2006 JAFFREY MASTER PLAN

POPULATION AND HOUSING CHAPTER

NOTE: This revised report, dated July 14 in the headers, supercedes previous submissions, which should be discarded. The Executive **Summary and List of Recommendations and Conclusions** of the Population and Housing Committee document have been **REVISED**. The revisions were made after the Master Plan Meeting on Wednesday, July 12, at the request of the Master Plan sub-committee and because I discovered some arithmetical errors in a couple of the tables. Suze Campbell. July 14, 2006

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Executive Summary for the Population and Housing Chapter

There is a massive amount of data available to contribute to an understanding of Jaffrey from the perspective of its Population and Housing situation, past, present and future. The data does not always correspond from one graph or table to another, first, because the art and skill of tracking data are not always precise, and second, because the methodology of tracking data changes from time to time. Nevertheless, trends may be identified by analyzing all this data, and a reasonably fair idea can be developed about the town from the data and how it compares to neighboring towns and the region.

Briefly summarized, the size of Jaffrey's population and housing stock characterize it as a medium sized small town, not a city, although it has a fairly densely populated cluster zone downtown. Repeatedly town residents state their desire to have Jaffrey remain a small town, though this sentiment is expressed in a variety of ways, most usually by extolling its rural character.

The amount of growth that can be expected for the town, as projected by the NH State Office of Energy and Planning, is about 1% per year for the next nineteen years – 2025 - or in other words, approximately 1,210 people more than our current population estimate (2006) of 5,830 people. This would call for approximately 484 more housing units at 2.5 people per household, or an increase of 25 housing units per year for 19 years. The 1% growth trend over the years has been fairly consistently a very stable one with only a few dramatic increases and decreases. Jaffrey's growth is expected to be similar to what is projected for other towns in the region.

It should be noted that the number of people who live in poverty in Jaffrey has increased markedly from 4% in 1990 to 7.8% in 2000. This would suggest that there is a critical need for low income housing in the community.

While the population and housing growth trends for the town are stable on the one hand, they are also susceptible to many factors that could cause volatility in its growth rate. Due to a variety of circumstances and events, some manageable by the town and some out of the town's control, the percentage rate of growth could change dramatically as it has done several times in the past thirty six years. For example, were a large industry to move into town, the population might grow rapidly. Were fuel costs to spike dramatically higher than they have already, the pattern of significant in-migration might decrease. Were the town's water and sewer rates to escalate to a confiscatory level, the economics of the town would change dramatically. Were the number of people per household to change appreciably, as it has done in the past, population and housing figures would be altered. Were a large tract of land to be purchased by a big developer, and deemed suitable by zoning regulations for a high density housing development, both the population and housing stock ratios in the town would increase appreciably. Projections are useful, but they don't cast the future in New Hampshire granite.

An analysis of the data in this chapter is valuable for forming impressions about the town in order to inform a vision for its future. Also, the anecdotal impressions people in the town have formed may be just as valuable and as accurate as the information presented in the graphs and tables in this chapter. A critical aspect of the process of making sense out of all this information, both statistical and impressionistic, will be the necessary consensus building, which is imperative for the development of a cohesive vision for Jaffrey.

One step in this process is to review zoning regulations in order to reach agreement amongst the people of Jaffrey about the apportionment of land in such a way that growth is not stifled, that housing for all people and levels of income and all ages is available equitably, that town services and amenities are affordable and available where they are required, and that the environment and the town's rural character and most valuable natural resources are protected.

Another step in building this cohesive and ambitious vision will be to analyze the town's Social Capital, paying particular attention to the reasons why people want to live in this community and want to live near one another in community relationship, or in other words, what the connections are that amount to Social Capital. This would be an invaluable way to go about addressing the consequences and benefits of the intended and expected growth of the town's population and housing stock. By approaching the subject of Population and Housing from this perspective, rather than from the perspective of competing interests, a comprehensive, forward-thinking vision can be developed for the town, and one that is quite feasible.

Recommendations and Conclusions of the Population and Housing Committee:

NOTE: The following set of recommendations and conclusions are extracted from and culminate from the body of this report. They are not necessarily in the order that they appear in the report.

The recommendations and conclusions below are based on the following statistics:

Jaffrey Population in 2005 = 5,770:
Plus 1% =5,830 (rounded to the nearest 10) in 2006. The figures below are for 2006 and the future. They are based on the average of 2.5 persons per household.

Est. pop. @ 1% growth in 2025 = 7,040 = 1,210 additional people = 484 additional housing units.
19 years = on average, an additional 63 people and 25 new housing units per year.

Est. pop. @ 2 % growth in 2025 = 8,574 = 2,744 additional people = 1,098 new housing units.
34 years = on average, an additional 81 people and almost 32 new housing units per year

Est. pop. @ 1% growth in 2040 = 8,174 = 2,344 additional people = 938 new housing units.
34 years = on average, an additional 69 people and almost 28 new housing units/year

Est. pop. @ 2 % growth in 2040 = 11,539 = 5,709 additional people = 2,284 new housing units
34 years = on average, an additional 168 people and 67 new housing units per year.

•RECOMMENDATION FOR A MAXIMUM GROWTH RATE OF 1%: In as much as there is a great deal of consensus, as evidenced in the 2006 Community Survey, in 2006 Master Plan meetings, and in the reports of the Master Plan committees, that the rural character, or small town feel of Jaffrey should be maintained, the Population and Housing Committee recommends and concludes that the town adopt and attempt to maintain a 1% growth rate over the next ten years, or until such time that a new Master Plan is written.

This is less than the 2% the 1997 Master Plan committee recommended, but it is a reasonable rate when **averages** of the annual percentages of growth over the past 30- to 35 years are studied. It is the rate that the Office of Energy and Planning has recommended based on their analysis of Jaffrey and surrounding towns. The 1% growth trend over the years has consistently been a very stable one with only a few dramatic increases and decreases. Jaffrey's growth is expected to be similar to what is projected for other towns in the region.

As the graphs and tables of this report will demonstrate, growth tends to happen in spurts based on some event, either internal or external, so that over the course of time, there will be years that exceed 1% growth and years that do not reach that rate. Without some kind of restrictions, it would be impossible to arbitrarily enforce this growth rate. These graphs and tables provide ample data to conclude that an **average** annual 1% growth rate is appropriate and expectable for the town. They also demonstrate how an average 2% growth rate

over the next 35 years would almost exactly double the size of the town, resulting in a population of 11,539 people living here (5709 more than live here currently in 2006) and a potential of 2,284 new housing units, **if** everyone of these additional people were to need new housing stock!

•**RECOMMENDATION FOR THE MAXIMUM NUMBER OF PEOPLE TO PRESERVE THE RURAL, SMALL TOWN CHARACTER OF JAFFREY IS 7000:** If the consensus is that we want to stay a small/rural town, then what is the consensus about how many people are too many to maintain this sense of rural character? This committee recommends and concludes from the research provided in this chapter, from reading about town planning, and from anecdotal observations, that around 7,000 people is the maximum number that can be sustained within the framework of the definition of a "Rural Character Town." At 10,00 and above, a small town becomes a big town or a small city. In between these two figures is a grey area where the strength of the town's Social Capital would determine how much of the small town feel could be preserved. The figure of 7,000 is about the natural limit of people's ability and willingness to identify themselves as part of a distinct community with particular attributes and character. (See description of small town, by Ken Campbell.)

As suggested above, the amount of growth that can be expected for the town, as projected by the NH State Office of Energy and Planning, is about 1% per year for the next nineteen years (2025) or in other words, approximately 7040 people, or 1,210 more than our current (2006) population estimate of 5,830 people. This would call for approximately 484 more housing units at 2.5 people per household, or an increase of about 25 housing units per year for 19 years.

Looking ahead 35 years, if a 1% average annual growth rate were maintained, the population of Jaffrey in 2040 would be 8,174, or 2344 more people than live here now (See chart on Page 23). At 2.5 persons per household (the current ratio being used for number of persons living together in a household) this would mean that an additional 938 housing units might be built if existing housing stock were not available.

Our conclusion is that even if the town grows at a 1% average annual rate over the next 25 years, it will be pushing the limits of what people would identify as a small town. Therefore it becomes critical to discover and encourage ways of promoting rural character in addition maintaining a set growth rate.

RECOMMENDATIONS FOR WAYS OF MAINTAINING "RURAL CHARACTER:" Managing the growth of the town to meet the expectations of its inhabitants that it remain "Rural in character," yet also viable as a community, depends on regulating and encouraging its growth one way or another. Statistics would indicate that no more than 25 new houses should be built a year (following the 1% average annual growth rule), but if the town made a regulation to this effect and enforced the rule vigorously, it might have to maintain a waiting list for people to subdivide and pull building permits. What would be the pressure to build more if the town were in a period of a building boom for one reason or another. Is the town collectively willing to institute and enforce such a rule? What zoning regulations would the town collectively wish to institute or revise?

This committee strongly recommends and concludes that zoning regulations and ordinances need analysis and revision in order to maintain some control over the town's growth rate and the rural character of its environment. We recommend several considerations in particular:

•Zoning definitions need to be refined more precisely and decisions made on density levels before the expiration of the Interim Growth Management Ordinance, so that the regulations can be in effect between Nov. 15, 2006 and the 2007 Town Meeting.

•Zoning regulations and ordinances particular to "Regional Impact" and the "Mountain Zone" need to be revised.

•In granting building permits for new construction, the town should encourage builders to explore and install alternative sources of energy and the town should assist with seeking Federal or state financial incentives to make such installation possible and economically feasible.

The town already encourages builders and people seeking renovation permits to install lighting that doesn't invade the night sky. Just by making this a known expectation, the town has influenced people voluntarily to conform to this environmentally friendly practice, thus proving that even before zoning regulations can be written, significant influence can be wielded.

• To control carbon dioxide emissions in an effort to protect the planet's environment, consideration should be given to regulating the proportion of trees that may be removed in a proposed housing development. Enforcement of current regulations should be taken seriously.

•Wind mills should be considered when revising zoning regulations for single or multiple unit developments and, incidentally, investigated as an alternative source of providing energy for the town's residents.

•The concept of Co-Housing should be taken into consideration when revising zoning regulations and ordinances. While certain members of the committee are very enthusiastic about co-housing, and others do not think it would suit them, we all agree that it is a concept that well might be considered in Jaffrey and that the town should be prepared ahead of time to deal with the zoning issues it presents.

•Ask someone to write an historical perspective about land use and zoning in the town of Jaffrey.

RECOMMENDATIONS AND CONCLUSIONS SPECIFIC TO LAND USE AND POPULATION AND HOUSING: Land use is a topic that is most usually considered and dealt with in terms of zoning ordinances: the ordinances either permit, restrict or prohibit various uses of land. The Population and Housing Committee has concluded that in order to maintain the rural character of Jaffrey, and additionally and most importantly, in order to protect the earth that we inhabit, an innovative way of conceptualizing land needs to occur. We recommend that the language of the Master Plan reflect this different approach by talking in terms of how we can best promote an intelligent and respectful partnership with land and be its good stewards, rather than treating land as if it were a commodity to be used voraciously, or an investment from which to reap great financial gains.

There is an "arrangement" of housing units in Dublin, just north of Bonds Corner on Boulder Road, that provides a good example of how the placement of houses on land can be done in such a way that the contours of the land and the relationship of houses to one another create an intelligently designed and aesthetically pleasing community of single family houses. In Farmington, Connecticut, there is a very attractive development of housing for people fifty five years and older that is an excellent example of "cluster housing" with ample open space and community relationships intrinsically built into it by virtue of their juxtaposition to one another and the land where they are built. This development is, incidentally, very near health care services even though the housing units themselves are autonomous and not part of an assisted living community.

We recommend that fields trips be taken periodically by the town's Selectmen, Planning Board and Zoning Board of Appeals to places such as the ones mentioned here for inspirational gain. Alternatively, speakers could be invited to bring "power point" presentations of architecturally, environmentally, and user-friendly communities of housing, for all three typesreferred to by the state's OEP: single family, multi family and manufactures units.

RECOMMENDATIONS FOR UNDERSTANDING "RURAL CHARACTER:" This committee concludes that although it is referred to with reverence by many, many people, "Rural Character" has a variety of nuances. To maintain the rural character of this town, it will be obligatory to make some compromises and trade offs. It is critical and essential to develop consensus amongst all the interests in the town about what would best serve

it in this regard without making it susceptible to the pressure of uncontrolled development. We recommend several ways of enhancing the collective town's understanding of the issues.

•We recommend that the phrase "Rural Character" be amplified and illuminated when writing the Master Plan, using the available data in this chapter for illustrations, and coordinating all the overlapping content in the various committees for emphasis. A very clear and strong vision for the town's "Rural Character" must be developed, one that can be easily conveyed to people.

•As an extension of this valuable Master Plan process, and in order for the town to develop a better, deeper understanding of "Rural Character" and its implications, speakers with special expertise in critical and vital areas of concern could be invited to special forums run by the Master Plan Committee. There are many good speakers available; we might invite some of the ones who presented at this spring's "Building Community Character" workshop in Laconia, NH.

•A game could be devised, perhaps by TEAM Jaffrey or the Chamber of Commerce, or by any of the town organizations, for that matter, a game that would entertain and educate the town about its rural character. It would involve residents of the town, especially its children, exploring its rural character in a treasure hunt. A treasure might be finding the source of the freshest eggs in Jaffrey, or some other appropriate symbol of rural living. There would be some kind of bonus point or reward system as each treasure was found. The game could feature an actual traversing of the community or it could be something in the newspapers requiring written answers to a set of clues weekly. All the clues and treasures would tie into the rural identity of the town.

RECOMMENDATIONS AND CONCLUSIONS ABOUT HOUSING:

•Before any future housing and population growth becomes a reality, water and sewer issues must be solved. It does no good to insist that we remain a rural community while at the same time making plans for oversized water and sewer systems that can handle far more people and houses than a small town typically has. The corollary is that it does not make economic sense to build systems that will cost so much that the same people who need to use them can't afford to stay in their homes to use the systems.

•To supplement and illuminate the statistics available from the state and the town, obtain important information from real estate people about housing and population statistics and trends, and foreseeable housing stock needs, especially statistics about available housing stock versus what new construction may be needed. Growth is most often discussed in terms of how many NEW houses are needed, but logic says that this figure should be analyzed along side of what is typically available to get a fair picture of the real housing need in the town.

•Develop a dialogue in the Master Plan about Jaffrey's Population and Housing and Social Capital from the perspective of relationships between people and housing units. As in the case of persistently reinforcing the concept of non sky-invasive outdoor lighting, we recommend imposing on the collective town consciousness, the concept that when houses are to be built, they be juxtaposed to one another in a way so that the people living in them will relate to one another in a beneficial and comfortable way. This would reinforce a sense of community and would enhance the aesthetics of the town as well. It would go a long way towards preventing "cookie cutter" housing and "McMansion" houses randomly dotting the landscape or built in rows along a straight line, the main purpose of which is to cut costs by economizing of amount road footage required. It would go a long way in maintaining a rural rather than a suburban feel to the town.

A Social Capital perspective would be a major contribution to the Master Plan discussion about land use.

•Commission a pamphlet with pictures about Jaffrey's unique variety of housing stock in order to boost civic pride and education about the town.

•In conjunction with and coincidental to writing this pamphlet, develop a model for a typically "Jaffrey-identifiable" architectural style, in an effort to encourage builders to construct housing that has an architectural appeal apart from the sameness of the current style of mass housing across the United States.

•Using information from real estate people and anecdotal observations, analyze reasons why people want to move to Jaffrey – and correlate this information with in-migration statistics. This analysis would be advantageous in planning the kinds of housing that may be needed.

•Using information from real estate people and anecdotal observations, find out how many people stay in Jaffrey but move to different houses and why. This also would give clues to the type of housing that is being sought by what profile of people.

•Examine the Vision Appraisal database to see how much moderate income ("workforce housing"} we have now in Jaffrey and how many more units of such housing might be needed. This would probably require up-to-date income figures, but perhaps the banking and real estate community could provide figures.

•Ascertain what kind of housing might appeal to some of the elderly population of Jaffrey. A survey should be conducted to find out such things as: Is there real interest in a kind of housing such as a retirement village? How great is it, what kind of affordability are people talking about, what kind of housing is envisioned as being desirable, in what location would elderly, retired people like to live, are mountain or water views necessary and/or how near to town amenities would they need and want to be; is this important at all compared to access to services such as health care? How dependent upon transportation, private or public would people in elder-housing be? How important is emergency health care or the availability of assisted living facilities, and what other services are required? How important is one floor living to an elderly person? How independent or dependent would residents of elder housing expect to be in five, ten years? How important are shared facilities such as a pool, a community room, a community dining room with prepared meals, extra bedrooms on the premises for guests, accommodation for grandchildren. Would a restricted community of 55 and older or would a mixed age grouping of people be more satisfactory? Would co-housing be an appealing alternative to a condominium form of ownership?

•Address the current housing situation of people who live in Jaffrey who have incomes below the poverty level, and assess the amount of subsidized housing that is needed. The statistics in this report do not provide a basis for concluding that a certain specific amount of subsidized housing needs to be built, but it is clear that this is a pressing concern that needs to be researched.

•Address the need for low and moderate income housing. Again, the statistics in this report do not provide a basis for concluding that a certain specific amount of low and moderate income housing needs to be built, but it is clear that this is a pressing concern that needs to be researched.

•Address the need for housing for the homeless.

ADDITIONAL RECOMMENDATIONS:

•The expected population growth and increase in the town should be factored into transportation planning, especially as it affects the densely populated downtown.

•A Human Services and Welfare, and Homeland Security chapter should be written for the Master Plan 2006.

•Commission a committee to work on the town's Social Capital.

•In order to stabilize the economic character of the town, make every effort to find ways to lower local property taxes.

•Publish the entire body of work done by the Master Plan committees and then rework the content into an informational volume about the town to complement the Annual Report. It could be published on the web to save costs.

Preface

The people who have worked on the Population and Housing Chapter are: Priscilla Palmer, Charlie Marvin, Pru Read, Linda Cramb, and Ken and Suze Campbell. It was written by Suze Campbell, with technical support from Ken Campbell.

The committee reviewed the Population and Housing Chapters of both the 1997 and the 2006 Master Plans and concluded that there is a great amount of important information in the earlier Master Plan that should be included in the latest Master Plan effort. We observed, for example, that the 2006 Population and Housing Chapter has very little information about population. We decided therefore to combine the two chapters and have used both as the basic structure of this report. The result, however, is that much of the text and data in the 1997 graphs and tables needed to be brought up to date and in line with those of the 2006 Master Plan. In some cases we have been able to update tables, graphs and statistics ourselves, but in other cases, this piece of work must still be done, including writing of appropriate explanations. We have made notations where this needs to be done and recommend that this happen so that a comprehensive overview of this topic is produced.

We have also supplied other additional information that we think will be useful as benchmarks for future planning. For instance, in analyzing Jaffrey's population and housing, it would be important to have a broader and deeper perspective than simply a consideration of affordable housing which seems to be the thrust of the 2006 report. When items have been deleted it is either because they were redundant, totally outdated or were deemed irrelevant, but not because they were inadvertently omitted, as a thorough check of both reports has been undertaken to avoid accidental omissions. In combining the two years' worth of MP text and data, we have sometimes changed the order of items.

For the text we have used 11 point Times New Roman (TNR) font as was done in the original Master Plan that we downloaded. We have used 14 point bold TNR for headings. We have used bold in 11 point for purposefully intended emphasis in the text. We have italicized sentences that indicate updated data is necessary. We have incorporated footnotes into the text at the point of information to which they refer. The numbers on the graphs and tables cannot easily be reassigned as they are most usually embedded within the piece of data and so they are referred to by title throughout.

We have attempted to address the seven bulleted items in the SWRPC's Master Plan "Scope Of Work" article. However, given the information that was supplied, we have not thoroughly covered every item listed.

• Describe the Town's population by number, age, gender, type of residence.
• Analyze historic demographic trends and projections for future conditions.
• Compare demographic trends and projections for the Town, Region and State.
• Inventory Jaffrey's housing stock – number of units, type, condition, vacancy rates etc.
•Analyze historic housing trends and projections for the future, including building permit data.
• Compare housing trends and projections for the Town, Region and State.
• Analyze zoning ordinances in Jaffrey and neighboring towns relative to the ability to support a range of housing opportunities.

In this preface, there are recommendations and guidelines about the Population and Housing Chapter of the Jaffrey 2006 Master Plan for consideration by the Planning Committee's Master Plan sub committee. In the actual Chapter Report, we have incorporated these items into the text when and wherever appropriate.

The recommendations in the cover letter and in this report are threefold:
A.) The committee's guidelines for the writing of this particular section, see below
B.) The committee's recommendations for the overall composition of the 2006 Jaffrey Master Plan, see below

C.) Recommendations for long range planning, stemming from the analysis of the content of this section, and from the community survey results. These recommendations follow the Executive Summary above.

A. Guidelines for writing this particular section:

1.) All graphs, charts and tables need to be sourced and labeled and dated.

2.) In the text, boldface the words Table (CHART) and Graph and the appropriate Numbers for easier reading.

3.) Eliminate redundant terms for the same kind of item, for instance, use only the word "graph" and rename "charts" as graphs. Eliminate the name "figure" and rename those items "graph(s)."

4.) Preferably all the sentences of text in a single paragraph should be arranged together rather than split up with charts placed half way through the paragraph. This would make a more comprehensible read of the material. It has not been entirely possible to do this piece of editing given the capacity of computer being used to produce this report, as moving graphs and tables and text tends to erase items.

5.) Define and clarify words: "housing stock," "housing supply" and "Euclydian" (see definitions).

6.) Include an Index with a list of the Tables, Graphs and Maps referred to in this section, and expand this to include all Tables and Graphs throughout the MP.

7.) Renumber all data items.

8,) Reformat the chapter in Pages, PageMaker or In Design or some program that can handle the many graphs and tables and text in a consistent manner.

9.) Make all maps full page size.

B. Recommendations for the overall composition:

1.) 1.) Include a complete Table of Contents at the beginning of the Master Plan, and individual Table of Contents for each section.

2.) Develop an index for the MP with appendices to include a complete list of all Tables and Graphs and Maps.

3.) Double check statistics through out the document to make sure that they are correct. We have done this numerous times for this chapter but are not completely confident that all are accurate. We have concern for the whole document.

4.) Reformat the whole document in Pages, PageMaker or In Design or some program that can handle the great length in a consistent manner.

5.) Make the entire body of work that has been done by all the committees available to all the committees in addition to any abbreviated version for the formal Master Plan.

POPULATION AND HOUSING CHAPTER

EDITED VERSION, combining 1997 and 2006 versions

PURPOSE

The purpose of the Population and Housing Chapter is to assess future needs and requirements for housing in Jaffrey by examining past, present and projected population growth, demographic characteristics and trends, existing residential patterns and sub-regional aspects relative to population and housing. Based upon this statistical information, needs and goals may be identified, and policies recommended, which encourage safe, affordable, and decent housing options for Jaffrey residents, and which inform future decisions about various elements of the town's infrastructure, so that the town's growth will be balanced, sustainable and a benefit to all of its residents.

INTRODUCTION

The state statute that addresses the purpose and description of a Master Plan (RSA 674:2) calls for a "housing section which assesses local housing conditions and projects future housing needs of residents of all levels of income and ages in the municipality and the region as identified in the regional housing needs assessment performed by the regional planning commission pursuant to RSA 36:47, II, and which integrates the availability of human services with other planning undertaken by the community." An analysis of the town's population and housing situation is, therefore, a critical component of a Master Plan. This chapter addresses a range of population projections and housing challenges and opportunities that may well confront Jaffrey through the year 2020. Note that in some instances, projections go to 2025 and even further into the future.

Housing trends are analyzed by using population projections to better predict the future breadth and depth of housing stock. Although these predictions are not based on exact calculations that can precisely determine what will actually, definitively happen, they are a valuable tool to help forecast a picture of what may probably happen if all or many of the predictions occur nearly as calculated.

The value of an analysis of this chapter is threefold:

PLANNING FOR THE IMPACT OF DEMOGRAPHIC AND POPULATION CHANGES: First, although a demographic analysis is not required by the enabling legislation, nevertheless it is advisable to plan for the impacts of demographic and population changes as they relate to housing availability. These demographic projections also make it possible to estimate the level of Town services necessary to serve Jaffrey residents in the years to come and to plan for orderly growth and development. By knowing Jaffrey's past population trends and projecting its future population, it is possible to forecast the level of Town services necessary to serve the expected growth and to plan for that growth to occur in an orderly manner. This section is intended to provide an informational resource for planning the necessary level of services and the manner in which sustainable, healthy growth might occur.

ZONING ORDINANCE ADJUSTMENTS: Second, analysis of the population and housing statistics will enable the town's Planning Board to determine if amendments to the Zoning Ordinances are required in order to address any inequities, discrepancies or errors in them that have been made apparent through the analysis. Following two important New Hampshire Supreme Court cases[1] the concept of equal opportunity housing is now firmly established in the Master Plan process. In short, every town must, through its Master Plan, address the current and future housing needs of all its residents — and in doing so must consider the housing situation in its neighboring towns as well.

1 Soares v. Atkinson, 128 NH (1986) and *Britton v. Town of Chester*, 134 NH (1991). In both cases, the court held that the local Zoning Ordinance did not provide reasonable housing opportunity for low- and moderate-income residents.

Additionally, examination of the Zoning Ordinances to determine if amendments are required may result in clarification of ambiguous and/or confusing or contradictory language, and therefore help to simplify the town's decision making.

NEW AND INNOVATIVE APPROACHES TO TOWN PLANNING: And third, an examination of the past, current and potential population and housing trends may serve to foster new approaches to and solutions for managing the growth of the town of Jaffrey not only in a responsible, practical, efficient way but also in new innovative ways that would make Jaffrey a leader in the sub-region.

RESOURCES FOR THIS CHAPTER

The majority of the historical and current statistical data to support this analysis comes from the **US Census Bureau,** whereas future projections were obtained from **the New Hampshire Office of Energy and Planning (OEP), formerly known as the Office of State Planning (OSP). The Missouri Census Data Center** was also used. Local data pertaining to building development was extrapolated from the **Town of Jaffrey's Building Permit Records. The Keene Sentinel "Answer Book,"** a forty eight page supplement dated March 30, 2006 has also been used for the most current statistics. The period of time under consideration in this report starts in most cases in 1970 (occasionally in 1930) and proceeds through 2005 for past trends and from 2005 to 2025 for future projections. It should be noted that the way in which Census information is collected and reported results in some errors and inconsistencies in the numbers; nevertheless, this is the best and most comprehensive information available for this type of report.

RELATIONSHIP TO OTHER CHAPTERS IN THE MASTER PLAN

COMMUNITY FACILITIES AND SERVICES, AND LAND USE CHAPTERS: Any future housing strategies, supported by the statistical data in this chapter, should be integrated with the findings in other chapters of this Master Plan. For example, as developers propose higher density housing developments in the future, as is inevitable, and if they are to be approved, it is important to identify areas in the Town with applicable zoning and the necessary and adequate community facilities in order to anticipate and better accommodate these potential future higher densities, and to plan accordingly for their appropriate location, site plans, engineering studies, availability of town services and so on. Primary concerns for these developments are feasible and adequate sewer and water systems - therefore an interface should be made both with the data in the Community Facilities and Services Chapter and the Land Use Chapter. Another major concern is to maintain the rural character of the town (see the results of the Community Survey). This is another place where this chapter and the Land Use Chapter intersect.

TRANSPORTATION CHAPTER: A further example: as the population grows, transportation in and around, to and from the town will be impacted, and planning for safe and adequate roads, adequate parking, fire and police and ambulance access etc, should be undertaken. The statistics about the projected population growth of Jaffrey and the sub region should be considered by the Transportation Chapter and factored into any planning for traffic modifications, especially in the downtown area and in conjunction with the "roundabout" plans which have been proposed for many years.

HUMAN SERVICES AND HOMELAND SECURITY CHAPTER (TO BE WRITTEN): The Population and Housing Chapter is supposed to address strategies and policies for housing in Jaffrey in the next decade in terms of the human services that will be required for the welfare of its citizens as the town experiences the expected

growth. The magnitude and kind of services that will be needed can only be suggested based on the data in this chapter. For instance, Jaffrey's percentage of people over 65 has remained stable at 16% although the number of people has increased with the population growth. This increase will require additional specialized health care services, but this information is only partially useful in setting policies and developing strategies for housing in Jaffrey. In the Community Facilities and Services Chapter, human services are also partially and briefly covered. This topic may be better and more comprehensively addressed in a separate chapter, yet to be written, which would include a wide range of human services and homeland security issues, including actual security issues, health and natural disaster events, as well as community services such as health care. These topics may also be related to another chapter having to do with the town's Social Capital.

NATURAL RESOURCES CHAPTER: Projected population growth, and therefore the need for more housing, in Jaffrey and the sub-region will have an impact on the area's natural resources, such as its water, its view sheds, its farm acreage, its flora and fauna - especially its trees. There is strong evidence that the environment of the whole planet is endangered and there is an imperative to do everything possible to protect it. Consideration should be given to integrating the findings of this section with those of the Natural Resources section in order to develop a policy, for instance, about removal of trees from the land for the purpose of building large housing (or industrial) developments with large paved areas. Removing trees in large numbers contributes to increased carbon emissions (trees consume carbon dioxide: fewer trees = more carbon dioxide). But since logging is so much a part of the New Hampshire culture, and also because it so fundamental to local and individual economies, there is a tug of war between protection of the environment, on one hand, and the desire to see the town's population grow. This is manifest in the proposals to build more houses in order to encourage more people to move here. Yet another conflict arises where innovative planning is urgently needed.

UTILITIES CHAPTER: Another chapter relationship: in its effort to protect the environment, to lower the dependence on oil-fired electricity generation and based on the findings of the Utilities Chapter of the MP, the town should develop policies for requiring that new house construction take into consideration alternative sources for energy, or it might even investigate building a wind farm for the whole town. Conversely, should a private home owner wish to construct a windmill operation to provide a source of self sufficient energy for his house, how would the town approach this in terms of its zoning ordinances?

ALL CHAPTERS: The Population and Housing chapter i~~i~~s very closely related, in particular, to land use issues and policies and can be integrated with all the chapters that deal with this subject. It also has great overlap with the Regional Context Chapter, as all our neighboring communities have a great influence upon one another. In fact, there isn't any other chapter in the Master Plan that isn't impacted in one way or another by the Population and Housing Chapter's projections, and conversely, every other chapter has direct implications for housing strategies and policies that will be developed in the next decade.

COMPARISON OF THE CONTENT OF THIS CHAPTER TO COMMUNITY SURVEYS

As population and housing density increases in the town, and large acreages of farmland and open spaces are converted to housing and industrial development, one of Jaffrey's most important attractions, its rural character, is being diminished. This is contrary to the prevailing town ethos and sentiment about what should occur, and it is the opposite of what past and the most recent citizen's surveys reiterate – that the residents of the town want to maintain its rural character and small town atmosphere.

To achieve this goal, questions need to be addressed such as "What does rural character really mean? Does rural character refer to the amount of actual farm land in the town, or open space, or is the phrase meant to convey an impression of a small sized town as opposed to a city or suburb of a large city? Does "rural character" mean a way of thinking about the town? What are the defining characteristics and attributes of

"rural character" and a small town? What are the possible ways to maintain a "rural character" and small town atmosphere without stifling healthy, sustainable growth?"

It is useful to review the results of the most recent Community Survey relative to population and housing in Jaffrey to begin to understand the complexity of "rural character" and to relate these responses to the data in the Population and Housing Chapter. There are many graphs to illustrate the statistics in the body of the survey, but for the purposes of this particular chapter, we have extracted the following summary of the responses of the 742 respondents.

GROWTH RATE: Roughly one third of the survey responses feel the local growth rate in Jaffrey is happening "too fast" (35%), but nearly as many believe the growth rate is "as fast as neighboring towns" (26%). Just 6% of respondents felt that Jaffrey "is not growing fast enough."

HOUSING QUESTIONS: Approximately half of respondents would like to see more single family homes (52%), affordable housing (51%), and elderly or age-restricted housing (47%) in Jaffrey. Just 7% of respondents would like more manufactured/mobile homes.

An overwhelming 81% of respondents would like Jaffrey to encourage housing for the elderly. While 95 of those who would like more elderly housing wish this housing to be located "downtown," 50% would like this housing to be located in section "b" of town.

57% of respondents would like Jaffrey to encourage low/moderate income housing while 32% would not. Of those who responded yes to this question, the majority (41%) would like this housing to be located in section "a."

NEIGHBORHOOD AND COMMUNITY DESIGN: Roughly half (56%) of respondents provided and answer regarding the desired location of future housing in Jaffrey. The responses were almost evenly split between the four quadrants: a (22%), b (18%), c (27%) and d (21%) of Jaffrey.

JAFFREY PROFILE ACCORDING TO RESPONDENTS TO COMMUNITY SURVEY QUESTIONS (742)

Number of homeowners replying (84%)
Number of renters replying (11%)
Number of seasonal residents replying (4%)

LENGTH OF TIME RESPONDENTS HAVE LIVED IN JAFFREY:

Less than 1 year	6%
1-3 years	8%
3-10 years	20%
10+ years	65%
No answer	1%

NUMBER OF RESIDENTS IN EACH OF FOUR SECTIONS OF TOWN:

North of 124 and east of 137, quadrant A	24%
South of 124 and East of 202, quadrant B	21%
South of 124 and West of 202, quadrant C	26%
North of 124 and west of 137, quadrant D	25%

AGE PROFILE OF RESPONDENT HOUSEHOLDS:

0-10	12%
11-20	13%
21-30	7%

31-40	11%
41-50	17%
51-60	16%
61-70	12%
70+	12%

HOUSEHOLD PROFILE

Single- adult households with 1 or more child age 0-20	4%
Households with 2 or more adults with children age 0-20	32%
Households with mo children age 0-20	60%
Households with residents over 61 (no children 0-20)	28%
No answer	10%

THE POPULATION ANALYSIS SECTION OF THIS REPORT

I) The population analysis section of this report is divided into three sections:

Introduction: Projections and Estimates

1:1) Aggregate or total population

- 1:1:a) Past and current growth trends
- 1:1:b) Population projections
- 1:1:c) Population growth factors
- 1:1:d) Population density and distribution

1:2) Profile of the population

- 1:2:a) Age characteristics
- 1:2:b) Income characteristics (see below @ 2:4:a)
- 1:2:c) Educational attainment
- 1:2:d) Race, ethnicity and gender
- 1:2:e) Foreign born
- 1:2:f) Marital status and households
- 1:2:g) Employment
- 1:2:h) Work by occupation
- 1:2:i)Work by industry
- 1:2:j) Disability & SSI (Supplemental Income)
- 1:2:k) Persons in poverty

1:3) Comparison of Jaffrey's population with that of the surrounding sub-region

INTRODUCTION: PROJECTIONS & ESTIMATES

"Population projection" means a long-range statistical demographic forecast, whereas "estimate" means a shorter-range calculation based on recent (5 months to 14 months) town-based counts. Estimates can be about the past or the short-range future.

Population projections are developed for all counties in New Hampshire by the Office of Energy & Planning (OEP), formerly the Office of State Planning (OSP). The county totals are then "distributed" to the city & town level, factoring in such variables as historical growth trends.

According to the NH OEP website, "Municipal Population Projections 2005-2025", prepared January 2005, projections are based on 1960-2000 trends within counties, distributed within the various towns, based on "a

community's share of its respective county's growth," after checking whether the town's growth pattern was consistent with the county.

The historic pattern was factored fully into the 2005 and 2010 projection, but for 2015, only one-third of the historic change is applied. That formula then is used again for the 2020 and 2025 projections. These projections are usually reviewed by the regional planning commission and adjustments may be made due to "potential local population change." For example, if a major plant closed in the past year, adjustments would be made.

1. Aggregate or total population:
1:1:a) Past and Current Growth Trends

The following tables and graphs provide a picture of Jaffrey's population growth from 1930-2005 and from 1980 to 2006, covering the past 76 years. Beginning with a population of 2,485 in 1930, the Town grew to 5,361 people in 1990, an overall growth of 119%, or an average of 1.29% per year. From 1990, population 5361, to 2005, the population increased to 5,780, an increase of 419 people. That is an increase of 7.8% over fifteen years or 0.5% per year for that period. Between 1990 and 1991 there was actually a population decrease, but the numbers are so small that this more than likely represents a blip in the OSP methodology. See **Table 1: Jaffrey Population Data** below.

The data is the same in the above **table and graph** below. 1986 and 1988 saw a large growth of 15% and 7.7%, respectively.

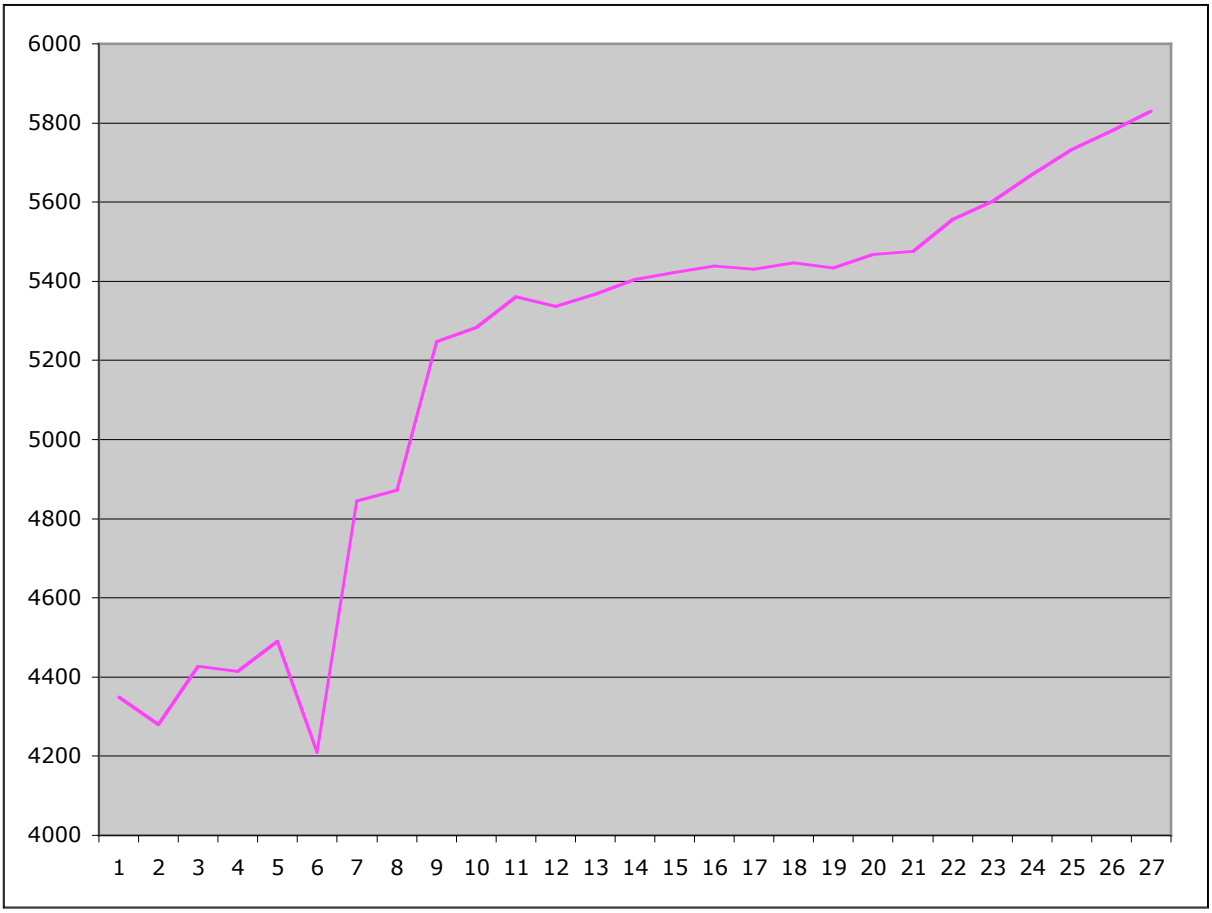
Table 1: Jaffrey Population Data 1980-2006

Year	Pop.	% change	Year	Pop.	% change	Year	Pop.	% change
1980	4,349		1990	5,361	1.48%	2000	5,476	0.15%
1981	4,280	-1.59%	1991	5,336	-0.47%	2001	5,557	1.48%
1982	4,427	3.43%	1992	5,368	0.60%	2002	5,602	0.81%
1983	4,414	-0.29%	1993	5,405	0.69%	2003	5,670	1.21%
1984	4,491	1.74%	1994	5,423	0.33%	2004	5,733	1.11%
1985	4,210	-6.26%	1995	5,438	0.28%	2005	5,780	0.82%
1986	4,845	15.08%	1996	5,431	-0.13%	2006	5,830	0.87%
1987	4,872	0.56%	1997	5,447	0.29%			
1988	5,247	7.70%	1998	5,434	-0.24%			
1989	5,283	0.69%	1999	5,468	0.63%			

NH Office of Energy and Planning , 2006 P. Palmer & K. Campbell

It would be interesting to know what happened in the town during these years that caused such atypical growth. The arrival of an industry such as Millipore could be the reason.

How Jaffrey grew year by year from 1980 through 2006 (27 years)



Year 1 is 1980; Year 27 is 2006 NH OEP Data K. Campbell

An atypically large jump in growth occurred in 1986 (15%), 1988 (7.7%) and then growth fluctuated between an increase of 1.48% in 1990 and a decrease of 0.47% in 1991. It wasn't until 2001 that growth again reached 1.48%.

SUMMARY OF GROWTH TRENDS

- **1930-1990 119% growth over 60 years; average of 1.29% per year**

- **1970-2005 72% growth over 35 years; average of 1.56% per year**
- **1970-1980 30% growth over 10 years; average of 2.64% per year**
- **1980-1990 23% growth over 10 years; average of 2.12% per year**
- **1990-2000 2% growth over 10 years; average of 0.22% per year**
- **2000-2005 5% growth over 5 years; average of 1.05% per year.**

As the **1930-2005 Decennial Population Trends table** below illustrates, Jaffrey's population grew at a declining percentage rate each decade from 1940 to 1980. In 1980 the rate increased and afterwards began to decline again.

TABLE 2: JAFFREY DECENNIAL POPULATION TRENDS 1930 – 2005

US Census 2000; NH Office of Planning 2005

Year	Population	Increase in Decade	Avg. Annual % Change
1930	2485	-	-
1940	2879	394	1.5%
1950	2911	32	0.1%
1960	3155	244	0.8%
1970	3353	198	0.6%
1980	4349	996	2.6%
1990	5361	1012	2.1%
2000	5476	115	0.2%
2005	**5780**	304	**1.1%**

The **"Population Trends" graph** below show the relatively slow growth from 1930 to 1970 and the very quick growth from 1970 to 1990. After 1990, the recession caused a slowing of growth through 1995 (and on until 2000). From 2000 to 2005, growth has resumed at an average annual rate of 1.05%, rounded up to 1.1% per year. The change in the figure for 2005 (from 5,770 that you see in a later graph on "The Impact of Annual Growth Rates of 2.5% to 0.5% by 2040" to 5,780) reflects an update in January 2005 of figures published six months earlier.

GRAPH 1
POPULATION TRENDS

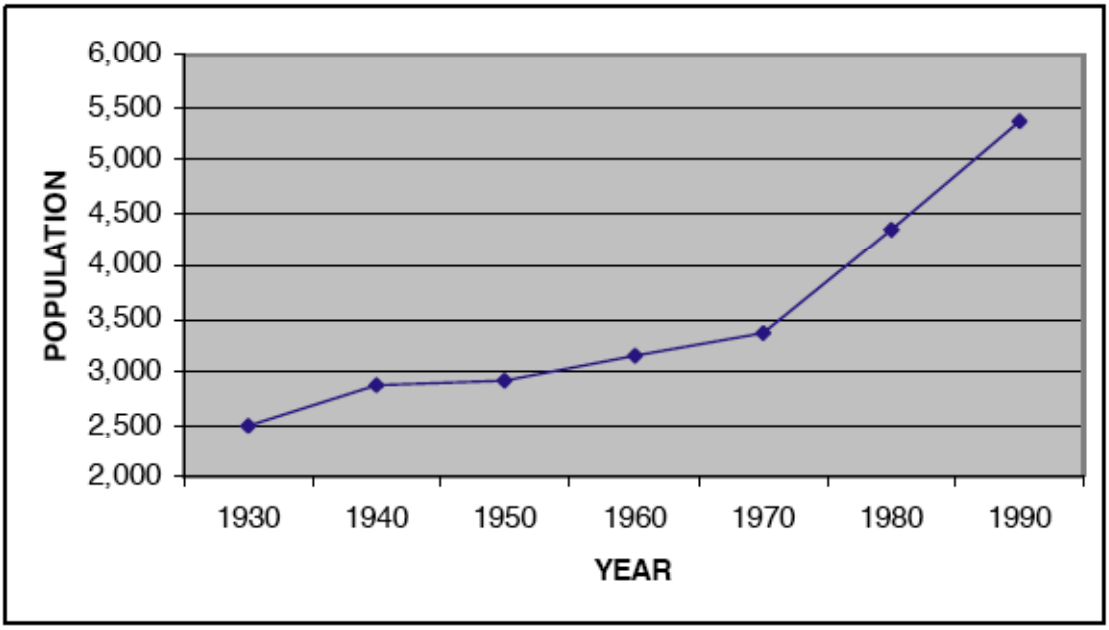


TABLE 2
ANNUAL POPULATION ESTIMATES

Year	OSP Estimates	Avg. Annual Percent Change	Town of Jaffrey Estimates	Avg. Annual Percent Change
1991	5,336	-0.5	5,391	0.3
1992	5,368	0.6	5,404	0.2
1993	5,405	0.7	5,412	0.1
1994	5,423	0.3	5,429	0.3
1995	5,438	0.3	5,406	-0.4
1996	NA	--	5,425	0.3

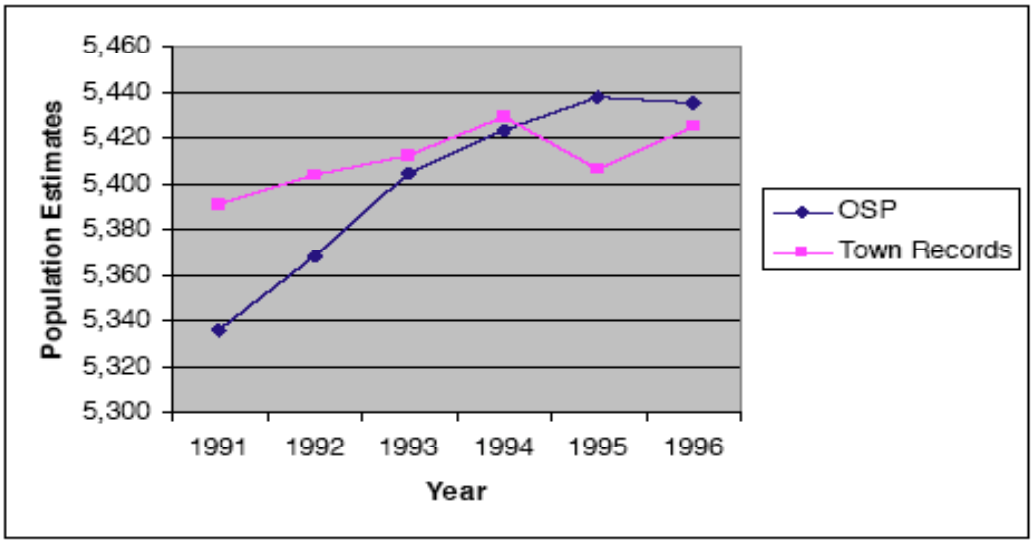
SOURCES: NH OFFICE OF STATE PLANNING; JAFFREY TOWN RECORDS

It would be useful to have the graph and table above recreated with updated information.

The **1991-1996 table above and graph below**, both titled **"Annual Population Estimates,"** compare the annual population estimates of the OSP and the Town records from 1991 - 1996. Because the two methods of projecting do not produce identical figures, one must consider the trends that they show rather than depend on them for accurate figures. Note: the discrepancy between different methods of and sources for collecting data

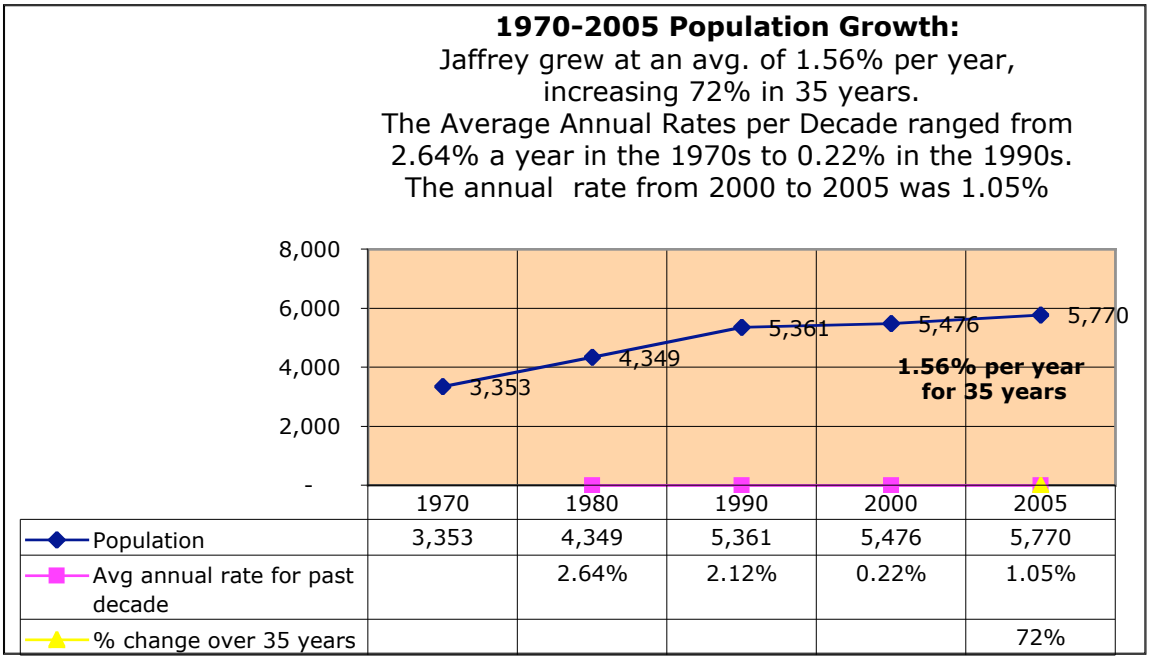
occurs throughout the graphs and tables in this chapter.

GRAPH 2
ANNUAL POPULATION ESTIMATES



It would be useful to have the graph and table above recreated with updated information.

GRAPH 2: 1970 – 2005 Population Growth: Jaffrey grew at an annual average of 1.56% per year, increasing 72% in 35 years. The average annual rates per decade ranged from 2.64 % a year in the 1970's to 0.22 in the 1990's. The annual rate from 2000 to 2005 was 1.05%.



	1970	1980	1990	2000	2005
Population	3,353	4,349	5,361	5,476	5,770
Avg annual rate for past decade		2.64%	2.12%	0.22%	1.05%
% change over 35 years					72%

Graph by Ken Campbell, 2006, based on SWRPC data.

In discussing population growth, it should be pointed out that two factors affect this growth: (1) **natural increase** (the excess of births over deaths); and (2) **migration** (the movement of people into or out of the community). The table below, **"Natural Increase,"** presents the birth and death statistics for Jaffrey for the years 1980 through 1994. The natural increase was positive (more births than deaths) in each year examined with the exception of 1992 and 1993. The greatest increases through 1994 occurred in 1985 and 1987, which both experienced 41 more births than deaths.

TABLE 3
NATURAL INCREASE

Year	Births	Deaths	Natural Increase
1980	73	48	25
1981	57	48	9
1982	69	50	19
1983	76	51	25
1984	75	59	16
1985	91	50	41
1986	83	46	37
1987	97	56	41
1988	63	54	9
1989	59	54	5
1990	79	67	12
1991	67	54	13
1992	54	73	-19
1993	51	56	-5
1994	49	49	0
Total	**1043**	**815**	**228**

SOURCES: NH BUREAU OF VITAL STATISTICS; JAFFREY ANNUAL REPORTS

If the natural increase figures are applied to the 1980 and 1990 Census information, a determination can be made as to the effect of in-migration on the population. For example:

POPULATION (1980) 4,349

NATURAL INCREASE (1980-1989) 227

POPULATION IN 1990, IF NO MIGRATION 4,576

ACTUAL 1990 POPULATION 5,361

THEREFORE, INCREASE DUE TO IN-MIGRATION 785

Thus, based on the above calculation, in-migration accounted for 77.5% of the population increase in the 1980s decade. According to earlier statistics, this has been the case since at least the 1970s. Between 1980 and

1994, natural increase accounted for only 21% of the population growth experienced in those 15 years.

The second **Natural Increase Table** below tells what has happened in Jaffrey between 1990 and 2005. Note that the numbers of births and deaths on this table do not match those on the previous table for the years 1980 – 1994. The natural increase was positive in 1990, 1996, 1998, 2000, 2001, but negative in the other six years, 1997, 1999, and 2002-2005.

NATURAL INCREASE			
YEAR	BIRTHS	DEATHS	NATURAL INCREASE
1990	86	61	25
1991	74	58	16
1992	76	65	11
1993	78	54	24
1994	73	44	29
1995	82	57	25
1996	61	54	7
1997	53	58	-5
1998	64	58	6
1999	66	75	-9
2000	65	60	5
2001	70	61	9
2002	58	59	-1
2003	42	67	-25
2004	48	56	-8
2005	30	46	-16
TOTAL	1,026	933	93

Bureau of Health Statistics 2001; Jaffrey Town Reports.

If the natural increase figures are applied to the 1990 and 2005 Census information, a determination can be made as to the effect of in-migration on the population. For example:

POPULATION (1990) 5361

NATURAL INCREASE (1990-2005) 93

POPULATION IN 2005, IF NO MIGRATION 5454

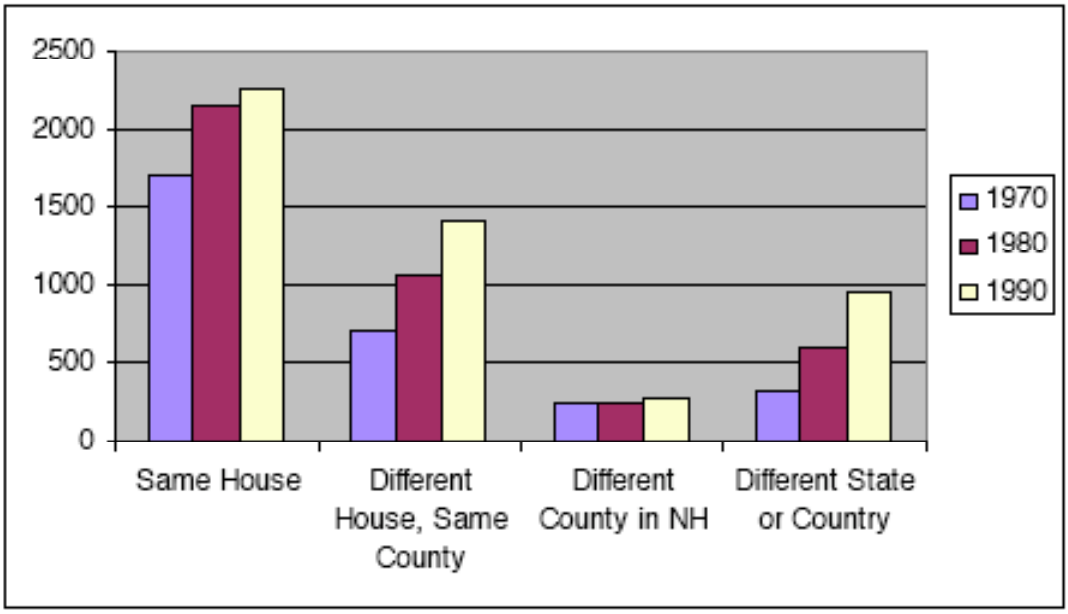
ACTUAL 2005 POPULATION 5733

THEREFORE, INCREASE DUE TO IN-MIGRATION 279

Thus, based on the above calculation, in-migration accounted for 73% of the 2005 population increase of 372 persons. This confirms the earlier trend that over 70% of the increase is due to in-migration.

Additional data gathered from the US Census reinforces the role that in-migration plays in population growth. The graph below presents information on **place of residence** five years prior to the 1970-1990 Census counts. This type of information is used to determine resident mobility and stability, albeit the time period is not extensive. Not only do the numbers tell us how many people have been in one place for at least five years, but also what geographical location they came from before they came to Jaffrey.

GRAPH 3
PLACE OF RESIDENCE



It would be very useful and informative to add a fifth set of bars which would tell us the numbers of people who have stayed in the same town but moved to a different house, and also to update the graph with information for 2000 and 2005.

The above data in the **graph** titled **"Place of Residence"** indicate that in all three time periods examined, the majority of Jaffrey's residents had lived in the same house five years prior to the census count, although this percentage has declined each decade —from 59 to 53 to 46 percent. The category exhibiting the most change was that of "Different State or Country," doubling in percentage between 1970 and 1990. The relative ratios of all four categories have stayed the same, however**.**

Going by anecdotal evidence, there seem to be a lot of people who stay in the same town for long periods but who move from one house to another. Another anecdotal observation is that the average time people spend in the same house in Jaffrey Center is only about 7 years.

It would be desirable to get data to support these observations.

1:1:b)Population Projections

According to the projections in the **table** below, 1994 **"Population Projections,"** the total population in 2015 is estimated, according to OSP calculations, to be 7,195, or if a 1% annual increase is used to estimate the population, it would be 6,760.

1997 POPULATION PROJECTIONS 1990 – 2015

TABLE 3
POPULATION PROJECTIONS

Year	OSP Projected Population	Average Annual % Change (OSP	Projected Population (at 1% annual increase)
1990 Census	5,361	--	5,361
1995	5,780	1.6	5,580
2000	6,221	1.5	5,824
2005	6,652	1.4	6,121
2010	6,880	0.7	6,433
2015	7,195	0.9	6,760

SOURCE: NH OFFICE OF STATE PLANNING, OCTOBER 1994

The **1990-2015 "Population Projection" table** above shows the thinking and statistical analysis that was used in 1997 Master Plan, based on 1994 statistics from the Office of State Planning. Note that average annual % change was done every five years and changed from period to period, ranging from 1.6% to 0.7%. If it were truly a consistent 1% annual growth rate, the population by 2015 would be 6,875 instead of 6,760. The table presents figures which were distributed in October 1994. The projections represent only *resident* population — they do not include seasonal or transient people. However, anecdotally, many seasonal people retire to Jaffrey. The population figures include people in nursing homes and other such institutions**.**

The **table** above, **"Population Projections,"** compares the OSP projections with a simple straight line projection that assumes a 1% annual increase in population. The 1980 Master Plan had set a desirable growth rate at 2% per year. This level of growth was met in the 1980s but dropped significantly in the 1990s. The OSP projections presented above are much less than the 2% per year goal set in 1980.

It would be interesting to know by what criteria a "desirable" growth rate was set.

Note that the population projection for Jaffrey for 2005, estimated by the OSP in 1994, was 6,652 people. According to the OSP annual population estimates of 2002, the estimated population for Jaffrey in 2005 was predicted to be 5770. This is about the level predicted in the 1994 OSP projections for 1995, or about 882 fewer people than predicted 8 years earlier. Given the past population trends and assuming some level of accuracy to these numbers, the town would have to gain another 1425 people by 2015, nine years from now, to reach the 1994 OSP estimate of 7,195. The town would have to build 570 units, at the current household size of 2.5 people, in the next nine year time period according to a 2% annual growth rate. This seems somewhat unlikely.

1:1:c) Population Growth Factors

NEW INDUSTRY: If a new industry moved to town and brought in a significant number or people, and if various large parcels of land for sale were developed to maximum or near maximum density, because of the housing need the incoming industry's in-migration precipitated, the population of Jaffrey could increase at a faster rate than it has been doing in the past few years.

IN-MIGRATION DUE TO HIGH COST OF HOUSING IN NEIGHBORING URBAN AREAS: If there were a large percentage of in-migration prompted by the high cost of housing in nearby metropolises, that also could cause a growth spurt.

REGIONAL, STATE, NEW ENGLAND, US AND WORLD ECONOMIES: Most importantly, it is difficult to determine how the regional, state, New England, US and world economies will react over the next five to ten years. The national and global economies have significant effects on the economies of small rural and sometimes isolated communities. It is these economies that determine, to a large degree, how the region and its constituent communities will grow. In-migration charts are a useful tool to help identify growth trends due to populations moving farther away from cities such as Boston, Nashua, Manchester and Keene, for instance. Population density maps can track whether people are moving closer and closer to the center of towns.

FUEL COSTS: All of these demographics will be more and more affected by the cost of the fuel that moves the vehicles of the migrating population and heats its houses. Various charts in this chapter are useful tools to help identify whether these moving populations are primarily commuters, summer residents, retirees, elderly, families with school children and so on and so forth. All of this information is highly relevant to the kind of housing that will be sought after and needed in the next decade and the amount of population growth that can be expected.

IMPACT OF DIFFERENT GROWTH RATES: It is not really possible, however, to predict at all accurately such events as those mentioned above, nor the number or people involved in such in-migration events, nor is it possible to predict what the proportional mix of elderly, occasional/seasonal residents, families with school children, etc. would be, and therefore what kind of housing and town services would be needed or how this increased population would receive town services.

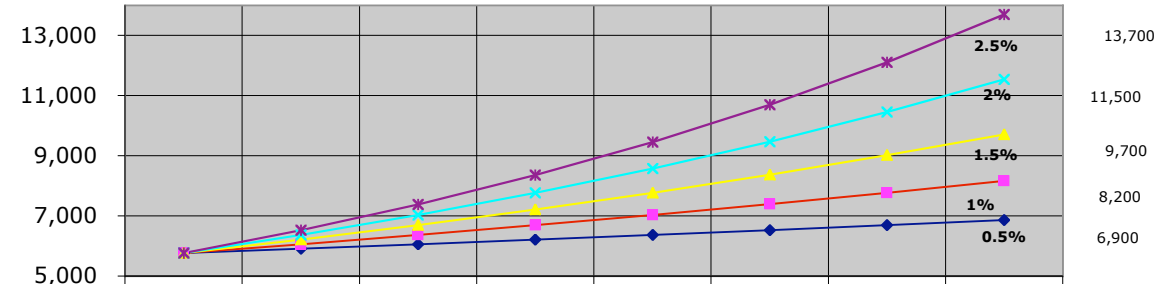
It is possible, however, to project the growth in the numbers of people in the town according to different percentage rates of growth. The next **graph, "Impact of Annual Growth Rates of 2.,5% to 0.5% by 2040,"** below shows projections for population growth according to five different percentages of growth, from 0.5 % a year to 2.5% a year, in order to demonstrate how very different scenarios and events can produce much different results.

Depending on decisions of the town and micro and macro economics, the population of Jaffrey in 2015 could vary by as much as 1321 people – 6,065 if a growth rate of 0.5% occurs, and 7,386 if a growth rate of 2.5% occurs. These 1,321 people would need about 528 housing units (2.5 people per unit).

By 2020, the population may range from roughly 6,200 to 8,350, depending on whether the growth rate is 0.5% or up to 2.5%. Continuing with these potential growth rate trends, the difference by 2040 could range from about 6,900 to about 13,700.

PROJECTED GROWTH AT ANNUAL AVG. RATES OF 2.5% TO 0.5 % BY 2040

The Impact of Annual Growth Rates of 2.5% to 0.5% by 2040



	2005	2010	2015	2020	2025	2030	2035	2040
0.5%	5,770	5,916	6,065	6,218	6,375	6,536	6,701	6,870
1.0%	5,770	6,064	6,374	6,699	7,040	7,400	7,777	8,174
1.5%	5,770	6,216	6,696	7,214	7,771	8,372	9,019	9,716
2.0%	5,770	6,371	7,034	7,766	8,574	9,466	10,452	11,539
2.5%	5,770	6,528	7,386	8,357	9,455	10,697	12,103	13,693

K.D. Campbell, 2006

IMPACT OF POPULATION GROWTH AND RESULTING INCREASE IN HOUSING STOCK:
According to the information in the Interim Growth Management Ordinance (IGMO) which the town voted 315-87 to approve in November, 2005, 160 house lots have been authorized for house building by the Planning Board as of the writing of the IGMO report, but no one had taken out permits to build on these lots. These lots are on land that has already been subdivided and includes the Van Dyke Mountain Road development and other pending developments. These 160 lots could potentially increase the town's population by 400 persons, based on 2.5 persons per household. This would be a 7% increase above current population statistics, but of course all these houses would not be built immediately.

Jaffrey's current number of occupied housing units is approximately 2,300; the total number of units is about 2,550, according to the SWRPC in the Jaffrey Community Survey (Page 2). According to a study done in 2001, and referred to in the Town's Economic Development Plan of August, 2004, current zoning would allow a maximum build-out potential of approximately 6,400 new residential units. This unlikely but possible scenario would transform the town into a small city of more than 22,000 people, which is the size of Keene today. This is quite contrary to the findings of the Community Survey in which respondents once again overwhelmingly voiced the opinion that the town should stay rural in character.

The total future maximum population number for the town is difficult to predict from all this data. Although households currently are said to have 2.5 members each on average, this ratio could change–as it has done over the years due to circumstances beyond the immediate control of the town. Moreover, it remains to be seen whether the population of the town will be determined by the amount of population growth requiring housing, or whether speculative housing construction will be the driving force behind population growth.

In the section of this report discussing housing opportunity, **2:4:e,** there is additional information about potential increases in building as relates to population increases.

1:1:d) Population Density and Distribution

Population density in Jaffrey has increased along with the Town's population growth. Density is expressed in terms of people per square mile and is determined by dividing the population (at any given time) by the area of the Town. The town's total acreage is 40.7 square miles, however the US Census density of the town is based on 38.4 square miles of land after subtracting the area of rivers, lakes and ponds of more than 40 acres. In 1970 the population density was 82 people per square mile; by 1980 the density had risen to 107 people per square mile; and in 1990 the figure was 140 people per square mile — a 70% increase in density over a 20-year period. By 2004, the Jaffrey population density was 149 people per square mile. Compared to Jaffrey's 2004 population density of 149, New Hampshire was at 145, Rindge at 166, Peterborough at 160, New Ipswich at 152, and Keene at 620.

A sizable portion of Jaffrey's population is concentrated in a half-mile radius from the town center. The remainder of the population is distributed along the numerous roads that access the rural areas of the town. This concentration of population in and around the town center produces a very different effect on the density of population. For example, the area of the one-mile diameter circle around the town center is slightly less than a square mile (0.78 square mile to be exact). According to the 1990 Census, the population density within the town center (identified in the Census as a "Census Designated Place") was 1,023.2 people per square mile, meaning that 19% of the total population (number) resided in less than two percent of the land area.

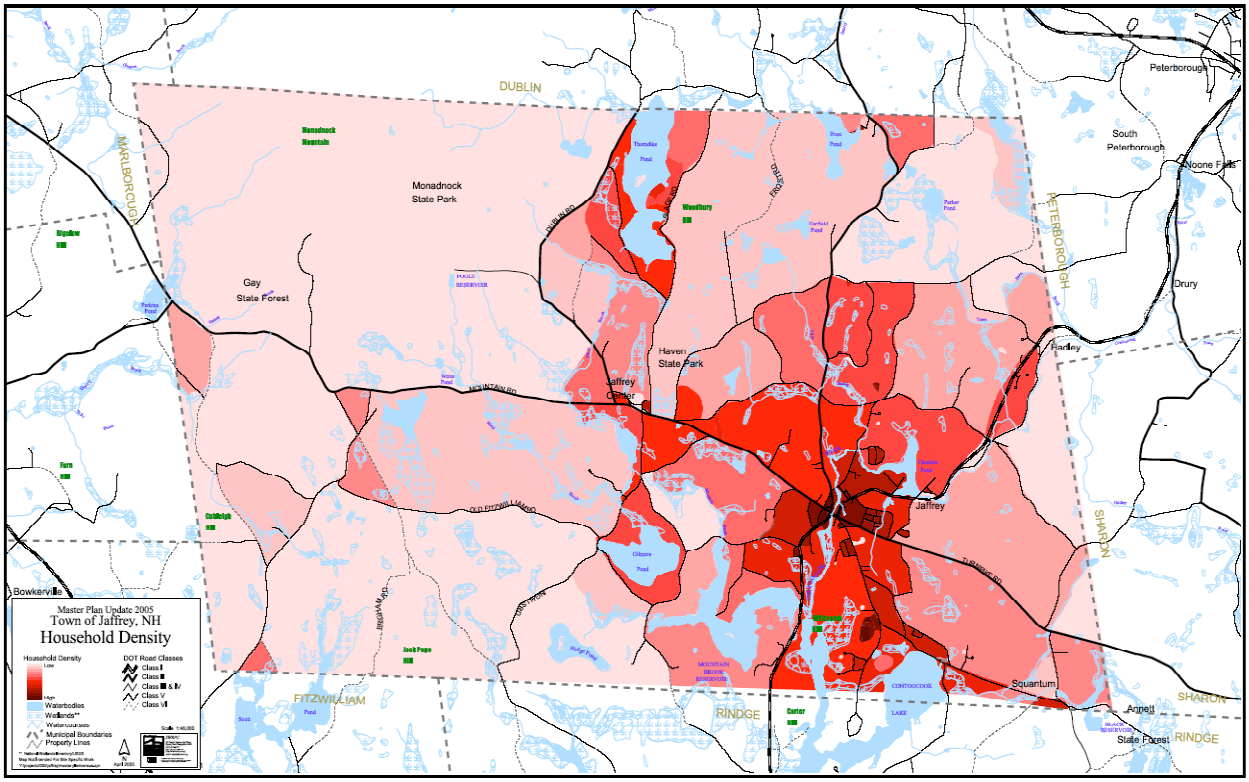
To our knowledge, a comparable figure for 2000 or 2005 is not available.

54% LIVE IN "URBAN CLUSTERS" The 2000 Census says that 54.1% of the population (2,963 people) lived in "Urban Clusters" and 45.9% (2,513) were classified as "rural population." Of the approximately 2,350 total housing units, 58% were classified as "urban housing units" and 42% were classified as rural housing units. However, Jaffrey is not considered an "urbanized area" or a city. In 1990, Jaffrey had the highest population density of all the towns in the region that have an identified Census Designated Place — those being Hinsdale, Jaffrey, Marlborough, Swanzey, and Winchester. Nevertheless, Jaffrey has not yet become a city, demographically speaking, where population densities are much higher.

FARM POPULATION: Only 20 persons lived on farms in the year 2000. The number of workers in farming was listed as 19, according to the Census.

These are interesting statistics in light of the town's desire to remain "rural" in character. What this may suggest is that "rural" has a broader, more diverse connotation than "farm land" or alternatively that the town does not have the will or the wherewithal to save and protect farmlands to meet the wishes of the town's people.

HOUSEHOLD DENSITY MAP FROM MASTER PLAN UPDATE 2006 TOWN OF JAFFREY



1:2) PROFILE OF POPULATION
1:2:a) Age Characteristics

The **table** below, **"Age Structure of Jaffrey Population, 1970-2000,"** shows that the total population increase since 1970 -2000 is 63.3% while the various age groups show (0-17) 36.8%; (18-64) 72.1% and (65+) 88%. According to the figures below, the percentage of the total population accounted for by each age group has not changed appreciably since 1980. The one percent drop for the 0-17 group and the one percent increase in the 18-64 group are insignificant. The majority of Jaffrey's population remains in the 18-64 age group.

AGE STRUCTURE OF JAFFREY POPULATION, 1970-2000 AND POPULATION DENSITY

Year	Pop.	Age 0-17	%	Age 18-64	%	Age 65+	%	Pop. Per sq. mi. (38.4)
1970	3353	1041	31%	1855	55%	457	14%	87
1980	4349	1180	27%	2476	57%	693	16%	113
1990	5361	1410	26%	3110	58%	841	16%	140
2000	5476	1424	26%	3193	58%	859	16%	143
Growth 1970-2000	63.3%	36.8%		72.1%		88.0%		

Source: NH OEP, Chart by P. Palmer & K.D. Campbell

In terms of planning for the future, it is important to know that neither the school-age nor the elderly populations have changed proportionally— either by increase or decrease. However, their numbers have increased significantly. In 2000, the number of children was up 383 compared to 1970; the number of 65+ was up 402 in that period. While growth over these 30 years has been in the 65+ population, the proportion of 65+ has been stable at 16% since 1980. While growth in the percentage of schoolchildren is only 36.8%, the number has increased by 383. This information will assist the Town and the Planning Board in determining levels and types of services appropriate and necessary for each of these age cohorts, and the taxes necessary to pay for the services.

1:2:b) Income: SEE SECTION 2:4:a BELOW

1:2:c) Educational Attainment

Also of interest when examining a local population are other factors such as education.
The following **tables and graphs** present the available data for Jaffrey, comparing 1980 with 1990 and 2000 Information.

LEVEL OF EDUCATION FOR PEOPLE AGE 25 AND OVER WHO …								
	1970	**%**	**1980**	**%**	**1990**	**%**	**2000**	**%**
Did Not Finish High School	794	41%	803	29%	654	23%	601	16%
Finished High School Only	773	40%	1,062	39%	1,174	42%	1,330	36%
Had 1-3 Years of College	137	7%	301	11%	276	10%	865	24%
Had 4+ Years of College	252	13	586	21%	665	24%	884	24%

1997 Master Plan & US Census 2000, Missouri Data Center K. Campbell

A significant increase in the educational level of the Jaffrey population has occurred since 1970.
In 2000, 84% of the population had at least a high school education and 48% had some college, compared to 1970, when 59% had at least a high school education and 20% had some college.

Note that the percentage figures represent only the targeted group – those age 25 and over – not the entire population. The table above shows that education attainment for people over age 25 had improved dramatically between 1970 and 2000. For example, the percentage of people who did not finish high school decreased from 41% in 1970 to 16% in 2000. In other words, the percentage of people with at least a high school degree grew from 60% in 1970 to 84% in 2000. The percentage of residents with some college education (one-three years) grew from 7% to 24%, while those having four or more years of college increased from 13% to 24%.

SUBREGIONAL EDUCATIONAL ATTAINMENT as a percentage of population as of 1990

	Population	High School (includes equivalency	Some College/associates degree	Bachelor's degree	Master's, professional or doctorate degree
Dublin	1476	21.8	24.7	26.7	17.9
Fitzwilliam	2141	35.2	27.5	15.9	8.2
JAFFREY	**5476**	**36.1**	**23.5**	**16.7**	**7.3**
Marlboro	2009	36.8	23.7	16.7	9.3
N Ipswich	4289	35.2	28.7	15.2	6.9
Peterboro	5883	22.0	30.2	23.2	18.1
Rindge	5451	34.5	30.1	16.4	8.6
Sharon	360	19.6	27.8	26.9	18.8
Temple	1476	29.3	31.0	22.2	10.7
Troy	1962	43.0	22.7	11.0	4.7
NH		30.1	28.7	18.7	10.0
USA		28.6	27.4	15.5	8.9

1:2:d) Race, Ethnicity & Gender

SUBREGIONAL POPULATION RACE & ETHNICITY as a percentage

	White	African-American	American Indian/Alaskans	Asian	Hawaiian/Pacific Islander	Other	Hispanic
Dublin	97.3	0.3	0.5	0.9	0.0	0.9	1.2
Fitzwilliam	97.5	0.4	0.3	0.2	0.2	1.4	0.7
JAFFREY	**97.3**	**0.4**	**0.3**	**0.7**	**0.0**	**1.2**	**0.6**
Marlboro	98.5	0.2	0.0	0.3	0.0	0.9	0.6
N Ipswich	98.6	0.2	0.1	0.4	0.0	0.7	0.8
Peterboro	97.0	0.6	0.2	1.3	0.0	0.9	0.8
Rindge	97.2	1.2	0.1	0.3	0.0	1.1	0.9
Sharon	96.9	0.6	0.6	1.1	0.0	0.8	0.3
Temple	98.0	0.3	0.3	0.3	0.0	1.0	0.7
Troy	98.6	0.1	0.3	0.2	0.0	1.0	1.4
NH	96.0	0.7	0.2	0.9	0.0	1.7	1.7
USA	75.1	12.3	0.9	3.6	0.1	7.9	12.5

US Census 2000, ePodunk

Gender, Jaffrey Only

Year	Females	%	Males	%
2000	2854	52.1%	2622	47.90%

US Census 2000, Missouri Center

1:2:e) Foreign Born

In 2000, the Census found that only 63 persons (1.2%) in Jaffrey were foreign born and all were naturalized US citizens. Of the 63, 37 were born in Europe, 18 in Latin America and 8 in Asia.

1:2:f) Marital Status and Households

The 2000 Census found that of the 4,304 persons over 15 years of age, 2,600 (60.4%) were "now married & not separated" (1300 couples). The Census reported 321 persons were divorced (7.5%), 95 were separated (2.2%), 307 were widowed (7.1%), and 980 (22.8%) had never married. The over-15 population included 388 people aged 15-19, which is 6.7% of the 4,304 people over age 15.

In 2000 –with a town population of 5,476– 5,304 people lived in 2,113 households (2.51 persons per household). Of the 2,113 households, there were 1,475 families. There were 1195 married couples, 167 single parents including 87 single mothers, 113 other families, and 638 non-family households.
This number includes about 520 who live alone (24.6% of households). Jaffrey had no grandparents who were directly caring for their own grandchildren. The town's other 172 people (3.1%) lived in group quarters, including 159 institutionalized persons. The sole institution in town is the "Good Shepherd Nursing Home."

1:2:g) Employment

The 2000 US Census said the Jaffrey labor force numbered 2,882, of which 1,367 (47.4%) were women and 1,515 were men. The unemployed (2.7%) included only 79 persons, 51 men and 28 women. The number of married couples who both worked was 797 (1,594 people); 200 married couples had only one spouse employed. The average earnings of working men were $37,946; the average earnings of working women were $19,655, 52% of what the men earned.

1:2:h) Work by Occupation

Of the 2,803 employed persons in the civilian labor force in 2000, 909 (32%) were in management, professional and related occupations; 629 (22%) were in sales and office occupations; 589 (21%) were in production, transportation and material moving occupations; 355 (13%) were in service occupations; 302 (11%) were in construction, extraction and maintenance occupations; and 19 (0.7%) were in Farming, Fishing and Forestry occupations.

1:2:i) Work by Industry

The 2,803 employed persons in 2000 were principally employed in manufacturing (723 people, 25.8% of the work force); retail trade (406, 14.5%); education (262, 9.3%); health care & social assistance, 240 (8.6%), and 1,172 (41.8%) were employed in other industries.

1:2:j) Disability and SSI

The 2000 Census said the income of all households in Jaffrey was $113,473,799, of which about $45,390 was Supplemental Security Income (SSI, or Disability Income). How many person receive SSI was not listed in the Missouri Census Data Center documents.

Of the 720 Non-Institutional Civilian Population over age 65, 361 (50%) had a disability.
Of the 3,297 Non-Institutional Civilian Population between 16 and 64, 322 (9.8%) had a work disability.
Of the 4,997 Non-Institutional Civilian Population, 815 persons had one or more disabilities.

1:2:k) Persons in Poverty

The percent of persons in poverty (at or below the poverty level) rose from 4% in 1990 to 7.6% in 2000. This represented a population of 417. The number of persons between 100% and 200% of poverty level was 602 people. This is discussed further in the 2:4:a) section on Household Income in the Economics of Housing section, page 42.

1:3) Comparison of Jaffrey's population with that of its surrounding sub-region

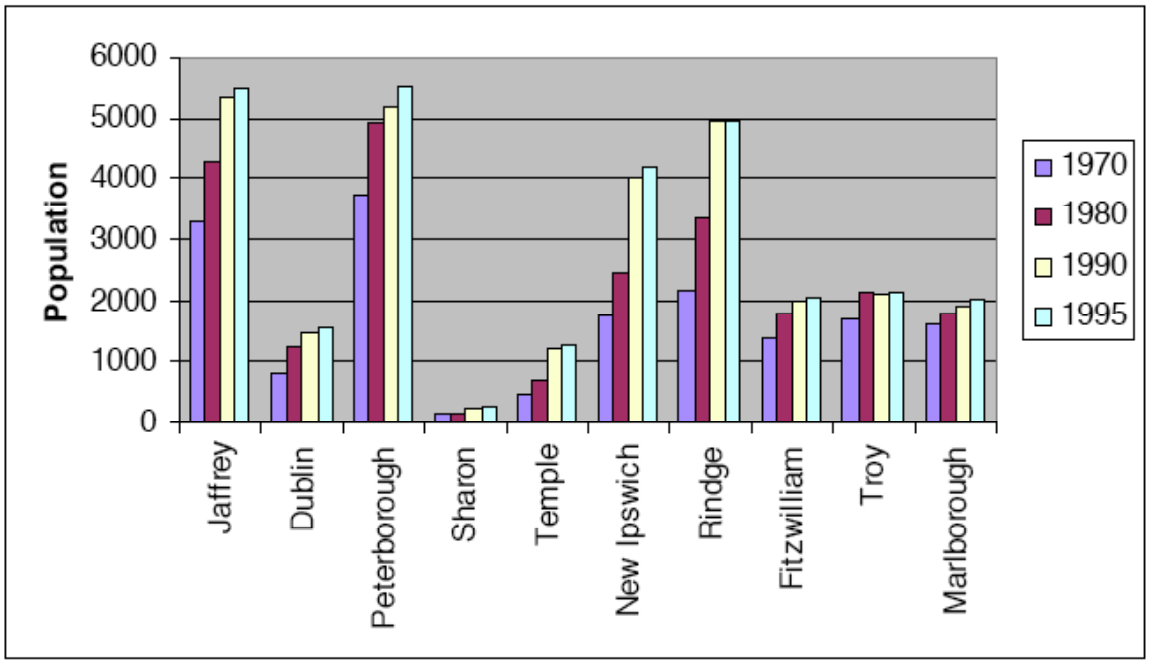
Since Jaffrey is not an island unto itself but part of a larger region, an examination of population characteristics is not complete without a comparison of Jaffrey's growth with that of its immediate neighbors. Statistics about percent of growth can be misleading if the towns involved in the comparison vary too greatly in population. For the purpose of this discussion, such a comparison can be used, albeit with caution, since the towns are all somewhat similar in size, with the exceptions of Sharon and Temple.

As the **"Sub-regional Population: 1970-1995 table and graphs"** below illustrate, Jaffrey's growth over the 25-year period has been fairly consistent with the sub-regional average for all four time periods: 1970, 1980, 1990 and 1995. Temple and Sharon have experienced the highest percentage increases over the entire period; however, as mentioned earlier, these figures could be misleading as they are based on a much smaller population to begin with. These two towns continue to represent the smallest percentage of sub-regional population.

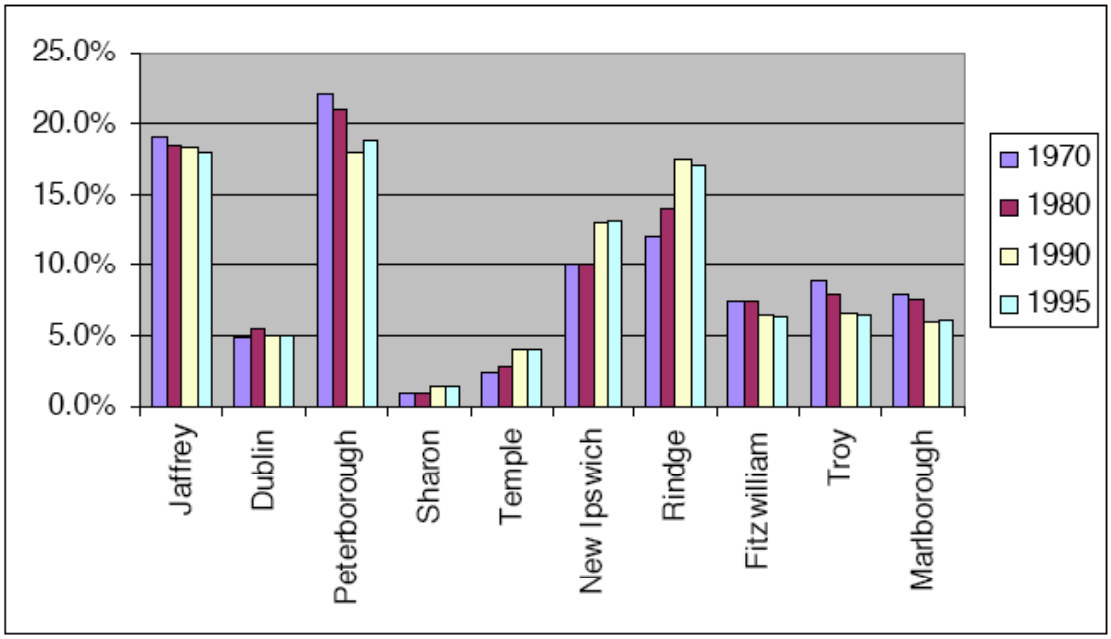
Within this sub-region, Jaffrey ranked second in absolute numbers of people after Peterborough, up to the year 1990, at which point Jaffrey surpassed Peterborough by 122 people; and, according to the 1994 OSP estimates, Jaffrey held the first place by 63 people. Two towns in the sub-region lost population: From 1980 to 1990, Troy's population declined by 0.2 percent (34 people); and between 1990 and 1994, Rindge's population decreased by 1.3% (256 people). By 2004, Rindge had 6,137, Peterborough had 6,060, Jaffrey had 5,733, and New Hampshire had 1,299,500.

It would be important to update and source and date the graph below.

GRAPH 5
SUBREGIONAL POPULATION: 1970, 1980, 1990 & 1995



GRAPH 6
TOWN POPULATION AS % OF SUBREGIONAL POPULATION
1970, 1980, 1990 & 1995



The Census figures further illustrate that Jaffrey has accounted for a fairly level percentage of the sub-regional population since 1970 — between 18 and 19 percent. In 1970 and 1980, when Peterborough had the highest sub-regional population, the two towns were three percentage points apart in population allocation. Since 1990, however, they are almost equal in allocation of sub-regional population. The ranking of the other eight towns has remained consistent over the 24-year period. The percentage allocation for all the towns over each time period is illustrated in four graphs that are appended to this section.

SUBREGIONAL POPULATION PROJECTIONS 2000-2025

TOWN	2,000	2005	2010	2015	2020	2025
Dublin	1,476	1,550	1,630	1,720	1,800	1,880
Fitzwilliam	2,141	2,290	2,390	2,520	2,640	2,750
JAFFREY	**5,476**	**5,780**	**6,040**	**6,380**	**6,680**	**6,970**
Marlboro	2,009	2,090	2,170	2,280	2,380	2,470
N Ipswich	4,289	4,950	5,210	5,450	5,670	5,890
Peterboro	5,883	6,230	6,610	6,940	7,240	7,540
Rindge	4,941	6,060	6,370	6,790	7,160	7,510
Sharon	360	380	400	420	440	460
Temple	1,297	1,480	1,570	1,660	1,730	1,800
Troy	1,962	2,030	2,120	2,210	2,300	2,380
Sub-region	29,834	32,840	34,510	36,370	38,040	39,650

NH Office of Energy and Planning , January, 2005

As of January, 2005, Cheshire County's population was estimated at 77,370 and New Hampshire's population was estimated at 1,318,000.

HOUSING ANALYSIS SECTION OF THIS REPORT

II) The Housing Analysis section of this report is divided into six sections:

- 2:1) Housing Trends
- 2.2) Housing Inventory and Types
- 2:3) Household Indicators
  - 2:3:a) Families/households
  - 2:3:b) Housing occupancy
  - 2:3:c) Vacancy rates
- 2:4) Economics of Housing
  - 2:4:a) Household income
  - 2:4:b) Cost of housing
  - 2:4:c) Housing affordability
  - 2:4:d) Affordable housing
  - 2:4:e) Housing opportunity
  - 2:4:f) Future housing need
- 2:5) Housing Strategies
- 2:6) Housing and Social Capital

Note: Throughout this report, we are using the phrase "housing stock." However, in both the 1997 MP and the 2006 SWRPC draft MP for the Population & Housing Chapter, "housing supply" and "housing stock" seem to be interchangeable terms. We are not sure if the terms are actually interchangeable or if they mean different things.

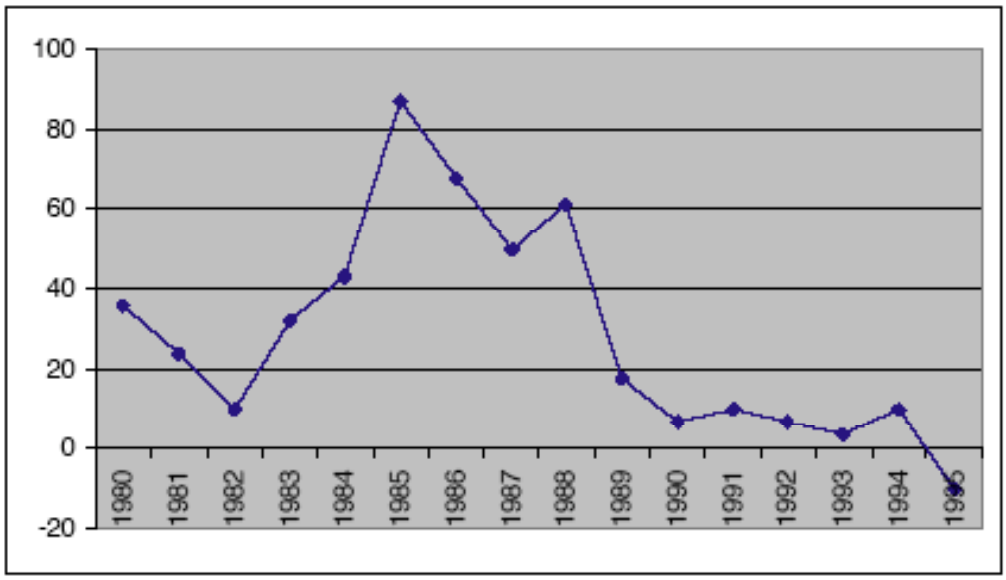
2:1) Housing Trends

Information regarding housing trends, types, and number of units built is provided by the **U.S. Census Bureau, the Office of State Planning, and town building permit records.** To assess the current housing stock in Jaffrey, building permit data were added to the 1990 Census count of total existing housing units. Following are the decennial Census counts of housing stock as well as the OSP housing estimates based on building permit data submitted to OSP by the Town as of 1995. There is no available data for 1996-2000, however data for 2000-2005 is included in this report.

The graph below, **"Building Permit Activity: 1980-1995"** shows the dramatic increase in building permits pulled from 1884-1988, the period of corresponding population increases in the town. The early '90's show the corresponding decrease in building permits pulled and population growth decrease.

It would be important to know how many existing housing units and rental units are available each year, in addition to new construction, in order to fully understand housing trends and be able to assess housing need.

GRAPH 7
BUILDING PERMIT ACTIVITY: 1980 - 1995



It would be useful to see the Building Permit graph brought up to date from 1994 to 2005.

From 2000 to 2005, the building permit activity data was as follows, according to page 2 of the SWRPC Community Survey of March 2006:

Jaffrey Residential Building Permits

2000	19
2001	17
2002	39
2003	46
2004	23
2005	29 estimated from average 2000-2004 by SWRPC
*Total	173

The 2000 Census data states that there were 2,120 occupied households and 232 "vacant households" including seasonal residents (a total of 2,352). Using this data, it is possible to estimate the number of occupied households as of 2005 at approximately 2,293 (2,120 "occupied households") + 173 (total building permits from 2000 to 2005) = 2,293 "occupied households" plus 232 vacant households, for a total of 2,525.

*Note: The SWRPC factored in 201 building permits for 2000-2005 and came up with 2,553 total households as of 2005, an unexplained difference of 28 additional households.

The figures in the **1997 MP Table** above ("**Building Permit Activity"**) are inconsistent with the Census data: when the numbers of reported building permits through 1994 are summed, they account for only 2,235 units; according to the Census, there were 2,426 units in 1990 and, adding in the 38 building permits reported by the Town from 1990 to 1994, the total housing supply as of 1994 should be 2,464.

These inconsistencies are typically the result of changing definitions of housing stock, accounting for seasonal conversions, single-family to multifamily conversions, *etc*. Also, Jaffrey did not have a full-time code enforcement officer to maintain the building permit system until the late 1980s. Despite these weaknesses in the data, it is nevertheless useful to present these numbers. They do, in fact, appear to be consistent with the population data examined earlier (*i.e*., fast growth in the 1980s with a dramatic slow down in the 1990s). This rate of change is illustrated in the graph on the preceding page.

2:2) Housing Inventory and Types of Housing Stock

The housing stock in Jaffrey is a collection of many different styles and ages of construction. In fact, it has been suggested that Jaffrey's housing stock represents the most diverse collection of architectural styles in the area. This might be emphasized as a positive attribute of the town rather than as a detraction. A pamphlet about Jaffrey housing stock with pictures of various examples of the wide spectrum of styles and some history about them would be a significant contribution to the pride and spirit of the town.

For official tracking purposes, the present housing stock is broken down by type: single-family, multifamily, and manufactured housing. At this point, it is instructive to note the definitions that apply to the figures used in this section. The OSP uses definitions developed by the US Census, but sometimes combines categories, as follows:

- Single-family: A one-unit structure detached from any other structure. This also includes some mobile homes or trailers to which one or more permanent rooms have been added.

- Multifamily: Any structure containing two or more housing units (this includes the Census classification of "Single-family Attached").

- Manufactured Housing: Both occupied and vacant mobile homes to which no permanent rooms have been added. The OSP report includes the Census classification of "Other" — units used as living quarters that do not fit any of the previous categories (*e.g*., houseboats, campers, vans, *etc*.).

"Manufactured Housing" apparently does not include prefabricated single family homes which can be erected in a matter of days.

Between 1980 and 1990, Jaffrey's housing stock expanded by 37% — from 1,770 units to 2,426 units. These numbers represent all housing types. To break these numbers out to the three types of housing generally examined (single-family, multifamily, and manufactured housing) we need to refer once again to figures published by the Office of State Planning. In 1992, OSP published a report entitled *Current Estimates and Trends in New Hampshire's Housing Supply 1980-1990*. This report, which was based on the decennial census counts, is being updated annually by OSP to provide the figures presented in 1997 SWRPC Report and presumably for 2005. The validity of the information is subject to consistency and accuracy of reporting by all New Hampshire towns.

Given the potential for miscalculations as definitions change, *etc*., it is wise to view these numbers merely as indicative of an overall trend and not as an absolute number. The percentages for each type of housing have remained relatively stable one to another in the 20 year period.

HOUSING STOCK IN JAFFREY BY TYPE, 1980-2000									
	1980		1990		1995		2000		% Change in # of units
Type	Qty	% of stock	Qty	% of stock	Qty	% of stock	Qty	% of stock	1980-2000
Single Family	1,043	59%	1,539	63%	1,578	64%	1,555	66%	49%
Muilti-Family	625	36%	721	30%	707	29%	633	27%	1%
Manufact. Housing/ Mobile Homes	92	5%	166	7%	169	7%	164	7%	78%
Total	1,760		2,426		2,454		2,352		34%

Source: 1997 Master Plan, NH OSP, 1996; US Census 2000, Missouri Data Center K. Campbell

A more detailed breakout of housing units is provided by the table below.

HOUSING UNITS BY TYPE

TYPE OF HOUSING	NUMBER OF UNITS	PERCENT OF TOTAL
Single Family		66.11%
Detached	1,525	
Attached	30	
Total Single Family	1,555	
Multi-Family		26.91%
2 to 4 Units	276	
5 to 9 Units	248	
10 or More Units	109	
Total Multi-Family	633	
Mobile Homes	164	6.97%
Boat, RV, etc	0	0%
Total Housing Units	2,352	100%

US Census 2000

Single-family homes comprised sixty-seven percent (67%) of Jaffrey's available housing stock in 2000. From 2000-2003, Jaffrey issued a total of one hundred and nineteen (119) building permits for housing.

Jaffrey had 2,120 occupied housing units and 232 units that were deemed vacant in 2000. Vacant units encompass "seasonal" units which by Census definition are not available for long-term rental or owner occupancy. That is, they are not considered available in the housing market. Therefore, if these units are removed from the category of vacant units, the vacancy rate in Jaffrey would be seven (7) percent. According to the Census Bureau, of the 2,120 occupied housing units in 2000, 1,422 are owner occupied, while renter occupied units comprised 698 of the total. In 2000, the average household size was 2.51 people, declining from 2.86 in 1970. This is consistent with demographic trends. The smaller population per unit has increased the demand for smaller and lower-priced units. The average size household unit in 2005 has further declined to 2.5 people per household.

Nearly one half of Jaffrey's housing stock (48.4%) as of 2000 was comprised of homes that were constructed before 1960. Only 6.2% of Jaffrey's housing stock was constructed between 1990 and 2000. The average age of units in 2000 was 44 years.

Note that the number of Jaffrey housing units declined by 74 (3%) from 1990 to 2000. Manufactured housing went down 2 units, single family homes declined by 14 and multifamily declined by 58.

Jaffrey's housing stock is typically single-family dominated, although the town as of 1997 had the second largest number of multifamily units, as well as the largest number of manufactured homes, of all towns in the sub-region. That data for 2000 has not been found.

It would be useful to see a table of "Jaffrey Stock by Year of Construction" which would include the pending building permits.

It would also be very important to include in a table of these statistics an indication of where this construction has taken place, in Residence A, B, C, and D, and/or rural zone or Mountain Zone. For understanding and planning land use, this trend information is critical. To be include also: in what zone of the town the demolitions have taken plac.e

It would be good to have statistics about units demolished, units built and units with pending building permits, and the location of these activities in the zoning areas provided by the building inspector and included in the Town Annual Report.

It would be useful to see both a new table and also a graph showing these statistics brought up to date to include figures through 2005. It would also be interesting to know how permits issued translate into actual houses built.

The next **table** below shows **"Units Built and Demolished: 1990 – 1996".** It does not show where the demolition took place and not knowing this, it is difficult to understand how the density statistics for Jaffrey and in particular the downtown have changed.

For instance, the land use of property along Rt. 202 in downtown Jaffrey changed dramatically with the construction of the Rite Aid building and parking lot, Belletetes, Mr. Mike's, the shopping Mall, and the Court House, and the demolition of a significant number of housing units. It is not possible to know from a table or graph, where this construction/demolition took place or how many housing units this accounted for. This information enhances the raw statistics and it helps to convey a picture of what is happening relative to population, housing and land use in the town in a way that statistics alone cannot.

TEAM Jaffrey has done an inventory and description of houses demolished in downtown Jaffrey.

It would be important to include this information at this point in the chapter for the historical record and to understand the implications of this transformation of downtown Jaffrey.

TABLE 10
UNITS BUILT AND DEMOLISHED: 1990 - 1996

Year	Permits Issued	Units Built	Units Demolished
1990	7	6	2-unit apartment
1991	10	5	
1992	7	4	
1993	4	3	
1994	10	12	6-unit apt. + 1 SF unit
1995	2	1	14-unit apartment
1996	NA	7	

Note: this table needs a source.

Jaffrey, like other towns in the region and sub-region, has more single-family houses than either multifamily or manufactured housing; nevertheless, multifamily units comprise nearly one-third of the town's housing stock. The proportions of housing types were essentially the same in 1980, although the actual percentages have shifted slightly (the percentage of single-family homes has increased, as has manufactured housing, while the percentage of multifamily units has decreased).

1990 & 2000 REGIONAL HOUSING COMPARISONS BY TYPE

	1990			**1990**	**2000**			**2000**	**1990-2000**
TOWN	SF	MF	MH	TOTAL	SF	MF	MH	TOTAL	% CHG
Dublin	549	68	34	651	619	45	22	686	5.3 %
Fitzwilliam	833	79	119	1,031	865	93	116	1,074	4.1 %
JAFFREY	**1,539**	**721**	**166**	**2,426**	**1,525**	**663**	**164**	**2,352**	**-3 %**
Marlboro	538	260	58	856	588	273	35	896	4.6 %
N. Ipswich	1,044	145	137	1,326	1,173	173	103	1,449	9.2 %
Peterboro	1,393	811	38	2,242	1,533	958	18	2,509	11.9 %
Rindge	1,493	160	128	1,781	1,630	151	82	1,863	4.6 %
Sharon	121	5	2	128	157	3	0	160	25 %
Temple	369	33	27	429	406	31	27	464	8.1 %
Troy	497	244	126	867	509	169	100	778	-10.2 %
Sub-region:	8,376	2,526	835	11,737	9,005	2,559	667	12,231	4.2 %

US Census 2000 P. Palmer

In the **"Housing Starts for Jaffrey and sub-region 2004" table** below, housing start figures include single family homes, multi-family homes and manufactured housing.

Note that 69% of the new Jaffrey housing start units are financial assistance units as per the OSP definitions developed by the US Census.

It would be interesting to know where these financial assistance units have been built. It would also be interesting to know what the correlation is between the availability of federal subsidies and the incentive to build these units.

HOUSING STARTS FOR JAFFREY AND SUB-REGION 2004

Municipality	Total 2000 housing	Total 2004 housing	Total new housing starts	Financial Assistance Units
Dublin	686	729	43	0
Fitzwilliam	1074	1157	83	0
Jaffrey	**2352**	**2496**	**144**	**98**
Marlborough	896	944	48	36
Peterborough	2509	2657	148	124
Rindge	1863	2123	260	0
Troy	775	813	38	46

NH Office of Planning 2005; NH housing Authority

2:3) Household Indicators

While population growth is a predominant indicator of increased demand for the majority of goods and services, demand in housing markets is driven by the number and types of households that are competing for the available housing stock. Population and housing growth are correlated, but not identical. The number and types of households in a community are important indicators of the scale and nature of the housing needs of the community. **A household includes all people living in one housing unit, whether or not they are related. An assessment of the present and future demand for housing in Jaffrey should be based upon household growth, not population growth**. Jaffrey's household size has decreased over the past three decades. Smaller household size could be due to families with fewer children, more singles, more retired and/or elderly without children.

According to the SWRPC, in 1970, the average Jaffrey household size was 2.86 persons, compared to 2.5 persons in the year 2000. With an average household size of 2.5 in 2000, Jaffrey's household size was slightly less than the average household size of 2.53 for the State of New Hampshire, but more than the average household size of 2.47 persons per household for Cheshire County. The decreasing household size has important implications for analyzing and determining future housing demand. Smaller households mean greater competition for housing resources. However, these households require smaller housing units to meet their needs, which could present opportunities for alternative affordable development techniques and housing types.

It is worth noting that in 2000, 520 individuals lived alone, comprising one out of four households.

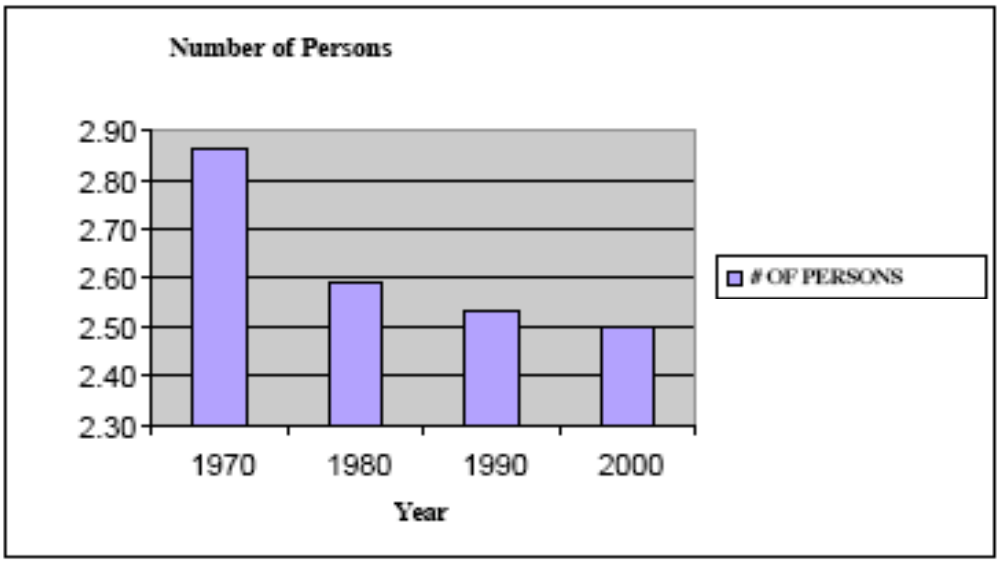
It would be useful to know the ages of this population, which presumably includes the 307 widowed persons, most of whom are over 65. It would also be useful to know how many of them would like to move into a single-floor household if they are now living in a multi-story dwelling.

2:3:a) Families/Households

Some interesting trends can be derived by comparing the data from the 1980 and 1990 US Censuses regarding housing and the population. For example, between 1980 and 1990 the number of families increased by 22.2% and the number of households 22.6%. In 1990, families accounted for 27% of the total population; this is essentially unchanged from 1980 when the figure was 27.5%. This may explain, in part, the high proportion of multifamily units in town, as many non-family or single-person households do not live in a single-family home, due, perhaps, to the high cost or, in other cases, a lack of interest in maintaining such a property.

It would be useful to see the graph below updated with 2005 information.

The **graph, "Number of Persons,"** provides a summary of average household size from 1970-2000.



Source: US Census

US Census 2000

2:3:b) Housing Occupancy

Somewhat in contrast to the above figures are the 1990 statistics that show Jaffrey's housing stock to be 56% owner occupied and 44% renter occupied. These figures represent a rather sharp decline in the percentage of owner-occupied units since 1980 when the Census showed that to be 64%. In 2000, there were 1,555 single family dwellings. It is likely but unknown whether most of the 232 vacant or seasonal units are single family dwellings. There were 1,425 owner-occupied units, which may have included some condominium apartments. Renter-occupied housing units numbered 695.

With an increase in condominium ownership, these statistics will need greater detail in the future to determine whether the owner-occupied units are in single-family or multi-family dwellings.

A note on compatibility of data: in both the 1970 and 1980 Censuses, housing characteristics were generally presented only for year-round units; in the 1990 Census, characteristics are shown for all housing units. In 1989 there were 25 seasonal units on the record books; in 1990 there were 173; in 2000, there were 232

"vacant or seasonal" units.

2:3:c) Vacancy Rate

There have also been significant changes in the status of occupied versus vacant housing units. In 1980, Jaffrey had 110 vacant units out of a total of 1,404 housing units (7.8%). By 1990, there were a reported 332 vacant units (13.7%), although of these 332 units, more than half were classified as vacant by the Census because they are used only seasonally or for recreation or other occasional use. This accounted for the greatest increase of all listed under "Vacant" (in 1980 there were only 25 seasonal units, and by 1990 this number had increased to 173 units).

From these actual numbers, the Census calculates a vacancy rate, further broken down by tenure (*i.e.*, for home owners and for renters). In 1990, these rates were 2.8% and 8.7% respectively. That the rental vacancy rate is much higher than the home owner rate is quite typical, reflecting much more mobility among renters than home owners.

It would be useful to know the correlation between rental units and affordable housing.

The Home Owner Vacancy Rate is the percentage relationship between the number of vacant units for sale and the total home owner inventory. The Rental Vacancy Rate is the percentage relationship of the number of vacant units for rent to the total rental inventory.

A note on comparability of data: The Census Bureau has been collecting data on vacancy status since 1940; in 1990 the "Seasonal/Recreational/Occasional Use" category combined two categories previously classified in the 1980 Census as "Seasonal or Migratory" and "Held for Occasional Use." The figures for 2000 were not found.

2:4) Economics of Housing

2:4a) Household Income

The relationship between household income and housing cost is one of the main factors which can affect the ability of Jaffrey residents to afford adequate housing. Income greatly determines the types and size of housing that residents can obtain. When household income increases, housing consumption increases. Typically, upper income households spend a smaller percentage of their incomes on housing costs, although the amount they spend on housing costs may be greater. Conversely, the lowest income households are most likely to be paying the most for shelter relative to their incomes. The **table** below, **"Income,"** outlines a comparison of incomes between Jaffrey, Cheshire County and the State of New Hampshire according to median family, per capita, median household incomes and percentages of people below poverty.

Note: Census data on income include: wage or salary; self-employment; farm self-employment; interest, dividends, or royalties; social security; public assistance or welfare; retirement or disability income.

TABLE 1: INCOME

INCOME

	Jaffrey	Cheshire County	State of NH
Median Family Income	$48,703	$51,043	$57,575
Per Capita Income	$21,412	$20,685	$23,844
Median Household Income	$45,033	$42,382	$49,467
% Persons below Poverty Level	7.8%	8.0%	6.5%
% Families below Poverty Level	3.8%	4.4%	4.3%

US Census 2000

The 2000 Census reported a median household income of $45,033 for the Town of Jaffrey. Jaffrey's median household income is lower than that of the state, however, it is higher than the median income for Cheshire County. Median household income is defined as the mid-point of all the reported incomes. That is, if the reported incomes were sorted by amount, half the number of households had higher incomes and half had lower incomes than the median. Median household income is used because the median is less susceptible to being influenced by a small number of very high or very low incomes.

While viewing the incomes of Jaffrey residents, it is important to consider poverty levels. Strategies can be enacted to bolster housing opportunities for individuals living below the poverty level. The percentage of persons below the poverty level in Jaffrey is higher than the state average, but slightly lower than that of Cheshire County. The **table** below, **"Yearly Household Income,"** provides a breakdown of yearly household income and the percentage of households earning that amount.

2000, YEARLY HOUSEHOLD INCOME

HOUSEHOLDS	**JAFFREY**	CHESHIRE COUNTY	STATE OF N.H.
Less than $10,000	7.1%	7.4%	6.1%
$10,000 to $14,999	3.5%	5.2%	4.8%
$15,000 to $24,999	14.3%	12.8%	10.8%
$25,000 to $34,999	12.0%	14.7%	11.6%
$35,000 to $49,999	22.1%	18.1%	17.2%
$50,000 to $74,999	23.8%	23.2%	23.1%
$75,000 to $99,999	5.6%	9.9%	12.6%
$100,000 to $149,999	9.2%	5.6%	9.1%
$150,000 to $199,999	0.9%	1.6%	2.6%
$200,000 or more	1.7%	1.5%	2.2%

US Census, 2000

TABLE 7
NUMBER OF WORKERS IN FAMILY/MEAN FAMILY INCOME

	Number of Workers (% of Families)				Mean Family Income	
	1980	(%)	1990	(%)	1980	1990
No Workers	157	13%	131	9%	$9,365	$20,700
One Worker	344	29%	349	24%	$20,621	$35,200
2+ Workers	679	58%	982	67%	$25,619	$53,100

SOURCE: US BUREAU OF THE CENSUS

1997 Master Plan table, using 1990 Census data on number of workers in family/mean family income

In 2000, married couples who both worked numbered 797 or 67%. Figures on the numbers of workers in each family were not found. This has been discussed earlier in the report.

Jaffrey's status relative to other economic characteristics can also be compared to the surrounding towns. This information for the town of Jaffrey, the county, and the state has been presented in the preceding tables. The Office of State Planning used available Census data (collected in 1989) for the state to rank all towns by various indicators (*e.g.*, income, poverty level, and per capita income) and can be used to illustrate where Jaffrey stands relative to all other towns in the Southwest Region. This information is not as readily available for 2000.

It would be useful to know the updated statistics and to see the above table updated.

1980-2000 Per Capita Income, Region & Neighbor Towns			
Place	1980 Per Capita Income	1990 Per Capita Income	2000 Per Capita Income
New Hampshire	$ 6,747	$ 15,959	$ 23,844
Cheshire Co.	$ 6,442	$ 13,887	$ 20,685
Hillsborough Co.	$ 7,451	$ 17,494	$ 25,198
Sullivan Co.	$ 6,465	$ 12,935	$ 21,319
Highest: Hancock	**$ 6,790**	**$ 18,903**	**$ 29,445**
Dublin	$ 6,672	$ 17,972	$ 27,028
Peterborough	$ 5,777	$ 19,144	$ 26,154
Fitzwilliam	$ 4,951	$ 14,324	$ 23,127
Jaffrey	**$ 5,288**	**$ 15,206**	**$ 21,412**
Keene	$ 5,353	$ 14,246	$ 20,544
Marlborough	$ 5,369	$ 14,066	$ 19,967
Rindge	$ 4,548	$ 11,303	$ 18,495
Troy	$ 4,158	$ 11,638	$ 17,323
Lowest: Winchester	**$ 4,561**	**$ 11,086**	**$ 16,012**

SWRPC Web Page, 2006 K. Campbell

The percentage of Jaffrey persons in poverty has increased from 4% in 1990 to 7.8% in 2000. The US Census counted 417 persons below the poverty line in Jaffrey in 2000.

Percent of Persons in Poverty, 1990-2000, Jaffrey & Region			
Place	1990	1999-2000	2003
Jaffrey	4.0%	7.80%	
New Hampshire		6.50%	6.4%
Cheshire Co.		7.50%	7.2%
Hillsborough Co.		6.26%	
Sullivan Co.		8.46%	
HIGHEST CO.: Coos		9.98%	
LOWEST CO.: Rockingham		4.49%	
Highest Town: Marlow	14.0%		
Lowest Town: Mason	1.9%		

NH OEP "Economic Characteristics" (Census data) K. Campbell

How is poverty defined? The NH Office of Energy & Planning, in a current (July 2006) web publication called "Economic Characteristics" said:

> "Percent of Persons in Poverty - Persons are classified as being above or below the poverty level by comparing their total 1999 income to an income threshold. The thresholds vary by family size, number of children and age of the family householder or unrelated individual. Poverty status is not determined for persons living in institutions, members of the armed forces living in barracks or for college dormitory populations. The poverty thresholds below are averages of 48 different thresholds. These

thresholds vary by family size and age of householder. (Refer to http://www.census.gov for more detailed information)

Weighted Average Poverty Thresholds in 2000

Size of Family Unit	Threshold
One person (unrelated individual)	*$ 8,794*
Under 65 years	8,959
65 and over	8,259
Two persons	11,239
Householder under 65 years	11,590
Householder 65 years and over	10,419
Three Persons	13,738
Four Persons	17,603
Five Persons	20,819
Six Persons	23,528
Seven Persons	26,754

The 1990 income figures indicated that Jaffrey's economic health was quite good, compared to the region as a whole. In 1990, the town ranked 30th out of 35 for "percent of people in poverty," meaning that there were 29 towns out of 35 that had a higher percentage of their population living in poverty; and 26th out of 35 for "per capita income," meaning that there were 25 towns in the region with a lower per capita income than Jaffrey.

The data is less available and less clear for 2000, given the significant increase in the impoverished population since 1990.

Mean family incomes relative to number of workers also show increases in absolute income, but maintain the same relative position (*i.e.*, the more workers, the higher the income). The major difference between 1980 and 1990 is the decrease in the "No Worker" and "One Worker" categories and the increase in the "Two+ Worker" category. These figures are consistent with state and national data pointing toward the inability of one worker to support a family. These figures were not found for 2000.

INCREASE IN POVERTY: Jaffrey is proud that we are an economically diverse community but the national trend of the poor becoming poorer apparently is true here.

The poverty-level population in Jaffrey nearly doubled from 1990 to 2000 while the multifamily housing stock dropped 78 units, from 721 units to 663 units, of which 30 units were attached single-family homes.

Since 2000, there has been some demolition of units and some conversion to condominiums of multifamily units. The Committee does not know how many multifamily housing units have been demolished or built since then, or how many "Affordable Housing Units" have been built.

Homelessness in Jaffrey has become a public concern, as testified to by the Town's welfare officer, Frank Sterling, at a public meeting earlier this year. We have not found any data in the Census on homelessness in Jaffrey. The Committee does not have figures for the situation today.

The situation in 2000 was as follows:

The percentage of people in Jaffrey at the poverty level was 7.8%, up from 4,0% in 1990. That is one

out of 13 people.

Jaffrey's 2000 poverty rate of 7.8% compares to New Hampshire's 6.5% and 7.5% in Cheshire County. Hillsborough County was 6.3%, Sullivan County 8.5% The highest poverty level was in Coos County, at 10%; the lowest was Rockingham County, 4.5%. (Page 42)

Annual Household Income in Jaffrey in 2000 (page 40) showed 7.1% under $10,000 (less than minimum wage); 3.5% at $10,000 to $15,000; 14.3% at $15,000 to $25,000.

In 2000, the average household gross rent was $548 (Page 43). For that rent to be affordable (30% of income), the income needed was $21,920.

We recommend the Town and the Planning Board study this situation further to determine the poverty population, the homelessness situation, and the amount of low-rent housing needed.

2:4:~~a.)~~ b) Cost of Housing

The cost of housing has risen significantly over the past 30-35 years. In 1970, the average value of an owner-occupied home was between $10,000 and $20,000. By 1980, the value had risen to between $40,000 and $80,000. By 1990, the value ranged between $91,500 and $146,100. In 2000, the average house value was $125,800.

The rental market has seen similar increases. In 1970, rents averaged between $80-$150 per month; by 1980, rents in Jaffrey averaged between $150-$300 per month; and in 1990, this had risen to $359-$545 per month. By 2000 the average gross rent was $548 per month.

It must be noted here, however, that this situation is not unique to Jaffrey. All towns in the state experienced spiraling housing costs during the 1980s for a variety of reasons that will not be discussed here.

What would be useful for this analysis is to compare the current housing costs in Jaffrey with those of Cheshire County and the state. It would be useful to see updated statistics.

In 2000, the Census figures state that median house value in Jaffrey was $103,900. This is a decrease from the 1997 figures used and it needs some explanation. Given the 58% increase from 2000 to 2005 in the price of homes that are sold, it is reasonable to assume that the median house value has risen about 50% or more in the past five years.

The following table is from the 1997 Master Plan.

TABLE 12 CURRENT HOUSING COSTS

	Median Value of Home	Median Rent
Jaffrey	$115,300	$459
Cheshire County	$110,600	$449
New Hampshire	$129,400	$479

Note that the housing values are as reported by the home owners; they are not based on independent research.

2:4:c) Housing Affordability

As noted in the aforementioned Household Income section, there are predominately two components to housing affordability: household income and housing cost. Like a majority of towns in Cheshire County, Jaffrey experienced expansive new residential development in the 1970's through the 1980's. New housing development slowed throughout the 1990's and into early 2000 and median home value actually decreased from $115,600 in 1990 to $103,900 in 2000. Over the past five years, 2000 to 2005, home values have rebounded and have continued to rise during this decade. The average (mean) selling price of a home in Jaffrey has risen 58.1% from 2001 to 2005. In 2005 the average selling price of a home was $213,684. While the average price of homes sold provides a glimpse into current housing market conditions it is important to note that the average can be influenced by excessively high or low value homes sold. It also does not reflect average or median value for all homes—just the ones that are being sold.

Housing stock data for 1990 and 2000 for Jaffrey and surrounding towns show that the changes in housing stock for these towns range from the greatest decrease in Troy of 10.3%, to an increase of 25% in Sharon. Jaffrey experienced a 3.1% decrease in housing stock from 1990 to 2000. Several possible contributing factors for Jaffrey's decrease in housing stock could be a loss of housing units due to damage by fire, demolition, or other natural elements or the conversion of dwellings to another type of land use. Recent permit activity shows that from 2000 to 2004 the Town has issued one hundred and forty three (143) permits for new single-family housing units. The next table displays a comparison of the housing supply for Jaffrey and adjacent towns between 1990 and 2000.

We assume that **"housing supply"** referred to in the table below is the same as **"housing stock,"** the terminology that we have used throughout this report.

TABLE 4. SUB-REGIONAL HOUSING COMPARISONS

TOWN	1990 HOUSING SUPPLY	2000 HOUSING SUPPLY	PERCENT CHANGE
DUBLIN	651	686	5.4%
FITZWILLIAM	1,031	1,074	4.2%
JAFFREY	**2,426**	**2,352**	**-3.1%**
MARLBOROUGH	856	893	4.3%
PETERBOROUGH	2,242	2,509	12%
RINDGE	1,781	1,863	4.6%
SHARON	128	160	25%
TROY	867	778	-10.3%

Source: US Census

In 2004, the NH OEP said, the total number of housing units in Jaffrey was 2,496 (see Housing Starts Table, page 36). The SWRPC estimates housing units in 2005 at 2,553.

It would be useful to have the above table recreated using 2005 information.

FIGURE 3: AVERAGE SELLING PRICE OF HOMES

Source: Northern New England Real Estate Network

2:4:d) Affordable Housing

Affordable housing is gauged by a combination of household income and household size. The Department of Housing and Urban Development definition of "affordable" housing specifies that a cost of no more than 30% of a households' monthly income is devoted towards gross housing costs, which includes utilities. This definition applies to both owners and renters. The SWRPC says there are currently one hundred and twelve (112) affordable housing units available in Jaffrey through subsidy or some other means of cost control.

AFFORDABLE HOUSING UNITS, JAFFREY		
Name	Type	Number of units
Gilmore Court	Elderly	28
Jaffrey Housing	Family	44
Village of Jaffrey	Family	36
Section 8 Voucher Units		4
TOTAL		112

These units are disbursed as follows:

Note that the **Housing Starts Table** on Page 36 says 98 units were built from 2000-2004 were "financial assistance units. It is unclear whether the 112 units and the new 98 units can be added together.

The **Tables** below, **"Percent of Income Spent on Housing,"** and **"Gross Rent as a Percentage of Household Income in 1990,"** illustrate the costs households pay for housing as a percentage of their monthly income. For 1,029 owner occupied housing units approximately 23% of households are faced with monthly housing costs of 30% and upwards. For the specified 666 rental units, the percentage was slightly higher at

32%. There are approximately 451 households that face housing costs that are considered unaffordable. The income range of these households is not identified.

PERCENT OF INCOME SPENT ON HOUSING

Selected Monthly **OWNER** Costs as Percentage of Household Income in 1999

PERCENTAGE	NUMBER OF HOUSEHOLDS	PERCENT OF TOTAL
Less than 15%	265	28.8 %
15.0 to 19.9 Percent	181	17.6 %
20.0 to 24.9 Percent	180	17.5 %
25.0 to 29.9 Percent	164	15.9 %
30.0 to 34.9 Percent	79	7.7 %
35.0 Percent	160	15.5 %
Not Computed	-	-

Gross **RENT** as a Percentage of Household Income in 1999

PERCENTAGE	NUMBER OF HOUSEHOLDS	PERCENT OF TOTAL
Less than 15%	132	19.8 %
15.0 to 19.9 Percent	77	11.6 %
20.0 to 24.9 Percent	136	20.4 %
25.0 to 29.9 Percent	87	13.1 %
30.0 to 34.9 Percent	49	7.4 %
35.0 Percent	163	24.5 %
Not Computed	22	3.3 %

US Census 2000

It would be useful to have these tables recreated with 2005 information.

If a significant number of households spend more than 30 percent of their incomes on housing, it can have negative effects on other sectors of the economy. That is, if limited resources are over-allocated towards housing, it comes at the expense of other economic sectors and a more diversified economy. This relationship between affordable housing and a healthy economy is fundamental to the quality of life in Jaffrey. The projected affordable home for a household earning the median household income of $45,033 would be approximately $136,136. This projection does not assume the additional costs of home ownership such as insurance and utilities. Viewing home affordability in light of the $213,700 average selling price of a home in Jaffrey in 2004 illustrates the challenges of purchasing a home.

In order to buy a $213,700 home, the calculation in the **table**, **"Home Ownership Affordability,"** below indicates the income needed is $70,685 in 2005. About 18% of Jaffrey households in 2000 had incomes of $75,000 or more. This gives one pause.

Partnerships could be forged between public, quasi-public and private housing coalitions to identify opportunities for affordable housing. Such opportunities could include programs such as the Section 502 Mutual Self-Help Housing Program administered through the USDA. This program makes homes more affordable by enabling future homeowners to work on homes themselves. This "sweat equity" investment provides new affordable opportunities for potential homeowners.

TABLE 6: HOME OWNERSHIP AFFORDABILITY

2000 MEDIAN HOUSEHOLD INCOME	$45,033	80% OF 2000 MEDIAN HOUSEHOLD INCOME	$36,026	50% OF 2000 MEDIAN HOUSEHOLD INCOME	$22,517
30% OF MONTHLY INCOME	$1,126	30% OF MONTHLY INCOME	$901	30% OF MONTHLY INCOME	$563
MONTHLY PROPERTY TAX (EQUALIZED RATE) ($2743/YR.)	$229	MONTHLY PROPERTY TAX (EQUALIZED RATE) ($2,196/YR.)	$183	MONTHLY PROPERTY TAX (EQUALIZED RATE) ($1,368/YR.)	$114
AVAILABLE FOR MORTGAGE	$897	AVAILABLE FOR MORTGAGE	$718	AVAILABLE FOR MORTGAGE	$449
ESTIMATED MORTGAGE AFFORDABLE AT 7% FOR 30YRS	$129,680*	ESTIMATED MORTGAGE AFFORDABLE AT 7% FOR 30YRS	$103,651*	ESTIMATED MORTGAGE AFFORDABLE AT 7% FOR 30YRS	$64,724*
PLUS 5% DOWN PAYMENT	$6,483	PLUS 5% DOWN PAYMENT	$5,183	PLUS 5% DOWN PAYMENT	$3,236
PROJECTED AFFORDABLE HOME	$136,163	PROJECTED AFFORDABLE HOME	$108,834	PROJECTED AFFORDABLE HOME	$67,960

* Source: Fannie Mae (assumes no other debts, closing costs, no homeowners insurance and no other taxes)

2:4:e) Housing Opportunity

Housing cost is influenced by a wide variety of market and institutional factors. Some of these can be affected by town governments, but most are the result of larger socio-economic issues that are beyond the reach of local policymaking. It is important for Jaffrey to recognize there are limits to the housing issues that can be addressed within the scope of this Master Plan.

BUILDOUT ANALYSIS: Jaffrey has 19,388 acres of taxable land and 4,571 acres of "tax exempt & non-taxable" land. Most of the tax exempt & non-taxable land is not buildable (owned by town, state, feds, non-profits, PSNH, etc.). Of the 19,388 acres of taxable land, 311 acres are in conservation easements, 14,645 acres are in current use, 3,828 acres are taxed as residential, and 604 acres are taxed as commercial/industrial.

An informal build-out analysis was conducted in 2001, with assistance from the Conservation Commission. According to this analysis, there is the potential for approximately 6,400 new residential homes that could be built on “buildable” land. The current number of homes (2005) is approximately 2,300, not including mobile home parks. In the town’s General Business and Industrial zones there is the potential for 10 new businesses/industrial operations. These build-out estimates take into consideration zoning requirements, site limitations such as steep slopes, hydric soils and wetlands and do not include Publicly owned or Society for the Protection of NH Forests owned lands.

ZONING REGULATIONS AND LAND USE PLAN: One regulatory mechanism that can influence housing markets is zoning. Zoning districts can regulate minimum lot requirements and specify permitted and prohibited housing types. Jaffrey has five traditional or “Euclidean” zoning districts and three overlay districts. The overlay districts are applied in addition to the traditional districts and in essence “float” over the underlying zoning. Overlays typically apply additional regulations beyond those of the underlying zoning.

Jaffrey's zoning currently permits an array of housing types of various densities within a majority of their zones. Residential A and B allow parcels to be subdivided into 20,000 square feet if they can be connected to town sewer or clustered in an open space development on a septic system. Below is an outline of the uses allowed within Jaffrey's zoning districts.

It would be useful to have clarification about "Euclidean" zoning districts.

ZONING REGULATIONS

The Zoning regulations for housing detailed in the Land Use Plan, are briefly summarized as follows:

One principal structure per lot unless specifically authorized elsewhere in the ordinance. Two off-street parking spaces per unit are required except in the Main Street program area defined in LUP Section 5.10.

DISTRICTS"
•Rural without Town Water: 3 acre lot with 200' road frontage, 60' front setback, 40' side & rear setbacks.

•Rural with Town Water: 1.5 acre lot with 150" road frontage, 60' front setback, 30 side & rear setbacks.

•Residence A: 1 acre lot with 125' road frontage, and 30' setbacks front, side and rear.

•Residence A with Town Sewer or community septic system within an Open Space Development Plan or Village Plan Alternative: 20,000 sq. ft (46 ac) with 125' road frontage and 30' setback front, side & rear

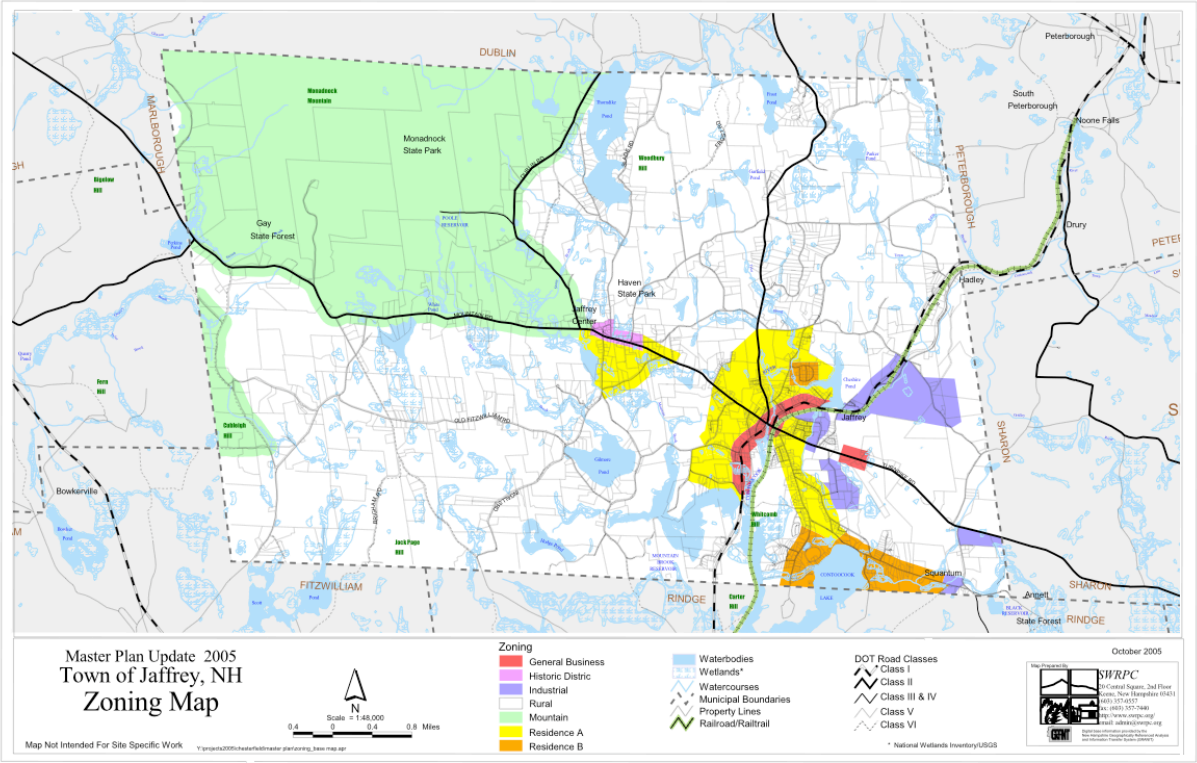
•Residence B: 1 acre lot with 125' road frontage, and 30' setbacks front, side and rear.

•Residence B with Town Sewer or community septic system within an Open Space Development Plan or Village Plan Alternative: 20,000 sq. ft (46 ac) with 125' road frontage and 30' setback front, side & rear.

The Open Space Development Plan regulations award bonus points for increased density based on the provision of open space, buffering the periphery, and landscaping the entrance. Provisions have been added to the ordinance that address accessory apartments in single-family homes

The map below shows the different zones in Jaffrey, with the densest area being in downtown Jaffrey.

See the Cluster Density section in the Appendix for further information.



2:4:f) Future Housing Need

Jaffrey's projected 2000-2020 growth rate of 22% (about 1% per year) to a population of about 6,700 is similar to the projected growth rates of adjacent towns. According to the projections below, the Town of Rindge will experience the greatest population increase (31%) and the Town of Troy will experience the least (19%).

Population projections and average household size can provide some indication of Jaffrey's future housing needs. According to the population projections, Jaffrey will need 490 additional housing units to accommodate the future housing demand up to the year 2020. From 1980 to 2000 Jaffrey grew by approximately 26%, which resulted in an additional 582 housing units. The next **table** provides a projected population growth for the Town of Jaffrey and the number of additional housing units needed to accommodate the anticipated growth for the year 2025.

It would be useful to know how many houses have been on the market and how many have sold, for the period of 1980 to 2005, in order to gauge the need for new construction to supplement existing housing stock, and thereby make a sound assessment about the amount and kind of housing required to meet the actual need for housing in the community. The area's real estate brokers could be very useful in supplying this kind of information.

	I----------Projections ----------I					
Municipality	**2005**	**2010**	**2015**	**2020**	**2025**	% Gain 2005-25
Cheshire Co.	77,370	80,380	84,270	88,010	91,600	18.4%
Dublin	1,550	1,630	1,720	1,800	1,880	21.3%
Fitzwilliam	2,290	2,390	2,520	2,640	2,750	20.1%
Jaffrey	**5,780**	**6,040**	**6,380**	**6,680**	**6,970**	20.6%
Keene	23,020	23,470	24,060	24,890	25,690	11.6%
Marlborough	2,090	2,170	2,280	2,380	2,470	18.2%
Milford	14,760	15,760	16,670	17,510	18,350	24.3%
New Ipswich	4,950	5,210	5,450	5,670	5,890	19.0%
Peterborough	6,230	6,610	6,940	7,240	7,540	21.0%
Rindge	6,060	6,370	6,790	7,160	7,510	23.9%
Sharon	380	400	420	440	460	21.1%
Troy	2,030	2,120	2,210	2,300	2,380	17.2%

NH Office of Energy & Planning, January 2005 K. Campbell

PROJECTED FUTURE HOUSING NEEDS TO YEAR 2025

Population Increase	Population Increase	Person/ Unit	Additional housing Units	Additional housing Units
			TOTAL	PER YEAR
Projected Growth 2005-2025	Projected Growth	Projected Average	Projected Growth	Projected Growth
21%	1,190	2.5	476	24

US Census 2000; NH Office of Energy and Planning 2005

Jaffrey could, however, potentially see somewhat more development at this time than has occurred so far in this decade due to the desirability to housing developers of large tracts of land in the town.

It should be noted again that in 2005, the town voted in favor of an Interim Growth Management Ordinance (IGMO), to be in effect until November 2006, for the purpose of delaying the approval of any more large subdivision proposals until such time as various zoning issues are clarified and a vision for the town can be created from the findings of the Master Plan process.

In the 1997 MP, a "Regional Fair Share Analysis" was included. It has not been included by the SWRPC in the 2006 report. We do not know if it is required or not.

2:5) Housing Strategies

Assuring that the housing stock remains sound and affordable is a challenge facing many towns within the Southwest Region. The amount of land necessary to accommodate these new households by the year 2020 will depend upon many factors, including whether Jaffrey wants to encourage single-family residences on currently existing lots. While market forces play a considerable role in influencing housing, Jaffrey can identify strategies which proactively identify some of the variables that influence the housing market. Some of these variables include:

1. Land availability, and densities;

2. Governmental regulations such as zoning and building code requirements;
3. Site development requirements;
4. The market price for raw land or platted lots;
5. Property taxes;
6. Finance costs, including mortgage rates and fees;
7. Materials, labor and construction costs;
8. Demographic shifts and migration, which may result in mismatches between housing supply and demand.

2:6) Housing and Social Capital

THE REASONS FOR THE LOCATION OF PEOPLE AND HOUSES TO ONE ANOTHER: Analysis of population and housing growth statistics and trends for the purpose of devising zoning regulations and planning for the appropriate and adequate town services is a classic approach to town management. Other aspects contributing to the character of a well run and congenial, economically viable place to live have to do with the relationships of people and their buildings to one another and the purposes for which they are in a certain location relative to another place and other people. Indeed, there are a few people who wish to live as hermits and who have very little to do with society. But the more typical configurations of people and buildings range from farms, to estates with single houses on big lots of land, to small clusters of houses built around a particular center of activity, to houses built near, at or on marvelous view sheds – to homes built near the parish church, to houses built around village centers of commerce, to masses of larger, more densely built structures in cities, to mobile home lots of affordable, low income or transient housing, to speculative housing developments built on land because it was available. There is an underlying reason for all of these marriages between people and their places of residence.

An analysis of the reasons and purposes people live where they live and next to whom they live is an important and valuable component of town planning which should be done in conjunction with devising zoning ordinances and engineering the delivery of adequate town services. It is critical to developing a vision for the town that is consonant with the attitudes and desires expressed in the community survey and in the town ethos.

"DECENT HOUSING" The SWRPC has written in the PURPOSE of this chapter that housing options be ***decent*** for the town's citizens. The challenge is how to define "decent." Obviously, in the first instance, "decent" means housing that is adequate, affordable and without squalor. But "decent" can also be understood in a broader context of people's emotional, subjective response to the town's ambiance and livability. Imagine a hypothetical town that no longer has the appearance and feel of being a "decent" place to live. It would be a town with hardly any open space, conflicting political, socio-economic, religious, racial and ethnic factions, poorly planned and managed, extremely and punitively high property taxes and water and sewer fees, incompetent and or corrupt government, inadequate schools and education for its children, heavy traffic of cars and trucks going from one place to another through the town but not stopping for any purpose in the town, commercialism that turns main streets into strip malls and neighboring residential areas into slums, a withering industrial economic base, minimal employment opportunity for people from youth to post retirement, little or few recreational attractions, and a perilous natural and geographical location. All or a substantial number of these deficits make for an unhappy place where people would live not by choice but only by happenstance or obligation or financial hardship.

Fortunately Jaffrey has many positive characteristics that prevent it from being defined in these negative ways. The Community Survey responses indicate that many people think the town is such a decent and fine place to live that they desire to maintain its character and size, often referred to as rural. The Natural Increase statistics indicate, significantly, that a large number of people choose to move here from year to year, though available data does not tell why. This would be important to know. It is an important aspect of population and housing in the town and it needs to be developed and analyzed more fully. Real estate offices in town could

be helpful in this research.

One way to analyze the reasons people find the town a very amenable place to live would be to create a comprehensive list of all the "Social Capital" of the town, that is to say, all the places where people meet, work, do business and play, plus all the events and communications people have with one another. These human activity intersections make the town even more than merely a "decent" place to live.

JAFFREY SPIRIT, PRIDE, AND SOCIAL CAPITAL: From the great amount of effort and volunteer time that so many people in the town contribute, and from the number of very active organizations and events they maintain and produce, including the Town Meeting form of government, it is obvious that there is a very large and strong quotient of town spirit and pride.

Jaffrey's pride and social capital may be two of the most important indicators of the town's character. As has been discussed above in this report, statistics and data about population growth and housing stock can be and are used to develop zoning ordinances and plan for adequate town services, but all of these numbers can be unreliable and are somewhat unpredictable and dependent upon circumstances beyond the town's control. The town's Social Capital, encompassing the reasons why people find it desirable to move and live here, and suggesting why there is the high quotient of town pride, may have as much bearing on the town's population and housing as all of the statistical data and projections analyzing it.

CONCEPTS FOR ARRANGING PEOPLE AND THEIR HOUSES IN PURPOSEFUL, INTENTIONAL RELATIONSHIP TO EACH OTHER: The concept of Cluster Housing has evolved into one about Open Space Development Planning, and the town has incorporated these concepts into its zoning ordinances, especially by creating "rural zones" and "The Mountain Overlay Zone." These concepts or philosophies are incorporated into zoning ordinances for the purpose of preserving acreages of land in and around buildings to maintain the feel of a rural place or small town atmosphere. However, the relationships of people and the positioning of their homes to one another are not given sufficient consideration in these ordinances and in the Land Use Plan, largely because the placement of structures on the land is due primarily to the financial strategy of the builder or developer, the availability of land, and the imposition of environmental factors.

There are examples of relationally designed groups of people and housing – the more familiar of which are retirement communities, assisted living facilities and other institutions such as schools and hospitals. Co-housing, originally a Dutch and Scandanavian concept, is now being built in Peterborough. This is an intriguing and innovative way of arranging people together for the purpose of creating an economy and efficiency of living scale by sharing resources, while at the same time maintaining people's privacy and autonomy. Co-housing is different from condominium residential ownership in that it is designed not only for the purpose of sharing the costs of home ownership. In the case of Co-housing, the needs and relationships of the residents to one another – the social capital aspects of the community – are the driving force behind the design of the residences and the placement of their residences near and next to each other, rather than other external factors. Were Co-housing to become a project in Jaffrey, not only would it be an exciting new concept for housing and land use in the town, but it would require another look at the town's zoning provisions and land use policies.

The development of the Mill and the Park Theater in downtown Jaffrey promise to be other places where the benefits of Social Capital will be a major factor in determining the future of the town and how its population and housing increase in the next ten to fifteen years.

Working with an analysis of the Social Capital of the town, new, imaginative and innovative –and also old tried and true practices of earlier town settlers– can be incorporated into town planning to relate people and housing in practical, economically feasible, attractive and meaningful ways, such that people's needs are met in positive, constructive and very decent ways.

IV) APPENDICES

4:1) GLOSSARY

(Definitions to be researched and included at a later date; See pages 25 – 27 in LUP for definitions)

- Cluster housing see definition from preserving community character pamphlet, pp 13-14
- Open Space Development Plan
- Multifamily dwellings
- Apartments
- Apartment houses
- Condominiums and condominium ownership
- Co-housing
- Farm land
- Current use land
- Rural
- "Euclidean zoning"
- See page 31 of 1997 Master Plan Population & Housing section, for conclusions about OSDP and cluster housing, pages 3 - 7

4:2) 1997 HOUSING NEEDS ASSESSMENT

This section of the (1997) Master Plan has examined the existing housing stock in order to address current and future housing needs. To further determine if a need exists for housing for low- and moderate-income residents, the relevant findings of a regional housing needs assessment and fair share analysis that were completed by the Southwest Region Planning Commission will be discussed. Towns are now required, by state statute, to incorporate a housing element and the results of the regional needs assessment into their Master Plans, and this implies new responsibilities for housing planning.

The enabling statute that addresses the development of Master Plans (RSA 674:2) requires that the housing section address current and future housing needs of all residents, at all income levels, of the town and the region in which it is located. In order to facilitate this provision, the legislature also amended RSA 36:47, making it a requirement for all regional planning commissions to prepare a regional housing needs assessment for people and families of all levels of income.

The Southwest Region Planning Commission undertook such a housing needs assessment in 1989, along with the other regional planning commissions in the state. This assessment is currently in the process of being updated, as the law requires; therefore, this analysis is based on the 1989 study and will need to be reviewed when the update of the regional study is complete.

While the statutes address housing need for people at all income levels, the general consensus, at state and regional levels at that time, was for the regional assessment to specifically identify needs for low- and moderate-income households. A study conducted by a private planning consultant for the New Hampshire Office of State Planning determined that housing for low- and moderate-income residents had not been able to keep pace with the economic growth of the 1980s.

A. Fair Share Analysis

The response to this identified need was the "fair share housing" concept, which grew out of a landmark housing discrimination case in the state of New Jersey. Under such a concept, housing for low- and moderate-income residents is distributed equitably and fairly throughout the state or region based upon

certain need criteria that most closely measure the region's share of statewide need. The underlying assumption is that all towns should participate equally in the provision of housing to people in need. In order to accomplish this objective, a formula was developed and made available for all regional planning commissions to use in preparing their regional needs assessments. The methodology used in the analysis takes into consideration indigenous housing need, employment, vacant developable land, and equalized valuation per capita; credits are also given for a town's participation block grant programs, number of mobile home permits granted, and existence of rent-assisted housing.

Fair Share Criteria

• Indigenous Housing Need

This information was taken from the Census. For the purposes of the regional needs assessment, it was defined as the number of households earning less than 61% of the median income for each region in 1980. For the Southwest Region, the median income was $16,397; 61% of that amount is $9,999. These households are further defined by meeting one or more of the following conditions:

• *living in an overcrowded unit (having more than 1.01 person per room);*
• *living in a substandard unit (one that lacks complete plumbing facilities);*
• *renters paying more than 30% of their income for housing;*
• *owner-occupied units built prior to 1940 and valued in 1980 at less than $25,000.*

• Employment

The assumption for including this information is that centers of employment will have a greater need for lower-cost housing and that communities with larger employment bases will have the fiscal and infrastructural capabilities to better absorb housing needs.

• Developable Land Area

For the purposes of the regional study (defined as the total land area minus that which has soil and slope restrictions or is otherwise environmentally fragile), the assumption is that the more land there is available for development, the greater the ability of the town to absorb the identified housing need.

• Equalized Valuation per Capita

These data were used to gauge the relative economic well being of the towns. This kind of information is a standard element in a fair share allocation formula. Some formulas, however, used median income, but as these figures were quite dated, the regional model used equalized valuation. The intent was to measure the fiscal capacity of the town to afford lower-cost development.

The formula takes the total regional need and distributes it among the individual towns based upon the factors described above. The fair share factor is intended to balance out the inequity inherent in the definition of "indigenous need" for each town; a town that has, through its zoning ordinance, managed to exclude lower-income households, will not be measured in the same way as towns that have households meeting the need criteria.

The result of the analysis is a "number" for each town representing its fair share obligation for the region in providing housing to the targeted population. The analysis represents a redistribution of households already residing in the region. The Southwest Region Planning Commission and the Office of State Planning recognize that there are limitations of the formula mainly associated with the age of the Census data from which the need factors are derived and the assumptions implicit in the formula that deal with land development potential and a town's ability to absorb low- and moderate-income growth. Nevertheless, the results do establish a baseline for attempting to estimate housing need at a fixed point in time; furthermore, it is possible to identify which towns already have a reasonable (or "fair share") of low- and moderate-income residents and which do not. This information can represent the town's goal over a five- or ten-year period until such time as the 1989 study is updated.

It is important to note here that the interpretation of this "fair share" number has been much discussed; a fear has been expressed that the towns will be held responsible for actually constructing and financing housing for low- and moderate-income people. There is no indication that this is, or has ever been, the case. The primary objective of the needs assessment is to encourage towns to review and develop their land use regulations in light of the fair share apportionment (*i.e.*, to make a determination as to if the local regulations in any way prohibit reasonable opportunities for the development of low- and moderate income housing [*e.g.*, minimum lot sizes and if various housing types are permitted by right in a particular zoning district or only by special exception of the Zoning Board of Adjustment are the kinds of issues to which the town should be paying attention]).

This intent has, in fact, been borne out by the recent New Hampshire Supreme Court ruling on the *Britton v. Town of Chester* case. The Town of Chester had completely prohibited multifamily housing until 1986 and then only allowed it as part of a Planned Unit Development with a minimum of 20 acres (estimated to compose less than 2% of the town's total land area). In their decision, the justices ruled that the Town of Chester had exceeded its zoning authority and created impediments to affordable housing opportunities by placing unreasonable and expensive obstacles in the way of multifamily development.

It is important to note that, even though the Court recognized a concept of "community" that could extend beyond the municipal boundaries and that "each Municipality should bear its fair share of the burden of increased growth," it *SPECIFICALLY REJECTED* the appropriateness of a mathematical quota to determine the plaintiff's remedy. This does not mean that the regional needs assessment is useless; the figures will undoubtedly still be taken into consideration when determining the "fairness" of a Town's Zoning Ordinance.

In Jaffrey's case, the analysis indicates an adjusted "fair share apportionment" of 97 units (see Table 13) out of a total of 1,376 units for the entire southwest region. This figure considers the need of both renters and owners in all age groups. According to the formula, the need in Jaffrey is the greatest for those home owners who are under the age of 62. Since this study was conducted, a 28-unit senior housing complex was built in town, thus contributing to the low- and moderate-income housing supply; the need for 97 units can, therefore, be reduced by almost 30%, resulting in a revised need of 69 units.

Table 12 shows some of the pertinent housing needs assessment data for Jaffrey and towns in the sub-region (*e.g.*, the indigenous housing need as of 1980, the housing need based on an equalized distribution throughout the region, and the adjusted "fair share" need). As can be seen, Jaffrey's indigenous need was 182 units and its need, based on an equalized distribution, would be 179 units. However, when the applicable credits are factored in, the adjusted fair share need is reduced to 97 units (a reduction of 85 units [47%] from the indigenous needs). Troy and Marlborough are the only towns aside from Jaffrey that show a significant decrease in the number of units, while Peterborough and Rindge show a substantial increase in the number of units required to meet their "fair share" need.

4:3) Interim Growth Management Ordinance

(Approved Nov. 15, 2005 by a vote of 315-87)

10/25/05
TOWN OF JAFFREY
INTERIM GROWTH MANAGEMENT ORDINANCE
I. ***Authority*** This ordinance is enacted in accordance with RSA 674:23.
II. ***Purpose***
The purpose of this Interim Growth Management Ordinance is as follows:
1. Manage and regulate orderly growth in the Town of Jaffrey during the time period while the Town of Jaffrey updates its Master Plan.
2. Determine, evaluate, establish and monitor the rate of residential growth in the Town, so that growth is within any present or future stated goal of the current or soon to be revised Master Plan.
3. Allow time for completion of the update to Jaffrey's Master Plan, last updated in 1997.
III. ***Findings of Fact***
1. In public forums and in the preamble to the 1997 Master Plan update the residents of Jaffrey have expressed a desire to maintain the rural character of the Town and protect its natural resources.
2. A review of all subdivision applications from 1995 to 1999 and from 2000 to 2005 shows the following:
   a. A total of 50 residential lots were created by subdivision from 1995 to 1999, averaging 10 lots per year;
   b. A total of 244 residential lots were created by subdivision from 2000 to September 1, 2005, averaging 44 lots per year;
   c. Further, of the 244 lots created, 83 have had new homes built upon them, leaving 161 lots, (or 66%) created since 2000 which have not yet been built upon;
3. Abutting towns with Growth Management Ordinances include:
   a. Rindge has a growth management ordinance in place which restricts the number of building permits to be issued based upon an average of abutting communities. This ordinance is due to sunset in 2008.
   b. Dublin has an interim growth management ordinance in place which prohibits major subdivisions.
   c. Fitzwilliam has a growth management ordinance in place which restricts the number of building permits to be issued based upon an average of abutting communities (similar to Rindge). The ordinance has a 5 year life-span.
   d. These growth ordinances suggest development may be pushed into Jaffrey as development is restricted in abutting communities.
4. Many good planning measures have been adopted in the past, but on a relative basis, using the period from 2000 to present as compared to 1995 to 1999, Jaffrey has seen a five-fold increase in the number of residential lots created, which threatens to undermine desired objectives of Town residents as expressed in the current Master Plan.
5. A recently completed Cost of Community Services report as commissioned by the Jaffrey Conservation Commission (still in draft form) shows residential property generates $1.17 of expenses for every $1 in revenue demonstrating that residential growth is an added burden to the taxpayers of Jaffrey.
6. Jaffrey's full-value equalized 2004 tax rate of $21.17 is the 3rd highest of the 16 towns considered to be a part of the Monadnock Region (towns listed in order of equalized tax rate in 2004 from highest to lowest - Greenfield,

Peterborough, Jaffrey, Hancock, Rindge, Wilton, Lyndeborough, Antrim, Francestown, Mason, Temple, Bennington, Sharon, Dublin, Greenville, New Ipswich).
7. Development by its very nature reduces the amount of open space and leads to both fragmentation of both wildlife habitats, and loss of those visual characteristics as identified in the Natural Resources Summary of the 1997 Master Plan update.
8. The Town of Jaffrey does not have an organized and comprehensive plan for the future extensions of its infrastructure particularly water, sewer and roads.
9. The Planning Board has been so burdened with the responsibilities of subdivision and site plan review that it has not had the time or resources to adequately take up and study these issues and concerns, and needs the time to do so through an update to the Master Plan and a review of our current ordinances.

IV. ***Applicability***

1. This ordinance prohibits all major residential subdivisions (4 or more lots), including any subdivisions classified as Open Space Developments with 4 or more lots. Furthermore, a given tax map parcel which has been created prior to the effective date of this ordinance may not be subdivided more than once during the term of this ordinance.
2. Any residential subdivision application, which has already been accepted by the Planning Board as of the date of posting for the public hearing on this ordinance, is exempt from the provisions of this ordinance.
3. This ordinance does not apply to the issuance of building permits for existing building lots.

V. ***Exceptions***

The following types of residential subdivisions are exempt from the provisions of this ordinance:
1. Low/Moderate Income Housing as defined by the US Department of Housing and Urban Development
2. Designated Elderly Housing Projects
3. Minor residential subdivisions (3 or fewer lots)
4. Technical residential subdivisions
5. Condominium Conversions of existing living units where no additional living units are created
6. Condominium Development where existing building stock is used and no new residential lots are created

VI. ***Administration***

The Planning Board is hereby authorized to establish administrative procedures necessary to implement this ordinance.

VII. ***Severability***

Should any part of this ordinance be held invalid or unconstitutional by a court, such holding shall not affect, impair or invalidate any other part of this ordinance, and, to such end, all sections and provisions of this ordinance are declared to be severable.

VIII. ***Conflicts***

In matters governed by this ordinance, this ordinance shall supersede conflicting local ordinances and regulations.

IX. ***Effective Dates***

The Planning Board is of the opinion that the findings of fact in this ordinance support a conclusion that there exists unusual circumstances requiring prompt attention and that the present amendment process of the Master Plan justifies the enactment of this ordinance. This ordinance becomes effective upon adoption by the Jaffrey Town Meeting and shall remain in effect until such time as governed by RSA 674:23.

X. ***Enforcement***

The Board of Selectmen shall be responsible for the enforcement of this ordinance.

XI. ***Appeal***

Unless otherwise specified in this Ordinance, any decision under the Interim Growth Management Ordinance may be appealed in the same manner provided by statute for appeals for the officer or Board making that decision, as set forth in RSA 676:5, RSA 677: 2-14 and RSA 677:15.

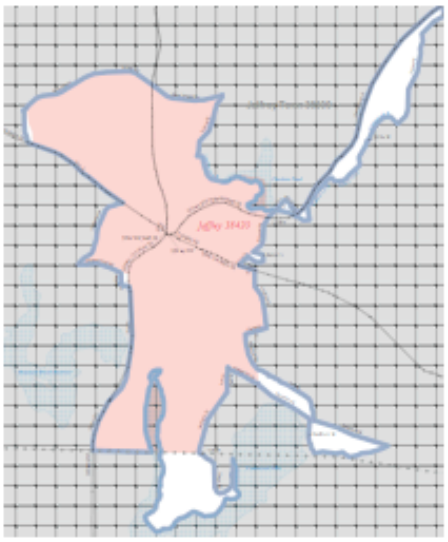
4:4) Jaffrey Census Designated Place, 2000, and Urban Cluster Map

The following document deals with the population in the Census-Designated Place that as of the US Census of 2000 ranges east-west from the Industrial Park area to Harkness Road in Jaffrey Center, and (north-south) from Amos Fortune Road to the Rindge line. The Urban Cluster Outline Map is a subsection of a Census map that shows both Jaffrey and Peterborough. The version on the web can be magnified so that one can read the roads very easily.

The URL for the map is:
http://www2.census.gov/geo/maps/urbanarea/uaoutline/UC2000/uc42454/uc42454_01.pdf
shows the map of the 2000 Census-defined "Urban Cluster Outline Map" of Jaffrey.

The NW corner of the area is at Jaffrey Center, at Rte. 124 and Harkness Road. Turn north onto Harkness Road and follow it to Proctor Rd., Amos Fortune Rd., Nutting Rd. As you cross the Contoocook River, follow its stream to Fitch Rd., go right on White Rd., right (West) along the Contoocook River, go left (SW) on Fitch Rd., across Rte. 202 to Hillcrest Rd, left around Nelson Circle back to Hillcrest, go left on Rte 124, right on Fitzgerald Drive, right on Plantation Drive, left on Squantum Rd., right on Howard Hill Rd., left on Trotting Park Rd., right on Michigan Rd. to the Rindge line. Go west over land until you get to Route 202. Go right (North), left on Adams St., left on Gilmore Pond Rd., right on Highland Ave., left on Main St. (Rte 124) and west to Harkness Rd.

JAFFREY URBAN CLUSTER, US Census, 2000



Jaffrey (CDP), New Hampshire

From Wikipedia, the free encyclopedia

Jaffrey CDP is a census-designated place (CDP) within the town of Jaffrey in Cheshire County, New Hampshire, United States. The United States Census Bureau uses the CDP to report separate demographic detail describing only the main settlement or village area of the town. The population was 2,802 at the 2000 census.

The area and population figures reported here are included in the aggregate values for the town as a whole. See Jaffrey, New Hampshire.

Geography

The census defines the CDP as a total area of 6.8 sq. km²(2.6 sq.mi²). 6.5 km² (2.5 sq. mi²) of it is land and 0.3 km² (0.1 mi²) of it (3.83%) is water.

Demographics

As of the census of 2000, there were 2,802 people, 1,157 households, and 730 families residing in the CDP. The population density was 431.0/ sq. km (1,114.2/ sq. mi.). There were 1,217 housing units at an average density of 187.2 persons/ sq. km (483.9 persons/sq. mi). The racial makeup of the CDP was 97.39% White, 0.29% African American, 0.25% Native American, 0.68% Asian, and 1.39% from two or more races. 0.64% of the population were Hispanic or Latino of any race.

There were 1,157 households out of which 32.8% had children under the age of 18 living with them, 43.8% were married couples living together, 13.4% have a woman whose husband does not live with her, and 36.9% were non-families. 30.1% of all households were made up of individuals and 9.8% had someone living alone who was 65 years of age or older. The average household size was 2.41 and the average family size was 3.01.

In the CDP the population included 27.1% under the age of 18, 9.3% from 18 to 24, 30.2% from 25 to 44, 20.9% from 45 to 64, and 12.5% who were 65 years of age or older. The median age was 35 years. For every 100 females there were 96.4 males. For every 100 females age 18 and over, there were 91.9 males.

The median income for a household is $35,880, and the median income for a family was $45,343. Males had a median income of $29,606 versus $26,833 for females.

The per capita income for the CDP was $17,781. 10.8% of the population and 5.0% of families were below the poverty line. Out of the total people living in poverty, 12.8% are under the age of 18 and 10.2% are 65 or older.

http://www2.census.gov/geo/maps/urbanarea/uaoutline/UC2000/uc42454/uc42454_01.pdf
shows the map of the 2000 Census-defined "Urban Cluster Outline Map" of Jaffrey.

The NW corner of the area is at Jaffrey Center, at Rte. 124 and Harkness Road. Turn north onto Harkness Road and follow it to Proctor Rd., Amos Fortune Road, Nutting Rd. As you cross the Contoocook River, follow its stream to Fitch Rd, right on White Rd., Right (W) along the Contoocook River, go left (SW) on Fitch Rd, across 202 to Hillcrest Rd, left around Nelson Circle back to Hillcrest, go left on Rte 124, right on Fitzgerald Drive, right on Plantation Drive, left on Squantum Rd, right on Howard Hill Rd, left on Trotting Park Rd, right on Michigan Rd to the Rindge line. Go west over land until you get to Route 202. Go right (N), left on Adams St., left on Gilmore Pond Rd., right on Highland Ave., left on Main St (Rte 124) and west to Harkness Rd.