

East Kingston Housing Needs Assessment

DRAFT Spring 2024



Developed by Rockingham Planning Commission on behalf of the East Kingston Planning Board.

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Town of East Kingston – Spring 2024

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Introduction

East Kingston is currently experiencing housing challenges that are like those of many rural New Hampshire communities:

- A general lack of available housing across various types,
- Determining how to balance housing needs with natural resources protection,
- Concerns about the feasibility and availability of infrastructure to support housing, and
- Keeping the community character current residents enjoy while considering future development.

Factors that make East Kingston's housing future complicated are its large amount of environmentally sensitive areas, its infrastructure status, the existing housing stock and demand, and the high land value. Critical to ensuring East Kingston remains a livable community is having a housing supply that meets the needs of residents now and in the future. Like most communities in southern New Hampshire, East Kingston has limited affordable housing units in East Kingston, a shortage of long-term rental units, and shifting demographics that may require different housing types than the existing stock. By evaluating the current and future needs for housing in the community, East Kingston is taking a proactive step in understanding how local decisions made today may impact community housing in the near and long-term.

InvestNH Housing Opportunity Program (HOP) Grant

In 2023, the East Kingston Planning Board was awarded a \$40,750 grant from InvestNH Municipal Planning & Zoning Grant Program's Housing Opportunity Program Grant (HOP Grant) to prepare, a Housing Needs Assessment and a Land Use Audit. The public engagement, analysis, and documentation are to answer the question "what should the future of housing be in East Kingston?" The Rockingham Planning Commission was selected to assist the Planning Board with this effort. The primary tasks in the project included:

- **Development of a Housing Needs Assessment** – this document - to evaluate the latest data to assist East Kingston better understanding how the public input, and subsequent community goals and vision from the current Master Plan align with East Kingston's existing housing data, projected needs, and those needs of the region.
- **Development of a Land Use Audit** - to evaluate possible land use regulation modifications to increase housing opportunities, including the pros and cons, level of effort required, identifying support (or lack thereof) for such changes in future Master Plan updates, and anticipated level of impact of the regulation change. The audit will provide East Kingston with the opportunity to review its existing land use regulations that focus on housing or impact housing. It will also highlight components that may be creating housing barriers within existing ordinances and call out opportunities that may exist to provide increased housing in appropriate areas of town, as determined through the Housing Needs Assessment and community outreach.



In future efforts not formally begun yet, the East Kingston Planning Board will work to update the Master Plan to better ensure that the vision and goals of the Master Plan align with best available data and science, the desires of residents, and the legal obligation of the town. The intention of the anticipated Master Plan update, along with the development of the housing needs assessment, is to better ensure that the East Kingston land use regulations are helping to meet the community vision and goals.

Since 2019, East Kingston's planning board has approved a handful of housing proposals - primarily for conventional, single-family homes and accessory dwelling units. The board anticipates reviewing future proposals for cluster developments and more single-family homes, in line with the traditional development pattern of East Kingston. The development of this report and the public outreach conducted as part of the effort, is intended to help East Kingston identify local actions to meet community needs and legal obligations to provide homes - including zoning regulation modifications - that are supported by the latest data and public input, community goals and vision in the Master Plan **update** effort.

This document is intended to serve as a primary reference, in addition to the [East Kingston Master Plan](#), for housing information in East Kingston, as the Planning Board continues to solicit community input and allow for a deeper dive into the realities of how East Kingston may begin to address the housing preferences to meet community needs and legal obligations.

Detailed Housing Data is available in Appendix A.

Housing Vision Background

East Kingston has long valued its rural atmosphere, which has included a balanced approach to allowing low-density housing with protection of the environment. This sentiment is captured in each of the previous Master Plan versions (1982, 1988, 1995) and its updates in 1996, 1997, 2004, 2005, 2006, and 2007.

East Kingston's existing housing chapter, adopted in 2004, focuses on:

- Open space and wetland protection
- Consideration for historic properties
- Housing patterns that maintain the Town's rural characteristics

In New Hampshire, a municipality's Master Plan is the legal basis for all land use regulations, including zoning ordinances. To justify adoption or modification to a land use regulation, support for that change should be found within the Master Plan which establishes goals based on data, legal requirements, and stakeholder input. Below are the vision and goals found in the 2006 Master Plan update that are directly related to housing.

East Kingston Vision and Goals

- A. Preserve and enhance the rural and farming character of East Kingston.
- B. Preserve and enhance the traditional and historic New Hampshire "look and feel" of the Town.
- C. Preserve natural resources and habitats within the municipality
- D. Limit costs to the Town of roads and services (incl. Schools, Fire and Police Departments).



East Kingston is a predominantly residential, agricultural community. Protected open space, buffers between development, and traditional village-style zoning are goals of the current master plan that aim to preserve and enhance the traditional character of East Kingston. Public outreach, in addition to the current Master Plan, demonstrates a strong local desire to stay what East Kingston refers to as “farm-friendly”. It is also the sentiment that the desire for economic growth and commercial development should be limited and directed strategically.

Housing Data Background

Between 2010 and 2020, East Kingston’s housing stock increased by about four percent (4%) by gaining 36 new housing units (single-family homes, condos, apartments, and multi-family) for a total of 943 units in 2020 based on US Census Data. During the same period, East Kingston’s population increase by about .53 percent (3.5%) with a current total of 2,441 individuals. A notable shift in East Kingston is the aging of the population to an average age of 52.8 years old in 2020 and 34% of the population being over 65 years old. In contrast, the population under 18 in East Kingston is 15.6 percent. This population shift is consistent with other neighboring communities. This overall trend is particularly visible in the declining school enrollment and decrease in overall household size. This shift can cause a change in the types of services provided by the Town.

East Kingston’s housing is largely owner-occupied, with under seven percent (7.5%) of overall housing considered rental units. The number of rental units in East Kingston has also declined from 2010 to 2020 by about 15%, meaning that the number of available units at any price range are limited. East Kingston has a very small amount (1.5%) of housing that is considered seasonal (defined as occupied for less than six months out of the year) and has very limited short-term rental units (defined as begin available for rent for less than 30 days.)

East Kingston’s housing stock, like most of New Hampshire is generally older, with about half of the homes in East Kingston being over 50 years old. These older homes and structures are considered by many to be one of the desirable characteristics of East Kingston and can represent an opportunity for continued use or adaptive reuse as housing. However, older homes can also make it more difficult for occupants to remain in their homes as the owners age.

East Kingston has always been a desirable community to live in given its rural nature, but easy proximity to employment centers and service. Like the rest of Rockingham County, East Kingston has some of the highest land values in the New Hampshire. Within the region, the median home sales price in 2023 was \$525,167 for a single-family home. In East Kingston between March 2023 and March 2024, the average single-family home sale price was \$616,372. The estimated maximum purchase price in June 2023 for a home in the East Kingston region based on median household income as calculated by [NH Housing Finance Authority](#) is \$407,000. The median annual household income is \$89,444 for the East Kingston HUD region (June 2023).

A summary of common housing terms is available in Appendix C.



Key Housing Data, Reports and Laws

Total Housing Units:

Houses, Condos, Apartments,
Seasonal Homes, etc.

943 Homes

East Kingston household total is based on the 2020 US Census data. East Kingston is projected to need 139 more housing units by 2040 based on population growth and housing demand as reported in the Rockingham Planning Commission [2023 Regional Housing Needs Assessment](#).

Median East Kingston Household Income:

\$89,444 per year

This is the median household income in East Kingston as reported in the 2020 US Census.

Average East Kingston Home Sale Price

(December 2022 – December 2023)

\$616,372

The average home sales price for the same period for a condominium was up to \$505,100, while average sale price for a single-family home was up to \$655,019, according to [Zillow Home Value Index](#) for East Kingston.

Estimated Affordable Maximum Purchase Price in East Kingston (2023):

\$407,000

This is the estimated maximum purchase price in June 2023 for a home in the East Kingston region based on median household income as calculated by [NH Housing Finance Authority](#).

Rental Units:

Average 2023 rent for a 2-bedroom unit in Rockingham County is \$1,944 per month, according to NH Housing Finance Authority [2023 NH Residential Rental Survey Report](#). The report considers a monthly rent of \$1,552 per month for a 2-bedroom unit as affordable. Only 3% of rental units in Rockingham County qualify as affordable.

Affordability Projections:

East Kingston is projected to need 63 more affordable housing units – owned and rented - by 2040 as reported in the Rockingham Planning Commission [2023 Regional Housing Needs Assessment](#).

Age of Homes:

About 16% of East Kingston's housing units are more than 50 years old Rockingham Planning Commission [2023 Regional Housing Needs Assessment](#).



RPC Regional Housing Needs Assessment

New Hampshire RSA 36:47(II) requires that “[f]or the purpose of assisting municipalities in complying with RSA 674:2, III(I), each regional planning commission shall compile a regional housing needs assessment, which shall include an assessment of the regional need for housing for persons and families of all levels of income.” East Kingston is one of 27 municipalities within Rockingham County that make the Rockingham Planning Commission’s region. The purpose of the Rockingham Planning Commission’s (RPC) Regional Housing Needs Assessment and Fair Housing Equity Assessment is to provide current, regional, and local data on housing needs. This assessment is a highly anticipated review of the current housing trends and needs and will identify future housing needs and opportunities. One goal of the assessment is to provide a foundation of housing trends for communities to begin addressing housing barriers and opportunities. The 2023 assessment was completed in collaboration with the nine NH Regional Planning Commissions through a statewide effort, initiated by the Council on Housing Stability 2021-2024 Strategic Plan that was initiated by Governor Sununu.

Factors impacting the housing market are exacerbated by the region being the most expensive housing market in New Hampshire. An aging population and a decline in the number of children per household also play major factors. Housing supply directly impacts economic growth and the region’s ability to attract and retain workers and young families that contribute to the economy and enhance the vibrancy of our communities. The makeup of households in the region is shifting with an overall decline in household size. School enrollment is declining across the region. Both small and large employers are facing challenges attracting and retaining workers. This assessment estimates the housing needs of the RPC Region, while taking into consideration the factors impacting housing.

The primary goal of this RHNA is to provide data on housing and demographics, by income level, so that each municipality in the region can begin to understand their current and future needs. This RHNA may assist municipalities in determining compliance with the Workforce Housing Statute (RSA 674:58-61).

NH Workforce Housing Law & “Fair Share” Housing Needs

In 2008, the New Hampshire Legislature passed a law that requires every community to provide “reasonable and realistic opportunities” for the development of workforce housing. New Hampshire’s workforce housing statute ([NH RSA 674: 58-61](#)). The statute defines “workforce housing” and what is considered “affordable.”

New Hampshire is not a “home rule” state, which means all municipal power derives from a Legislative grant. [RSA 672:1, III-e](#) states that housing that is affordable to low- and moderate-income households “shall not be prohibited or discouraged by use of municipal planning and zoning powers or by unreasonable interpretation of such powers.” The NH Supreme Court ruled in [Britton v. Town of Chester](#), 134 N.H. 434 (1991), that municipalities are obliged to provide such households with a reasonable and realistic opportunity to obtain affordable housing, and that a municipality’s zoning cannot be used prevent “outsiders of any disadvantaged social or economic group” from moving there.

The RHNA uses projected population growth and projected employment growth to estimate the regional housing needed to fill the demand from 2020 through 2040. As required by the Workforce Housing Statute



(RSA 674:58-61) municipalities must provide “reasonable and realistic opportunities” for the development of workforce housing, including rental and multifamily housing. While the state statute provides some guidance on how municipalities can meet the demand for workforce housing, the statute provides that municipalities must, further, provide enough qualifying units to fulfill their “fair share” of their region’s need. The law does not provide a prescriptive methodology for calculating “fair share.”

The RHNA estimates for the amount of additional housing (both workforce qualifying and market rate housing) East Kingston needs by 2040 to meet a balanced market of housing and meet its regional “fair share” of housing.

Projections By Year	2025	2030	2035	2040
Total Units Needed (cumulative)	51	94	123	139
“Affordable” Units Needed	23	43	55	63
Market Rate Units Needed	28	41	67	76
Rental Units V. Owned Units	33% Rental Units Needed & 67% Owned Units Needed			

Summary of Outreach

Housing Surveys

Community Housing Survey

Town of East Kingston Staff, Officials & Volunteers Survey

Public Information Session Feedback about Housing Needs Assessment and Land Use Audit

On **June XX, 2024**, Rockingham Planning Commission (RPC) presented an overview of regional and local housing data and issues at a public information session hosted by the Atkinson Planning Board. Included at the public information session was a presentation of both this document and the Land Use Audit. The presentation slides can be found in Appendix B.

At the public information session, those in attendance had comments related to the following:

- **To be completed once the public information session happens!**



Appendix A - Housing Data: East Kingston, RPC Region, & New Hampshire

The following information is a summary of key statistics and information from state, regional and local planning documents and studies that address housing and housing related issues. Information regarding housing needs will continue to change over time, East Kingston will need to consider updates to housing and demographic data, land use, infrastructure, and housing laws when making decisions that impact existing and future residential development.

Data Category	Metric	East Kingston	RPC Region	State of NH
Demographic	Total Population (2020)	2,441 Residents	19,8870 Residents	1,377,529 Residents
	change since 2010	+84	10,349	61,059
	Average Age (2020)	52.8 Years	47 Years	44.9 Years
	change since 2015	+8.7	+1.4	+1.17
	change since 2010	+7.8	+3.8	+3.23
	Population Over 65 (2020)	836 Residents	53,873 Residents	245,142 Residents
	change since 2015	792	22,183	43,178
	change since 2010	520	27,745	74,811
	Population Under 18 (2020)	383 Residents	36,043 Residents	257,731 Residents
	change since 2015	-231	-2,373	-13,949
	change since 2010	-158	-6,268	-38,221
	# Minors per Household	0.47 Minors	0.45 Minors	256,876 Minors
	change since 2015	-0.21	-0.05	-13,789
	change since 2010	-0.16	-0.11	-38,253
	School Enrollment (2021)	318 Students	22,753 Students	1 63,688 Students
	change since 2016	-79	-2,142	-10,976
	Average Household Size - Renter (2020)	1.92 People	2.09 People	2.26 People
	change since 2015	-0.44	-0.08	-0.03
	change since 2010	-0.36	0.01	0.02
	Average Household Size - Owner (2020)	2.77 People	2.6 People	2.5 People
	change since 2015	-0.15	0	0
	change since 2010	0.06	-0.1	-0.06
	Household # Family (2020)	605 Families	53,287 Families	351,445 Families
	change since 2015	-132	456	4,031
change since 2010	-81	2,120	5,324	
Household # Non-Family (2020)	207 Non-fam.	27,410 Non-fam.	187,671 Non-fam.	
change since 2015	+47	+2,725	+14,834	



	Metric	East Kingston	RPC Region	State of NH	
		change since 2010	+34	+2,647	+19,988
Housing	Persons with Disabilities	199 People	21,295 People	170,907 People	
		change since 2015	-16	1,126	12,419
	# Housing Units	943 Units	88,586 Units	638,611 Units	
		change since 2010	36	4,694	30,853
	# Renter Occupied Units	71 Units	18,577	155,277	
		change since 2015	-3	-58	4,201
		change since 2010	10	1,259	14,710
	# Owner Occupied Units	741 Units	62,120 Units	383,839 Units	
		change since 2015	-82	3,239	14,664
		change since 2010	-57	3,508	10,602
	# Seasonal Housing Units	15 Units	4,487 Units	70,149 Units	
		change since 2015	-3	-237	4,046
		change since 2010	15	904	8,393
	# Short-Term Rental Units	0 Units	845 Units	N/A	
	# Occupied Housing	905 Units	82,268 Units	556,375 Units	
		change since 2010	43	6,416	37,402
	# Vacant Housing	-	7,376	82,438	
		change since 2016	-	-1,250	-13,343
	Median Age of Housing Units				
		Built in the 2010s or later	40 Units	3,716 Units	27,073 Units
	Built in the 2000s	227	8,535	74,152	
	Built in the 1990s	110	8,309	68,064	
	Built in the 1980s	107	12,616	125,093	
	Built in the 1970s	71	8,564	95,348	
	Built in the 1960s	23	6,335	55,398	



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	Built in the 1950s	31	5,028	43,748
	Built in the 1940s	24	1,866	23,465
	Built in the 1930s or earlier	108	7,151	126,270
	Fair Share Total Unit Need by 2030	94	9,834	59,919
	# units needed at or below 60% AMI (Rental occupied)	12	899	5,906
	Metric	East Kingston	RPC Region	State of NH
	# units needed at or below 100% AMI (Owner occupied)	31	2,790	16,073
	Fair Share Total Unit Need by 2040	139	14,563	88,363
	# units needed at or below 60% AMI (Rental occupied)	18	1,365	8,997
	# units needed at or below 100% AMI (Owner occupied)	45	4,081	23,221
Income	# Individuals Living Below Poverty Level	355 People	9,518 people	97,418 People
	change since 2015	274	-746	-16,422
	# Families with children below poverty level	8	1,806	11,298
	change since 2015	8	-427	-3,664
	change since 2010	-16	206	-2,101
	Median Household Income	\$89,444	\$107,144	\$70,851
	change since 2015	-\$3,316	\$21,124	\$10,202
	change since 2010	\$2,881	\$26,092	\$13,859
	Median Home Sale Price	-	\$527,000	\$403,000
	change since 2015	-	\$192,000	\$158,073
	change since 2010	-	\$272,000	\$218,500
	Gross Rent by #Bedrooms - ALL (2022)	-	\$1,595	\$1,790
	change since 2017	-	\$238	\$348
change since 2012	-	\$481	\$529	



Income	FMR 3-bed (2023)	\$2,034	\$2,168	\$2,290
	income burden > 30% (2020)	52.1%	42.4%	41.2%
	income burden > 30% (2015)	24.4%	41.5%	42.9%
	income burden > 30% (2010)	32.9%	44.6%	45.5%
	NHHFA Median Purchase Price (2021)	-	\$466,000	\$350,000
	change since 2016	\$350,000	\$155,800	\$120,000
	change since 2011	-	\$196,067	\$143,000
	NHHFA Number of Sales (2021)	38	2,993	20,014
	change since 2016	-13	-599	-2,850
	change since 2011	23	1,416	10,171
	HUD Estimated Maximum Affordable Purchase Price - 80% (2023)	\$325,500	\$326,166.67	\$309,142.86
	Metric	East Kingston	RPC Region	State of NH
	change since 2021	-\$13,000	-\$36,500.00	-\$30,714.28
	change since 2019	\$73,500	\$50,166.67	\$41,642.86
	HUD Estimated Maximum Affordable Purchase Price - 100% (2023)	\$407,000	\$407,833.34	\$386,500
	change since 2021	-\$16,000	-\$45,500.00	-\$38,214.29
	change since 2019	\$94,500	\$59,666.67	\$55,714.29
	HUD Estimated Maximum Affordable Monthly Rent - 60% (2023)	\$1,840	\$1,820	\$1,747.14
	change since 2021	\$400	\$323.33	\$311.43
	change since 2019	\$570	\$426.66	\$395.71
	Ownership HUD Median Area Income for Family of 4 - 80% (2023)	\$108,800	\$107,706.67	\$103,474.29
	change since 2021	\$23,520	\$18,960.00	\$18,365.72



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	change since 2019	\$33,360	\$25,120.00	\$23,428.58
	Ownership HUD Median Area Income for Family of 4 - 100% (2023)	\$136,000	\$134,633.34	\$129,342.86
	change since 2021	\$29,400	\$23,700.00	\$22,957.15
	change since 2019	\$41,700	\$31,400.00	\$29,285.72
	Renter HUD Median Area Income Adjusted Family of 3 - 60% (2023)	\$1,840	\$72,700	\$69,845.71
	change since 2021	\$400	\$12,796.66	\$12,398.57
	change since 2019	\$570	\$16,956.66	\$15,815.71
Land Use	# Housing Units Per Acre (2020)	0.18	0.46	0.15
	change since 2010	0.01	0.02	0.01
	Municipal Property Tax Rate	20.84	16.94	17.68
	change since 2010	-2.86	-2.2	-0.45
	# Building Permits	4	748	4,266
	change since 2015	4	131	839
	change since 2010	-2	398	1,980
Infrastructure	Metric	East Kingston	RPC Region	State of NH
	% of Town serviced by public water system	17.90%	78.90%	N/A
	% of Town serviced by onsite wastewater disposal (septic systems).	91.90%	65.10%	89.40%
	% of Town serviced by natural gas	0.87%	11.70%	9.7%
	% of Town with broadband availability	98.40%	94.40%	90.16%
Transportation	Mean Commute Time: Travel Time To Work (2020)	30 Minutes	30.2 Minutes	29.2 Minutes
	change since 2015	-1.6	+0.6	+0.3
	change since 2010	-1.1	+1.5	+1.8

Appendix B – Public Information Session Presentation



Appendix C – Common Housing Terms

Adapted from NH Housing - [Frequently Used Housing Terms](#).

- **Accessory Dwelling Unit (ADU)** – A residential living unit that can be within or attached to a single-family dwelling, or a detached unit that provides independent living facilities for one or more persons, including provisions for sleeping, eating, cooking, and sanitation on the same parcel of land as the principal dwelling unit it accompanies. See New Hampshire Accessory Dwelling Units statute (RSA 674:71-73).
- **Affordable Housing** – Housing, rental or owner-occupied, that costs no more than 30% of one's gross income. Rental cost is defined as rent + utilities. Ownership cost is monthly principal, interest, taxes and insurance.
- **Area Median Income (AMI)** – The median income of all households in a given county or metropolitan region. If you were to line up each household in the area from the poorest to the wealthiest, the household in the middle would have the median household income. Housing programs and the state's workforce housing law use AMI to determine housing eligibility.
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- **Housing Choice Vouchers (also known as Section 8)** – A federal government program that assists very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. It is a form of subsidized affordable housing in which families who qualify may be provided with government funding to pay a portion of their rent in standard, market-rate housing. Program eligibility and assistance is based upon income and household size.
- **Low Income Housing Tax Credit (LIHTC)** – A federal program that subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. Developers receive a tax credit allocation from an agency such as NHHFA, and then sells the tax credits to a private equity company in exchange for funding to build the property. LIHTC properties must have some or all of its units leased to tenants at rents that are lower than market rent.
- **Market Rate Housing** – Housing that is available on the private market, not subsidized or limited to any specific income level.
- **Mixed-Income Housing Development** – Development that includes housing for various income levels, including housing that is targeted towards low- to moderate-income individuals and families.
- **Mixed-Use** – Any building that contains at least two different types of uses in it, such as ground floor commercial space for stores, restaurants or other businesses, and apartments on the upper floors.



- **Multi-Family Housing** – A building or structure designed for occupancy by different families in separate housing units, usually rental property.
- **Single-Family Housing** – Any detached dwelling unit intended for only one family to reside in. A single-family home has no shared property but is built on its own parcel of land.
- **Subsidized Housing** – Housing where all or a portion of the occupants’ monthly housing cost is paid for directly by the government, such as by Housing Choice Vouchers. The renters pay the portion of the rent that is determined to be affordable to them based on their income.
- **Workforce Housing** – A variety of housing types that are affordable (no more than 30% of gross income spent on housing cost) suitable for households of working people with different needs and income levels. Due to their income, this population is generally not eligible for any federal assistance programs.
- **NH Workforce Housing Law (RSA 674:58-:61)** - Defines workforce housing as housing that is affordable to a renter earning up to 60% of the Area Median Income for a family of three paying no more than 30% of their income on rent and utilities, or a homeowner earning up to 100% of the Area Median Income for a family of four paying no more than 30% of their income on principal, interest, taxes and insurance.