

Chapter 2 COMMUNITY PROFILE

COMMUNITY DESCRIPTION

The Town of Jaffrey, New Hampshire is located in Cheshire County in the Southwest Region of the State of New Hampshire. Jaffrey is bordered by the Town of Dublin on the north, Town of Marlborough on the north and west, Town of Troy on the west, Town of Fitzwilliam on the west and south, Town of Rindge on the south, and the Towns of Sharon and Peterborough (both in Hillsborough County) on the east.

Jaffrey has a total land area of 26,048 acres, 768 of which are surface water. The topography of Jaffrey is dominated by Mount Monadnock, which is located in the northwest corner of the Town. The mountain slopes downward in a southeasterly direction towards the center of Jaffrey. Elevations range from 3,165 feet above mean sea level at the summit of Mount Monadnock to 1,000 feet above mean sea level in the town's center. Heavily glaciated terrain surrounding Mount Monadnock is referred to as the Monadnock uplands. Central and eastern portions of town contain small, rolling hills known as drumlins. Average temperature is 21.6°F in January and 70.1°F in July. Average annual precipitation is 40.3 inches.

Location Map of Jaffrey, NH



NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Floodplains for this Plan are defined as the 100-year and 500-year flood hazard zones, as depicted on the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRM). Jaffrey participates in the National Flood Insurance Program (NFIP) administered by FEMA. In order to enable landowners to qualify for federally insured flood insurance, the Town, in its administration of site plan review, subdivision regulations and zoning, must regulate development in the floodplain using federal standards.

The town joined the NFIP on 6/2/1993 and is currently participating in the National Flood Insurance Program (NFIP). The community has Digital Flood Insurance Rate Maps (DFIRM) and a Flood Insurance Study, both dated May 23, 2006. There are currently 11 policies none of which are repetitive loss. Since the 2009 Plan, the number of policies dropped from 12 to 11.

The Town's existing ordinance meets the minimum requirements of the NFIP, according to the latest Community Assistance Visit. The Town will continue to maintain procedures and regulations that are in compliance with the NFIP by conducting Community Assistance Visits (CAVs) with the Office of Energy and Planning and updating the Floodplain Ordinance as federal requirements are updated. The last CAV was conducted on March 23, 2007

NFP Insurance Summary for Jaffrey, NH*					
Occupancy	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses
A1-30 & AE Zones	8	\$9,531	\$1,353,500	0	0
A Zone	0	0	0	0	0
B, C and X Zone	3	\$3,006	\$628,000		
Total	11	\$12,537	\$1,981,500	0	0
*Source: FEMA Community information System as of 9/15/2014					

DISASTER RISK

Jaffrey is prone to a variety of natural hazards. These include: flooding, severe wind events (downbursts, hurricanes, and tornadic activity), wildfire, drought, earthquake, lightning strikes, extreme heat, dam failure and severe winter weather, in addition to man-made hazards.

The following tables summarize the impact and probability of natural and man-made hazards.

Natural Hazards	Severity	Probability* In 25 years	Risk Severity x Probability
	Probability of death or injury, physical damage 0: n/a 1: Low 2: Moderate 3: High 4: Catastrophic	Likelihood this will occur 0: Improbable 1: Remote 2: Occasional 3: Probable 4: Frequent	0-3: Low 4-6: Moderate 7-9: High 10-12: Severe
Lightning	2	4	8
Severe Wind (Tornado/ Downburst)	2	4	8
Severe Winter Weather	2	4	8
Flood	2	2	4
Hurricane	2	2	4
Wild/Forest Fire	2	2	4
Dam Failure	2	1	2
Drought	1	2	2
Extreme Heat	1	2	2
Earthquake	1	1	1
Avalanche (no risk)	N/A	N/A	N/A
Hail (no risk)	N/A	N/A	N/A
Landslide (no risk)	N/A	N/A	N/A

Improbable: Not likely to occur in any 25 year period.
 Remote: Less than 1% probability in the next 25 year period.
 Occasional: Between 1% and 50% probability in the next 25 year period.
 Probable: Between 50% and 99% probability in the next 25 year period.
 Frequent: Near 100% probability in the next year.

Human Caused Hazards	Severity	Probability* In 25 years	Risk Severity x Probability
	Probability of death or injury, physical damage 0: n/a 1: Low 2: Moderate 3: High 4: Catastrophic	Likelihood this will occur 0: Improbable 1: Remote 2: Occasional 3: Probable 4: Frequent	0-3: Low 4-6: Moderate 7-9: High 10-12: Severe
Haz Mat (Fixed)	3	3	9
Haz Mat (Transport)	3	3	9
Utility Interruption	3	3	9
Mass Casualty (Trauma or Medical)	3	2	6
Armed Attack (assault, sniper)	4	1	4
Bomb Threat	1	4	4
Urban Fire	2	2	4
Civil Disorder	1	2	2
Transport Incident (plane, train, etc.)	1	2	2
Radiological Release	1	1	1
Biological Terrorism	3	0	0
Terrorist Attack (WMD)	3	0	0

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CALCULATING POTENTIAL LOSS

It is difficult to determine the amount of damage that could be caused by natural or human-caused hazards because the damage will depend on the hazard's extent and severity, making each hazard event somewhat unique. Therefore, to calculate potential economic loss, we have assume that structures impacted by hazards could result in damage of either 1% or 5% of the assessed value.

Based on this assumption, the potential loss from any of the identified hazards would range from \$3,542,992(1%) or \$17,714,959(5%) based on the 2014 Jaffrey town valuations which lists the assessed value of all structures in Jaffrey to be \$354,299,188. (See table below).

Human loss of life was not included in the potential loss estimates, but could be expected to occur, depending on the severity and type of the hazard.

Table 1: Assessed Value of All Structures

Type	2014 Value	1% Damage	5% Damage
Residential	273,686,956	2,736,870	13,684,348
Manufactured Housing	4,238,720	42,387	211,936
Commercial	25,277,327	252,773	1,263,866
Tax Exempt	41,282,744	412,827	2,064,137
Utilities	9,813,441	98,134	490,672
Total	\$354,299,188	\$3,542,992	\$17,714,959
<i>Source: MS-1</i>			

DEVELOPMENT TRENDS

Population, Housing Stock, and Growth Patterns

Population change for Jaffrey totaled 2,249 over 53 years, from 3,154 in 1960 to 5,403 in 2013. The largest decennial percent change was a 30 percent increase between 1970 and 1980, followed by a 24 percent increase over the next decade. The 2013 Census estimate for Jaffrey was 5,403 residents, which ranked 61st among New Hampshire's incorporated cities and towns.

The population density of Jaffrey is 140.7 persons per square mile of land area. Compared to the other towns in the region, Jaffrey had a average growth rate of 1.59% since 1970. Table 2 illustrates that the growth in population in Jaffrey reached its peak in 2000.¹

Table 2: Jaffrey Population

Time Period	Population
2013	5,425
2010	5,457
2000	5,487
1990	5,378
1980	4,349
1970	3,353

Current projections from the New Hampshire Office of Energy and Planning (NH OEP) show the population growth rate will decrease only slightly over the next twenty-five years, where the year-round population in 2040 is projected to be 5,420 (Table 3).² The minimal

Table 3: Jaffrey Population Projection

Time Period	Population
2015	5,326
2020	5,257
2025	5,326
2030	5,379
2040	5,420

¹ NH Employment Security Community Profile, www.nhes.nh.gov/elmi/products/cp/profiles-hm/Jaffrey.htm

² Municipal Population Projections 2010 to 2040. NH Office of Energy and Planning, 2013, <http://www.nh.gov/oep/data-center/documents/2013-projections-municipalities.pdf>.

amount of past and future population growth does not require any changes to the goals or priorities of this Plan.

Future Development

The New Hampshire Office of Energy & Planning (NH OEP) estimates the population of Jaffrey will be 5,326 in 2015. Evidence of recent residential growth can be seen by the increase of building permits issued annually (Table 4).³

Table 4: Residential Building Permits Issued

Time Period	# of Permits
2010	28
2011	13
2012	22
2013	87
2014	134

The Hazard Mitigation Planning Committee utilized the Master Plan and local knowledge to review and incorporate development changes. However, due to no substantial changes in development since the 2009 Plan, there were no changes in priorities made to the Jaffrey Hazard Mitigation Plan Update 2015.

³ Jaffrey Building Inspector
2015