

I. SENSE OF COMMUNITY

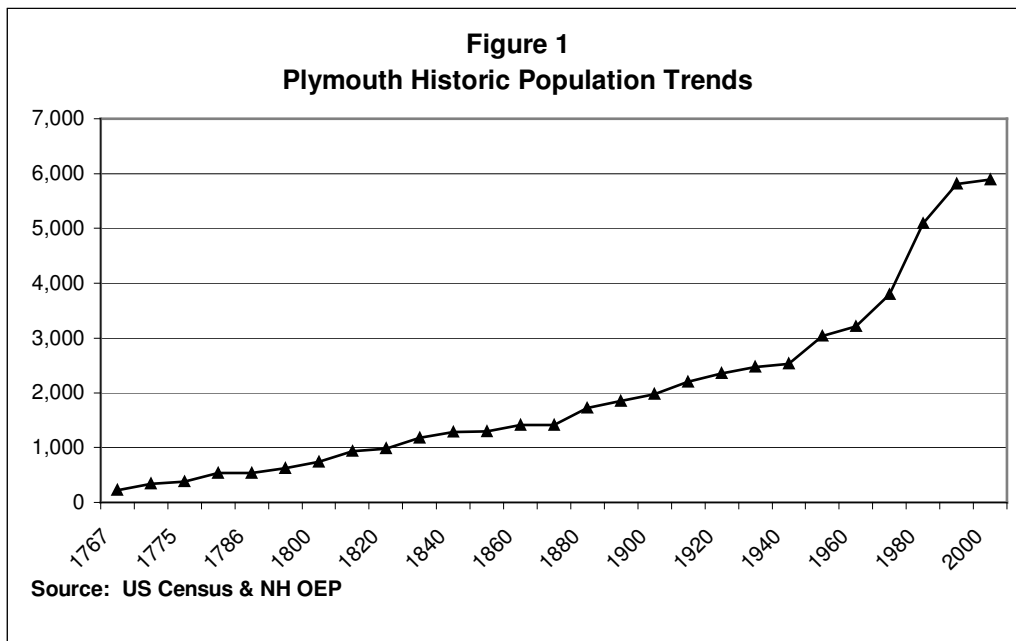
A. PLYMOUTH COMMUNITY PROFILE

1. Summary

- Since data was first recorded in 1767, Plymouth has seen a steady rise in population from 227 to 5,892 residents according to the 2000 US Census.
- The greatest rate of growth occurred between 1960 and 1980 when Plymouth's population increased by 50%, largely due to growth of Plymouth State College.
- Population growth slowed significantly from 1990 to 2000 in the area, with rates of growth in Plymouth, Ashland and Rumney decreasing from double digit growth to single digit increases, 1.4%, 2.1% and 2.4% respectively.
- Plymouth's household size continues to decline from 2.93 people per household in 1970 to 2.56 in 1990 and to 2.51 in 2000.
- There are 209 people per square mile in Plymouth with 28.2 square miles of land area. The total number of people per square mile in Plymouth in 2000 was the highest of the towns in the immediate vicinity, with only Bristol and Bridgewater coming close.
- Founded in 1871, Plymouth State University (PSU) grew from a normal school to a small teachers college to a state college to a university of nearly 3,900 full time and 1,500 part-time students. From 1970 to 2004, the full-time student enrollment doubled from 1,907 to 3,894 students.
- Plymouth's population by New Hampshire standards is very well educated. More than 90% of Plymouth residents 25 years and older have graduated from high school and 41% with a Bachelor's degree or better (compared 87% and 28% respectively statewide).
- According to population projections prepared by the New Hampshire Office of Energy Planning, Plymouth's population is projected to increase by 31% during the next 20 years (an increase of 1,828 people - from 5,893 to 7,721).

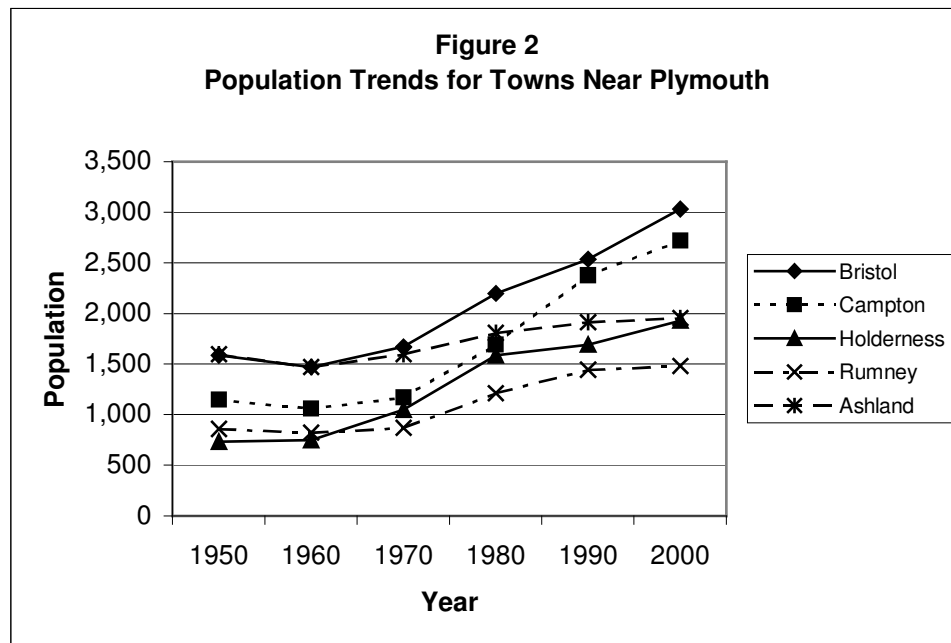
2. Historical Population Trends

Unlike many communities in New England, Plymouth did not have a spike in population in the 19th century and a decline when many New Englanders headed west in search of better soils and a higher quality of life. Since data was first recorded, Plymouth has seen a steady rise in population. The greatest rate of growth occurred between 1960 and 1980 when Plymouth's population increased by 50%, largely due to growth of its state college. During the last two decades, population has continued to grow at a steady rate for the same reason with some leveling off in the last decade of the 20th century. According to the US Census, Plymouth's population reached 5,892 in 2000, a 1.4% increase from 1990.



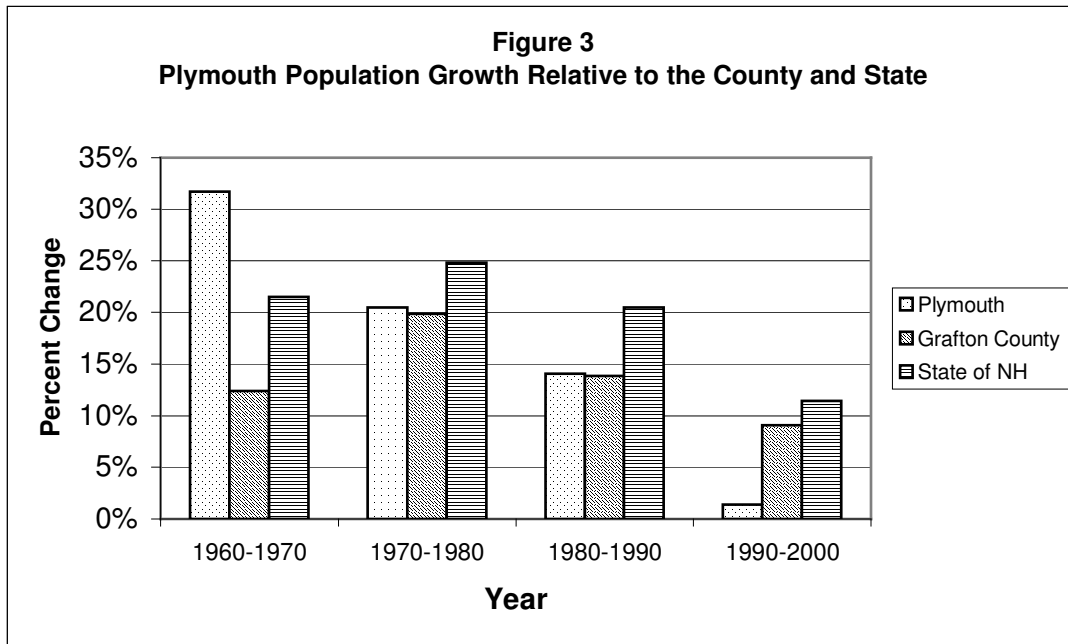
During the last five decades, communities surrounding Plymouth have generally experienced a steady rise in population without the leveling off experienced by Plymouth in the last decade of the 20th century.

- Holderness experienced the fastest growth in the 1970s with a 51% increase population with Campton close behind at 45% growth in the decades following the 1960s.
- Campton also was the fastest growing town in the region during the 1980s with an increase of 40% (from 1,694 people to 2,377).
- Population growth slowed significantly from 1990 to 2000 in the area, with rates of growth in Plymouth, Ashland and Rumney decreasing from double digits to single digit increases, 1.4%, 2.1% and 2.4% respectively.
- Communities of Bristol, Campton and Holderness continued to see increases in population growth during the 1990s, exceeding the rates of the county (9.1%) and the state (11.4%), with rates 13.9% respectively.
- Plymouth's rate of population increase during the 1990s was the slowest in the immediate vicinity.



Source: US Census, NH OEP

Plymouth's population growth relative to Grafton County and the state mirrors the trends noted above, including a decrease in the rate of population growth for the past two decades from 1980 to 2000. After rapid growth during the 1960s and 70s, Plymouth's rate of population growth has lagged behind that of the state. This trend is especially pronounced in the 10 years since 1990 when Plymouth showed significantly less growth than the state as well as Grafton County.



Source: US Census, NH OEP

3. Natural Increase and Migration

The two components of population change are migration and natural increase. Migration refers to the number of people moving into and out-of-town. Natural increase is the number of births less deaths. Plymouth's *natural population increase* (the number of births less deaths) during the 1990s was consistently positive with the exception of 1997. From 1991 through 2000, it appears as though the natural increase of 99 persons exceeded the Census recorded figure of 81 people, which would indicate a slight migration out-of-town during that period.

Table 1 Births, Deaths, and Population Change Plymouth Residents 1990- 2004				
Year	Births	Deaths	Natural Change	Total Population
1990	55	26	29	5,811
1991	44	40	4	
1992	35	33	2	
1993	47	43	4	
1994	46	41	5	
1995	42	35	7	
1996	29	25	4	
1997	36	42	-6	
1998	51	26	25	
1999	54	31	23	
2000	55	24	31	5,892
2001	48	21	27	
2002	31	28	3	
2003	31	21	10	
2004	24	19	5	

Source: NH Bureau of Health Statistics 1990-2001, Plymouth Reports 2002-2004

- Since 2000, there has been a natural increase in population of 45 people, which is comparable to the trends of the 1990s.

4. Household Size

Plymouth's household size continues to decrease from 2.93 people per household in 1970 to 2.56 in 1990 and to 2.51 in 2000. This decline is generally consistent with Grafton County, state and national trends. Census data show that until recently the state's mean number of persons per household had been a bit higher than in Plymouth and the county, but Plymouth's household size has remained steady in the past decade while Grafton County and the state continue to decline.

Area	1970 Mean	1980 Mean	1990 Mean	2000 Mean
Plymouth	2.93	2.57	2.56	2.51
Grafton County	2.90	2.60	2.51	2.38
New Hampshire	3.10	2.75	2.62	2.53

Source: US Census

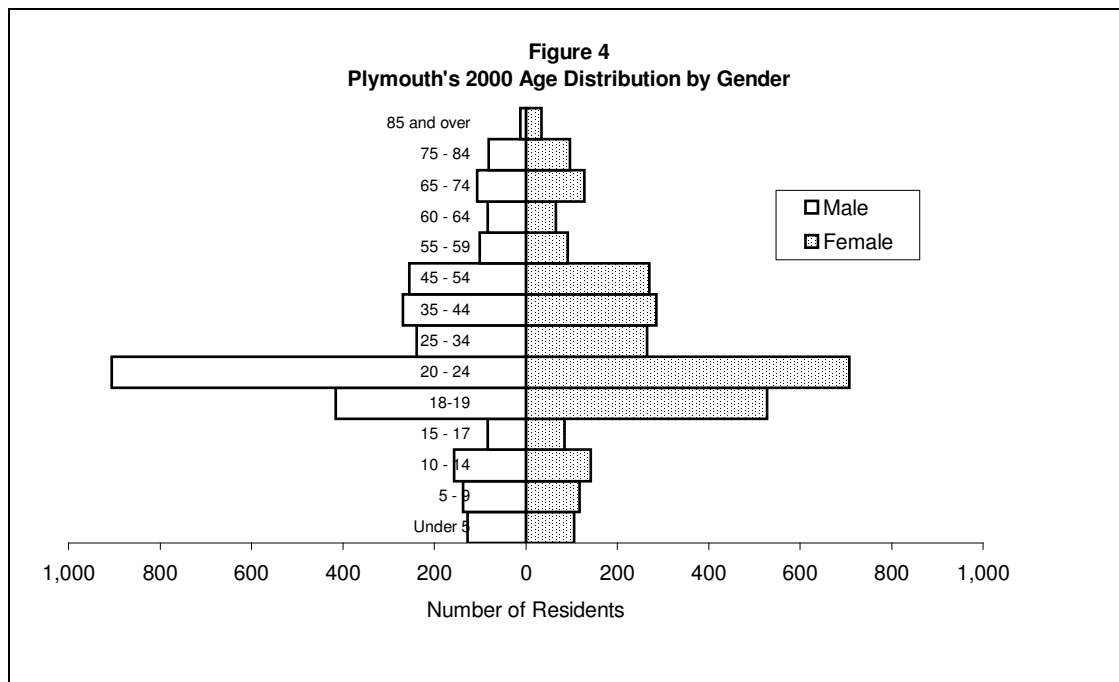
5. Population Density

The total number of people per square mile in Plymouth in 2000 was the highest of the towns in the immediate vicinity, with only Bristol and Bridgewater coming close. There are 209 people per square mile in Plymouth with 28.2 square miles of land area. Bristol is the next most densely populated adjacent town with 177 people per square mile. The population density of the county is about one-quarter of Plymouth's while the overall state is approximately two-thirds as dense as Plymouth.

6. Age and Gender Distribution

Understanding the age and gender composition of a community is vital in planning for future facility and service needs. A change in the school-age population, for example, may indicate a need for new or expanded school. With more children not only are more classrooms needed, but also pressure is placed on recreational facilities and programs. Likewise, a shift to a more elderly population would require development of a different range and type of services and facilities. Shifts in age distribution, moreover, reflect changes in household characteristics resulting in different demands on housing.

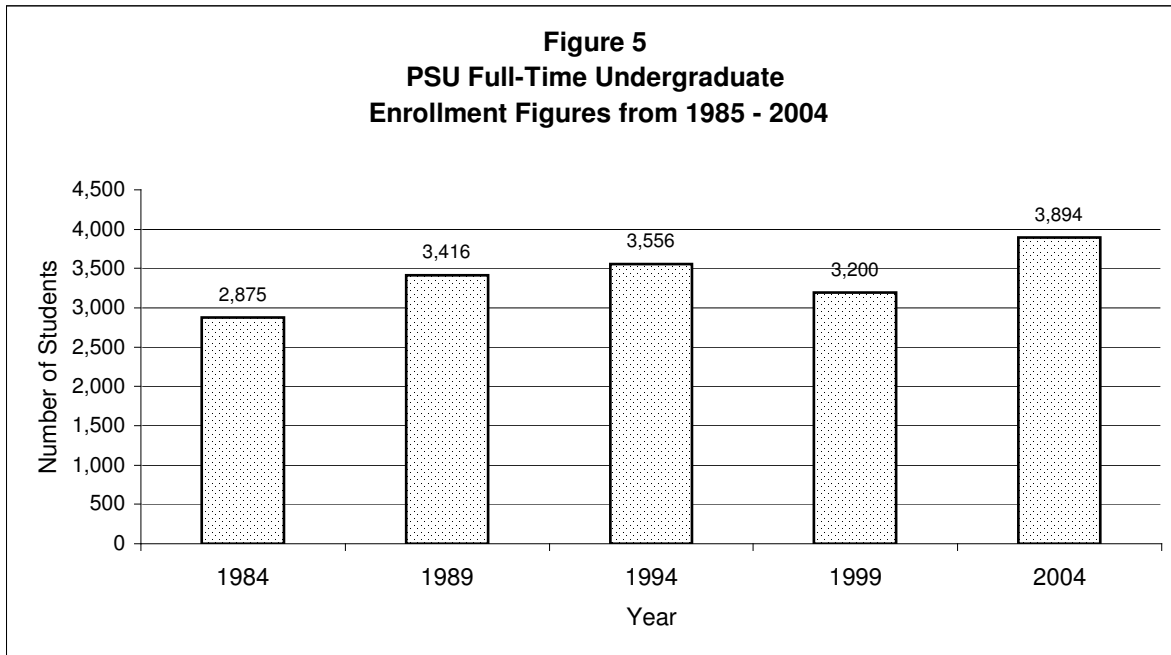
- The 2000 US Census data show a slight increase in the number of people living in town in the last decade with very minimal changes in the age composition of the town's population. This is unusual as across the state as well as nationwide, the percentage of the senior population is increasing.
- The University population explains the very large group of 18 to 24 year olds. There are also a greater number of males attending PSU than females, which explains the gender difference.



- Not quite 8% of Plymouth's population is made up of seniors with county and state percentages 13.5% and 12% respectively. However, if the number of students living on-campus is removed from the data set, Plymouth's percentage of persons 65 and over becomes 13.6% of the total population.

7. University Population

PSU students make up a large proportion of the town's population and therefore deserve consideration. Founded in 1870, Plymouth State University (PSU) grew from a normal school to a small teachers college; to a multi-purpose college; then to a university of nearly 3,900 full time and 1,500 part-time students. From 1970 to 2004, the full-time student enrollment increased by 104% (from 1,907 to 3,894 students). The following graph presents full-time undergraduate enrollment trends for the past 20 years.



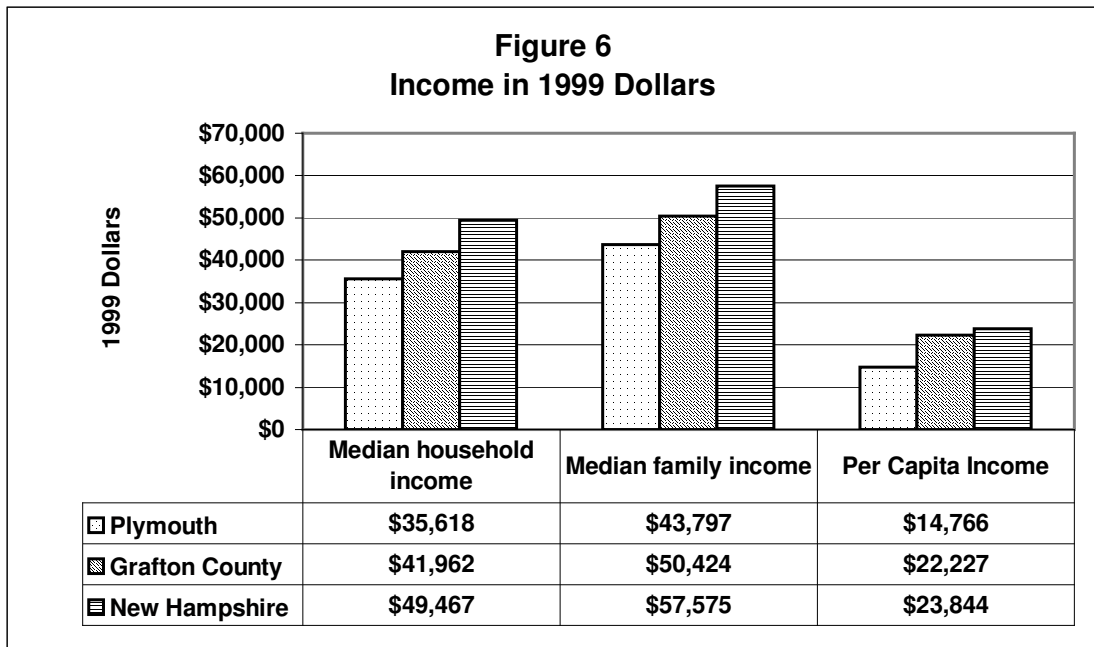
Source: Nick Mathis, PSU Office of Institutional Research - June 1, 2005

8. Educational Attainment

Plymouth's population by New Hampshire standards is very well educated. More than 90% of Plymouth residents 25 years and older have graduated from high school and 41% with a Bachelor's degree or better (compared 87% and 28% respectively statewide). In 2003-2004, the most recent year for which data is available, 67% of graduates from Plymouth Regional High School were college bound (compared with 54% statewide).

9. Income Levels

Plymouth is a modest income community. Median household and family incomes in Plymouth are slightly lower than in the county and more so in the state. Per-capita incomes are also slightly lower than in the county and state. This may be due to the composition of households in Plymouth, and the greater percentage of students.

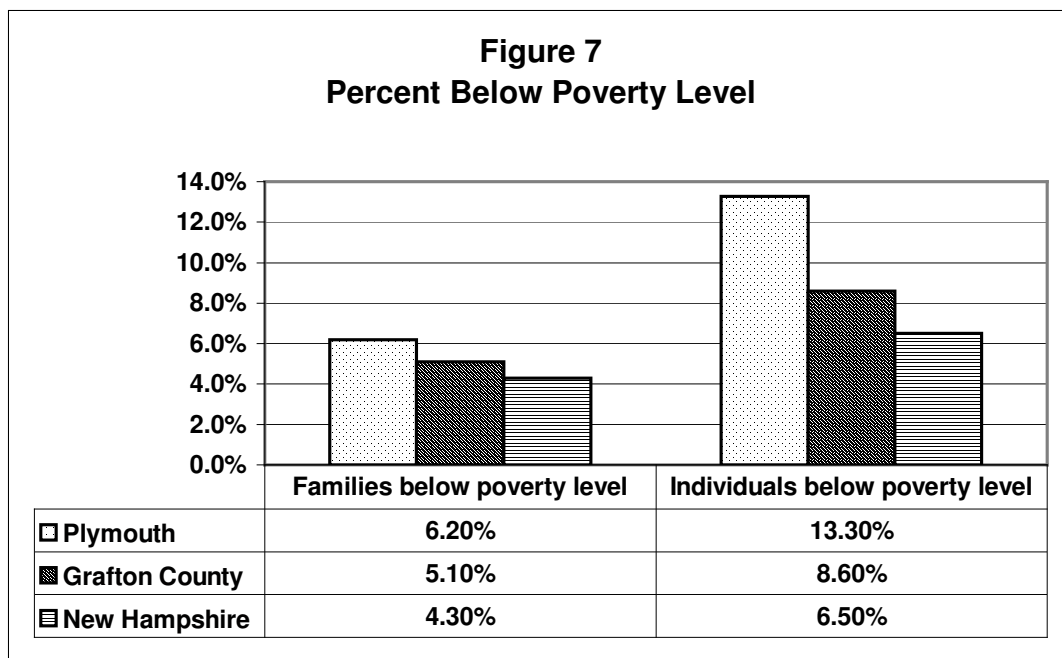


10. Poverty Level

Plymouth’s population is characterized by a greater rate of poverty than the county and state as a whole, which is consistent with other college communities and regional service centers. The high proportion of Plymouth residents living below the poverty level in the age category 18-24 may be due to the students with low income but with some financial support from their parents or with little income of their own.

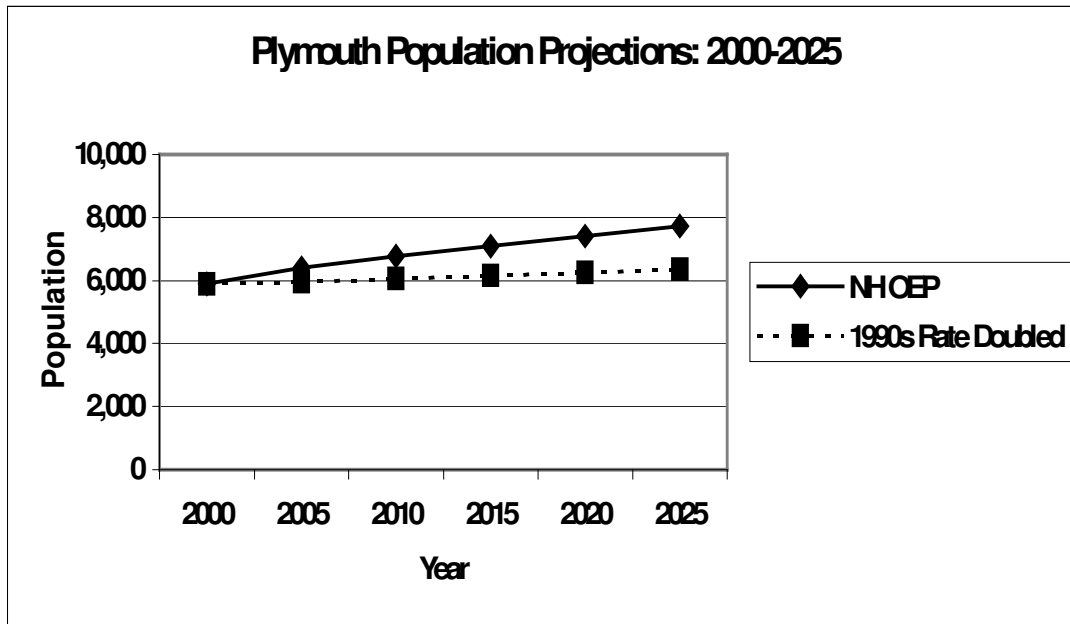
Age	Plymouth		Grafton County		New Hampshire	
	# of Poverty Persons	%	# of Poverty Persons	%	# of Poverty Persons	%
Under 18	102	13.0%	1,489	23.0%	22,028	28.1%
18 – 64	640	81.5%	4,214	65.2%	46,510	59.2%
65-75	43	5.5%	759	11.7%	9,992	12.7%
Total Persons	785		6,462		78,530	

*Note: 553 of the 640 persons are in the 18 - 24 age group
Source: US Census*



11. Population Projections

According to population projections prepared by the New Hampshire Office of Energy and Planning, Plymouth’s population is projected to increase by 30% by 2025 (an increase of 1,828 people) at a steady rate. Doubling the rate of population increase that occurred between 1990 and 2000 (1.4%), the projected increase is only 8% or 470 people through 2025 (noted on the graph as "1990s Rate Doubled").



12. Planning Considerations

Goal: The accommodation of a reasonable rate of population growth in Plymouth.

- (1) Anticipate and plan for a projected annual population growth rate of 1% for the next five to ten years. *[Note - annual population growth rate between 1990-2000 = 0.14% annually]*
- (2) Work cooperatively with other towns in the area, the County and North Country Council to plan for the projected population growth in order to accommodate the subsequent demand for housing, economic opportunity and community services.
- (3) Take steps through planning, zoning, and capital improvements to ensure that growth and development in excess of the projected growth rate does not over-burden town services and facilities or adversely affect the town's character.

B. PLYMOUTH ECONOMIC PROFILE

1. Summary

Labor Market Area: Plymouth
Tourism Region: Lakes

Resident Labor Force	1993	2003	Change
Civilian Labor Force	2,849	3,027	6.2%
Employed	2,703	2,964	9.7%
Unemployed	146	63	-56.8%
Unemployment Rate	5.1%	2.1%	3.0%

Covered Employment	1993	2003	Change
Avg. Annual Employment:	3,305	4,162	25.9%
Average Weekly Wage:	\$417	\$548	31.4%
Average Weekly Wage:	\$533*	\$548	2.8%*

*adjusted for inflation

Largest Employers	Product/Service	Employees
Plymouth State University	Education	487
Hannaford Brothers	Supermarket	230
Speare Memorial Hospital	Health Care	220
NH Electric Cooperative	Electric Service	206
Plymouth Regional High School	Education	135
Plymouth Elementary School	Education	102
Town of Plymouth	Municipal Services	64
Northway Bank	Banking	47
WalMart	Supercenter	++

++ Figures unavailable

Source: *Plymouth Community Profile*, NH Employment Security/Economic & Labor Market Information Bureau, 2004.

Plymouth's manufacturing economy began to develop in the 1830s with the beginning of the reputed glove industry in what is known today as Glove Hollow. Along the Coos Road (Tenney Mountain Highway) a number of brickyards and potteries made use of the abundant Baker River Clay. The state legislature, recognizing the need for professional teacher training, passed into law professional teacher training and Plymouth Normal School was established in 1871. Shortly thereafter, Water Works and the Plymouth/Campton Telephone Exchange Company were constructed. During the last couple decades of the 1800s a number of important industries opened including Plymouth Electric Light Company, a veneer mill, the Draper, Maynard Company (sporting goods), Fosters' Wooden Peg and Bobbin Mill and the Plymouth Record. Also, the Emily Balch Cottage Hospital opened its doors. By the 1930s, Plymouth's downtown

was based on a diverse mix including education (the local/regional school system and Plymouth State University); health care through the expanded **Speare Medical Center**; tourism and recreation; and the retail and commercial services available to the surrounding region.

Despite changes to the local economy, Plymouth remains a job and service center for the region, and is located at the core of the Plymouth Labor Market Area (LMA), one of ten defined LMAs in the state.

Manufacturing no longer plays the dominant role in the town's economy. Today, Plymouth's economy is based upon education, most notably Plymouth State University (PSU) and the local public school system, health care, the community's function as a retail and commercial service center for the surrounding region and to a growing extent on tourism and recreation. About one-third of the jobs in Plymouth are in education, health care and the NH Electric Coop. Despite the presence of a handful of significant "economic engines," the town's economic base is comprised of many small businesses (with an average of 11.7 employees.)

Recent years have been marked by steady job growth and declining unemployment. Today, local unemployment rates are below the rate for New Hampshire as a whole. Much of the recent job growth, however, has been in the service sectors, including retail trade, lodging and food service industries, which typically have lower wage scales than other sectors. Consequently, local wages lag behind the average for the county and state.

2. Plymouth's Resident Labor Force

The US Census provides information on Plymouth's resident labor force, defined as town residents 16 years and older who had worked in the year prior to the census year. Census information includes the employment of town residents by sex, class, occupation, and industry.¹

	1990	2000	(+/-)	% Change
Civilian Labor Force	3,137	3,335	198	6.31%
Employed	2,809	2,941	132	4.69%
Unemployed	328	394	66	20.12%
Females in Labor Force	1,385	1,689	304	21.94%
Employed	1,220	1,526	306	25.08%

Source: US Census 1990 & 2000

According to US Census data:

- Plymouth's resident labor force² grew during the 1990s – increasing by an average of nearly 20 workers (0.63%) per year. This was slightly higher than the rate of local population growth, which averaged only 0.14% per year over the same period. Approximately two-thirds (66.3%) of Plymouth's total population is in the labor force.
- The number of unemployed members of the resident labor force increased slightly between 1990 and 2000, although the total increase in the resident labor force was three times as great (see unemployment statistics in Table 1.)
- The increase in the total number of women in the resident labor force far exceeded the increase in the number of men. In 1990, women comprised 44.2% of the resident labor force; in 2000 women comprised 50.7% of the total.
- The reported median earnings in 1999 for Plymouth's full-time, year-round workers were significantly higher for men (\$33,289) than women (\$20,565).

¹ As calculated from reported sample data [2000 SF3 files].

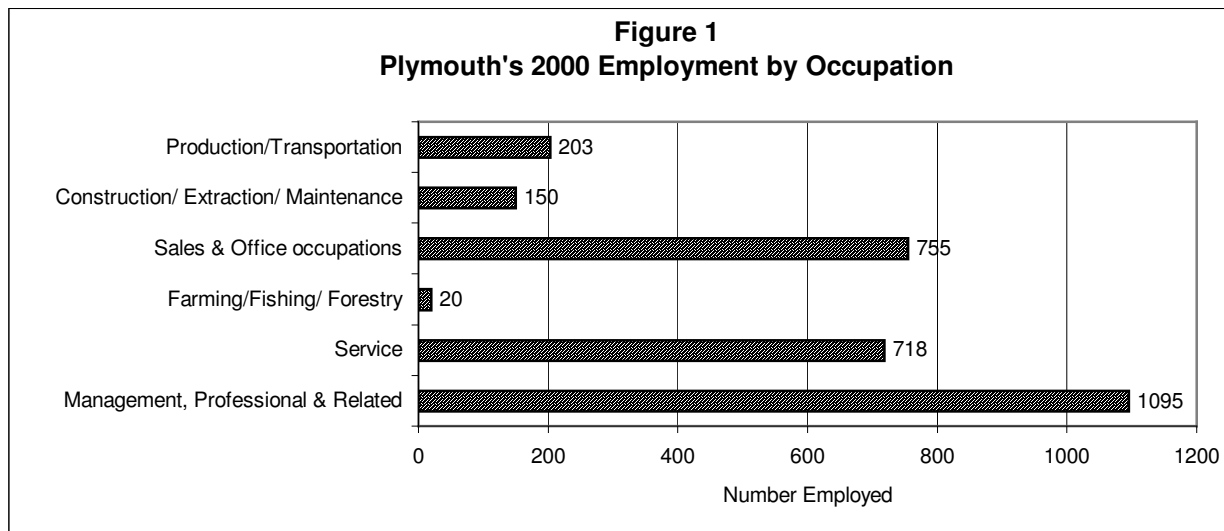
² U.S. Census data issued a data note in June 2004 stating that the "labor force data for some places where colleges are located appear to overstate the number in the labor force, the number unemployed, and the percent unemployed." This is likely due to "reporting or processing errors." The 2000 unemployment estimate for Plymouth – 7.8% – seems to indicate that some overstatement likely occurred.

Table 2 Class of Worker 1990-2000				
	1990	2000	(+/-)	% Change
Private Wage & Salary	1,841	2,003	162	16.39%
Government	785	705	(-80)	(-10.19%)
Self-employed [unincorporated businesses]	183	223	40	21.85%
Unpaid Family	0	10	10	---

Source: US Census 1990 & 2000

- The majority of Plymouth resident labor force continues to be employed in the private sector (60.1% in 2000). The percentage of self-employed residents increased slightly during the 1990s – from 5.8% of the local work force in 1990 to 6.7% in 2000, while the percentage of workers employed by various levels of government decreased from 25.1% in 1990 to 21.1% in 2000.

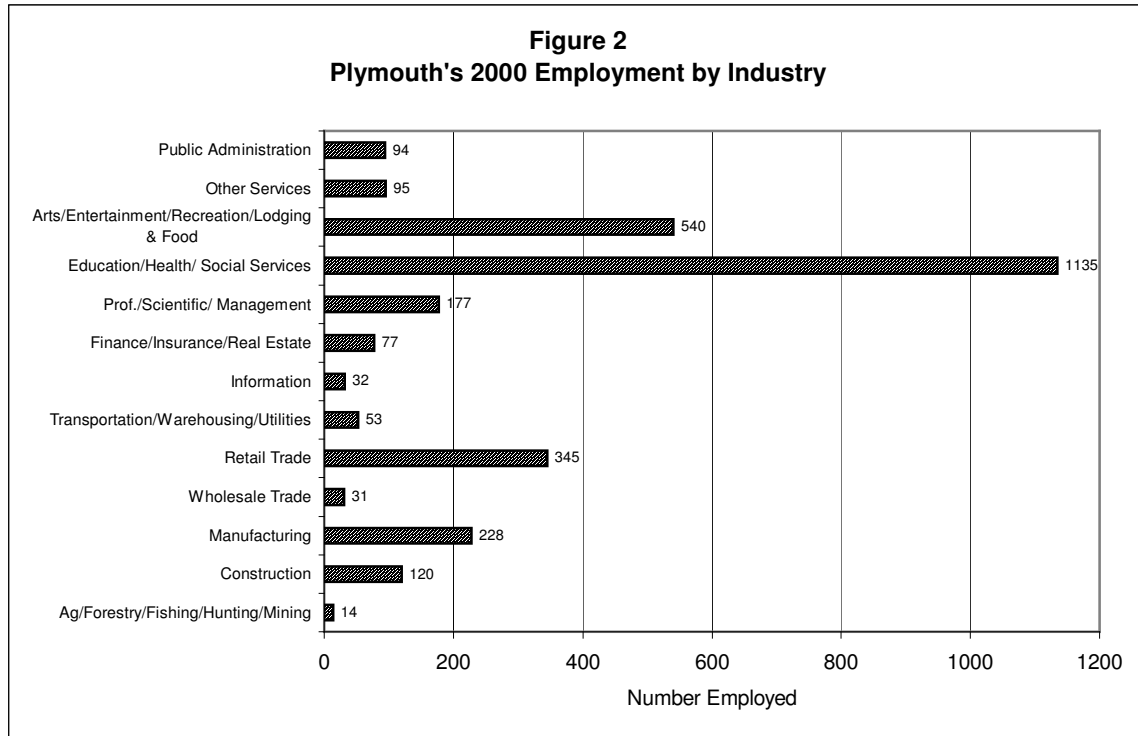
Occupation and industry classifications used in the 2000 US Census differ from those used in 1990 and prior decades, as a result these data are not comparable.



Source: US Census 2000

It is clear from the information available for 2000, however, that:

- A substantial percentage (37.2%) of Plymouth resident labor forces holds traditionally “white collar” management, professional and administrative occupations.
- A majority of the resident labor force, however, holds either sales/office clerical positions or jobs in service industries (25.7% and 24.4%, respectively).
- A relatively small percentage of the resident labor force work in production/ transportation (6.1%) or construction/maintenance (5.1%) occupations.



Source: US Census 2000

With Plymouth State University and Spere Memorial Hospital/Spere Medical Associates being the two largest employers in town, it is not surprising that the greatest percentage of Plymouth residents (38.6%) are employed in Health Care and Education industries. Another 18.4% are employed in food service, lodging and related businesses, and 11.7% work in retail trade. Only 7.8% are employed in manufacturing, 6.0% in professional, scientific or management services, and 4.1% in construction trades.

Geographic Area	Population (16+ yrs) in Labor Force (%)	% Employed Occupation					
		Management/ Professional/ Related	Service	Sales/ Office	Farm/ Fishing/ Forestry	Construction/ Extraction/ Maintenance	Production/ Trans.
Alexandria	70.7	26.4	13.9	17.4	3.1	12.1	27.0
Ashland	69.2	26.2	18.7	22.0	0.8	14.4	17.9
Bristol	67.7	28.6	18.0	21.6	0.3	11.7	19.8
Campton	71.5	31.4	16.7	22.4	0.9	14.9	13.7
Groton	70.2	17.7	12.1	19.1	6.5	18.6	26.0
Hebron	59.1	36.9	11.9	21.2	1.5	9.2	19.2
Holderness	71.8	41.4	15.9	22.4	0.8	10.2	9.3
Plymouth	66.3	37.2	24.4	25.7	0.7	5.1	6.9
Rumney	65.0	22.3	23.4	18.8	0.1	12.1	23.2
Thornton	75.0	29.9	24.5	21.7	2.0	10.5	11.4
Waterville V	58.3	41.3	14.7	24.8	3.7	5.5	10.1
Wentworth	70	24.2	18.0	22.6	2.8	16.1	16.4
Grafton Co.	67.2	36.6	16.0	23.6	1.0	9.4	13.4
State of NH	70.5	35.8	13.0	26.6	0.4	9.4	18.1

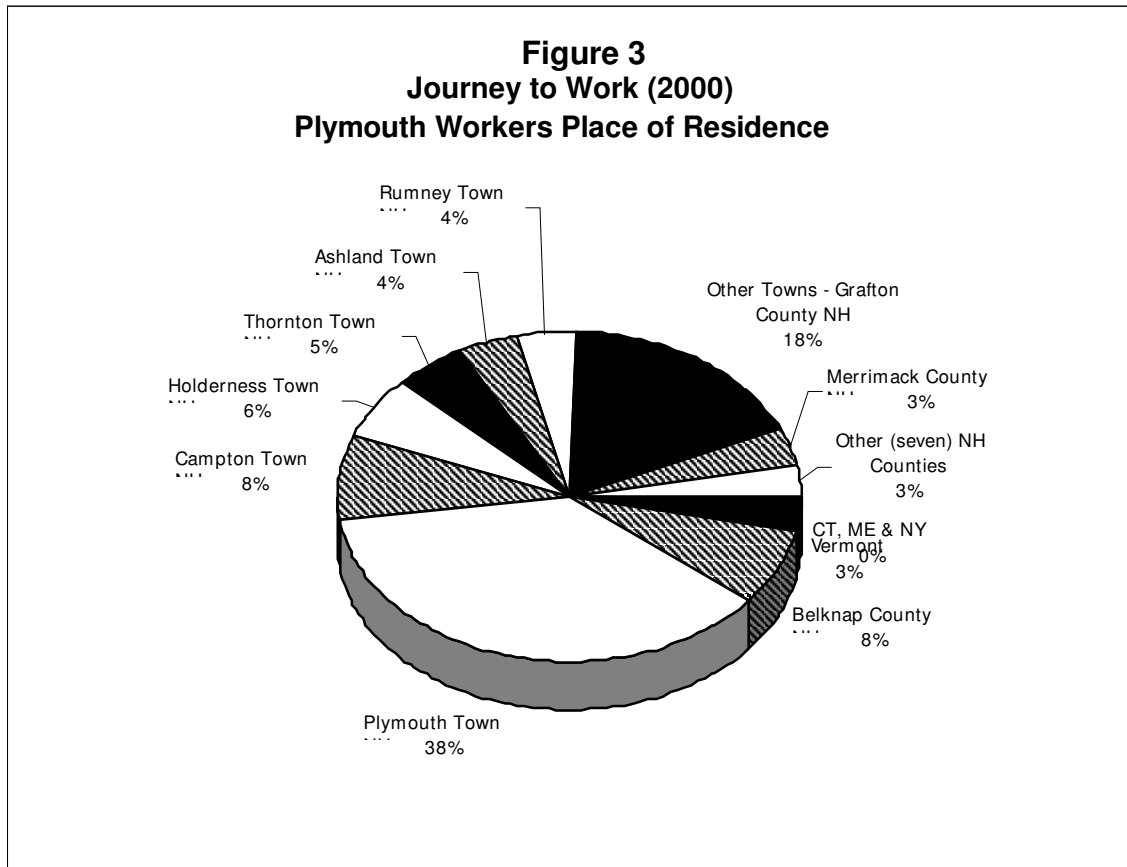
Source: 2000 US Census.

Regional data comparisons indicate that Plymouth’s resident work force is similar to that of surrounding towns, the county and the state. A higher percentage of Plymouth residents, however, are employed in “service” occupations, and a relatively smaller percentage is employed in construction or manufacturing trades.

3. Commuting Trends

Plymouth functions as a job center for the surrounding region. In 2000, the number of local jobs (3,597) exceeded the total resident labor force by 262. According to the 2000 US Census:

- Approximately 63% of local workers commute into Plymouth from other communities.
- Over 70% of those commuters reside elsewhere in Grafton County, most of whom live in adjacent towns. The remainder commutes from nine different New Hampshire counties and nearby states.



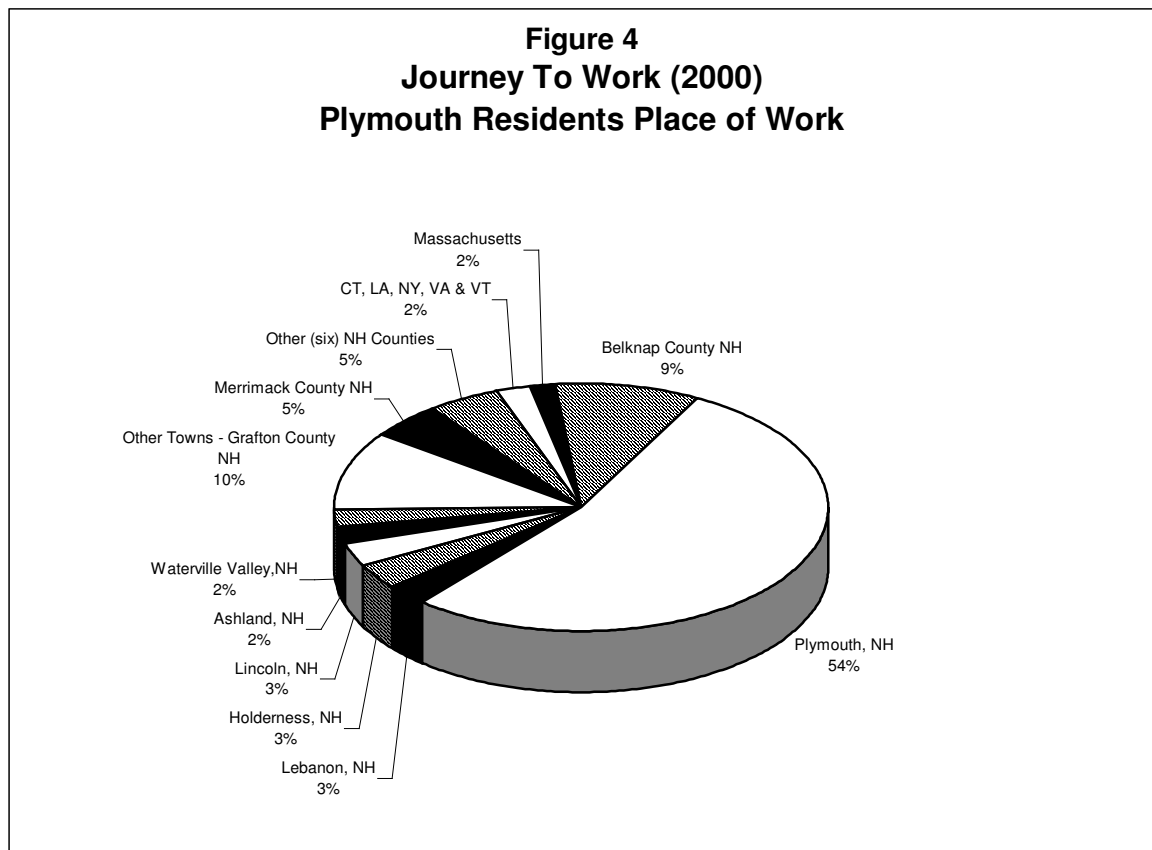
Source: US Census 2000

In addition to serving as a job center, Plymouth also functions as a bedroom community for other towns and regions. According to the 2000 Census:

- Nearly half (46.7%) of Plymouth’s resident labor force traveled to jobs located in other communities.
- Over half (51.3%) of Plymouth residents commuting to jobs outside of town were employed elsewhere in Grafton County; an additional 20% traveled to communities in Belknap County. The remainder traveled to jobs located in seven NH counties, with a few town residents holding jobs in other states.

Source: US Census 2000

Other information available in the census related to commuting trends includes:



Source: US Census 2000

- The percentage of Plymouth residents working at home (6.2%) is slightly higher than the percentage for Grafton County (5.3%) and the state (4.0).
- A relatively high percentage of Plymouth residents – 15.7% – walk to work compared with the county (7.7%) and state (2.9%).

- The average commute time in 2000 was 18.3 minutes, which was lower than the average for the county (21.3 minutes) and state (25.3 minutes).

4. Employment & Wages

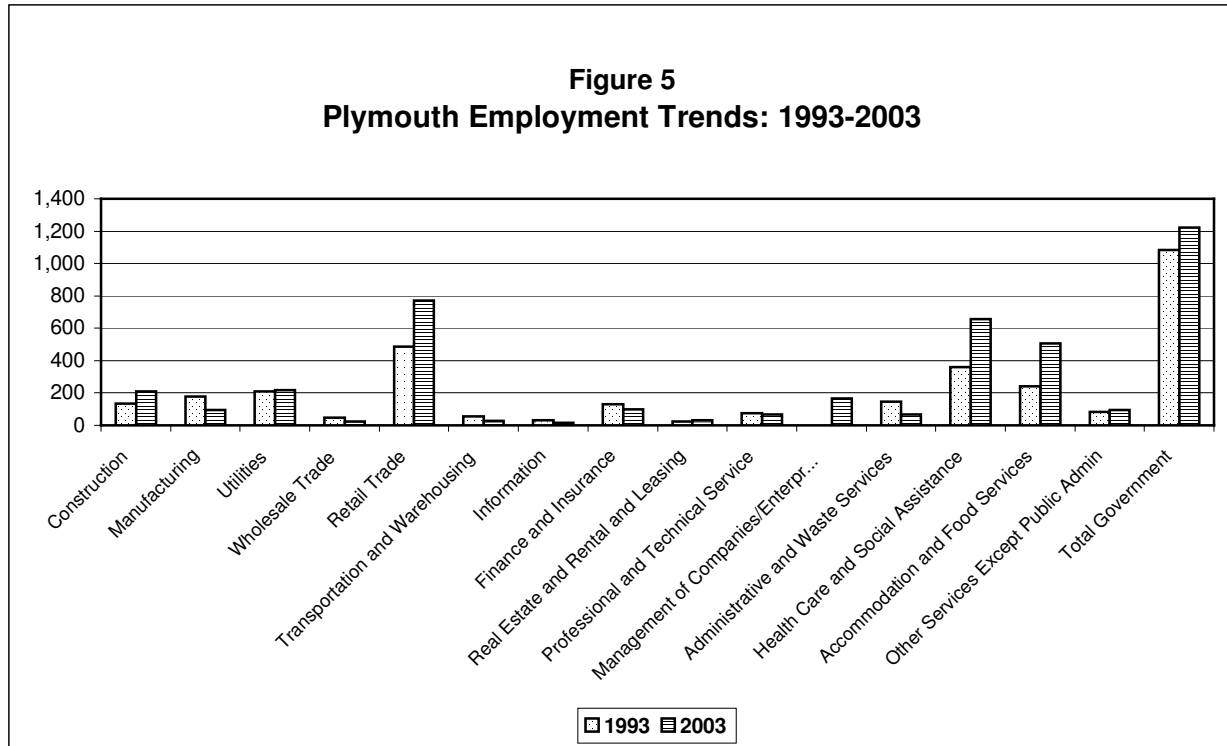
The state of New Hampshire compiles limited information regarding local employment and wages by industry, for jobs covered by unemployment insurance. The number of reporting units gives some indication of the number of employers locally, however this excludes self-employed persons, and those otherwise not required to be covered. As a result it generally under reports total employers and total employment. No distinction is made between full- and part-time workers.

Sector	Units	Average Annual Employment	Annualized Average Weekly Wage
Private	238	2,938	\$494.52
Goods	26	302	\$582.52
Services	212	2,636	\$484.50
Government	14	1,224	\$677.04
Federal	2	49	\$632.24
State	5	827	\$686.71
Local	7	109	\$660.38
Total Private and Government	252	4,162	\$548.22

Source: New Hampshire Employment Security, Economic and Labor Market Information Bureau.

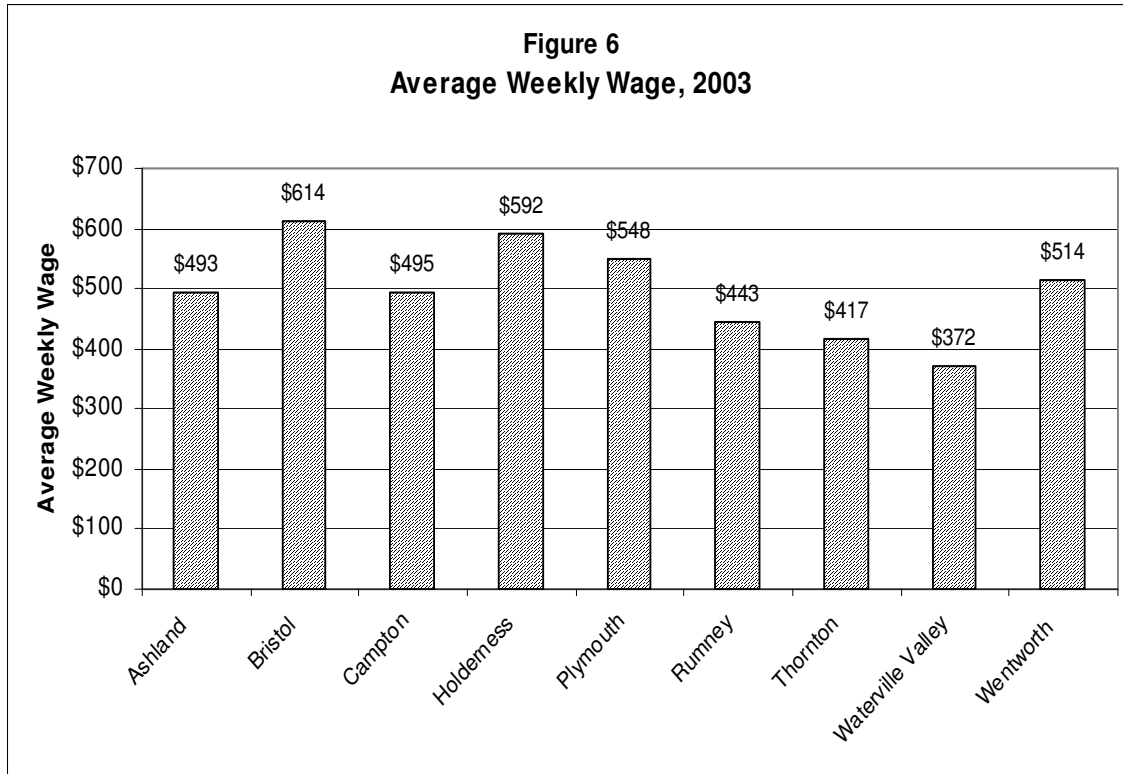
As stated previously, Plymouth is a regional employment center and serves as the core of the Plymouth Labor Market Area. According to the NH Employment Security, Economic and Labor Market Information Bureau, in 2003:

- There were 252 reporting units (employers) in Plymouth, representing over 11% of the total for Grafton County (2,286 units).
- Plymouth's average annual employment of 4,162 jobs represented 8.2% of the total employment reported for the county (50,615).
- The average annual employment per reporting unit (an indicator of general business size) for Plymouth was 11.66 employees per unit, compared with 22.14/unit for the county, and 14.23/unit for the state. Considering the relatively small number of large employers (PSU, Speare Hospital, Hannafords, NHEC, Wal-Mart), this likely indicates that the size of most businesses in Plymouth is well below the average for the county and state.
- 63.3% of all jobs were in the service sector, which comprises those jobs with the lowest average pay of the different sectors represented in Plymouth. This likely contributes to lower than average wage levels in the Plymouth Labor Market Area.
- The percentage of jobs in the government sector was 29.4% (presumably this includes PSU).



Source: New Hampshire Employment Security, Economic and Labor Market Information Bureau

- Much of the growth in the number of jobs in Plymouth between 1993 and 2003 is attributable to increases in Health Care and Social Services (296 new jobs), the Retail Sector (288 jobs), Lodging Accommodations and Food Service (267 jobs), Management Services (166 jobs) and Government (142 jobs).
- Sectors that have seen a decline in jobs include Manufacturing (loss of 84 jobs), Administrative and Waste Management Services (loss of 81 jobs) and Transportation and Warehousing (decline of 30 jobs).



Source: New Hampshire Employment Security, Economic and Labor Market Information Bureau

Jobs in Plymouth, on average, pay wages that are comparable to those in neighboring communities. Wages within those communities (all of which are located in the Plymouth Labor Market Area), however, were below the average wages for the county and state, respectively. The reported average annual wage of \$548.22 for Plymouth in 2003 was:

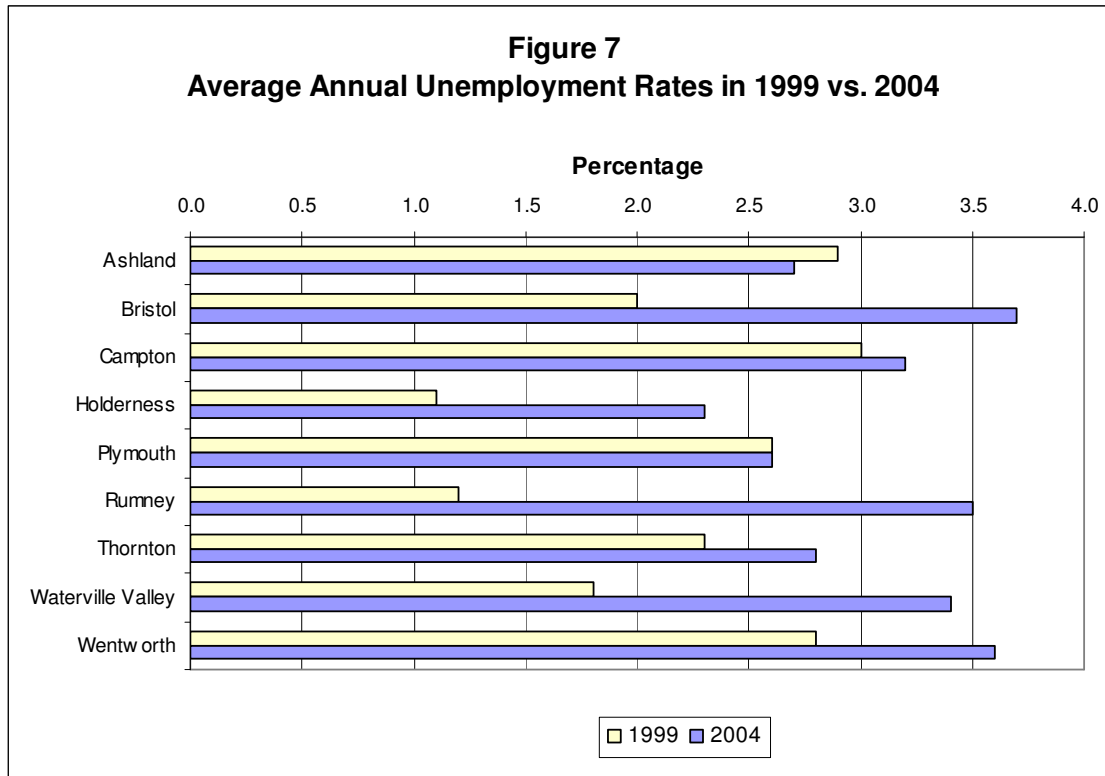
- 78% of the average wage of \$704.15 as reported for Grafton County, and
- 76% of the average wage of \$717.94 as reported for the state.

According to the report entitled *The Availability of Livable Wage Jobs in New Hampshire*, published in November, 2001:

- Only 44% of all jobs in the Plymouth LMA paid a livable wage³ for a family comprised of two parents and one child, with both parents working; while only 31% of jobs paid a livable wage for a family of two parents and two children, with both parents working.
- Only 15% of jobs in the Plymouth LMA paid a livable wage for a single parent with one child, while only 9% paid a livable wage for a single parent with two children.

³ A “livable wage” is defined as income sufficient to meet a households basic needs, including groceries, rent and utilities, basic telephone service, clothing and household expenses, transportation, child care, health care, savings (5% of household budget) and personal expenses (3% of household budget).

- Only 52% of jobs within the Plymouth LMA paid a livable wage for a single person living alone.
- The estimated livable wage for New Hampshire ranged from \$9.01/hour to \$18.92 in 2001, depending upon household size and whether both parents work. The average wage in the Plymouth LMA in 2001 was \$10.97.



Source: *New Hampshire Employment Security, Economic and Labor Market Information Bureau*

The state also provides unemployment rate information, based on estimates of the civilian work force by place of residence. The unemployment rate declined significantly between 1993 and 2003, from 5.1% to 2.1%. This would seem to indicate a very tight labor market today (many economists consider a 4% unemployment rate to be “full employment”). According to state unemployment data, Plymouth’s unemployment rate in 2003 was generally lower than in neighboring towns; substantially lower than the unemployment rate for Grafton County as a whole (5.5% in March 2003); and significantly lower than the March 2003 unemployment rate for New Hampshire 4.7%).

5. Local Business Setting

Currently, there are two major commercial/industrial areas in Plymouth - the Downtown and Tenney Mountain Highway (TMH). To a lesser degree, Tenney Mountain Resort contributes to Plymouth's diverse economy.

- **Downtown** is a concentration of buildings from North Main Street along Main Street to South Main Street. The Town Common, established in the early 1900s, is the heart of the downtown, which offers a complementary mix of retail and commercial services, private and public offices, several civic uses, institutional facilities and a few upper story residences.
- **Tenney Mountain Highway (TMH)**, developed during the last three decades, serves as Plymouth's east-west commercial/industrial corridor. Most residential uses have been converted to commercial or industrial activity. Development along the TMH has been viewed as important to "growing" the tax base to stem the rise in the town's tax rate. Equally important is the prudent management of the environmentally sensitive areas and the traffic corridor. One of the last cornfields along the corridor was purchased in 2004 to develop a new 139,000 square foot home improvement store. Chain retailers have become more prominent in the past dozen years causing some change in the complexion of the town. TMH is home to Dunkin' Donuts, Burger King, Radio Shack, Wal-Mart, Sears, a number of car dealerships and NH Electric Cooperative.
- Located in the western portion of town is Tenney Mountain and its ski area. The ski resort has been described as "a diamond in the rough." Although there is potential for a successful four-season resort, it has yet to be realized. Substantial investment will be necessary to compete with other New England resorts including expanded snowmaking, improved uphill capacity, new ski lodge and on-mountain real estate opportunities. During the 2002-2003 ski season with a record natural snowfall, Tenney Mountain enjoyed its greatest number of skier visits ever (between 45,000 to 50,000.) Industry professionals note that an economically viable operation requires closer to 100,000 annual skier visits.

6. Supporting the Local Economy

It is in Plymouth's best interest to work with local businesses, industries and institutions in maintaining their viability. When queried as to their feeling about economic development, Plymouth residents (64% of those responding to the Summer 2004 survey) feel the town should aggressively promote economic development in currently permitted zones. Residents also have consistently indicated the need to reduce their property tax burden while maintaining the character of the town. Thus, economic development efforts need to focus on retention of existing business, maintenance of a mix of business types, improvement of physical environment and enhancement of good growth within limits of downtown and Tenney Mountain Highway areas in which high intensity uses are allowed.

There are a number of on-going efforts and organizations working to enhance the business climate in the community and encourage a broader tax base. Local organizations include:

Plymouth Chamber of Commerce

The Plymouth Chamber of Commerce, in its current form, has been in existence since 1992 but records indicate the organization dates back to 1924. There are nearly 200 business members and an active mailing list of more than 300 business contacts. Members participate through dialogue to promote Plymouth's vitality, quality of life and sense of place. The Chamber's mission is to "Promote Plymouth."

Recent projects include: the new "Welcome Center / Business Resource Center" located at 1 Foster Street; marketing and communication; maintaining the community-wide events calendar; and hosting events such as the NH Central Business Showcase and the Town Wide Yard Sales.

Main Street Plymouth, Inc.

Main Street Plymouth, Incorporated (MSPI) was created to maintain, strengthen and revitalize the physical, economic and cultural characteristics of Plymouth's historic downtown. Its focus is in four areas: economic redevelopment, design, promotion and organization for the downtown.

Economic redevelopment projects have included the South Main Street Infrastructure Study/Concept Plan, business and property inventories, business recruitment efforts and enhancement of how properties in the program area are used. Design Guidelines (October 1999) have been developed which have resulted in updated building facades, signage and public areas. MSPI has worked to promote the downtown to encourage people to shop, to enjoy the ambience of downtown and to build downtown businesses through seasonal events and other promotion activities. In addition, MSPI brings together a variety of volunteers and groups, public and private, to collaborate on economic activities in the downtown. Since its inception in 1998, for every dollar invested in MSPI, Plymouth has seen over 25 dollars in public and private investment in the program area.

7. Regional Perspective

As previously noted, Plymouth is the commercial and employment center of the region and serves as the core of the Plymouth Labor Market Area. In planning for Plymouth's economic future, a regional perspective makes sense as its economy is dependent on residents, Plymouth State University students, customers and employees many of whom are from neighboring towns, as well as alumni, tourists and visitors from around the country. In 2004, more than 80% of Plymouth residents surveyed in 2004 felt the town should collaborate with its neighbors to encourage economic development within the region.

Plymouth has good relationships with local and regional organizations working to enhance its the economic environment. Regional groups that have worked and continue to work with the community include:

North Country Council

North Country Council (NCC) is the regional planning agency serving Plymouth and 51 other communities in the northern third of New Hampshire. Since 1975, NCC's region has been an Economic Development District designated by the US Department of Commerce, Economic Development Administration (EDA). Economic Development Districts are designated by EDA to create and retain full-time permanent jobs and increase income in the unemployed and underemployed. NCC is responsible for preparing the Comprehensive Economic Development Strategy for the region. It also helps towns locate funding for economic projects.

Grafton County Economic Development Council

Grafton County Economic Development Council (GCEDC) is a regional economic development corporation created in 1996 to serve the 39 communities located within Grafton County. Its mission is to improve the standard of living in Grafton County, New Hampshire by facilitating the creation and retention of high quality jobs throughout the region and assisting each community to grow its economic base in the manner desired by its citizens.

Over the years GCEDC has assisted existing companies with state and federal financing usually in the form of loans or Community Development Block Grants to improve or expand their facilities. A very recent project relating to Plymouth is the December 2004 *Business Incubator Feasibility Study*. The study explored the feasibility of developing a mixed-use business incubator affiliated with Plymouth State University that would foster the establishment and growth of new businesses, create value-added jobs and eventually a broader tax-base through economic diversification. The overall conclusion supports the establishment of a business incubator program in the Plymouth/Littleton area; the recommendation is for a two-location, time-phased, regionally based program with the initial operation at the former Hitchiner Manufacturing building in Plymouth and a second facility at Mount Eustis Commons in Littleton. The *Financing/Implementation Plan* for this work will be published shortly.

White Mountain Gateway Economic Development Corporation (WMGEDC)

The WMGEDC is an independent corporation created by the New Hampshire Electric Coop in December 2001. Its purpose is to enhance its service area's economy by creating and retaining jobs through real estate development. Since its inception, the Corporation has looked into developing a mixed-use business park along the Tenney Mountain Highway. As of February 2005, however, the TMH mixed-use business park does not seem economically feasible so WMGEDC working with the Capital Regional Development Corporation and others have explored other real estate opportunities. Most recent accomplishments include assistance with the creation of the Downtown Tax Increment Finance district to be utilized as an incentive to bring development to downtown; the Littleton/Plymouth Regional Business Incubator program (feasibility study described **above below**); and the possible construction of a new primary care facility on North Main Street in Plymouth.

Capital Regional Development Council (CRDC)

CRDC has been a New Hampshire economic development organization for 50 years. As a non-profit corporation located in Concord, its goal is to promote economic opportunity for the state. CRDC's mission includes the creation of new, permanent jobs; the enhancement of personal income; and the expansion of the tax base through private investment.

Its mission is to develop land to encourage new and existing business and encourage existing business to expand, and to promote economic development loan programs. Over the past five years, CRDC's activities have resulted in private investment of over \$100,000,000 and the creation or retention of 1,643 jobs in the state. Recently, CRDC's Executive Director has been working with the WMGEDC to develop real estate in the Plymouth area to enhance economic activity.

WMGEDC in partnership with CRDC and GCEDC is developing a plan for the future construction of a large community health center. The center will provide space for Speare Medical Associates (a primary care physician practice) and a dental practice. This project will be about a five (5) million dollar investment and is projected to create approximately 22 new jobs. Both private and public funding will be used in building this new facility which will be a tax paying entity servicing the region's medical and dental needs.

8. Planning Considerations

Goal: Economic development that meets the needs of Plymouth today without compromising the ability of future Plymouth generations to meet their own needs.

- (1) Promote economic activities which:
 - a. maximize the use of local resources in a manner that does not deplete those resources;
 - b. are energy efficient, and emphasize the use of local renewable energy sources;
 - c. maintain high standards of environmental health and do not degrade the quality of our water, air and soils or the viability of native wildlife populations;
 - d. provide goods and services that are needed locally, and which provide an alternative to goods produced outside of our community or region;
 - e. reinforce traditional settlement patterns;
 - f. employ local residents and pay a livable wage;
 - g. are locally owned and controlled, and reinvest in the community; and
 - h. contribute to the vitality of our community, including the social fabric and well being of the entire population.

To the extent that the town may exercise discretion when working with businesses, industries, and local and regional development agencies, local officials should always seek to promote economic activities that exhibit the characteristics listed above.

- (2) Maintain the viability of the downtown by supporting:
 - a. historic preservation;
 - b. downtown revitalization and redevelopment of existing structures and space;
 - c. the Main Street Program;
 - d. mixed use development to include retail, offices, higher density housing (for off-campus students and seniors), restaurants, and service businesses;
 - e. infrastructure improvements (i.e., parking facility); and
 - f. maintenance of residential neighborhoods within walking distance of Main Street.
- (3) Accommodate development that supports Plymouth's function as a regional commercial center in a manner that does not diminish the community's character nor create excessive strip development. Preservation of the "rural" regional environment should drive future economic growth in areas so designated by the community (Downtown and Tenney Mountain Highway.)
- (4) Encourage recreational development around Tenney Mountain Resort by revising land use regulations to support recreation, "second home" residential development, and four season resort facilities.
- (5) Encourage partnerships between the town, businesses, development agencies and educational systems to meet labor force needs through career programs, apprenticeships, internships, and cooperative programs to encourage compatible business growth.

-
- (6) Develop and upgrade local telecommunications technology and infrastructure provided that the new facilities do not diminish the town's character.
 - (7) Support home-based businesses that are compatible with residential uses and do not adversely affect adjoining properties.
 - (8) Strategies to improve the economic viability of local agriculture and forest should continue to be supported. These include maintaining an adequate land base (e.g., encouraging land conservation and refined land use regulations), maintaining and expanding economic incentives (e.g., current use), and allowing for value-added production locally.
 - (9) The town and local schools should promote local businesses, and buy locally - purchasing competitively priced goods and services from local producers and vendors where feasible.

C. PLYMOUTH HOUSING PROFILE

1. Summary

- Housing opportunities in Plymouth are varied and range from a 19th century Victorian-style house in a New England downtown setting, to an 18th century farm house in the woods and to a student dormitory on the university campus.
- About 40% of the housing units in Plymouth are located within the downtown.
- Single-family homes are the dominant type of housing in town. Duplexes and multi-family dwellings make up the remaining 40% of the occupied housing stock.
- Most of the housing units have been built in the last four decades with about 33% of the stock built before 1940.
- In recent years, the conversion of single-family homes and non-residential buildings to student housing has caused concern and threatens neighborhood character. Three types of conversions have been identified:
 1. Large single family homes converted to multiple student apartments
 2. Smaller single family homes purchased by parents of a student as an investment and then rented to friends of their child
 3. Conversion of non-residential property to student rentals (e.g., Sanel Building.)
- In May 2003 a housing report, *Meeting Plymouth's Housing Needs*, was prepared by Applied Economic Research (AER.) It issued a number of conclusions:
 1. More housing will be needed to support economic growth.
 2. An increase in the number of students living off campus has changed neighborhoods.
 3. Housing affordability, although less acute in Plymouth than other parts of the state, will become a pressing issue unless steps are taken to increase the inventory of worker housing.
 4. There is an unmet need for subsidized units in Plymouth and the area; however, the town may be selective about adding new subsidized housing as it provides more than its fair share of the region's units.

This housing profile includes information about household characteristics, housing stock, and affordability in Plymouth and its surrounding communities. It incorporates the May 2003 housing report (see Appendix), data from the 1980 through 2000 US Census, data from the Plymouth Housing Ad Hoc Committee, and public input to provide information to develop goals and recommendations for Plymouth's future.

2. Families and Households

According to the 2000 US Census, Plymouth has 1,678 households, a slight increase of 2% since 1990. Of the nine towns in close proximity to Plymouth:

- Most of the comparison communities are on par with Grafton County as to the number of households with children less than 18 years old (31.4%).
- Ashland, Plymouth and Waterville Valley have a greater percentage of non-family members in the household, 39.6%, 43.9% and 38% respectively. This is more than the county with 35.9% and the state with 31.4%.
- Holderness and Waterville Valley have the smallest percentage of households with people older than 65 years living alone.
- Plymouth's household size (2.51) is larger than the county average (2.38) and about even with the state (2.53).

Geographic Area	Total Households	% < 18 yrs.	% Nonfamily	% 65+ alone	% Households w/ 65+	Average HH Size
Ashland	853	31.2	39.6	9.7	23.3	2.29
Bristol	1,219	33.1	31.9	9.1	24.9	2.47
Campton	1,128	32.2	32.7	8.2	21.1	2.41
Holderness	769	32.8	28.9	7.3	23.2	2.48
Plymouth	1,678	31.4	43.9	8.8	20.4	2.51
Rumney	569	32.9	30.8	8.8	27.4	2.55
Thorton	759	31.4	32.5	7.5	30.5	2.43
Waterville Valley	121	30.5	38.0	3.3	31.4	2.12
Wentworth	310	31.6	30.9	9.7	37.7	2.57
Grafton County	31,598	31.4	35.9	9.5	23.2	2.38
State of NH	474,750	33.8	31.4	8.7	29.0	2.53

Source: 2000 US Census

3. Number of Housing Units

Geographic Area	Total Housing Units		Change from 1990-2000	
	1990	2000	Housing Units	% Change
Ashland	1,162	1,149	(-13)	-1.1
Bristol	2,250	2,073	(-182)	-8.1
Campton	1,627	1,759	132	8.0
Holderness	1,136	1,208	72	6.3
Plymouth	2,075	1,901	(-174)*	-8.4*
Rumney	973	879	(-94)	-9.7
Thornton	1,368	1,487	119	8.7
Waterville Valley	1,168	1,109	(-58)	-5.0
Wentworth	400	436	36	9.0
Grafton County	42,206	43,729	1,523	3.6
State of NH	503,904	547,024	43,120	3.6

Source: 1990 and 2000 U.S. Census
 * In the May 2003 housing report, locally gathered evidence indicates that the town did not sustain such a loss and therefore, interpreted the census data "to indicate that the town did not experience a sizeable increase in its housing inventory between 1990 and 2000."

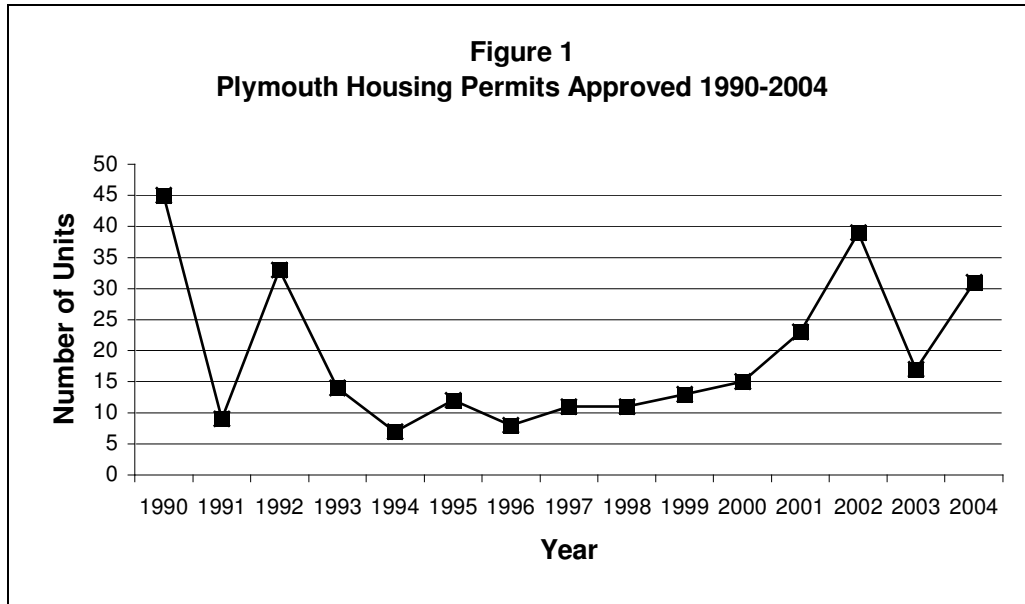
According to the 1980 US Census, Plymouth had 1,608 housing units. That figure increased by 19% to 1,901 in 2000 or about 1% annually for two decades. However, in the decade between 1990 and 2000 the US Census indicates a housing loss of about 8% or 174 units. The change in the total number of housing units in surrounding towns, the county and state varies greatly:

- Rumney and Bristol show a percentage housing loss comparable to Plymouth during the same decade.
- The percentage of housing units in Campton and Holderness, communities closer in size to Plymouth, increased at a moderate rate of 8% and 6.3% respectively. These rates are approximately double the rates of the county and state.
- The county and state data indicate a 3.6% growth of housing units during the 1990s. Counties in the southern tier of the state generally experienced housing stock increases of 10% or greater.

According to Plymouth building permit data from 1990 through 2004, more than 285 permits for housing units have been issued with only a half dozen demolitions noted. The permit data shows a steady rise in the number of permits issued since 1996 but does not show actual as-builts.

- Since 1990, an average of 19 housing permits have been issued annually. Of these housing permits 44% have been for single-family units, 39% for multi-family (including apartments), and 17% for mobile homes.

- From 1990 to 2000, 16 housing permits were issued annually; half were for multi-family units (76), 37% for single-family (60) and 16% for mobile homes (27.)
- During the past 5 years, about 25 housing permits have been issued annually. More than half have been for single-family houses, 30% for multi-family and 17% for mobile homes.



Source: Plymouth Town Hall records and NH Office of Energy and Planning

4. Type of Housing Units

As noted previously, the majority of Plymouth's housing is single-family detached units. According to the US Census:

- The number of single-family units in Plymouth has not changed since 1990. However, there has been a significant decline in the number of multi-family units. This decline may be due to census data tracking, not necessarily actual housing figures. From 1990 to 2000, Plymouth issued 136 permits for single-family (60) and multi-family (76) units. If most of these 136 units were built, it may be possible to estimate that 59 single family homes were converted to multi-family units which corresponds to the 2003 May housing study data. However, it does not explain the significant decline of multi-family units.
- During the same decade, Campton, Holderness, Waterville Valley and Wentworth experienced the greatest percentage increase in single-family units. Holderness and Campton were on par with Grafton County.
- The number of multi-family units increased in Bristol and Wentworth by more than 20% in the 1990s while the rest of the region saw decreases.
- The number of mobile homes in Plymouth has remained constant since 1990, with an increase of 1 mobile home since 1990. Recent permit data indicate that 8 mobile homes have been added since the 2000 US Census.
- Throughout the nine-town region there was a significant decrease in the number of mobile homes between 1990 and 2000 like the county (-20%).

Geographic Area	Single Family (1 unit detached)			Duplex and Multi Family			Mobile Homes		
	1990	2000	% Change 1990-2000	1990	2000	% Change 1990-2000	1990	2000	% Change 1990-2000
Ashland	513	534	4.1	541	516	-4.6	108	93	-13.9
Bristol	1,532	1,416	-7.6	449	544	21.2	269	115	-57.2
Campton	1,001	1,144	14.3	389	356	-8.5	237	259	9.3
Holderness	908	1,004	10.6	106	104	-1.9	122	100	-18.0
Plymouth	882	881	-0.1	940	766	-18.5	253	254	0.4
Rumney	663	706	6.5	106	79	-25.5	204	93	-54.4
Thornton	854	920	7.7	358	325	-9.2	156	142	-8.9
Waterville Valley	66	104	57.8	1,095	1,005	-8.2	7	0	-100.0
Wentworth	295	379	28.5	13	21	38.1	92	36	-60.9
Grafton County	24,402	26,879	10.2%	13,249	13,102	-1.1	4,555	3,661	-19.6

Source: 1990 and 2000 US Census

Housing Conversions

Although census data in Table 3 indicates a decline in Plymouth's multi-family housing stock since 1990, the May 2003 housing study (see pages 28-30 of the study) shows that at least 70 traditional single-family homes have been largely or wholly converted to multi-family units (student housing) since 1987. An additional 39 single-family homes have been converted in the past two years with one conversion back from a multi-family to a single-family unit (*Plymouth Housing Ad Hoc Committee - May 2005.*)

Three types of conversions have been identified:

1. Large single family homes converted to multiple student apartments,
2. Smaller single family homes purchased by parents of a student as an investment and then rented to friends of their child, and
3. Conversion of non-residential property to student rentals (e.g., Sanel Building.)

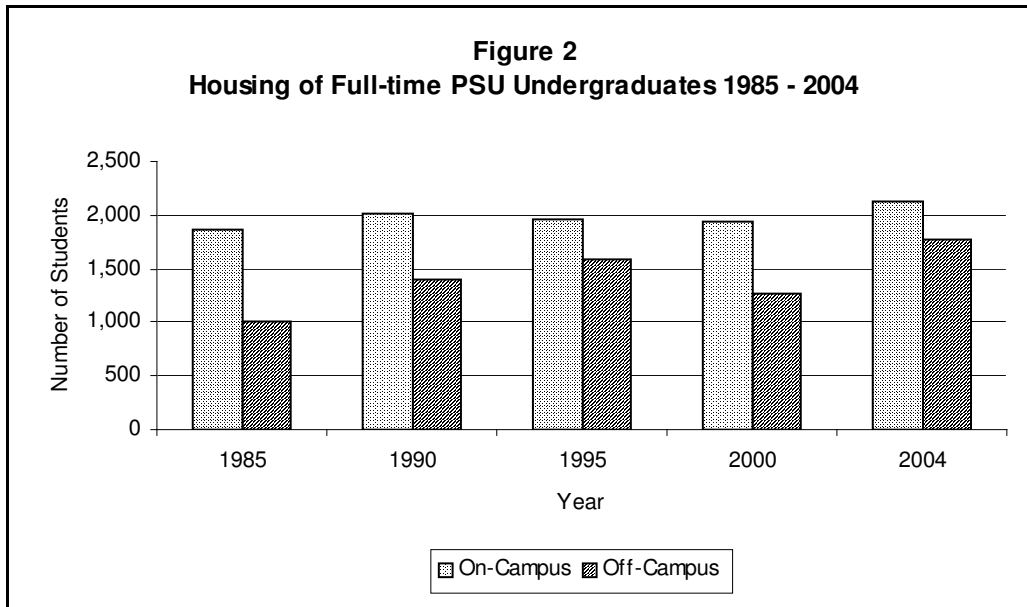
The Plymouth Housing Ad Hoc Committee has prepared a downtown map that identifies where these conversions have occurred and approximately when (see Volume 3). Participants at the June 2005 public forum expressed a desire to "stop encroachment of student housing into neighborhoods" because it threatens the character of the neighborhoods and affects the housing market. A number of suggestions for reducing this trend include:

- Working with PSU to keep students on campus
- Increasing fines to enforce the number of unrelated residents per unit
- Creating a student housing zone (*note - this type of zoning is illegal*),
- Limiting student cars - no vehicles allowed for underclassmen
- Limiting single-family zone to single-family and duplex units
- Regulating driveways and parking to maintain lawns and neighborhood character
- Decreasing enrollment at PSU
- Providing incentives to PSU to keep students on campus
- Providing disincentives to off-campus housing (i.e., taxes)
- Building more dorm space and
- Intensifying zoning in residential neighborhoods.

At the 6/2/05 Public Forum, the conversion of single family homes to student housing was cited as the most important issue to address in order to maintain a vibrant downtown and quality neighborhoods.

Between 1987 and 2004, Plymouth State University enrollment figures climbed steadily and on-campus housing remained relatively constant. In 1990, PSU did add 74 units to their housing stock called the White Mountain Student Apartments that provide 304 beds. According to the November 2004 PSU Campus Master Plan "A Framework for Future Decision Making":

- The design capacity for on-campus housing in fiscal year 2004 was 2,090. In the fall of 2004, approximately 55 percent of PSU's full time enrollment (2,107) lived in on-campus housing which is almost adequate to accommodate the freshmen and sophomore population.



Source: PSU Office of Institutional Research, June 2005

- PSU has re-evaluated its campus' housing environments and would like to build 650 new beds, which would provide on-campus housing to 65% of its students in the future.

**TABLE 4
HOUSING STOCK BY TYPE
2000**

Geographic Area	Total Housing Units	Single Family (1 unit detached)		Duplex & Multi Family*		Mobile Homes	
		Number of SF units	% of SF units in 2000 total housing stock	Number of MF units	% of MF units in 2000 total housing stock	Number of Mobile Homes	% of mobile homes in 2000 total housing stock
Ashland	1,149	534	46.5	516	44.6	93	8.1
Bristol	2,075	1,416	68.2	544	26.3	115	5.5
Campton	1,759	1,144	65.0	356	20.3	259	14.7
Holderness	1,208	1,004	83.1	104	8.6	100	8.3
Plymouth	1,901	881	46.3	766	40.3	254	13.4
Rumney	878	706	80.4	79	9.0	93	10.6
Thornton	1,487	920	61.8	325	21.9	142	16.3
Waterville Valley	1,109	104	9.4	1,005	90.6	0	0
Wentworth	437	379	86.7	21	4.8	36	8.2
Grafton County	43,729	26,879	61.5	13,102	29.1	3,661	8.4
State of NH	547,024	291,997	53.4	151,280	27.7	31,152	5.7

Source: 2000 US Census *includes 1-unit attached

- Bristol, Campton and Plymouth have approximately the same number of housing units hovering around 2,000 units. Of this stock, Bristol and Campton reflect Grafton County percentages.

- **Bristol (check on this)**, Holderness, Rumney and Wentworth have significantly more single-family units as a percentage of the total housing stock than as a percentage in Grafton County and the state.
- Waterville Valley (9.4%), Plymouth and Ashland have the smallest percentage of single-family housing units in the region (about 46%), which is 7 percentage points less than the state.
- Not surprisingly, Waterville Valley, Plymouth and Ashland have the largest number and proportion of multi-family housing units in the nine-town region. The percentage of multi-family units in these three towns exceeds both Grafton County and the state.
- Campton has the greatest number of mobile homes (259) in the region, while Waterville Valley has the fewest.

5. Age of Housing Stock

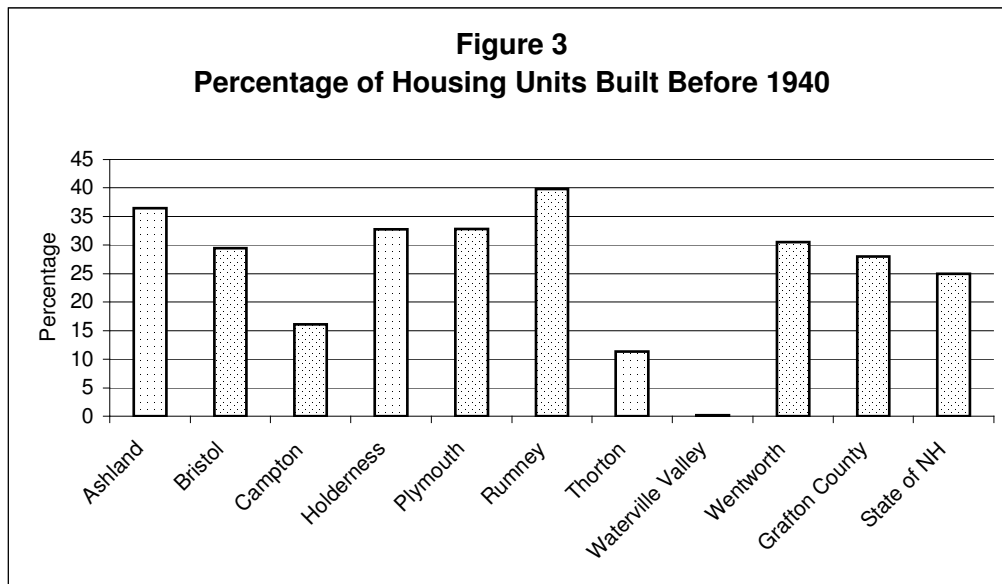
Half of the towns within the Plymouth twelve-town region have a greater percentage of units built before 1940 than does New Hampshire (25%) and the County (28%).

**TABLE 5
AGE OF HOUSING STOCK**

	Built pre-1940	Total Units in 2000	% of pre-1940
Ashland	419	1,149	36.5
Bristol	613	2,075	29.5
Campton	283	1,759	16.1
Holderness	395	1,208	32.7
Plymouth	624	1,901	32.8
Rumney	350	878	39.9
Thornton	169	1,487	11.4
Waterville Valley	2	1,109	0.1
Wentworth	133	436	30.5
Grafton County	12,226	43,729	28.0
State of NH	136,728	547,024	25.0

Source: 2000 US Census

More than 30% of the housing stock in Ashland, Holderness, Plymouth, Rumney and Wentworth consists of structures built prior to 1940.



Source: 2000 US Census

6. Occupied Housing Units

According to the 1990 and 2000 US Census:

- As the total number of housing units increased between 1990 and 2000, so did the number of occupied units.
- Vacancy rates in the state, county and twelve-town region, without exception, declined during the decade.
- The proportion of owner-occupied units increased slightly for the county and state while the proportion of renter-occupied units decreased. Plymouth's figures mirrored those of the county.
- Owner-occupied housing units saw a decline in vacancy rates between 1990 and 2000. In 2000, there were virtually no unoccupied units in the region (3% owner vacancy rate or less is generally seen as no vacancy).
- For the state, county and most of the nine-town region, renter vacancy rates also declined during the 1990s. Renter rates generally run higher than owner vacancy rates.

Geographic Area	Occupied housing units		% Owner-occupied housing units		% Renter-occupied housing units		Seasonal		% Owner vacancy rate		% Renter vacancy rate	
	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000	1990	2000
Ashland	770	853	56.2	56.6	43.8	43.4	292	249	1.1	2.2	12.7	5.4
Bristol	994	1,219	65.9	67.3	34.1	32.7	1,086	772	6.3	1.7	18.7	6.8
Campton	900	1,128	76.9	75.3	23.1	24.7	504	574	6.7	2.7	32.5	1.8
Holderness	656	768	77.3	78.4	22.7	21.6	417	404	3.1	1.0	12.4	2.9
Plymouth	1,646	1,678	50.2	56.3	49.8	43.7	139	138	7.5	2.4	6.2	3.2
Rumney	549	569	79.4	78.9	20.6	21.1	299	274	2.2	3.2	18.1	5.5
Thornton	575	1,487	73.0	75.9	27.0	24.1	652	671	10.3	3.1	19.7	5.1
Waterville Valley	72	1,097	55.6	76.3	44.4	23.7	928	962	4.8	3.3	80.5	0.0
Wentworth	400	436	60.0	85.7	40.0	14.3	131	101	1.4	3.3	24.2	6.1
Grafton County	27,542	31,598	67.2	68.6	32.8	31.4	10,558	10,432	4.6	2.0	13.3	3.7
State of NH	411,186	474,606	68.2	69.7	31.8	30.3	57,135	56,413	2.7	1.0	11.8	3.5

Source: 1990 & 2000 US Census

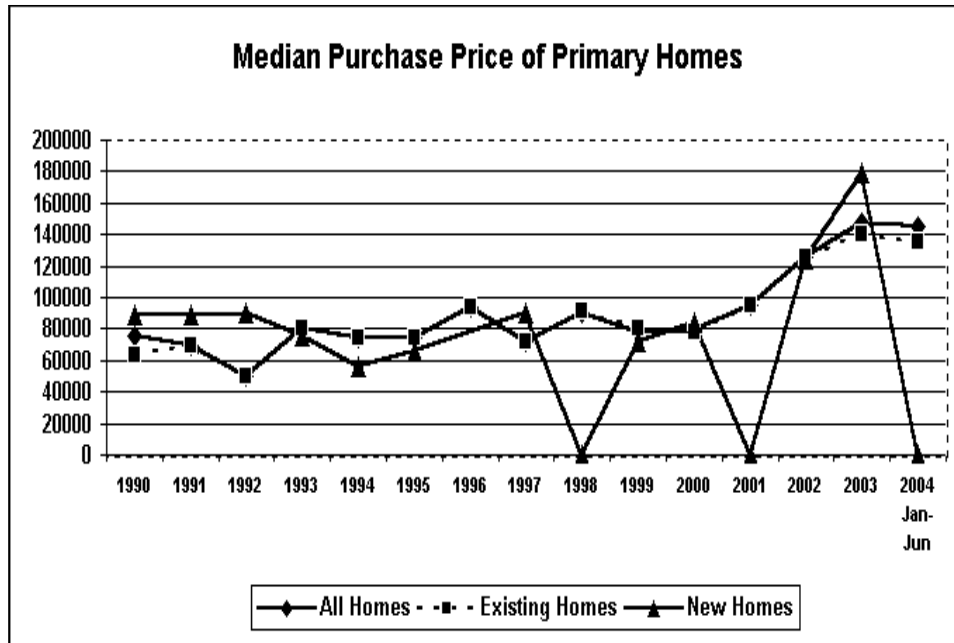
7. Housing Unit Values and Rents

Perhaps as a result of the early 1990s recession, residential values when adjusted for inflation decreased dramatically. According to the 1990 and 2000 US Census:

- The median value of an owner-occupied home in Grafton County and the state decreased by 21% in the decade.
- Like the nine-town region, Plymouth experienced a decrease in the real-value of owner-occupied homes.
- Plymouth and Waterville Valley saw the most significant percentage decrease (33%) in the area between 1990 and 2000.
- The median value of an owner-occupied home in Plymouth was \$92,300 in 2000, which is on par with Wentworth, Rumney and Bristol, less than the state median value of \$133,300 and less than the county median of \$109,500.
- Probably due to the resort community and limited number of single family homes, Waterville Valley still has the highest median value in the region.

	1990 Median Value	1990 Value Adjusted to 2000 Dollars*	2000 Median Value	% Change from 1990 Adjusted to 2000
Ashland	\$84,600	\$111,462	\$85,100	-23.7
Bristol	\$102,400	\$134,914	\$93,000	-31.1
Campton	\$108,500	\$142,951	\$101,800	-28.8
Holderness	\$120,700	\$159,025	\$148,400	-6.7
Plymouth	\$104,500	\$137,681	\$92,300	-33.0
Rumney	\$89,700	\$118,182	\$91,200	-22.8
Thornton	\$117,800	\$155,204	\$106,600	-31.3
Waterville Valley	\$410,000	\$540,184	\$362,500	-32.9
Wentworth	\$99,700	\$131,357	\$97,100	-26.1
Grafton County	\$105,700	\$139,262	\$109,500	-21.4
State of NH	\$129,400	\$170,487	\$133,300	-21.8
<i>Source: 1990 & 2000 US Census</i>				
*1990 Consumer Price Index=130.7				
2000 Consumer Price Index=172.2				

Table 8 presents data collected by the NH Housing Finance Authority (**need to know reference**) and has been included to provide more recent data than the 2000 US Census. However, it is important to note that the sample size is too small for statistical significance.



(in the graph to be inserted above, need to define whether they are median purchase prices for the town or the county)

**TABLE 8
MEDIAN PURCHASE PRICE OF PRIMARY HOMES 1990-2004**

Year	All Homes		Existing Homes		New Homes	
	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size
2004 Jan-Jun	\$145,000	11	\$135,000	10		1
2003	\$148,000	39	\$139,900	35	\$179,000	4
2002	\$125,500	47	\$125,500	45	\$125,000	2
2001	\$95,000	59	\$95,000	58		1
2000	\$79,000	48	\$78,000	46	\$83,750	2
1999	\$78,000	42	\$80,295	36	\$71,500	6
1998	\$90,000	18	\$92,000	17		1
1997	\$72,500	24	\$72,500	22	\$89,900	2
1996	\$94,000	30	\$94,000	30	#N/A	#N/A
1995	\$75,000	36	\$75,000	32	\$65,900	4
1994	\$75,000	52	\$75,000	40	\$55,500	12
1993	\$79,900	40	\$81,048	28	\$76,000	12
1992	\$50,000	28	\$50,000	26	\$90,000	2
1991	\$69,900	20	\$69,900	18	\$89,048	2
1990	\$75,048	10	\$64,000	8	\$89,048	2

Source: NHHFA Purchase Price Database (note: sample size of less than 50 is too small for statistical significance. With the exception of 1994 and 2001, sample size is too small.)

Median monthly rents have remained relatively constant in most of the nine-town region, with a few exceptions:

- Plymouth and Thornton have seen significant declines in rent, when adjusted for inflation.
- Hebron and Waterville Valley rents have increased by more than 20%.

TABLE 9 MEDIAN MONTHLY RENT 1990 & 2000				
Geographic Area	1990 (\$/month)	1990 adjusted to 2000 dollars (\$/month)	2000 (\$/month)	% change from 1990 adjusted to 2000
Ashland	393	518	485	-6.3
Bristol	420	553	549	-0.8
Campton	443	584	591	1.3
Holderness	442	582	584	0.3
Plymouth	443	584	489	-16.2
Rumney	400	527	530	0.6
Thornton	503	663	514	-22.5
Waterville Valley	375	494	763	54.5
Wentworth	355	468	450	-3.8
Grafton County	418	551	560	1.7
State of NH	479	631	646	2.4
<i>Source: 1990 & US Census</i>				
<i>*1990 CPI=130.7 2000 CPI=172.2</i>				

8. Planning Considerations

Goal: To sustain a rate of housing development that ensures safe and affordable housing for all Plymouth residents in a manner that does not overburden public services and maintains the town's character and natural resources.

- (1) Monitor population and housing estimates, prepared by NH OEP and North Country Council, on an annual basis and track annual permit data to identify the rate of housing development
- (2) Identify a rate of housing development for the next 10 years and where housing should be located to allow for growth without overburdening the taxpayer.
- (3) Adopt a building code, with occupancy permit provisions and staff a qualified building code compliance office that could be self-funded through building permit fees.

Goal: To improve town ordinances to deal with demand for new housing.

- (1) Revise the residential districts and uses in the Zoning Ordinance recognizing the need to maintain neighborhoods and reflect modern planning practices.
- (2) Create a more-protected, single-family zone to encourage the development of higher-quality housing and neighborhood revitalization.
- (3) Explore options for improving standards for manufactured housing (mobile home) parks.
- (4) Consider adoption of a Rental Housing Ordinance with annual or bi-annual inspections. This could be self-funded through an inspection fee.
- (5) Examine multi-family housing regulations and incorporate a provision to allow more units in a structure for elderly and student housing, by special exemption.
- (6) Adopt driveway and access permit standards to improve pedestrian safety and help preserve traditional residential neighborhoods.
- (7) Create incentives for renovating/developing existing structures or sites to reduce the inclination to develop new sites.
- (8) Encourage additional creative site design to minimize development costs; allow for a mix of housing while preserving natural resources and open land; and, in appropriate instances, provide a density bonus to projects which include affordable housing units or permanent land preservation.

Goal: To better address student housing issues.

- (1) Schedule regular meetings between the Planning Board and PSU to encourage communication and coordination of town and university plans.
- (2) Revise the town's zoning ordinance to better address the challenges associated with converting single-family homes to multi-family units. This may include changing the occupancy provision related to unit size and bedroom count, lot size and parking availability as well as limiting zones for conversion and aggressive enforcement.

- (3) The town, PSU, and Property Managers/Landlords should continue to work together to educate and enforce regulations regarding noise and disruptions with student tenants, using peer influence wherever possible.
- (4) Encourage PSU and Property Managers/Landlords to adopt, distribute and enforce (with town police) off-campus housing policies and town regulations concerning noise, parking and number of non-related tenants per unit.
- (5) Revise the Disorderly Actions Ordinance to include registering the name of the housing unit manager with the town so that multiple violations at the same address would hold landlords responsible and consider reducing the number from 50 persons to 10 or 20 per party.
- (6) Monitor the pace of new housing development with an eye toward growth controls in the event the pace of new construction exceeds the town's ability to provide services in an orderly manner.
- (7) Encourage PSU to track on-campus and off-campus addresses and make the data available to the town.
- (8) Encourage Property Managers/Landlords to provide data to the town concerning student rentals.
- (9) Explore educational opportunities to improve understanding of student occupancy limits and related issues. Establishing a better relationship with realtors will help avoid future conflicts and could help the town inform new owners of student housing regulations and requirements.
- (10) Explore incentives for PSU to keep students on campus.
- (11) Explore disincentives to converting single-family homes or non-residential property to student housing (i.e., tax, zoning.)
- (12) Regulate driveways and parking areas to limit curb cuts, maintain lawns, and enhance safety for pedestrians as well as vehicles backing into the street.
- (13) Encourage PSU to cap or decrease enrollment until adequate on-campus housing is available.

Goal: To expand opportunities to develop work-force housing.

- (1) Consider relaxing certain development requirements and or providing density bonuses when new housing units will be permanently affordable.
- (2) Inventory town property (land and structures) to identify, protect and encourage the development of housing sites and or commercial sites that can accommodate higher paying jobs in manufacturing, selected service industries and research/technology sectors.

