

1. Population & Housing

Understanding current population and housing characteristics and future trends is an important foundation for shaping the community's perspective on its future. Total population, rate of growth, long-term population projections and the characteristics of Sandwich's various population groups and its housing can have an important influence on land use, community services and facilities and traffic. Town officials should consider this information when crafting revisions to land use and housing policies and regulations as well as timely and efficient provision of community services.

POPULATION - *Existing resident population has longer tenure in the community, is on average, better educated and older, than state averages. Sandwich also has a higher percentage of households that receive social security or retirement income than either the surrounding communities, the county or the state.*

Historic Trends – *Sandwich has more than doubled in Population since 1970.*

Sandwich has more than doubled in population since 1970 from 666 to 1366 in 2007. The rate of population growth in Sandwich has been consistent with that of the other communities in the region and the state. During the 1980's and 90's Sandwich grew at a slower pace than other towns in the area and Carroll County, as shown in Figures 1-1 and 1-2. Between 1990 and 2007 the rate of growth was still a little behind the county growth rate, but keeping pace with several area towns such as Center Harbor. Moultonborough, on the other hand, grew more rapidly in each decade since 1970.

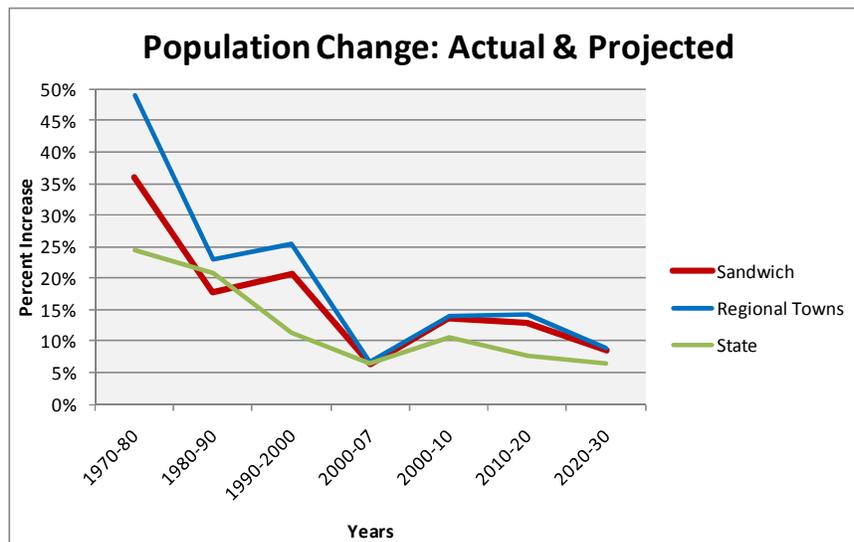
Population projections prepared by the State Office of Energy and Planning (OEP) forecast continued population growth in town, but not at the same rate as in the past several decades. The OEP projections suggest that Sandwich will grow at about the same rate as all of Carroll County. Those projections also show that the town is expected to grow at a much faster pace than the state of New Hampshire. Figures 1-1 and 1-2 illustrate past trends and future projections. Figure 1-2 highlights the growth trends and projections for Sandwich, nearby towns and the state.

Figure 1-1: Sandwich's Recent Population Growth and Projections

	Census Population			OEP Est.		OEP Projections		
	1970	1980	1990	2000	2007	2010	2020	2030
Sandwich	666	905	1,066	1,286	1,366	1,460	1,650	1,790
Center Harbor	540	808	996	996	1,088	1,180	1,290	1,380
Holderness	1,048	1,586	1,694	1,930	2,077	2,080	2,250	2,390
Moultonborough	1,310	2,206	2,956	4,484	4,897	5,210	6,120	6,730
Tamworth	1,054	1,692	2,165	2,510	2,638	2,730	3,140	3,440
Tuftonboro	910	1,500	1,842	2,148	2,340	2,490	2,820	3,060
Wolfeboro	3,036	3,968	4,807	6,083	6,341	6,980	7,990	8,710
Carroll County	18,548	27,728	35,410	43,608	47,324	50,370	57,040	61,820
State of NH	737,578	918,827	1,109,117	1,235,550	1,315,000	1,365,140	1,470,010	1,565,040
Percent Increase		1970-80	1980-90	1990-2000	2000-07	2000-10	2010-20	2020-30
Sandwich		35.89%	17.79%	20.64%	6.22%	13.53%	13.01%	8.48%
Center Harbor		49.63%	23.27%	0.00%	9.24%	18.47%	9.32%	6.98%
Holderness		51.34%	6.81%	13.93%	7.62%	7.77%	8.17%	6.22%
Moultonborough		68.40%	34.00%	51.69%	9.21%	16.19%	17.47%	9.97%
Tamworth		60.53%	27.96%	15.94%	5.10%	8.76%	15.02%	9.55%
Tuftonboro		64.84%	22.80%	16.61%	8.94%	15.92%	13.25%	8.51%
Wolfeboro		30.70%	21.14%	26.54%	4.24%	14.75%	14.47%	9.01%
Carroll County		49.49%	27.70%	23.15%	8.52%	15.51%	13.24%	8.38%
State of NH		24.57%	20.71%	11.40%	6.43%	10.49%	7.68%	6.46%

Sources: NHOEP and US Census

Figure 1-2: Comparison of Sandwich and Regional Town Population Change



Sources: NHOEP & US Census

Place of Birth - *Nearly 98% of Sandwich Residents were born in the U.S. and 43% were born in N.H.*

The 2000 US Census data indicate that 97.9% of Sandwich residents were born in the United States and 43.6% were born in New Hampshire (an additional 0.3% were born as US citizens but outside the United States). By comparison, 96.9% of Carroll County residents were born in the U.S. and 37.6% were born in New Hampshire. Comparable state figures show that 94.7% of NH residents were born in the U.S. and 43.3% were born in New Hampshire. Carroll County appears to have a more mobile, native-born population than either Sandwich or the state, while Sandwich has a resident population that is consistent with the rest of the state. Of the 1.8% of Sandwich residents that were born in a foreign country, 56.5% were born in “Europe” and the remaining 43.5% came from Canada.

Residency - *On a percentage basis, more Sandwich residents have lived in the same house since 1995 than have residents in the rest of the state.*

According to the 2000 census, sixty-nine (69%) percent of Sandwich residents indicated that they have lived in the same house since 1995. The comparable state figure was 55%, indicating that the residents of Sandwich were less likely to have moved during that time period. Of those who did live in a different house in 1995, 10.8% lived in a different state, as compared to 14% for all of New Hampshire.

Figure 1-3: Residence in 2000

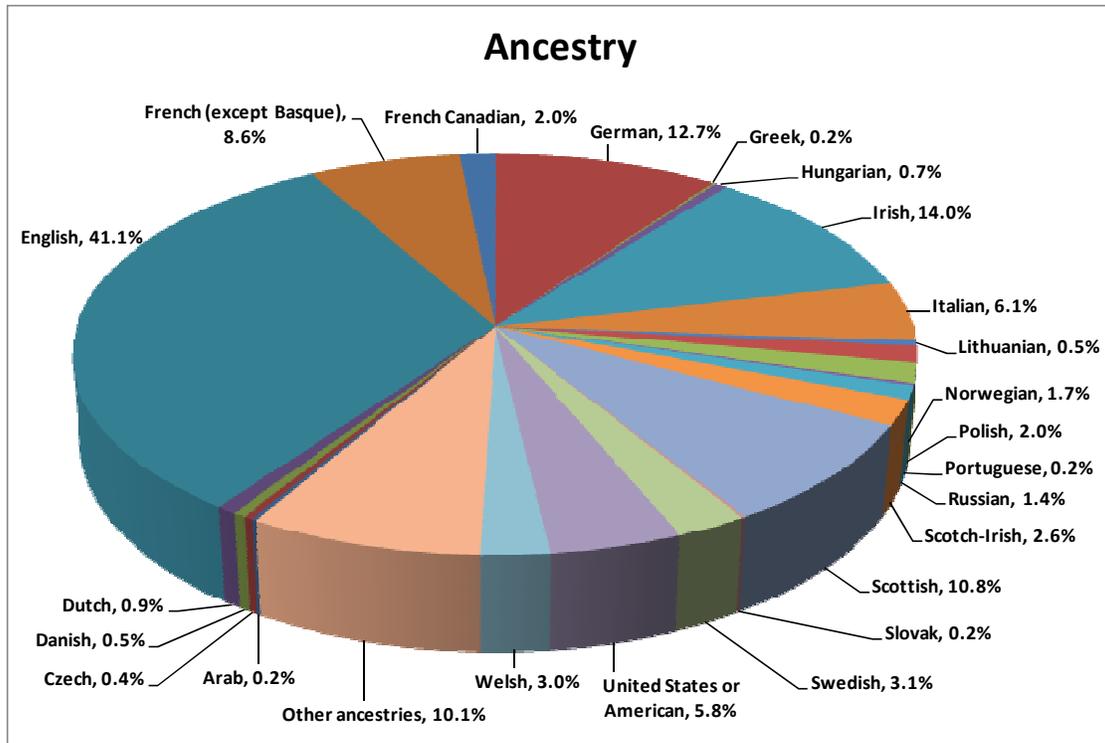
	Sandwich #	Sandwich %	State of NH %
Same house in 1995	854	69.4%	55.4%
Different House in US	373	30.3%	43.2%
Same County	165	13.4%	22.3%
Different County	208	16.9%	20.9%
Same State	75	6.1%	6.9%
Different State	133	10.8%	14.0%
Elsewhere in 1995	4	0.3%	1.4%

Source: 2000 US Census

Ancestry - *Nearly all Sandwich residents are of European descent.*

The place of birth statistics indicated that only 2.1% of Sandwich residents were not born as U.S. citizens. Their ancestry indicates there is a significant diversity in origin as shown in Figure 1-4. English ancestry dominates these figures with over 41%. Almost all of the listed ancestral countries are of European origin.

Figure 1-4: Sandwich Resident's Ancestry



Source: 2000 US Census

Age Distribution - *The median age in Sandwich is considerably higher than that of N.H., but there is also a higher percentage of people under 19 years old.*

At 47.2 years, the median age for Sandwich residents is considerably higher than that of both the state at 37.1 and Carroll County at 42.5 (see Figure 1-5). What is interesting is that the percentage of persons 19 years and under increased between 1990 and 2000. This is contrary to the trend set by both the county and state, which showed a smaller percentage of young people. The over-65 year old population in town, while higher than the county or state, rose in a pattern consistent with the county and state.

Figure 1-5: Median Age and Age Distribution

	1990 Persons 19 & under	1990 Persons 65 & older	2000 Persons 19 & under	2000 Persons 65 & older	2000 Median Age
Sandwich	21.2%	21.9%	27.8%	24.0%	47.2
Carroll Co.	25.9%	16.1%	23.7%	18.4%	42.5
State of NH	28.3%	11.3%	23.6%	12.0%	37.1

Source: US Census

Education - *Sandwich residents are considerably better educated than residents of either the county or state.*

With more than 94% of Sandwich residents having a high school diploma, town residents continue to show significantly higher levels of educational attainment than either the county or state as shown in Figure 1-6. The percentage of residents holding college or higher degrees is almost 40% and is more than 10% higher than either the county or state.

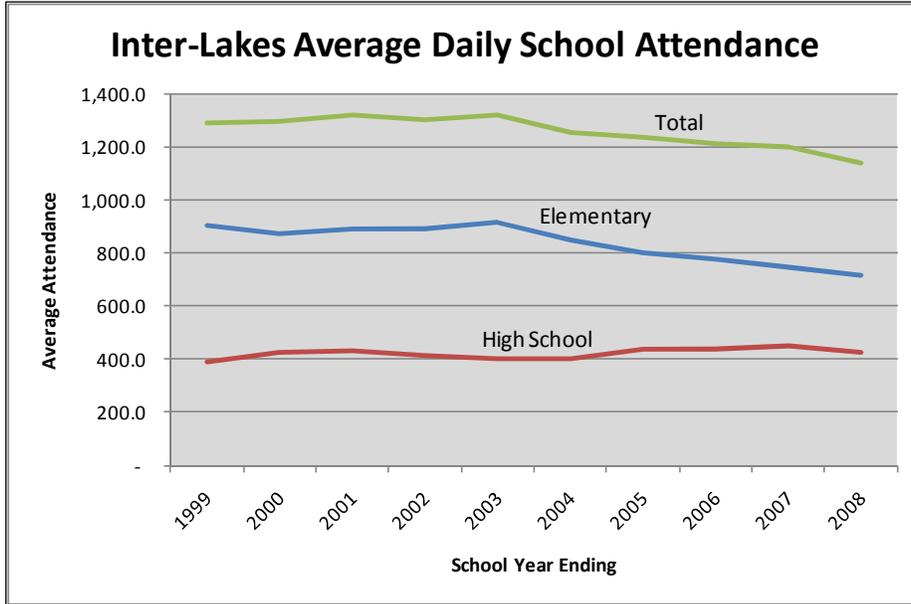
Figure 1-6: 1990 & 2000 Educational Attainment

	High School Grad or higher		4 Yr. College Grad or higher	
	1990	2000	1990	2000
Sandwich	90.3%	94.6%	39.0%	39.7%
Carroll County	83.5%	88.2%	23.4%	26.5%
State of NH	82.2%	87.4%	24.4%	28.7%

Source: 2000 US Census

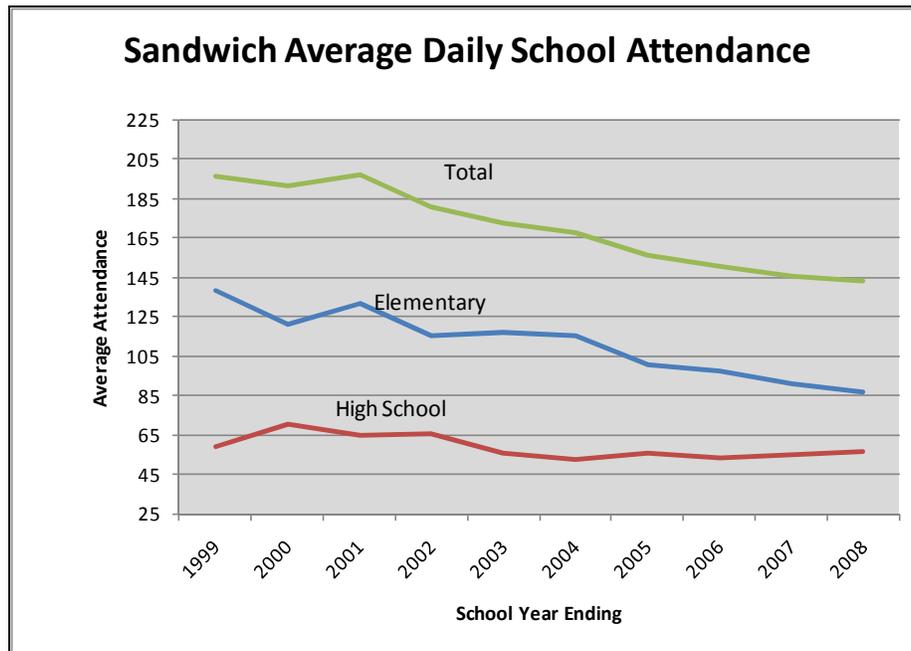
Even with continued total population growth, school enrollment figures for Sandwich and the entire Inter-lakes school district have declined somewhat over the past ten years. This trend is similar to national and regional trends and is attributable to smaller family sizes. Figure 1-7 shows the decline in school attendance for the school district, while Figure 1-8 shows the same trend specifically for Sandwich.

Figure 1-7: Inter-Lakes School District Attendance 1999-2008



Source: NH Department of Education

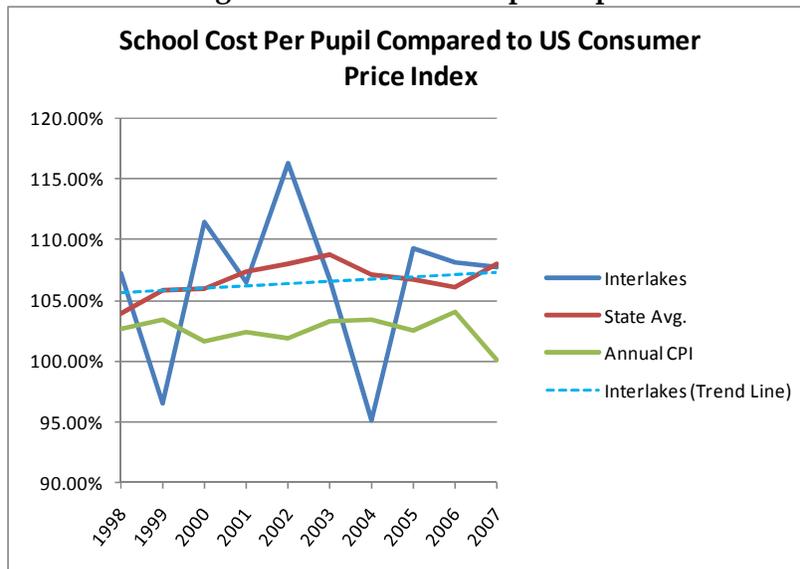
Figure 1-8: Inter-Lakes School District Attendance from Sandwich 1999-2008



Source: NH Department of Education

As a point of interest, the average cost of educating a student at Inter-lakes school district was compared to the state average and to the U.S. consumer price index. Figure 1-9 shows the results of that comparison, which indicates that the Inter-Lakes district costs are averaging very close to the state average (see the dashed trend line). Both the state and local school costs are increasing at a faster pace than the consumer price index.

Figure 1-9: School Cost per Pupil



Marital Status – *Sandwich has a higher percentage of married couples than the state*

As shown in Figure 1-10, Sandwich has a higher percentage of married persons than the state, and a lower percentage who are separated. The percentage of Sandwich residents who are either divorced or widowed is somewhat higher than the state, however.

Figure 1-10: Marital Status

	Sandwich #	Sandwich %	State of NH %
Population 15 years and over	15	1,065	100.0%
Never married		169	15.9%
Married (not incl. separated)		681	63.9%
Separated		6	0.6%
Widowed		81	7.6%
Female		73	6.9%
Divorced		128	12.0%
Female		68	6.4%

Source: 2000 US Census

Income

Median family income has risen faster in Sandwich than the county or state.

Between 1990 and 2000, the median family income in Sandwich increased from \$36,417 to \$55,417 or 52.2% - faster than either the county or state. The actual 2000 median family income for the town still lagged slightly behind the state median of \$57,575, as shown in Figure 1-11.

Figure 1-11: Median Family Income: 1990 & 2000

	1990	2000	% Increase 1990-2000
Sandwich	\$36,417	\$55,417	52.2%
Carroll County	\$32,308	\$46,922	45.2%
State of NH	\$41,628	\$57,575	38.3%

Source: US Census

Households with Retirement Income - *Sandwich has a higher percentage of households with retirement income than other towns in the region, the county or the state.*

Sandwich has a higher percentage of households (39.4%) with social security income and additional retirement income (25.7%) than the county or state (see Figure 1-12). The data indicate that there is a higher percentage of retirees in Sandwich than in other jurisdictions. Tuftonboro and Wolfeboro percentages are very similar to those for Sandwich.

Figure 1-12: Households receiving Retirement Income

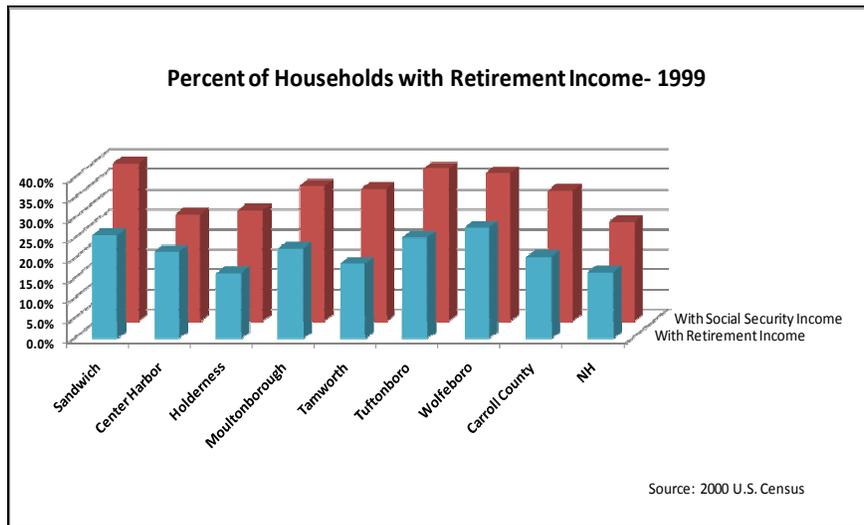


Figure 1-15: 2007 Regional Comparison of Housing Units

	Single Family	MultiFamily	Manuf.Home	Total
Sandwich	93%	5%	3%	1070
Center Harbor	92%	2%	6%	736
Holderness	84%	8%	8%	1310
Meredith	80%	13%	6%	4727
Moultonborough	93%	5%	3%	5189
Tamworth	79%	11%	10%	1800
Tuftonboro	87%	6%	7%	2288
Wolfeboro	81%	17%	3%	4256
Carroll County	77%	16%	7%	39208
State of NH	63%	30%	6%	606292

Source: NHOEP

Because Sandwich is a strong visitor destination, it has a significantly higher percentage of seasonal housing units (37%) as compared to the state (10%). As Figure 1-16 shows, other communities in the lakes region have similar seasonal housing supply percentages, and Carroll County is even higher with 43%. Comparing 1990 and 2000 figures, there is a growing number of year-round housing units, as compared to seasonal, throughout the region and state. For Sandwich, 41% of the housing units were seasonal in 1990 and in 2000 that figure dropped to 37% possibly reflecting the attraction of Sandwich as a retirement destination.

Figure 1-16: Total & Seasonal Housing in Sandwich and the Region

	1990			2000		
	Total	Seasonal	% of Total	Total	Seasonal	% of Total
Sandwich	864	352	41%	965	360	37%
Center Harbor	649	239	37%	653	208	32%
Holderness	1136	417	37%	1208	404	33%
Meredith	3720	1,603	43%	4191	1,611	38%
Moltonborough	3824	2,526	66%	4523	2,519	56%
Tamworth	1508	524	35%	1662	526	32%
Tuftonboro	2027	1,236	61%	2019	1,043	52%
Wolfeboro	3653	1,345	37%	3903	1,194	31%
Carroll County	32146	15,310	48%	34686	14,887	43%
State of NH	503904	57,135	11%	546524	56,413	10%

Source: US Census

Owner vs. Renter Occupancy - 80% of the homes in town are owner occupied, which is typical for area communities

Eighty percent of Sandwich's occupied housing is owner-occupied, which is average for other towns in the lakes region and for Carroll County. As can be seen from Figure 1-17, 70% of the occupied units are owner-occupied statewide.

Figure 1-17 also shows the average household size for Sandwich, the region, county and state. As of the 2000 census, Sandwich had the lowest number of persons per owner-occupied housing unit of the jurisdictions reviewed, at 2.31 persons per household possibly reflecting the large retirement population. Statewide, there are 2.70 persons per owner-occupied housing unit. By comparison, rental housing units have fewer persons per household, averaging 2.19 persons for the jurisdictions surveyed. Sandwich’s rental household size is slightly less than the average at 2.18.

Figure 1-17: Tenancy of Occupied Housing and Household Size

	% Owner	% Renter	Average HH Size	
			owner	renter
Sandwich	80%	20%	2.31	2.18
Center Harbor	85%	9%	2.40	2.28
Holderness	78%	14%	2.50	2.43
Meredith	77%	13%	2.46	2.10
Moultonborough	87%	5%	2.35	2.43
Tamworth	74%	17%	2.45	1.99
Tuftonboro	87%	6%	2.34	2.16
Wolfeboro	77%	15%	2.41	2.03
Carroll County	78%	22%	2.41	2.15
State of NH	70%	30%	2.70	2.14

Source: 2000 US Census

Age of Housing - *There is a higher percentage of homes in Sandwich that were built before 1940 than in other towns in the region or the state*

Reviewing the age of housing provides a view of how much building occurred in a given decade in comparison to other communities in the region. Figure 1-18 shows the age distribution of housing units for Sandwich, the lakes region, county and the state. Sandwich has the highest percentage of units built before 1940 at 38%, indicating that fewer newer units have been built in town relative to other communities being evaluated. The percentage of housing units built in Sandwich between 1940 and 1990 is also below the regional average suggesting that more residential development occurred in other communities during this time period. This may also reflect a trend towards preservation and renovation of older houses as opposed to new builds. Between 1990 and 2007, Sandwich saw residential growth that was more consistent with the region and state.

Figure 1-18: Age of Housing as a Percent of Total Units

	1939 &older	1940-59	1960-69	1970-79	1980-89	1990-2000	2001-07	total units
Sandwich	38%	8%	7%	11%	13%	14%	10%	1,070
Center Harbor	20%	18%	9%	15%	18%	10%	11%	736
Holderness	30%	13%	11%	12%	17%	10%	8%	1,310
Meredith	15%	15%	14%	15%	17%	13%	11%	4,727
Moltonborough	10%	9%	12%	18%	19%	20%	13%	5,189
Tamworth	28%	6%	9%	16%	21%	12%	8%	1,800
Tuftonboro	21%	16%	9%	14%	16%	12%	12%	2,288
Wolfeboro	22%	12%	10%	11%	19%	17%	8%	4,256
Carroll County	17%	10%	9%	16%	23%	14%	12%	39,208
State of NH	21%	12%	9%	16%	19%	12%	10%	606292

Source: US Census and NHOEP

Housing Affordability - *Based on the new state law definition, an “affordable” home in Carroll County needs to sell for \$211,000 or less.*

In 2008 the New Hampshire Legislature adopted a new workforce housing statute (RSA 674: 58-61) that requires municipalities to provide reasonable opportunities for the development of both ownership and rental housing that is affordable for households of specified income ranges. Affordable ownership housing needs to be priced so that it is affordable to a family of four whose income is at 100% of the median income for the area (as published annually by the U.S. Department of Housing and Urban Development). For Sandwich, the 2009 target income is \$63,400. This figure allows for 30% of the income to be attributed to housing costs, including principal, interest and taxes. At that income an affordable home should cost no more than \$211,000². Affordable rental housing is defined in the statute as housing that can be rented for no more than \$860 per month, based on a family of three persons that earns no more than 60% of the median income for the area³.

On an annual basis, the New Hampshire Housing Finance Agency undertakes surveys of actual home sales and rental prices around the state. The results of that survey found that, of the 267 housing units sold in Carroll County, 53% were at or below the \$211,000 affordable price. The corresponding results for the 306 rental units included in the survey, found that 49% of those units were affordable based on the state statute definition.

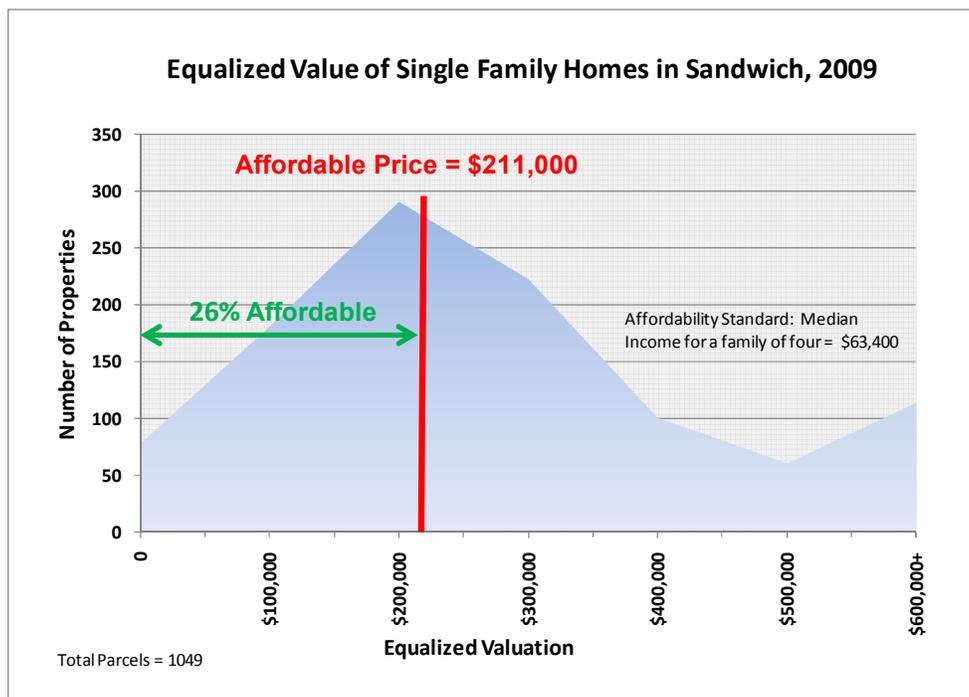
² Purchase price was determined using NHHFA criteria of 30% of income for a 4 person median income family making a 5% down payment, 30 year mortgage at 5.74% interest with 0.7 points.

³ Maximum monthly rent is calculated based on 30% of a three person family making 60% of the median income for the county (\$34,240).

Sandwich Affordability Indicators - 26% of the homes in Sandwich meet the state law affordability standard

The above survey information provides an indication of affordability of housing for Carroll County, but is not detailed enough for Sandwich. To get a better understanding of Sandwich's housing prices, the town assessment records were examined. Those records show that there is a total of 1,052 residential properties in town. Two of those are listed as 2-family structures and one is listed as a 3-family building, leaving a total of 1,049 properties that have single family homes. Adjusting the assessed value by the state's current valuation factor to approximate current market values, there are 277 (or 26%) ownership properties in Sandwich that are affordable at \$211,000 or less. See Figure 1-19.

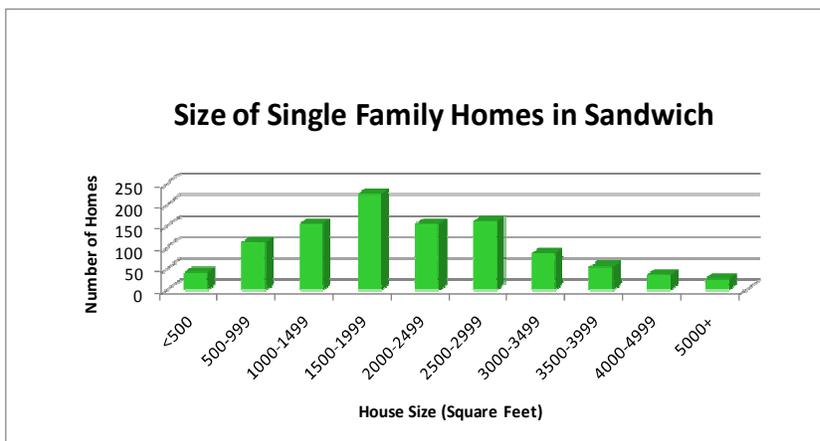
Figure 1-19: Affordability of Homes in Sandwich



Data Source: 2009 Sandwich Assessing Records

An important factor that heavily influences housing price is the size of the housing unit. Homes that have a smaller square footage of living space are usually more modestly priced. Figure 1-20 displays the distribution of the size of the homes in Sandwich based on the town assessing records. A total of 532 homes have a building area of 2,000 square feet or less, which represents half of all the homes in town.

Figure 1-20: Size of Single Family Homes in Sandwich

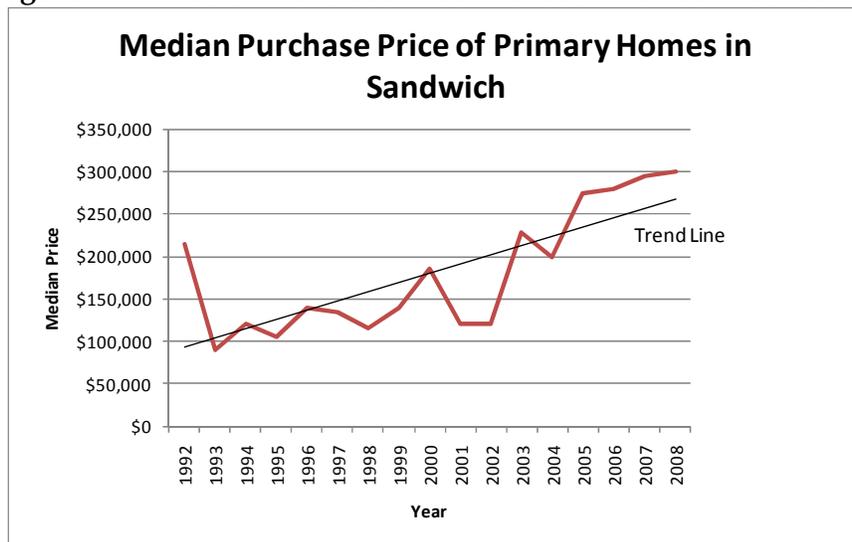


Data Source:
2009

Sandwich Assessing Records

Figure 1-21 displays the median purchase price trends for primary homes in Sandwich from 1992 to 2008. This data has been collected annually by the NH Housing Finance Agency. Because the number of annual sales in Sandwich is small (ranging from 1 to 16 sales per year) there is considerable variation in prices from one year to the next. To moderate this data deficiency, we have included a trend line in Figure 1-22 to show how the average prices have risen between 1992 and 2008. The trend analysis shows that home prices in Sandwich have risen from \$95,000 in 1992 to \$260,000 in 2008 – a change of 274%. During this same sixteen year period the median family income for Carroll County has grown from \$33,500 in 1992 to \$61,300 in 2008, which is a 183% change. Comparing these two sets of data, it is clear that housing prices have risen considerably faster than median incomes and that housing is becoming increasingly less affordable.

Figure 1-21: Median Purchase Price Trends of Homes in Sandwich



Issues & Challenges

Sandwich has continued to see new housing construction activity that is consistent with the surrounding region. However, the supply of multi-family and rental housing in town is significantly below the county and state averages. Not surprisingly, the amount of seasonal housing remains high when compared to the state, but is consistent with that of the lakes region due to the town's location on Squam Lake.

With the high cost of housing and aging population in Sandwich, consideration should be given to providing more flexible housing options including accessory dwelling units.

In addition, because of standards included in the recently enacted workforce housing statute (RSA 674-58-61), Sandwich needs to be pro-active in ensuring that its zoning and development regulations continue to "provide reasonable and realistic opportunities for the development of workforce housing".

Action Plan

Vision Goals for Population & Housing

Allow for modest growth of residential development that is of a size, design and quality that is compatible with Sandwich's small town, rural character and recognizes Sandwich's evolving demographics.

Provide reasonable opportunity for housing choice so that greater age and income diversity can be achieved.

Objective PH-1: Provide opportunities for a variety of home ownership and rental housing that will be affordable to a broad range of age and income groups.

Action

Action PH 1.1: Consider amending the zoning ordinance to permit fully independent accessory dwelling units (that include separate kitchen and sanitary facilities) in residential zoning districts.

For more specific regulatory strategies relating to cluster residential and other regulatory actions see the Land Use Chapter Action Plan, LU 2.1 through LU 2.5.