

NH Coalition to End Homelessness

Representative Joe Alexander, Chairman
House Housing Committee
Legislative Office Building, Room 305
33 N State Street
Concord, NH 03301

January 21, 2025

Dear Chairman Alexander and Honorable Members of the House Housing Committee:

On behalf of the NH Coalition to End Homelessness (NHCEH), I present this testimony in opposition to HB 60, relative to the termination of tenancy at the expiration of the tenancy or lease term. NHCEH is extremely concerned about the unintended effects that HB 60, if passed, will have on housing instability and homelessness across New Hampshire.

Homelessness is on the rise in NH. From 2022-2023, NH had the highest percentage increase (52%) in its annual Point in Time (PIT) Count numbers of any state in the nation; this count provides an estimate of the number of people experiencing homelessness during a twenty-four hour period at the end of January. **The number of people in families who were homeless in NH from Jan to Dec 2023 jumped to 2,335, an increase of 45.6% over 2022.** Of note, these data sources do not take into consideration those doubled up with family or friends.

Given the state of homelessness and housing instability in NH, an ounce of prevention is currently worth at least ten pounds of cure. **Instead of preventing evictions, HB 60 would unfortunately move the needle in the wrong direction.** NHCEH understands that there are times that evictions need to happen – but **NH's standing eviction laws offer an extensive range of just causes that landlords can already use to evict tenants**, including the incredibly broad "other good cause." As such, the current law provides ample support to landlords as it stands.

How will HB 60 impact homelessness? On its surface, it may seem that evicting one family when their lease ends and replacing them with new renters is a net-zero situation; it is not that simple. **Once their housing is lost for no cause under HB 60, many NH families who pay their rent on time and comply with the terms of their leases will require significant community support and resources from sources like nonprofit programs or local welfare offices in order to restabilize and obtain new housing that is safe, stable, and affordable.** The extreme challenges created by the state's rental market and wage economy (see bullets, below) makes the concept of opening up lease-compliant NH families to a risk of eviction frightening and heartbreaking.

A Brief Summary of NH's Rental Market and Wage Challenges

- According to NH Housing, the state's housing finance authority, the vacancy rate for two-bedroom rental units in NH in 2023 was 0.6%; in a healthy rental market, the vacancy rate would be at least 5%.
- Since 2019, statewide median gross rents have increased 36.1%, from \$1,347 to \$1,833 – an extra \$5,832 per year
- A household would need to earn \$73,300/year to afford the median rent of a two-bedroom apartment in NH; the median NH household makes \$56,814 – over \$16,000/year short.
- In 2024, median-income households can afford the gross rent of only 13% of the two-bedroom rental units on the market in the Granite State.
- Additionally, inflation of goods and services has also impacted families' ability to make ends meet, afford basic needs, and save for their futures. For example, according to NH Fiscal Policy Institute, in 2023, the average cost of childcare for NH families with two children under the age of five in daycare was \$32,000/year.

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HB 60 would expect, with only 60 days' notice, that NH families existing under such financial strain, many of whom are in the position of living paycheck to paycheck, would be able to come up with first month's rent and security deposit (nearly \$4000) plus relocation costs as little as six months after signing a new lease. This would be a financial impossibility for a significant proportion of NH households who rent.

NHCEH is particularly concerned about the potential impacts of HB 60 on aging adults in the Granite State; no cause eviction laws such as HB 60 have been shown to negatively affect the elderly disproportionately. Homeless service providers across the state report a growing number of older adults experiencing homelessness. In fact, in calendar year 2023, over 1 in 5 people who experienced homelessness in NH were age 55 or above. NH is an aging state; we have the second highest median age in the United States, and the seventh highest percentage of residents aged 65 or above. The number of older adults in NH is projected to double over the next 20 years; the intersection of the elderly and homelessness will expand, too. **Given the vulnerability of this population, the current eviction laws offer significantly more protection to aging tenants, and the passage of HB 60 would put NH's elders at greater risk.**

National studies have also shown that laws such as HB 60 increase tenants' fear that they will be evicted for advocating for themselves when asking landlords to make repairs or address safety issues in their units. In fact, when describing this bill last week to a friend who rents an apartment for her family in NH, her immediate, unfiltered response was, "I actually had to call my landlord last night for a problem with the heat. If a law like this was in place in NH, I don't know that I would have made that call, for fear that I would be considered a nuisance tenant."

NHCEH is also concerned with the potential that HB 60 will unintentionally assist in masking discrimination by landlords against vulnerable populations, such as people with disabilities, victims of domestic violence, people in the BIPOC (Black, Indigenous and People of Color) community, or people who identify as LGBTQ+. These groups already experience homelessness at disproportionate rates, and no cause eviction laws dilute the protections provided by the Fair Housing Act.

With effective eviction laws already in place, and the negative effects that no cause evictions will have on NH families and vulnerable populations such as aging adults, NHCEH respectfully encourages the members of the Housing Committee to vote against HB 60.

Thank you for your consideration of this testimony. NHCEH's mission is to be a statewide partner in reversing the trends NH is experiencing in its homelessness rates and making safe, stable housing accessible to everyone. If you have any questions or would like any additional information, please do not hesitate to contact me at jchisholm@nhceh.org.

Respectfully,



Jennifer Chisholm, LICSW, MLADC
Executive Director
NH Coalition to End Homelessness