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City of Rochester, New Hampshire Analysis of Impediments to Fair Housing

*Adopted September 3, 2019
For the Consolidated Plan period of FY 2020-2025*

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I. Executive Summary

Summarize the fair housing issues, significant contributing factors, and goals. Also include an overview of the process and analysis used to reach the goals.

The City of Rochester, New Hampshire, is an urban/suburban community of approximately 30,000 residents that is located in southeastern New Hampshire. According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, the City of Rochester is 94.3% white (28,080 residents), 0.7% black (211 residents), 0.1% American Indian (41 residents), 0.7% Asian and Pacific Islander (209 residents), 2.0% Hispanic (597 residents), and 2.2% other (663 residents). The City is majority white by a large margin, with residents who are categorized as “other” and Hispanic representing the next largest racial/ethnic groups.

The City of Rochester is also significantly less wealthy than its surrounding neighbors. According to 2015 data from the U.S. Department of Housing and Urban Development (HUD), the median family income for the Portsmouth-Rochester Metropolitan Area was \$86,100.¹ In contrast, according to 2016 data from the New Hampshire Economic and Labor Market Information Bureau, the median family income for just the City of Rochester is \$58,531.² This same set of data also states that 13.5% of Rochester residents live below the poverty line.

The City of Rochester also has a relatively high percentage of residents with disabilities. According to the data compiled in the Strafford Regional Planning Commission’s 2015 master plan, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, the City of Rochester has one of the highest concentrations of individuals receiving Social Security benefits for disability for the entire Strafford County region. There are about 1,140 residents receiving these benefits (about 4% of the overall population). Rochester also has an increasingly elderly population and an increasing number of residents experiencing substance abuse addiction, especially addiction to heroin and other opiates.

Process and Analysis Used to Identify Housing Needs and Set Goals

The City of Rochester approached the analysis of fair housing issues within the jurisdiction through a three-pronged approach: (1) gathering and analysis of federally-available formal data, primarily HUD data; (2) supplementation with state and local formal data, such as data from the New Hampshire Commission on Human Rights and Strafford Regional Planning Commission; and (3) supplementation with informal data and observances from regional organizations, such as the Community Action Partnership of Strafford County and the New Hampshire Disability Rights Center. In identifying organizations to consult for the Analysis of Impediments to Fair Housing, the City of Rochester used a combination of HUD guidance documents on the AI process and established relationships with local organizations likely to have useful knowledge on fair housing issues.

Identified housing needs include an increase in affordable housing and workforce housing, an increase in lead-based paint screening and abatement, weatherization of older housing stock, and an increase in production and availability of smaller and more accessible units (versus large,

¹ FY 2015 Income Limits Documentation, Portsmouth-Rochester, NH HUD Metro U.S. Department of Housing and Urban Development. <https://www.huduser.gov/portal/datasets/il/il2015/2015summary.odn>.

² Rochester, NH Community Profiles, Economic & Labor Market Information Bureau, New Hampshire Employment Security. <http://www.nhes.nh.gov/elmi/products/cp/profiles-htm/rochester.htm>.

detached single-family homes). According to HUD-obtained data, many low to moderate income households are paying significantly over 30% of total income on housing, and the struggles for such households to obtain and keep affordable housing have been confirmed during consultations with many public service agencies who serve this demographic. In particular, the agencies serving the region's homeless populations have reported that there is significant "doubling up" of individuals and families that results in severe overcrowding and that individuals with mental health and/or substance abuse issues experience especially acute troubles in maintaining stable housing.

The data available, including both data compiled by HUD as well as locally-obtained data, suggest several potential fair housing issues and housing needs within the city. According to the *Regional Housing Needs Assessment and Fair Housing Analysis* drafted by the Strafford Regional Planning Commission, more ethnic and racial minorities rent than own their homes as compared to white residents. Hispanic/Latino residents also have the highest level of poverty (21%) of all races and ethnicities in the City. In addition, the City of Rochester has a relatively high percentage of residents with disabilities, especially children with disabilities. While racial and ethnic minorities do not appear to be overrepresented among the City's homeless population, based on the Annual Homeless Assessment Reports (AHAR) to Congress, people with disabilities (and especially those with mental health-related disabilities) are vastly overrepresented among those reported to be experiencing homelessness.

Anecdotal reports from several public service agencies that serve low-income residents suggest that family size has been a basis of discrimination within the City of Rochester, with larger families with children being turned away from rental housing by landlords. Data from the New Hampshire Legal Assistance Housing Justice Project (<http://www.nhla.org/content/housing-16>), as well as the New Hampshire Commission on Human Rights (<https://www.nh.gov/hrc/>), indicate that disability is by far the protected category with the most reports of discrimination. These reports do not include information on the nature of the disability, unfortunately (e.g., physical, developmental, behavioral).

In addition, the Stafford Regional Planning Commission's *Fair Housing and Equity Assessment* identified the City of Rochester's 75+ population as an "area of concern," which indicates segregation of this population. Other community needs assessments, such as the 2014 Strafford County Community Assessment published by the Community Action Partnership of Strafford County and the *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, have indicated that the population of the City of Rochester increasingly will skew older over the next five years and beyond. This is in keeping with overall statewide trends, and the preference for New Hampshire's elderly population to "age in place."

Goal #1: Increase Access to Quality Affordable Housing

One of the most common housing problems, identified across multiple consultations, is the lack of adequately affordable housing. Average income has not kept pace with average rental costs; as a result, many Rochester residents spend well over 30% of their income on housing. According to calculations from the New Hampshire Housing Finance Authority, less than 10% of the housing units in Strafford County are affordable to half of the renting households.

Goal #2: Increase Home Ownership Opportunities for Ethnic and Racial Minorities

According to the *Regional Housing Needs Assessment and Fair Housing Analysis* drafted by the Strafford Regional Planning Commission, more ethnic and racial minorities rent than own their

homes as compared to white residents. Hispanic/Latino residents also have the highest level of poverty (21%) of all races and ethnicities in the City. Housing cost burdens above 30% of household income are a problem for all City residents, with a City-wide percentage of 38% facing this problem. (See Table 21 below.) The percentage of white residents with a housing cost burden above 30% of the household income is only slightly above this at 38.2%. Certain racial and ethnic minorities have far greater percentages, however, primarily Asian and American Indian residents. The computed rate for Hispanic residents (17.4%) excludes a large percentage of “no/negative income” residents and seems contradicted by other reports of a high poverty rate of 21% among Hispanic residents. It seems likely that Hispanic residents, as a category, also have a disproportionately high housing cost burden.

Overall, the greater needs of specific racial or ethnic minorities in the City of Rochester seem to correlate strongly with economic/income status. Addressing the housing needs of low-income residents will address the needs of low-income racial and ethnic minorities. In addition, addressing the greater rates of poverty among specific racial and ethnic groups in the City indirectly will impact and reduce housing needs. Analysis of the potential barriers to home ownership for racial and ethnic minorities and approaches to reducing these barriers are also needed, especially as home ownership is a traditional anchor of wealth building for American families.

Goal #3: Reduce Housing Discrimination Against Residents with Disabilities

The City of Rochester has a relatively high percentage of residents with disabilities, especially children with disabilities. Based on federal AHAR reports, people with disabilities (and especially those with mental health-related disabilities) are vastly overrepresented among those reported to be experiencing homelessness. Data from the New Hampshire Legal Assistance Housing Justice Project (<http://www.nhla.org/content/housing-16>), as well as the New Hampshire Commission on Human Rights (<https://www.nh.gov/hrc/>), indicate that disability is by far the protected category with the most reports of discrimination. These reports do not include information on the nature of the disability, unfortunately (*e.g.*, physical, developmental, behavioral).

Goal #4: Landlord Education and Outreach on Fair Housing Issues and Protected Categories

According to the Regional Housing Needs Assessment and Fair Housing Analysis drafted by the Strafford Regional Planning Commission, more ethnic and racial minorities rent than own their homes as compared to white residents. These same reports also indicate that a greater percentage of renter households (48% of all renters) in the Strafford County region have a high housing cost burden (30% or more of income) than do owner households (33% of all owners). In addition, these analyses have found that senior occupancy of rental units should increase, as more elderly residents reach age 75+ and seek smaller living spaces located closer to services and amenities.

Anecdotal reports from several public service agencies that serve low-income residents suggest that family size has been a basis of discrimination within the City of Rochester, with larger families with children being turned away from rental housing by landlords. Both “familial status” and “marital status” are protected categories under New Hampshire RSA 354-A.

II. Community Participation Process

- 1. Describe outreach activities undertaken to encourage and broaden meaningful community participation in the AI process, including the types of outreach activities and dates of public hearings or meetings. Identify media outlets used and include a description of efforts made to reach the public, including those representing populations that are typically underrepresented in the planning process such as persons who reside in areas identified as R/ECAPs, persons who are limited English proficient (LEP), and persons with disabilities. Briefly explain how these communications were designed to reach the broadest audience possible. For PHAs, identify your meetings with the Resident Advisory Board.***

The City of Rochester has developed a Citizen Participation Plan (included below) to guide the community participation process. This process has involved extensive outreach, including both formal outreach methods (such as public hearings and public comments notices) and informal outreach methods (such as neighborhood meetings and online surveys).

Online Community Development and Fair Housing Surveys

An online survey requesting public feedback on fair housing issues was made available on September 5, 2017.³ Annual online surveys requesting public feedback on a range of community development topics, including housing affordability and neighborhood accessibility issues, were made available on October 19, 2015; September 26, 2016; and September 5, 2017.⁴ News releases about the surveys were sent to local news media at the time the surveys were made open, and hyperlinks to the surveys were posted to City-owned social media pages as well as the Facebook pages for several neighborhood ward groups.

Comments received in response to the surveys included support for the regional homeless shelters, more affordable housing, substance use disorder recovery services, food pantries, youth activities, bicycle paths, code enforcement, reduction in social services, mental health access, substance abuse treatment, downtown improvements, bus service expansion, the development of private business versus "handouts," and to decline CDBG grant funds. The comment suggesting that the City of Rochester decline receipt CDBG funds was not accepted. This comment was not accepted because it was decided that it is in the City of Rochester's best interest to continue to receive CDBG funding. All other comments were accepted or referred to other City departments for follow-up, as appropriate.

Neighborhood Ward Meetings and Rochester Housing Authority Residents Meeting

The City of Rochester's Community Development Coordinator also met with each of the City's six neighborhood ward groups in person to discuss community development and fair housing issues. The Community Development Coordinator met with Ward 6 residents on October 28, 2015. Residents discussed the ongoing opioid crisis and the presence of unsheltered homeless residents in the neighborhood. The Community Development Coordinator met with Ward 5 residents on November 11, 2015. Residents discussed their seclusion from the downtown and a desire for an in-city homeless shelter serving male residents. The Community Development Coordinator met with Ward 2 residents on November 16, 2015. Residents discussed the need for more services for

³ The online survey is available at <https://www.surveymonkey.com/r/DTRC5V9>.

⁴ The 2015 survey is available at <https://www.surveymonkey.com/r/WCMGJTN>. The 2016 survey is available at <https://www.surveymonkey.com/r/N79863W>. The 2017 survey is available at <https://www.surveymonkey.com/r/K6QYH9Q>.

substance use disorder treatment and recovery, the need for more curb cuts in sidewalks, and concerns about crime and violence. The Community Development Coordinator met with Ward 3 residents on November 18, 2015. Residents discussed the need for more transportation services and services for homeless youth. The Community Development Coordinator met with Ward 4 residents on February 22, 2016. Residents discussed need for substance use disorder treatment and recovery services, concerns about infrastructure (such as policing) to support housing developments (e.g., public and multifamily housing), and concerns about the impact of absentee landlords on housing quality and the neighborhood.

The Community Development Coordinator was unable to attend any Ward 1 meetings during the fall 2015-spring 2016 period but was able to meet with Ward 1 residents on December 14, 2016. Residents discussed their concerns about the ongoing opioid crisis as well as the need for continuing non-profit services such as the SHARE Fund (which provides rental assistance, financial counseling, and food pantry assistance) and the Rochester Area Senior Center.

The Community Development Coordinator and Rochester Housing Authority staff also met in-person with Rochester Housing Authority residents on November 11, 2015. Many residents in attendance were elderly and/or residents with disabilities. The discussion centered on the need for more transportation accessibility and options, as well as concerns regarding the opioid abuse epidemic and food insecurity issues for lower-income residents. All comments were accepted or referred to other City departments and/or Rochester Housing Authority staff for follow-up, as appropriate.

The Community Development Coordinator and Rochester Housing Authority staff met with the Rochester Housing Authority Tenant Advisory Board on January 28, 2019. Fair housing issues discussed include the need for more affordable housing throughout the city, the need for mental health supportive services, and the need for more housing and accommodations for elderly residents and residents with disabilities. All comments were accepted or referred to other City departments and/or Rochester Housing Authority staff for follow-up, as appropriate.

Formal Public Hearings

On December 15, 2015, a formal public hearing was held to solicit public input on the Analysis of Impediments to Fair Housing and fair housing issues. No comments were received at the public hearing. The public hearing notice was published in the local newspaper, *Foster’s Daily Democrat*, on November 18, 2015. A second public hearing was held on January 23, 2018. The public notice for this hearing was published on November 30, 2017. No comments were received at the public hearing.

2. Provide a list of organizations consulted during the community participation process.

Organization/Entity	Method of Outreach/ Consultation	Description of Consultation	Date of Consultation
Rochester Economic Development Commission	Facebook	Link to online fair housing survey	10/20/2015

Ward 6 Rochester United Neighborhoods ward meeting	In-person	See narrative above	10/28/2015
New Hampshire Housing Finance Authority	In-person	Affirmatively Furthering Fair Housing training	10/28/2015
Rochester Housing Authority residents meeting	In-person	Need for housing rehabilitation, need for more transportation services, problems with substance abuse and homelessness, housing costs in region, food insecurity issues	11/10/2015
Ward 5 Rochester United Neighborhoods ward meeting	In-person	See narrative above	11/11/2015
Community Action Partnership of Strafford County	In-person	Need for better social services program awareness in community and need for more affordable housing development	11/12/2015
Cross Roads House	In-person	Need for more workforce and affordable housing development, more services for chronically homeless populations, and for permanent supportive housing	11/13/2015
The Housing Partnership	In-person	Need for more workforce and affordable housing development, more services for chronically homeless populations, and for permanent supportive housing	11/13/2015
Goodwin Community Health	In-person	Anecdotally have received reports of housing discrimination against residents with mental illnesses and mental disabilities	11/16/2015
Ward 2 Rochester United Neighborhoods ward meeting	In-person	See narrative above	11/16/2015
Ward 3 Rochester United Neighborhoods ward meeting	In-person	See narrative above	11/18/2015
Families in Transition	In-person	Discussion of need for services for substance abuse treatment and recovery, homelessness, affordable housing, and permanent supportive housing	11/18/2015

Rochester Youth Reach	In-person	Discussion of need for services for substance abuse treatment and recovery, homelessness, affordable housing, and permanent supportive housing	11/18/2015
Strafford Regional Planning Commission	In-person	Affordable housing and fair housing concerns, transportation needs, economic development needs	12/15/2015
Public hearing	In-person	See narrative above.	12/15/2015
City of Rochester residents	Website	Creation of Fair Housing page on Community Development Division website	3/16/2016
Rochester School Department	In-person	Discussion with ESL teacher regarding ESL students in Rochester school system and first languages of ESL city residents	4/13/2016
Massachusetts Law Reform Institute	In-person	Immigrants and access to housing conference/training	6/12/2016
New Hampshire Legal Assistance – Housing Justice Project	Telephone	State and local fair housing issues	6/21/2016
City Attorney, City of Rochester	Email	HUD/DOJ joint statement on local land use laws and the Fair Housing Act	11/18/2016
Director of Building, Zoning and Licensing Services, City of Rochester	Email	HUD/DOJ joint statement on local land use laws and the Fair Housing Act	11/18/2016
Tri-City Consumers' Action Cooperative	Email	Big issues for residents with mental health issues affordable housing and access to mental health supportive services	11/30/2016
Workforce Housing Coalition of the Greater Seacoast	Telephone	Harder for younger residents and people with physical disabilities to live in the City of Portsmouth	1/9/2017
Staff Planner, City of Rochester	In-person	Outreach to renters is needed, the NH accessory dwelling units law should provide more affordable housing	1/9/2017

Community Liaison Officer, Rochester Police Department	Telephone	Lots of homeless residents are on SSI, there is resistance to entering homeless shelters due to active use of alcohol/substances, lots of chronically homeless residents have mental illnesses	1/18/2017
Greater Seacoast Coalition to End Homelessness	Telephone	Both intracity and intercity transportation is a housing barrier, regional low vacancy rates area problem, as well as lack of affordable and permanent supportive housing	2/1/2017
Title I Coordinator, Rochester School Department	In-person	Lots of homeless youth are living doubled-up; residents with disabilities, felonies, and bad credit are disproportionately represented among homeless; concerns regarding conditions of existing lower-income housing within the city	2/6/2017
Hope on Haven Hill	Telephone	Rental difficulties for residents with bad credit and/or criminal records; COAST bus service is accessible; lack of grocery stores downtown is a problem but substance abuse recovery resources are accessible	2/24/2017
AIDS Response Seacoast	In-person	Transportation challenges between cities in region; areas of need include language services, especially for immigrant populations, and for African-American residents	11/18/2016
Frisbie Community Care Teams	Telephone	Homeless issues, substance abuse issues	2/24/2017
Rochester Child Care Center	In-person	Impact of housing affordability and transportation issues on lower-income families with children	3/20/2017
Bridges Domestic & Sexual Violence Support	In-person	Violence Against Women Act and its intersections with fair housing law	3/24/2017
New Hampshire Disability Rights Center	Telephone	Discussion of affordable and accessible housing, effects of emotional support animals not	4/12/2017

		being classified as disability animals	
SHARE Fund	In-person	Issues impacting housing availability – affordability of housing, physical accessibility of housing, substance abuse issues; need for more landlord outreach	4/13/2017
Gafney Home	In-person	Need for social services for elderly residents and residents with disabilities; physical accessibility issues for a lot of city housing	4/19/2017
National Fair Housing Alliance	Webinar/w ebsite	Fair Housing Act overview, discussion of landlord responsibilities	4/28/2017
University of New Hampshire Cooperative Extension	In-Person	Importance of language access, importance and benefits of integrating immigrant and non-immigrant communities, and City of Manchester community development and outreach examples.	5/5/2017
Organization for Refugee and Immigrant Success	Telephone	Housing equity barriers include lack of affordable housing and higher paying employment; also, larger families have a hard time renting	5/12/2017
Building, Zoning, and Licensing Services, City of Rochester	In-person	Discussion of variances and state law which only allows for variances under strict conditions – whether the property is unusable/unprofitable without the variance	6/14/2017
Community Development Planner, City of Dover	In-person	Discussion of housing affordability and availability impacting housing equity	6/26/2017
Community Development Coordinator, City of Portsmouth	In-person	Discussion of housing affordability and availability impacting housing equity	6/26/2017
Great Bay Community College	In-person	Discussion of high school-community college advanced manufacturing programs and need for affordable student housing and student stipends.	12/18/2017

Grace Community Church	In-person	Discussion of need for pro-social community events and spaces for teenage residents.	9/5/2018
WOVEN Community Development Association / The Commons Evangelical Covenant Church	In-person	Discussion of the need for an in-city maker's space to provide close self-employment opportunities for tradespeople.	9/5/2018
Strafford Public Health Network	In-person	Discussion of need for more mental health supports in the community.	9/5/2018
Rochester Main Street	In-person	Need for improvement of downtown housing quality and addition of green spaces downtown.	9/5/2018
Make Rochester Great	In-person	Discussion of need for improved downtown safety and beautification.	9/5/2018
Elm Grove Properties	In-person	Discussion of need for improved downtown safety and beautification.	9/5/2018
New Hampshire Housing Finance Authority	In-person	Discussion of fair housing issues in New Hampshire, including difficulties in analyzing data in a rural state and need for more institutional power to create meaningful change	10/4/2018
Tri-City Consumers' Action Cooperative	In-person	Discussion of need for more Housing First and other low-barrier homeless services and need for more affordable housing incentives.	10/31/2018
EasterSeals / The Homemakers	Telephone	Discussion of the need for transitional and SUD recovery housing and the need for additional in-home services to allow aging population to remain in their homes.	11/2/2018
New Hampshire Alliance for Immigrants and Refugees	In-person	Discussion of immigrant outreach and advocacy needs	11/7/2018

American Civil Liberties Union of New Hampshire	In-person	Discussion of immigrant rights and immigration law updates.	11/7/2018
New Hampshire Department of Health and Human Services – Office of Health Equity	In-person	Discussion of the social determinants of health, especially those affecting immigrant populations in New Hampshire.	11/7/2018
Rochester Housing Authority Tenant Advisory Board	In-person	Discussion of lack of affordable housing, need for more transportation, more services for substance use disorder recovery and mental health services, and more sidewalk and road infrastructure improvements in lower income neighborhoods.	1/28/2019

In addition to the above consultations, the City of Rochester also reached out repeatedly to the Seacoast chapter of the National Association for the Advance of Colored People (NAACP) and the New Hampshire Rental Property Owners Association to request consultations. Neither organization responded to the multiple requests.

3. *How successful were the efforts at eliciting meaningful community participation? If there was low participation, provide the reasons.*

In addition to the formal public hearing and public comments processes, which historically result in a low number of comments, the City of Rochester pursued more informal outreach methods such as an online fair housing survey and attendance at neighborhood ward meetings. These informal methods were very successful in reaching a larger number of residents; it is estimated that about 100 residents were reached through these outreach methods.

4. *Summarize all comments obtained in the community participation process. Include a summary of any comments or views not accepted and the reasons why.*

Online Community Development and Fair Housing Surveys

An online survey requesting public feedback on fair housing issues was made available on November 29, 2016.⁵ Annual online surveys requesting public feedback on a range of community development topics, including housing affordability and neighborhood accessibility issues, were made available on October 19, 2015 and September 26, 2016.⁶ News releases about the surveys were sent to local news media at the time the surveys were made open, and hyperlinks to the surveys were posted to City-owned social media pages as well as the Facebook pages for several neighborhood ward groups.

Comments received in response to the surveys included support for the regional homeless shelters, more affordable housing, substance use disorder recovery services, food pantries, youth activities,

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bicycle paths, code enforcement, reduction in social services, mental health access, substance abuse treatment, downtown improvements, bus service expansion, the development of private business versus "handouts," and to decline CDBG grant funds. The comment suggesting that the City of Rochester decline receipt CDBG funds was not accepted. This comment was not accepted because it was decided that it is in the City of Rochester's best interest to continue to receive CDBG funding. All other comments were accepted or referred to other City departments for follow-up, as appropriate.

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The Community Development Coordinator and Rochester Housing Authority staff also met in-person with Rochester Housing Authority residents on November 11, 2015. Many residents in attendance were elderly and/or residents with disabilities. The discussion centered on the need for more transportation accessibility and options, as well as concerns regarding the opioid abuse epidemic and food insecurity issues for lower-income residents.

All comments were accepted or referred to other City departments and/or Rochester Housing Authority staff for follow-up, as appropriate.

In January 2019, the Community Development Coordinator met with the Rochester Housing Authority Tenant Advisory Board. Concerns included lack of affordable housing, the need for more transportation, more services for substance use disorder recovery and mental health services, and more sidewalk and road infrastructure improvements in lower income neighborhoods. All comments were accepted or referred to other City departments and/or Rochester Housing Authority staff for follow-up, as appropriate.

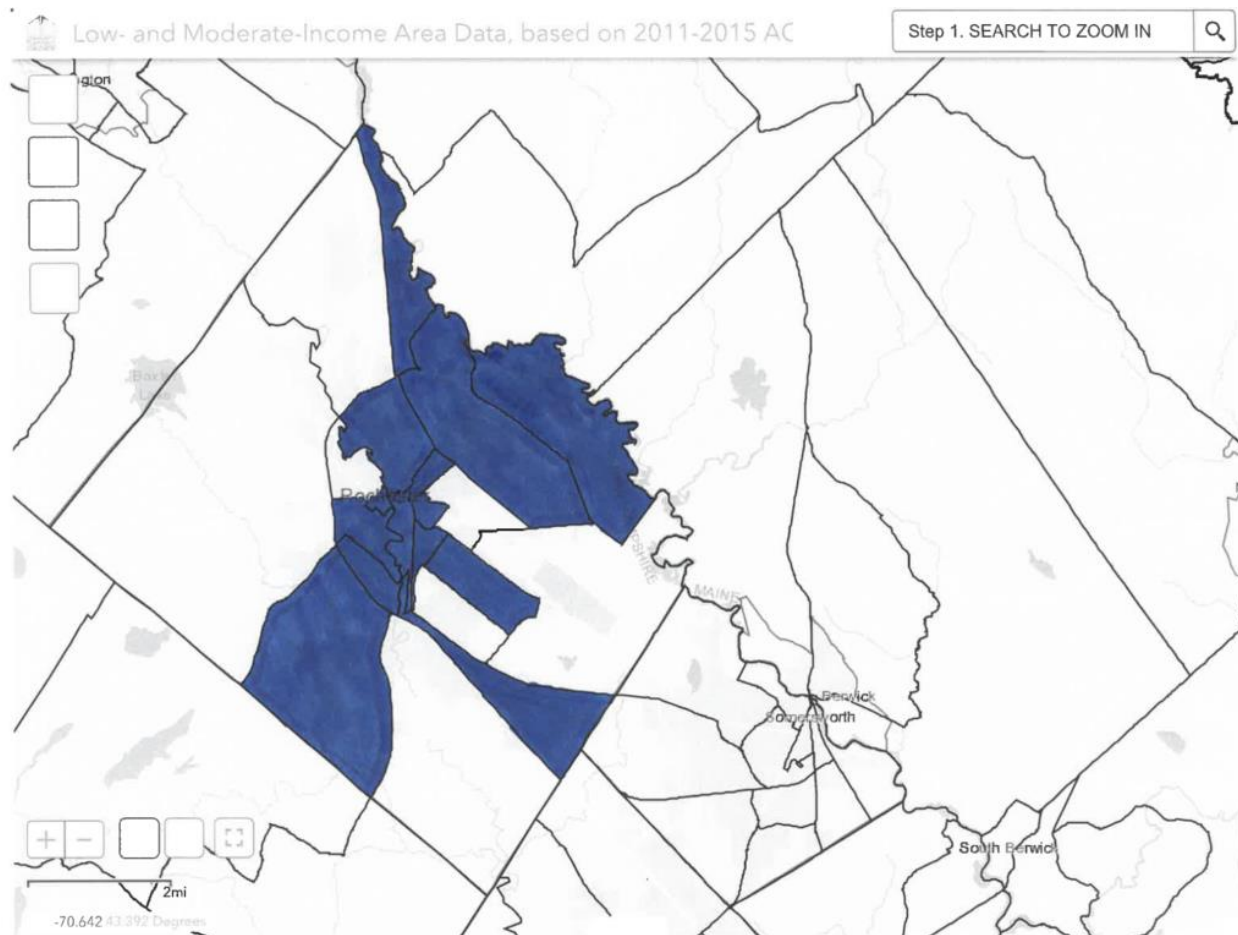
Public Hearings

On December 15, 2015, a formal public hearing was held to solicit public input on the Analysis of Impediments to Fair Housing and fair housing issues. No comments were received at the public hearing. The public hearing notice was published in the local newspaper, *Foster's Daily Democrat*, on November 18, 2015. This hearing was held prior to the finalization of the Memorandum of Understanding between the Rochester Housing Authority and the City of Rochester to prepare a joint Assessment of Fair Housing (before the AFH rule was rescinded), and therefore the 45 day notice period required of public housing authorities was not observed. To rectify this, a second public hearing was held on January 23, 2018. The public notice for this hearing was published on November 30, 2017. No comments were received at the public hearing.

III. Assessment of Past Goals, Actions and Strategies

1. *Indicate what fair housing goals were selected by program participant(s) in recent Analyses of Impediments, Assessments of Fair Housing, or other relevant planning documents:*

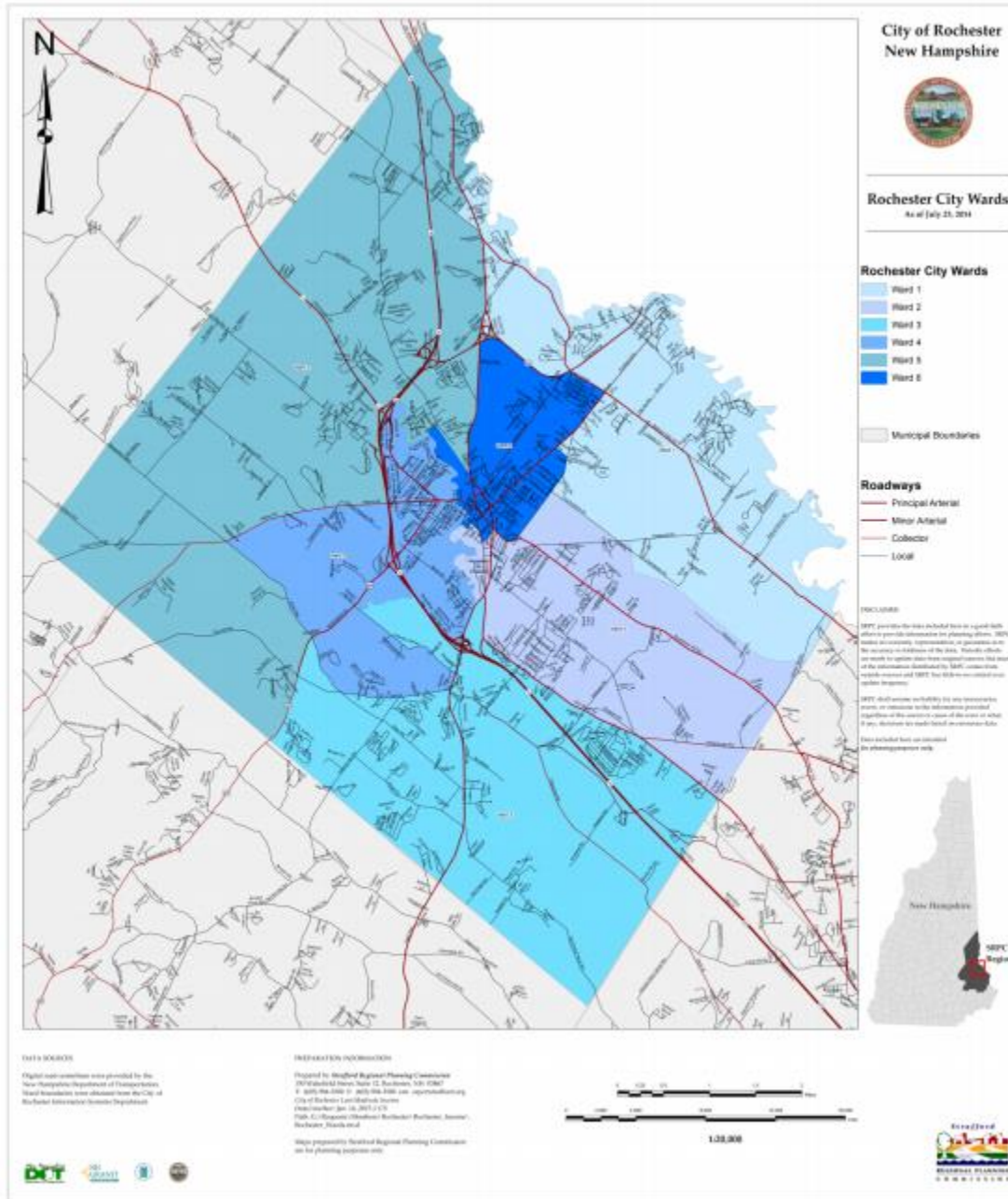
As discussed and analyzed in the City of Rochester's FY 2015-2020 Consolidated Action Plan, there are over four times as many renter-occupied housing units with multiple housing problems as there are owner-occupied units. The residents of renter-occupied units are lower income than the residents of owner-occupied units, on the whole, with most renter households earning less than the area median income. The most recently updated census tract information from HUD indicates that there is low to moderate income concentration in several census tracts of the city, which is indicated on the map below.



The blue regions are 51% or more low to moderate income residents as determined by most recent HUD data.

The FY 2015-2020 Consolidated Plan also discussed areas of concentration of both racial and ethnic minorities and low-income families, as well as overlap between the two areas. According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, the City of Rochester is 94.3% white (28,080 residents), 0.7% black (211 residents), 0.1% American Indian (41 residents), 0.7% Asian and Pacific Islander (209 residents), 2.0% Hispanic (597 residents), and 2.2% other (663 residents). According to data compiled by the Strafford Regional Planning Commission in its 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, there was mostly even

integration of racial and ethnic minority renters in the City of Rochester, with a slight concentration near the City’s downtown (Wards 2 and 6). In contrast, there was a heavy concentration of racial and minority homeowners in the City’s northwestern region (Wards 3 and 5), indicating segregation. A map of the City of Rochester’s six Ward districts is included below.



Also discussed in that consolidated plan was regional data showing more ethnic and racial minorities rent than own their homes as compared to white residents. Hispanic/Latino residents also had the highest level of poverty (21%) of all races and ethnicities in the City.

Finally, the FY 2015-2020 Consolidated Action Plan identified the need for permanent supportive housing and related support services for people with substance abuse and/or mental health-related disabilities, fair housing education and support for people with disabilities, and the development of

housing tailored to the needs of elderly persons. In addition, fair housing statistics indicated that the highest numbers of housing discrimination complaints within the City of Rochester were based upon disability.

a. Discuss what progress has been made toward their achievement;

During the last five years, significant progress has been made toward addressing fair housing goals. Rental assistance has been provided to low and moderate income residents, which data shows are disproportionately racial and ethnic minorities, through CDBG subgrants to the SHARE Fund and Community Partners. In addition, Community Partners' rental assistance program serves residents with mental illnesses and/or developmental disabilities. Other assistance for residents with disability was provided through multiple CDBG subgrants to Community Partners and to the Tri-City Consumers' Action Cooperative, which provides peer-to-peer mental health services, as well as through a subgrant to New Hampshire Legal Assistance's Housing Justice Project to provide educational outreach on the rights of tenants with disabilities.

Assistance has also been provided for people with substance use disorders, as the opioid epidemic has devastated both the region and the state during the last five years. Rochester provided \$75,000 in general city funds to assist the Rochester Community Recovery Center to open downtown, and over \$100,000 in CDBG funding was provided to open Hope on Haven Hill, an in-patient and out-patient facility for homeless women with substance use disorders. In addition, during FY 2019, the City of Rochester provided \$5,000 in CDBG funding to SOS Recovery Center which provides outpatient recovery services.

b. Discuss how you have been successful in achieving past goals, and/or how you have fallen short of achieving those goals (including potentially harmful unintended consequences); and

There has been both successes and challenges in working toward fair housing goals. Most of the CDBG subgrantees discussed above have met or exceeded their projected number of clients served. Exceptions have been the SHARE Fund and New Hampshire Legal Assistance, both of which underperformed by a small percentage. There have not been any identified potentially harmful unintended consequences from any of these activities.

In addition, racial minority residents have been served by CDBG funds disproportionately over the course of the FY 2015-2020 Consolidated Plan. During FY 2014-2015, 84% of all residents served with CDBG funds were white, while 16% of residents were of non-white races. During FY 2015-2016, 90% of all residents served with CDBG funds were white, while 10% of residents were of non-white races. During FY 2016-2017, the midway point through the FY 2015-2020 Consolidated Plan, 86% of all residents served with FY 2016-2017 CDBG funds were white, while 14% of served residents were of non-white races, predominately Black/African-American or Asian. These percentages have shifted in more recent years, however, with 93% of residents served with CDBG funds being white (with 7% non-white) in FY 2017-2018, and in FY 2018-2019 95% of residents receiving CDBG-funded services were white and 5% were non-white.

A potential harmful unintended consequence is that the disproportionate percentage of non-white residents may reflect that these demographics are not experiencing long-term decreases in poverty. In particular, the CDBG-funded Community Action Partnership of Strafford County's weatherization assistance program, which provides weatherization rehabilitation to low and moderate income homeowners, reports serving mostly white residents. The City of Rochester believes these reports largely reflect the lower rates of homeownership among non-white residents. More recent trends, where the racial percentages of residents receiving CDBG-funded services more closely match the overall city's racial demographics, may indicate decreases in poverty among racial and ethnic minorities.

c. Discuss any additional policies, actions, or steps that you could take to achieve past goals, or mitigate the problems you have experienced.

Over the course of the FY 2015-2020 Consolidated Plan, CDBG funding has gone more toward rental housing assistance than homeownership assistance, as more low to moderate income residents rent rather than own their housing. While this has allowed the city's CDBG program to serve a large number of low to moderate income residents, ideally at least some future activities should be targeted at increasing homeownership accessibility for racial minority residents, as this is an area of unmet need.

d. Discuss how the experience of program participant(s) with past goals has influenced the selection of current goals.

Demographics data on residents served by the weatherization assistance program has indicated that homeownership assistance aimed at non-white residents is needed. Demographic data and more informal data from the regional homeless shelters, social service agencies serving residents with disabilities, and fair housing organizations such as New Hampshire Legal Assistance and the New Hampshire Commission for Human Rights has influenced a focus on preventing and addressing housing discrimination based on disability, as data indicates this is the protected class with the most discrimination claims.

Experience with educational outreach to landlords through New Hampshire Legal Assistance's Housing Justice Project, provided through a CDBG subgrant in FY 2015-2016, showed that it is difficult to encourage landlords to participate in such programs. A more sustained program, with a longer period of outreach and engagement, may therefore be necessary to achieve substantive results.

IV. Fair Housing Analysis

A. Demographic Summary

1. *Describe demographic patterns in the jurisdiction and region, and describe trends over time (since 1990).*

The overall population of the City of Rochester has been increasing at a moderate rate between 1990 and 2010, the most recent year for which there is U.S. Census data. The 1990 Census showed the population of Rochester at 26,630 residents, the 2000 Census showed the population had risen to 28,461 residents, and the 2010 Census showed the population at 29,752 residents. The 2015 population estimate from the American Community Survey estimated Rochester's population as 29,954 residents. The clear overall trend is that the population for the City of Rochester is increasing but at a slower rate than in years past.

The City of Rochester's FY 2010-2015 Consolidated Plan states: "Our community of racial or ethnic minorities does not have particular area of concentration geographically. 2000 Census data shows a non-white racial population that is less than 3%. Likewise, overcrowding is not a significant problem within the city." In comparison, the 2010 Census shows the white population as 95.4% of the overall city population, with multiracial residents being the second most populous at 1.7%, followed by Asian residents at 1.2% and Black/African-American residents following at 0.8% of the overall population. The 2015 American Community Survey estimated the white population at 95.7%, followed by 2.1% multiracial residents then 1% Asian residents and 0.7% Black/African-American residents. This data indicates a population that is gradually becoming less white over time, with the largest and growing population of non-white residents being multiracial races or residents who identify as belong to two or more races.

Comparative housing and demographic data from 1990 and 2000 is also available from Strafford Regional Planning Commission's 2004 *Regional Housing Needs Assessment*:

Table #4 represents a housing cost burden over 30%, which means families are spending at least 30% of their earnings on rent or mortgage. This is shown in categories by tenure, renters, single-family homeowners and elderly vs. non-elderly. The number of renters from 1990 to 2000 with a 30% cost burden barely changed. In both years 1990 and 2000, the majority of renters earned under 30% MAI and there was a 739 renter increase in this interval from 1990 to 2000. The number of renters earning over 100% MAI actually decreased from 1990 to 2000 by about 40. The non-elderly category has the highest percentage of renters, 85.1%, with a cost burden over 30%. Overall, renters with a cost burden over 30%, accounted for 35.3% of all renters for the year 2000, with 41.8% being renters 65 years and older and 33.9% under the age of 65.⁷

This data, of course, is from before the economic recession of 2008. Strafford Regional Planning Commission's 2015 housing update, published after the 2008 recession, found that:

Household demographics have been changing over the past 20 years. Eighty four percent of the net growth in households from 1990-2010 in the SRPC region was among 1 and 2 person households. Housing development relied heavily on construction of larger single family homes ...

⁷ Strafford Regional Planning Commission, *Regional Housing Needs Assessment: Toward Housing Policies and Implementation Strategies*, May 25, 2004. <http://strafford.org/cmsAdmin/uploads/reg_hna_final.pdf>.

Relatively little multifamily or rental housing was developed, and nearly all of that occurred in SRPC urban centers.⁸

These changes reflect the aging population of Rochester, Strafford County, and New Hampshire overall. In 2010, the median age for Rochester was 41.5 years. In 2015, the median age for Rochester was estimated at 41.7 years. In comparison, the national median age in 2010 was 36.9 and in 2015 was 37.6 years.

2. ***Describe the location of homeowners and renters in the jurisdiction and region, and describe trends over time.***

According to data from Strafford Regional Planning Commission's 2015 *Annual Building Permit Inventory*, the City had a total of 89 housing permits issues in 2015. This includes 44 single unit permits, 6 multi-unit permits, and 39 manufactured housing permits. The neighboring City of Dover, which has a similar population as Rochester, had 49 housing permits, with 45 single unit permits and 3 multi-unit permits.

The 2015 inventory report also states:

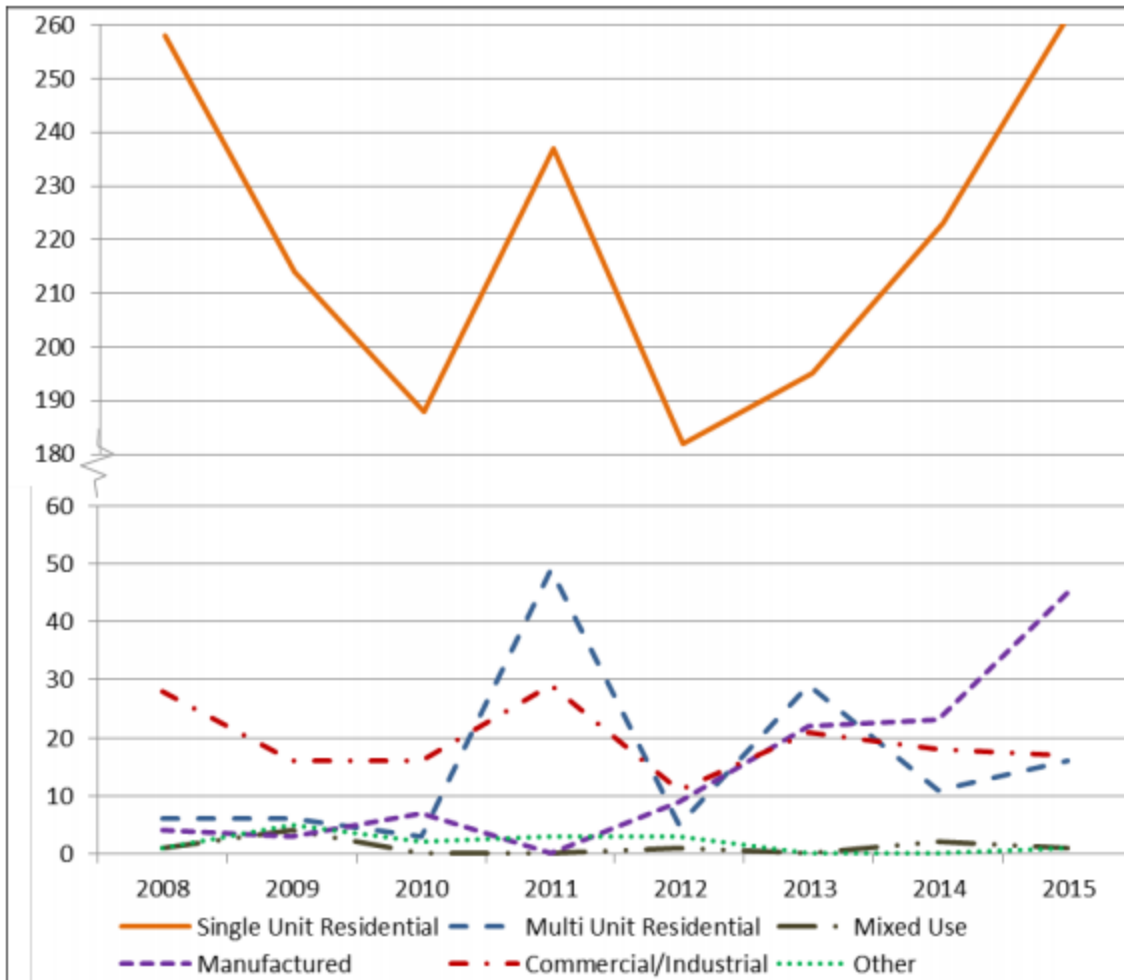
Between 2008 and 2010 single-unit construction decreased by approximately 27% while commercial/industrial construction decreased by approximately 40%. During this time construction of other building types remained relatively constant. Unfortunately data were not available for all communities in 2010, so totals from municipal Annual Reports were used as a substitute to get a better sense of total new construction.

Both single-unit and multi-unit construction rose significantly in 2011 and again in 2013. The rise in single and multi-unit construction was due in part to the beginning of several large multi-unit student apartment projects in Durham, including the Cottages project in 2011. New construction in the region has been on a steady rise overall since 2012. The majority of the 31% increase was in new single-unit residential construction. Manufactured homes also saw an increase during this time with the total number rising from nine in 2012 to 45 in 2015. Overall single-unit and multi-unit structures have seen the greatest fluctuation over time with single unit construction ranging from 182 structures in 2012 to 263 structures in 2015, a 44% increase over time.⁹

⁸ Stafford Regional Planning Commission, *Regional Housing Needs Assessment: Local Solutions for the Strafford Region*, January 2015. <http://strafford.org/cmsAdmin/uploads/reg_hna_final.pdf>.

⁹ Stafford Regional Planning Commission, *Annual Building Permit Inventory 2015*. <<http://strafford.org/cmsAdmin/uploads/2015-annual-building-permit-inventory.pdf>>.

Regional Change in Total Permits Issued for New Construction from 2008 to 2015



source: Strafford Regional Planning Commission, 2015 *Annual Building Permit Inventory* (<http://strafford.org/cmsAdmin/uploads/2015-annual-building-permit-inventory.pdf>)

The City of Rochester’s Planning Department also tracks the number of housing units approved to be built, and this data shows a total of 387 housing units approved since 2013. Of these 387 housing units, 267 housing units are apartments to be rented or about 68% of all approved housing units. The remainder of the housing units is comprised of single-family dwellings, townhomes, and duplexes. Consultations with Planning Department staff indicate that the increase in housing development is accelerating, after the housing development lull that followed the 2008 economic recession.

Of these, only one development, of 21 apartments, is located in the downtown region. The other housing developments are located largely on the outskirts of the city, in the north, east, and south. This is part of an overall trend over the last ten years of new housing developments being built farther out from the city’s center, which is already heavily developed with a mix of residential, commercial, and light industrial buildings. Much of the downtown housing stock is older properties occupied by renters, while homeowner-occupied housing has traditionally been located outside the downtown and in the more rural outskirts of the city. The increase of largely rental housing being currently being planned and built outside the downtown, however, indicates that these housing demographics likely will shift in future years.

B. General Issues

i. Segregation/Integration

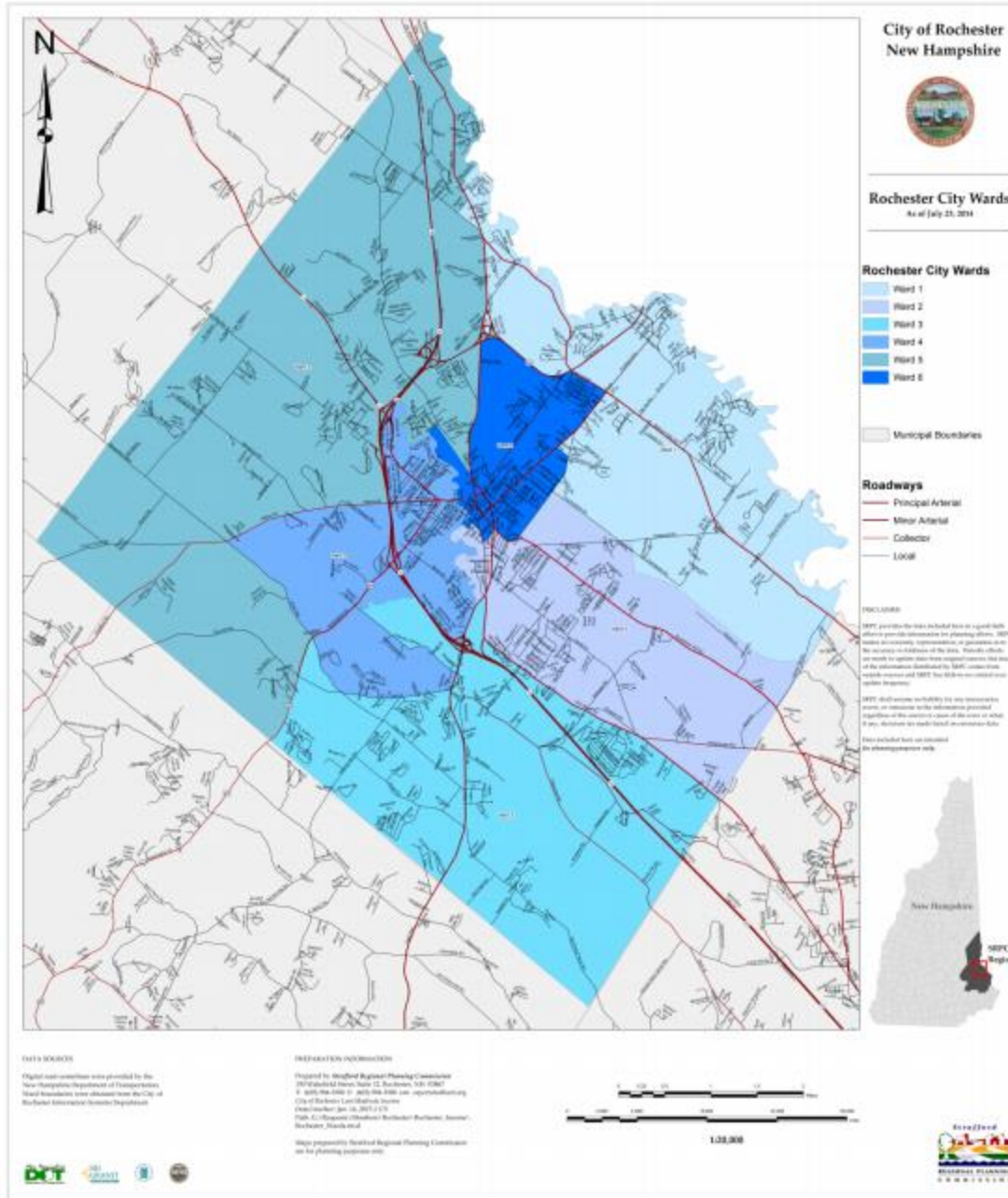
1. Analysis

- a. *Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.***

According to 2010 U.S. Census data analyzed in Strafford Regional Planning Commission's 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, the Stafford County region of New Hampshire is "is fortunate to be home to zero HUD designated Racially/Ethnicly Concentrated Areas of Poverty."¹⁰ Approximately six percent of the region's total population belonged to a racial/ethnic minority category, which the report determined meant "the presence of RCAP's and ECAP's in the region and state is highly improbable."

Rochester-specific data in the report indicates that there was mostly even integration of racial and ethnic minority renters in the City of Rochester, with a slight concentration near the City's downtown (Wards 2 and 6). In contrast, there was a heavy concentration of racial and minority homeowners in the City's northwestern region (Wards 3 and 5), indicating some segregation. A map of the City of Rochester's six Ward districts is included below.

¹⁰ Strafford Regional Planning Commission, *Fair Housing and Equity Assessment: Local Solutions for the Strafford Region*. January 2015. <<https://strafford.org/cmsAdmin/uploads/fhea.pdf>>.



Regional data from the 2015 report shows more ethnic and racial minorities rent than own their homes as compared to white residents. Hispanic/Latino residents also had the highest level of poverty (21%) of all races and ethnicities in the region.

b. Explain how these segregation levels have changed over time (since 1990).

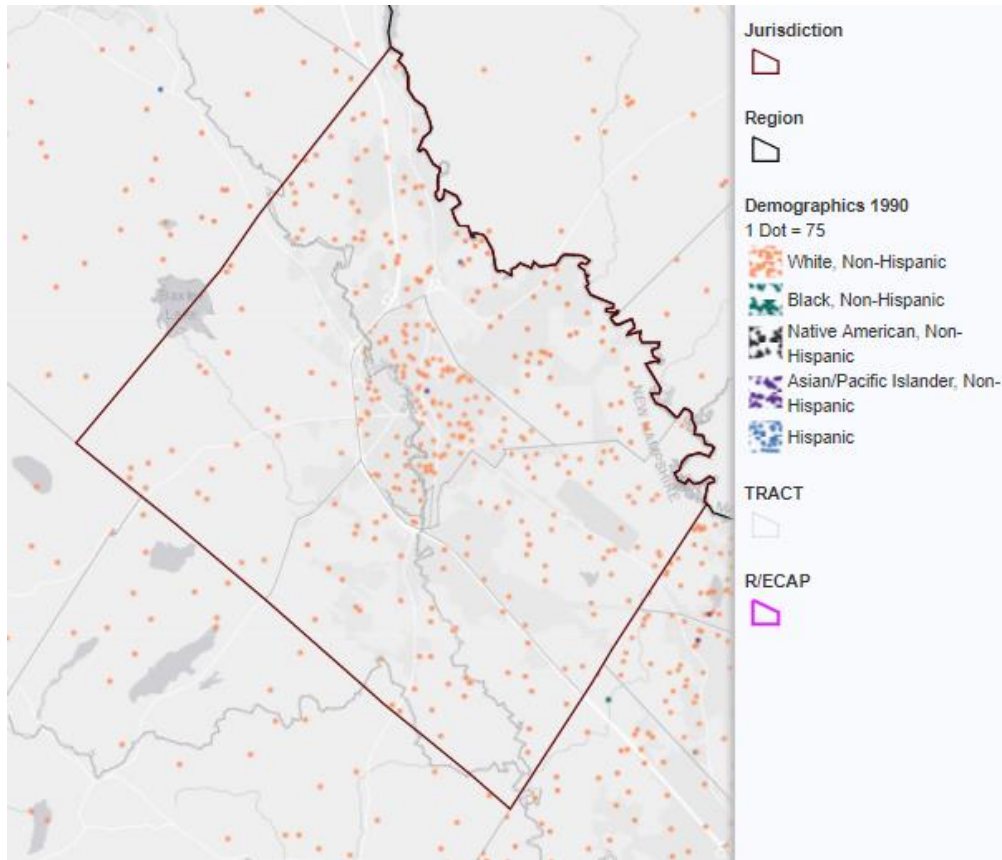
According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, in 2010 the City of Rochester was 94.3% white (28,080 residents), 0.7% black (211 residents), 0.1% American Indian (41 residents), 0.7% Asian and Pacific Islander (209 residents), 2.0% Hispanic (597 residents), and 2.2% multiracial (663 residents). This same data shows that the neighboring City of Dover was 90.6% white (27,155 residents), 1.7% black (521 residents), 0.2% American Indian (37 residents), 4.6% Asian

and Pacific Islander (1,371 residents), 2.2% Hispanic (660 residents), and 2.3% multiracial (680 residents). The City of Portsmouth was 91.5% white (19,017 residents), 1.7% black (359 residents), 0.2% American Indian (46 residents), 3.5% Asian and Pacific Islander (719 residents), 2.8% Hispanic (573 residents), and 2.3% multiracial (479 residents).

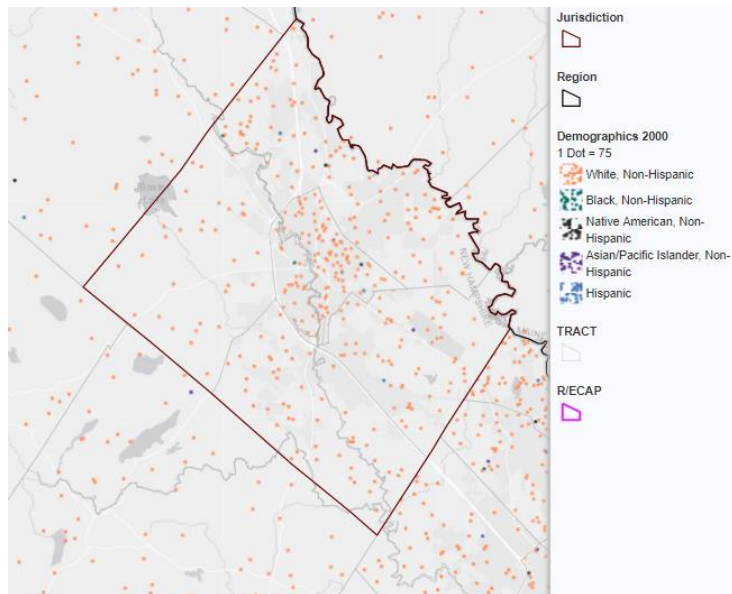
Data from the 2015 ACS profiles estimate that, for the City of Dover, the white percentage of the population had remained fairly stable at 90.4%, and most racial/ethnic minority categories saw small increases or decreases in percentages. The percentage of multiracial Dover residents, however, increased from 2.3% to 3.2%, the most significant change. For the City of Portsmouth, the white percentage of the population dropped from 91.5% to 89.2%, the multiracial percentage had risen from 2.3% to 3.3% of the overall population. All other racial/ethnic minority categories saw small increases in percentages, as well. Meanwhile, the percentage of white residents within the City of Rochester was estimated to increase from 94.3% to 95.7%, and most racial/ethnic minority categories saw small decreases in percentages. The exception is for Asian residents, which saw an increase from 0.7% to 1.0%.

Data from prior to 2000 related specifically to racial and ethnic minority segregation is difficult to obtain; however, Strafford Regional Planning Commission data related to homeowner vs. renter income levels and housing cost burden is available and can be used to extrapolate. Strafford Regional Planning Commission's 2004 *Regional Housing Needs Assessment* found that between while "[t]he number of renters from 1990 to 2000 with a 30% [housing] cost burden barely changed," the number of single-family homeowners during this same decade with a same cost burden "decreased by about 500." Given that current data indicates that racial/ethnic minorities disproportionately rent versus own their housing, it is likely that racial and ethnic minorities lived in the heavily renter-occupied Rochester downtown, which has a large number of multiunit building, disproportionately than the outskirts of the city that has more single-family homes occupied by the homeowner.

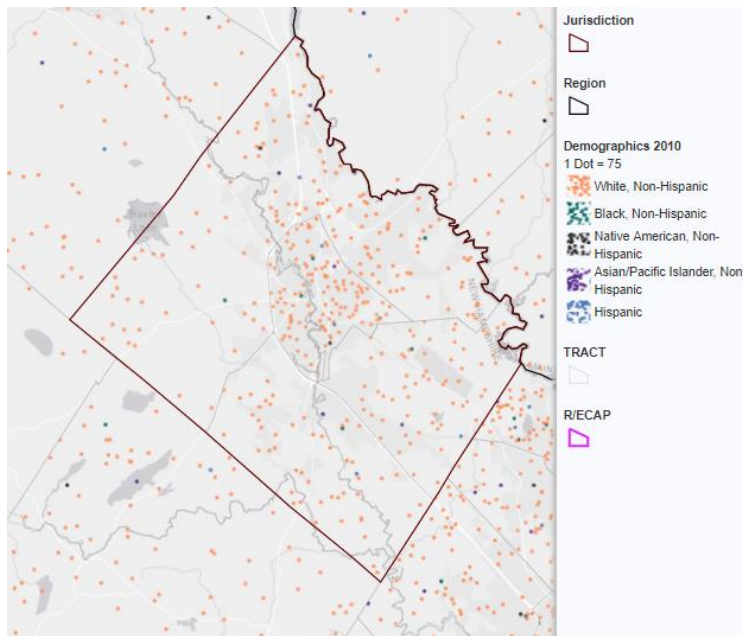
It is difficult to analyze this data as, given the very small number of residents belonging to racial/ethnic minority categories within the southeastern New Hampshire region, some of this data might not be statistically significant given margins of error. The Strafford Regional Planning Commission data seems to indicate a trend of the City of Rochester's percentage of white residents increasing, while for the more southern, urban areas of the region, the percentage is decreasing, indicating possible segregation on a regional scale. However, race/ethnicity trend data available from HUD (displayed in the maps below) indicate rising overall non-white populations within the city.



Race/Ethnicity Trends, 1990



Race/Ethnicity Trends, 2000



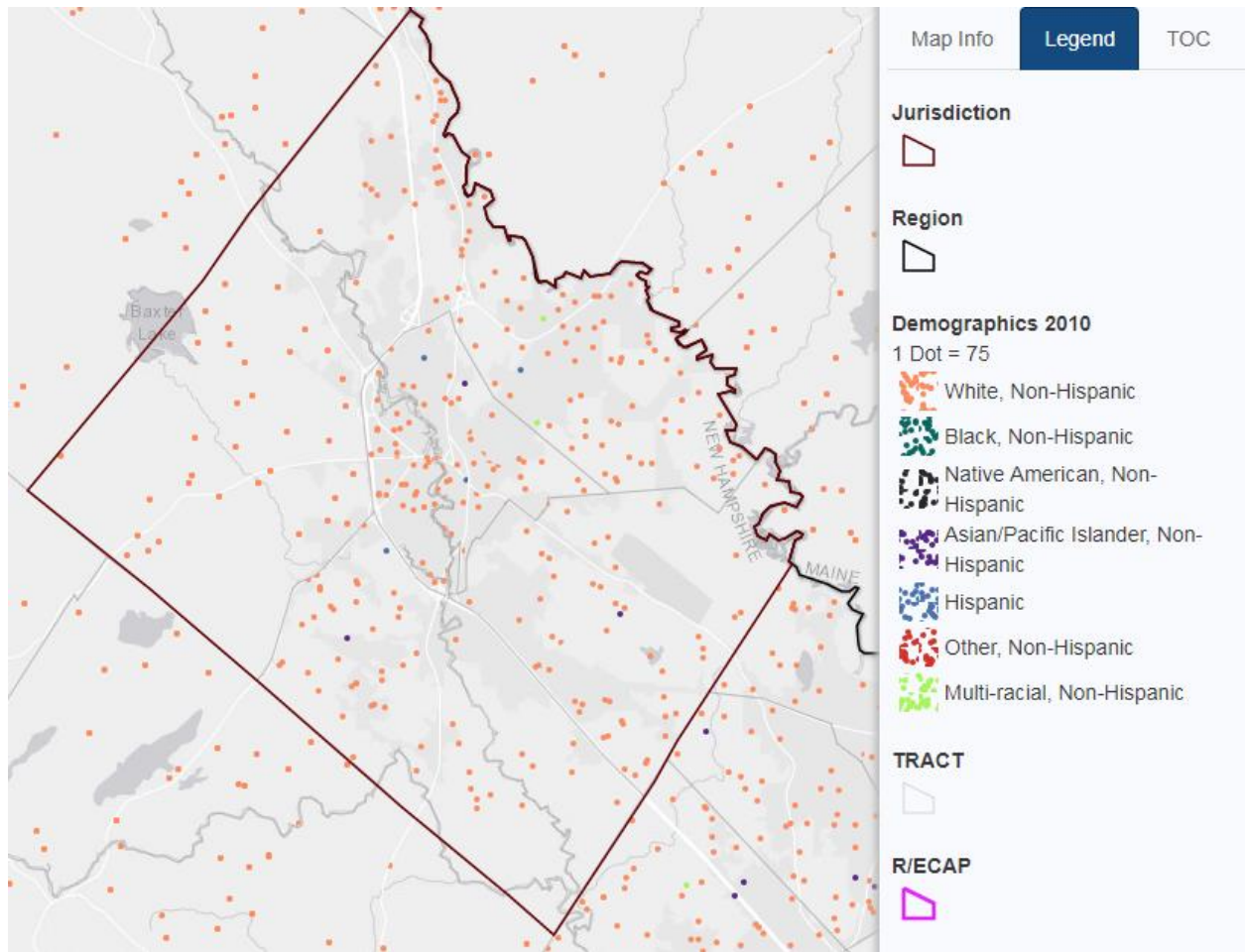
Race/Ethnicity Trends, 2010

c. Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

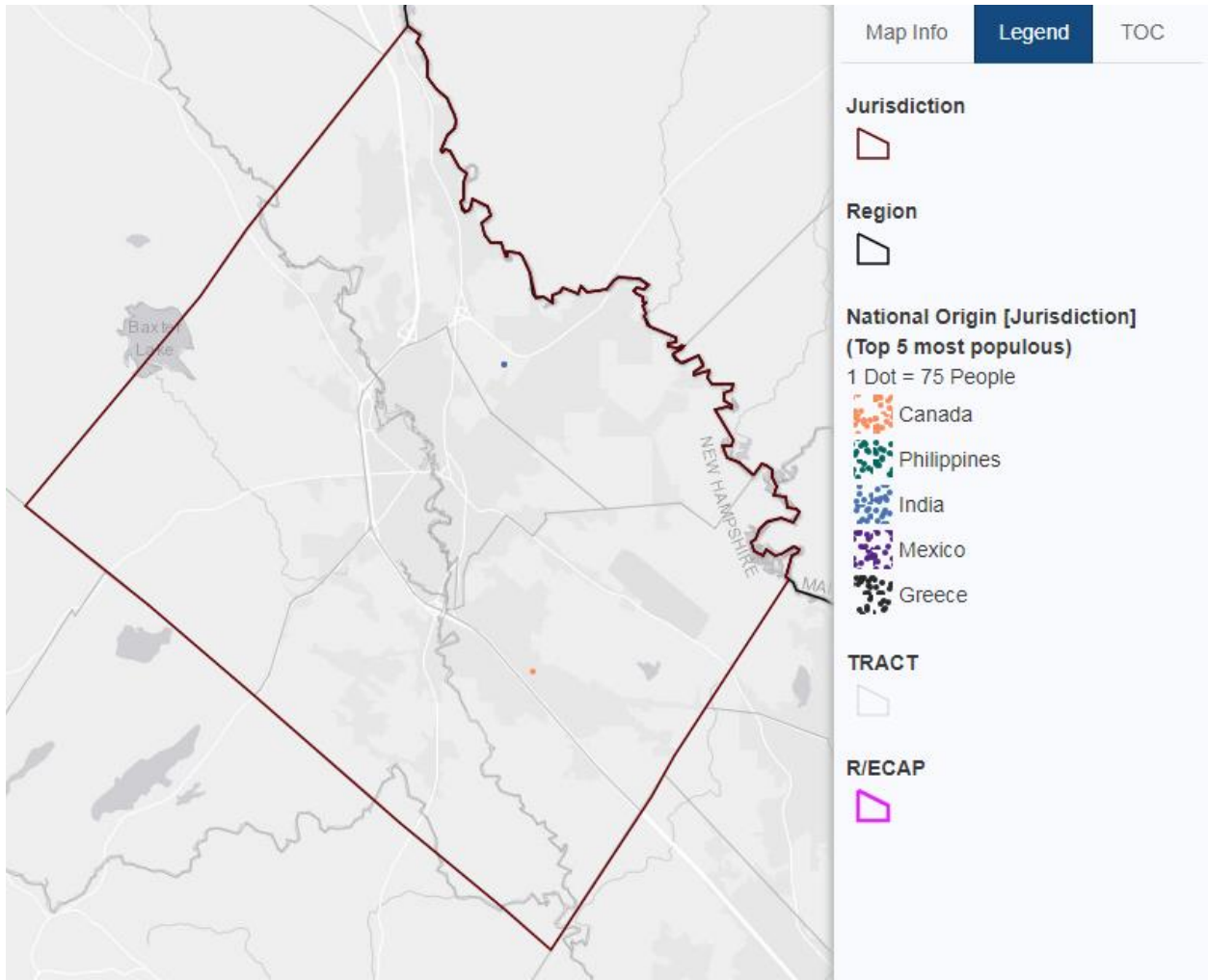
According to 2010 U.S. Census data analyzed in Strafford Regional Planning Commission’s 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, the Strafford County region of New Hampshire is “is fortunate to be home to zero HUD designated Racially/Ethnicly Concentrated Areas of Poverty.” Approximately six percent of the region’s total population belonged to a racial/ethnic minority category, which the report determined meant “the presence of RCAP’s and ECAP’s in the region and state is highly improbable.” According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, the City of Rochester is 94.3% white (28,080 residents), 0.7% black (211 residents), 0.1% American Indian (41 residents), 0.7% Asian and Pacific Islander (209 residents), 2.0% Hispanic (597 residents), and 2.2% other (663 residents).

Rochester-specific data in the report indicates that there was mostly even integration of racial and ethnic minority renters in the City of Rochester, with a slight concentration near the City’s downtown (Wards 2 and 6). In contrast, there was a heavy concentration of racial and minority homeowners in the City’s northwestern region (Wards 3 and 5), indicating some segregation.

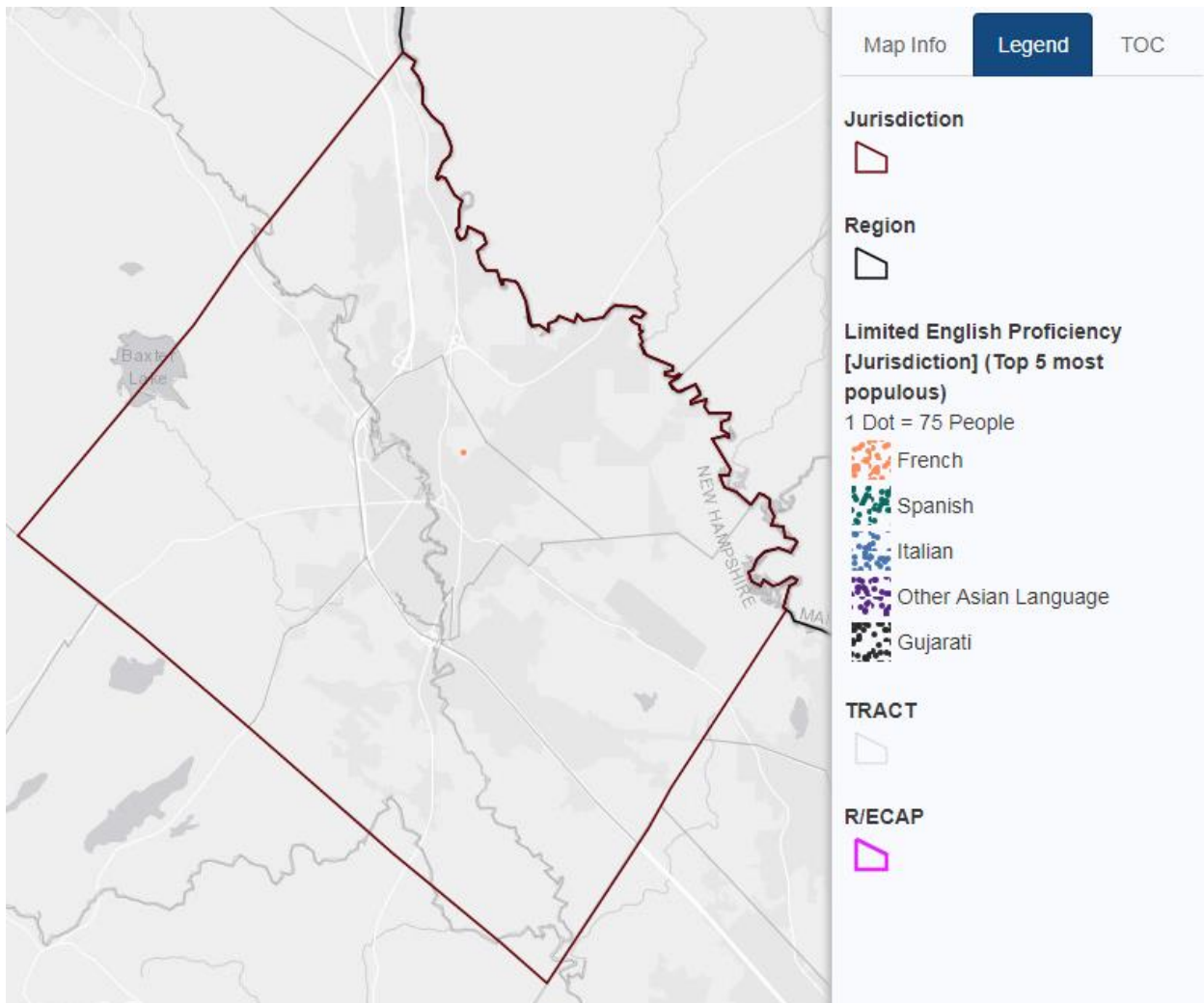
Race/ethnicity demographic data and maps supplied by HUD through the Affirmatively Furthering Fair Housing Tool (AFFHT) indicate that there are measurable populations of non-white residents in certain sections of the city. As seen in the map included below, there are a measurable population of Hispanic residents in the northwest, north-central, and south-central sections of the city; of Asian/Pacific Islander residents in central, south-central, and east-central sections of the city; and of multi-racial residents in the north-central section of the city.



National origin data and maps from HUD indicate a measurable population of residents originally from Canada in the east-central part of the city and from India in the north-central part of the city:



Limited English proficiency data and maps provided by HUD indicate a measurable population of French speakers in the north-central part of the city:



d. Consider and describe the location of owner and renter occupied housing in determining whether such housing is located in segregated or integrated areas.

According to data compiled by the Strafford Regional Planning Commission in its 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, there was mostly even integration of racial and ethnic minority renters in the City of Rochester, with a slight concentration near the City’s downtown (Wards 2 and 6). In contrast, there was a concentration of racial and minority homeowners in the City’s northwestern region (Wards 3 and 5). A map of the City of Rochester’s six Ward districts is included below.

e. Discuss how patterns of segregation have changed over time (since 1990).

Data from prior to 2000 related specifically to racial and ethnic minority segregation is difficult to obtain; however, Strafford Regional Planning Commission data related to homeowner vs. renter income levels and housing cost burden is available and can be used to extrapolate. Strafford Regional Planning Commission’s 2004 *Regional Housing Needs Assessment* found that between while “[t]he number of renters from 1990 to 2000 with a 30% [housing] cost burden barely changed,” the number of single-family homeowners during this same decade with a same cost burden “decreased by about 500.” Given that current data indicates that racial/ethnic minorities disproportionately rent versus own their housing, it

is likely that racial and ethnic minorities lived in the heavily renter-occupied Rochester downtown, which has a large number of multiunit building, disproportionately than the outskirts of the city that has more single-family homes occupied by the homeowner.

It is difficult to analyze this data as, given the very small number of residents belonging to racial/ethnic minority categories within the southeastern New Hampshire region, some of this data might not be statistically significant given margins of error. However, given the data available, segregation trends in the City of Rochester do not seem to have changed much during this time period.

f. Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

Consultations and data suggest that concentrations of racial and ethnic minorities are likely due to disparities in income, which result in a disparities of renting versus homeownership. The City of Rochester is exploring and implementing a variety of policies and programs that should hopefully reduce the costs of housing development and the costs of housing. In FY 2018-2019, the City of Rochester's Community Development Division and Planning Department hosted a workforce housing charrette with the Workforce Housing Coalition of the Greater Seacoast. The Planning Department also received two grants to simplify downtown historic district design guidelines and to increase downtown density limits.

2. Contributing Factors of Segregation

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.

- ***Community Opposition***

Public input received through the FY 2015-2020 Consolidated Plan citizen participation process, as well as multiple Annual Action Plan citizen participation processes, have revealed a markedly split opinion regarding affordable housing in the City of Rochester. This input has been received through the monthly neighborhood ward meetings as well as online surveys. While many residents have expressed concerns about the cost of housing in the city, other residents have expressed concerns about affordable housing and, specifically, have expressed the opinion that there is already an excess of low-income and public housing in Rochester. The Rochester Housing Authority, however, maintains waitlists of several years, as do several other public housing authorities in the region.

- ***Displacement of residents due to economic pressures***

Data from the New Hampshire Housing Finance Authority, in its *Housing Market Update* report for September 2017 and November 2017, indicates statewide trends of rising home prices, low rental vacancy, low availability of homes for purchase, and increasing rents. The City of Rochester's Planning Department has reported that much of the new housing development in the last three years has been higher-end housing (\$300,000 and up). Regionally, there has been a trend of lower income residents being priced out of the southern part of the Seacoast New Hampshire region, then housing costs rising in the northern regions.

- ***Lack of community revitalization strategies***

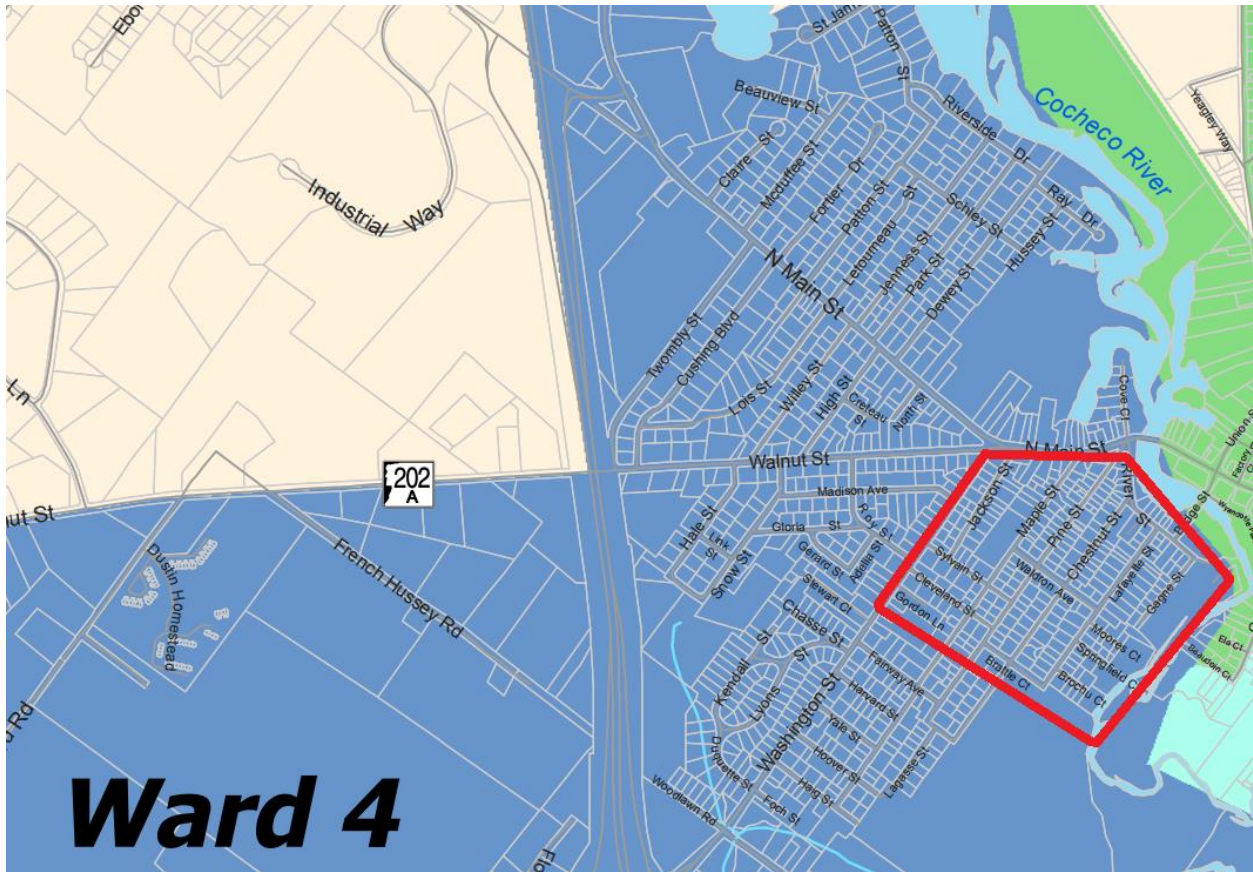
The City of Rochester's FY 2015-2020 Community Development Block Grant Consolidated Plan discusses the need to reduce the blight in Rochester's downtown region and encourage economic development, and the City's recently adopted update to its Economic Development Master Plan calls for more economic development focus on the downtown after a period of focus in other geographic areas of the City. The City's current Downtown Master Plan, approved in April 2003, also specifically calls for "substantive improvements to existing properties and new construction that lifts property values for surrounding areas." The 2016 *First Impressions: Rochester* report, a result of a University of New Hampshire initiative, also identified vacant and blighted downtown properties as deterring downtown foot traffic.

In addition, the City of Rochester's Riverwalk Committee has been reinstated within the last few years, and there is now a Rochester Community Vibrancy Committee, which has been working on downtown beautification projects.

Currently there are many community revitalization strategies. The main needed update, in terms of planning, is an update to the Downtown Master Plan, which is almost fifteen years old. Most of what is needed, however, is more funding and better implementation of current community revitalization strategies.

- ***Lack of private investments in specific neighborhoods***

Public input received at neighborhood ward meetings as well as consultations with non-profit agencies and local business organizations have indicated that there is a lack of private investment in the downtown Ward 4 residential neighborhood (Block Group 2, Census Tract 844) known as Frenchtown. Frenchtown is the area outlined in red on the map below, bordered by River Street, Gagne Street, Washington Street, and North Main Street:



This neighborhood is low-income with significant crime rates and drug activity rates. Much of the residential housing is owned by out of state property owners who do not maintain their properties in good condition, and this neighborhood was the focus of the City of Rochester’s 2009 Neighborhood Stabilization Program.

- *Lack of public investments in specific neighborhoods, including services or amenities*

Most of the City of Rochester’s investments, especially its CDBG investments, have been targeted to low-income downtown census tracts, as these areas of the city have the highest populations and greatest needs. Higher-income census tracts on the outer edges of the city have received less funding, and consultation with the Strafford Regional Planning Commission indicates that the East Rochester area of the city lacks a grocery store.

- *Lack of regional cooperation*

The City of Rochester’s Community Development Division has worked to enhance coordination between the Rochester Housing Authority, non-profit organizations providing housing and related services, community development staff in the neighboring cities of Dover and Portsmouth, and relevant Rochester departments such as the Welfare Office and Planning Department. The City of Rochester’s Community Development Coordinator also engages in significant outreach and involvement in relevant community organizations, such as serving on the Greater Seacoast Coalition on Homelessness steering committee, formerly serving on the board of directors of the Cooperative Alliance for Seacoast Transportation (COAST), and active involvement with the New Hampshire Balance of State Continuum of Care. This

has included attending an informational session in November 2017 on the Balance of State Continuum of Care's implementation of statewide coordinated entry for homeless services.

Public input and consultations with a range of non-profit agencies have indicated transportation gaps in the Seacoast region. Due to financial concerns and low ridership, COAST has reduced or eliminated routes to the northern, more rural areas of Strafford County. COAST data and other consultations also indicate increasing and undermet needs for Americans with Disabilities Act (ADA) paratransit and demand response services, which are generally more expensive than fixed-route services.

- ***Land use and zoning laws***

In April of 2014, the City of Rochester updated the Chapter 42 of City of Rochester General Ordinances, which took ten years to complete. The Downtown Commercial District Zone has an average parcel size of 17,675 square feet, which would only allow for three dwelling units per parcel without seeking a variance from the Zoning Board of Adjustment under the 2014 ordinance. In early 2018, the ordinance was revised to lower the density limits to 500 sq. ft. per dwelling unit to allow for increased density within this zone, as the previous density regulations proved off-putting for developers who otherwise would be interested in investing in the downtown mixed-use buildings. Later in 2018, the Rochester Planning Department worked with the Community Development Division and the consultants at BendonAdams to perform a more in-depth analysis of downtown density and draft recommendations to further improve property owners' ability to develop downtown housing. A revised version of these recommendations was approved by City Council in 2019.

- ***Lending discrimination***

Home Mortgage Disclosure Act (HMDA) data for 2016 for all City of Rochester census tracts, provided by the Consumer Financial Protection Bureau, showed 649 individual loan denial records for primary applicants. Of these 649 records, there was one record from an American Indian/Alaska Native resident, nine records from Asian residents, one record from a Black or African-American/Hispanic resident, two records from Black or African-American residents, ten records from Hispanic or Latino residents, and 43 records in which the applicant did not provide race or ethnicity identification. The remaining 578 records were of white non-Hispanic residents.

A search of this same record set for co-applicant race and ethnicity data showed nine Asian residents, one Black or African-American/Hispanic resident, three Black or African American residents, two Native Hawaiian or Other Pacific Islander residents, 31 records in which the co-applicant did not provide race or ethnicity identification, and 321 records for which there was not a co-applicant. The remaining 282 records were of white non-Hispanic residents.

No reason for the loan denial was provided for any of the records.

For primary applicants, if one excludes the records where an applicant did not provide race or ethnicity identification, 96.2% of the denied loan applicants were white non-Hispanic residents. For co-applicants, if one excludes the records where an applicant did not provide race or ethnicity identification or where there was not a co-applicant, 94.9% of the denied loan co-applicants were white non-Hispanic residents. According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, the City of Rochester is 94.3% white (28,080 residents), so these loan denial rates seem to indicate that there is not discriminatory lending occurring, as the percentage of non-white residents who have received denials is roughly the same as the overall percentage of non-white residents within the city.

- ***Location and type of affordable housing***

Non-public affordable housing is mainly comprised of duplex and multi-unit buildings built over fifty years ago, concentrated in the downtown area, with some other multi-unit apartment complexes located more toward the outskirts of the city. Public housing is spread throughout the City of Rochester, including near the downtown, in the former East Rochester village, and the former Gonic village. Available public housing ranges from small four-unit buildings at Wellsweep Acres to the large 72-unit building of Wyandotte Falls. Many of the units are intended for elderly residents and/or residents with disabilities, while the 60-unit Cold Spring Manor is available for families.

- ***Occupancy codes and restrictions***

The Community Development Coordinator consulted with the City of Rochester's Office of Economic Development. This consultation indicated that the City's current fire safety codes have impacted the development of multi-family housing units. Such multi-family units are required to have sprinkler systems, as opposed to fire alarms, and building developers and property owners often find this cost-prohibitive. Given that this impacts multi-family housing but not single-family housing, these fire safety codes disproportionately impact the City of Rochester's affordable housing.

- ***Private discrimination***

Anecdotal reports from several public service agencies that serve low-income residents suggest that family size has been a basis of discrimination within the City of Rochester, with larger families with children being turned away from rental housing by landlords. Consultation with the City of Manchester-based Organization for Refugee and Immigrant Success indicates that family size discrimination may disproportionately impact refugees and immigrants. Such discrimination may be underreported.

Data from the New Hampshire Legal Assistance Housing Justice Project (<http://www.nhla.org/content/housing-16>), as well as the New Hampshire Commission on Human Rights (<https://www.nh.gov/hrc/>), indicate that disability is by far the protected category with the most reports of discrimination within the City of Rochester. Consultation with the Housing Justice Project has indicated that many of the disability-based discrimination cases statewide are regarding individuals with mental disabilities, and this is likely true for the Rochester-specific data also.

- ii. **Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)**

- 1. **Analysis**

- a. ***Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.***

According to 2010 U.S. Census data analyzed in Strafford Regional Planning Commission's 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, the Stafford County region of New Hampshire is "fortunate to be home to zero HUD designated Racially/Ethnically Concentrated Areas of Poverty." Approximately six percent of the region's total population belonged to a racial/ethnic minority category, which the report determined meant "the presence of RCAP's and ECAP's in the region and state is highly improbable."

- iii. **Disparities in Access to Opportunity**

1. Analysis

a. Educational Opportunities

- i. *Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.*

The City of Rochester has one high school, Spaulding High School, which also houses the Bud Carlson Academy for at-risk students and the Creteau Technology Center, and one middle school, Rochester Middle School. There are eight elementary schools: Gonic School, School Street School, William Allen School, Chamberlain Street School, Nancy Loud School, McClellan School, East Rochester School, and Maple Street Magnet School, enrollment in which is via an application process. About 43% of Rochester School District students citywide receive free or reduced lunch.

William Allen School is located near the downtown, is 89% white, and had 56% of students scoring proficient in reading and 61% of students scoring proficient in mathematics in grade 5 for FY 2015-2016.¹¹ Consultations with Rochester School Department staff also indicate that a high percentage of William Allen School students receive free or reduced lunch. Chamberlain Street School is located in the east-central part of the city, just outside the downtown, is 88% white, and had 57% of students scoring proficient in reading and 49% of students scoring proficient in mathematics in grade 5 for FY 2015-2016.¹² Consultations with Rochester School Department staff also indicate that 50% of Chamberlain Street School students receive free or reduced lunch.

Gonic School is located in the former village of Gonic, in the south-central part of the city, is 91% white, and had 38% of students score proficient in reading and 71% of students score proficient in mathematics in grade 5 for FY 2015-2016.¹³ Consultations with Rochester School Department staff indicate that Gonic School has a relatively low number of students receiving free or reduced lunch. McClelland School is located in the central part of the city, just south of the downtown, is 91% white, and had 68% of students scoring proficient in reading and 66% of students scoring proficient in mathematics in grade 5 in FY 2015-2016.¹⁴

East Rochester School is located in former village of East Rochester, in the northeast of the city, is 92% white, and had 43% of students scoring proficient in reading and 38% of students scoring proficient in mathematics in grade 5 in FY 2015-2016.¹⁵ Consultations with Rochester School Department staff also indicate that East Rochester School has a sizable population of English as a Second Language (ESL) and Limited English Proficiency (LEP) students and families. School Street School is located in the downtown, is 84% white, and had 17% of students scoring proficient in reading and 27% of students scoring proficient in mathematics in grade 4 in FY 2015-2016.¹⁶ (Grade 5 data for School Street School was unavailable.)

¹¹ NH School and District Profiles: William Allen School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=22690&year=2017>>.

¹² NH School and District Profiles: Chamberlain Street School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=22695&year=2017>>.

¹³ NH School and District Profiles: Gonic School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=22725&year=2017>>.

¹⁴ NH School and District Profiles: McClelland School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=22665&year=2017>>.

¹⁵ NH School and District Profiles: East Rochester School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=22650&year=2017>>.

¹⁶ NH School and District Profiles: School Street School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=22720&year=2017>>.

Consultations with Rochester School Department staff indicate that about 75% of School Street School students receive free or reduced lunch.

Nancy Loud School is located in the former village of East Rochester, in the northeast of the city, is 92% white, and had 67% of students score proficient in reading and 79% of students score proficient in mathematics in grade 4 in FY 2015-2016.¹⁷ (Grade 5 data for Nancy Loud School was unavailable.)

Maple Street Magnet School is located in the downtown, is 86% white, and had 76% of students score proficient in reading and 88% of students score proficient in mathematics in grade 5 in FY 2015-2016.¹⁸ Consultations with Rochester School Department staff indicate that a relatively low percentage of Maple Street Magnet School students receive free or reduced lunch.

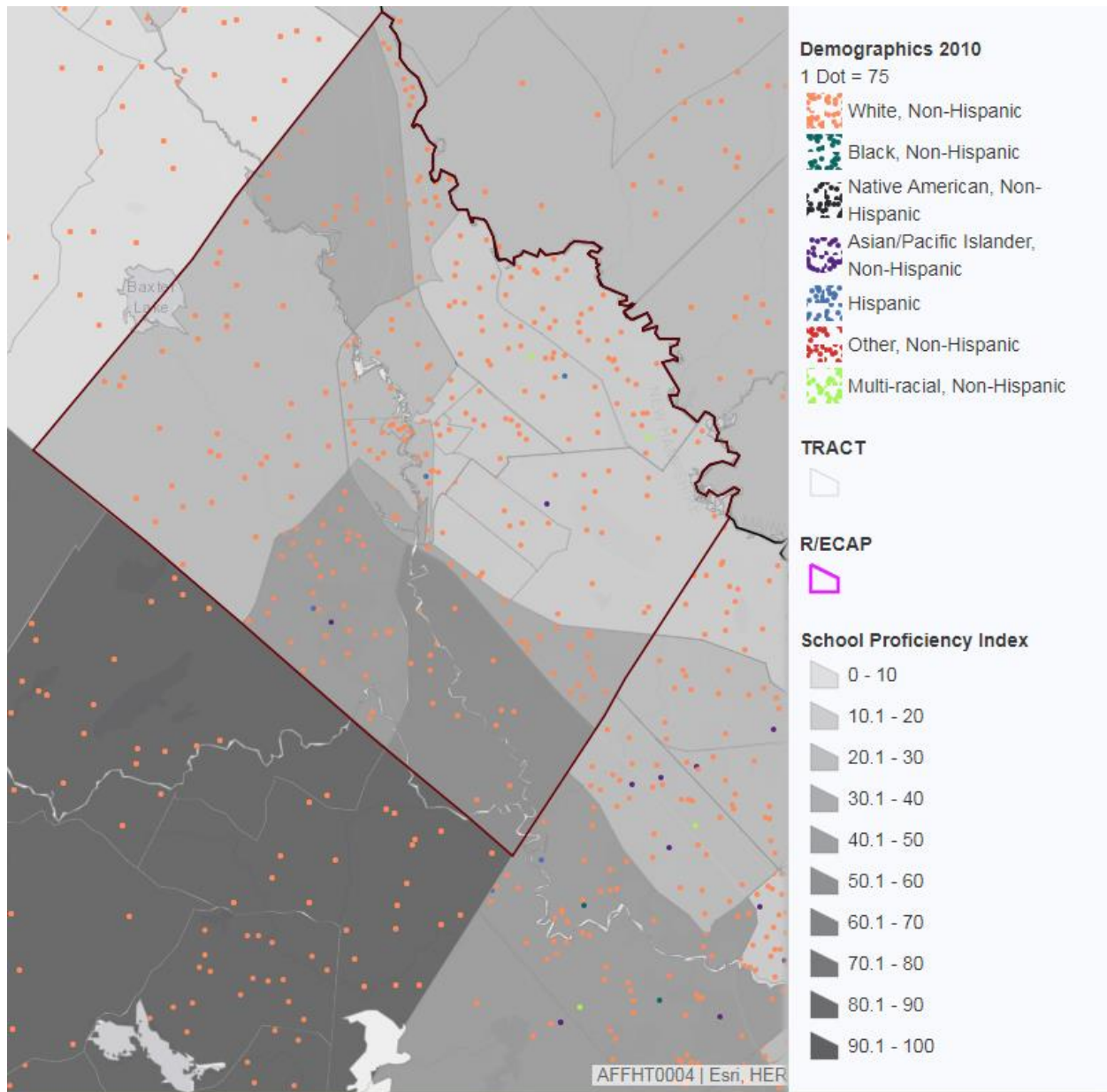
In addition to this data, all of the Rochester elementary schools have higher percentages of students with disabilities (in the range of 17-30% for most) than the state average of 18%.^{19,20}

¹⁷ NH School and District Profiles: Nancy Loud School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=22660&year=2017>>.

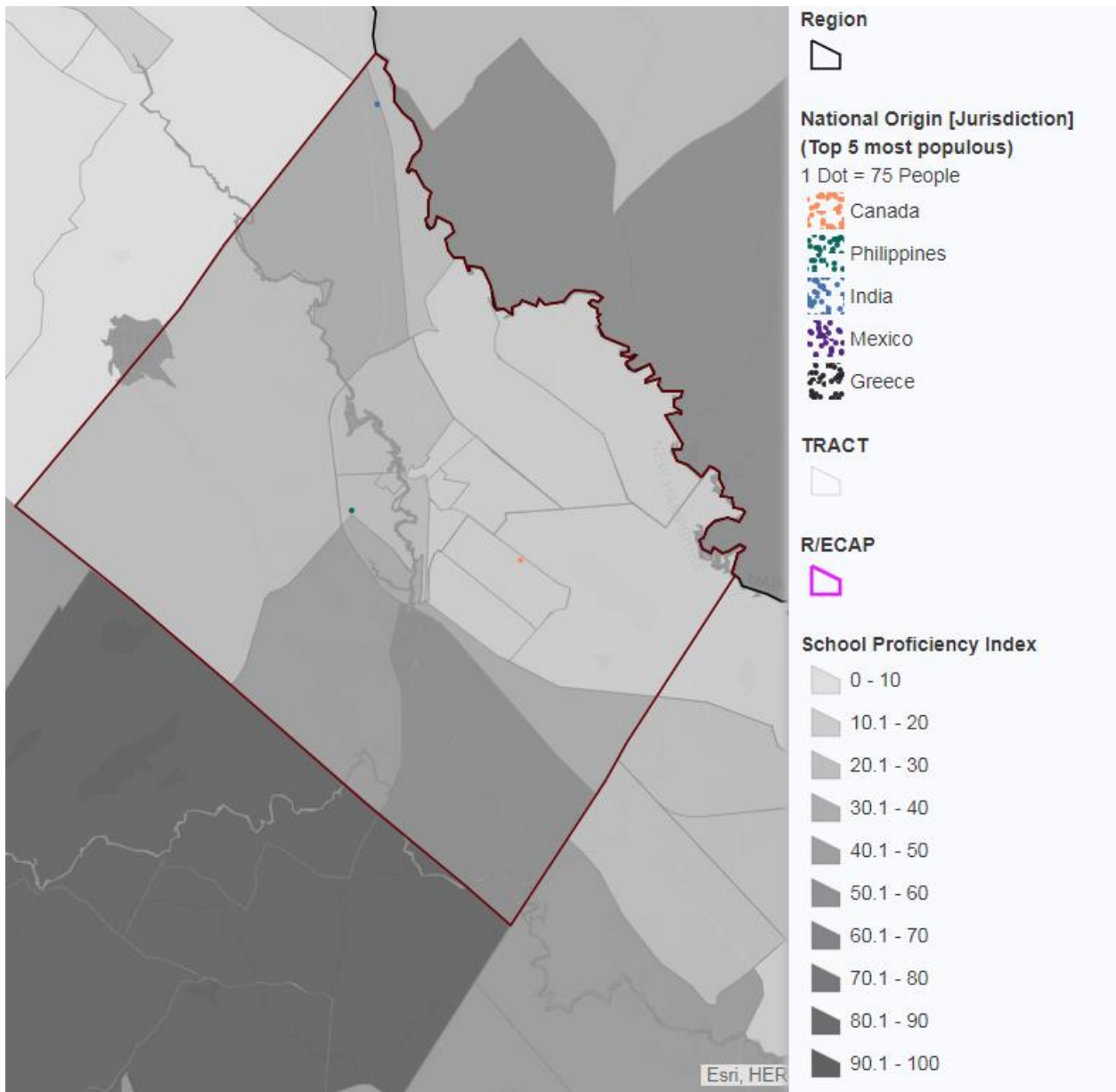
¹⁸ NH School and District Profiles: Maple Street Magnet School, New Hampshire Department of Education. <<http://my.doe.nh.gov/profiles/profile.aspx?s=29080&year=2017>>.

¹⁹ https://www.greatschools.org/compare?state=nh&school_ids=417,418,419,420&search_url=%2Fnew-hampshire%2Frochester%2Frochester-school-district%2Fschools%2F%3FgradeLevels%3De.

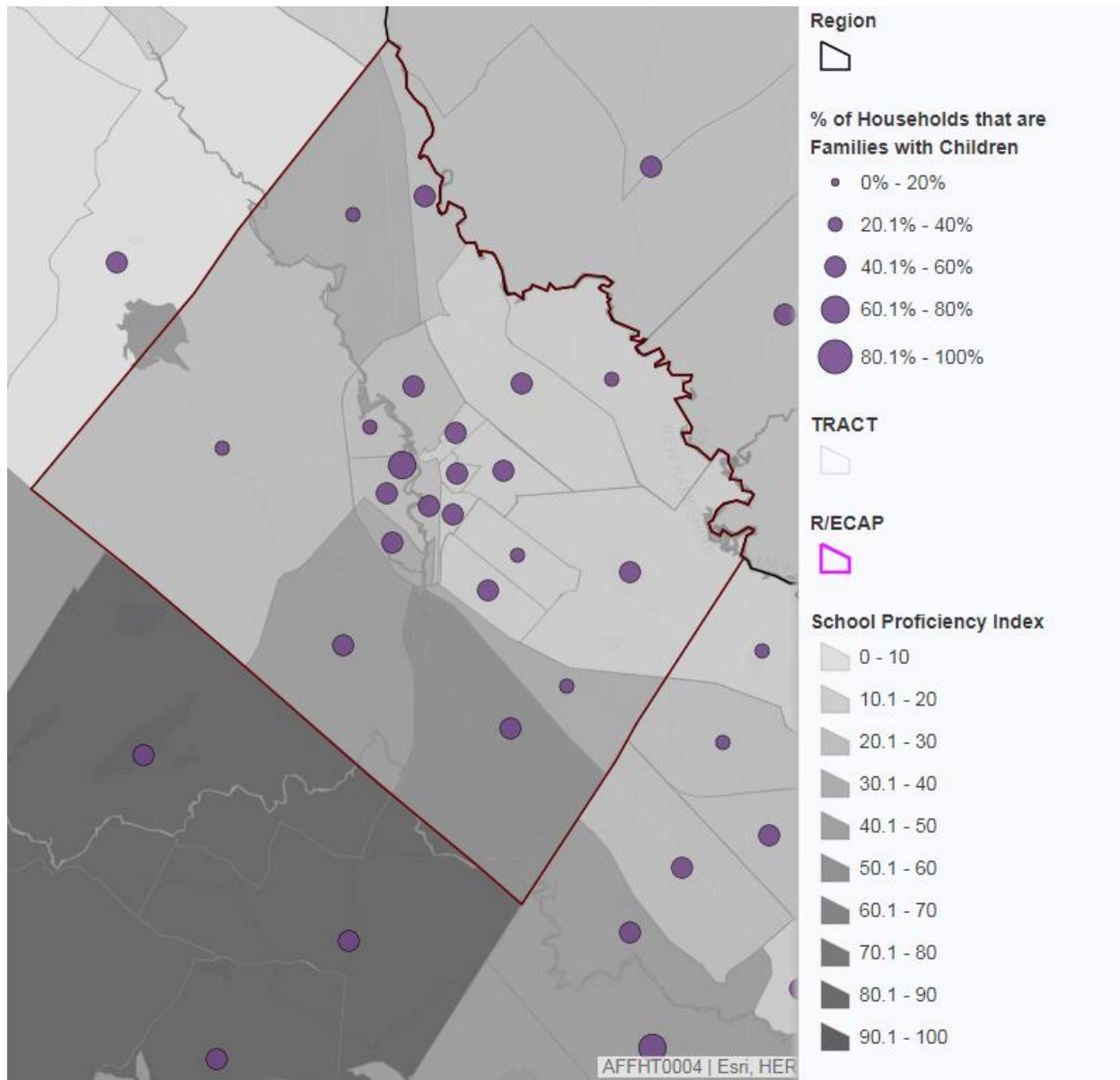
²⁰ https://www.greatschools.org/compare?state=nh&school_ids=421,422,423,426&search_url=%2Fnew-hampshire%2Frochester%2Frochester-school-district%2Fschools%2F%3FgradeLevels%3De.



School Proficiency and Race/Ethnicity



School Proficiency and National Origin



School Proficiency and Family Status

HUD data taken from the AFFH Tool maps, included above, indicate that the city overall varies only a little between census tracts. There is largely even distribution of race/ethnicity, national origin, and family status among the proficiency levels, with the exception of Asian/Pacific Islander, Hispanic, and multiracial residents living disproportionately in lower proficiency census tracts.

Overall, all of the city’s elementary schools have higher percentages of non-white students than the overall city population, which suggests shifting race and ethnicity demographics. The main outlier in the school data is School Street School, which has the higher percentage of non-white students, one of the highest percentages of students receiving free or reduced lunch, and the lowest proficiency rates in reading and mathematics. While the school with the next highest percentage of non-white students, Maple Street Magnet School, has the highest proficiency rates in reading and mathematics, this school also has a much lower percentage of students receiving free or reduced lunch.

ii. Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

As discussed in previous sections, racial and ethnic minorities in the City of Rochester disproportionately rent rather than own their housing, and rental housing (especially affordable rental housing) in the City of Rochester disproportionately is located in the downtown and immediate vicinity of downtown. Schools in the downtown are William Allen School, Chamberlain Street School, School Street School, and Maple Street Magnet School. Maple Street Magnet School enrollment is via application rather than residency; therefore, Maple Street Magnet School students live throughout the city.

National origin data and maps from HUD indicate a measurable population of residents originally from Canada in the east-central part of the city and from India in the north-central part of the city. Schools in the east-central part of the city are Chamberlain Street School and McClelland School. Schools in the north-central part of the city include East Rochester School and Nancy Loud School. Overall, there is equitable access to schools of similar proficiency, with the main exception being students enrolled at School Street School. The availability of the high-proficiency Maple Street Magnet School to students throughout the city somewhat offsets this.

iii. Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school. Which protected class groups are least successful in accessing proficient schools?

The Rochester School Department policies related to enrollment include Admission of Nonresident Students (JECB),²¹ Assignment of Students to Schools (JECC),²² and Assignment of Students to Magnet Schools (JECC-1).²³ The Admission of Nonresident Students policy states, in part, that:

the Superintendent or designee will review the applications and determine eligibility for admission to Spaulding High School based on a variety of factors, including ... [l]ikelihood of success ... In applying these selection criteria, the Rochester School District will not discriminate on the basis of any protected classification as identified in Policy AC (Nondiscrimination) or any classification protected by state or federal law.

The Assignment of Students to Schools policy states that “[s]tudents shall be assigned to schools based upon their home address” with assignment zones “reviewed by the administration on an annual basis, and updated on the district’s website.” There are a few exceptions to the policy, including special needs of specifically classified students and class size limits. The Assignment of Students to Magnet Schools policy states, in part, that “requests for available slots will be accepted from February 1st” and if there are more requests for admission than slots available, “a lottery will be used for any open slots and a waiting list established.” Students with an older sibling already enrolled at Maple Street Magnet School do not have to participate in the lottery to also gain admission. This is a facially neutral and equitable policy, as students regardless of residency have an equal chance of acceptance into the school. Building in preferences into the current system, such as for students currently enrolled at underperforming schools, might be worth exploring.

b. Employment Opportunities

²¹ <http://rochesterschools.com/Webmaster/policy/BookJ/JECB.htm>.

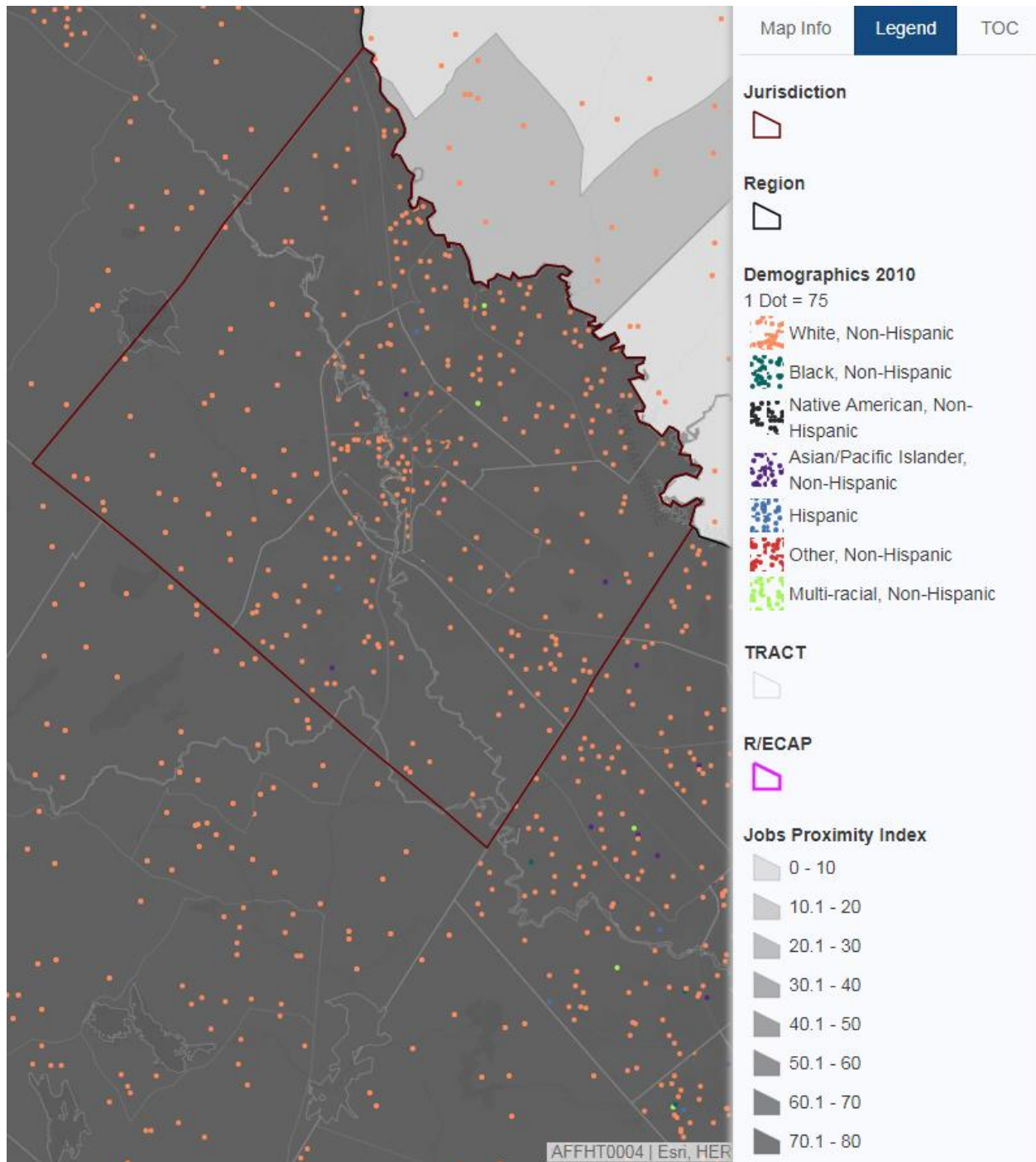
²² <http://rochesterschools.com/Webmaster/policy/BookJ/JECC.htm>.

²³ <http://rochesterschools.com/Webmaster/policy/BookJ/JECC-1.htm>.

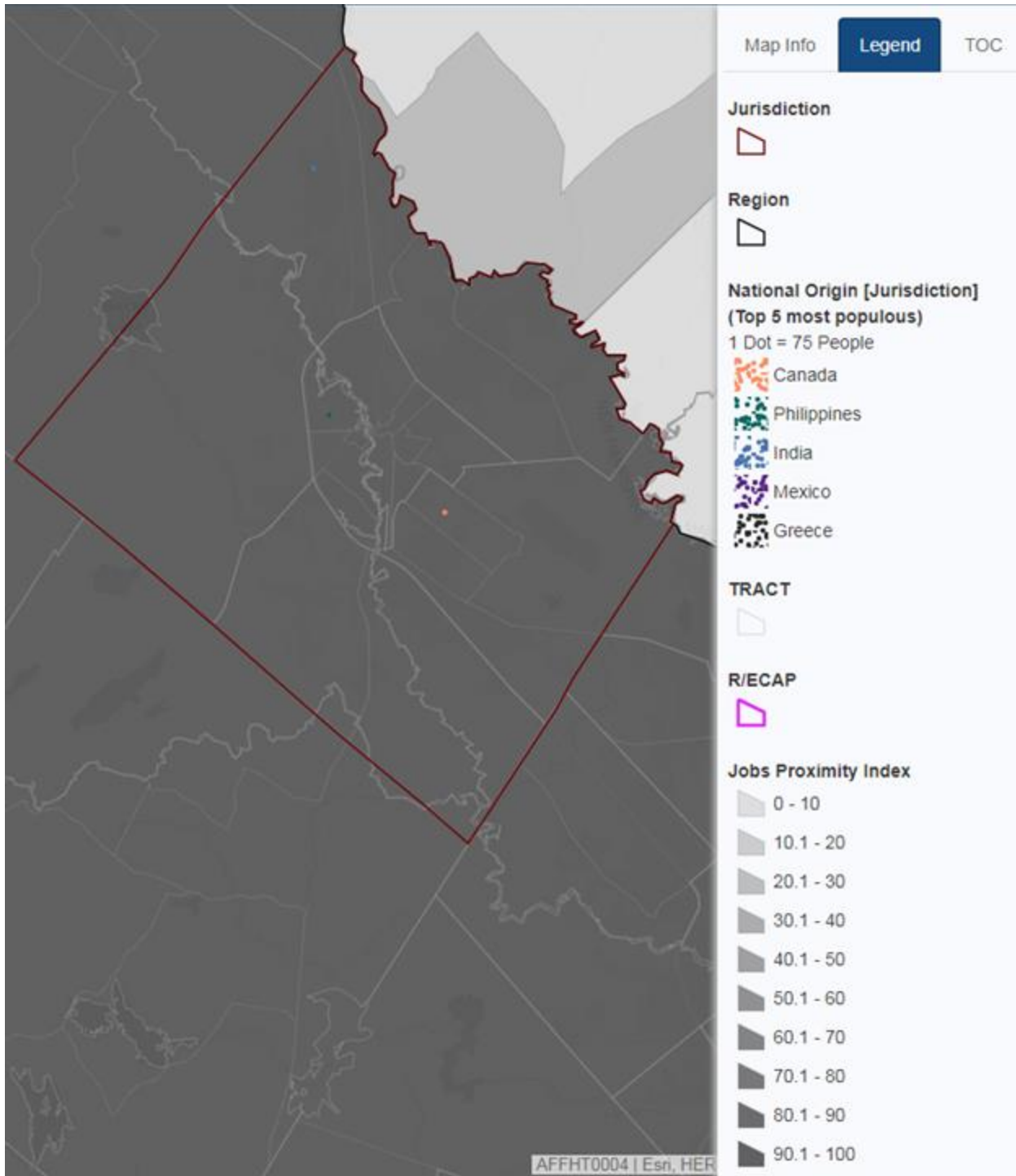
i. Describe any disparities in access to jobs and labor markets by protected class groups.

All areas of the City of Rochester, as well as Strafford County, have close proximity to jobs. American Community Survey data from 2012 to 2016 indicates that the vast majority of Rochester workers travel less than an hour to reach their place of employment (91.9%), and 54% of Rochester workers travel less than a half hour to reach their place of employment. The mean travel time to work according to this ACS data is 26.2 minutes.

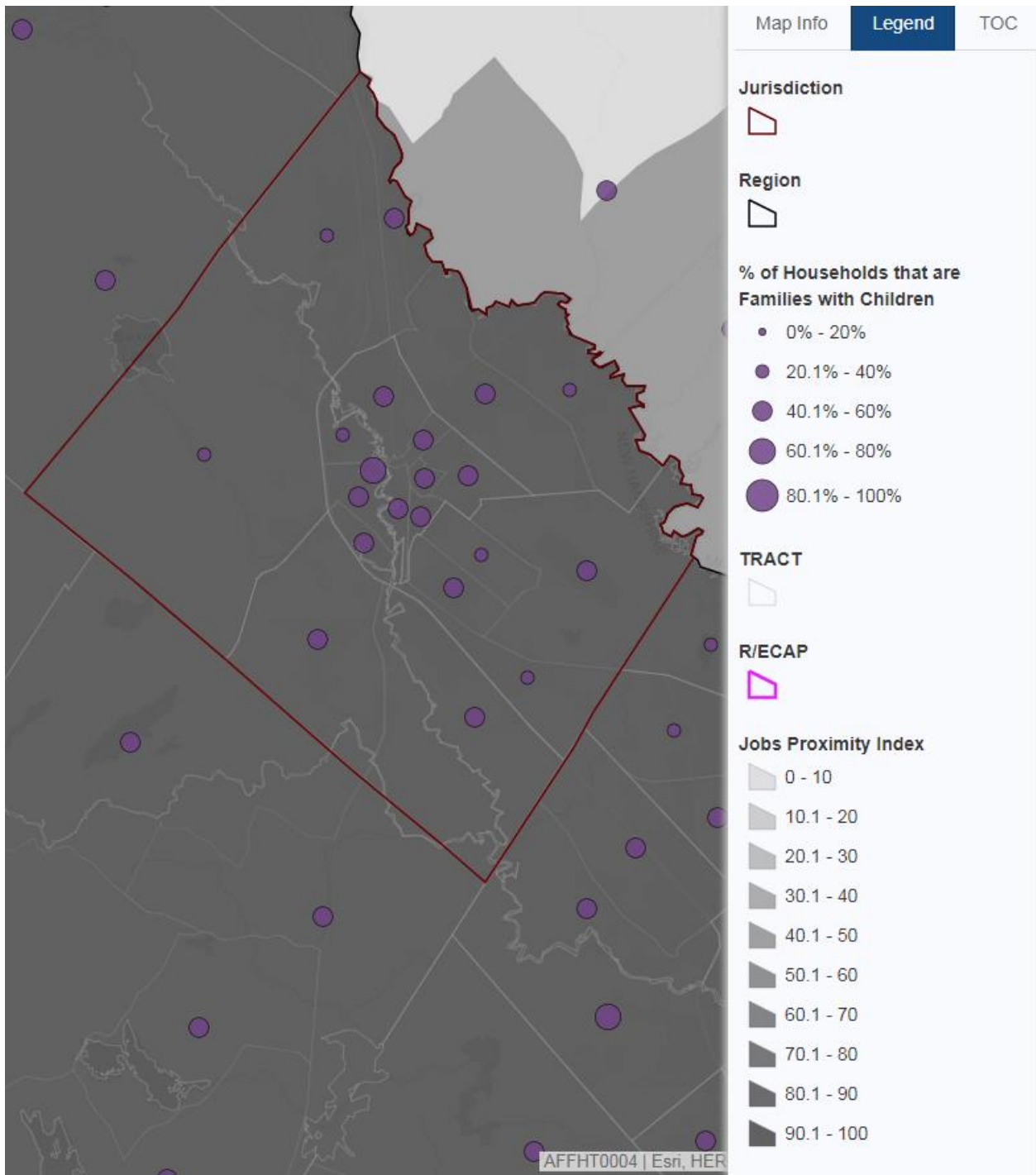
HUD data, obtained through the AFFH Tool, shows that job proximity is the same throughout all census tracts in the City of Rochester. Specific maps with race/ethnicity data, national origin data, and familial status are included below.



Job Proximity by Race/Ethnicity

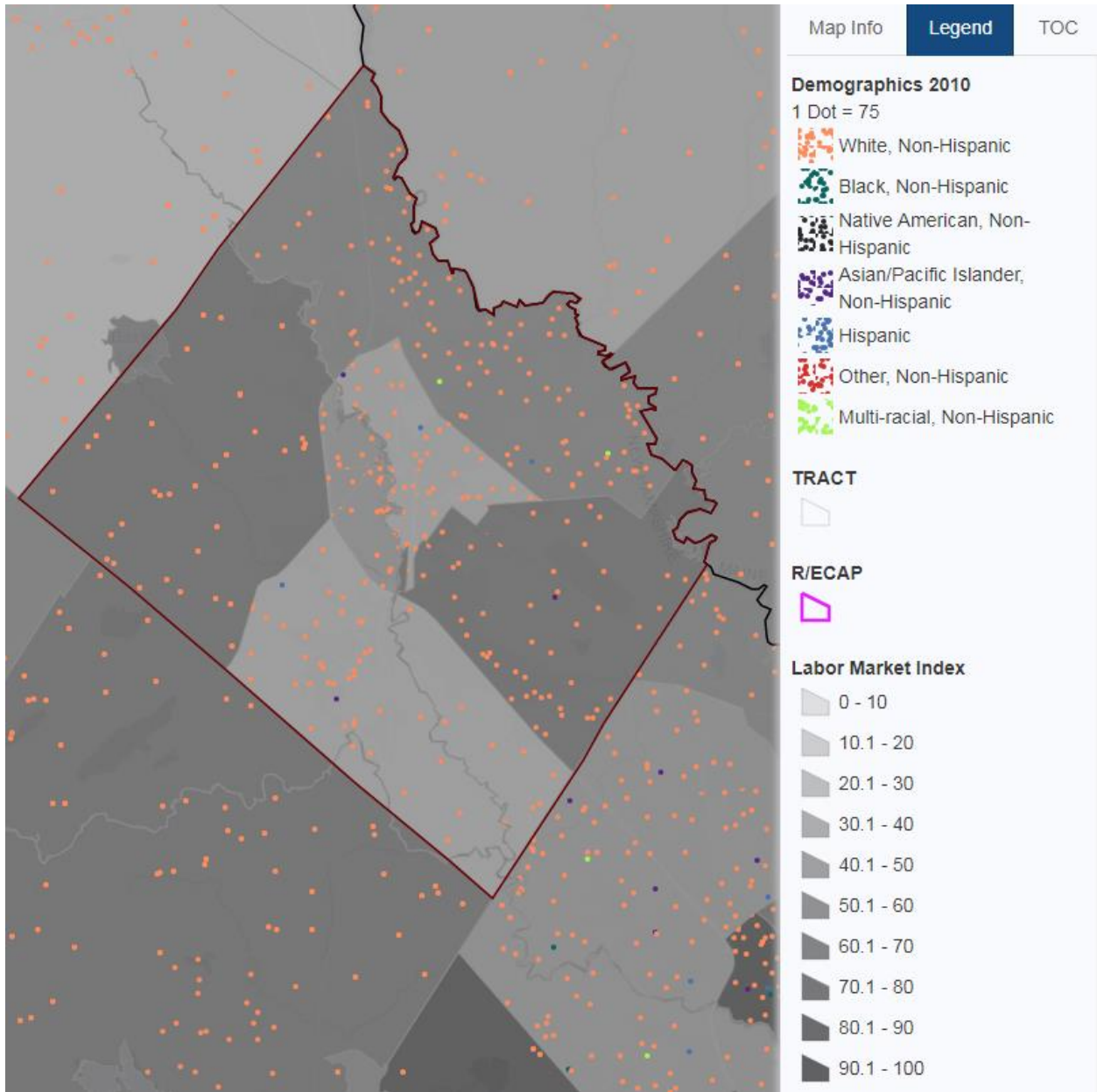


Job Proximity by National Origin

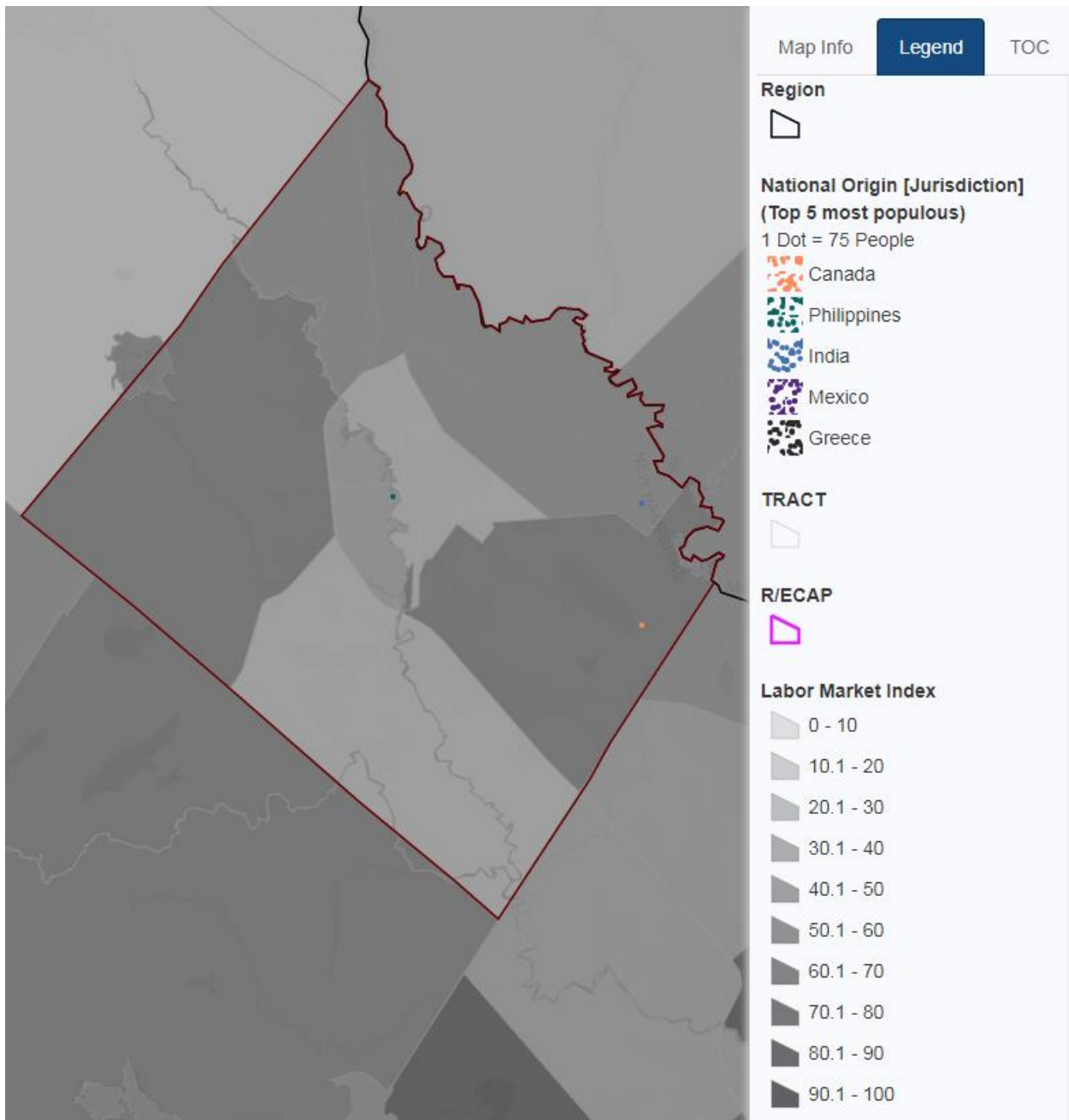


Job Proximity by Family Size

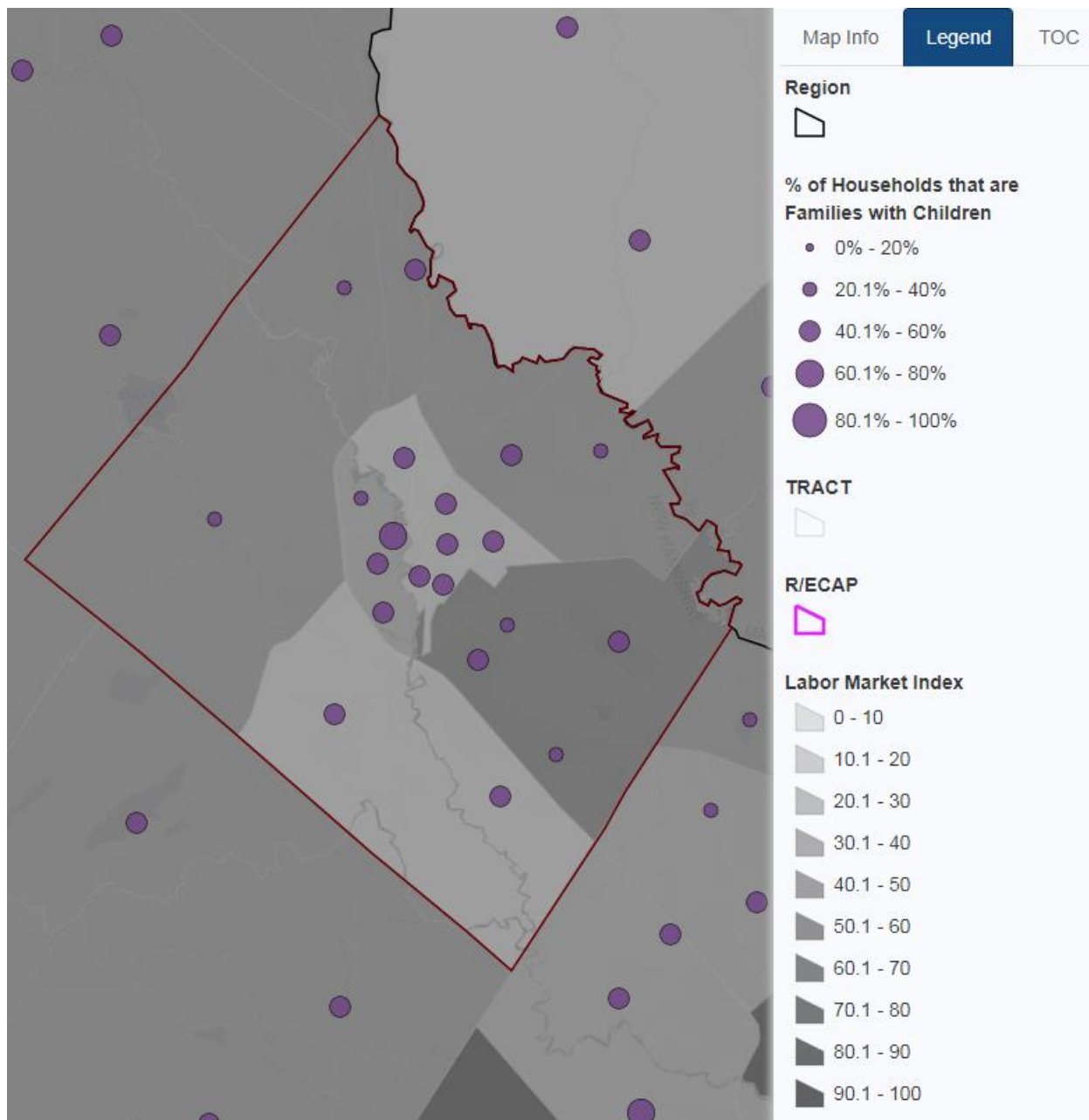
Labor market index data is not as homogenous. As seen on the maps below, created using the HUD AFFH Tool, darker areas indicate higher levels of labor engagement, while lighter areas indicate lower levels of labor engagement. No areas of the city are either at the highest or lowest levels, but there are disparities, with the central (downtown) and south-southeastern parts of the city showing lower levels than the northern, western, and eastern parts of the city. While residents seem relatively evenly spread between higher and lower census tracts based on race/ethnicity and national origin, there appears to be a concentration of families with children in the lower census tracts.



Labor Market Index by Race/Ethnicity



Labor Market Index by National Origin



Labor Market Index by Family Size

ii. How does a person's place of residence affect their ability to obtain a job?

A primary impact of residency for many residents is access to public transportation. American Community Survey data from 2012-2016 indicates that 3.7% of Rochester households do not have a personal vehicle and 18.1% of households have only one personal vehicle. The Cooperative Alliance for Seacoast Transportation (COAST) has four bus routes that run through the City of Rochester. These routes primarily pass through the main corridors of the city—NH Route 11, NH Route 125, and NH Route 108. Public input received at neighborhood ward meetings as well as at Rochester Housing Authority residents meetings has consistently expressed the need for more transportation services, especially services for elderly residents and residents with disabilities.

Fortunately, these bus routes run through the densely populated downtown region and provide access to a large number of residents. As discussed in previous sections, racial and ethnic minorities in the City of Rochester disproportionately rent rather than own their housing, and rental housing (especially affordable rental housing) in the City of Rochester disproportionately is located in the downtown and immediate vicinity of downtown. Families with children also disproportionately live in or near the downtown.

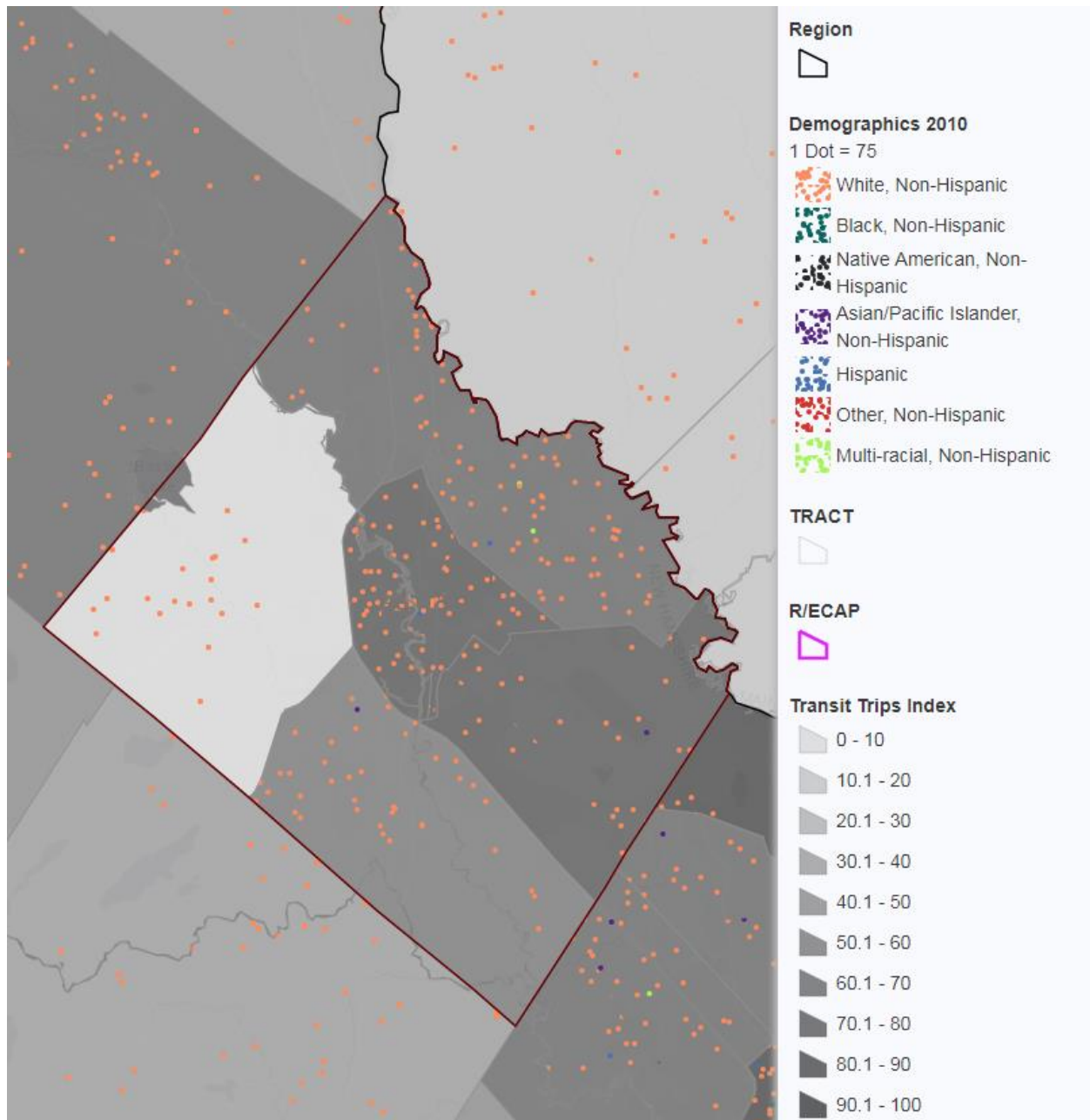
iii. Which racial/ethnic, national origin, or family status groups are least successful in accessing employment?

As seen on the maps in the previous subsection, darker areas indicate higher levels of labor engagement, while lighter areas indicate lower levels of labor engagement. No areas of the city are either at the highest or lowest levels, but there are disparities, with the central (downtown) and south-southeastern parts of the city showing lower levels than the northern, western, and eastern parts of the city. While residents seem relatively evenly spread between higher and lower census tracts based on race/ethnicity and national origin, there appears to be a concentration of families with children in the lower census tracts.

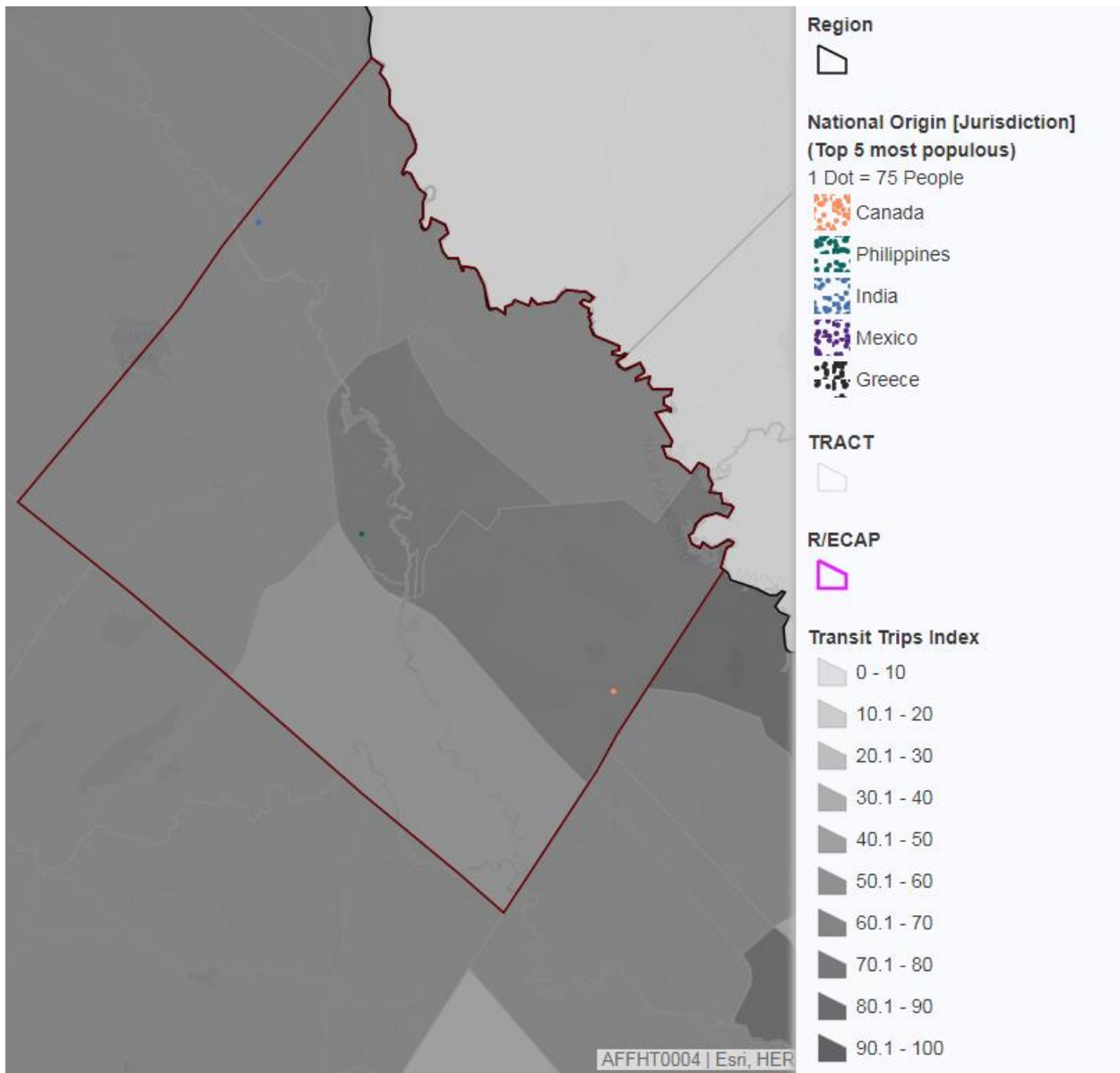
c. Transportation Opportunities

i. Describe any disparities in access to transportation based on place of residence, cost, or other transportation related factors.

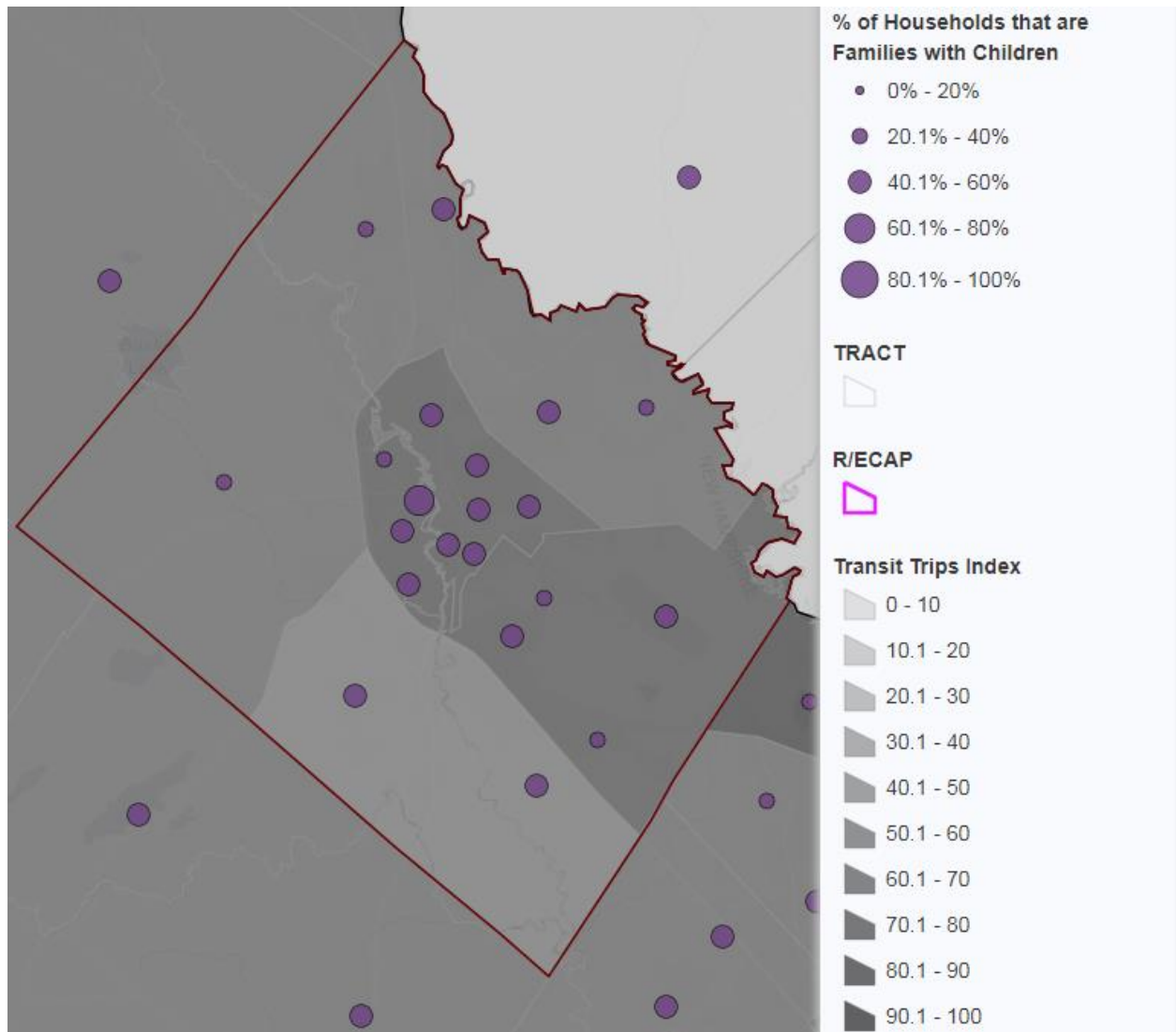
American Community Survey data from 2012-2016 indicates that 3.7% of Rochester households do not have a personal vehicle and 18.1% of households have only one personal vehicle. The Cooperative Alliance for Seacoast Transportation (COAST) has four bus routes that run through the City of Rochester. These routes primarily pass through the main corridors of the city—NH Route 11, NH Route 125, and NH Route 108. The University of New Hampshire (UNH) Wildcat Transit system also provides bus services regionally. In addition to COAST and UNH Wildcat, the Seacoast region has train transportation access with Amtrak stations in the City of Dover and the towns of Durham and Exeter. Charter bus services (to Boston and New York City) are available through C & J Bus Lines, which has bus stations located in the cities of Dover and Portsmouth.



Transit Trips and Race/Ethnicity



Transit Trips and National Origin

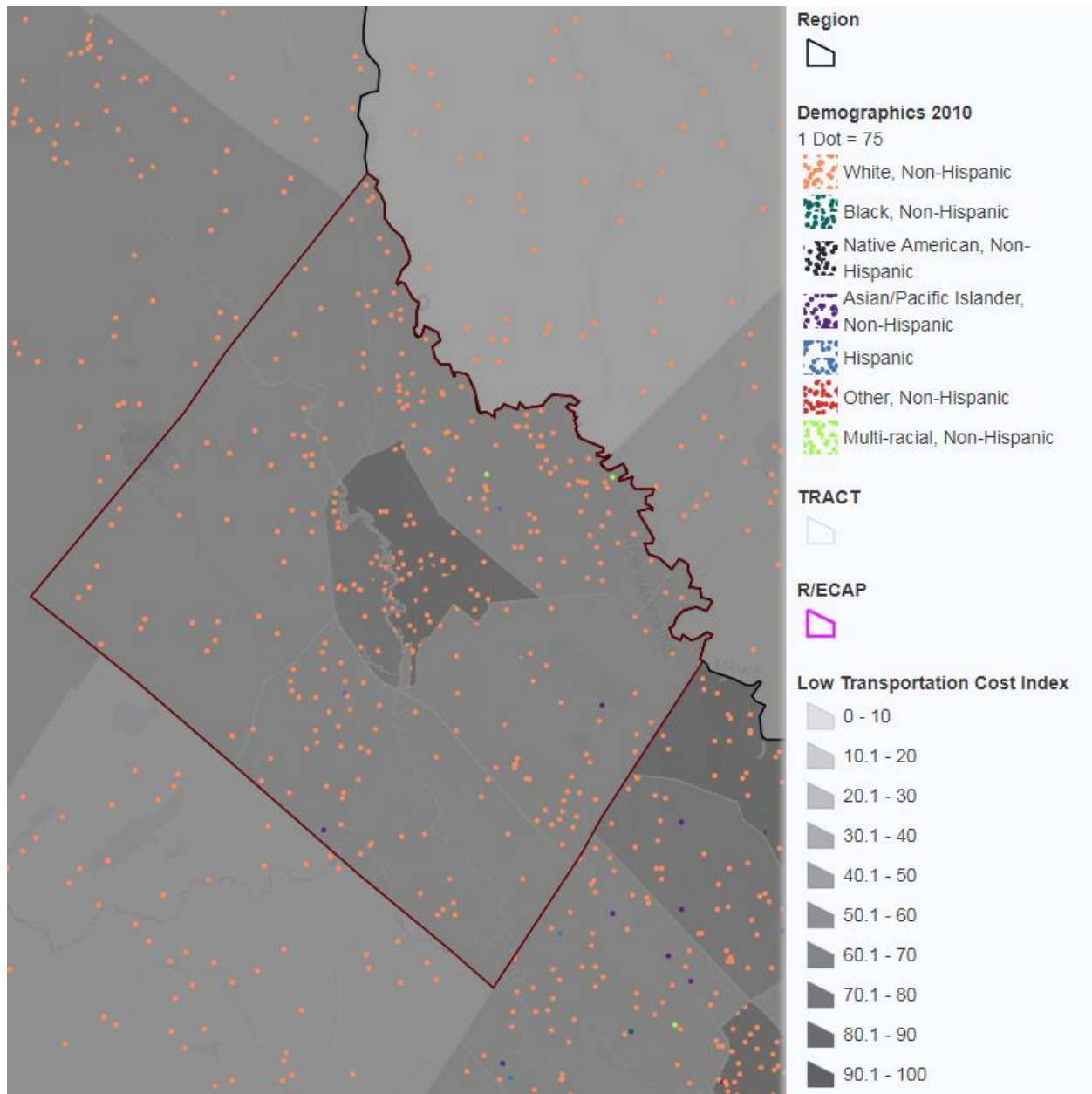


Transit Trips and Family Status

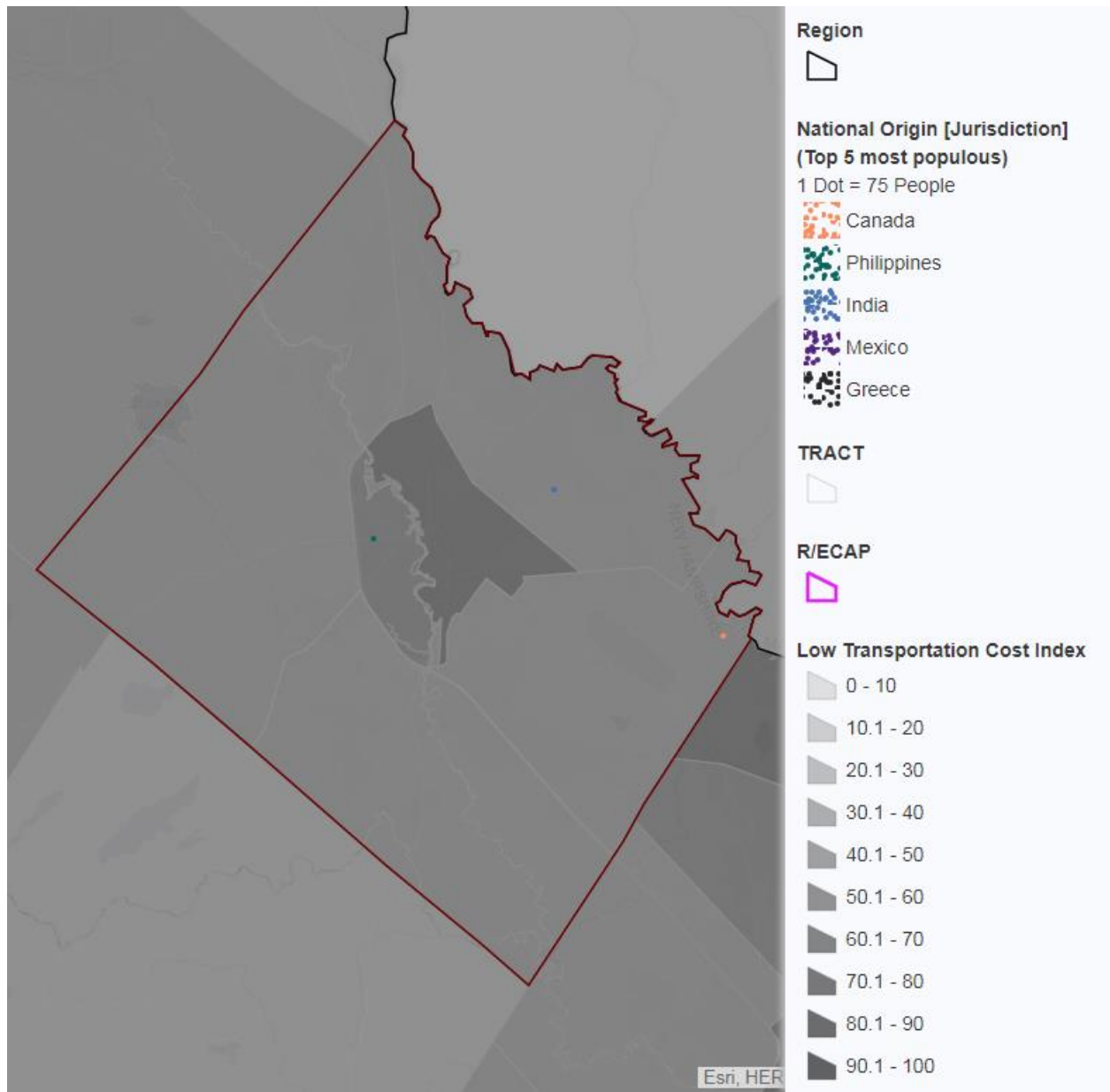
As seen on the maps above, created using HUD data and the HUD AFFH Tool, there are high levels of transit access citywide. The central area of the city and the eastern area have slightly higher levels, however, while the southeastern portion of the city has slightly lower levels. Racial and ethnic minorities, residents with foreign national origins, and families with children live largely in the areas of the city with higher levels of transit access.

- ii. *Which racial/ethnic, national origin or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and opportunities?*

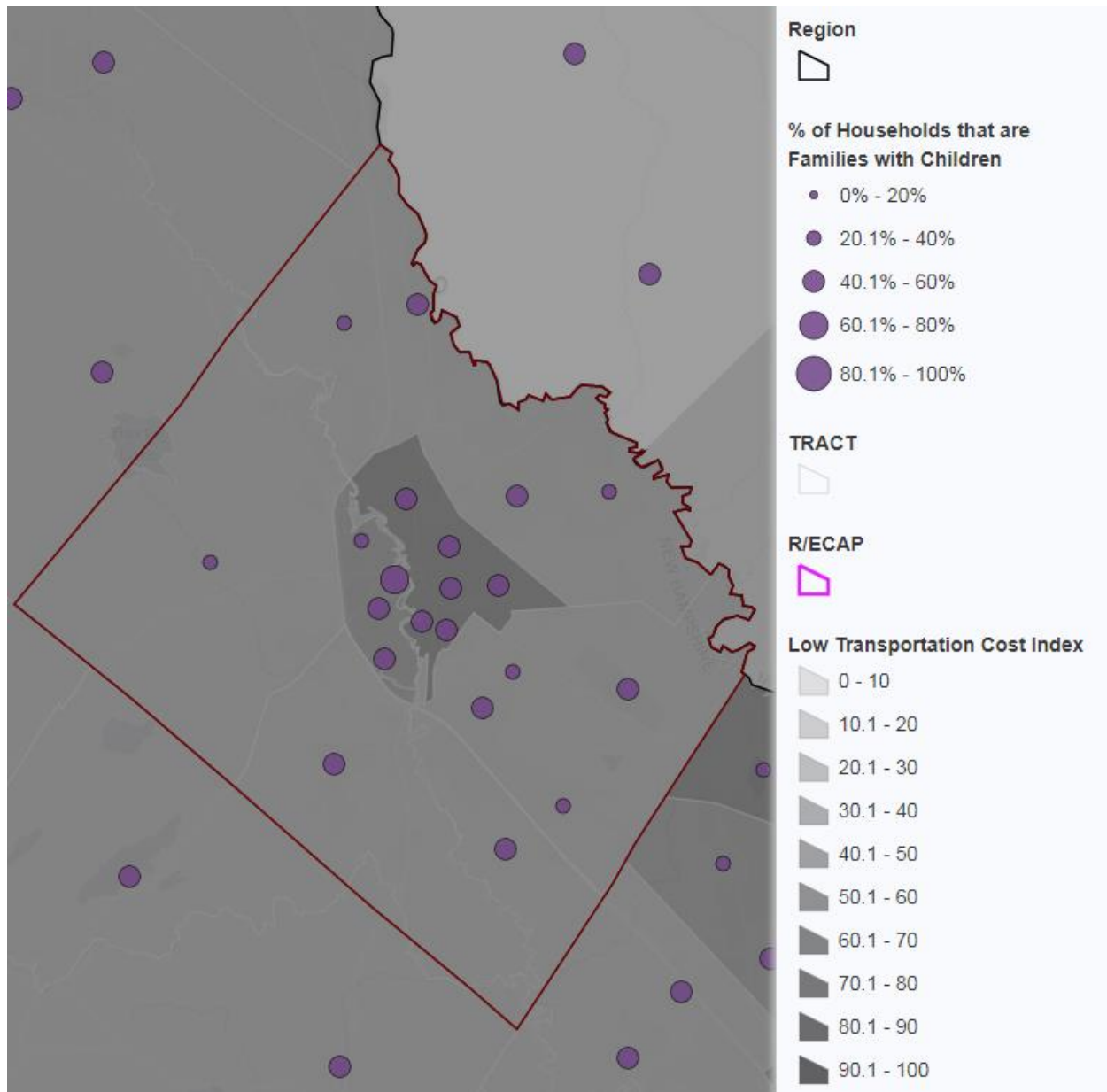
As seen on the maps in the previous subsection, created using HUD data and the HUD AFFH Tool, there are high levels of transit access citywide. Racial and ethnic minorities, residents with foreign national origins, and families with children live largely in the areas of the city with higher levels of transit access. However, public input received at neighborhood ward meetings as well as at Rochester Housing Authority residents meetings has consistently expressed the need for more public and private transportation services, especially services for elderly residents and residents with disabilities.



Low Transportation Cost and Race/Ethnicity



Low Transportation Cost and National Origin

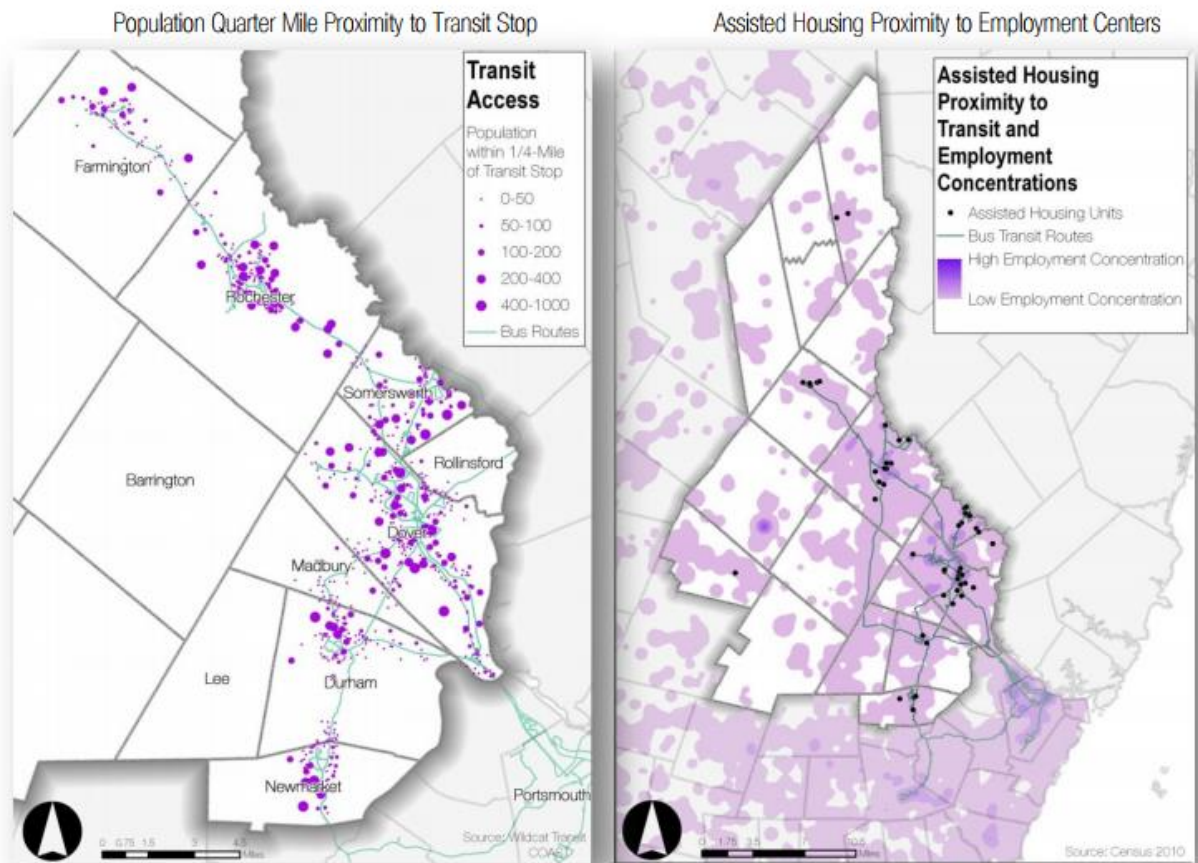


Low Transportation Cost and Family Status

On the transportation cost maps above, created using HUD data, higher transportation cost indices (the darker shading) represents lower cost of transportation in that neighborhood. The lowest transportation costs, therefore, exist in the central and more urban part of the city, which is also where bus routes are concentrated. The more rural outskirts of the city have slightly higher costs, but all areas of the city have relatively high transportation costs indices (in the 50-70% range). While most families with children live in the regions with lower transportation costs, Asian/Pacific Islander residents, Hispanic residents, and multiracial residents live disproportionately in the regions with somewhat higher transportation costs. Residents originating from Canada and India also live disproportionately in the regions with somewhat higher transportation costs.

- iii. *Describe how the jurisdiction's and region's policies, such as public transportation routes or transportation systems designed for use personal vehicles, affect the ability of protected class groups to access transportation.*

American Community Survey data from 2012-2016 indicates that 3.7% of Rochester households do not have a personal vehicle and 18.1% of households have only one personal vehicle. The alternative transportation access section of Strafford Regional Planning Commission's 2015 *Fair Housing and Equity Assessment* affirmed that access to opportunity, including employment opportunity, is dependent on access to transportation. Two GIS-based surveys conducted by the commission examined the relationship between population centers in Strafford County and transportation services, and these analyses (mapped below) found that transportation services are available within a quarter mile walking distance of the most densely populated regions of the county and large portions of the county's population.



Population Proximity to Bus Stops in Strafford County

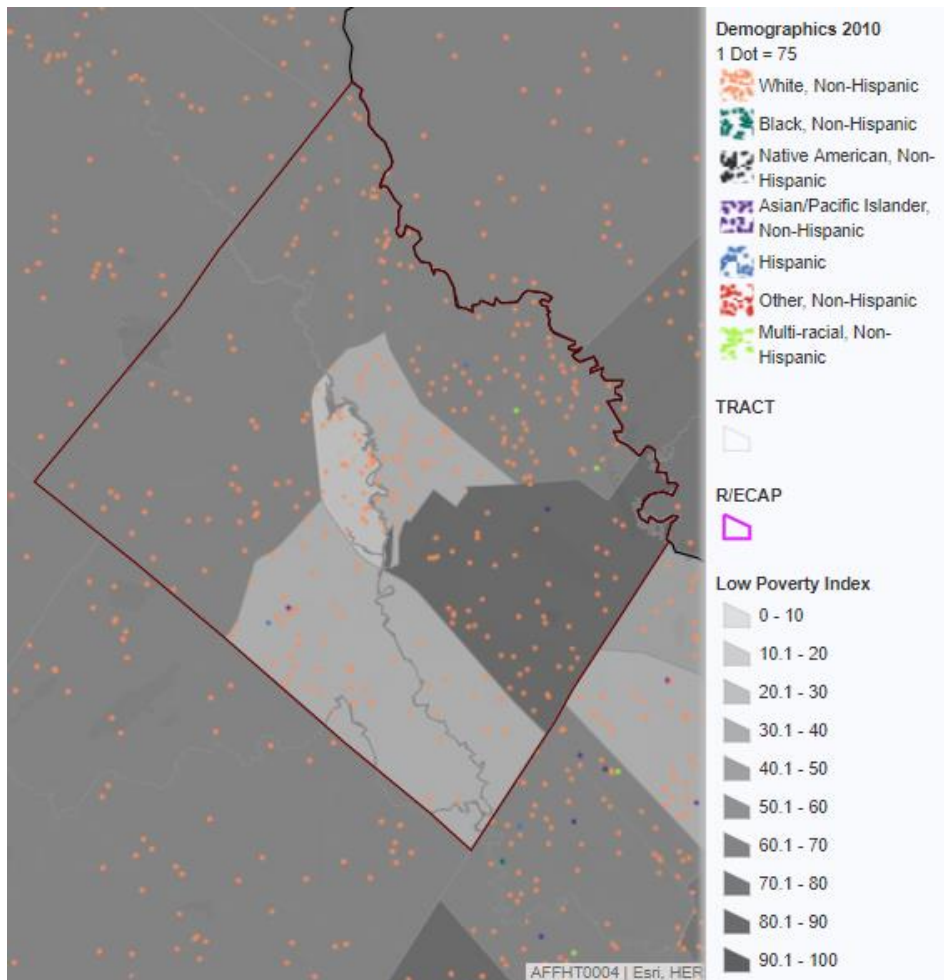
source: Strafford Regional Planning Commission, Fair Housing and Equity Assessment (January 2015)

d. Low Poverty Exposure Opportunities

- i. *Describe any disparities in exposure to poverty by protected class groups.*

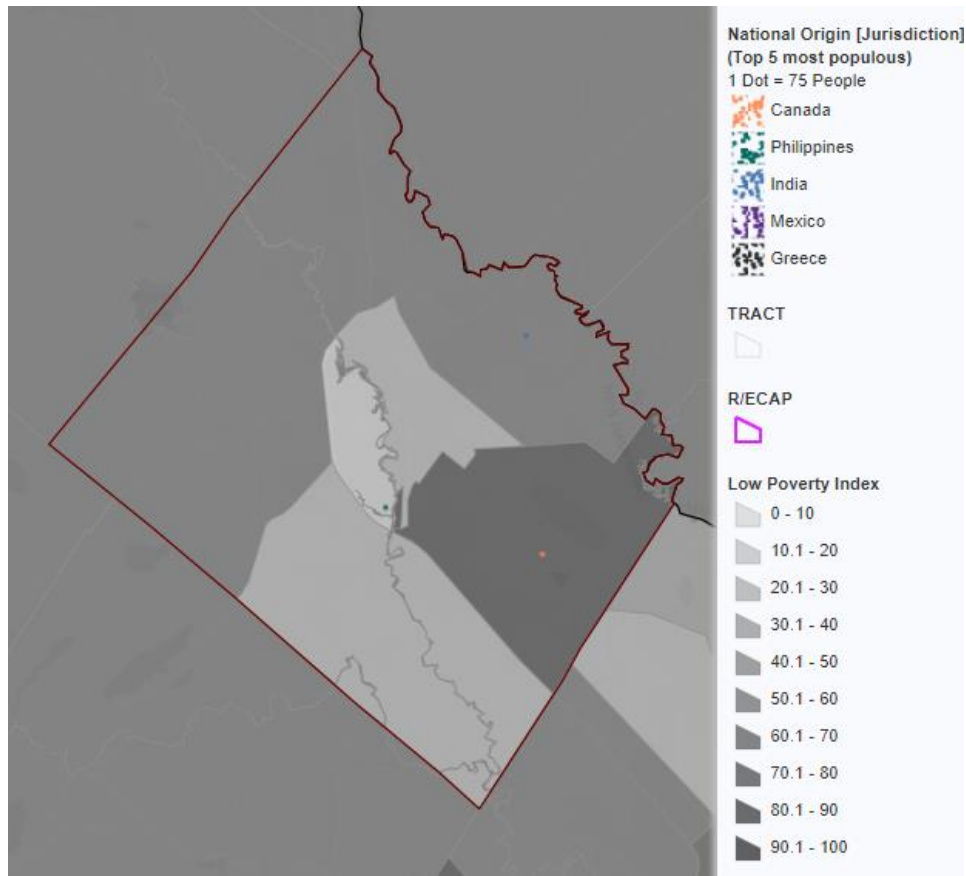
In the maps below, created using HUD data on depth and intensity of poverty by census tract, the values range from 0 to 100, and higher scores indicate less exposure to poverty in a neighborhood. The areas of highest poverty exposure are the more urban center of the city and the southeastern

region of the city, while the more rural eastern and western region of the city has the least poverty exposure. The northern region of the city, comprised of the former Village of East Rochester, has intermediate levels of poverty exposure.



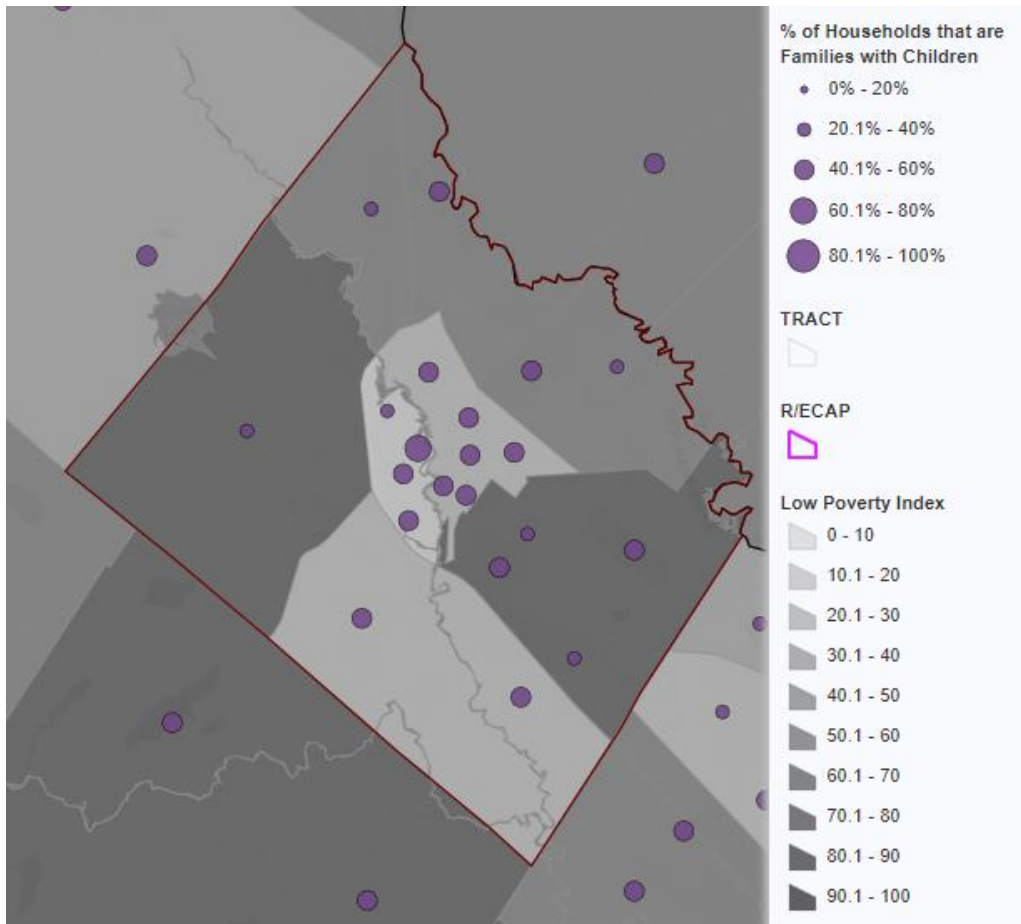
Poverty and Race/Ethnicity

As shown on the map above, created using the HUD AFFH Tool, Asian/Pacific Islander residents and Hispanic residents disproportionately live in the census tracts with intermediate and highest poverty exposure, while multiracial residents disproportionately live in intermediate poverty exposure census tracts.



Poverty and National Origin

As shown on the map above, created using the HUD AFFH Tool, residents with a national origin from India live disproportionately in census tracts with the highest poverty exposure, while residents with a national origin from Canada live disproportionately in census tracts with the lowest poverty exposure.



Poverty and Family Status

As shown on the map above, created using the HUD AFFH Tool, families with children largely live in the census tracts with the highest poverty exposure, although there are sizable populations of families with children in census tracts with intermediate and lowest poverty exposures.

ii. What role does a person’s place of residence play in their exposure to poverty?

The areas of highest poverty exposure are the more urban center of the city and the southeastern region of the city, while the more rural eastern and western region of the city has the least poverty exposure. The northern region of the city, comprised of the former Village of East Rochester, has intermediate levels of poverty exposure.

iii. Which racial/ethnic, national origin or family status groups are most affected by these poverty indicators?

Asian/Pacific Islander residents and Hispanic residents disproportionately live in the census tracts with intermediate and highest poverty exposure, while multiracial residents disproportionately live in intermediate poverty exposure census tracts. Residents with a national origin from India live disproportionately in census tracts with the highest poverty exposure, while residents with a national origin from Canada live disproportionately in census tracts with the lowest poverty exposure. Families with children largely live in the census tracts with the highest poverty exposure, although there are sizable populations of families with children in census tracts with intermediate and lowest poverty exposures.

- iv. Describe how the jurisdiction's and region's policies affect the ability of protected class groups to access low poverty areas.*

Data from the New Hampshire Housing Finance Authority, in its *Housing Market Update* report for September 2017 and November 2017, indicates statewide trends of rising home prices, low rental vacancy, low availability of homes for purchase, and increasing rents. The City of Rochester's Planning Department has reported that much of the new housing development in the last three years has been higher-end housing (\$300,000 and up). Regionally, there has been a trend of lower income residents being priced out of the southern part of the Seacoast New Hampshire region, then housing costs rising in the northern regions.

In addition, the City of Rochester's Planning Department have identified problems within the current zoning ordinance. Density allowances can prevent multifamily, affordable housing developments from being financially feasible for housing developers. Consultations with regional housing developers and affordable housing non-profit agencies statewide have also indicated a lack of affordable housing incentive programs within the State of New Hampshire, which has led to poverty concentrations in the downtown region, where the housing stock is older, dilapidated, and lower cost.

f. Patterns in Disparities in Access to Opportunity

- i. Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or familial status. Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.*

There is largely even distribution of race/ethnicity, national origin, and family status among the school proficiency levels, with the exception of Asian/Pacific Islander, Hispanic, and multiracial residents living disproportionately in lower proficiency census tracts. All areas of the City of Rochester, as well as Strafford County, have close proximity to jobs. Regarding labor engagement, the central downtown, south, and southeastern parts of the city show lower levels than the northern, western, and eastern parts of the city, with a concentration of families with children in the lower-engagement census tracts. Racial and ethnic minorities, residents with foreign national origins, and families with children live largely in the areas of the city with higher levels of transit access. Asian/Pacific Islander residents and Hispanic residents, residents with a national origin from India, and families with children all disproportionately live in the census tracts with intermediate and highest poverty exposure. Households with children live disproportionately in the downtown, which has census tracts that have relatively lower environmental health quality than the outskirt regions of the city.

2. Additional Information

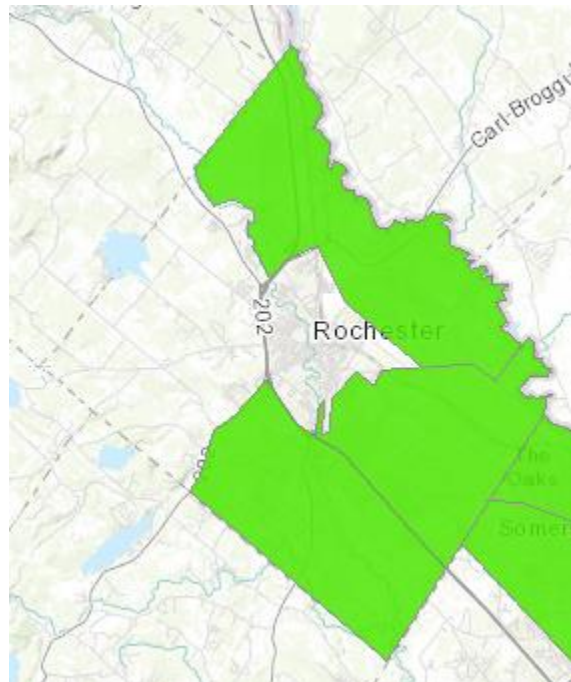
- a. Beyond the HUD-provided data, provide additional relevant information, if any, about disparities in access to opportunity in the jurisdiction and region affecting groups with other protected characteristics.*

In addition to HUD data, state lead poisoning data has led the New Hampshire Department of Health and Human Services to designate the City of Rochester as one of eight "high risk" communities for lead poisoning issues, mostly due to the age and conditions of the housing stock which is dominant in the downtown target area. This ranking is supported by a 2012 Health Needs Assessment from the regional

Wentworth-Douglass Hospital which includes “physical environment” as one of the top 15 health needs in the Seacoast area.

Data from Strafford Regional Planning Commission's 2015 fair housing assessment found that "Dover and Rochester, the [Strafford County] region's largest municipalities, are comparable in both geographic size and total population" but while Dover had a minority population of 9.44%, Rochester had a minority population of only 4.58%. The report suggests that data indicates "Dover is more affordable [than Rochester] to minority renters and owners." This is concerning as, generally, rents and home prices are lower in the City of Rochester than the City of Rochester.

Recent data from the U.S. Department of Agriculture's Food Access Research Atlas, displayed in the map below, show there are areas of low food access in the northern, eastern, and southern areas of the city. These are also areas of the city that have disproportionate concentrations of racial/ethnic minorities, such as Asian/Pacific Islander residents and Hispanic residents. However, not all of these regions are lower-income; the southern region of the city, for example, has a higher median income than the rest of the city.



Food Access Map of Rochester
(source: USDA Food Access Research Atlas)

- b. *The program participant may also describe other information relevant to its assessment of disparities in access to opportunity, including any activities aimed at improving access to opportunities for areas that may lack such access, or in promoting access to opportunity (e.g., proficient schools, employment opportunities, and transportation).*

The City of Rochester has made several efforts to improve access to opportunities for its residents. The Rochester Farmers Market was founded in 2016 with substantial assistance from the city's Office of Economic and Community Development. The city's Economic Development Specialist served on the steering committee for the market in its first two years, and the Community Development Coordinator helped the market draft several start-up grant applications. In addition to providing a central, easily-accessible downtown location to

purchase high-quality whole foods, the Rochester Farmers Market also has special programs that provide free or reduced-cost food to veterans and SNAP recipients.

The City of Rochester also provides rental assistance for low-income residents through Community Development Block Grant funding to several non-profit agencies specializing in this form of financial support. All of the recipients of rental assistance are low-income, and beginning in FY 2017-2018, some of the funding has been reserved specifically for residents with mental illnesses and/or developmental disabilities. The city's CDBG activities also disproportionately serve racial and ethnic minority residents; for example, as reported in the FY 2016-2017 Consolidated Annual Performance Evaluation Report to HUD, 14% of residents with CDBG funds were racial or ethnic minorities, compared to 4.6% of the overall population of the city.

The City of Rochester has also partnered with New Hampshire Housing Legal Assistance's Housing Justice Project to provide landlord education outreach services to Rochester landlords, especially landlords renting to low to moderate income tenants. The city most recently provided CDBG funding for this sort of outreach in FY 2015-2016, and the outreach was specifically targeted at educating landlords and other housing providers on the rights of tenants with disabilities (both physical and mental).

The City of Rochester has also partnered with the Cooperative Alliance for Seacoast Transportation (COAST), the major public transportation provider for the region, on a number of initiatives aimed at increasing and improving transportation options for elderly residents, residents with disabilities, and lower-income residents. These efforts have included a Tri-City Volunteer Drivers Program (serving the neighboring cities of Rochester, Dover, and Somersworth) and a presentation on free and reduced cost transportation options presented by the COAST Community Transportation Manager to Rochester Housing Authority residents.

3. Contributing Factors of Disparities in Access to Opportunity

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity.

- Access to financial services

Home Mortgage Disclosure Act (HMDA) data for 2016 for all City of Rochester census tracts, provided by the Consumer Financial Protection Bureau, showed 649 individual loan denial records for primary applicants. Of these 649 records, there was one record from an American Indian/Alaska Native resident, nine records from Asian residents, one record from a Black or African-American/Hispanic resident, two records from Black or African-American residents, ten records from Hispanic or Latino residents, and 43 records in which the applicant did not provide race or ethnicity identification. The remaining 578 records were of white non-Hispanic residents.

A search of this same record set for co-applicant race and ethnicity data showed nine Asian residents, one Black or African-American/Hispanic resident, three Black or African American residents, two Native Hawaiian or Other Pacific Islander residents, 31 records in which the co-applicant did not provide race or ethnicity identification, and 321 records for

which there was not a co-applicant. The remaining 282 records were of white non-Hispanic residents.

No reason for the loan denial was provided for any of the records.

For primary applicants, if one excludes the records where an applicant did not provide race or ethnicity identification, 96.2% of the denied loan applicants were white non-Hispanic residents. For co-applicants, if one excludes the records where an applicant did not provide race or ethnicity identification or where there was not a co-applicant, 94.9% of the denied loan co-applicants were white non-Hispanic residents. According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, the City of Rochester is 94.3% white (28,080 residents), so these loan denial rates seem to indicate that there is not discriminatory lending occurring, as the percentage of non-white residents who have received denials is roughly the same as the overall percentage of non-white residents within the city.

In addition, there is national-level data available on disparities in access to financial services. A 2012 report from the National Fair Housing Alliance, “Discriminatory Effects of Credit Scoring on Communities of Color,” found that “current credit scoring systems have a disparate impact on people and communities of color” and that “many credit scoring mechanisms include factors that do not just assess the risk characteristics of the borrower ... [but] also reflect the riskiness of the environment in which a consumer is utilizing credit as well as the riskiness of the types of product a consumer uses.”²⁴ The report also states that “[c]redit and other scoring mechanisms are being used by employers to evaluate job applicants, insurers to determine auto, life and homeowners insurance, and landlords to screen tenants,” which expands the disparities faced by communities of color in access to financial services.

A 2018 report from the Brookings Institution, “Supporting Mortgage Lending in Rural Communities,” found that “[t]he GSEs [Government Sponsored Enterprises] and Ginnie Mae continue to provide critical mortgage capital to low- and moderate-income borrowers, and borrowers of color” and that “FHA [Federal Housing Administration] continues to play an outsized role among borrowers of color in rural areas.”²⁵ This data is especially useful as New Hampshire is a predominately rural state.

- The availability, type, frequency, and reliability of public transportation

American Community Survey data from 2012-2016 indicates that 3.7% of Rochester households do not have a personal vehicle and 18.1% of households have only one personal vehicle. The Cooperative Alliance for Seacoast Transportation (COAST) has four bus routes that run through the City of Rochester. These routes primarily pass through the main corridors of the city—NH Route 11, NH Route 125, and NH Route 108. Public input received at neighborhood ward meetings as well as at Rochester Housing Authority

²⁴ Rice L, Swesnik D, “Discriminatory Effects of Credit Scoring on Communities of Color,” National Fair Housing Alliance. June 2012. <<http://nationalfairhousing.org/wp-content/uploads/2017/04/NFHA-credit-scoring-paper-for-Suffolk-NCLC-symposium-submitted-to-Suffolk-Law.pdf>>.

²⁵ Calhoun M, Feltner T, Smith P, “Supporting Mortgage Lending in Rural Communities,” The Brookings Institution. January 2018. <https://www.brookings.edu/wp-content/uploads/2018/01/es_2018_01_10_rural_housing_report.pdf>.

residents meetings has consistently expressed the need for more transportation services, especially services for elderly residents and residents with disabilities.

The University of New Hampshire (UNH) Wildcat Transit system also provides bus services regionally. In addition to COAST and UNH Wildcat, the Seacoast region has train transportation access with Amtrak stations in the City of Dover and the towns of Durham and Exeter. Charter bus services (to Boston and New York City) are available through C & J Bus Lines, which has bus stations located in the cities of Dover and Portsmouth.

HUD data, obtained and analyzed using the HUD AFFH Tool, indicates that there are high levels of transit access citywide. The central area of the city and the eastern area have slightly higher levels, however, while the southeastern portion of the city has slightly lower levels. Racial and ethnic minorities, residents with foreign national origins, and families with children live largely in the areas of the city with higher levels of transit access. There is not a negative disparity in opportunity to access public transportation for residents in protected classes.

- Lack of private investments in specific neighborhoods

Public input received at neighborhood ward meetings as well as consultations with non-profit agencies and local business organizations have indicated that there is a lack of private investment in the downtown Ward 4 residential neighborhood (Block Group 2, Census Tract 844) known as Frenchtown. Frenchtown is bordered by River Street, Gagne Street, Washington Street, and North Main Street.

This neighborhood is low-income with significant crime rates and drug activity rates. Much of the residential housing is owned by out of state property owners who do not maintain their properties in good condition. These factors deter potential developers from purchasing properties in this neighborhood or otherwise investing in the neighborhood.

- Lack of public investments in specific neighborhoods, including services or amenities

Most of the City of Rochester's investments, especially its CDBG investments, have been targeted to low-income downtown census tracts, as these areas of the city have the highest populations and greatest needs. Higher-income census tracts on the outer edges of the city have received less funding, and consultation with the Strafford Regional Planning Commission indicates that the East Rochester area of the city lacks a grocery store. In addition to CDBG funding, the low-income Frenchtown neighborhood, located in the downtown region, received substantial financial support during the city's 2009 Neighborhood Stabilization Program that renovated five dilapidated residential properties in the neighborhood.

The City of Rochester also has six state-designated Economic Revitalization Zones (ERZ) within the city, zones with "[v]acant land or structures previously used for industrial, commercial, or retail purposes but currently not so used due to demolition, age, obsolescence, deterioration, brownfields, relocation of the former occupant's operations, or cessation of operation resulting from unfavorable economic conditions either generally or in a specific economic sector."²⁶ The six ERZ areas are geographically distributed throughout the city and include the downtown, the former village of Gonic (southern

²⁶ NH RSA 162-N. <<http://www.gencourt.state.nh.us/rsa/html/xii/162-n/162-n-mrg.htm>>.

Rochester), and the former village of East Rochester (north-northeastern Rochester). There is not a lack of public investment in any specific neighborhoods of the city.

- Lack of regional cooperation

The City of Rochester's Community Development Division has worked to enhance coordination between the Rochester Housing Authority, non-profit organizations providing housing and related services, community development staff in the neighboring cities of Dover and Portsmouth, and relevant Rochester departments such as the Welfare Office and Planning Department. The City of Rochester's Community Development Coordinator also engages in significant outreach and involvement in relevant community organizations, such as serving on the Greater Seacoast Coalition on Homelessness steering committee, serving on the board of directors of the Cooperative Alliance for Seacoast Transportation (COAST), and active involvement with the Balance of State Continuum of Care. This has included attending an informational session in November 2017 on the Balance of State Continuum of Care's implementation of statewide coordinated entry for homeless services. There is not a lack of regional cooperation and, in fact, regional cooperation has been steadily increasing in recent years.

- Land use and zoning laws

In April of 2014, the City of Rochester updated the Chapter 42 of City of Rochester General Ordinances, which took ten years to complete. The Downtown Commercial District Zone has an average parcel size of 17,675 square feet, which would only allow for three dwelling units per parcel without seeking a variance from the Zoning Board of Adjustment under the 2014 ordinance. In early 2018, the ordinance was revised to lower the density limits to 500 sq. ft. per dwelling unit to allow for increased density within this zone, as the previous density regulations proved off-putting for developers who otherwise would be interested in investing in the downtown mixed-use buildings. Later in 2018, the Rochester Planning Department worked with the Community Development Division and the consultants at BendonAdams to perform a more in-depth analysis of downtown density and draft recommendations to further improve property owners' ability to develop downtown housing. A revised version of these recommendations was adopted by City Council in 2019.

These factors have led to disparate access to opportunity for lower-income residents, residents who rent (versus own) their housing, racial and ethnic minorities, and families with children, all of whom disproportionately live in the downtown region.

- Lending discrimination

According to Home Mortgage Disclosure Act (HMDA) data for 2016, for primary Rochester applicants, if one excludes the records where an applicant did not provide race or ethnicity identification, 96.2% of the denied loan applicants were white non-Hispanic residents. For co-applicants, if one excludes the records where an applicant did not provide race or ethnicity identification or where there was not a co-applicant, 94.9% of the denied loan co-applicants were white non-Hispanic residents. According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, the City of Rochester is 94.3% white (28,080 residents), so these loan denial rates seem to indicate that there is not discriminatory lending occurring, as the percentage of non-white residents who have received denials is roughly the same as the overall percentage of non-white residents within the city.

- Location of employers

All areas of the City of Rochester, as well as Stafford County, have close proximity to jobs. American Community Survey data from 2012 to 2016 indicates that the vast majority of Rochester workers travel less than an hour to reach their place of employment (91.9%), and 54% of Rochester workers travel less than a half hour to reach their place of employment. The mean travel time to work according to this ACS data is 26.2 minutes. HUD data, obtained through the AFFH Tool, shows that job proximity is the same throughout all census tracts in the City of Rochester. There is not a disparity in access to opportunity as related to location of employers.

- Location of environmental health hazards

There are concentrations of Asian/Pacific Islander residents, Hispanic residents, and multiracial residents in census tracts identified by HUD as having higher environmental quality. There are concentrations of residents with a national origin of India in the northern part of the city and residents with a national origin of Canada in the eastern part of the city. All of these census tracts include the more rural southern and northern regions of the city.

However, the majority of households with children live in the more urban center of the city, which contains the census tracts that have relatively lower environmental health quality than the outskirt regions of the city. The disparity in health quality between these regions is fairly small, with all regions of the city ranking in between 30 and 60 on the 100 point scale of environmental health quality. Factors influencing this disparity likely include (1) the presence of more potential pollutants in this more urbanized area, including higher numbers of gas stations, auto repair shops, drycleaners, and other such businesses than in the more rural regions of the city and (2) the presence of lower quality low-income housing, which may contain code violations and health hazards such as lead paint.

- Location of proficient schools and school assignment policies

Racial and ethnic minorities in the City of Rochester disproportionately rent rather than own their housing, and rental housing (especially affordable rental housing) in the City of Rochester disproportionately is located in the downtown and immediate vicinity of downtown. Schools in the downtown are William Allen School, Chamberlain Street School, School Street School, and Maple Street Magnet School. Maple Street Magnet School enrollment is via application rather than residency; therefore, Maple Street Magnet School students live throughout the city.

National origin data and maps from HUD indicate a measurable population of residents originally from Canada in the east-central part of the city and from India in the north-central part of the city. Schools in the east-central part of the city are Chamberlain Street School and McClelland School. Schools in the north-central part of the city include East Rochester School and Nancy Loud School. Overall, there is equitable access to schools of similar proficiency, with the main exception being students enrolled at School Street School. The availability of the high-proficiency Maple Street Magnet School to students throughout the city somewhat offsets this.

The Rochester School Department policies related to enrollment include Admission of Nonresident Students (JECB),²⁷ Assignment of Students to Schools (JECC),²⁸ and Assignment of Students to Magnet Schools (JECC-1).²⁹ The Admission of Nonresident Students policy states, in part, that:

the Superintendent or designee will review the applications and determine eligibility for admission to Spaulding High School based on a variety of factors, including ... [l]ikelihood of success ... In applying these selection criteria, the Rochester School District will not discriminate on the basis of any protected classification as identified in Policy AC (Nondiscrimination) or any classification protected by state or federal law.

The Assignment of Students to Schools policy states that “[s]tudents shall be assigned to schools based upon their home address” with assignment zones “reviewed by the administration on an annual basis, and updated on the district’s website.” There are a few exceptions to the policy, including special needs of specifically classified students and class size limits. The Assignment of Students to Magnet Schools policy states, in part, that “requests for available slots will be accepted from February 1st” and if there are more requests for admission than slots available, “a lottery will be used for any open slots and a waiting list established.” Students with an older sibling already enrolled at Maple Street Magnet School do not have to participate in the lottery to also gain admission.

These are facially neutral and equitable policies, but due to geographic concentrations of certain racial and ethnic groups, groups of certain national origins, and families with children, these policies can potentially lead to inequitable results in school placements.

- Location and type of affordable housing

Non-public affordable housing is mainly comprised of duplex and multi-unit buildings built over fifty years ago, concentrated in the downtown area, with some other multi-unit apartment complexes located more toward the outskirts of the city. Public housing is spread throughout the City of Rochester, including near the downtown, in the former East Rochester village, and the former Gonic village. Available public housing ranges from small four-unit buildings at Wellsweep Acres to the large 72-unit building of Wyandotte Falls. Many of the units are intended for elderly residents and/or residents with disabilities, while the 60-unit Cold Spring Manor is available for families.

For the downtown region, much of the residential housing is owned by out of state property owners who do not maintain their properties in good condition. In addition, current density allowances in the downtown are considered far too low by many housing developers to make it profitable to purchase and develop multi-family buildings with affordable rents. As racial and ethnic minority households disproportionately rent rather than own their housing, and families with children live disproportionately in the downtown region, these factors potentially impact racial and ethnic minorities and families with children more than racial and ethnic majorities and households without children.

- Occupancy codes and restrictions

²⁷ <http://rochesterschools.com/Webmaster/policy/BookJ/JECB.htm>.

²⁸ <http://rochesterschools.com/Webmaster/policy/BookJ/JECC.htm>.

²⁹ <http://rochesterschools.com/Webmaster/policy/BookJ/JECC-1.htm>.

The Community Development Coordinator consulted with the City of Rochester's Office of Economic Development. This consultation indicated that the City's current fire safety codes have impacted the development of multi-family housing units. Such multi-family units are required to have sprinkler systems, as opposed to fire alarms, and building developers and property owners often find this cost-prohibitive. Given that this impacts multi-family housing but not single-family housing, these fire safety codes disproportionately impact the City of Rochester's affordable housing. Also, as racial and ethnic minority households disproportionately rent rather than own their housing, these factors potentially impact racial and ethnic minorities and families with children more than racial and ethnic majorities and households without children.

- Private discrimination

Anecdotal reports from several public service agencies that serve low-income residents suggest that family size has been a basis of discrimination within the City of Rochester, with larger families with children being turned away from rental housing by landlords. Consultation with the City of Manchester-based Organization for Refugee and Immigrant Success indicates that family size discrimination may disproportionately impact refugees and immigrants. Such discrimination may be underreported.

Data from the New Hampshire Legal Assistance Housing Justice Project (<http://www.nhla.org/content/housing-16>), as well as the New Hampshire Commission on Human Rights (<https://www.nh.gov/hrc/>), indicate that disability is by far the protected category with the most reports of discrimination within the City of Rochester. Consultation with the Housing Justice Project has indicated that many of the disability-based discrimination cases statewide are regarding individuals with mental disabilities, and this is likely true for the Rochester-specific data also.

Consultations with city departments, including the Welfare Office, Department of Building, Zoning, and Licensing Services, and Planning Department, have not indicated any city policies that may be influencing private discrimination. However, other consultations, such as with New Hampshire Legal Assistance, have indicated that city support for landlord education and outreach on non-discrimination laws and obligations would be helpful.

iv. Disproportionate Housing Needs

1. Analysis

- Which groups (by race/ethnicity and family status) experience higher rates of housing cost burden, overcrowding, or substandard housing when compared to other groups? Which groups also experience higher rates of severe housing burdens when compared to other groups?*

Housing cost burdens above 30% of household income are a problem for all City residents, with a City-wide percentage of 38% facing this problem. (See Table 21 below, which uses 2007-2011 federal CHAS data.) The percentage of white residents with a housing cost burden above 30% of the household income is only slightly above this at 38.2%. Certain racial and ethnic minorities have far greater percentages, however, primarily Asian and American Indian residents. The computed rate for Hispanic residents (17.4%) excludes a large percentage of "no/negative income" residents and seems contradicted by other reports of a high poverty rate of 21% among Hispanic residents. It seems likely that Hispanic residents, as a category, also have a disproportionately high housing cost burden.

It is notable that, according to the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data, the severe housing problems disproportionately affecting racial and ethnic minorities in the City of Rochester appear to be less than non-severe housing problems. The main exception seems to be for Hispanic residents who are at or under 30% of the area median income, as seen in the table below.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,125	475	85
White	1,020	450	85
Black / African American	4	0	0
Asian	0	0	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	55	0	0

Data 2007-2011 CHAS

Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

b. Which areas in the jurisdiction and region experience the greatest housing burdens? Which of these areas align with segregated areas, integrated areas, or R/ECAPs and what are the predominant race/ethnicity or national origin groups in such areas?

Housing cost burdens above 30% of household income are a problem for all City residents, with a City-wide percentage of 38% facing this problem. The percentage of white residents with a housing cost burden above 30% of the household income is only slightly above this at 38.2%. Certain racial and ethnic minorities have far greater percentages, however, primarily Asian and American Indian residents. The computed rate for Hispanic residents (17.4%) excludes a large percentage of “no/negative income” residents and seems contradicted by other reports of a high poverty rate of 21% among Hispanic residents. It seems likely that Hispanic residents, as a category, also have a disproportionately high housing cost burden.

It is notable that, according to the 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data, the severe housing problems disproportionately affecting racial and ethnic minorities in the City of Rochester appear to be less than non-severe housing problems. The main exception seems to be for Hispanic residents who are at or under 30% of the area median income.

According to data compiled by the Strafford Regional Planning Commission in its *Fair Housing and Equity Assessment* report, there is a slight concentration of racial and ethnic minorities who rent in the center of the City (Wards 2 and 6), and there is a heavier concentration of racial and ethnic minorities who own their homes in the northwestern portion of the City (Wards 3 and 5).

Both these areas overlap, to large extent, the census tracts classified by HUD as 51% or greater low to moderate income.

Overall, the greater needs of specific racial or ethnic minorities in the City of Rochester seem to correlate strongly with economic/income status. Addressing the housing needs of low-income residents will address the needs of low-income racial and ethnic minorities. In addition, addressing the greater rates of poverty among specific racial and ethnic groups in the City indirectly will impact and reduce housing needs. Analysis of the potential barriers to home ownership for racial and ethnic minorities and approaches to reducing these barriers are also needed, especially as home ownership is a traditional anchor of wealth building for American families.

c. Compare the needs of families with children for housing units with two and three or more bedrooms with the available existing housing stock in each category of publicly supported housing.

The Rochester Housing Authority owns and manages several properties providing house to lower-income residents:

- Wellsweep Acres (Olde Farm Ln.) has 76 units of low-rent public housing for elderly residents and residents with disabilities.
- Wyandotte Falls (Bridge St.) has 72 units of low-rent public housing for elderly residents and residents with disabilities.
- Gonic (Felker St.) has 12 units of low-rent public housing for elderly residents and residents with disabilities.
- Magic Avenue (East Rochester) has 12 units of low-rent public housing for elderly residents and residents with disabilities.
- Cold Spring Manor (Emerson Ave.) Has 60 units of low-rent public housing for families.

In addition to these properties, there are four tax credit properties with which the Rochester Housing Authority is involved:

- Linscott Court Apartments (Columbus Ave.) has 58 units of family housing.
- Emerson Court (Emerson Ave.) has 12 units of family housing.
- Marsh View Housing (Brock St.) has 12 of housing for elderly residents.
- Arthur H. Nickless Jr. Housing (Glenwood Ave.) has 24 units of housing for elderly residents.

Consultations with organizations serving lower-income Rochester families, such as the Community Action Partnership of Strafford County and the SHARE Fund, have indicated that lower-income families with larger numbers of children have had difficulties in locating rental housing. This has been due to a combination of (1) lack of rental housing with adequate number of bedrooms and (2) reported discrimination against families with larger numbers of children. While these issues have related to private housing specifically, an increase in public housing for families could help alleviate these issues, especially given that public housing units for elderly residents/residents with disabilities currently outnumber public housing units for families.

d. Describe the differences in rates of renter and owner occupied housing by race/ethnicity in the jurisdiction and region.

As discussed in previous sections of analysis, current data indicates that racial/ethnic minorities disproportionately rent versus own their housing. It is likely that racial and ethnic minorities live in the heavily renter-occupied Rochester downtown, which has a large number of multiunit building, to a disproportionate degree than the outskirts of the city that has more single-family homes occupied by the homeowner. Data compiled by the Strafford Regional Planning Commission indicates that there is mostly even integration of racial and ethnic minority renters in the City of Rochester, with a slight concentration near the City's downtown (Wards 2 and 6). Unfortunately, available local and regional data does not provide a breakdown by race/ethnicity.

2. Additional Information

a. Beyond the HUD-provided data, provide additional relevant information, if any, about disproportionate housing needs in the jurisdiction and region affecting groups with other protected characteristics.

According to the *Regional Housing Needs Assessment and Fair Housing Analysis* drafted by the Strafford Regional Planning Commission, more ethnic and racial minorities rent than own their homes as compared to white residents. Hispanic/Latino residents also have the highest level of poverty (21%) of all races and ethnicities in the City. In addition, the City of Rochester has a relatively high percentage of residents with disabilities, especially children with disabilities. While racial and ethnic minorities do not appear to be overrepresented among the City's homeless population, based on the Annual Homeless Assessment Reports (AHAR) to Congress, people with disabilities (and especially those with mental health-related disabilities) are vastly overrepresented among those reported to be experiencing homelessness.

Anecdotal reports from several public service agencies that serve low-income residents suggest that family size has been a basis of discrimination within the City of Rochester, with larger families with children being turned away from rental housing by landlords. Data from the New Hampshire Legal Assistance Housing Justice Project (<http://www.nhla.org/content/housing-16>), as well as the New Hampshire Commission on Human Rights (<https://www.nh.gov/hrc/>), indicate that disability is by far the protected category with the most reports of discrimination. These reports do not include information on the nature of the disability, unfortunately (e.g., physical, developmental, behavioral).

In addition, the Stafford Regional Planning Commission's *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment* identified the City of Rochester's 75+ population as an "area of concern," which indicates segregation of this population. Other community needs assessments, such as the 2014 *Strafford County Community Assessment* published by the Community Action Partnership of Strafford County and the *Fair Housing and Equity Assessment*, have indicated that the population of the City of Rochester increasingly will skew older over the next five years and beyond. This is in keeping with overall statewide trends, and the preference for New Hampshire's elderly population to "age in place."

b. The program participant may also describe other information relevant to its assessment of disproportionate housing needs. For PHAs, such information may include a PHA's overriding housing needs analysis.

The City of Rochester has a large number of single-family detached homes as well as a large number of manufactured homes, especially as compared to neighboring municipalities. The City of Rochester has eight manufactured home parks, by far the largest number in the Strafford County region. Identified demographic trends indicate that the City's population will be increasingly older, by proportion, and will desire smaller units of housing. In addition, a fair percentage of current housing is forty years or older, and much of this aging housing stock requires updates in heating and cooling systems as well as lead-based paint abatement.

There is a substantial quantity of subsidized housing in the City of Rochester, but the demand for affordable housing still outmatches the supply. This is true for both renters and homeowners, although owning an affordable home is especially a problem for extremely low-income residents. Consultations with City personnel and regional public service agencies indicate that home values and rents are expected to continue increase, as they have during the previous next five years. In addition, disproportionately high rental costs for four-bedroom units, identified through analysis of data provided by the New Hampshire Housing Finance Authority, indicate a need for more affordable family housing.

3. Contributing Factors of Disproportionate Housing Needs

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs.

- ***The availability of affordable units in a range of sizes***

Barriers to affordable housing for the City of Rochester's residents continue to consist primarily of regional increases in rental rates, very low vacancy rates in the rental housing market, and preferences among real estate developers for higher-end market rate housing over affordable housing and workforce housing. The City of Rochester has addressed these affordability barriers through its ongoing partnerships with and financial support to regional public service agencies (such as the SHARE Fund, Community Partners, and the Community Action Partnership of Strafford County) to fund rental assistance to lower-income renters and weatherization assistance to lower-income homeowners.

Much of the recent housing development in the City of Rochester has been smaller one-bedroom and two-bedroom units, and the Rochester Housing Authority currently has more smaller units intended for elderly residents and residents with disabilities than it does larger units for families. Disproportionately high rental costs for four-bedroom units, identified through analysis of data provided by the New Hampshire Housing Finance Authority, also indicate a need for more affordable family housing.

- ***Displacement of residents due to economic pressures***

Consultations with Strafford Regional Planning Commission, Community Action Partnership of Strafford County, and the City of Rochester's Planning Department have all indicated a long-term regional pattern of increasing housing costs. This has started in the southern part of the Seacoast region, especially the City of Portsmouth, and has slowly worked its way north. This has resulted in residents being priced out of Portsmouth first and then the City of Dover. This has led to a migration of low to moderate income residents moving into the northern regions of Strafford County, especially the City of Rochester, which has lower housing costs than does Portsmouth or Dover.

The City of Rochester is uniquely positioned within the county and area. It is in between the more urban southern areas of the Seacoast and the more rural northern areas. It is the farthest northern municipality that receives public transit services, and it also houses the N.H. local Department of Health and Human Services district office that oversees various benefits programs such as SNAP and TANF. For these reasons, Rochester exists in a “sweet spot” between affordability and access to services, which means that Rochester has seen an influx of homeless and lower-income residents from the southern regions of the Seacoast area and that these residents are unlikely to migrate further north.

- ***Lack of private investments in specific neighborhoods***

Public input received at neighborhood ward meetings as well as consultations with non-profit agencies and local business organizations have indicated that there is a lack of private investment in the downtown Ward 4 residential neighborhood (Block Group 2, Census Tract 844) known as Frenchtown. This neighborhood is low-income with significant crime rates and drug activity rates. Much of the residential housing is owned by out of state property owners who do not maintain their properties in good condition, and this neighborhood was the focus of the City of Rochester’s 2009 Neighborhood Stabilization Program.

- ***Lack of public investments in specific neighborhoods, including services or amenities***

Most of the City of Rochester’s investments, especially its CDBG investments, have been targeted to lower-income downtown census tracts, as these areas of the city have the highest populations and greatest needs. Higher-income census tracts on the outer edges of the city have received less funding, and consultation with the Strafford Regional Planning Commission indicates that the East Rochester area of the city lacks a grocery store.

- ***Land use and zoning laws***

In April of 2014, the City of Rochester updated the Chapter 42 of City of Rochester General Ordinances, which took ten years to complete. The Downtown Commercial District Zone has an average parcel size of 17,675 square feet, which would only allow for three dwelling units per parcel without seeking a variance from the Zoning Board of Adjustment under the 2014 ordinance. In early 2018, the ordinance was revised to lower the density limits to 500 sq. ft. per dwelling unit to allow for increased density within this zone, as the previous density regulations proved off-putting for developers who otherwise would be interested in investing in the downtown mixed-use buildings. Later in 2018, the Rochester Planning Department worked with the Community Development Division and the consultants at BendonAdams to perform a more in-depth analysis of downtown density and draft recommendations to further improve property owners’ ability to develop downtown housing. A revised version of the draft recommendations was approved by City Council in 2019.

- ***Lending discrimination***

According to Home Mortgage Disclosure Act (HDMA) data for 2016, for primary Rochester applicants, if one excludes the records where an applicant did not provide race or ethnicity identification, 96.2% of the denied loan applicants were white non-Hispanic residents. For co-applicants, if one excludes the records where an applicant did not provide race or ethnicity identification or where there was not a co-applicant, 94.9% of the denied loan co-applicants were

white non-Hispanic residents. According to data from the 2010 U.S. Census and the 2009-2013 American Community Survey, the City of Rochester is 94.3% white (28,080 residents), so these loan denial rates seem to indicate that there is not discriminatory lending occurring, as the percentage of non-white residents who have received denials is roughly the same as the overall percentage of non-white residents within the city.

C. Disability and Access Analysis

1. Population Profile

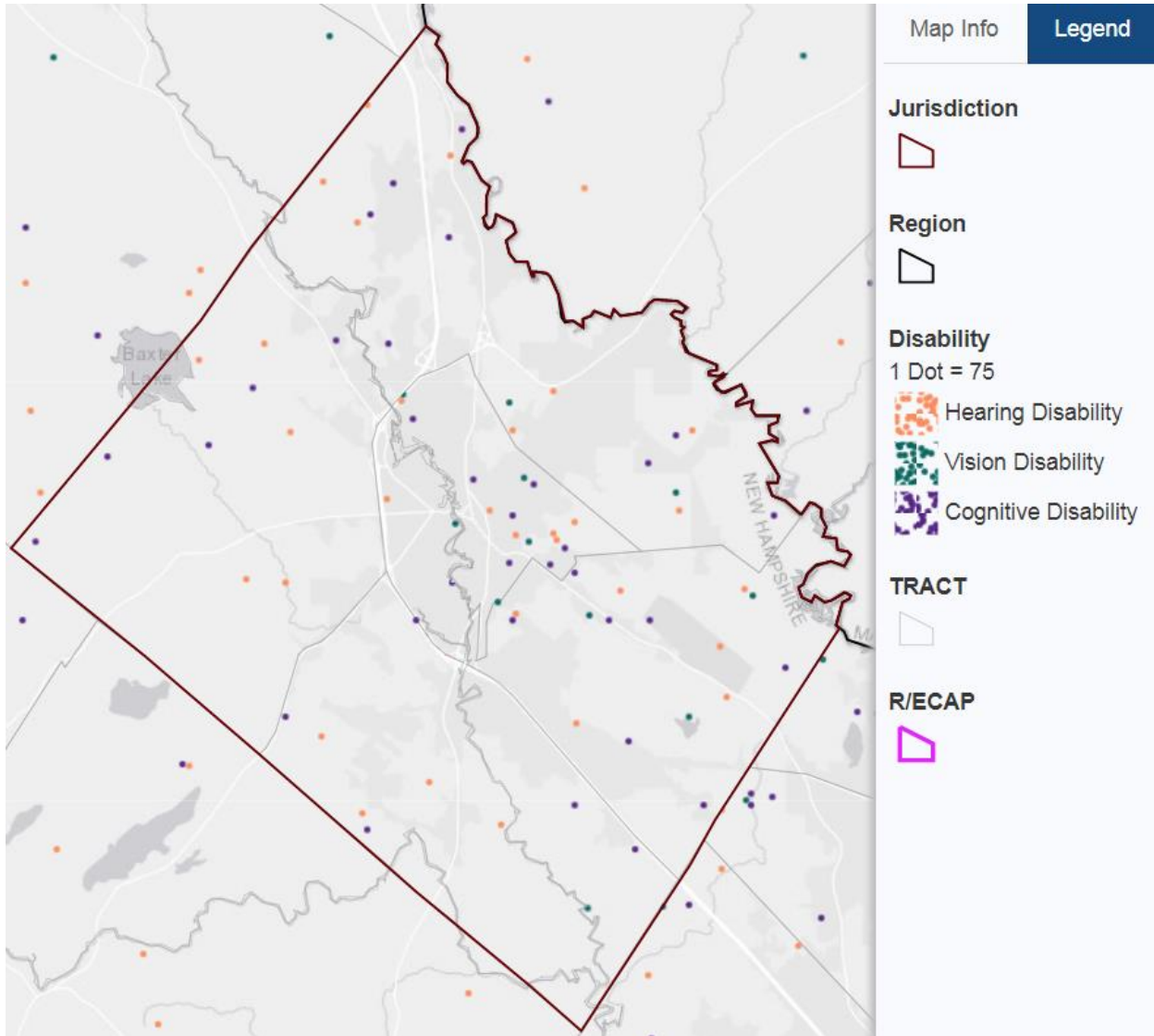
- a. How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections?*

As shown in the maps below, in subsection b, there is large geographical dispersal of residents with disabilities throughout the City of Rochester. There is a slight concentration in the city's downtown area. This slight concentration is likely due to the greater availability of public transit in the downtown, as Route 2 of the Cooperative Alliance for Seacoast Transportation runs along Route 108/S. Main Street/Wakefield Street.

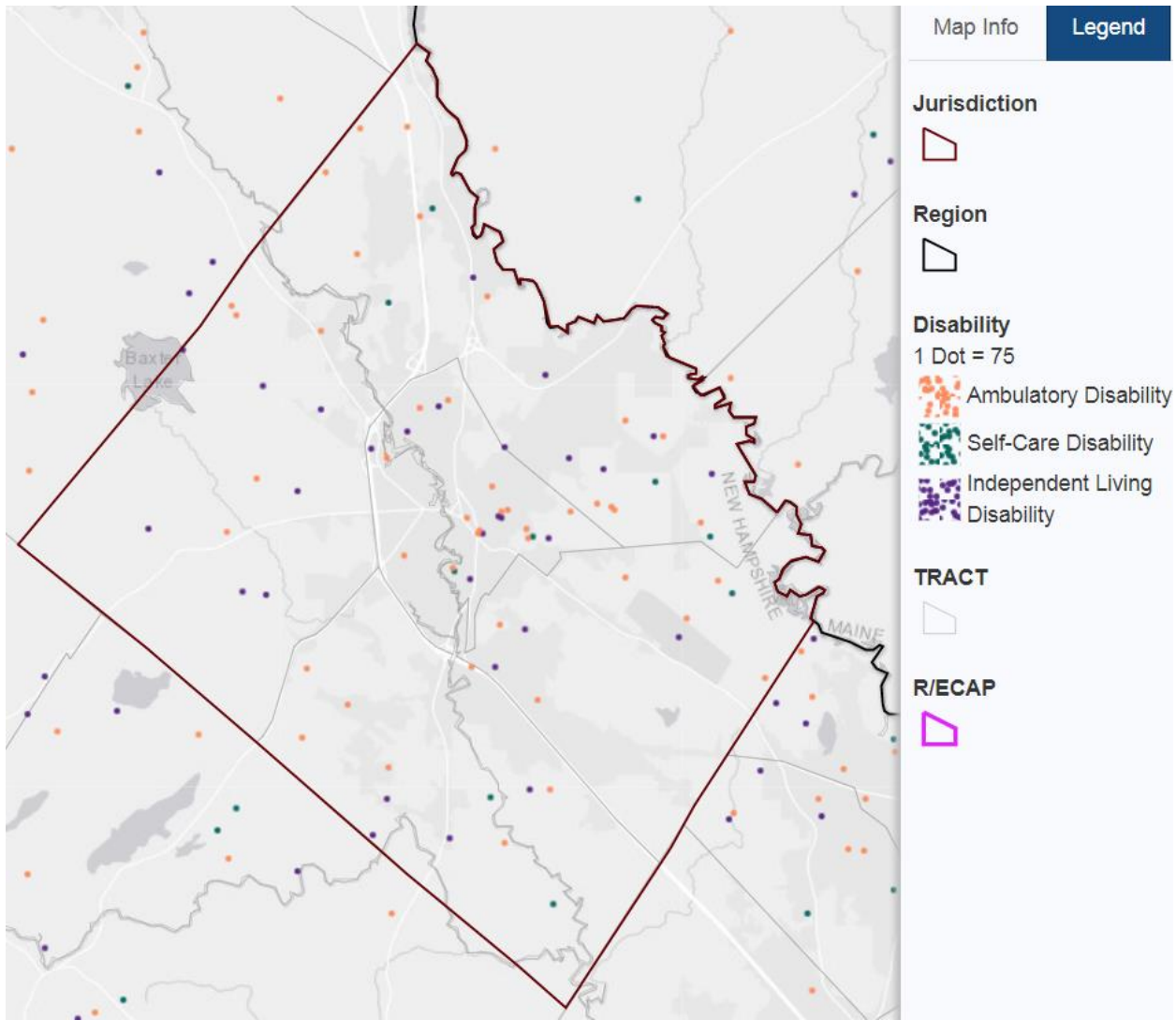
There are no R/ECAPs located in the City of Rochester.

- b. Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges.*

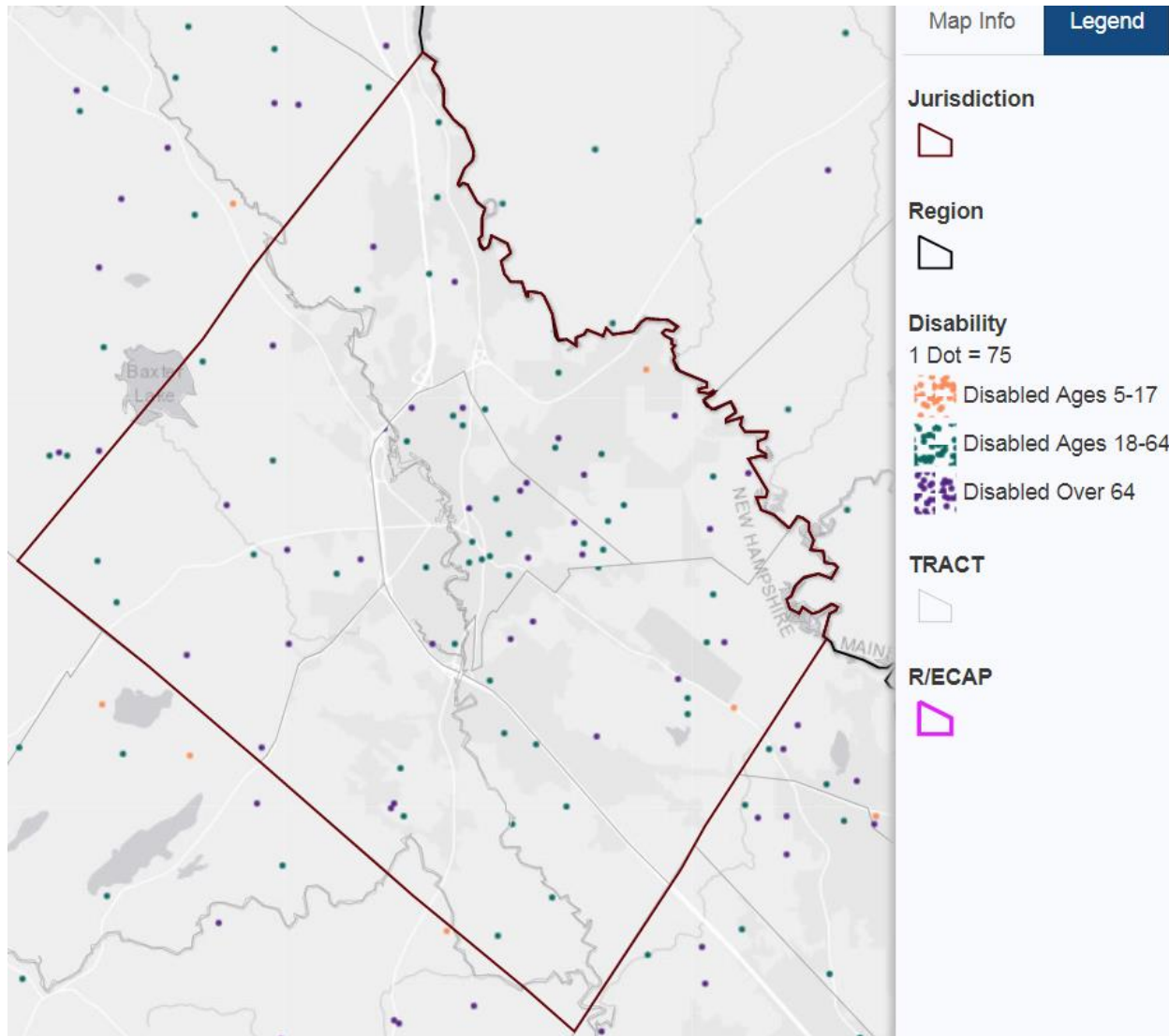
As shown in the maps below, there is large geographical dispersal of residents with disabilities throughout the City of Rochester. There is a slight concentration in the city's downtown area, especially of residents with cognitive disabilities. Otherwise, there are no notable geographic patterns for various disability types or age ranges. What is notable is that the City of Rochester has a much greater number of residents with disabilities in the adult and elderly age ranges than minor residents with disabilities.



Disability by Type: Hearing, Vision, and Cognitive Disability



Disability by Type: Ambulatory, Self-Care, and Independent Living Disability



Disability by Age

2. Housing Accessibility

- a. *Describe whether the jurisdiction and region have sufficient affordable, accessible housing in a range of unit sizes.*

Consultation with the New Hampshire Disability Rights Center, as well as local social service providers, have indicated affordability and accessibility issues for many residents with disabilities, especially residents reliant on SSI or SSDI. The New Hampshire Disability Rights Center reports that a large number of their clients are housing burdened (that is, spending more than 30% of their total income on housing costs).

A significant factor in lack of accessibility is the age of the housing stock in the City of Rochester and the wider Seacoast region. Of all 13,694 housing units within the City of Rochester, only 133 units were built in 2010 or later. The

majority of available housing within the city (7,593 units) was built prior to 1980, and a significant percentage (3,783 units) was built prior to 1950. This aged and aging housing stock, built prior to Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, often presents accessibility issues for residents with mobility-related disabilities. This can include stairs without chairlifts, bathrooms without grab bars, and hallways and doorways without adequate clearance room for wheelchair users.

Total number of housing units	13,694
Number of pre-1970 occupied housing units	5,992
Number of pre-1970 owner-occupied housing units	2,928
Number of pre-1970 vacant rental housing units	73
Total number of pre-1970 housing units	6,114
Percentage of pre-1970 housing units	44.6%
Percentage of occupied pre-1970 housing units	97.7%
Source and date of data	2016-2010 and 2011-2015 American Community Survey; New Hampshire Housing Finance Authority 2016 Vacancy Rate by County (http://nhhousingdata.nhhfa.org/diveport#page=a0022 ; http://www.nhhfa.org/assets/pdf/2016_Rent_Survey_vacancy_rates.pdf)

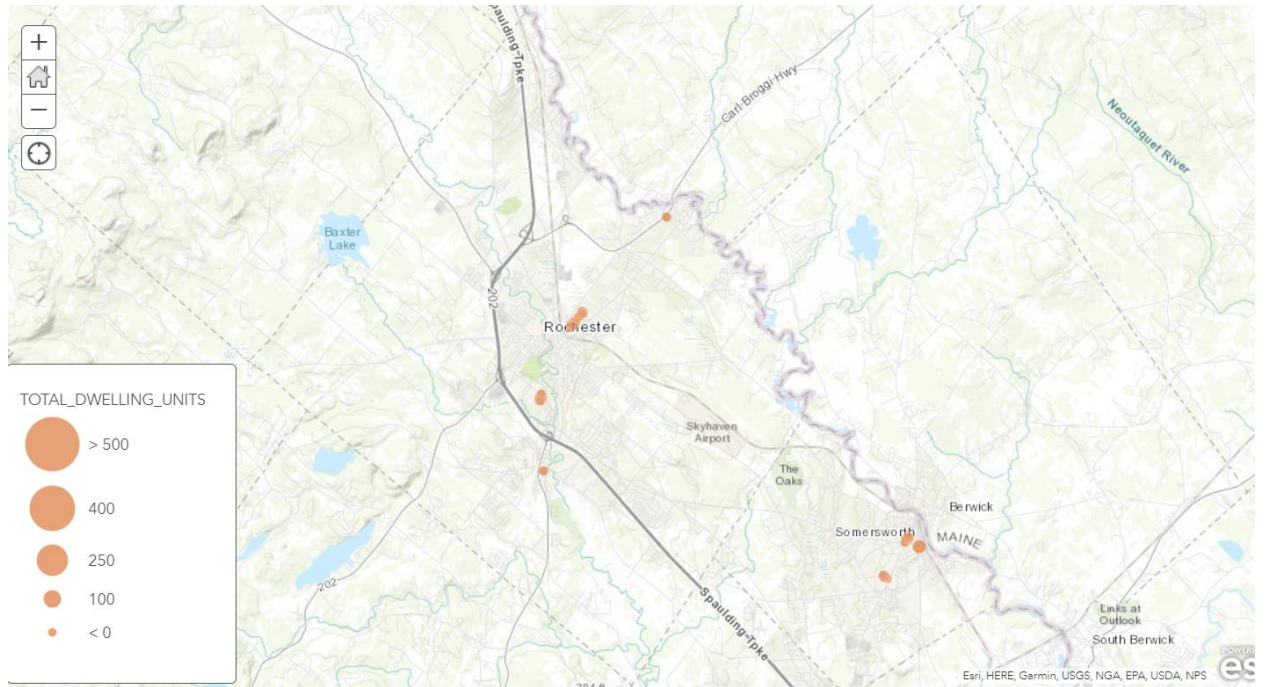
Another accessibility concern, identified through consultation with the New Hampshire Disability Rights Center, is public transportation. Many residents with disabilities rely on public transportation to access employment, essentials such as grocery stores, and medical care. Consultations at the neighborhood ward meetings with residents have indicated a desire for expanded public transportation availability, especially for elderly residents and residents with disabilities. However, financial constraints and reduced state funding for public transit mean that current bus routes are unlikely to expand.

b. Describe the areas where affordable accessible housing units are located. Do they align with R/ECAPs or other areas that are segregated?

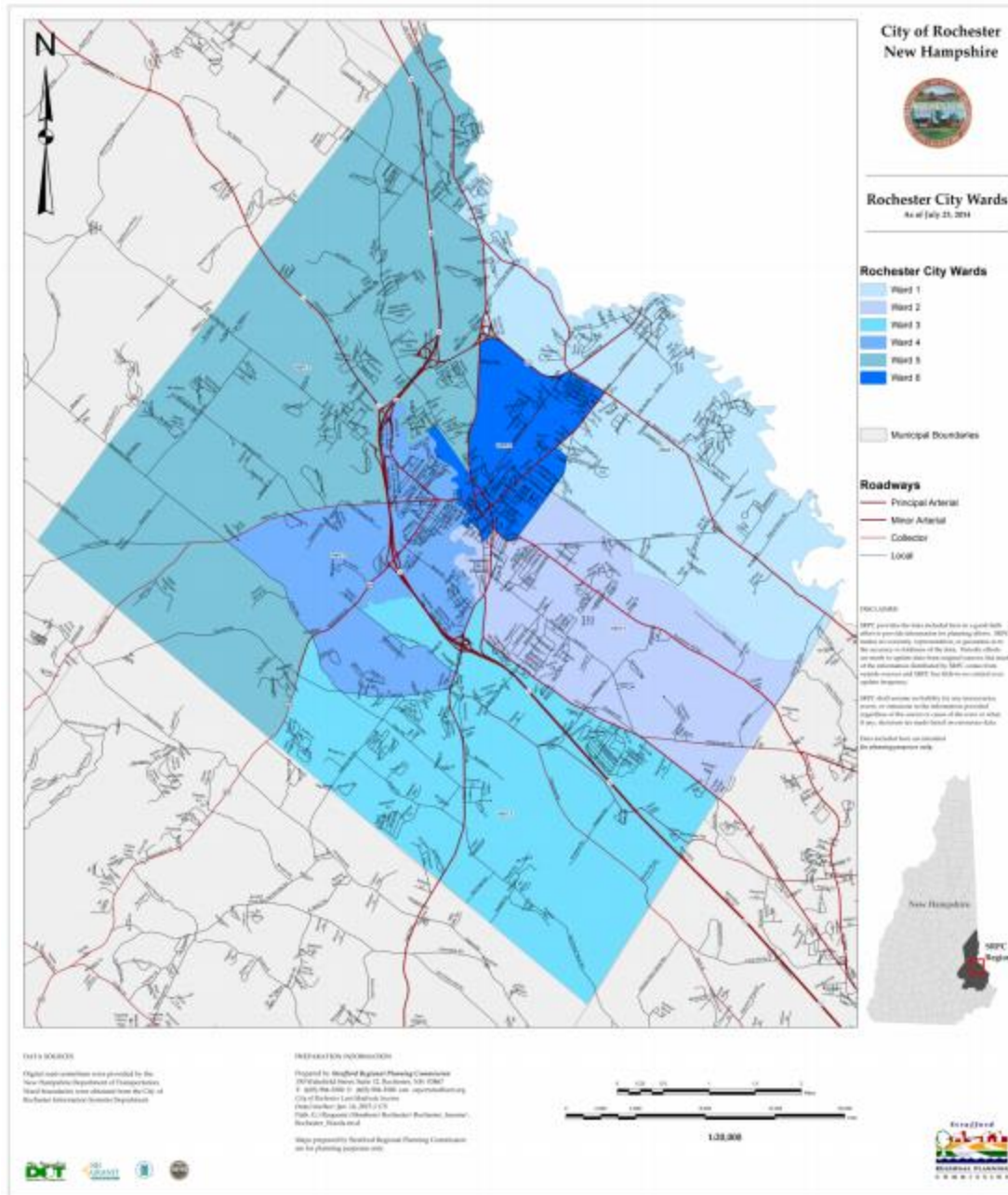
The below maps, showing Rochester Housing Authority buildings, was created using HUD data through ArcGIS. The Rochester Housing Authority’s housing is disproportionately aimed at serving elderly residents and residents with disabilities, so this data is being used as a proxy for more general data on affordable accessible housing as it is the closest data available.

According to data compiled by the Strafford Regional Planning Commission in its 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, there was mostly even integration of racial and ethnic minority renters in the City of Rochester, with a slight concentration near the City’s downtown (Wards 2 and 6). In contrast, there was a heavy concentration of racial and

minority homeowners in the City's northwestern region (Wards 3 and 5), indicating segregation. This same report also identified the City of Rochester's 75+ population as an "area of concern," which indicates segregation of this population.



Map of Rochester Public Housing Buildings by Dwelling Unit Number
(source: ArcGIS)



Map of the City of Rochester's Six Wards

Most Rochester Housing Authority housing units are located in or near the downtown area, primarily in Ward 4 and Ward 6. These are also areas of the city where there is private rental housing units available for lower income residents, and COAST's Route 2 bus route runs through the downtown. While these areas are not R/ECAPS or areas of significant segregation, the City of Rochester and the Rochester Housing Authority should work to identify opportunities to create more affordable accessible housing in areas of the city outside of the downtown.

- c. *To what extent are persons with different disabilities able to access and live in the different categories of publicly supported housing?***

The Rochester Housing Authority's housing is disproportionately aimed at serving elderly residents and residents with disabilities. Most RHA buildings are located in or near the city's downtown region, which has the most access to public transportation, grocery stores, and other services.

3. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

a. *To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings?*

State-level data from the National Council on Disability indicates that there are no persons with developmental disabilities or intellectual disabilities residing in large state institutions.³⁰ Segregated settings include local assisted living facilities within the City of Rochester, such as Rochester Manor (<https://www.genesishcc.com/rochester>), and Rochester Housing Authority has housing complexes specifically for elderly residents and residents with disabilities. However, these housing situations differ significantly from institutionalized settings in that residents enter them voluntarily and have full or near-full access to the wider community.

In addition, according to 2016 ACS data, there are about 5,015 residents with disabilities living in the City of Rochester, which is about 17% of the overall population of the city. The number of residents in assisted living facilities and RHA housing for elderly residents/residents with disabilities measures only in the hundreds, which means that the majority of residents with disabilities in the City of Rochester are living in integrated settings.

b. *Describe the range of options for persons with disabilities to access affordable housing and supportive services.*

The Rochester Housing Authority's housing is disproportionately aimed at serving elderly residents and residents with disabilities. There are also assisted living facilities available in the city, such as Rochester Manor, as well as a multitude of supportive services provided by a variety of non-profit agencies. Such supportive services include Community Partners, which provides behavioral health services; Tri-City Co-op, which provides peer-to-peer mental health supports; and the Homemakers and Cornerstone VNA, which provide home medical care and other related services. The City of Rochester also has the Monarch School of New England, which serves students with physical, developmental or other disabilities who are aged 5-21, and the Seacoast Learning Center, which serves students with dyslexia.

However, according to data compiled by the Strafford Regional Planning Commission in its 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, there was identified segregation of Rochester's

³⁰ "Institutions: Definitions, Populations, and Trends," National Council on Disability, Sept. 2012. <<https://ncd.gov/publications/2012/Sept192012/Institutions>>.

75+ population. Unfortunately, the report provides analysis at the municipal level and does not provide a breakdown of census tract demographics.

4. Disparities in Access to Opportunity

a. To what extent are persons with disabilities able to access the following? Identify major barriers faced concerning:

i. Government services and facilities

All major public buildings (including but not limited to City Hall, City Hall Annex, Rochester Public Library, Rochester Police Station, and Rochester Community Center) are accessible for wheelchair users. Accessibility includes wheelchair ramps, door buttons, and grab bars in restrooms inside the buildings. All of these buildings are also accessible via bus routes serviced by the Cooperative Alliance for Seacoast Transportation (COAST). COAST buses can be lowered to allow entry for wheelchair users and other riders with mobility-related disabilities, and COAST also provides ADA paratransit services.

Public hearing notices published by the City of Rochester also include instructions that residents with disabilities should contact the City Clerk's Office with any accommodations requests prior to public hearings so that residents with disabilities may fully participate in hearings.

In addition, the City of Rochester has used its CDBG funding for accessibility upgrades in a number of public facilities. Within the last five years, this has included installation of handicap-accessible front doors at the Rochester Public Library, renovation of a wheelchair ramp at Tri-City Co-op, and replacement of an elevator at Community Partners.

ii. Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals)

While the downtown core of the City of Rochester has good distribution of sidewalks, pedestrian crossings, pedestrian signals, etc., this becomes decreasingly true as one moves away from the more urban downtown area to the more rural outskirts of the city. These areas often have higher speed limits, few to no sidewalks, and few to no pedestrian crossings. Public input sessions conducted as part of CDBG Annual Action Plan public consultation have indicated that a lack of sidewalks especially have a negative impact on residents who use wheelchairs and other mobility aids.

iii. Transportation

Public input and consultations with a range of non-profit agencies have indicated transportation gaps in the Seacoast region. Due to financial concerns and low ridership, COAST has reduced or eliminated routes to the northern, more rural areas of Strafford County. COAST data and other consultations also indicate increasing and undermet needs for Americans with Disabilities Act (ADA) paratransit and demand response services, which are generally more expensive than fixed-route service.

In addition, the Community Development Coordinator and Rochester Housing Authority staff also met in-person with Rochester Housing Authority residents on November 11, 2015. Many residents in attendance were elderly and/or residents with disabilities. The discussion centered on the need for more transportation accessibility and options, as well as other concerns. Subsequent meetings between RHA residents and COAST community outreach staff indicated that some of this need may be addressed through providing the public with more familiarity with the many existing transportation programs and options.

iv. Proficient schools and educational programs

As discussed in previous sections, racial and ethnic minorities in the City of Rochester disproportionately rent rather than own their housing, and rental housing (especially affordable rental housing) in the City of Rochester disproportionately is located in the downtown and immediate vicinity of downtown. Schools in the downtown are William Allen School, Chamberlain Street School, School Street School, and Maple Street Magnet School. Maple Street Magnet School enrollment is via application rather than residency; therefore, Maple Street Magnet School students live throughout the city. The downtown area is also where most public housing is located.

National origin data and maps from HUD indicate a measurable population of residents originally from Canada in the east-central part of the city and from India in the north-central part of the city. Schools in the east-central part of the city are Chamberlain Street School and McClelland School. Schools in the north-central part of the city include East Rochester School and Nancy Loud School. Overall, there is equitable access to schools of similar proficiency, with the main exception being students enrolled at School Street School. The availability of the high-proficiency Maple Street Magnet School to students throughout the city somewhat offsets this.

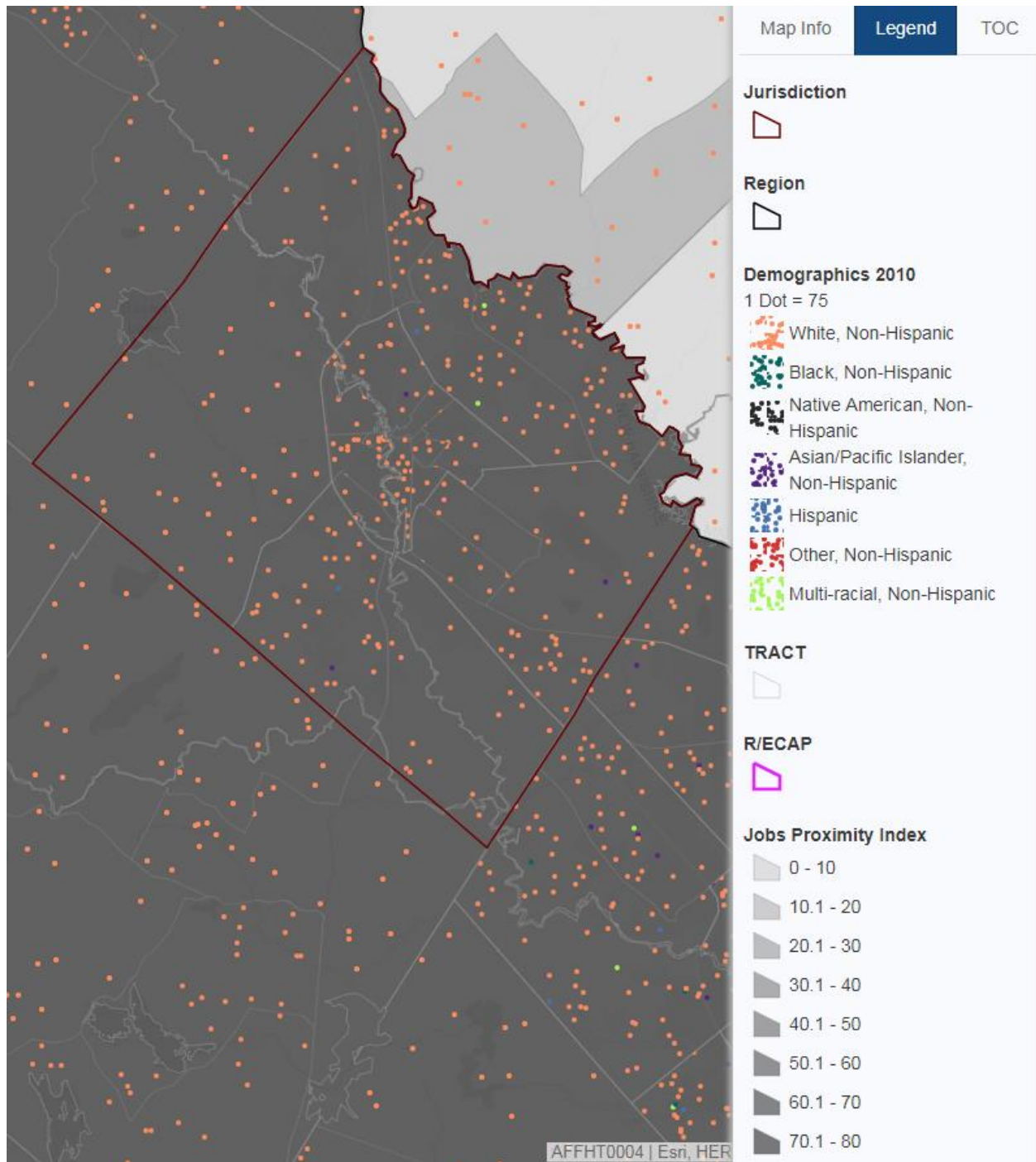
In addition to this data, it is worth noting that all of the Rochester elementary schools have higher percentages of students with disabilities (in the range of 17-30% for most of the schools) than the state average of 18%.

There have been some accessibility issues with some schools, mostly due to the age of the school buildings. The City of Rochester's CDBG program has paid for replacement of elevators and chairlifts at Spaulding High School as well as the installation of a chairlift at Maple Street Magnet School. It is likely that other buildings, that were built prior to accessibility requirements or that have aging elevators or other accessibility improvements, will also need renovations to existing accessibility improvements or the installation of accessibility improvements.

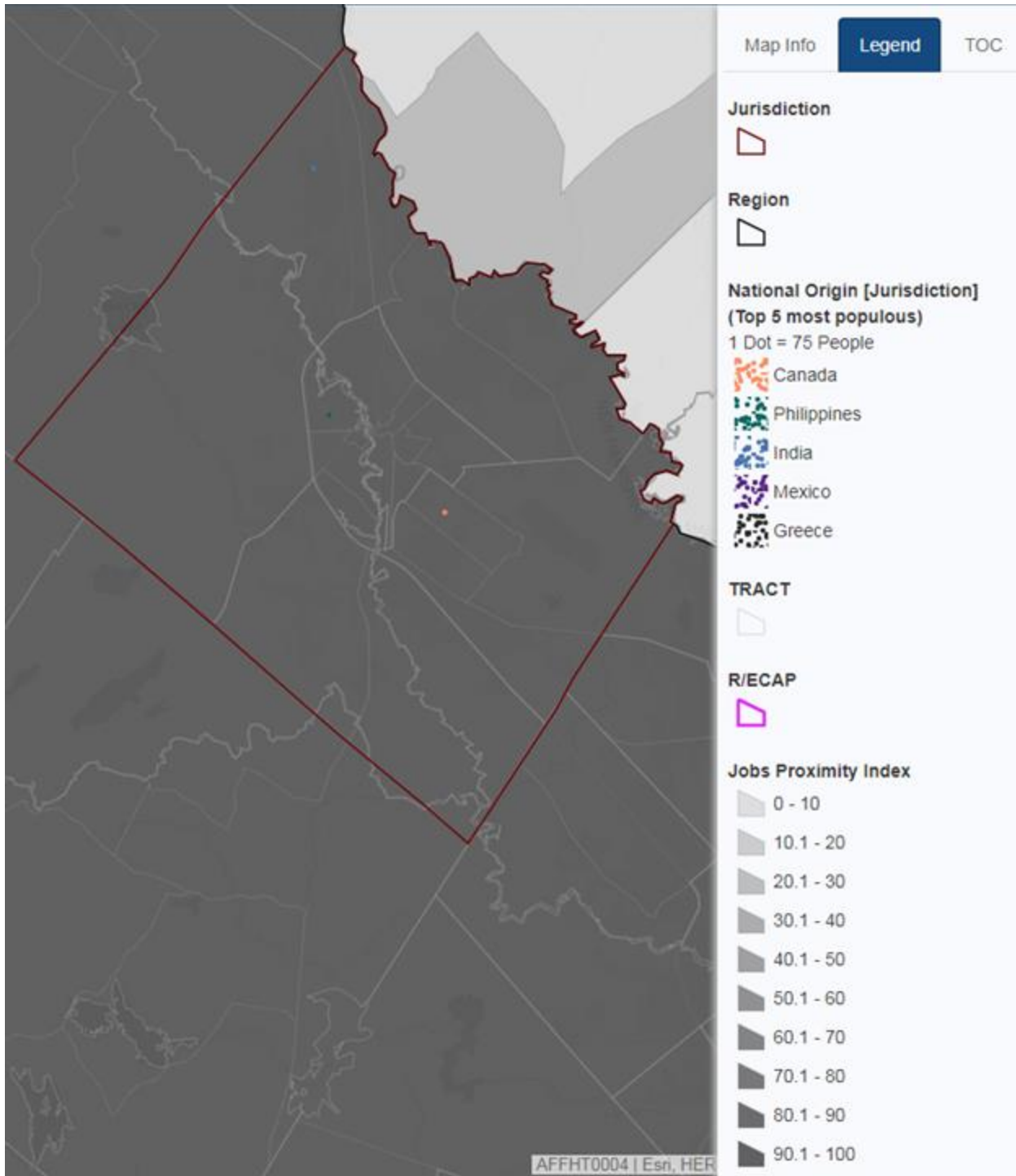
v. Jobs

All areas of the City of Rochester, as well as Strafford County, have close proximity to jobs. American Community Survey data from 2012 to 2016 indicates that the vast majority of Rochester workers travel less than an hour to reach their place of employment (91.9%), and 54% of Rochester workers travel less than a half hour to reach their place of employment. The mean travel time to work according to this ACS data is 26.2 minutes.

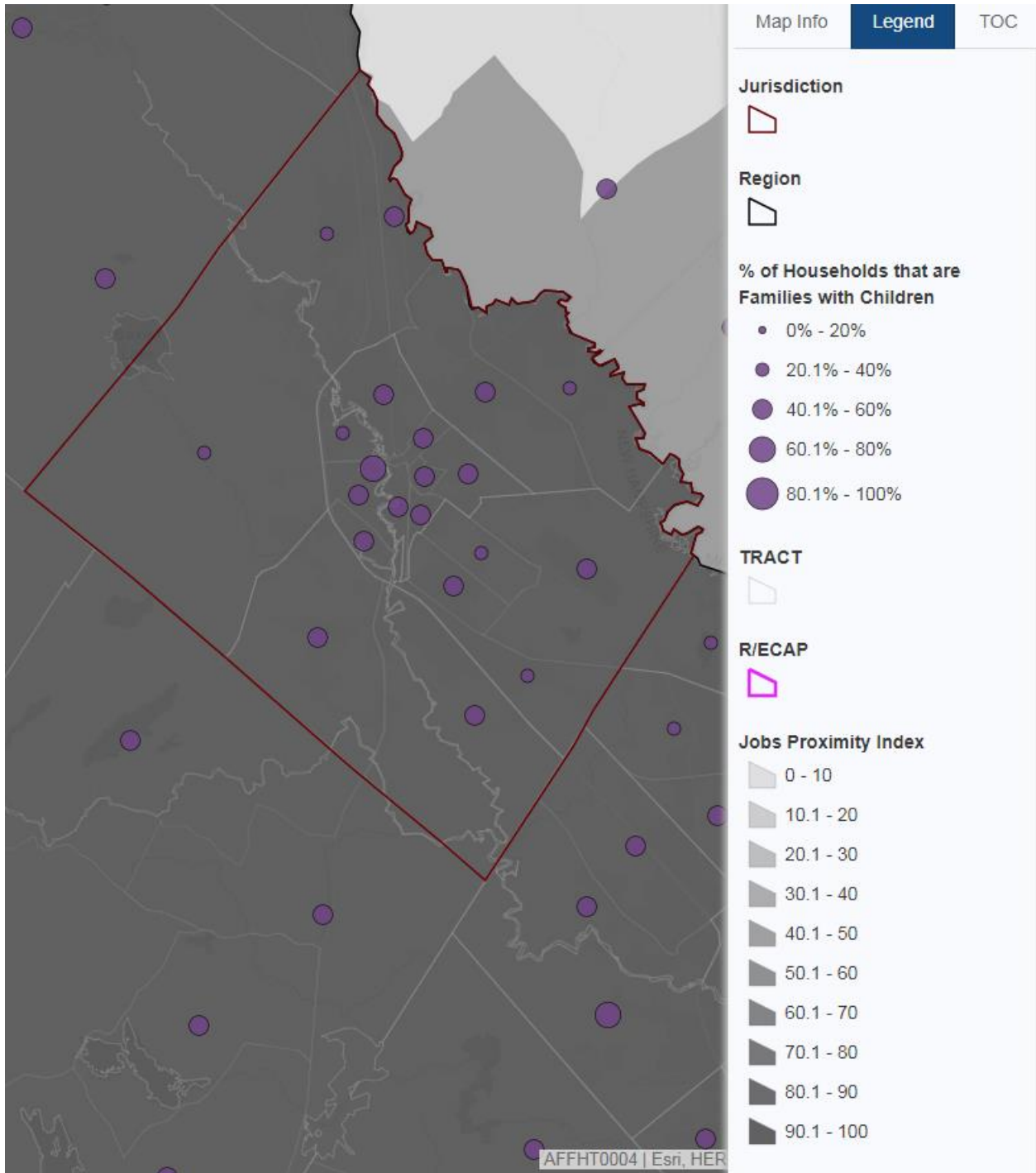
HUD data, obtained through the AFFH Tool, shows that job proximity is the same throughout all census tracts in the City of Rochester.



Job Proximity by Race/Ethnicity



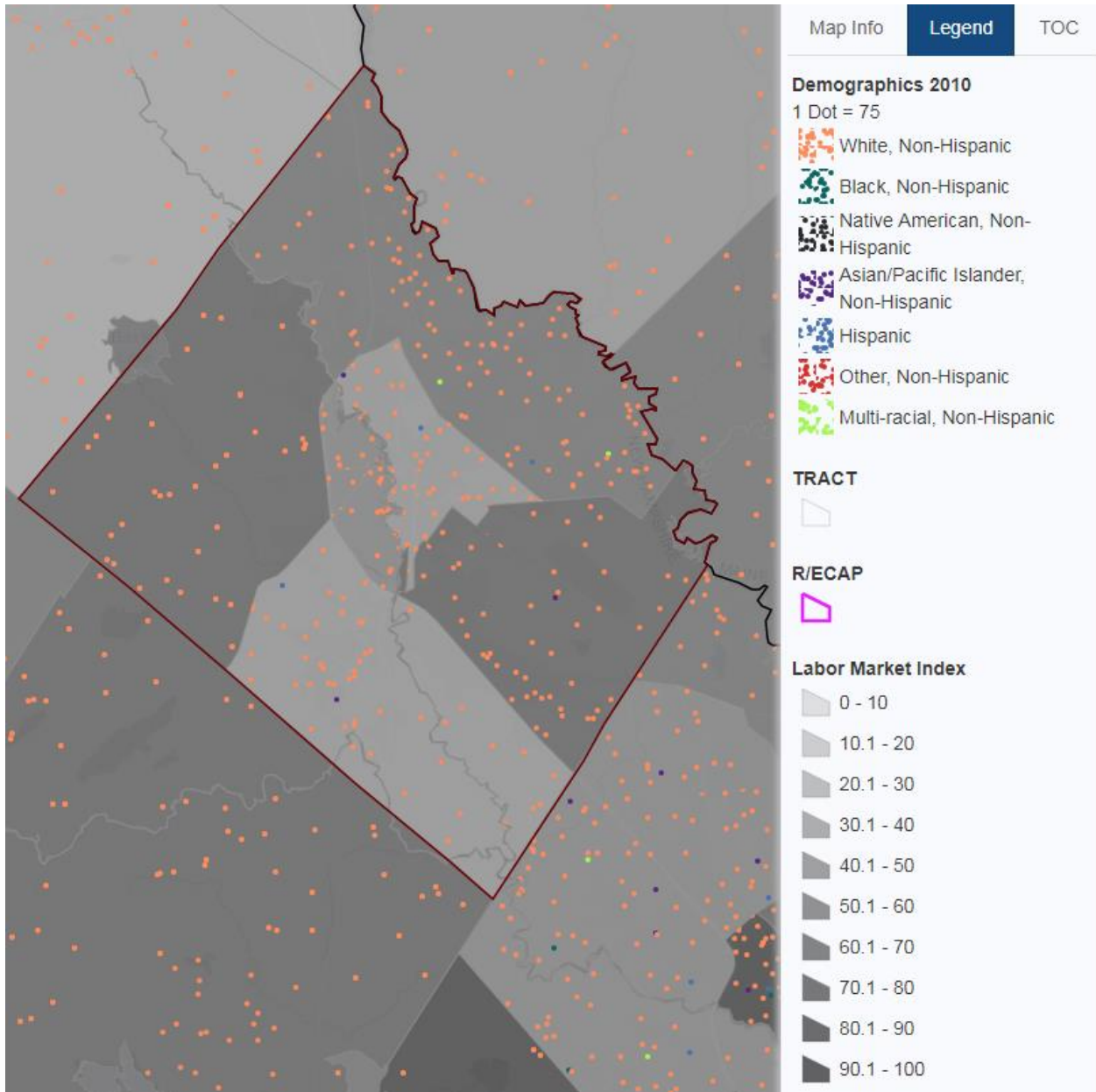
Job Proximity by National Origin



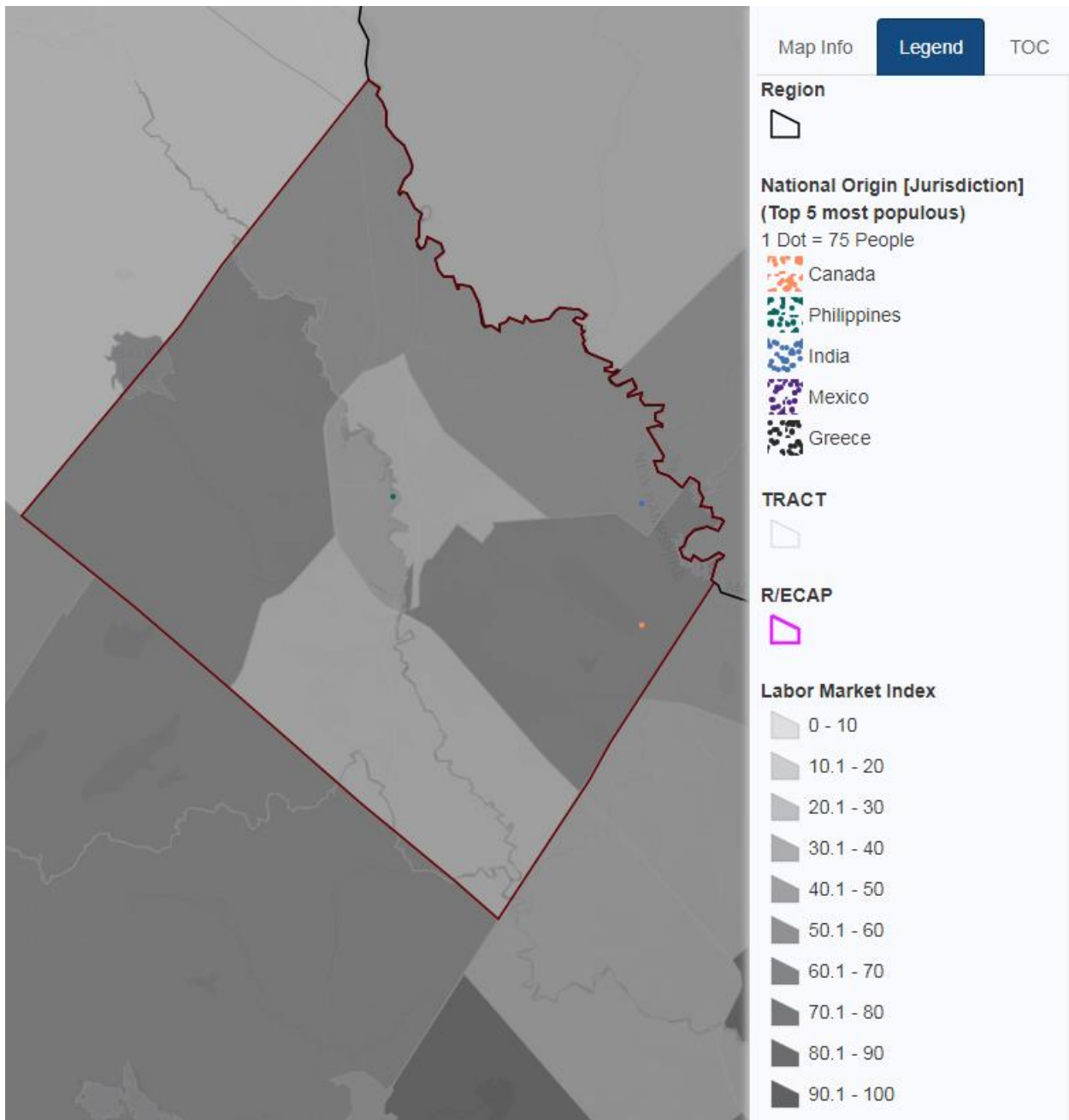
Job Proximity by Family Size

Labor market index data is not as homogenous as job proximity data, however. As seen on the maps below, created using the HUD AFFH Tool, darker areas indicate higher levels of labor engagement, while lighter areas indicate lower levels of labor engagement. No areas of the city are either at the highest or lowest levels, but there are disparities, with the central (downtown) and south-southeastern parts of the city showing lower levels than the northern, western, and eastern parts of the city. As discussed in previous subsections, there is large geographical dispersal of residents with disabilities throughout the

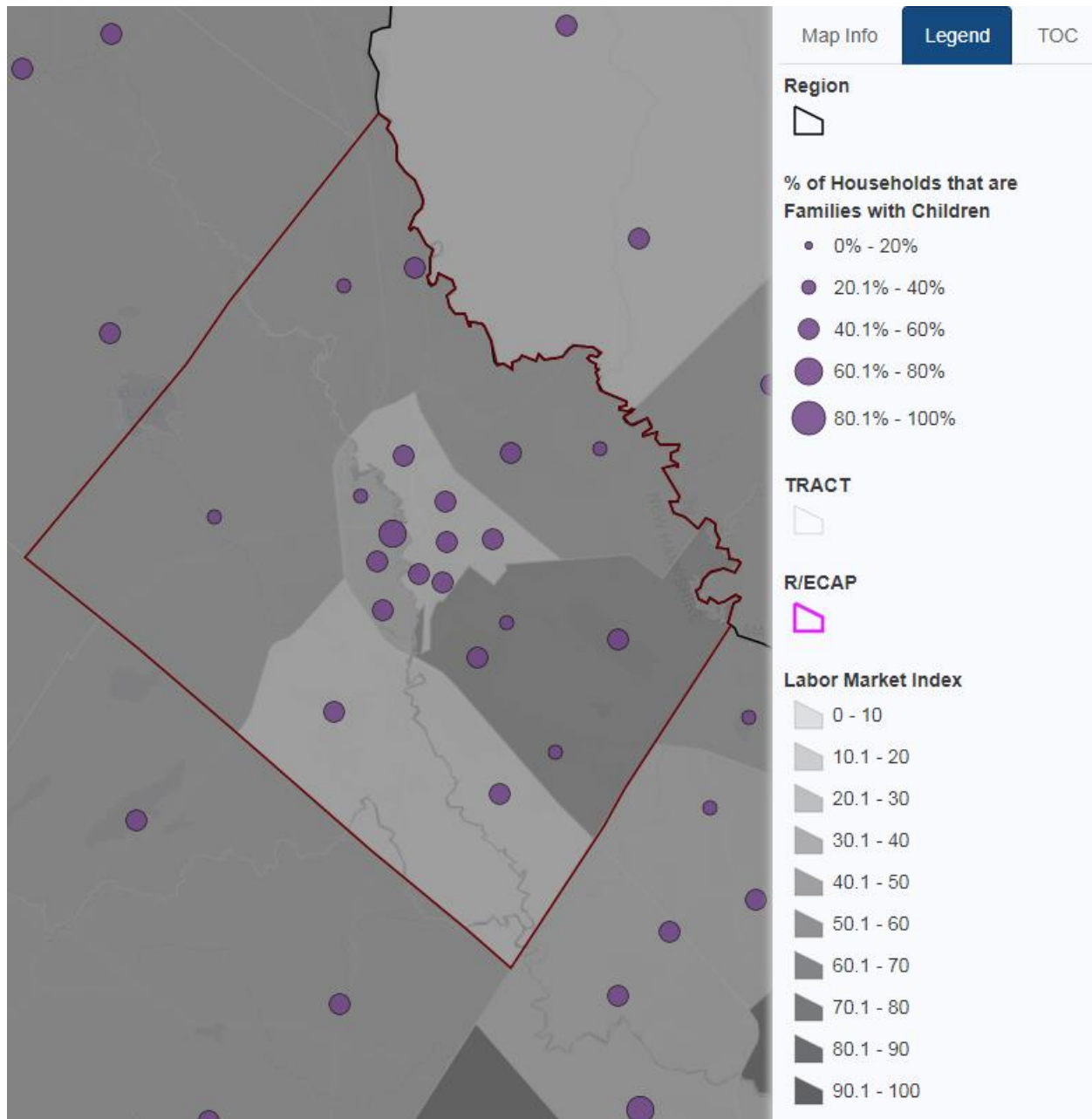
City of Rochester. There is a slight concentration in the city's downtown area, especially of residents with cognitive disabilities.



Labor Market Index by Race/Ethnicity



Labor Market Index by National Origin



Labor Market Index by Family Size

b. Describe the processes that exist in the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above.

The City of Rochester prohibits discrimination on the basis of disability, as well as other federally recognized categories, in its official employee policies.³¹ The City of Rochester’s zoning ordinance provides that the Zoning Board of Adjustments “may grant a variance ... when reasonable accommodations are necessary to allow a person or persons with a recognized

³¹ <https://www.rochesternh.net/city-manager/pages/employee-policies-procedures>.

physical disability to reside in or regularly use the premises.”³² Also, in FY 2015-2016, the city’s CDBG program funded a handicap accessibility improvements microgrants program. This program provided funding for accessibility improvements for low- to moderate-income Rochester residents.³³

In addition, the city offers assessment exemptions and tax credits for many residents. This includes assessment exemptions for elderly residents and residents with disabilities³⁴ as well as tax credits for veterans,³⁵ including a tax credit for veterans with disabilities related to their service³⁶ and property tax exemptions for certain disabled veterans.³⁷

c. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities.

Consultation with the New Hampshire Disability Rights Center, as well as local social service providers, have indicated affordability and accessibility issues for many residents with disabilities, especially residents reliant on SSI or SSDI. The New Hampshire Disability Rights Center reports that a large number of their clients are housing burdened (that is, spending more than 30% of their total income on housing costs).

A significant factor in lack of accessibility is the age of the housing stock in the City of Rochester and the wider Seacoast region. Of all 13,694 housing units within the City of Rochester, only 133 units were built in 2010 or later. The majority of available housing within the city (7,593 units) was built prior to 1980, and a significant percentage (3,783 units) was built prior to 1950. This aged and aging housing stock, built prior to Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, often presents accessibility issues for residents with mobility-related disabilities. This can include stairs without chairlifts, bathrooms without grab bars, and hallways and doorways without adequate clearance room for wheelchair users.

The City of Rochester has undertaken several programs to help make accessibility improvements more affordable for homeowners with disabilities. These have included the assessing exemptions, tax credits, and handicap accessibility improvements microgrants programs discussed in the prior subsection.

5. Disproportionate Housing Needs

a. Describe any disproportionate housing needs experienced by persons with disabilities and by persons with certain types of disabilities.

Consultation with the New Hampshire Disability Rights Center, as well as local social service providers, have indicated affordability and accessibility issues for many residents with disabilities, especially residents reliant on SSI or SSDI. The New Hampshire Disability Rights Center reports that a large number of their clients are housing burdened (that is, spending more than 30% of their total income on housing costs).

³² Ch 42.4.2, City of Rochester ordinances. <<https://www.ecode360.com/documents/RO2619/RO2619-042.pdf>>

³³ https://www.rochesternh.net/sites/rochesternh/files/file/file/final_fy_2015_2016_annual_action_plan_-_website_version_0.pdf.

³⁴ https://www.rochesternh.net/sites/rochesternh/files/uploads/disabled_qualifications_checklist_1.pdf.

³⁵ <https://www.rochesternh.net/assessing/pages/veteran-tax-credits>.

³⁶ https://www.rochesternh.net/sites/rochesternh/files/imce/u883/disabled_vet.jpg.

³⁷ <https://www.rochesternh.net/sites/rochesternh/files/file/file/72-36a.pdf>.

A significant factor in lack of accessibility is the age of the housing stock in the City of Rochester and the wider Seacoast region. Of all 13,694 housing units within the City of Rochester, only 133 units were built in 2010 or later. The majority of available housing within the city (7,593 units) was built prior to 1980, and a significant percentage (3,783 units) was built prior to 1950. This aged and aging housing stock, built prior to Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, often presents accessibility issues for residents with mobility-related disabilities. This can include stairs without chairlifts, bathrooms without grab bars, and hallways and doorways without adequate clearance room for wheelchair users.

In addition, consultations with a number of agencies and organizations (including the Great Seacoast Coalition to End Homelessness, Community Partners, and regional homeless shelters) have indicated that chronic homelessness is experienced disproportionately by residents with mental illnesses and/or substance use disorders. This is confirmed by data from the New Hampshire Housing Finance Authority that states that of those adults receiving shelter in a homeless shelter, 23% reported a physical disability and 33% reported a mental health disability, whereas only about 13% of the overall state population is comprised of residents with disabilities.³⁸ To address the needs of these specific subpopulations, consultations have indicated a need for more permanent supportive housing and local in-patient treatment facilities for substance use disorder.

6. Additional Information

- a. Beyond the HUD-provided data, provide additional relevant information, if any, about disability and access issues in the jurisdiction and region affecting groups with other protected characteristics.*

In addition to HUD-provided data, the above analyses related to disability and access issues also relied on data from New Hampshire Legal Assistance's Housing Justice Project, the New Hampshire Commission on Human Rights, and the Strafford Regional Planning Commission's Fair Housing and Equity Assessment. The above analyses also incorporated consultations conducted with a number of disability organizations, including the New Hampshire Disability Rights Center (<http://www.drcnh.org>), Community Partners (<https://www.communitypartnersnh.org>), and Tri-City Consumers' Action Cooperative (<http://www.tricitycoop.org>).

- b. The program participant may also describe other information relevant to its assessment of disability and access issues.*

N/A.

7. Disability and Access Issues Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of disability and access issues and the fair housing issues, which are Segregation, RECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each

³⁸ "2016-2020 Consolidated Plan," New Hampshire Housing Finance Authority. <<https://www.nhhfa.org/assets/pdf/2016conplan.pdf>>.

contributing factor, note which fair housing issue(s) the selected contributing factor relates to.

- ***Access to proficient schools for persons with disabilities***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Overall, there are not disparities in access to opportunity (such as access to jobs or public housing), but there are disparities in access to opportunities based on building and infrastructure accessibility (such as older school buildings that are not fully accessible). These areas are analyzed in depth in previous subsections. Data and consultations do indicate that there are disproportionate housing needs for residents with disabilities.

There have been some accessibility issues with some schools, mostly due to the age of the school buildings. The City of Rochester's CDBG program has paid for replacement of elevators and chairlifts at Spaulding High School as well as the installation of a chairlift at Maple Street Magnet School. It is likely that other buildings, that were built prior to accessibility requirements or that have aging elevators or other accessibility improvements, will also need renovations to existing accessibility improvements or the installation of accessibility improvements.

The City of Rochester also has the Monarch School of New England, which serves students with physical, developmental or other disabilities who are aged 5-21, and the Seacoast Learning Center, which serves students with dyslexia.

- ***Access to publicly supported housing for persons with disabilities***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Overall, there are not disparities in access to opportunity (such as access to jobs or public housing), but there are disparities in access to opportunities based on building and infrastructure accessibility (such as older school buildings that are not fully accessible). These areas are analyzed in depth in previous subsections. Data and consultations do indicate that there are disproportionate housing needs for residents with disabilities.

The Rochester Housing Authority's housing is disproportionately aimed at serving elderly residents and residents with disabilities. Most of RHA's buildings are located in or near the downtown region, which is where there is the best access to public transportation, grocery stores, and other services.

- ***Access to transportation for persons with disabilities***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Overall, there are not disparities in access to opportunity (such as access to jobs or public housing), but there are disparities in access to opportunities based on building and infrastructure accessibility (such as older school buildings that are not fully accessible). These areas are analyzed in depth in previous subsections. Data and consultations do indicate that there are disproportionate housing needs for residents with disabilities.

Public input and consultations with a range of non-profit agencies have indicated transportation gaps in the Seacoast region. Due to financial concerns and low ridership, COAST has reduced or eliminated routes to the northern, more rural areas of Strafford County. COAST data and other consultations also indicate increasing and undermet needs for Americans with Disabilities Act

(ADA) paratransit and demand response services, which are generally more expensive than fixed-route service.

In addition, the Community Development Coordinator and Rochester Housing Authority staff also met in-person with Rochester Housing Authority residents on November 11, 2015. Many residents in attendance were elderly and/or residents with disabilities. The discussion centered on the need for more transportation accessibility and options, as well as other concerns. Subsequent meetings between RHA residents and COAST community outreach staff indicated that some of this need may be addressed through providing the public with more familiarity with the many existing transportation programs and options.

- ***Inaccessible government facilities or services***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Overall, there are not disparities in access to opportunity (such as access to jobs or public housing), but there are disparities in access to opportunities based on building and infrastructure accessibility (such as older school buildings that are not fully accessible). These areas are analyzed in depth in previous subsections. Data and consultations do indicate that there are disproportionate housing needs for residents with disabilities.

All major public buildings (including but not limited to City Hall, City Hall Annex, Rochester Public Library, Rochester Police Station, and Rochester Community Center) are accessible for wheelchair users. Accessibility includes wheelchair ramps, door buttons, and grab bars in restrooms inside the buildings. All of these buildings are also accessible via bus routes serviced by the Cooperative Alliance for Seacoast Transportation (COAST). COAST buses can be lowered to allow entry for wheelchair users and other riders with mobility-related disabilities, and COAST also provides ADA paratransit services.

- ***Inaccessible sidewalks, pedestrian crossings, or other infrastructure***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Overall, there are not disparities in access to opportunity (such as access to jobs or public housing), but there are disparities in access to opportunities based on building and infrastructure accessibility (such as older school buildings that are not fully accessible). These areas are analyzed in depth in previous subsections. Data and consultations do indicate that there are disproportionate housing needs for residents with disabilities.

While the downtown core of the City of Rochester has good distribution of sidewalks, pedestrian crossings, pedestrian signals, etc., this becomes decreasingly true as one moves away from the more urban downtown area to the more rural outskirts of the city. These areas often have higher speed limits, few to no sidewalks, and few to no pedestrian crossings. Public input sessions conducted as part of CDBG Annual Action Plan public consultation have indicated that a lack of sidewalks especially have a negative impact on residents who use wheelchairs and other mobility aids.

- ***Lack of affordable in-home or community-based supportive services***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Overall, there are not disparities in access to opportunity, as there are many in-home

and community-based supportive services available to Rochester residents. Data and consultations do indicate that there are disproportionate housing needs for residents with disabilities.

The Rochester Housing Authority's housing is disproportionately aimed at serving elderly residents and residents with disabilities. There are also assisted living facilities available in the city, such as Rochester Manor, as well as a multitude of supportive services provided by a variety of non-profit agencies. Such supportive services include Community Partners, which provides behavioral health services; Tri-City Co-op, which provides peer-to-peer mental health supports; and the Homemakers and Cornerstone VNA, which provide home medical care and other related services. The City of Rochester also has the Monarch School of New England, which serves students with physical, developmental or other disabilities who are aged 5-21, and the Seacoast Learning Center, which serves students with dyslexia.

However, according to data compiled by the Strafford Regional Planning Commission in its 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, there was identified segregation of Rochester's 75+ population. Unfortunately, the report provides analysis only at the municipal level and does not provide a breakdown of census tract demographics.

- ***Lack of affordable, accessible housing in range of unit sizes***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations do indicate that there are disproportionate housing needs for residents with disabilities, as well as access to opportunity given a lack of affordable, accessible housing.

Consultation with the New Hampshire Disability Rights Center, as well as local social service providers, have indicated affordability and accessibility issues for many residents with disabilities, especially residents reliant on SSI or SSDI. The New Hampshire Disability Rights Center reports that a large number of their clients are housing burdened (that is, spending more than 30% of their total income on housing costs).

A significant factor in lack of accessibility is the age of the housing stock in the City of Rochester and the wider Seacoast region. Of all 13,694 housing units within the City of Rochester, only 133 units were built in 2010 or later. The majority of available housing within the city (7,593 units) was built prior to 1980, and a significant percentage (3,783 units) was built prior to 1950. This aged and aging housing stock, built prior to Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, often presents accessibility issues for residents with mobility-related disabilities. This can include stairs without chairlifts, bathrooms without grab bars, and hallways and doorways without adequate clearance room for wheelchair users.

Another accessibility concern, identified through consultation with the New Hampshire Disability Rights Center, is public transportation. Many residents with disabilities rely on public transportation to access employment, essentials such as grocery stores, and medical care. Consultations at the neighborhood ward meetings with residents have indicated a desire for expanded public transportation availability, especially for elderly residents and residents with disabilities. However, financial constraints and reduced state funding for public transit mean that current bus routes are unlikely to expand.

- ***Lack of affordable, integrated housing for individuals who need supportive services***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations do not indicate that there are a lack of access to opportunity or disproportionate housing needs for residents with disabilities in this area.

State-level data from the National Council on Disability indicates that there are no persons with developmental disabilities or intellectual disabilities residing in large state institutions. Segregated settings include local assisted living facilities within the City of Rochester, such as Rochester Manor (<https://www.genesishcc.com/rochester>), and Rochester Housing Authority has housing complexes specifically for elderly residents and residents with disabilities. However, these housing situations differ significantly from institutionalized settings in that residents enter them voluntarily and have full or near-full access to the wider community.

In addition, according to 2016 ACS data, there are about 5,015 residents with disabilities living in the City of Rochester, which is about 17% of the overall population of the city. The number of residents in assisted living facilities and RHA housing for elderly residents/residents with disabilities measures only in the hundreds, which means that the majority of residents with disabilities in the City of Rochester are living in integrated settings.

- ***Lack of assistance for housing accessibility modifications***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations do not indicate that there are a lack of access to opportunity or disproportionate housing needs for residents with disabilities in this area.

The City of Rochester prohibits discrimination on the basis of disability, as well as other federally recognized categories, in its official employee policies.³⁹ The City of Rochester's zoning ordinance provides that the Zoning Board of Adjustments "may grant a variance ... when reasonable accommodations are necessary to allow a person or persons with a recognized physical disability to reside in or regularly use the premises."⁴⁰ Also, in FY 2015-2016, the city's CDBG program funded a handicap accessibility improvements microgrants program. This program provided funding for accessibility improvements for low- to moderate-income Rochester residents.⁴¹ Non-governmental resources include the Community Toolbox (<http://www.commttoolbox.org/>), which provides small home repairs and renovations in the Seacoast New Hampshire region, and Granite State Independent Living's Accessibility Pilot Program (<https://www.gsil.org/new-accessibility-pilot-program-homeowners-disabilities/>).

In addition, the City of Rochester offers assessment exemptions and tax credits for many residents. This includes assessment exemptions for elderly residents and residents with disabilities⁴² as well as tax credits for veterans,⁴³ including a tax credit for veterans with disabilities related to their service⁴⁴ and property tax exemptions for certain disabled veterans.⁴⁵

³⁹ <https://www.rochesternh.net/city-manager/pages/employee-policies-procedures>.

⁴⁰ Ch 42.4.2, City of Rochester ordinances. <<https://www.ecode360.com/documents/RO2619/RO2619-042.pdf>>

⁴¹ https://www.rochesternh.net/sites/rochesternh/files/file/file/final_fy_2015_2016_annual_action_plan_-_website_version_0.pdf.

⁴² https://www.rochesternh.net/sites/rochesternh/files/uploads/disabled_qualifications_checklist_1.pdf.

⁴³ <https://www.rochesternh.net/assessing/pages/veteran-tax-credits>.

⁴⁴ https://www.rochesternh.net/sites/rochesternh/files/imce/u883/disabled_vet.jpg.

⁴⁵ <https://www.rochesternh.net/sites/rochesternh/files/file/file/72-36a.pdf>.

- ***Lack of assistance for transitioning from institutional settings to integrated housing***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations do not indicate that there are a lack of access to opportunity or disproportionate housing needs for residents with disabilities in this area.

State-level data from the National Council on Disability indicates that there are no persons with developmental disabilities or intellectual disabilities residing in large state institutions. Segregated settings include local assisted living facilities within the City of Rochester, such as Rochester Manor (<https://www.geneshicc.com/rochester>), and Rochester Housing Authority has housing complexes specifically for elderly residents and residents with disabilities. However, these housing situations differ significantly from institutionalized settings in that residents enter them voluntarily and have full or near-full access to the wider community.

In addition, according to 2016 ACS data, there are about 5,015 residents with disabilities living in the City of Rochester, which is about 17% of the overall population of the city. The number of residents in assisted living facilities and RHA housing for elderly residents/residents with disabilities measures only in the hundreds, which means that the majority of residents with disabilities in the City of Rochester are living in integrated settings.

For those residents who are in segregated settings and wish to transition to integrated housing, there are regional supports to help residents do so. Tri-City Consumers' Action Co-Operative provides peer-to-peer mental health supportive services, and Community Partners operates a rental assistance program that pairs financial support with ongoing case management.

- ***Land use and zoning laws***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations do not indicate that there are a lack of access to opportunity or disproportionate housing needs for residents with disabilities in this area.

The City of Rochester's zoning ordinance provides that the Zoning Board of Adjustments "may grant a variance ... when reasonable accommodations are necessary to allow a person or persons with a recognized physical disability to reside in or regularly use the premises."⁴⁶ Also, in FY 2015-2016, the city's CDBG program funded a handicap accessibility improvements microgrants program. This program provided funding for accessibility improvements for low- to moderate-income Rochester residents.⁴⁷ In addition, the City of Rochester offers assessment exemptions and tax credits for many residents. This includes assessment exemptions for elderly residents and residents with disabilities⁴⁸ as well as tax credits for veterans,⁴⁹ including a tax credit for veterans with disabilities related to their service⁵⁰ and property tax exemptions for certain disabled veterans.⁵¹

⁴⁶ Ch 42.4.2, City of Rochester ordinances. <<https://www.ecode360.com/documents/RO2619/RO2619-042.pdf>>

⁴⁷ https://www.rochesternh.net/sites/rochesternh/files/file/file/final_fy_2015_2016_annual_action_plan_-_website_version_0.pdf.

⁴⁸ https://www.rochesternh.net/sites/rochesternh/files/uploads/disabled_qualifications_checklist_1.pdf.

⁴⁹ <https://www.rochesternh.net/assessing/pages/veteran-tax-credits>.

⁵⁰ https://www.rochesternh.net/sites/rochesternh/files/imce/u883/disabled_vet.jpg.

⁵¹ <https://www.rochesternh.net/sites/rochesternh/files/file/file/72-36a.pdf>.

Also, in April of 2014, the City of Rochester updated the Chapter 42 of City of Rochester General Ordinances, which took ten years to complete. The Downtown Commercial District Zone has an average parcel size of 17,675 square feet, which would only allow for three dwelling units per parcel without seeking a variance from the Zoning Board of Adjustment under the 2014 ordinance. In early 2018, the ordinance was revised to lower the density limits to 500 sq. ft. per dwelling unit to allow for increased density within this zone, as the previous density regulations proved off-putting for developers who otherwise would be interested in investing in the downtown mixed-use buildings. Later in 2018, the Rochester Planning Department worked with the Community Development Division and the consultants at BendonAdams to perform a more in-depth analysis of downtown density and draft recommendations to further improve property owners' ability to develop downtown housing. A revised version of these recommendations was adopted by City Council in 2019.

- ***Lending discrimination***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations indicate that there are a lack of access to opportunity and disproportionate housing needs for residents with disabilities in this area.

Home Mortgage Disclosure Act (HMDA) data for 2016 for all City of Rochester census tracts, provided by the Consumer Financial Protection Bureau, was reviewed in-depth in earlier subsections. The rate of denials for home loans seemed proportionate for both white residents and racial/ethnic minority residents of the city. The HMDA data does not provide demographic information on loan applicants' disability status, unfortunately.

Data from the New Hampshire Legal Assistance Housing Justice Project (<http://www.nhla.org/content/housing-16>), as well as the New Hampshire Commission on Human Rights (<https://www.nh.gov/hrc/>), indicate that disability is by far the protected category with the most reports of discrimination. These reports do not include information on the nature of the disability, unfortunately (e.g., physical, developmental, behavioral). Consultation with the New Hampshire Legal Assistance Housing Justice Project indicates that many of the housing discrimination cases based on disability discrimination involve rental residents rather than home-owning residents, but this may reflect the lower income of New Hampshire Legal Assistance clients.

- ***Location of accessible housing***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations indicate that there are a lack of access to opportunity and disproportionate housing needs for residents with disabilities in this area, as affordable downtown housing in the City of Rochester is disproportionately comprised of older housing that is more likely to have accessibility issues.

A significant factor in lack of accessibility is the age of the housing stock in the City of Rochester and the wider Seacoast region. Of all 13,694 housing units within the City of Rochester, only 133 units were built in 2010 or later. The majority of available housing within the city (7,593 units) was built prior to 1980, and a significant percentage (3,783 units) was built prior to 1950. This aged and aging housing stock, built prior to Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, often presents accessibility issues for residents with

mobility-related disabilities. This can include stairs without chairlifts, bathrooms without grab bars, and hallways and doorways without adequate clearance room for wheelchair users.

Consultations with regional housing developers and affordable housing non-profit agencies statewide have also indicated a lack of affordable housing incentive programs within the State of New Hampshire, which has led to poverty concentrations in the downtown region, where the housing stock is older, dilapidated, and lower cost.

- ***Occupancy codes and restrictions***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations indicate that there are a lack of access to opportunity and disproportionate housing needs for residents with disabilities in this area. Most of these needs relate to the costs of upgrading older and more affordable housing to meet current codes.

For example, the Amazon Park neighborhood is located on the eastern outskirts of the city and is comprised of low-income manufactured housing, travel trailers, campers, etc. Community Partners, which provides behavioral health services, has many clients who reside within Amazon Park. The City of Rochester and the owners of Amazon Park were engaged in litigation related to the park throughout 2017 and 2018, with the city expressing life safety and building safety code concerns with the housing units within the park.⁵² The State Supreme Court ruled that Amazon Park may be operated as a year-round permanent residential park but that all housing units must meet the City of Rochester's fire and life safety codes and building codes.

Consultations with housing developers, non-profit social service agencies, and others indicate that this problem extends beyond just Amazon Park to other older and/or dilapidated housing within the city. The costs for bringing these buildings up to code, especially if they have been neglected for some time period, can be prohibitive for the buildings' owners. Offsetting these barriers, there is New Hampshire's accessory dwelling units law, which was enacted in 2017.⁵³ The law requires New Hampshire municipalities to "allow accessory dwelling units as a matter of right or by either conditional use permit pursuant to RSA 674:21 or by special exception, in all zoning districts that permit single-family dwellings."

- ***Regulatory barriers to providing housing and supportive services for persons with disabilities***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations indicate that there is not a lack of access to opportunity or disproportionate housing needs for residents with disabilities in this area.

There are not direct regulatory barriers to providing housing and supportive services for persons with disabilities, but consultations with city staff and non-profit agencies such as Community Action Partnership of Strafford County indicate that the need to obtain zoning variances can negatively impact the ability to construct housing for residents with disabilities. In addition, as discussed in previous sections, density limitations can affect housing developers' ability to construct affordable housing in the downtown region.

⁵² Early B, "Rochester: Amazon Park trailers unsuitable for year-round residents," *Foster's Daily Democrat*. <<http://www.seacoastonline.com/news/20170423/rochester-amazon-park-trailers-unsuitable-for-year-round-residences>>.

⁵³ NH RSA 674:71-72. <<https://www.nh.gov/osi/planning/resources/documents/accessory-dwelling-units-law.pdf>>.

- ***State or local laws, policies, or practices that discourage individuals with disabilities from being placed in or living in apartments, family homes, and other integrated settings***

Both HUD data and other data indicates there is not segregation or R/ECAPs for residents with disabilities. Data and consultations indicate that there is a history of lack of access to opportunity or disproportionate housing needs for residents with disabilities in this area, and likely these concerns are continuing.

The 2015 *Analysis of Impediments to Fair Housing Choice*, prepared by New Hampshire Housing Finance Authority and New Hampshire Legal Assistance, provides an overview of several New Hampshire court cases of recent years. In *Amanda D. v. Hassan*, filed in 2012 by the New Hampshire Disability Rights Center and joined by the U.S. Department of Justice, the case was based on state institutionalization practices, which the plaintiff asserts were unlawful discrimination against persons with mental illness. An agreement between the parties was reached in 2014, which requires the provision of community-based mental health services, employment support services, and supportive housing. As discussed in previous subsections, the need for more community-based mental health services, employment support services, and supportive housing for residents with mental illness and other disabilities continue both locally and regionally.

D. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

1. ***List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law, a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law, a letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.***

N/A. There are no unresolved findings.

2. ***Describe any state or local fair housing laws. What characteristics are protected under each law?***

New Hampshire RSA 354-A prohibits discrimination in employment, public accommodations, and the sale or rental of housing or commercial property, because of age, sex, sexual orientation, gender identity, race, creed, color, marital status, familial status, physical or mental disability or national origin.⁵⁴

3. ***Identify any local and regional agencies and organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.***

New Hampshire Commission for Human Rights

⁵⁴ New Hampshire RSA 354-A. <<http://gencourt.state.nh.us/rsa/html/nhtoc/nhtoc-xxxi-354-a.htm>>.

The New Hampshire Commission for Human Rights (<https://www.nh.gov/hrc>) is a state government department and is vested under RSA 354-A with the responsibility to “receive, investigate and pass upon complaints alleging violations of this chapter” which covers employment, housing, and public accommodations discrimination. The commission’s website provides an overview of the state statute and associated rules, discrimination data, commission decisions, instructions on how to file a complaint with the commission, and links to other federal and state human rights resources. There are also subsections on pregnancy discrimination and disability discrimination specifically but not the other categories of protection (age, sex, sexual orientation, gender identity, race, creed, color, marital status, familial status, or national origin).

According to the 2015 state AI, all state-based housing discrimination cases must be lodged with the Commission for Human Rights initially. Complainants may file a complaint by telephone, fax, mail, online, or in person at the commission’s offices. The website has a specific complaint form for housing and commercial property discrimination complaints.⁵⁵

New Hampshire Legal Assistance

New Hampshire Legal Assistance (<http://www.nhla.org>) is a statewide legal services agency serving low-income residents of New Hampshire. The agency has offices in Berlin, Claremont, Concord, Manchester, and Portsmouth. NHLA’s Housing Justice Project promotes helps individuals and families who are either currently without shelter or are at imminent risk of becoming homeless. The Housing Justice Project handles cases such as Section 8 or public housing issues, mortgage foreclosure, property tax issues, mobile home park issues, fair Housing/housing discrimination complaints, and housing accessibility issues for persons with mobility disabilities.

The Fair Housing Project provides civil legal aid to assist clients with disabilities when they need to obtain accommodations in housing situations, defends clients facing unlawful evictions, and files discrimination complaints with administrative agencies or in court. In addition to individual representation, the Fair Housing Project engages in systemic advocacy by providing training throughout the state on fair housing topics and by advocating for changes in laws, ordinances and policies that have a negative impact on protected class members.

New Hampshire Disability Rights Center

The New Hampshire Disability Rights Center (<http://www.drcnh.org/>) is New Hampshire's designated protection and advocacy agency and authorized by federal statute “to pursue legal, administrative and other appropriate remedies” on behalf of individuals with disabilities. The DRC is a statewide organization independent from state government or service providers. DRC provides information, referral, advice, legal representation, and advocacy to individuals with disabilities on a wide range of disability-related problems. DRC's authority includes access to facilities to conduct monitoring activities, including site visits and speaking with residents of the facility.

The Disability Rights Center has a specific page on housing issues at <http://www.drcnh.org/IssueAreas/housing.html>. The page provides a “know your rights”

⁵⁵ <https://www.nh.gov/hrc/documents/housing.pdf>.

overview, fair housing information, information on emotional support animals, and resources section including both legal and financial services.

Seacoast Chapter of the National Association for the Advancement of Colored People (NAACP)

The Seacoast NAACP (<http://www.seacoastnaacp.com/>) is a local chapter of the National Association for the Advancement of Colored People, one of the oldest civil rights organizations in the nation. Its mission is to ensure the political, educational, social, and economic equality of rights of all persons and to eliminate racial hatred and discrimination. The Seacoast chapter's website includes a section on legal issues, which provides a discrimination complaint form and information on filing complaints with the NAACP.

Additional Information

During the FY 2015-2016 program year, Rochester CDBG funds paid for a landlord-tenant law "know your rights" workshop hosted by New Hampshire Legal Assistance's Housing Justice Project staff. This workshop provided an important resource to the Rochester community, and several important connections between landlords, tenants, city staff, and legal assistance staff were made during the workshop. In subsequent years, Rochester Community Development staff has attended NHLA fair housing trainings and encouraged the NHLA to apply for additional CDBG funding.

In addition, Community Development staff has drafted and posted a fair housing webpage to the city's Community Development website. This page, which can be found online at <http://www.rochesternh.net/community-development-division/pages/fair-housing>, provides links to the texts of the federal Fair Housing Act and New Hampshire state anti-discrimination protections, to several HUD fair housing resources, to HUD housing demographics data for the city, and to the websites of the New Hampshire Legal Assistance's Housing Justice Project, New Hampshire Commission for Human Rights, and National Fair Housing Alliance.

4. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing enforcement, outreach capacity, and resources and the fair housing issues, which are Segregation, RECAPs, Disparities in Access to Opportunity, and Disproportionate Housing Needs. For each significant contributing factor, note which fair housing issue(s) the selected contributing factor impacts.

- ***Lack of local private fair housing outreach and enforcement***

The primary source of fair housing outreach and enforcement for the state of New Hampshire is New Hampshire Legal Assistance's Housing Justice Project. New Hampshire Legal Assistance (<http://www.nhla.org>) is a statewide legal services agency serving low-income residents of New Hampshire. The Housing Justice Project handles cases such as Section 8 or public housing issues, mortgage foreclosure, property tax issues, mobile home park issues, fair Housing/housing discrimination complaints, and housing accessibility issues for persons with mobility disabilities.

The Fair Housing Project provides civil legal aid to assist clients with disabilities when they need to obtain accommodations in housing situations, defends clients facing unlawful evictions, and files discrimination complaints with administrative agencies or in court. In addition to individual representation, the Fair Housing Project engages in systemic advocacy by providing training throughout the state on fair housing topics and by advocating for changes in laws, ordinances and policies that have a negative impact on protected class members.

In addition to NHLA, there is the New Hampshire Commission for Human Rights. This government department is vested under RSA 354-A with the responsibility to “receive, investigate and pass upon complaints alleging violations of this chapter” which covers employment, housing, and public accommodations discrimination. According to the 2015 state AI, all state-based housing discrimination cases must be lodged with the Commission for Human Rights initially. Complainants may file a complaint by telephone, fax, mail, online, or in person at the commission’s offices. The website has a specific complaint form for housing and commercial property discrimination complaints.

Both HUD data and other data indicates there is not segregation or R/ECAPs within the City of Rochester. Data and consultations indicate that there is not a disparity in access to opportunity or disproportionate housing needs. However, given the constraints of financial resources and staff availability, the NHLA Housing Justice Project is unable to provide assistance to all potential clients who contact them or to do non-targeted monitoring in as wide a geographical region as would be ideal. The New Hampshire Commission for Human Rights has an administrative staff of four persons and an investigative staff of four additional persons, as well as seven appointed commissioners, and this seems adequate for the state.

- ***Lack of local public fair housing enforcement***

The primary source of fair housing outreach and enforcement for the state of New Hampshire is New Hampshire Legal Assistance’s Housing Justice Project. New Hampshire Legal Assistance (<http://www.nhla.org>) is a statewide legal services agency serving low-income residents of New Hampshire. The Housing Justice Project handles cases such as Section 8 or public housing issues, mortgage foreclosure, property tax issues, mobile home park issues, fair Housing/housing discrimination complaints, and housing accessibility issues for persons with mobility disabilities.

The Fair Housing Project provides civil legal aid to assist clients with disabilities when they need to obtain accommodations in housing situations, defends clients facing unlawful evictions, and files discrimination complaints with administrative agencies or in court. In addition to individual representation, the Fair Housing Project engages in systemic advocacy by providing training throughout the state on fair housing topics and by advocating for changes in laws, ordinances and policies that have a negative impact on protected class members.

In addition to NHLA, there is the New Hampshire Commission for Human Rights. This government department is vested under RSA 354-A with the responsibility to “receive, investigate and pass upon complaints alleging violations of this chapter” which covers employment, housing, and public accommodations discrimination. According to the 2015 state AI, all state-based housing discrimination cases must be lodged with the Commission for Human Rights initially. Complainants may file a complaint by telephone, fax, mail, online, or in person at the commission’s offices. The website has a specific complaint form for housing and commercial property discrimination complaints.

Public housing is also monitored for fair housing compliance by HUD's Office of Fair Housing and Equal Opportunity (https://www.hud.gov/program_offices/fair_housing_equal_opp). The website for HUD's Office of Fair Housing and Equal Opportunity provides information on how to file a housing complaint and specifies seeking housing assistance as an area of enforcement. The website provides the complaint form in both English and Spanish, and there are subsections on assistance for persons with disabilities and for persons with limited English proficiency.

Both HUD data and other data indicates there is not segregation or R/ECAPs within the City of Rochester. Data and consultations indicate that there is not a disparity in access to opportunity or disproportionate housing needs. However, given the constraints of financial resources and staff availability, the NHLA Housing Justice Project is unable to provide assistance to all potential clients who contact them or to do non-targeted monitoring in as wide a geographical region as would be ideal. The New Hampshire Commission for Human Rights has an administrative staff of four persons and an investigative staff of four additional persons, as well as seven appointed commissioners, and this seems adequate for the state.

- ***Lack of resources for fair housing agencies and organizations***

Given the constraints of financial resources and staff availability, the NHLA Housing Justice Project is unable to provide assistance to all potential clients who contact them or to do non-targeted monitoring in as wide a geographical region as would be ideal. The New Hampshire Commission for Human Rights has an administrative staff of four persons and an investigative staff of four additional persons, as well as seven appointed commissioners, and this seems adequate for the state.

- ***Lack of state or local fair housing laws***

The State of New Hampshire, under RSA 354-A, prohibits discrimination in the sale or rental of housing (as well as other areas) based on age, sex, sexual orientation, gender identity, race, creed, color, marital status, familial status, physical or mental disability, or national origin. The City of Rochester does not have a municipal-level fair housing ordinance but explicitly follows RSA 354-A as well as all federal anti-discrimination laws.

V. Fair Housing Goals and Priorities

1. *For each fair housing issue, prioritize the identified contributing factors. Justify the prioritization of the contributing factors that will be addressed by the goals set below in Question 2. Give the highest priority to those factors that limit or deny fair housing choice or access to opportunity, or negatively impact fair housing or civil rights compliance.*

Goal #1: Increase Access to Quality Affordable Housing

One of the most common housing problems, identified across multiple consultations, is the lack of adequately affordable housing. Average income has not kept pace with average rental costs; as a result, many Rochester residents spend well over 30% of their income on housing. According to calculations from the New Hampshire Housing Finance Authority, less than 10% of the housing units in Strafford County are affordable to half of the renting households.

Lastly, the relative lack of public housing availability is a problem for the City. Consultation with the Rochester Housing Authority has indicated that the current wait list for housing is somewhere around five years long. In addition, according to the Regional Housing Needs Assessment drafted by the Strafford Regional Planning Commission, many of the assisted rental housing units produced under subsidized housing programs are no longer available.

Quality affordable housing will be increased through a variety of approaches, including but not limited to rental assistance program support for lower-income residents, housing rehabilitation funding targeted to lower-income homeowners, educational and vocational assistance aimed at increasing lower-income residents' income levels, and pursuing opportunity to construct more public housing units or convert existing housing to public housing.

Goal #2: Increase Home Ownership Opportunities for Ethnic and Racial Minorities

According to data compiled by the Strafford Regional Planning Commission in its 2015 report, *Local Solutions for the Strafford Region: Fair Housing and Equity Assessment*, there is a slight concentration of racial and ethnic minorities who rent in the center of the City (Wards 2 and 6), and there is a heavier concentration of racial and ethnic minorities who own their homes in the northwestern portion of the City (Wards 3 and 5). Both these areas overlap, to large extent, the census tracts classified by HUD as 51% or greater low to moderate income.

Home ownership opportunities for ethnic and racial minorities will be increased through a combination of initiatives, including Fair Housing Act educational outreach to local lending institutions; providing information on low-income home ownership resources to regional organizations dedicated to protecting the rights of racial and ethnic minority populations; and partnering with fair housing organizations, such as the New Hampshire Legal Assistance's Housing Justice Project, to address discrimination complaints related to mortgages and home buying.

Goal #3: Reduce Housing Discrimination Against Residents with Disabilities

The City of Rochester has a relatively high percentage of residents with disabilities, especially children with disabilities. Based on federal AHAR reports, people with disabilities (and especially those with mental health-related disabilities) are vastly overrepresented among those reported to be experiencing homelessness. Data from the New Hampshire Legal Assistance Housing Justice Project (<http://www.nhla.org/content/housing-16>), as well as the New Hampshire Commission on

Human Rights (<https://www.nh.gov/hrc/>), indicate that disability is by far the protected category with the most reports of discrimination. These reports do not include information on the nature of the disability, unfortunately (*e.g.*, physical, developmental, behavioral).

Focusing on disability as a protected class, therefore, makes sense in terms of maximizing impact of limited resources. Reducing discrimination will include a broad range of approaches, including supporting rental assistance programs with case management specifically for residents with disabilities, supporting behavioral health general supportive services, and support substance use disorder treatment and recovery services (as there are high levels of coincidence between behavioral health issues and substance use disorders). The City of Rochester will also partner with the Rochester Housing Authority to address any accessibility issues in the city's public housing stock and to identify and pursue opportunities to create more accessible public housing units.

Goal #4: Landlord Education and Outreach on Fair Housing Issues and Protected Categories

According to the Regional Housing Needs Assessment and Fair Housing Analysis drafted by the Strafford Regional Planning Commission, more ethnic and racial minorities rent than own their homes as compared to white residents. These same reports also indicate that a greater percentage of renter households (48% of all renters) in the Strafford County region have a high housing cost burden (30% or more of income) than do owner households (33% of all owners). In addition, these analyses have found that senior occupancy of rental units should increase, as more elderly residents reach age 75+ and seek smaller living spaces located closer to services and amenities.

Anecdotal reports from several public service agencies that serve low-income residents suggest that family size has been a basis of discrimination within the City of Rochester, with larger families with children being turned away from rental housing by landlords. Both "familial status" and "marital status" are protected categories under New Hampshire RSA 354-A.

Given that especially vulnerable populations, including protected classes such as racial and ethnic minorities and persons with disabilities, disproportionately rent versus own their housing, a goal focusing on improving housing equity specifically for renting households will be set. This will be accomplished through education and outreach on fair housing principles and the protections afforded by the Fair Housing Act, targeted to local landlords and property managers; partnering with fair housing organizations, such as the New Hampshire Legal Assistance's Housing Justice Project, to address discrimination complaints related to rental housing and to organize housing discrimination testing activities; and rental assistance focusing on low-income residents and/or residents with disabilities, to increase access to quality, affordable rental housing. The City of Rochester and the Rochester Housing Authority will also partner to conduct landlord education and outreach specifically focused on landlords who accept Section 8 vouchers.