

CHAPTER II POPULATION AND HOUSING

A. INTRODUCTION



Litchfield experienced tremendous growth in population and housing between 1960 and 2000. Since 1970, the Town's population increased 482 percent while the number of housing units increased 587 percent. However, since 2000, growth has slowed considerably from a peak annual growth rate of 11.3% in the 1970s to 1.2% in the last decade. Population and housing trends and characteristics in the Town of Litchfield are examined in this chapter, including historical and future growth. These trends and characteristics provide a basis for the analysis and recommendations of the Master Plan.

I. Data Sources, Limitations and Units of Analysis

The information in this chapter is based primarily on the 2010 US Census, American Community Survey data, and the 2014 Nashua Region Housing Needs Assessment as included in its Regional Plan in conjunction with other local and state studies, estimates and reports. Wherever possible more recent data from other sources have been utilized; however, alternative up-to-date data or estimates are often only available for larger geographical units, such as the county, statistical areas or the state.

Litchfield, situated between both the Cities of Manchester and Nashua is a part of the Nashua Region. This chapter illustrates Litchfield's population and housing trends within this region and draws comparisons to surrounding communities. The Nashua Regional Planning Commission (NRPC) region is comprised of Litchfield, Amherst, Brookline, Hollis, Hudson, Lyndeborough, Mason, Merrimack, Milford, Mont Vernon, Nashua, Pelham, and Wilton.

B. POPULATION

Litchfield population growth potential is enhanced by its close proximity to the cities of Manchester and Nashua – the two largest cities according to 2010 census figures of 109,565 and 87,551 persons. Based on recent trends, it is reasonable to expect that growth will continue in the New Hampshire Southern tier however at a slower rate than past decades. The close proximity of Litchfield to the rest of Southern New Hampshire will be enhanced with development of the Manchester Airport Access Road. The tables that follow present historical population changes in Litchfield and the Nashua Region. After examination of the characteristics of the existing population and housing stock, the subsection 'Population Projections' discusses the future potential for growth.

I. Historical Trends

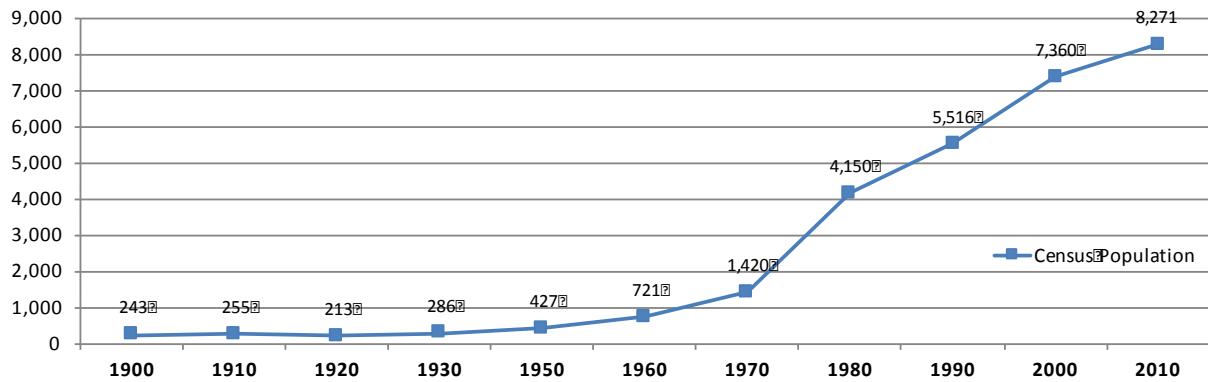
Litchfield's population trends are illustrated in Table II-1 and Figure II-1. During the first part of the century, Litchfield's population declined. Then it increased through the 1950s. By 1960, dramatic increases in population were taking place, peaking in the 1970s with 192 percent growth from 1970 to 1980. The largest increase during the 1970's decade represents an addition of 2,730 persons. The most recent US Census population estimates place the 2015 town population at 8,366.

Table II-I: Litchfield Population Change 1890-2010

Year	Population	# Change	% Change	Annual GR
1890	252	-	-	-
1900	243	(9)	-3.6%	-0.4%
1910	255	12	4.9%	0.5%
1920	213	(42)	-16.5%	-1.8%
1930	286	73	34.3%	3.0%
1940	341	55	19.2%	1.8%
1950	427	86	25.2%	2.3%
1960	721	294	68.9%	5.4%
1970	1,420	699	96.9%	7.0%
1980	4,150	2,730	192.3%	11.3%
1990	5,516	1,366	32.9%	2.9%
2000	7,360	1,844	33.4%	2.9%
2010	8,271	911	12.4%	1.2%

Sources: U.S. Census Bureau, Decennial Census
Annual GR: Annualized Growth Rate

Figure II-I Litchfield Population by Decade: 1900 to 2010



Source: US Census (1890-2010)

The population growth since the 1960s is nearly exponential. This means that population often nearly doubled over the prior period. The most significant growth occurred in the period 1970 to 1980. During this ten-year period population nearly tripled, with 2,730 persons added to the 1970 population of 1,420 persons. A factor influencing increased rates of growth in Litchfield from the 1960s to 1980s was that the baby boom generation born during the high fertility period in the 40s and 50s was having children. Large population increases are often indicative of social and physical changes in communities.

The regional population expansion during 1970s through the 1990s stems from two broad trends, the growth of the greater Nashua economy and in-migration from the Boston area following improvements in the state and federal highway system.

Continuing trends established in the 1950s and 60s the Nashua region continued to experience rapid population growth during the 1980s. The population of the NRPC region in 2010 was 205,765 persons and the 2010 State population was 1,316,256 persons. The Litchfield 2010 population of 8,271 represents approximately 0.6 percent of State population. The NRPC region represents approximately 16 percent of New Hampshire population and Hillsborough County, with a population of 400,721, represents approximately 30 percent of State population. Table II-3 shows recent population changes for Litchfield, the Region, Hillsborough County and the State.

Table II-3: Population Change 1960-2010

Year	Litchfield		NRPC Region		Hillsborough County		New Hampshire	
	Population	Change	Population	Change	Population	Change	Population	Change
1960	721	68.8%	63,893		178,161		606,900	
1970	1,420	96.9%	100,862	57.9%	223,941	25.7%	737,579	21.5%
1980	4,150	192.3%	138,089	36.9%	276,608	23.5%	920,475	24.8%
1990	5,516	32.9%	171,478	24.2%	335,838	21.4%	1,109,252	20.5%
2000	7,360	33.4%	195,788	14.2%	380,841	13.4%	1,235,786	11.4%
2010	8,271	12.4%	205,765	5.1%	400,721	5.2%	1,316,256	6.5%

Source: US Decennial Censuses 1960 - 2010

Since 1990, regional growth moderated, due in part to the recession of the late 1980s and early 1990s and again due to the Great Recession that began in 2007. The economic resurgence of the later 1990s was accompanied by higher population growth rates. This growth was driven by new in-migration to the Nashua region and natural increases in the existing population. Since the Great Recession, the State is starting to recover and see slow to moderate growth in the southeast. Population estimates for Hillsborough County show just under a 1% increase in total population from 2010-2015; essentially holding constant for many communities in Southern NH. Table II-4 presents population shares for the NRPC region municipalities from 1950 to 2010. Litchfield's share of the regional population increased from 0.8 percent in 1950 to 4.0percent in 2010.

Table II-4: Local and Regional Population Shares, Percent, 1950-2010

Municipality	1950	1960	1970	1980	1990	2000	2010
Amherst	2.8%	3.2%	4.6%	6.0%	5.3%	5.5%	5.4%
Brookline	1.3%	1.2%	1.2%	1.3%	1.4%	2.1%	2.4%
Hollis	2.3%	2.7%	2.6%	3.4%	3.3%	3.6%	3.7%
Hudson	7.9%	9.2%	10.6%	10.2%	11.4%	11.6%	11.9%
Litchfield	0.8%	1.1%	1.4%	3.0%	3.2%	3.7%	4.0%
Lyndeborough	1.0%	0.9%	0.8%	0.8%	0.7%	0.8%	0.8%
Mason	-	-	-	-	-	0.6%	0.7%
Merrimack	3.6%	4.7%	8.5%	11.2%	12.9%	12.8%	12.4%
Milford	7.9%	7.6%	6.6%	6.3%	6.9%	6.9%	7.3%
Mont Vernon	0.8%	0.9%	0.9%	1.1%	1.1%	1.0%	1.2%
Nashua	65.5%	61.2%	55.3%	49.2%	46.5%	44.0%	42.0%
Pelham	2.5%	4.1%	5.4%	5.9%	5.5%	5.5%	6.3%
Wilton	3.7%	3.2%	2.3%	1.9%	1.8%	1.9%	1.8%

Note: Mason was previously a member of SWRPC

Source: Profile of the Nashua Region, NRPC 1994, 2000 and 2010 US Census

The NRPC region represents approximately 16 percent of New Hampshire population, which is consistent with the higher population densities demonstrated in the rest of the Southern New Hampshire, especially the southeast part. The 2000 census population figure for the NRPC Region was 195,788 persons while total New Hampshire population was 1,235,786 persons. For comparison, Hillsborough County population in 2000 was 380,841, or approximately 31 percent of State population, which shows that the other 19 Hillsborough County municipalities have a lower population density than the region.

2. Population Density

Population densities (population/land area) for the NRPC region are presented in Table II-5. While Litchfield has the smallest area of any community in the region, in 2010 it ranked fifth in population density behind the much larger communities of Nashua, Hudson, Merrimack, and Milford. Litchfield's 2010 population density was 558 persons/square mile, a 15 percent increase over the 2000 population

density of 487. It is remarkable that Litchfield has a relatively high population density and yet a rural community ambiance. This is in part a result of community success in guiding and managing growth.

Table II-5: NRPC Region Population Density -- 2000 and 2010

Municipality	Population	2000 Density (per sq mi)	Rank	Population	2010 Density (per sq mi)	Rank
Amherst	10,769	312	7	11,201	332	7
Brookline	4,181	208	9	4,991	252	9
Hollis	7,015	215	8	7,684	243	8
Hudson	22,928	785	2	24,467	865	2
Litchfield	7,360	487	5	8,271	558	5
Lyndeborough	1,585	52	12	1,683	56	13
Mason	1,147	48	13	1,382	58	12
Merrimack	25,119	761	3	25,494	790	3
Milford	13,535	523	4	15,115	599	4
Mont Vernon	2,034	121	11	2,409	143	11
Nashua	86,605	2,830	1	86,494	2831	1
Pelham	10,914	409	6	12,897	497	6
Wilton	3,743	143	10	3,677	144	10
Region	195,788	610	-	205,765	608	-
State of NH	1,235,786	137	-	1,316,256	147	-

Sources: 2000 and 2010 US Census

3. Natural Increase and Migration

Over the last 30 years, migration of new residents into the community has come to represent a smaller share of the total population increases. Table II-6 shows that people who moved to Litchfield and started families in the 1970s and 1980s probably are a source of natural increases in populations in more recent periods. Compared with the rest of the communities in the region, in the period 1990 to 1999 Litchfield had among the highest rates of natural increase. The resident population represents a major source of growth in municipal population. This transition to a majority of population growth resulting from natural increases occurred around the late 1980s. However, population growth drastically decreased from 2000 to 2009, with the majority of population change occurring from natural increase of the resident population. Natural increases may edge up in coming years if older people continue to demonstrate increased longevity and there is a baby boom. Conversely, new development around the airport could stimulate more in-migration within Litchfield.

Table II-6: Litchfield Natural Increase/Migration

Decade	Births	Deaths	Natural Increase	Population Change	Migration	% Migration
1970-79	510	93	417	1,558	1,141	73.2
1980-89	870	124	746	1,542	796	51.6
1990-99	1,178	147	1,031	1,564*	533	34.1
2000-09	1,009	266	743	911	168	18.4

Sources: NH Vital Statistics, US Census, NH Office of Energy and Planning

4. Age Distribution

Examining the age profile of community population provides insight into future changes in local population and the future needs of the Town. Litchfield's age distributions for 2010 are depicted in Table II-7 and Figure II-2 along with the NRPC region and the State. The percentage of Litchfield's population

aged 0-19, about 30 percent, is greater than the Nashua region or State, about 27 and 25 percent respectively. Conversely, the percentage of Litchfield's population over 55 is about 21 percent compared to about 24 percent for the NRPC region and about 27 percent for the State. These comparisons indicate that the percentage of school age children in Litchfield is much higher than the region or state, while the senior citizen category is less than half that for the region and the State.

Table II-7: Age Distribution, Litchfield, NRPC Region, NH, 2010

Age	Litchfield	% Total	Region	% Total	State	% Total
0 – 4	442	5.3	11,898	5.8	69,806	5.3
5 –9	634	7.7	13,578	6.6	77,756	5.9
10 -14	740	8.9	14,535	7.1	84,620	6.4
15 -19	679	8.2	14,402	7.0	93,620	7.1
20-24	385	4.7	11,208	5.4	84,546	6.4
25-29	300	3.6	11,291	5.5	73,121	5.6
30-34	364	4.4	11,846	5.8	71,351	5.4
35-39	573	6.9	13,972	6.8	82,152	6.2
40-44	813	9.8	16,488	8.0	97,026	7.4
45-49	878	10.6	19,183	9.3	113,564	8.6
50-54	710	8.6	17,728	8.6	112,397	8.5
55-59	541	6.5	13,936	6.8	96,289	7.3
60-64	518	6.3	11,805	5.7	81,954	6.2
65-69	296	3.6	8,116	3.9	57,176	4.3
70-74	185	2.2	5,549	2.7	39,586	3.0
75-79	98	1.2	4,160	2.0	31,774	2.4
80-84	74	0.9	3,221	1.6	24,971	1.9
85+	41	0.5	2,849	1.4	24,761	1.9
Total	8,271	100.0	205,765	100.0	1,316,256	100.0

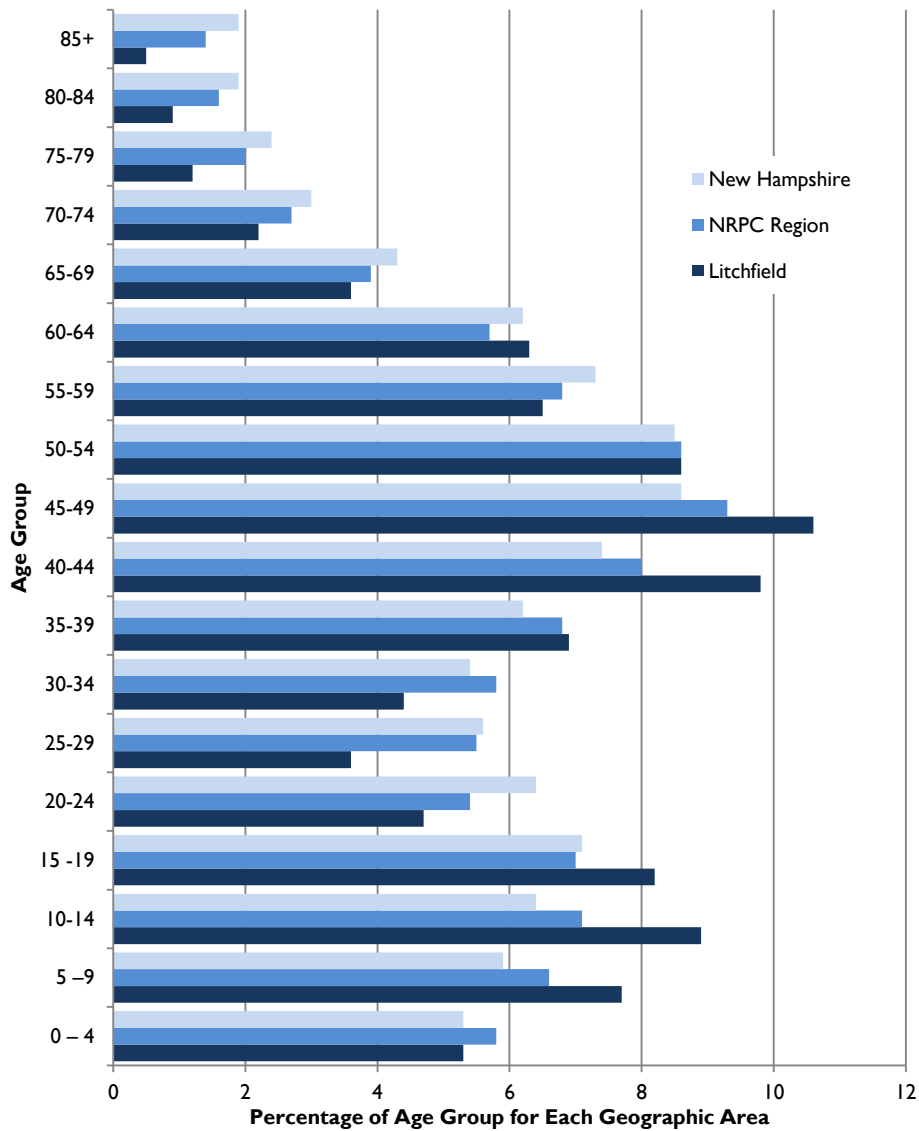
Source: 2010 US Census

Not shown in the table or graph is that while relative percentages of persons in the 0-19 age category declined in the last 20 years, absolute numbers in these categories increased from 619 in 1970 to 2,495 in 2010, an overall change of 1,876. This dramatic change required the construction of a new middle school, an addition to that school in 1997 and precipitated the construction of a new high school that opened for the 2000-01 school year.

The senior population aged 65+, experienced slight absolute growth from 1970 to 2000. However in the last decade the senior population has nearly tripled from 261 residents in 2000 to 694 in 2010. The addition of Housing for Older Persons as a permitted use under Litchfield's zoning in 2001 that targeted the 55+ category, may be attributable for the retention and growth of the 65+ age group.

The remaining categories for Litchfield do not exhibit as much variation from the region and the State. The age cohorts in the middle were more stable. The actual numbers in the 20-34 category have continued to decline dropping from 1,430 in 1980 to 1,366 in 2000 and even further declining to 1,049 in 2010.

Figure II-2 Age Cohort Distribution, 2010 – Litchfield, NRPC Region and New Hampshire



Source: 2010 Census

5. Household Size

Table II-8 is a breakdown of the number of households and average household size for communities in the NRPC region. In 2010, the average household size in the NRPC region, was 2.60, down slightly from the 2000 average household size of 2.68. This is consistent with the national trend towards smaller household sizes. However, the average household size in Litchfield was the highest of all communities in the region in 2010, likely due to the predominance of family households and Litchfield’s status as a bedroom community located between Manchester and Nashua. In addition, the type of housing in Litchfield tends to attract families with heads of household who are in childbearing age or have established families.

Table II-8: Households, 2000 and 2010

Community	Total HH 2000	Total HH 2010	% Change	Average # of Persons per Household		Average # of Persons per Family HH	
				2000	2010	2000	2010
Amherst	3,590	4,063	13.18	3.00	2.76	3.26	3.06
Brookline	1,343	1,631	21.44	3.11	3.06	3.36	3.31
Hollis	2,440	2,811	15.20	2.88	2.73	3.16	3.05
Hudson	8,034	8,900	10.78	2.83	2.73	3.17	3.13
Litchfield	2,357	2,828	19.98	3.12	2.92	3.35	3.22
Lyndeborough	560	643	14.82	2.83	2.62	3.20	2.89
Mason	433	529	22.17	2.65	2.61	3.02	2.96
Merrimack	8,832	9,503	7.60	2.84	2.67	3.19	3.06
Milford	5,201	5,929	14.0	2.58	2.53	3.11	3.04
Mont Vernon	693	838	20.92	2.90	2.87	3.17	3.18
Nashua	34,614	35,044	1.24	2.46	2.42	3.05	3.01
Pelham	3,606	4,357	20.83	3.03	2.96	3.33	3.28
Wilton	1,140	1,418	24.39	2.65	2.59	3.06	3.02
NRPC Region	72,410	78,494	8.29	2.68	2.60	3.14	3.07
State	474,606	518,973	9.35	2.53	2.46	3.03	2.96

Sources: 2000 and 2010 US Census

C. INCOME

The standard of living in New Hampshire is high. Litchfield embodies the Nashua Region and the Southern Tier overall with some of the highest levels of income and well-being in the State of New Hampshire. Table II-9 shows the most recent detailed data available for median family, median household, and per capita income for individual municipalities, the NRPC region, and the State. The median household income in Litchfield is the fourth highest in the region and is \$16,800 higher than the NRPC Region and \$30,000 higher than the median for the State. The range of median household income in the region extends from a low of \$63,203 in Milford to a high of \$115,898 in Amherst.

Table II-9: Median and Per Capita Income, 2000 and 2014

Community	Household Income		Family Income		Per-Capita Income	
	2000	2014	2000	2014	2000	2014
Amherst	\$89,384	\$115,898	\$97,913	\$123,354	\$35,531	\$47,881
Brookline	\$77,075	\$109,006	\$80,214	\$116,833	\$29,272	\$36,147
Hollis	\$92,847	\$107,333	\$104,737	\$124,318	\$44,936	\$57,523
Hudson	\$64,169	\$84,448	\$71,313	\$95,139	\$25,696	\$32,157
Litchfield	\$73,702	\$96,071	\$76,931	\$105,093	\$25,203	\$33,487
Lyndeborough	\$59,688	\$76,250	\$70,223	\$85,833	\$27,169	\$31,043
Mason	\$60,433	\$87,656	\$61,908	\$92,143	\$28,503	\$36,054
Merrimack	\$68,817	\$91,429	\$72,011	\$104,357	\$27,748	\$36,574
Milford	\$52,343	\$63,203	\$61,682	\$80,714	\$24,425	\$30,463
Mont Vernon	\$71,250	\$93,841	\$77,869	\$93,841	\$30,772	\$36,811
Nashua	\$51,969	\$66,818	\$61,102	\$80,793	\$25,209	\$33,200
Pelham	\$68,608	\$87,359	\$73,365	\$103,349	\$25,158	\$35,328
Wilton	\$54,276	\$72,250	\$61,311	\$89,559	\$26,618	\$37,755
NRPC Region	\$68,713	\$79,244	\$72,688	\$92,966	\$26,894	\$35,342
State	\$49,467	\$65,986	\$57,575	\$80,812	\$23,844	\$31,422

Sources: 2000 and 2010 US Census, 2000-2014 American Community Survey

There appear to be many high to moderate income households in Litchfield. The data confirms that there are higher incomes in the NRPC region than the overall State. Litchfield has one of the lowest per capita incomes in the NRPC region; however Litchfield's per capita income is still higher than that of the state. This may indicate that Litchfield has a higher share of single income households or in two-income-earner households each individual is earning slightly less. But most significantly, the Town's lower per capita income is a result of the town's relatively higher household sizes; simply put the household or family income is divided across more individuals. Indeed, the median family income in Litchfield is higher than the median household income.

As depicted in Table II-9, the median household income in 2010 of \$96,071 represents a 30% percent numerical increase over the 2000 figure of \$73,702. However, a review of income trends for the period 2000-2010 adjusted, or indexed, for inflation shows that real incomes for the period in Litchfield increased only 1.2 percent. On a percentage rate basis the increase in income during 2000-2010 in Litchfield is significantly better than within the NRPC region that saw a 10% loss in income and slightly lower than the 4 percent rise demonstrated statewide.

Table II-10 shows a breakdown of household income in 2010 by category. Litchfield had a greater percentage of its population in the \$35,000 to \$49,999, \$50,000 to \$74,999, and \$100,000 to \$149,999 income ranges than the region. The largest income category in Litchfield in 2010 was households earning \$100,000 to \$149,999 at 28.2% of the town's population. Compared with the region, Litchfield has slightly higher percent of its households in low-income categories. One factor that may influence this statistic is that there are increases in number of residents in the highest age categories. The elderly are one group that demonstrates low household incomes due to the fixed incomes associated with retirement and diminished rates of workforce participation.

Table II-10: Percent of Households in each Income Category, 2010

Community	< \$10,000	\$10,000- \$14,999	\$15,000- \$24,999	\$25,000- \$34,999	\$35,000- \$49,999	\$50,000- \$74,999	\$75,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999	> \$200,000
Amherst	2.2	0.3	2.5	5.2	8.0	12.4	11.8	24.0	18.6	14.8
Brookline	0.5	1.3	2.6	6.0	6.1	12.6	15.2	25.3	16.4	14.0
Hollis	0.0	1.6	3.6	6.6	8.6	13.4	10.7	22.9	12.5	20.1
Hudson	3.2	1.0	4.4	7.2	9.5	19.5	16.0	22.9	8.9	7.4
Litchfield	0.5	2.3	5.6	3.8	13.2	15.9	10.4	28.2	13.9	6.1
Lyndeborough	2.8	1.7	6.0	6.0	12.4	20.3	17.3	19.3	8.8	5.5
Mason	6.5	4.6	3.2	6.1	4.2	22.4	10.9	21.6	11.1	9.3
Merrimack	2.6	0.80	3.8	4.4	8.8	17.2	17.6	25.20	10.9	8.6
Milford	2.9	2.2	11.8	7.1	17.0	15.5	15.1	16.4	7.5	4.5
Mont Vernon	2.1	0.5	2.1	5.1	6.7	15.8	24.3	21.6	9.5	12.2
Nashua	5.3	3.9	10.0	8.1	11.7	15.8	14.6	18.5	7.0	5.1
Pelham	3.5	2.6	4.9	5.7	8.8	16.0	12.1	24.9	11.0	10.5
Wilton	0.4	6.5	6.8	4.8	17.2	15.2	15.6	25.0	3.9	4.6
NRPC Region	3.7	2.6	7.3	6.8	11.0	16.1	14.7	21.1	9.2	7.5

Source: 2010 US Census

Poverty is not unique to our urban or rural communities and regardless of location limits available housing choices to only the most affordable homes. In the NRPC region, just over six percent of individuals live below the poverty level and 3.6% of families fall below the poverty level. The highest regional levels occur in both the most and least populous communities, Mason (nearly 11 percent of individuals) and Nashua (9.3 percent). However given Mason's small population size, the margin of error was greater than the estimate. Litchfield is slightly above the regional with 4.8% of individuals and 4.3% of families below the poverty level in 2010. Low poverty rates are attributable to a combination of high

education levels and high median incomes which keeps poverty levels and child poverty rates at some of the lowest in the country. This includes lower than the 5.2% of families in Hillsborough County and 5.1% of families in the State that fall below the poverty level.

Table II-11 presents 2016 US Department of Housing and Urban Development (HUD) dollar income figures in the Nashua HMFA classified as having *very low* or *low* family incomes according to the number of persons per household. Very low income figures represent 50 percent of median family incomes in the region. *Low* family incomes are 80 percent of the median family incomes in the Nashua HMFA. In recent years, the New Hampshire income gap has been widening, with people in the lowest income brackets typically earning disproportionately less than the upper brackets.

Table II-11: Very Low & Low Median Income Thresholds by Family Size, Nashua HMFA, 2016

Income Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low Income (50% MAI)	\$31,950	\$36,500	\$41,050	\$45,600	\$49,250	\$52,900	\$56,550	\$60,200
Low Income (80% MAI)	\$46,000	\$52,600	\$59,150	\$65,700	\$71,000	\$76,250	\$81,500	\$86,750

Sources: NHHFA, May 2016, http://www.nhhfa.org/assets/pdf/hudincome_current.pdf

D. EDUCATION

The characteristics of educational attainment of Litchfield residents are similar to those for the region and the State as illustrated in Table II-12. The proportion of residents in Litchfield with no high school is less than that for the NRPC Region and the State. Like the rest of the region, Litchfield also demonstrates a higher proportion of professional degrees than the State overall. Over 35% of Litchfield's population over age 25 has at least a Bachelor's degree.

Table II-12: Highest Level of Educational Attainment of Population over Age 25, 2010-2014

Education Level	Litchfield		Region		State of NH	
	Number	Percent	Number	Percent	Number	Percent
<9 th Grade	82	1.5	2,552	1.8	23,895	2.6
9 th – 12 th Grade (No Diploma)	379	6.9	4,820	3.4	49,628	5.4
High School graduate	1,307	23.8	36,148	25.5	267,439	29.1
Some College (No Degree)	1,060	19.3	24,949	17.6	173,697	18.9
Associates Degree	686	12.5	13,892	9.8	87,267	9.6
Bachelor's Degree	1,455	26.5	37,423	26.4	197,592	21.5
Graduate or Professional Degree	522	9.5	21,972	15.5	117,636	12.8

Source: 2010-2014 American Community Survey

E. HOUSING

I. Housing Supply



A history of new residential unit building development in Litchfield is presented in Table II-13. The trend for local residential development has followed that for population growth with the highest level of new building peaking in the 1980s.

Figure II-3 shows the annual number of building permits issued from 1990 to 2010. Clear trends are not evident in annual building permit data regarding the pace of residential housing construction in Litchfield. There has been variation in the number of new permits issued annually. Between 2000 and 2010, a total of 523 building permits were

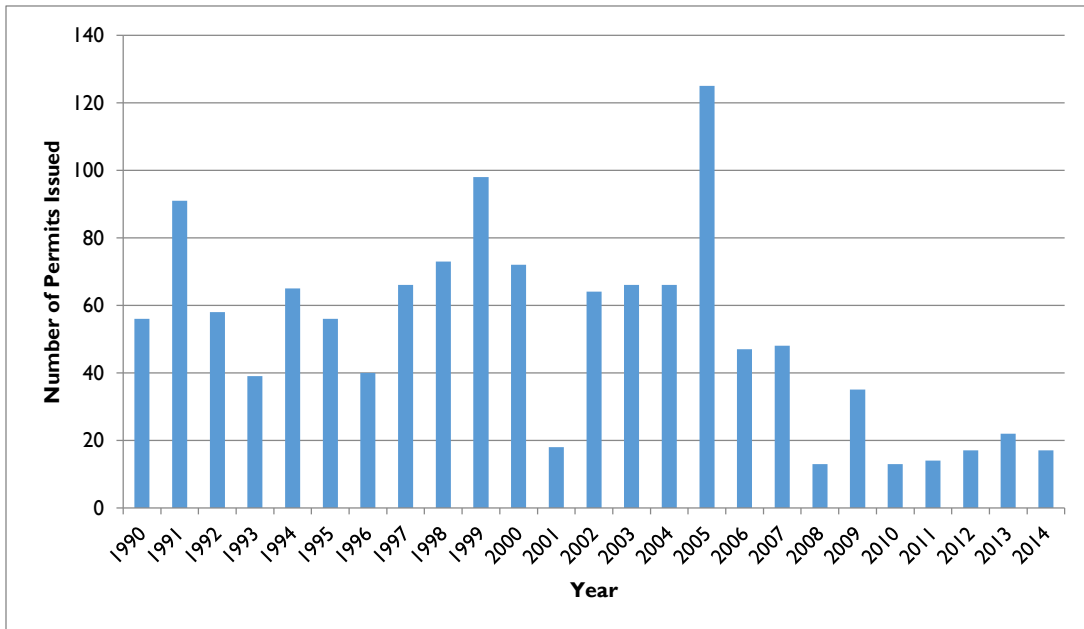
issued. The rate of growth from 2000 to 2014, particularly 2010 to 2014 has been the smallest in comparison with the previous three decades. The slowdown in residential construction is a direct result of the Great Recession and housing market crash of 2007.

Table II-13: Housing Unit Growth 1970-2010

Year	Total Housing Units	Change	% Change
1970	424	-	-
1980	1,319	857	211.1%
1990	1,845	526	39.9%
2000	2,389	544	29.5%
2010	2,912	523	21.9%
2014	2,928	17	0.6%

Sources: 1970 - 2010 US Censuses, 2010-14 American Community Survey

Figure II-3: Annual Building Permits Issued, 1990-2014



Source: NH OEP Annual Housing Estimates

2. Housing Types

Table II-14: Local Housing Types, Litchfield, 2014

Type of Housing	Total Units	Percent
Single Family, Detached	2,294	78.3
Single Family, Attached	240	8.2
Duplex	69	2.4
Multi-Family	256	8.7
Mobile Home	69	2.4
Total	2,928	100

Source: 2010-2014 American Community Survey

Table II-14 describes the local breakdown of housing types. Single family detached homes, with 2,294 occupied units, is the most common housing type. There are also 69 occupied mobile home units and 256 occupied multi-family units. This shows that there is not a great deal of diversity in the Litchfield housing stock. Due to recent changes, local zoning now permits accessory dwelling units (March 13, 2012) and multi-family units (March 10, 2015).

However, Litchfield housing stock is likely to remain primarily single family.

3. Housing Tenure

Housing tenure refers to whether a housing unit is owned or rented by the occupants. Table II-15 presents housing tenure for Litchfield and the NRPC region. Of 2,912 occupied housing units in Litchfield, 2,528, or 86.8 percent, are owner occupied, and 10.3 percent are renter occupied. The Nashua region has a higher percentage of both owner occupied and renter-occupied units than the State. On a regional basis, Litchfield falls in the middle for the region in terms of the proportion of rental units. However, the rental housing market is very tight in the Region and throughout Southern New Hampshire. There is practically no available rental housing supply in some communities and the supply is very tight in many other parts of greater Nashua.

Table II-15: Housing Tenure, 2000 and 2010

Community	Total Units		Occupied		Owner Occupied		Renter Occupied		Vacant		Seasonal*	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Litchfield	2,389	2,912	2,357	2,828	2,060	2,528	297	300	32	84	8	8
Region	74,341	82,568	72,680	78,494	50,991	56,996	21,689	21,498	1,661	4,074	549	609
State	547,024	614,754	474,606	518,973	330,700	368,316	143,906	150,657	72,418	95,781	56,413	63,910

*Included in Vacant Housing Units, also includes recreational and occasional use.
Source: 2010 US Census

4. Age of Housing

As Table II-16 illustrates, most of the housing stock in Litchfield was built between 1970 and 2009. Approximately 23 percent of the units (some 741 dwellings) were constructed during the 1970s alone. Very few of the Town's dwelling units were constructed prior to 1950. The nearly 70 units that were constructed pre-World War II appear to be grouped primarily along the Route 3A corridor in areas of early settlement by the Merrimack River and farmlands. These homes are a significant cultural resource for the community as they are architecturally significant and represent the heritage of the community (see Chapter VII, Historic Resources).

Table II-16: Age of Housing Stock

Year Built	Total Housing Units	
	#	%
Pre 1939	73	2.5
1940 - 1949	41	1.4
1950 - 1959	23	0.8
1960 - 1969	215	7.3
1970 - 1979	675	23.1
1980 - 1989	584	19.9
1990 - 1999	642	21.9
2000 - 2009	638	21.8
2010 or Later	37	1.3
Total	2,928	100%

Source: 2010-2014 American Community Survey

Although a prior effort to designate a historic district failed, efforts could still occur to inventory these structures and define and document their characteristics. Such information could be used to investigate the potential to nominate the most important site or sites for National Historic Register designation. Such an initiative would require collaboration with property owners. Collaboration with community groups could also be useful to investigate other tools and tactics to preserve these structures and their surrounding sites for the benefit of future generations. Historic preservation easements, conservation easements, the use of Federal historic rehabilitation tax credit, and fund raising are examples of common historic preservation techniques.

5. Owner-Occupied Housing Costs

Table II-17 indicates that the average sale price of homes has increased since 2000, both in the NRPC Region and in Litchfield. From 2000 to 2010, the average sales price of a home in the NRPC Region increased 49.4% from \$160,000 to \$239,000. The bulk of that increase took place in the period from 2000 to 2005, when the average sales price increased 65.7% from \$160,000 to \$280,000. In Litchfield, the average

sales price of a home increased 41.5% from 2000 to 2010, with a 65.7% increase from 2000 to 2005. The average sales price of a home in Litchfield was \$275,000 in 2015, slightly higher than the average for the NRPC Region but substantially lower than communities such as Amherst and Hollis.

Table II-17: Median Purchase Price of All Homes

Community	1990	2000	2005	2010	2015	% Change 2000-2005	% Change 2000-2010	% Change 2010-2015
Amherst	\$185,000	\$245,000	\$383,488	\$310,000	\$311,000	56.5	26.5	0.3
Brookline	N/A	\$207,000	\$375,000	N/A	\$303,100	81.2	-	-
Hollis	N/A	\$315,000	\$400,000	\$417,000	\$417,000	27.0	32.4	0.0
Hudson	\$131,048	\$162,000	\$270,000	\$245,000	\$258,000	66.7	51.2	5.3
Litchfield	\$129,429	\$180,000	\$298,080	\$255,000	\$275,000	65.7	41.5	7.8
Lyndeborough	N/A	N/A	N/A	N/A	N/A	-	-	-
Mason	N/A	N/A	N/A	N/A	N/A	-	-	-
Merrimack	\$126,500	\$139,900	\$255,000	\$220,000	\$225,000	82.3	57.3	2.3
Milford	\$126,000	\$144,000	\$249,000	\$201,000	\$220,500	72.9	39.6	9.7
Mont Vernon	N/A	N/A	N/A	N/A	N/A	-	-	-
Nashua	\$126,900	\$144,000	\$266,000	\$219,000	\$221,000	84.7	52.1	0.9
Pelham	N/A	\$226,240	\$385,000	\$265,000	\$320,000	70.2	17.1	20.8
Wilton	N/A	\$137,000	\$265,000	N/A	\$198,500	93.4	-	-
NRPC Region	\$130,095	\$160,000	\$280,000	\$239,000	\$243,500	75.0	49.4	1.9
State of NH	\$119,905	\$143,000	\$250,000	\$215,000	\$221,000	74.8	50.3	2.8

Note: Calculations based on a sample size of less than 50 are highly volatile and not considered valid (N/A). Does not include manufactured housing. Source: 1990-2014 - NH Dept. of Revenue, PA-34 Dataset, Compiled by Real Data Corp. Filtered and analyzed by New Hampshire Housing

Table II-18 shows the median sales price by housing type (existing homes, new homes, and condominiums) for the NRPC Region's communities. The sample size for new homes and condominiums in Litchfield was too low to produce significant results.

Table II-18: Median Purchase Price by Home Type, 2015

Community	Existing Homes	New Homes	Condominiums
Amherst	\$307,700	N/A	N/A
Brookline	\$303,066	N/A	N/A
Hollis	\$415,000	N/A	N/A
Hudson	\$252,000	N/A	\$229,000
Litchfield	\$272,000	N/A	N/A
Lyndeborough	N/A	N/A	N/A
Mason	N/A	N/A	N/A
Merrimack	\$225,000	N/A	\$154,000
Milford	\$220,000	N/A	N/A
Mont Vernon	N/A	N/A	N/A
Nashua	\$221,000	N/A	\$163,000
Pelham	\$320,000	N/A	N/A
Wilton	\$198,500	N/A	N/A
NRPC Region	\$239,933	\$372,333	\$169,333

Note: Calculations based on a sample size of less than 50 are highly volatile and not considered valid (N/A). Does not include manufactured housing. Source: 1990-2014 - NH Dept. of Revenue, PA-34 Dataset, Compiled by Real Data Corp. Filtered and analyzed by New Hampshire Housing

6. Renter Occupied Housing Costs and Assisted Housing

Approximately 26% of all housing units in the NRPC region are renter occupied, which is the same proportion as the State. In Litchfield, approximately 11% of all occupied housing units are renter occupied (Table II-15, above). All indicators reveal a critical demand for rental units in Litchfield. Since 2004, rental vacancy rates in the town have decreased 0.7%. Similar to the trend for both the state and the region, the region's rate fluctuates from year to year. Since 2012 however, Litchfield has had a lower rental vacancy rate than both the NRPC region and the state as well.

The demand for rental housing has also contributed to increased rents (Table II-20). Since the 1990s median gross rental costs have been creeping upward both in the NRPC Region and in the State. From 2000 to 2015 median gross rental costs increased 46% in the NRPC region and 53% statewide, indicating that the region is experiencing disproportionate housing costs likely due to employment growth in southern NH and northeast Massachusetts.

Table II-19: Rental Vacancy Rates, 2000-2015

Year	Litchfield	NRPC Region	State of NH
2000	N/A	0.2%	1.0%
2001	N/A	0.1%	1.0%
2002	N/A	0.5%	1.1%
2003	N/A	1.5%	1.9%
2004	2.1%	1.7%	2.6%
2005	N/A	2.2%	3.1%
2006	N/A	3.0%	3.7%
2007	N/A	3.5%	4.2%
2008	5.7%	3.9%	4.0%
2009	1.9%	4.8%	5.3%
2010	5.9%	2.7%	5.0%
2011	7.1%	2.4%	3.9%
2012	1.2%	1.9%	3.2%
2013	1.6%	1.7%	3.4%
2014	N/A	1.6%	2.7%
2015	1.4%	2.3%	2.8%

Note: Calculations based on a sample size of less than 20 are highly volatile and not considered valid (N/A)

*Caution should be used in interpreting these numbers since the survey methods used may underestimate the real rate of vacancy.

Source: NHHFA Residential Rental Cost Survey

Table II-20: Median Gross Rental Costs, 2000-2015

Year	Litchfield	NRPC Region	State of NH
2000	N/A	0.2%	1.0%
2001	N/A	0.1%	1.0%
2002	N/A	0.5%	1.1%
2003	N/A	1.5%	1.9%
2004	\$983	1.7%	2.6%
2005	N/A	2.2%	3.1%
2006	N/A	3.0%	3.7%
2007	N/A	3.5%	4.2%
2008	\$1,325	3.9%	4.0%
2009	\$1,166	4.8%	5.3%
2010	\$1,089	2.7%	5.0%
2011	\$1,084	2.4%	3.9%
2012	\$1,170	1.9%	3.2%
2013	\$1,324	1.7%	3.4%
2014	N/A	1.6%	2.7%
2015	\$1,069	2.3%	2.8%

Note: Calculations based on a sample size of less than 20 are highly volatile and not considered valid (N/A)

*Caution should be used in interpreting these numbers since the survey methods used may underestimate the real rate of vacancy.

Source: NHHFA Residential Rental Cost Survey

Table II-21: Count of Assisted (and Handicap Accessible) Housing Units in the NRPC Region

Community	Total	Elderly	Family	Elderly/ Family	Transitional Housing	Special Needs
Amherst	49 (4)	21 (2)	28 (2)	0	0	0
Hollis	22	22	0	0	0	0
Hudson	64	64	0	0	0	0
Litchfield	30	0	30	0	0	0
Merrimack	55 (8)	55 (8)	0	0	0	0
Milford	182 (9)	132 (9)	50	0	0	0
Nashua	1,733 (257)	1,060 (197)	430 (27)	132 (8)	60 (20)	114 (5)
Pelham	65	65 (3)	0	0	0	0
Wilton	31	31	0	0	0	0
NRPC Region	2,661 (278)	1,450 (219)	538 (29)	132 (8)	60 (20)	114 (5)

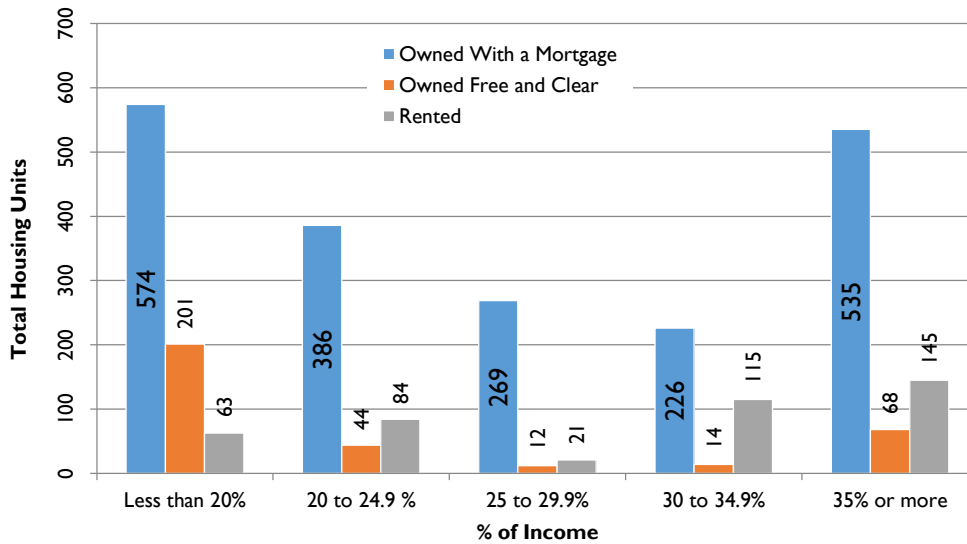
Source: NH Housing, Directory of Assisted Housing, 2014

Table II-21 shows a count of assisted and accessible units for the NRPC Region. The majority of all assisted housing in the region is located in the city of Nashua. A significant portion of affordable housing for the region is also located in the center of Milford. Overall, most assisted housing is restricted to elderly or senior populations, which is a concern in terms of impeding residents' access to fair housing based on familial status. Litchfield has a total of thirty family assisted housing units, no assisted elderly units, and no accessible units.

7. Housing Affordability

Figure II-4 portrays the cost of housing in Litchfield relative to household income based on units that are owned with a mortgage, owned free and clear, or rented. For example, approximately 574 households own their home, have a mortgage, and pay less than 20% of their household income toward monthly mortgage and associated costs. However, when looking at the bars on the right side of the graph coupled with knowing that household incomes are high in Litchfield, indicates the town has fairly expensive housing as well. About 27% of all households spend over 35% of their income on housing. The NRPC region overall has one of the most diverse housing supplies in the state. With new forms of housing beginning to gain popularity, such as multifamily housing versus the traditional single-family homes, housing options in Litchfield could possibly become more diverse and affordable.

Figure II-4: Housing Costs as a Percentage of Household Income

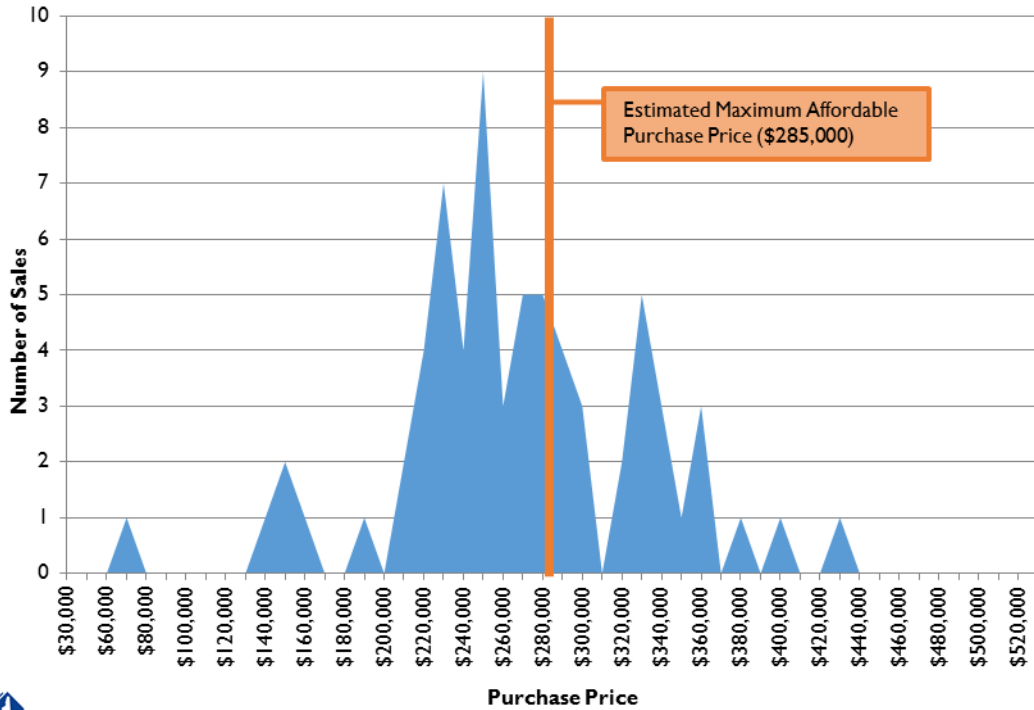


Source: 2010-14 American Community Survey

The maximum affordable purchase price of homes in Litchfield is estimated to be \$285,000 for a family of four that makes 100% of the median area income (orange line as shown in Figure II-5).¹ The maximum affordable purchase price represents the point at which households are spending 30% of their income on housing. This is the threshold for the State's definition of Workforce Housing. It is generally considered a healthy market when residents are putting 30% of their income toward housing. When the majority of residents are paying more than 30% of their income on housing it is reflective of an unaffordable housing market. In Litchfield there is fair amount of housing below the maximum affordable housing price, which translates to having many affordable housing options.

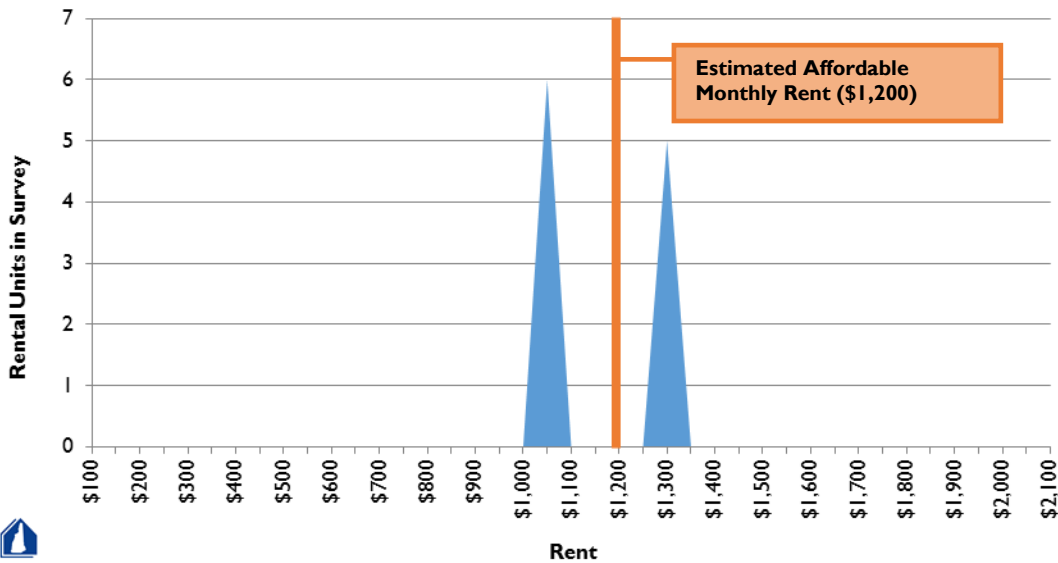
¹ NH Housing, 2016 Workforce Housing Purchase and Rent Limits, <http://www.nhhfa.org/assets/pdf/2016WrkrfrcHsngPurchaseAndRentLimits.pdf>

Figure II-5: Primary Home Purchase Price Frequency, Town of Litchfield, 2014



Source: 1990-2014 - NH Dept. of Revenue, PA-34 Dataset, Compiled by Real Data Corp. Filtered and analyzed by New Hampshire Housing. 2015 - The Warren Group. Filtered and analyzed by New Hampshire Housing.
Note: Calculations based on a sample size of less than 50 are highly volatile and not considered valid.

Figure II-6: Primary Home Rental Price Frequency, Town of Litchfield, 2014



Note: Calculations based on a sample size of less than 20 are highly volatile and not considered valid
Source: NHHFA Residential Rental Cost Survey

The maximum affordable monthly rent of units in Litchfield is estimated to be \$1,200 for a family of three making 60% of the HUD median area income (orange line shown in Figure II-6).² The maximum affordable monthly rent is similar to the maximum affordable purchase price, where is the point at which households are spending 30% of their income on housing. Again, this threshold also meets the State’s definition of Workforce Housing. Although there were not many rental units sampled in Litchfield, a little over half of them are considered affordable where households don’t have to pay more than 30% of their income on rent.

F. POPULATION PROJECTIONS

The Nashua Regional Planning Commission’s population projections for the region are presented in Table II-22 and depicted for Litchfield in Figure II-7. The forecasting methodology is based on building permit trends and a community’s historical share of its respective county’s growth according to the 1980, 1990, 2000 Census. Rates of change are applied to the most recent population estimate as a growth factor, from which the projection is derived. By this method, changes that have taken place in the 1980, 1990, and 2000 populations guide the projections beyond the year 2010. Litchfield’s population is expected to continue to grow approximately 0.55 percent annually over the next 25 years – the fourth highest rate of growth in the region. If projections hold true, this may mean the addition of 1,493 persons by 2040; however, the actual rate of growth in any community is unpredictable and due to forces beyond most local control. Keeping this in mind, it can be reasonably expected that Litchfield will likely grow at a faster rate than any other community in the NRPC region except for Brookline, Mont Vernon, or Pelham.

Table II-22: Population Projections, NRPC Region

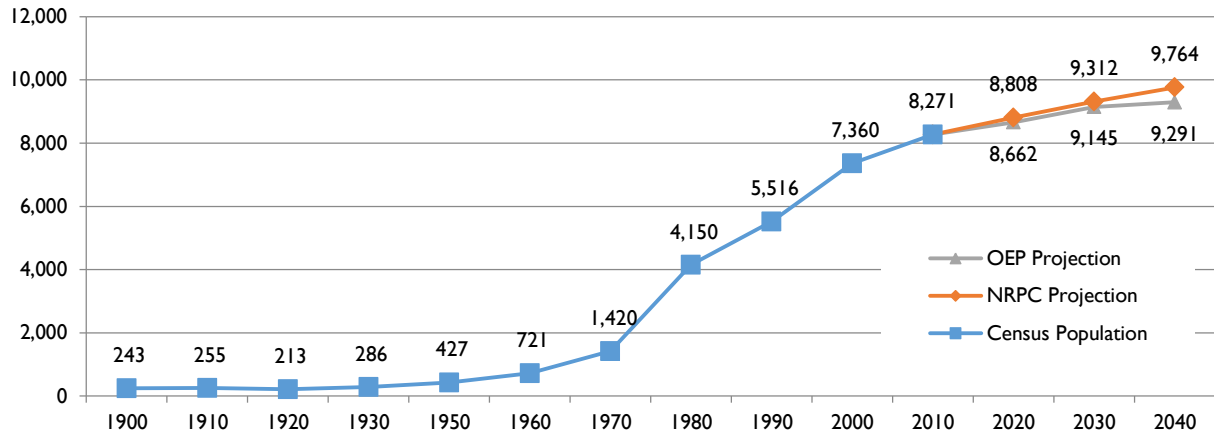
Community	2000 Census	2010 Census	2020	2025	2030	2035	2040	% Change (2010-2040)	% Annual (2010-2040)
Amherst	10,769	11,201	11,452	11,550	11,563	11,579	11,521	2.9%	0.09%
Brookline	4,181	4,991	5,470	5,681	5,857	5,984	6,060	21.4%	0.65%
Hollis	7,015	7,684	8,034	8,226	8,380	8,534	8,648	12.6%	0.39%
Hudson	22,928	24,467	25,692	26,119	26,369	26,581	26,596	8.7%	0.28%
Litchfield	7,360	8,271	8,808	9,087	9,312	9,571	9,764	18.1%	0.55%
Lyndeborough	1,585	1,683	1,798	1,826	1,837	1,819	1,790	6.3%	0.21%
Mason	1,147	1,382	1,524	1,565	1,587	1,577	1,548	12.0%	0.38%
Merrimack	25,119	25,494	25,949	26,312	26,380	26,908	27,120	6.4%	0.21%
Milford	13,535	15,115	16,203	16,629	17,146	17,756	17,738	17.4%	0.53%
Mont Vernon	2,034	2,409	2,635	2,731	2,814	2,873	2,901	20.4%	0.62%
Nashua	86,605	86,494	88,166	89,593	90,457	90,759	90,360	4.5%	0.15%
Pelham	10,914	12,897	13,905	14,357	14,723	15,063	15,282	18.5%	0.57%
Wilton	3,743	3,677	3,871	3,928	3,958	3,954	3,921	6.6%	0.21%
NRPC Region	196,935	205,765	213,507	217,605	220,381	222,959	223,249	8.5%	0.27%

Source: Nashua Regional Planning Commission, 2014.

When the population projections are viewed in conjunction with the Town’s estimated residential development potential, attention is warranted. The buildout scenario results will vary dependent on factors such as structure type (single family, duplex, multi-family) and whether or not agricultural lands are converted to residential development. Under current zoning, total build out of all residential land could see a total population of approximately 10,300 to 11,400 persons; very near to the 2040 projected population. Over the next decade, the Town will need to monitor growth and development patterns.

² NH Housing, 2016 Workforce Housing Purchase and Rent Limits, <http://www.nhhfa.org/assets/pdf/2016WrkrfrchngPurchaseAndRentLimits.pdf>

Figure II-7: Litchfield Population by Decade – Historic (1900-2010) and Projected (2020-2040)



Sources: US Census 1900-2010, NRPC Projections, 2014, and NH Office of Energy and Planning Projections, 2016

G. ALTERNATIVE HOUSING ARRANGEMENTS AND OPPORTUNITIES

The main housing type in Litchfield is owner-occupied single family units. A review of the existing housing stock and new development in Litchfield since 1990 shows that while there is some diversity in the housing available, very little new development has occurred except for single family dwellings. Other types of housing may represent alternative forms of shelter for people of low incomes or for people who have unique housing needs such as the elderly, young adults, small families, single parent households, and recent immigrants.

Duplexes, condominiums, multifamily apartments, in-law apartments, assisted living facilities, motels, extended stay facilities, and nursing homes are examples of non-traditional housing demonstrated in communities provide inexpensive alternatives to the stand-alone single family home. A diversity of housing opportunities may also provide the required flexibility for people who newly locate in the community or temporarily reside there in case of a change in job or living situation.

The Planning Board developed a new multifamily overlay district that was adopted by the voters at the 2015 Town Meeting to ensure the town is in compliance with State Law. RSA 674:58-61 requires multi-family residential construction be allowed. The overlay district permits multi-family homes in the northern and southern ends of town and requires a minimum of 2 acres of land. Multi-family structures are required to be designed consistent with the town’s single family character and limited to six units per building. Subsequent to adoption in 2015, the town has had one multi-family application for 42 new townhouse units in the southern end of town.

The strategic provision of housing opportunities can be an asset for the community. For example, as demographic patterns shift to smaller households and an older population, assisted living facilities or elderly communities provide for the unique needs of the elderly. Housing for older persons, as defined in NH RSA 354-A:15, can provide affordable living situations for people with fixed incomes, accessibility to people with disabilities, and social contact for a group that can experience isolation. Providing housing opportunities that enable this group to remain in Litchfield could provide a healthier community environment. The Litchfield Housing for Older Person’s Ordinance was successful in attracting such development following its adoption in 2001 through until repeal in 2009. In total 338 new age-restricted homes were constructed in 8 new developments.

In terms of public services provision, many housing for older persons arrangements can be structured to help minimize the cost of providing health care and social services. It may also provide elderly people with the chance to continue residing in close proximity to friends and family. In Litchfield, a high cost of living and housing price inflation coupled with limited housing opportunities may force elderly people to move out of the community in order to locate affordable housing. One response in some New Hampshire towns has been to permit accessory housing opportunities by right within local zoning codes. Permitting in-law apartments and accessory apartments promotes affordability, development of a diverse housing mix, as well as intergenerational living situations. It can also provide housing for young people returning to the area for employment.

Recognizing the need to provide additional housing options for aging or young adult family members, in 2012 the town adopted provisions to allow for Accessory Dwelling Units in the residential district. The provisions allow a single family homeowner the ability to create a separate, but connected apartment. Accessory units are secondary to the primary residence and are not obvious from the outside of the home that remains single family in its character, with a single primary home entrance.

An advantage of enabling these various types of housing is that diverse supplies with adequate vacancy rates promote a stable and affordable marketplace. More so, than in the past, there is evidence that more Americans are shelter poor -- they pay more than 30 percent of their family income to pay for housing. Allowing and promoting mixed-use housing, such as in commercial zones, is unlikely to cause congestion, would increase the available supply and may actually help the market viability of these locations. For the same reasons, it is worthwhile to examine how to enable more development of affordable housing.

One technique to promote the production of a larger supply of affordable housing units is to increase the potential for manufactured housing units siting in Litchfield. Contrary to 'mobile homes' of earlier eras that were designed to be movable, contemporary manufactured housing is larger, meets uniform building code requirements, and generally is a much higher quality physical building stock. These structures are often placed on foundations and it is often difficult to visually discern the difference of manufactured housing from other housing types. Studies of property values show that manufactured housing developments do not have negative effects on the market value or appreciation rate of adjacent housing.³

The Planning Board could evaluate using development review and incentives within local land use ordinances to stimulate production of manufactured housing that is of good quality and affordable. To address concern that poor physical and visual quality manufactured housing development will occur out of character with the community, the Board could establish a flexible housing zoning district, or an overlay district, where development of this type of dwelling unit development would require Planning Board review. Stimulating development of affordable manufactured housing could be achieved by providing density bonuses if a proportion of housing is reserved for people of low or moderate incomes or if open space preservation occurs. Furthermore, building caps could be used to ensure that annual manufactured housing unit production within this category does not adversely impact local budgets.

Tiny homes are a newer and trending housing option that is gaining popularity. Configurations range from a single small home on a single lot, to a second unit on an existing residential lot, or small villages established similar to a manufactured housing park. Tiny homes offer a more financially feasible housing solution for young adults straddled with student loan debt and consume fewer resources, providing environmental benefits. Generally, tiny homes are between 100 and 400 square feet and made from any building materials. As a new structure type, building codes have yet to consider tiny homes. Most commonly there are two ways to establish a tiny home within the current regulatory and permitting

³ Sanders, *Manufactured Housing: Regulation, Design Innovations, and Development Options*, 1998, page 7.

system. The first is to register them as an RV or mobile/manufactured home built on a chassis or with wheels. The alternative is to be considered an accessory dwelling unit.⁴

New Hampshire's Workforce Housing Statute, enacted in 2008, requires each community to provide a reasonable and realistic opportunity to develop housing affordable codifying the NH Supreme Courts 1991 Britton v. Town of Chester ruling. Under RSA 674:58-61 local land use regulations and ordinances cannot discriminate against housing for families or certain income ranges, the collective impact of the regulatory framework must allow workforce housing to be economically feasible, workforce housing must be allowed in a majority of residentially zoned areas, and multi-family must be allowed within the community. Under the statute workforce housing is defined as homes that are affordable for purchase by a family of four earning up to the median income or for rent at a price affordable for a family of 3 earning up to 60 percent of the median area income. Affordable is considered when a family pays no more than 30 percent of the household's income to housing costs.⁵

H. CONCLUSIONS

As growth occurred in the Nashua region over the last 50 years, Litchfield has been transformed into a bedroom community. Further residential growth is expected to occur in the next 25 years, although less rapidly than the peak experienced in the 1970s. Rather rapid increases in population and changed demographic characteristics have resulted in social change within the community. Residents' incomes have demonstrated consistent increases over earlier periods; however, the costs of housing have outpaced rises in income. The high cost of housing and limited housing opportunities may influence the high incidence of Litchfield's children moving out of the community as they become young adults.

Residential development is a major influence on land use and has a significant impact on municipal finance and the local economy. Housing development is cyclical and influenced by the regional and national economies. Over the previous decades, local and regional incomes demonstrated consistent gains over earlier periods; however, in more recent years, following the Great Recession, population growth and housing construction has dropped to the lowest level in decades.

As Litchfield comes out of the Recession along with other communities in Southern NH, continued affordability will once again become a challenge. As a result of the Recession, Litchfield has a relatively good balance of homes at a variety of price points, creating a mix of affordability and options. However, past construction trends have been toward larger homes given high land values. Diverse housing choices, allowing for smaller starter homes, will ensure Litchfield can continue to thrive as a community that supports a variety of residents' needs and interests.

I. RECOMMENDATIONS

The Planning Board recommends the following initiatives:

- Commission a Housing Policy Plan. Such a study could analyze the local housing market using up to date Census information and examine local issues, such as housing supply and affordability and community services, in even greater detail. Such a plan could analyze different policies and programs available and best suited to influence the future development of a supply of housing that is high quality and affordable to residents and new migrants to the region. The programming options that come out of such a Plan could be used to maintain the current mix of development of housing affordable to residents with moderate and low incomes.

⁴ Nashua RPC, *Tiny House Fact Sheet*, http://www.nashuarpc.org/files/2614/4595/9730/FS36_TinyHouses.pdf

⁵ NH Housing, *Meeting the Workforce Housing Challenge*, <http://www.nhhfa.org/workforce-housing>

- Evaluate regulatory methods and incentives to stimulate production of housing that is affordable, of good quality and does not detract from the community's rural character.
- Maintain the rural/agricultural character of the town as well as the residential community.
- Promote non-motorized connections in new developments and redevelopments to connect residential areas to recreation and community amenities.
- Develop a Community Design Master Plan chapter that sets a baseline for local character and lays out a strategy to mitigate the visual impacts of projected growth and reaching community buildout.