



# Regional Housing Needs Assessment Overview

FREMONT PLANNING BOARD

ROCKINGHAM PLANNING  
COMMISSION

RHNA PROJECT WEBPAGE:  
[WWW.THERPC.ORG/RHNA](http://WWW.THERPC.ORG/RHNA)



# Factors Impacting Regional Housing in RPC Region

Regional population is increasing.

Regional population is aging.

Housing Production has slowed.

Cost of housing is increasing.

Employment trends & in-migration are changing the market.

Current housing supply does not meet demand

Income has lagged as housing prices continue to increase.

Regional  
Population is  
increasing.

2000: 177,962  
2010: 188,521  
2020: 198,870  
2040: 221,897

Rockingham Planning Commission Regional Population

YEAR: 2000

**177,962**  
Population

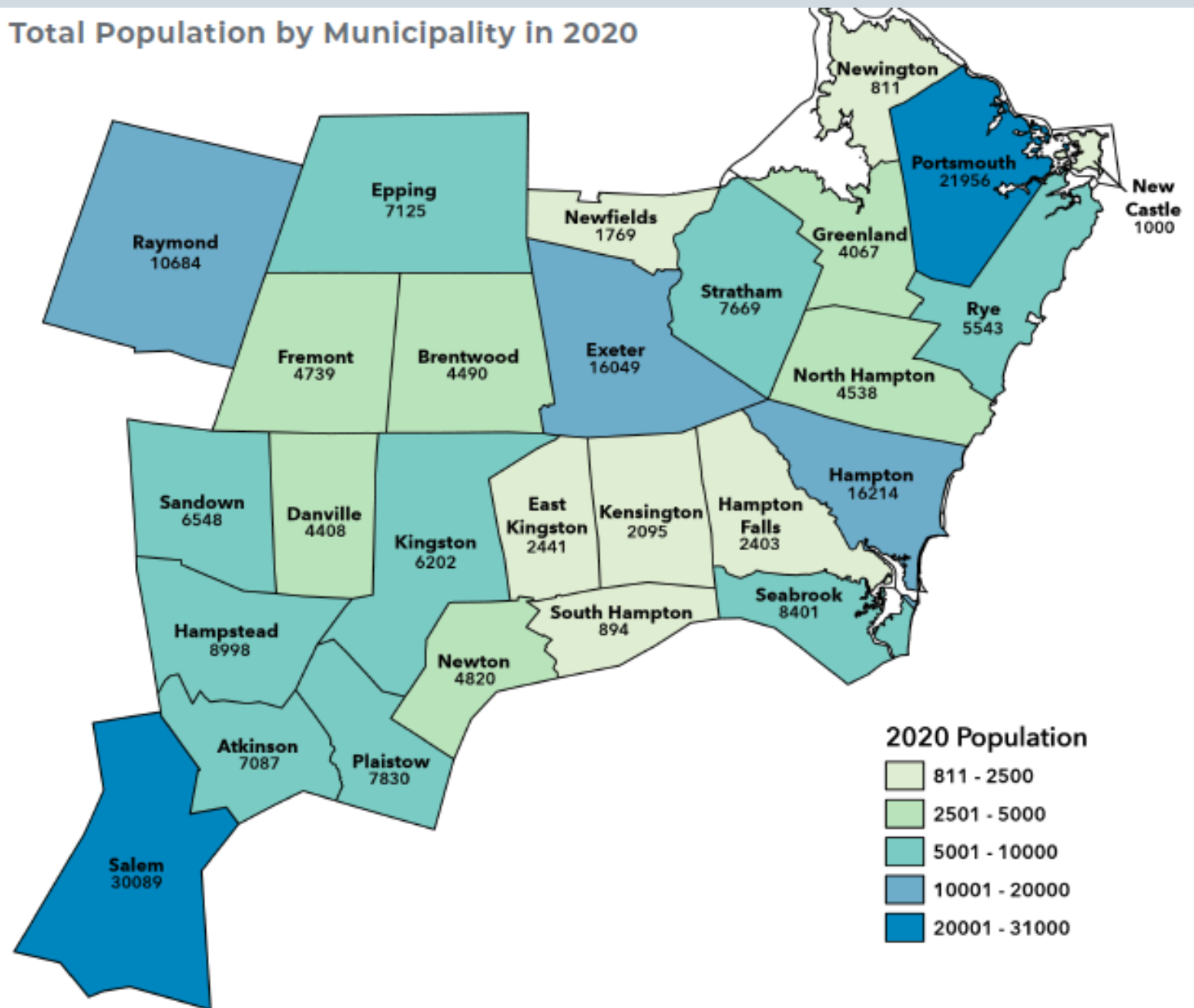
YEAR: 2020

**198,870**  
Population

**+11.7%**  
CHANGE  
over 20 years

Source: Decennial Census, 2010, 2020

Total Population by Municipality in 2020



Source: Decennial Census, 2020

# Regional Population is aging.



Average Age:  
2010: 43  
2020: 47

Youngest Population:

- Portsmouth
- Raymond
- Sandown
- Danville
- Brentwood

Oldest Population:

- Rye
- New Castle

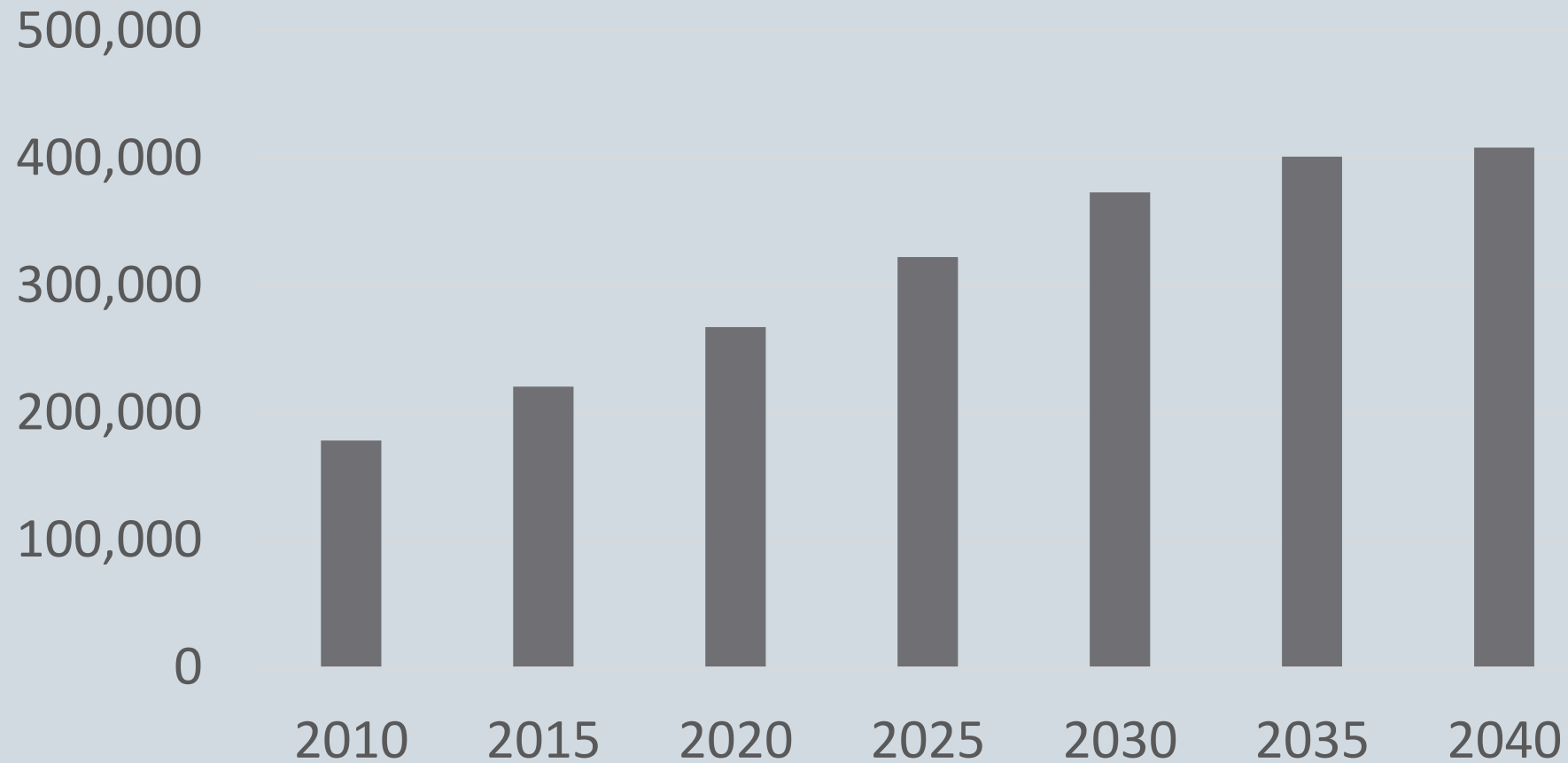
## HOUSEHOLDS SNAPSHOT

### Average Age by Municipality

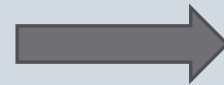
	2010	2015	2020
Town	Average Age	Average Age	Average Age
Atkinson	47.5	47.5	51.9
Brentwood	40.4	42.8	42.1
Danville	40	41.5	42.8
East Kingston	45	44.1	52.8
Epping	39.3	41.7	46.9
Exeter	46.6	43.9	47.6
Fremont	38.5	43.9	44
Greenland	42.3	45.4	46.5
Hampstead	43.4	46.4	44
Hampton	46.3	49.7	50.3
Hampton Falls	41.8	44.9	46.4
Kensington	43.7	47.2	46.6
Kingston	40.4	46	47.5
New Castle	55.1	57.2	56.8
Newfields	39.1	41.8	47.2
Newington	50	53.7	51.5
Newton	40.1	38.8	44.7
North Hampton	42.5	49	50.2
Plaistow	43.2	42.5	44.2
Portsmouth	38.5	41.2	41.5
Raymond	40.4	39	40.5
Rye	49.1	54.5	55.6
Salem	42.3	43.5	45.1
Sandown	36.8	40.8	40.2
Seabrook	46.7	49	49.7
South Hampton	45.8	49.5	44.8
Stratham	42.1	44.5	48.2
<b>RPC Region</b>	<b>43.2</b>	<b>45.6</b>	<b>47.0</b>

Source: American Community Survey, 5-year estimates, 2006-2010, 2011-2015, 2016-2020

# New Hampshire Population Age 65+ 2010-2040



***220,672 in 2015***



***408,522 in 2040***

Housing  
production  
has slowed.

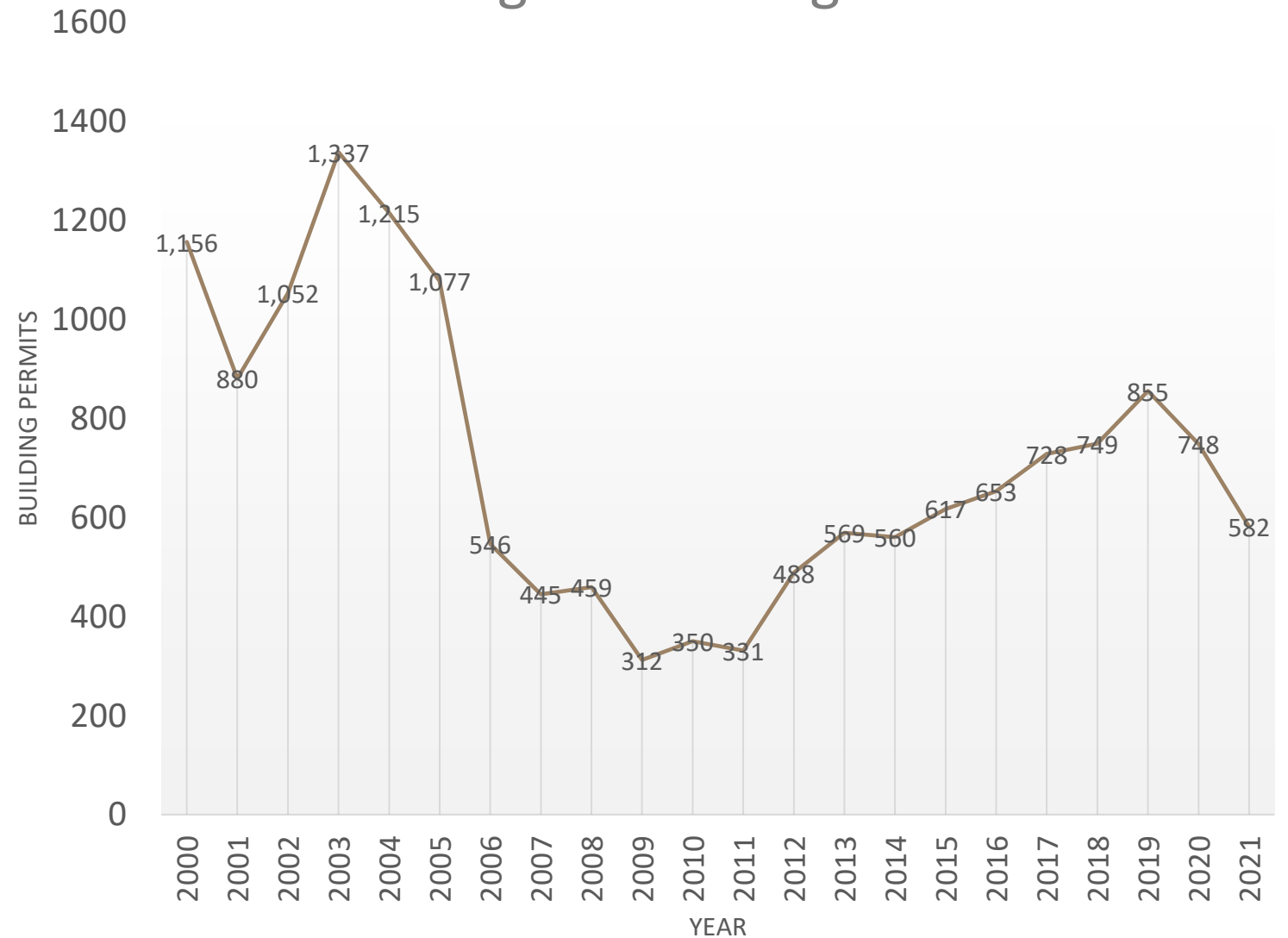
Cost of Building Materials



**20.3%**

from  
**2021 to 2022**

## RPC Region Building Permits



# Cost of Housing Is Increasing

	2010	2022	
RPC Region Median Gross Rent	\$1,086	\$1,595	+47%
RPC Region Median Home Price	\$265,000	\$527,000	+99%

## Affording a Home in the Region

**\$527,000**

Median Home  
Sale Price (2022)

**\$105,400**

20% Down  
Payment

**\$2,777**

Monthly Payment  
(Principal &  
Interest Only)  
\*assuming 6.9%  
Interest Rate, 30-  
year mortgage

**\$3,888**

Monthly Payment,  
plus 40% increase  
accounting for  
Utilities & Taxes

**\$155,492.86**

Income Needed  
to Afford Home  
\*assuming no  
more than 30%  
of HH Income  
towards housing



**RPC Region**  
Median Income 2020

**RENTER**  
**\$54,754**



**RPC Region**  
Median Income 2020

**OWNER**  
**\$101,480**



# How do interest rates impact your monthly payment?

Interest Rate – 30-year mortgage	Median Home Sale Price (2022)	20% Down Payment	Monthly Payment	Income Needed to Afford Home
6.9% (2022)	\$527,000	\$105,400	\$3,888	\$155,492.86
2.96% (2021)	\$527,000	\$105,400	\$2,476	\$99,030.42

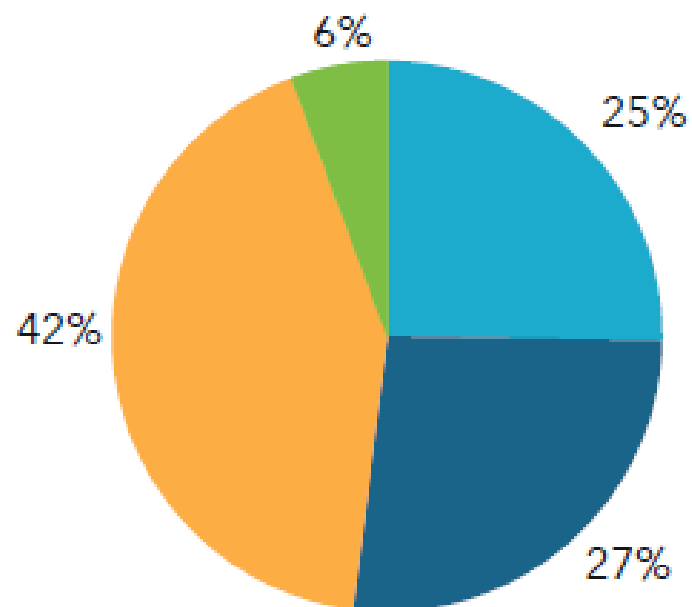
*\*Including 40% increase accounting for Utilities & Taxes*

**+\$1,412**  
**Monthly**  
**Payment**

**+\$56,462**  
**Income**  
**Needed**

## AFFORDABILITY SNAPSHOT

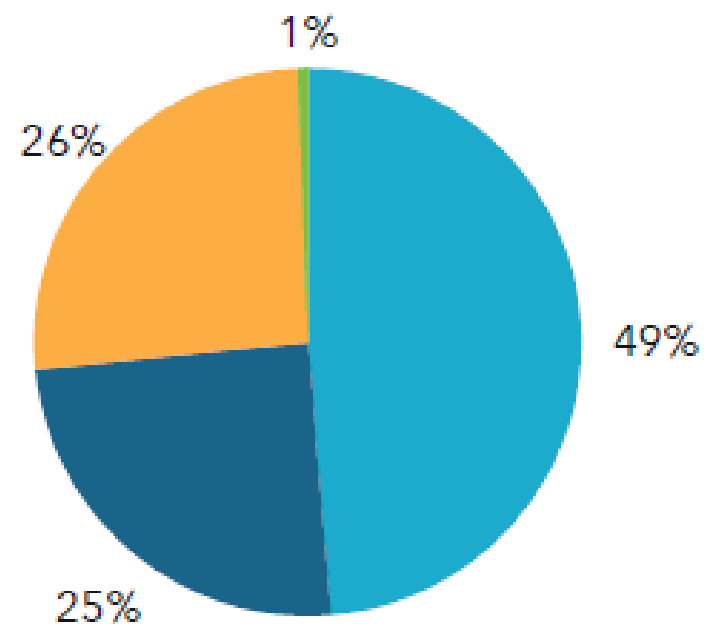
Regional Cost Burden:  
Rental in 2020



% of Household Income spent  
on Housing Costs

- < 20%
- 20%-30%
- > 30%
- NO INCOME

Regional Cost Burden:  
Ownership in 2020

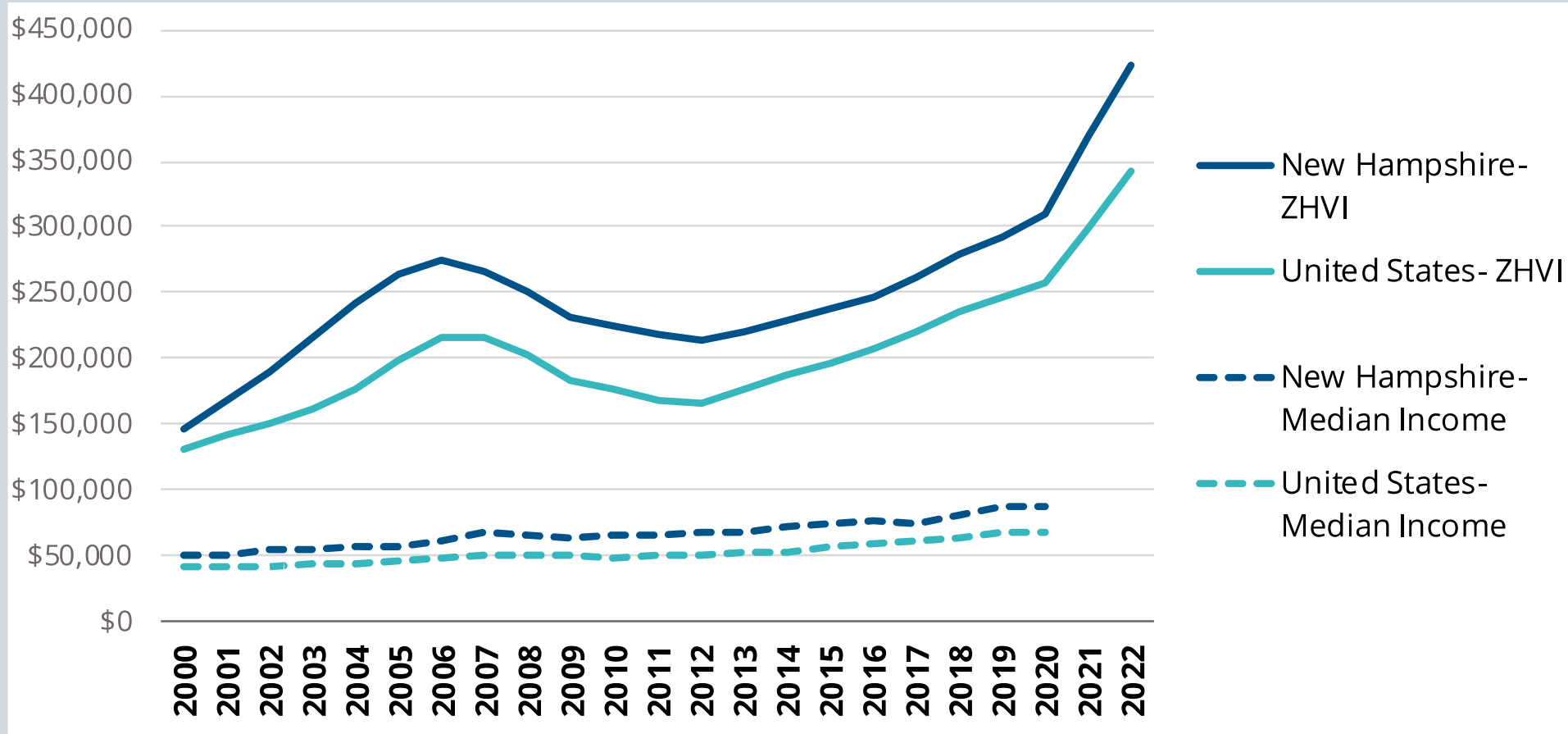


% of Household Income spent  
on Housing Costs

- < 20%
- 20%-29%
- > 30%
- NO INCOME

# Income has lagged as housing prices continue to increase

Statewide Zillow Home Value Index and Median Income, 2000 – 2022

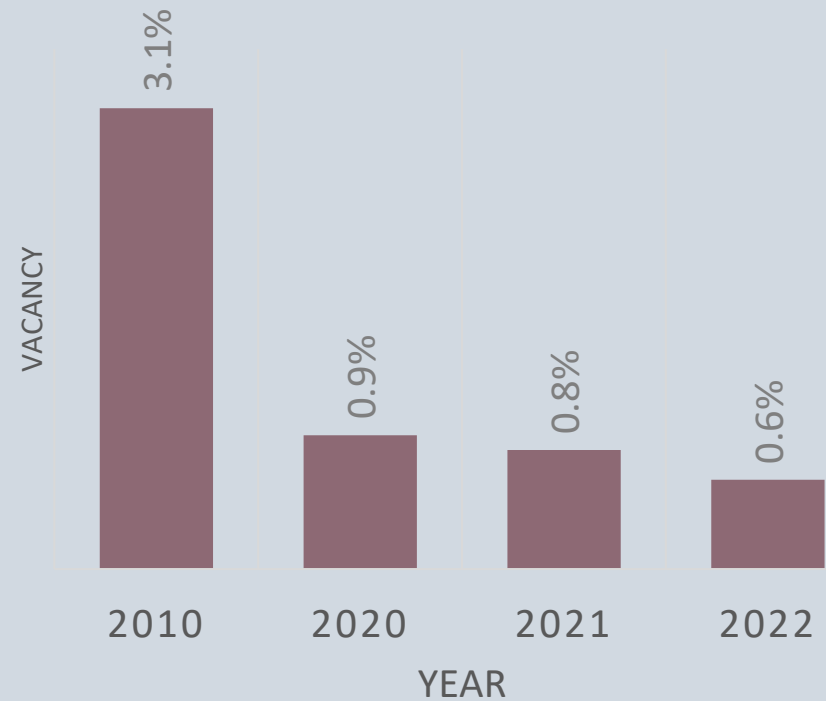


# Availability of Housing

## REGIONAL MONTHS TO ABSORB



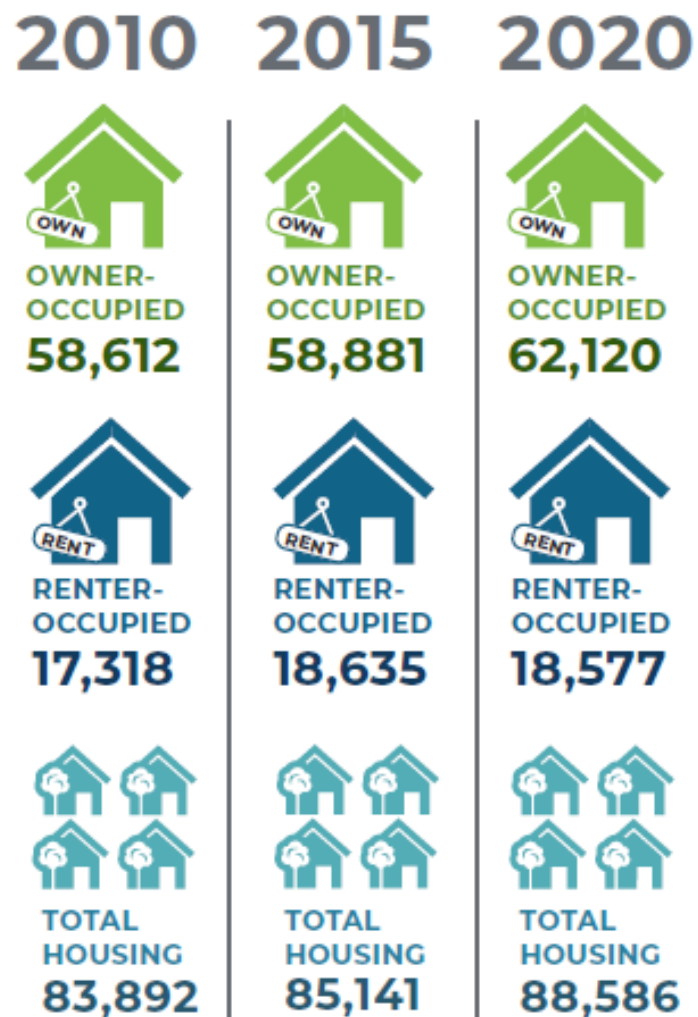
## REGIONAL RENTER OCCUPIED VACANCY RATE



# Housing Availability



## Regional Total Units



Source: American Community Survey, 5-year estimates, 2006-2010, 2011-2015, 2016-2020

## Regional Rental Vacancy

**RENTER-OCCUPIED**  
**3.1% 0.9% 0.8% 0.6%**  
2010 2020 2021 2022

Source: NH Housing, 2020

## Statewide Vacancy

**OWNER-OCCUPIED**  
**1.7% 0.5%**  
2010 2020

**RENTER-OCCUPIED**  
**7.2% 2.4%**  
2010 2020

Source: Decennial Census, 2010, 2020

Employment trends & in-migration are changing the market.



### In-migration Top 10 States

Rank	State	Percentage
1	Idaho	66%
2	North Carolina	65%
3	Maine	62%
4	New Hampshire	62%
5	Alabama	61%
6	District of Columbia	60%
7	New Mexico	60%
8	Nevada	60%
9	Alaska	59%
10	Kentucky	58%

Source: 2020 Atlas Van Lines Migration Patterns Survey,  
<https://www.atlasvanlines.com/resources/amplifier/household-moving/2020-migration-patterns#pop>

### Where are Buyers Coming From

State	2016	2017	2018	2019	2020	2021	2022*
NH	74.7%	74.6%	73.7%	74.8%	71.5%	68.4%	71.3%
MA	14.7%	14.9%	15.7%	14.9%	17.8%	19.0%	15.8%
Other	10.6%	10.5%	10.6%	10.3%	10.7%	12.6%	13.0%

Source: Housing Market Report, June 2022, NH Housing  
Note: 2022 reflects data through May 13, 2022

*"I can't see how town workers- teachers, safety, other- can afford to live in this town. Also, I imagine that part of our employment issues (which existed prior to COVID) are due to a lack of housing that's affordable for a broad range of people. Home values are going up, and the shifting to remote work is bringing in people of means 'from away' (as old timers around here would say) driving low inventory prices up even more. **I think climate migration is going to drive things up even more over time.**"*

– Municipal Representative Questionnaire, 2022

# Housing Needs Projections

## INTRODUCTION AND PURPOSE

*As required by the Workforce Housing Statute (RSA 674:58-61) municipalities must provide “reasonable and realistic opportunities” for the development of workforce housing, including rental and multi-family housing.*

*While the state statute provides some guidance on how municipalities can meet the demand for workforce housing, the statute provides that municipalities must, further, provide enough qualifying units to fulfill their “fair share” of their region’s need.*

*The law does not provide a prescriptive methodology for calculating “fair share.”*

## **Fair Share Housing Production Model**

***Projects the number of housing units, by tenure and Area Median Income threshold, that municipalities would need to allow or accommodate to meet projected population and employment demand – and to support a more balanced housing market in New Hampshire.***

***The housing need projections provided in this model are designed to be a starting point for municipalities. These numbers are based on the best possible data that exists today and should be evaluated on a regular basis.***

**Full Methodology: <https://www.therpc.org/RHNA>**



# Housing Need in the RPC Region

Town	Total Units Needed by 2040	Total Owner-occupied Units 2040	Owner-occupied Units Below 100 % AMI	Owner-occupied Units Above 100 % AMI	Total Renter-occupied Units 2040	Renter-occupied Units Below 60 % AMI	Renter-occupied Units Above 60 % AMI
Atkinson	432	291	133	158	141	37	104
Danville	259	174	87	88	85	32	52
East Kingston	139	94	45	48	46	18	28
Fremont	271	182	78	104	89	23	66
Hampstead	551	371	165	206	180	80	100
Hampton Falls	140	94	36	59	46	5	41
Kensington	123	83	38	45	40	12	28
Kingston	376	253	136	117	123	69	54
Newton	288	194	72	121	94	30	64
Plaistow	470	316	160	156	154	48	106
Sandown	373	251	107	144	122	62	61
Seabrook	562	378	208	170	185	53	132
South Hampton	52	35	13	22	17	8	9
Salem	2,537	1,701	788	913	836	203	633
Brentwood	294	197	54	143	97	16	81
Epping	533	357	143	214	176	61	115
Exeter	1,284	860	341	519	424	124	299
Greenland	297	199	65	134	98	14	83
Hampton	1,552	1,038	395	643	515	121	394
New Castle	86	58	19	39	28	4	24
Newfields	122	82	21	61	40	5	35
Newington	63	42	14	28	21	2	18
North Hampton	356	238	88	151	117	29	88
Portsmouth	1,850	1,239	427	811	611	146	466
Rye town	476	318	107	212	157	44	114
Stratham	557	373	127	246	183	42	142
Raymond	522	353	216	137	169	79	90
<b>Total</b>	<b>14,563</b>	<b>9,769</b>	<b>4,081</b>	<b>5,688</b>	<b>4,794</b>	<b>1,365</b>	<b>3,429</b>

Housing Units Added  
2000 – 2020

**12,656**

Housing Units Needed  
2020 – 2040

**14,563**

## Root Policy Research, Fair Share Production Model, Fair Share Tables, 2022

Analysis conducted for Rockingham Planning Commission in collaboration with the NH Office of Planning and Development -

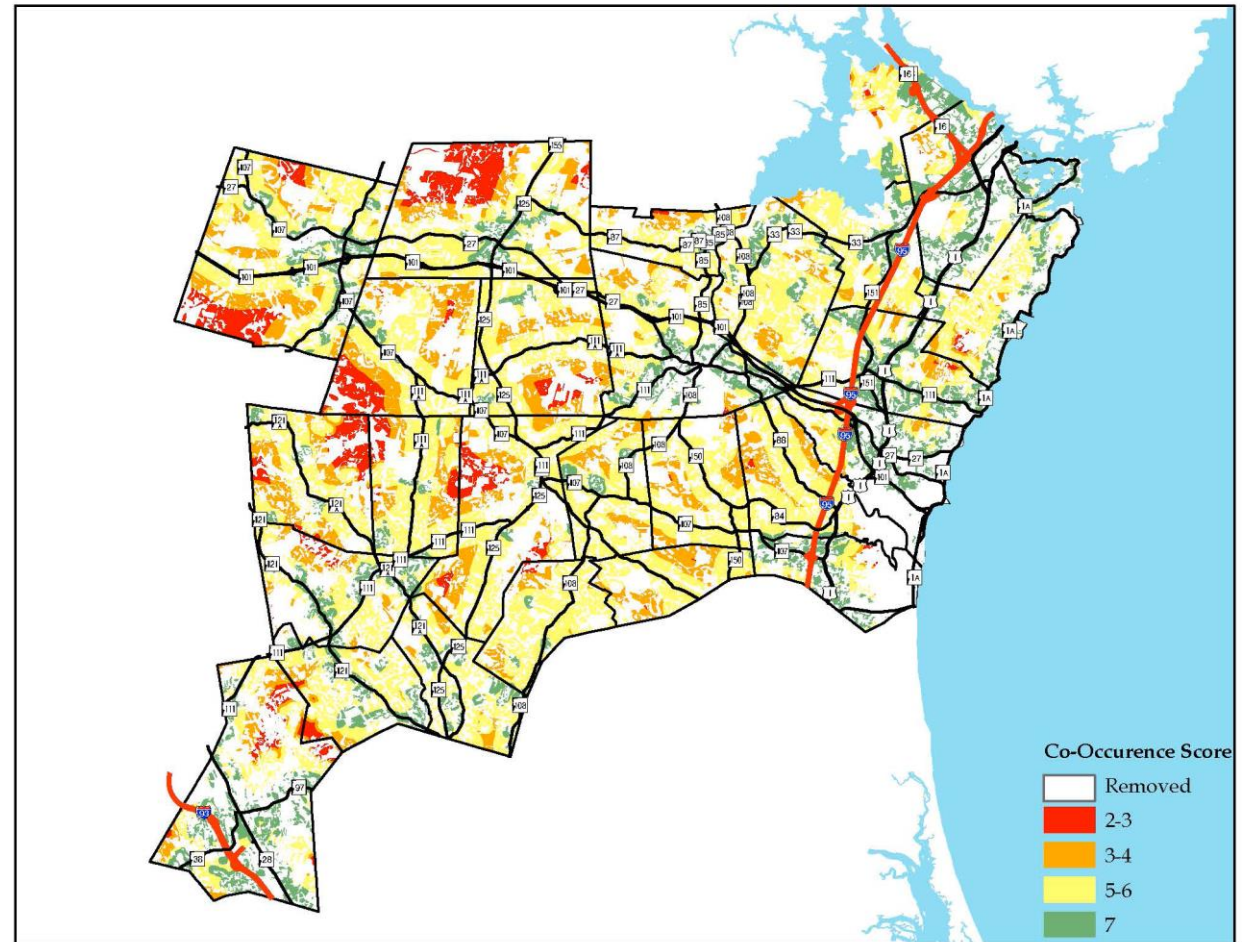
Town	2025	Owners 2025	Below 100% AMI	Above 100% AMI	Renters 2025	Below 60% AMI	Above 60% AMI	2030	Owners 2030	Below 100% AMI	Above 100% AMI	Renters 2030	Below 60% AMI	Above 60% AMI	2035	Owners 2035	Below 100% AMI	Above 100% AMI	Renters 2035	Below 60% AMI	Above 60% AMI	2040	Owners 2040	Below 100% AMI	Above 100% AMI	Renters 2040	Below 60% AMI	Above 60% AMI
Atkinson town	158	108	49	59	50	13	37	291	199	91	108	93	24	69	382	259	118	141	123	32	91	432	291	133	158	141	37	104
Danville town	95	65	32	33	30	11	19	175	119	59	60	56	21	34	229	156	77	78	74	28	46	259	174	87	88	85	32	52
East Kingston town	51	35	17	18	16	6	10	94	64	31	33	30	12	18	123	83	40	43	40	15	24	139	94	45	48	46	18	28
Fremont town	100	68	29	39	32	8	23	183	125	54	71	58	15	43	240	163	70	93	77	20	57	271	182	78	104	89	23	66
Hampstead town	202	138	61	77	64	28	36	372	253	113	141	119	53	66	488	330	147	184	157	70	87	551	371	165	206	180	80	100
Hampton Falls town	51	35	13	22	16	2	15	94	64	24	40	30	3	27	124	84	32	52	40	4	36	140	94	36	59	46	5	41
Kensington town	45	31	14	17	14	4	10	83	56	26	30	26	8	18	108	74	34	40	35	10	24	123	83	38	45	40	12	28
Kingston town	138	94	50	44	44	25	19	253	173	93	80	81	45	35	332	225	121	104	107	60	47	376	253	136	117	123	69	54
Newton town	106	72	27	45	33	11	23	194	132	50	83	62	20	42	254	173	65	108	82	26	56	288	194	72	121	94	30	64
Plaistow town	172	118	59	58	55	17	38	317	216	109	107	101	31	70	415	282	142	139	134	42	92	470	316	160	156	154	48	106
Sandown town	137	94	40	54	43	22	22	252	171	73	98	80	40	40	330	224	95	128	106	54	53	373	251	107	144	122	62	61
Seabrook town	207	141	77	63	66	19	47	380	258	142	116	121	35	87	497	336	185	151	161	46	115	562	378	208	170	185	53	132
South Hampton town	19	13	5	8	6	3	3	35	24	9	15	11	5	6	46	31	12	20	15	7	8	52	35	13	22	17	8	9
Salem town	933	636	294	341	297	72	225	1,714	1,165	539	625	549	134	415	2,243	1,516	702	814	727	178	549	2,537	1,701	788	913	836	203	633
Brentwood town	108	74	20	53	34	6	29	198	135	37	98	64	10	53	260	176	48	127	84	14	70	294	197	54	143	97	16	81
Epping town	196	134	53	80	62	22	41	360	245	98	147	115	40	75	471	318	128	191	153	53	99	533	357	143	214	176	61	115
Exeter town	472	322	127	195	150	44	106	867	589	233	356	278	82	196	1,135	766	304	463	368	109	260	1,284	860	341	519	424	124	299
Greenland town	109	74	24	50	35	5	30	200	136	45	91	64	9	55	262	177	58	119	85	13	72	297	199	65	134	98	14	83
Hampton town	571	389	147	242	183	43	140	1,049	712	270	442	338	79	258	1,372	925	352	573	447	105	342	1,552	1,038	395	643	515	121	394
New Castle town	32	22	7	14	10	1	9	58	39	13	26	19	3	16	76	51	17	34	25	3	21	86	58	19	39	28	4	24
Newfields town	45	31	8	23	14	2	12	82	56	14	42	26	3	23	108	73	19	54	35	4	30	122	82	21	61	40	5	35
Newington town	23	16	5	11	7	1	7	42	29	9	19	14	2	12	55	37	12	25	18	2	16	63	42	14	28	21	2	18
North Hampton town	131	89	33	56	42	10	31	240	163	60	103	77	19	58	314	212	78	134	102	25	77	356	238	88	151	117	29	88
Portsmouth city	680	463	159	304	217	52	165	1,250	849	292	556	401	96	306	1,635	1,104	381	723	531	127	404	1,850	1,239	427	811	611	146	466
Rye town	175	119	40	79	56	16	40	321	218	73	145	103	29	74	420	284	95	189	137	38	98	476	318	107	212	157	44	114
Stratham town	205	139	47	92	65	15	50	376	255	87	169	120	27	93	492	332	113	219	159	36	123	557	373	127	246	183	42	142
Raymond town	191	131	80	51	60	28	32	352	240	147	93	111	52	59	462	314	192	122	148	69	79	522	353	216	137	169	79	90
Total	5,352	3,649	1,522	2,127	1,702	485	1,217	9,834	6,685	2,790	3,895	3,149	899	2,250	12,875	8,704	3,637	5,068	4,170	1,193	2,977	14,563	9,769	4,081	5,688	4,794	1,365	3,429

# Fremont Housing Needs Projections

Projections	2025	2030	2035	2040
Total units needed (cumulative)	<u>100</u>	<u>183</u>	<u>240</u>	<u>271</u>
“Affordable” Units Needed	37	69	90	101
Market Rate Units Needed	62	114	150	170
Rental Units V. Owned Units	29% rental units needed; 71% owner units needed			

# Barriers & Opportunities

- Public Perception & Education
- Economics & Community Development
- Construction & Labor Cost
- Infrastructure Investment
- Land Use Regulations
  - Environmental Restrictions
  - Dimensional Standards
  - Performance Standards
  - Use Allowances
  - Building Codes



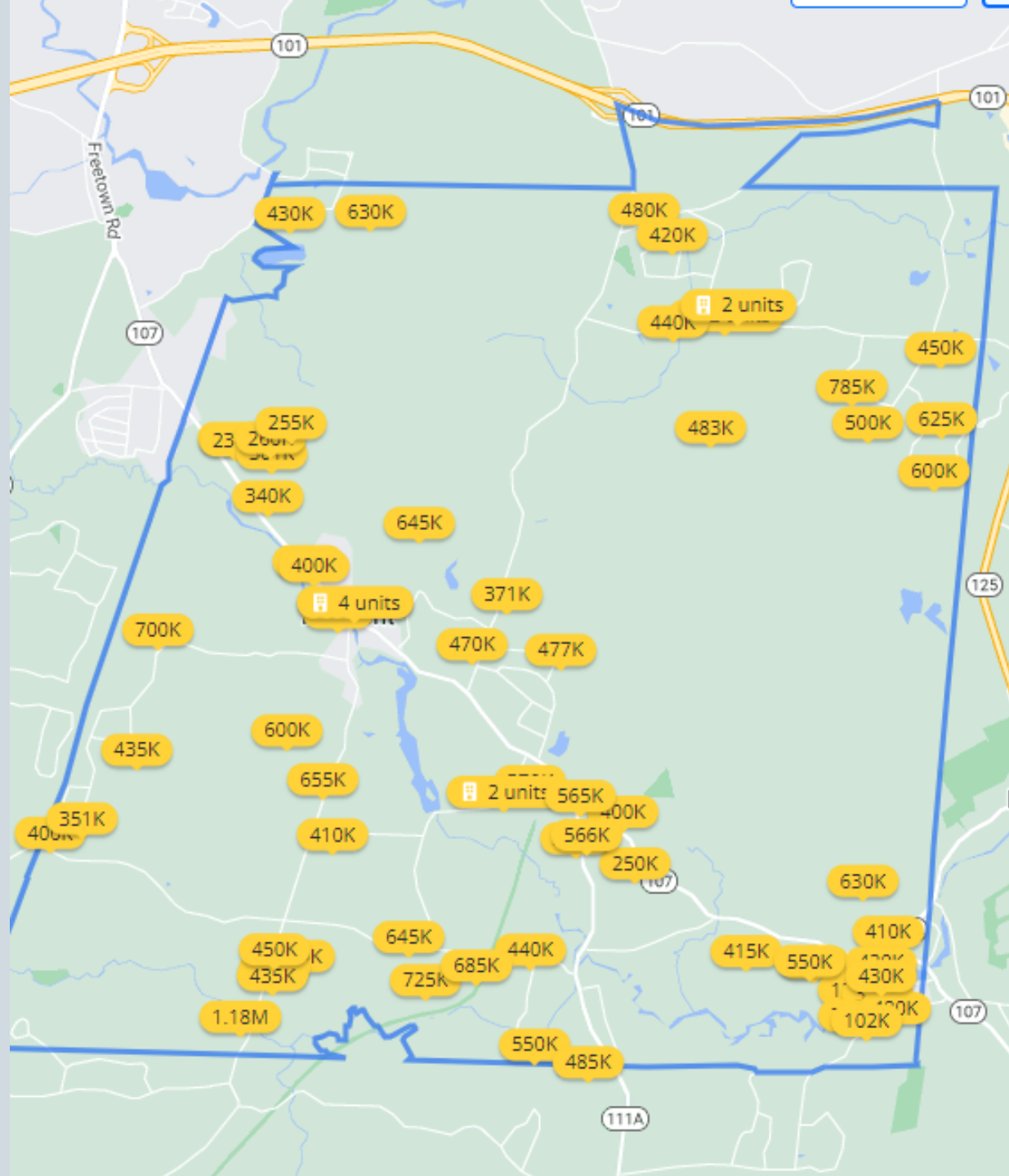
## Fremont Data Snapshot

	2000	2010	2020
Total Population	3,510	4,283	4,739
Average Age	38.5	43.9	44
Median Household Income	-	\$76,929	\$111,793
Total Housing Units	-	1,573	1,810
Owner Occupied	-	83%	89.3%
Renter Occupied	-	11.6%	6.1%
Family Households	-	79.3%	81%
Non-Family Households	-	20.7%	19%

# Homes sold since 2010: 83

Average Home Sale Price:  
\$443,979 (2023)

RPC Region Average Home  
Sale Price: \$527,000 (2022)



# **Fremont Housing Master Plan Chapter**



# Fremont Master Plan 2020 Survey Feedback

## GOAL 8

**Provide a diverse housing opportunities to meet the needs of Fremont residents.**

The Planning Board should continue to review Fremont's zoning ordinances and regulations to examine strategies for encouraging the provision of diverse, fair and equitable housing opportunities. The Town should strive to have a variety of housing opportunities that allow current residents to remain in their homes, allow people who grew up here to be able to afford a home or allow for a variety for new residents.

## WHAT DO YOU LIKE BEST ABOUT LIVING IN FREMONT?

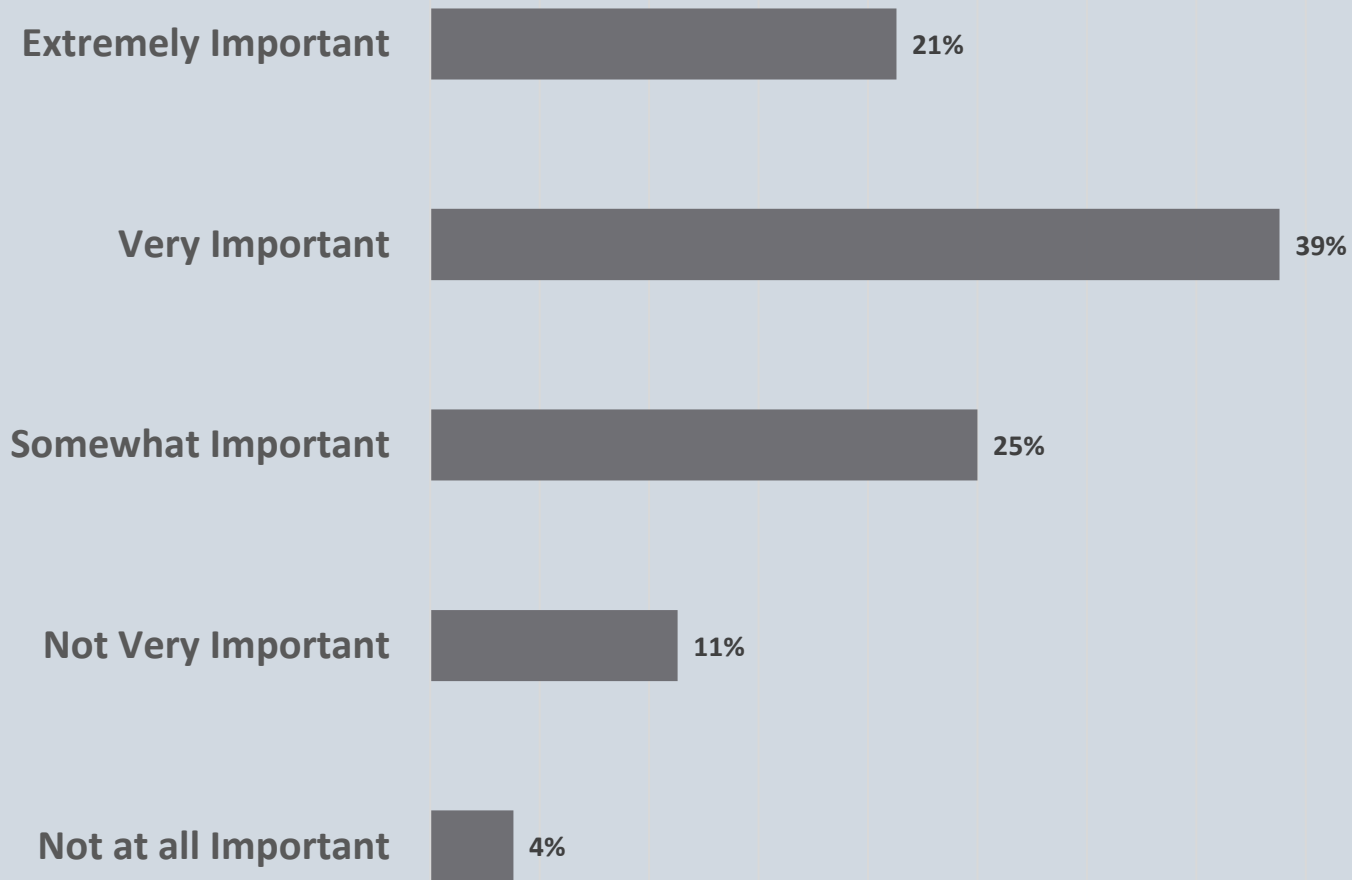
Top three answers:

- 69% Like the rural atmosphere.
- 50% Like the friendly atmosphere
- 44% Like that it is near main highways

## Q) The Town should pursue MORE of each of the following?

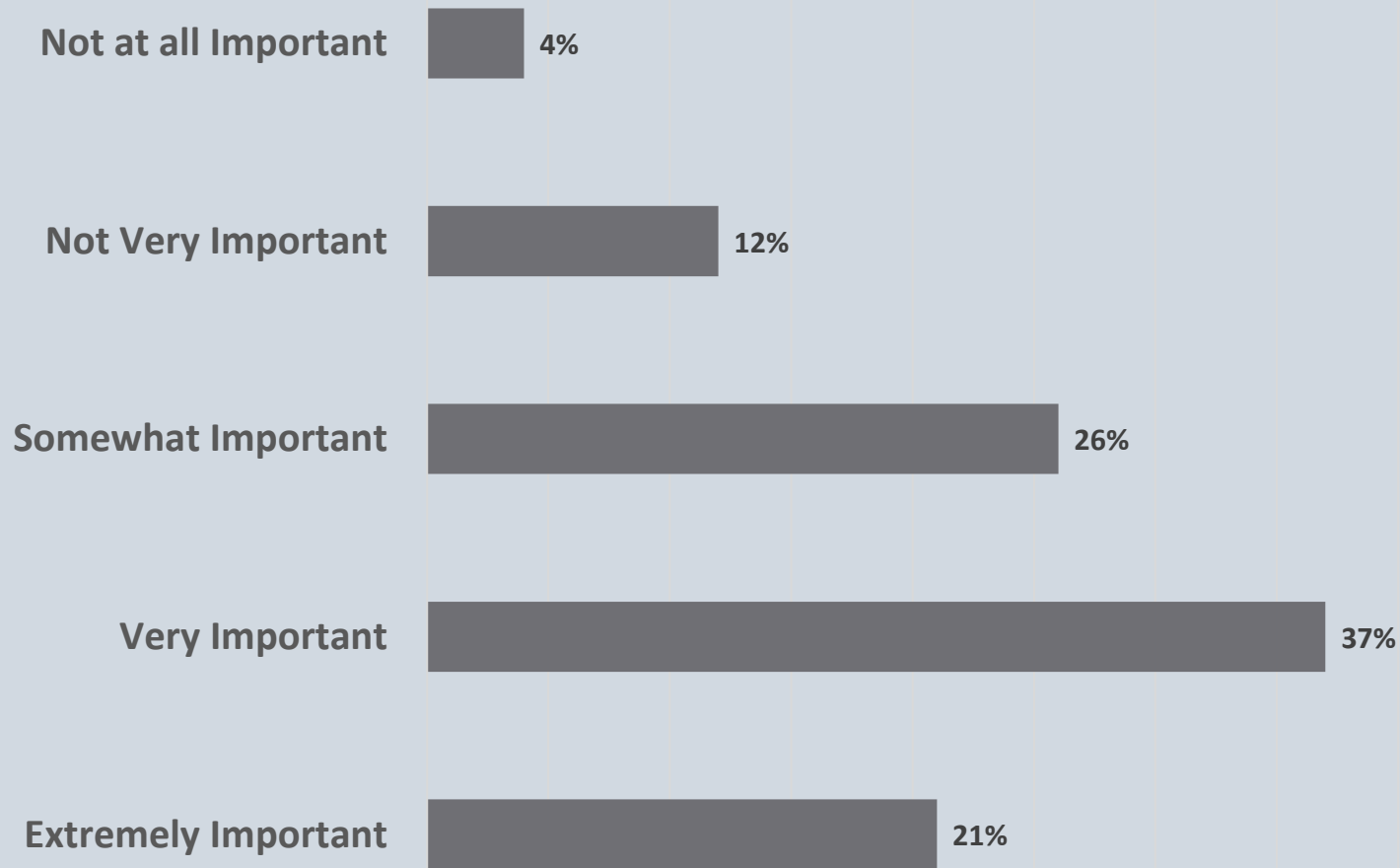
Single family houses	28% Strongly Agree	36% Agree	22% Neutral	10% Disagree	5% Strongly Disagree
Elderly housing	13% Strongly Agree	33% Agree	35% Neutral	15% Disagree	4% Strongly Disagree
Apartments or multi-family homes	5% Strongly Agree	18% Agree	25% Neutral	32% Disagree	19% Strongly Disagree
Mobile/ manufactured homes	3% Strongly Agree	6% Agree	27% Neutral	44% Disagree	20% Strongly Disagree





Q5) How important is it for you to remain in your town as you reach your 70s, 80s and beyond?

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How important is it for you to be able to live independently in your own home as you grow into older adulthood?

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