

CHAPTER 3: DEMOGRAPHICS AND HOUSING

Adopted: July 6, 2011



Photo Compliments of: Leigh Sharps, Little Squam Lake, Ashland, NH

3.1 INTRODUCTION

A community’s current population and demographic characteristics play an important role in understanding what the community will look like in the future and what the demand for services will be. For example, in the Lakes Region, like the state of New Hampshire and the nation in general, the average age is rising. This fact informs community leaders that future demands for medical services, long-term care and assisted living facilities, and alternatives to single-occupancy vehicle transportation are all examples of demographic related needs that should be considered in comprehensive community planning.

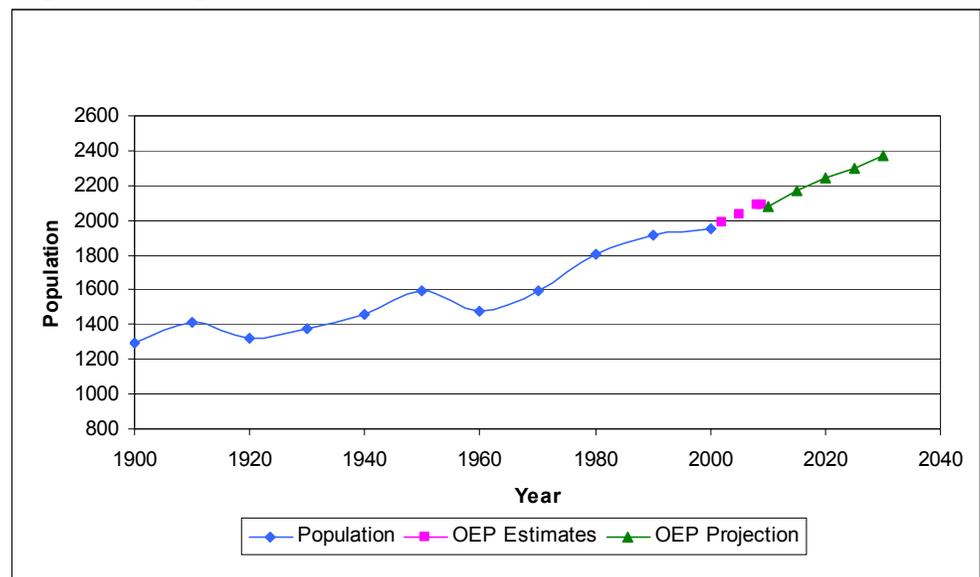
Similarly, current and future housing needs are related to population characteristics such as employment, income, household size, and housing costs which all play a role in determining who will be able to live in a community. The state of New Hampshire experienced unsustainable increases in the cost of housing in the 2000s leading to what has been termed a housing crisis by state officials. The “crisis” resulted from housing price increases that outpaced wages, led to the inability for many holding lower wage jobs to find affordable housing for rent or to purchase. The need of affordable housing for the working-age residents of New Hampshire led to the passage of RSA 674:58-64 (Workforce Housing). Under this regulatory guidance, communities are to explore their existing housing stock and land use regulations to 1) consider if housing needs are being satisfied by available housing stock, and 2) to eliminate regulatory obstacles that may hinder housing choice.

3.2 DEMOGRAPHICS

3.2.1 Population

US Census population counts for Ashland from 1900 to 2000 are shown in Figure 3-1. Between decennial censuses the NH Office of Energy and Planning (OEP) provides annual population estimates for New Hampshire communities and prepares population projects for future years. These estimates and projections based on historic data are also illustrated in Figure 3-1. This information indicates that Ashland’s population has fluctuated over the years but is projected to grow faster than the historic average in the coming years.

Figure 3-1: Population Trends, Estimates, and Projections



Source: NH Office of Energy and Planning, State Data Center (2011); US Census.

Figure 3-2 compares population growth in Ashland to that of surrounding communities, Grafton County, the Lakes Region, and New Hampshire. From 1990-2000 the population in Ashland increased slightly according to the US Census. This rate of growth (two percent) was one of the slowest in the region. During this period two of the surrounding communities (Center Harbor and Plymouth) also experienced low growth rates, while the other three communities (Holderness, New Hampton, and Bridgewater) experienced more substantial rates of growth. As a whole, the Lakes Region experienced a much higher growth rate during the 1990s than Ashland. Population estimates for 2009 indicate that Ashland has grown by seven percent since 2000; this equates to an annual average of approximately 14 additional residents per year for Ashland. These estimates also anticipate a moderate and more uniform rate of growth among adjacent and Lakes Region communities.

Figure 3-2: Population Growth Rates for Ashland, Surrounding Communities, Grafton County, the Lakes Region, and New Hampshire

Municipality	US Census			OEP Estimate	
	1990	2000	Percent Change 1990-2000	2009	Percent Change 2000-2009
Ashland	1,915	1,955	2%	2,085	7%
Center Harbor	996	996	0%	1,093	10%
New Hampton	1,606	1,950	21%	2,185	12%
Bridgewater	796	974	22%	1,038	7%
Plymouth	5,811	5,892	1%	6,687	13%
Holderness	1,694	1,930	14%	2,005	4%
Grafton County	74,929	81,740	9%	88,522	8%
Lakes Region	91,900	106,428	16%	115,608	9%
New Hampshire	1,109,117	1,235,550	11%	1,315,000	6%

Source: NH Office of Energy and Planning, State Data Center (2011); US Census.

The average age of New Hampshire residents is increasing as the last wave of baby boomers nears retirement and household sizes grow smaller. Figure 3-3 shows how the median age has changed over time in Ashland, Grafton County, and New Hampshire. Ashland's median age mirrors that of the state.

Figure 3-3: Median Age

	1980	1990	2000
Ashland	29.3	32.6	36.8
Grafton County	33.0	32.2	37.0
NH	30.1	32.8	37.1

Source: Lakes Region Demographic Report (2003); US Census.

To give greater detail about the population, Figure 3-4 shows the number of residents by age group and the percent of the total population for each age group for Ashland and Grafton County. Ashland's age distribution is very similar to the rest of Grafton County. A look back at past Census

data reveals that the school age population has become a smaller proportion of Ashland’s residents and senior citizens a slightly larger segment of the population.

Figure 3-4: Population by Age Group

Ashland			Grafton County		
Age	Population	Percent of Population	Age	Population	Percent of Population
Less than 5	140	7%	Less than 5	4,215	5%
5-19	361	18%	5-19	17,553	21%
20-44	744	38%	20-44	29,241	36%
45-64	444	23%	45-64	19,761	24%
65-84	244	12%	65-84	9,590	12%
85 and older	22	1%	85 and older	1,383	2%
Total	1,955	100%	Total	81,743	100%

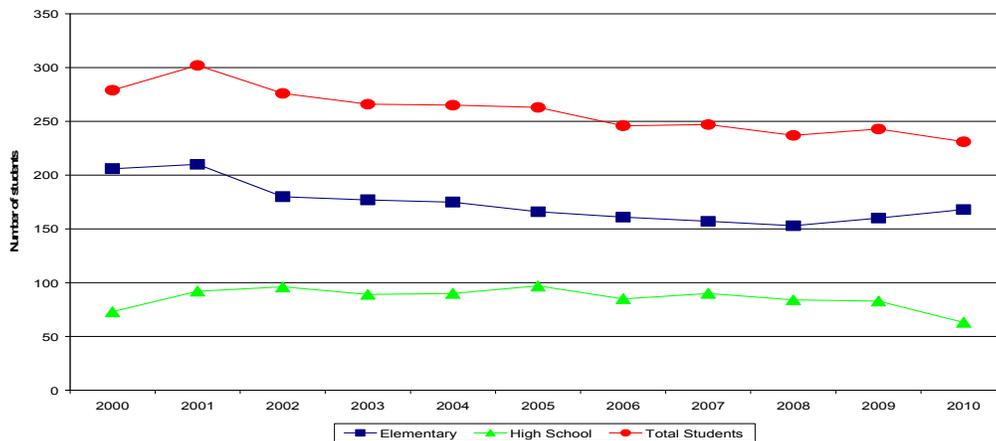
Source: NH Office of Energy and Planning (2011) US Census.

3.2.2 School Enrollment

While the median age increases, total student enrollment has declined. These two factors present future planning challenges for Ashland officials. School Administrative Unit (SAU) #2 is comprised of the Inter-Lakes Cooperative and Ashland School Districts. Children in town attend the Ashland Elementary School for Kindergarten through Grade 8. The town’s high school students attend Plymouth Regional High School in SAU # 48.

Figure 3-5 displays enrollment of students from Ashland at both the Ashland Elementary School and Plymouth Regional High School during the past decade. After reaching a high of 302 students in 2001, enrollment has declined to its current level of 231. Data from each school shows that while there has been a recent drop in the number of high school students (2007 – 2010), the number of elementary students has begun to increase (2008 – 2010).

Figure 3-5: Public School Enrollment



Source: NH SAU #2 and SAU #48 (2011).

3.2.3 Employment and Wages

In 2009, the labor force in Ashland consisted of 1,108 residents, representing 53 percent of the town's total population. Of that number, 1,037 residents (93.6 percent) were employed with 71 persons unemployed (6.4 percent).¹ According to the US Census in 2000, 71 percent of Ashland workers commuted to employment in another New Hampshire community, 2 percent worked in another state, and 27 percent worked in town. Ashland is slightly below the Lakes Region average in terms of the percentage of residents commuting outside the town to get to work. Commuter rates around the region ranged from 43 up to 90 percent.² The mean travel time for Ashland commuters was just under 25 minutes and 88 percent of those commuters drove alone.³

Figure 3-6 shows the average weekly wage and number of people employed in Ashland from 1999 and 2009. Noteworthy is that wages have increased more than 20 percent during this timeframe but the number of jobs in Ashland in 2009 is ten percent lower than in 1999.

Figure 3-6: Wages

Year	Annual Average Employment	Average Weekly Wage
1999	805	\$427
2009	720	\$519

Source: NH Employment Security, Economic and Labor Market Information Bureau (2011).

Figure 3-7 provides additional employment detail by illustrating the number and percentage of employees and associated average weekly wage by employment sector in Ashland. Notable is the relatively high percentage of lower paying service producing jobs; this is not uncommon in the Lakes Region, which is heavily dependent on tourism.

Figure 3-7: Employment Sectors in 2009

Employment Sectors	Number of Employees	Percent of Total Employment	Average Weekly Wage
Goods Producing Industries	122	17%	\$555
Services Producing Industries	511	71%	\$490
Government - Local, State, and Federal	87	12%	\$646
Totals	720	100%	\$519

Source: NH New Hampshire Employment Security, Economic and Labor Market Information Bureau (2011).

¹ NH Employment Security, Economic and Labor Market Information Bureau, <http://www.nh.gov/nhes/elmi/htmlprofiles/pdfs/ashland.pdf>. (February, 2011).

² Lakes Region Demographic Profile, 2003, LRPC.

³ NH Employment Security, Economic and Labor Market Information Bureau, <http://www.nh.gov/nhes/elmi/htmlprofiles/pdfs/ashland.pdf>. (February, 2011).

3.3 HOUSING

3.3.1 Income and Housing Choice Relationship

During the 1990s through the mid 2000s New Hampshire experienced a shortage of housing that was affordable for many that sought housing in the state. During this time period, New Hampshire was the fastest growing state in New England with a population growth rate of 14.7 percent (1993-2003), which was well above the growth experienced by Connecticut (7.9 percent), Maine (7.8 percent), Massachusetts (7.0 percent), Rhode Island (6.4 percent), and Vermont (5.4 percent).⁴ State officials characterized the lack of available affordable housing as an acute shortage. They were concerned about the adverse economic impacts of full-time workers' inability to find housing within their means. Generally, wages were flat while housing prices escalated. This was true both for houses for purchase and rental properties.

The 2004 *Lakes Region Housing Needs Assessment* noted a 111 percent increase in the median purchase price of a home in Merrimack County from 1990 to 2003.⁵ While Belknap, Carroll, and Grafton County experienced less extreme increases, costs here were rising significantly too. The vacancy rates for rental apartments were at an all time low of less than two percent and the housing being built in the Lakes Region was disproportionately single family homes (87 percent). The 2010 *Lakes Region Housing Needs Assessment* found that median home prices in the region had increased \$100,000 between 1999 and 2005. It also cites a significant increase in the percent of Lakes Region residents with an "affordability gap" (housing cost above 30 percent of their household income), impacting 5,000 renters and 13,000 homeowners.

In response to the housing shortage, the NH Legislature passed NH RSA 674:58-61 in 2008. Effective January 1, 2010, this statute obligates NH municipalities to provide "reasonable and realistic opportunity" for the development of workforce housing in the majority of the area zoned for residential use within their community. The statute also requires that multi-family housing of five units or more be permitted somewhere within the community. Workforce housing as defined by the statute is based on two standards published annually by the US Housing and Urban Development (HUD). These standards are based on county-wide median household incomes as related to rental costs and home purchase prices.

3.3.2 Regulatory Review

The Lakes Region Planning Commission (LRPC) reviewed Ashland's 1984 Master Plan, Community Master Plan Survey results, ordinances, and regulations as they relate to the Workforce Housing statute. LRPC staff met with the Planning Board on January 5, 2010 to discuss the results of the regulatory review and develop preliminary housing recommendations for this master plan.

The 1984 Master Plan and the 2009 Community Master Plan Survey acknowledged the need for housing in all price ranges in Ashland. There was an emphasis on encouraging housing in and around the downtown area. A number of the housing recommendations from the 1984 Master Plan have been achieved, including the adoption of a zoning ordinance and some limits on mobile homes

⁴ *Housing Solutions for New Hampshire*, Jeffery H. Taylor and Associates, October 2004.

⁵ Lakes Region Planning Commission, September 27, 2004.

and the keeping of livestock in the downtown/village area. There has also been housing for the elderly built as recommended in the Master Plan.

There are a number of tools that a Planning Board may utilize to enhance the likelihood that residents will have adequate housing choice. These tools include methods that allow residents to reduce the costs associated with getting to work, reduce land costs (often increasing residential density), or reduce other associated housing costs. In Ashland, some of these tools are currently available through the zoning ordinance. These include provisions for home occupations, variable density based on the availability of utilities, and the permissibility of manufactured housing and apartments. In-law apartments are another housing option that can help keep the costs of housing manageable for some in the community; Ashland's ordinance does not forbid these. The zoning ordinance permits the development of elderly housing and multi-family housing of up to six units in most of the town and even higher densities in the Village Residential Zone.

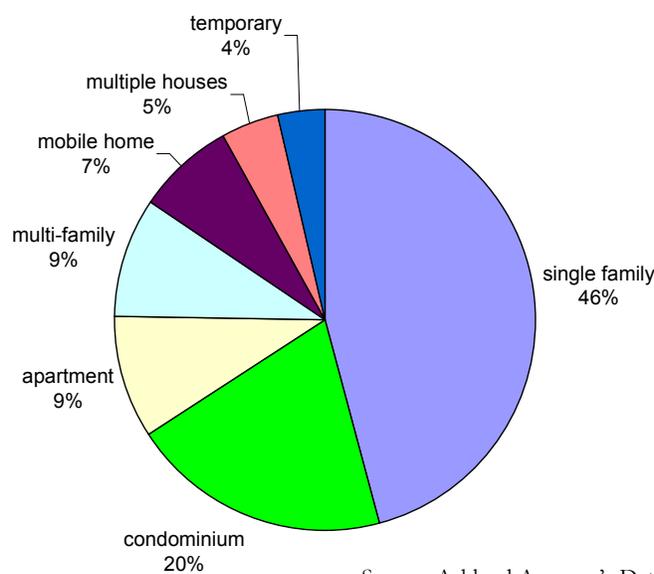
3.3.3 Existing Housing Stock

According to the US Census, the number of housing units in Ashland has fluctuated during the past several decades, growing 28 percent in the 1980s then shrinking slightly in the 1990s.⁶ The town reports that 127 building permits were granted between 2000 and 2008; if all were constructed, this would represent an 11 percent increase in the town's housing stock.⁷ In the 2000 Census seasonal homes represented 22 percent of Ashland's housing stock; this figure has been trending upwards over the last several decades. This is substantially higher than the statewide average of 10 percent seasonal housing units but lower than the Lakes Region average of 30 percent.

The existing housing stock in Ashland was reviewed using information from the Tax Assessor's database. The purpose of this cursory review was for the Planning Board to explore the land use and housing relationship. This information, combined with results of the Community Master Plan Survey provides the basis for recommendations made in this chapter.

According to 2010 assessment records, the town of Ashland has a total of 1,186 housing units. As displayed in Figure 3-8, while the largest portion of the housing stock is single-family homes (46 percent), there are a variety of housing types available to residents including condominiums, apartments, and multi-family homes.

Figure 3-8: Types of Housing in Ashland



Source: Ashland Assessor's Database (2011).

⁶ Lakes Region Demographic Profile, 2003, LRPC.

⁷ Development Activity in the Lakes Region, 2010 Annual Report, LRPC.

Ashland does have its share of older homes but the vast majority of the housing units were built in the post WWII era (Figure 3-9). This is shown in greater detail by displaying post World War II housing by years built (Figure 3-10). Housing built after 1946 represents 69 percent of the existing housing stock in Ashland, with almost all of that construction occurring after 1970. The implications of such recent development representing a large portion of the housing stock are that decisions the town makes today related to residential development are significant and will have an impact on the community.

Figure 3-9: Age of Ashland Housing Stock

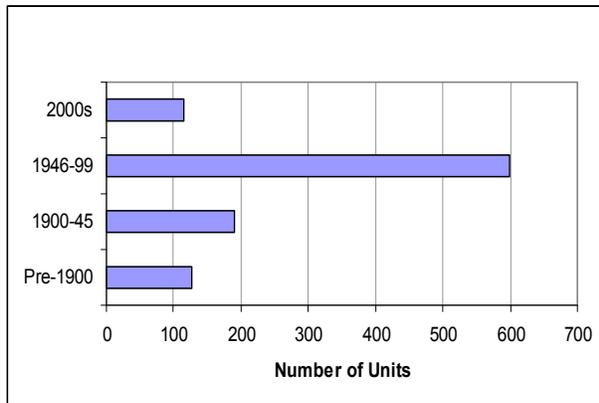
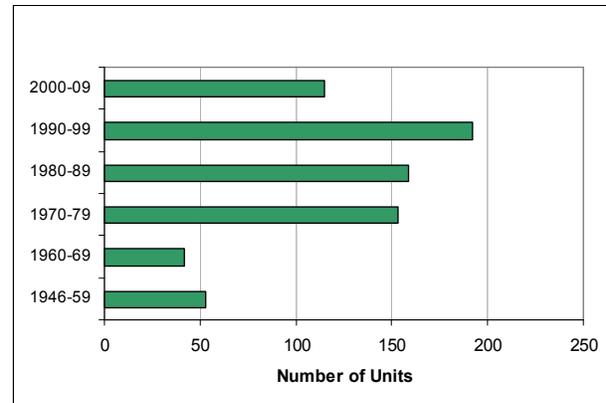


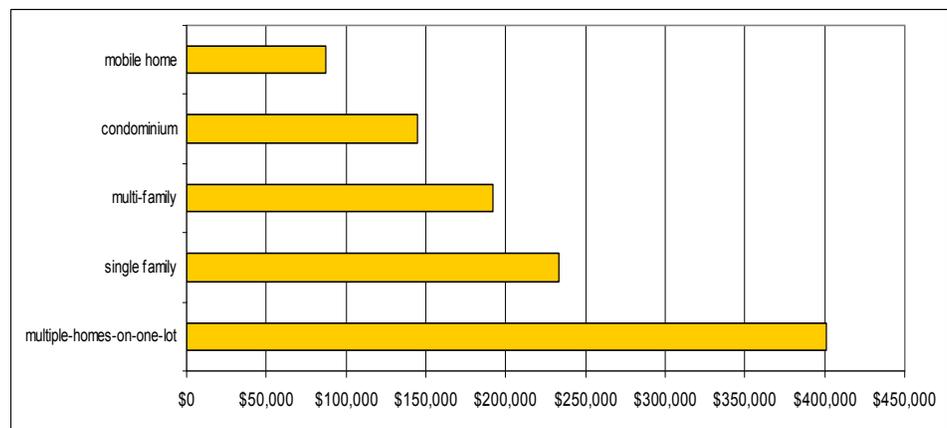
Figure 3-10: Age of Post WWII Housing Stock



Source for Figures 3-9 and 3-10: Ashland Assessor’s database (2010).

Diversity in housing stock is an important aspect of housing choice. Choice is related to opportunities for people of all family sizes and income status to have options for locating housing within a community. To explore the concept of housing choice, the assessed value of homes in Ashland were compared to the 2010 Housing and Urban Development (HUD) estimated affordable workforce purchase price for a home in Grafton County (\$220,000).⁸ The workforce affordable price represents the upper threshold of affordable purchase price. Utilizing Assessor’s data, the value of various residential property types were analyzed. There are 944 ownership properties including single-family (542), condominiums (240), mobile homes (88), multi-family (47), and multiple-homes-on-one-lot (27). In Ashland multiple homes on one lot are permitted without subdividing the land.

Figure 3-11: Average Assessed Home Value by Type



Source: Ashland Assessor’s database, 2010.

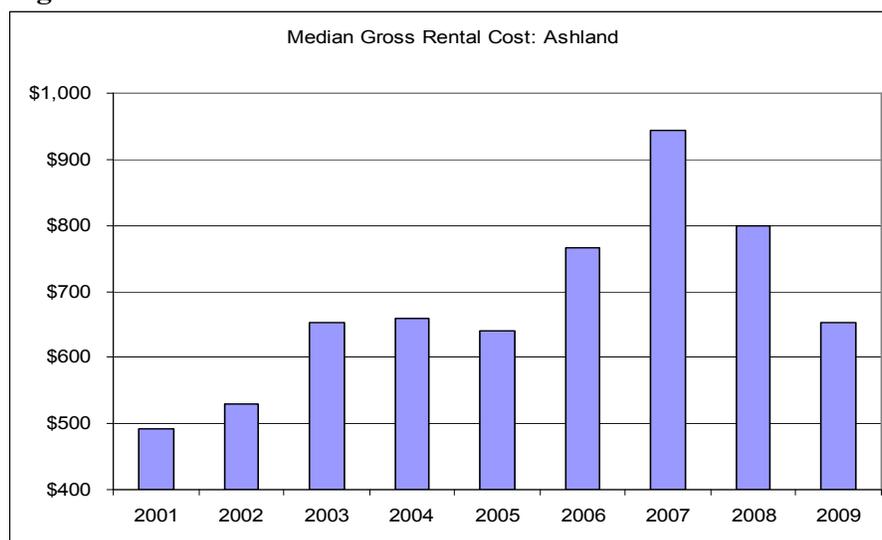
The average assessed value of all residential properties was \$199,954. While this data does not directly equate to the potential selling price of these properties, it is an approximation of home prices in Ashland. Figure

⁸ http://www.nhhfa.org/rl_docs/2010WFHPurchaseRentLimits.pdf.

3-11 shows the average home value by type, indicating that home ownership is possible over a wide price range. When compared with HUD's workforce affordable price for the county of \$220,000, there do appear to be options available to Ashland residents.

The 2010 Housing and Urban Development (HUD) Estimated Affordable Monthly Rent for Grafton County is \$920. Data for mean gross rental costs in Ashland for 2010 are not yet available from the NH Housing and Finance Authority (NHHFA). Figure 3-12 indicates that rental costs have changed significantly between 2001 and 2010; after peaking in 2007 at nearly double the 2001 costs Ashland's rental costs have declined in recent years. Extreme fluctuations in rental housing costs could have pronounced impacts on persons with a fixed or limited income.

Figure 3-12: Rental Costs



Source: Ashland Assessor's database, 2010.

Ashland currently has three Assisted Rental developments totaling 92 units: Ledgewood Estates, Highland Apartments, and Common Man Commons. The latter two have 52 units that are specifically for the elderly.⁹

A public hearing was conducted on April 28, 2011 by the Ashland Planning Board as part of the Master Plan adoption process. Community participants discussed the need to address the condition of the rental housing stock which may require additional town oversight to help ensure safety, sanitary, and other dangerous defects, where they exist, are addressed. It was suggested the town of Ashland had previously established a Housing Standards Board which is currently inactive. It was suggested the impact of the housing rental stock on the Ashland tax base should be explored. Whether related to poor conditions, a tax rate for multifamily housing that is not reflective of market values or apartments that are unaccounted for, it appears this segment of the Ashland housing stock is "low-valued" which affects the tax rate and the ability of the community to raise funds.

⁹ Lakes Region Housing Needs Assessment 2010, Lakes Region Planning Commission.

3.4 Summary and Recommendations

Ashland's population appears to be growing at a rate similar to the rest of the state, county, and region. The population is also getting older. These trends will have impacts on the community in terms of infrastructure, housing, and services needed. The town of Ashland does have a variety of housing types available which appears to support homeownership opportunities within a wide price range. Rental housing represents a relatively high percentage of the housing stock. The cost of rental housing has fluctuated significantly during the past decade, with potentially serious impacts on those with low or fixed incomes. Future housing considerations include:

An aging population will require different housing arrangements and needs. Those that can care for themselves may require housing that is in close proximity to services. Fixed incomes may limit affordability and require lower cost housing choices. Also, the demand for medical, living assistance, and other related services will increase. Housing for the workers that will care for seniors will need to be available within their means. The town should determine whether the existing elderly housing is sufficient for its current and projected needs.

The Lakes Region is largely a tourist based economy comprised of industries that generally produce lower paying jobs. Appropriately priced housing both for rent and purchase is needed to support area service workers.

The following recommendations are intended to guide the town in its effort to plan for the housing needs, not only of those groups noted above but of all of Ashland's residents.

- ❑ The town should continue to encourage higher density land use in the Village Residential Zone, including residential uses. Housing in this area has lesser impacts on the environment, enables residents to have easy access to a variety of services, can lead to greater community interaction, and results in less of an impact to municipal services.
- ❑ The town should continue to encourage a mix of housing for residents, especially within the Village Residential Zone, near a variety of services. This can be accomplished through the subdivision and site plan review processes. This may be accomplished through dialog with applicants encouraging a mix of housing types allowable within the existing land use regulations and zoning ordinance.
- ❑ In an effort to engage with applicants early in their planning process, the Planning Board may want to require Conceptual Consultation. This public, non-binding discussion between the applicant, which currently is optional in both the subdivision and site plan review processes, is an opportunity for the applicant to discuss with the Planning Board the types of uses that may be suitable for their property; this can save the applicant time and money. This is also an opportunity to talk with the applicant about the town's Master Plan goals and elements of it that may apply to the proposed project.

- ❑ While the data available indicate that current rental costs in Ashland are within an affordable price range, there has been variation in these costs over the past decade. For this Master Plan update, limited information was available to assess the rental stock in Ashland. The town may find it useful to collect more detailed information, including a survey of land owners with rental properties to create data for an assessment. An assessment should also consider:
 - Total number of rental units and condition;
 - Accuracy of tax rate for rental units;
 - Creation and enforcement of housing standards.

- ❑ The town should consider re-establishing the Ashland Housing Standards Board in accordance with NH RSA 48-A: 1 – 15 Housing Standards, for the purpose of establishing and maintaining minimum housing standards.

- ❑ While the town permits cluster subdivision in the Rural Residential Zone, the Planning Board should consider additional information regarding what is required in a cluster subdivision project and the development of incentives, such as flexible density or road construction requirements to encourage these types of projects. The purpose of cluster ordinances is to allow site flexibility while preserving natural features. Density incentives aid in minimizing land consumed for housing, and allowing smaller lot sizes may effectively lower housing costs.

- ❑ Several sources of information to assist in determining an appropriate local housing approach include:
 - The *Housing Awareness Project*: designed to improve public understanding of our state's housing challenge and encourage actions at the local, regional, and state levels to help expand the supply of housing available to all of our state's citizens. When project information becomes available, it should provide the Planning Board and municipal officials with additional guidance about housing issues and practical solutions.
 - The *Lakes Region Housing Needs Assessment 2010* (LRPC) presents local and regional housing and income data. It also provides examples of steps other communities in the region are taking to address their various housing needs.
 - *Meeting the Workforce Housing Challenge: A Guidebook for Communities, 2010* (NHHFA) gives a full review of the history, economic analysis, and tools for communities to use in meeting their workforce housing needs.