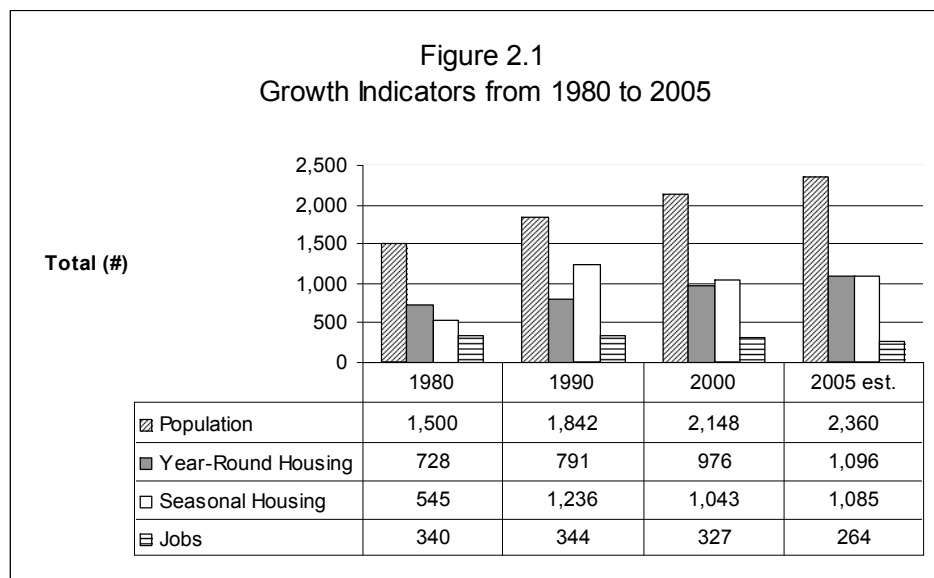


CHAPTER 2

TUFTONBORO COMMUNITY: POPULATION, HOUSING AND ECONOMY

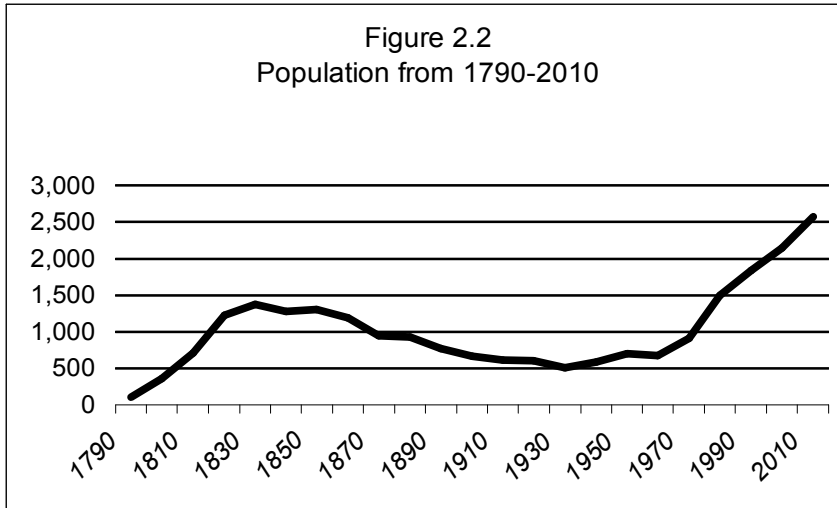
Tuftonboro is a growing community, and with growth comes change. The current rate of growth is manageable, given the resources available locally to support it. There is concern, however, that without some planning and preparation, future development could adversely affect the community. This chapter is about Tuftonboro's community base – its local population, housing and economy – and recent development trends.



Source: US Census 1980, 1990 & 2000, NH Office of Energy Planning 2003, NH Employment Security 2005

2.1 POPULATION

When the first US Census was taken in 1790, Tuftonboro's population was 109 – about 5% of the number of people that live in town today. Like many New England communities, Tuftonboro reached its historic peak population in the 1830s, prior to the great migration west in search of better soils and a higher quality of life. From the 1830s peak of 1,375, the town's population declined to 505 people in 1930. Tuftonboro regained population during the remainder of the century and surpassed its 1830s high in 1980 with 1,500 residents.

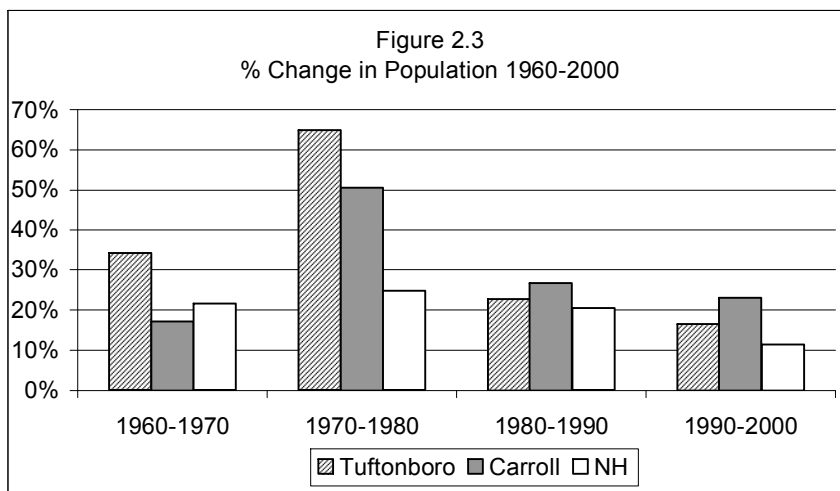


Source: 1767, '73 & '86 Provincial & State Papers, 1775 NH Historical Collection, 1783 Original Census, 1790-2000 US Census, 2010 NH OEP estimates

As of the 2000 US Census, Tuftonboro's year-round population numbered 2,148 persons. Only 35% were born in New Hampshire, compared to 43% statewide. The State Office of Energy Planning estimated that the 2005 population figure for year-round residents was 2,360.

2.1.1 Population Trends

During the 1960s and 1970s, Tuftonboro's rate of population growth increased at a more significant rate than Carroll County and the State of New Hampshire. Like Carroll County, Tuftonboro experienced its greatest percentage increase in population during the 1970s. The population grew from 910 year-round residents to 1,500. In the past two decades, Carroll County's rate of increase has surpassed Tuftonboro's and continues to be greater than the State's. Tuftonboro's population has continued to increase, on average 300 persons per decade.



Source: US Census 1960 - 2000

This growth has been the result of people moving to town – in-migration – rather than a natural increase in the population. Table 2.1 shows that Tuftonboro experienced a *natural population decrease* (the number of births less deaths) during the 1990s, which indicates that the population increase during the 1990s is due to in-migration.

Table 2.1 Tuftonboro Population Change – 1990-2000												
	'90	'91	'92	'93	'94	'95	'96	'97	'98	'99	'00	Total
Births	15	22	15	13	16	15	15	15	21	20	21	188
Deaths	26	15	14	13	15	14	25	23	16	22	16	199
Net change	-11	7	1	0	1	1	-10	-8	5	-2	5	-11

Source: N.H. Department of Health & Human Services

Although Tuftonboro's rate of growth has been steady between 1980 and 2000, it has not been as fast as many of its neighbors. The towns that abut Tuftonboro have grown more quickly. This trend may be due to better road access, the availability of sewer and water, easier access to services (hospital, shops, gas stations, etc.), availability of lots and other factors.

Table 2.2 Population Growth Trends in Neighboring Towns					
Town	1980 Population	1980- 1990 % increase	1990 Population	1990- 2000 % increase	2000 Population
Effingham	599	57%	941	35%	1,273
Freedom	810	30%	1,025	39%	1,303
Holderness	1,586	7%	1,694	14%	1,930
Moultonborough*	2,206	34%	2,956	52%	4,484
Ossipee*	2,465	34%	3,309	27%	4,211
Sandwich	905	8%	1,066	21%	1,286
Tamworth	1,672	29%	2,165	16%	2,510
Tuftonboro	1,500	23%	1,842	17%	2,148
Wolfeboro*	3,968	21%	4,807	27%	6,083
Carroll County**	14,035	24%	18,021	29%	23,298
New Hampshire	920,475	21%	1,109,252	11%	1,235,786

*Towns that abut Tuftonboro ** Towns in the Lakes Region of Carroll County

Source: US Census 1980, 1990 & 2000 & Lakes Region Demographic Profile July 2003 prepared by LRPC

- The local rate of growth has remained relatively constant, averaging around 30 persons (2%) annually.
- Tuftonboro has a relatively small year-round population – ranking fifth of eight towns in the Lakes Region of Carroll County. All of its immediate neighbors have almost twice as many year-round residents.

- The local population makes up less than 4.9% of the county total which is a slight decrease from the 1990 of 5.2% share.
- Tuftonboro is more sparsely populated than the state and about the same as the average density of the towns in the Lakes Region of Carroll County. In 2000 the town's population density averaged 52.3 persons per square mile, compared with an average Lakes Region county density of 52.5 persons per square mile and state density of 137.8.

Town	Square miles	1980	1990	2000
Effingham	38.5	15.6	24.4	31.1
Freedom	34.6	20.8	27.0	37.7
Holderness	30.5	52.0	55.5	63.3
Moultonborough*	59.8	36.9	49.4	75.0
Ossipee*	71.2	34.6	46.5	59.1
Sandwich	90.6	10.0	11.8	14.2
Tamworth	59.9	27.9	36.1	41.9
Tuftonboro	41.1	36.5	44.8	52.3
Wolfeboro*	48.3	82.2	99.5	125.9
Carroll County	444	31.6	40.6	52.5
New Hampshire	8,969	102.6	123.7	137.8

*Towns that abut Tuftonboro

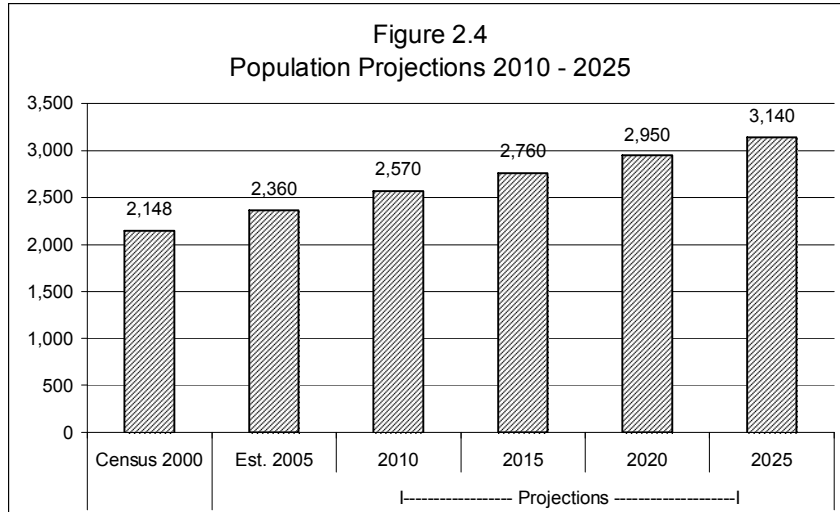
Source: US Census 1980, 1990, & 2000.

Seasonal Population. Tuftonboro's seasonal population is more difficult to estimate but, based on the 1,043 seasonal homes in town (with an average household size of 2.32) and the summer population of 1,515 campers served by public water supplies, the local resident population may increase by 3,768 persons during the summer months. This figure combined with the 2005 population estimate suggests a summer population of more than double the winter population, approximately 6,128. This does not include transient visitors and guests.

The town's current seasonal population contributes to the tax base, supports local businesses, and impacts municipal services and facilities. The seasonal population does result in more traffic, affects the local housing market, and also affects the character of the community. Additional increases in seasonal population (e.g., more vacation home development) could change the character of the community with a greater imbalance of year-round to seasonal residents.

2.1.2 Population Projections

According to population projections prepared by the New Hampshire Office of State Planning, Tuftonboro's year-round population could increase by nearly 780 people by the year 2025.



Source: US Census 2000, NH OEP 2003

2.1.3 Population Characteristics

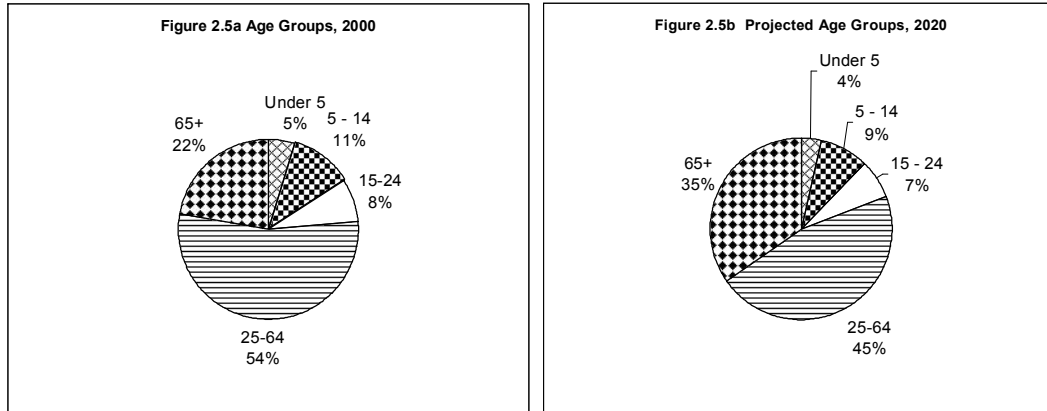
Age groups. Like the rest of the state and country, Tuftonboro's population is aging. Between 1990 and 2000:

- the number of residents 65 years of age or older – the town's "senior" population – increased by 34% and the number of very elderly (85+ years) increased by 37%; while
- the number of residents less than 18 years of age decreased by 9.6%, and the youngest age group (<5 years) decreased by 9.8%.

As a result, senior residents accounted for a comparatively higher percentage – and those younger than 18 a relatively lower percentage – of the town's total population in 2000. The town population also included a relatively higher percentage of senior residents (22%) than the county (18%) and state (12%). Tuftonboro's 2000 median age of 47.7 is within 2 years of Wolfeboro's (45.3) and Moultonborough's (46.6) median age, while Carroll County's median age was 42.5 and the state's was 37.1. This difference between the town, county and state is not a new trend. The median age in 1980 for the town was 41.5, while the county was 34.8 and the state was 30.1.

Figure 2.5a shows the age breakdown of Tuftonboro's population in 2000 and Figure 3.5b illustrates projections for 2020. The projections are based on Carroll County percentages prepared by the NH Office of Energy

Planning. Given Tuftonboro's aging trends during the past two decades, Figure 3.5b may be conservative and the percentage of people older than 65 may exceed 35%.



Source: US Census 2000, NH OEP 2003

Gender. In 2000, women made up 51% of the population which is slightly less than the 52% proportion from the last census.

Educational Attainment. Most Tuftonboro residents over the age of 25 are high school graduates. As reported in 2000, 90% of local residents had graduated from high school – up from 89% in 1990. The local graduation rate was slightly higher than that reported for the county (88%) and the state (87%). Relatively more Tuftonboro and state residents than county residents have completed a four-year college degree or higher - 29% - compared with 27% for the county.

Disabilities. In 2000, 342 Tuftonboro residents reported having some type of disability, including 16% of residents between 21 and 64 years of age, and 28% of residents 65 years older and older. Some of these residents may have special housing, health care, educational, work space or accessibility needs.

Employment. During the 1990s, the number of local residents in the civilian work force increased by 23% – from 853 in 1990 to 1,035 in 2000. In 2000, this included 59% of the local population over 16. Women made up 47% of the resident labor force – up from 45% in 1990. The number of working parents with children less than 6 years old decreased – by 5% – suggesting that the demand for day care services also may have declined. Employment and labor trends are described in more detail in relation to the local economy.

Income and Poverty Levels. Local incomes increased during the 1990s – the per capita income reported for Tuftonboro residents increased by more than 58% between 1989 and 1999. Local households and family incomes

were generally more than those reported for the county and less than for the state. In 1999, Tuftonboro's median household income of \$45,729 was 14% more than the median of households of the county and only 92% of the state median.

In 2000, 4.4% of local families and 6.4% of individuals – including 6.1% of residents over 65 and 7.1% of children – reportedly lived below the poverty line. Tuftonboro's 2000 poverty rates, however, were less than those reported for the county and on par with the state.

2.2 HOUSING

All Tuftonboro residents deserve safe, adequate and affordable housing. For many who already live in town, the availability and cost of housing are not pressing issues, but for those entering the housing market, or for local residents with special or changing needs, finding a place to live can be difficult. Finding an affordable home can be even more challenging.

A diverse housing stock supports a diverse community - by providing homes for families and individuals in various stages of life who work in town, support community organizations, and contribute to the local economy. Housing represents a major investment for many residents. For some, however, household incomes have not been keeping up with rising housing costs.

Housing also represents an important community investment. Well constructed and maintained homes contribute to the local tax base, the town's historic character, and our shared sense of community. On the other hand, housing that is poorly located, constructed and maintained can harm the local environment, overburden public services and infrastructure, reduce property values, increase household expenses and result in unsafe housing conditions. Identifying and addressing housing needs requires a careful look at changing households, existing housing conditions and market trends.



2.2.1 Households

Households - defined as all related or unrelated individuals living together under one roof – affect the demand for housing. The number of households has increased as the town's population has grown. There were 926 households in 2000, up from 710 in 1990 – an increase of 30%, or roughly 12 new households per year.

Table 2.4
Tuftonboro Households: 1980 – 2000

	Household (#)		Change	
	1990	2000	(#)	(%)
Total Households	710	926	216	30%
Family	538	666	128	24%
Married w/ children	N/A	221		
Non-family	172	260	88	51%
Living alone	140	212	72	51%
65+ living alone	74	89	15	20%
Ave. household size	2.59	2.32	-0.27	-10%
Owner	2.59	2.34	-0.25	-10%
Renter	2.61	2.16	-0.45	-17%

Source: US Census 1990 & 2000.

Following regional and statewide trends, Tuftonboro's households have been getting smaller in size. As a result, during the 1990s the rate of local household formation (30%) actually exceeded the rate of population growth (17%), which contributed to the local demand for housing. Shrinking households are the result of many factors, including an aging population, couples having fewer children, the breakup of extended families, and an increase in the number of non-family households.

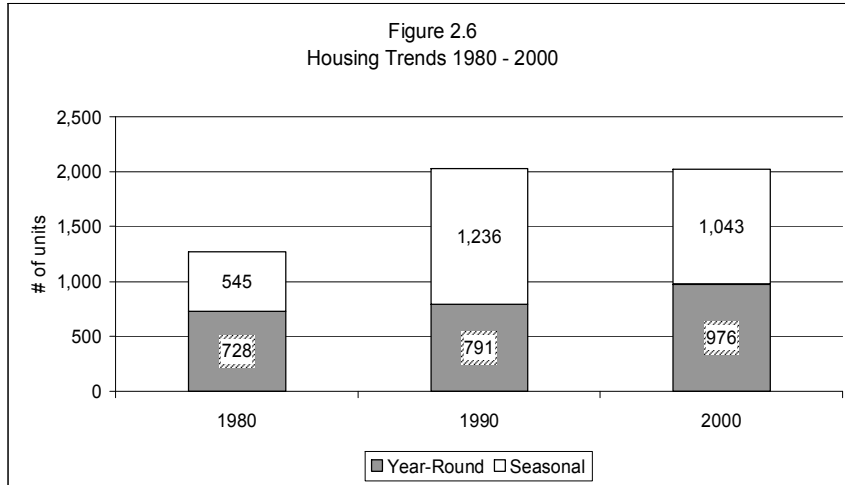
In 2000, 72% of Tuftonboro households were "family" households related by blood, marriage or adoption. However, "traditional" family households – married couples with children – made up only 24% of the total, while non-family households comprised 28%. Most non-family households (82%) were single persons, living alone. Of these, 42% were seniors.

Tuftonboro's average household size in 2000 (2.32 persons) was slightly smaller than the county or state, most likely due to a higher percentage of elderly households, and relatively fewer households with children. Rental households which are typically smaller were, on average, smaller than homeowner households.

2.2.2 Housing Trends

The number of dwelling units in Tuftonboro has increased steadily since the 1980s. The period of the most rapid rate of development occurred in the 1980s when the number of seasonal housing units more than doubled. On average, 69 new seasonal units were added to the town's housing stock in that decade. Between 1990 and 2000, the number of year-round housing units increased by 23% (185 units or about 20 units annually). Interestingly, there was a decline in 93 seasonal units which may be attributed to conversions from seasonal to year-round units. According to building permit data from 2000 through 2004, development trends may be changing. The code enforcement officer has issued 194 permits for housing units for the past 5 years or nearly double the number of units annually added to the town's housing stock in the 1990s. At this rate, an

additional 200 new dwelling units could be added by 2010 – more than double what would be needed to accommodate the projected rate of population and household growth. According to the US Census data, by 2000 there were 2,019 housing units in Tuftonboro, representing 6% of the county total.



Source: US Census 1990 & 2000.

2.2.3 Housing Characteristics

Type. Tuftonboro's housing is made up of primarily single-family detached dwellings. According to the 2000 US Census, of the 2,019 housing units in Tuftonboro:

- 1,884 (93%) were single-family dwellings (including 152 mobile homes);
- 62 (3%) were two-family units; and
- 71 (4%) were multi-family dwellings (3+ units/structure).

The town's housing stock, compared with that of the county and state, included:

- more single-family dwellings (93% vs. 83% and 69% respectively);
- fewer renter-occupied units (13% vs. 22% and 33% respectively);
- a higher percentage of seasonal units (52% vs. 42% and 10% respectively);
- about the same percentage of units built prior to 1940 (24%); and
- approximately the same size homes (median number of rooms: 5.5).

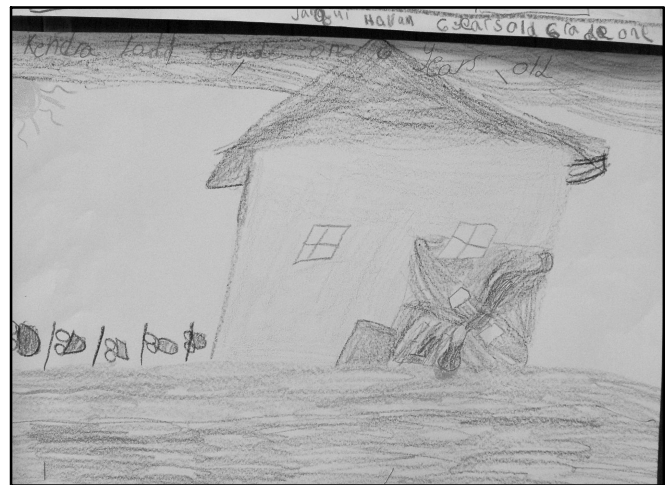
While the number of year-round homes increased during the 1990s, the number of mobile homes declined from 193 to 152.

Vacancy Rates. The local vacancy rate of owner-occupied housing decreased during the 1990s – from 5.2% to 2.3% in 2000. This indicates an increasingly tighter housing market that is likely contributing to rising sale prices locally and throughout the Lakes Region. The 2000 vacancy rate for rental units also was down from 4.2% in 1990 to 2.5% in 2000.

Special Needs Housing. There are no elderly or publicly subsidized housing units in Tuftonboro, or other types of housing, such as retirement, assisted living or residential care homes to meet the housing needs of the elderly, disabled, low income, or homeless residents. As a result some local residents must relocate to other communities – such as Wolfeboro or Ossipee – as their housing needs change.

2.2.4 Housing Affordability

Two factors determine housing affordability: the costs of housing and the ability of a household to cover those costs. Housing is generally considered “affordable” if annual housing costs do not exceed 30% of household’s annual gross income. Annual housing costs include mortgage or rent, and the associated fees (interest, insurance, and taxes, and where applicable, condominium association fees). Housing costs in excess of 30% of household income are generally considered to be an excessive burden.



Average American Home 55-Year Trend

Housing prices	+133%
Square footage	+137%
Household income	+113%
Heating costs	-23%

Average home prices have more than doubled since 1950 and so have average home sizes. A two-bedroom, one bath and one-car garage was the average house in 1950, approximately 980 square feet. Fifty-five years later for about the same cost per square foot, an average home is more than double the square footage (2,330 sq. ft.) and includes three bedrooms, two baths, fireplace, central air conditioning and a two-car garage. In 2005 dollars, that means Americans are paying less per square foot now than they did then.

	1950	2005
Average housing price*	\$59,575	\$138,601
Average square foot per house	983	2330
Persons per household	3.4	2.6
Square feet per person	289.1	896.2
Price per square foot*	\$60.61	\$59.49
% of annual income home price represents	229%	251%
Square feet annual income buys	429.3	930.1
Home ownership rate	55%	69%
% of homes deemed crowded (> than 1 person/room)	16%	6%
Annual heating costs (as of Sept. 2005)*	\$3,419	\$2,644
% of annual income heating costs represents	13%	5%

* Dollars adjusted for inflation

Sources: *Wired Magazine* November 2005; *National Association of Home Builders*; *National Bureau of Economic Research*; *US Bureau of Labor Statistics*; *US Census Bureau*

As reported for 1999, Tuftonboro's median household income (\$45,729) was 14% more than the county median and only 92% of the state median. The reported value of owner-occupied housing was 32% more than the county and 18% more than the state. However, the median mortgage rate and median rent are less in Tuftonboro than in the state which may explain the similar percentage of owner-occupied households with excessive cost burdens. Cost burdens for renters in Carroll County and the state are significantly more than in Tuftonboro probably due to the fact that Tuftonboro has very few rental units.

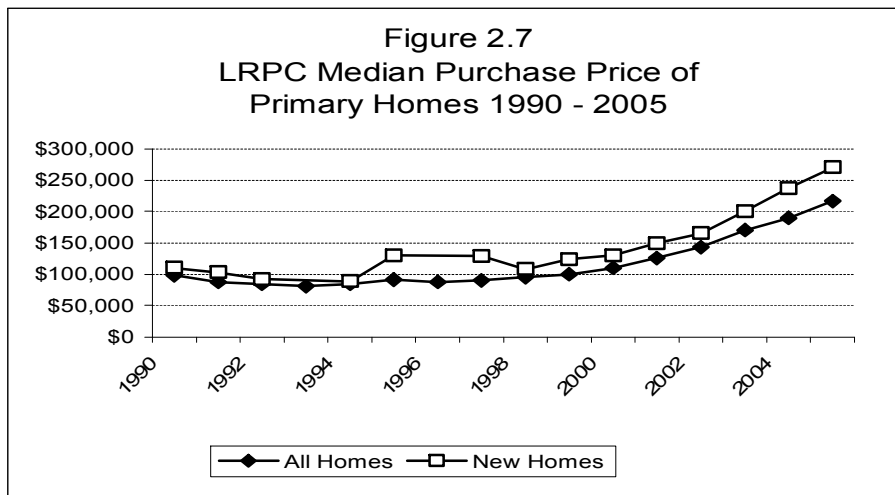
Table 2.5
Comparative Affordability 1999

	Tuftonboro	Carroll County	NH
Median Household Income	\$45,729	\$39,990	\$49,467
Median Value Owner-Occupied Units	\$158,000	\$119,900	\$133,300
Median Mortgage	\$1,006	\$934	\$1,226
Cost burden = >30% (% households)	21%	26%	22%
Median Gross Rent	\$617	\$552	\$646
Cost burden = >30% (% households)	18%	33%	33%

Source: *US Census 2000*

Prices of homes have increased dramatically since 1999 in Carroll County and the state. The 2004 median sale price for primary residences in Carroll County (\$196,000) was 66% more than the median value reported five years earlier. Statewide the sale price increased from \$111,500 to \$238,000 or more than double in five years. Because of the limited number of sales annually in Tuftonboro (less than 50); the NH Housing Finance Authority does not publish town-specific data. However, area realtors have suggested that local sales are tracking regional trends.

Figure 2.7 illustrates the fifteen-year trend of primary home sales within the Lakes Region. Not surprisingly, new homes sell at a higher price than existing homes. Data from the first six months of sales in 2005 show a significant difference between new homes (\$269,900) selling for 32% more than existing homes (\$205,000).



2.2.5 Addressing Local Housing Needs

Within the last decade, the shortage of housing has affected affordability for a growing number of families. The term “workforce housing” has been used to describe housing for middle-income workers. The term “affordable housing” is typically used to refer to housing with covenants, subsidies, or other mechanisms to ensure availability to low and moderate-income households. Workforce housing includes both market rate and affordable housing. According to the US Department of Housing and Urban Development (HUD), “affordable housing” is defined as housing that is affordable to households earning up to 80% of the county's median income, and housing costs do not exceed 30% of the household's gross annual income.

There is concern locally, as raised in recent public forums and in the 2005 Community Attitude Survey, that Tuftonboro is beginning to experience the type of development pressure that has overtaken neighboring communities. Housing options within a rural community such as Tuftonboro are somewhat limited given the lack of infrastructure. Nevertheless, the town is committed to addressing local housing needs to the extent that resources allow, and in keeping with its rural character.

According to the conclusions from September 2004 Lakes Region Housing Needs Assessment (prepared by Lakes Region Planning Commission),



“...the Lakes Region is well on its way to meeting projected housing production supply needed to accommodate population growth and replace lost units. However, there is a growing divergence between the cost of new housing and affordability as defined by income. This period of strong residential housing development offers an opportunity to further examine how additional housing needs are or might be addressed. Three specific trends that may warrant further investigation to help evaluate the adequacy of the housing stock being built in the area are as follows: 1) lower wage jobs; 2) senior population; and 3) low income renters with excess cost burden.”

The 2005 Community Attitude Survey results note that a majority of those responding support the development of elderly housing in town. There is less support for other housing (i.e., multi-family) and for the development of housing in the town’s environmentally sensitive lands and lakefront property. The town’s current zoning ordinance allows for the development of cluster housing, duplexes, and manufactured home parks. It provides limited opportunities for multi-family dwellings and residential care facilities.

2.3 *ECONOMY*

Tuftonboro's historic economy was primarily resource-based. Farming and logging supported the development of Tuftonboro's four villages. Some dams were built for mills. In the late 1700s, Peter Livius and Woodbury Langdon built the first summer homes in the region and thus began the "summer community" in Tuftonboro and the Lakes Region. In years past, Tuftonboro supported as many as five general stores and the four villages each had their own church, school and post office. Today, there are two general stores, three post offices, five zip codes, four telephone exchanges and one school. The four villages of Melvin Village, Mirror Lake, Tuftonboro Corner and Center Tuftonboro have become less distinct as housing development has spread out all over town.

Local economic activities in the 21st century still include some traditional land-based production – forestry and farming – as well as home-based businesses, a few commercial operations and a few small-scale industries. Lake Winnepesaukee is still a major contributor to the town's economy whether through boys, girls and religious camps or private waterfront estates. The increasing desirability of lake front property for seasonal, retirement, and second homes creates many jobs in the service industries such as construction, property maintenance, lawn care and housekeeping. Since 1970 Tuftonboro has seen private collections of antique vehicles, including boats, develop into a niche industry expanded with associated support services.



Tuftonboro's commercial and industrial employment opportunities historically ranged from a grist mill to a plastic bag manufacturer. Remains of mills can be found around town and the plastic bag manufacturing facility was recently converted to a warehouse. The company outsources its bag manufacturing but maintains its office headquarters in Tuftonboro for its now worldwide operation. Although there are a few small-scale industries still in Tuftonboro, local jobs have not met the employment demands of the population. With more residents commuting elsewhere for work, Tuftonboro has evolved into largely a bedroom community.

In the 2005 Community Attitude Survey, agriculture was by far the most favored business activity, supported by 89% of the respondents. It was also noted that a neighborhood store and home-

People would like to see these businesses located primarily in existing villages.

based businesses should be encouraged, as well as businesses that include health, personal and professional services, restaurants, retail/antique shops and a gas station.

Given the town's varied terrain, lack of town water and sewer, limited access to interstate highways, and small population, large-scale industrial or commercial development is not likely to occur in the foreseeable future. The town is interested in accommodating and supporting local businesses that contribute to the tax base; provide jobs, goods and services for local residents; and maintain the town's rural character and traditional pattern and scale of development.

2.3.1 Economic Trends

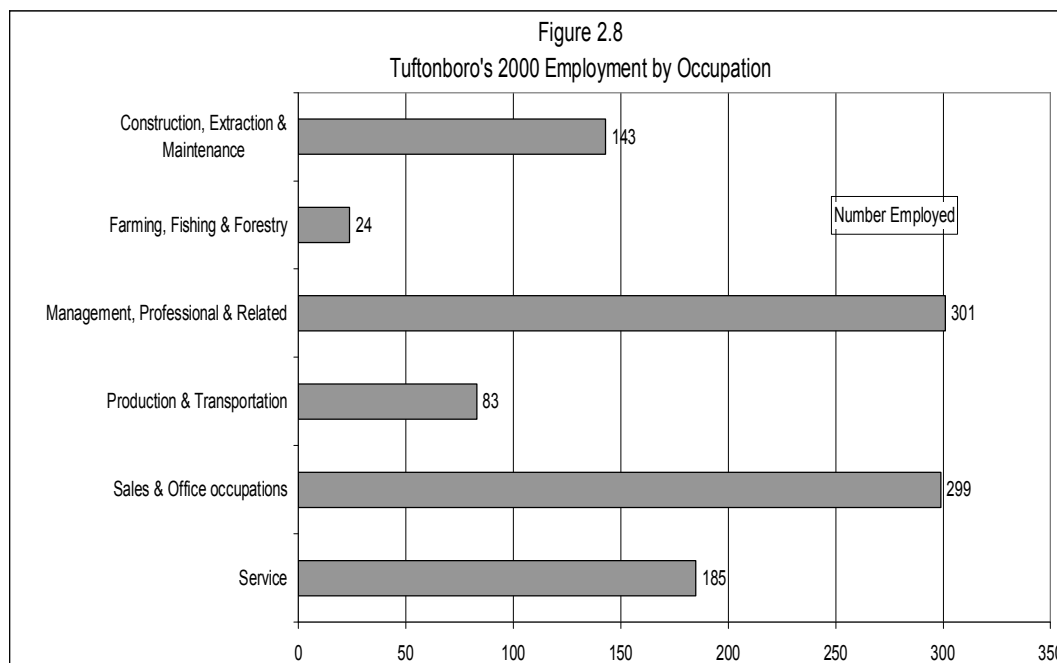
Resident Workforce

Tuftonboro's working population – all local residents aged 16 and over who were working or actively seeking employment – in 1990 was 853. The workforce increased by 23% to 1,053 in 2000 which comprised nearly 83% of the town's population. Women made up 45% of workers in 1990, and 47% in 2000.

Employment

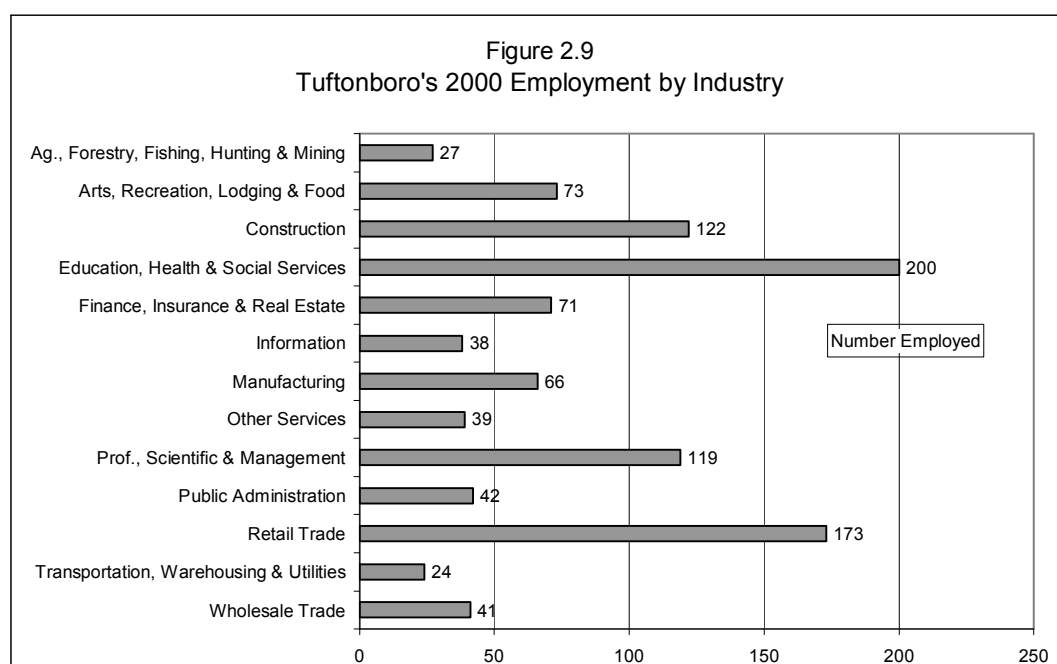
As reported in the 2000 Census, 64% of town residents worked in the private sector, 12% worked for government, and a relatively high percentage were self-employed (23%). The percentage of those self-employed was well above that of the county (14.4%) and state (7.6%). Likewise, Tuftonboro had a much higher percentage of local residents who worked at home (9.3%) than the county (5.7%) and state (4.0%). The majority of Tuftonboro residents (76%) worked in "white collar" occupations – including management, professional, service, sales and office jobs. Another 14% worked in construction, while only 24 residents (2.3%) were farmers or foresters.





Source: US Census 2000.

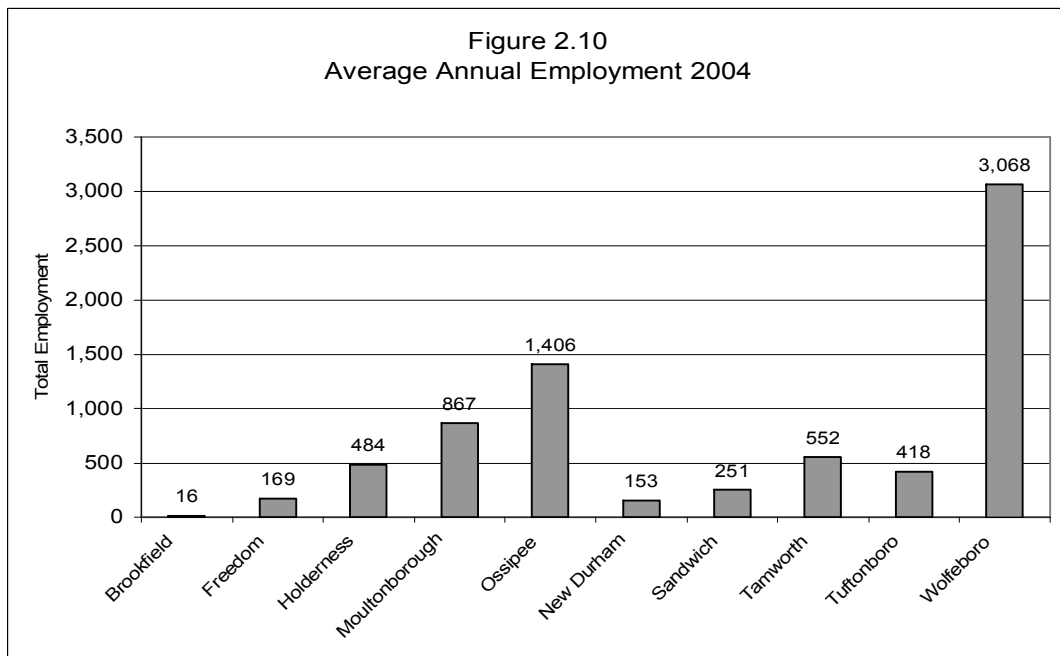
Most Tuftonboro residents were employed in the service sector – mainly in health, educational and social services (19.3%), retail (13.7%), and professional, scientific and management (11.5%). Compared to the county and state, relatively more town residents were employed in farming and forestry (2.6%), construction (11.8%) and management (11.5%); and relatively fewer local residents (6.4%) worked in manufacturing.



Source: US Census 2000.

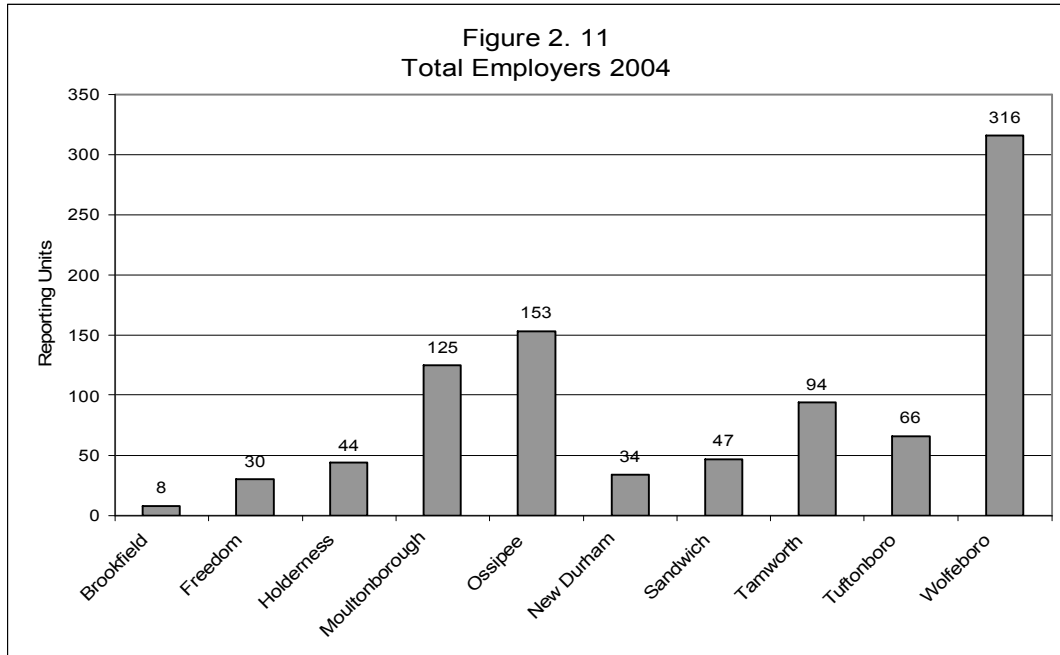
Jobs and Wages in Tuftonboro

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 and, as a result, it generally under-reports employers and employment. The data makes no distinction between full and part-time workers. Tuftonboro's employment base in 2004, excluding local farms and self-employed residents, consisted of at least 66 employers who provided 418 jobs locally. These included five government facilities and 61 private businesses.



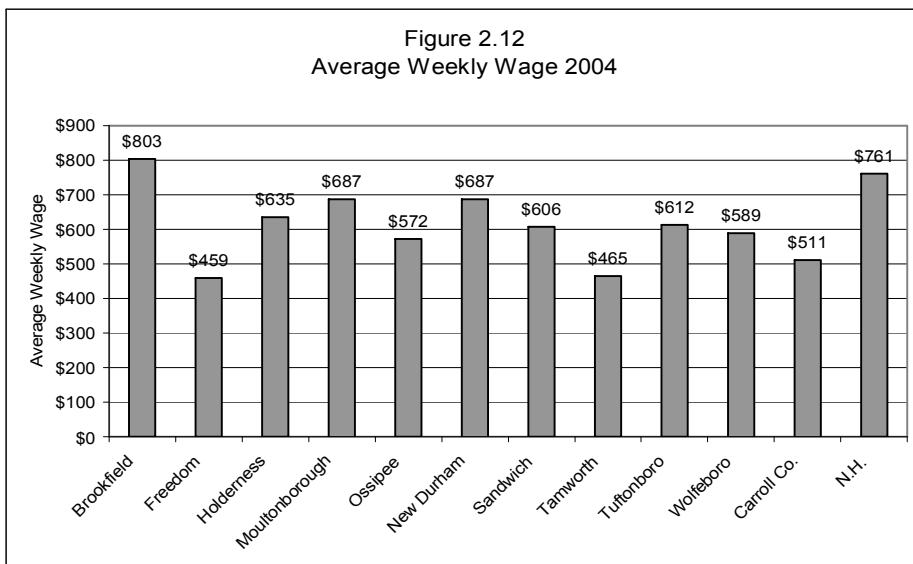
Source: NH Department of Employment Security 2005.

The number of employers and number of employees in nearby towns are shown in Figures 2.10 and 2.11. The number of employees in Tuftonboro is similar to Holderness and Tamworth. Moultonborough, Ossipee and Wolfeboro are the major employment communities in the region.



Source: NH Department of Employment Security 2005.

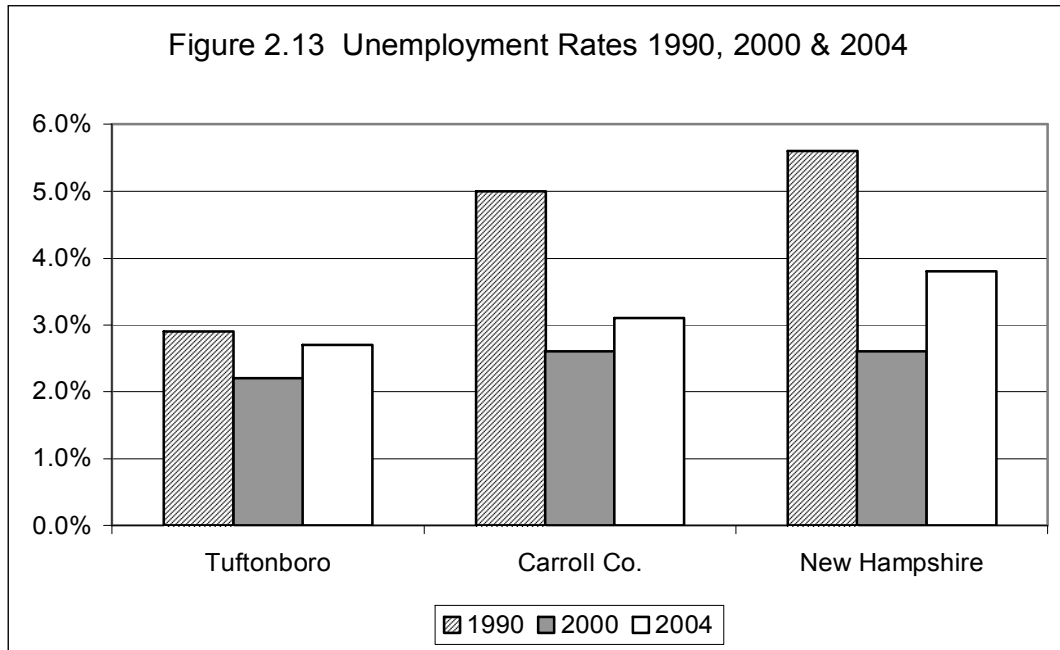
According to the NH Employment Security in 2004 the private sector accounted for most of the jobs in Tuftonboro (86%); and average weekly wages are higher (10.5% in 2004) than the public sector. Tuftonboro's average weekly wage of \$612 was more than the county (\$517) and less than the state (\$711) (see Figure 2.12). Relative to nearby towns in the Lakes Region, Tuftonboro's weekly wage is exactly the average; it is significantly lower than Brookfield (\$803) and considerably higher than Freedom (\$459) or Tamworth (\$465). The differences in average wages are due in part to the types of jobs that are available in town.



Source: NH Department of Employment Security 2005.

Unemployment

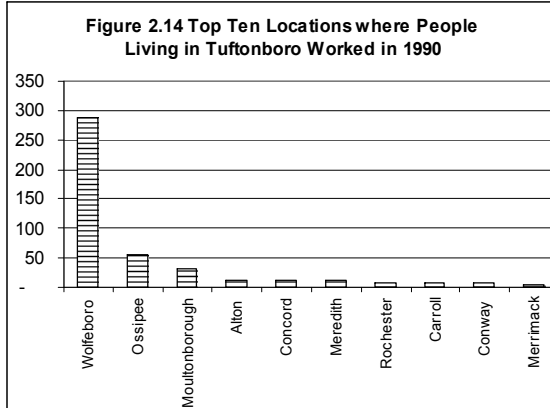
The local unemployment rate was nearly 3% in 1990, but had dropped to 2.2% by 2000 and climbed slightly to 2.7% in 2004. A rate under 4% is generally regarded by economists as full employment. Such low unemployment rates favor Tuftonboro workers, but may make it difficult for local employers to find affordable, qualified help. Carroll County and the state experienced higher rates of unemployment in 1990 with decline in the 21st century. According to NH Labor and Industry, county and state rates in 2004 were 3.1% and 3.8% respectively.



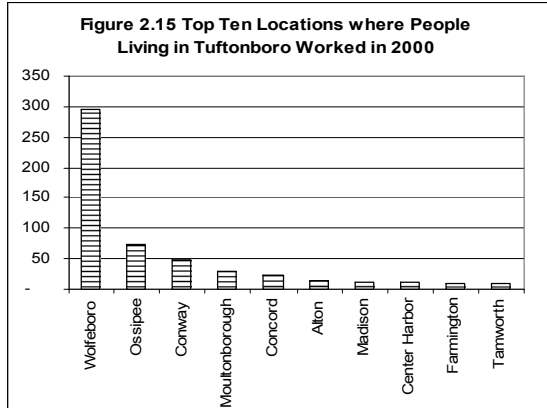
Source: NH Labor and Industry 2005.

Commuting Trends

In 2000, about 30% of local residents worked in town, including residents who worked at home. A slightly higher percentage (33%) worked and lived in Tuftonboro in 1990. Figures 2.14 and 2.15 show the top ten locations where Tuftonboro residents worked in 1990 (57%) and 2000 (58%). In 1990 nearly 10% of the residents commuted to large population communities (e.g., Concord) or out-of-state. The percentage of out-of-region commuters increased to 12% in 2000.

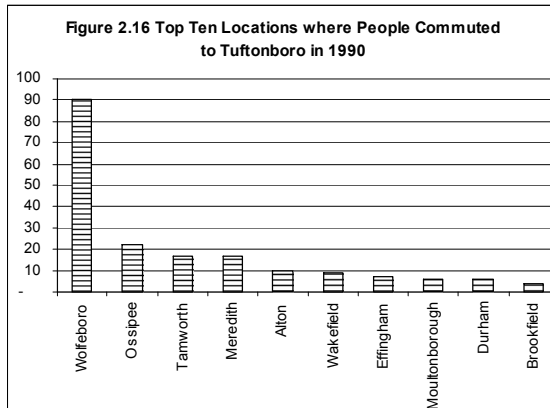


Source: US Census 1990 & 2000

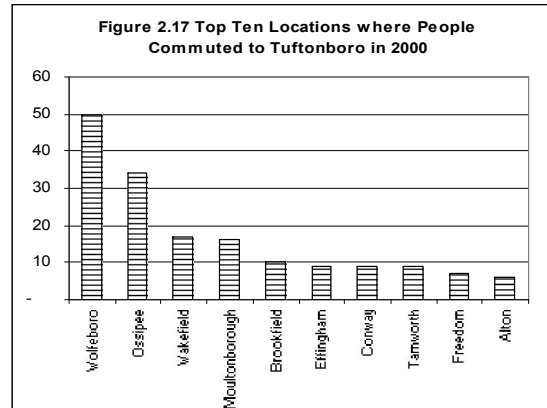


Source: US Census 1990 & 2000

The number of non-residents who reported commuting to jobs in Tuftonboro reflects the relatively small number of jobs available locally. According to the Census, 200 nonresidents commuted to Tuftonboro for work in 1990 and this number had decreased to 175 (or -13%) by 2000. The reduction may be due to changes at Pak 2000 and the move of Pick Point Enterprises.



Source: US Census 1990 & 2000



Source: US Census 1990 & 2000

2.3.2 Local Business Setting

It is clear from local employment data, commuting information and a drive around town that economic activity in Tuftonboro consists mainly of small, private sector businesses - often home-based. The town has Neighborhood Business districts in Melvin Village and Center Tuftonboro that allow for commercial uses. The town also permits limited business uses throughout town by special exception rather than permitting such uses in a designated industrial or commercial district.

Commercial Business

There has been some commercial and little industrial development in recent years. As noted previously, private restoration and storage of antique vehicles seems to have found a niche in town. At least seven structures have been built or renovated in the Melvin Village area to store historic vehicles or boats. As a consequence, businesses to support such hobbies have developed including antique motor repair operations and specialized canvas cover makers. One of the town's largest employers recently moved its manufacturing operations out of Tuftonboro. Headquarters for the company are still located in town, but the large building is now being leased for storage by a manufacturing firm from Wolfeboro.



With the closing of the Melvin Village General Store, the town has two grocery stores. One is located in Center Tuftonboro and the other one, which relies heavily upon the summer tourists and boaters is at 19 Mile Bay. They both offer limited groceries and household goods. According to the 2005 Community Attitude Survey, most residents (73%) travel to Wolfeboro for the goods and services needed while about 9% of the respondents frequently shop on-line. This is becoming increasingly common in rural communities with adequate Internet access.

Despite the town's proximity to tourist-oriented Wolfeboro and Moultonborough, there are few visitor amenities available locally (e.g., restaurants, inns, or bed and breakfasts) that could provide jobs and also serve local residents. Two marinas in Melvin Village employ seasonal and year-round workers providing boats and related services for water activities. While there are no automobile gas stations in Tuftonboro, there are three boat gas docks.

Self-employed and Home-based Businesses

Home-based businesses, including farming, appear to be a dominant activity in Tuftonboro, though a complete business inventory is not available. Because of their nature, such businesses are not readily apparent, but they are important to the community. People who work in town spend less time commuting, and may be more likely to volunteer their time. Opportunities to work from home continue to expand through communications and information technologies that provide local access to remote job sites and global markets. Some types of home businesses, however, can also adversely affect neighboring properties, particularly in more densely settled parts of town. Home occupations are allowed under the local zoning ordinance. Many self-employed residents provide services, such as lawn care, yard work, property maintenance and housekeeping, in particular for the seasonal population.



Resource-based Business

The rural landscape still reflects the presence of limited farming and forestry activities. As is the case throughout New Hampshire, the number of commercial farms in town has declined dramatically. Today there are no commercial dairy operations remaining, although, one can find cattle, horses, tree farms, maple sugaring and greenhouse operations in town. As previously noted, results from the 2005 Community Attitude Survey indicate that agriculture remains important to the community. Much of Tuftonboro is covered by forests that support active logging operations, though information regarding the extent of commercial forestry is limited.

2.3.3 Supporting the Local Economy

It is in Tuftonboro's best interest to work with local businesses in maintaining their viability. When queried in the 2005 Community Attitude Survey as to what types of business activities should be encouraged, respondents supported agriculture (89%), health services (64%), home-based business (77%), neighborhood store (79%), personal/professional services (65%), restaurants (54%), retail/antique shops (61%) and small scale high technology (50%). There was very little support for unrestricted business activities and for commercial outdoor recreation. Research shows that economic development efforts have the greatest success when the main focus is on retention and enhancement of existing business.

There are a number of on-going efforts and organizations working to enhance the business climate in the region. There are two worth noting, the Wentworth Economic Development Corporation and Lakes Region Planning Commission.

- The Wentworth Economic Development Corporation (WEDCO) is a non-profit 501(C)(3) regional economic development corporation. It was founded in 1993 for the sole purpose of promoting economic growth in the eastern Lakes Region. Its primary purpose is to create jobs for area residents by assisting established or developing businesses in their endeavor to be successful. Technical assistance and consultation services are available at no cost. In recent years, WEDCO has helped Tuftonboro residents develop business plans, provide business expansion loans, procure bank financing for local businesses and has assisted in locating warehouse space for a Wolfeboro manufacturer.
- Lakes Region Planning Commission is a non-profit association serving the people of the Lakes Region. Their mission is to provide a quality environment, to increase economic opportunity and to encourage cultural development. LRPC has successfully advocated for transportation improvements, coordinated efforts for household hazardous waste disposal that also serves the small business community, planned for disaster and hazardous mitigation for the region, written and secured grants for economic development, and recruited businesses that provide jobs in the region.

Other organizations are involved in promoting the region for tourism. Several local businesses are members of the Wolfeboro Chamber of Commerce. Tuftonboro does not have its own business organization.

Tuftonboro faces a number of challenges in the years to come, including the ability to provide goods and services, and jobs that provide living wages to support its residents. According to residents, Tuftonboro's greatest assets include scenic, cultural and recreational amenities, its historic villages, and the lakes. These are worth protecting and enhancing, through sustainable development activities, for visitors and area residents alike.

