THE STATE OF HOMELESSNESS IN NEW HAMPSHIRE

2025 *EDITION*

NH Coalition
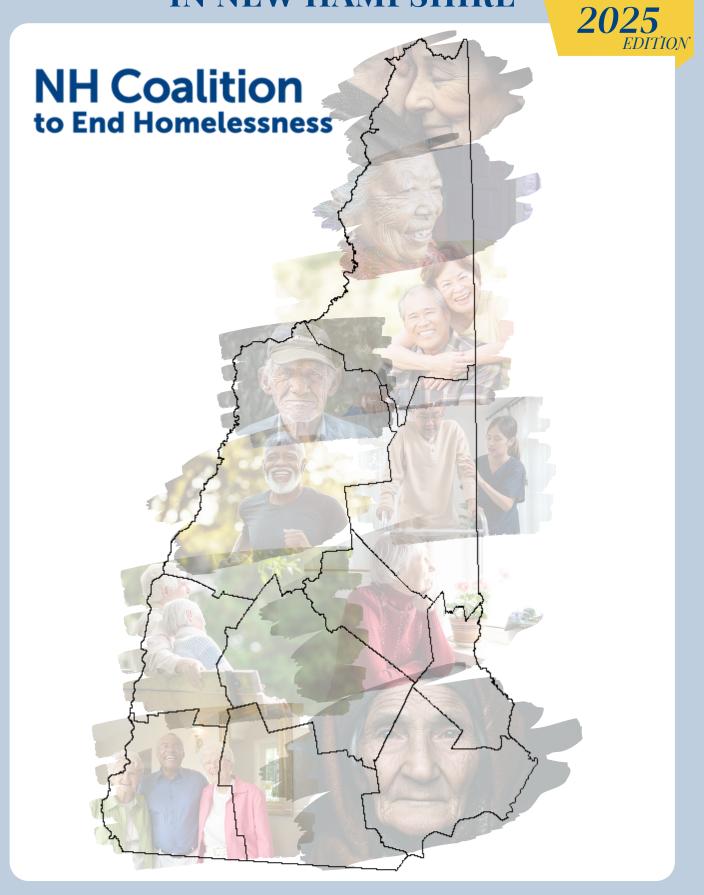### to End Homelessness

Including a special section on aging and homelessness in New Hampshire

In Memoriam

*NHCEH dedicates the 2025 Edition of The State of Homelessness in NH to the memory
of those we lost to the impacts of homelessness in 2024.*

Homelessness is not simply the absence of a roof.
It is the condition of being unseen.
It begins long before someone sleeps outside and can linger long after they come in from the cold.
It is what happens when belonging is lost — when the world stops asking why.
-Miles Whitener, Granite Leader and Homeless Advocate

Aaron K.	Iain Taylor Ours	Michael Murray
Aristobulo L.	James Wingfield	Nadiya N.
Bonnie Cote	Jason Noury	Olive Sedon
Brenda Emerson	Jason Place	Patrick Walsh
Brittany G.	Joseph "Joe" B	Randall Jacques
Carol J.	Joel Bashaw	Rico B.
Catherine G.	John E.	Mark "River" R.
Chelsea Marie Glover	John White	Melissa N.
Christy B.	Joseph M.	Nicholas "Nick" V.
Crystal C.	Joshua Ellsworth	Robert B.
Daniel G.	Justina Steffy	Robert C.
David L.	Katherine Isaacs	Robert Montgomery
Dennis R.	Kathy Willis	Ryan Collins
Donna D.	Kenneth Jensen	Sarah Tautkus
Elizabeth	Kevin Brouillard	Scott C.
Elsbeth Cecile Hopkins	Leah Rachel Bass	Shelly "Angel" H.
Eric Lassonde	Lillian Tompkins Wallace	Stephen McMillan
Erik P.	Lindsay S.	Susan Moulton
Evgeny H.	Lisa Cheney	Tim Hoyt
Francine Barron	Lukas A.	Timothy White
Fred B.	Margareta	Tory Roberts
Grant Ohland	Matthew J.	William Vazquez

NH Coalition to End Homelessness

THE STATE OF HOMELESSNESS IN NH

2025 Edition

With gratitude to our sponsor

University of New Hampshire
College of Health and Human Services

NH COALITION TO END HOMELESSNESS

The NH Coalition to End Homelessness (NHCEH), a nonprofit organization headquartered in Manchester, NH, was founded in 1990 in response to the increase in homelessness and the need to understand and address the systemic causes of what is a complex and layered reality. Today, NHCEH focuses on the three pillars of *research*, *education* and *advocacy* to drive our work to prevent and end homelessness in New Hampshire. NHCEH works diligently, in collaboration with entities serving those experiencing homelessness across the state, to advocate for solutions to end homelessness, educate providers on best practices, and empower all NH citizens to use their voices on behalf of their neighbors experiencing homelessness.

Mission:

**The NH Coalition to End Homelessness advances effective solutions
to prevent and end homelessness through research, education and advocacy.**

2025 BOARD OF DIRECTORS

Gretchen Bean, President
University of New Hampshire

AnnMarie French, Vice President
Nonprofit Consultant

Lauren Berman-Lefebvre, Secretary
Community Action Partnership of Strafford County

Danielle Provencal, Treasurer
The Mental Health Center of Greater Manchester

Elliott Berry
Retired, NH Legal Assistance

Xiante Dahabi
Granite Leader/Community Member

Dr. Kate (DeConinck) Gibeault
Cohen Center for Holocaust and Genocide Studies

Viola Katusiime
Granite State Organizing Project

Sarah Losier Wight
Tri-County Community Action Program

Karen Emis-Williams
City of Concord

NH Coalition to End Homelessness

ii

NHCEH.ORG | INFO@NHCEH.ORG

A LETTER FROM THE EXECUTIVE DIRECTOR

The NH Coalition to End Homelessness (NHCEH) is pleased to present the 2025 Edition of *The State of Homelessness in NH* report. This report looks at NH's homelessness data from the 2024 Point-in-Time Count (PIT) as well as the 2024 calendar year data from NH's Homeless Management Information System (HMIS) – the most up-to-date data sources at the time of the report's publication.

While there is much positive news for NH to celebrate within the pages of this report, the unfortunate truth is that the hard-earned gains made by providers and advocates are currently being overshadowed by critically concerning changes to federal funding for housing and homeless services. These new funding requirements and priorities threaten to destabilize the existing network of homeless services in NH and throughout the country.

As NH's homeless service providers and advocates strategize and develop their organizational responses to the federal changes, it is important to ground ourselves in the positive outcomes the Granite State has seen and celebrate the progress that NH's providers worked tirelessly to make in 2024. For instance:

- **In the 2024 PIT Count, NH had the third highest percentage decrease (8.0%) in homelessness nationally.** This is a notable reversal, as NH was the state with the highest percentage increase in the 2023 PIT Count. The decrease is mirrored in the year-long HMIS numbers for 2024, which showed a 7.7% decrease in overall homelessness.

- **Family homelessness showed early signs of improvement, dropping by 8.1% in the 2024 PIT Count and by 10.1% in the year-long HMIS numbers.** This progress will have to be carefully monitored, however, as housing affordability pressures continue to push NH families toward housing instability and homelessness.

- **NH continued to improve its support for Veterans experiencing homelessness, leading to an 8.0% decline in the number of Veterans who were homeless in the Granite State during calendar year 2024.** While the PIT Count numbers told a different story at first glance, showing a 28% increase, this jump was due to the success of NH's efforts to increase data accuracy during the count, rather than a spike in newly homeless Veterans.

Along with this progress however, the needs of NH's most vulnerable and complex individuals and families remain a significant challenge. Though total homelessness declined, the number of chronically homeless individuals (homeless for more than 12 months and have a disability) continued to grow as a percentage of total homelessness in NH. Unsheltered homelessness in the Granite State nearly quadrupled from 2019 to 2024.

NH's growing population of older adults has surfaced as a group of critical concern, as their risk of housing instability and homelessness continues to increase. Nearly one out of every four adults who experienced homelessness for the first time in their life in 2024 was a NH resident aged 55 or older. In response to this specific trend, NHCEH has focused a special section of this year's report on the intersection of homelessness and NH's older adults.

In a time when the challenges before us often feel insurmountable, we anchor our work in the truth that homelessness is a solvable issue. NHCEH remains steadfast in our mission to put forth the *research* and data needed for positive systemic change, *educate* Granite State residents about homelessness and the best practices proven to house and heal our neighbors, and *advocate* for effective solutions, as we believe that *having a home is a human right*.

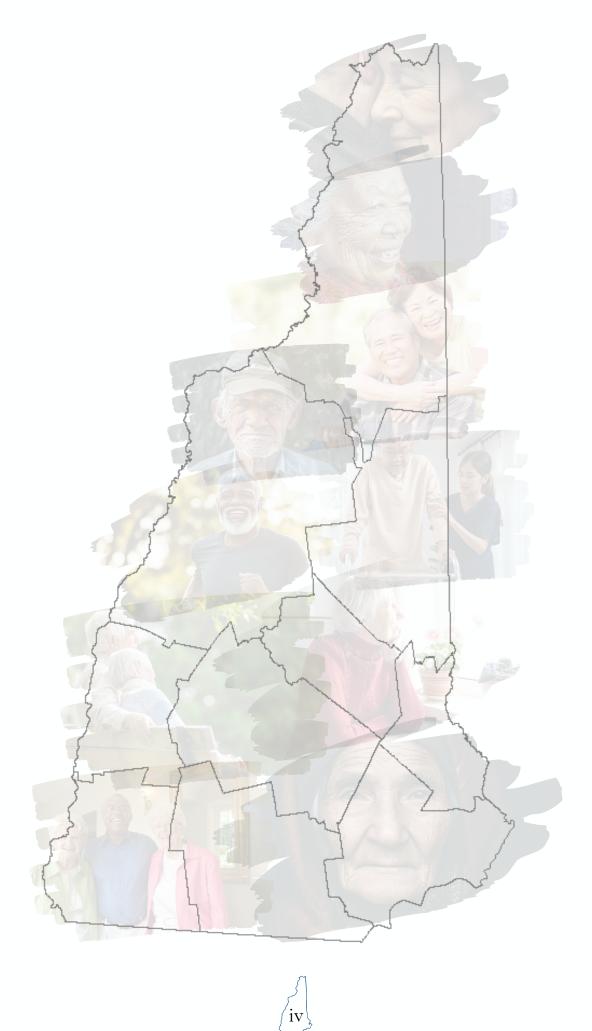Respectfully,
Jennifer Chisholm, LICSW, MLADC

iv

TABLE OF CONTENTS

CALLS TO ACTION - 2025 Edition

Actively seek out and incorporate the voices of lived experience of homelessness in the process of policy and program development.

Individuals who have been unhoused hold unique knowledge, understanding, and perspective about the issue of homelessness and its effective solutions that is not possible for those who have not personally experienced homelessness. It is critical that organizations and entities engaged in ending homelessness leverage this wisdom in their work. Incorporating people with lived experience as full members of Boards, committees, and workgroups is essential. Best practice states that individuals who have experienced homelessness must be fairly compensated for their time sharing their knowledge and wisdom. Groups must actively work to fully include and engage people with lived experience and integrate their feedback, with the understanding the experience of homelessness widely varied. Organizations should develop a mechanism to provide appropriate supports to enable full participation. Mentorship is an effective way of identifying and offering such individualized supports to help maximize their ability to fully engage in the work. The true integration of people with lived experience as meaningful partners in shaping policy and programs leads to better results through their critical input.

Focus on service models that have demonstrated success in supporting people as they exit homelessness – especially individuals and families with complex needs.

While the number of NH residents who experienced homelessness fell by 8% in 2024, the proportion of people who were chronically homeless (homeless for over 12 months and diagnosed with a disabling condition) grew by 6% in the same time period. NH outpaced national percentage increases in chronic homeless in both one-year (2023-2024) and five-year (2020-2024) comparisons. Approaches such as Housing -Focused Outreach and Permanent Supportive Housing have demonstrated success in helping restabilize people with significant barriers to exiting homelessness, such as people who are living unsheltered and those who have experienced long-term homelessness.

Enhance homelessness prevention measures throughout the state.

Preventing homelessness is more efficient and cost effective than waiting to initiate a crisis response after an eviction. Keeping someone housed in place is significantly easier than rehousing them, especially within the context of NH's current housing crisis. Experiencing an eviction further complicates a family's ability to secure new housing. Moving requires families to save up first month's rent and security deposit (nearly $4000 in 2024), plus relocation costs. This is a financial impossibility for families who are living paycheck to paycheck – a significant proportion of NH households who rent. These barriers to obtaining new housing extend the amount of time families must rely on the emergency shelter system or local welfare office for resources to keep them safe. Prevention programs are effective in helping households – and their communities – to avoid the crisis and costs related to housing loss. In fact, NH's Balance of State Continuum of Care credits an increase in homelessness prevention and housing stabilization funding with helping decrease the number of seniors who experienced homelessness for the first time by 30% from 2023 to 2024. Prevention strategies benefit NH families and NH taxpayers.

Develop and implement targeted strategies to address the increase in housing instability and homelessness among NH's seniors as NH continues to age.

Regional Roundtables conducted by NHCEH across NH identified older adults as the population of most concern by homeless service providers and community members. In 2024, more than half of NH residents who are over 65 are cost burdened, paying more than 30% of their income (HUD's cut-off for affordability) to housing.

CALLS TO ACTION - 2025 Edition

Nearly one out of every four NH residents who experienced homelessness in 2024 for the first time ever was aged 55 or over, demonstrating the effects of NH's housing affordability crisis on this age group. As the second oldest state in the nation, it is extremely important to implement prevention solutions for Granite State's seniors now, as this issue will only grow more critical over time, the percentage of NH's population who are age 65 and older is projected to expand through at least 2045.

Reinforce housing affordability as a policy priority by supporting capital and regulatory initiatives that encourage the development of housing, including affordable and deeply affordable units, across NH.
NH's lack of housing inventory is critical. It is estimated that NH needs approximately 90,000 housing units to be built between 2020 and 2040 to meet and keep up with housing demand. Enacting laws, policies, and zoning regulations that increase the ability to develop additional housing is a key strategy in the long-term solution to homelessness. NH made positive progress in this arena during the last legislative session. Despite 78% of NH voters believing that more affordable housing is needed in their communities, it appears that several of the bills that will be introduced this legislative session look to repeal advances made by housing advocates last year. In the state budget, New Hampshire appropriated $25 million less to the Affordable Housing Fund in FY 26-27 than in FY 24-25. While 2026 is not a budget year, future budgets should prioritize this low-interest financing option for affordable and deeply affordable homes. Homelessness in the Granite State cannot be fully addressed without increasing NH's housing inventory across the broad spectrum of housing needs. To attract more interest in building the affordable and deeply affordable units NH desperately needs, the barriers to developing such projects must be addressed.

Continue to build upon NH's success in further improving the state's data collection and accuracy.
NH's Continuums of Care have prioritized data quality in recent years. Data that truly reflects the scope of overall homelessness and within especially vulnerable populations (such as youth, older adults, and people who are living unsheltered) improves the ability to identify gaps and implement appropriate solutions. NH's Point-in-Time (PIT) Count data can affect funding levels, as it is used as one factor in determining how much money the state receives to support housing programs such as Transitional Housing, Permanent Supportive Housing, and Rapid Rehousing. Accurately identifying all NH residents who qualify as homeless is critical in the effort to maximize federal funding for these programs. Quality data within the Homeless Management Information System (HMIS) also helps NH's Continuums of Care (CoCs) accurately measure their outcome metrics. Performance on these metrics also impact the amount of funding NH is eligible to receive. NH has made significant strides in this area over the past five years, providing a solid foundation for future work in this area.

Support the work of the Council on Housing Stability (CHS) in the implementation of their 2025-2028 Strategic Plan, which is near finalization at the time of this report's publication.
The state, local, and community leaders who collectively form the CHS achieved significant progress across the goals set in the Council's 2021-2024 plan. CHS supported advances in legislative policy, such as the passage of "Pay and Stay" protections for tenants, and a critical increase in state funding for emergency shelters and Cold Weather programs. CHS and its members also helped to foster significant achievements in strengthening NH's homeless service and Coordinated Entry systems and to advance the issue of affordable housing production. The work of CHS over the next three years promises to build upon this success in improving a broad range of systems related to housing and homelessness in NH.

UNDERSTANDING HOMELESSNESS DATA AND SYSTEMS

Sources of Homelessness Data

The State of Homelessness in NH report relies primarily on two sources of data - the **Point-in-Time (PIT) Count** and **Homeless Management Information System (HMIS) :**

Point-in-Time (PIT) Count:

Each year during a 24-hour period at the end of January, NH and other states around the country conduct the annual PIT Count in an effort to document the number of individuals who are experiencing homelessness (both sheltered and unsheltered), as required by the U.S. Department of Housing and Urban Development (HUD).

The PIT Count provides a snapshot in time – just one night out of 365. The PIT Count is often considered an undercount, in part because holding it in January minimizes the number of people who are staying outside. People may be able to find someone to take them in during freezing temperatures who would not in warmer weather; others may make risky choices that allow them to secure temporary housing during the colder months that they would not otherwise make.

Homeless Management Information System (HMIS):

The HMIS system is a database used to collect information about individuals and families who receive services in response to their experience of, or risk of experiencing, homelessness. HMIS numbers represent a full calendar year of information about NH residents who received services for homelessness, rather than a 24-hour period of time.

Of note, not all organizations that provide services to people experiencing homelessness are required to enter client data into HMIS. Individuals experiencing homelessness that are served by organizations that do not enter information into HMIS are not reflected in HMIS data reporting, unless they are connected with a different agency that participates in HMIS.

HUD's Definition of Homelessness: Who Is Counted?

Both the PIT Count and HMIS year–long data count only those people who meet the HUD definition of homelessness, the most restrictive federal definition of the term. This definition includes people staying in a public or private place not meant for human habitation, such as a tent, a car, a condemned building, or somewhere outside. It also includes people who are staying in a program (either publicly or privately operated) that provides temporary shelter or housing for individuals, such as an emergency shelter, a transitional housing program, or a hotel or motel room paid for by a charitable organization or government entity, such as a local welfare department. People who have been housed in an institutional setting for less than 90 days who were staying in an emergency shelter or who were unsheltered before entering the institution also meet HUD's definition of homelessness. HUD also considers individuals or families who are fleeing or attempting to flee domestic violence–and who do not have the resources to secure other housing–to be homeless.

It is important to note that HUD's definition of homelessness does not include people who are couch-surfing or doubled-up, staying temporarily with family or friends with no legal claim to be able to remain in that housing situation (such as a lease). Such unstably housed individuals are considered homeless by other federal agencies, such as the Department of Education and the Health Resources and Services Administration (HRSA), but are not represented in the PIT Count and HMIS numbers.
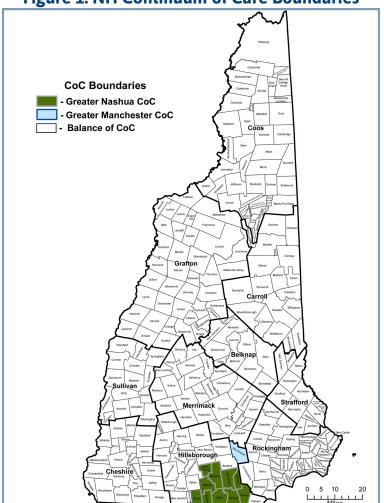
People who are housed in HUD-funded permanent housing programs are also not counted as homeless, though they met HUD's homeless definition when they entered the program, and their housing may be attached to an agency that provides additional homeless services. This is due to the fact that their housing within the program is not temporary; as indicated by their name, permanent housing programs are designed to be a long-term solution, and participants can remain housed in their units indefinitely.

What Is a Continuum of Care (CoC)?

A Continuum of Care (CoC) is a group of homeless service providers and other regional partners who work together within a specific geographical area to promote a community-wide commitment to the goal of ending homelessness. HUD created the CoC system as a way to disperse funding for homeless services throughout the country; each CoC comes together to write and submit collaborative applications for HUD grant opportunities to fund programs within their regions. In addition to submitting applications for funding, each CoC is responsible for organizing and conducting their own PIT Count activities each January.

Figure 1: NH Continuum of Care Boundaries [I]

CoC Boundaries
- Greater Nashua CoC
- Greater Manchester CoC
- Balance of CoC

There are three CoCs in NH:

Manchester CoC - The city of Manchester

Greater Nashua CoC - The city of Nashua and the towns of Amherst, Brookline, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, and Mont Vernon

Balance of State CoC - All other municipalities in the state

NHCEH REGIONAL ROUNDTABLE EVENTS

Roundtable Events: Listening to Identify Communities' Concerns

From the fall of 2024 through the spring of 2025, NHCEH traveled the state to hold a series of ten Regional Roundtables throughout NH. These convenings were structured as listening sessions that asked participants, in part, about the most significant challenges being faced in addressing homelessness in their area, and what populations face the most barriers to accessing stabilizing resources. Events were held in: Concord (twice – once for Belknap/Merrimack County, once specific to Concord), Lancaster, Keene, Lebanon, Ossipee, Portsmouth, Claremont, Derry, and Littleton. Participants included homeless service providers, local welfare directors, police and fire departments, library employees, school district social workers and homeless liaisons, municipal leaders, Congressional office staff members, concerned community members, and NH residents who had experienced or were currently experiencing homelessness.

NHCEH analyzed the information gathered in each of the 10 Regional Roundtables to identify themes that were woven across the conversations throughout the state. Little in this evaluation would be surprising to people familiar with the current trends in housing and homelessness in the Granite State. However, collecting the data beyond anecdotes was an important step in helping solidify the narrative of the challenges and concerns providers and other stakeholders are facing across the state. Information from these convenings is included to provide additional context throughout the report.

You Spoke. We Listened.
Because together, we work better.

NH Communities Speak: Identifying Aging and Homelessness as a Statewide Concern

While analyzing the qualitative data from NHCEH's 10 Regional Roundtable events, it quickly became clear that the intersection of aging and homelessness is a critical concern throughout the state. Older adults were the only population that was identified in 100% of the Roundtable convenings. Themes related to older adults who are experiencing – or at grave risk of – homelessness included: housing affordability for people with fixed incomes, long-term care options and at-home supports for people who cannot live fully independently, and appropriate housing and services, such as medical respite care, for those who are medically vulnerable, including people experiencing homelessness being discharged from the hospital. This last theme intersected with discussions about the shortage of accessible nursing homes and assisted living beds in the state. Due to the level of concern shared about this specific population, NHCEH has included a special section on the intersection of homelessness in older adults in this edition of the report.
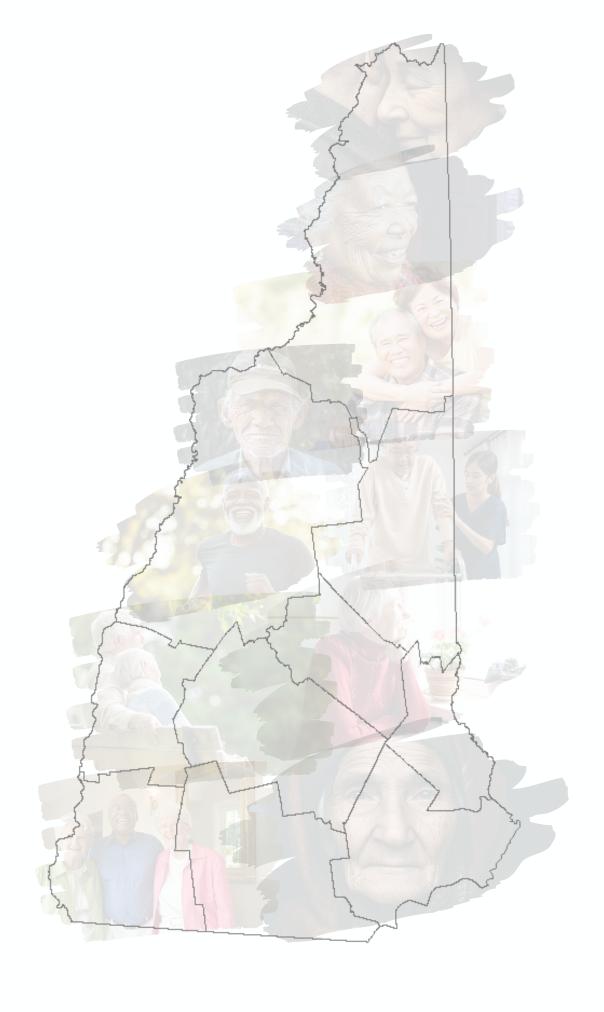
THE STATE OF HOMELESSNESS
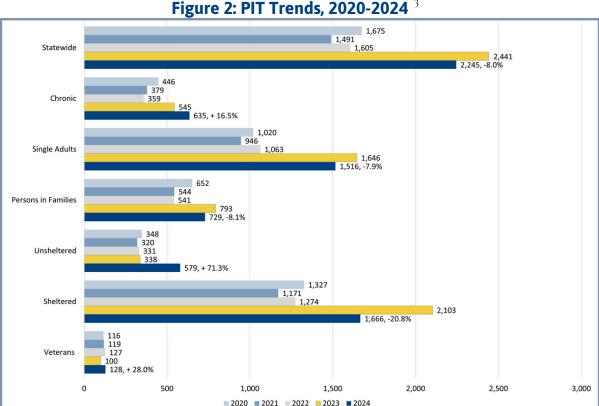
2024 PIT COUNT DATA OVERVIEW

Point In Time Count (PIT) : The annual Point-in-Time (PIT) Count numbers provide a snapshot in time of the level of homelessness that was experienced by NH residents on one night in January each year.

PIT Count: Total Homelessness

In 2023, NH had the highest percentage increase in PIT Count homelessness in the United States, with a rise of 52%. An examination of this spike shows that it was connected to effective solutions. Much of the increase was related to the success of the NH Emergency Rental Assistance Program (NHERAP). At the time of the 2023 PIT Count, NHERAP was providing shelter and supportive services to almost 700 NH residents who were housing-unstable in the wake of the COVID pandemic. This cohort represented about 84% of the increase seen in NH's number of sheltered residents. The winter of 2022 into 2023 also introduced the initial round of Cold Weather funds from the State of NH, expanding the availability of shelter options during the time of the 2023 PIT Count. In the wake of the end of NHERAP funding, stakeholders anticipated that the PIT Count numbers would stabilize in 2024.

In fact, the total number of individuals (2,245) who experienced homelessness on the night of the PIT count in NH in 2024 decreased by 8.0%, with 196 fewer NH residents without housing during the count than in 2023. NH went from having the nation's highest percentage increase in PIT homelessness in 2023 to being the state with the third highest percent decrease in 2024, behind Maine (-36.5%) and Tennessee (-10.1%). In comparison, homelessness rose 18% in the United States during the same time period – the largest one-year jump in the history of the count. The national 2024 PIT Count also set an unfortunate record for the most people experiencing homelessness nationwide during the 24-hour count, at 771,480 individuals.[2]

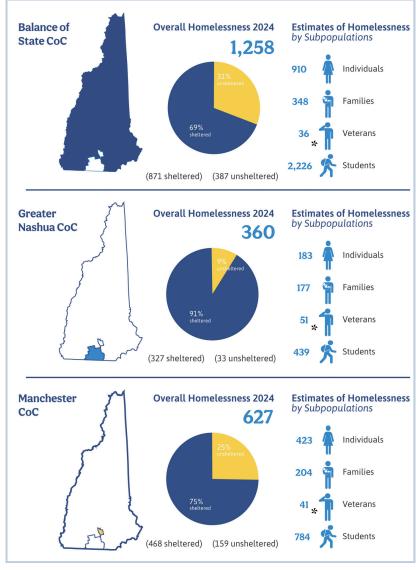## Figure 2: PIT Trends, 2020-2024 [3]

In the 2024 PIT Count, the Balance of State CoC, which contains approximately 75% of NH's residents, accounted for 56% of all of the people experiencing homelessness in the Granite State. This is a reduction in the percentage of overall homelessness contained in the Balance of State CoC, as it held 64% in 2023.

The fact that the Balance of State CoC contained over half of NH's homeless individuals is reflective of its vast size (in both geographic area and population) as compared with the Manchester and Greater Nashua CoCs. While this should not be a surprising statistic, it remains important to point out, given that a common misconception about homelessness in the Granite State is that it is an issue that is limited to NH's largest cities. Homelessness is a very real issue for individuals and families across the entire state.

Figure 3: PIT Subpopulations by CoC, 2024[4]

Balance of State CoC

Overall Homelessness 2024
1,258

31% unsheltered
69% sheltered

(871 sheltered) (387 unsheltered)

Estimates of Homelessness *by Subpopulations*

910 Individuals
348 Families
36 * Veterans
2,226 Students

Greater Nashua CoC

Overall Homelessness 2024
360

9% unsheltered
91% sheltered

(327 sheltered) (33 unsheltered)

Estimates of Homelessness *by Subpopulations*

183 Individuals
177 Families
51 * Veterans
439 Students

Manchester CoC

Overall Homelessness 2024
627

25% unsheltered
75% sheltered

(468 sheltered) (159 unsheltered)

Estimates of Homelessness *by Subpopulations*

423 Individuals
204 Families
41 * Veterans
784 Students

*Student data shown is from the Department of Education, whose counting methodology is different that the PIT Count and includes students who are living in doubled-up situations.

Each year, the official PIT Count numbers are typically released in mid-December by HUD in their official Annual Homelessness Assessment Report (AHAR). The official 2025 PIT Count numbers had not been published at the time of this report's release. However, some of the preliminary data points that NH submitted to HUD from the state's 2025 count are publicly available. Unfortunately, NH's preliminary 2025 PIT Count total shows an increase of 7.2% (161 individuals) over 2024, nearly reversing the declines seen in the 2024 count. NHCEH will conduct a more detailed exploration of the 2025 PIT Count numbers when they are officially released by HUD this winter.

PIT Count: Rates of Homelessness

On the night of the 2024 PIT Count, 15.9 per 10,000 NH residents were homeless, down from 17.4 in 2023. To put NH's rate of homelessness in perspective, the rates per 10,000 population across the 50 states in 2024 ranged from a high of 80.5 (Hawaii) down to 3.5 (Mississippi).[5] Within NH, the rates of homelessness within the state's 10 counties varied from a high of 28.9 people experiencing homelessness per every 10,000 residents in Sullivan County, to a low of 4.6 per 10,000 in Rockingham County.[6]

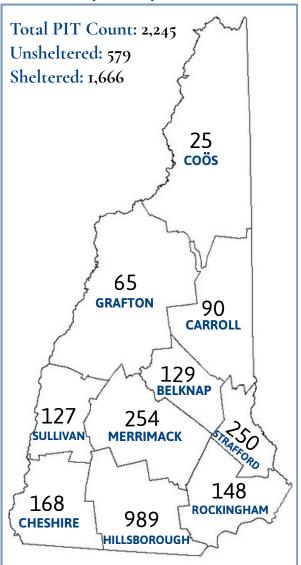### Figure 4: PIT Count Homelessness by County, 2024[7]

Total PIT Count: 2,245
Unsheltered: 579
Sheltered: 1,666

25 COÖS
65 GRAFTON
90 CARROLL
129 BELKNAP
127 SULLIVAN
254 MERRIMACK
250 STRAFFORD
168 CHESHIRE
989 HILLSBOROUGH
148 ROCKINGHAM

Figure 5: PIT Count Sheltered and Unsheltered Totals and Rates by County, 2024[8]

County	Sheltered	Unsheltered	per 10,000
Belknap	78	51	19.8
Carroll	30	60	17.1
Cheshire	157	11	21.5
Coös	21	4	8.0
Grafton	46	19	7.0
Hillsborough	795	194	23.0
Merrimack	123	131	16.1
Rockingham	111	37	4.6
Strafford	191	59	18.6
Sullivan	114	13	28.9

The people who are living unsheltered on the night of the PIT count are some of the most vulnerable members of the community, as many of them do not possess the financial resources or safety and support networks necessary to secure housing on one of the coldest nights of the NH winter.

> **HMIS:** The HMIS system is used to collect information about individuals and families who receive services in response to their experience of, or risk of experiencing, homelessness across the state. Unlike the PIT Count, HMIS data spans the entire year. The data from HMIS represents unduplicated counts.
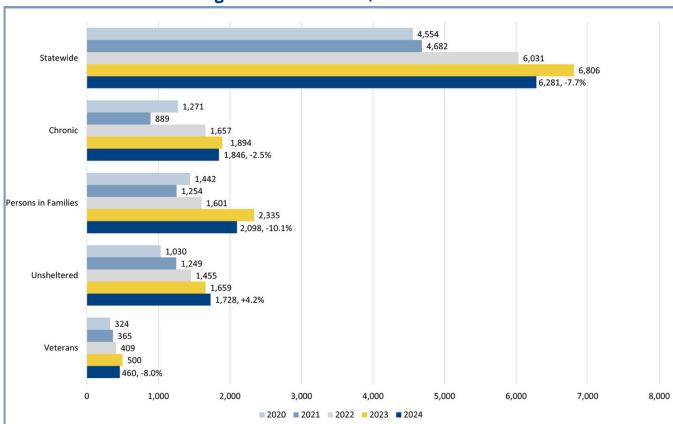
Figure 6: HMIS Trends, 2020-2024[9]

Statewide:
- 4,554 (2020)
- 4,682 (2021)
- 6,031 (2022)
- 6,806 (2023)
- 6,281, -7.7% (2024)

Chronic:
- 1,271 (2020)
- 889 (2021)
- 1,657 (2022)
- 1,894 (2023)
- 1,846, -2.5% (2024)

Persons in Families:
- 1,442 (2020)
- 1,254 (2021)
- 1,601 (2022)
- 2,335 (2023)
- 2,098, -10.1% (2024)

Unsheltered:
- 1,030 (2020)
- 1,249 (2021)
- 1,455 (2022)
- 1,659 (2023)
- 1,728, +4.2% (2024)

Veterans:
- 324 (2020)
- 365 (2021)
- 409 (2022)
- 500 (2023)
- 460, -8.0% (2024)

■ 2020 ■ 2021 ■ 2022 ■ 2023 ■ 2024

HMIS: Total Homelessness

From January 1 through December 31, 2024, a total of 6,281 unique individuals experienced homelessness in NH – more people than the estimated populations of 77% of NH's municipalities, including Hopkinton (6,146 residents) and Auburn (6,263 residents). While this represents a welcome reversal in NH's prior homelessness trends with a decrease of 7.7%, or 525 fewer people, compared to 2023, the number of NH residents experiencing homelessness across each calendar year has increased 37.5% from 2020 to 2024, growing from 4,554 individuals recorded in 2020. Over the past five years, NH's year–long homelessness counts have grown to include an additional 1,721 people – more than the population of Lincoln (1,654 residents).[10]

> Throughout calendar year 2024, NH's Emergency Shelters and Transitional Housing Programs provided a total of **449,769** bed-nights.
> One bed-night equals one person staying in a program bed for one night.
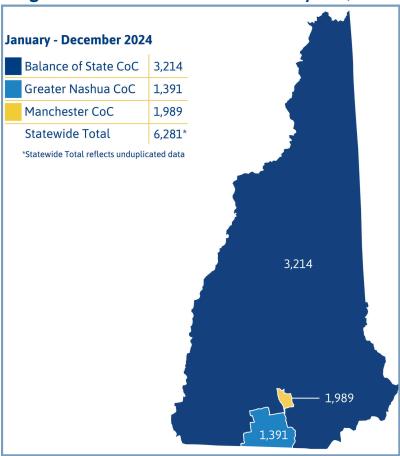
Total HMIS Homelessness by CoC

When comparing yearlong HMIS data across NH's three CoCs, the change in the number of people experiencing homelessness varied significantly. The Balance of State CoC saw a 22.1% decrease, with 911 fewer individuals identified in HMIS in calendar year 2024 than in 2023. This drop is at least partially attributable to a data clean-up project taken on by the Balance of State CoC in 2024. This data review worked to ensure that the statuses of people who successfully exited homelessness were correctly reflected in the HMIS database, resulting in more accurate reporting and a more streamlined process for agencies to identify individuals and families prioritized for housing openings within the CoC.

The Manchester and Greater Nashua CoCs both saw increases in their HMIS counts, with a 7% increase (131 individuals) and a rise of 19% (223 individuals) respectively.

Figure 7: HMIS Homelessness Totals By CoC, 2024 [11]

January - December 2024

■	Balance of State CoC	3,214
■	Greater Nashua CoC	1,391
■	Manchester CoC	1,989
	Statewide Total	6,281*

*Statewide Total reflects unduplicated data

As with the PIT Count, the Balance of State CoC showed the highest number of people who experienced homelessness across calendar year 2024. About 49% of the people who received homelessness services in NH in calendar year 2024 were in municipalities housed in the Balance of State CoC, down from 60% in 2023. Manchester, the Granite State's largest city, represented just under one out of every three people who were homeless in 2024, up from one out of every four in 2023. Greater Nashua CoC's proportion also increased, from about 16% in 2023 to approximately 22% in 2024.

HMIS: Rates of Homelessness

When the number of people who experienced homelessness in NH per 10,000 NH residents is calculated to include the yearlong HMIS data, it increases to 44.6 people per 10,000 residents from the 15.9 per 10,000 represented in the 24-hour period of the January PIT Count. [12]

With limitations present in both data sets, the actual rates are likely higher. The rate of homelessness per 10,000 residents varies greatly within the state; for example, with a total number of 1,989 people served in calendar year 2024, Manchester CoC (which is made up of just the city of Manchester) saw 170.9 of its residents experience homelessness per 10,000 people living in the city. Greater Nashua CoC, which is comprised of Nashua, Hudson, Litchfield, Merrimack, Amherst, Mont Vernon, Milford, Mason, Brookline, and Hollis, had 68.6 people who were homeless per 10,000 residents. The Balance of State CoC, which encompasses the rest of NH's municipalities, had a homelessness rate of 29.5 per 10,000.
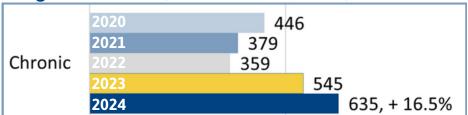
2024 CHRONIC HOMELESSNESS

> **Chronic Homelessness:** HUD defines chronic homelessness as an individual with a disabling condition who has been continuously homeless for 12 or more consecutive months or has experienced at least four episodes of homelessness in the past three years, whose combined length is at least 12 months. HUD identifies a break in homelessness as any period in time that a person does not meet the HUD definition of homelessness for a period of seven or more nights.

The needs of those experiencing chronic homelessness are some of the most complex; the people in this situation have not been able to exit homelessness on their own or with support in over a year, so they face many barriers to stabilization. These can include challenges such as chronic physical and/or mental health conditions, a history with the legal system that narrows their employment and housing options, or developmental disabilities that affect their ability to effectively navigate complex systems to access supportive resources. As detailed in the definition box, having a disabling condition is a core element in meeting criteria to be counted as chronically homeless. Although many people who experience chronic homelessness may be eligible for disability benefits due to the functional impact of their disability, this support is not adequate to meet NH's current rental prices. In 2024, the most a person could receive in federal disability benefits when qualifying for Supplemental Security Income (SSI), a federal needs-based program for people with disabilities that have little or no income, was $943 per month for an individual, or $1,415 for married couples.[13] The higher of these two amounts would only cover about 77% of one month's rent ($1,833) in a median priced two-bedroom apartment in NH in 2024.[14] (See Section III of this report for a more in-depth discussion of NH's housing economy.)

Figure 8: PIT Count, Chronic Homelessness, 2020-2024[15]

PIT Count: Chronic Homelessness

As the definition of chronic homelessness includes both longevity of an individual's homelessness experience and the requirement that the individual also has a disabling condition, those who meet the qualifications for this term are often some of the most complex situations that homelessness services providers work to help change. According to the 2024 PIT Count data, chronic homelessness increased across the Granite State by 16.5%, from 545 to 635 people, at the same time that overall homelessness decreased by 8.0%. In 2023, those who met the definition of chronic homelessness made up 22.3% of those who were homeless during the 24 hours of the count in the last week of January; in 2024, this proportion increased to 28.3%. Since 2020, the number of people experiencing homelessness on one of the coldest nights of the year in the Granite State has increased by 42.5%, representing an additional 189 individuals. Concerningly, **NH's percentage growth in this vulnerable subset of individuals during the PIT Count has outpaced the national increases, both from 2023 to 2024, and since 2020.**

The U.S. saw an increase of 6.6% in this population in 2024, with 152,585 people experiencing chronic homelessness identified during the PIT Count, the highest number of chronically homeless individuals during the time this data has been collected. Nationally, chronic homelessness has increased by 38.1% in the past five years.

HMIS: Chronic Homelessness

NH's yearlong HMIS data showed that the number of people who are chronically homeless declined by 2.5% compared to 2023. This represents a decrease of 46 people, from 1,894 to 1,846 individuals. As with the PIT Count numbers, the proportion of people experiencing chronic homelessness of all those who were homeless in NH during the calendar year increased compared to 2023. In 2023, those who met the definition of chronic homelessness represented 27.8% of all homeless individuals in NH; in 2024, this percentage rose to 29.4%. Paralleling the PIT Count numbers, this proportional increase occurred at a time when overall HMIS homelessness decreased by 7.7%. Of the people who were identified as experiencing chronic homelessness in NH in calendar year 2024, nearly 30% resided within the Manchester CoC and almost 20% were served in the Greater Nashua COC's region. Approximately 50% of people experiencing chronic homelessness resided in the Balance of State CoC, a percentage that decreased from approximately 60% in 2023.

**Figure 9: HMIS
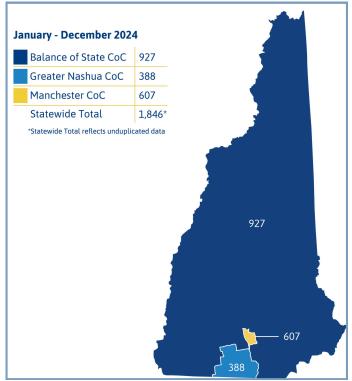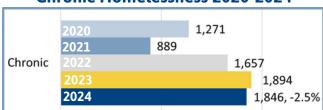Chronic Homelessness by CoC, 2024** [16]

January - December 2024	
Balance of State CoC	927
Greater Nashua CoC	388
Manchester CoC	607
Statewide Total	1,846*

*Statewide Total reflects unduplicated data

**Figure 10: HMIS Count
Chronic Homelessness 2020-2024** [17]

Chronic
- 2020: 1,271
- 2021: 889
- 2022: 1,657
- 2023: 1,894
- 2024: 1,846, -2.5%

> **About half of the people who experienced homelessness in NH in 2024 were in the Balance of State CoC, dispelling the common myth that homelessness only exists in the state's largest cities.**

Paralleling the PIT Count data, the 2024 yearlong HMIS data showed that chronically homeless individuals made up an increased percentage of total homelessness over 2023. In 2023, chronic homelessness represented 27.8% of people counted throughout the calendar year. In 2024, this proportion jumped to 29.4% in HMIS.

Examining the intersection of chronic and unsheltered homelessness during the 2024 PIT Count, 263 individuals experiencing unsheltered homelessness identified that they were also chronically homeless. This means that chronically homeless individuals made up 41.4% of the PIT Count unsheltered population, a significant increase from the 21.7% they constituted in 2023 – though not as high as 2020 (54.7%). It will be important to continue to monitor these proportions over time, as a continued increase in the number of people who meet the definition of chronic homelessness indicates a need to intensify the focus on services needed to help those with longer-term homelessness histories to successfully stabilize their housing situations.

The Importance of Long-term Supportive Services

As noted in the introduction to this section, above, people who have not been able to exit homelessness for over a year often face significant barriers to stabilization; the number of challenges only increase when someone has experienced long-term homelessness and is also living unsheltered. The potential for barriers rises even more for people who are chronically homeless, as meeting this criteria also requires someone to have a disability.

From the fall of 2024 through the spring of 2025, NHCEH held a series of Regional Roundtables throughout NH. Participants from a broad range of sectors that touch homelessness attended each of the ten events across the Granite State. One of the goals of the Regional Roundtables was to hear about the regional challenges faced by people working to address homelessness in NH. One common theme across the majority of the Roundtable convenings was the need for additional case management support for NH residents who are experiencing homelessness.

Especially when people have been homeless for an extended period of time, the support needed for someone to successfully obtain – and maintain – stable housing goes well beyond just securing an apartment for them and handing over the key. Rebuilding the skills required to be a good tenant takes time, as does reliably establishing the routines of seemingly "simple" activities such as paying one's rent on time and keeping up one's apartment.

"For those who have been out of housing for years, there is often a transition time to adjust to sleeping inside, or on a bed; it is not uncommon for staff to support someone through this transition for whom it takes weeks, or even months to feel comfortable enough in their new space to spend a whole night there – a complex aspect of exiting long-term homelessness that people who have not experienced it generally do not consider."
- Jennifer Chisholm, NHCEH Executive Director

Chronic homelessness

...A look behind the numbers

Eve Freeman Toth, Housing Stabilization and Street Outreach Manager with Belknap Merrimack Community Action Program (CAP), recounts a recent success story that exemplifies the extensive process of supporting clients through the transition from the experience of homelessness to stable housing. As Eve says,

"The ongoing success of this client reflects not just a placement, but a long process of rebuilding trust, stability, and independence with consistent case management support."

Two other clients, both of whom had been unsheltered since December 2019, were finally able to move into permanent homes in September 2025 through CAP's Permanent Supportive Housing (PSH) program. Street Outreach teams engaged with both clients consistently over the years, and the trust and rapport built through these ongoing relationships created the foundation necessary to keep them engaged long enough to be selected for openings in the PSH program. Their successful placements required sustained engagement, coordination among outreach, housing, and clinical teams, and careful case management to navigate documentation, health, and behavioral health barriers.

All three individuals continue to receive ongoing supportive services through the PSH program. Their stories demonstrate how long-term homelessness requires long-term solutions—and how intensive, person-centered support, particularly the role of street outreach in bridging the connection between the unsheltered community and housing systems, is essential for lasting stability.

2024 UNSHELTERED HOMELESSNESS

PIT Count: Unsheltered

> **Unsheltered Homelessness:** HUD defines unsheltered homelessness as an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

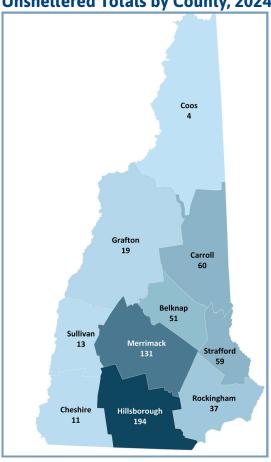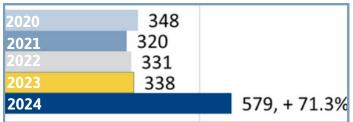### Figure 11: PIT Count Sheltered and Unsheltered Totals by County, 2024 [18]

Coos 4
Grafton 19
Carroll 60
Belknap 51
Sullivan 13
Merrimack 131
Strafford 59
Cheshire 11
Hillsborough 194
Rockingham 37

Figure 12: PIT Unsheltered Homelessness Trends, 2020-2024 [19]

2020: 348
2021: 320
2022: 331
2023: 338
2024: 579, + 71.3%

After nearly plateauing with a rise of only 2.1% from 2022 to 2023, the number of people experiencing unsheltered homelessness in the last week of January in 2024 did not continue to remain level. Instead, NH saw an increase of 71.3%. The number of people who were staying in a place not meant for human habitation, such as in a car, on the streets, or in a tent, on one of the coldest nights of the year jumped from 338 people in January 2023 to 579 people in January 2024, an increase of 241 people from the prior year's 24-hour count. This significant jump in the Granite State did not align with the national numbers, as unsheltered homelessness rose only 6.9% in the U.S. PIT Count from 2023 to 2024.

This means that the proportion of the total number of individuals identified in NH's PIT Count who were living unsheltered almost doubled in a single year's time – from 13.8% in 2023 to 25.8% in 2024. The data reveals the harsh reality that **during the last week of January 2024, over one out of every four people who were homeless in NH were living either outside, staying somewhere not meant to house human beings** (such as in a car, tent, or abandoned building), or stayed at a Warming Station that did not provide them with a bed on the night of the count.

There are many factors which may have influenced the jump in unsheltered homelessness. The winter of 2023 into 2024 was the second year of the state's new cold weather funding allocations, which provided CoCs with new money to offer additional services, such as cold weather warming stations, during the winter months. People who stay at warming stations at which they do not have a bed or cot to sleep in are counted as unsheltered rather than sheltered.

The first year of the cold weather funding was a steep learning curve for providers due to tight turnaround times for building programs once funds were made available; by winter 2023-2024, the programs had found their stride and the number of people experiencing homelessness that they brought in – who may not have been identified on the night of the PIT Count otherwise – increased.

CoCs also continued to improve their PIT Count methodology, with a PIT Count training "roadshow" traveling across the state to speak with communities about best practices. One of the techniques recommended by these trainings included using local HMIS data in preparation for the count by looking at the rosters of people experiencing homelessness in the area, as well as the Coordinated Entry list for each CoC and developing a plan to outreach to everyone on each list to determine their housing status during the count. Communities were encouraged to take full advantage of their ability to use the full week surrounding the count for outreaching to individuals to determine where they slept on the night of the actual count.

Accurate unsheltered counts were also newly financially incentivized with the introduction of the cold weather funding from the state, as the following year's allocation of dollars was directly tied to the proportion of unsheltered homelessness represented in each CoC during the PIT Count. Finally, additional federal funding that flowed into NH at the end of 2023 increased programming specific to serving unsheltered individuals, building capacity to connect with people in rural areas of the state.

The numbers for the 2025 PIT Count have not been officially released by HUD at the time of publication of this report, however, NH's preliminary totals have been made available by the state. Looking at the preliminary 2025 PIT Count data submitted to HUD by NH CoCs, the Granite State's unsheltered numbers continued to grow in 2025, though by a much more modest 12.6%, increasing by 73 to a total of 652 individuals.[20]

This means that from 2020 to 2025, the number of people identified as experiencing unsheltered homelessness during the last week of January has more than quadrupled, having increased by 337.6%.

"Recovery is not only about housing; it is about re-entry from another state of being. You cannot simply place a person back into society and expect the switch to flip again. Something deeper has to happen - a reawakening of trust, safety, and belonging.

Homelessness does not just strip away comfort; it rewrites the body's script for survival. To help someone return, we must understand that they are not merely cold or hungry - they are living by a different code. To rebuild a home, we must first help them remember what home feels like inside the mind."

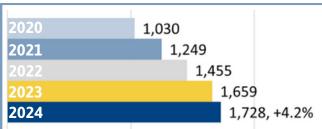-Miles Whitener, Granite Leaders Alumni and Homeless Advocate

HMIS: Unsheltered

Figure 13: Total HMIS Unsheltered Homelessness, 2020-2024 [21]

Year	Count
2020	1,030
2021	1,249
2022	1,455
2023	1,659
2024	1,728, +4.2%

The number of people experiencing unsheltered homelessness in the Granite State during calendar year 2024 increased by 4.2%. However, HMIS unsheltered data over time shows some positive news. In the past five years, the number of unsheltered individuals has increased each calendar year, yet, the percent by which it has grown from year to year has continuously declined. The number of unsheltered individuals increased by 21.3% from 2020 to 2021, then 15.7% from 2021 to 2022, and by 14.8% from 2022 to 2023, leading to the decrease of 4.2% noted for 2023 to 2024.
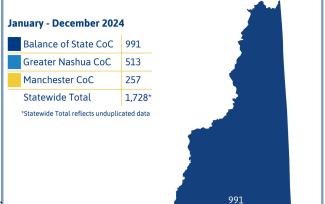
Figure 14: HMIS Unsheltered Totals, 2024 [22]

January - December 2024

Balance of State CoC	991
Greater Nashua CoC	513
Manchester CoC	257
Statewide Total	1,728*

*Statewide Total reflects unduplicated data

Case Management: a Critical – and Effective – Component of Supporting Unsheltered Individuals

Case management support is a critical component of successful housing stabilization for people who are living unsheltered. Numerous studies document that these individuals experience a higher prevalence of substance use disorder, serious mental illness, and/or chronic health problems than people living in shelters. Many of these health conditions occur in tandem with one another, compounding the complexity of the individuals' situations, as well as the solutions needed.[23] Effective case management for the most vulnerable and complex individuals includes a broad range of staff activities, such as outreach, assessment (both initial and ongoing), referrals and follow-up, advocacy, and help with accessing resources, all provided while respecting client autonomy.

One best practice model for providing supportive services is the Housing-Focused Street Outreach Framework. This model's core focus is increasing individuals' likelihood of achieving long term housing stability through targeted connection to community partners such as health care, legal aid and help obtaining documentation. Centered in this model is the trusting relationship developed between the person who is homeless and the outreach worker, something that requires significant time and consistency to foster.

Within the framework of the model, it is suggested that caseloads remain small, at 10-14 actively engaged program participants per staff member, to keep service quality and consistency high and to minimize the stress levels experienced by outreach workers. [24]

Smaller case loads require more staff – and funds to pay them a livable wage. Care also needs to be taken to ensure the wellbeing of the staff members doing this intensive work. According to a study published by NAEH in April 2024, street outreach and homeless drop-in center staff were more likely than other categories of workers within homeless services to experience significant stress about their clients, as well as financial distress due to being paid the lowest wages in the field.[25]Concerns for the well-being (related to both livable wages and burn-out) of staff members was an additional theme during the NHCEH Regional Roundtable conversations.
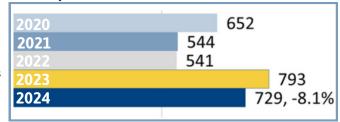
2024 FAMILY HOMELESSNESS

PIT Count: Families

In 2024, New Hampshire's PIT Count identified a total of 1,661 homeless households. This total reflects households across HUD's three categories: households without children, households with at least one adult and one child, and households with only children. Of the 1,661 households counted, 251 included at least one child under age 18 and 1,410 did not include children.
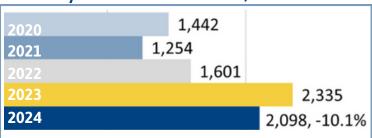
Figure 15: PIT Count
Family Homelessness Trends, 2020-2024[26]

2020	652
2021	544
2022	541
2023	793
2024	729, -8.1%

No households consisting of only children were identified in NH during the 2024 PIT Count. These proportions were similar to those observed in 2023, indicating that the distribution of household types remained stable even as overall homelessness declined. Five households that included children—containing a total of nine children among the five families — were unsheltered on the night of the 2024 PIT Count.

When examined at the individual level, the number of persons in households with at least one adult and one child decreased from 793 people in 2023 to 729 people in 2024, an 8.1% decline. This change closely tracks with NH's 8.0% decrease in overall homelessness over the same period. Although the number of persons in this category rose sharply from 2022 to 2023, this was due in large part to COVID funding for hoteling families. Current figures suggest a shift back toward the lower levels observed in 2020 and 2021 (544 and 541 individuals, respectively). Importantly, these figures are likely to be an undercount, as some families work hard not to be identified, for fear of experiencing consequences such as DCYF involvement and losing their children.
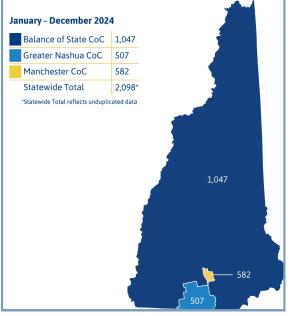
HMIS: Families

Figure 16: HMIS
Family Homelessness Trends, 2020-2024[27]

2020	1,442
2021	1,254
2022	1,601
2023	2,335
2024	2,098, -10.1%

The number of individuals in families who experienced homelessness across calendar year 2024 in NH also decreased, falling from 2,335 family members in 2023 to 2,098 in 2024, a drop of 10.1%. As with the PIT Count numbers, this is a hopeful sign that the number of people in families who are homeless in the Granite State is starting to trend back down towards the 1,254 individuals in families that were counted in calendar year 2020.

Figure 17: HMIS
Family Homelessness Totals by CoC, 2024[28]

January - December 2024

Balance of State CoC	1,047
Greater Nashua CoC	507
Manchester CoC	582
Statewide Total	2,098*

*Statewide Total reflects unduplicated data

1,047

582

507

A myth that is sometimes perpetuated about homelessness in NH is that it's only a problem in large cities like Manchester and Nashua. In fact, the Balance of State CoC contained more than double the number of individuals in homeless families that Greater Nashua, and almost twice the number as the city of Manchester across 2024.
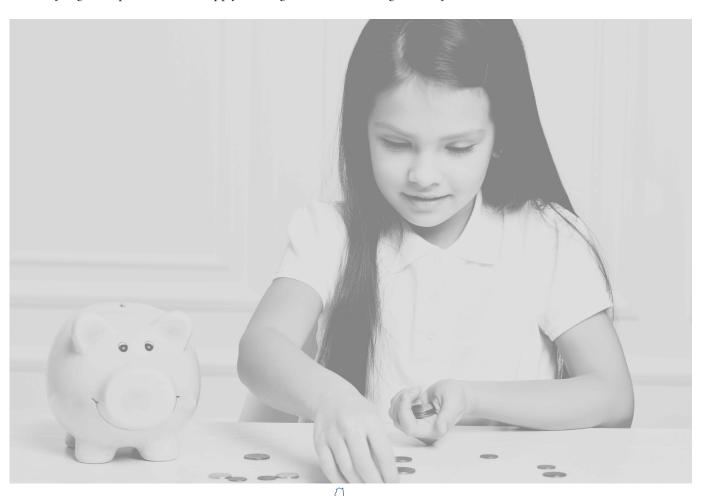
Increasing Economic Pressures Experienced by Families

As the cost of necessities such as housing, childcare, and health care continue to rise in NH, so does the number of Granite State families who are being placed at risk for housing instability and homelessness. This was a concern that was strongly voiced by participants of NHCEH's Regional Roundtable events. During the Roundtable conversations, one of the populations of highest concern across the state was working families who are struggling, earning too much to qualify for supportive benefits but not enough to make ends meet. According to the Massachusetts Institute of Technology (MIT) Living Wage Calculator's most recent figures, a single parent with one child in NH would need to earn $93,451 a year to meet the household's basic expenses, or $44.93 per hour, full time. A two-parent household with two children would need to earn a combined $129,768 per year, or $62.38 per hour. When ranked among the 50 states, the Granite State places as the 12th and 11th highest livable wage required to afford the basic necessities for these two respective household compositions. (See Section III for a more detailed analysis of economic data.)

Local welfare budgets continue to run high to support those who cannot find affordable housing and are not able to be immediately housed by support systems for families experiencing homelessness. Family shelter beds continue to run at or near capacity across the state, often preventing families who choose to seek emergency shelter from accessing this vital resource. In 2024, 10,194 households in the Granite State relied on Housing Choice Vouchers to help them afford the cost of housing, and 3,395 families live in Public Housing units.[29] Federal funding for housing vouchers, such as the Section 8 Housing Choice Voucher Program, has not kept up with the rise in NH's rental prices, especially as the disparity between rents and wages in NH continues to grow. As such, the demand for housing vouchers remains incredibly high compared to NH's supply, leading to waitlists as long as nine years.

Family homelessness

…A look behind the numbers

Emily's Story

When "Emily" arrived at Community Action Partnership of Strafford County's (CAPSC) family shelter, Home for Now, she was exhausted — emotionally and physically. For nearly three years, she and her three children, including a newborn baby, had been moving from place to place after escaping a relationship marked by domestic violence.

Sometimes they stayed with friends, other times in local shelters, always trying to stay one step ahead of instability and fear.

Every move brought new uncertainty. Emily worried about where her kids would sleep next, how she could find work without stable childcare, and how to start over when everything felt temporary. But once she connected with Home for Now, things began to shift.

From the first night, staff ensured that Emily and her children felt safe, supported, and heard. Her shelter case manager worked closely with her to rebuild her confidence, connect her with counseling and trauma-informed support, and develop a housing plan. The CAPSC Housing Team helped her navigate the complex application process for public housing, a daunting task she once thought was out of reach.

After several months of persistence, paperwork, and partnership, Emily received the call she had been waiting for: her family had been approved for a public housing apartment. For the first time in years, she could put her children to bed without worrying about where they would wake up the next morning.

Today, Emily continues to check in with her case manager and often stops by Home for Now to share her story and offer hope to other families beginning their own journeys out of homelessness and domestic violence.

2024 VETERAN HOMELESSNESS

PIT Count: Veterans

Veteran homelessness decreased by 7.5% nationally in the 2024 PIT Count, cutting the number of Veterans experiencing homelessness by more than half since 2010. [31] Though the number of Veterans identified during NH's PIT Count increased by 28% (from 100 to 128) in 2024, a recent analysis of Veteran homelessness by the NH Department of Military Affairs and Veteran Services shows that this increase was due

Figure 18: PIT Count Veteran Homelessness Trends, 2020-2024[30]

2020	116
2021	119
2022	127
2023	100
2024	128, + 28.0%

to an undercount of Veterans in 2023 rather than a marked rise in 2024. In comparing the PIT Count numbers to the Department's by-name lists of Veterans experiencing homelessness in January of each year, they found that the 2024 PIT Count number was accurate to their total within five Veterans. However, the 2023 PIT Count Veteran total fell short by about 30 Veterans. The new alignment between the two data sets validates the effectiveness of the PIT Count methodology improvements put in place in 2024, including increased collaboration across organizations and improved accuracy within data sources.
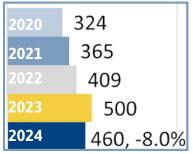
In the U.S., approximately 6% of all people who experienced homelessness on the night of the 2024 PIT Count were Veterans; NH's proportion of Veterans (5.7%) aligned with the national figure. Of the 128 Veterans who experienced homelessness in NH's 2024 PIT Count, 107 were sheltered, meaning that 21 Granite State Veterans were unsheltered on that January night. Throughout 2024, 48 NH Veterans received outreach services in encampments across the Granite State. [32]

HMIS: Veterans

The number of NH Veterans identified in HMIS in calendar year 2024 decreased to 460 Veterans from 500 Veterans in 2023 – the first decrease in NH's yearlong Veteran homelessness total in the past five years. NH's Veteran service system has experienced many positive changes over the past few years. Several new programs that focus on the needs of Veterans were launched.
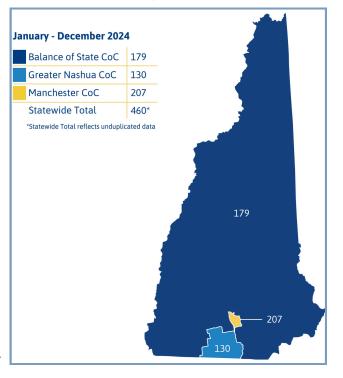
In municipalities such as Manchester, Concord, Nashua, Keene, and Franklin, initiatives specific to addressing Veteran homelessness have been developed. A statewide biweekly case conferencing meeting was started for Veteran service providers to collaborate on developing case plans to meet the needs of vulnerable Veterans.

Figure 19: HMIS Veteran Homelessness Totals by CoC, 2024[33]

January - December 2024

Balance of State CoC	179
Greater Nashua CoC	130
Manchester CoC	207
Statewide Total	460*

*Statewide Total reflects unduplicated data

Figure 20: HMIS Veteran Homelessness Trends, 2020-2024 [34]

2020	324
2021	365
2022	409
2023	500
2024	460, -8.0%

Veteran homelessness

…A look behind the numbers

Greg's Story

"Greg" is a full-time wheelchair user with an accident-related traumatic brain injury, probable alcohol use disorder, and aging-related care needs that exceed what any one program can safely manage. He cycled through hospital stays and periods of unsheltered homelessness for many years. At one point, Greg was released from the hospital to homelessness after being deemed able to "self-ambulate," despite needing hands-on help with basic daily activities. He moved in and out of a friend's vehicle and informal caregiving situation, sometimes calling providers to say he felt his life was at risk. Outreach teams were physically lifting him from his wheelchair to help with hygiene and trying to replace stolen supplies, while repeated reports to adult protective services went unanswered.

The core barrier that emerged in this case was how to balance Greg's high level of medical and daily living needs with the realities of what transitional housing or shelter could safely provide. Through case conferencing, providers began to think creatively: if his Choices for Independence (CFI) Medicaid waiver could be approved, the in-home services funded through the long-term care program could effectively be delivered "in-house" at the transitional housing site, supplementing the support available on-site. Another challenge was that Greg was struggling to obtain needed documentation, such as bank statements that required valid ID and in-person access, despite staff helping him order replacements.

Providers crafted a coordinated, time-sensitive request to state partners for an expedited CFI determination and a single point person for cross-agency communication. A state eligibility lead quickly connected with community and VA providers to clarify documentation and move the application forward. Within three days, the waiver was approved and, through a collaborative effort from a total of nine providers and leaders across five local, state and federal agencies, Greg moved into transitional housing with the in-home services he needed to be safe.

Today, Greg has maintained his health and sobriety and is thriving. This case highlights the need for data-informed case conferencing which identifies who is most at risk, allows providers to address barriers, and then align outreach, housing, healthcare, and state systems around a shared plan.

The Veteran homelessness response system is the model to watch when looking for effective best practices, as it shows that, with adequate funding, staffing, and resources, homelessness is truly a solvable issue.
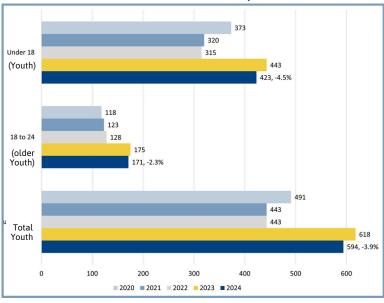
2024 YOUTH HOMELESSNESS

Figure 21: PIT Count, Youth Homelessness Trends, 2020-2024 [35]

HUD divides youth into two age categories:

- children under the age of 18
- youth ages 18-24 years old

This report uses the term "total youth" to refer to all individuals under the age of 25.

While the term "youth" has historically referred to only those under the age of 18, its definition has expanded with the growing understanding of the science of brain development. The expanded age range allows greater opportunities for young people to access developmentally-appropriate programming.

PIT Count: Youth

In the 2024 PIT Count, total youth homelessness declined by 3.9% in NH, dropping from 618 youth in 2023 to 594 in 2024.

Despite this decrease, more than one out of every four (26.5%) people identified as homeless during the PIT Count in NH were under the age 25. Over one out of every five people (21.9%) were youth who spent this night unsheltered.

NH's 2024 PIT Count included 30 youth aged 18-24 who were heads of their household, and who were parenting a combined total of 36 children. 118 older youth and 9 children stayed outside or in a place not meant for human habitation that night. There were no unaccompanied youth under the age of 18 identified in the 2024 PIT Count.

The PIT Count has limitations when it comes to counting youth. PIT Count methodology can often miss pockets of homelessness that are less visible, including unsheltered youth.[36] To provide a more comprehensive understanding of youth homelessness, this report also looks at student homelessness data from the NH Department of Education and the Youth Risk Behavior Survey to explore the prevalence of youth homelessness, although these data sets also have their own unique limitations.

HMIS: Youth

In calendar year 2024, a total of 1,317 youth experienced homelessness in NH – 900 children under 18 and 517 older youth ages 18 to 24. This represents an overall decrease of 19.0% in the total number of youth who were identified as homeless in HMIS in calendar year 2023, with 308 fewer youth identified in 2024. Children under 18 saw a 7.1% reduction from 2023, close to the 7.7% decrease in total homelessness in HMIS. The number of older youth ages 18 to 24 decreased more significantly, dropping by 21.2%, or 139 individuals. Youth made up 22.6% of the total number of NH residents who experienced homelessness in calendar year 2024, or over one out of five individuals, paralleling the proportion found in the PIT Count data (21.9%). This is a slight reduction from calendar year 2023, in which 23.9% of people experiencing homelessness across NH were under age 25.

Student Homelessness in NH

Student homelessness is measured and counted differently than in the PIT Count or HMIS data. The PIT Count and HMIS data sets are based on counts of youth under the age of 25 who meet HUD's definition of homelessness. The data used when discussing Student Homelessness is collected by the NH Department of Education, which uses a much broader definition of homelessness.

Students who are experiencing homelessness are eligible to receive services under the federal McKinney-Vento Act, which requires states to provide students without stable housing equal access to public schools and ensure other educational supports. The definition of homelessness used by the U.S. Department of Education to determine eligibility for McKinney-Vento supports expands HUD's definition to include individuals and families who are doubled-up or couch surfing because of the loss of their home.

A significant limitation of the school system data is that it does not include youth who are not in school, such as children who are too young to enroll in kindergarten and older youth who have left school due to graduating, aging out of services, or signing themselves out of district services prior to graduating. The data also does not capture students who experience homelessness during the summer, when school is not in session. In addition, the NH Department of Education does not collect information about students who are enrolled in private schools.

Figure 22: NH Department of Education Student Homelessness Counts Trends, 2020-2024 [37]

Student Homelessness	2021-2022	2022-2023	2023-2024
Balance of State CoC	2,211	2,391	2,226
Greater Nashua CoC	398	403	439
Manchester CoC	769	796	784
Statewide Total*	**3,323**	**3,555**	**3,607**

*Statewide Total reflects unduplicated data

The number of students in NH who were identified as experiencing homelessness in academic year 2023-2024 slightly increased by 1.5%, or 52 students. This was an improvement when compared with the 7.0% statewide increase from 2021-2022 to 2022-2023. When looking at the data by NH's three CoCs, Greater Nashua had the largest percentage increase (8.9% or 36 students), followed by the Balance of State (6.9% or 165 students). Manchester CoC saw a small decrease of 1.5%, or 12 students, compared to 2022-2023. Although NH's schools have seen growth in student homelessness in the past few years, the totals still remain 361 students lower than the 3,971 students who were identified as experiencing homelessness during the 2018-2019 academic year.

Youth Risk Behavior Survey (YRBS) and Youth Homelessness

Another data source to consider when examining youth homelessness in NH is the Youth Risk Behavior Survey (YRBS). The YRBS is a national survey that is conducted by the U.S. Centers for Disease Control (CDC) every two years. It surveys students in grades 9 through 12, with questions that focus on determining how frequently students engage in a list of behaviors that may place their health and well-being at risk. The survey includes one question related to housing, "During the past 30 days, where did you usually sleep?" As such, YRBS results provide a direct, student-reported indicator of housing instability.

In 2023, 2.2% of NH high-school students reported unstable housing in the past 30 days; prior cycles show 2.5% (2017), 2.2% (2019), and 1.6% (2021) of NH high school students experienced housing instability.[38]Applied statewide, the estimate from the Spring 2023 survey represents roughly 2,000 housing-unstable high school students, demonstrating that many youth are already living in precarious arrangements that may never appear in broader homelessness counts. Read alongside the 2024 PIT Count and yearlong HMIS numbers, the YRBS data can be seen as functioning as an upstream signal of the same continuum of instability reflected downstream in homelessness data.

Beyond the direct housing question, YRBS tracks behavioral-health and safety exposures (e.g., depressive symptoms, suicidal ideation, bullying, feeling unsafe at school, sexual/dating violence) that national evidence links to increased risk of later housing loss and disconnection from supports.[39] Some indicators in NH have improved since 2021, yet the persistence of measured instability among students—and its increase from 2021 to 2023—underscores the need for early, coordinated prevention across schools, behavioral-health services, and youth programs to reduce the pipeline from instability to homelessness.[40]

As with the other data sets used in this report, the YRBS has some notable limitations. For example, like the PIT Count, the YRBS is a snapshot in time; the housing instability question only asks about the past 30 days, so experiences that happened prior to a month before the administration of the survey are not captured. Another limitation is that the survey is only offered to 9th through 12th graders in NH, leaving out the experiences of students from preschool through middle school. While most school districts in NH participate in the survey, there are several that choose not to administer it, and the specifics of this list can change from year to year. Students who are homeschooled are not represented. Finally, like any student-based data set, the experiences of youth who are not attached to a school district (for example, they earned their diploma or disconnected from school services before graduating) are not counted. The accuracy of the YRBS data has been questioned by some, as it relies on students' self-reporting. The survey results are anonymous to prevent any link between responses and a specific student and to encourage honesty by minimizing students' concerns about stigma or getting themselves or their family 'in trouble' for their answers. A 2024 study of the 2021 national YRBS results supported relying on the self-reported YRBS data as a tool for monitoring the risk behaviors of American students.[41]

Youth homelessness

…A look behind the numbers

Jackson's Story

When I was 18, I left college and moved back home to get my footing. Instead, I was told I couldn't stay, and that was the moment I became unhoused. With no safety net and no plan, I called Waypoint's TLP hotline, and that call got me into stable housing before things slid downhill.

Moving into the Transitional Living Program gave me more than a place to stay. It gave me structure, consistency, and enough breathing room to think clearly again. With stable housing, my life wasn't dictated by constant uncertainty. I could work, rebuild routines, and make decisions based on goals instead of stress. Those two years became the foundation I needed to get my life under control.

Stability is also what made it possible for me to grow into the work I do now as a community organizer and youth leader. As I figured things out, I ended up doing work around housing and youth issues because I wanted to make things easier for the next young person.

I share this because every young person deserves the same chance I got. When communities invest in stable housing, they make growth and possibility real. Decision-makers and community members can help make that a reality for more youth in New Hampshire.

RACIAL AND ETHNIC DISPARITIES IN HOMELESSNESS

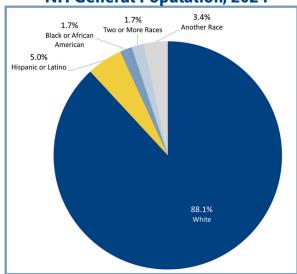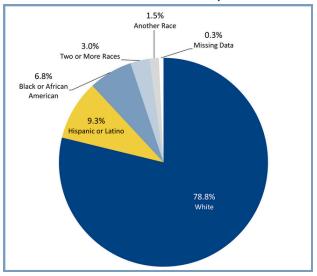### Figure 23: Racial Distribution of NH General Population, 2024[42]

Figure 24: HMIS Racial Distribution of NH Homelessness, 2024[43]

PIT Count Racial Disparity

In NH's 2024 PIT Count, 417 individuals identified as a race or ethnicity other than White, representing approximately 18% of the total population who experienced homelessness on the night of the count. The number of individuals who identify as a race or ethnicity other than White remain at an elevated risk of homelessness in NH. During the 2024 PIT Count, the rate of homelessness for people who are non-White was 1.4 times higher than would be expected if homelessness were spread equitably as per the percentages of racial distribution in NH's general population.

HMIS Racial Disparity

HMIS data shows a greater disparity than that of the PIT Count, with 20.6% of NH residents who experienced homelessness in 2024 identifying as a race or ethnicity other than White (not accounting for the 0.3% of people for whom this data was missing). This is nearly double (1.8 times) the number of individuals that would be expected based on the racial distribution of NH's general population. People who identified as Black or African American continued to be at the highest risk. In 2024, this group made up 1.7% of NH's overall population, and 6.8% of the population who experienced homelessness, leaving this group four times (400%) more likely to experience homelessness. People who identified as Hispanic or Latino were also at significantly higher risk of homelessness as compared to their proportion of NH's general population. In 2024, 5.0% of NH's population identified as Hispanic or Latino and they comprised 9.3% of those who were homeless. This represents nearly a doubling (186%) of this group's likelihood of becoming homeless.
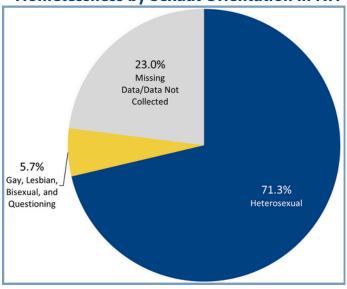
LGBTQ+ HOMELESSNESS

NH Homelessness: Sexual Orientation

NH has the fifth highest percentage (7.2%) population of adults who identify as LGBT in the nation. This equates to approximately 78,400 NH residents, more than three times the population of Hudson. The challenge with using this statistic as a reference point for comparison is that it includes both sexual orientation and gender identity.[45]

According to HMIS yearlong data, approximately 128 individuals (5.7% of 2,245 total individuals) self-identified as lesbian, gay, bisexual, or questioning. It remains probable that this number would increase with complete data, especially as one of the reasons for a respondent to not answer the sexual orientation question is stigma and a fear of being discriminated against.

Figure 25: HMIS Distribution of NH Homelessness by Sexual Orientation in NH[44]

NHCEH recognizes that HMIS data on sexual orientation continues to experience challenges, as the information on 23.0% of individuals' sexual orientation was either missing or not collected in 2024. This is an improvement, however, over 2023, in which 26.7% was missing. While the sexual orientation question was available for all adults and heads of household in all programs to answer, HUD only required the completion of this data field for all adults and heads of household in Runaway and Homeless Youth (RHY) and Youth Homelessness Demonstration Programs (YHDP). Due to the high rate of missing sexual orientation data, the conclusions that can be drawn from the data above are limited.
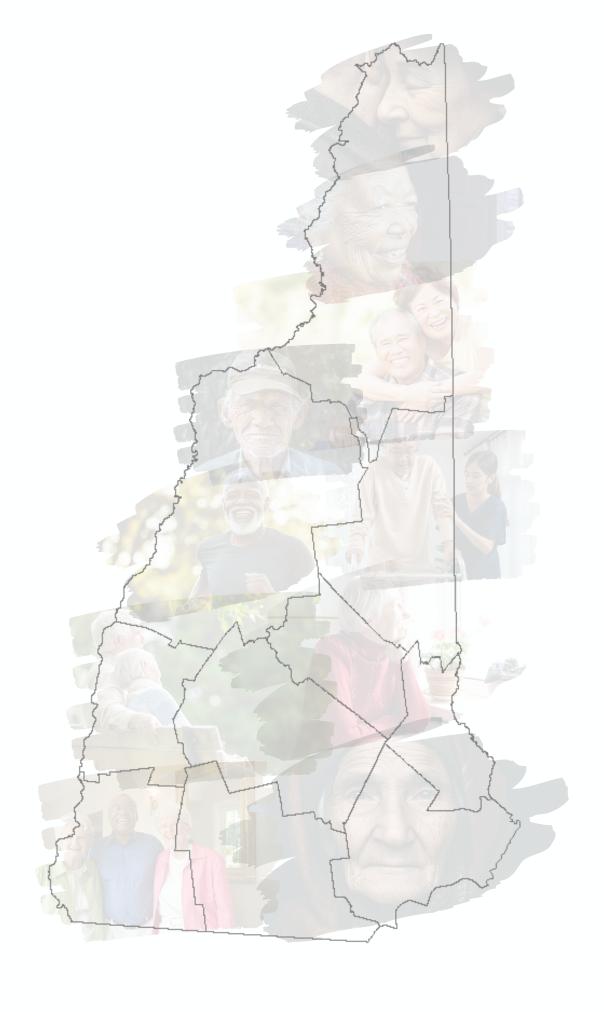
NH Homelessness: Gender Identity

There are approximately 10,700 NH residents aged 18 and older who identify as transgender; this also includes people who identify as gender non-conforming or non-binary. Of these individuals, 3,500 (33.1%) are transgender women, 3,700 (34.3%) are transgender men, and 3,500 are non-binary. Unsurprisingly, estimates show that young adults in NH are more likely to identify as transgender than older adults, indicating that this is vulnerable population will continue to grow over time in the Granite State.[46]

During NH's 2024 PIT Count, 27 individuals identified as transgender, nonbinary, or another gender identity other than cis-gender, making up 1.2% of all people who experienced homelessness on the night of the count. The number of individuals experiencing homelessness during the PIT Count who identify as gender non-confirming has increased over time, with 19 people counted in 2023, and 15 counted in 2022. The 27 individuals identified in the 2024 count represent 1.2% of the total population of Granite Staters who experienced homelessness – about 1.3 times more people than would be expected based on the demographics of NH's general population. This means that NH residents who identify as gender non-conforming are at a 30% increased risk of experiencing homelessness.

A G I N G

&

H O M E L E S S N E S S   I N   N H

In response to the tremendous message of concern for NH's older adults, voiced at the Regional Roundtable events, NHCEH has taken a deeper look at the intersection of older adults and homelessness in NH for this special section of the 2025 Edition.
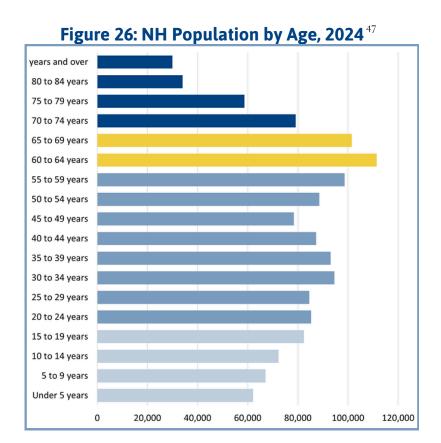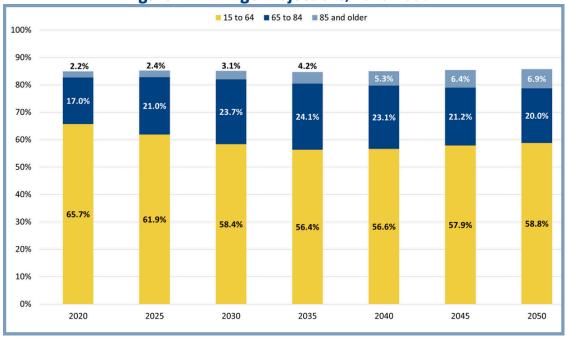
Figure 26: NH Population by Age, 2024[47]

Figure 27: NH Age Projections, 2020-2050[48]

NH as an Aging State: The Numbers

The critical concerns voiced by service providers and community members about homelessness and aging are significant and increasing for a vulnerable and growing population in NH. The Granite State is a comparatively old – and aging – state. With a median age of 43.6, NH and Vermont tied as the states with the second highest median age in the country in 2024, behind Maine, with a median age of 44.8. NH sits well above the 2024 national median age of 39.1 years.[49] According to 2024 estimates, the most populous age group of NH residents was 60 to 64, followed by 65 to 69 and 55 to 59 years (NH Population by Age Group Figure 26). In fact, in 2024, NH was one of only 11 states in the U.S. in which older adults out-number children.[50]

As of July 2024, there were an estimated 513,417 adults aged 55 and over in NH, composing 36.4% of the population. It is estimated that in 2025, 23.4% of NH's population is age 65 and older. Projections show that the proportion of NH's population consisting of adults ages 65 and older will continue to increase for the next twenty years, rising to 27.9% by 2045. For individuals ages 85 and older, the percentage will continue to increase, at least through 2050, when 6.9% of all NH residents are projected to be in that age bracket; this age group currently makes up just 2.4% of the state's population (Figure 27). As the number of aging adults continues to increase in the Granite State, so will the concerns about the intersection of aging and homelessness.

PIT Count: Older Adults

Out of a total of 2,245 people identified as experiencing homelessness during NH's 2024 PIT Count, 442 older adults (ages 55+) were counted, 294 who were ages 55 to 64, and 148 who were ages 65 and above. Older adults made up 19.7% of NH's 2024 PIT Count total, which exceeded the national percentage of 18.9%. The 2024 count remained nearly level with NH's 2023 PIT, in which 19.6% of individuals counted were older adults.

On the night of the count in the last week of January 2024, 62 individuals aged 55 to 64 and 20 seniors aged 65 or older spent the night without shelter. NH residents aged 55 and over comprised 14.2% of the people experiencing unsheltered homelessness during the 2024 PIT Count.

With 82 out of 442 people aged 55 and older who were homeless during the PIT identified as unsheltered, nearly 1 out of every 5 (18.6%) older adults stayed outside, in a car or tent, or dropped in at a winter warming station that night. This figure almost doubled from 2023 when only one out of every 10 (10%) of aging adults who were homeless spent the night of the count unsheltered. When looking at just those who were aged 65 and above, the percentage decreased in 2024; out of a total of 148 people aged 65+ who were homeless, 13.5% (20 individuals) were unsheltered.
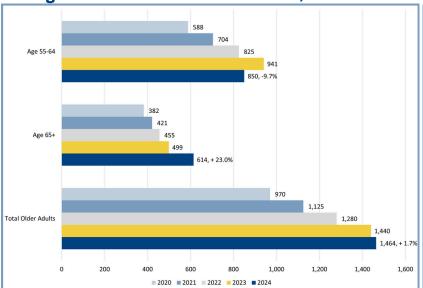
HMIS: Older Adults

As overall homelessness decreased by 7.7% in calendar year 2024, the total number of homeless older adults (ages 55+) increased by 1.7% (24 individuals). Homelessness in seniors ages 65 and older increased at a much greater rate, spiking by 23.0% – a disheartening increase of 115 people. This continues an unfortunate trend. The number of NH residents aged 65+ experiencing homelessness over the course of each year has increased every year since 2020, jumping from 382 people in 2020 to 614 in 2024, an increase of 60.7%.
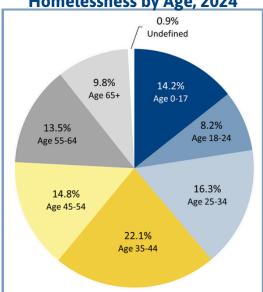
Figure 28: HMIS Older Adult Trends, 2020-2024[51]

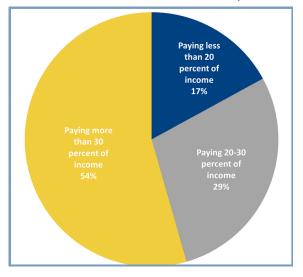## Figure 29: HMIS Homelessness by Age, 2024[52]

Proportion of Total Homelessness Comprised of Older Adults in NH

Population estimates show that in 2025, 23.4% of all NH residents are age 55 or older. The percentage of individuals experiencing homelessness in the Granite State who are older adults in the PIT Count and through the yearlong HMIS data fall below this threshold, at 19.7% and 23.3% respectively, showing that older adults are not overrepresented within NH's homeless population. The assumption, however, is often that our aging population is well cared for and well-resourced, with protective safety nets, such as Social Security benefits, in place to ensure that even lower-income residents are able to age in place, and age in peace. This is unfortunately a hard assertion to make when nearly one out of every four people who were homeless in NH in calendar year 2024 was an older adult.

Economic Risk Factors For Older Adults in NH

In fact, even older adults who are housed in NH are struggling to make ends meet, placing even more of them at risk of homelessness as time goes on. Over half of all older adult households in the Granite State are living in situations which leave them cost burdened – having to pay more than 30% of their income for their housing costs. For cost burdened older adults on fixed incomes whose cost of living adjustments are not keeping up with the inflation of expenses such as housing and health care in NH, the situation is critical – contributing to the rise in homeless older adults in a year when both the PIT Count and yearlong HMIS numbers decreased. (See Section III for additional information on the economic challenges facing NH residents.)

Figure 30: Percentage of Older Adults in NH Who Are Cost-Burdened, 2024[53]

The story of Granite State seniors' financial stability compared with other age groups has shifted significantly over the past 10 years. In 2014, the rate of NH residents aged 65 and older living in poverty was about 5%, with the overall poverty rate for all ages around 9%. About 13% of children were impoverished. Until 2022, the poverty rate for NH's seniors remained below the rates for children and the overall population. The rates for seniors and children have both pulled to the middle, with about 8% of seniors and 7% of children living in poverty in NH in 2024.

Figure 31: Official Poverty Measure, NH, 2005-2024[54]

Note: These data were not available for 2020 due to disruptions associated with the pandemic.

Looking at the supplemental poverty measure, which looks at after-tax income adjusted for housing costs and expenditures, seniors are faring even worse. Considering these adjustments to how one's true available finances are calculated and compared, in 2023, 13.1% of all NH residents ages 65 and older were impoverished. Combined with the increases NH has seen in areas such as housing and health care costs, it is no surprise that older adults in the Granite State are at such high risk of being cost-burdened, housing insecure and homeless.

Figure 32: Supplemental Poverty Measure, NH, 2017-2023[55]

Notes: These data were not available for 2020 due to disruptions associated with the pandemic. Supplemental Poverty Measure differs from the Official Poverty Measure by measuring after-tax income, adjusting for regional variations in housing costs, and using updated expenditure data.
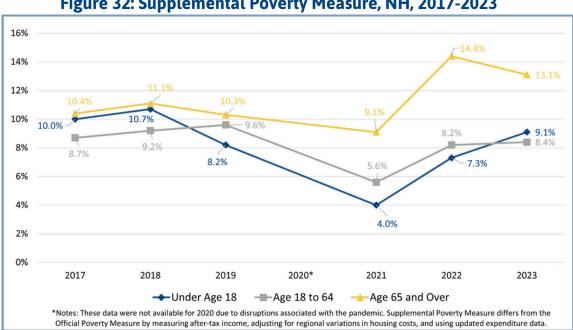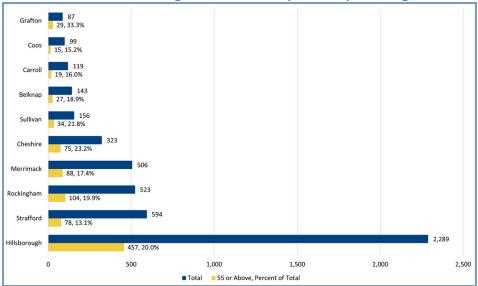
Figure 33: HMIS Emergency Shelter, Safe Haven, and Transitional Housing Enrollment by County and Age, 2024[56]
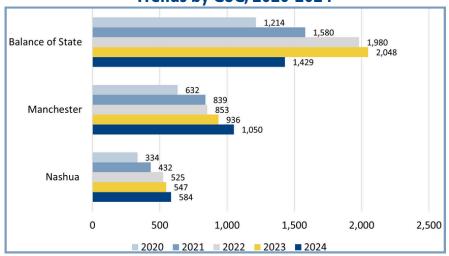

In calendar year 2024, NH Emergency Shelter, Safe Haven, and Transitional Housing programs reported housing 4,839 people across the state. (Note: This total is higher than the reported number of people who experienced sheltered homelessness in the 2024 HMIS data set because, over the course of 2024, individuals may have been a participant in more than one NH shelter program. For example, an individual stayed in a shelter in Rockingham County during the first couple of months of 2024, and moved to a Transitional Living program in Hillsborough County later in the year.) Of this total, 19.1% (926 individuals) were age 55 or older.

The number and percentage of older adults who accessed beds in these programs varied across NH's 10 counties. Unsurprisingly, the relatively population-dense and well-resourced Hillsborough County, saw the highest number of older adults (457) in these housing programs across calendar year 2024. Grafton County, however, had the highest percentage of older adults, at 33.3% with 28 of its 87 program participants over the age of 55.

Aging and First Time Homelessness in NH

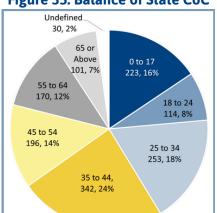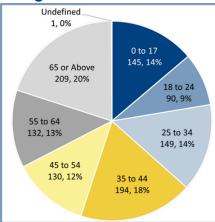**Figure 34: Overall First Time Homelessness Trends by CoC, 2020-2024**[57]
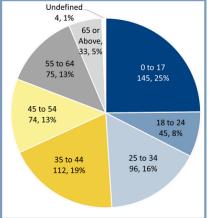
Figures 35 - 37: First Time Homelessness by Age, 2024

Figure 35: Balance of State CoC[58]   **Figure 36: Manchester CoC**[59]   **Figure 37: Greater Nashua CoC**[60]

Another way to explore the intersection of aging and homelessness in NH is to examine first-time homelessness numbers. In calendar year 2024, NH's three CoCs reported serving a total of 3,063 people who were homeless for the first time. Manchester and Greater Nashua have seen increases in the number of people experiencing first-time homelessness every year since 2020. The number of first-time homeless individuals in the Balance of State CoC also increased each year from 2020 through 2023, however, this CoC saw a significant decrease (-30.2%) in 2024. A key factor believed to have influenced this decline was additional homelessness prevention and housing stabilization funding within the Balance of State CoC's catchment area that made additional supports such as case management available to at-risk families. Another factor was a significant change in the CoC's workflow in which prevention and diversion focused approaches were utilized with households prior to adding them into the Coordinated Entry system, with the goal of being able to stabilize them before they actually entered homelessness.
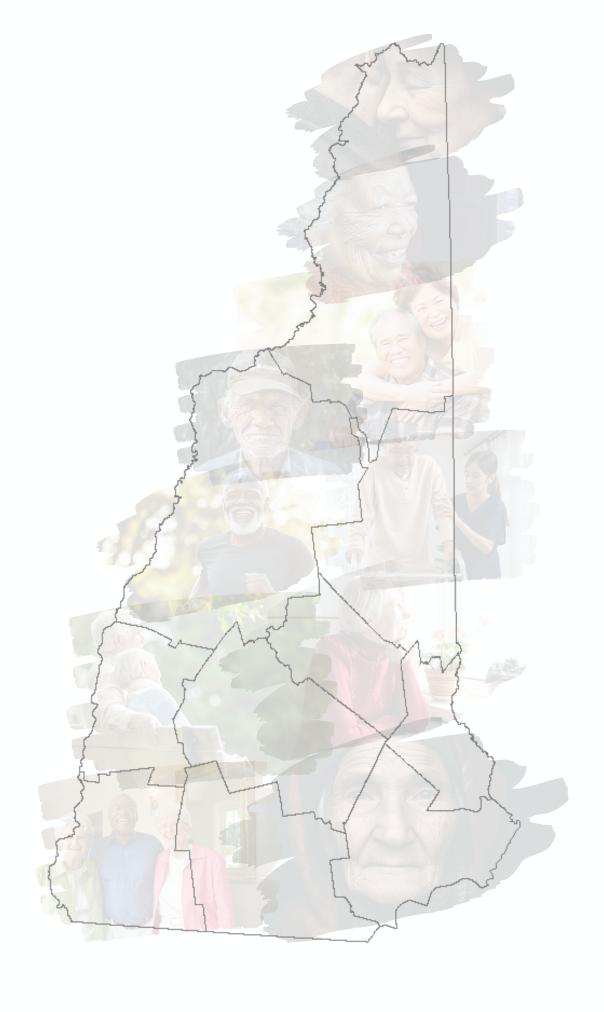
In 2024, 23.8% of individuals experiencing homelessness for the first time (whose ages were known) were older adults (ages 55 and older) – a proportion higher than within NH's general population, meaning that older adults are overrepresented in this statistic. Nearly one out of every four NH residents experiencing first-time homelessness in 2024 was an older adult. Greater Nashua CoC was the lowest at 18.8%, with the Balance of State CoC closely following at 19.4%. With 32.5%, Manchester CoC had the highest proportion of first-time homelessness by older adults 55 or older.

Additional Risk Factors for First-Time Homelessness in Older Adults

Research shows that older adults who experience homelessness for the first time when they are age 50 or older have different catalysts for their housing instability than those who become unhoused prior to their 50th birthday. Such events can include financial crises, such as an increase in monthly rent, a prevalent occurrence in NH's current rental market.[61] Losing the independence to care for oneself and the financial impact of medical costs are two possible destabilizing results of heath challenges, for they both occur simultaneously. Impactful health crises can also include those that occur to other people in a senior's social network, such as the death of a spouse, partner, or other family member who is housing an individual. Divorce or other breakdowns in relationships with income-earners can also have a significant impact on the housing stability of older adults. Fixed incomes can lead to financial insecurity, as can the high cost of health care, including insurance premiums and prescriptions. Job loss and increased barriers to obtaining and maintaining employment can play a role. Older adults can also face reduced access to transportation through loss of their ability to drive or inability to afford to maintain a vehicle and car insurance. This can result in critical negative effects in states such as NH, where public transportation access is limited. While a single incident can be enough to shift an older adult from housed to homelessness, individuals often face a layering of multiple issues.

Aging and homelessness

…A look behind the numbers

Nancy's Story

Erik Becker, Housing Stability Director with Tri County Community Action Program, shares the story of "Nancy," a poignant example of just how complicated it can be for older adults to face housing instability or homelessness. Erik recounts a situation when an elderly woman living with both physical and cognitive impairments, as well as layered medical needs, was moved to his catchment area and placed in a remote and independently funded shelter during the winter months.
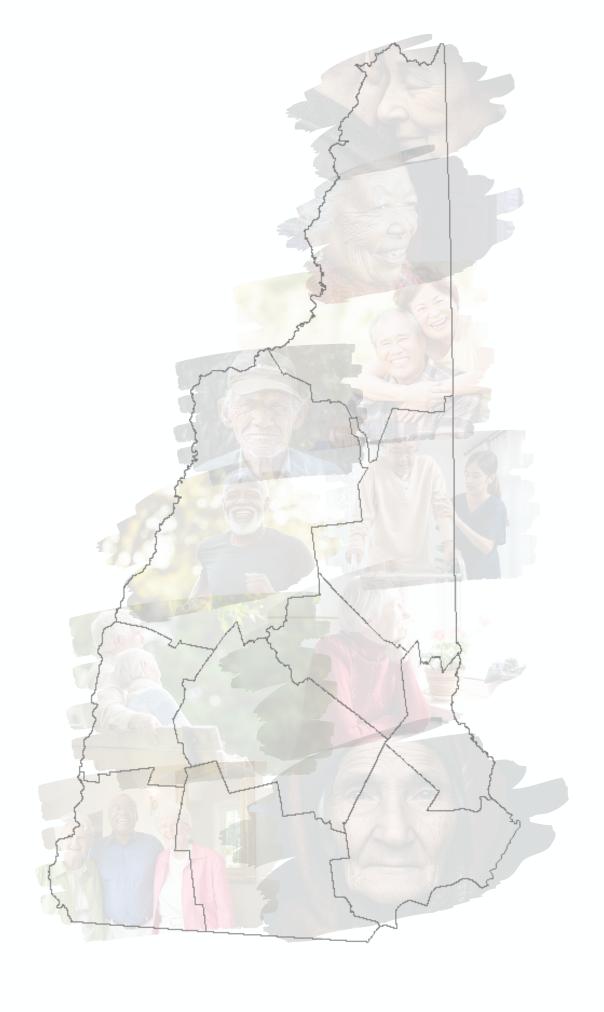
"We are seeing an increase in medically complex individuals. We need safe options that provide the level of care that a growing number of our vulnerable populations need."
- Erik Becker, Tri County CAP

"Nancy" was fully dependent on her care team for her daily needs and was now nearly two hours away from the providers who were familiar to her and knowledgeable about the complexities of her medical history and care plan needs. She had no means of transportation to continue to access the support she needed. The shelter she was moved to was unable to provide the level of medical care she needed and multiple concerns quickly surfaced for her well-being. It took thoughtful collaboration between workers at multiple state agencies, two regional access points, medical professionals, non-profits, insurance liaisons, a kind hotel owner, and a welfare official to help her return to a stable housing situation where she could reliably access her care team.

HOMELESSNESS

&

THE ECONOMICS OF HOUSING AFFORDABILITY

SECTION III: HOMELESSNESS AND THE ECONOMICS OF HOUSING AFFORDABILITY IN NH

Gross Rent: Represents the entire housing cost. It is calculated by adding the rent to the owner and the utility allowance for the unit. If all the utilities are included in the rent, the rent to the owner and the gross rent will be the same.

Median Rent: The middle amount of rent paid by households in a given geographic area - half of the rental units cost more than the median amount, and half cost less. It is calculated by ordering all rents from lowest to highest and selecting the midpoint.

Affordable Housing: Housing for which the household pays no more than 30 percent of their pre-tax income for housing costs, including utilities.

Housing affordability is a critical issue in the Granite State. The housing crisis has gained public attention, with 78% of NH voters agreeing that their communities need more affordable housing to be built.[62] When asked what the most important issue facing NH is, housing was identified as the primary concern of 36% of NH residents polled – well ahead of the second most voiced issue, taxes, at 10%. Cost of Living was the fifth highest issue of concern, and homelessness was eighth.[63]

NH Fiscal Policy Institute described the current cost of housing as "the defining pressure point in New Hampshire's cost-of-living crisis." The supply of housing in NH does not come close to meeting the demand, adding to the rise in prices across the housing market. It is estimated that to meet and keep up with demand, NH would have to build nearly 90,000 homes, including almost 30,000 rental units, between 2020 and 2040.[64]

The costs of housing and other necessities such as childcare and health care continue to climb sharply, yet household income has not kept pace. This stark discrepancy continues to place an increasing spectrum of NH families and individuals at risk of housing instability and homelessness.

2024 Median Rental Costs in NH

According to NH Housing's 2024 New Hampshire Residential Rental Cost Survey Report, the median gross rent for a two-bedroom apartment in NH in 2024 was $1,833/month – a 37% increase over 2019. A family renting a median priced two-bedroom apartment in NH in 2024 paid $486/month – almost $6,000 a year – more for rent and utilities than they did five years prior. In 2024, median gross rent for two-bedroom apartments varied by county, with a low of $1,161/month in Coös County, and a high of $2,069/month in Rockingham County. Rental prices in NH continue to rise, with the statewide median gross rent for a two-bedroom apartment rising to $2,024 in 2025.

Figure 38: NH Median Monthly Rental Costs, Statewide, 2024 - 2 BR Units [65]
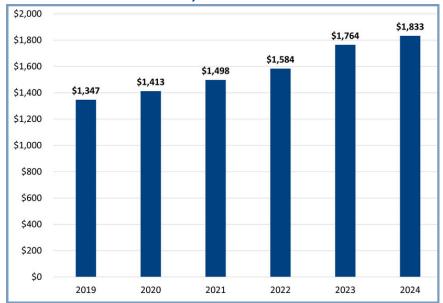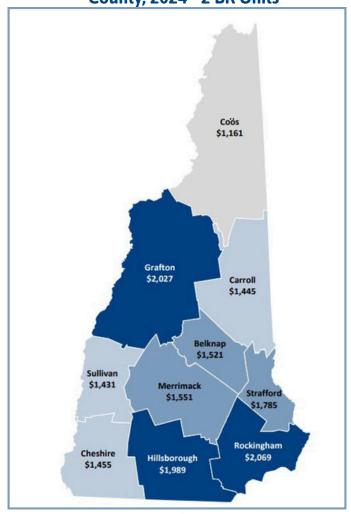

Figure 39: NH Median Rental Costs by County, 2024 - 2 BR Units [66]

Coös $1,161

Grafton $2,027

Carroll $1,445

Belknap $1,521

Sullivan $1,431

Merrimack $1,551

Strafford $1,785

Cheshire $1,455

Hillsborough $1,989

Rockingham $2,069

> **Inflation-Adjusted Dollars:** A calculation that allows for the comparison of dollar amounts from different time periods. For example, in Figure 40, in 2005, an income of $56,768/year (blue) would have had the same purchasing power as $88,749 (yellow) did in 2024.

Median Household Income in NH

Figure 40: NH Median Income in 2024 Inflation-Adjusted Dollars, 2005-2024 [67]

Note: Axis does not begin at zero.

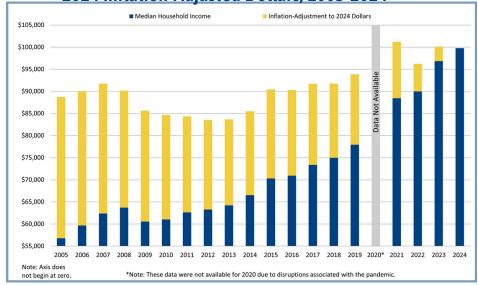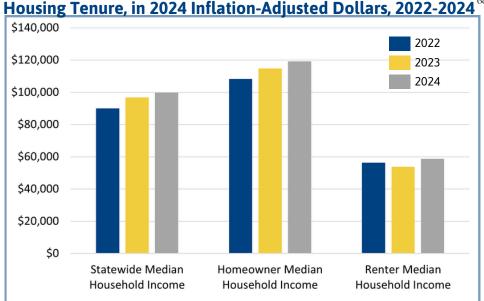*Note: These data were not available for 2020 due to disruptions associated with the pandemic.

Figure 41: NH Median Income in Past 12 Months by Housing Tenure, in 2024 Inflation-Adjusted Dollars, 2022-2024 [68]

NH's statewide median household income in 2024 was $99,782/year. Over the past ten years, this figure has increased fairly steadily. Despite this growth, it has not kept pace with the cost of living in the Granite State. The financial strains of the current economic times impact NH renters significantly more severely than homeowners.

At only $58,725/year, the median income of renter households in NH in 2024 was less than half (49.3%) that of households that owned their home; homeowners earned $119,152/year.

To afford the cost of a median priced two-bedroom apartment at $1,833 per month, a family would have to earn $73,300 per year – almost $15,000 per year more than the median renter household income. An annual income of $73,300 equates to working full time at $35.24 an hour.

Figure 42: Discrepancy Between NH Rental Costs and Wages, 2024[69]

2024 Median 2 BR Rent:	**Median Renter Income:**
$1,833	**$56,814/year**

Wage needed to afford Median 2 BR:
$73,300/year

Hrs/week Needed at Min Wage ($7.25/hr) to Afford Median 2 BR:	**% of 2 BR Rentals Affordable to Median Renter Households:**
194*	**13%**

*There are only 168 hours in a week…

Cost–Burdened: Monthly housing costs (including utilities) exceeding 30% of gross monthly income
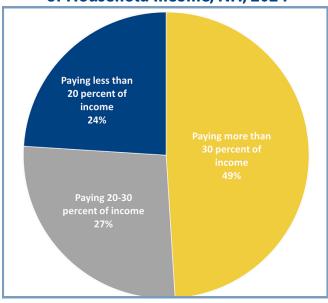
Severely Cost–Burdened: Monthly housing costs (including utilities) exceeding 50% of gross monthly income[70]
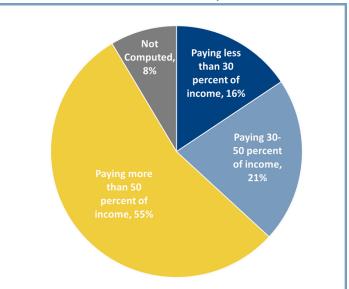
Low Income + High Rent = Cost Burdened Households

The high cost of rent and utilities combined with the low income of renting households in NH leads to families becoming cost burdened when they cannot find housing whose cost fits within 30% of their monthly income.

Figure 43: Rent and Utilities as a Percentage of Household Income, NH, 2024[71]

Figure 44: Rent and Utilities as a Percentage of Household Income, NH, Income Less Than $35k, 2019-2023[72]

Almost half (49%) of NH's renting households are cost burdened, compared to 28% of homeowners with a mortgage. Older adults (age 55+) are at even higher disadvantage (see Section II for an in-depth analysis of older adults and homelessness).

A disheartening 78% of renting households that earn less than $35,000 per year are cost–burdened, and over 55% are severely cost–burdened, spending more than 50% of their income on housing costs. A yearly income of $35,000 ($16.83/ hour, full time) is more than the median salary for people who worked in fast food or in childcare in NH in 2024.

While rent becomes increasingly difficult for growing numbers of NH households to pay each month, it is important to recognize that the cost of housing is only one piece of the affordability puzzle.
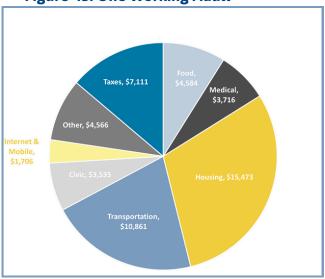
Beyond Housing: The Broader Cost of Living

The Massachusetts Institute of Technology (MIT) Living Wage Calculator is a tool that estimates the cost of living and the income needed to afford these expenses for specific geographic areas. It takes into consideration expenses such as food, housing, childcare, transportation, and health care, aiming to estimate a basic – not 'comfortable' – living. It does not include expenses such as saving for retirement, paying off loans (including student loans), purchasing gifts, or any unexpected costs.

The hourly wages generated by the calculator (see Figure 48) represent what a household must make per hour working full time (2080 hours/year) to meet the family's basic needs. In the earnings columns for two adults, both the hourly amount and the annual gross income rows represent the amount that both adults would have to make, combined, per hour or year.

Figures 45 - 47: MIT Living Wage Calculation for NH, 2025:

Figure 45: One Working Adult [73]

NH ranks surprisingly high on the list of US states that are unaffordable. For one adult and one child, NH families need to make $93,451/year to make ends meet, ranking as the 12th highest income required of all states. NH is the state with the 11th highest income ($129,768) required to cover the basic needs for households containing two working adults and two children.

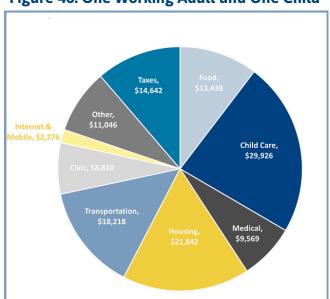### Figure 46: One Working Adult and One Child [74]
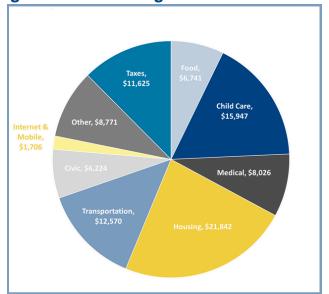

Figure 47: Two Working Adults and Two Children [75]

Figure 48: MIT Livable Wage Values for NH by County, 2025[76]

	Household Size / Composition							
	1 Adult				2 Adults (Both Working)			
	0 Kids	1 Kid	2 Kids	3 Kids	0 Kids	1 Kid	2 Kids	3 Kids
State of NH	$24.78	$44.93	$57.30	$72.46	$34.44	$50.18	$62.38	$76.00
Required Annual Gross Income	$51,552	$93,451	$119,174	$150,716	$71,643	$104,373	$129,768	$158,080
Belknap County	$22.85	$42.06	$52.24	$68.33	$32.90	$47.58	$59.38	$71.96
Annual Gross Income	$47,524	$87,480	$112,827	$142,131	$68,439	$98,947	$123,496	$149,664
Carroll County	$22.69	$41.29	$53.19	$67.84	$32.78	$46.94	$58.50	$71.56
Annual Gross Income	$47,197	$85,888	$110,635	$141,114	$68,193	$97,635	$121,672	$148,848
Cheshire County	$22.82	$42.04	$53.98	$68.48	$32.46	$47.40	$59.00	$71.98
Annual Gross Income	$47,465	$87,446	$112,283	$142,443	$67,497	$98,599	$122,738	$149,730
Coös County	$20.50	$37.54	$48.48	$61.51	$29.24	$42.76	$53.82	$65.02
Annual Gross Income	$42,648	$78,075	$100,834	$127,944	$60,839	$88,949	$111,947	$135,229
Grafton County	$23.40	$42.19	$54.28	$69.20	$32.70	$47.70	$59.40	$72.82
Annual Gross Income	$48,679	$87,756	$112,898	$143,946	$68,007	$99,202	$123,569	$151,460
Hillsborough County	$25.30	$46.33	$58.76	$74.38	$35.20	$51.40	$63.76	$77.84
Annual Gross Income	$52,634	$96,366	$122,225	$154,720	$73,198	$106,893	$132,619	$161,911
Merrimack County	$23.48	$42.98	$55.14	$70.24	$33.16	$48.40	$60.22	$73.82
Annual Gross Income	$48,835	$89,396	$114,686	$146,094	$68,976	$100,690	$125,243	$153,554
Rockingham County	$26.54	$47.51	$60.44	$75.99	$36.16	$52.72	$65.62	$79.58
Annual Gross Income	$55,200	$98,818	$125,709	$158,057	$75,228	$109,665	$136,507	$165,532
Strafford County	$26.11	$45.88	$58.13	$72.94	$35.28	$51.06	$63.18	$76.46
Annual Gross Income	$54,307	$95,427	$120,917	$151,725	$73,373	$106,224	$131,430	$159,052
Sullivan County	$22.37	$41.25	$53.15	$67.72	$31.82	$46.60	$58.18	$71.18
Annual Gross Income	$46,522	$85,798	$110,544	$140,855	$66,169	$96,913	$121,027	$148,056

As of February 2025, a single adult living in NH needs to earn $24.78/hour ($51,552/year) to meet their basic needs. If a single adult is parenting one child, their income requirement almost doubles to $44.93/hour ($93,451/year), in large part due to the addition of $16,000/year in childcare costs. Expenses – and, therefore, livable wages – vary by county. Unsurprisingly, Coös County requires the lowest livable wage across all family compositions, while Rockingham County has the highest in all categories.

With NH's median renter household income sitting at $58,725, the only renting households that would be able to meet their basic needs, per the MIT Livable Wage Calculator, would be single adults without children – even in Rockingham County, where individuals would have an extra $3,525 per year to put towards 'luxuries' such as student loans or saving for retirement.

Economic Insecurity Contributes to Increased Housing Insecurity and Homelessness

As the cost of living continues to outpace wage growth – especially for lower wage earners – the number and make-up of households at risk of housing instability and homelessness continues to expand. Due to the economic realities currently at play in the Granite State, many of our neighbors are struggling, often invisibly, to make ends meet. The single mother who works full time, yet earns less than half of a livable wage, and pays 55% of her income to her rent is a too-common reality in NH today, as is the two working parents with three children who, despite working three full-time jobs between them, cannot bring in the $158,080 a year they need to meet their family's basic needs.

During NHCEH's Regional Roundtable events, participants across the state voiced concerns for their employees who connect families with resources such as rental assistance and food pantries. NHCEH learned that it is not uncommon for these workers to also access support and prevention programs for their own families' stability. The sentiment that social service providers too often hear – "Why don't they just get a job?" – is a misinformed question. Instead, we as a state should continue to ask what steps we can take to make housing in NH safe, affordable, and available to all residents as quickly as possible. We should also identify and implement best practices we can use to support vulnerable individuals and families as we work to literally build the long–term solution – more housing that will meet the whole spectrum of need.

SECTION FOUR

ENDNOTES

ENDNOTES

[1] Figure 1: NH Continuum of Care Boundaries: New Hampshire Continuum of Care (CoC) Boundaries. (n.d.). NH Department of Health and Human Services. Retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/nh-coc-boundaries.pdf

[2] U.S. Department of Housing and Urban Development. (2024, December). The 2024 Annual Homelessness Assessment Report (AHAR) to Congress: Part 1—Point-in-Time estimates of homelessness (Report No. 2024-AHAR-P1). HUD User. Retrieved from https://www.huduser.gov/portal/sites/default/files/pdf/2024-AHAR-Part-1.pdf

[3] Figure 2: PIT Trends, 2020 – 2024: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub

[4] Figure 3: PIT Count Subpopulations by CoC, 2024: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub

[5] USAFacts. (n.d.). Which states have the highest and lowest rates of homelessness. Retrieved from https://usafacts.org/articles/which-states-have-the-highest-and-lowest-rates-of-homelessness

[6] U.S. Census Bureau, Population Division. (n.d.). Population and housing-unit estimates tables: New Hampshire—April 1, 2020 to July 1, 2024. Retrieved from https://www.census.gov/programs-surveys/popest/data/tables.html

[7] Figure 4: PIT Count Homelessness Totals by County, 2024: County PIT Data retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/pit-by-county-2024.pdf Municipal population counts taken from City and Town Population Totals: 2020-2024, New Hampshire. The U.S. Census Bureau, Population Estimates Program. https://www.census.gov/data/tables/time-series/demo/popest/2020s-state-total.html . Note: Rates of homelessness were calculated using counts of homelessness divided by population counts for each respective CofC.

[8] Figure 5: PIT Count Sheltered and Unsheltered Totals and Rates by County, 2024: ibid.

[9] Figure 6: HMIS Trends, 2020-2024: HMIS Trends: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. https://icalliances.org/new-hampshire; 2023 data are taken from the New Hampshire Coalition to End Homelessness (NHCEH) 2022 Annual Report; https://www.nhceh.org/wp-content/uploads/2024/12/2024-Edition-State-of-Homelessness-in-NH-Annual-Report-online-version.pdf; 2021 and 2022 data are taken from the New Hampshire Coalition to End Homelessness (NHCEH) 2022 Annual Report; https://www.nhceh.org/wp-content/uploads/2023/12/NHCEH-2022-Annual-Report-Final.pdf#page=7; 2020 data from the Institute for Community Alliances https://icalliances.org/new-hampshire Note: See endnotes for caveats on "Family Homelessness" and "Unsheltered Homelessness."

[10] Cubit Planning, Inc. (n.d.). New Hampshire demographics | Cities by population. Retrieved from https://www.newhampshire-demographics.com/cities_by_population

[11] Figure 7: HMIS Homelessness by CoC, 2024: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. https://icalliances.org/new-hampshire.

[12] Municipal population counts taken from City and Town Population Totals: 2020-2024, New Hampshire. The U.S. Census Bureau, Population Estimates Program. Note: Rates of homelessness were calculated using counts of homelessness divided by population counts for each respective CoC.

[13]U.S. Social Security Administration. (2024, March). 2024 Social Security / SSI / Medicare information: Fact sheet. Retrieved from https://www.ssa.gov/legislation/2024FactSheet.pdf

[14] New Hampshire Housing. (2024, August). 2024 Residential Rental Cost Survey Report. New Hampshire Housing. Retrieved from https://www.nhhfa.org/wp-content/uploads/2024/08/NHH-2024-Residential-Rental-Cost-Survey-Report.pdf

[15] Figure 8: PIT Count, Chronic Homelessness, 2020-2024: PIT Trends: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub

[16] Figure 9: HMIS Chronic Homelessness by CoC, 2024: Chronic Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire

[17] Figure 10: HMIS Family Homelessness Totals by CoC, 2024, Chronic Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire

[18] Figure 11: PIT Count Sheltered and Unsheltered Totals by County, 2024: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub

ENDNOTES

[19] Figure 12: PIT Unsheltered Homelessness Trends, 2020 – 2024: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub

[20] New Hampshire Department of Health and Human Services. (2025). PIT Count by county (2025, preliminary). Retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/documents2/pit-by-county-2025-preliminary.pdf

[21] Figure 13: Total HMIS Unsheltered Homelessness, 2020-2024: Yearlong HMIS, Unsheltered, 2024: Unsheltered Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire Note: The "unsheltered" category is a count of all individuals with active enrollments in Street Outreach services from January 1, 2024 to January 1, 2025. This number may not encompass all individuals who were unsheltered during this time. Clients may have been unsheltered when entering services in 2023, moved into sheltered homelessness by 2024, but were not fully exited from Street Outreach by 2024. Individuals may have also been sleeping in a sheltered location but were met and connected with services via Street Outreach.

[22] Figure 14: HMIS Unsheltered Totals 2024: Unsheltered Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire Note: The "unsheltered" category is a count of all individuals with active enrollments in Street Outreach services from January 1, 2024 to January 1, 2025. This number may not encompass all individuals who were unsheltered during this time. Clients may have been unsheltered when entering services in 2023, moved into sheltered homelessness by 2024, but were not fully exited from Street Outreach by 2024. Individuals may have also been sleeping in a sheltered location but were met and connected with services via Street Outreach.

[23] Batko, S., Oneto, A. D., & Shroyer, A. (2020, December). Unsheltered homelessness: Trends, characteristics, and homeless histories (Research Report). The Urban Institute. Retrieved from https://www.urban.org/sites/default/files/publication/103301/unsheltered-homelessness.pdf; Early, D. W. (2005). An empirical study of the determinants of homelessness. Journal of Housing Economics, 14(1), 27–47. Retrieved from https://www.sciencedirect.com/science/article/pii/S1051137705000033; Montgomery, A. E., Szymkowiak, D., Marcus, J., Howard, P., & Culhane, D. P. (2016). Homelessness, unsheltered status, and risk factors for mortality: Findings from the 100 000 Homes Campaign. Public Health Reports (1974–), 131(6), 765–772. Retrieved from https://www.jstor.org/stable/26374019.

[24] National Alliance to End Homelessness. (n.d.). Housing-Focused Street Outreach Framework. Retrieved from https://endhomelessness.org/resources/toolkits-and-training-materials/housing-focused-street-outreach-framework/

[25] National Alliance to End Homelessness. (2024, April 24). Working with Unsheltered People: Findings From the Alliances Workforce Survey. Retrieved from https://endhomelessness.org/wp-content/uploads/2024/04/unshelteredworkforcereport-4-25-24_finalupdated.pdf

[26] Figure15: PIT Count Family Homelessness Trends, 2020 – 2024: PIT Trends: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub

[27] Figure 16: HMIS Family Homelessness Trends, 2020 – 2024: Family Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire Note: "Family Homelessness" is a count of the number of households experiencing homelessness in 2024, including households with children, households without children, and households that were undetermined.

[28] Figure 17: HMIS Family Homelessness Totals by CoC, 2024: Family Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire Note: "Family Homelessness" is a count of the number of households experiencing homelessness in 2024, including households with children, households without children, and households that were undetermined.

[29] National Association of Housing and Redevelopment Officials. (2025, September). New Hampshire [2024 fact sheet]. Retrieved from https://www.nahro.org/wp-content/uploads/2025/02/New-Hampshire.pdf

[30] Figure 18: PIT Veteran Homelessness 2020 – 2024: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub 2025. https://icalliances.org/new-hampshire

[31] U.S Department of Veterans Affairs. (2024, November 14). Veteran homelessness reaches record low, decreasing by 7.5% since 2023. Retrieved from https://news.va.gov/press-room/veterans-homelessness-reaches-record-low-decreasing-by-7-5-since-2023

[32] New Hampshire Department of Military and Veteran Affairs. (2025). 2024 year in review report [PowerPoint slides]. Unpublished internal document.

[33] Figure 19: HMIS Veteran Homelessness Totals by CoC, 2020 – 2024: HMIS Trends: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. https://icalliances.org/new-hampshire; 2023 data are taken from the New Hampshire Coalition to End Homelessness (NHCEH) 2022 Annual Report; Retrieved from https://www.nhceh.org/wp-content/uploads/2024/12/2024-Edition-State-of-Homelessness-in-NH-Annual-Report-online-version.pdf; 2021 and 2022 data are taken from the New Hampshire Coalition to End Homelessness (NHCEH) 2022 Annual Report; https://www.nhceh.org/wp-content/uploads/2023/12/NHCEH-2022-Annual-Report-Final.pdf#page=7; 2020 data from the Institute for Community Alliances https://icalliances.org/new-hampshire Note: See endnotes for caveats on "Family Homelessness" and "Unsheltered Homelessness."

[34] Figure 20: HMIS Veteran Homelessness Trends: Veteran Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. https://icalliances.org/new-hampshire

[35] Figure 21: PIT Count Youth Homelessness, 2020 – 2024: PIT Trends (Youth Only): PIT Trends: CoC Homeless Populations and Subpopulations Report - New Hampshire, 2020-2024. The U.S. Department of Housing and Urban Development (HUD) Exchange. Retrieved from https://www.hudexchange.info/programs/coc/coc-homeless-populations-and-subpopulations-reports/?filter_Year=&filter_Scope=State&filter_State=NH&filter_CoC=&program=CoC&group=PopSub

[36] U.S. Department of Housing and Urban Development. (2022, Spring). Youth homelessness: The sum of our parts. HUD USER. Retrieved from https://archives.huduser.gov/portal/periodicals/em/spring22/highlight1.html

[37] Figure 22: NH Department of Education Student Homelessness Counts Trends, 2020 – 2024: Student Homelessness: Education for Homeless Children and Youth Program, Data for Homeless Children and Youth. Number of Children and Youth Reported by NH School Districts, 2021-2022, 2022-2023, and 2023-2024. The New Hampshire Department of Education. https://www.education.nh.gov/who-we-are/division-of-learner-support/bureau-of-instructional-support/ehcy Note: Beginning in 2023-2024, the Department of Education began suppressing communities with counts below 11 students experiencing homelessness; numbers for 2023-2024 may not reflect the true number of students experiencing homelessness. "Manchester CoC" includes the Manchester School District. "Greater Nashua CoC" includes the Amherst, Brookline, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, and Nashua School Districts.

"Balance of State CoC" includes all other School Districts in the state. Students attending charter schools are counted for the CoC in which their school is physically located in. For example, students attending the Academy for Science and Design Charter School are counted towards the Greater Nashua CoC.

[38] New Hampshire Department of Health and Human Services, "2023 Youth Behavior Risk Survey." Retrieved from https://www.dhhs.nh.gov/sites/g/files/ehbemt476/files/inline-documents/sonh/2023-nh-yrbs-trend-report.pdf?utm_source=chatgpt.com

[39] U.S. Department of Housing and Urban Development. (2023). Evaluation of the Youth Homelessness Demonstration Program (YHDP): Final Report.; Centers for Disease Control and Prevention. (2024, September 29). 2023 Youth Risk Behavior Survey results. Retrieved from https://www.cdc.gov/yrbs/results/2023-yrbs-results.html

[40] New Hampshire's Youth Risk Behavior Survey released. New Hampshire Department of Health and Human Services. (2024, October 15). NH DHHS releases 2023 Youth Risk Behavior Survey results. Retrieved from https://news.rochesternh.gov/nh-dhhs-releases-2023-youth-risk-behavior-survey-results/

[41] Jones, S. E., Brener, N. D., Queen, B., Hershey-Arista, M., Harris, W. A., Mpofu, J. J., & Underwood, J. M. (2024). Reliability of the 2021 National Youth Risk Behavior Survey questionnaire. American Journal of Health Promotion, 38(6), 843–851. Retrieved from https://doi.org/10.1177/08901171241239735

[42] Figure 23: Racial Distribution of NH General Population 2024: Homelessness by Race and Ethnicity: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. https://icalliances.org/new-hampshire. State Population by Characteristics: 2020-2024. Sex, Race, and Hispanic Origin, New Hampshire. The U.S. Census Bureau, Population Estimates Program. Retrieved from https://www.census.gov/data/tables/time-series/demo/popest/2020s-state-detail.html

[43] Figure 24: HMIS Racial Distribution of NH Homelessness, 2024: Homelessness by Race and Ethnicity: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. https://icalliances.org/new-hampshire. State Population by Characteristics: 2020-2024. Sex, Race, and Hispanic Origin, New Hampshire. The U.S. Census Bureau, Population Estimates Program. Retrieved from https://www.census.gov/data/tables/time-series/demo/popest/2020s-state-detail.html

[44] Figure 25: HMIS Distribution of NH Homelessness by Sexual Orientation in NH: Homelessness by Sexual Orientation: Data request from the Institute for Community Alliances, June 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire

[45] Flores, A. R., & Conron, K. J. (2023, December). Adult LGBT population in the United States. The Williams Institute, UCLA School of Law. Retrieved from https://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Adult-US-Pop-Dec-2023.pdf

[46] Herman, J. L., & Flores, A. R. (2025, August). How many adults and youth identify as transgender in the United States? The Williams Institute, UCLA School of Law. Retrieved from https://williamsinstitute.law.ucla.edu/wp-content/uploads/Trans-Pop-Update-Aug-2025.pdf

[47] Figure 27: NH Population by Age, 2024: Population by Age: State Population by Characteristics: 2020-2024, New Hampshire. The U.S. Census Bureau, Population Estimates Program. Retrieved from https://www.census.gov/data/datasets/time-series/demo/popest/2020s-state-detail.html

[48] Figure 26: NH Age Projections, 2050: Age Projections: State, County, and Municipal Population Projections: 2020-2050. New Hampshire Department of Business and Economic Affairs. Retrieved from https://www.nheconomy.com/getmedia/0205c62d-9c30-4b00-9c9e-d81d8f17b8b3/NH-Population-Projections-2020-2050-Final-Report-092022.pdf

[49] Martínez, C. (2025, June 26). Even states like Florida with high median ages have counties younger than the national median. U.S. Census Bureau. Retrieved from https://www.census.gov/library/stories/2025/06/young-old-counties.html

[50] U.S. Census Bureau. (2025, June 26). Older adults outnumber children in 11 states and nearly half of U.S. counties (Press Release No. CB25-99). Retrieved from https://www.census.gov/newsroom/press-releases/2025/older-adults-outnumber-children.html

[51] Figure 28: HMIS Older Adult Trends, 2020-2024: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. https://icalliances.org/new-hampshire.

[52] Figure 29: HMIS Homelessness by Age, 2024: Homelessness by Age: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire

[53] Figure 30: Percentage of Older Adults in NH Who Are Cost Burdened, 20240: Rent and Utilities as a Percentage of Household Income (Older Adults): U.S. Census Bureau, Microdata Access Tool. Retrieved from https://data.census.gov/app/mdat/ACSPUMS5Y2023/table?rv=ucgid&vv=GRPIP(1:1:100,101),AGEP(1:65:99)&wt=WGTP&g=AwFm-BVBlBmWg

[54] Figure 31: Official Poverty Measure NH, 2005 – 2024: Official Poverty Measure: Poverty Status in the Past 12 Months (S1701), 1-Year Estimates. The U.S. Census Bureau, American Community Survey. Retrieved from https://data.census.gov/table/ACSST1Y2024.S1701?q=poverty+rate&g=040XX00US33

[55] Figure 32: Supplemental Poverty Measure, NH, 2017 – 2023: U.S. Census Bureau, Strategies to Counter 2021-Specific Challenges in Producing the Supplemental Poverty Measure in the American Community Survey. Retrieved from https://www.census.gov/library/working-papers/2023/demo/SEHSD-WP-2023-21.html Note: Unlike the official poverty measure, the supplemental poverty measure adjusts for regional variations in housing costs, and taxes and tax credits, among other factors.

[56] Figure 33: HMIS ES-SH-TH BY County and Age, 2024: ES-SH-TH by County and Age: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire

[57] Figure 34: Overall First Time Homelessness Trends by CoC 2020-2024: First Time Homelessness: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire

[58] Figure 35: First Time Homelessness by Age, 2024, Balance of State CoC: First Time Homelessness by Age: Data request from the Institute for Community Alliances, January 1, 2024 to January 1, 2025. Retrieved from https://icalliances.org/new-hampshire

[59] Figure 36: First Time Homelessness by Age, 2024, Manchester CoC: ibid

[60] Figure 37: First Time Homelessness by Age, 2024, Greater Nashua CoC: ibid

[61] Arditi, L. (2025, September 10). Rising housing costs are pushing more seniors into homelessness. All Things Considered. Retrieved from https://www.ualrpublicradio.org/2025-09-10/rising-housing-costs-are-pushing-more-seniors-into-homelessness

[62] Saint Anselm College. (2025). Annual statewide survey of voter attitudes on affordable housing. Initiative for Housing Policy and Practice. Retrieved from https://www.anselm.edu/about/offices-centers-institutes/finance-administration/office-partnerships/initiative-housing-policy-and-practice/annual-statewide-survey-voter-attitudes-affordable-housing/

[63] UNH Survey Center. (2025, May 29). Granite Staters oppose Trump's foreign policy choices, divided on several state bills (States of Opinion Project: The Granite State Poll). University of New Hampshire. Retrieved from https://scholars.unh.edu/survey_center_polls/868/

[64] New Hampshire Housing. (2023, March). 2023 New Hampshire Statewide Housing Needs Assessment. New Hampshire Housing. Retrieved from https://www.nhhfa.org/wp-content/uploads/2023/04/2023-NH-Statewide-Housing-Needs-Assessment.pdf

ENDNOTES

[65] Figure 38: NH Median Monthly Rental Costs, Statewide 2 BR Units, 2024: Median Rent and Vacancy Statewide (All Units): Median Gross Rent by Bedrooms (B25031), 2019-2023 5-Year Estimates. The U.S. Census Bureau, American Community Survey. Retrieved from https://data.census.gov/table/ACSDT1Y2024.B25031?g=040XX00US33,33$0500000. Comparative Housing Characteristics (CP04), 1-Year Estimates. The U.S. Census Bureau, American Community Survey. https://data.census.gov/table/ACSCP1Y2024.CP04?q=Vacancy+Rates&g=040XX00US33 Note: Housing data in this Report differs from previous NHCEH Reports, as New Hampshire Housing's Rental Cost Report data was unavailable at time of publication.

[66] Figure 39: NH Median Rental Costs by County, 2024 - 2 BR Units: 2024 Median Rent by County (Two Bedroom Units): Median Gross Rent by Bedrooms (B25031), 2019-2023 5-Year Estimates. The U.S. Census Bureau, American Community Survey. Retrieved from https://data.census.gov/table/ACSDT5Y2023.B25031?g=040XX00US33$0500000 Note: Housing data in this Report differs from previous NHCEH Reports, as New Hampshire Housing's Rental Cost Report data was unavailable at time of publication.

[67] Figure 40: NH Median Income in 2024 Inflation-Adjusted Dollars, 2005-2024: Median Income: Income in the Past 12-Months, in 2024 Inflation-Adjusted Dollars (S1901), 2005-2024 1-Year Estimates. The U.S. Census Bureau, American Community Survey. Retrieved from https://data.census.gov/table/ACSST1Y2023.S1901?q=median%20income&g=040XX00US33

[68] Figure 41: NH Median Income in the Past 12 Months by Housing Tenure, in 2024 Inflation-Adjusted Dollars, 2022-2024: Median Income by Housing Tenure: Median Household Income in the Past 12 Months, in 2024 Inflation-Adjusted Dollars, by Housing Tenure (B25119) 1-Year Estimates. Retrieved from https://data.census.gov/table/ACSDT1Y2023.B25119?q=B25119:%20MEDIAN%20HOUSEHOLD%20INCOME%20THE%20PAST%2012%20MONTHS%20(IN%202021%20INFLATION-ADJUSTED%20DOLLARS)%20BY%20TENURE&g=040XX00US33

[69] Figure 42: Discrepancy Between NH Rental Costs and Wages, 2024: New Hampshire Housing. (2024, August). 2024 Residential Rental Cost Survey Report. New Hampshire Housing. Retrieved from https://www.nhhfa.org/wp-content/uploads/2024/08/NHH-2024-Residential-Rental-Cost-Survey-Report.pdf

[70] U.S. Department of Housing and Urban Development. (n.d.). CHAS: Background. HUD USER. Retrieved from https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

[71] Figure 43: Rent and Utilities as a Percentage of Household Income, NH, 2024: Rent and Utilities as a Percentage of Household Income: Selected Housing Characteristics (DP04), 2024 1-Year Estimates. The U.S. Census Bureau, American Community Survey. Retrieved from https://data.census.gov/table?q=DP04+new+hampshire

[72] Figure 44: Rent and Utilities as a Percentage of Household Income, NH, Income Less than $35k, 2019-2023: Rent and Utilities as a Percentage of Household Income: Selected Housing Characteristics (DP04), 2024 1-Year Estimates. The U.S. Census Bureau, American Community Survey. Retrieved from https://data.census.gov/table?q=DP04+new+hampshire

[73] Figure 45: MIT Living Wage Calculation for NH, 2025, One Working Adult. Massachusetts Institute of Technology, Living Wage Calculator. Retrieved from https://livingwage.mit.edu/states/33

[74] Figure 46: MIT Wage Calculation for NH, 2025, One Working Adult and One Child: ibid.

[75] Figure 47: MIT Living Wage Calculation for NH, 2025, Two Working Adults and Two Children: ibid.

[76] Figure 48: MIT Livable Wage Values for NH by County, 2025: ibid.