

Chapter 6

Population and Housing



Chapter 6

Population and Housing

1.0 INTRODUCTION

Unlike many New Hampshire communities, Littleton has not experienced rapid or extreme population growth in the last twenty years. From 1980 to 1990 Littleton grew by 269 persons, and from 1990 to 2000 the community only saw an increase of 18 persons to a new total of 5,845. However, Littleton is changing, as it attracts new activity and as its role as a regional center for shopping, healthcare, and entertainment increases. The population and housing data in this chapter also illustrate subtle changes in Littleton over time.



Littleton's population and housing characteristics are directly related to land use decisions. They contribute to the character of the community. This chapter of the Master Plan examines the changing characteristics of Littleton's population and housing stock over the past two decades. The first half 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 Littleton's housing supply and residential real estate market. An overview is presented about total housing growth, changes in housing mix in terms of the types of housing units constructed, and the affect that this housing growth has had on historical land use patterns. This is followed by an assessment of housing costs, as well as an assessment of the availability of affordable housing.

2.0 POPULATION

2.1 Population Trends

The 1990s were a period of very little population growth in Littleton, with a net gain of only 18 persons. The preceding decade saw slightly more growth, with the population growing by 269 persons in the 1980s. These rates of growth are well below those for both Grafton County and the State of New Hampshire. Littleton's growth rate of .3% from 1990 – 2000 ranked it 198th out of the 234 NH communities. This shows that Littleton is a very stable community, but it is also an aging community and this trend will have an impact on land use in Littleton over time.

Figure 6-A shows Littleton’s population figures from 1830 to 2000 and three different population projections for 2010 and 2020. The top projections for 2010 and 2020 were provided by the New Hampshire Office of Energy and Planning and suggest growth rates of 11% for 2000 to 2010 and 8% for 2010 to 2020. The State’s projections are based on projections for Grafton County so the higher growth rate in southern Grafton County may skew these numbers for Littleton. The second set of projections is from Jeffrey H. Taylor & Associates, and is based on the average growth rate per decade from 1950 to 2000. In Littleton there was an average rate of growth of 4% from 1950 to 2000. This seems more likely than the other projections. The bottom projection is a continuation of the very low growth of the 1990s. This projection suggested that approximately 18 people would be added in each of the next two decades. Table 6-B shows the population change in Littleton compared to Grafton County and New Hampshire in the 1980s and 1990s. Table 6-C shows a comparison of the three population projections for 2010 and 2020.

Figure 6-A Littleton Population Figures 1830-2020

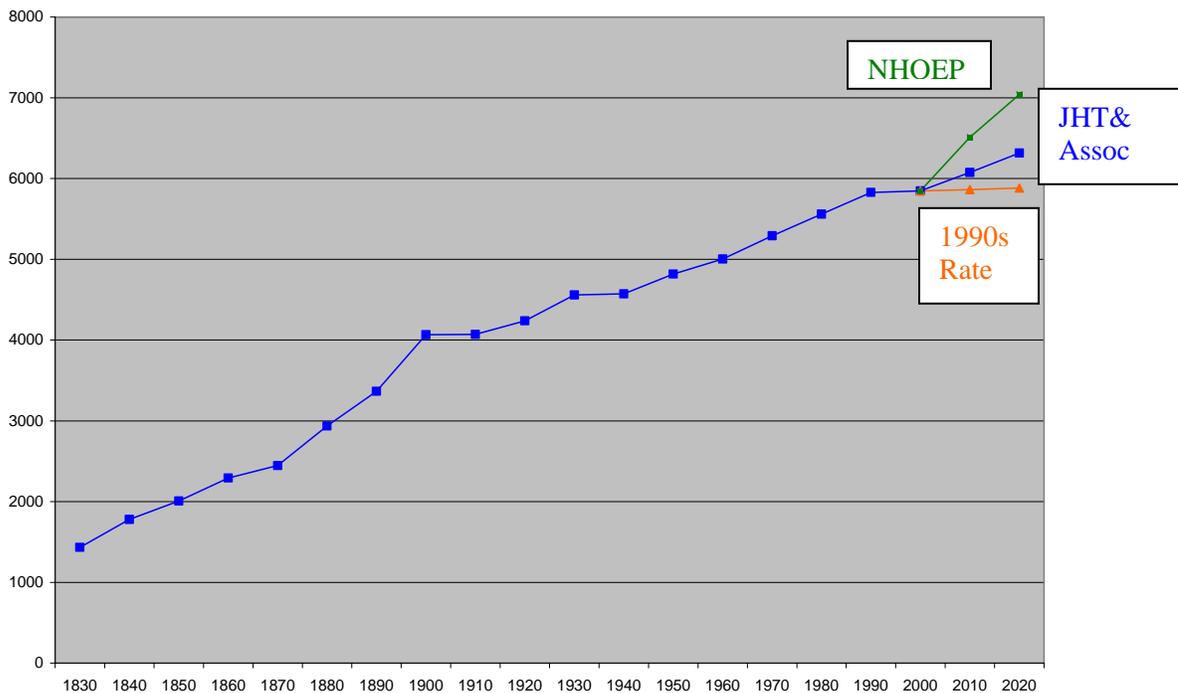


Table 6-B Growth Trends in Littleton and Grafton County

Town of Littleton and Grafton County							
	1980	1990	2000	# Change 80-90	% Change 80-90	# Change 90-00	% Change 90-00
Littleton	5,558	5,827	5,845	269	4.8%	18	.3%
Grafton County	65,806	74,929	81,740	9,123	13.9%	6,811	9.1%
New Hampshire	920,610	1,109,252	1,235,786	188,642	20.5%	126,534	11.41%

Source: US Census

Table 6-C Population Projections

Methodology	2000	2010	2020	# Change 2000 -2010	% Change 2000- 2010	# Change 2010- 2020	% Change 2010- 2020
Office of Energy and Planning	5,845	6,510	7,040	665	11%	530	8%
JHT & Associates							
Average Growth Rate (1950 - 2000)	5,845	6,075	6,314	230	4%	239	4%
Continuation of 1990s Growth Rate	5,845	5,863	5,881	18	.3%	18	.3%

Littleton’s slow rate of population growth should not be misinterpreted as a lack of activity in the community. People continue to move into Littleton while others leave. Each year births and deaths are documented in Littleton, the population ages, school enrollment figures change, and housing units are added and removed.

2.2 Migration

A town's population can increase in only two ways: either by the number of births exceeding the number of deaths (natural birth rate), or by a greater number of people moving into the community than those moving out (migration). This changes the composition and dynamics of the community on an annual basis.

During the period from 1990-2000, 144 more births than deaths were reported. Yet, the population only grew by 18 people. These figures should not be interpreted to mean that only 18 new people arrived in Littleton during the 1990s. It is a net figure; children were born and additional non-residents arrived, offset by residents who departed. This represents a great deal of out-migration over the ten year period despite the fact that the end result was an actual increase in population of 18 persons. Table 6-D shows some natural increase statistics for Littleton.

Table 6-D Reported Births and Deaths in Littleton 1990-2000

	1990 - 2000
Births	788
Deaths	644
<i>Natural Increase</i>	144
<i>Out-Migration</i>	126
<i>Population Gain</i>	18

Source: NH Department of Health and Human Services

Littleton probably gains new residents for a variety of reasons including job opportunities, retirement, and the attractiveness of living in a regional center with the

availability of shops and services. Typically in the North Country, there is also a loss of population of young adults who seek employment or educational opportunities elsewhere. This may explain the apparent out-migration that was experienced in the 1990s. Table 6-E shows the place of birth of Littleton’s residents in 2000.

Table 6-E Place of Birth

Place of Birth	Number of Littleton Residents	% of Littleton Population
New Hampshire	3,094	53%
Elsewhere in the U.S.	2,529	43%
Outside the Continental U.S.	33	1 %
Foreign Country	189	3%

In the year 2000 53% of Littleton’s population was born in New Hampshire. This is a 10% decrease from the 1980 figure of 63 %. An additional 44% were born in the United States or a U.S. occupied area. One hundred eighty-nine residents, or 3% of the total, were born abroad. Littleton still has a higher percentage of New Hampshire natives than the state average of 43.3% and a very stable population overall. Unfortunately, the loss of children and residents of “prime working age” may leave the community somewhat stagnant over time.

2.3 Age Structure

According to the 2000 Census, the median age in New Hampshire is increasing. In Littleton the median age was 39.2 in 2000. Table 6-F shows the median age, as of 2000, is 37.1 years in New Hampshire, and the median age in the U.S. is 35.3. An aging population will impact the community differently over time. This aging population will require elderly services from the community, smaller housing units, and assisted care facilities. Table 6-G shows the current distribution of Littleton residents by age.

Table 6-F Median Age

Place	Median Age 2000
Littleton	39.2
New Hampshire	37.1
United States	35.3

Table 6-G Age of Littleton Residents

Age	1990		2000	
	Number	Percent	Number	Percent
Under 18	1475	25.3%	1440	24.6%
18-24 years	542	9.3%	396	6.8%
25-44 years	1855	31.8%	1596	27.3%
45-64 years	1090	18.7%	1569	26.8%
65-74 years	493	8.5%	418	7.2%
75-84 years	281	4.8%	325	5.6%
85 and over	92	1.6%	101	1.7%

The number of residents over the age of 65 is not significant, 14.5%, considering the fact that this age group accounted for 15% of Littleton’s population in 1990. According to the U.S. Census, the 2000 Census was the first time in the history of the Census that 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 65th 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 Littleton residents retire and become elderly what types of services will they require?

We have also seen the number of children under the age of 18, and young adults between 18 and 24 years of age, decrease over the past 20 years in Littleton. Table 6-H shows the overall decrease in school enrollment over the past five years, and Table 6-I shows the decrease is projected to continue. This leaves residents of prime working age, 25 to 64 years or age, as the largest group in the community, but this group is getting older and smaller each year. If this trend continues it will lead to a higher median age in Littleton, and a greater percentage of older residents in the community.

Table 6-H Enrollment 1998-2003

Year	Enrollment
1998-1999	1002
1999-2000	1004
2000-2001	949
2001-2002	971
2002-2003	978



Table 6-I Enrollment Projections 2004-2008

Year	K-6	7&8	9-12	Total
2004-2005	477	139	326	942
2005-2006	488	125	325	938
2006-2007	471	127	294	892
2007-2008	472	129	273	874

These projections are provided by NESDEC (New England School Development Council) for the school district on an annual basis. They are in the process of being updated at this time.

If the number of children is falling and the number of seniors is climbing there may be opportunities to use some of the school facilities to provide services to seniors as well. This could also create opportunities for the young and old of Littleton to interact and benefit from contact with each other.

2.4 Employment and Income

In 2000 there were 4,580 people over the age of 16 in Littleton. The number of people from Littleton in the labor force at that time was 3,233 which accounts for 70.5% of those over 16. This is a large increase from 1990, when only 68.8% of the people in Littleton over sixteen years of age were in the labor force, considering that the population only grew by .3%. This indicates an increase of jobs in Littleton during the 1990s and/or an increase in the number of Littleton residents working within community instead of commuting out of town.

An additional 142 people were classified as unemployed in 2000, and the unemployment rate for Littleton was 4.4%. This is higher than the New Hampshire unemployment rate of 2.8% at the time.

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 Littleton is \$49,915 compared to \$49,467 for New Hampshire. Table 6-J illustrates the median household income for Littleton compared to larger geographic areas.

Table 6-J Median Household Income 1990 - 2000

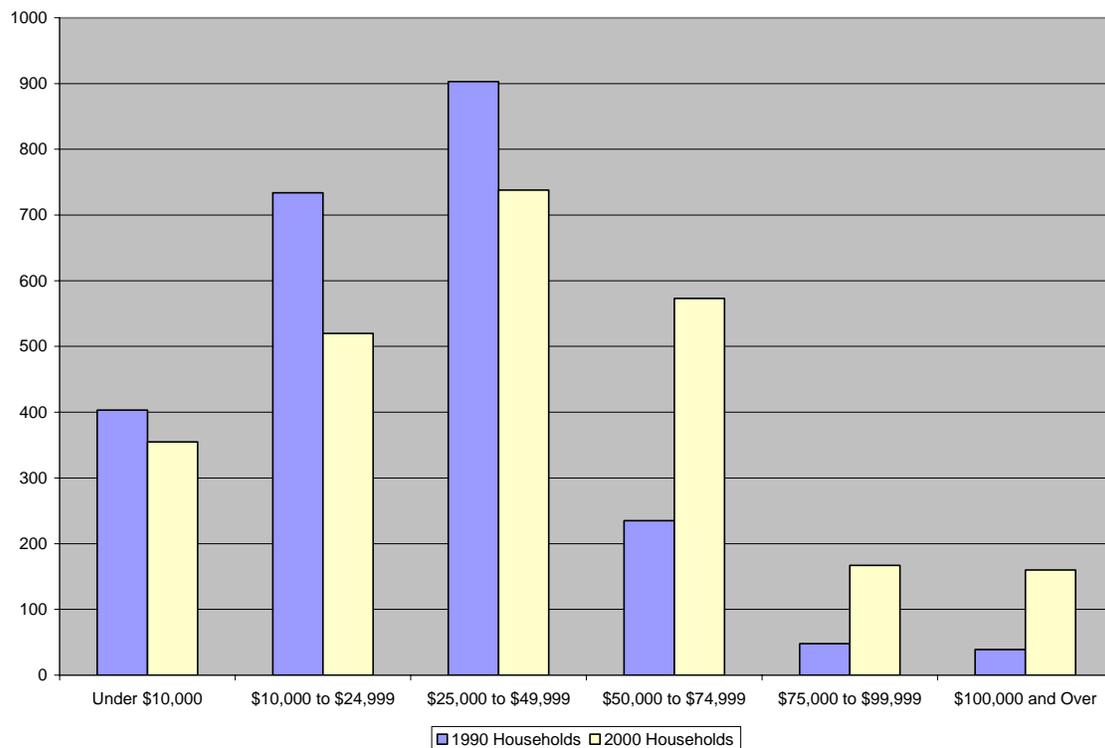
Area	Median Household Income 1990	Median Household Income 2000	Percent Increase from 1990-2000
Littleton	\$28,692	\$49,915	74%
Grafton County	\$30,125	\$50,424	67%
New Hampshire	\$36,379	\$49,467	36%
United States	\$30,056	\$41,994	40%

Littleton experienced a much larger increase in median household income from 1990 to 2000 than the county, state or nation. Table 6-K shows the distribution of income by households in Littleton 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 that are deciding to reside in Littleton. An increase in the number of two income families may also contribute to this overall increase in income.

Table 6-K Distribution of Households by Income 1990 - 2000

	1990		2000		% Change 1990-2001
	Households	% of Total	Households	% of Total	
Under \$10,000	403	17%	355	14%	-12%
\$10,000 to \$24,999	734	31%	520	21%	-29%
\$25,000 to \$49,999	903	38%	738	29%	-18%
\$50,000 to \$74,999	235	10%	573	23%	144%
\$75,000 to \$99,999	48	2%	167	7%	248%
\$100,000 and Over	39	2%	160	6%	310%
Total	2,362	100%	2,513	100%	6.4%

Figure 6-L Change in Household Income 1990 - 2000



As shown in Table 6-K and Figure 6-L, between 1990 and 2000, Littleton experienced a gradual shift of households out of lower income brackets into higher income brackets. This is evident in the \$50,000 to \$74,999, \$75,000 to \$99,999, and \$100,000 and over

brackets, where the number of households in each bracket increased by 144%, 248%, and 310%, respectively, between 1990 and 2000. The higher income bracket (over \$50,000) now represents 36% of Littleton’s households. Despite these gains, the total number of households with incomes below \$25,000, which represents approximately 50% of the median family income in Littleton, was estimated at 875 households – representing 35% of the total households. Based on this percentage, it appears that there are still a significant number of households in financial need within Littleton.

2.41 Poverty Status

In Littleton 138 families are categorized as living below the poverty level. 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. In Littleton a total of 663 individuals fell under poverty status. In 2000 this equaled 11% of the Littleton population. This is much higher than the New Hampshire average of 6.8%, but not quite as high as the national average of 12.4%. The 2000 poverty rate for Littleton fell slightly from the 1990 rate of 12.6% of the population.

2.5 Household Information

The population growth and age distribution of Littleton’s residents, combined with the nationwide trend of an increase in the number of single-parent households, has resulted in a corresponding impact on household growth and size. Currently the average household in Littleton is comprised of 2.31 persons. The average family is comprised of 2.9 persons.

Table 6-M Average Household Size 2000

Location	Average Household Size 2000
Littleton	2.31
New Hampshire	2.53
United States	2.59

As shown in Table 6-M, the average household size in Littleton, 2.31 persons, is smaller than the New Hampshire and U.S. averages. This is also smaller than the average household size was in Littleton in 1990, 2.46 persons. The average family size in Littleton in 1990 was 2.93 persons.

As a result of this reduction in household size, combined with a minor increase in population, the number of households increased at a much faster rate than population growth. For example, while Littleton’s population grew by .3% between 1990 and 2000, the number of households increased by 7% over the same time period. Table 6-N shows the increase in the number of housing units and households compared to the comparatively low population increase.

Table 6-N Percent Increase of Housing Units, Households, and Population

	1980	1990	2000	% Increase 1980-1990	% Increase 1990-2000
Housing Units	2376	2,641	2,746	11%	4%
Households	2165	2338	2514	8%	7.50%
Population	5558	5827	5845	4.80%	0.30%

In 2000 Littleton had 796 families with children under the age of eighteen living at home. This equaled 50% of the families within the community. This was a 2% reduction from 1990 when 813 families reported having children under the age of eighteen living at home. This is further documentation of the reduction in school age children in Littleton.

2.6 Residency

More than half of Littleton's residents over the age of five, 57.6%, lived in the same house in 2000 as they did in 1995. An additional 13.6% lived in Littleton, but in a different house in 1995. Individuals that lived within Grafton County as of 1995, but not within Littleton equaled 10%. Another 6.7% were living elsewhere in New Hampshire in 1995. The remaining 12% of the population arrived from other regions of the United States and abroad. Most of the out-of-stators moving into Littleton have come from other New England states.

2.7 Land Use Implications and Potential Actions

Land Use Implications

Littleton'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 Littleton:

- 1) Littleton's aging population may place a different demand on town services in the future
- 2) Littleton still has a majority population of native New Hampshire residents, and continues to be a stable community with very slow population growth.
- 3) Littleton's schools will be impacted in the future by decreasing enrollment and rising per capita costs of education if the current trends continue.
- 4) There is a growing need for housing units that meet the needs of smaller households and the elderly such as senior housing facilities, "granny flats", and nursing homes.

Potential Actions

There are an array of possible actions the Town may want to consider pursuing as it evaluates the demographics of the population in Littleton and the related land use

implications. This section will be used to identify the specific actions for Littleton to take upon completion of the master plan.

- 1) The Town of Littleton should be aware of the services that will be required by a larger elderly population. This may include transportation, housing, access to healthcare, and other programs.
- 2) Ensure that Littleton’s regulations provide opportunities for a diverse mix of housing unit types that can accommodate the changing composition of Littleton’s households.
- 3) Work with the School Board to better incorporate school properties into community life. With decreasing enrollment the school buildings 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 and Construction Trends

In 2002 the NH Office of State Planning (NHOSP) reported that Littleton’s housing stock was composed of the following:

Housing Unit Type	Number of Units	% of Total Units
Single Family Units	1,559	54%
Multi-Family Units	1,008	35%
Manufactured Housing Units	312	11%
Total	2,879	100%

According to the NHOSP, between 1990 and 2000, 195 residential building permits were issued for new dwelling units in Littleton. The number of permits issued remained relatively constant at about twenty permits annually until 1998 and 1999 when it spiked to more than thirty permits per year.

The distribution of building permits shifted from the 1980s to the 1990s. Figure 6-O shows the distribution of permits granted in Littleton by housing type in the 1980s. Figure 6-P shows the distribution of permits granted in the 1990s. The notable shift is the decrease in apartment construction and the increase in manufactured housing. This may have long term implications for the Town’s gross valuation.

Figure 6-0 Permits 1980 - 1990

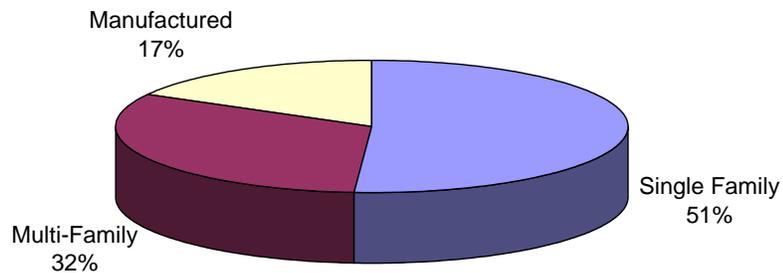
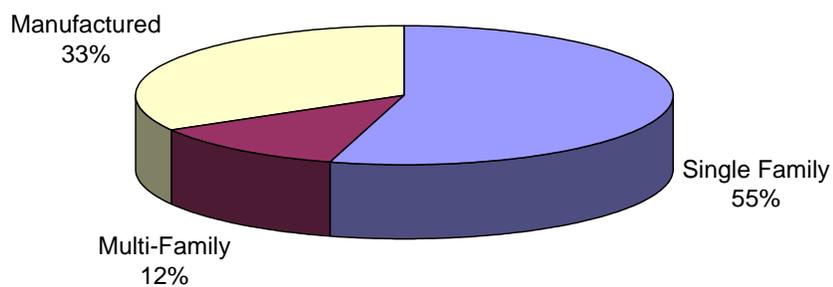
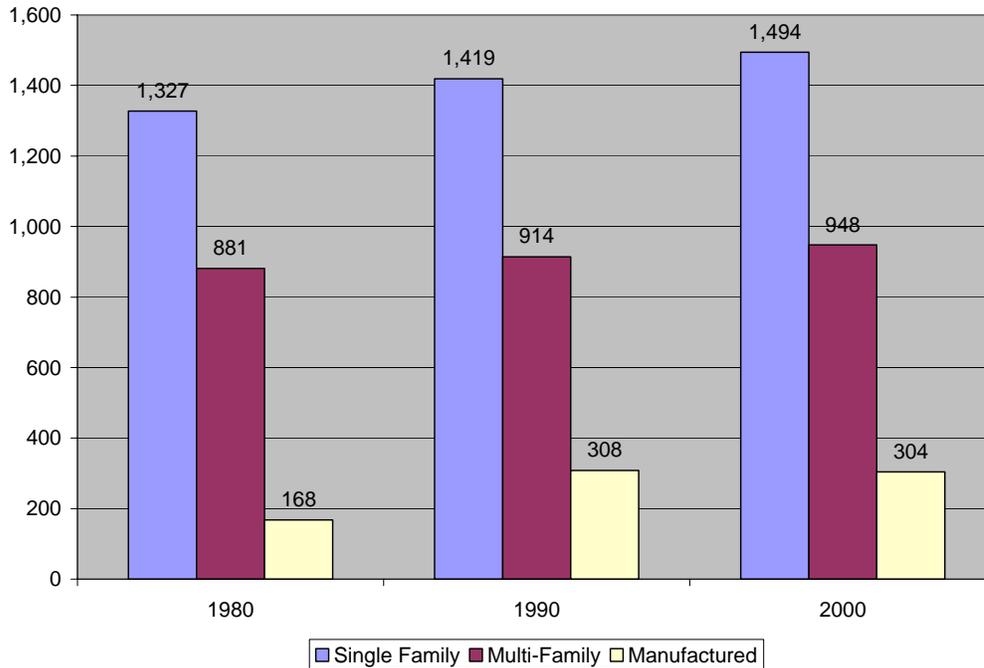


Figure 6-P Permits 1990 - 2000



It is important to note that every permit issued does not result in the construction of a housing unit. Figure 6-Q illustrates the actual change in the number of housing units in Littleton from 1980 to 1990 and then 2000.

Figure 6-Q Housing Units



From 1980 to 1990 the number of single family units increased by 7%, and from 1990 to 2000 single family units only increased by 5.3%. From 1980 to 1990 multi-family units increased by 3.7%, and from 1990 to 2000 multi-family units once again increased by 3.7%. The figures for manufactured housing seem to present more questions than answers. From 1980 to 1990 the number of manufactured housing units in Littleton increased by 83%, and from 1990 to 2000 the number of manufactured housing units decreased by -1.3%.

Overall Littleton experienced an increase of 58 housing units from 1990 to 2000, but the community saw an increase of 151 households during the same time period. This represents a demand for more housing units in the community that has not yet been satisfied.

Of the 2,746 housing units in Littleton, 2,514 were occupied in 2000. Of these occupied units 1,578 were owner occupied, and 936 were renter occupied units. In 2000 Littleton had an occupancy rate of 91.5% and a vacancy rate of 8.5%. Table 6-R illustrates the favorable occupancy rate in Littleton compared to New Hampshire and the United States.

Table 6-R Occupancy and Vacancy Rates 2000

Place	Occupancy Rate 2000	Vacancy Rate 2000
Littleton	91.5%	8.5%

New Hampshire	86.8%	13.2%
United States	91%	9%

3.2 Seasonal Housing

In Littleton 93 units are categorized as seasonal. This represents 3.4% of the Town’s housing stock. This is not a large share of the existing housing stock. Surrounding communities, like Bethlehem, have a much higher percentage of seasonal housing.

3.3 Age and Distribution of Housing Stock

The median year built for housing units in Littleton is 1963 for owner occupied units and 1953 for renter occupied units. The New Hampshire median year built for owner occupied units is 1974 and for renter occupied units is 1963. Littleton’s housing stock is older than the state average. This is partially due to the fact that the community has not encountered the same degree of residential construction activity over the last 20 years that the southern half of the state has experienced.

The age of a community’s housing stock can provide an indication about the condition, quality and safety of the housing units. Older units may have been constructed to standards, from the perspective of building codes and life safety requirements, that may not be as demanding especially in regard to multi-family units. Approximately 40% of the housing stock was constructed in the last thirty years, and another 37.6 % was constructed before 1940.

Table 6-S Housing Unit Age

Year Built	% of Total
Pre-1940	37.6%
1940-49	6.3%
1950-59	8%
1960-69	8.7%
1970-79	13.1%
1980-89	13.7%
1990-00	12.5%



It is interesting to note that more than 25% of Littleton’s existing housing stock was built in the last twenty years during a period of very little population growth. This seems to reinforce the change in household size and composition that is occurring. Smaller households, with an aging population and fewer school age children, will require a different range of housing choices so this trend may continue until these needs are met by the market.

3.4 Housing Costs

According to the 2000 Census the median value of owner-occupied housing units in Littleton was \$95,100, and the median gross monthly rent was \$428. Table 6-T and Table 6-U compare these housing costs to Grafton County and New Hampshire. On average, Littleton is still more affordable than the county or the state.

Table 6-T Median Value of Owner Occupied Units

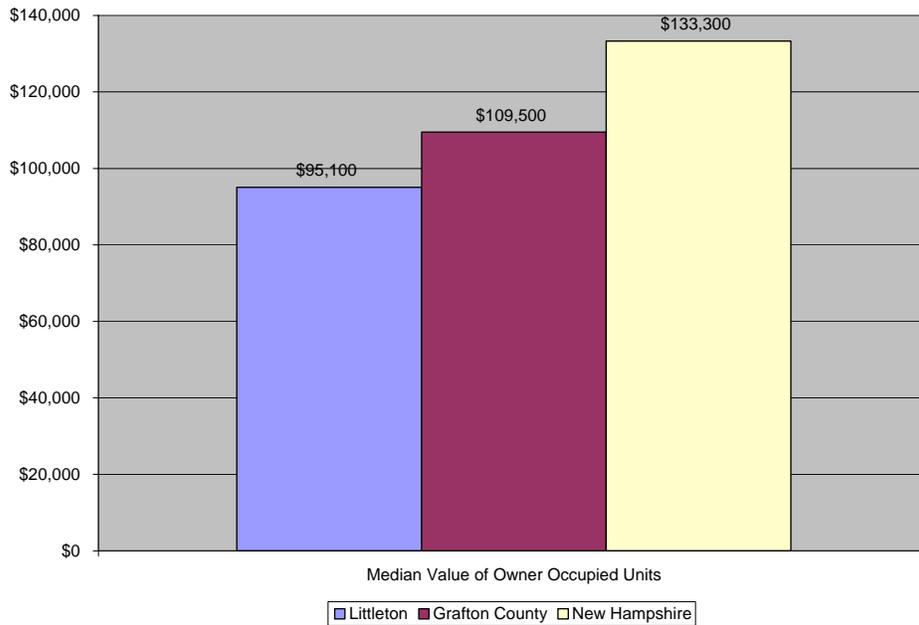
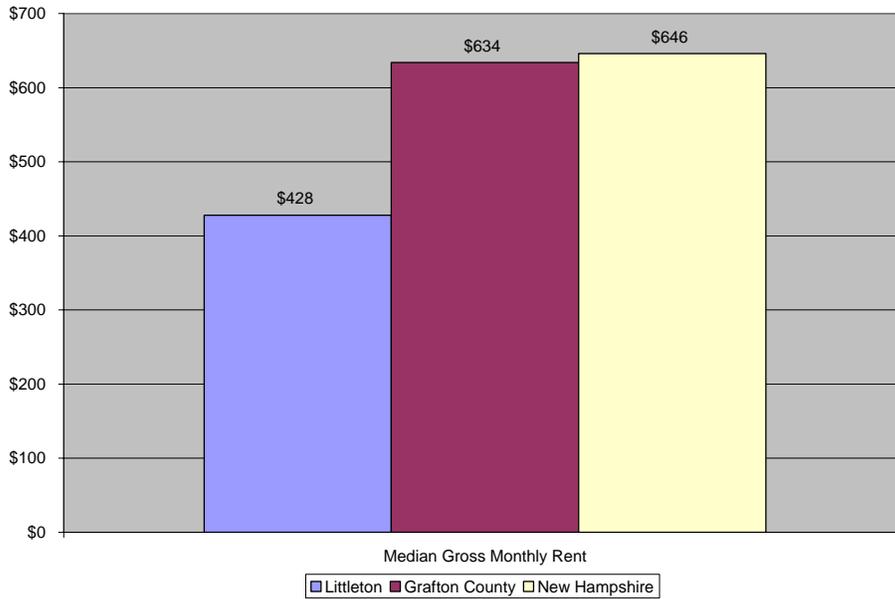


Table 6-U Median Gross Monthly Rent



The median household income for homeowners in Littleton is \$47,500 while the median household income for renters in Littleton is \$17,480 per year. On average Littleton homeowners spent 19.6% of their household income on housing while renters in Littleton spent 26.7% of their income on housing. In 2000 34% of Littleton’s renters spent more than 30% of their income on rent. Only 15% of homeowners spent more than 30% of their income on housing costs. In 2003 the tax rate was \$29.95 and the equalization ratio was 73% for properties in Littleton.

Table 6-V Comparison of Household Incomes for Homeowners versus Renters

	Median Household Income	Percent of Income spent on Housing
Homeowners	\$47,500	19.60%
Renters	\$17,480	26.70%

3.5 Affordable Housing

Affordability is generally defined as dwelling units for those households whose annual income is less than 80% of their county median income; and whose housing costs are no more than 30% of gross household income including rent or mortgage payments, utilities, taxes, and insurance.

According to the New Hampshire Housing Finance Authority’s 2003 Directory of Assisted Housing there are 156 units in Littleton subsidized for the elderly, and 171 units subsidized for families. This equals 12% of Littleton’s housing supply. The two agencies administering the necessary financing programs for these units are Rural

Development and the New Hampshire Housing Finance Authority. Table 6-W compares the amount of subsidized housing in Littleton to Grafton County and New Hampshire.

Table 6-W Subsidized Housing

	Subsidized Elderly Units	Subsidized Family Units	Percent of the Total Housing Supply
Littleton	156	171	12%
Grafton County	661	411	2.5%
New Hampshire	9,482	6,638	2.9%

Subsidized housing units are only one strategy for providing affordable housing. Table 6-W illustrates that Littleton provides a much higher percentage of this form of housing than the County or the State. Littleton is fortunate to have another partner organization, AHEAD Inc., working within its borders. AHEAD is a regional non-profit community development organization dedicated to providing housing and economic opportunities to families of limited means in Northern NH. The AHEAD office is located on Main Street.

3.6 Land Use Implications and Potential Actions

Land Use Implications

Littleton’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 Littleton:

- 1) Area businesses depend on housing that their workers can afford.
- 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.
- 3) Housing located within the downtown area can reduce some of the transportation costs for residents by providing transportation options and employment opportunities nearby.

Potential Actions

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

- 1) Continue to allow accessory units in owner-occupied single-family homes and within accessory buildings throughout town.
- 2) Encourage the redevelopment of downtown properties to incorporate a mix of uses including a variety of housing types and costs.

3) Continue to provide affordable housing options within the community by providing incentives to housing developers that create workforce housing units, and examine other techniques.

4) Work with developers to minimize the costs of living through quality housing design, energy efficient construction, and proximity to transportation and employment options.