

THE STATE OF HOMELESSNESS IN NH

# NH Coalition to End Homelessness

# The State of Homelessness in NH 2024 Edition

## Acknowledgements



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Gretchen Bean, AnnMarie French, Lynne Goodwin, Danielle Provencal and Carson Woodward, BSW Intern

-And-

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## NH Coalition to End Homelessness

The NH Coalition to End Homelessness (NHCEH), a nonprofit organization headquartered in Manchester, NH, was founded in 1990 in response to the increase in homelessness and the need to understand and address the systemic causes of what is a complex and layered reality. NHCEH organized leaders throughout the state to collaboratively research why and how homelessness was increasing at such a staggering rate. Today, NHCEH works diligently, in collaboration with entities serving those experiencing homelessness across the state, to advocate for solutions to end homelessness, educate providers on best practices, and empower all NH citizens to advocate on behalf of their neighbors experiencing homelessness.

NHCEH focuses on finding lasting solutions to homelessness through research, education and advocacy.

Our belief is that having a home is a basic human right.

Our work focuses on bringing our NH neighbors home.

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## A Letter From NHCEH Executive Director



As part of our mission to eradicate homelessness in NH through research, education, and advocacy, NHCEH presents the 2024 edition of *The State of Homelessness in New Hampshire* report. This report brings together state homelessness data from both the 2023 Point in Time (PIT) Count and data from the Homeless Management Information System (HMIS) to examine the extent of the homelessness crisis in the Granite State. *The State of Homelessness in NH* combines this information with other national and local data sources to work toward a more robust understanding of the continuing public health crisis of homelessness in the state. It is NHCEH's aim that the quality information contained in the report will help inform key stakeholders and decision makers in the Granite State, and lead to the implementation of best practices and development of long-lasting solutions that result in homelessness in NH being something that, if it occurs, is rare, brief, and one-time.

Sadly, homelessness continues to grow in NH, despite the passion and hard work that homeless service providers and other advocates expend every day. In fact, the 52.1% increase in PIT Count numbers from 2022 to 2023 was NH's highest one-year jump in the last five years. In comparison, the national PIT Count rose by 'just' 12% during that same period - still a significant increase, when we are looking for a continuing decrease down to zero. According to HMIS, a total of 6,806 unduplicated people experienced homelessness in NH in 2023; to put it in perspective, this sum is larger than the individual populations of over 80% of NH's towns and cities!

The fight against homelessness in NH is fraught with considerable complexities, and it must be waged on multiple fronts. NH is struggling to make forward progress, despite the valiant efforts being made daily by our homeless service providers to stem the tide. It will take a lot of work to reverse the current trends. These endeavors will require collaboration between invested stakeholders, including those who may not be used to working closely together. It will also take an increase in targeted resources across the state to adequately fund these efforts. The Veterans homeless service delivery system has shown that homelessness is preventable, and that effective solutions exist, when systems are given ample support.

Although the current situation may feel overwhelming, NHCEH holds high the torch of hope. This fall, NHCEH convened a series of Regional Roundtables as listening sessions across the state. From our discussions with people with lived experience, homeless service providers, first responders, and community leaders, it is clear that NH has made some extremely positive strides in the realms of housing and homelessness in recent years, upon which we as a state can continue to build. The energy and passion contained in those rooms was truly palpable, and invigorating. NHCEH looks forward to supporting their work in the coming year by continuing to be a strong voice for the needs of those experiencing homelessness and the workers and systems who fight for them.

Jennifer Chisholm, LICSW, MLADC

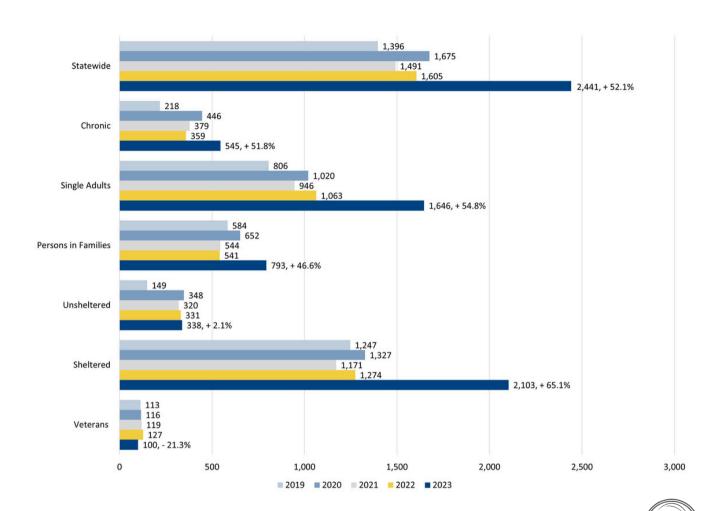


# SECTION I: STATE OF HOMELESSNESS





## Figure 1: Point in Time Count (PIT) Trends 2019-2023 [i]



<u>Point In Time Count (PIT)</u> - Each year on a single night in January, New Hampshire and other states around the country conduct the annual Point in Time Count in an effort to document the number of individuals who are experiencing homelessness in the state. Figure 1 uses PIT Count data – unduplicated counts of New Hampshire residents experiencing homelessness in one 24-hour period in the last week of January. The U.S. Department of Housing and Urban Development (HUD) requires that Continuum of Care organizations report these counts biennially. New Hampshire conducts a PIT Count every year.

NH experienced the highest percentage increase in its PIT Count of any state in 2023. In the United States, 41 states saw growth in their populations of people who were unhoused.[1]





## 2023 PIT Count Data Overview

#### NH Point in Time Count: Total Homelessness

Based on PIT Count data, the total number of individuals who experienced homelessness in NH on the night of the count increased from 1,605 in 2022 to 2,441 in 2023, representing a 52.1% increase. This is especially alarming as it is by far the highest single-year percent rise that NH has experienced in PIT Count numbers in the past five years. In comparison, the next highest increase was an already-concerning 20.0% jump when the number of people experiencing homelessness in the NH PIT Count increased from 1,396 to 1,675 people from 2019 to 2020. Nationally, the PIT Count numbers increased 12% from 2022 to 2023. This set the record for the highest one-year percent increase in national PIT Count numbers, topping the 3% jump that occurred from 2018-2019.[2] In terms of annual percentage change, NH's population of people experiencing homelessness is far outpacing national growth.

#### PIT Count: Rates of Homelessness

On the night of the 2023 PIT Count, 17.4 out of every 10,000 NH citizens were homeless. Although this falls below the national rate of 19.4 per 10,000, the Granite State had the 14th highest rate of homelessness in the United States in 2023.[3]

While the PIT Count numbers only provide a snapshot in time on one night of the year, it is an important tool in tracking the trends in homelessness. The people who are living unsheltered on the night of the count are some of the most vulnerable members of the community, as many of them do not possess the financial resources or safety and support networks necessary to secure housing on one of the coldest nights of the NH winter. It is important to note that the numbers captured in the PIT Count only reflect individuals and families who meet the HUD definition of homelessness, the most restrictive federal definition of the term; this count, therefore, does not capture a segment of the population who may be considered homeless by other federal agencies.



# HUD'S DEFINITION OF HOMELESSNESS INCLUDES INDIVIDUALS AND FAMILIES WHO MEET ONE OF THE FOLLOWING CRITERIA:





Has a primary nighttime residence that is a public or private place not meant for human habitation;



Is living in a publicly or privately operated shelter designated to provide temporary living arrangements;

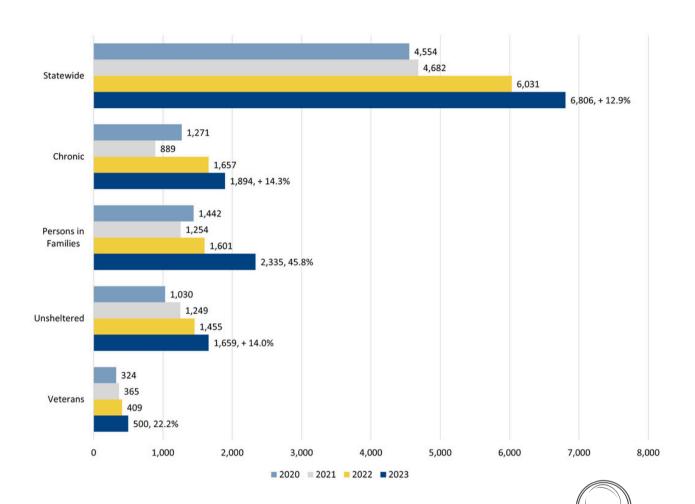


Is exiting an institution where s(he) has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.[4]





Figure 2: Homeless Management Information Systems (HMIS) Trends 2020-2023 [ii]



<u>HMIS</u> - The HMIS system is used to collect information about individuals and families who receive services in response to their experience of, or risk of experiencing, homelessness across the state. Unlike the PIT Count, HMIS data spans the entire year. The data from HMIS represents unduplicated counts.

A total of 6,806 unique people experienced homelessness in New Hampshire from January 1st through December 31st of 2023. This represents a 12.9% increase over 2022, and a 49.5% increase from 2020.



### 2023 HMIS Data Overview

#### **HMIS: Total Homelessness**

A total of 6,806 unique people experienced homelessness in NH from January 1st through December 31st of 2023. This represents a 12.9% increase over 2022, and a 49.5% increase from 2020. To put this number in perspective, the number of people who experienced homelessness in the Granite State in 2023 exceeds the 2023 estimated total populations of the towns of Meredith (6,797 residents), Sandown (6,702 residents), or Plymouth (6,603 residents).[5] In fact, in 2023, 79.5% of NH municipalities had populations smaller than the total number of people who experienced homelessness in the state that year. The ratio of people in families with children versus individuals and those in households without children remained consistent from 2022 to 2023, although the totals in both categories increased during this time period.

#### **HMIS:** Rates of Homelessness

As stated earlier, 17.4 out of every 10,000 NH citizens experienced homelessness on the night of the PIT Count in January 2023. When the rate calculation is expanded to include NH's year-long homelessness data from HMIS, the number of Granite Staters who identified as homeless across calendar year 2023 jumps to 49 out of every 10,000 residents. Some parts of the state experienced significantly higher rates than others; for example, the city of Manchester saw 161 people experience homelessness for every 10,000 people who lived in the city in calendar year 2023.[6]

As previously noted, HMIS data spans the entire year and is therefore able to provide a more comprehensive indicator of homeless experiences than the PIT Count data. It is important to note however, that not all homeless service providers in the state are required to participate in HMIS data entry. This highlights one critical limitation to this data source, as the numbers may be incomplete. When compared to the PIT Count data, the HMIS numbers are naturally considerably higher, as it represents a year's worth of people rather than one day.

<u>NOTE:</u> In the 2021 edition of NHCEH's *The State of Homelessness in NH*, the time period of the analysis of HMIS data shifted from the State Fiscal Year (July 1st – June 30th of the following year) to calendar year (January 1st – December 31st). This should be noted when comparing current data to any *The State of Homelessness in NH* reports released prior to 2021.







## Homelessness by Continuum Of Care

Continuum of Care (CoC) - When assessing the homeless population in New Hampshire, data is collected within service regions known as Continuums of Care (CoCs). This system was established by HUD. Each CoC is a collaborative group of homeless service providers and other regional partners who work together to promote a community-wide commitment to the goal of ending homelessness.



Continuums of Care are vital to NH's homeless service system because they foster collaboration among communities, which then improves support and outcomes for those experiencing homelessness.



-NH Homeless Service Provider

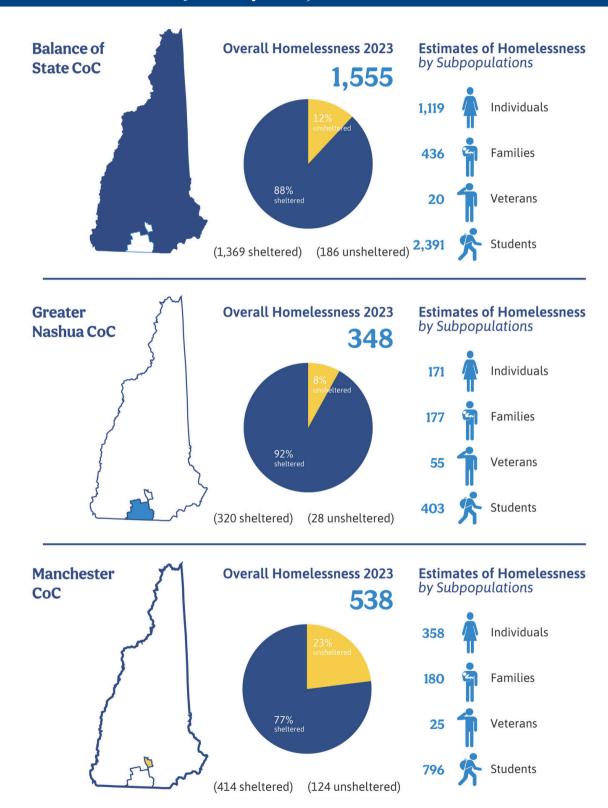
The state is separated into three regions: the Manchester CoC, the Greater Nashua CoC, which comprises the city of Nashua and nine surrounding towns, and the Balance of State CoC, which includes all remaining cities and towns in the state.

As seen in Figure 3, in 2023, the municipalities housed within the Balance of State Continuum of Care (BoSCoC) reported approximately 60% of all residents who experienced homelessness in the Granite State, meaning that the majority of NH citizens who received homeless support services in 2023 lived outside of Manchester and greater Nashua. As the largest city in the state, Manchester, which is its own CoC, represented just over 1 out of every 4 people who experienced homelessness in NH.





## Figure 3: Point in Time Count by Continuum of Care January 2023 [iii]







## Figure 4: 2023 HMIS Homelessness by Continuum Of Care [iv]

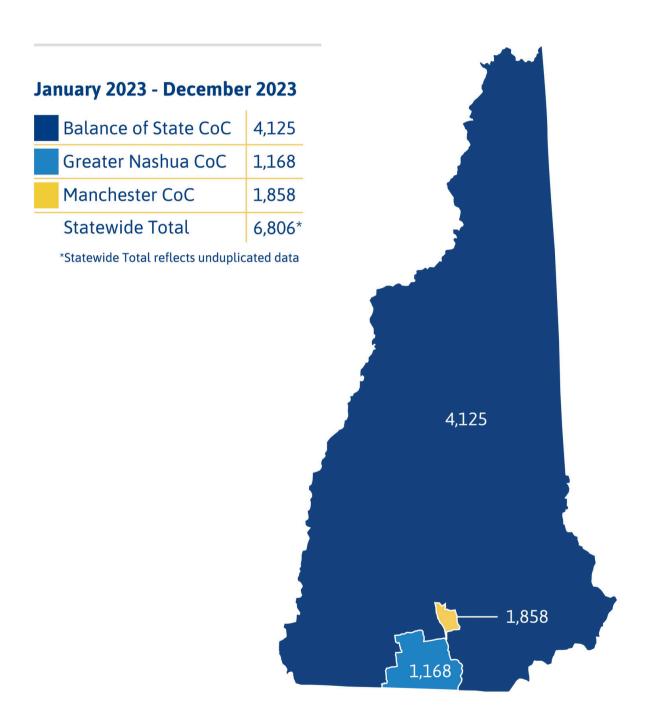
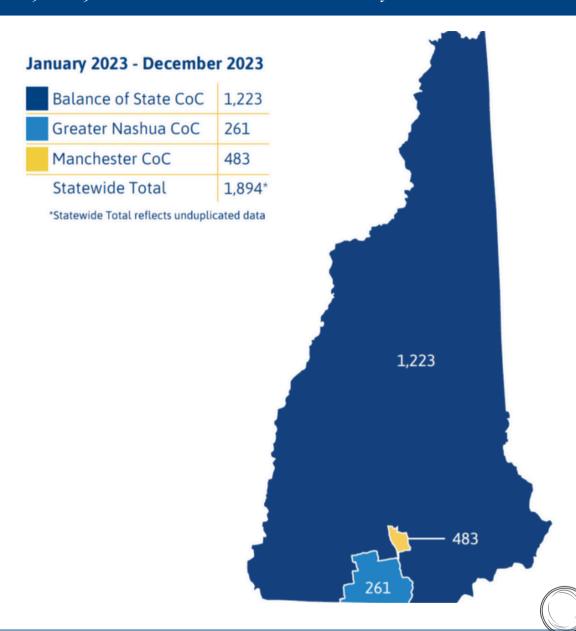






Figure 5: 2023 HMIS Chronic Homelessness by Continuum of Care [v]



<u>Chronic Homelessness</u> - HUD defines chronic homelessness as an individual with a disabling condition who has been continuously homeless for 12 or more consecutive months or has experienced at least four episodes of homelessness in the past three years, whose combined length is at least 12 months. HUD identifies a break in homelessness as any period in time that a person does not meet the HUD definition of homelessness for a period of seven or more nights.[7]

In NH's PIT Count data, chronic homelessness grew over 150% in the Granite State from 2019 to 2023.





#### Chronic Homelessness

Since the 2019 PIT Count, chronic homelessness has grown over 150% in the Granite State. Nationally, there was a 12% increase in chronically homeless populations across the United States from 2022 to 2023 in the single-night PIT Count data.[8] In this same period, New Hampshire's chronically homeless population increased 51.8%, from 359 to 545 people. This continues a significantly concerning upward trend. The year-long increase in chronic homelessness from 2022 to 2023 in NH was more moderate, rising by 14.3%, from 1657 to 1894 people, with a 49.0% rise from 2020-2023. As shown in Figure 4, approximately 60% of the individuals represented in the year-long data who met the criteria to be considered chronically homeless resided in the Balance of State Continuum of Care. About 1 out of 4 individuals in this subpopulation resided in Manchester, while approximately 13% lived in the municipalities of the Greater Nashua CoC.

The needs of those experiencing chronic homelessness are some of the most complex; the people in this situation have not been able to exit homelessness on their own or with support in over a year, so they face many barriers to stabilization (as noted in the chart below).

Having a disabling condition is a core element in meeting the criteria to be counted as chronically homeless. In 2023, the most a person could receive in federal disability benefits for those who qualify for Supplemental Security Income (SSI) was \$914 per month for an individual (or \$1,371 for married couples). The higher of these two amounts, \$1,371/month, would cover less than 80% of the monthly rent of a median two-bedroom apartment in NH in 2023.[9] (See Section III of this report for a more indepth discussion of NH's housing economy.) People receiving SSI also have a resource limit of \$2000 per individual (or \$3000 for married couples). This means that a person who receives SSI could put their benefits at risk when trying to save over the long-term for housing-related expenses. Although there are programs such as ABLE accounts to help people mitigate these limitations, knowing about and accessing such supports can require individuals to possess advanced system literacy and navigation skills.

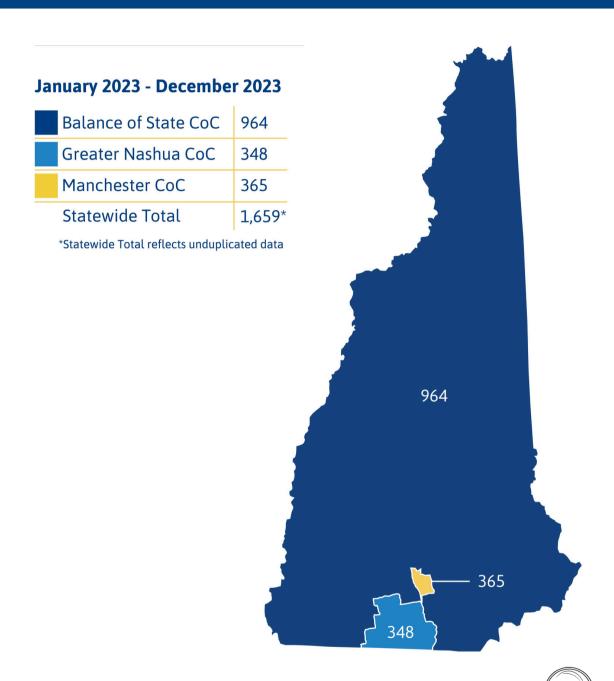
#### BARRIERS TO STABILIZATION

- Long-term health conditions[10]
- mental health diagnosis[10]
- substance use disorders[10]
- physical disabilities[10]
- low educational achievement[11]
- history with the criminal justice system[II]
- developmental disabilities[12]





## Figure 6: 2023 HMIS Unsheltered Homelessness by CoC [vi]



<u>Unsheltered Homelessness</u> - In the HEARTH Act, HUD defines unsheltered homelessness as an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.[13]





#### Unsheltered Homelessness

#### POINT IN TIME COUNT (FIGURE 1)

The number of people experiencing unsheltered homelessness in NH during the PIT Count increased by 2.1%, up from 331 in 2022 to 338 in 2023. Although this represents a leveling out of the number of people who stayed outside or in some place not meant for human habitation on the night of the count in January, it is important to note that from 2019-2023, NH experienced a 126.8% increase in unsheltered homelessness – from 149 to 338 people. Unfortunately, preliminary data from the 2024 NH PIT Count (which will be officially released by HUD in December 2024) does not indicate that the plateau between 2022 and 2023 continued into 2024. Instead, the preliminary 2024 PIT Count numbers show that the number of unsheltered people spiked to 579, a 71.3% increase from 2023 - and an overwhelming and disheartening 288.6% increase from 2019.

The preliminary New Hampshire 2024 PIT Count numbers show that the number of unsheltered people spiked to 579, a 71.3% increase from 2023 – and an overwhelming and disheartening 288.6% increase from 2019.[14]

#### **YEAR LONG HMIS (FIGURE 2)**

HMIS data shows a more significant increase in the number of people who were homeless and unsheltered in NH in 2023. Compared to 2022, 14% more people experienced unsheltered homelessness within the calendar year – a jump from 1,455 to 1,659. From 2020 to 2023, NH has seen a 61.1% increase in unsheltered year-long totals.

Like those experiencing chronic homelessness, unsheltered individuals are an extremely vulnerable cohort of New Hampshire citizens. Numerous studies document that these individuals experience a higher prevalence of substance use disorder, serious mental illness, and/or chronic health problems than people living in shelters; many of these health conditions occur in tandem with one another as well.[15]

In their survey of 24 communities across the country, the National Alliance to End Homelessness identified five barriers to addressing the issue of unsheltered homelessness[16]:

- Communities do not have enough affordable housing or housing assistance programs to meet the need
- The systems that address the issue of homelessness are stretched too thin 2a. The homeless service provider workforce is overburdened and underpaid
- Low street outreach coverage leads to unsheltered individuals lacking a clear pathway to service connection
- (4) Shelter capacity does not meet the demand in all communities
- Evidence-based practices for engaging with unsheltered people and connecting them to housing resources are not followed by all communities





#### Unsheltered Homelessness

New Hampshire communities experience many, if not all, of the challenges identified by the National Alliance to End Homelessness, however, some work is being done to address these barriers in the Granite State. For example, in recognition of the importance of the use of evidence-based practices, the NH Council on Housing Stability and all three Continuums of Care voted to adopt the *United States Interagency Council on Homelessness's (USICH) 19 Strategies for Communities to Address Encampments Humanely and Effectively* (hereafter, 19 Strategies) as a guide to addressing unsheltered homelessness in the state. This guide provides a framework for managing homeless encampments "collaboratively, equitably, and humanely…even when housing is not available."[17]

The adoption in NH of the guiding principles recommended by USICH is timely, given national events related to unsheltered homelessness. On June 28, 2024, the Supreme Court of the United States issued a ruling in the matter of Grants Pass v. Johnson upholding municipalities' right to issue civil and criminal consequences to people experiencing homelessness who are found sleeping on public property, even when there are no adequate alternative shelter options available. The decision states that penalizing unhoused people in this manner does not constitute cruel and unusual punishment; those who argued in opposition of this stance note that the decision "allows cities to make it a crime to be too poor to afford housing in America."[18]

Encampment management has been a growing concern in the Granite State since the start of the pandemic. NH saw an increase of those living unsheltered due in part to anxiety about staying in congregate living environments such as emergency shelters, in addition to people being asked to leave previously-solid doubled-up situations as lease holders looked to minimize COVID exposure risks. It is clear from the data trends that the rise of unsheltered individuals is an issue that continues.

With the growth of the housing crisis and wages not keeping up with the cost of housing and other necessities (see Section II), as well as the shortage of emergency shelter beds, even if every unhoused person decided to leave their encampments for more stable housing situations, there are not enough appropriate and affordable options in NH to house everyone. The 19 Strategies, therefore, provides a best practice roadmap to supporting and interacting with people who are unsheltered while NH continues to develop the resources needed to stably house them.





### Unsheltered Homelessness

Strategy number 14 in the 19 Strategies encourages municipalities to "ensure interim strategies promote dignity, respect, and pathways to permanent housing," noting specifically that "it is often the case that emergency shelters are full and permanent housing is not available."[19] This is the case across the Granite State. There are simply not enough beds to house everyone who is experiencing unsheltered homelessness in NH. In such a situation, the U.S. Interagency Council on Homelessness instructs that, "communities must use short-term strategies to offer shelter to people while they await permanent housing."[20] With its current emergency housing inventory regularly running at full capacity – and many NH communities, including all of Carroll County, not having access to a local year-round shelter for the general population of people experiencing homelessness – the Granite State is still working out how to humanely respond to this gap between need and available resources.



According to the USICH's 19 Strategies, outreach is a key activity in supporting people living in encampments in their transition to stable housing. According to NH's preliminary 2024 PIT data, the number of unsheltered NH residents has increased by 288.6% (from 149 to 579) since 2019, yet Street Outreach efforts in NH have decreased due to a lack of funding. The federal Emergency Solutions Grant (ESG) Coronavirus Aid, Relief, and Economic Security (CARES) Act funds that came into the state in response to the pandemic ended on September 30, 2023. This money allowed NH to fund an additional \$2.5 million dollars in outreach-related services, including expanding staff capacity and introducing clinical Social Workers, RNs, and peer support workers to outreach teams. With the loss of this supplemental funding, agencies are in the difficult position of having to eliminate the positions or try and find alternative, sustainable funding sources to maintain them.

Another source of federal outreach funding, the Substance Abuse and Mental Health Services Administration's (SAMHSA) Projects for Assistance in the Transition from Homelessness (PATH) Program, focuses on those who have significant mental health needs (with or without a cooccurring substance use disorder). This program, which works to connect some of NH's most vulnerable individuals with the vast array of programs and services at their Community Mental Health Center, in addition to other community resources, has not received an increase in funding at the federal level in over a decade.





#### Unsheltered Homelessness

Not following the guidance contained in the 19 Strategies has real implications for the outcomes of an especially vulnerable group of people. The literature shows that when best practices are not followed and encampments are consistently disrupted, it leads to:[21]



- Anxiety (including PTSD)
  - Hypervigilance
  - Avoidance
- Depression
- Chronic stress
- Sleep deprivation
- Dehumanization
- Isolation
- Hopelessness, loss, despondency
- Mental health crises
- Risk of violence



- Connection to mental health services
  - Quality of helping/therapeutic relationships
- Connection to physical health care
- Access to medication for:
  - Chronic health
  - o Mental health
  - Medication assisted recovery

In line with these findings, NH providers report that the increased encampment disbursements some communities in the state are seeing have negatively impacted this extremely vulnerable subgroup of people experiencing homelessness, decreasing their trust in support workers and increasing barriers to accessing services. This, in turn, has made it even more difficult for service providers to deliver stabilization support to those most in need.

#### EFFECTS OF ENCAMPMENT DISRUPTIONS

## The Literature Says:[21]

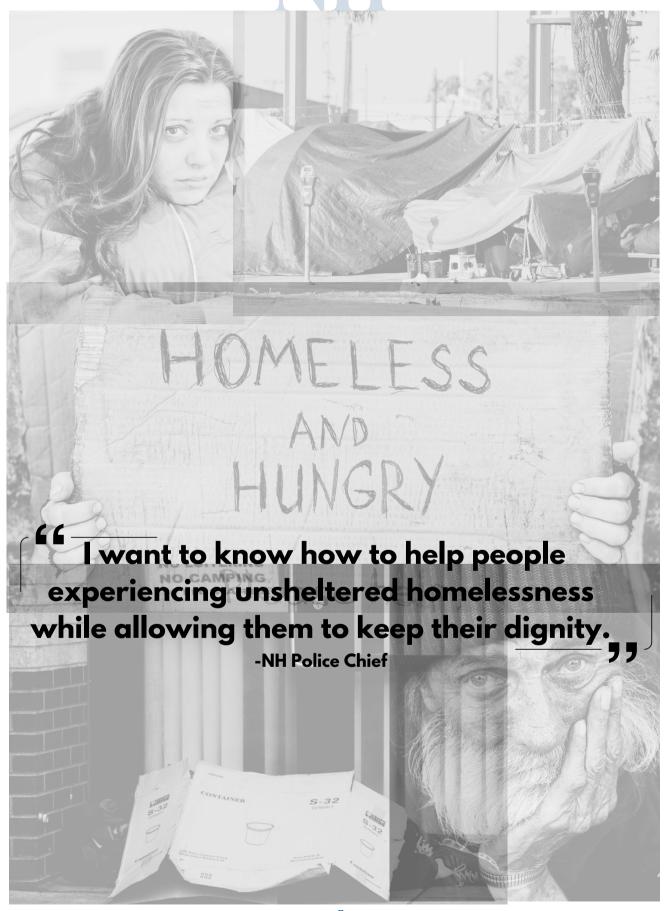
- Connections to care disintegrated
  - Care providers often cannot find people after camp dispersals
  - Decreased information sharing with service providers
    - Due to fear of being located, moved on, fined, arrested
- Processes to obtain supports (income and housing opportunities, etc...) disrupted
- Loss of possessions in clearings shifts focus:
  - Changes to continuous survival activities
  - Halts stability-building activities
- Fines and arrests create additional barriers

### Anecdotally in NH:

- "Total lack of trust", "Such a chilling effect on the trust and acceptance of support"
  - Refusal to work with service providers, hypervigilance (PTSD)
- Providers unable to locate people to initiate or follow-through on stabilization services
  - Continuity of care disrupted when people move between catchment areas
  - Exacerbation of transportation barriers
  - Application processes (housing, income, etc...) disrupted
  - Housing opportunities lost when clients can't be found
- Loss of possessions, both necessities and sentimental = retraumatizing
- Increase in police contacts and ticketing
- People cycle from location to location with no safe, stable options



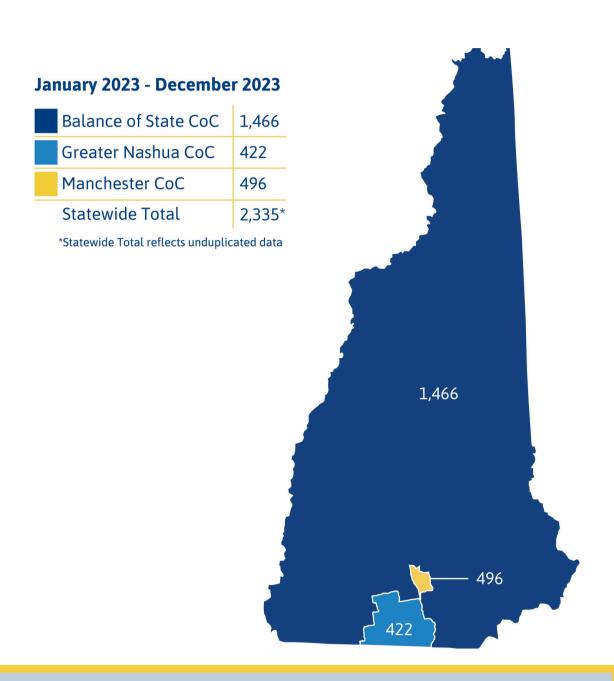








## Figure 7: 2023 HMIS Family Homelessness [vii]



The increase in the number of individuals in families who experienced homelessness in NH from January 1st through December 31st of 2023 increased 45.8% over 2022, up from 1,601 to 2,335. This uptick in the year-long data echoes the PIT Count's 46.6% jump from 2022 to 2023. On the night of the NH PIT Count, a total of three families with children spent the night without shelter in the Granite State.



## Family Homelessness

#### POINT IN TIME COUNT (FIGURE 1)

The number of people in families in NH who experienced homelessness during the PIT Count increased 46.6% from 2022 to 2023. This is a concerning reverse in the recent numbers. From 2020 to 2021, NH saw a reduction in the number of people in families experiencing homelessness from 652 to 544. This number remained relatively stable in 2022, at 541 people. In 2023, however, the number of people in families who were homeless jumped to 793, exceeding 2020 by 21.6%, and eliminating the progress NH made in stabilizing its family homelessness numbers. On the night of the NH PIT Count, three families with children spent the night without shelter in the Granite State.

#### **YEAR LONG HMIS (FIGURE 2)**

The increase in the number of individuals in families who experienced homelessness in NH from January 1st through December 31st of 2023 increased 45.8% over 2022, up from 1,601 to 2,335. This uptick in the year-long data echoes the PIT Count's 46.6% jump from 2022 to 2023.

The yearlong HMIS data from 2023 realized a similar increase in family homelessness, up 45.8% since 2022. While gross rental costs have increased since before the pandemic, inflation has also significantly increased the cost of other basic needs. In the United States, post-pandemic inflation hit its highest year-over-year increase in June 2022, when the Consumer Price Index (CPI) increased 8.9% over June of 2021. This indicator measures the average prices that consumers pay for commonly purchased goods and services; the goal is for the CPI to increase no more than 2% per year.[22] Since the CPI's peak, inflation has slowed but prices remain high, including the cost of food and childcare, which has made affording day-to-day life continuously difficult for families. NH service providers who work with families experiencing or at-risk of homelessness also report seeing a rise in the number of families losing their apartments when their rents have increased significantly at the end of their leases in order to match the current market rate. To align with the going market rate, some landlords raised tenants' rents by hundreds of dollars per month, making it impossible for the families to remain in their units. With family shelters in NH frequently running at capacity, it is all too common for families in dire need to be put on emergency housing waitlists with multiple families ahead of them in line for shelter.





## Family Homelessness

The responsibility for supporting families experiencing housing crises due to the state's lack of affordable housing units and emergency shelter beds is then shifted to other sources of relief. NH RSA 165, which guides municipal assistance, states that, "whenever a person in any town is poor and unable to support himself, he shall be relieved and maintained by the overseers of public welfare of such town, whether or not he has residence there."[23] Since the federal pandemic-related funds ended, local welfare offices across NH report seeing sharp increases in the number of households requesting eviction prevention and emergency housing assistance, as well as resultant increases in offices' overall spending – another symptom pointing to the extent of individuals and families affected by the housing crisis in the Granite State. Local welfare administrators often access hotel and motel rooms to accommodate families who are homeless. This is an expensive, unsustainable option for taxpayers, especially given the bottlenecks that currently exist in the rental market extending the time that it takes for households to secure new housing.

Decreased access to rental subsidies through programs such as the Section 8 Housing Choice Voucher Program has also affected families' (and other populations') ability to secure and maintain affordable housing. The problem is twofold. First, Federal voucher funding coming into the state has not kept pace with the rising costs of rent, especially as tenants' incomes have not increased to match the rise in cost of living in NH. (See Part II of this report for more detailed information about rental costs and household incomes.) These factors have also led to low voucher attrition rates. The disparities between rental costs and household incomes prevent families from being able to stabilize and exit themselves from voucher programs, able to afford rent on their own. This means that vouchers are not becoming available as families graduate off vouchers, so fewer households are being moved off voucher waiting lists. Waiting lists across the Granite State are currently running up to eight years long; in fact, some Housing Authorities in the Granite State have closed their waiting lists to new applicants due to their exceptional length.

Second, market rents across the state have increased significantly, far beyond the Fair Market Rent (FMR) that HUD allows. Housing Choice Voucher holders find it extremely challenging to find an available unit within the payment standards set by the Housing Authorities throughout the state. So even if a household has a housing voucher, they may find themselves unable to secure housing. Unfortunately, due to the current housing and wage economies, as the number of households experiencing homelessness in NH continues to grow, the money coming into NH for voucher programs is insufficient to issue and fund new vouchers and increase the supply.







Although the specifics of my story may be unique, finding affordable housing has become a very common crisis in NH.



-Adrienne, a NH Mother

## Adrienne's Story

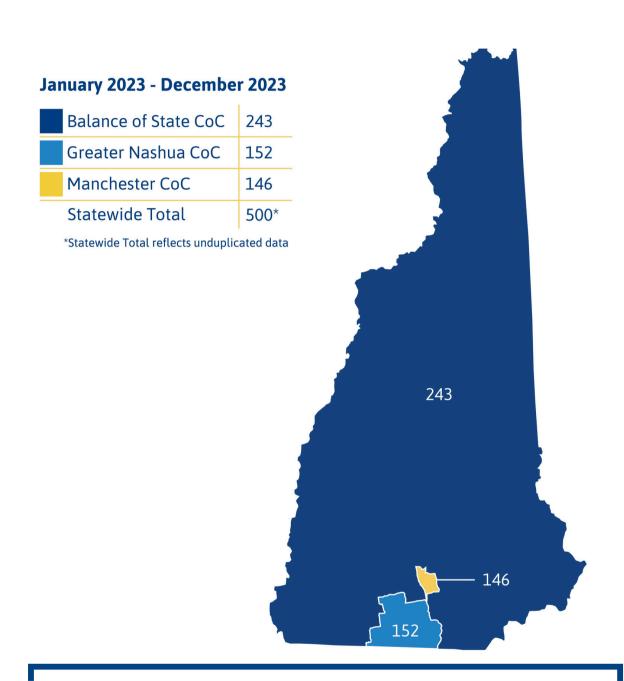
Following an unexpected divorce and the resultant series of custody rulings by the court, Adrienne was faced with having to move in order to best support her twin daughters. "I was already living in an expensive area," says Adrienne, "but somehow moving a mere 20 miles north increased rental costs by a minimum of \$200 a month." In fact, most of the units available in Adrienne's housing searches were anywhere from \$500 to \$700 per month more than her current rent, which was already well above the 30% of her income that HUD defines as affordable.

Time was a luxury that Adrienne did not have. With the extremely low inventory of rentals at the bottom of the price scale, she knew that she would be competing with a high number of other families in the application process, so she knew that she couldn't be picky and "wait for the perfect place." Adrienne's lease ended just as she learned that she would have to relocate. In order to stay in her current apartment and make arrangements to move, her landlord agreed to let her stay on a month-to-month lease – and increased her rent \$100 a month for the convenience. With this additional financial pressure, Adrienne seriously considered cashing out the retirement account she had worked so diligently to save so she could increase her chances of securing housing with the offer to pay several months of rent in advance. She understood the long-term negative financial impacts this would have, but finding safe, stable housing for herself and her girls was an immediate priority.

In the end, Adrienne was thankfully able to find an apartment without having to drain her retirement account, however, her story does not have a perfect ending. The cost of the housing she secured accounts for over 50% of her monthly gross income, leaving her severely cost-burdened. Added to the significant inflation on goods and services that the nation has seen since the pandemic, money is very tight. Even with her stable employment as a professional with an established career, the harsh reality of such high rental costs place Adrienne and her daughters on a very strict budget with no room for unknowns – a reality of far too many families across NH. From an outside perspective, no one would assume that she was at significant risk of housing instability, yet she, like many, many families across the Granite State, will be extremely vulnerable until NH's housing crisis is fully addressed.



## Figure 8: 2023 HMIS Veteran Homelessness by CoC [viii]





The Veterans service system in NH is getting even better at identifying Veterans and filling gaps of Veterans being missed or not knowing that they qualify for services.

- NH Veteran Service Provider





#### Veteran Homelessness

#### POINT IN TIME COUNT (FIGURE 1)

The count of Veterans experiencing homelessness in NH on the night of the PIT Count dropped by 21.3% from 2022 to 2023. This is especially notable in a year when nationally, the number of Veterans experiencing homelessness during the PIT Count increased by 7.4%.[24] NH reported the fifth largest decrease in PIT Count Veteran homelessness in the United States in 2023, with Maine reporting the highest drop, at 49.4% (120 Veterans).[25]

The number of NH Veterans identified as unsheltered on the night of the PIT Count also decreased from 2022 to 2023, dropping from 12 individuals to 10. Nationally, 49% of Veterans experiencing homelessness in major cities and 46% of Veterans in largely rural areas were unsheltered during the PIT Count in 2023;[26] across NH, ten out of the 100 (10%) Veterans who were homeless spent the night of the PIT Count unsheltered. Although this is still too many, NH is far ahead of the national trend.

#### YEAR LONG HMIS (FIGURE 2)

Although the 2023 PIT Count showed a 21.3% decrease in Veteran homelessness, the year-long data from HMIS showed a nearly equivalent increase. In calendar year 2023, 500 Veterans received services for people experiencing homelessness in NH, up from 409 in 2022. This is a jump of 22.2%. From 2020 to 2023, the Granite State saw a 54.3% rise in Veterans who are homeless.

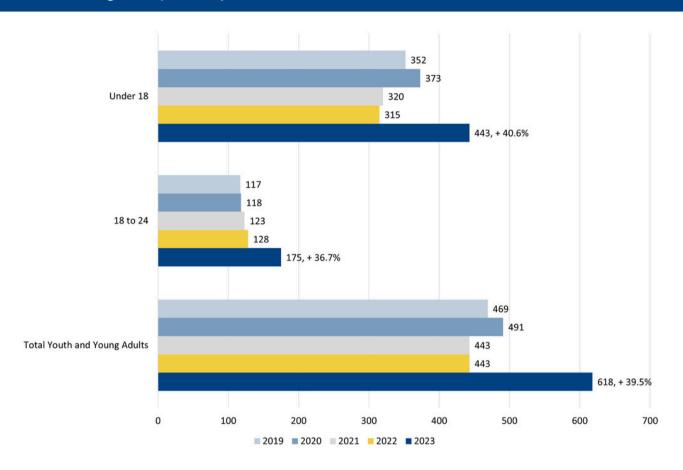
Service providers familiar with NH's Veteran landscape report that the increase in Veteran homelessness NH has seen since 2020 is primarily a reflection of improved methods for locating Veterans who are homeless. There have been several developments in NH over the past two years that have allowed agencies that serve Veterans to more effectively identify those who needed housing support, which impacted the increase in HMIS numbers in 2023.

- Veterans service providers expanded their eligibility criteria, including income eligibility, for support, allowing the programs to serve a wider range of Veterans.
- The 'Ask the Question' initiative encourages social service providers, including emergency shelter staff and outreach workers, to ask people whether they, or a family member, have served in the military, rather than asking if someone is a Veteran; not all Veterans identify as Veterans, or realize that they qualify for services based on their specific service history. Understanding their history opens the door to referrals to Veteran-specific resources.
- Veterans service providers increased their partnership with school district staff who work with students experiencing homelessness, to identify and connect any families with Veterans.
- In 2022, the Staff Sergeant Parker Gordon Fox Suicide Prevention Grant Program came to NH. Focused
  on suicide prevention for Veterans, active service military, and their families, the program assesses
  people to determine if they need case management and assistance with emergency needs, including
  homelessness.
- NH gained a new Veterans service organization in 2023, expanding capacity to serve NH Veterans.





Figure 9: 2023 PIT Count Youth Homelessness [ix]



Youth under the age of 25 represent over a quarter (25.3%) of all people who experienced homelessness during the night of the 2023 PIT Count in NH.

HUD tracks two categories of youth in the PIT Count: children under the age of 18, and youth ages 18-24 years old. This report uses the term "total youth" to refer to all individuals under the age of 25.

While the term 'youth' has historically referred to only those under the age of 18, its definition has expanded with the growing understanding of the science of brain development. It is now known that the prefrontal cortex, the part of the brain that oversees consequential thinking and problem solving, does not finish developing until one's mid-to-late twenties.[27]

Based on this knowledge, many programs have expanded their age ranges to serve youth through the age of 24, recognizing that access to additional developmentally-appropriate programming targeted to meet the specific needs of young adults can be extremely beneficial in supporting long-term housing stability.





### Youth Homelessness

#### POINT IN TIME COUNT (FIGURE 1)

From 2022 to 2023, the NH PIT Count saw a 39.5% increase in the total number of youth experiencing homelessness, with a 40.6% increase in children under the age of 18. Youth under the age of 25 represent over a quarter (25.3%) of all people who experienced homelessness during the night of the 2023 PIT Count in NH. That night, 443 children under the age of 18 were homeless, representing nearly 1 out of every 5 people (18.1%) who were homeless that night. Four NH children spent this January night unsheltered.

Of note, it is recognized that the PIT Count has limitations when it comes to counting youth. PIT Count methodology can often miss pockets of homelessness that are less visible, including unsheltered youth.[28] In discussing their Voices of Youth Count initiative, Chapin Hall noted that, "[c]ounting youth experiencing homelessness requires careful planning and targeted approaches that may be different from approaches used to count homeless adults and families."[29] Providers have recognized this need in NH and are collaborating on efforts to focus on continuous improvement of the youth count in the Granite State through such efforts as ensuring youth workers' participation in PIT Count efforts, and providing training to outreach workers on the best practices for approaching youth in the community when conducting Count surveys.

Due to the limitations of the PIT Count in estimating youth homelessness, this report also looks at student homelessness data from the NH Department of Education to explore the prevalence of youth homelessness, although this data also has its own unique limitations.

#### **YEAR LONG HMIS (FIGURE 2)**

The number of older youth (18-24) experiencing homelessness has nearly doubled since 2019, increasing by 87.4%; the number of children aged 0-17 increased by 12.4% during this time. As with the Veteran changes in the Veteran population data, homeless service providers who work with youth attribute at least a proportion of this rise in numbers to an increase in youth-specific programs in NH. For example, NH's first youth shelter opened in Manchester in October 2022. NH also has benefitted from HUD's Youth Homelessness Demonstration Program (YHDP), which funds projects focused on ending youth homelessness in NH, including Rapid Rehousing, Transitional Housing-Rapid Rehousing, Host Homes, and Youth Navigation. Youth Navigators serve as a support to youth experiencing homelessness and assist them with accessing the youth service delivery system. NH now also has Regional Access Points for youth, which serve as centralized hubs for helping people connect with resources quickly and efficiently. The more robust service system has resulted in an improved ability for agencies to identify and serve NH youth who are homeless.





## Figure 10: Student Homelessness NH Department of Education [x]

Student Homelessness	2020-2021	2021-2022	2022-2023
Balance of State CoC	2,032	2,211	2,391
Greater Nashua CoC	390	398	403
Manchester CoC	725	769	796
Statewide Total*	3,109	3,323	3,555

\*Statewide Total reflects unduplicated data

According to the data collected by NH Department of Education, the number of students in the state who have experienced homelessness as defined in the McKinney-Vento Act increased by 7.0% from the 2021-2022 academic year to 2022-2023, rising from 3,323 to 3,555 students. Of note, while this gain remains concerning, it is also an improvement from five years ago, when 3,971 NH students were identified as experiencing homelessness during 2018-2019 school year.

It is important to note that the data in this section is collected from a different data source than the Youth Homelessness information discussed above. The PIT Count and HMIS data in the previous sections discussing youth are based on counts of youth under the age of 25 who meet HUD's definition of homelessness. The information in the Student Homelessness section is based on data collected by the NH Department of Education, which uses a much broader definition.

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

A significant limitation of the school system data is that it, naturally, does not include children who are not in school. This includes children who are too young to enroll in kindergarten, as well as older youth who have left school due to graduating, aging out of services on their 22nd birthday, or signing themselves out of district services prior to graduating. The data also does not capture students who experience homelessness during the summer, when school is not in session. In addition, the NH Department of Education does not collect information about students who are enrolled in private schools.





## Aging and Homelessness

Aging adults are a population of particular concern when considering trends in homelessness in NH and across the nation. According to NAEH, individuals aged 50+ who are homeless represent the fastest-growing age group in the United States. During the national 2023 PIT Count, 138,098 people aged 55+ were homeless, and one out of every four of these individuals were unsheltered on the night of the count.[30]



Research shows that aging adults who experience homelessness for the first time when they are 50 or older have different catalysts for their housing instability than those who become unhoused prior to their 50th birthday, such as:[31]

- Financial crisis
- Health crisis
- Loss of a loved one
- Relationship breakdown with income-earner
- Barriers to continuing to work
- Social isolation
- Increased transportation barriers
- Financial insecurity
- Cost of health care





Figure 11: 2023 HMIS Homelessness by Age [xi]

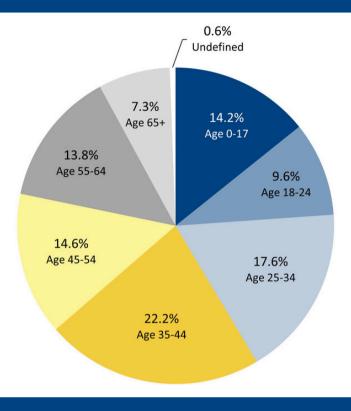
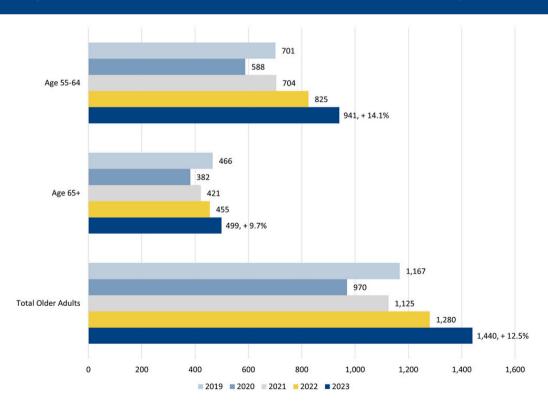


Figure 12: HMIS Older Adult Homelessness 2019-2023 [xii]







## Aging and Homelessness

According to HMIS data, the number of people ages 55+ who experience homelessness in NH is increasing. From 2022 to 2023, the number of older adults who were homeless increased by 12.5%, with a 23.4% increase from 2019-2023. The number of people ages 55-64 who are experiencing homelessness is increasing at an even greater pace. Between 2019 and 2023, the number of people in this age group who were homeless grew by 34.2%, from 701 to 941 people.

The 2023 NH PIT count data identified 478 individuals aged 55 or older, or 19.6% of the total number of people experiencing homelessness in that 24-hour period in the state. This is close to the year-long HMIS data for NH, which shows that people aged 55+ represented 21.1% of individuals who accessed services for people experiencing homelessness in the Granite State in 2023. During the NH PIT Count, one in ten of the aging adults who were counted were experiencing unsheltered homelessness. While still in need of improvement, this is an area in which NH is faring significantly better than the national rates.

The housing status of older adults remains a trend that the Granite State must pay particular attention to, as NH is a state with an aging population. With a median age of 43.4 years old, NH is only one of 17 states with a median age over 40. In fact, **NH's population has the second highest median age of all the states in the nation**, second only to Maine (44.8 years).[32] As of 2022, NH was the state with the seventh highest percentage of people 65 years and older in its population, at 20.2%.[33] The number of older adults in NH is increasing rapidly and this population is projected to double in the Granite State over the next 20 years.[34]

NH homeless service providers report that the increase in older adults is reflected in the populations they are serving, adding another layer of complexity to their work. Aging adults who have been homeless during their adult lives bring their own challenges. The literature shows that people who have experienced homelessness display symptoms of aging earlier than the general population. This can advance the timeline for the need for supportive care. It has been calculated that someone who is 40 years old and is homeless has the same mortality risk (risk of dying) as a housed person who is 60.[35] According to NAEH, "people experiencing homelessness in their 50's have been found to experience geriatric conditions such as memory loss, falls, and functional impairments at rates that compare to members of the general population in their 70's."[36]





Providing housing stabilization services to aging adults (and people of any age who are medically frail or disabled) can require special considerations, as programs are not generally designed to meet the specific needs of this population. Providers across the state report that a service gap exists and confirm that the need is increasing. Appropriate services are not always available to keep aging adults with symptoms including mobility and cognitive challenges safe.

Serving aging adults who may not be fully independent, yet do not qualify for higher levels of care within medical and/or nursing home systems, is a challenge being faced by providers across the Granite State. In fact, even when it is a medically appropriate level of care, medical rehabilitation units can be extremely difficult for people experiencing homelessness to access, since accepting someone who is homeless presents a significant barrier when it comes time to discharge the individual. So, in addition to a gap in the continuum of housing services, appropriate medical care can be inaccessible to those who are not stability housed, placing additional burden on a shelter system that was not designed to meet this level of need.

#### **MEDICAL RESPITE**

New Hampshire is the only state in New England, and one of only 10 states nationally, that does not have a Medical Respite program.

A significant gap in the Granite State's service system is that NH lacks a medical respite program. The National Institute for Medical Respite Care (NIMRC) defines medical respite care as, "acute and post-acute medical care for people experiencing homelessness who are too ill or frail to recover from a physical illness or injury while living in shelter or on the streets, but who are not sick enough to be in a hospital." These programs provide a safe place for people to focus on their health and recover before heading back into uncertain living situations. There are currently over 140 medical respite programs in the United States; NH is one of only 10 states nationally, and the only state in New England that does not have one. NIMRC reports that medical respite programs have a positive impact on the lives of the vulnerable people they serve:[37]

- Decrease in hospital readmissions
- Increase in use of comunity-based health services
- Overall decrease in healthcare costs
- Improved quality of life and health outcomes for clients





## Racial and Ethnic Disparities in Homelessness

The burden of poverty is not equitably distributed across the citizenry of the United States. According to the U.S. Census Bureau, in 2023, White Americans made up 58.1% of the country's population, but only 40.5% of the number of Americans living in poverty. People who are Hispanic or Latino (of any race) constituted only 19.7% of the population, yet represented 29.6% of impoverished American citizens. Similarly, people who identified as Black made up 21.8% of those living in poverty, though they were only 13.5% of the total population. People who are American Indian and Alaskan Native represent 2.3% of Americans who experience poverty – nearly twice their percentage of the total population of the United States, at 1.2%.[38]

The imbalance holds true when exploring the experience of minority racial and ethnic groups when it comes to national homelessness numbers, as well. According to the National Alliance to End Homelessness (NAEH), in the United States in 2023, "the most striking disparity can be found among African Americans, who represent 13 percent of the general population but account for 37 percent of people experiencing homelessness and more than 50 percent of homeless families with children." NAEH attributes these inequities to such factors as the broader systemic disparities People of Color experience in the following domains: poverty rates; segregation and discriminatory rental practices; incarceration rates; and access to quality health care, including mental health care.[39]

<u>Diversity Index</u> - The Diversity Index is a measure the U.S. Census Bureau uses which measures the probability that two people chosen at random from a population will be from different race and ethnicity groups.[40]

## Diversity in New Hampshire

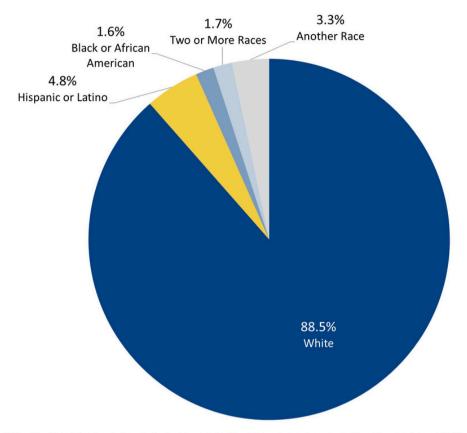
According to the 2020 national census, 10.4% of NH citizens identify as Black, Indigenous, and Persons of Color, and 89.6% of Granite Staters are White. Almost 5% of people living in NH were Hispanic, while just over 95% identified as non-Hispanic.[41] This places NH as the fourth least diverse state in the 2020 census, with a diversity index of 23.6%. For comparison, Maine is the state with the lowest diversity index (18.5%) and Hawaii has the highest (76.0%). Within NH, the diversity index varies from county to county. Unsurprisingly, Hillsborough County is the most diverse in the state, with a diversity index of 33.4%; Carroll County has the lowest score at 12.1%.[42]

<u>NOTE:</u> When considering the data in this section, the category "Hispanic or Latino" encompasses people of any race who identified themselves as Hispanic or Latino. People who identified as Hispanic or Latino do not also appear in the total for a race category.





Figure 13: Racial Distribution of NH General Population, US Census Bureau, 2023 [xiii]



<sup>\*</sup>The "Another Race" category includes those who identify as Asian American, American Indian or Alaskan Native, and Native Hawaiian or Pacific Islander.

#### POINT IN TIME COUNT RACIAL DISPARITY

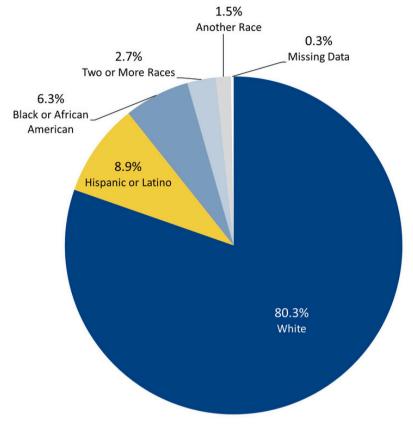
Of the 2,441 people who reported experiencing homelessness during the 2023 PIT Count, 481, or 19.7%, identified as a race or ethnicity other than White. This same population makes up only 11.4% of NH's population. Although eight percentage points may not seem like a significant difference, the number of people who are non-White and experienced homelessness during the 2023 NH PIT Count is 1.7 times higher than one would expect to find if homelessness were spread equitably across racial and ethnic groups, given the statewide racial distribution. The disparity was especially prevalent in looking at Black or African American persons and people who identified as Hispanic. People who are Black or African American made up 5.1% of the people identified during the PIT Count, which is over three times (218.8%) their representation in the general public in NH (1.6%). Those who are Hispanic form 4.8% of NH's population, yet were 8.9% of the people identified as homeless in the PIT Count – almost twice as likely than would be expected.





<sup>&</sup>quot;Hispanic or Latino" is defined as an ethnicity by the U.S. Census Bureau, and reflects people of any race who aslo identify as Hispanic or Latino. Those who identify as Hispanic or Latino are not also counted in a race category.

Figure 14: Racial Distribution of NH Homelessness, HMIS 2023 [xiv]



<sup>\*</sup>The "Another Race" category includes those who identify as Asian American, American Indian or Alaskan Native, and Native Hawaiian or Pacific Islander.

#### YEAR LONG HMIS RACIAL DISPARITY

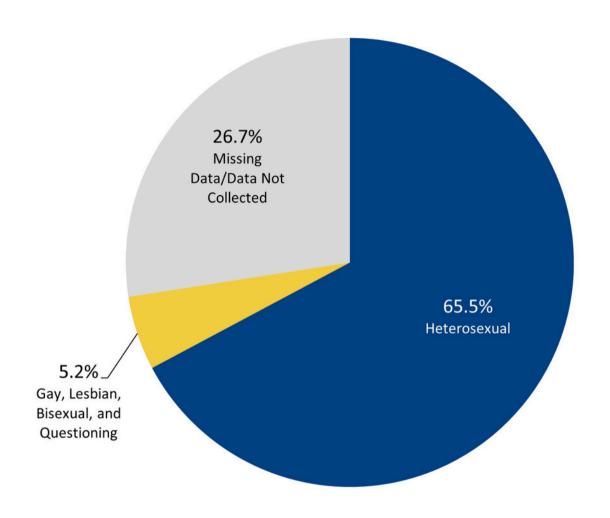
The year-long data follows the trends set out by the PIT Count numbers. In 2023, only 80.3% of people who accessed homeless services in NH were White, instead of the 88.5% that one would expect to see with equitably dispersed occurrences of homelessness based on the population breakdown. Black or African Americans represented 6.3% of those who were homeless in NH in 2023, while Hispanic or Latino people made up 8.9%. According to the year-long data, then, Blacks or African Americans were nearly four times more likely to experience homelessness, while Hispanic or Latino people's risk increased almost twofold.

Both the PIT Count and HMIS data show the need to address the inequities that are occurring in the housing and homelessness realms, as well as in the myriad of systems that play into someone experiencing housing instability. NHCEH continues to profess that any disparity is unacceptable. Initiating racial and ethnic impact assessments to reduce and eliminate existing disparities and identify more equitable alternatives is the first step toward making change for People of Color experiencing homelessness.



<sup>&</sup>quot;Hispanic or Latino" is defined as an ethnicity by the U.S. Census Bureau, and reflects people of any race who aslo identify as Hispanic or Latino. Those who identify as Hispanic or Latino are not also counted in a race category.

Figure 15: Homelessness by Sexual Orientation in NH, HMIS 2023 [xv]



NOTE: Per the HUD HMIS Data Standards, the Sexual Orientation field was only required for the Runaway and Homeless Youth and Youth Homeless Demonstration Programs funded programs until Oct 1, 2023, when HUD made it required for all CoC funded programs. NH was proactive in requiring all programs, regardless of funding and project type, that enter into the NH HMIS to start collecting and entering this field in the spring of 2023. This means that we will not have a full calendar year of data until the next *State of Homelessness in New Hampshire* report, which will analyze the 2024 HMIS data.



#### **LGBTQ+ Homelessness**

National studies show that those who are part of the LGBTQ+ community are at higher risk of experiencing homelessness in their lifetime. A 2020 brief released by the Williams Institute reported that people who identify as being a sexual minority are two times more likely to experience homelessness in their life than their heterosexual peers. The brief also indicated that transgender people reported recent experiences of homelessness at a higher rate than either sexual minority or cisgender straight people.[43] During the national 2023 PIT Count, approximately 8,000 people who identified as transgender or gender questioning spent the night unsheltered.[44] It is estimated that 20-40% of all youth experiencing homelessness are part of the LGBTQ+ community, compared to making up 5-10% of the overall population of youth in the United States.[45]

Reliable data on the LGBTQ+ community is not easy to come by. Oftentimes when there is a data source, sexual orientation and gender identity numbers are combined, and not discerned from each other. The U.S. Census Bureau, one of the key sources for demographic data about the American populace, does not ask about sexual orientation or gender identity on its standard census forms. They are making progress, however, as they have been working on developing and testing questions to add to the census as part of the Bureau's Sexual Orientation and Gender Identity (SOGI) Data Action Plan. In May 2024, the Census Bureau issued a press release seeking public comment on their test of their new SOGI questions; the test was scheduled to begin in the summer of 2024 and continue into 2025.[46] HUD released its own SOGI Data Action Plan in March 2023, noting that "valid, reliable, and nationally representative data on the housing conditions of LGBTQ+ individuals are essential to HUD's goal of ensuring equitable housing opportunities regardless of sexual orientation and gender identity. HUD's plan also describes its work towards assessing its SOGI data collection efforts across its housing programs, and its plan to "ensure evidence gaps related to LGBTQ+ homelessness and housing are addressed through HUD...data collection."[47]

According to a 2023 Gallup poll, 7.6% of Americans identified themselves as LGBTQ+, though the numbers varied by generation. Gen Z (born between 1997-2012) was the highest, at 22.3%. Of the Millennials (1981-1996) polled, 9.8% identified as LGBTQ+, while 4.5% of Gen X (1965-1980) and 2.3% of Baby Boomers (1946-1964) did. Only 1.1% of the Silent Generation (1945 and before) respondents identified as such.[48]

A survey by the Williams Institute estimates that 4.5% of the population of the United States identifies as LGBTQ+. The survey also named NH, at 4.7%, as the state with the 10th highest LGBTQ+ population percentage in the United States. New England is well-represented in the top of this list; in addition to NH, Maine (9th), Vermont (7th), and Massachusetts (4th) are also in the top ten.[49]





#### **LGBTQ+ Homelessness**

#### NH HOMELESSNESS: GENDER IDENTITY

The PIT Count survey asks respondents to self-report information on their gender; it does not ask about sexual orientation. In NH, the 2023 PIT Count data showed that 19 people identified as Transgender, Gender Non-confirming, or Questioning. This is a slight increase from 2022, in which 15 people reported their gender as one of the three aforementioned categories. In both 2022 and 2023, approximately 1% of PIT Count respondents identified as Transgender, Gender Non-conforming, or Questioning.

#### NH HOMELESSNESS: SEXUAL ORIENTATION

NHCEH recognizes that the 2023 HMIS data on sexual orientation, gender identity, and homelessness in NH comes with significant limitations, the most obvious of which is that 26.7% of the people who received homeless services in NH did not respond to the question about their sexual orientation at intake. This leaves an enormous hole, as this information is missing for 1 out of every 4 people in the data set. Due to the high rate of missing sexual orientation data, the conclusions that can be drawn from the information are extremely limited. Despite the data challenges, NHCEH chose to represent the numbers in this year's *State of Homelessness in NH* report, as the organization recognizes that those who are a part of the LGBTQ+ community are especially at risk of homelessness, and it is a group of people who service providers, policy makers, and funders must be mindful of when making policy and programming decisions. NHCEH looks to elevate the conversation surrounding the specific needs of this population.

With the data that is available, it can be discerned that even with over a quarter of the population not reporting, the 5.2% of people who indicated that they are lesbian, gay, bisexual, transgender, and questioning is higher than what would be anticipated if it aligned with the general population estimates. With 4.7% of the overall population of NH estimated to be part of the LGBTQ+ community, the number of people within this subpopulation who experienced homelessness in NH in 2023 was more than 10% higher than would be expected. It is probable that this number would increase with complete data, especially as one of the reasons for a respondent to not answer the sexual orientation question is stigma and a fear of being discriminated against.





# SECTION II: HOMELESSNESS AND THE ECONOMICS OF HOUSING AFFORDABILITY IN NH





#### Rental Barriers

#### **HUD Definitions:**

<u>Vacancy Rate</u> - Actual vacancy rate means the percent of vacancies after excluding the permitted exemptions, expressed as a percentage. It is the number of vacant units divided by the total number of units available for occupancy and multiplied by 100.[50]

Gross Rent - The gross rent represents the entire housing cost. It is calculated by adding the rent to the owner and the utility allowance for the unit. If all the utilities are included in the rent, the rent to the owner and the gross rent will be the same.[51]

<u>Fair Market Rent</u> - Fair Market Rents are estimates of 40th percentile gross rents for standard quality units within a metropolitan area or nonmetropolitan county.[52] Adjustments are made to exclude public housing units and substandard units.[53]



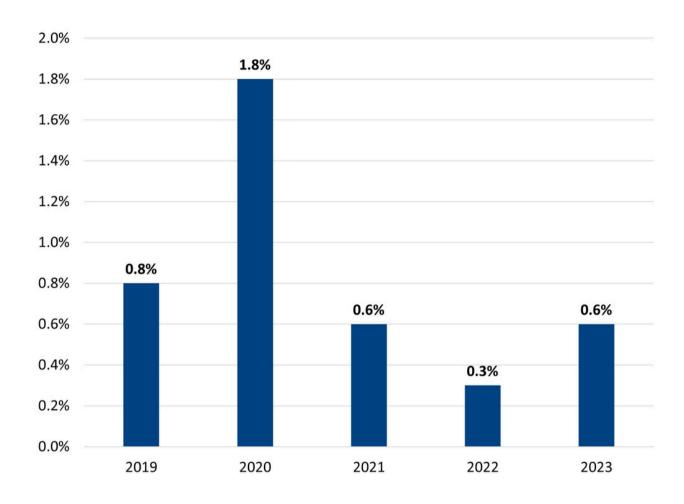
It's a simple math problem. If you have more people who are homeless than you have housing, the equation will never balance.



- NH Homeless Service Provider



Figure 16: Vacancy Rates, 2-Bedroom Units, NH Housing 2019-2023 [xvi]



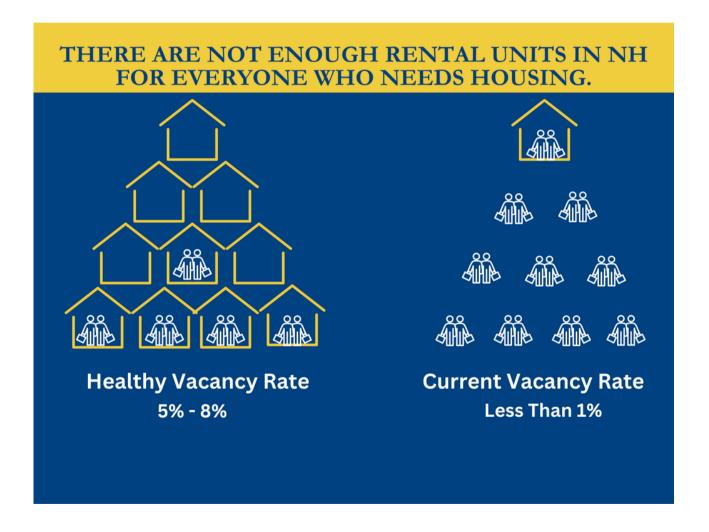
There is not enough housing available in NH, and the housing that is available is rarely affordable for a significant portion of Granite Staters. NH would need to add 23,500 more housing units to meet current demand and will need to develop approximately 90,000 units by 2040 to keep up with projected growth in the state.[54] This lack of sufficient housing inventory is reflected in the exceedingly low vacancy rates across the state. According to NH Housing, the state's housing finance authority, the vacancy rate for two- bedroom rental units in New Hampshire in 2023 was 0.6%; in a healthy rental economy in which the rental unit supply meets the demand, the vacancy rate would be 5%.[55] Compared to national statistics, NH's vacancy rate is critically low. According to the U.S. Census Bureau, the national vacancy rate for rental housing in third quarter of 2024 was 6.8%.[56]





# Vacancy Rates

Critically low vacancy rates can have several negative impacts on communities, including rapid increases in rent that do not align with the growth in household income, causing a decrease in the affordability of rental prices. This, in turn, can increase the risk of homelessness, especially for lower-income individuals and families. Research has found that increases in vacancy rates are specifically related to decreases in family homelessness, with a 3% drop in the number of families experiencing homelessness associated with a 10% rise in a community's vacancy rate.[57]







#### Median Rental Costs



<u>NOTE</u>: The rental cost data in this section specifically discusses the median gross rental costs of a two-bedroom unit in NH.

Affordable Housing – housing for which the occupant(s) is/are paying no more than 30 percent of [their] income for gross housing costs, including utilities.[58]

NH Housing's annual New Hampshire Residential Cost Survey Report surveys NH landlords across the state to follow rental cost trends from year to year. The 2024 report describes a rental market that is, as the 2023 vacancy rate shows, critically tight – and costly – for NH residents in all regions of the state. As Figure 15 shows, the gross median rental cost for a two-bedroom unit in NH increased by 3.9% from 2023 to 2024, from \$1,764 per month to \$1,833 per month, which amounts to an additional \$828 per year. On its surface, 3.9% seems like a relatively minimal increase, but since 2019, statewide median gross rents have increased 36.1%, from \$1,347 to today's \$1,833, or \$5,832 per year. Some counties have experienced much higher five-year increases, such as Coos (42%), Belknap (44%) and Grafton (67%). Grafton County renters in median-priced 2-bedroom units are paying almost \$10,000 more per year in gross rental costs in 2024 than they were in 2018. Of note, NH Housing also reported that one factor in NH's relatively low increase in gross rents from 2023 to 2024 was the significant decrease in utility costs, which mitigated a portion of the increases in rent that did occur.[59]

The housing crisis is a national issue, and rental costs in the Granite State are outpacing the national trends. In comparison, the United States Census Bureau's most recently published national gross median rent data shows that the median gross rent of a two-bedroom apartment in the United States in 2023 was \$1,401, up from \$1,294 in 2022 and from \$1,044 in 2018. While the national gross rent increased 8.3% from 2022 to 2023, New Hampshire's jumped 11.4%. Looking at the past five years, between 2018-2023, the median rent of a two-bedroom unit increased 34.2% nationally, while the Granite State saw a 36% increase.[60]



Figure 17: NH Median Rental Costs, NH Housing 2019-2024 [xvii]

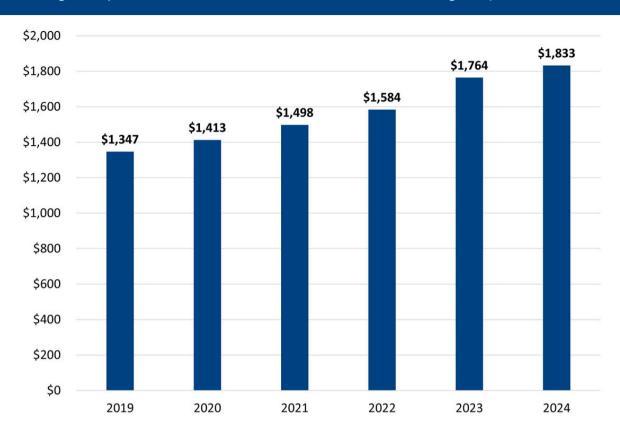
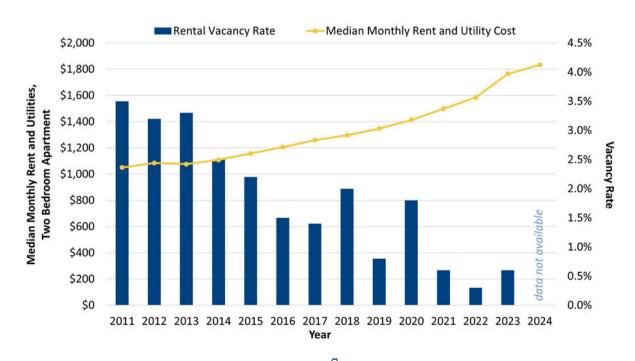
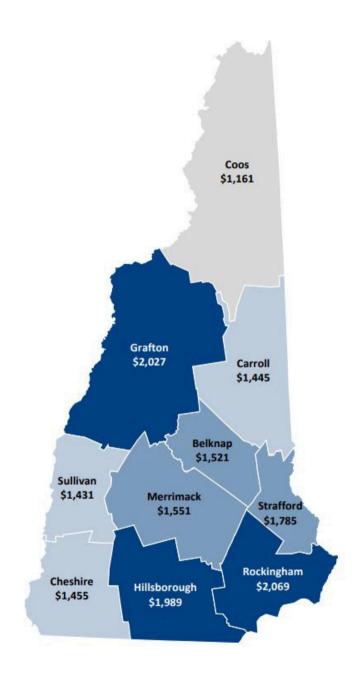


Figure 18: NH Rental Vacancy Rate by Median Monthly Rental Costs 2011-2024 [xviii]



# Figure 19: NH Median Gross Rental Costs by County 2023 [xix]







#### Median Household Income

Cost burdened – A household is cost-burdened when it spends more than 30% of its income on rent and utilities and severely cost-burdened when it spends more than 50% of its income on these expenses. This is a direct result of the combination of low incomes and the shortage of affordable and available rental homes.[61]

# Figure 20: Income in The Past 12 Months, in 2023 Inflation-Adjusted Dollars, US Census Bureau 2005-2023 [xx]

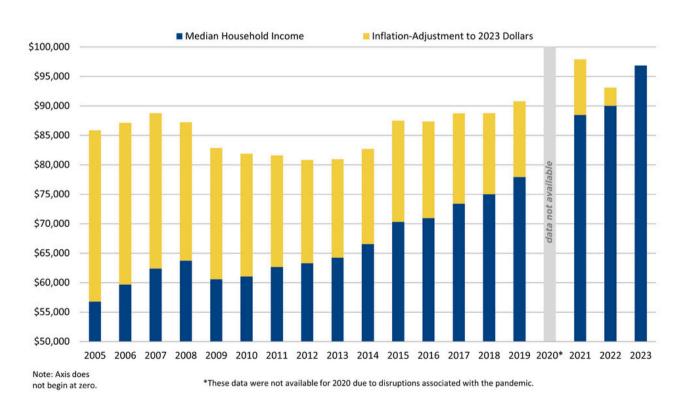
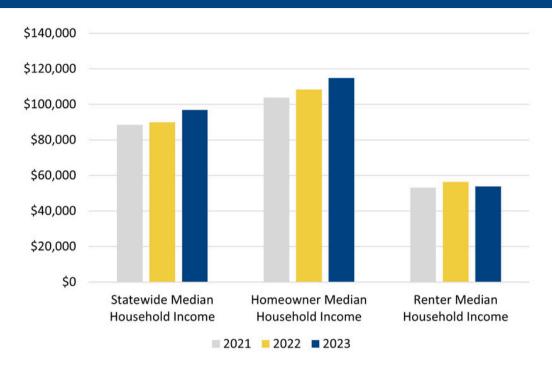






Figure 21: Median Household Income in The Past 12 Months, in 2023 Inflation-Adjusted Dollars, by Tenure, US Census Bureau 2021-2023 [xxi]



As stated earlier, the median gross rental cost of a 2-bedroom apartment in NH was \$1,833 per month in 2024. At this price, a household needs to earn a yearly income of \$73,300 in order for the cost to be considered affordable for the renter, per HUD's definition of affordable housing. The median income for households that rented units in NH in 2024 is estimated at \$56,814, which is 22.5% below (or \$16,486 per year short of) what is needed to afford median rent in the state.[62] This combination of a shortage of overall housing availability due to the low vacancy rate, and the lack of affordable units due to high rents and low wages, leads households to become cost burdened. This can then lead to housing instability, and ultimately, homelessness. According to the National Low Income Housing Coalition, "the shortage of affordable and available rental homes disproportionately affects Black, Latino, and Indigenous households, as these households are both more likely to be renters and to have extremely low incomes."[63]

As previously noted, NH's extremely low vacancy rate, among other factors, helped drive the cost of gross rent up significantly over the past five years. NH renters are paying thousands more dollars a year in rent than they were in 2018. In fact, according to NH Housing, in 2024, median-income households can only afford the gross rent of 13% of the two bedroom rental units on the market in the Granite State. [64] With median households struggling this much in today's NH rental economy, those who have access to fewer resources are at an even greater disadvantage.







# SECTION III KEY TAKEAWAYS



### Key Takeaways

The 52.1% increase from 2022 to 2023 in the number of people experiencing homelessness during the January Point in Time Count was by far the highest single-year percent increase that NH has experienced in the past five years. During this same time span, national PIT Count numbers increased a relatively low 12% compared to 2022. By percentage increase, NH's population of people experiencing homelessness is far outpacing national growth.

The total number of individuals who experienced homelessness in NH in calendar year 2023 was 6806; this is more people than live in the towns of Meredith (6797) and Plymouth (6603). In fact, 6806 people is larger than the population of approximately 80% of the municipalities in the Granite State.

Year-long HMIS shows that 49 out of every 10,000 NH residents experienced homelessness in 2023. Some parts of the state experienced significantly higher rates; for instance, at 161 out of every 10,000 residents, Manchester's rate was more than triple the state's rate. On the night of the Point in Time Count in January 2023, 17.4 out of every 10,000 NH citizens was homeless, which places NH as the state with the 14th highest rate of homelessness in the United States on this night in January.

Since 2019, the number of people experiencing chronic homelessness during NH's Point in Time Count has increased by over 150%. The chronically homeless figures are indicators of the rise in the number of people with a disabling condition who are experiencing long-term homelessness. The most a person receiving Supplemental Social Insurance (SSI) benefits in 2023 could receive was only \$914/month; at \$1,833 per month, the median gross rent for a two-bedroom apartment in NH in 2024 is over double this amount. Those who are chronically homeless represent a population that is especially vulnerable, and who may need additional specialized supports in order to achieve and maintain housing stability.

New Hampshire's preliminary 2024 Point in Time Count data shows that the number of people experiencing unsheltered homelessness in NH increased by 71.3% - which equals an extremely concerning 288.6% increase since 2019. This is especially disheartening, as the unsheltered PIT Count plateaued between 2022 and 2023, with a slight 2.1% rise. It is unclear what this leveling off followed by a significant spike is attributable to.





## Key Takeaways

There are simply not enough shelter and program beds to house everyone who is experiencing homelessness in NH. NH homeless service providers report that, especially in the colder months, NH's emergency housing inventory for individuals and families regularly runs at full capacity. Many NH communities, including all of Carroll County, do not have access to a local year-round non-specialty population emergency shelter. Housing alternatives beyond emergency shelter beds must also be expanded in order to support a full continuum of options to meet the unique needs of families and individuals who are homeless.

NH homeless service providers report that encampment disbursements have negatively impacted their ability to deliver stabilization support and resource connection to people experiencing unsheltered homelessness. In April 2024, the U.S. Interagency Council on Homelessness released 19 Strategies for Communities to Address Encampments Humanely and Effectively. This document provides guidelines and best practices that NH agencies and municipalities should embrace and employ in all of their interactions with people who are living unsheltered.

The number of people in families experiencing homelessness increased by over 45% in both the PIT (46.6%) and year-long HMIS (45.8%) data. This is a concerning reverse in recent trends, which eliminated the progress NH had made in stabilizing family homelessness PIT Count numbers since 2020. Federally funded prevention programs initiated during the pandemic, such as the Emergency Rental Assistance Program, were effective in keeping families housed. The loss of this funding stream has had a significant negative impact on family homelessness in NH. Service providers also report that decreased access to voucher programs which provide rental subsidies has negatively affected families' ability to secure housing they can afford.

Veteran homelessness is an area in which NH has made notable progress; NH reported the fifth largest decrease in Veteran homelessness in the United States during the 2023 PIT Count, with numbers declining by 21.3%. In addition, Veteran service providers report that significant improvements within the Veteran service system, including an expansion of the eligibility criteria to receive services, has resulted in improved identification of Veterans experiencing homelessness and their family members. Progress in this arena truly demonstrates that effective solutions exist, and that with the right resources directed to the issue, NH can make significant progress toward functionally ending homelessness in the Granite State.





## Key Takeaways

Youth under the age of 25 represent over a quarter (25.3%) of all people who experienced homelessness during the January PIT Count in 2023. Four NH children under the age of 18 spent this night unsheltered. The number of older youth (18-24) experiencing homelessness in NH has nearly doubled since 2019. NH has seen an increase in youth-specific funding in recent years, which has increased programming as well as the ability for agencies to identify and serve youth who are homeless.

The increase in aging adults and people who are medically frail who are experiencing homelessness is a critical concern of NH homeless services providers. In NH's 2023 PIT (19.6%) and year-long (21.2%) homelessness counts both show that people who are ages 50 and over represent approximately one in every five people experiencing homelessness. During the 2023 January PIT Count, one in every 10 NH residents aged 50+ who were found to be homeless spent the night unsheltered. Due to their increased support needs, serving the aging and medically frail populations often places a significant burden on an already-strained shelter system, which feels pressure to accept people who need a higher level of care than they can provide, because there is nowhere else for them to go.

NH is the only state in New England, and only one of 10 states nation-wide, that does not have a Medical Respite program for people who are homeless. These programs cover a much-needed gap in services for adults who need help caring for themselves, but who do not meet medical necessity criteria to be in a hospital. There are significant barriers to accessing the appropriate level of medical care for people who are homeless, as facilities often balk at accepting people without stable housing due to the complications this brings to the discharge planning process.

The issue of aging adults experiencing homelessness is projected to continue to increase significantly. NH's population has the second highest median age (43.4 years) in the country and is the state with the eighth highest percentage of citizens aged 65+ in the nation. The number of older adults in NH is expected to double over the next 20 years in the Granite State.





## Key Takeaways

#### Significant inequities exist in the rates at which racial minorities experience homelessness in NH.

Citizens who identify as Black or African American were nearly four times more likely to experience homelessness in calendar year 2023 than would be expected based on their representation in NH's total population. People who identify as Hispanic or Latinx in the Granite State experienced homelessness during this same period at a rate nearly double what it would be if homelessness were spread equitably across racial and ethnic groups. Any disparity is unacceptable; NH must actively seek a better understanding of the underlying causes of, as well as solutions to address, the disparities that currently exist.

Improving data collection on homelessness within NH's LGBTQ+ community must be prioritized in order for NH to fully assess and address the housing inequities experienced by people in this population. The current data from HMIS has significant limitations, with the additional challenge that collecting sexual orientation and gender identity data is made more difficult due to stigma and fear of discrimination. Data about sexual orientation was missing for over 1 out of 4 people (26.7%) in the yearlong data set. Even given these limitations, the number of people who experienced homelessness in NH in calendar year 2023 who identify as LGBTQ+ is 10% higher than would be expected given the distribution of people in the LGBTQ+ community in NH's general population. It is probable that this number will increase with improvements in data collection resulting in a more complete data.

The lack of truly affordable housing remains the leading contributor to the continuation of the homelessness crisis in New Hampshire. There is a critical shortage of housing units available, and the units termed affordable that do exist are, in reality, unaffordable to most NH households, as the median household wage is almost \$20,000/year less than the \$73,300 needed to afford a median 2-bedroom apartment in the state. In addition to the wage gap, families are also facing a critically low vacancy rate of 0.6%, increasing the barriers to finding safe, stable, truly affordable housing even more. Increasing NH's supply of truly affordable, and deeply affordable, housing will be essential to reducing levels of homelessness in the state. The math of the situation remains simple; housing is the solution to the homelessness crisis.





#### **Endnotes: In-Text**

#### **SECTION I: State of Homelessness**

#### PIT Count Date Overview

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xvi. Vacancy Rates, Two-Bedroom Unit. New Hampshire Housing, 2023 Residential Rental Cost Survey Report. https://www.nhhfa.org/wp-content/uploads/2023/07/NHH-2023-Res-Rental-Survey-Report.pdf#page=10

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#### **IN MEMORIAM**

National Homeless Person's Memorial Day takes place each year on the longest night of the year, December 21st, the winter solstice. In 2023, we remembered 90 lives lost to poverty, lack of affordable housing, and lack of adequate support and services in New Hampshire. While we remember those we have lost this year, we must strengthen our resolve to work for a world where no life is lived or lost in homelessness.

Amanda Hartness	
Anthony Petricca	
Ashley Krauss	
Ashly L.	
Barbara Bruce	
Brian Horlick	
Brian "Manny" Mansfield	J
Bruce Batchelder	J
Carlos Martinez-Oquendo	
Charles F.	
Cheryl Larocque	
Chris Upham	
Christina Laroe	
Christopher Roy	
Craig Ainsworth	
Crystal D.	
Crystal C.	
David Bertrand	
David G.	
Doreen Barberian	
Douglass B.	
Douglas T.	

Eleanor Sorel
Heather Behnken
Heather C.
Heidi Horne
Henry Rocha
James Lilly
James Marion Russo
Jeanine Ralalanirina
Jeffrey Heeter
Jeffrey Howard
Jerome Gionet
Jessica Cook
Jimi B.
Jodi M.
John Dupay
John W.
Johnny O'Brien
Jonathan Egan
Joni Modtland
Joseph Fields
June Fuller
Justin Francois
Justin Smith

Katie Kelley
Kevin Armino
Kevin Bilodeau
Kim L.
Laurel B.
Marc Cincotta
Marc Krajewski
Mark F.
Mathew W.
Matt Gabel
Michael Kirwin
Michael Kopka
Michael Vigneault
Michale Laduke, Jr
Michelle Boyd
Milton Simonds
Nancy Stimans
Nick Schaeffer
Nimiari Sarour
Paul Burkhardt
Paul Gingues
Peter Lachepelle
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Rae Quinn B. ("Rae")
Raymond Nolan
Rick Stone
Robert A.
Robert M.
Robert Ross
Robert Stinson
Robert Wisted
Robin Lane
Rushetta Foreman
Ryan Smith
Scott S.
Scott Trudeau
Shane Lurvey
Shawn Barton
<b>Shelby Weston</b>
Shelly Durant
Sterling Daniel Swortfiguer
Steven LaRosa
Tricia W.
Walter McDow
William (Bill) Millardo



NH Coalition to End Homelessness offers our sincere gratitude to Dartmouth Health for the donation of funds to support the printing and distribution costs associated with the State of Homelessness annual report.





We've been deeply woven into the fabric of the communities we serve for more than 100 years. That same idea,

-neighbors caring for neighbors-

is what continues to guide us as we confidently embark on the next chapter in our history, well-positioned for the future.

-Joanne M. Conroy, MD, Chief Executive Officer and President, Dartmouth Health





Dartmouth Health has contributed to the wellbeing of those experiencing homelessness in NH by:

- Providing funding to support renovation of the new winter shelter in Lebanon
- Facilitating a multi-organization team operating monthly walk-in clinics for unsheltered persons in the Lebanon region
- Providing meals for shelters in Keene and Lebanon

