Housing Assessment for Lancaster, NH

June 2023

"Parker J. Noyes Apartments" by Northern Forest Center

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Housing Assessment for Lancaster, NH

Introduction

The State of New Hampshire and North Country Council have been gathering and analyzing data over the past two years to better understand the housing situation in the state and the region. In 2023 the Town of Lancaster received funding from the State's InvestNH, Housing Opportunity Grant to study local housing needs and to work with residents to determine if any regulatory changes are needed. Resilience Planning and Design was hired by the Town of Lancaster with this funding to review the findings of these earlier efforts, narrow the focus on Lancaster specific housing issues, and to engage the community in deciding how to move forward. The following report marks the beginning of this work and is divided into two sections:

- Part 1 - Key Findings for Lancaster
- Part 2 – Population, Housing, Affordability, and Outreach Data

The information presented in this report identifies housing related issues and opportunities, and is intended to inform local discussions about housing throughout this project.

The data sources highlighted in this report includes:

- **2017-2021 American Community Survey Data**
- **2016-2020 American Community Survey Data**
- **2022 Residential Rental Cost Survey Report**
- **2021 North Country Housing Needs Analysis Report**
- **Town of Lancaster Data**
- **2022 Air DNA Data**
- **SAU 36 Enrollment Data**
- **2023 North Country Council Regional Housing Needs Assessment Report**

Part 1 – Key Findings

A Regional Perspective: Many of the housing supply and affordability issues being experienced in Lancaster are also impacting other North Country communities, and other regions of New Hampshire.

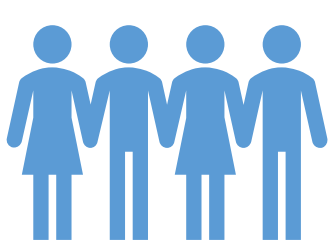
- Housing supplies are at record lows, prices are continuing to escalate, and there is a lack of affordable homes for purchase or rent.
- Despite relatively low housing costs regionally, housing affordability is still an issue for more than a third of households in the North County.
- Low wages are a significant contributor to the region's housing challenges.
- Demographic shifts such as the declining and aging population also contribute to the mismatch between the supply and demand for housing.
- The lack of available and affordable housing units is impacting low-wage workers and middle-class households most.
- The extremely low vacancy rate indicates that although the population has declined there is still a lack of available housing units.
- The current vacancy rates do not give renters and owners enough housing choice or renters the opportunity to become owners.
- There is also a lack of awareness and/or lack of buy-in on comprehensive solutions, especially from the business community. In fact, less than half of businesses feel they should take an active role in creating employee housing.
- Low to moderate income households are much more likely to occupy moderate density multifamily housing (5-50 unit buildings) and manufactured homes.
- Homeownership rates have declined for all age groups.
- Middle income households are less likely to be homeowners in 2020 compared to 2010.
- Between 2000 and 2020, New Hampshire home values rose by 111%.

A Local Perspective: In Lancaster the housing challenges are multi-faceted, and have the greatest impact on the lives of those seeking a place to live. However, this translates to a shortage of workers, economic hardships, and other realities which are becoming more visible to all residents.

- Most homes in Lancaster are single-family units, and are older structures.
- Even with a stable or declining population there is a lack of available housing units for purchase or rent.
- While there do not appear to be a significant number of short-term rentals in Lancaster at this time, this type of income property is reducing the number of available housing units in other New Hampshire communities and should be monitored closely.
- Cost burdened homeowners and renters:
    - Approximately 19% of the owner-occupied households spend at least 50% of their median household income on housing.
    - Approximately 27% of the renter occupied households spend at least 50% of their median household income on rent.
- 58% of Lancaster renters aged 65 and over are cost burdened as they spend 30% or more of their income on rent.
- The housing gap analysis completed for Lancaster indicates that there is a need for additional housing units in Lancaster at a variety of income levels. These units would address the needs of both homeowners and renters.
- According to the 2023 Regional Housing Needs Assessment completed by the North Country Council, "In the past five years we've seen the cost of a single-family home more than double, and with limited construction of new units, our housing stock only continues to age, creating opportunities ripe for reinvestment and new construction. Partnerships, and strategies to keep units within financial reach of locals while creating opportunities for newcomers will be key to the region's vitality and vibrancy." This appears to be true in Lancaster as well.

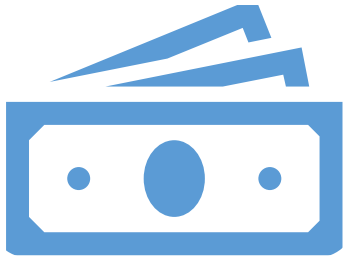
Part 2 – Population, Housing, Affordability, and Outreach Data

The following sections of this report have been provided for reference, and to inform future discussions and decision making within the Town of Lancaster.

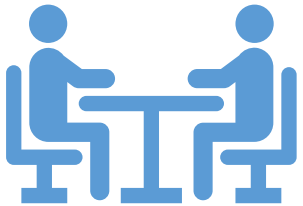


Population

Housing



Affordability

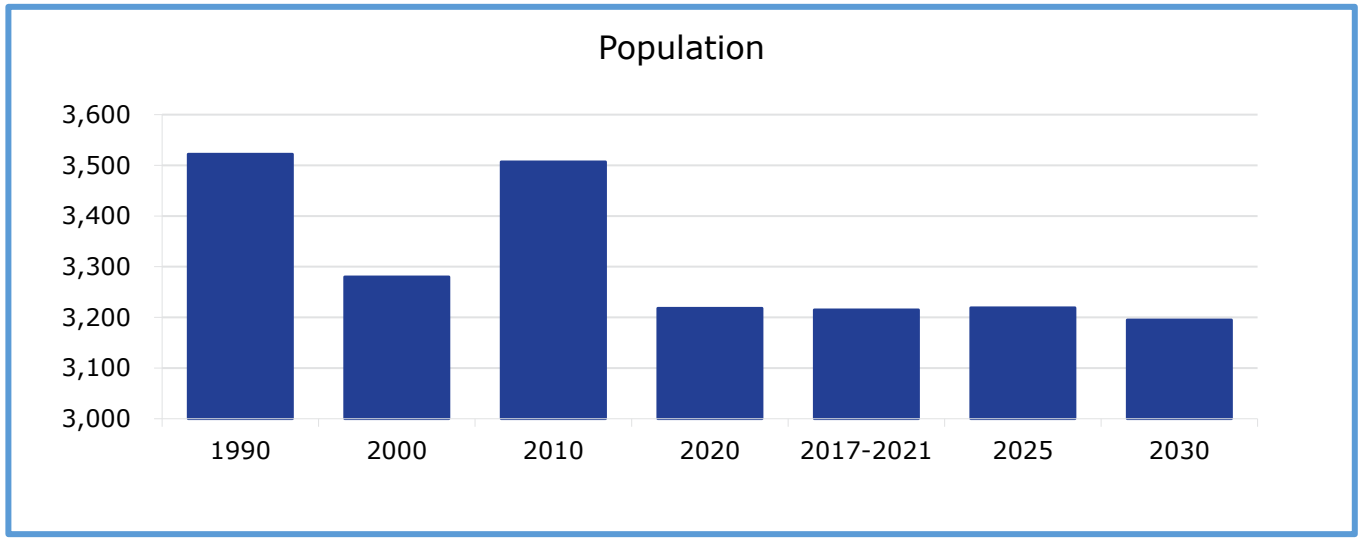


Outreach

Population

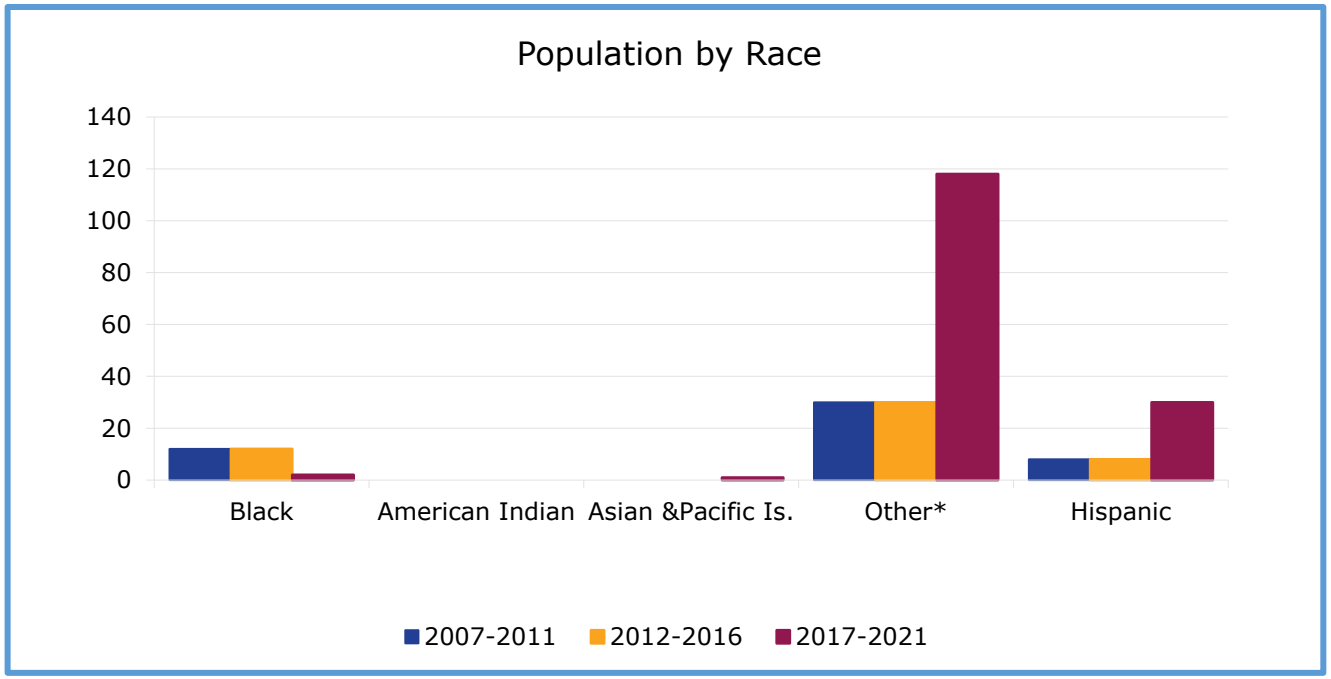
- Lancaster's population has been declining since 2010 and is projected to continue to decrease in 2030.
- According to the 2021 American Community Survey data, population in Coos County over time has steadily decreased since 1990 and is projected to continue to decline in 2030.

Lancaster Population Trends	
Year	Population
1990	3,522
2000	3,280
2010	3,507
2020	3,218
2017-2021	3,215
2025	3,219
2030	3,195



Population by Race

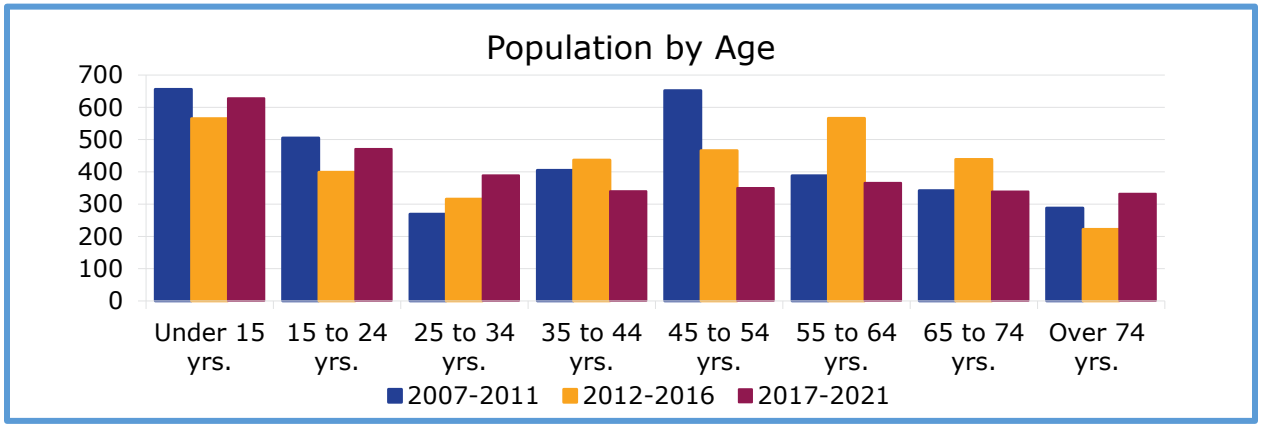
- Since 2011, there has been an increase in other races and Hispanic races in Lancaster.
- Like New Hampshire, 94% of Coos County residents identify as White. An average of 93% of residents in the state of New Hampshire also identify their race as White.



- The following categories are terms identified by the U.S. Census.
- The U.S. Census is required by the U.S. Office of Management and Budget (OMB) to provide a minimum of five race categories (White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander). The U.S. Census uses a sixth category, Some Other Race, for people who do not identify with any of the OMB race categories.

Population by Age

- Since 2011, there has been a decline of Lancaster residents 45 to 74 years old, and an increase in the number of residents under 34 years old.
- In recent years, there has been a slight increase in Lancaster residents aged 74 years and older.
- The largest age cohort of residents in Lancaster are those under 15 years of age.



Youth Under 18

- There are 693 individuals in Lancaster under the age of 18. This accounts for 22% of the total population.

Older Residents

- There are 719 individuals in Lancaster over the age of 65 years old. This accounts for also accounts for 22% of the total population.

Median Age

- The median age of Lancaster residents is 38 years old. This is lower than both Coos County and the State of NH at 49 years old.

Persons with Disabilities

- The American Community Survey defines disabilities by category: hearing, ambulatory, vision, self-care, cognitive, and independent living disabilities.
- There are a total of 505 residents in Lancaster living with a reported disability.
- One of the most common disabilities in Lancaster are ambulatory disabilities. The largest age group that identifies with an ambulatory disability is the 65 – 74 year olds.
- The second type of disability documented in Lancaster are hearing disabilities. The largest age group that identified with a hearing disability is the 75 years and older age bracket.

Lancaster Total School Enrollment by Year	
Year	Total # of Students Enrolled
2010	606
2011	582
2012	588
2013	564
2014	583
2015	544
2016	520
2017	516
2018	484
2019	470
2020	469
2021	431
2022	449
2023	399

School Enrollment

- As shown in the Lancaster School Enrollment Table, the number of Lancaster students enrolled at the White Mountain Regional School (SAU 36) has been slowly declining since 2012.

Housing

Units by Type

Housing Units by Type in Lancaster			
	Estimate	Margin of Error	% of Total
Total Units	**1,489**	**+/-137**	**-**
Single-Family (SF) Units	1,019	+/-130	68.4%
SF Owner Occupied	888	+/-111	-
SF Renter Occupied	25	+/-28	-
Multi-Family (MF) Units	337	+/-127	22.6%
MF Owner Occupied	21	+/-35	-
MF Renter Occupied	255	+/-111	-
Mobile Home & Other	133	+/-67	8.9%

- Lancaster has a total of 1,489 housing units.
- Most of these housing units are single-family residences, making up approximately 68% of the total housing inventory in Lancaster.
- About 23% of housing units are multi-family units.
- There are about 133 mobile home units in town accounting for about 9% of the total housing units in Lancaster.

Age of Housing Stock

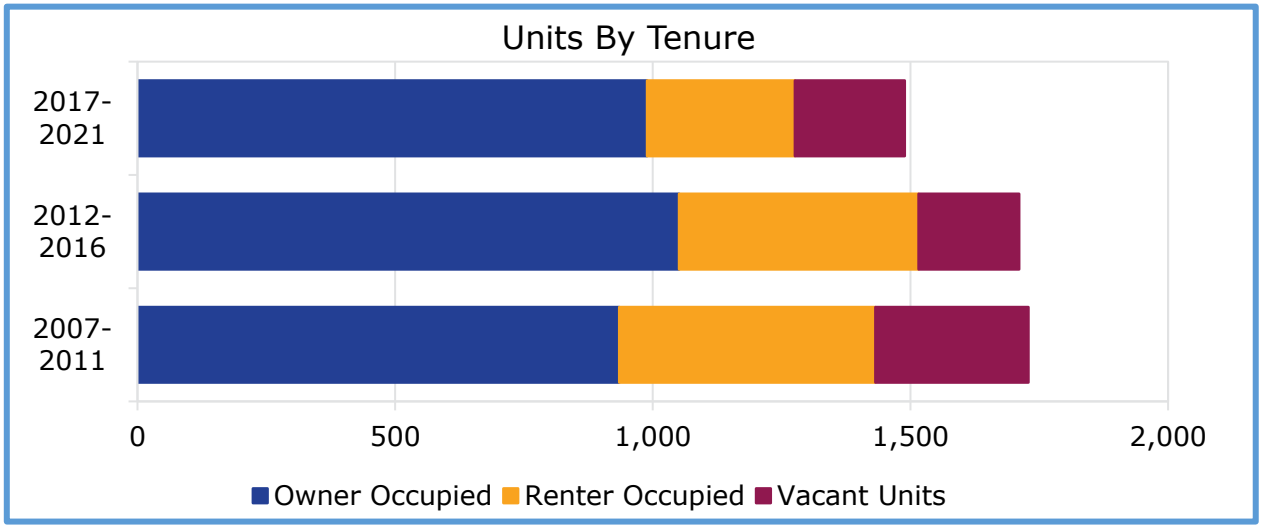
- Most of Lancaster's housing units (47%) were built prior to 1940.
- Since the 1980's there was a significant decline in the number of housing units built.
- Recently, some multi-family housing units have been created through the conversion of upper story spaces in the downtown area.

Housing Occupancy

- There are 1,378 occupied housing units in Lancaster.
- Most housing units in Lancaster (78%) are owner occupied, and 22% are renter occupied.
- Approximately 111 units in Lancaster are considered vacant or seasonal structures.

Housing Units and Households Lancaster, NH	
Occupied Housing Units	1378
1 Person HH	488
2 Person HH	479
3 Person HH	140
4 or More Person HH	271

- The graph below indicates a recent reduction in overall units. Unless this has been documented it appears that this may reflect an error in the data as reported.



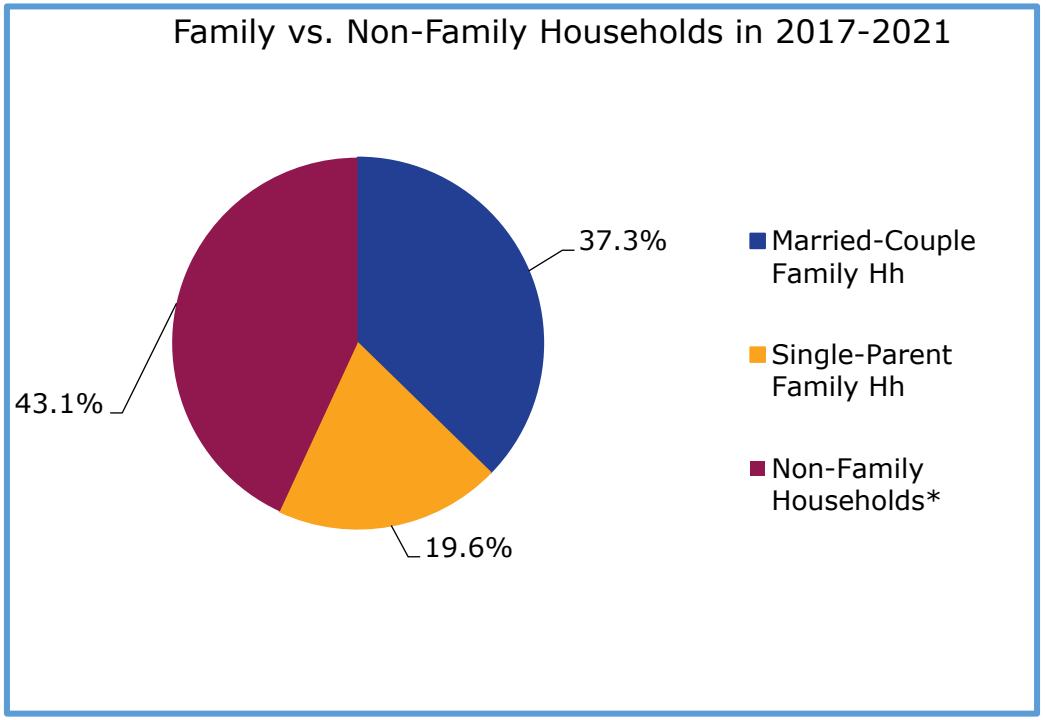
Households

- Lancaster's occupied housing units provide homes to 811 family households and 567 non-family resident households.

- The U.S. Census' American Community Survey defines "non-family households" as a household that consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

- The average number of persons per household is estimated to be 2.4.

- Approximately 43% of the households in Lancaster are non-family households, 37% are married-couple family households, and about 20% are single-parent households.



Units Per Structure

- There are approximately 1,019 detached single-family homes in Lancaster.
- Single family housing accounts for the majority (68%) of the town's existing housing supply.
- There are an additional 337 housing units in Lancaster that are arranged in structures with as few as two units or more than twenty units each.
- Multi-family housing in Lancaster accounts for the remaining 23% of the town's existing housing supply.

Number of Bedrooms

- The majority of housing units in Lancaster contain at least 2-3 bedrooms.
- More than 50% of the households in Lancaster have 3 or more bedrooms.

Rental Unit Vacancy Rates

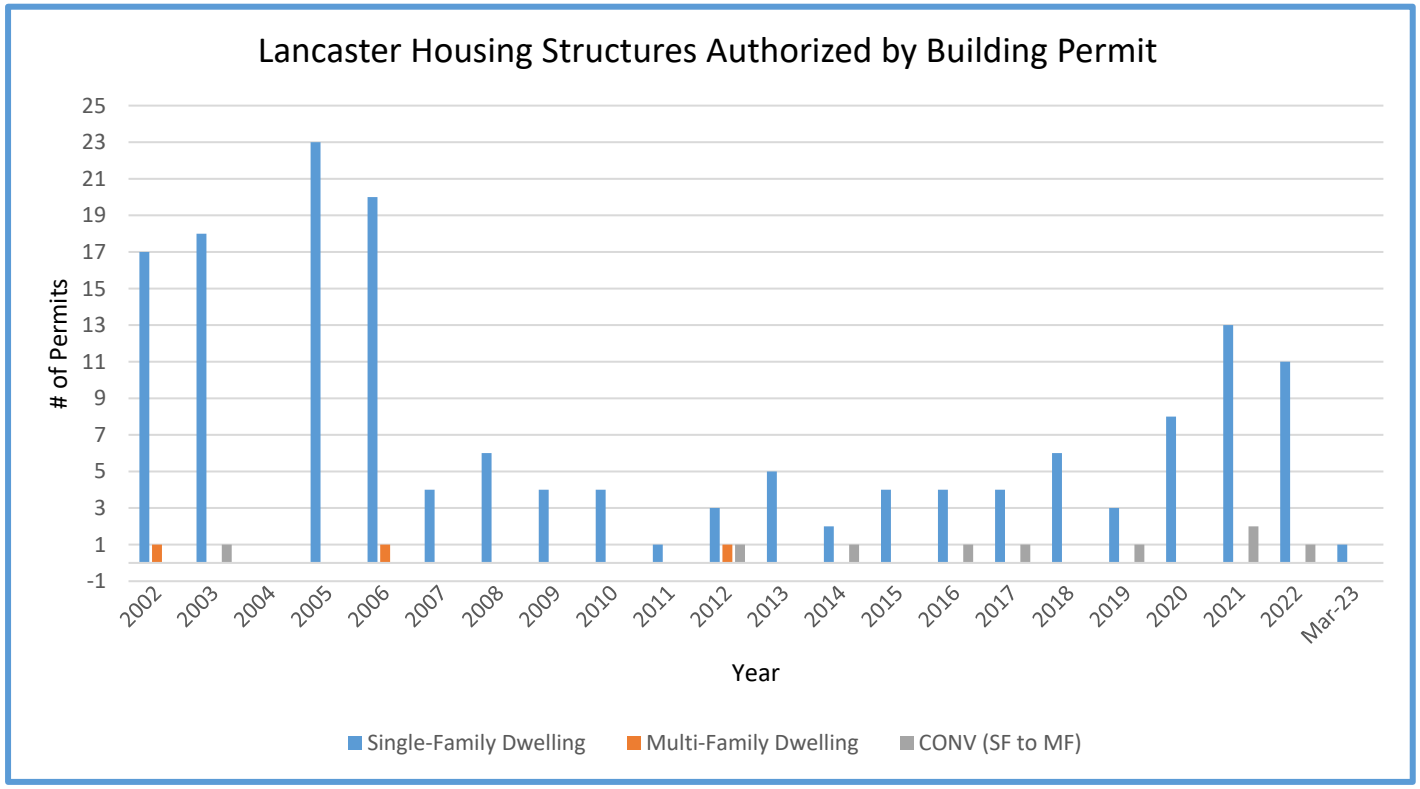
- As identified in the 2022 Residential Rental Cost Survey Report, Coos County has a vacancy rate of 2.7% and the State of New Hampshire has a vacancy rate of 0.5%.
- A healthy vacancy rate range for rental units is 4 – 5% to ensure adequate availability.
- Prior to 2018 the vacancy rate in Coos County ranged from 5 to 10%.

- Currently the vacancy rate for rental units in Lancaster is extremely low.

Building Permits

- Looking back to 2002 this graph shows an overall decline in the number of housing structures authorized by building permit in Lancaster since 2006.

- In recent years, there has been a slight increase in the number of structures permitted and constructed.



- From 2007-2019 there was a decline in the number of permitted single-family dwellings, but in recent years 2020-2022 there has been an increase in the number of single-family building permits authorized by the town.

- The last new multi-family structure was permitted in the year 2012 for 20-unit building.

- Since 2012 there has been an increase in the number of housing unit conversions from single-family to multi-family.

- In 2021, the town authorized the conversion of the upper stories in two mixed use buildings to apartments. This resulted in the creation of 14 new housing units.

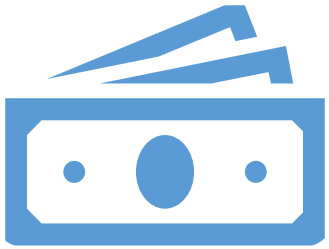
Lancaster Housing Structures Authorized by Building Permit Source: Town of Lancaster			
Year	**# of Single-Family Dwellings Permitted**	**# of Multi-Family Dwellings Permitted**	**Conversion of units from Single-Family to Multi-Family**
2002	17	1 (6 units)	0
2003	18	0	1 (2 unit)
2004	-	-	-
2005	23	0	0
2006	20	0	0
2007	4	0	0
2008	6	0	0
2009	4	0	0
2010	4	0	0
2011	1	0	0
2012	3	1 (20 unit)	1 (1>2)
2013	5	0	0
2014	2	0	1 (1>2)
2015	4	0	0
2016	4	0	1 (1>2)
2017	4	0	1 (2>1)
2018	6	0	0
2019	3	0	1(1>2)
2020	8	0	0
2021	13	0	2 (6+8 units)
2022	11	0	1 (1>2)
March 2023	1	0	0

Short-Term Rentals (STRs)

- Data from AirDNA, a short-term rental analytics company that compiles data from Airbnb and Vrbo, suggests that the rapid expansion of short-term rentals in the North Country may be impacting the availability and price of housing.

- As of May 2022, there were at least seven short-term rentals in Lancaster based on Air BnB listings alone.

- According to the data from AirDNA identified in the 2021 North Country Housing Needs Analysis completed by North Country Council, Lancaster residents who rent their homes short term reported a median monthly revenue of $1,506 compared to the median revenue for other short-term rentals in Coos County at $885.



Affordability

Employment

- Like housing, employment is also a regional issue. The top five employment industries in the North Country are:
    1. Accommodation and Food Service
    2. Health Care and Social Assistance
    3. Retail Trade
    4. Educational Services
    5. Public Administration

- The Agriculture, Forestry, Fishing and Hunting Industry now only account for 1.2% of the region's Workforce. This was once considered a major employment industry.

Employment by Industry in NCC Region Source: 2020 Census	
Industry	**% of Lancaster Workforce**
Agriculture, Forestry, Fishing and Hunting	1.20%
Mining, Quarrying, and Oil and Gas Extraction	0.10%
Utilities	0.80%
Construction	4.30%
Manufacturing	7.70%
Wholesale Trade	1.70%
Retail Trade	**15.40%**
Transportation and Warehousing	2.20%
Information	1.00%
Finance and Insurance	1.40%
Real Estate and Rental and Leasing	1.40%
Professional, Scientific, and Technical Services	2.10%
Management of Companies and Enterprises	1.00%
Administration & Support, Waste Management and Remediation	2.10%
Educational Services	**9.20%**
Health Care and Social Assistance	**16.30%**
Arts, Entertainment, and Recreation	5.40%
Accommodation and Food Services	**18.30%**
Other Services (excluding Public Administration)	2.10%
Public Administration	**6.30%**

Labor Force and Employment

- According to the New Hampshire Department of Employment Security, Lancaster's labor force in 2010 was 1,819. As of 2020 it was reported to be 1,634.

- It should be noted that the pandemic and related shifts in employment may have influenced these numbers.

Largest Employers in Lancaster Source: New Hampshire Dept. of Employment Security		
Business	**Product/Service**	**Employees**
Weeks Memorial Hospital	Health Care Services	320
Trividia Manufacturing SLTNS	Health & Beauty-Aid Manufacturers	100-249
Country Village Health Care	Health Care Services	112
Shaw's Supermarket	Grocers-Retail	50-99
Town of Lancaster	Local Government	50-99
Pak Solutions	Manufacturing	53

- There was not a noticeable change in the unemployment rate in Lancaster from 2010 to 2020 as it remained at about 6% throughout the decade.

Major Employers

- According to the New Hampshire Department of Employment Security the largest employer in Lancaster is Weeks Memorial Hospital with 320 employees.

Workforce Related Commuting

- The average commute time for Lancaster workers is about 21 minutes.

- There are approximately 78 households in Lancaster without access to a vehicle.

Income

- The median annual household income in Lancaster is approximately $59,500.

- The median annual household income in Coos County is estimated to be $52,054 and in the state of New Hampshire, approximately $83,449.

- The median annual family income is estimated to be $85,292.

- The median annual family income in Coos County is approximately $70,177 compare to the state at $104,193.

- Households paying more than 30% of their income toward housing costs are considered housing "cost-burdened," and those with housing costs that exceed half of their income are considered "severely cost-burdened." In Lancaster:
    - Approximately 19% of the owner-occupied households spend at least 50% of their median household income on housing.
    - Approximately 27% of the renter occupied households spend at least 50% of their median household income on rent.

Poverty

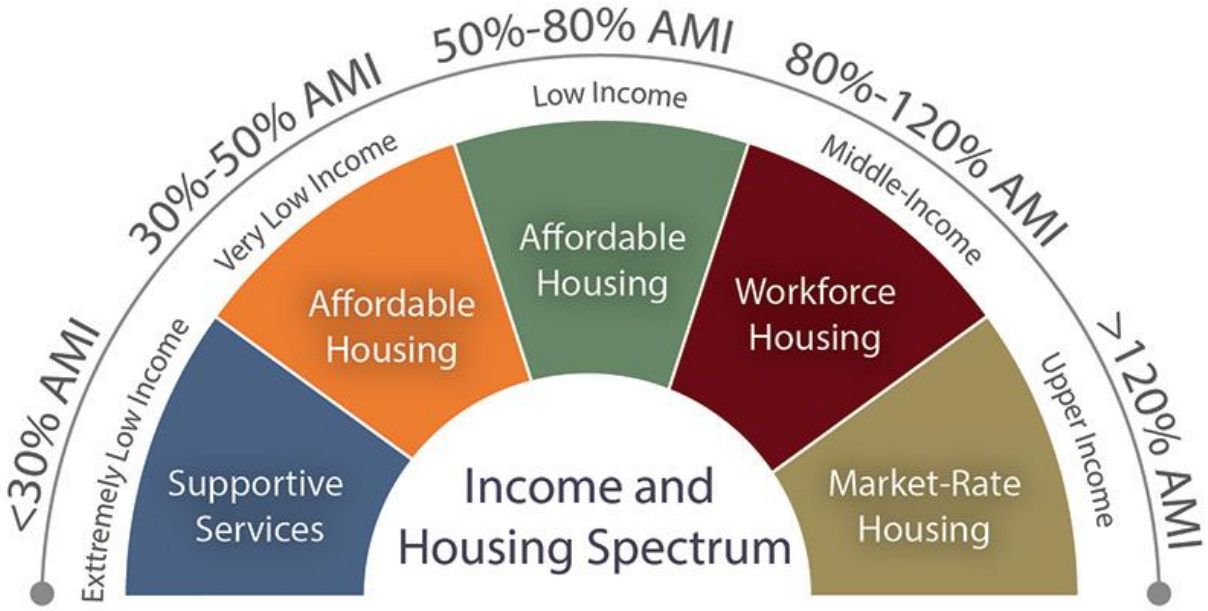
- The U.S. Census Bureau uses a set of income thresholds that vary by family size and composition to determine who is living in poverty.

- The 2020 Census estimated that 7.3% of individuals in Lancaster are living below the poverty level.

- The Census also estimated that as many as 363 families in Lancaster may be living below the poverty level.

Income Level and Tenure

- Some terms and definitions should be clarified before looking further into the affordability of housing in Lancaster.
    - The Area Median Income (AMI) is the midpoint of a region's income distribution – half of families in a region earn more than the median and half earn less than the median.
    - Middle-Income Households earn 80% - 120% of AMI.
    - Low Income Households earn at or below 80% of AMI.
    - Very Low-Income Households earn at or below 50% of AMI.
    - Extremely Low-Income Households earn at or below 30% of AMI.

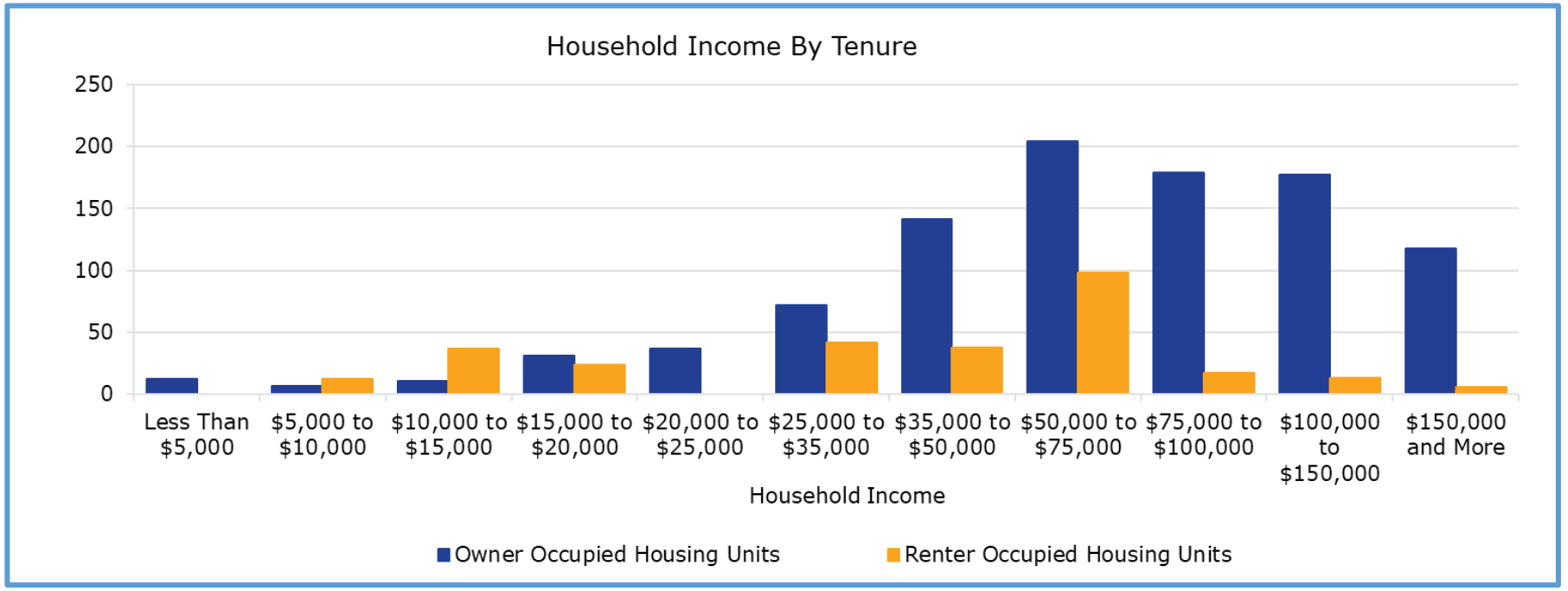


- The area median income for Lancaster is based on Coos County's Median Household Income which is $70,000 as of 2022.
- The three tables show the household income in the past 12 months by percent of median household income for all occupied housing units (including owner occupied and renter occupied households) in Lancaster according to the 2021 American Community Survey Data.
- The graph on the following page shows the distribution of Lancaster households by income and tenure (owner or renter).
- The majority of middle and higher income households in Lancaster own their own home, but some lower income households are also homeowners.

Renter Occupied Households		
Household Income	**Estimate**	**Margin of Error**
30% of Median Household Income	43	+/-54
50% of Median Household Income	73	+/-62
80% of Median Household Income	122	+/-77

Owner Occupied Households		
Household Income	**Estimate**	**Margin of Error**
30% of Median Household Income	67	+/-48
50% of Median Household Income	168	+/-104
80% of Median Household Income	356	+/-127

All Occupied Housing Units		
Household Income	**Estimate**	**Margin of Error**
30% of Median Household Income	262	+/-262
50% of Median Household Income	547	+/-206
80% of Median Household Income	811	+/-138



Median Home Values

- The 2021 American Community Survey data identifies the median value of owner-occupied housing units in Lancaster as $143,600, and the median value of owner-occupied housing units in Coos County as $134,400.

- It is important to note that the American Community Survey Data reflects the median average of a five-year span. As a result these numbers may vary from current housing sales due to the quickly changing housing market.

Monthly Gross Rents

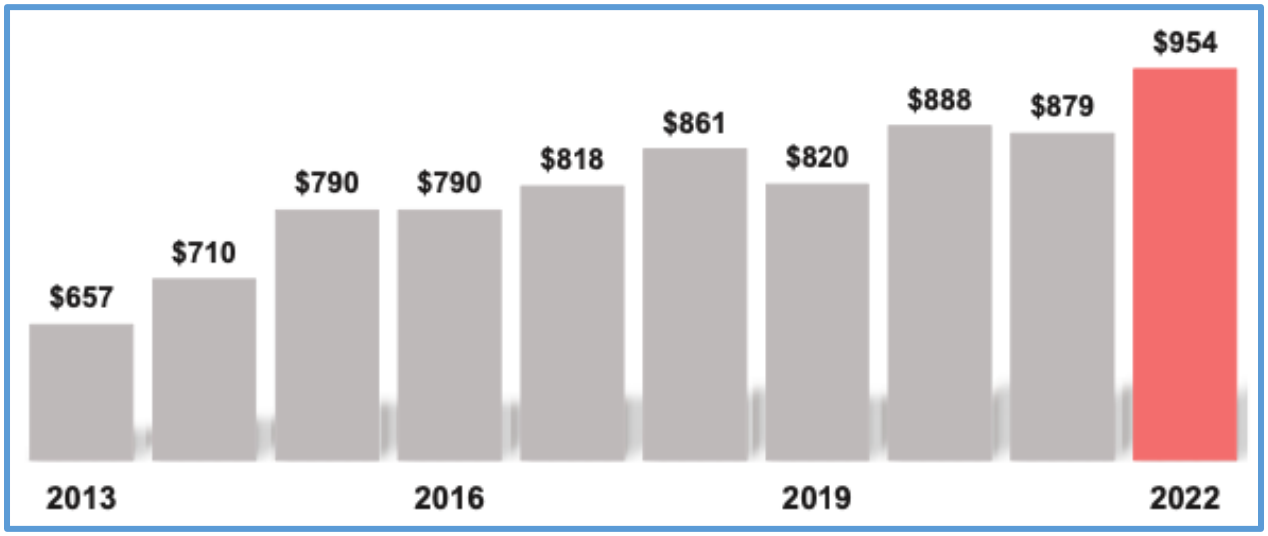
- According to the 2022 Residential Rental Survey Report published by NH Housing, the median monthly gross rent in Coos County is $954. A graph of the median monthly gross rents in Coos Country can be seen below.

- Since 2016, the median cost of rent in Coos County has increased from $790 per month to $954 per month.

- According to the Gross Rent Survey from NH Housing, in 2022 the median gross rent in Lancaster was about $1,102.

- The 2022 Residential Rental Survey Report estimates that the median renter household income in Coos County is $31,255 and an affordable gross rent based on that income in Coos County is $781.

- In Coos County it was estimated that only 10% of 2-Bedroom Units have an affordable rent.



Purchase Price Trends

- According to data from New Hampshire Housing, as of 2022 the median sale price of homes in Lancaster was $320,000.
- This indicates that the purchase price of Lancaster homes has increased about 40% since 2020.
- This is related to housing cost trends regionally and nationally.

Lancaster Purchase Price Trends	
Annual Median Sale Price Year	Cost
2020	$212,000
2021	$269,900
2022	$320,000

Renter Cost Burden

- Households are considered cost burdened when they spend more than 30% of their income on rent, mortgage, and other housing needs.
- Renters are often more likely than homeowners to spend more than 30% of their income on housing.
- The majority of Lancaster renters aged 64 and under are not cost burdened as they spend less than 30% of their income on rent.
- 58% of Lancaster renters aged 65 and over are cost burdened as they spend 30% or more of their income on rent.
- About 17% of homeowners are cost burdened and spend more than 30% of their income on housing.

- About 11% of Lancaster homeowners aged 64 and under are cost burdened and spend more than 30% of their income on housing.

Housing Gap Analysis

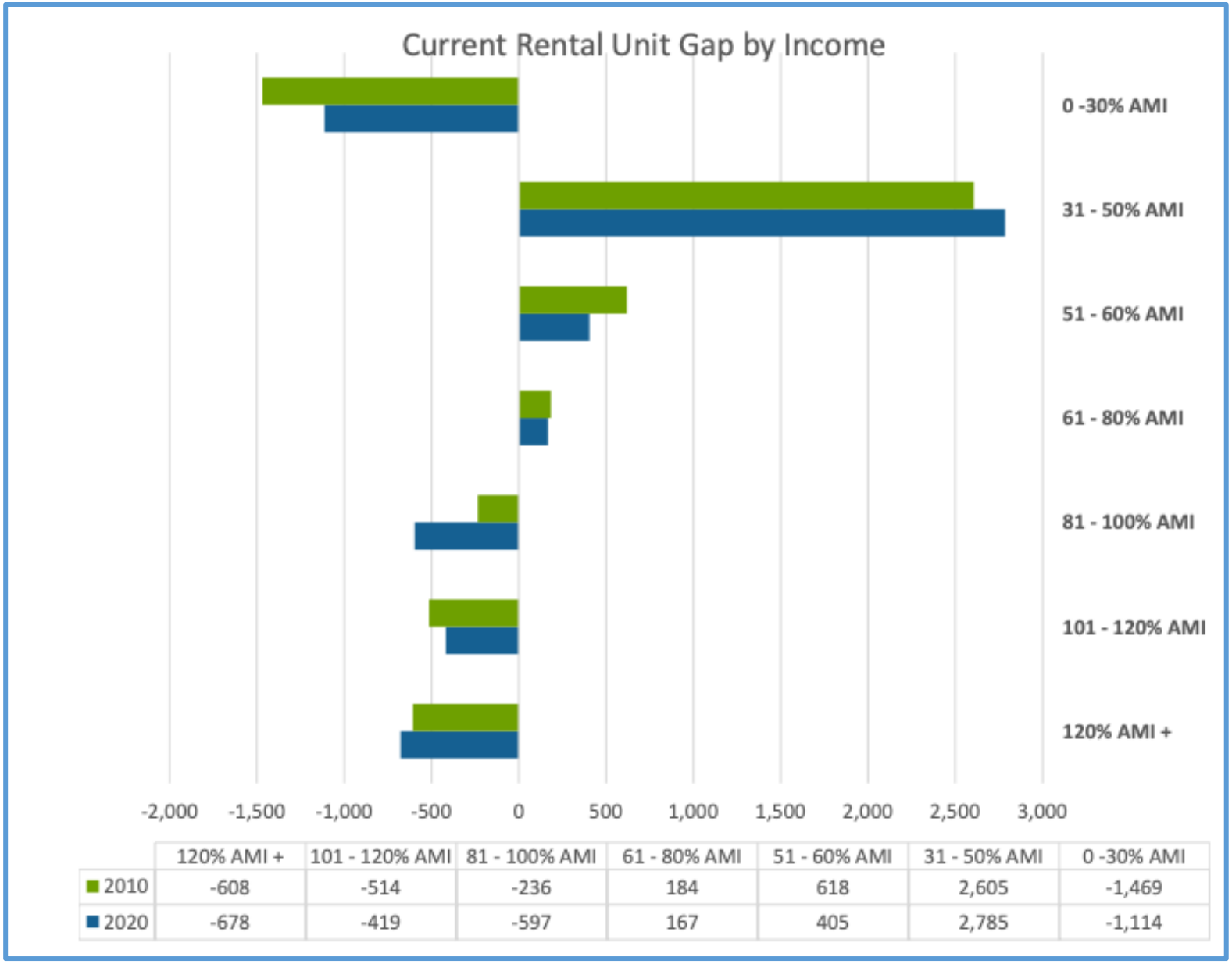
- According to data from the U.S. Census and the 2022 NH Residential Rental Cost Survey Report, 47% of New Hampshire renter households are paying 30% or more of their household income in rent. Lower-income families are likely to be paying an even higher percentage of their household income towards rent.
- According to the 2022 North Country Regional Housing Needs Assessment: "*This rental housing gap analysis is a snapshot of the region's current needs. The analysis can assist in setting target goals for public programs and policies aimed to increase housing choice and access*."
- The negative numbers in the Tables of Renter and Homeowner Gaps in Lancaster indicate possible unit shortages at those specific income levels.

Renter Gaps in Lancaster based on AMI	
Area Median Income (AMI) Percentage	**Estimate**
0-30% AMI	-26
31-50% AMI	170
51-60% AMI	-44
61-80% AMI	-37
81-100% AMI	-21
101-120% AMI	-8
120% AMI+	-6

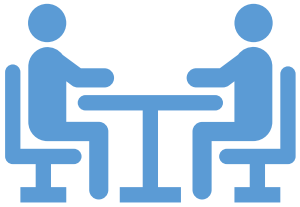
Homeowner Gaps in Lancaster based on AMI	
Area Median Income (AMI) Percentage	**Estimate**
0-30% AMI	-27
31-50% AMI	-11
51-60% AMI	-14
61-80% AMI	15
81-100% AMI	9
101-120% AMI	110
120% AMI+	18

Facts about the graph on the following page:

- The numbers in the graph below represent the rental market supply gap in 2022 and are based on current populations, incomes, and units. This is a snapshot of the North Country Council region's current rental needs.
- *How is the renter gap analysis calculated?* – the rental gap is calculated as the number of units priced at or below a specific threshold minus the number of renter households with income at or below the amount needed to afford such units.
- Negative numbers indicate a shortage of units at the specific income level; positive units indicate an excess of units.
- Many Low income renter households who face a rental gap are not homeless; they are cost burdened, occupying units that are more expensive than they can afford.
- Gaps for higher income renters suggests those renters are spending less than 30% of their income on housing. This points to an income mismatch in the market in which higher income households are occupying homes affordable to lower income households.



	120% AMI +	101 - 120% AMI	81 - 100% AMI	61 - 80% AMI	51 - 60% AMI	31 - 50% AMI	0 -30% AMI
2010	-608	-514	-236	184	618	2,605	-1,469
2020	-678	-419	-597	167	405	2,785	-1,114



Outreach

North Country Council Regional Housing Needs Assessment - Resident Survey

To better inform the Regional Housing Needs Assessment, the North Country Council (NCC) administered a Resident Survey in February 2021 to gather input from community members who live and want to live in the region. In Lancaster, there were 23 respondents to this Regional Resident Survey. It should be noted that this is a small sample size specific to Lancaster and requires further outreach to better inform the Lancaster Housing Assessment. Below are some key findings from NCC's Resident Survey:

- Over half of respondents (56%) own their home without a mortgage and 30% own their home with a mortgage.
- 83% of respondents indicated that their current home is a single-family home, and the same percentage of respondents identified that single-family homes are their preferred housing type.
- 95% of respondents are not looking for a new place to live, and about half of these respondents have not moved in the last 10 or more years.
- When respondents were asked what characteristics are a priority when choosing a neighborhood to live in, the top three characteristics were identified:
    - In my affordable price range
    - Close to work
    - Safety

- 61% of respondent's reported their housing cost being less than 30% of their household's total income however, 26% of respondent's reported housing costs between 30% - 50% of their household's total income.
- 61% of respondents think that additional moderate-income housing is needed in Lancaster.
- 50% think additional senior housing is needed, and 43% think rental housing is needed.
- 26% disagree and 21% strongly disagree that high-end housing should be added to Lancaster's housing inventory.
- When respondents were asked to indicate factors that would impact their ability to stay in Lancaster, 39% identified the cost of available housing, and about 31% identified that the quality of available housing and the type of available housing would strongly impact their ability to stay in Lancaster.

Lancaster Resident Survey and Potential Resident Survey - 2023

In order to better understand the current housing needs and issues in the community, a resident survey and a potential resident survey were administered by the Town of Lancaster to collect feedback from community members who currently live in Lancaster and who would like to. This feedback directly informs the Housing Needs Assessment by identifying existing desires and challenges Lancaster residents have related to housing; and for non-residents, it provided an opportunity to give their perspective on housing challenges in Lancaster. Both surveys were advertised together from March-June 2023 through the following methods:

- Hardcopy flyer with a QR code and weblink posted at town facilities and local businesses.
- Digital flyer posted on the town website and social media accounts.
- Announced to town boards and committees.
- Distributed to area employers.

There were 115 respondents to the Lancaster Resident Survey and only 6 respondents to the Lancaster Potential Resident Survey. Key findings were generated to synthesis notable and reoccurring themes observed in the

survey responses. A complete Survey Monkey report of raw comments and feedback provided by the public is included in the Appendix.

Lancaster Resident Survey Key Findings:

- There is a **need for more moderate-income housing** in Lancaster.
- The **cost of housing/rent** and **availability** of different types of housing options are the two biggest identified housing-related **challenges** facing Lancaster.
- The **cost and supply of available housing** strongly impacts respondent's ability to stay in Lancaster.
- **56% of respondents** strongly agree that their current housing meets their needs today, **42% of respondents** strongly agree that their current housing meets their anticipated needs for the next 10 years, and **20% of respondents** strongly agree that their ability to stay in the region depends on finding decent affordable housing.
- Majority of respondents **do not travel more than 30 minutes** from home for work, childcare, or other daily needs.
- Employment opportunities, wages, cost of construction, people moving into the region who can afford higher prices, property taxes, cost of land, and ability to finance construction are factors indicated by respondents that have an **impact on cost and supply of housing** in Lancaster.
- Majority of respondents **do not think** there are currently enough housing options in Lancaster.

Lancaster Potential Resident Survey Key Findings:

- Of the respondents that participated in this survey, 50% **work in Lancaster but live in another community** and would like to move to Lancaster.
- The other 50% of respondents **do not work or live in Lancaster but would like to.**
- 5 out of the 6 respondents (83%) identified **limited housing options** in Lancaster as a **barrier** to moving to Lancaster.
- **Single family homes** were identified as the **preferred housing type** amongst potential residents.

- Half of the respondents would like to see **more rental housing options** in Lancaster, and the other half of respondents would like to see **more homeowner options.**

Lancaster Roundtable Discussions – June 2023

To further engage community members, an evening Housing Roundtable Event was held at the Lancaster Town Hall on June 7, 2023. This roundtable event provided an opportunity for community members to learn about Lancaster's existing housing supply, and to provide insight on housing challenges and opportunities by engaging in group brainstorming with other community members. The following outreach techniques were used to advertise this event to the public:

- Flyer posted at town facilities, local businesses, and Week's Memorial Hospital.
- Digital flyer posted on town website and social media accounts
- Press release in the Coos County Democrat
- Personal invites to town board and committee members
- Personal invites to local businesses, local non-profit organizations, real estate agents, residents, property owners, and developers.

There were approximately 16 participants. After a short presentation about the Housing Opportunity Grant project, existing Lancaster housing data, and highlights of the Lancaster resident and potential resident survey data, written questions were distributed to the participants for breakout group discussions. The breakout groups then came together to report out some of their discussion points. The following key findings emerged:

- **Wages**, **jobs**, the **cost to build,** and having a contractor with the **ability to perform** were **issues** identified by participants **related to affordable and available housing** in Lancaster.
- There are **no available homes,** and those that are available are **expensive large homes**. **Smaller affordable homes are needed** for **seniors downsizing** and other households.

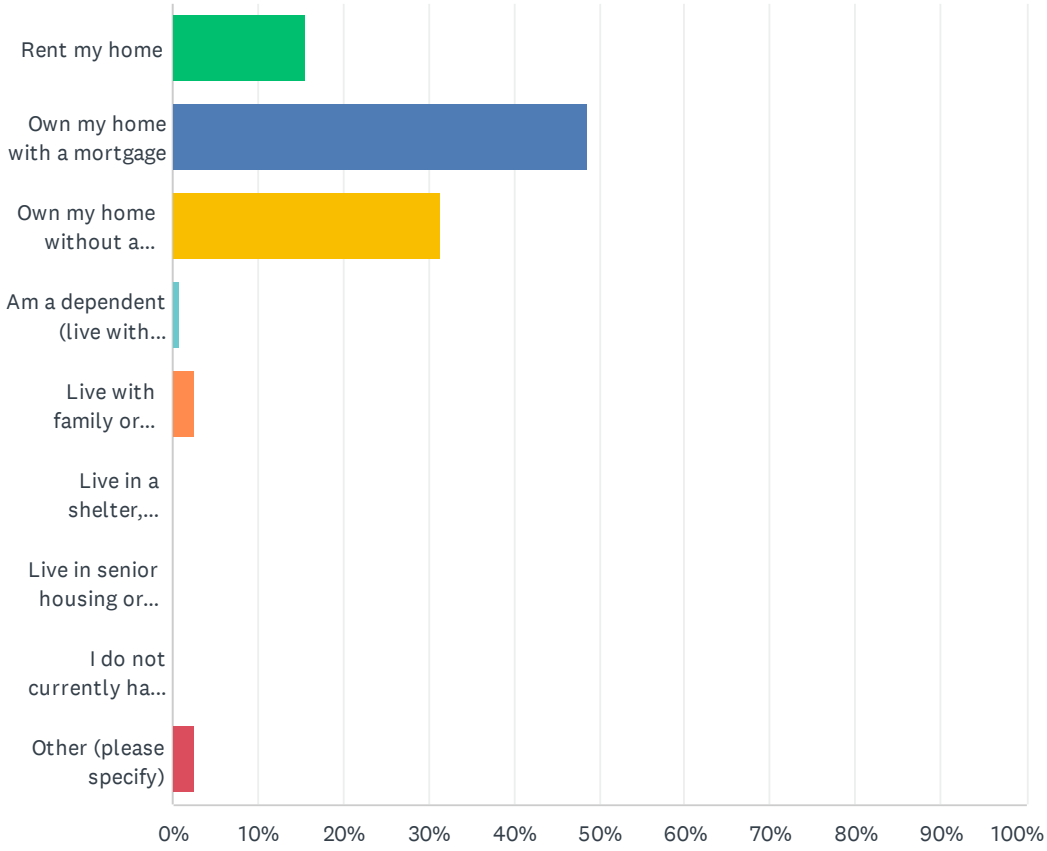
- There is a **general lack of workforce housing**. Lancaster **employers are unable to retain** workers due to the **lack of available low-moderate cost homes**.
- **Transportation** was identified as a **barrier to housing**. Participants expressed that by having **public transit** the household cost could be reduced by **eliminating the requirement of a car,** and this **contributes** to the vibrancy of Lancaster as a **"walkable, livable" community** in a rural area.
- **Lack of affordable "starter" homes** was identified as a concern for the **younger population** looking to live in Lancaster.
- **Increases in density** in the downtown, **tiny home/cottage style developments**, **mobile homes** allowed on all residential lots, and the strengthening of Lancaster's current **accessory dwelling unit definitions** were identified as issues to be addressed in the **Zoning Ordinance**.
- Participants identified that there is a **lack of property owners willing to be landlords** due to past rental unit issues with tenants, and landlords typically pass their costs on to renters adding to unaffordable rent costs.
- **Short term rentals** are not currently an issue in Lancaster; however, they were identified by participants as **a potential emerging issue**.

Appendix A:

Survey Monkey Report – Lancaster Resident Survey and Lancaster Potential Resident Survey

Q1 I currently (check all that apply)

Answered: 115 Skipped: 0



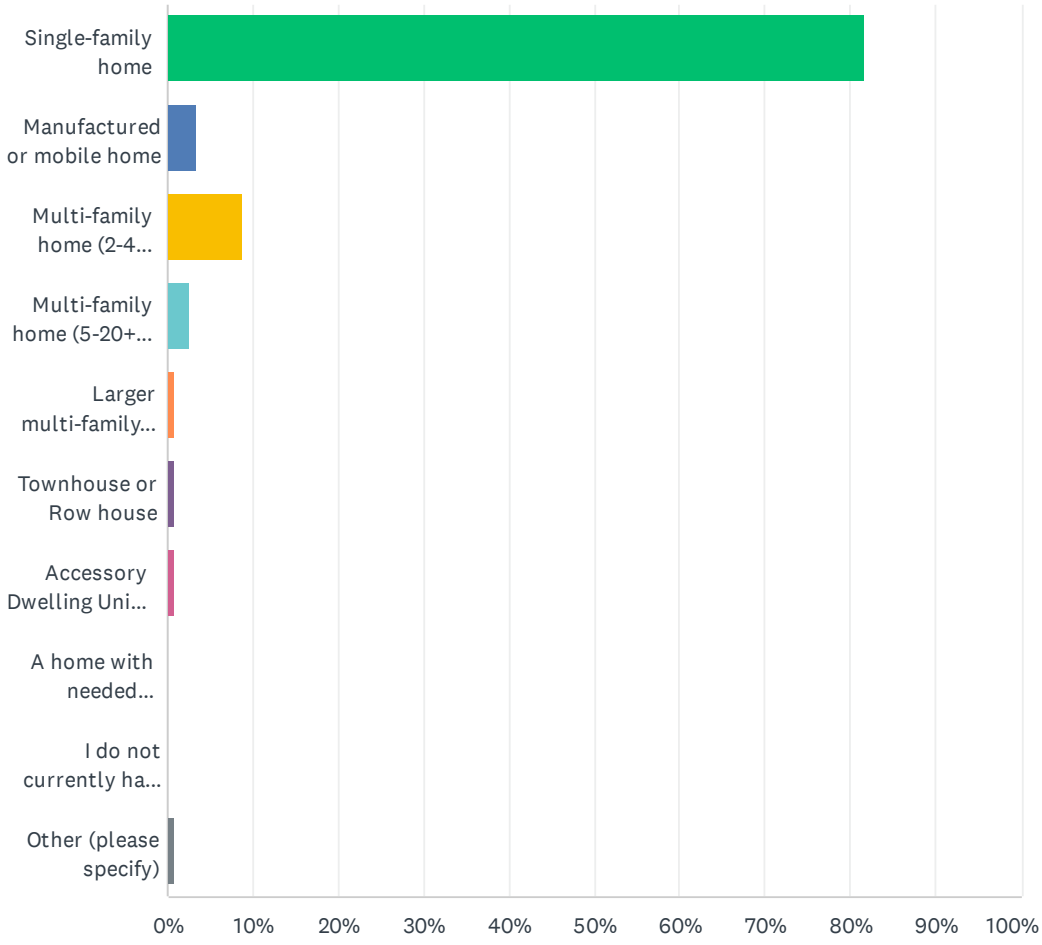
ANSWER CHOICES	RESPONSES	
Rent my home	15.65%	18
Own my home with a mortgage	48.70%	56
Own my home without a mortgage	31.30%	36
Am a dependent (live with parents or other caretakers who pay for my housing)	0.87%	1
Live with family or roommates and share cost	2.61%	3
Live in a shelter, halfway house, or other temporary housing	0.00%	0
Live in senior housing or assisted living (for seniors or disabled persons)	0.00%	0
I do not currently have permanent housing	0.00%	0
Other (please specify)	2.61%	3
Total Respondents: 115		

#	OTHER (PLEASE SPECIFY)	DATE
1	Apartment complex	3/27/2023 4:56 PM

2	Senior, own home without morgage	3/24/2023 3:47 PM
3	Live with family	3/23/2023 8:57 PM

Q2 What best describes the type of home you currently live in? (select one)

Answered: 115 Skipped: 0

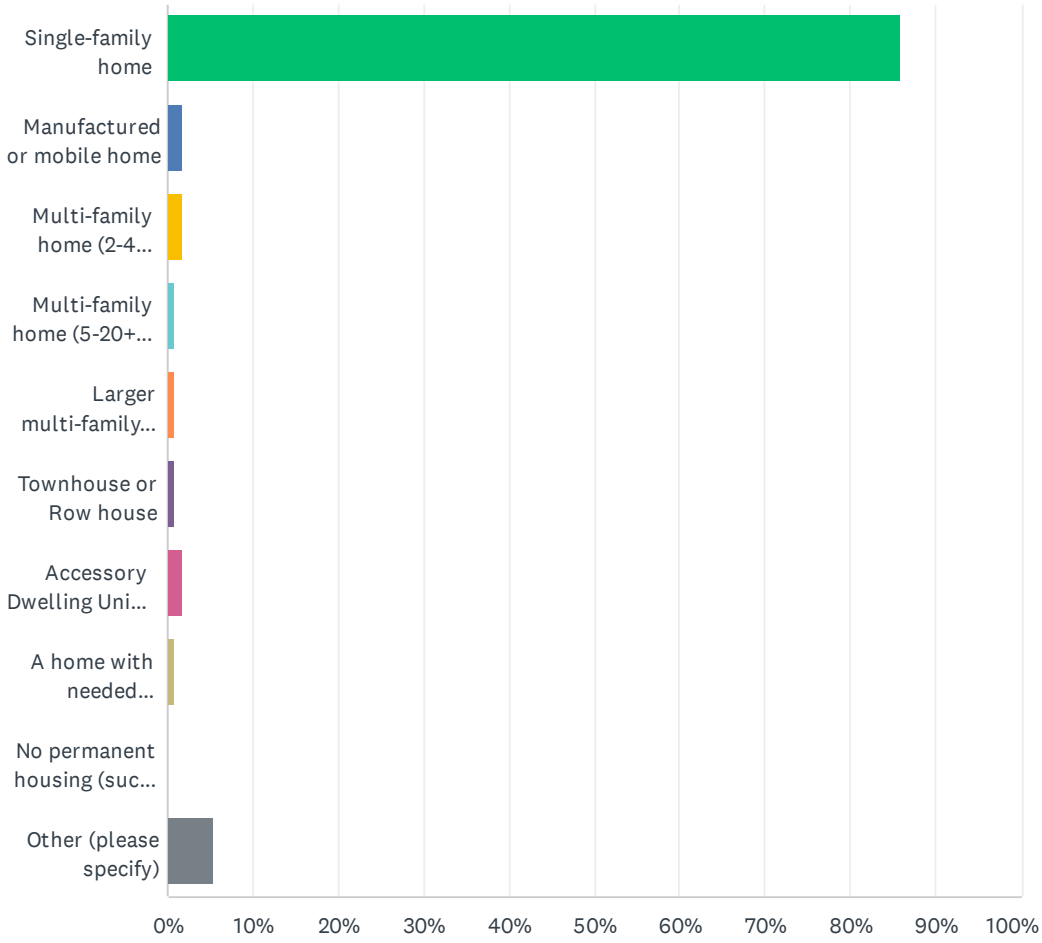


ANSWER CHOICES	RESPONSES	
Single-family home	81.74%	94
Manufactured or mobile home	3.48%	4
Multi-family home (2-4 units)	8.70%	10
Multi-family home (5-20+ units)	2.61%	3
Larger multi-family building (more than 20 units)	0.87%	1
Townhouse or Row house	0.87%	1
Accessory Dwelling Unit, in-law apartment, or backyard cottage	0.87%	1
A home with needed supportive services (such as wellness care, job training, dormitory etc.)	0.00%	0
I do not currently have permanent housing (such as living with family, friends, or a nomad lifestyle)	0.00%	0
Other (please specify)	0.87%	1
TOTAL		115

#	OTHER (PLEASE SPECIFY)	DATE
1	Home divided into 2 apartments	3/24/2023 10:03 AM

Q3 Ideally what type of housing would you prefer to be living in today (regardless of affordability)? (select one)

Answered: 114 Skipped: 1

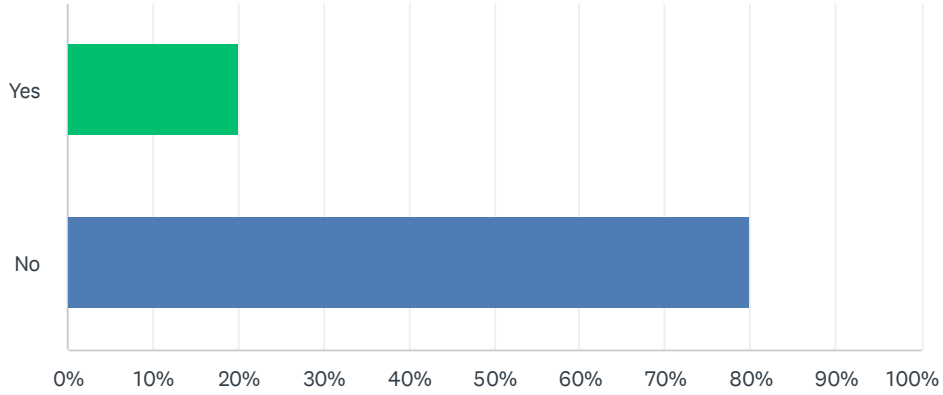


ANSWER CHOICES	RESPONSES	
Single-family home	85.96%	98
Manufactured or mobile home	1.75%	2
Multi-family home (2-4 units)	1.75%	2
Multi-family home (5-20+ units)	0.88%	1
Larger multi-family building (more than 20 units)	0.88%	1
Townhouse or Row house	0.88%	1
Accessory Dwelling Unit, in-law apartment, or backyard cottage	1.75%	2
A home with needed supportive services (such as mental wellness care, job training, dormitory etc.)	0.88%	1
No permanent housing (such as living with family, friends, or nomad lifestyle)	0.00%	0
Other (please specify)	5.26%	6
TOTAL		114

#	OTHER (PLEASE SPECIFY)	DATE
1	I am very content with my home	5/16/2023 7:47 AM
2	Small / down sized Single family	4/10/2023 9:30 PM
3	A castle	3/30/2023 12:27 PM
4	single family home with age-related property tax relief	3/25/2023 12:50 PM
5	Senior	3/24/2023 3:47 PM
6	Condo	3/23/2023 10:50 PM

Q4 Are you actively looking for a new place to live?

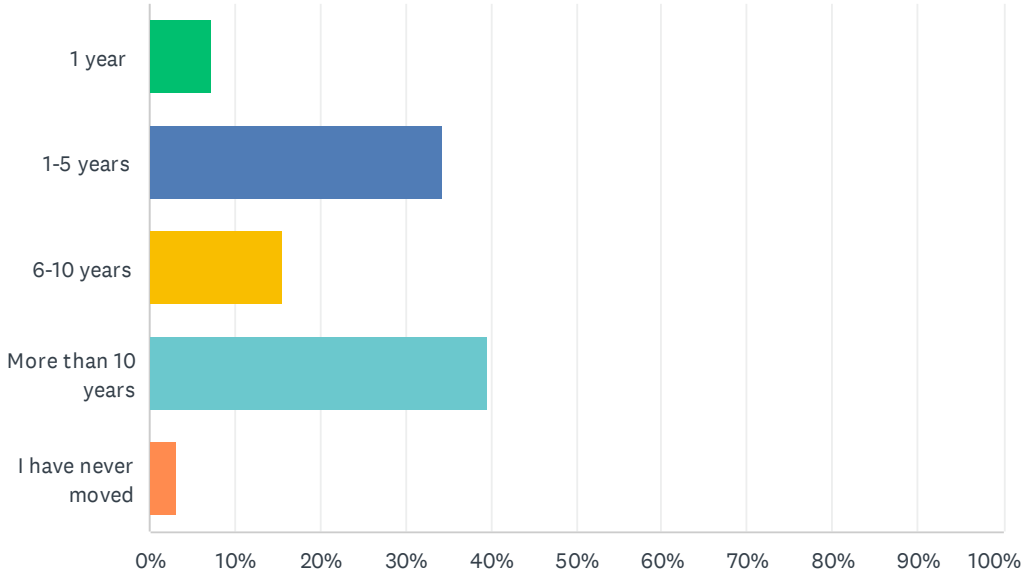
Answered: 115 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	20.00%	23
No	80.00%	92
TOTAL		115

Q5 If you answered no to Question 4, when was the last time you moved?

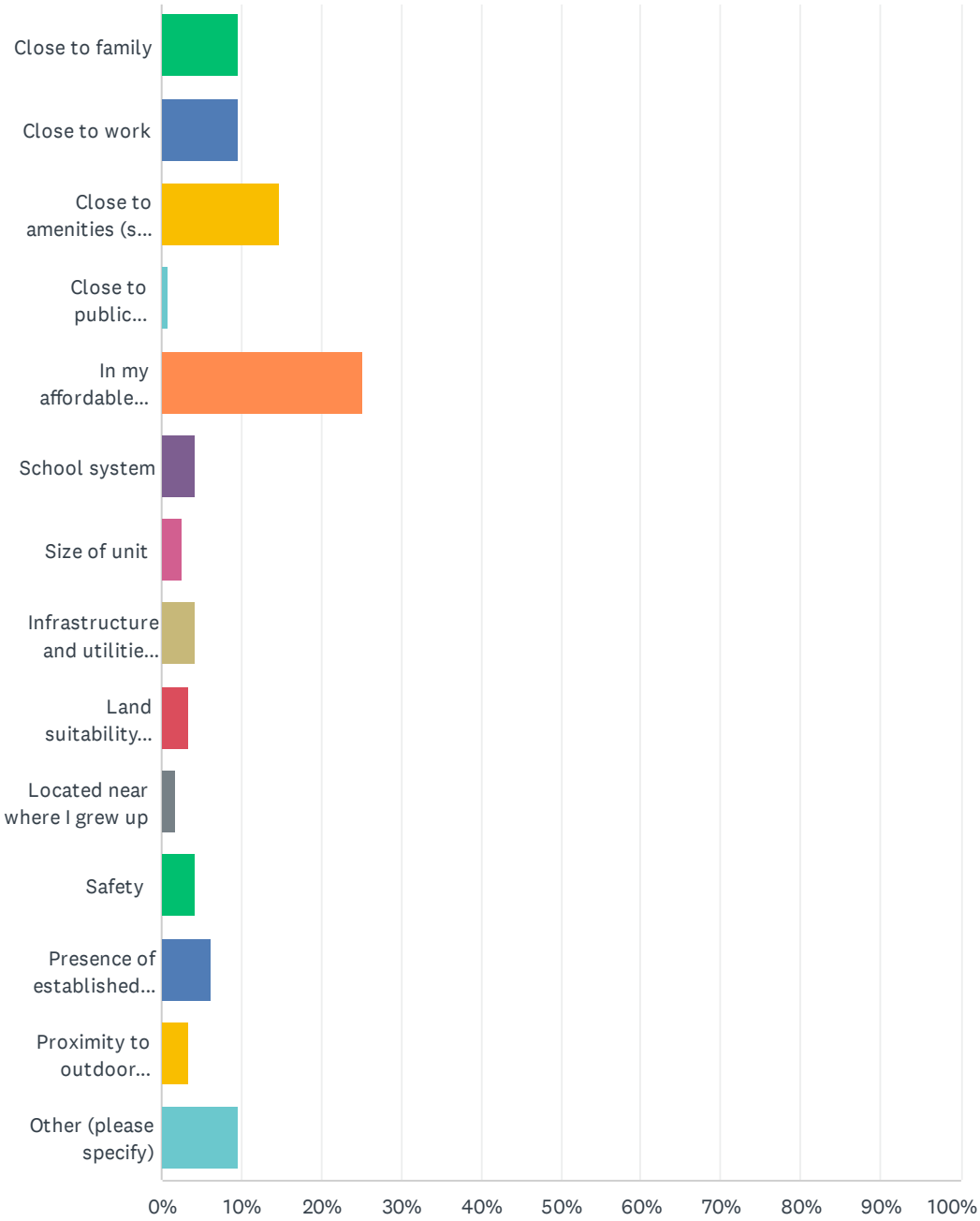
Answered: 96 Skipped: 19



ANSWER CHOICES	RESPONSES	
1 year	7.29%	7
1-5 years	34.38%	33
6-10 years	15.63%	15
More than 10 years	39.58%	38
I have never moved	3.13%	3
TOTAL		96

Q6 Indicate your level of priority of the following characteristics when choosing a neighborhood to live in.

Answered: 115 Skipped: 0

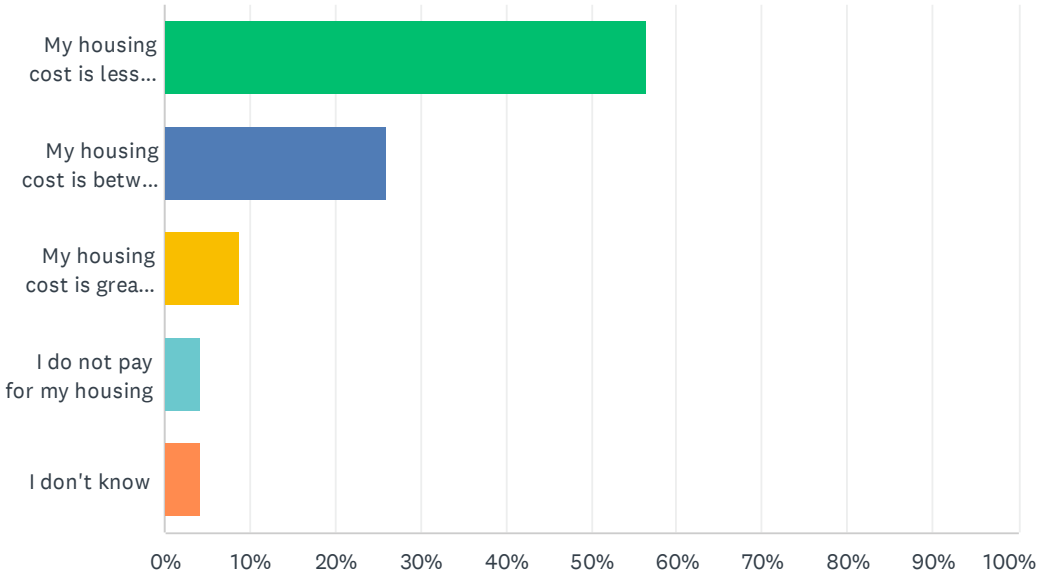


ANSWER CHOICES	RESPONSES	
Close to family	9.57%	11
Close to work	9.57%	11
Close to amenities (such as shopping, health care, downtown center, recreational areas, etc.)	14.78%	17
Close to public transportation	0.87%	1
In my affordable price range	25.22%	29
School system	4.35%	5
Size of unit	2.61%	3
Infrastructure and utilities available (sidewalks, water, sewer, internet, etc.)	4.35%	5
Land suitability (flood risk, soil type, etc.)	3.48%	4
Located near where I grew up	1.74%	2
Safety	4.35%	5
Presence of established village, downtown centers, and events	6.09%	7
Proximity to outdoor recreation	3.48%	4
Other (please specify)	9.57%	11
TOTAL		115

#	OTHER (PLEASE SPECIFY)	DATE
1	Living in a clean, decently looking house which is rare since almost all look like crap.	5/17/2023 6:57 AM
2	Neighborhood	5/16/2023 7:58 AM
3	Unable to choose more than one, and it is definitely more than one	4/4/2023 10:20 AM
4	As far away from anyone as possible	3/30/2023 12:27 PM
5	Manageable taxes; Good, stellar Police, EMS, Fire, Medical, Healthcare	3/26/2023 5:04 PM
6	how do we rank priorities?	3/25/2023 12:50 PM
7	self-sustainability	3/24/2023 10:20 AM
8	Multiple reasons: affordable home with land, close to established town, safety, not too far to major highway	3/23/2023 1:02 PM
9	Single family 1 floor	3/22/2023 6:43 PM
10	We never chose Lancaster specifically. We always liked Lancaster. But after years of housesitting and caretaking, a foreclosure landed in our lap. Prior to that, we were just looking for any cheap house/foreclosure in southern Coos/northern Grafton. We like the small, walkable village (Littleton is way too big). We love the proximity to outdoor recreation without the snootiness of being an outdoor destination. The walkability of the community is unparalleled in the north country. The moment that ends, THAT is when we will begin to think about relocating.	3/22/2023 6:22 PM
11	Can't indicate the level of priority for different choices, but being close to down town with amenities & infrastructure while close to outdoor recreation are the most important for me.	3/22/2023 1:24 PM

Q7 Please select the statement that best describes your housing cost (mortgage/rent, utilities, insurance, and property taxes):

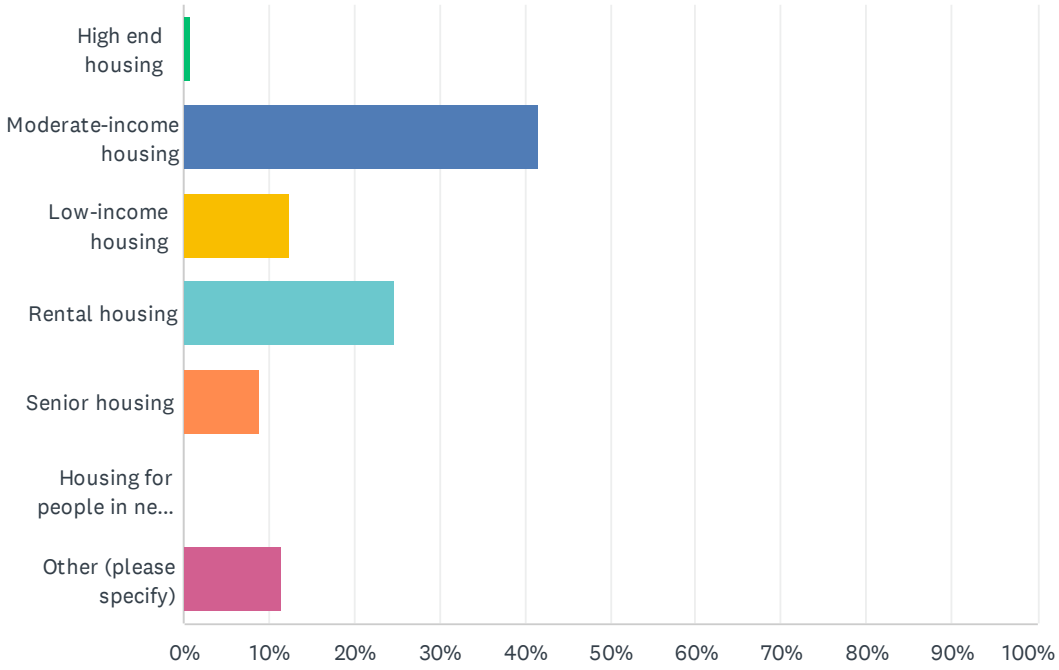
Answered: 115 Skipped: 0



ANSWER CHOICES	RESPONSES	
My housing cost is less than 30% of our household's total income	56.52%	65
My housing cost is between 30% - 50% of our household's total income	26.09%	30
My housing cost is greater than 50% of our household's total income	8.70%	10
I do not pay for my housing	4.35%	5
I don't know	4.35%	5
TOTAL		115

Q8 When thinking about housing in Lancaster, please indicate your level of agreement with the need for additional units for each stated housing type.

Answered: 113 Skipped: 2



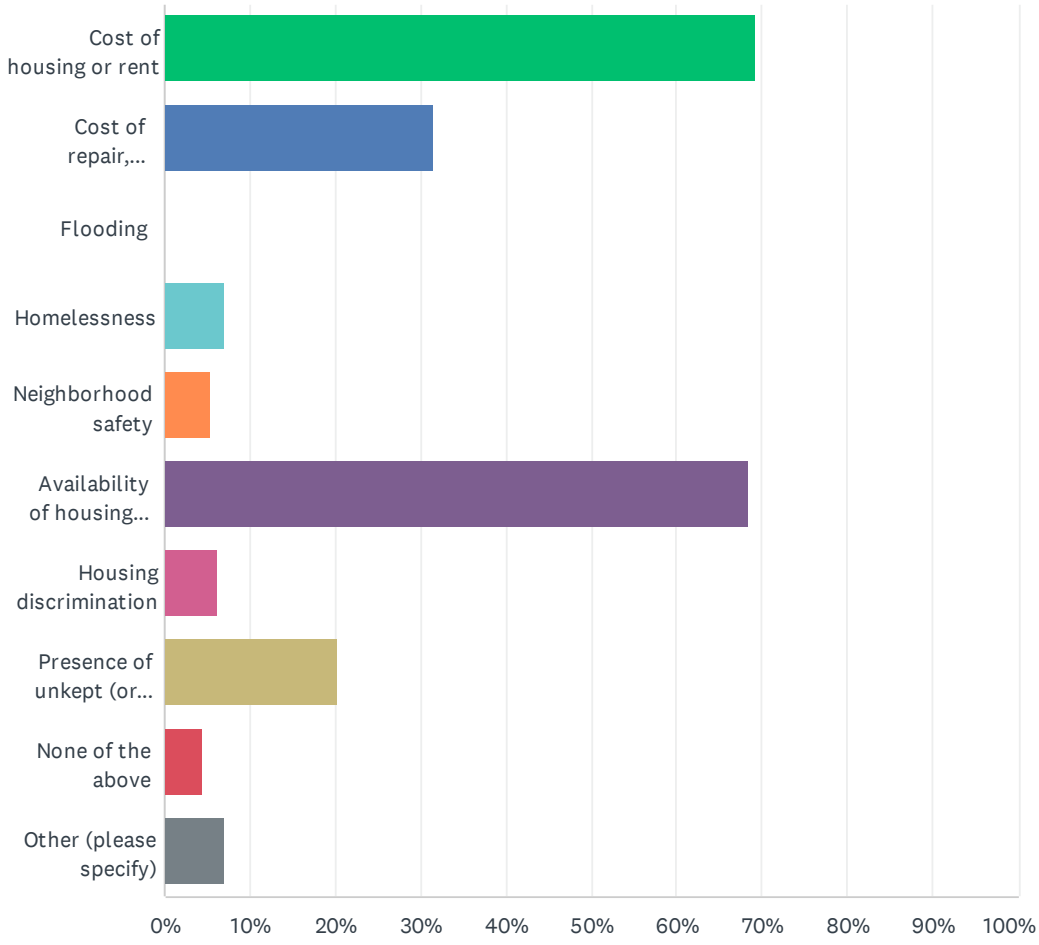
ANSWER CHOICES	RESPONSES	
High end housing	0.88%	1
Moderate-income housing	41.59%	47
Low-income housing	12.39%	14
Rental housing	24.78%	28
Senior housing	8.85%	10
Housing for people in need of support services	0.00%	0
Other (please specify)	11.50%	13
TOTAL		113

#	OTHER (PLEASE SPECIFY)	DATE
1	All of the above	5/21/2023 8:09 AM
2	rental housing AND moderate-income housing	5/16/2023 10:11 AM
3	This is multifaceted and we should be able to select more than one option!	5/16/2023 8:04 AM
4	Higher end single-family housing for seniors.	4/22/2023 8:41 AM
5	I think both low and moderate income housing are very difficult to find in Lancaster	4/19/2023 9:01 AM
6	Quality Moderate, quality low income, quality rental	4/4/2023 10:20 AM

7	Only allow one choice. All of the above are needed, EXCEPT high end housing.	4/3/2023 3:28 PM
8	Controlled development with an enphasis on employment for young families.	4/3/2023 2:19 PM
9	how to rank this?	3/25/2023 12:50 PM
10	We don't need more housing	3/24/2023 8:25 AM
11	1 floor handicapped accessible housing for seniors is sorely lacking. Many of our friend are looking to get out of large Vicktorian homes and into smaller 1 floor housing	3/22/2023 6:43 PM
12	This question may have been designed wrong. I can't indicate my level of agreement for each stated housing type.	3/22/2023 6:22 PM
13	All of the above	3/22/2023 1:24 PM

Q9 What do you think are the housing-related challenges facing Lancaster? (Check all that apply)

Answered: 114 Skipped: 1

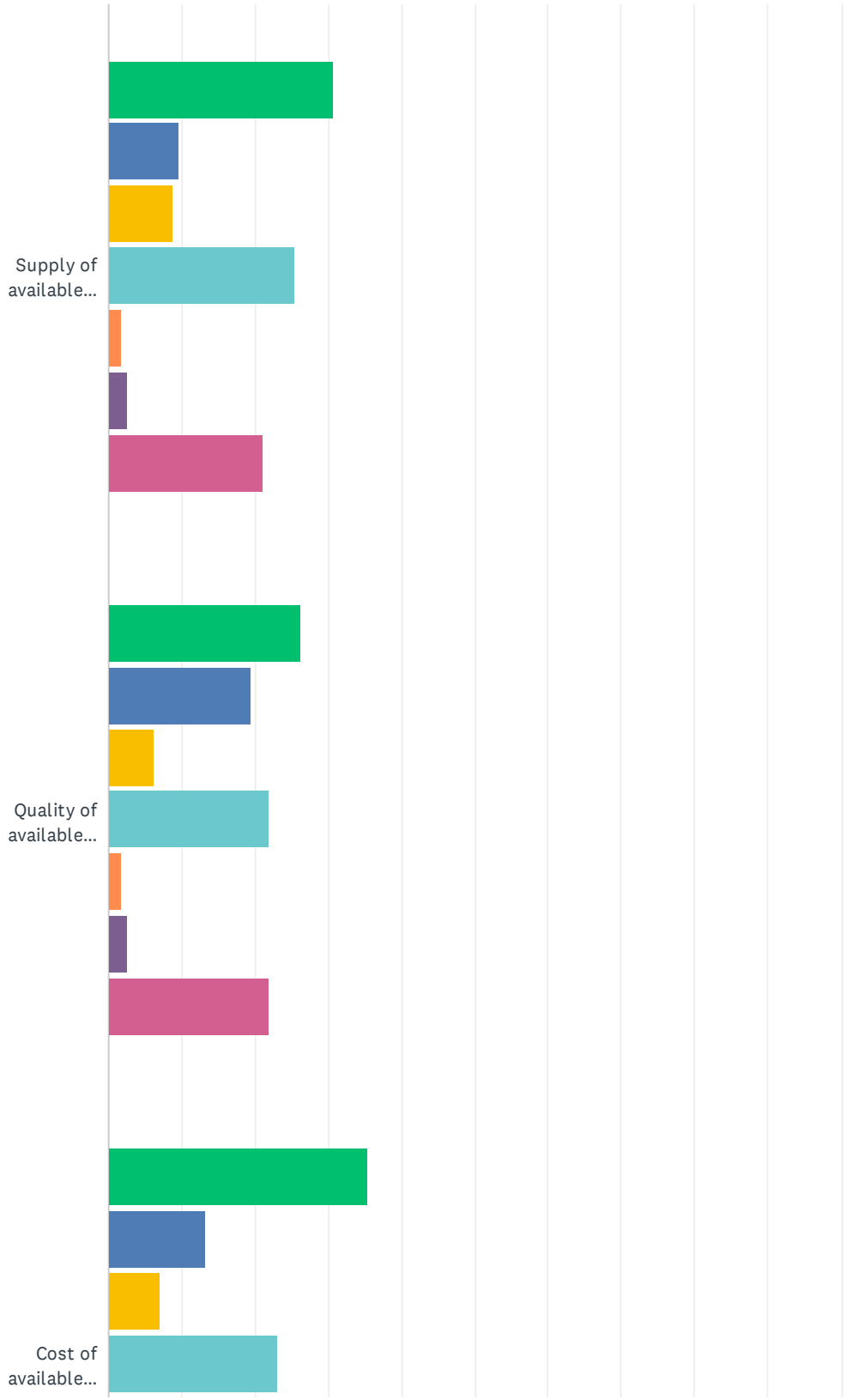


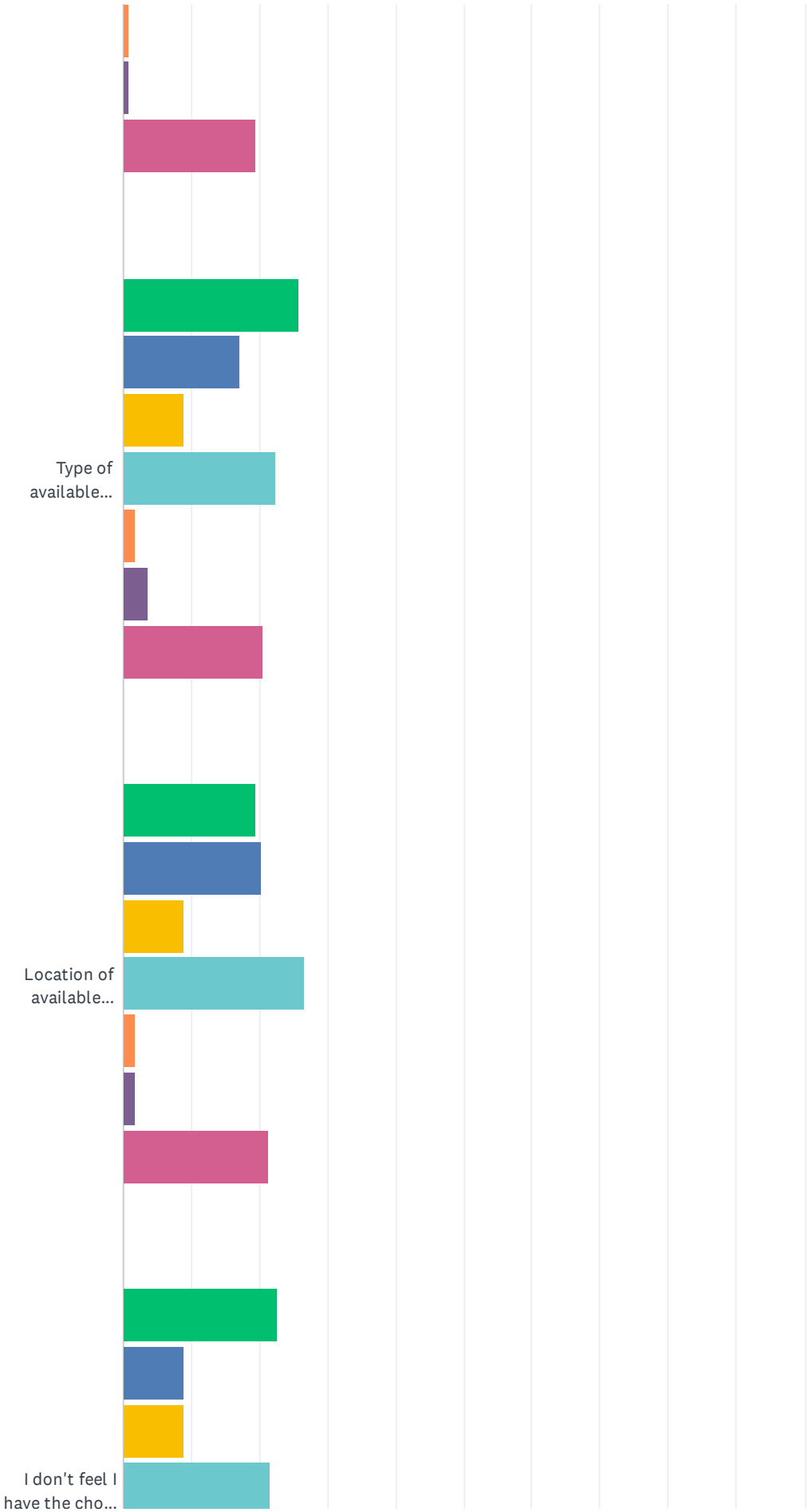
ANSWER CHOICES	RESPONSES	
Cost of housing or rent	69.30%	79
Cost of repair, maintenance, or ADA accessibility needs	31.58%	36
Flooding	0.00%	0
Homelessness	7.02%	8
Neighborhood safety	5.26%	6
Availability of housing options (different types)	68.42%	78
Housing discrimination	6.14%	7
Presence of unkept (or vacant) homes and properties	20.18%	23
None of the above	4.39%	5
Other (please specify)	7.02%	8
Total Respondents: 114		

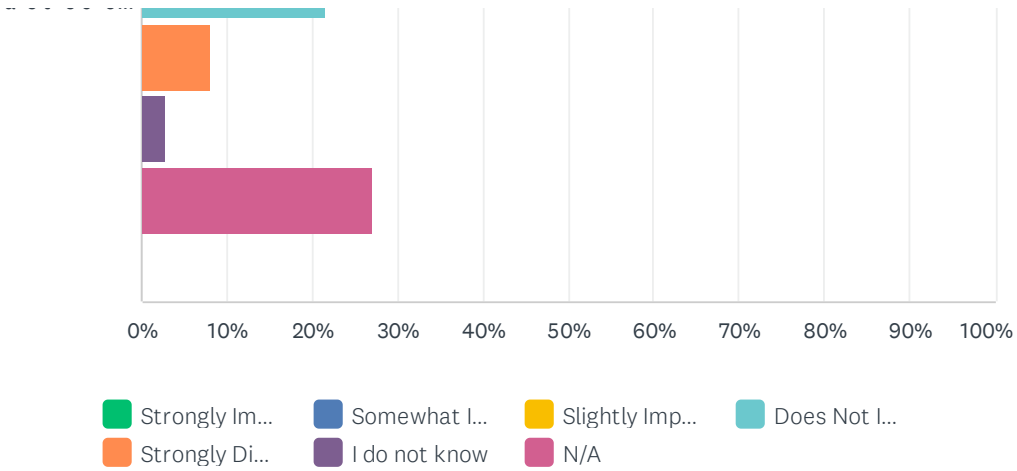
#	OTHER (PLEASE SPECIFY)	DATE
1	Property taxes may force us out.	5/16/2023 9:26 AM
2	Pet friendly housing	5/16/2023 7:51 AM
3	Lack of housing	5/15/2023 9:10 PM
4	SAU 36 has lost 37% of its state funding. That money is going to church (who pay NO taxes) schools and charter schools that act like private schools, like Heartwood School. No low income parent can send their child there due to personal travel requirement. Also detriments are lack of healthcare for women statewide and the targeting of the LGBTQ population.	4/3/2023 3:28 PM
5	Higher tax rates	3/24/2023 4:16 PM
6	Apartments	3/24/2023 10:57 AM
7	1. Short term rentals!! AND 2. people moving from a different region and buying "cheap" housing that is expensive to people who already work and live here. #2 is both independent and directly related to #1.	3/22/2023 6:22 PM
8	Not enough affordable units	3/22/2023 6:13 PM

Q10 Indicate the level of impact each of the following factors has on your ability to stay in Lancaster.

Answered: 115 Skipped: 0



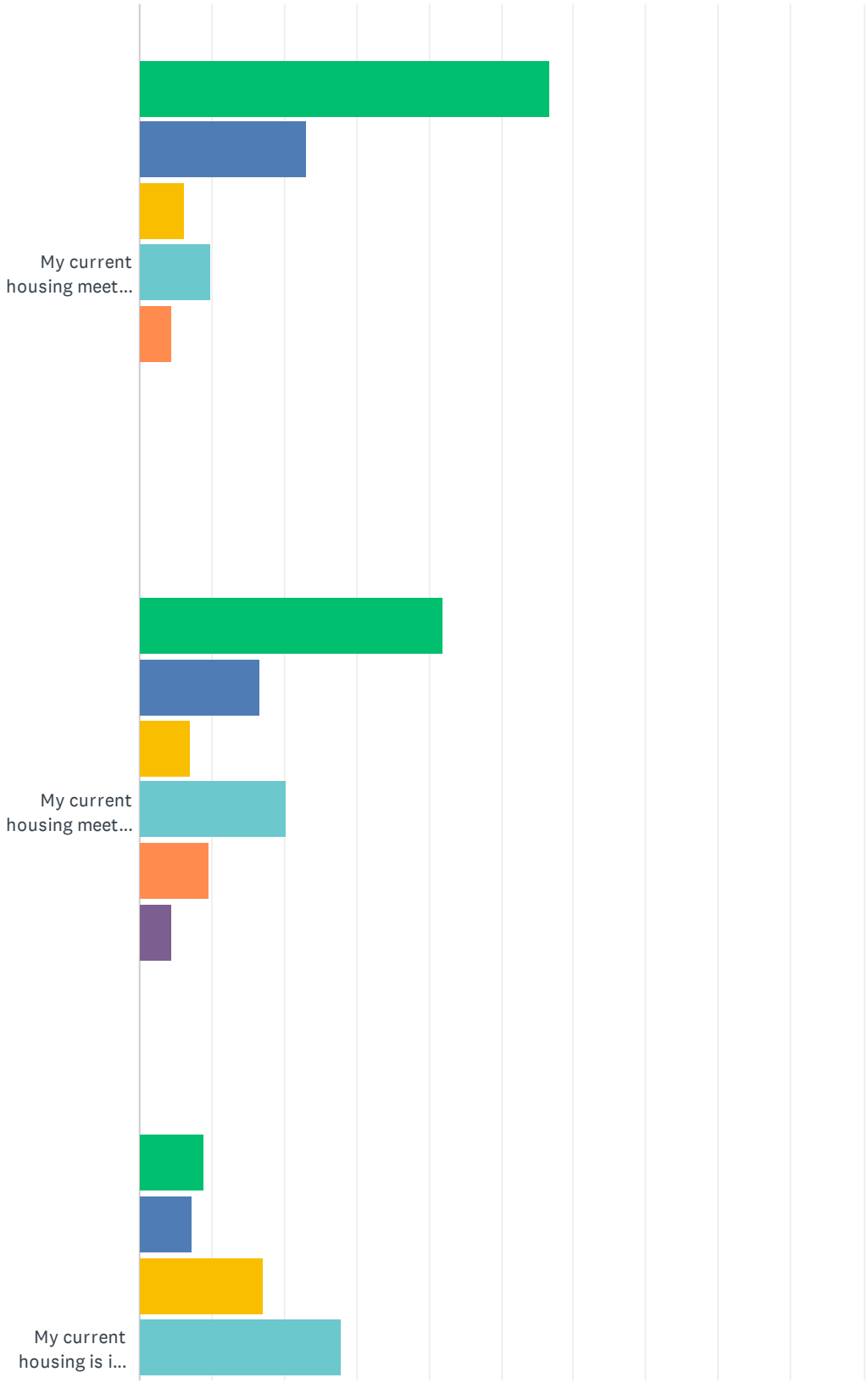

Type of available...
Location of available...
I don't feel I have the cho...

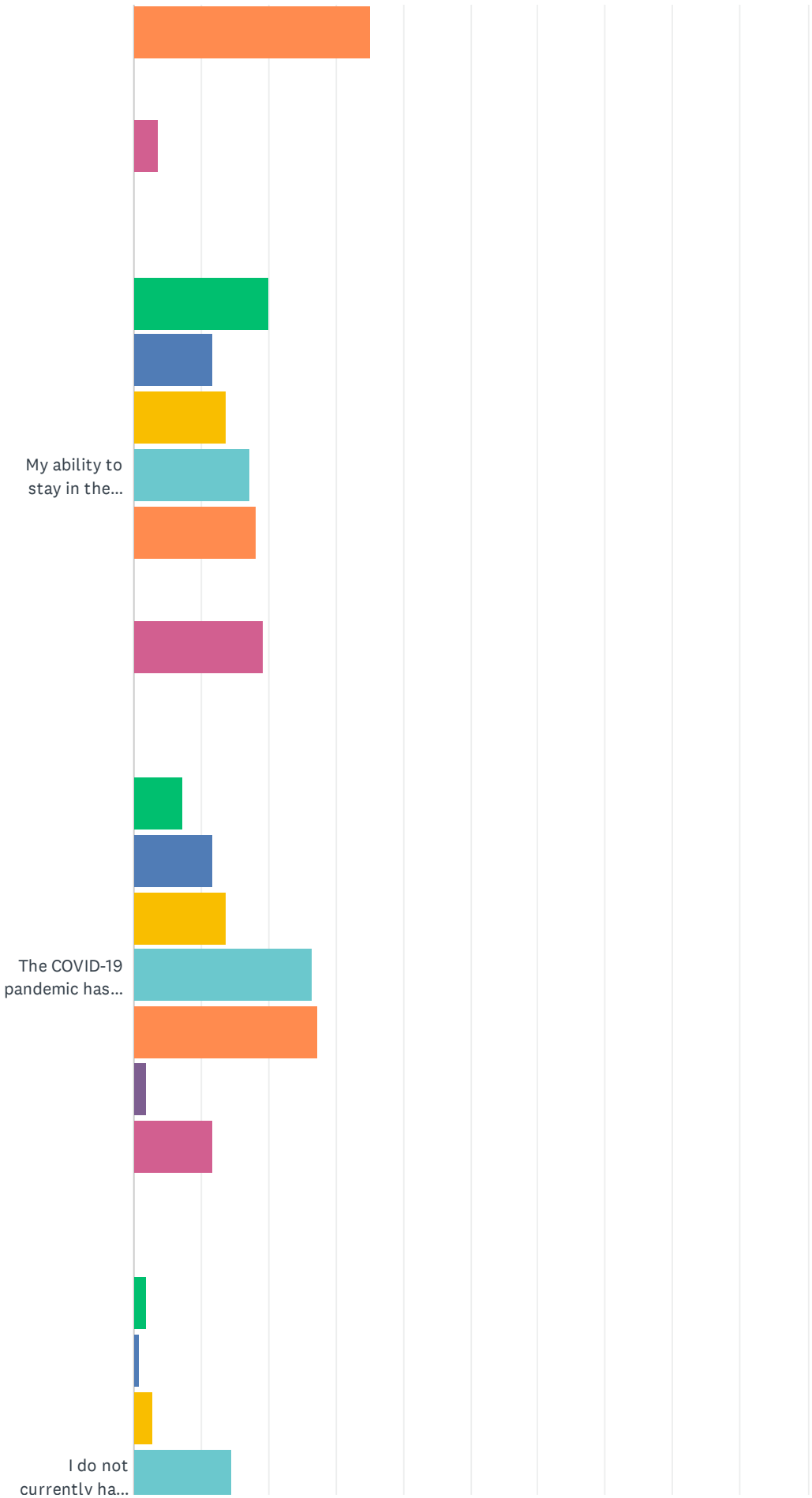


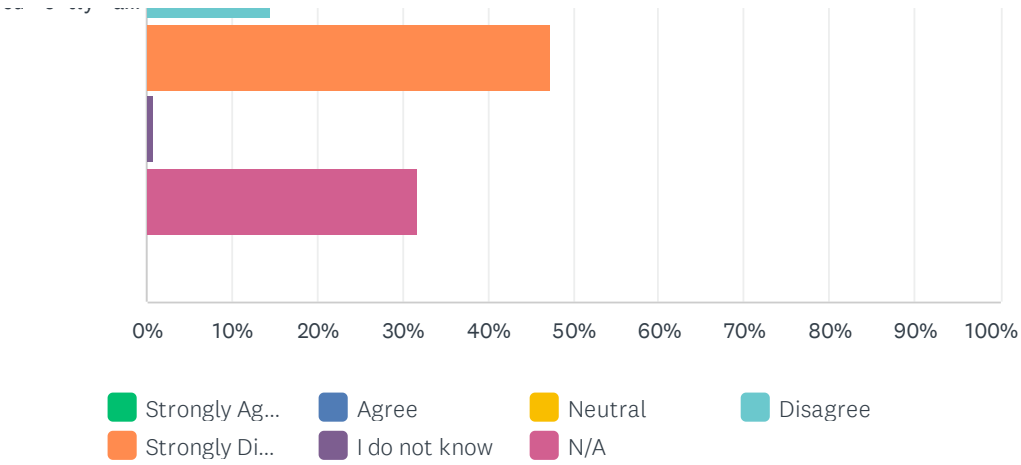
	STRONGLY IMPACTS	SOMEWHAT IMPACTS	SLIGHTLY IMPACTS	DOES NOT IMPACT	STRONGLY DISAGREE	I DO NOT KNOW	N/A	TOTAL
Supply of available housing	30.70% 35	9.65% 11	8.77% 10	25.44% 29	1.75% 2	2.63% 3	21.05% 24	114
Quality of available housing	26.32% 30	19.30% 22	6.14% 7	21.93% 25	1.75% 2	2.63% 3	21.93% 25	114
Cost of available housing	35.40% 40	13.27% 15	7.08% 8	23.01% 26	0.88% 1	0.88% 1	19.47% 22	113
Type of available housing	25.89% 29	16.96% 19	8.93% 10	22.32% 25	1.79% 2	3.57% 4	20.54% 23	112
Location of available housing	19.47% 22	20.35% 23	8.85% 10	26.55% 30	1.77% 2	1.77% 2	21.24% 24	113
I don't feel I have the choice to leave my community due to lack of housing options and/or moving costs	22.52% 25	9.01% 10	9.01% 10	21.62% 24	8.11% 9	2.70% 3	27.03% 30	111

Q11 Indicate your level of agreement with the following statements about your current housing needs.

Answered: 115 Skipped: 0



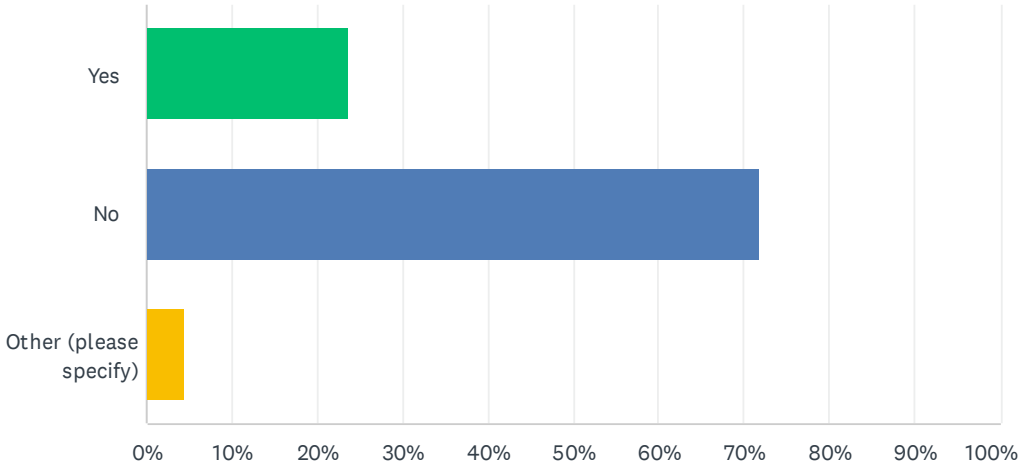

My ability to stay in the...
The COVID-19 pandemic has...
I do not currently ha...



	STRONGLY AGREE	AGREE	NEUTRAL	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	N/A	TOTAL
My current housing meets meet my needs today	56.64% 64	23.01% 26	6.19% 7	9.73% 11	4.42% 5	0.00% 0	0.00% 0	113
My current housing meets my anticipated needs for the next 10 years	42.11% 48	16.67% 19	7.02% 8	20.18% 23	9.65% 11	4.39% 5	0.00% 0	114
My current housing is in need of major improvements or repairs to remain livable	9.01% 10	7.21% 8	17.12% 19	27.93% 31	35.14% 39	0.00% 0	3.60% 4	111
My ability to stay in the region depends on finding decent affordable housing	20.00% 22	11.82% 13	13.64% 15	17.27% 19	18.18% 20	0.00% 0	19.09% 21	110
The COVID-19 pandemic has impacted my housing	7.27% 8	11.82% 13	13.64% 15	26.36% 29	27.27% 30	1.82% 2	11.82% 13	110
I do not currently have permanent housing	1.82% 2	0.91% 1	2.73% 3	14.55% 16	47.27% 52	0.91% 1	31.82% 35	110

Q12 Do you travel more than 30 minutes from your home for work, childcare, or other daily needs?

Answered: 114 Skipped: 1

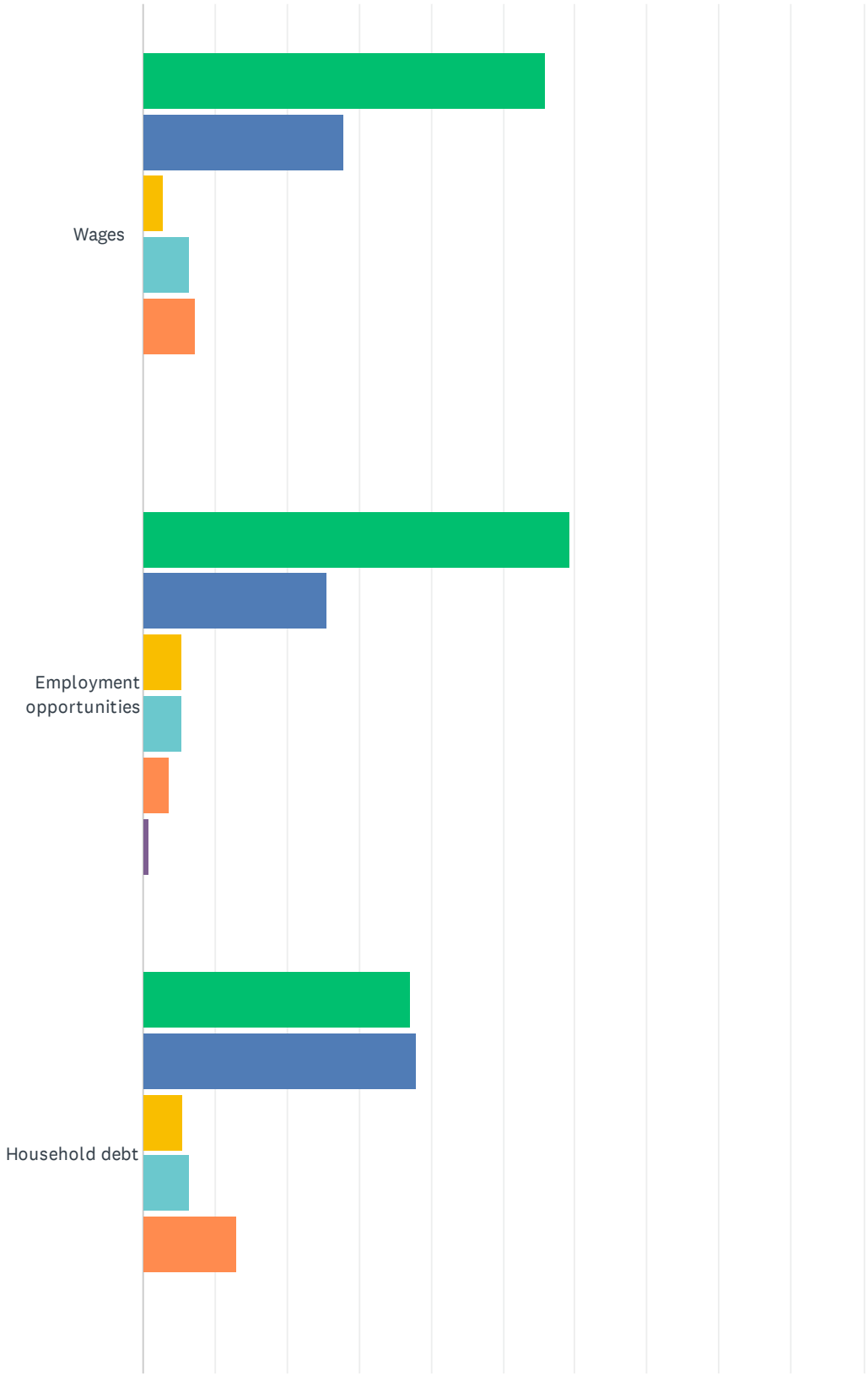


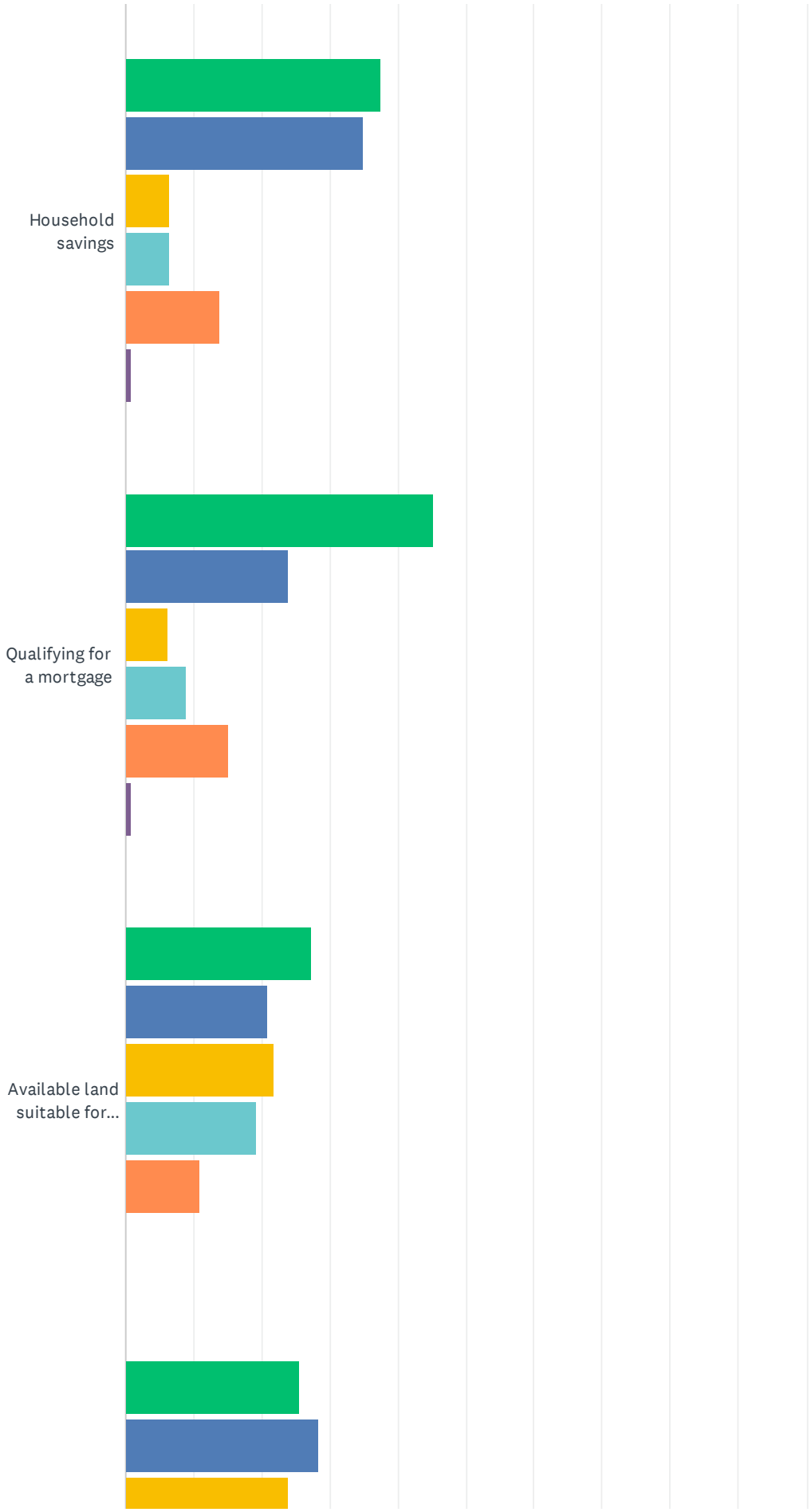
ANSWER CHOICES	RESPONSES	
Yes	23.68%	27
No	71.93%	82
Other (please specify)	4.39%	5
TOTAL		114

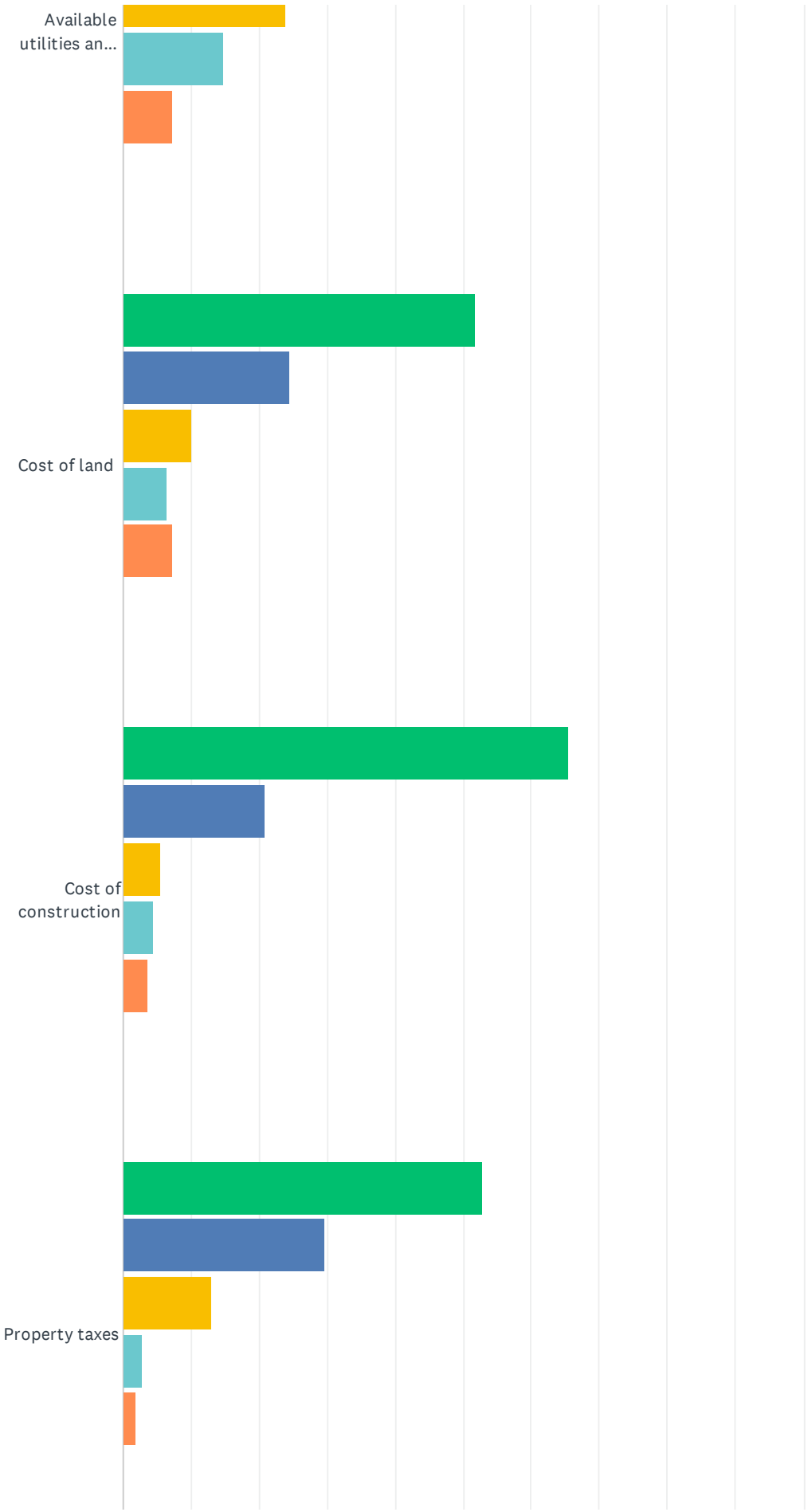
#	OTHER (PLEASE SPECIFY)	DATE
1	My spouse does, I do not	5/16/2023 8:00 AM
2	Two weeks each month I have to travel an hour to work	5/16/2023 7:47 AM
3	Homeworker	5/16/2023 7:47 AM
4	retired	4/7/2023 5:15 PM
5	at times	4/1/2023 2:16 PM

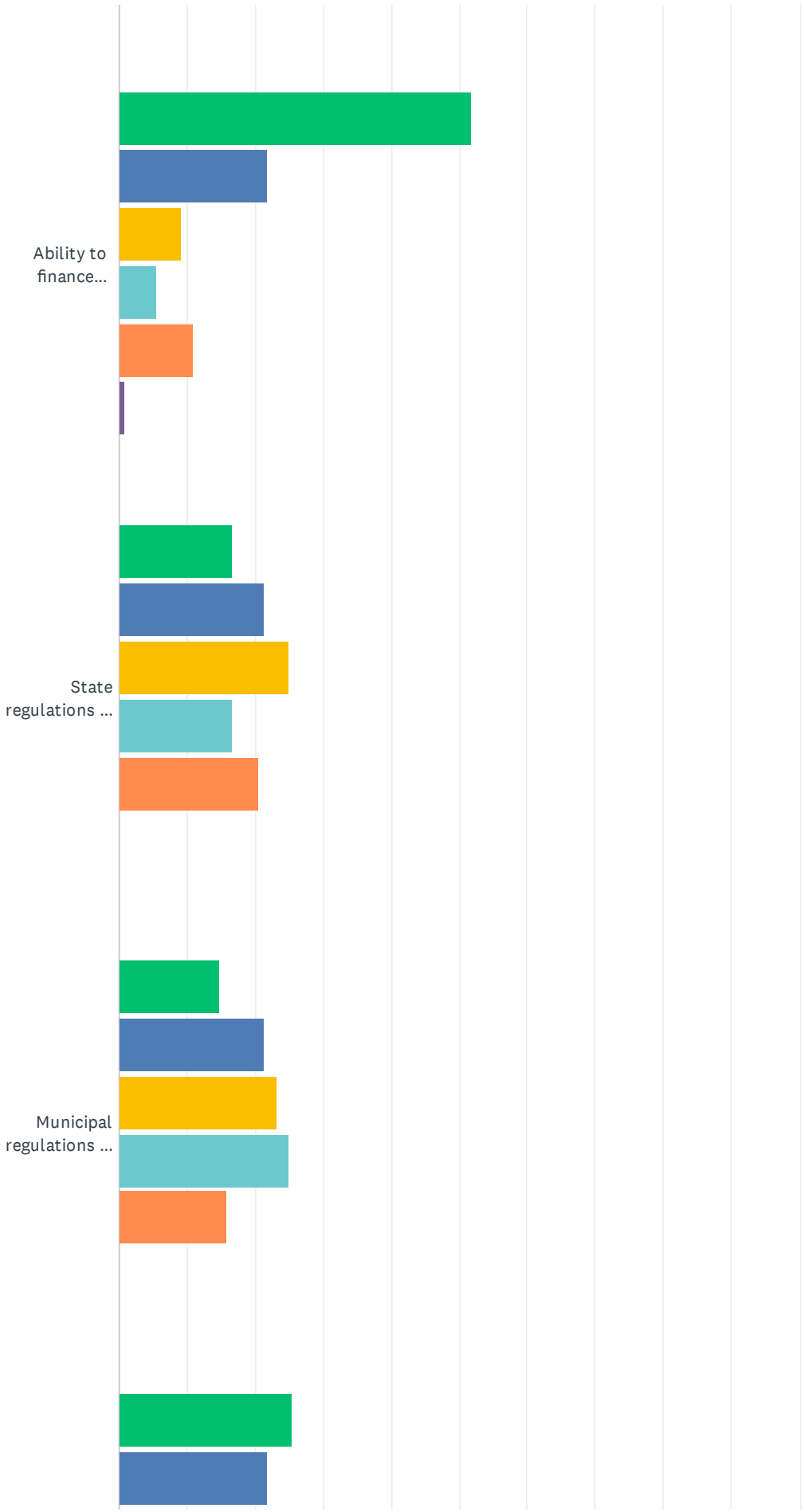
Q13 Indicate the following factors that you think have an impact on cost and supply of housing in Lancaster.

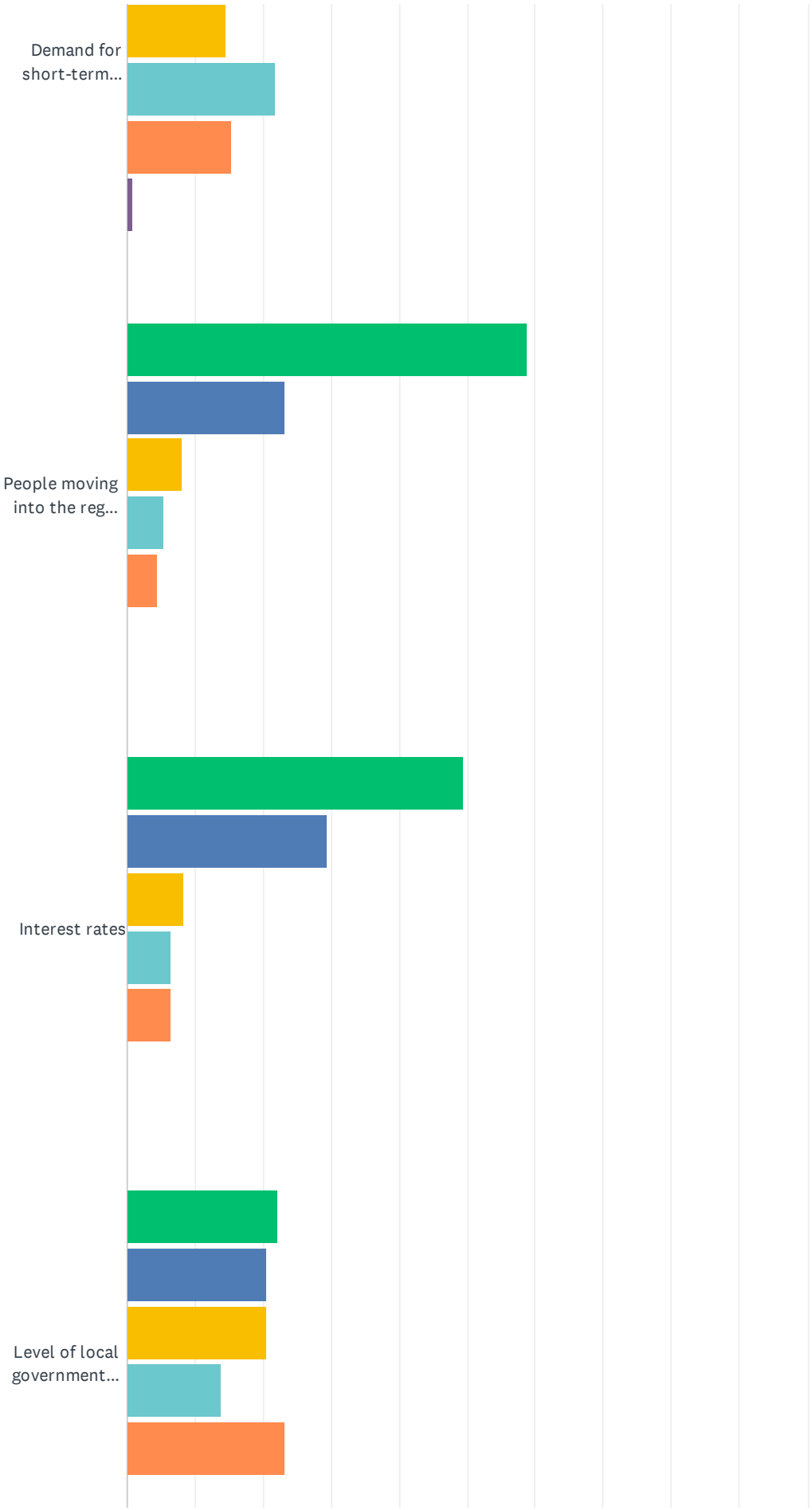
Answered: 115 Skipped: 0

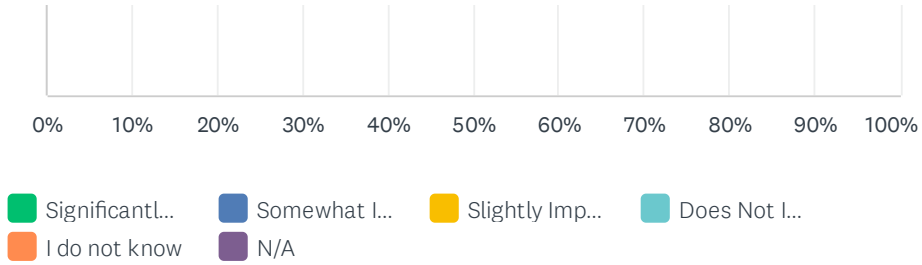



Household savings
Qualifying for a mortgage
Available land suitable for...


Available utilities an...
Cost of land
Cost of construction
Property taxes


Ability to finance...
State regulations ...
Municipal regulations ...

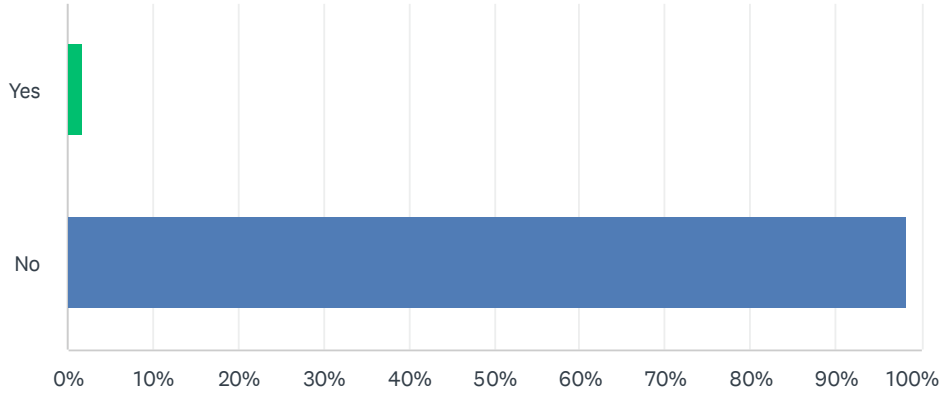

Demand for short-term...
People moving into the reg...
Interest rates
Level of local government...



	SIGNIFICANTLY IMPACTS	SOMEWHAT IMPACTS	SLIGHTLY IMPACTS	DOES NOT IMPACT	I DO NOT KNOW	N/A	TOTAL
Wages	55.86% 62	27.93% 31	2.70% 3	6.31% 7	7.21% 8	0.00% 0	111
Employment opportunities	59.29% 67	25.66% 29	5.31% 6	5.31% 6	3.54% 4	0.88% 1	113
Household debt	37.04% 40	37.96% 41	5.56% 6	6.48% 7	12.96% 14	0.00% 0	108
Household savings	37.61% 41	34.86% 38	6.42% 7	6.42% 7	13.76% 15	0.92% 1	109
Qualifying for a mortgage	45.13% 51	23.89% 27	6.19% 7	8.85% 10	15.04% 17	0.88% 1	113
Available land suitable for development	27.27% 30	20.91% 23	21.82% 24	19.09% 21	10.91% 12	0.00% 0	110
Available utilities and infrastructure (water, sewer, roads, electric, internet, etc.)	25.69% 28	28.44% 31	23.85% 26	14.68% 16	7.34% 8	0.00% 0	109
Cost of land	51.82% 57	24.55% 27	10.00% 11	6.36% 7	7.27% 8	0.00% 0	110
Cost of construction	65.45% 72	20.91% 23	5.45% 6	4.55% 5	3.64% 4	0.00% 0	110
Property taxes	52.78% 57	29.63% 32	12.96% 14	2.78% 3	1.85% 2	0.00% 0	108
Ability to finance construction	51.82% 57	21.82% 24	9.09% 10	5.45% 6	10.91% 12	0.91% 1	110
State regulations and permits	16.67% 18	21.30% 23	25.00% 27	16.67% 18	20.37% 22	0.00% 0	108
Municipal regulations and permits	14.81% 16	21.30% 23	23.15% 25	25.00% 27	15.74% 17	0.00% 0	108
Demand for short-term rentals/vacation rentals	25.45% 28	21.82% 24	14.55% 16	21.82% 24	15.45% 17	0.91% 1	110
People moving into the region who can afford higher prices	58.93% 66	23.21% 26	8.04% 9	5.36% 6	4.46% 5	0.00% 0	112
Interest rates	49.54% 54	29.36% 32	8.26% 9	6.42% 7	6.42% 7	0.00% 0	109
Level of local government investments	22.22% 24	20.37% 22	20.37% 22	13.89% 15	23.15% 25	0.00% 0	108

Q14 Do you utilize your home as a short term rental? (Air bnb, Vrbo, etc.)

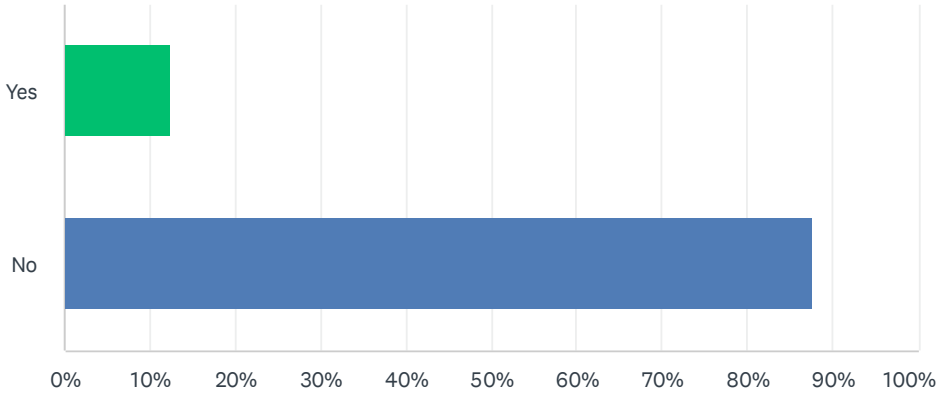
Answered: 115 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	1.74%	2
No	98.26%	113
TOTAL		115

Q15 Do you think there are currently enough housing options within Lancaster?

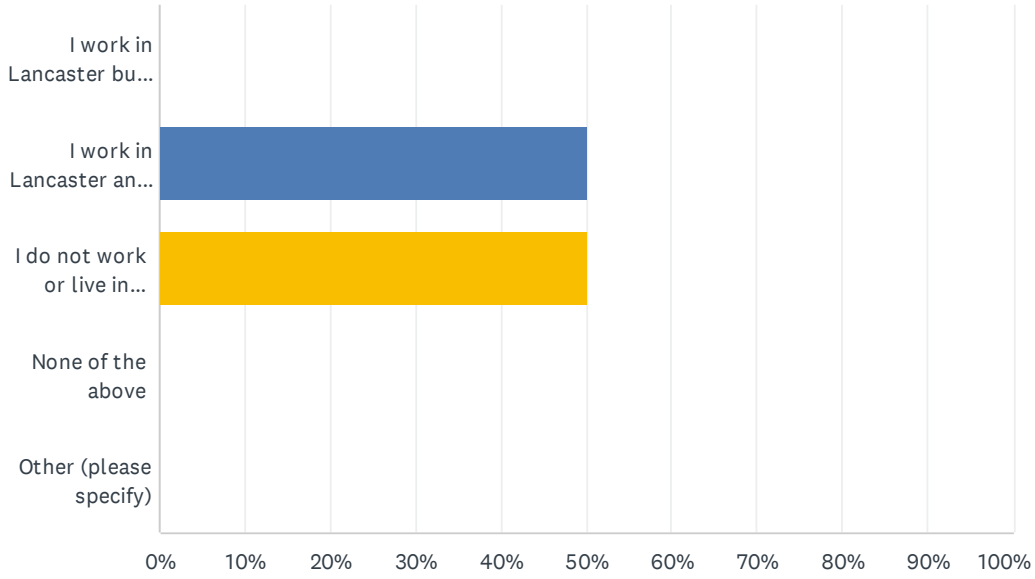
Answered: 114 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	12.28%	14
No	87.72%	100
TOTAL		114

Q1 Which of the following best describes your current residence and employment status?

Answered: 6 Skipped: 0

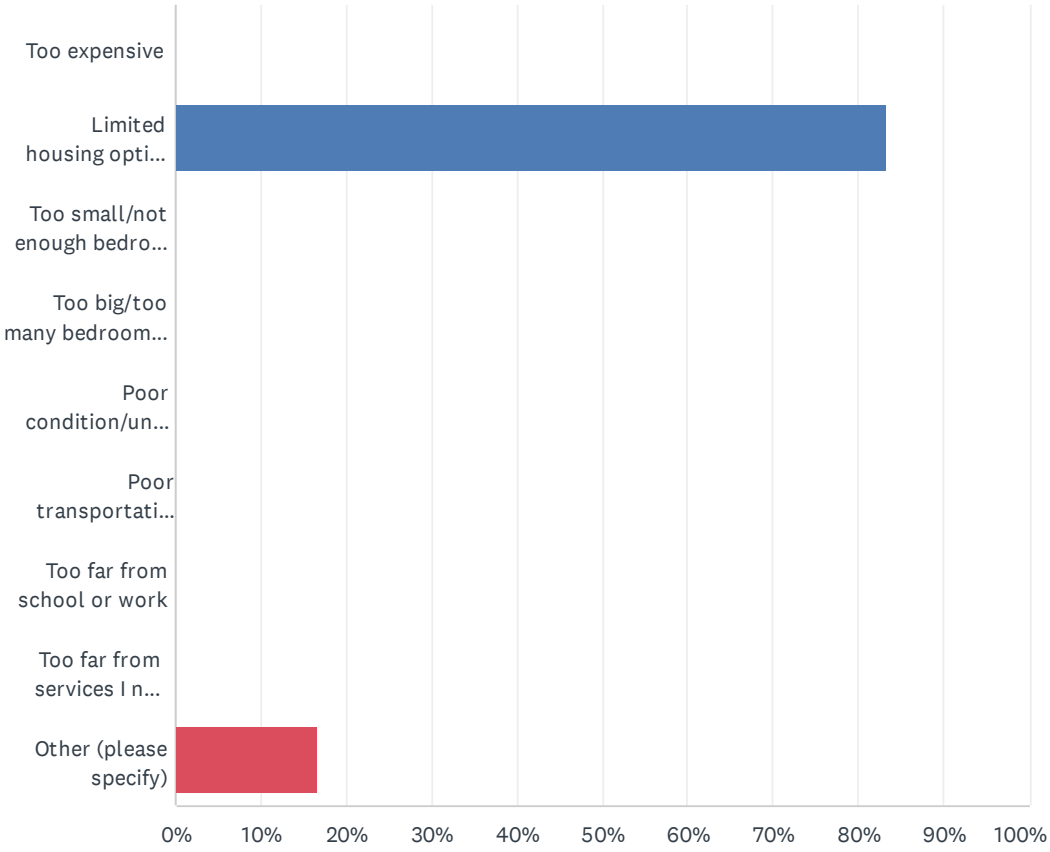


ANSWER CHOICES	RESPONSES	
I work in Lancaster but live in another community and do not want to move to Lancaster	0.00%	0
I work in Lancaster and live in another community but would like to move to Lancaster	50.00%	3
I do not work or live in Lancaster but would like to live in Lancaster	50.00%	3
None of the above	0.00%	0
Other (please specify)	0.00%	0
TOTAL		6

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q2 If you would like to move to Lancaster what are the barriers to moving here?

Answered: 6 Skipped: 0



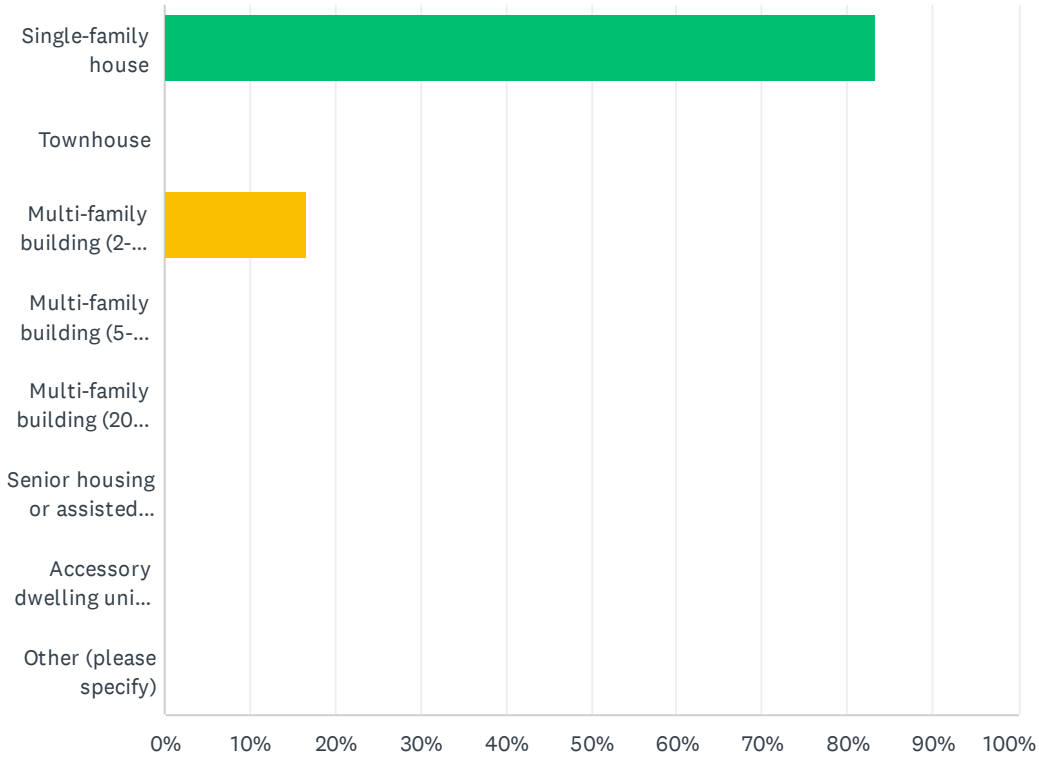
ANSWER CHOICES	RESPONSES	
Too expensive	0.00%	0
Limited housing options offered in Lancaster	83.33%	5
Too small/not enough bedroom homes available	0.00%	0
Too big/too many bedroom homes available	0.00%	0
Poor condition/unsafe homes	0.00%	0
Poor transportation access (public transit)	0.00%	0
Too far from school or work	0.00%	0
Too far from services I need (childcare, medical, shopping, etc.)	0.00%	0
Other (please specify)	16.67%	1
TOTAL		6

#	OTHER (PLEASE SPECIFY)	DATE

1	Both too expensive given available employment options and limited housing options	5/19/2023 12:11 PM

Q3 Which best describes the type of Lancaster home you would like to live in?

Answered: 6 Skipped: 0

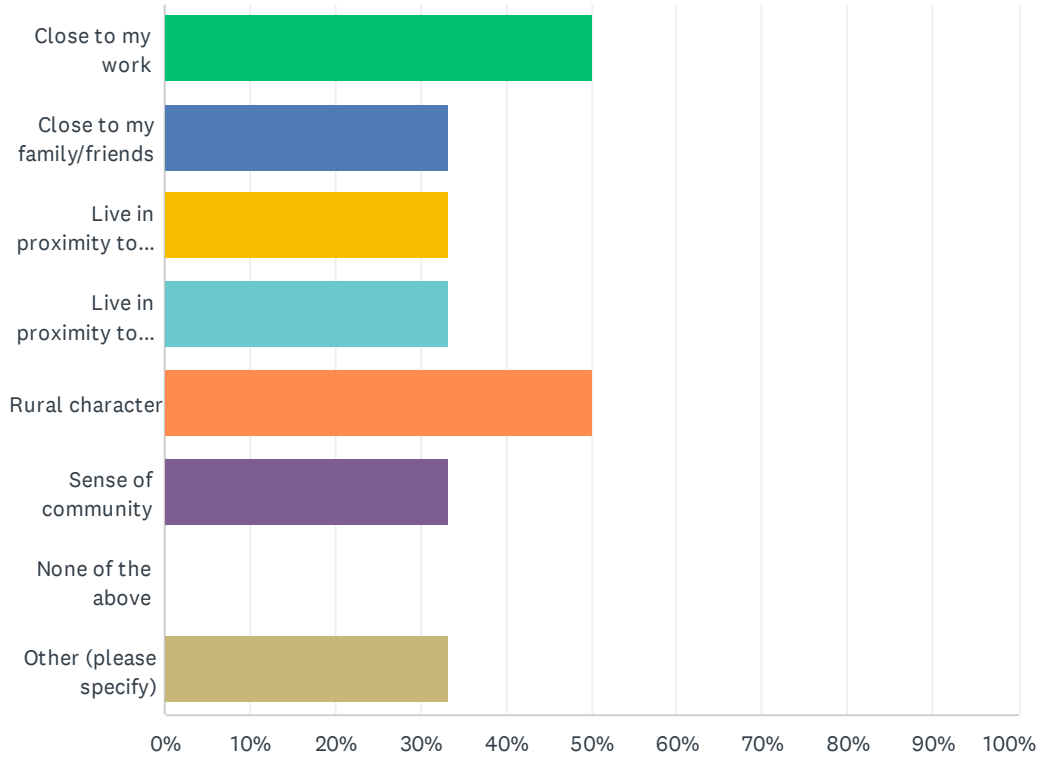


ANSWER CHOICES	RESPONSES	
Single-family house	83.33%	5
Townhouse	0.00%	0
Multi-family building (2-4 units)	16.67%	1
Multi-family building (5-19 units)	0.00%	0
Multi-family building (20 or more units)	0.00%	0
Senior housing or assisted living	0.00%	0
Accessory dwelling unit or in-law apartment	0.00%	0
Other (please specify)	0.00%	0
TOTAL		6

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q4 What are your reasons for wanting to move to Lancaster? (Check all that apply)

Answered: 6 Skipped: 0

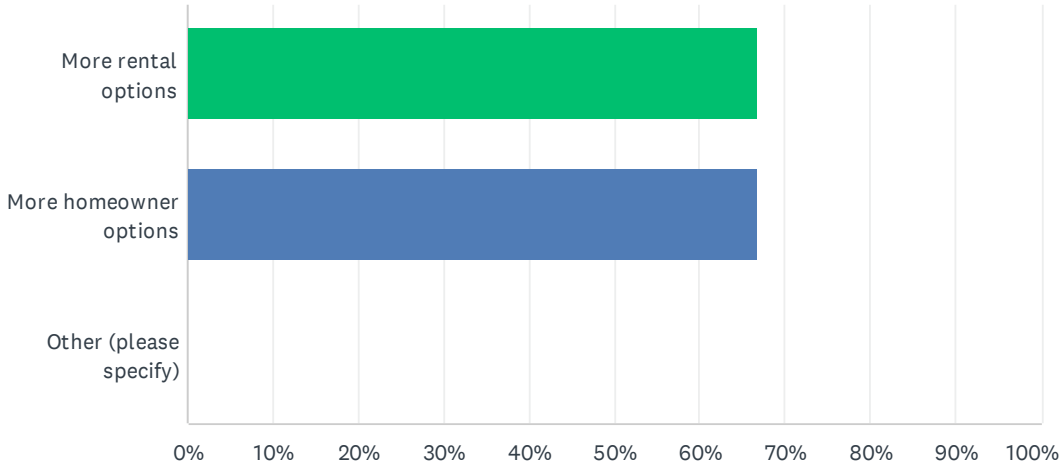


ANSWER CHOICES	RESPONSES	
Close to my work	50.00%	3
Close to my family/friends	33.33%	2
Live in proximity to downtown/amenities	33.33%	2
Live in proximity to recreation options	33.33%	2
Rural character	50.00%	3
Sense of community	33.33%	2
None of the above	0.00%	0
Other (please specify)	33.33%	2
Total Respondents: 6		

#	OTHER (PLEASE SPECIFY)	DATE
1	Near daughter's school	3/29/2023 9:42 AM
2	I am over-housed	3/23/2023 5:21 PM

Q5 Would you like to see more rental options or homeowner options in Lancaster? (Check all that apply)

Answered: 6 Skipped: 0



ANSWER CHOICES	RESPONSES	
More rental options	66.67%	4
More homeowner options	66.67%	4
Other (please specify)	0.00%	0
Total Respondents: 6		

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

Q6 Where do you current live? (optional)

Answered: 5 Skipped: 1

#	RESPONSES	DATE
1	Michigan	5/19/2023 12:11 PM
2	Groveton	4/4/2023 11:10 AM
3	Lisbon	3/29/2023 9:42 AM
4	Dalton NH	3/24/2023 11:03 AM
5	Groveton	3/23/2023 5:21 PM