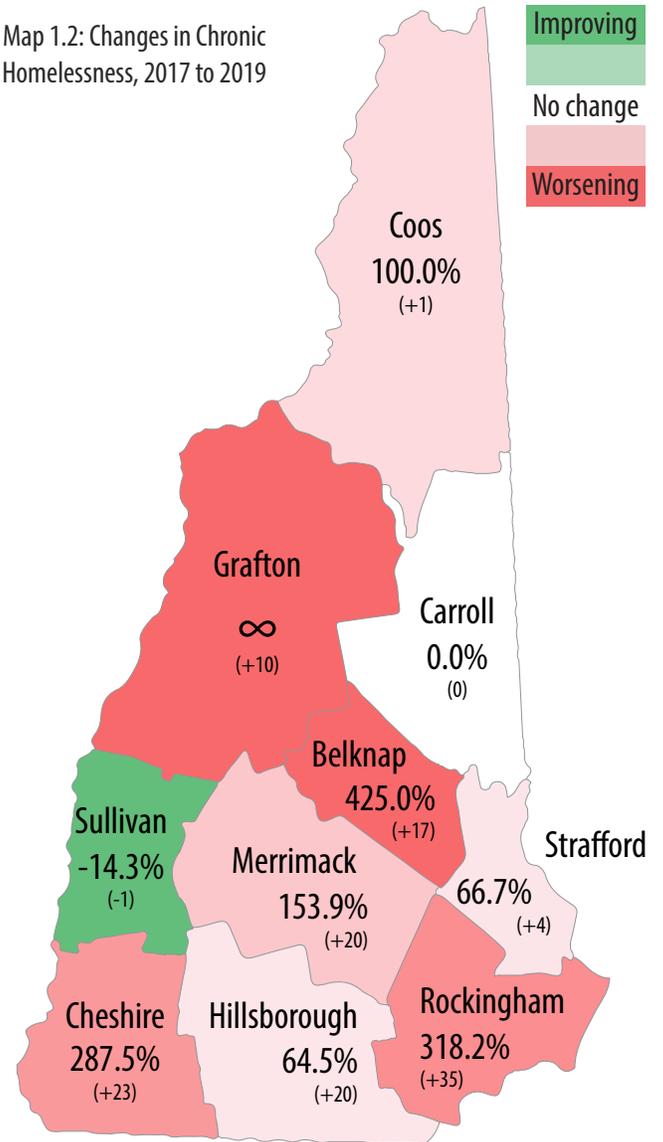


Table 1.2: Chronic Homelessness

	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>81</b>	<b>160</b>	<b>210</b>	<b>159.26%</b>
Belknap	4	27	21	425.00%
Carroll	0	4	0	0.00%
Cheshire	8	18	31	287.50%
Coos	1	2	2	100.00%
Grafton	0	9	10	∞
Hillsborough	31	25	51	64.52%
Merrimack	13	21	33	153.85%
Rockingham	11	27	46	318.18%
Strafford	6	25	10	66.67%
Sullivan	7	2	6	-14.29%

## 1.3 FAMILY HOMELESSNESS



While homelessness is primarily associated with single adults, particularly single men, families with children comprise nearly 40 percent of this population<sup>11</sup>. Family homelessness is categorized as at least one parent with a child under the age of 18, and studies show that more than four out of every ten homeless children are under the age of six<sup>12</sup>. Many homeless families are headed by young, single mothers with limited education and income, although two-parent and multi-generational families also experience homelessness in New Hampshire<sup>13</sup>.

For families, the three most common causes of homelessness are poverty, lack of affordable housing and unemployment<sup>14</sup>. Recent responses have focused on strengthening family housing solutions, deepening partnerships with domestic violence service providers and improving childrens’ education outcomes<sup>15</sup>. Other measures to address family homelessness that have proven effective include connecting parents with employment assistance, early childhood services, income support and mental health counseling<sup>16</sup>. Many of these initiatives have been incorporated into the United States Interagency Council on Homelessness’s long-term strategic plan to end homelessness titled, “Home, Together.” The plan is focused on using methods that have reduced homelessness in the past and building coordinated responses between the federal government and the private sector to make homelessness a rare, brief and one time experience<sup>17</sup>.

Map 1.3 and Table 1.3 depict the change in people in families experiencing homelessness from 2017 to 2019 in New Hampshire. The overall number of people in families experiencing homelessness decreased 14 percent over this time period. Six of the ten counties in New Hampshire saw decreased instances of family homelessness ranging from a seven percent decrease in Hillsborough County to a 70 percent decrease in Strafford County. Of the four counties that experienced an increase in family homelessness, both Carroll and Coos Counties saw an increase of 50 percent.

Map 1.3: Changes in Family Homelessness, 2017 to 2019

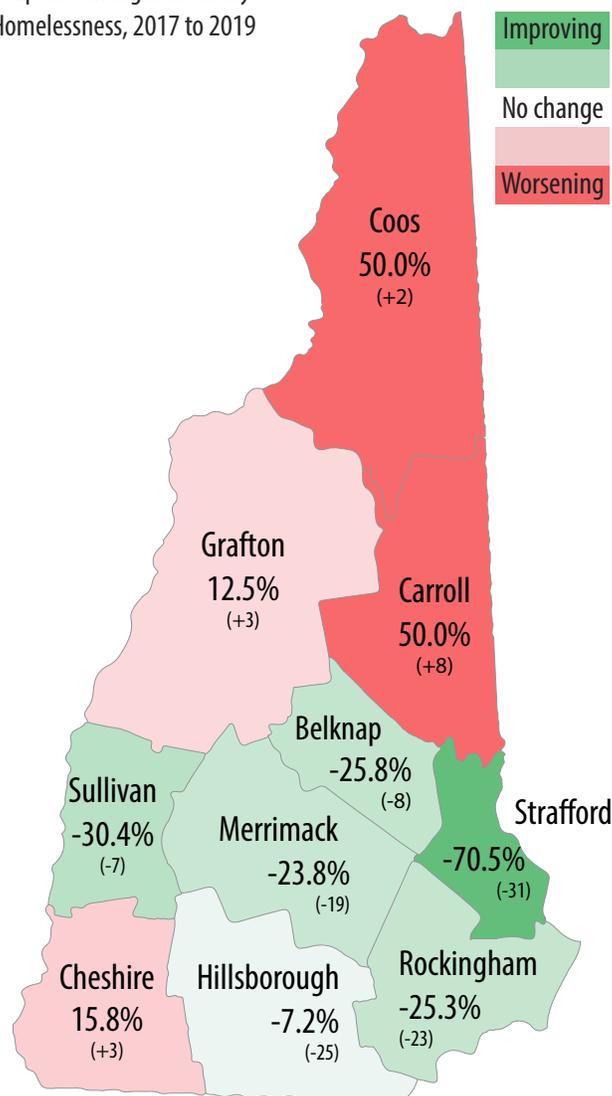


Table 1.3: Persons in Families Experiencing Homelessness

	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>680</b>	<b>614</b>	<b>583</b>	<b>-14.26%</b>
Belknap	31	30	23	-25.81%
Carroll	16	3	24	50.00%
Cheshire	19	17	22	15.79%
Coos	4	3	6	50.00%
Grafton	24	25	27	12.50%
Hillsborough	348	347	323	-7.18%
Merrimack	80	52	61	-23.75%
Rockingham	91	65	68	-25.27%
Strafford	44	42	13	-70.45%
Sullivan	23	30	16	-30.43%

## 1.4 VETERAN HOMELESSNESS



The State of New Hampshire is committed to reaching an effective end to homelessness among veterans, using the Interagency Council on Homelessness’s (U.S. ICH) Federal Criteria and Benchmarks<sup>18</sup>. The goal is to have a systematic response in place, targeting homelessness among veterans to ensure that homelessness is rare, brief and non-recurring. Specific goals of the statewide effort include: 1) All veterans experiencing a housing crisis are quickly identified and engaged in housing and service options; 2) Any veteran who is unsheltered is provided direct access to basic shelter and services; 3) Veterans are permanently housed within 90 days of becoming homeless or presenting for services; and 4) Where possible, homelessness is prevented.

Current efforts to achieve this federal benchmark in New Hampshire include: 1) Strengthening the state’s Coordinated Entry System and refining the “By Name List,” allowing for a clearer picture of who is experiencing homelessness in NH, and how our collective effort can best serve veterans; 2) Deploying outreach teams, developing regional access points and creating a streamlined communication protocol across partners that will ensure no veteran is left unsheltered; 3) Engaging in planning and convening meetings with stakeholders including an Ending Veteran Homelessness Steering Committee and regional subcommittees; 4) Creating new affordable housing that utilizes the Housing First Model, ensuring that veterans experiencing homelessness are permanently housed as quickly as possible; and 5) Employing prevention and diversion efforts to reduce the numbers of veterans who enter the homeless services system in NH.

Homelessness among veterans in New Hampshire has decreased by almost 12 percent from 2017 to 2019. Six counties reported a decrease in veteran homelessness including Merrimack, Cheshire, Grafton and Rockingham Counties (by ten, five and three percent respectively). Carroll and Sullivan Counties both reported zero veterans in the 2019 Point-in-time Count. Four counties reported an increase including Hillsborough, Belknap, Coos and Strafford Counties.

Map 1.4: Changes in Veteran Homelessness, 2017 to 2019

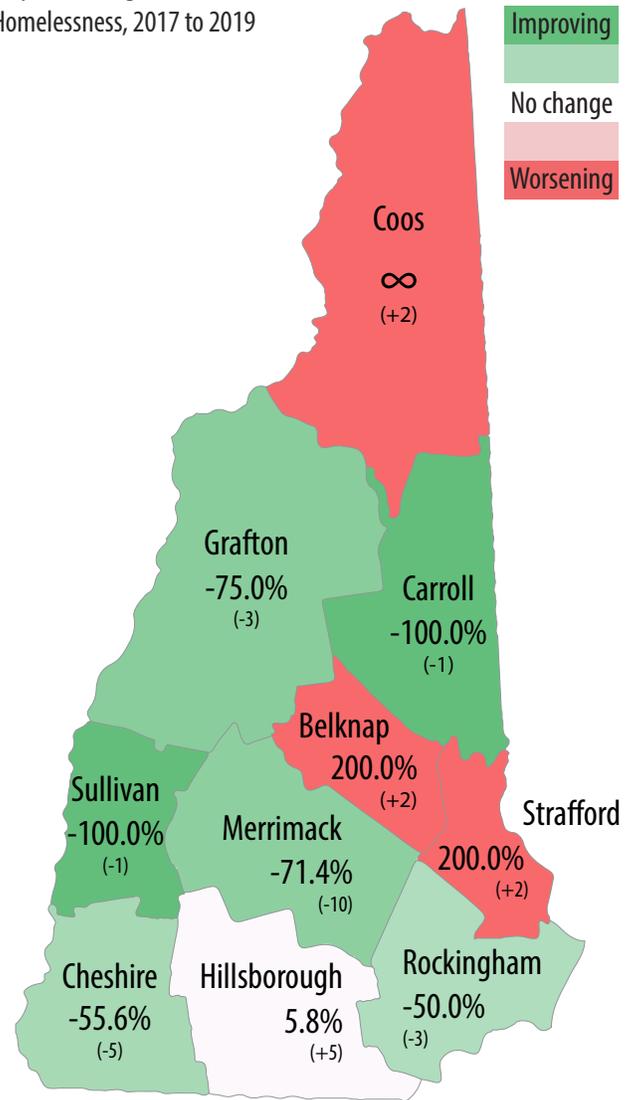


Table 1.4: Veteran Homelessness

	2017	2018	2019	% Change, 2016-2018
<b>State</b>	<b>127</b>	<b>143</b>	<b>112</b>	<b>-11.81%</b>
Belknap	1	4	3	200.00%
Carroll	1	0	0	-100.00%
Cheshire	9	5	4	-55.56%
Coos	0	0	2	∞
Grafton	4	8	1	-75.00%
Hillsborough	87	108	92	5.75%
Merrimack	14	6	4	-71.43%
Rockingham	6	7	3	-50.00%
Strafford	1	3	3	200.00%
Sullivan	1	2	0	-100.00%

## 1.5 UNSHELTERED HOMELESSNESS



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, car or somewhere else not meant for human habitation. Accurately capturing unsheltered homelessness is widely recognized as a significant challenge and is one reason why HUD mandates that the Point-in-Time Counts happen at the end of January, when harsh weather conditions reduces the number of homeless people who remain outside.

The causes of unsheltered homelessness are complex and can include a significant lack of affordable and supportive housing, particularly for those with the lowest incomes, as well as higher rates of physical, mental and behavioral health challenges. The availability of services specifically designed to reach populations living outside is recognized as an essential component in connecting those without shelter to housing and other essential resources<sup>19</sup>. Recently, New Hampshire received a large federal investment in these types of outreach services, which has allowed the state to scale up efforts targeted towards this population. New Hampshire has also made significant progress in working with emergency shelters across the state to ensure that policies do not create unnecessary barriers to entry.

While there appears to be stark changes in unsheltered data in certain counties in New Hampshire, most counties report low numbers of unsheltered homelessness. As a result, small changes can result in large percentage shifts. Not surprisingly, because the majority of the state’s population and homeless resources are located in Hillsborough County, the largest number of unsheltered people are located in this region.

Map 1.5: Changes in Unsheltered Homelessness, 2017 to 2019

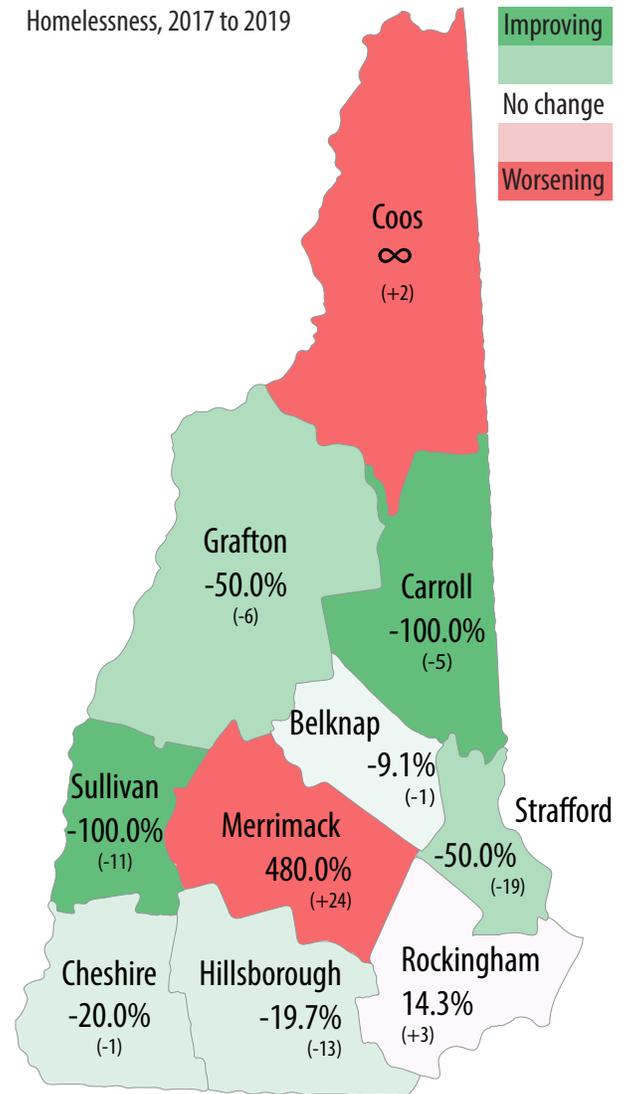


Table 1.5: Unsheltered Homelessness

	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>174</b>	<b>154</b>	<b>147</b>	<b>-15.52%</b>
Belknap	11	35	10	-9.09%
Carroll	5	6	0	-100.00%
Cheshire	5	2	4	-20.00%
Coos	0	0	2	∞
Grafton	12	5	6	-50.00%
Hillsborough	66	32	53	-19.70%
Merrimack	5	14	29	480.00%
Rockingham	21	15	24	14.29%
Strafford	38	45	19	-50.00%
Sullivan	11	0	0	-100.00%

## 1.6 STUDENT HOMELESSNESS

Homelessness among school-aged children and youth creates considerable educational barriers. A lack of resources to fulfill basic needs including proper nutrition, a safe and stable living situation and transportation can severely impact a student’s ability to attend and be successful in school<sup>20</sup>. Compared to their peers, students with a lack of stable housing are oftentimes more likely to experience negative outcomes including poor physical and mental health, exposure to violence, increased risk of substance use disorders and juvenile delinquency<sup>21</sup>. Homeless children and youth, as defined by the McKinney-Vento Homeless Assistance Act (MVA), lack a fixed, regular and adequate nighttime residence. These students may be couch-surfing, living in a shelter, or may be living in cars, parks, an abandoned building or similar spaces. They may or may not be accompanied by friends and/or family<sup>22</sup>. Nationwide, over half of unaccompanied homeless youth are living unsheltered<sup>23</sup>. In New Hampshire, there are currently no emergency shelters specifically designated for youth 18 and under<sup>24</sup>.

The MVA, as mentioned above, is a federal program that was enacted in 1987 to provide local education agencies with support for programs and services that alleviate the barriers faced by students experiencing homelessness. The MVA mandates that each school district have a Homeless Liaison that assists students and their families with enrolling in public education, accessing transportation, acquiring necessary school essentials, connecting with mainstream resources and navigating issues related to legal guardianship. Over the past thirty years, the McKinney-Vento Act has been essential in reducing and eliminating the barriers faced by students experiencing homelessness<sup>25</sup>.

Statewide data on school-aged children experiencing homelessness in New Hampshire is collected annually by the Department of Education<sup>26</sup>. Map 1.6 and Table 1.6 reflect changes in student homelessness between the 2016-2017 and 2018-2019 school years<sup>27</sup>. Despite a decrease over the last year, the number of students experiencing homelessness in New Hampshire is still 12 percent (431 students) greater than it was two years ago.

Map 1.6: Changes in Student Homelessness, 2016 to 2019

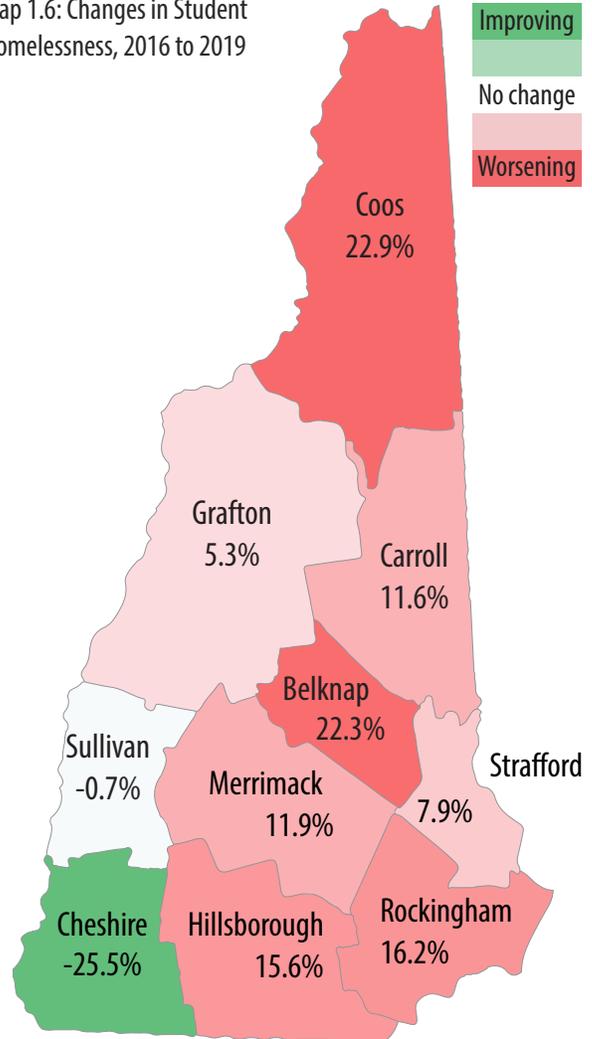


Table 1.6: Student Homelessness

	2016-2017	2017-2018	2018-2019	% Change, 2016-2019
<b>State</b>	<b>3562</b>	<b>4043</b>	<b>3993</b>	<b>12.10%</b>
Belknap	(225-241)	-	285	22.32%
Carroll	(166-214)	-	212	11.58%
Cheshire	(223-247)	-	175	-25.53%
Coos	(32-64)	-	59	22.92%
Grafton	(134-246)	-	200	5.26%
Hillsborough	(1299-1403)	-	1562	15.62%
Merrimack	(207-279)	-	272	11.93%
Rockingham	(395-483)	-	510	16.17%
Strafford	(386-394)	-	437	7.90%
Sullivan	(271-295)	-	281	-0.71%

# Section II

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## 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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## 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 two key drivers. This section utilizes economic and housing data from the American Community Survey and the Bureau of Labor Statistics as well as from the New Hampshire Housing Finance Authority to explore the economic landscape for those struggling to attain or maintain housing.

### 2.1 UNEMPLOYMENT RATE



Loss of employment is a key risk factor for homelessness, especially if that unemployment lasts for an extended length of time. At 2.4 percent, New Hampshire has one of the lowest unemployment rates in the country. Yet despite this record low unemployment, uneven wage growth makes it difficult for many who are employed to attain stable housing. Research shows that employment opportunities in industries with lower wages are becoming more prevalent in New Hampshire while the number of higher income opportunities is shrinking, making it more difficult for individuals to keep up with increasing rents<sup>28</sup>.

It is also important to note that New Hampshire is the only state in New England that still follows the federal minimum wage of \$7.25 per hour. According to the National Low Income Housing Coalition, an individual making minimum wage would have to work 128 hours per week to afford a 2-bedroom apartment at the Fair Market Rent in New Hampshire<sup>29</sup>. The same report lists New Hampshire as having the 12th highest housing wage in the country, with a worker having to earn \$23.23 per hour to afford a 2-bedroom unit in the state.

Table 2.1 and Map 2.1 show the change in New Hampshire's unemployment rate<sup>30</sup> from 2017 to 2019<sup>31</sup>. The 2019 unemployment rate in each county ranges from a low of 2.2 percent in Grafton County and a high of 3.3 percent in Coos County.

Map 2.1: Changes in Unemployment Rate, 2017 to 2019

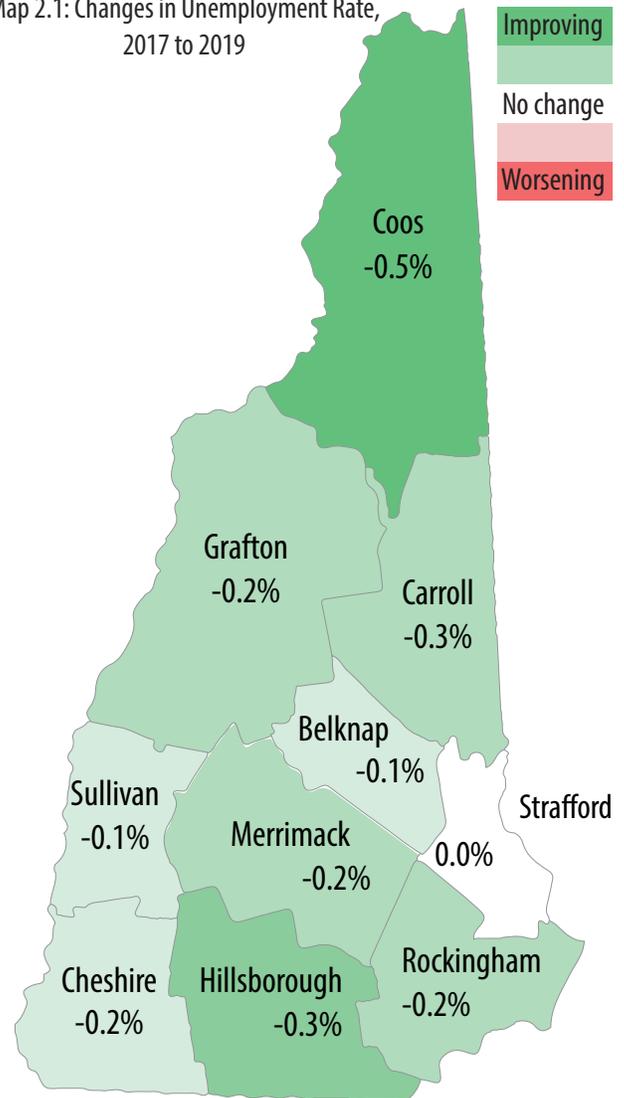


Table 2.1: Unemployment Rate

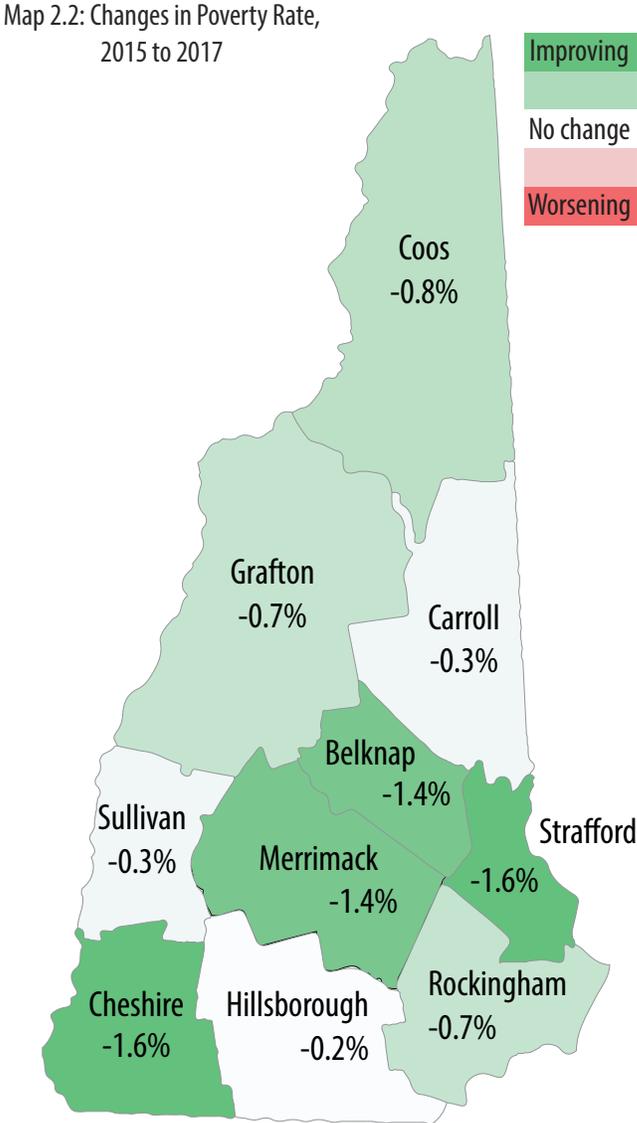
	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>2.8%</b>	<b>2.7%</b>	<b>2.4%</b>	<b>-0.4%</b>
Belknap	2.7%	2.7%	2.6%	-0.1%
Carroll	2.9%	2.7%	2.6%	-0.3%
Cheshire	2.8%	2.7%	2.6%	-0.2%
Coos	3.8%	3.5%	3.3%	-0.5%
Grafton	2.4%	2.2%	2.2%	-0.2%
Hillsborough	3.0%	2.8%	2.7%	-0.3%
Merrimack	2.5%	2.4%	2.3%	-0.2%
Rockingham	3.0%	3.0%	2.8%	-0.2%
Strafford	2.4%	2.4%	2.4%	0.0%
Sullivan	2.4%	2.3%	2.3%	-0.1%

## 2.2 POVERTY RATE

The poverty rate in New Hampshire has been decreasing steadily from 8.9 percent in 2015 to 8.1 percent in 2017, which ranks among the lowest in the nation<sup>32</sup>. However, cost of living expenses are relatively high in New Hampshire, with the Granite State placing 36th out of 50 states plus the District of Columbia in terms of affordability, putting greater pressure on those making less than the median income to make ends meet<sup>33</sup>.

The federal government has established the 2019 poverty level for a household of four at \$25,750 per year<sup>34</sup>. A family of four making this amount would struggle to cover the median rent of a two bedroom apartment in Hillsborough County (\$1,456/month), and would only have \$8,278 left to cover everything else (food, health care, child care, transportation, etc.). As a result, many low income households fluctuate in and out of homelessness year after year, as one unexpected financial hardship can push some individuals and families into immediate housing insecurity.

Table 2.2 and Map 2.2 depict the change in the rate of poverty in New Hampshire from 2015 to 2017.



**Table 2.2: Poverty Rate**

	2015	2016	2017	% Change, 2015-2017
<b>State</b>	<b>8.9%</b>	<b>8.5%</b>	<b>8.1%</b>	<b>-0.8%</b>
Belknap	8.8%	10.0%	9.1%	-1.4%
Carroll	9.6%	10.5%	9.2%	-0.3%
Cheshire	9.9%	8.6%	10.2%	-1.6%
Coos	16.1%	13.8%	13.3%	-0.8%
Grafton	11.2%	10.3%	10.9%	-0.7%
Hillsborough	8.0%	8.0%	8.6%	-0.2%
Merrimack	8.3%	7.4%	7.7%	-1.4%
Rockingham	5.2%	4.2%	4.8%	-0.7%
Strafford	11.4%	7.7%	9.5%	-1.6%
Sullivan	11.2%	9.5%	9.4%	-0.3%

## 2.3 MEDIAN HOUSEHOLD RENTER INCOME & MONTHLY MEDIAN GROSS RENT



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 renter household income, housing becomes less affordable, forcing low income renters into difficult situations. They may have to cut other important expenses, such as car payments or medical procedures, in order to maintain their housing or they may have to choose to rent low-quality dwellings that are more likely to have potentially dangerous attributes, such as shared bathrooms/living spaces, pest infestations, lead paint or other hazards.

Table 2.3.1 and Map 2.3.1 show the change in median renter household incomes between 2017 and 2019<sup>35</sup>, 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 come from the New Hampshire Housing Finance Authority's Annual Residential Rental Cost Surveys. Statewide, median renter incomes have continued to rise, increasing by about 8.4 percent, from \$38,560 in 2017 to \$41,783 in 2019. Eight counties saw an increase in median renter income, while two counties, Belknap and Grafton, continued to experience a decrease (4.5 and 2.2 percent respectively). While the increase in median income is a positive sign, it is scarcely covering the increases in median rents across the states, which have risen by about seven percent, from \$1,259 in 2017 to \$1,347 in 2019. The median cost of a 2-bedroom apartment rose in all ten counties, ranging from a \$2 increase in Coos County to a \$191 increase in Strafford County.

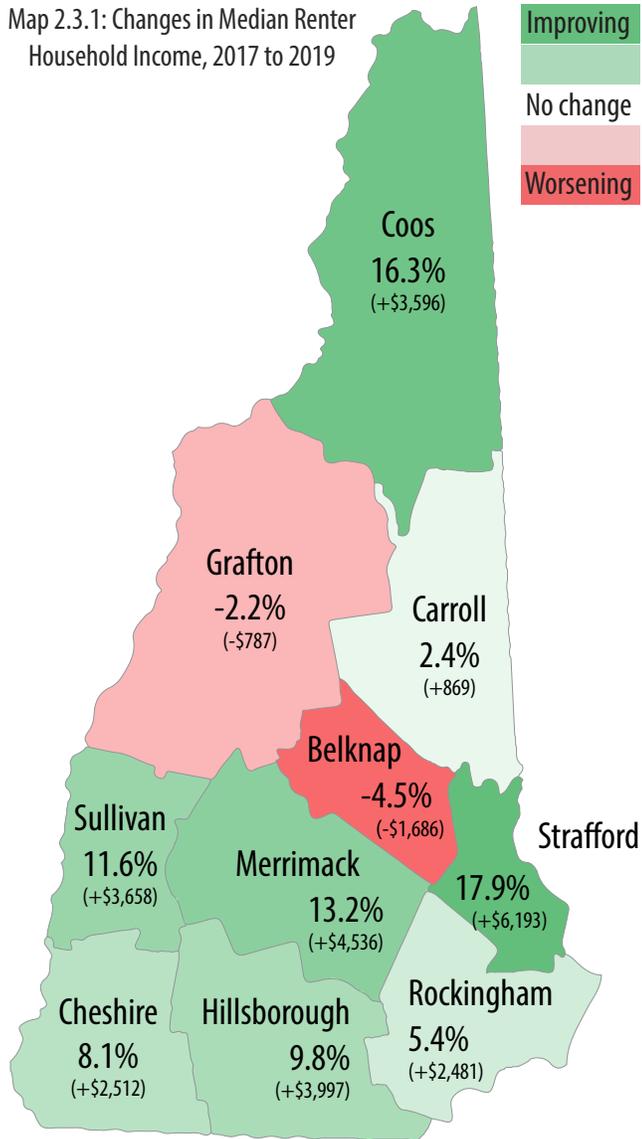
**Table 2.3.1: Median Renter Household Income**

	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>\$38,560</b>	<b>\$40,305</b>	<b>\$41,783</b>	<b>8.36%</b>
Belknap	\$37,533	\$33,903	\$35,847	-4.49%
Carroll	\$35,602	\$37,031	\$36,471	2.44%
Cheshire	\$30,921	\$32,043	\$33,433	8.12%
Coos	\$22,029	\$24,035	\$25,625	16.32%
Grafton	\$36,334	\$36,615	\$35,547	-2.17%
Hillsborough	\$40,772	\$42,342	\$44,769	9.80%
Merrimack	\$34,335	\$35,982	\$38,871	13.21%
Rockingham	\$46,124	\$47,026	\$48,605	5.38%
Strafford	\$34,640	\$38,225	\$40,833	17.88%
Sullivan	\$31,601	\$35,232	\$35,259	11.58%

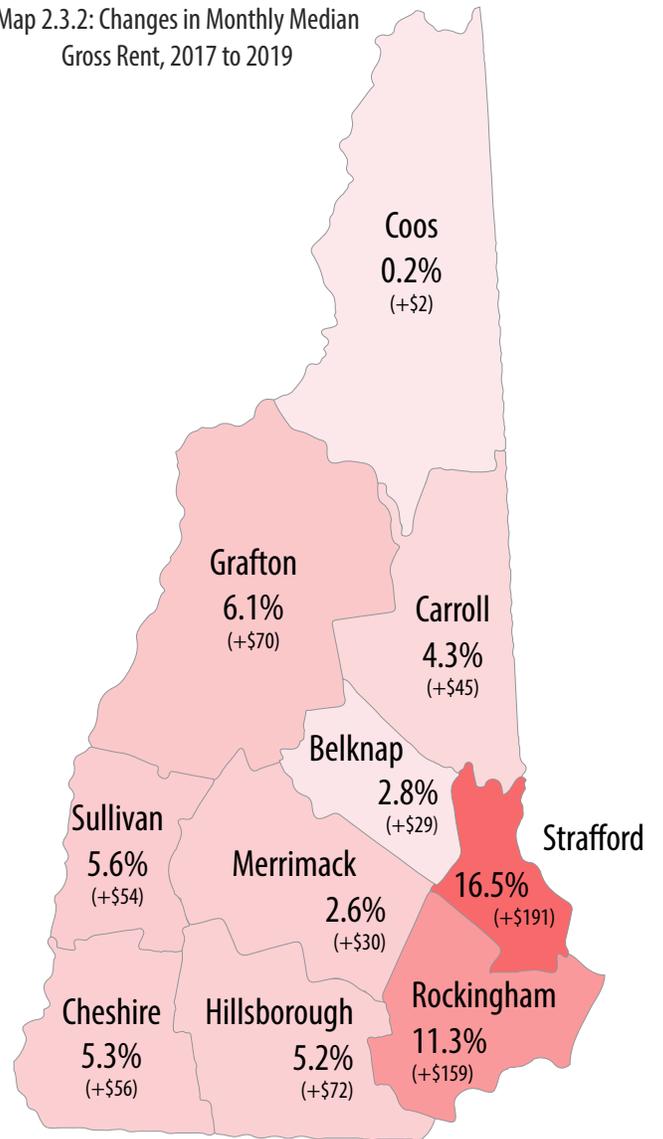
**Table 2.3.2: Monthly Median Gross Rent 2-Bedroom Units**

	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>\$1,259</b>	<b>\$1,296</b>	<b>\$1,347</b>	<b>6.99%</b>
Belknap	\$1,028	\$1,071	\$1,057	2.82%
Carroll	\$1,040	\$1,077	\$1,085	4.33%
Cheshire	\$1,063	\$1,068	\$1,119	5.27%
Coos	\$818	\$861	\$820	0.24%
Grafton	\$1,147	\$1,146	\$1,217	6.10%
Hillsborough	\$1,384	\$1,368	\$1,456	5.20%
Merrimack	\$1,176	\$1,161	\$1,206	2.55%
Rockingham	\$1,409	\$1,456	\$1,568	11.28%
Strafford	\$1,156	\$1,174	\$1,347	16.52%
Sullivan	\$968	\$971	\$1,022	5.58%

Map 2.3.1: Changes in Median Renter Household Income, 2017 to 2019



Map 2.3.2: Changes in Monthly Median Gross Rent, 2017 to 2019



## 2.4 VACANCY RATE: 2-BEDROOM UNITS

Rental vacancy rates are the percentage of available rental units in a given area. An adequate number of rental vacancies allows for reasonable costs to consumers as well as more choice in regards to size, amenities and location. According to the New Hampshire Housing Finance Authority, a balanced rental market has vacancy rates between four and five percent<sup>36</sup>, while lower rates indicate fewer options for renters and higher rates indicate that the available options may not be desirable for renters.

There was a decrease in the overall rental vacancy rate in New Hampshire, falling from two percent in 2017 to 0.8 percent in 2019. The rental vacancy rate in Coos County decreased from almost 11 percent in 2017 to one percent in 2019, catching up to the low rental vacancy rates the other nine counties of New Hampshire have been experiencing for years. Sullivan County had a rental vacancy rate of zero percent in 2019. These extremely low vacancy rates tend to result in increased rental costs, further exacerbating the scarcity of affordable housing throughout the state. As a result, low income renters don't have sufficient housing options. 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 live in cramped and potentially unsafe quarters.

Map 2.4: Changes in Vacancy Rates, 2017 to 2019

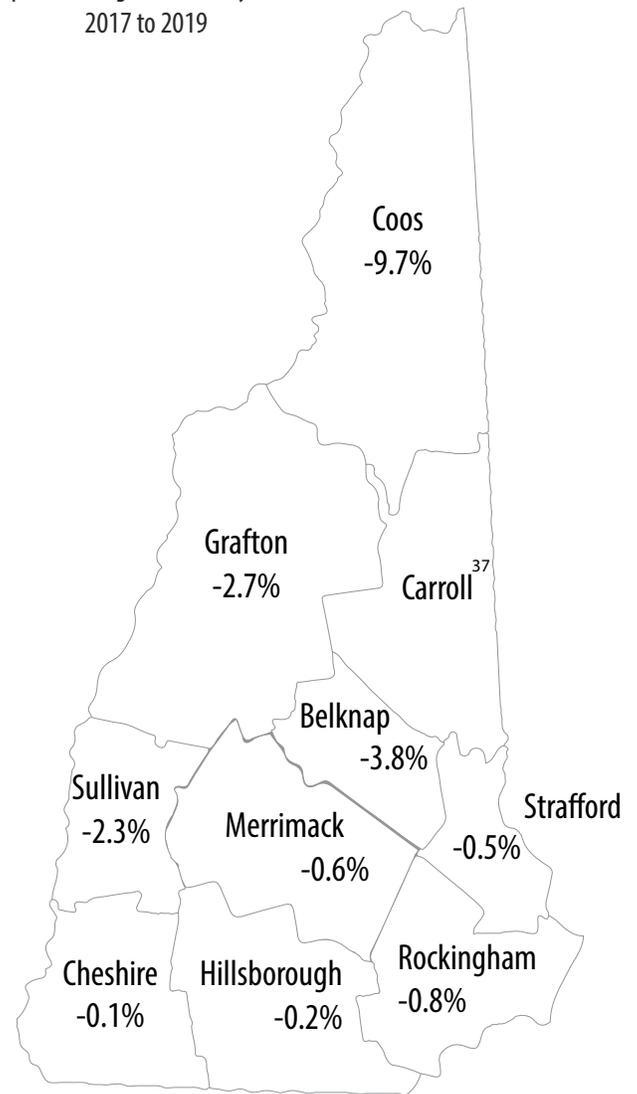


Table 2.4: Vacancy Rate: 2-Bedroom Units

	2017	2018	2019	% Change, 2017-2019
<b>State</b>	<b>1.40%</b>	<b>2.00%</b>	<b>0.8%</b>	<b>-0.60%</b>
Belknap	4.63%	4.00%	2.0%	-3.83%
Carroll	N/A	N/A	N/A	N/A
Cheshire	0.96%	1.70%	0.9%	-0.06%
Coos	10.69%	3.70%	1.0%	-9.69%
Grafton	2.96%	3.90%	0.3%	-2.66%
Hillsborough	1.20%	1.80%	1.0%	-0.20%
Merrimack	1.08%	2.50%	0.5%	-0.58%
Rockingham	1.11%	1.00%	0.3%	-0.81%
Strafford	1.25%	2.60%	0.8%	-0.45%
Sullivan	2.25%	0.90%	0.0%	-2.25%

# CONCLUSION

As shown in this report, thousands of citizens across New Hampshire experience homelessness and housing instability each year. Many may be doubled up, living in overcrowded or unsafe situations with no other place to turn. Others are residing in emergency shelters or are living outside in camps, parks, abandoned buildings or other places not meant for human habitation. The fact that so many citizens do not have access to one of our most basic necessities has far reaching implications for our state. It is well documented that children who do not have stable housing face significant barriers to healthy development, which can impact their long term prosperity and wellness. The lack of affordable housing also limits the state's ability to attract young people who can help relieve the challenges associated with the state's growing labor shortage. Without housing, businesses cannot expand and local economies suffer. New Hampshire must address the issue of housing and homelessness if we are to create a viable path towards opportunity and prosperity for all of our citizens. Fully addressing this issue will not be easy and will require collaboration and communication across all sectors and at every level of government, yet it can be done. Currently, the state is implementing a number of innovative practices designed to help us towards this goal. The NHCEH will continue to support these innovations while at the same time continuing our work to build greater awareness and understanding about what more can be done.

# ENDNOTES

## Introduction

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

2 NH Department of Health and Human Services. Point in Time Surveys. 2018. <http://www.dhhs.state.nh.us/dcbcs/bhhs/homelessdata.htm>.

3 United States Census Bureau. "2013 - 2017 American Community Survey 5-Year Estimates." 2018. [https://factfinder.census.gov/bkmk/cf/1.0/en/state/New Hampshire/POVERTY](https://factfinder.census.gov/bkmk/cf/1.0/en/state/New%20Hampshire/POVERTY).

## 1.2 Chronic Homelessness

4 HUD Exchange. 2015. <https://www.hudexchange.info/resources/documents/Defining-Chronically-Homeless-Final-Rule.pdf>.

5 United States Interagency Council on Homelessness. USICH Briefing Paper – Chronic Homelessness. 2010. [https://www.usich.gov/resources/uploads/asset\\_library/BkgrdPap\\_ChronicHomelessness.pdf](https://www.usich.gov/resources/uploads/asset_library/BkgrdPap_ChronicHomelessness.pdf).

6 National Alliance to End Homelessness. "Ending Chronic Homelessness Saves Taxpayers Money." 2017. <http://endhomelessness.org/wp-content/uploads/2017/06/Cost-Savings-from-PSH.pdf>.

7 National Alliance to End Homelessness. "Chronically Homelessness." 2019. <https://endhomelessness.org/homelessness-in-america/who-experiences-homelessness/chronically-homeless/>.

8 United States Interagency Council on Homelessness. "Communities That Have Ended Homelessness." 2018. <https://www.usich.gov/communities-that-have-ended-homelessness/>.

9 United States Interagency Council on Homelessness. Ending Chronic Homelessness in 2017. [https://www.usich.gov/resources/uploads/asset\\_library/Ending\\_Chronic\\_Homelessness\\_in\\_2017.pdf](https://www.usich.gov/resources/uploads/asset_library/Ending_Chronic_Homelessness_in_2017.pdf).

10 A change from zero is calculated as an infinite percent change. Therefore, the infinity symbol is used to represent this change.

## 1.3 Family Homelessness

11 Family Promise. "Family Homelessness Fact Sheet." 2019. <https://familypromise.org/family-homelessness-fact-sheet/>.

12 *ibid.*, 8.

13 National Alliance to End Homelessness. "Children and Families." 2018. <https://endhomelessness.org/homelessness-in-america/who-experiences-homelessness/children-and-families/>.

14 *ibid.*, 8.

15 United States Interagency Council on Homelessness. "Ending Family Homelessness." 2018. <https://www.usich.gov/goals/families/>.

16 *ibid.*, 8.

17 United States Interagency Council on Homelessness. "Home Together: Federal Strategic Plan to Prevent and End Homelessness." 2018. [https://www.usich.gov/resources/uploads/asset\\_library/Home-Together-Federal-Strategic-Plan-to-Prevent-and-End-Homelessness.pdf](https://www.usich.gov/resources/uploads/asset_library/Home-Together-Federal-Strategic-Plan-to-Prevent-and-End-Homelessness.pdf).

## 1.4 Veteran Homelessness

18 “Criteria and Benchmarks for Achieving the Goal of Ending Veteran Homelessness.” United States Interagency Council on Homelessness (USICH). Accessed October 15, 2019. <https://www.usich.gov/tools-for-action/criteria-for-ending-veteran-homelessness/>.

## 1.5 Unsheltered Homelessness

19 National Alliance to End Homelessness. “Unsheltered Homelessness: Trends, Causes, and Strategies to Address.” 2017. <https://endhomelessness.org/wp-content/uploads/2017/07/unsheltered-brief-final-7.26.pdf>

## 1.6 Student Homelessness

20 National Center for Homeless Education. 2017. <https://nche.ed.gov/wp-content/uploads/2018/10/identification.pdf>.

21 United States Interagency Council on Homelessness (USICH). 2018. [https://www.usich.gov/resources/uploads/asset\\_library/Homeslessness\\_in\\_America\\_Families\\_with\\_Children.pdf](https://www.usich.gov/resources/uploads/asset_library/Homeslessness_in_America_Families_with_Children.pdf).

22 U.S. Department of Education. Education for Homeless Children and Youths Program Non-Regulatory Guidance. 2018. <https://uscode.house.gov/view.xhtml?path=/prelim@title42/chapter119/subchapter6/partB&edition=prelim>.

23 U.S. Department of Housing and Urban Development. “The 2018 Annual Homeless Assessment Report (AHAR) to Congress. 2018. <https://files.hudexchange.info/resources/documents/2018-AHAR-Part-1.pdf>.

24 Waypoint. “Runaway and Homeless Youth.” Accessed October 10, 2019. <https://waypointnh.org/programs/runaway-and-homeless-youth-program>.

25 “The Silent Crisis: Student Homelessness on the 30th Anniversary of the McKinney-Vento Homeless Assistance Act – Institute for Children, Poverty & Homelessness.” Institute for Children, Poverty & Homelessness. Last modified July 13, 2017. <https://www.icphusa.org/reports/silent-crisis-student-homelessness-30th-anniversary-mckinney-vento-homeless-assistance-act/#background>.

26 While data sources in Section I are mandated by the U.S. Department of Housing and Urban Development and are sources 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 definition. This definition of “homeless” includes students that are couch surfing or are otherwise living doubled-up and is collected over the course of the school year, resulting in a higher total than the data from the Point-in-Time count. As a result, it is critical to acknowledge that this data is completely separate from all other homeless data presented in Section I.

27 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. Additionally, county level data for the 2017-2018 school year is unavailable.

## 2.1 Unemployment Rate

28 New Hampshire Fiscal Policy Institute. “New Hampshire’s Workforce, Wages, and Economic Opportunity.” 2019. <http://nhfpi.org/research/state-economy/new-hampshires-workforce-wages-and-economic-opportunity.html>.

29 National Low Income Housing Coalition. Out of Reach. 2018. <http://nlihc.org/oor/>.

30 Bureau of Labor Statistics. Local Area Unemployment Statistics Map. 2018. <https://www.bls.gov/data/#maps>.

31 2019 data is an average of the monthly unemployment rates from January to October.

## **2.2 Poverty Rate**

32     ibid.,3.

33     Missouri Economic Research and Information Center. "Cost of Living Data Series." 2019. <https://meric.mo.gov/data/cost-living-data-series>.

34     U.S. Department of Health and Human Services. "HHS Poverty Guidelines for 2019." 2019. <https://aspe.hhs.gov/poverty-guidelines>.

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

35     New Hampshire Housing and Finance Authority. Residential Rental Cost Survey. 2017-2019. <http://www.nhhfa.org/studies-publications-presentations>.

## **2.4 Vacancy Rate**

36     Ibid., 31.

37     The sample size in Carroll County for 2017 and 2018 were considered too small, resulting in inconsistent and volatile results and are not released by NHHFA.

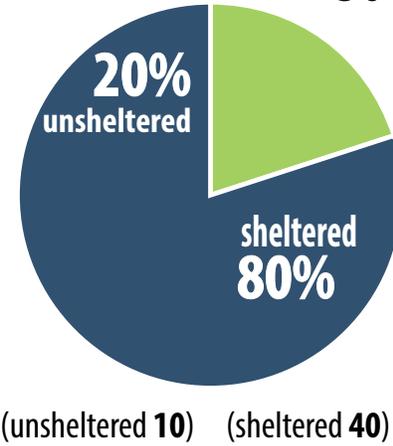
# APPENDIX A

## Belknap

**-16.7%**  
change since 2017



Overall Homeless in 2019  
**50**



Estimates of Homelessness  
*by sub-population*

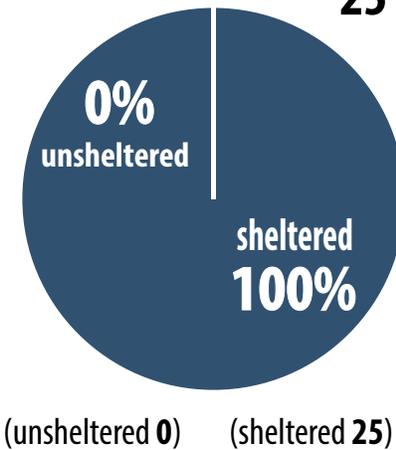
- 27 individuals
- 23 persons in families
- 3 veterans
- 285 students

## Carroll

**47.1%**  
change since 2017



Overall Homeless in 2018  
**25**

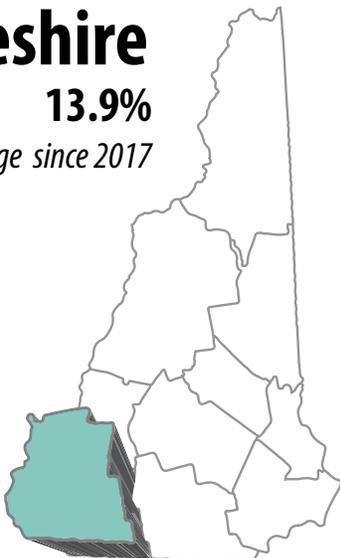


Estimates of Homelessness  
*by sub-population*

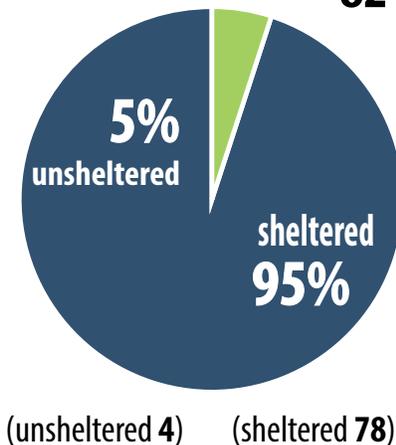
- 1 individuals
- 24 persons in families
- 0 veterans
- 212 students

## Cheshire

**13.9%**  
change since 2017



Overall Homeless in 2019  
**82**

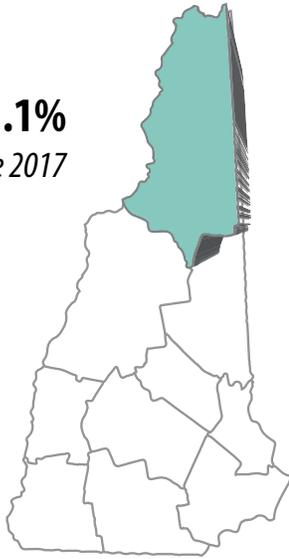


Estimates of Homelessness  
*by sub-population*

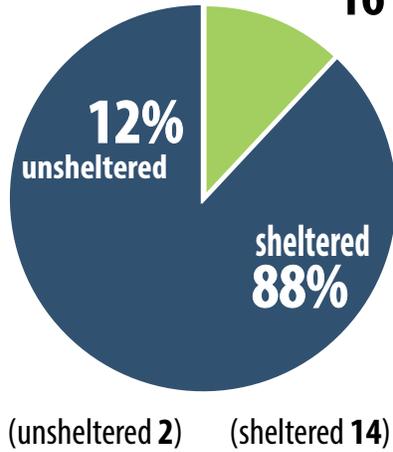
- 60 individuals
- 22 persons in families
- 4 veterans
- 175 students

# Coos

**23.1%**  
change since 2017



Overall Homeless in 2019  
**16**

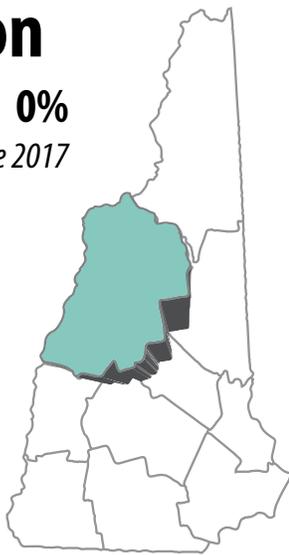


Estimates of Homelessness  
by sub-population

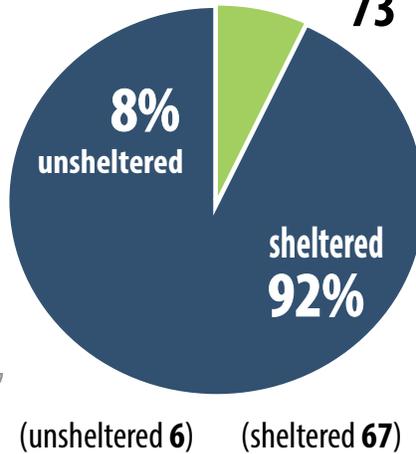
- 10 individuals
- 6 persons in families
- 2 veterans
- 59 students

# Grafton

**0%**  
change since 2017



Overall Homeless in 2019  
**73**

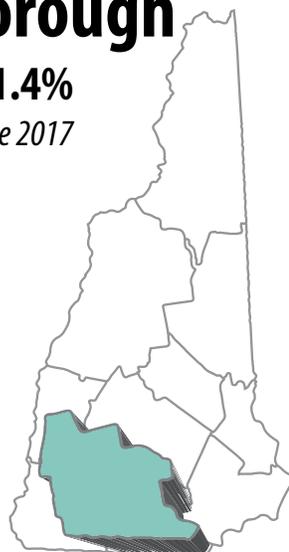


Estimates of Homelessness  
by sub-population

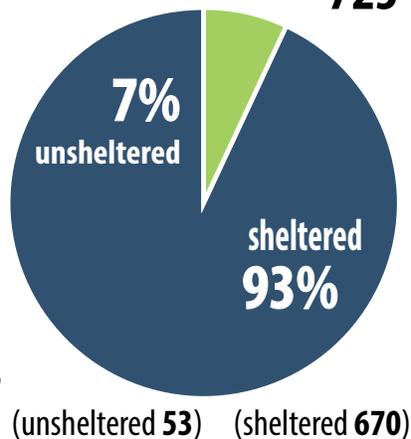
- 46 individuals
- 27 persons in families
- 1 veterans
- 200 students

# Hillsborough

**1.4%**  
change since 2017



Overall Homeless in 2019  
**723**



Estimates of Homelessness  
by sub-population

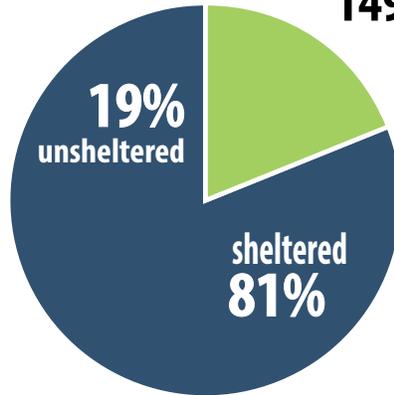
- 400 individuals
- 323 persons in families
- 92 veterans
- 1562 students

# Merrimack

**-5.7%**  
change since 2017



Overall Homeless in 2019  
**149**



(unsheltered 29) (sheltered 120)

Estimates of Homelessness  
*by sub-population*

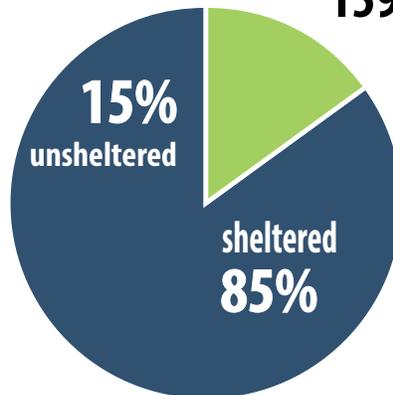
- 88  individuals
- 61  persons in families
- 4  veterans
- 272  students

# Rockingham

**-13.1%**  
change since 2017



Overall Homeless in 2019  
**159**



(unsheltered 24) (sheltered 135)

Estimates of Homelessness  
*by sub-population*

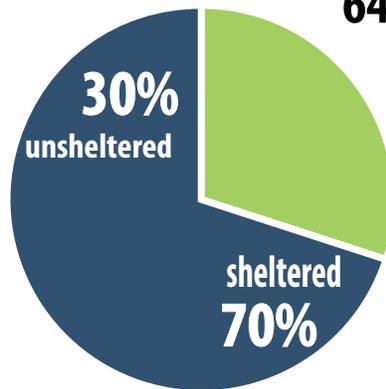
- 91  individuals
- 68  persons in families
- 3  veterans
- 510  students

# Strafford

**-41.8%**  
change since 2017



Overall Homeless in 2019  
**64**



(unsheltered 19) (sheltered 45)

Estimates of Homelessness  
*by sub-population*

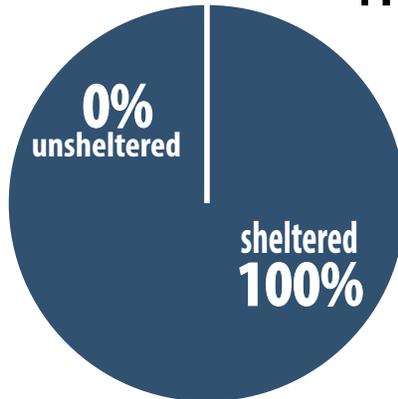
- 51  individuals
- 13  persons in families
- 3  veterans
- 437  students

# Sullivan

**-28.1%**  
*change since 2017*



Overall Homeless in 2019  
**41**



(unsheltered **0**) (sheltered **41**)

Estimates of Homelessness  
*by sub-population*

- 25**  individuals
- 16**  persons in families
- 0**  veterans
- 281**  students



# NH Coalition to End Homelessness

*Research. Education. Advocacy.*