

# Chapter 4

## Population and Housing



# Chapter 4

## Population and Housing

### 1.0 INTRODUCTION

From 1970 to 2005, Rindge's total population has nearly tripled. It grew from 2,175 to 6,060, a 177 percent increase. This population growth also reflects some growth in the student population at Franklin Pierce College (FPC). By comparison Cheshire County grew by 47 percent and the State of New Hampshire by 77 percent.



As a town with a college, and a residential student population, analysis of the demographic data is somewhat complicated. Students who were living on campus during the US Census were included in the community's demographic information; these numbers added, distort the total to a measure. For the purposes of this Master Plan we have removed the influence of the student population wherever possible to better understand the trends being experienced by the remaining year-round resident population.

Understanding how the population and housing characteristics are changing is important, so that the town can prepare for the future: Rindge's population and housing characteristics are directly related to land use decisions, and these decisions contribute to the overall character of the community.

The first half of this chapter focuses on the historical growth rate of the population as well as the demographic composition relative to age and income. The second half of the chapter provides information on the changing dynamics of Rindge's housing supply. An overview is presented about total housing growth, changes in housing mix in terms of the types of housing units constructed, and an assessment of the availability of affordable housing.

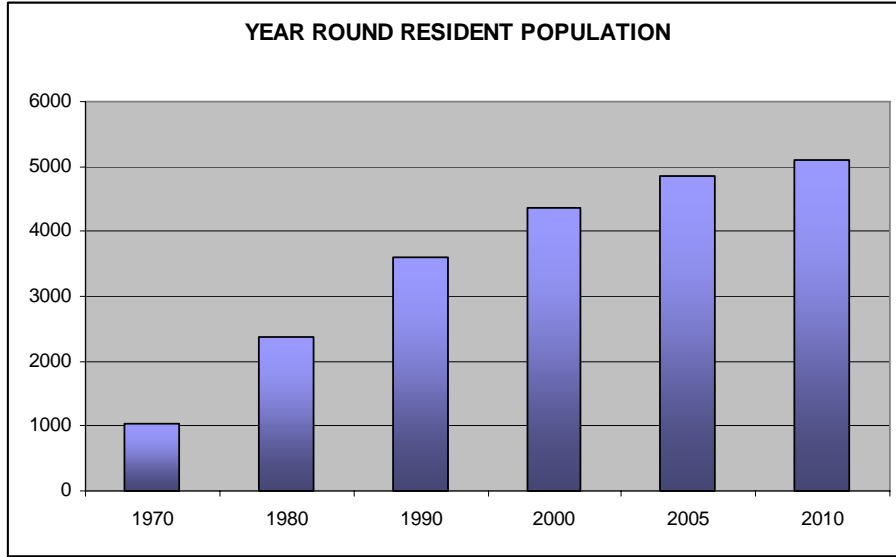
### 2.0 POPULATION

**2.1 Population Trends** – *From this point forward, all discussions related to population trends will not include the FPC residential population in order to better understand the other demographic changes the community is experiencing.*

Rindge's year-round resident population is clearly growing, but not at the same rate experienced in the seventies and eighties. From 1970 to 1980 Rindge's population grew by 127 percent, and from 1980 to 1990 the community experienced a 51 percent increase

in population. From 1990 to 2000 the rate of growth was 21.3 percent and in the five years from 2000 to 2005 the growth rate equaled 11 percent, but in a shorter time frame.

**Figure 4.1 Resident Population Minus Franklin Pierce College Students**



Source: US Census; NH Office of Energy and Planning.  
 Note: Rindge population figures minus Franklin Pierce College students; the 2010 projection was generated by the NH Office of Energy and Planning.

In the recent past, the rate of growth in Rindge has consistently been higher than that of the County as a whole, and somewhat higher than the state overall.

**Table 4.2 Population Change from 1990 to 2004**

	1980	1990	% Change 1980-1990	2000	% Change 1990-2000	2005	% Change 2000-2005
<b>Rindge*</b>	2381	3595	51%	4361	21.3%	4848	11%
<b>Cheshire County</b>	62,116	70,121	13%	73,825	5%	76,830	4%
<b>New Hampshire</b>	920,610	1,109,252	21 %	1,235,786	11 %	1,306,000	6%

Source: US Census; NH Office of Energy and Planning.  
 \* = Rindge population figures minus Franklin Pierce College students

Population projections prepared by the New Hampshire Office of Energy and Planning (NHOEP) for Rindge and the surrounding communities out to 2020 estimate that Rindge will continue to grow at a faster rate than the County and surrounding communities with

the possible exception of New Ipswich.

**Table 4.3 Population Projections**

	1990 CENSUS	2000 CENSUS	YEAR 2005	YEAR 2010	YEAR 2020	% INCREASE 2000-2020
<b>FITZWILLIAM</b>	2011	2141	2290	2390	2640	<b>23.3</b>
<b>JAFFREY</b>	5361	5476	5780	6040	6680	<b>22.0</b>
<b>NEW IPSWICH</b>	4014	4289	4950	5210	5670	<b>32.2</b>
<b>SHARON</b>	299	368	380	400	440	<b>19.6</b>
<b>RINDGE*</b>	<b>3595</b>	<b>4361</b>	<b>4848</b>	<b>5096</b>	<b>5728</b>	<b>31.3%</b>
<b>CHESHIRE COUNTY</b>	70,121	73,825	77,370	80,380	88,010	<b>19.2</b>

Source: Estimates for 2005, 2010 and 2020 are from "Municipal Population Projections" prepared by the NH Office of Energy and Planning.

\* = Rindge figures do not include Franklin Pierce College Students.

## 2.2 Residency and Migration

A town's population can increase by the number of births exceeding the number of deaths (natural birth rate), by a greater number of people moving into the community than those moving out (in-migration), or by a mix of these factors. This changes the composition and dynamics of the community on an ever evolving basis.

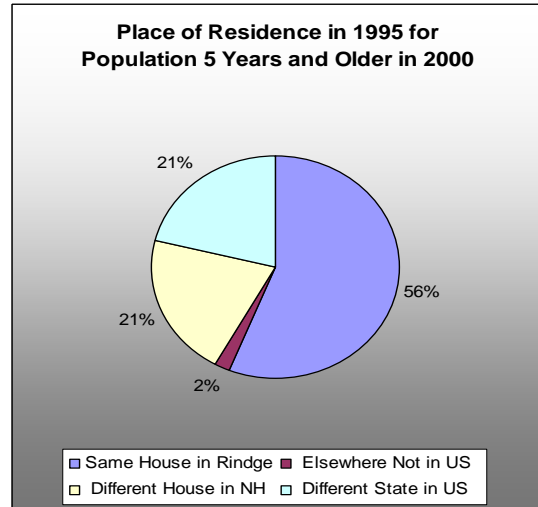
*From 1990 to 2000 Rindge experienced a significant natural increase as the number of births greatly exceeded the number of deaths.*

From 1990 to 2000 Rindge experienced a significant natural increase as the number of births exceeded the number of deaths. According to the New Hampshire Department of Health and Human Services, the number of births recorded from 1990 to 2000 in Rindge equaled 720, and the number of recorded deaths reported equaled 222. These figures result in a natural increase of 498 persons which seems high in a community that only grew by 766 people during this time period. An explanation for this may be that errors generated by the US Census while counting the Franklin Pierce University students have created this illusion.

More than half of Rindge's residents over the age of five (56 percent), lived in the same house in 2000 as they did in 1995. An additional 21 percent lived elsewhere in New Hampshire in 1995. The remaining 23 percent of the population

arrived from other regions of the United States and abroad.

From 1990 to 2000 there were only minor changes in the demographics of Rindge residents related to their place of birth. The number of residents that are from New Hampshire continues to be fairly small at 28 percent.



### 2.3 Age Structure

*After subtracting the FPC students the median age for the year-round residential population is approximately 38 which is closer to the New Hampshire median age of 37.*

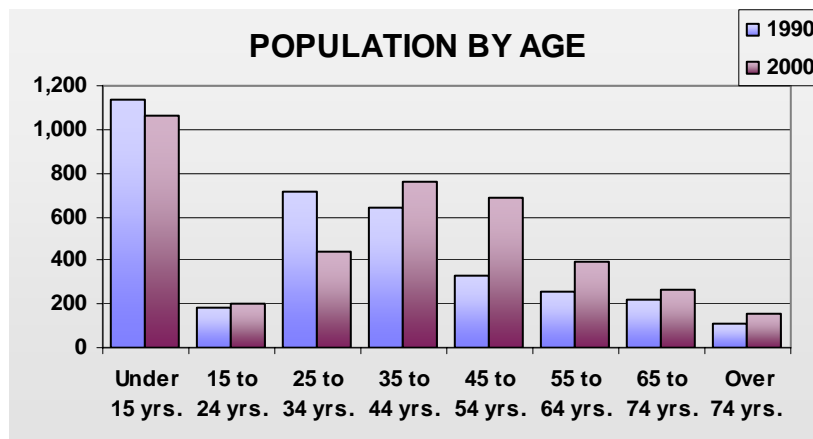
According to the 2000 Census, the median age in New Hampshire is increasing. In Rindge the median age of the total population was 24.5 in 2000. After subtracting the FPC students from the 15-24 age groups, the median age for the year-round residential population is 38. This is much closer to the median ages found elsewhere in New Hampshire. Table 2-4 shows the median age, as of 2000, is 37.1 years in New Hampshire, and 35.3 in the U.S.

Overall Rindge’s population is getting older, and an aging population will impact the community differently over time, requiring elderly services, smaller housing units, and assisted care facilities from the community. Table 4.5 shows the current distribution of Rindge residents by age.

Place	Median Age 2000
Rindge*	38
New Hampshire	37.1
United States	35.3

Source: US Census  
 \* = Rindge median age after subtracting Franklin Pierce College students

**Table 4.5 Population by Age**



Source: US Census, Rindge population figures minus Franklin Pierce College students

Approximately 8 percent of the population is now 65 and over, and the largest growth from 1990 to 2000 was in the “pre-retirement” age groups. Approximately 36.6 percent of the year-round residential population is under 24 years of age.

*As more Rindge residents retire, the demand for services for elders in the community will be increasing, perhaps significantly.*

According to the U.S. Census, the 2000 Census was the first time in its history the 65 and over population did not grow faster than the total population. The explanation for this is that the relatively low birth rates in the late 1920s and early 1930s meant that less people reached their 65<sup>th</sup> birthday in time for the 2000 Census. However, this trend is temporary and is expected to be reversed when the baby boomers reach age 65 starting in 2011. As more Rindge residents retire and become elderly, the demand for services for seniors in the community will be increasing, perhaps significantly.

Table 4.6 shows the overall change in school enrollment over the past twenty years. According to the *Public School Impact Fees* Report prepared by Bruce Mayberry, consultant for the Impact Fee Assessment Schedule, for Rindge, the school population has been fairly stable during the past 15 years despite some increases in the 2003-2004 school year.

**Table 4.6 Public School Enrollments 1980-2000**

<b>Year</b>	<b>Enrollment</b>
1980	443
1990	740
2000	748

It is important to note that, according to the *Public School Impact Fees* Report, the number of school aged children in Rindge increased by 111 during the 1990s, but resident public school enrollment barely increased. This may reflect a large population of children enrolled in local private schools or being home schooled.

Source: Public Schools Impact Fees Report

Enrollment projections for the School District are based on enrollment historically and the number of births that lead to enrollment in the 1<sup>st</sup> grade. The projections for Rindge’s school aged population are anticipating similar enrollment levels over the next few years.

**2.4 Household and Family Information**

The population change and the age distribution of Rindge’s residents, combined with the nationwide trend of an increase in the number of single-parent households, have resulted in a corresponding impact on household growth and size. Currently the average household in Rindge is comprised of 2.86 persons and the average family size is 3.3 persons.

As shown in Table 4.7, the average household size in Rindge, 2.86 persons, is larger than the New Hampshire and U.S. averages. The average household size in Rindge in 1980 was 3.4 persons, 18.5 percent higher than in 2000.

**Table 4.7 Average Household Size 2000**

Location	Average Household Size 2000	Average Family Size 2000
Rindge	2.86	3.3
New Hampshire	2.53	3.03
United States	2.59	3.14

Source: US Census

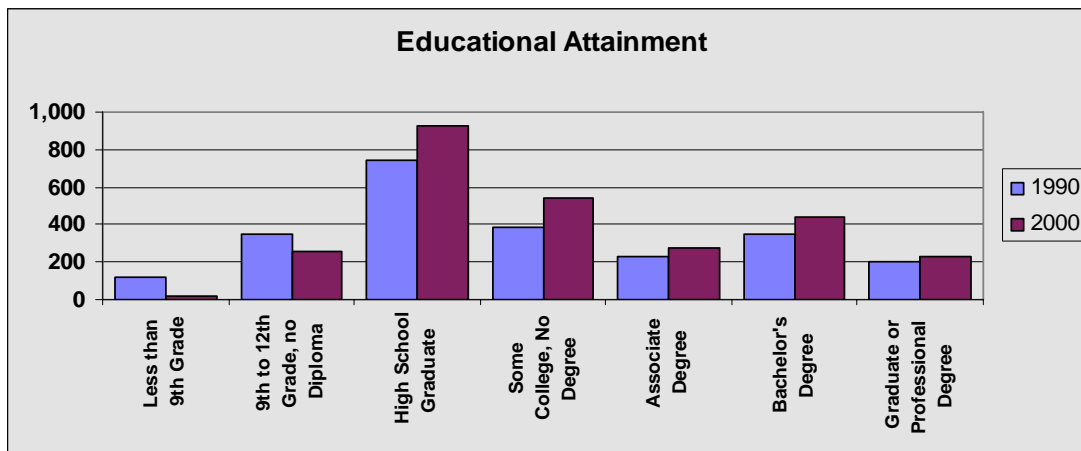
Note that a Household is defined by the number of people who occupy a housing unit as their usual place of residence. Whereas a Family is defined as a group of 2 or more people who reside together and who are related by birth, marriage or adoption.

A reduction in household size is being experienced nationally for many reasons including an increase in the divorce rate, increase in the marriage age, lower fertility rates, and an aging population.

The distribution of married couple family households, single parent family households, and non-family households in Rindge did not change significantly from 1990 to 2000. As the number of seniors increases in the future there may be an increase in the number of single person households creating a shift in this distribution, and an increased demand for smaller housing units.

### 2.5 Education, Employment, and Income

Educational attainment in Rindge has increased from 1990 to 2000, and is likely tied to the presence of the college age population and an influx in upper income households. Table 2-7 is helpful to show a general trend toward higher education levels across the population.



Source: US Census, **including** the FPC population.

The number of people from Rindge in the labor force in the year 2004 was 2,759. An additional 126 people were classified as unemployed in 2004, and the unemployment rate for Rindge was 4.6 percent. This is a slightly lower unemployment rate than reported a

decade before in 1994, but the exact same number of unemployed persons. The unemployment rate in Rindge is higher than the New Hampshire unemployment rate of 2.8 percent.

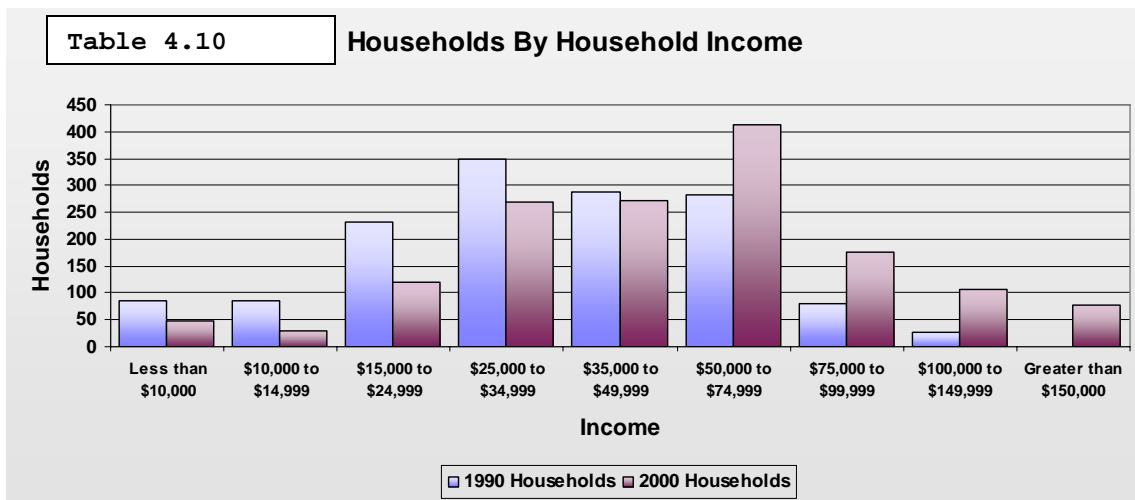
According to the Census figures, New Hampshire, and New England as a region, has higher income levels than the United States average. The median household income in Rindge is \$50,494 close to \$49,467 for New Hampshire. Table 4.92-8 illustrates the median household income for Rindge compared to larger geographic areas.

**Table 4.9 Median Household Income 1990 - 2000**

Area	Median Household Income 1990	Median Household Income 2000	Percent Increase from 1990-2000
Rindge	\$33,538	\$50,494	51%
Cheshire County	\$31,648	\$42,382	34%
New Hampshire	\$36,379	\$49,467	36%
United States	\$30,056	\$41,994	40%

Source: US Census

Rindge experienced a much larger increase in median household income from 1990 to 2000 than the county, state, or nation. Table 4.10 shows the distribution of income by households in Rindge and the change from 1990 to 2000. This large increase in median household income may be partly due to the increasing number of upper income retirees and influx of out-of state commuters that are deciding to reside in Rindge. An increase in the number of two income families may also contribute to this overall increase in income.

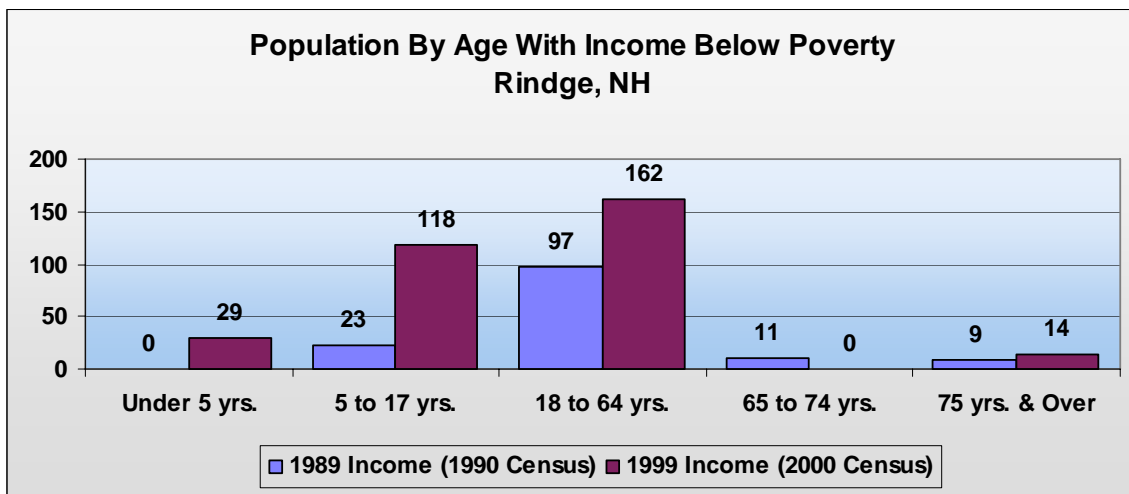


Source: US Census

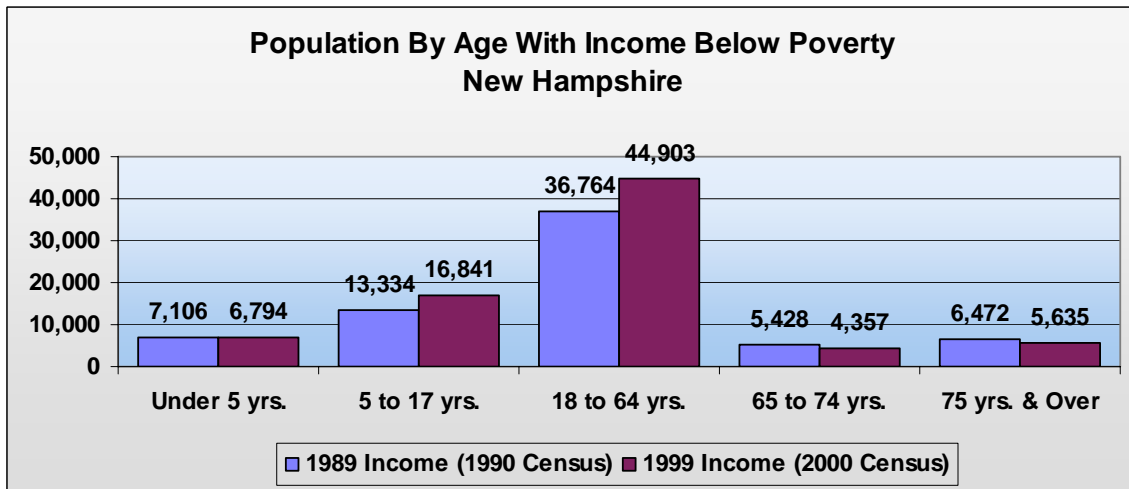
In Rindge 323 persons were categorized as living below the poverty level in 2000. The poverty level is calculated by the U.S. Census by assigning an income amount to each family based on what is required to support that family considering the number and age of its members. If a person is not living with anyone related by birth, marriage, or

adoption, then the person's own income is compared with his or her poverty threshold. The total number of people below the poverty level is the sum of people in families and the number of unrelated individuals with incomes below the poverty level during a twelve month period.

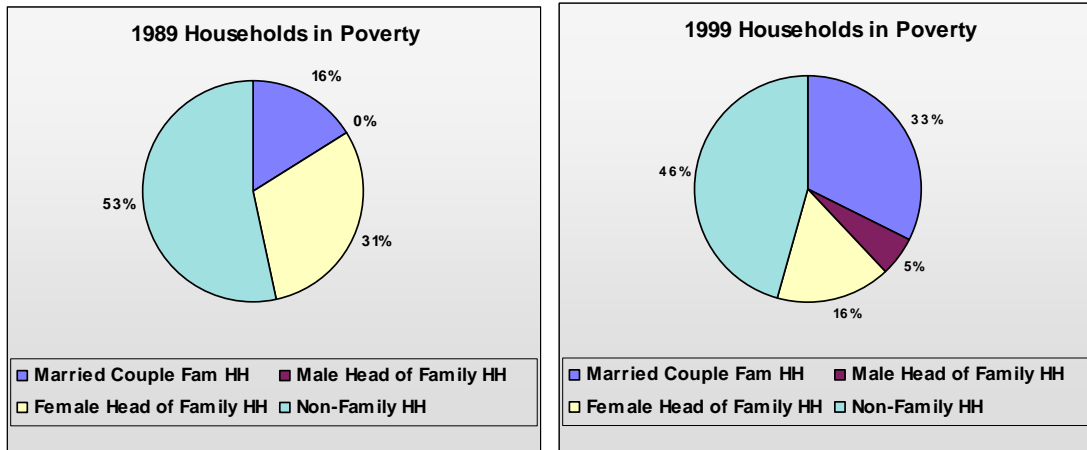
In 2000 this equaled 6 percent of the Rindge population. This is slightly lower than the New Hampshire average of 6.8 percent, and much lower than the national average of 12.4 percent. The 2000 poverty rate for Rindge climbed by a slightly higher percentage from the 1990 rate of 5 percent of the population, but actually represents a 131 percent increase in the number of individuals from the 1990 figure of 140 persons. These figures may be reflecting the low reported incomes of some of the FPC students.



Source: US Census



As of 2000 the percentage of married couples in poverty in Rindge has doubled, while households with a male head appeared as a new subgroup and households in poverty with a female head of household has reduced by half.



Source: US Census

## 2.6 Land Use Implications and Actions

### 2.61 Land Use Implications

Rindge's population has a direct impact on the character of the community. Here are a few items to consider related to the demographics of the residents in Rindge:

1. **The presence of Franklin Pierce College makes Rindge unique.** As a town with a college, Rindge has a different demographic mix, and may actually attract residents who seek such a community.
2. **Rindge's aging population will place a different demand on town services in the future.**
3. **Rindge's schools may be impacted in the future by increasing enrollment and rising per capita costs** of education if the current trends continue.
4. **There is a growing need for a greater range of housing units** to meet the needs of smaller households, households at a range of income levels, and the elderly (such as senior housing, assisted living facilities and accessory apartments).

### 2.62 Actions

*There is an array of actions the Town may want to consider pursuing as it evaluates the demographics of the population in Rindge and the related land use implications. This section will be used to identify the specific actions for Rindge to take upon completion of the Master Plan.*

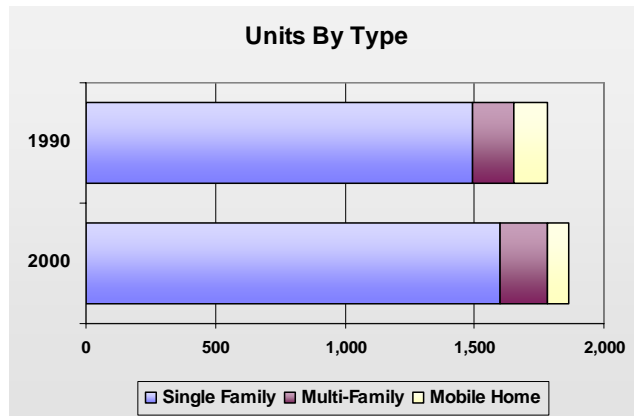
1. **Begin to plan for services that will be required by a larger elderly population.** This may include transportation, housing, access to healthcare, and other programs.

2. Ensure that Rindge’s regulations **provide opportunities for a diverse mix of housing unit types** that can accommodate the changing composition of Rindge’s households. This should include provisions for accessory apartments, smaller units, opportunities for higher densities in some areas, and other techniques such as co-housing and village plan alternatives.
  
3. Work with the School Administrative Unit to **continue to incorporate school properties into community life**. Rindge may be able to meet some of the needs of the community by providing space for programs and services that would otherwise be housed elsewhere with additional costs.

### 3.0 HOUSING

#### 3.1 Housing Supply

During the 1990s the number of single family and multi-family housing units grew in Rindge, while the number of mobile homes decreased. The number of owner-occupied units increased, while the single-family rental units decreased. These trends may have a positive impact on the tax rolls, but they also impact the number of affordable units available within the community.



Source: US Census

*In 2000 Rindge had an occupancy rate of 81 percent and a vacancy rate of 19 percent due to the high number of seasonal units.*

Of the 1,863 housing units in Rindge, 1,502 were occupied in 2000 and 326 were seasonal units. Of these occupied units 1,259 were owner occupied and 243 were renter occupied units. In 2000 Rindge had an occupancy rate of 81 percent and a vacancy rate of 19 percent due to the high number of seasonal units. Of the vacant units only 22 were for sale or rent at the time of the inventory in the year 2000. It is important to note that the Table below is created with data from the US Census which is not as accurate as town records, but it does represent important trends including the conversion of seasonal housing to year-round units.

**Table 4.11 Units by Tenure & Vacancy**

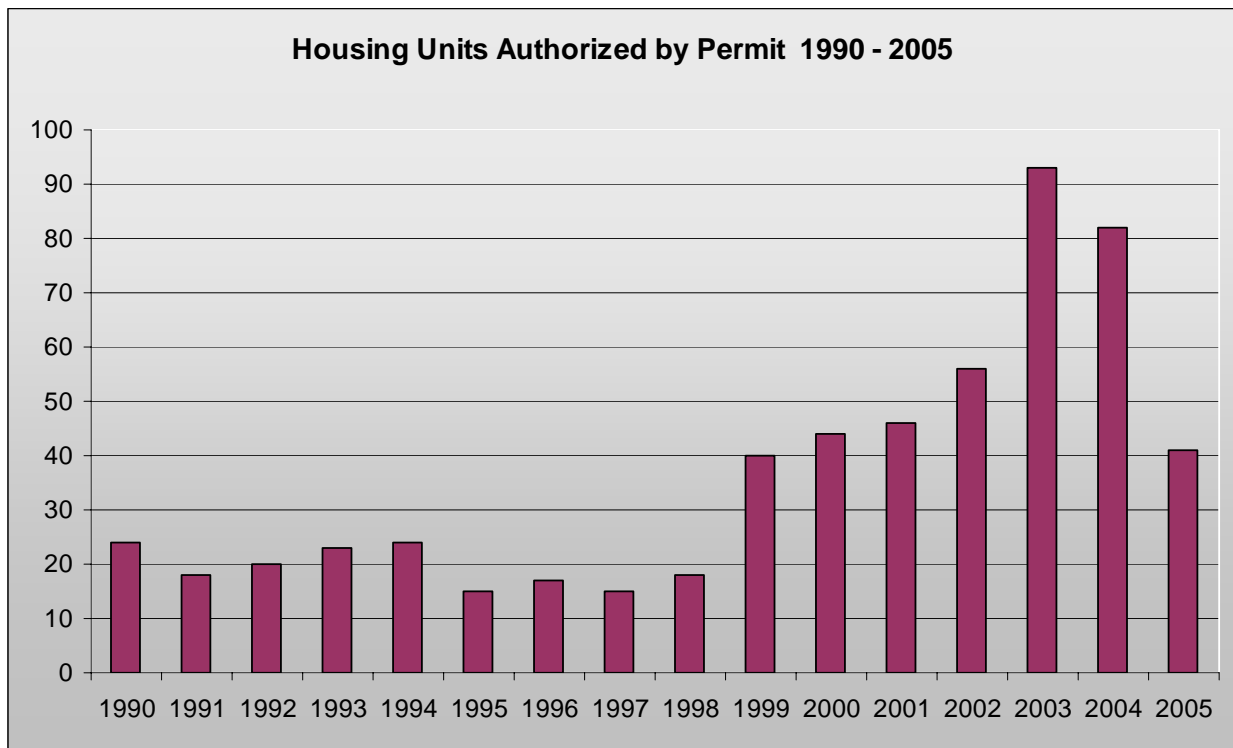
	<b>1990</b>	<b>%</b>	<b>2000</b>	<b>%</b>	<b>% Change</b>
Total Units	1,781		1,863		5%
Occupied Units	1,298	73% of Total	1,502	81% of Total	16%
Owner Occupied	1,059	82% of Occ.	1,259	84% of Occ.	19%
Renter Occupied	239	18% of Occ.	243	16% of Occ.	2%
Vacant Units	483	27% of Total	361	19% of Total	-25%
Vacant For Sale	36	3.3% Vac.	12	0.9% Vac.	-67%
Vacant For Rent	18	7% Vac.	10	4% Vac.	-44%
Vacant Seasonal	389	22% of Total	326	17% of Total	-16%

Source: US Census

### 3.2 Housing Construction Trends

According to the New Hampshire Office of Energy and Planning, between 1990 and 2000, 188 residential building permits were issued for new dwelling units in Rindge. The distribution of building permits shifted from period of the 1980s to the 1990s. During the 1980s twenty-six multi-family units were permitted, but only one was permitted during the 1990s. Figure 4.12 shows the distribution of permits granted in the 1990s. The most notable trend is the increasing number of permits in the 1990s leading to 2004.

**Figure 4.12**



When looking at the rate of housing unit construction in the surrounding communities it is clear that Rindge has been experiencing a high rate of residential growth since 1999. Averaging 64 permits a year, from 2001 - 2005 Rindge is clearly leading in the five-town area presented in Table 4.13. This data is collected by the Rindge Planning Office. As a means of comparison, in the 1990s the permits awarded averaged at 19 a year.

**Table 4.13 Building Permits for New Residential Construction**

	1999	2000	2001	2002	2003	2004	2005	5 YR. AVERAGE
<b>Fitzwilliam</b>	11	13	20	13	15	14	9	<b>14</b>
<b>Jaffrey</b>	20	21	19	39	46	23	19	<b>29</b>
<b>New Ipswich</b>	29	58	60	79	32	22	41	<b>47</b>
<b>Sharon</b>	5	0	0	0	4	4	2	<b>2</b>
	<i>Five year average of abutting towns</i>						<b>23</b>	
<b>Rindge</b>	40	44	46	56	93	82	41	<b>64</b>

*Data obtained from individual towns.*

*Each permit constitutes a unit.*

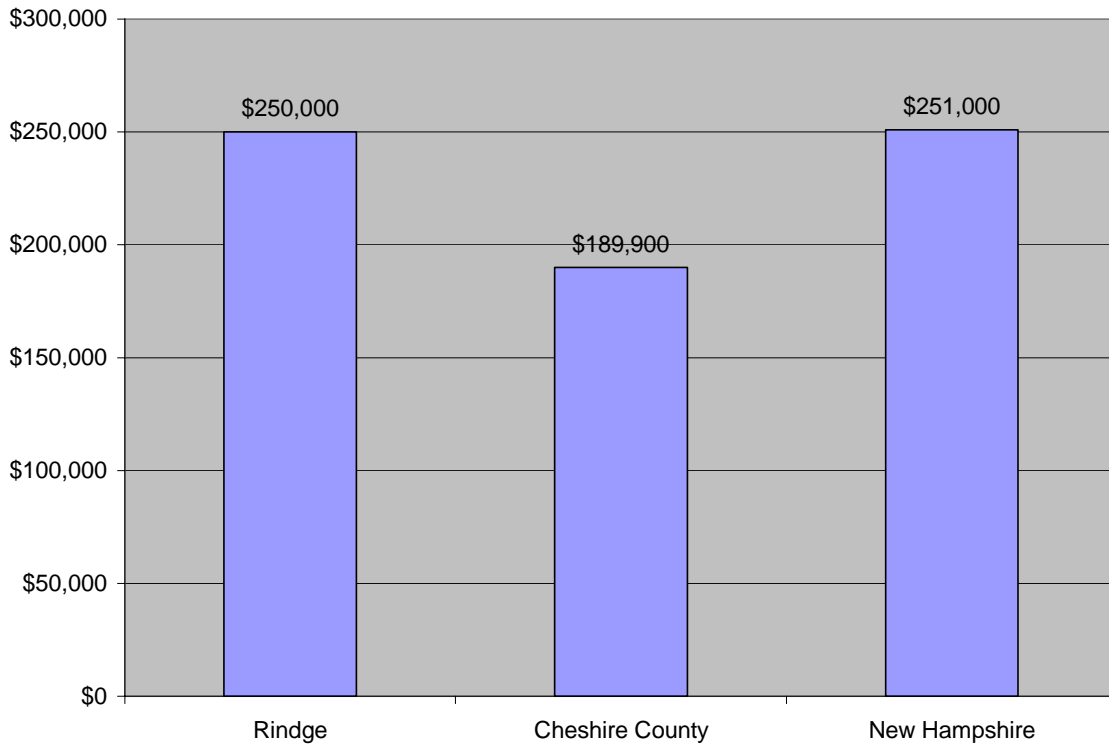
### 3.2 Seasonal Housing

In Rindge 326 units are categorized as seasonal, which represents a 16 percent decrease in seasonal units since 1990. It is likely that this decrease represents the conversion of seasonal units to year-round units. This presents the possibility that further conversions could take place over time and have an impact on the year-round population. If a building permit is pulled the structure must be brought up to code. If the work involved includes an upgrading or conversion of the structure to year-round use it is carefully scrutinized to ensure that it meets all applicable regulations.

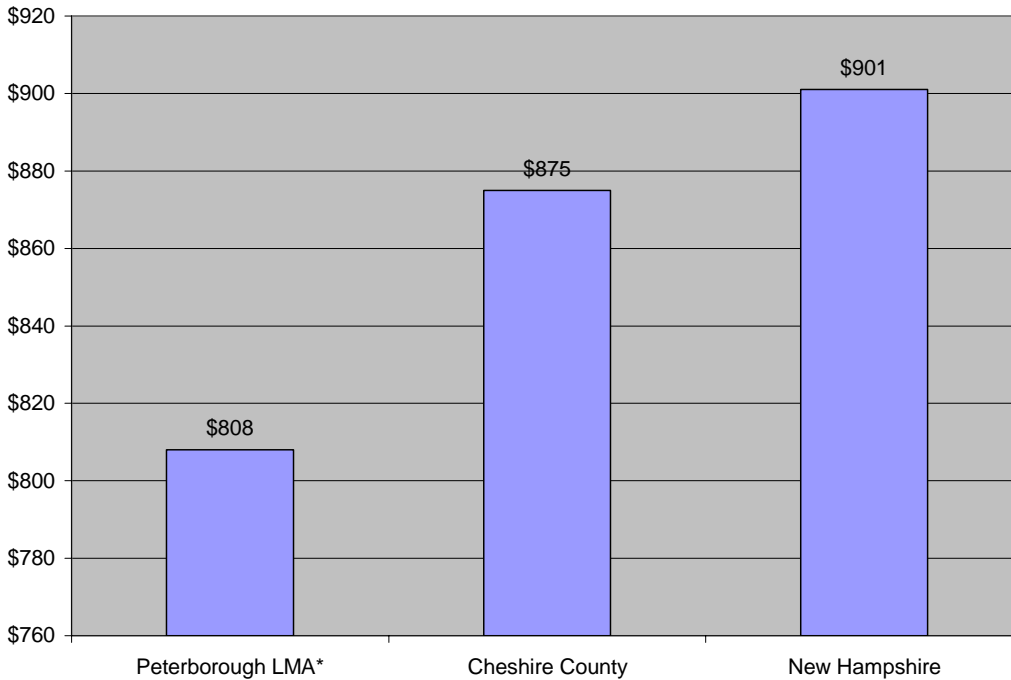
### 3.3 Housing Costs

According to the New Hampshire Housing Finance Authority (NHHFA) the median purchase price for an owner occupied unit in Rindge as of 2005 was \$250,000. No data was available on rental costs in Rindge, but the Peterborough Labor Market Area (LMA) reported a median gross monthly rent of \$808. Although rents may still be reasonable for the Rindge area, the purchase price of a primary residence has increased by 105 percent from 2000 - 2005. During this same five year period housing prices increased by 68 percent in Cheshire County and by 76 percent in New Hampshire as a whole. Meanwhile, monthly rent costs have increased by 28 percent in the Peterborough LMA, 38 percent in the County, and 30 percent for New Hampshire on average.

**Figure 4.14 Median Purchase Price for a Primary Residence - 2005**



**Figure 4.15 Median Gross Rental Cost - 2005**



The median household income for homeowners in Rindge is \$53,555 while the median household income for renters in Rindge is \$32,366 per year.

### 3.4 Affordable Housing

*The decrease in the number of affordable housing units in Rindge may be due to the reduction of rental units and mobile homes over the past fifteen years.*

Affordability is generally defined in dwelling units as those households whose annual income is less than 80 percent of the county's median income; and whose housing costs are no more than 30 percent of gross household income including rent or mortgage payments, utilities, taxes, and insurance. The decrease in the number of affordable housing units in the community may be due to the reduction of rental units and mobile homes in Rindge over the past fifteen years. Affordable housing units are often referred to as "Workforce Housing" units as well because they often are housing the very people employed by businesses in the community as well as town employees.

Accessory dwelling units are allowed within Rindge if they are attached to the primary structure. This is an excellent way to create affordable housing units in the community. Density is an important factor as well, and is one of the key factors in the creation of an affordable range of units within the community. This supply of units is important to residents at many stages of their lives.

### 3.5 Land Use Implications and Actions

#### 3.51 Land Use Implications

Rindge's housing stock has a direct impact on residents and businesses in the community and the region. Here are a few items to consider related to the housing in Rindge.

1. **Area businesses depend on housing that is affordable for their employees.**
2. **Accessory units in single-family homes provide opportunities for affordable rentals.** These units are especially helpful to older residents that wish to downsize, and would like to remain in the community or extended families who wish to provide housing for older children.
3. **Housing located within the village area and within or adjacent to other mixed use areas can reduce some of the transportation costs** for residents by providing transportation options and employment opportunities nearby.

#### 3.52 Actions

*There are an array of actions the Town may want to consider pursuing as it evaluates housing in Rindge and the related land use implications. This section will be used to identify the specific actions for Rindge to take upon completion of the master plan.*

1. **Continue to allow accessory units** in owner-occupied single-family homes throughout town.

2. **Encourage the redevelopment of village properties** to incorporate a mix of uses including a variety of housing types.
3. **Continue to provide affordable housing options** within the community by providing incentives, such as bonus units, to housing developers that create affordable housing units.
4. **Work with developers to minimize the costs of living** through quality housing design, energy efficient construction, and proximity to transportation and employment options.
5. **Research ways to keep seasonal housing units seasonal.** If there are ways to address tax issues and other factors that push people to sell or convert their units, it may be possible to slow this process in Rindge.
6. **Consider alternative housing techniques, such as detached accessory units, Transfer of Development Rights, and the Village Plan Alternative** to get the density that can generate the percentage of affordable housing units Rindge needs.