



Planning for Housing Opportunities in Plymouth, New Hampshire

Prepared for the Plymouth Planning Board
by Barrett Planning Group LLC

**Phase 1 Report: Housing Needs Assessment
September 20, 2023**

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Thank you to the members of the Plymouth community who participated in interviews, surveys, community meetings, and other efforts that contributed to the development of this plan.

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Introduction

Project Background

In 2022, the New Hampshire Department of Business and Economic Affairs (BEA) launched the \$100 million InvestNH workforce housing initiative with ARPA State Fiscal Recovery funds. InvestNH includes several components, all dedicated toward increasing the supply of affordable workforce housing throughout the state. Among the components designed for cities and towns, the Housing Opportunity Planning (HOP) Grant Program provides funding to communities to analyze and update their land use regulations to facilitate residential development opportunities. With HOP funding, municipalities can hire qualified consultants to assist with three tasks: a housing needs assessment, a regulatory audit, and updates to local regulations to encourage housing development. In October 2022, InvestNH awarded \$134,000 to the Town of Plymouth to carry out all three HOP-eligible tasks. The general scope of each phase consists of the following:

PHASE I: NEEDS ASSESSMENT

- Gather and analyze current data about housing (number of units, cost, location, land area, condition, etc.), demographic information (population, households, age, household income, etc.), economic trends, and employment in Plymouth and develop a report that describes Plymouth’s current housing situation and existing and future needs, including but not limited to workforce housing needs.

- Engage with the public to understand the community’s needs, perceptions, values, and attitudes about housing, and identify potential housing education needs that may exist in Plymouth.

PHASE II: REGULATORY AUDIT

- Conduct an audit of Plymouth’s current land use regulations that affect housing development, such as density and other lot regulations, location issues, available infrastructure, permitting procedures, and cost of development of different types of housing. Identify and report impediments to housing development, including but not limited to workforce housing development, in the Zoning Ordinance, Subdivision Regulations, and Site Plan Regulations.

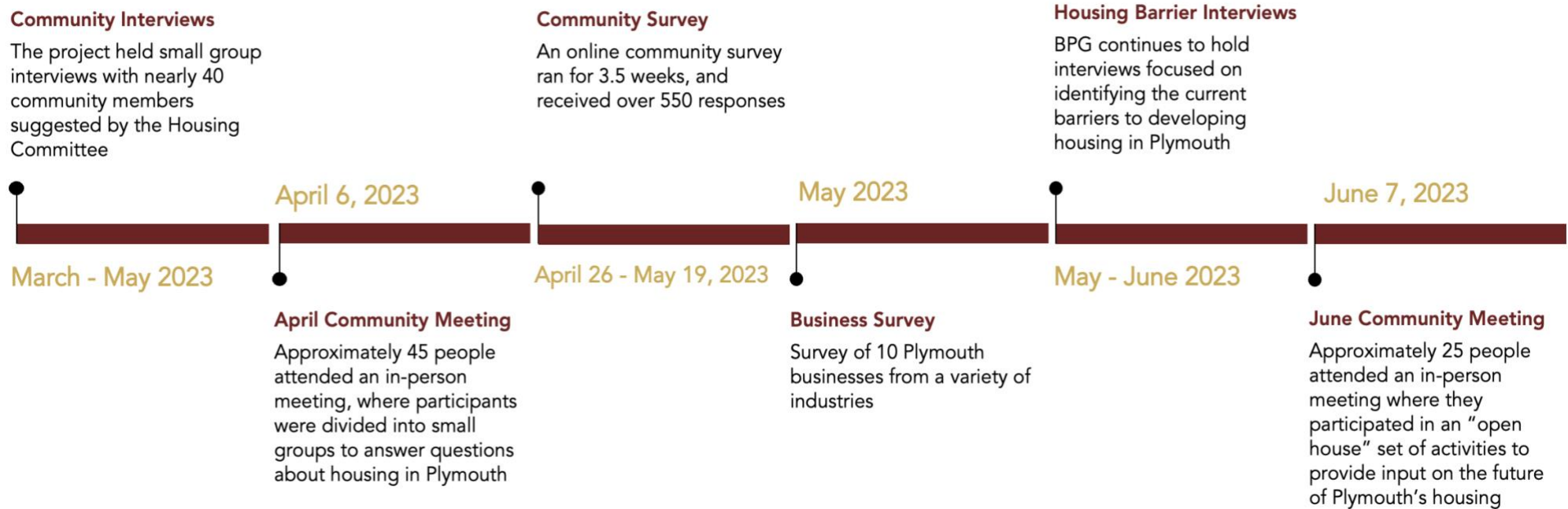
PHASE III: REGULATORY DEVELOPMENT

- At the Planning Board’s direction, draft amendments to land use regulations to address housing needs identified in the Phase I report, consistent with the regulatory audit.

The project schedule was designed so that some or all of the regulatory amendments developed in Phase III could be presented to Town Meeting in 2024.

Community Engagement¹

The Phase I-II community consultation process included the following components:



¹ This consultation chart will be updated for the final report. Summaries of engagement opportunities will be included in the Appendix.

Data Sources

Information for this Needs Assessment comes from a variety of sources, including the Town, the community engagement process described above, previous plans and studies, New Hampshire state agencies, the U.S. Department of Housing and Urban Development (HUD), the U.S. Bureau of the Census, and proprietary data. The most frequently used sources of data include:

- **The Census of Population and Housing (Decennial Census).** This plan draws from Census 2020 where appropriate, but historical census tables were also used as needed.
- **The American Community Survey (ACS).** In addition to the Decennial Census, the U.S. Census Bureau also produces the American Community Survey. ACS provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a similar “rolling” dataset on a wide variety of topics. In most cases, data labeled “ACS” in this plan are taken from the most recent five-year tabulation: 2017-2021 inclusive.
- **OnTheMap.** Another product of the U.S. Census Bureau, OnTheMap displays Longitudinal Employer-Household Dynamics (LEHD) information to help analyze a geography’s economic conditions.
- **HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) Data.** Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a “special tabulation” of ACS. These data provide estimated counts of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits, demographics, and household types. The most recent CHAS Data are based on the ACS 2015-2019 estimates.
- **New Hampshire Housing Finance Authority (NHHFA).** NHHFA’s 2023 Statewide Housing Needs Assessment, 2022 Residential Rental Cost Survey, directory of subsidized housing, educational materials, and other publications informed this Needs Assessment. Other state agencies with valuable resources include the New Hampshire Department of Business and Economic Affairs (including the Office of Planning and Development) and the New Hampshire Employment Security.
- **Lakes Region Planning Commission (LRPC).** Serving as the Regional Planning Commission for Plymouth and 29 other communities, LRPC recently released a Draft Housing Needs Assessment that helped inform this study. The study included an analysis of future housing needs developed by Root Policy Research for the New Hampshire Office of Planning and Development. Plymouth’s projected needs are detailed in this Needs Assessment.
- **Real Estate Data.** Information on home sales primarily came from The New Hampshire Association of Realtors “FastStats,” as well as Multiple Listing Service (MLS) data provided by Matt Yeaton.
- **Town Data.** The Planning Department compiled and shared helpful primary source data including building permit data, Assessor’s records, GIS shapefiles, previous plans and studies, and more.

Who Lives in Plymouth?

Plymouth’s 2018 Master Plan includes “A Vision for Plymouth’s Future,” illustrating what makes the town so special.

Plymouth is a place that has it all: the advantages of small-town friendliness, the energy and culture of a college town, a vibrant and walkable downtown, outdoor recreation, and a location that offers easy access to commerce and service, as well as the Lakes Region and White Mountains.

Characteristics of Plymouth that are important to maintain include:

- Mix of downtown and rural settings
- Locally owned downtown businesses
- A walkable downtown
- Easy access to and from Plymouth from other communities
- Sense of community and small-town feel
- Natural beauty and local agriculture
- Outdoor recreation and trails
- Connection to Plymouth State University
- Excellent education system²

Five years later, participants in the engagement process for this housing plan often cited the same qualities as reasons people move to — and wish to remain in — Plymouth. These elements express how

residents experience Plymouth and what it means to them to be part of the community. While Plymouth’s defining qualities have endured, Plymouth’s housing market has not avoided the nationwide challenges exacerbated by the COVID-19 pandemic. Those challenges have affected all aspects of housing, from growth in demand for small-town living to an uptick in vacation homebuying, investors capitalizing on the popularity of short-term rentals, and supply chain problems that constrain housing production – especially in areas outside the cities.

In Plymouth, housing has become increasingly unattainable for households that may have been able to purchase a modest home not so long ago. Residents and others with a stake in Plymouth’s vitality say that new residential construction has mostly consisted of higher-end single-family homes, and that when existing homes go on the market, out-of-town buyers purchase them quickly and with cash. This leaves little opportunity for families with modest incomes to own a home in Plymouth. Households seeking rental units also have few options due to the low supply of market-rate rentals (outside of units typically used for off-campus college housing) and very low vacancy rates.

Many of the qualities that people love about Plymouth require access to housing choices and the availability of homes affordable to a wide range of households.

² Town of Plymouth, 2018 Plymouth Master Plan: A Vision for Plymouth’s Future, 8

Population and Household Trends

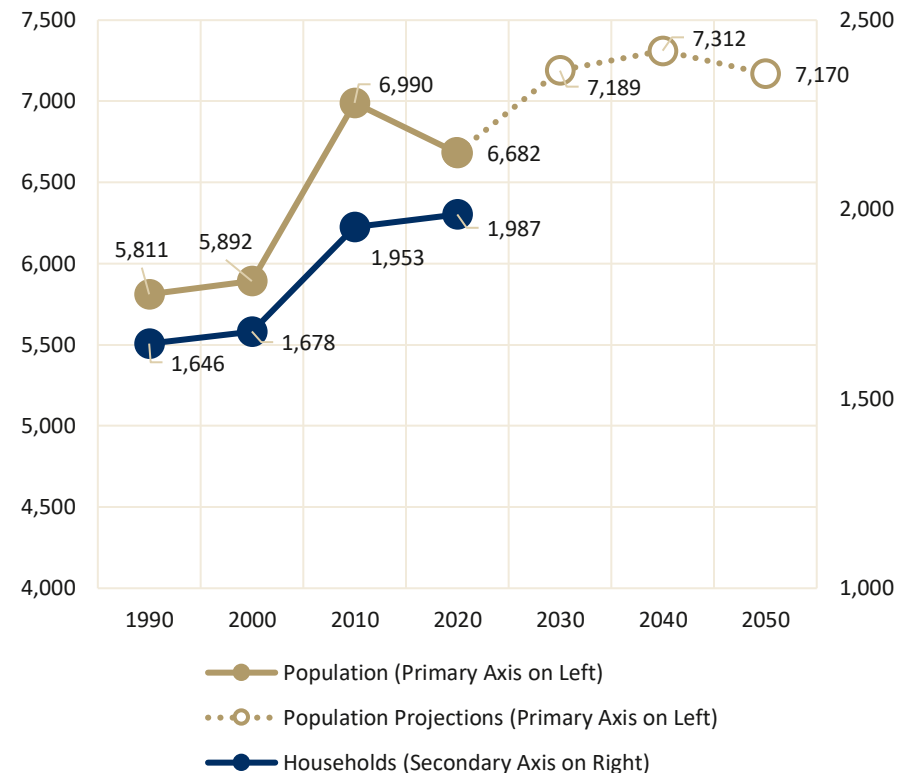
Plymouth is a college town, and this has a significant impact on the town’s population, household, social, and economic characteristics. This is because Plymouth State University (PSU) students count toward Plymouth’s *total* population. Any significant shifts in enrollment will likewise affect the town’s population and household counts, and this can be seen in changes reported by the Census Bureau between 2010 and 2020, a period in which university enrollment declined.

According to 2022 population projections by the New Hampshire Department of Business and Economic Affairs, declining university enrollment will likely not be the sole cause of a potential decrease in Plymouth’s population; these projections indicate a probable population decrease *across the state and most counties* (including Grafton County) by 2045.³ Figure 1 shows how this decrease is predicted to affect Plymouth’s population, which is anticipated to fall from 7,312 to 7,170 between 2040 and 2050.

For census reporting purposes, PSU students living in off-campus housing within Plymouth are considered residents and members of households, just like any other resident living in an occupied housing unit. Conversely, students living in dormitories, while counted as residents in Plymouth’s *group quarters population*, do not count toward the makeup of the community’s *households*. Understanding these terms helps clarify which demographic trends are influenced by the presence of PSU and which are independent of the university.

Figure 1. Population and Household Trends

Sources: U.S. Census Bureau, Decennial Census, 1990-2020; NH Dept of Business and Economic Affairs; State, County, and Municipal Projections: 2020-2050



³ New Hampshire Department of Business and Economic Affairs, *State, County, and Municipal Population Projections: 2020-2050*. Prepared by Robert Scardamalia, RLS Demographics, Inc. for the New Hampshire Office of Planning and Development, September 2022.

HOUSING TERMINOLOGY

Resident Population. The United States has conducted a decennial census ever since 1790 to reapportion the House of Representatives. The official census population count includes all persons living in a given place on the day of the census (April 1). Individuals are counted based on their usual residence – i.e., the place where they live and sleep most of the time. The total resident population of an area includes the population living in households and the population in “group quarters” facilities, defined below. Together, Plymouth’s population in households (4,599) and its group quarters population (2,083) equal its total resident population of 6,682.

Household and Housing Unit: A **household** includes all the people who occupy a **housing unit**, which is defined as an apartment, a single-family dwelling, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. The Census Bureau has traditionally reported two types of households: **family** household and **nonfamily** household. A **family** is

a household of two or more people related by birth, marriage, or adoption. A **nonfamily** household is either a single person or two or more unrelated people living together. PSU students living in off-campus housing in Plymouth count as nonfamily households.

Group Quarters: The Census Bureau classifies all sheltered people not in housing units as living in “group quarters.” Group quarters include institutional facilities (correctional facilities, nursing homes, etc.) and non-institutional facilities (college dormitories, group homes, shelters, etc.). PSU students living in on-campus housing count as part of the group quarters population in Plymouth. In 2020-2021, PSU had an undergraduate population of 3,739, with 2,169 living on campus and the rest either living in off-campus apartments within Plymouth or commuting from an outside community.⁴ **Nearly a third of Plymouth’s population (31.2 percent) lives in group quarters**, significantly higher than Grafton County (8.2 percent) and the state (3.1 percent).⁵

Table 1. PSU Students Among Plymouth’s Population and Households

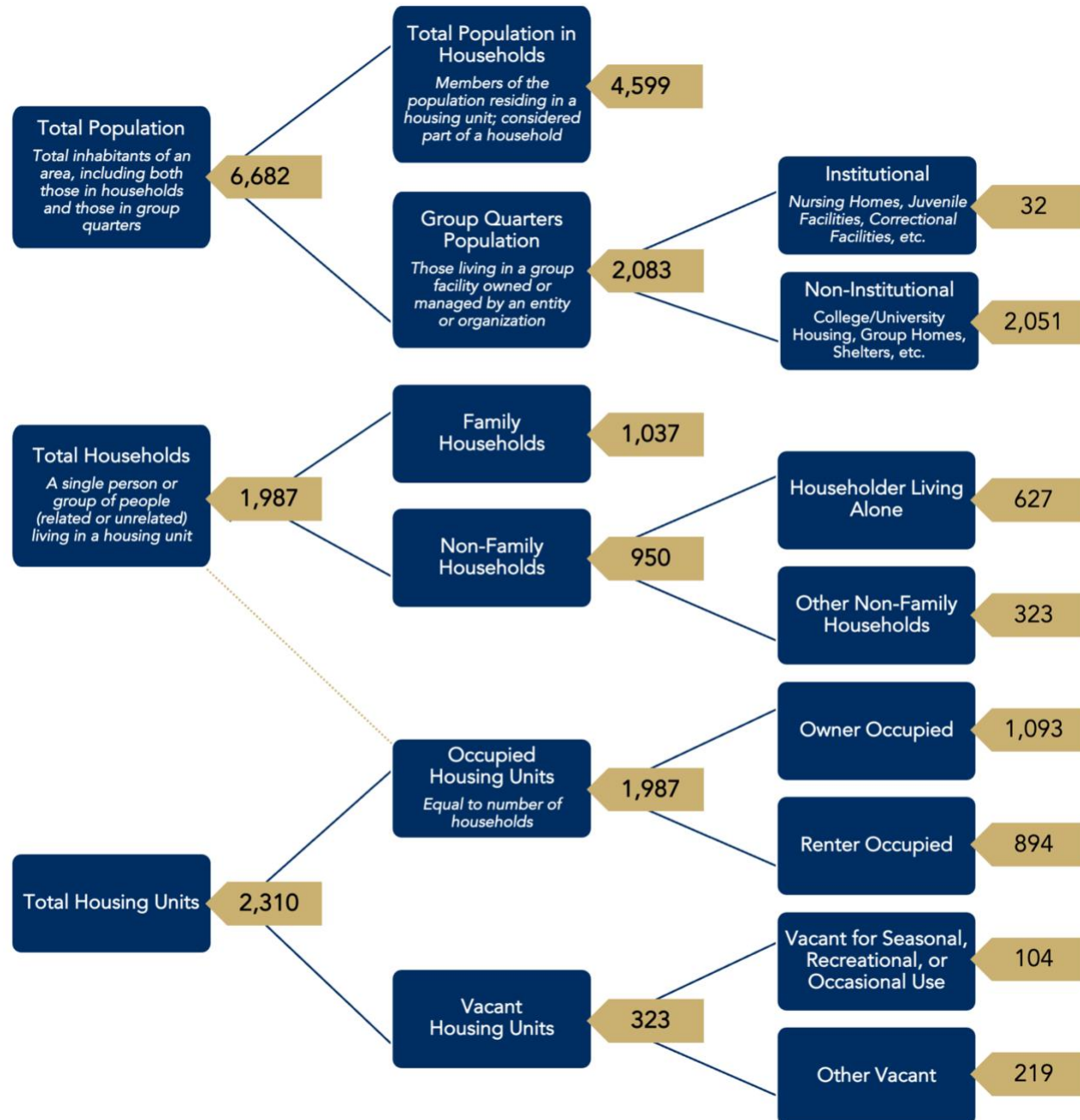
	Population	Group Quarters	Pop. In Households	Households
Includes Group Quarters Population? <i>Examples: PSU students living on campus or group homes residents</i>	✓ YES	✓ YES	✗ NO	✗ NO
Includes PSU Students Living Off-Campus in Plymouth?	✓ YES	✗ NO	✓ YES	✓ YES
Includes PSU Students Commuting from outside Plymouth?	✗ NO	✗ NO	✗ NO	✗ NO

⁴ PSU Common Data Set, 2020-2021 Academic Year. The PSU Common Data Set does not distinguish between students who live off campus within Plymouth and those who commute from another town.

⁵ U.S. Census Bureau, 2020 Decennial Census, Table DPI

Figure 2. Understanding Plymouth’s Population, Households, and Housing Units

Source: Decennial Census 2020, Tables DP1 and H14



Household Configuration

HOUSEHOLD TYPE

Plymouth has a smaller share of family households than Grafton County and the state (Table 2). The share of nonfamily households in Plymouth is relatively high and likely attributed to PSU off-campus students. In Plymouth, 18 percent of all households are non-family with a head of household ages 18-35, which is significantly higher than all surrounding communities (6 percent together) and the state (7 percent). Among Plymouth’s family households, over 20 percent include at least one parent with a child under 18, slightly higher than Grafton County and lower than the state.⁶

Table 2. Household Types for Select Geographies

	Plymouth	Grafton County	New Hampshire
Total Households	1,987	37,683	556,357
Family Households	52.2%	59.7%	64.8%
<i>Married-Couple Family</i>	70.3%	79.0%	77.3%
<i>Other Family</i>	29.7%	21.0%	22.7%
<i>Families with Own Children under 18</i>	20.8%	19.4%	23.3%
<i>Families without Own Children under 18</i>	79.2%	80.6%	76.7%
Nonfamily Households	47.8%	40.3%	35.2%
<i>Living Alone</i>	66.0%	77.4%	76.9%
<i>Not Living Alone</i>	34.0%	22.6%	23.1%

Source: 2020 Decennial Census, Table H14

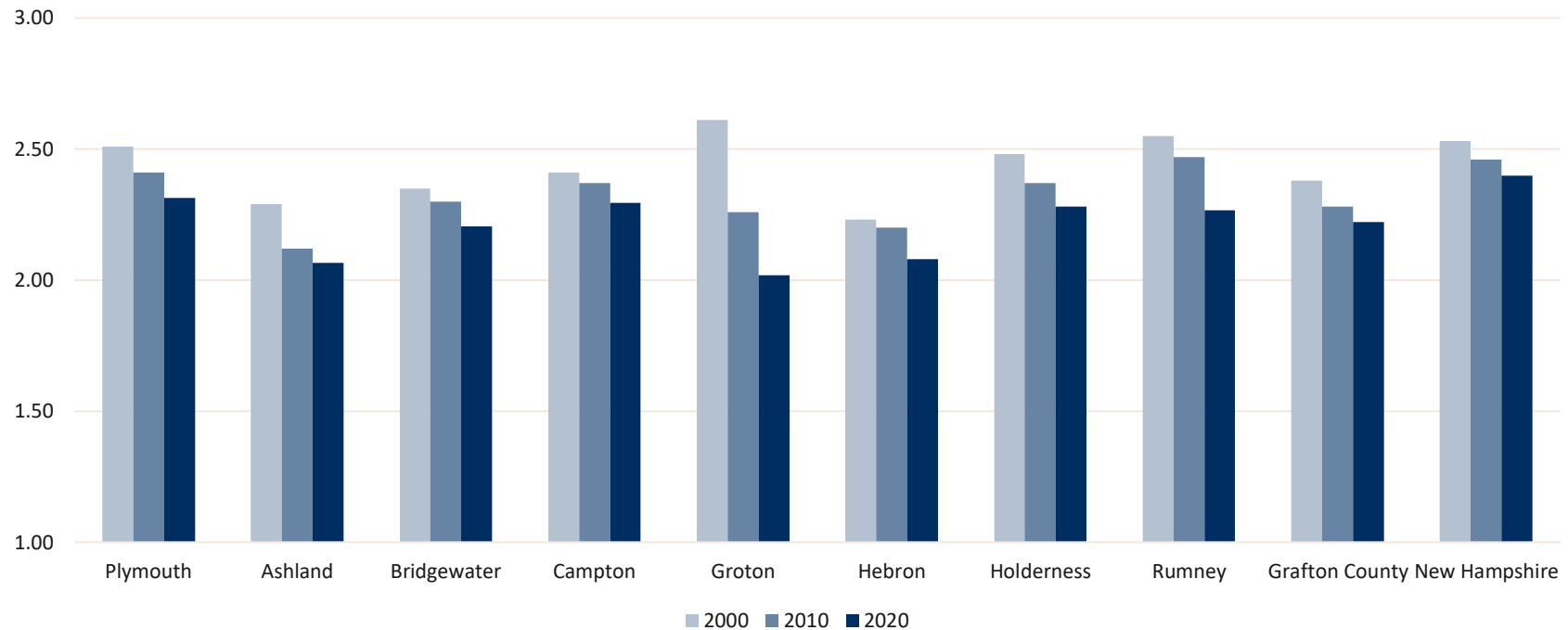
⁶ U.S. Census Bureau, 2020 Decennial Census, Table H14

HOUSEHOLD SIZE

Household sizes nationwide have been on the decline, with the average household size steadily decreasing from 3.11 to 2.55 between 1970 and 2020.⁷ Plymouth and its surrounding communities have followed this trend, as have Grafton County and the state. Changes in household size can affect a community's housing needs as the number of households (and therefore need for housing units) will grow at a faster rate than the population.

Figure 3. Average Household Sizes, 2000-2020

Source: U.S. Census Bureau, Decennial Census 2000, 2010, 2020



⁷ U.S. Census Bureau; 1970, 1980, 1990, 2000, 2010, and 2020 Decennial Census

Population & Householder Age

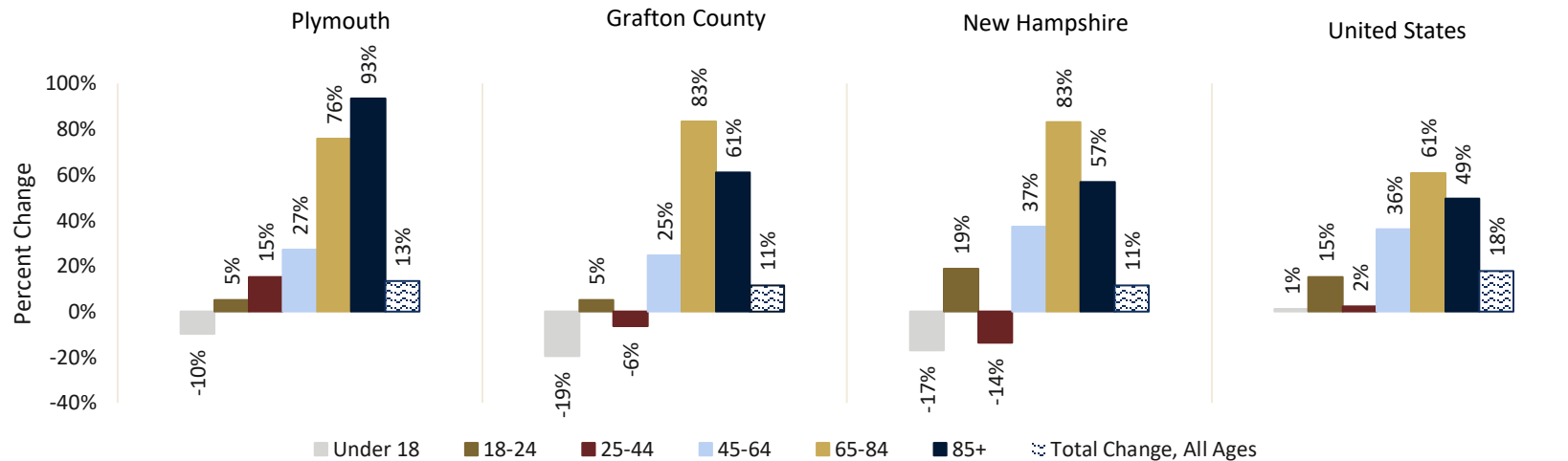
The national trend toward an aging population is reflected in New Hampshire, with upper age cohorts seeing more significant growth between 2000 and 2020 than younger cohorts across all geographies in Figure 4.⁸ However, unlike the nation, the six New England states have collectively seen a 12 percent *decrease* in the population under 18; New Hampshire is among the highest decrease in this cohort among New England states, with a 17 percent drop.⁹ Grafton County has seen a 19 percent decrease in the population under 18 during this twenty-year period, and Plymouth and all of its surrounding communities have likewise seen a drop. These shifts potentially reflect two different but important housing needs — ensuring that

the housing stock can meet the needs of an aging population who may wish to downsize or move into more accessible housing, and also facilitating housing development to bring families into communities.

While the population age 18-24 has only increased 5 percent in Plymouth since 2000, this cohort is unsurprisingly the largest within Plymouth by a very large margin, especially when compared to the larger geographies included in Figure 5. Keeping some of these younger residents in Plymouth could be a key to counteracting the loss of the under-18 population as this cohort starts their own families.

Figure 4. Percent Change in Population by Age, 2000-2020

Source: US Census Bureau, Decennial Census 2000, 2020, Table P12



⁸ While the *percent* increase for the 65+ population is quite high, this is because the base numbers are low. For Census 2000, there were 458 adults 65+ counted in Plymouth compared to 813 in 2020.

⁹ U.S. Census Bureau; 2020 Decennial Census, Table DPI; 2000 Decennial Census, Table P12. Each state saw a drop in the under 18 cohort.

Figure 5. Population by Age, 2000-2020

Source: US Census Bureau, Decennial Census 2000, 2010, 2020, Table P12

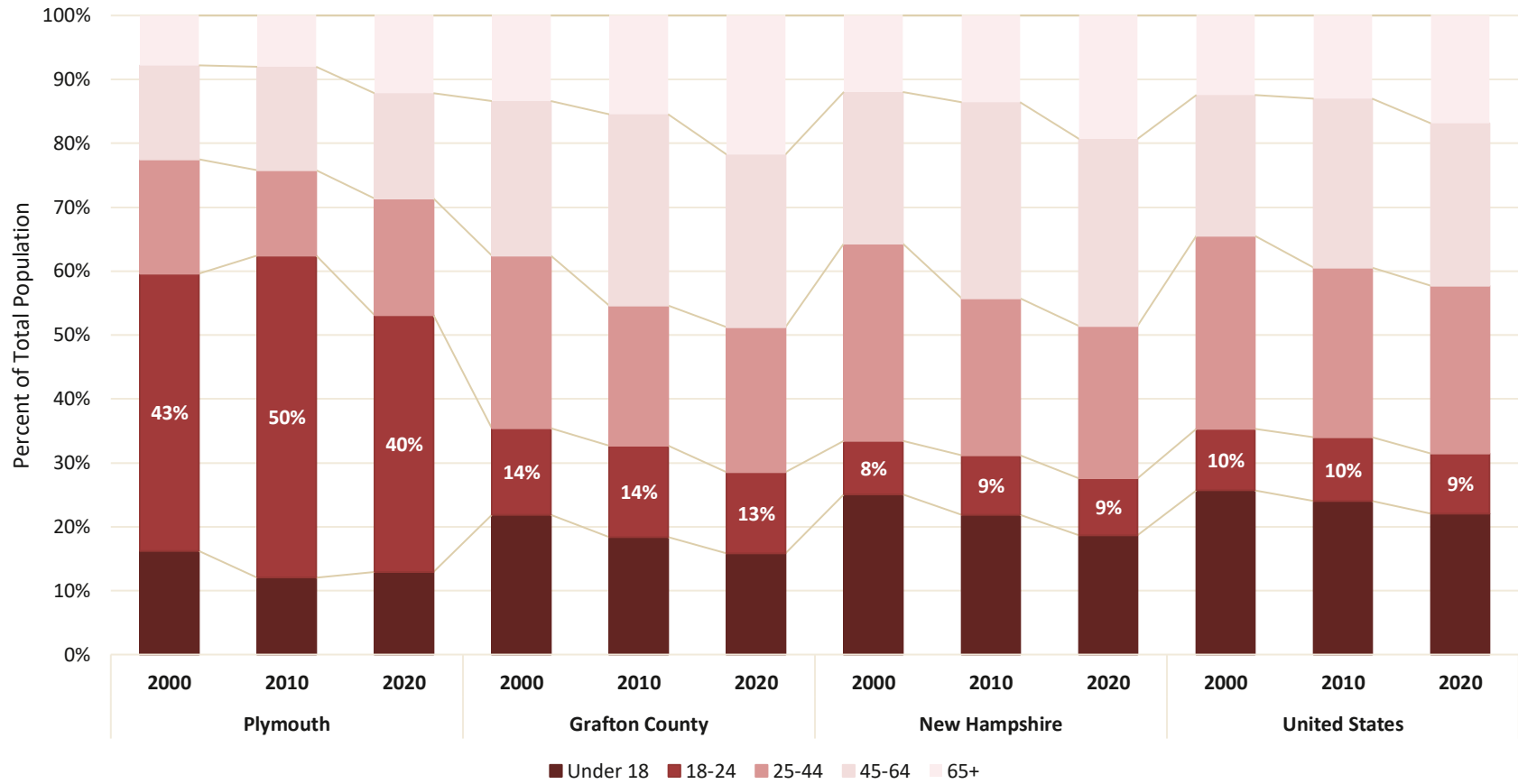
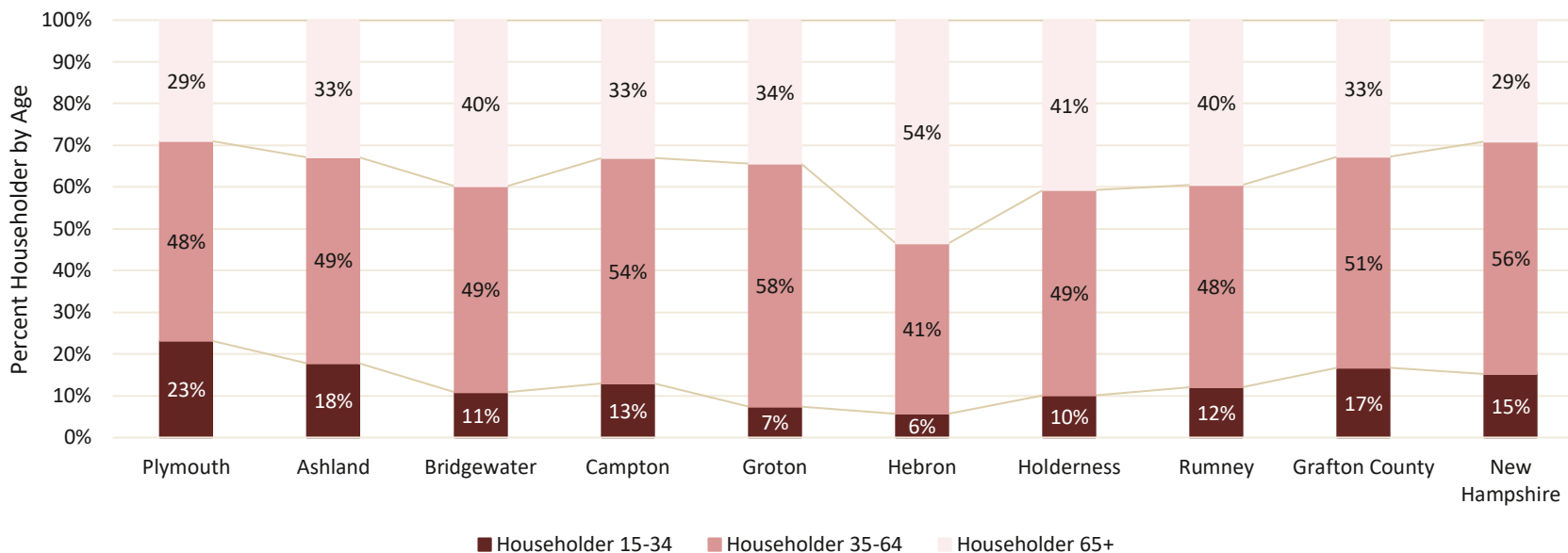


Figure 6. Households by Age of Householder

Source: US Census Bureau, Decennial Census 2020, Table H14



Because over 2,000 students living on campus at PSU are counted as resident members of Plymouth’s “group quarters” population, the count of 18–24-year-olds in Plymouth is very high. For this reason, looking at *households* rather than population can provide additional insight because the data does not include group quarters residents. Household data from the census is often based on a “householder,” so the age data presented in Figure 6 is based on the householder’s age rather than every member of the household. (See “Population & Household Terms” box for definition of “householder.”)

While Plymouth still has a higher share of younger householders than its neighbors, the difference is less staggering than when looking at total population. Nonetheless, this higher figure is likely attributed to students who live off campus; nearly half (47 percent) of Plymouth households with a householder 15-34 are classified as *renter non-family households not living alone* – e.g., roommates renting an apartment together. Comparatively, for Grafton County only 21 percent of householders 15-34 are renter nonfamily households not living alone, and 16 percent for the state.¹⁰ In Plymouth, nearly a fifth (18 percent) of *all* households are non-family with a householder

¹⁰ U.S. Census Bureau, 2020 Decennial Census, Table H14

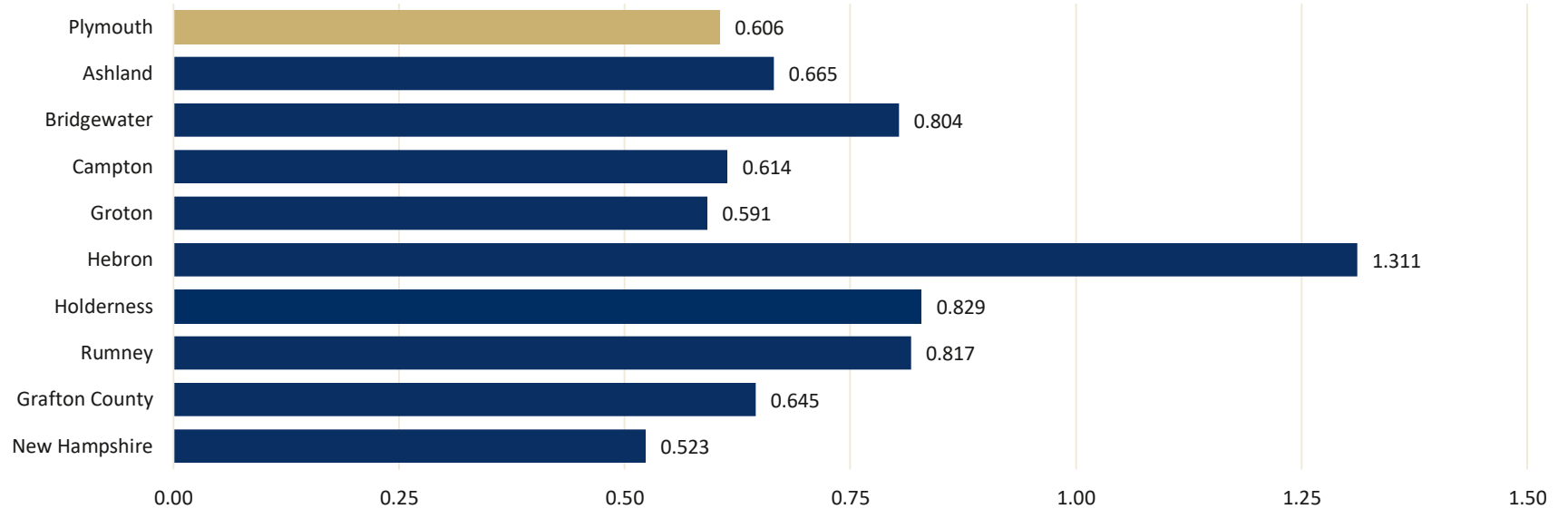
ages 18-35, which is significantly higher than all surrounding communities (6 percent together) and the state (7 percent).¹¹

The relationship between householders 65+ and 35-64 gives a sense of how Plymouth compares to its neighbors outside of the expectedly

higher share of younger households. The ratio of 65+ householders to 35-64 householders in Plymouth is 0.606, which means for every ten householders age 35-64, there are approximately 6 householders over 65. This is in line with most adjacent communities, and between the county and state ratio, as shown in Figure 7.

Figure 7. Ratio of Householders 65+ to Householders 35-64

Source: US Census Bureau, Decennial Census 2020, Table H14



¹¹ Ibid.

Race and Ethnicity

The northern New England states are among the least racially and ethnically diverse states in the country.¹² About 13 percent of Plymouth’s population belongs to a racial or ethnic minority, which includes Hispanic residents of all races and non-Hispanic residents of all races except White. This is in line with New Hampshire’s figure of

13 percent, making New Hampshire somewhat more diverse than its northern New England neighbors (Vermont, 11 percent; Maine, 10 percent). Table 3 compares the racial and ethnic breakdown of Plymouth’s total population with PSU’s student population and shows that PSU’s demographics roughly reflect the town.

Table 3. Race and Ethnicity of Plymouth Residents and PSU Students

	Total Population	PSU Population
HISPANIC, All Races	4%	4%
NON-HISPANIC	96%	96%
White	87%	81%
African American or Black	1%	3%
American Indian and Alaska Native	0%	0%
Asian	3%	2%
Native Hawaiian and Other Pacific Islander	0%	0%
Other	1%	6%
Two or More Races	5%	3%

Sources: 2020 Decennial Census, Table DP1; PSU Common Data Set, 2020-2021 Academic Year

¹² The states with the lowest percentage of minority residents (Hispanic residents of all races and non-Hispanic residents of all races other than White) are Maine

(10%), West Virginia (11%), Vermont (11%), and New Hampshire (13%), per the 2020 Decennial Census, Table DP1.

Education

Residents often cite the quality of the K-12 public schools as a reason families move to Plymouth. Plymouth Elementary School (PES) and Plymouth Regional High School (PRHS) are part of the Pemi-Baker Regional School District, which includes a total of eight area public schools. In 2022, PES and PRHS outperformed the state on the New Hampshire Statewide Assessment System (NH SAS), a general statewide assessment for English Language Arts (ELA), math, and science. In addition, Plymouth Regional High School had lower dropout rates over the last five years than the state, with three of those five years having rates of 0.0%. In all but one of the last five years from 2018-2022, PRHS students were more likely to enroll in a 2- or 4-year higher education institution compared to the state.¹³ In addition to PES and PRHS, the Mountain Village Charter School is also located in Plymouth and serves approximately 100 students.¹⁴ While these students are not all local, the school has educated students from over twenty communities including Plymouth.¹⁵

An estimated 17 percent of students ages 5-17 in Plymouth attend private school, a figure significantly higher than Grafton County (8 percent) and the state (11 percent). This may be due to the presence of several private schools in Plymouth including:

- Holderness School, a private boarding school with approximately 300 students grades 9-12;

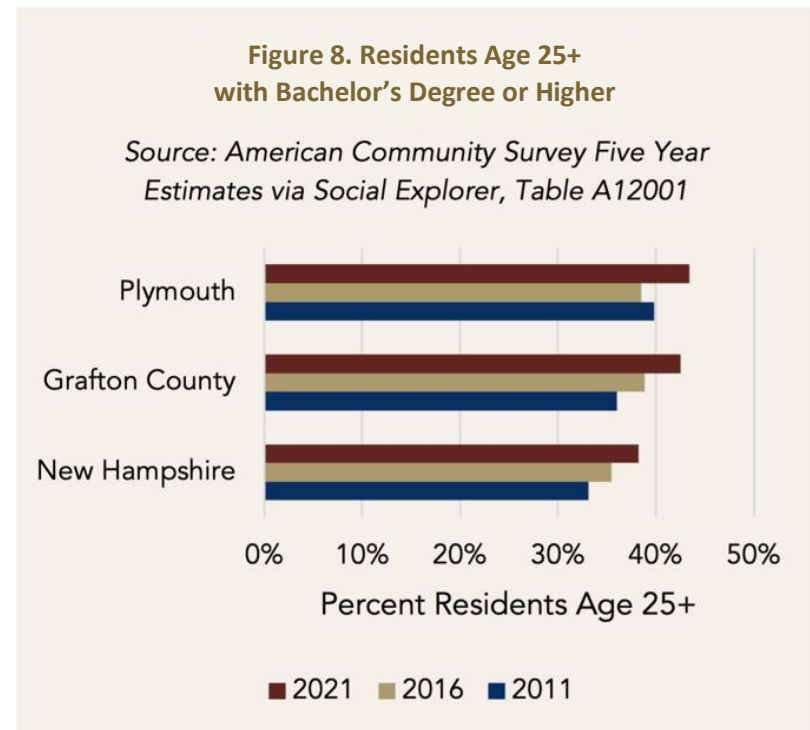
¹³ New Hampshire Department of Education iReport for Plymouth Elementary School and Plymouth Regional High School; 2018, 2019, 2020, 2021, and 2022

¹⁴ Mountain Village Charter School, *Financial Statements July 31, 2021 and Independent Auditors Report*, p.6

¹⁵ Mountain Village Charter School, "Mountain Village Charter School FAQs." Accessed August 11, 2023 at <https://www.mountainvillagecharterschool.org/faq>.

- Cavalry Christian School, a ministry of the Cavalry Independent Baptist Church in Plymouth serving students K-12; and
- Mount Prospect Academy, an organization with youth behavioral health services and academics throughout northern New England; MSA has an academic campus and residential treatment program in Plymouth serving grades 5-12.¹⁶

For the adult population age 25 or older, Plymouth tends to have a higher percentage of residents who have earned a bachelor's degree or higher than Grafton County and the state (Figure 8).



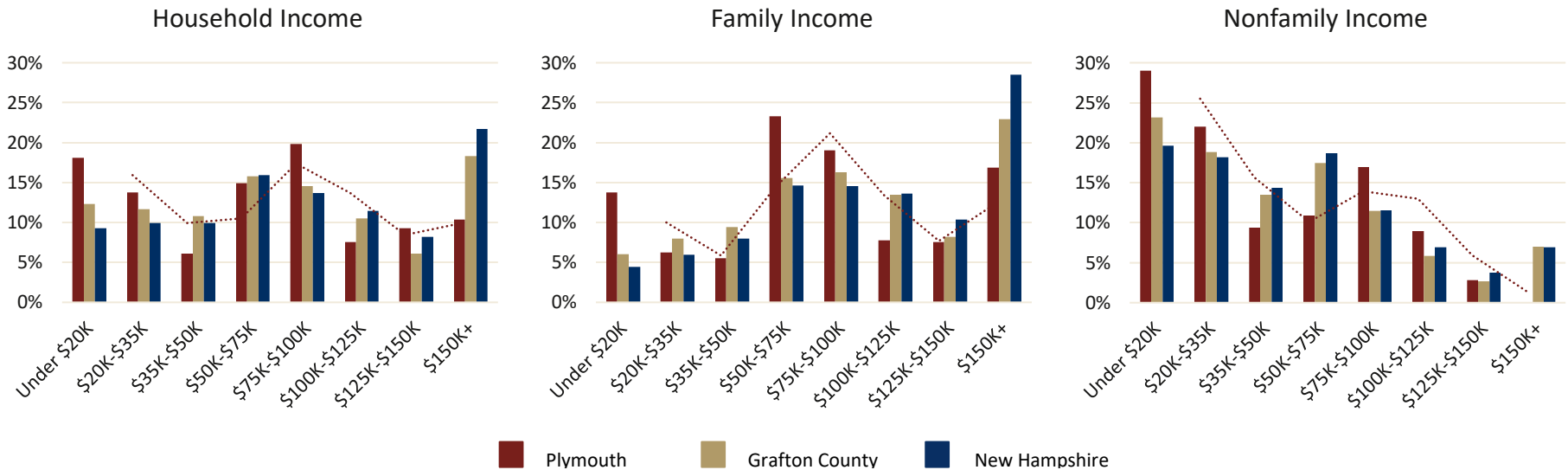
Income

Because a significant share of Plymouth’s households consists of PSU students living off campus, household income data may be skewed lower for the community compared to neighboring towns, the county, and the state. For this reason, looking at *family* income versus *nonfamily* income can provide more understanding of the community’s level of wealth compared to other geographies. Figure 9 shows an estimated breakdown of household, family, and

nonfamily incomes for Plymouth, Grafton County, and New Hampshire.¹⁷ In all three household categories, Plymouth has a *higher* share of households earning less than \$35,000 a year and a *lower* share of households earning over \$100,000 than the county and state. This means that the presence of PSU student households is not the sole reason for Plymouth’s somewhat lower incomes as compared to larger geographies.

Figure 9. 2021 Household, Family, and Nonfamily Incomes

Sources: ACS Five-Year Estimates, 2016-2021, Tables B19013, B19113, B19201



¹⁷ Total household count consists of family and nonfamily households.

In terms of median incomes for the surrounding communities, Plymouth does not have the *lowest* level in any category (household, family, and nonfamily). However, Ashland and Plymouth are the only towns among the lowest three communities for median household, median family, and median nonfamily incomes. Table 4 also includes

a ratio of family to nonfamily incomes, and Plymouth has one of the highest discrepancies between the two categories; with a ratio of 2.27, family households in Plymouth earn more than twice as much as nonfamily households.

Table 4. 2021 Median Incomes for Plymouth and Surrounding Communities

	Median Household Income	Median Family Income	Median Nonfamily Household Income	Ratio of Median Family to Nonfamily Incomes
Ashland	\$48,509	\$62,917	\$32,500	1.94
Bridgewater	\$73,158	\$90,288	\$48,490	1.86
Campton	\$73,936	\$101,402	\$43,500	2.33
Groton	\$69,167	\$67,396	\$40,750	1.65
Hebron	\$79,861	\$100,833	\$50,625	1.99
Holderness	\$78,750	\$115,333	\$46,439	2.48
Plymouth	\$67,367	\$76,211	\$33,571	2.27
Rumney	\$62,917	\$85,781	\$40,735	2.11

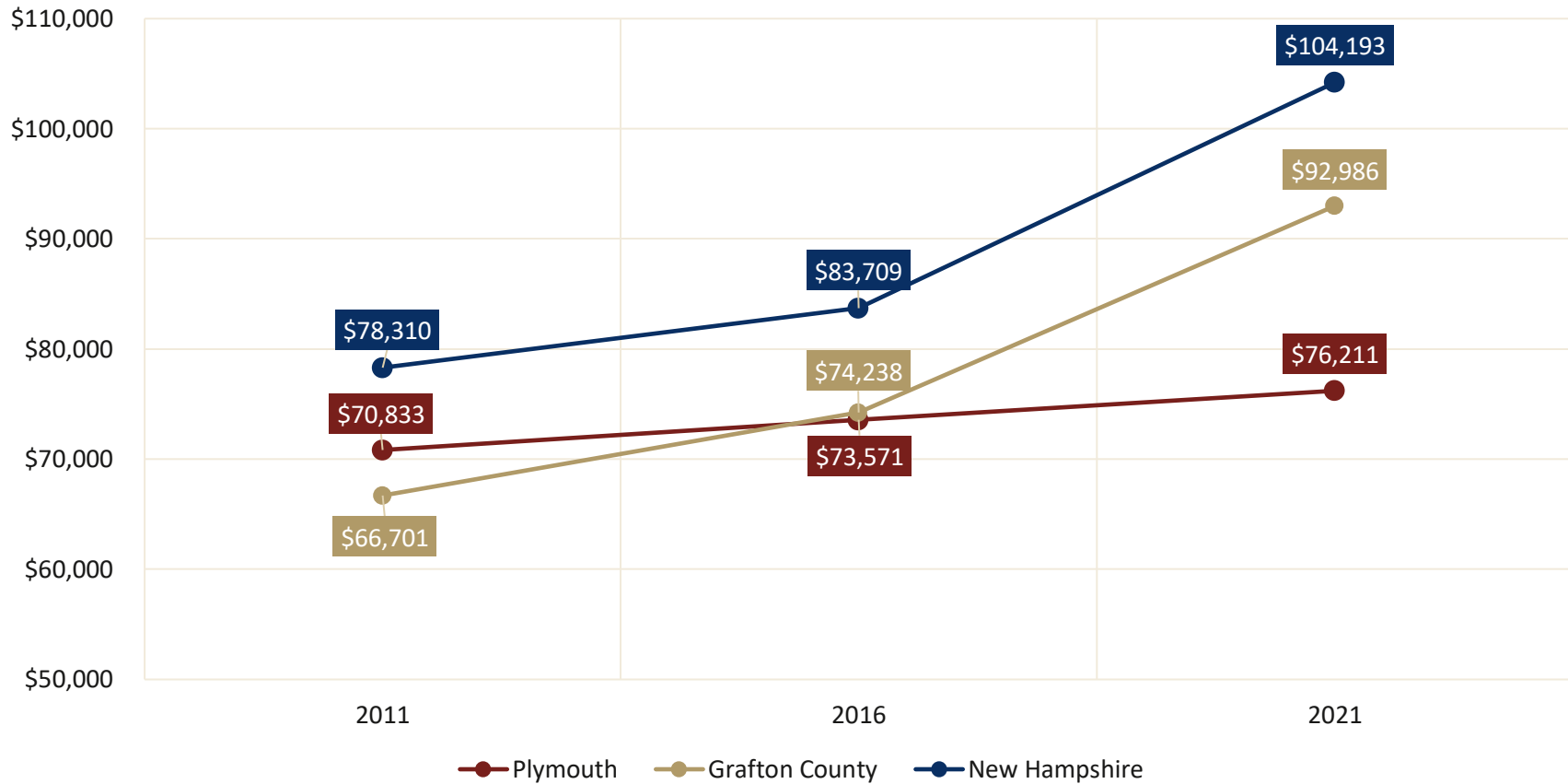
Sources: ACS Five-Year Estimates, 2016-2021, Tables B19013, B19113, B19201

Despite family incomes being significantly higher than nonfamily incomes in Plymouth and several neighboring communities, Plymouth’s median family income has grown more slowly than the county and the state. Figure 10 illustrates that over the ten-year

period from 2011-2021, Grafton County’s median family income rose an estimated \$26,285 (a 39 percent increase) and New Hampshire increased \$25,883 for the state (up 33 percent); Plymouth, meanwhile, only increased an estimated \$5,378 (8 percent).

Figure 10. Change in Median Family Incomes, 2011-2021

Source: ACS Five-Year Estimates, 2006-11, 2011-16, 2016-21, Table B19113



INCOME LEVEL BY HOUSEHOLD TYPE

Every two years, the U.S. Department of Housing and Urban Development (HUD) publishes data tables that show where a community's households fall within the major income cohorts used by policy analysts to identify potential housing problems. Known as the Comprehensive Housing Affordability Strategy (CHAS) data, the tables can help local officials identify the most critical community needs in terms of housing affordability, housing suitability (for the size of the household), and housing conditions (e.g., code, health, lead paint, and other concerns). Table 5 reports the data for Plymouth. Note that Table 5 divides households and families into subgroups. The terms in Table 5 have the following meanings:

- HUD Area Median Family Income (HAMFI) is the median family income calculated by the U.S. Department of Housing and Urban Development (HUD) for each jurisdiction to determine Fair Market Rents (FMRs) and income limits for HUD programs.
- *Elderly Family* is a household with two related people where one or both are 62 or over.
- *Small Family* is a household either with two related people where neither are 62 or over, or a family household with three or four people regardless of age.

- *Large Family* has five or more household members.
- *Elderly Non-Family* is often a single householder 62 or over but can also be older adult roommates sharing a home.
- *Other Household Type* is generally either a householder under age 62 living alone, or non-family living together as roommates.

In Plymouth, small families are the most common household type, representing 35 percent of all Plymouth households, 28 percent of owner households, and 46 percent of renter households. Notably, small families are also among the more vulnerable household types in Plymouth, with an estimated 86 percent of small family renter households either extremely low income or very low income. "Other" household types are the second highest, representing 19 percent of Plymouth households. Elderly non-family renter households (often single older adults living alone) are also very likely to have very limited financial resources, with 91 percent considered extremely low income or very low income. By contrast, elderly *family* households are more likely to own their home, and the majority of those homeowner elderly family households have incomes over 100 percent HAMFI.

Table 5. Household Type by Income Level for Plymouth Households						
TOTAL HOUSEHOLDS						
Household Type		Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household Type
Percent of All Households		18%	35%	10%	19%	19%
Income	Up to 30% HAMFI	25%	25%	0%	25%	23%
	>30% to 50% HAMFI	5%	15%	0%	37%	5%
	>50% to 80% HAMFI	29%	10%	16%	6%	15%
	>80% to 100% HAMFI	0%	14%	34%	10%	12%
	>100% HAMFI	40%	36%	50%	22%	44%
OWNER HOUSEHOLDS						
Household Type		Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household Type
Percent of Owner Households		20%	28%	16%	12%	23%
Income	Up to 30% HAMFI	0%	0%	0%	9%	30%
	>30% to 50% HAMFI	7%	0%	0%	12%	6%
	>50% to 80% HAMFI	39%	12%	16%	15%	0%
	>80% to 100% HAMFI	0%	27%	34%	12%	16%
	>100% HAMFI	54%	61%	50%	52%	48%
RENTER HOUSEHOLDS						
Household Type		Elderly Family	Small Family	Large Family	Elderly Non-Family	Other Household Type
Percent of Renter Households		13%	46%	0%	30%	11%
Income	Up to 30% HAMFI	100%	53%	--	37%	0%
	>30% to 50% HAMFI	0%	31%	--	54%	0%
	>50% to 80% HAMFI	0%	7%	--	0%	71%
	>80% to 100% HAMFI	0%	0%	--	9%	0%
	>100% HAMFI	0%	9%	--	0%	29%

POVERTY

In 2021 compared to 2011, Plymouth had a higher estimated percentage of families living in poverty. The addition of twenty-four units of subsidized family housing in 2012 may contribute to this increase but is unlikely to be the only factor. Of the family households living in poverty in Plymouth, an estimated 82 percent are single parent, male householder families.¹⁸ The overall percentage of households (both family and nonfamily) with incomes below poverty level dropped slightly in Plymouth and the state during this period. Table 6 provides a breakdown of estimated households living in poverty in 2011 and 2021 for Plymouth, Grafton County, and the state. The only commonality across all three geographies is that the percentage of nonfamily households with incomes below the poverty level has decreased.



HOUSING TERMINOLOGY

Poverty: Each year the the Census Bureau determines **poverty thresholds** based on the number of people in a household and whether a household includes a householder over age 65 or children under 18. This measure is to determine how much of the population is living in poverty. For purposes of determining eligibility for various federal programs, resources, the U.S. Department of Health and Human Services (HHS) then produces a simplified version, known as “**poverty guidelines.**”

Table 6. Households with Incomes Below Poverty Level

	Plymouth		Grafton County		New Hampshire	
	2011	2021	2011	2021	2011	2021
% Family households with incomes below poverty	4.1%	13.8%	5.4%	6.4%	5.2%	4.7%
% Nonfamily households with incomes below poverty	31.6%	23.3%	17.2%	16.4%	15.1%	13.6%
% All households with incomes below poverty	18.8%	17.4%	9.7%	10.3%	8.4%	7.8%

Source: ACS Five-Year Estimates, 2006-11 and 2016-21, Table B17017

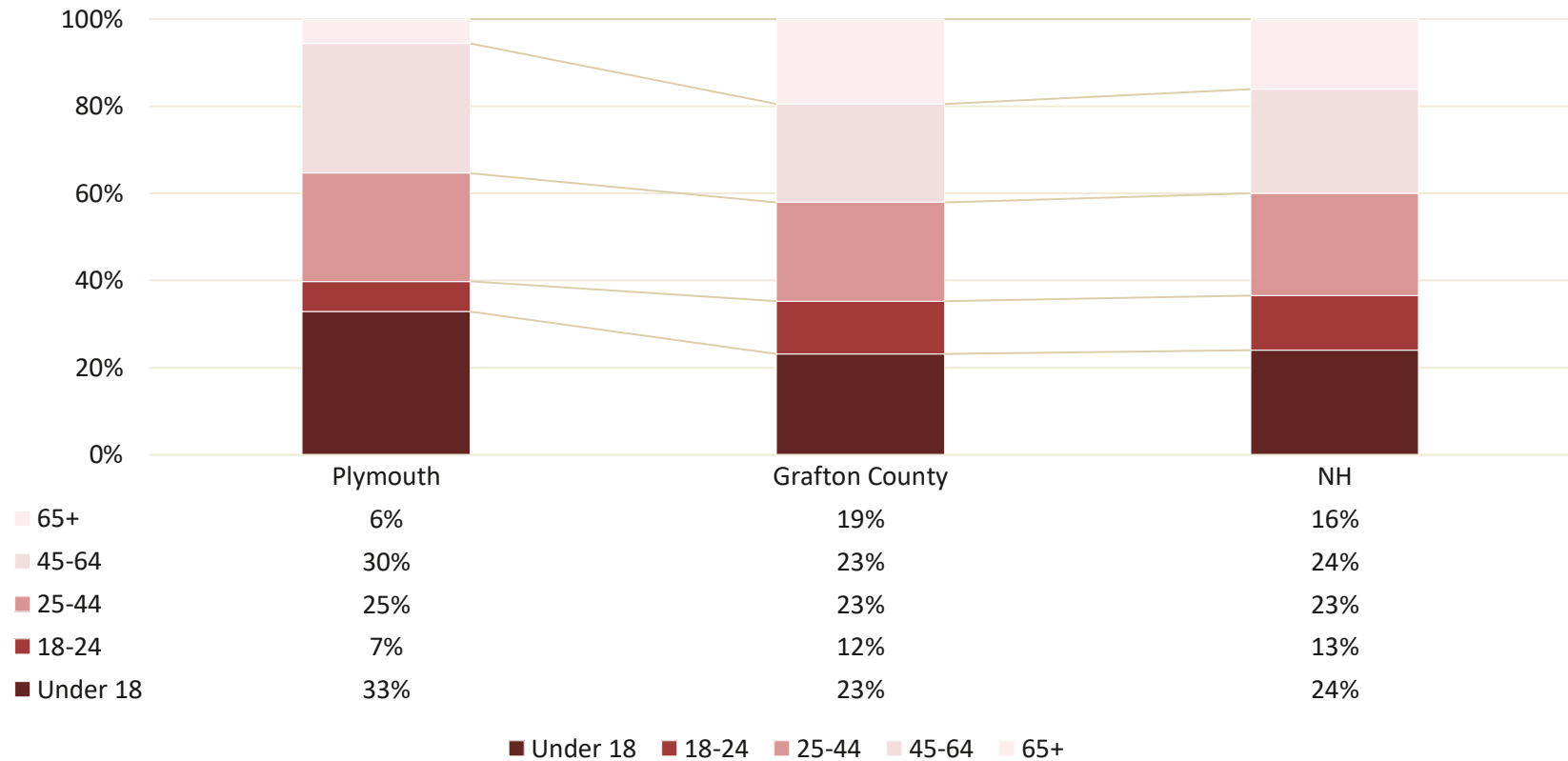
¹⁸ U.S. Census Bureau, ACS Five-Year Estimates, 2016-2021, Table I7031

Of the 13 percent of Plymouth’s population living below poverty, an estimated 33 percent are under 18, which makes sense considering the increase of family households with incomes below poverty. Comparatively, in both Grafton County and New Hampshire, nearly a

quarter of those living in poverty are under 18 (23 and 24 percent, respectively). Across all three geographies, the population age 45-64 is among the highest percentage of those living in poverty, particularly in Plymouth (Figure 11).

Figure 11. Population Living Below Poverty Level by Age

Source: ACS 5-Year Estimates, 2016-2021, Table B17001



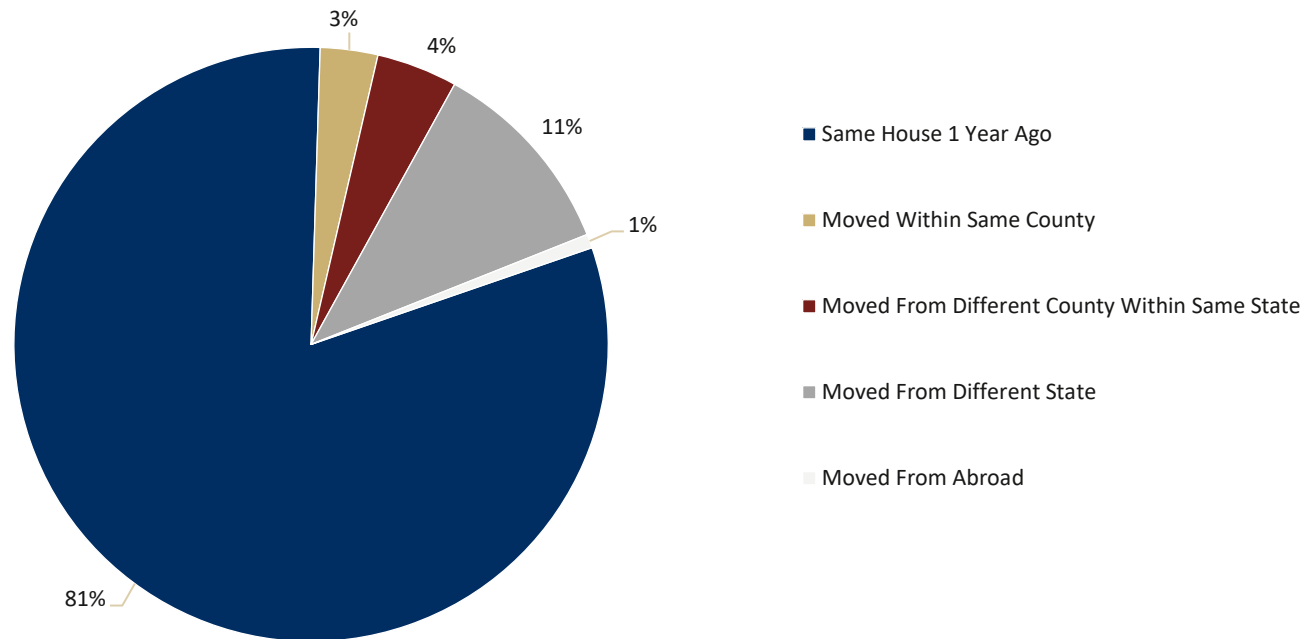
Geographic Mobility

Plymouth residents are more likely to have moved to the community recently compared to residents of many other towns. Eighty-one percent of Plymouth residents live in the same house as they did one year ago, whereas this figure increases to 85 percent for Grafton County and 87 percent for New Hampshire. The median ages for

those who moved to Plymouth within the previous year from within Grafton County (age 21), from another county within New Hampshire (age 19), and from a different state (age 19) are generally lower than the surrounding communities due to Plymouth's student population.

Figure 12. Geographic Mobility for Plymouth Residents

Source: ACS 5-Year Estimates, 2016-2021, Table B07001



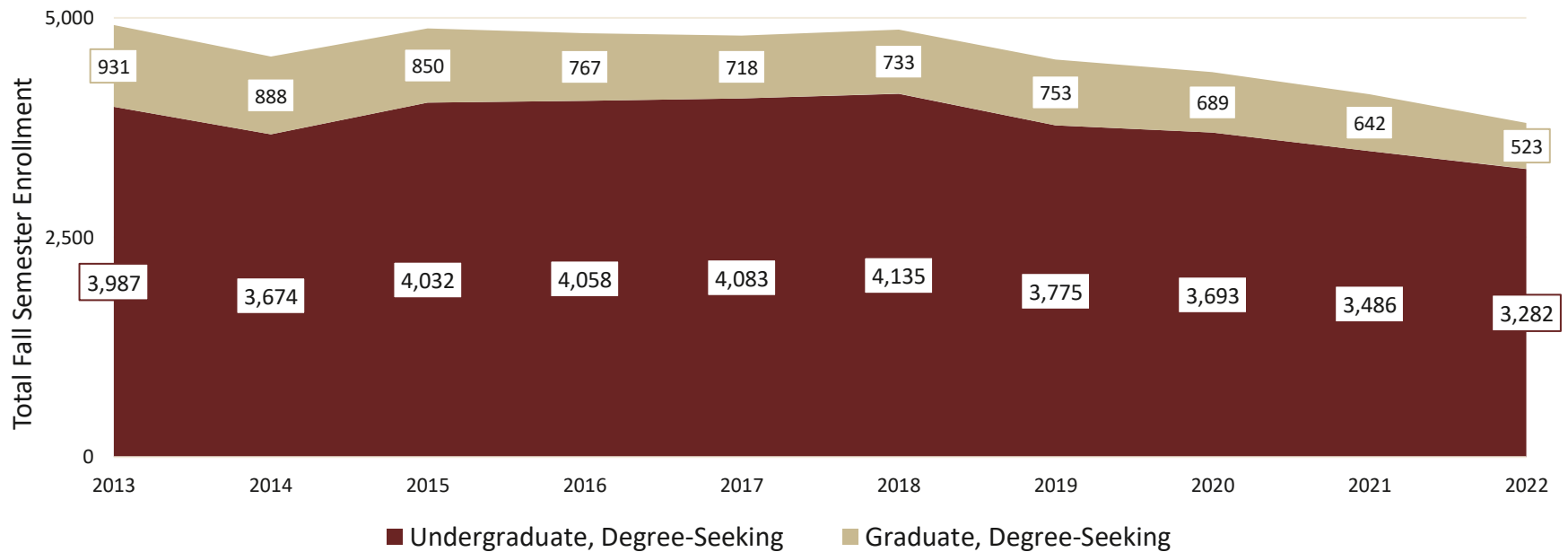
¹⁹ U.S. Census Bureau, ACS Five-Year Estimates, 2016-2021, Table B07002. Of all surrounding communities, only Plymouth has a recorded median age for those moving from abroad within the last year (17).

While Plymouth’s share of residents who have recently moved to town is higher than many communities, earlier data shows even greater resident mobility in the past; an estimated 68 percent of residents in 2011 and 66 percent in 2016 lived in the same house as the previous year compared to 81 percent in 2021.²⁰ Because the American Community Survey is based on a rolling average of data compiled over the previous five years, it is possible that this decrease

in mobility is partly due to PSU’s declining enrollment. In the period from Fall 2013 to Fall 2022, degree-seeking undergraduate enrollment decreased by 705 and graduate enrollment by 408, for a total loss of 1,133 degree-seeking students (Figure 13).²¹ Presumably, if the student population is historically a large driver for population mobility, as that population decreases, so will the mobility of Plymouth’s residents.

Figure 13. Plymouth State University Enrollment Trends, 2013-2022

Source: PSU Office of Institutional Effectiveness, Undergraduate and Graduate Enrollment Dashboard



²⁰ U.S. Census Bureau, ACS Five-Year Estimates, 2016-2021, Table B07001

²¹ While Figure 13 (below) includes both students living in Plymouth (either in dormitories or off-campus apartments), it also includes those commuting from other communities. Thus, while the drop in enrollment contributes to Plymouth’s decrease in population, not all 1,133 students would have necessarily lived in Plymouth.

Special Populations

The Whole Village Family Resource Center on Highland Street provides many services for vulnerable populations. Part of the Granite United Way, the center offers short-term case management and houses over a dozen social service providers including mental health counselors, a Head Start childcare center, services for those recovering from substance use disorders, and Lakes Region Community Services (LRCS).²² The LRCS provides support for individuals living with developmental disabilities or acquired brain disorders.²³

DISABILITIES

Plymouth has a larger percentage of residents over age 5 with a disability than Grafton County, as well as higher percentages of several specific disabilities – cognitive, ambulatory, and self-care difficulties. While this data set is not available for 2011, in 2016, Plymouth had a lower percentage of residents over age 5 with a disability than the larger comparison geographies.

Table 7. Population over Age 5 with Disability by Type

	Plymouth	Grafton County	New Hampshire	United States
With A Hearing Difficulty	2.6%	4.8%	4.1%	3.7%
With A Vision Difficulty	1.8%	2.2%	2.0%	2.5%
With A Cognitive Difficulty	11.4%	6.0%	5.3%	5.1%
With An Ambulatory Difficulty	9.1%	5.9%	5.9%	5.9%
With A Self-Care Difficulty	5.1%	2.8%	2.1%	2.6%
With A Disability	19.1%	13.9%	13.3%	13.4%

Sources: ACS Five-Year Estimates, 2016-2021, B18101, B18102, B18103, B18104, B18105, B18106

²² WelcomeFamiliesNH, “Whole Village Family Resource Center.” Accessed on June 15, 2023 at <https://welcomefamiliesnh.com/resources/whole-village-family-resource-center/>.

²³ Lakes Region Community Services, “About Lakes Region Community Services.” Accessed on June 15, 2023 at <https://www.lrcs.org/about-lrcs/>.

Table 8. Percent Below Poverty by Disability Status

	Plymouth	Grafton County	New Hampshire	United States
Below Poverty With Disability	22.4%	18.8%	15.5%	20.1%
Below Poverty Without Disability	10.6%	7.9%	6.2%	11.6%

Source: ACS Five-Year Estimates, 2016-2021, C18130

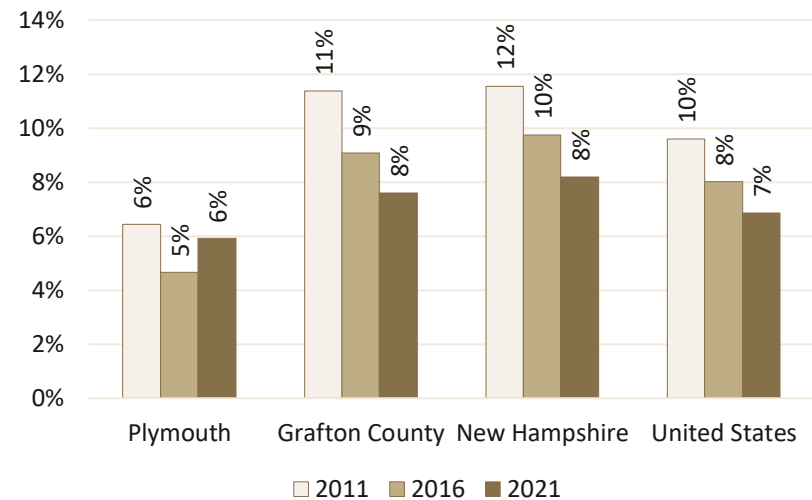
VETERANS

Nation-wide, the veteran percentage of the civilian population over 18 is on the decline, a result of the decreasing enlistment numbers for the armed forces since the late 1980s.²⁴ In Plymouth, there has been a slight increase in the veteran population between 2016 and 2021 (Figure 14), which corresponds with a greater percentage of veterans with incomes below the poverty level.

In the larger comparison areas (Grafton County, New Hampshire, and the United States), veterans are less likely to have incomes below the poverty level than the general population over 18. However, in Plymouth, this is not the case, as an estimated 55 percent of the town’s veterans have incomes below poverty compared to 7 percent for the entire population over 18.²⁵ While this data point is not available for 2011, in 2016, 4.3 percent of Plymouth’s veterans had incomes below the poverty level — a figure much more in line with the county, state, and nation. This may be a data anomaly due to the very small sample size for Plymouth (an estimated 254 veterans

Figure 14. Veteran Status for the Civilian Population Age 18 and Over

Source: ACS 5-Year Estimates, Table B21001



²⁴ Office of the Secretary of Defense, Defense Manpower Data Center (DMDc), “Historical Reports” via USA Facts, “Defense.” Accessed on June 15, 2023 at <https://usafacts.org/state-of-the-union/defense/> and <https://dwp.dmdc.osd.mil/dwp/app/dod-data-reports/workforce-reports/>.

²⁵ U.S. Census Bureau, ACS Five-Year Estimates, 2016-2021, Table C21007. This figure (7.2 percent) is lower than the 13 percent of residents living in poverty described above because the latter figure was based upon the whole population, including children, whereas the former is based upon the civilian population over 18 only.

in 2016 and 332 in 2021), but it also may be *partially* due to newer resources available in Plymouth for homeless veterans, including twenty-five units of supportive housing at Boulder Point. These units for homeless veterans opened in 2019 and are supported in part by the US Department of Housing and Urban Development’s Veterans Affairs Supportive Housing voucher program (HUD-VASH). The facility also includes five two-bedroom units for income-eligible households, with a preference for veterans and their families.²⁶

HOMELESS

The Bridge House homeless shelter and Whole Village Family Resource Center are located on the same campus on Highland Street. The Bridge House has over twenty beds for single adults, veterans, and families.²⁷ While these households may originally be coming from elsewhere in New Hampshire, for census-reporting purposes, they count towards Plymouth’s resident “group quarters” population if they are at the shelter at the time of the Census. In addition to shelter, Bridge House provides case management and other services to its guests. These numbers account for homeless individuals housed in officially sanctioned beds and likely do not account for those in other unhoused situations. Plymouth Police Department observed an increase in unsheltered homeless individuals when COVID relief funds no longer were available to provide temporary shelter in area hotels.²⁸ The Town’s Welfare Department added that they have assisted unsheltered homeless individuals and families living in vehicles or in tents and provide resources including meals, showers, and other necessities.²⁹

²⁶ Harbor Care, “Boulder Point Veterans Housing.” Accessed on June 22, 2023 at <https://www.harborcarenh.org/boulder-point-veterans-housing>.

²⁷ Bridge House, “About Us.” Accessed on June 22, 2023 at <https://tbhshelter.org>.

²⁸ Interviews with Plymouth Police Department, May 16, 2023 and August 23, 2023.

²⁹ Email with Town of Plymouth Welfare Department, August 25, 2023.

Economic Conditions

Labor Force Characteristics

A community's **labor force** is defined as all residents 16 and older who are either employed or unemployed and actively looking for work. Members of Plymouth's labor force *live* in Plymouth but may work elsewhere. Labor force characteristics reflect a community's level of household wealth, which is a large driver of local economic conditions. According to 2017-2021 ACS estimates, Plymouth's labor force consists of an estimated 3,449 residents out of the population age 16 and older (5,714) for a labor force participation rate of 60.4 percent, slightly lower than the county (61.5 percent) and more notably lower than the state (67.2 percent).³⁰ Plymouth's lower labor force participation rate makes sense because a large portion of the community's residents 16 and older are PSU students who may not be actively looking for work due to their educational commitments, thus lowering the labor force count.



HOUSING TERMINOLOGY

Labor Force Participation Rate: The labor force participation rate is calculated by taking the labor force of a geography (i.e., residents aged 16 and over who are employed or unemployed and looking for work) and dividing by the *total* number of residents over age 16. A lower labor force participation rate means there are more residents over age 16 who are unemployed and **not** looking for work, perhaps because they have retired, have a disability that prevents them from working, are a stay-at-home parent by choice, or are a full-time student not looking for work. The labor force participation rate should not be confused with the unemployment rate, which is based upon those in the labor force who are not working.

³⁰ US Census Bureau, American Community Survey 5-Year Estimates 2017-2021, Table B23025

LEADING INDUSTRIES

Educational Services, Health Care and Social Assistance, and Retail Trade are the most common industries in which Plymouth’s employed residents work, not including those who are self-employed. While Table 9 lists the leading industries for Plymouth residents working wage/salary jobs, Table 10 below discusses the self-employed population.

EARNINGS

Among Plymouth’s resident working population (not including those who are self-employed), a smaller portion of residents earn more than \$3,333 per month (43 percent) compared to the county (51 percent) and the state (55 percent). While this 2020 data may be skewed by the impacts of the COVID-19 pandemic, data from the previous year show a similar difference between the geographies; in 2019, 37 percent of Plymouth working residents earned more than \$3,333 per month compared to 48 percent for Grafton County and 53 percent for the state.

SELF-EMPLOYED POPULATION

While the above data in Table 9 do not include self-employed residents, the American Community Survey provides estimates of the industries in which people work by class of worker, including those who are self-employed. Table 10 displays the top three industries for the self-employed population in Plymouth, Grafton County, and New Hampshire. The top industries for the self-employed population in Grafton County and New Hampshire mirror each other, while Plymouth deviates from the patterns of these larger geographies. Agriculture is the second most common industry for Plymouth’s self-employed population, yet it does not make the top five for the county or state.

Table 9. Leading Industries for Plymouth Residents in Public & Private Wage/Salary Jobs

Educational Services	16.9%
Health Care and Social Assistance	16.2%
Retail Trade	12.3%
Accommodation and Food Services	11.1%
Manufacturing	7.4%

Source: U.S. Census Bureau, OnTheMap Home Area Profile Analysis, 2020

Figure 15. Job Counts by Monthly Earnings for Plymouth Residents

Source: U.S. Census Bureau, OnTheMap Home Area Profile Analysis, 2020

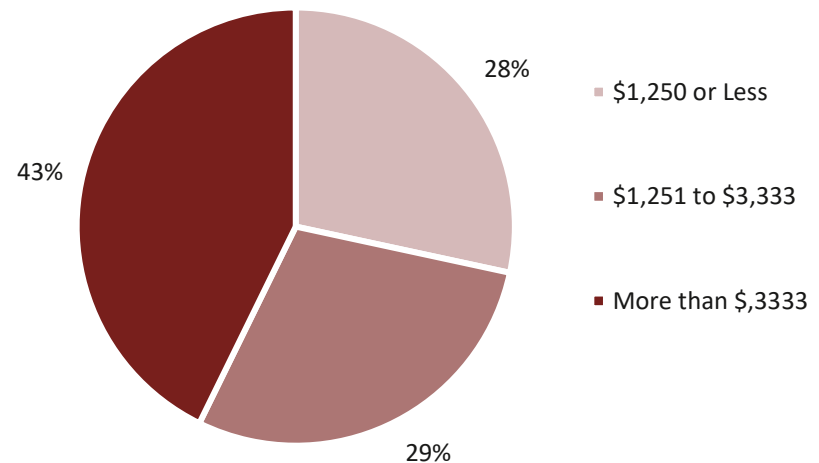


Table 10. Leading Industries for the Self-Employed Population

Plymouth		Grafton County		New Hampshire	
Industry	% of Self-Employed Population	Industry	% of Self-Employed Population	Industry	% of Self-Employed Population
Educational Services; Health Care; Social Assistance	46.0%	Construction	21.7%	Professional, Scientific, and Management; Administrative; Waste Management Services	22.5%
Agriculture	30.4%	Professional, Scientific, and Management; Administrative; Waste Management Services	18.5%	Construction	21.8%
Professional, Scientific, and Management; Administrative; Waste Management Services	14.9%	Other Services Except Public Administration	14.4%	Other Services Except Public Administration	11.7%

Source: US Census Bureau, American Community Survey 5-Year Estimates 2017-2021, Table B23025

UNEMPLOYMENT³¹

Steadily improving since an April 2020 high of 15.9 percent, New Hampshire’s 2022 unemployment rate was 2.5 percent. As of May 2023, New Hampshire had the lowest unemployment rate in the country at 1.5 percent.³² Table 11 displays the 2022 unemployment rates for Plymouth and surrounding communities, all of which were below the 2022 national unemployment rate of 3.5 percent.

³¹ Unemployment rates discussed in this section are not seasonally adjusted.

³² New Hampshire Employment Security, Economic and Labor Market Information Bureau, “Unemployment Rates for States in Rank Order,” May 2023. Sourced from U.S. Bureau of Labor Statistics data.

Table 11. 2022 Unemployment Rates for Plymouth and Surrounding Communities (Not Seasonally Adjusted)

Plymouth	2.6%	Groton	2.8%
Ashland	2.0%	Hebron	2.6%
Bridgewater	1.8%	Holderness	1.7%
Campton	2.1%	Rumney	2.6%

Source: New Hampshire Employment Security, Economic and Labor Market Information Bureau

Employment Base

A community’s **employment base** includes its wage and salary jobs. People counted in the employment base may or may not live in Plymouth, and the employment base does not include self-employed people. The overlap of a community’s labor force (*residents* over age 16 either working or looking for work) and its employment base (jobs within a community) can indicate a greater opportunity for residents to find suitable work near where they live. On the other hand, large disparities between the labor force and employment base can mean that there is greater economic inequity between the people who live in a community and those who work there. The industries of Plymouth’s employment base (Table 12) largely match those of its labor force (Table 9), one of several ways in which the labor force and employment base complement each other fairly well in Plymouth.

LEADING INDUSTRIES

The leading industries in Plymouth reflect many of the town’s well-known service-providing institutions, including Plymouth State University, Plymouth Elementary School and Plymouth Regional High School, the Holderness School and other private schools, Speare Memorial Hospital, Mid State Health, the Whole Village Family Resource Center, and the various commercial service-providing establishments along Main Street and Tenney Mountain Highway.

EARNINGS

New Hampshire Employment Security’s Economic and Labor Market Information Bureau provides annual averages of the number of business establishments, job counts, and weekly wages by private and public sector. Data for 2021 (the most recent year for which this data is available) indicates that most establishments in Plymouth are private-sector and have an average of fourteen wage or salary workers per establishment. Within the private sector, servicing-producing industries have a larger average employee count (fifteen per establishment) and lower weekly wages (\$825) compared to goods-producing industries (seven per establishment and \$1,043, respectively). There are an estimated eleven public sector establishments in Plymouth which on average employ more workers (108 per establishment) and provide higher weekly wages (\$1037) than the collective private sector (Table 13).

Table 12. Leading Industries for Workers in Public & Private Wage/Salary Jobs in Plymouth

Educational Services	26.0%
Health Care and Social Assistance	23.2%
Retail Trade	14.0%
Accommodation and Food Services	12.1%
Construction	4.0%

Source: U.S. Census Bureau, OnTheMap Work Area Profile Analysis, 2020

Table 13. 2021 Employment and Wage Data for Plymouth

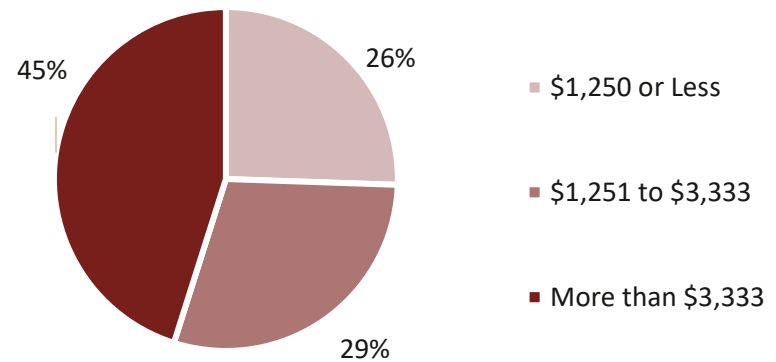
	# Establishments	# Jobs	Average Weekly Wages
PRIVATE JOBS	243	3,490	\$836.89
<i>Goods-Producing</i>	28	191	\$1,042.58
<i>Service-Producing</i>	215	3,299	\$824.99
PUBLIC JOBS	11	1,192	\$1037.27
<i>Federal</i>	1	10	\$1,276.63
<i>State</i>	4	857	\$1,024.48
<i>Local</i>	6	325	\$1,063.34
ALL JOBS	254	4682	\$887.93

Source: NH Employment Security, Economic and Labor Market Information Bureau, “2021 Average Employment and Wages, All Cities and Towns,” produced with data collected by Quarterly Census of Employment and Wages (QCEW) program

Forty-five percent of those working in Plymouth have monthly wages greater than \$3,333, slightly higher than the percentage for Plymouth residents (43 percent; see Figures 14 and 15). On the lower end, the share of Plymouth workers earning \$1,250 or less in their wage/salary jobs is lower (26 percent) than for Plymouth working residents (28 percent).

Figure 16. Job Counts by Monthly Earnings for Plymouth's Employment Base

Source: U.S. Census Bureau, OnTheMap Work Area Profile Analysis, 2020

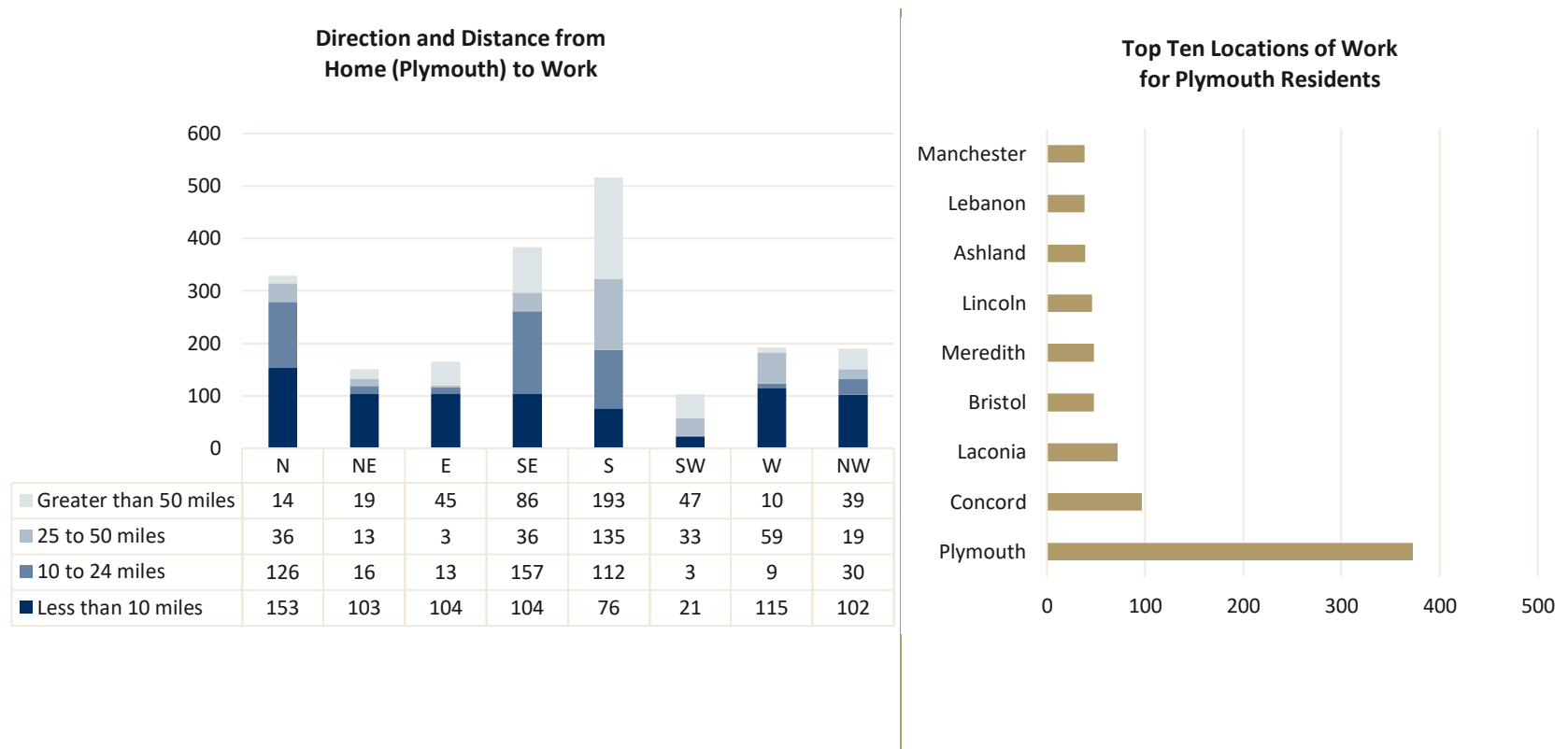


Commuting Patterns

An estimated 38 percent of Plymouth residents who work commute fewer than ten miles while 22 percent travel greater than fifty miles, with the balance commuting between 10 and 50 miles.³³ Over a quarter commute in a direction south from their home, followed by 19 percent who travel southeast, likely representing those traveling to Concord and Laconia. Figure 17 displays the number of residents traveling in different directions and the number of miles traveled, in addition to listing the top ten work destinations for residents.

Figure 17. Commuting Patterns for Plymouth Residents

Source: U.S. Census Bureau, OnTheMap Home Area Profile Analysis, 2020

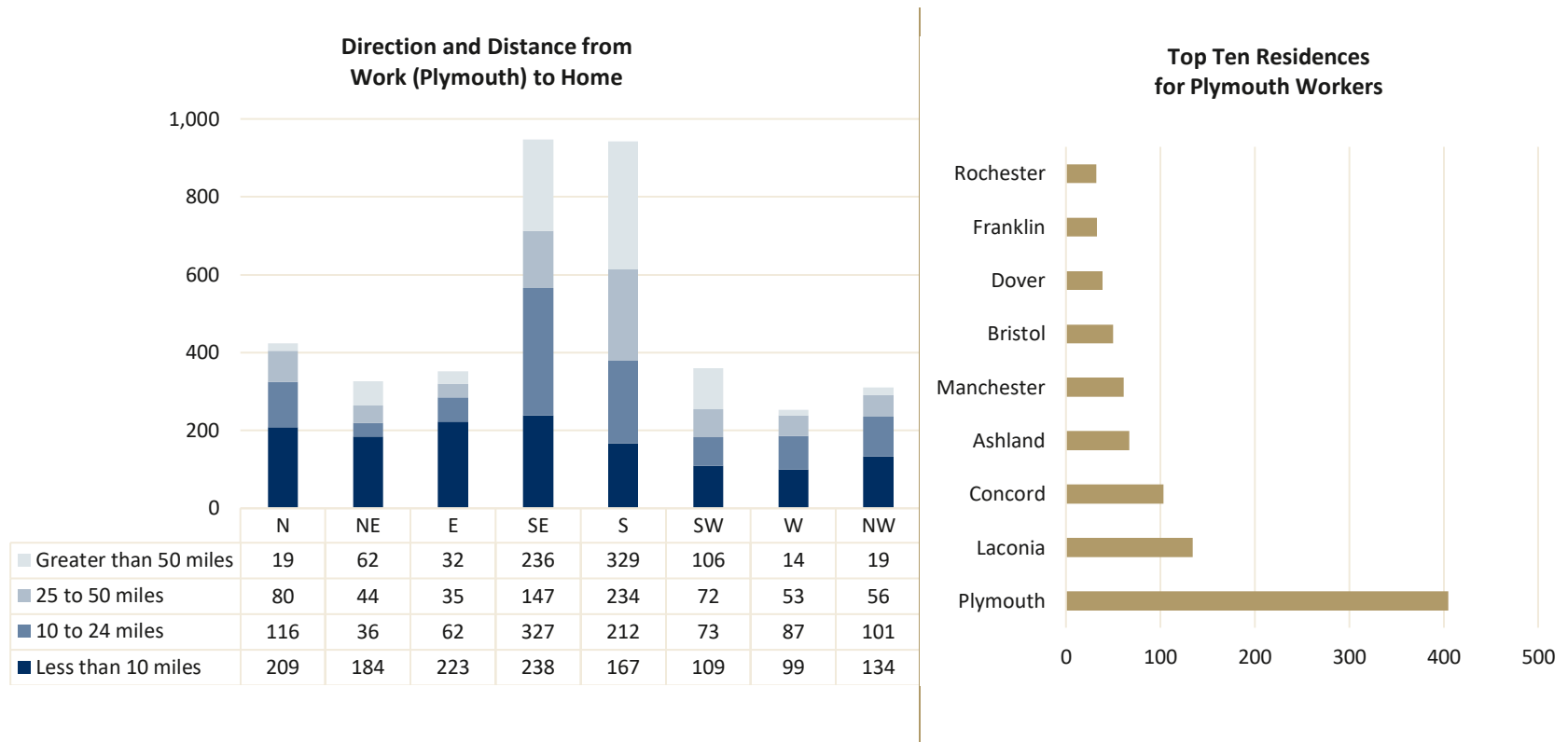


³³ U.S. Census Bureau, OnTheMap Home Area Profile Analysis, 2020

Like Plymouth residents, the commute patterns of Plymouth’s employment base typically flow south and southeast to the same top three locations, as shown in Figure 18. Thirty-five percent commute fewer than ten miles back home while 21 percent travel greater than 50 miles from their home to work in Plymouth.³⁴

Figure 18. Commuting Patterns for Plymouth Workers

Source: U.S. Census Bureau, OnTheMap Work Area Profile Analysis, 2020



³⁴ U.S. Census Bureau, OnTheMap Work Area Profile Analysis, 2020

While driving is the most common way both residents and workers get to their jobs, walking is fairly well-represented as a means of transportation in Plymouth compared to the surrounding communities, Grafton County, and the state. This likely speaks to Plymouth’s walkability in the downtown area, which has a large concentration of the town’s jobs.

Table 14. Means of Transportation to Work

Out of every 100 working Plymouth residents...	Out of every 100 workers in Plymouth...
67 take a car, truck, or van	81 take a car, truck, or van
3 bicycle	2 bicycle
16 walk	10 walk
2 take some other means of transportation	2 take some other means of transportation
12 work from home	8 work from home

Source: US Census Bureau, American Community Survey 5-Year Estimates 2017-2021, Tables B08301 and B08401

Housing Inventory and Assessment

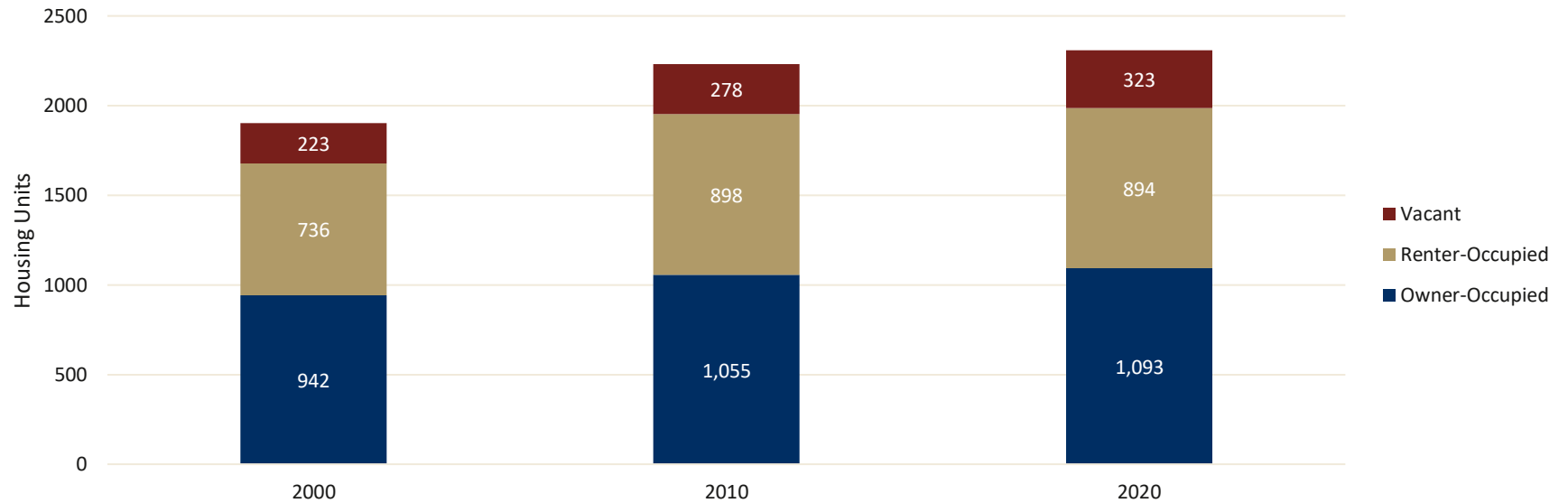
Growth of Housing Stock

Just as Plymouth’s population grew somewhat sharply between 2000 and 2010 (see Table 1), so did the number of housing units and households. Owner-occupied housing units increased 12 percent during this ten-year period, while renter-occupied units increased 35 percent. These figures did not climb as steadily between 2010 and

2020, as the number of total households only increased by 34 *total* in the decade following the Great Recession.³⁵ In addition, PSU’s declining growth over the last decade has resulted in fewer student households off-campus, which slowed total household growth.

Figure 22. Increase in Housing Units, 2000-2020

Source: U.S. Census Bureau, Decennial Census 2000, 2010, 2020



³⁵ U.S. Census Bureau, Decennial Census 2000, 2010, and 2020.

Tenure



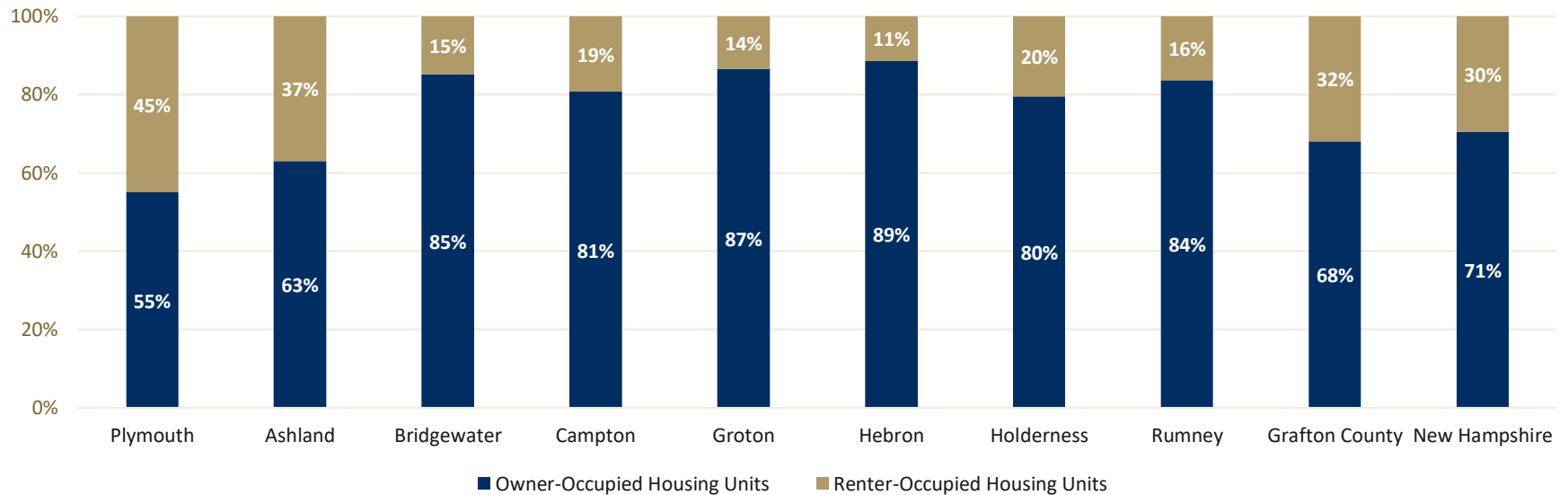
HOUSING TERMINOLOGY

Tenure: Tenure refers to whether a household owns or rents their dwelling. A unit is considered “owner-occupied” if the owner or co-owner lives in the unit, even if the mortgage is not paid off. All other occupied housing units are considered “renter-occupied” units.

Plymouth has a higher percentage of renter-occupied units than all neighboring communities, as well as the county and state. This has historically been true for several decades as off-campus student housing became increasingly popular as PSU grew.

Figure 20. Tenure for Plymouth and Surrounding Communities

Source: U.S. Census Bureau, 2020 Decennial Census, Table DP1



Age of Housing Stock

Nearly 25 percent of Plymouth’s housing units were built in the 1980s, many of which were condominiums as well as over 80 units of subsidized housing at Prince Haven and the first phase of Plymouth Apartments. In addition, 15 percent of the town’s single-family homes were built during this decade. Older homes built before 1939 represent the next largest segment of Plymouth’s housing stock, with

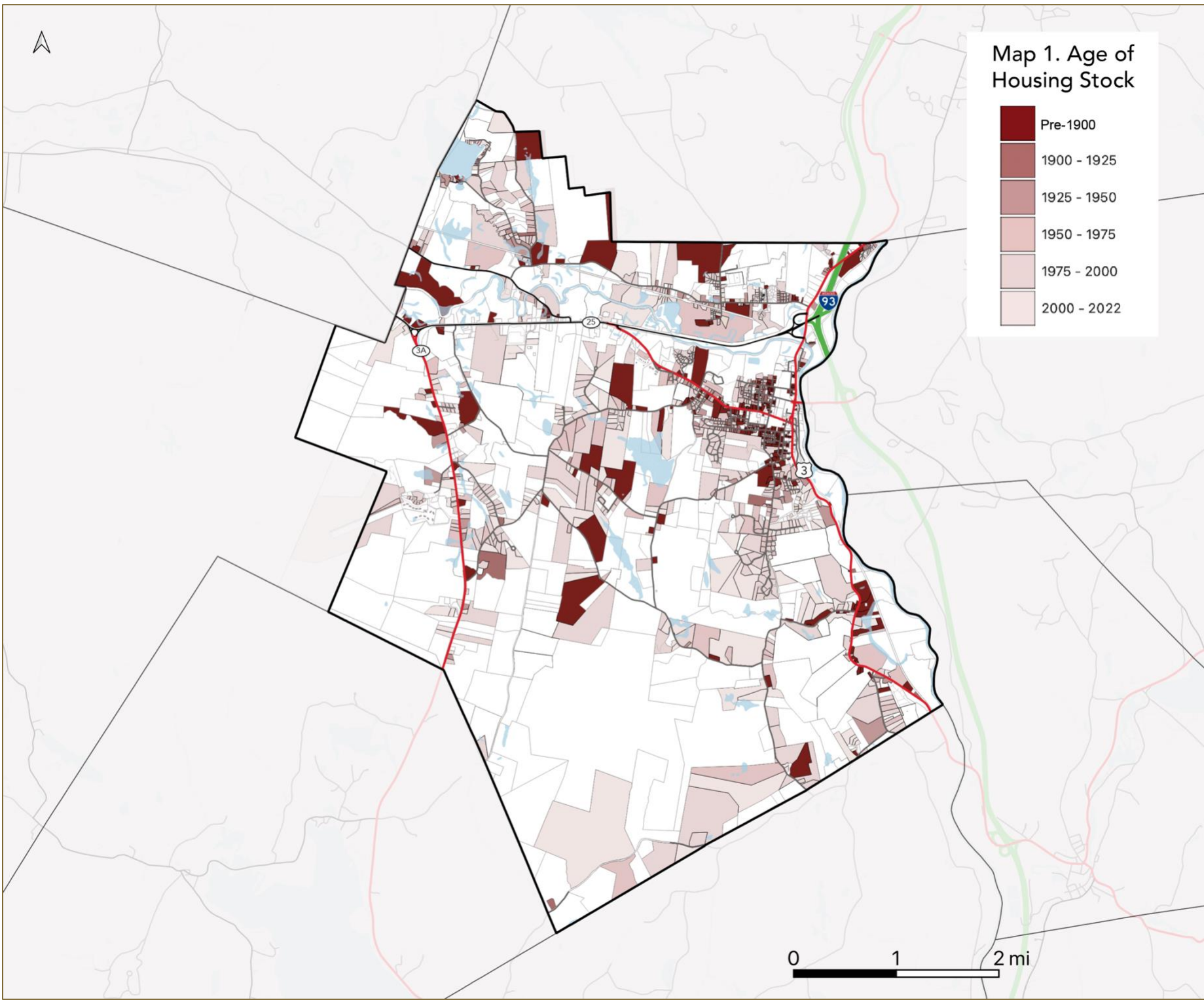
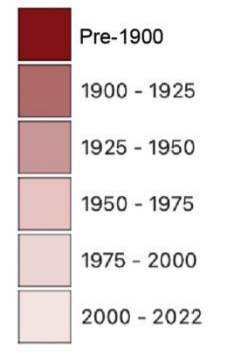
30 percent of the town’s single-family homes and most of the current off-campus apartments falling into this period. **Table 16 indicates the breakdown of units by year built and the corresponding median value, with the greatest value for each column highlighted.** Map 1 displays the town’s residential properties by the year built, with darker colors indicating older buildings.

Table 16. Year Residential Structure Built and Median Value

	Plymouth		Grafton County		New Hampshire	
	% Housing Units	Median Value	% Housing Units	Median Value	% Housing Units	Median Value
Built 2020 Or Later	0.0%	--	0.1%	--	0.1%	\$446,900
Built 2010 To 2019	5.9%	--	4.2%	\$340,000	5.0%	\$389,500
Built 2000 To 2009	9.6%	\$242,900	11.7%	\$287,900	11.5%	\$347,700
Built 1990 To 1999	12.5%	\$263,000	10.3%	\$282,300	10.5%	\$345,600
Built 1980 To 1989	24.7%	\$238,200	22.1%	\$237,700	19.3%	\$277,500
Built 1970 To 1979	13.8%	\$233,800	13.6%	\$206,000	14.9%	\$270,700
Built 1960 To 1969	4.1%	\$197,100	6.9%	\$212,400	8.6%	\$276,000
Built 1950 To 1959	5.1%	\$185,600	5.2%	\$199,700	6.8%	\$252,700
Built 1940 To 1949	8.0%	--	3.6%	\$178,900	3.6%	\$243,300
Built 1939 Or Earlier	16.4%	\$179,600	22.3%	\$236,500	19.7%	\$255,800

Source: ACS 5-Year Estimates, 2017-2021, Tables B25034 and B25107

Map 1. Age of Housing Stock



Unit Types

Plymouth’s housing stock is more diverse than most of its neighbors, with only Ashland having a lower percentage of detached single-family homes (Figure 19).³⁶ Table 15 below, which is based on American Community Survey estimates, displays the percentage of total *units* by the type of building in which they are located; thus, for

Plymouth, an estimated 30 percent of *total housing units* are within multifamily buildings over three units, but that does not mean that 30 percent of *residential properties* are multifamily. Table 16 is based on local Assessor’s records as opposed to ACS estimates and better shows the relationship between parcels by type and number of units.

Figure 19. Percent of Housing Units in Detached Single Family Structures

Source: ACS 5-Year Estimates, 2017-2021, Table B25024

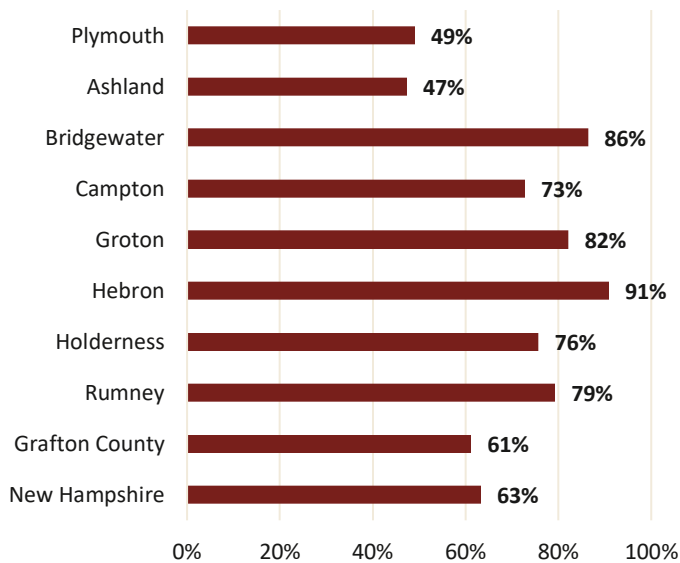


Table 15. Units in Structure

# Units	Plymouth	Grafton County	New Hampshire
1, Detached	49.1%	61.2%	63.3%
1, Attached	8.8%	10.2%	5.5%
2	6.5%	3.7%	5.6%
3 or 4	3.6%	4.8%	5.4%
5 to 9	18.6%	6.0%	4.6%
10 to 19	3.1%	2.4%	3.1%
20 or More	4.6%	4.9%	7.1%
Mobile Home, Boat, RV, Van	5.7%	6.8%	5.4%

Source: ACS 5-Year Estimates, 2017-2021, Table B25024

³⁶³⁶ Nearly ten percent of Ashland’s housing units are in subsidized multifamily housing.

Table 16. Estimated Number of Parcels with Residential Structures by Building Type

	Properties	% of Parcels	Units	% of Units	Average Units per Property
Single Family	920	53.6%	900	36.8%	1.0
Mixed Use with Some Residential ³⁷	130	7.6%	153	6.3%	1.2
Condominium	273	15.9%	191	7.8%	0.7
Mobile Home	116	6.8%	116	4.7%	1.0
Mobile Home on Own Land	107	6.2%	107	4.4%	1.0
2-Family	64	3.7%	128	5.2%	2.0
3-Family	14	0.8%	42	1.7%	3.0
Multiple Residences on One Parcel	11	0.6%	22	0.9%	2.0
Rooming House ³⁸	8	0.5%	44	1.8%	5.5
Rental ³⁹	56	3.3%	260	10.6%	4.6
Multifamily, 4-8 Units	11	0.6%	53	2.2%	4.8
Multifamily, > 8 Units	7	0.4%	328	13.4%	46.9
Total	1,717	100.0%	2,344	100.0%	1.4

Source: Town of Plymouth Assessors Records, 2022

³⁷ Many appear to be apartment rentals.

³⁸ Eight properties classified as "Rooming Houses," which are not considered dwelling units under zoning; all appear to be student housing.

³⁹ Large overlap with off-campus student housing; however, there is also off-campus student housing classified as "Multifamily, 4-8 Units."

The next section outlines characteristics of the **three** residential types that provide the greatest number of units in Plymouth: single-family, condominium, and multifamily/rental properties.⁴⁰

SINGLE FAMILY

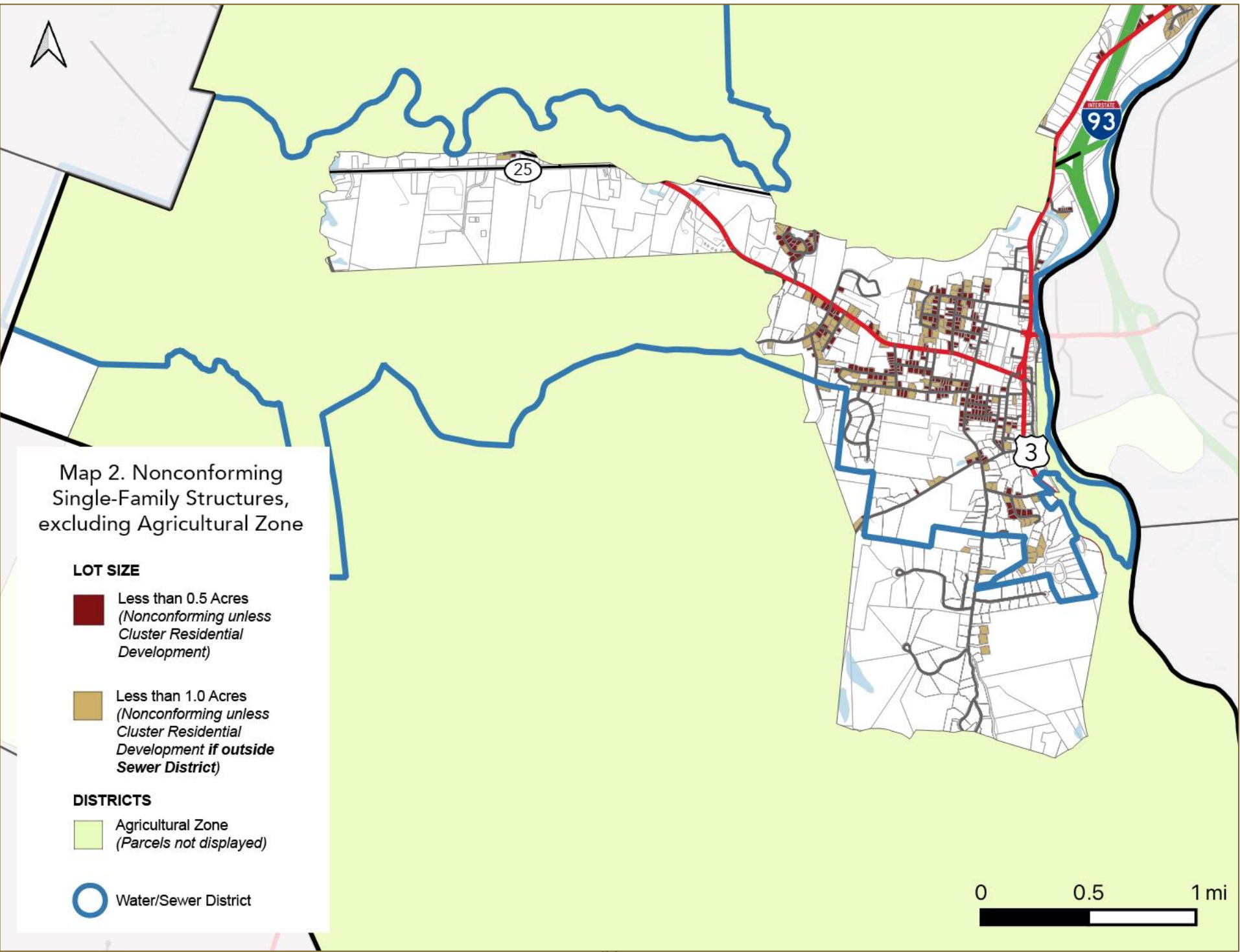
Of the 900 single family residences in Plymouth, the three most common styles are Cape (23 percent), Ranch (22 percent), and Colonial (14 percent). The median year built is 1966, with eight single family homes in Plymouth dating back to the 1700s and 87 dating back to the 1800s. Nearly a third (31 percent) of single-family homes are on lots smaller than 0.5 acres, which automatically makes them nonconforming based on lot size for all districts. Map 2 displays single-family properties (not including those within the Agricultural zone) that do not conform to zoning based on lot size.⁴¹

Table 17. Summary of Single-Family Home Trends

Time Period (When Built)	# Parcels	Summary of Trends
Pre-1900	95	The New England style is most common building type, representing more than half of the family residences built prior to 1900. Lot sizes average 1.5 acres, with 17 percent of the lots exceeding two acres.
1900-1949	223	Like earlier homes, these tend to be in the New England-style, but on smaller lots (average 0.89 acres). More than half of the 224 homes build during this period are nonconforming due to the small size of the lots (less than 0.5 acres), with these nonconforming lots often located in the SFR.
1950-1999	429	Together, Cape- or Ranch-style homes represent 62 percent of the 429 single-family residences built during this time. Lot sizes increased from the previous 50-year period, with an average size of 1.9 acres. Thirty percent of properties exceed 2.0 acres.
Since 2000	173	Since 2000, 153 homes have been built, with an additional twenty parcels currently classified as single family without a home built to date. Nearly a third of the homes built since 2000 are Ranch-style, while Cape and Colonial each represent approximately a quarter. Lot sizes have continued to increase, with an average of 2.1 acres and 38 percent of properties exceeding 2.0 acres.

⁴⁰ Town of Plymouth, NH Assessor’s Records, 2022

⁴¹ The Agricultural zone is excluded from the map because it has larger lot size requirements and much less concentration of nonconforming lots.





Map 2. Nonconforming Single-Family Structures, excluding Agricultural Zone

LOT SIZE

-  Less than 0.5 Acres
(Nonconforming unless Cluster Residential Development)
-  Less than 1.0 Acres
(Nonconforming unless Cluster Residential Development if outside Sewer District)

DISTRICTS

-  Agricultural Zone
(Parcels not displayed)
-  Water/Sewer District



CONDOMINIUMS

Plymouth's residential condominiums are concentrated in three main areas of town: Tenney Mountain, off Fairgrounds Road, and off Highland Street. Each area is described below based upon the most recently available Assessor's records.

Off Fairgrounds Road

Plymouth's oldest residential condominiums were built in 1973 in a 4-unit building off Fairgrounds Road. When Plymouth Apartments were built nearby on Morgan Drive in 1988, a two-unit condominium building was constructed on the subdivided property, and another two-unit condominium building was later added in 2004. Together, these eight units off Fairgrounds Road are members of one condominium association.

Off Highland Street

The sixty condominium units off Highland Street were built about twenty years apart as two distinct projects. Plaza Village contains 32 condominiums in eight buildings constructed between 1986 and 1988, while Blueberry Hill Road condominiums (28 units in four buildings) were built more recently between 2005 and 2007.

Tenney Mountain

Condominiums in the Tenney Mountain area have been built in phases through separate projects. Tenney Brook Condos (36 units) and Tenney Village Phase I (48 units) were both built in 1987. The

Eagles Nest (detached) condominiums have been built in batches from 1988 through 2010.

MULTIFAMILY/RENTAL

Approximately 30 percent of Plymouth's housing units are in multifamily, rental, or rooming houses, all of which are distinct categories for the purposes of assessing but currently function similarly in practice.⁴² These properties are a mix of off-campus student housing, other market-rate rental units, and subsidized rental units.

Off-Campus Student Housing

Off-campus student housing is most typically assessed as "rental" or "rooming houses," although some are assessed as multifamily. The former two categories account for approximately 300 units of rental housing in over sixty buildings. These off-campus rentals tend to be converted older, large single-family homes with a median year built of 1900. The buildings average about 4,000 sq ft sited on lots averaging under one-third of an acre. The majority are in the Multi-Family Residential (MFR) zone, although a sizeable number are also in the SFR and Village Commercial (VC) zones.

Market-Rate Rental Units

With 108 rental units, Fox Park is the largest market-rate rental development in Plymouth. The development consists of three 12-unit buildings and three 24-unit buildings that were originally built in the 1960s. Other market rate rental properties in Plymouth tend to be in

⁴² Rooming houses are not considered dwelling units under Plymouth's zoning. However, the properties coded as "Rooming Houses" appear to be off-campus student housing and are otherwise indistinguishable from other rental properties.

smaller buildings on properties that are assessed either as multifamily or mixed use.

Subsidized Housing

Plymouth's subsidized housing portfolio accounts for 216 of Plymouth's multifamily units. Subsidized units are reserved for very

low-income households, with 90 units for families, 96 for seniors, and 30 for veterans. These developments are described further in the "Affordable Housing Profile" later in this section.

Housing Value

While American Community Survey estimates do not yet reflect the effects of the COVID-19 pandemic on property values, Table 17 shows that, at the time the most recent ACS 5-year estimates were compiled, Plymouth had a greater concentration of homes valued under \$200,000 (47 percent) than Grafton County (40 percent) and

New Hampshire (25 percent); conversely, Plymouth had a much lower concentration of homes valued over \$400,000 (9 percent compared to 21 percent for the county and 25 percent for the state).⁴³ **The highest value for each geography in Table 17 is highlighted.**

Table 17. Estimated Home Value

Estimated Home Value	Plymouth	Grafton County	New Hampshire
\$0-\$99,999	10.0%	10.8%	7.7%
\$100,000-\$149,999	7.4%	9.8%	6.3%
\$150,000-\$199,999	29.3%	18.9%	11.3%
\$200,000-\$249,999	16.4%	13.0%	13.5%
\$250,000-\$299,999	18.1%	12.9%	14.5%
\$300,000-\$399,999	10.0%	14.0%	21.9%
\$400,000-\$499,999	8.8%	6.5%	11.6%
\$500,000-\$749,999	0.0%	7.5%	9.2%
\$750,000-\$999,999	0.0%	3.6%	2.3%
\$1,000,000+	0.0%	3.0%	1.7%

Source: ACS 5-Year Estimates, 2017-2021, Table B25075. Note: true values of 0 are unlikely due to ACS margin of error.

⁴³ U.S. Census Bureau, American Community Survey 5-Year Estimates, 2016-2021, Table B25075.

Plymouth's Affordable Housing Profile



HOUSING TERMINOLOGY

Market Rate Housing: Housing that is available on the private market, not subsidized or limited to any specific income level.

Affordable Housing: Housing, rental or owner-occupied, costing no more than 30 percent of one's gross income. Rental cost is defined as rent + utilities; ownership cost is monthly principal, interest, taxes and insurance.

HUD Area Median Family Income (HAMFI): This is the median family income calculated by the U.S. Department of Housing and Urban Development (HUD) for each jurisdiction to determine Fair Market Rents (FMRs) and income limits for HUD programs.

Workforce Housing: Under RSA 674:58-:61, workforce housing is affordable* to a renter with income up to 60 percent of the Area Median Income (AMI) for a family of three, or a homeowner with income up to 100 percent AMI for a family of four. (*See above definition for "Affordable Housing.") Workforce housing does not include age-restricted (senior) housing. Developments must have a majority of units with at least two bedrooms to qualify as a workforce housing development.

Low-Income Housing Tax Credits/LIHTC: A federal program that subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. Developers receive a tax credit allocation from an agency such as NHHFA. LIHTC properties must have some or all of its units leased to tenants at rents that are lower than market rent (generally up to 60% AMI, with priority given to projects meeting deeper affordability needs).

Subsidized Housing: Housing where all or a portion of the occupants' monthly housing cost is paid for directly by the government. Renters in subsidized housing pay the portion of the rent determined to be affordable based on their income. Examples include:

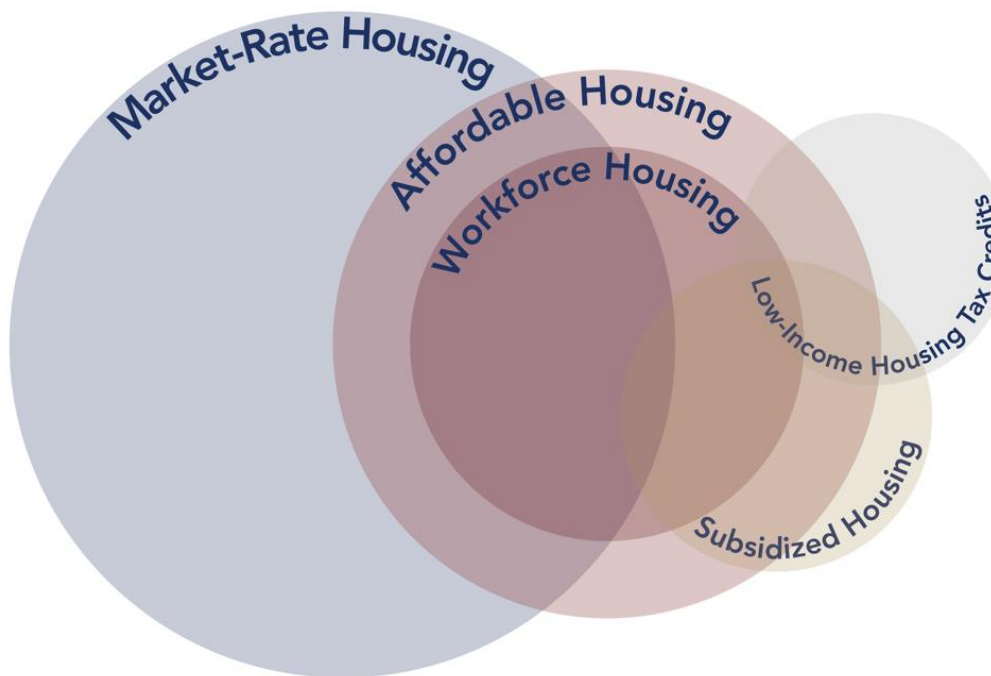
- Housing Choice Vouchers/Section 8 Vouchers
- US Department of Housing and Urban Development (HUD)-Veterans Affairs Supportive Housing, known as HUD-VASH
- HUD Supportive Housing for the Elderly — Project Rental Assistance Contract (PRAC)
- Rural Rental Housing Rental Assistance

Definitions adapted from New Hampshire Housing Finance Authority, "Frequently Used Housing Terms & Definitions," November 2019.

The term “affordable housing” takes on different meanings depending on context, and this can make having conversations about housing needs complicated. While the textbox above defines common housing terms used in this section, Figure 23 depicts their possible relationships.

Many housing terms overlap in practice. For example, *workforce housing* will generally fit under the larger umbrella definition of “affordable” because the pricing is set according to what households at certain income levels could afford.^{44,45} Market-rate housing units may naturally fit the “affordable” definition, although they could be difficult to identify long-term as “workforce housing” because there is no guarantee that the pricing would remain affordable for the next household. Subsidized housing can theoretically touch all housing types. Many LIHTC projects also include project-based vouchers, and landlords of market-rate housing can accept tenants with Section 8/Housing Choice Vouchers (HCVs).⁴⁶ Because there is no statewide system for tracking landlords who accept HCVs, the easiest way to understand how much subsidized housing exists in a community is to track projects supported by some sort of project-based rental assistance. Plymouth has 216 such units, accounting for 9.4 percent of its total housing units. Only two communities surrounding Plymouth – Ashland and Campton – have subsidized housing available to low-income households, as shown in Table 18.

Figure 23. Housing Terminology Overlap



⁴⁴ These income levels are based upon the U.S. Department of Housing and Urban Development (HUD)’s published Income Limits.

⁴⁵ However, under the Workforce Housing Law, there is no requirement that communities enforce income restrictions for possible tenants.

⁴⁶ Public Housing Agencies (PHAs) responsible for administering Section 8/Housing Choice Vouchers (HCVs) are able to convert up to 20 percent of their HCVs to project-based vouchers (PBVs). While HCVs move with the tenant, PBVs are tied to a physical unit.

NEW HAMPSHIRE’S WORKFORCE HOUSING LAW

On July 1, 2010, New Hampshire’s Workforce Housing Law (NH RSA 674:58-61) went into effect. The law specifies that “workforce housing” is priced such that an ownership unit is affordable to a household of four earning 100 percent HAMFI for the region, and rental units are affordable to a household of three earning 60 percent HAMFI.

To be compliant with the law, communities must have ordinances and regulations that “provide reasonable and realistic opportunities for the development of workforce housing, including rental multi-family housing. In order to provide such opportunities, lot size and overall density requirements for workforce housing shall be reasonable.”⁴⁷ When determining whether a community is compliant, its existing housing stock is also considered; if a municipality’s housing can accommodate its “fair share” of current and foreseeable regional needs, it is also considered compliant with the law.⁴⁸

The Barriers Assessment of this report discusses whether Plymouth meets the first component of the law – i.e., whether its land use regulations allow for “reasonable and realistic opportunities” for workforce housing development. The Housing Needs Assessment, however, examines Plymouth’s existing housing stock in accordance with the “fair share” provision of the law. Determining whether a community currently meets this “fair share” can be challenging because for many communities, their income-restricted housing is the only housing for which pricing is formally tracked. Municipalities can adopt ordinances to require monitoring of workforce housing units, but they are not required to do so.

Table 18. Subdized Units for Plymouth and Surrounding Communities

	Subsidized Units	Total Units	Percent Subsidized
Plymouth	216	2,310	9.4%
Ashland	132	1,352	9.8%
Bridgewater	0	948	0.0%
Campton	36	2,167	1.7%
Groton	0	402	0.0%
Hebron	0	604	0.0%
Holderness	0	1,428	0.0%
Rumney	0	921	0.0%

Source: New Hampshire Housing Finance Authority, “Search for Housing”

⁴⁷ RSA 674:59, I

⁴⁸ RSA 674:59, III

CURRENT WORKFORCE HOUSING IN PLYMOUTH

While Plymouth likely has naturally affordable market rate housing, *quantifying* those units can be difficult in a changing market. Today, the only units in Plymouth that are readily identifiable as fitting the parameters of the Workforce Housing law on a long-term basis are:

- Ninety of the Town’s 216 subsidized rental units, shown in Table 19. These units are more deeply affordable than what is required under the workforce housing law, as most of the units (if not all) restrict occupancy to households earning no more than 50 percent of the HUD Area Median Family Income.

- Homes built by Pemi-Baker Habitat for Humanity, which to date include four homes and one under construction.⁴⁹

The Workforce Housing Law also stipulates that workforce housing developments cannot exclude minor children from more than 20 percent of the units, nor can the majority of units have fewer than two bedrooms. Thus, only Plymouth’s subsidized *family* housing (Plymouth Woods and Plymouth Apartments) would currently qualify. Tenants’ rents are determined based upon what is affordable based on income, which cannot exceed 50 percent of the HUD Area Median Family Income (HAMFI) to be eligible.⁵⁰

Table 19. Plymouth’s Subsidized Rental Housing Profile

Project Name	Units	Type	Rental Subsidy Program	Year Built	Workforce?
Pemi Commons	16	Elderly	HUD Supportive Housing for the Elderly — Project Rental Assistance Contract (PRAC)	2012	No
Plymouth Terrace	30	Elderly	Rural Rental Housing Rental Assistance	1993	No
Prince Haven	50	Elderly	Section 8 Project-Based Vouchers	1980	No
Plymouth Apartments	66	Family	Rural Rental Housing Rental Assistance	1988-1990	Yes
Plymouth Woods	24	Family	Rural Rental Housing Rental Assistance	2012	Yes

⁴⁹ Town of Plymouth Assessor’s Records, 2022; Interview with Pemi-Baker Habitat for Humanity, April 4, 2023.

⁵⁰ Once in a unit, a household’s income can increase up to 140 percent of the income threshold for the unit and maintain their eligibility.

Table 19. Plymouth’s Subsidized Rental Housing Profile

Project Name	Units	Type	Rental Subsidy Program	Year Built	Workforce?
Boulder Point	30	Veterans	HUD-Veterans Affairs Supportive Housing (VASH) Project-Based Vouchers	2018	No
Total	216				90 Workforce Units

Sources: Lakes Region Housing Needs Assessment (Draft); Property Managers/Office Staff for SHNS Management Corporation and Hannaway Management; Barrett Planning Group

CURRENT PRICING FOR PLYMOUTH

HUD publishes annual income limits by household size based on the Area Median Family Income (HAMFI) for the geographic region. Table 20 displays the 2023 Income Limits for Grafton County, as well as an “example household” based on wage data from New Hampshire Employment Security. The current income used to determine rental workforce is highlighted in tan, while the income for ownership workforce housing is highlighted in blue.

Table 20. 2023 HUD Income Limits for Grafton County

Income	Household Size						Example Household <i>(Wage data from NH Employment Security for Plymouth area, 2022)</i>
	1	2	3	4	5	6	
30% HAMFI	21,000	24,000	27,000	30,000	35,140	40,280	A single adult receiving social security with no other income
50% HAMFI	35,000	40,000	45,000	50,000	54,000	58,000	A full-time experienced teller with two children
60% HAMFI	42,000	48,000	54,000	60,000	64,800	69,600	A full-time truck driver, a stay-at-home-parent, and one child
80% HAMFI	56,000	64,000	72,000	80,000	86,400	92,800	A single school social worker
100% HAMFI	70,000	80,000	90,000	100,000	108,000	116,000	A full-time police officer, a full-time experienced home health aide, and two children

To count as workforce housing in terms of pricing today, units in Plymouth would cost:

- Ownership Unit** A family of four with an income of 100 percent HAMFI (\$100,000) could afford to purchase a **\$247,500** home, assuming:
- They do not spend more than 30 percent of their income on housing costs (mortgage, insurance, property taxes)
 - Current mortgage and insurance rates apply⁵¹
 - Plymouth’s current property tax rate applies (\$31.44 for municipal, education, and county taxes)
- Rental Unit** A family of three with an income of 60 percent HAMFI (\$54,000) could afford a rental payment of **\$1,075/month**, assuming:
- They do not spend more than 30% of their income on rent plus utilities.
 - They spend an estimated \$275/month on heat, hot water, and electricity, although this varies greatly depending on heating source, building type, and unit count⁵²

While there may be market-rate units that currently fit these parameters (see next section, “Housing Market Trends”), there is no longer-term guarantee that they would continue to meet Workforce Housing Law pricing if Plymouth were to quantify its existing supply at any given time.

⁵¹ Freddie Mac mortgage rate snapshot from June 6, 2023

⁵² New Hampshire Housing Finance Authority, 2022 Utility Allowance Schedule for New Hampshire, Tables 5 and 8. Utility allowances are published for the Housing Choice Voucher program but can also help determine rents for units where the tenant is responsible for utilities. Per Table 5, the 2022 allowances for Grafton County for electricity (including for cooking) is \$77 and hot water (oil) is \$46; per Table 8, the heat allowance for a 2-bedroom unit in a 2-3 story walk-up in Grafton County for oil heat is \$152/month. Together this totals \$275.

Housing Market Trends

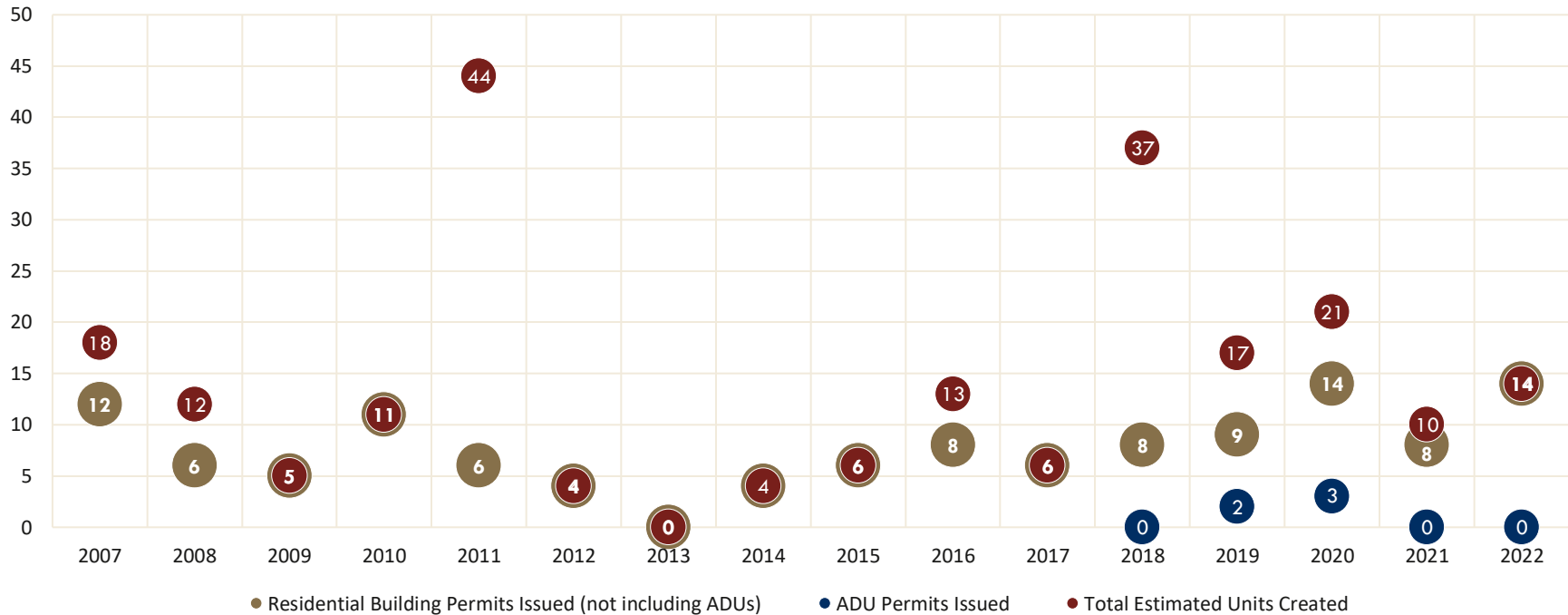
Development Trends

New construction in Plymouth has been fairly slow over the past fifteen years. Figure 24 tracks residential building permit data from 2007-2022, displaying permits as well as estimated units produced. Years with larger gaps between the number of permits issued and units produced indicate that the approved permits included multifamily development, whereas in years where these numbers are equal, only single-family or manufactured housing permits were issued.

Figure 24. Residential Building Permits and Units Created, 2007-2022

Source: Town of Plymouth Planning Department, April 2023

Note: ADU data only reported from 2018 onward, as the Town passed its current ADU ordinance in 2017.

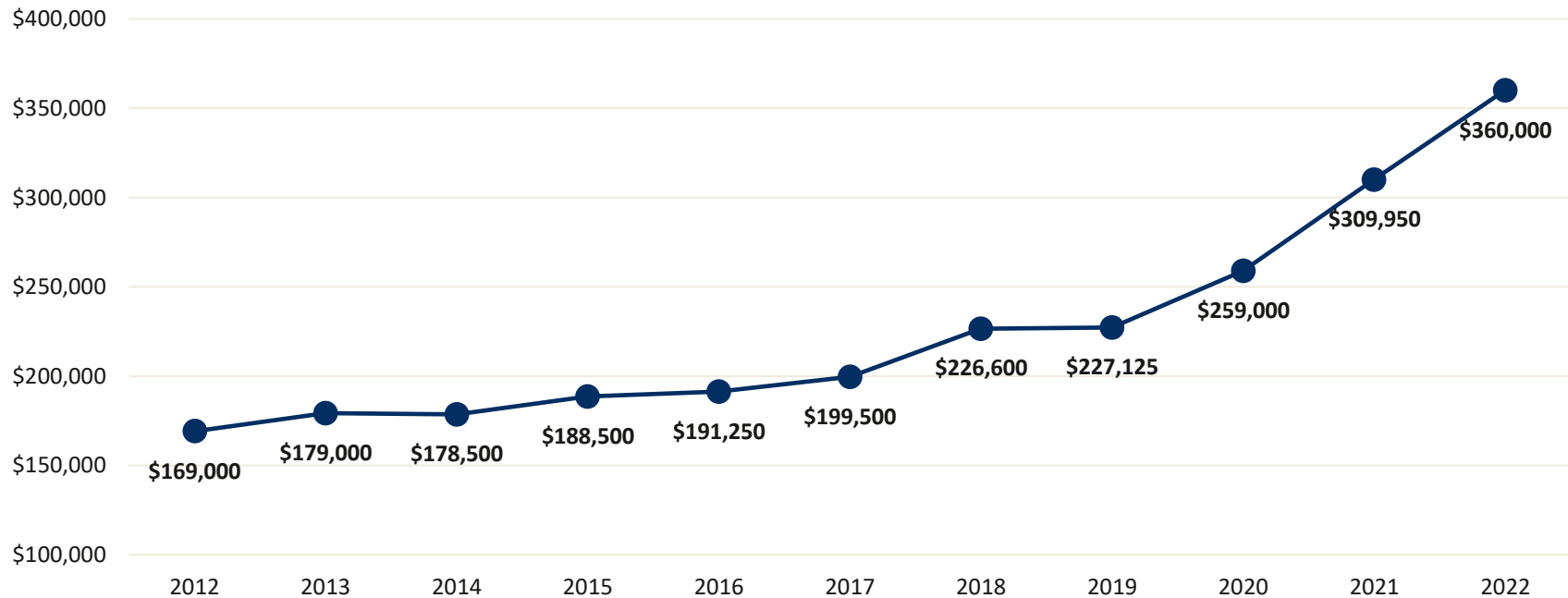


Trends in Single-Family Home Sales

During the community engagement process for this study, addressing the lack of reasonably priced single-family homes was identified as a significant need for Plymouth households. This post-pandemic trend is not unique to Plymouth; as home prices dramatically increased nation-wide due to market demands caused by the COVID-19 pandemic, Grafton County likewise saw a 39 percent surge in prices between 2020 and 2022 (Figure 25) coupled with lower average days on the market (Figure 26). The median sales price for a single-family home in Plymouth grew a more modest 23 percent during this time, increasing from \$235,000 to \$289,000 in a two-year period.⁵³

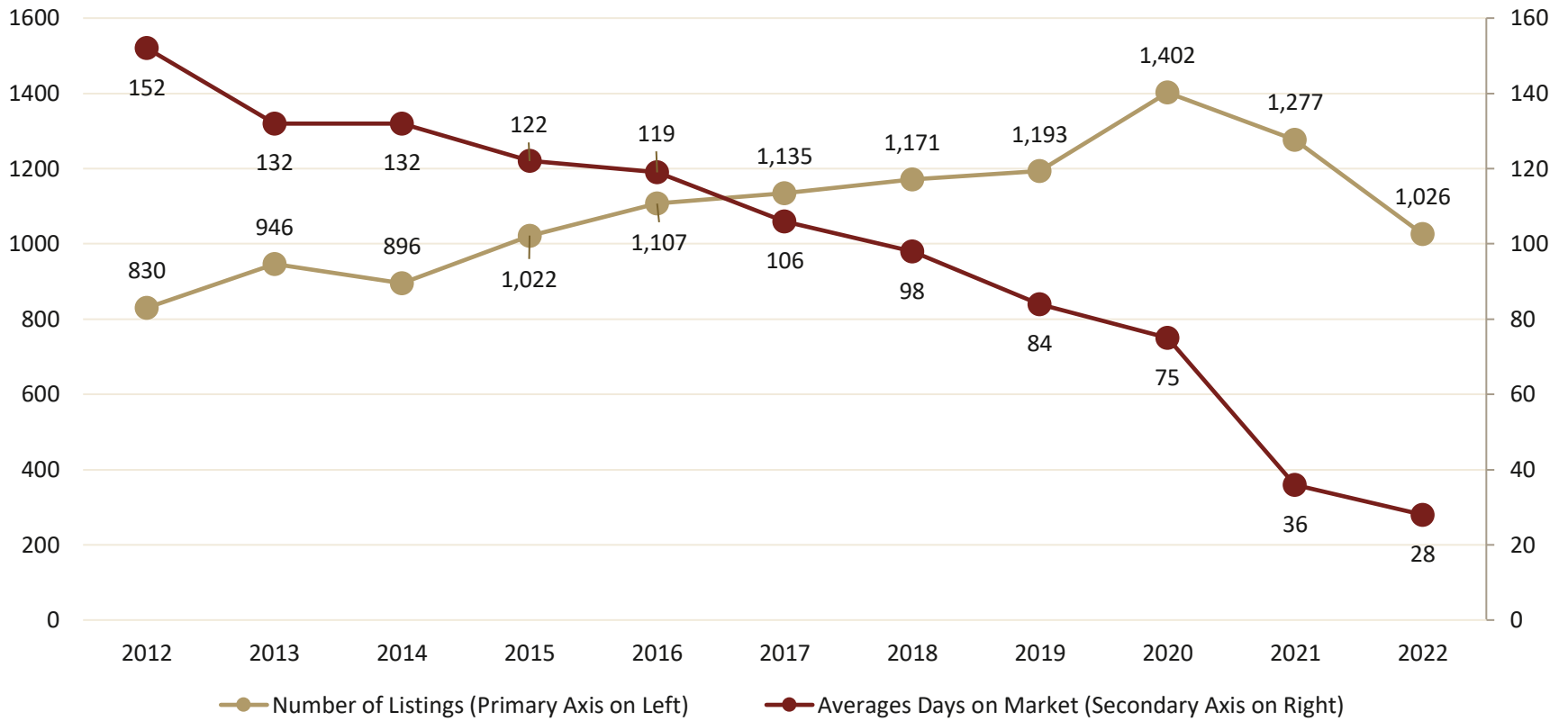
Figure 25. Grafton County Single-Family Home Median Sales Price

Source: New Hampshire Realtors, New Hampshire/Grafton County Single-Family Residential Home Sales



⁵³ Multiple Listing Service (MLS) real estate reports for 2020, 2021, and 2022 Plymouth home sales provided by Matt Yeaton, April 2023.


Figure 26. Grafton County Number of Listings and Days on the Market for Single-Family Homes
Source: New Hampshire Realtors, New Hampshire/Grafton County Single-Family Residential Home Sales



T

Rental Market

Between 2011 and 2021, median gross rents in Plymouth increased an estimated 34 percent compared to median gross rents for Grafton County.⁵⁴ While tracking median gross rents over time can be a useful metric (Figure 27), it does not distinguish between number of bedrooms. The American Community Survey also provides estimates of median gross rents by bedroom counts, but this is not always available at smaller geographies. In Plymouth’s case, 2016-2021 ACS estimates for median gross rent by bedroom count only included a figure for 2-bedroom units; thus, for the sake of consistency, Table 21 compares the median gross rent for 2-bedroom units for Plymouth, Grafton County, and New Hampshire to the 2-bedroom 2021 FMR for Grafton County and shows that Plymouth’s rents are fairly in line with the FMR for a same-sized unit in Grafton County.

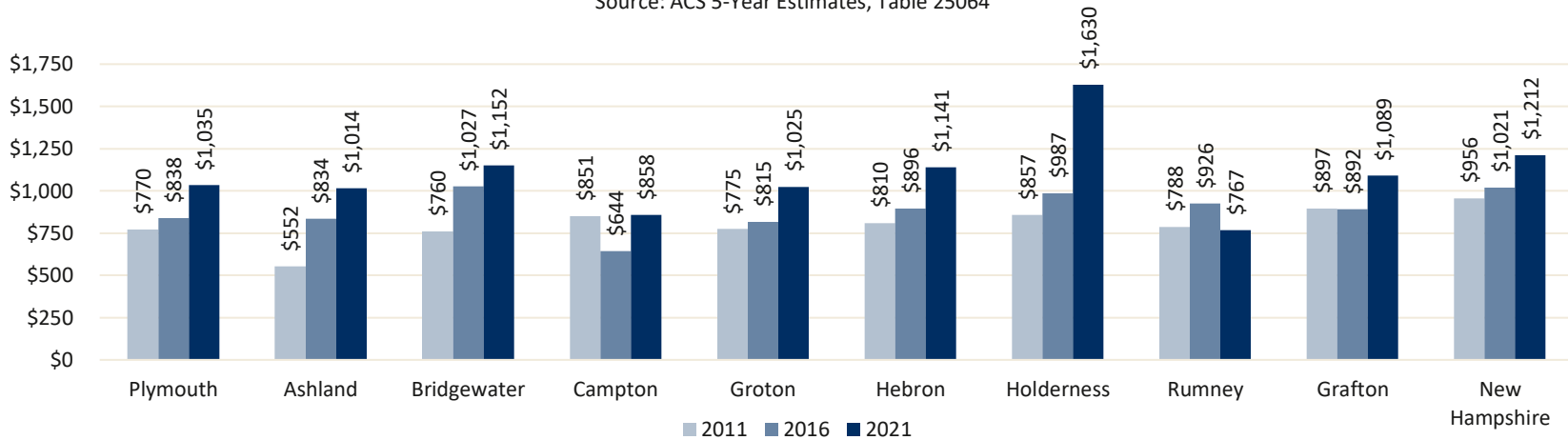


HOUSING TERMINOLOGY

Fair Market Rent: Each year HUD publishes Fair Market Rents (FMRs) for larger market areas to determine rent thresholds and payments for various federal subsidy programs. FMRs are broken down by bedroom count and reflect estimates of the 40th percentile of gross rents for standard quality units within a housing market area.

Figure 27. Median Gross Rent

Source: ACS 5-Year Estimates, Table 25064



⁵⁴ B25064

Table 21. Median Gross Rent for 2-br Compared to Fair Market Rent

2021 Median Gross Rent, 2-br Unit			2021 Grafton County FMR, 2-br Unit
Plymouth	Grafton County	New Hampshire	
\$1,061	\$1,177	\$1,316	\$1,083

Sources: American Community Survey 5-Year Estimates, 2016-2021, Table 25031; HUD 2021 Fair Market Rents

New Hampshire Housing Finance Authority’s annual Rental Cost Report for 2022 provides a more recent, on-the-ground look at rent costs than the American Community Survey, which is based upon rolling five-year estimates. For the 2022 report, NHHFA obtained information on 21,385 market-rate rental housing units across the state.⁵⁵ While the report does not provide analysis at the local level, data for Grafton County show that renters in the region are facing unprecedented constraints compared to other counties in New Hampshire. The median monthly gross rent for a 2-bedroom unit in New Hampshire was \$1,584 in 2022, which represents a 25.8 increase

from 2017 to 2022. For Grafton County, however, the median gross rent for a 2-bedroom unit was \$1,693 —a 48 percent increase during this five-year period and the highest jump of any county in New Hampshire.⁵⁶ Grafton County also had one of the lowest vacancy rates for 2-bedroom units at 0.3 percent, although the state’s rate was also an extremely low 0.5 percent. A vacancy rate of 5 percent is considered balanced, yet New Hampshire has not seen a 5 percent vacancy rate since 2009-2010 according to past NHHFA reports.⁵⁷ These conditions create a very competitive market that can drive up rents and make finding a unit difficult for renter households.

⁵⁵ New Hampshire Housing Finance Authority, *2022 Residential Rental Cost Survey Report*, p.3.

⁵⁶ *Ibid.*, p.8

⁵⁷ *Ibid.*, p.10

Affordability Mismatch

As explained for Table 5, HUD produces Comprehensive Housing Affordability Strategy (CHAS) data to help communities identify the extent of housing problems for different types of households. While the most recent CHAS tables are based upon the 2019 American Community Survey (and are therefore dated), tracking trends over time and across geographies sheds light on a community’s general level of need. Table 22 shows the breakdown of households by income level in Plymouth, Grafton County, and New Hampshire.

Table 22. Estimated Percent of Households by Income Level

Income Level	Plymouth			Grafton County			New Hampshire		
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter	Total
Up to 30% HAMFI Extremely Low Income	8.0%	47.4%	22.1%	7.4%	26.7%	13.3%	6.3%	24.9%	11.7%
>30% to 50% HAMFI Very Low Income	4.0%	30.5%	13.5%	9.3%	19.1%	12.3%	8.6%	19.0%	11.6%
>50% to 80% HAMFI Low Income	15.9%	11.7%	14.5%	16.2%	20.9%	17.6%	15.1%	22.2%	17.2%
>80% to 100% HAMFI Moderate Income	18.5%	2.6%	12.8%	11.2%	9.2%	10.6%	11.2%	11.5%	11.3%
>100% HAMFI Median Income and Higher	53.6%	7.8%	37.3%	55.9%	24.1%	46.1%	58.8%	22.3%	48.2%

Source: HUD, CHAS 2015-2019

SUBSIDIZED HOUSING ELIGIBILITY

Many subsidized housing programs are intended for households with incomes up to 50 percent HAMFI. In Plymouth’s case, that represents 36 percent of households compared to 26 percent for Grafton County

and 23 percent for the state. While Plymouth’s share of subsidized housing is greater than most surrounding communities (see Table 18), it does not align with the number of very low-income households who are likely unaffordably housed.

WORKFORCE HOUSING ELIGIBILITY

While the Workforce Housing Law does not require that workforce housing be income-restricted, the *pricing* is determined by income levels. The cost of rental workforce housing is based upon what a household of three with an income of 60 percent HAMFI could afford, and cost of ownership workforce housing is based upon what a household of four with an income of 100 percent HAMFI could afford. Because CHAS data are not broken down into household size, it cannot provide an estimate of households that align with the Workforce Housing Law definitions.⁵⁸ Nonetheless, it still gives a broad sense of households that may fit within those parameters:

- Owner Households: An estimated 46 percent of Plymouth owner households have incomes up to 100 percent HAMFI.
- Renter Households: An estimated 78 percent of Plymouth renter households have incomes up to 50 percent HAMFI.⁵⁹ This is significantly higher than the county and state, which makes sense because of the amount of renter households comprised of PSU students.

Both renter and owner households meeting the income levels described in the Workforce Housing Law face affordability gaps between what they can afford and current market conditions.

Renter Household Affordability Gap

As described in the section “Plymouth’s Affordable Housing Profile,” a family of three with an income of 60 percent HAMFI within Grafton County could afford a rental payment of \$1,075/month. Such a unit would meet the state’s Workforce Housing Law parameters for rental affordability. However, the current Fair Market Rent for a 2-bedroom unit in Grafton County is \$1,343, representing an affordability gap of \$268 per month. While FMRs do not necessarily represent on-the-ground market conditions, Table 21 showed that for Plymouth, Grafton County’s FMRs can provide a reasonable assumption.

Owner Household Affordability Gap

Also described in the section on Plymouth’s affordable housing stock, a family of four with an income of 100 percent HAMFI within Grafton County could afford to purchase a home costing \$247,500 in Plymouth. However, the 2022 median sales price for a 3-bedroom single-family home in Plymouth was \$350,000, representing an affordability gap of **over \$100,000**.⁶⁰

⁵⁸ Detailed CHAS tables provide data by household type, but not size.

⁵⁹ CHAS data are not provided at the 60 percent HAMFI level.

⁶⁰

HOUSING COST BURDEN

Gaps between what households can afford and what is available on the market can lead to housing cost burden, which refers to when a household must pay more than 30 percent of their incomes toward housing-related costs. In Plymouth, an estimated 32 percent of all households are either cost-burdened or severely cost-burdened. Owners are more likely to be unaffordably housed, with 25 percent paying at least 30 percent of their incomes toward housing costs compared to 21 percent of renters. Figure 28 displays the estimated share of households in Plymouth experiencing cost burden and severe cost burden by income level and tenure. **An estimated 68 percent of extremely low-income households (with incomes up to 30 percent HAMFI) are either cost-burdened or severely cost-burdened.** For owner households, the concentration of cost burden tends to shift toward incomes between 50 and 80 percent HAMFI, while severe cost burden is more prevalent among extremely low-income owners. For renters, the concentration of both cost burden and severe cost burden is among extremely low-income households.

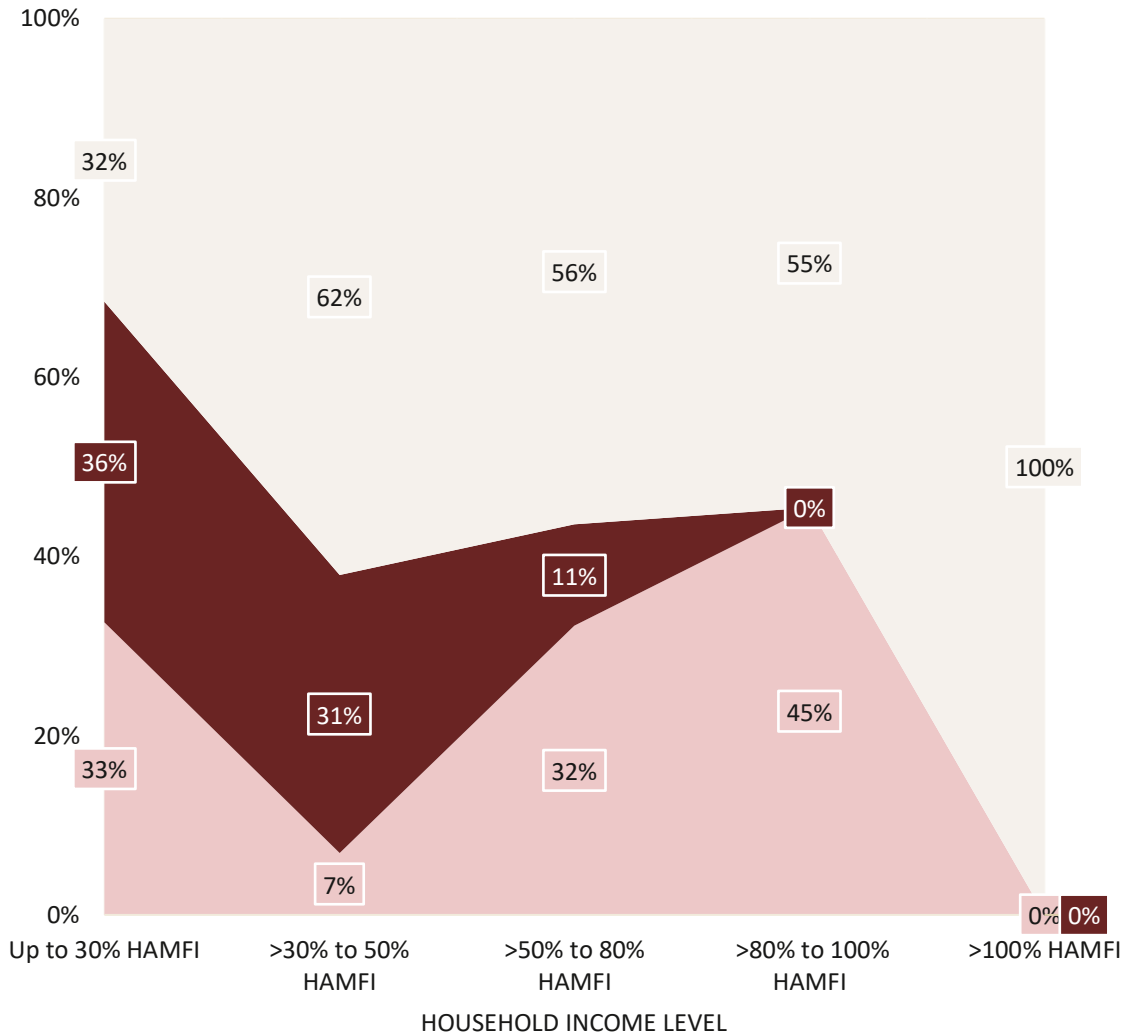


HOUSING TERMINOLOGY

Cost-Burdened: Households spending more than thirty percent of their incomes on housing-related costs are considered cost-burdened. For renter households, this includes rent and utilities, and for owner households, this includes mortgage, property taxes, insurance, and (if applicable) homeowner association or condo fees. Cost burden is a more important indicator for lower-income households because households with high incomes could choose to purchase or rent a home that would require more than 30 percent of their incomes and still have adequate money left over for other household costs. For low-income households, however, spending an unreasonable percentage of their incomes on housing leaves little left over for other necessary expenses, let alone for establishing savings.

Severely Cost-Burdened: Households spending more than fifty percent of their incomes on housing-related costs are considered severely cost-burdened. Like with cost burden, this measure is a more important indicator for lower-income households.

Figure 28. Housing Cost Burden by Household Income for All Households



■ Cost-Burdened ■ Severely Cost-Burdened ■ Not Cost-Burdened

Figure 28A. Owner Households

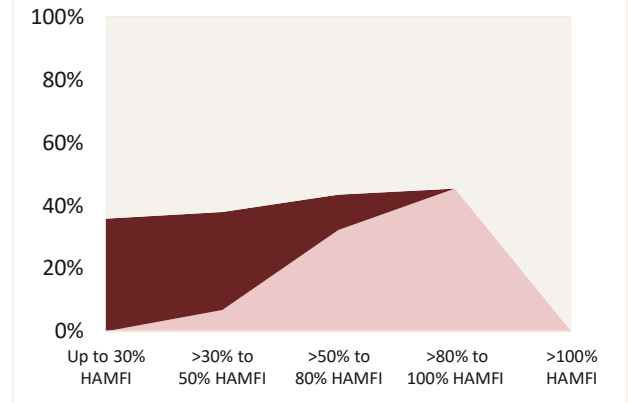
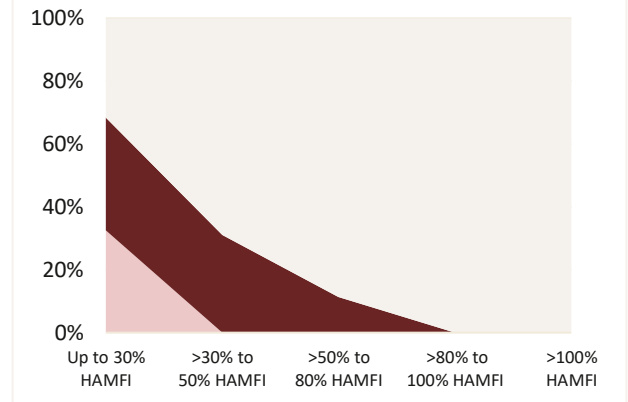


Figure 28B. Renter Households



Projected Housing Needs

In 2023, the Lakes Region Planning Commission released its Draft Housing Needs Assessment for 2023. Included in this plan is the New Hampshire Office of Planning and Development’s recent “Fair Share Analysis,” which projects housing needs across income levels for 2030 and 2040. The model is based on the NH Department of Business and Economic Affairs’ *State, County, and Municipal Population Projections: 2020-2050*. The Fair Share Analysis converts these projections into assumed household growth, which is coupled with anticipated employment growth to determine housing needs for 2030 and 2040. Table 23 provides these projections for Plymouth at the thresholds stated in the New Hampshire Workforce Housing Law for both owner and renter households. Most notably, the model projects that for both owner and renter households, the need for both workforce housing *and* housing priced for households at higher income levels is fairly evenly split. In other words, the projected needs point to housing needs *across income levels* rather than just for workforce housing.

Table 23. Projected Fair Share Analysis for Plymouth

	2030		2040	
	Unit Count	Percent	Unit Count	Percent
Total Units	227	--	334	--
Owners	151	66.5%	218	65.3%
<i>Below 100% AMI</i>	78	51.7%	112	51.4%
<i>Above 100% AMI</i>	74	49.0%	106	48.6%
Renters	76	33.5%	116	34.7%
<i>Below 60% AMI</i>	36	47.4%	55	47.4%
<i>Above 60% AMI</i>	40	52.6%	61	52.6%

Source: Root Policy Research, Fair Share Analysis, produced for the NH Department of Planning and Development, as cited in the Lakes Region Planning Commission’s 2023 Housing Needs Assessment, Appendix A.

Other Considerations

While the Regulatory Audit examines Plymouth’s land use regulations and identifies possible barriers to housing production, there are also *non-regulatory* barriers that shape the town’s ability to facilitate or encourage residential development. The term “barrier” in this context is a value-neutral term describing factors that objectively limit housing development. Some barriers the Town may wish to address, and others it may not. Some are impossible to change, others are difficult to change, and others may be easy to change *if the town chooses to do so*. Regulatory barriers typically fall into the latter category – that is, the town can address them within the framework of New Hampshire land use law. Non-regulatory barriers can fit into all three categories. Some “barriers,” such as environmental factors including state or federal regulations, cannot be changed and represent features that should be protected regardless. Nonetheless, while the Town cannot remove all the non-regulatory barriers to residential development, identifying them helps elucidate what it *can* address — and identify what it *wants* to address. The non-regulatory barriers listed below were primarily identified through the community engagement process.

CAPACITY LIMITATIONS

Plymouth has limited staffing for implementing many of the commonly identified tools for encouraging housing production, such as those described in New Hampshire’s Innovative Land Use Controls (RSA 674:21) and the state’s recently published Housing Toolbox.⁶¹ Without increased staff capacity, the Town likely cannot track future

workforce housing to determine how much of its housing stock fits the state’s definition, nor can it likely enforce any regulations relating to workforce housing it may wish to adopt.

Moreover, it takes staff capacity to work with potential developers of workforce housing to get the best possible projects for the Town that also meet the community’s identified housing needs. Developing relationships with non-profit housing developers can go a long way toward building development capacity with responsible groups that know how to build and manage income-restricted housing.

INFRASTRUCTURE

Since 2020, the Town has been working toward rebuilding the stormwater drainage system in the South Main Street and Russell Street area. While Plymouth received a \$2.7 million grant from the U.S. Department of Commerce Economic Development Agency (EDA) to help with costs, the project is still very expensive at an estimated \$5.3 million.⁶² Addressing major infrastructure concerns such as road and sidewalk conditions would prove extremely costly, especially because state and federal grants for supporting roadway improvements are limited and competitive. Plymouth has many roads in poor condition in the outlying parts of town. Intensifying development in these areas without investing in roadway and drainage improvements is likely to lead to even more costly capital projects in the future.

⁶¹ New Hampshire Regional Planning Commission and New Hampshire Office of Planning and Development, *New Hampshire Housing Toolbox*, 2023. Available at <https://nhhousingtoolbox.org>.

⁶² Town of Plymouth, “Downtown Drainage Project.” Available at <https://www.plymouth-nh.org/downtown-drainage-project/>.

COMMUNITY CONCERNS

The primary concerns residents raised during the engagement process for this study related to the following:

- Increasing Plymouth’s high property taxes, which are currently the seventh highest in the state;
- The potential strain additional vehicular traffic could put on existing parking downtown, as well as on roads in need of repair;
- Changing the physical character of certain parts of town, with the Village Commercial, Agricultural, and Single-Family Residential zones the most commonly identified; and
- Perceptions about who would live in any future housing development.

ENVIRONMENTAL CONSIDERATIONS

Plymouth’s topography limits where development can most readily occur. While developing in areas with steeper slopes is possible, it can also raise project costs substantially. Even in areas within the Plymouth Water and Sewer District (PWSD), the terrain can lead to increased costs because in higher elevations, developers may need to use water booster stations or sewer pump stations to tie into PWSD’s systems.⁶³

The cost of building also increases in areas with higher slopes, as does the cost of constructing and maintaining roads. Many lower-laying areas of town are within the 100-year floodplain, which requires additional permitting in accordance with the Town’s zoning

ordinance. This is an example of a positive “barrier” that the town chose to implement in order to participate in the National Flood Insurance Program (NFIP). This network of insurance companies is managed by Federal Emergency Management Agency (FEMA) to provide flood insurance to homeowners and businesses. In high-risk areas, residential and commercial properties with mortgages from government -backed lenders are required to have flood insurance.

DEVELOPMENT COSTS

During the interview process for this study, several developers and contractors shared their experiences relating to increasing development costs.

- One developer who also owns multiple manufacturing plants around the United States reported that material costs have been increasing between 2 and 3 percent a month. More expensive materials translate to higher construction and development costs.
- This interview participant also shared that it simply is easier to walk away from developing projects in today’s market; they reported that the estimated cap rate on a 100-unit complex in the general area currently is around 4 percent, and it frankly would be less of a “headache” to invest a large amount of funds in bonds than on such a risky, drawn-out project.⁶⁴
- The cost of borrowing money has increased significantly due to inflation. This raises development costs, which in turn raises the

⁶³ Interview with Plymouth Water and Sewer District, June 12, 2023

⁶⁴ A “cap rate” is a measure of a property’s operating income in relation to its asset value. Higher operating incomes mean higher cap rates.

rent or sale price a developer will set in order to offset this expense.

- Labor shortages have resulted in drawn-out project timelines, which can significantly raise expenses. The resulting “chicken and egg” situation continues because contractors cannot attract talent when there is little to no affordable housing available for their potential employees.
- One general contractor shared that in the construction world, a project bid or constructed in 2018 would likely cost 25-30+ percent more in 2023 for the same project. This increase is primarily driven by fuel, interest rates, material price inflation, and labor costs.
- A nonprofit developer compared similar projects in recent years to highlight the rising costs they have seen:
 - In 2023, a rehabilitation project of 25 existing rental units cost \$146,570 per unit. Comparatively, a similar rehabilitation project in 2021 (40 units in two buildings) cost \$116,698 per unit. This represents a difference of approximately \$30,000 per unit on similar post-COVID projects in a period of two years.
 - The organization is estimating that a current new construction project (30 units in six buildings, five units each) requiring new roads, water and sewer lines, and running electrical service and propane will cost \$290,500 per unit for construction costs and \$356,667 per unit total development cost. In 2014, a project of similar scale cost approximately \$135,322 per unit in construction. This represents an increase of over \$150,000 per unit in construction costs alone in under a decade.

Collectively, the developers and contractors who participated in the consultation process cited labor shortages, the sharp post-COVID jump in land values, the rising cost of materials and fuel, and major infrastructure expenses (water/sewer connections and new roads if needed) as the primary drivers behind increasing development costs.

Looking Ahead

While some of the above challenges are largely (or entirely) outside of the Town’s control, the primary purpose of this housing study is to assist Plymouth in examining what it *can* address to respond to housing needs identified through this process. Phase 2, Barriers Analysis, focuses on remediable barriers within Plymouth’s local land use regulations and related polices, and includes suggested paths forward for the Town to consider.