

Chapter XIV

Housing



"We must not build housing,
we must build communities."

~Mike Burton

Chapter XIV

Housing

14.1 INTRODUCTION

Housing is a vital component of every town, influencing the quality of life within the community. It is an integral part of the local tax structure and can have an impact on school enrollments and essential town services. The master plan, as outlined in RSA 674:2, includes a housing chapter which:

...analyzes existing housing resources and addresses current and future housing needs of residents of all levels of income of the municipality and of the region in which it is located, as identified in the regional housing needs assessment...

The following information examines the housing trends in Tamworth based on past and current data from the US Census and the Lakes Region Planning Commission's (LRPC) Lakes Region Demographic profile. It includes the present number, condition, and types of housing units as well as information on affordability of housing in Tamworth.

Population trends, including age and socioeconomic data, are examined because of their direct effect on housing needs. One caveat is that most of the information has been gathered from the 2000 Census report, which is quite dated by 2008. Information from the partial 2005 Census has been incorporated when data was available.



14.2 HOUSING TRENDS

Number of Housing Units

The percentage of all housing units in Tamworth increased 56.95% between 1980 and 2006, from 1,136 in 1980 to 1,662 in 2000 and to 1,783 in 2006.

Housing units increased by 34.1% between 1980 and 1990, by 9.1% between 1990 and 2000, and by 7.3% between 2000 and 2006. *As Tamworth did not issue building permits prior March 2004 the data may be inaccurate.*

Municipality	1980	1990	2000	2006
Tamworth	1,136	1,523	1,662	1,783
Eaton	168	240	239	282
Effingham	550	682	791	927
Freedom	812	1,359	1,406	1,581
Ossipee	1,826	2,617	2,742	3,128
Madison	952	1,422	1,589	1,885
Carroll County*	11,585	16,553	18,011	NA
Lakes Region	47,048	60,864	64,520	NA
New Hampshire	386,381	503,904	547,024	NA

Table 14.1 Number of all Housing Units: 1980-2006

Municipality		Change 1980-1990	Change 1990-2000	Change 2000-2006
Tamworth		387 (34.1%)	139 (9.1%)	6 (7.3%)
Eaton		72 (42.9%)	-1 (-0.4%)	121 (18.0%)
Effingham		132 (24.0%)	109 (16.0%)	43 (17.2%)
Freedom		547 (67.4%)	47 (3.5%)	136 (12.4%)
Ossipee		791 (43.3%)	125 (4.8%)	175 (14.0%)
Madison		470 (49.4%)	167 (11.7%)	386 (18.6%)
Carroll County*		4,968 (42.9%)	1,458 (8.8%)	NA
Lakes Region		13,816 (29.4%)	3,656 (6.0%)	NA
New Hampshire		117,523 (30.4%)	43,120 (8.6%)	NA

Table 14.2 Change in all Housing Units 1980-2006

*Area in Lakes Region only

Source: U.S. Census and LRP Report and NH Community Profiles, 2006

"What's the use of a house
if you haven't got a tolerable planet to put it on?"
~Henry David Thoreau

Occupancy of Housing Units	1980	1990	2000
Year-Round Units	757	999	1,136
Seasonal Units	379	524	526
Total Housing Units	1,136	1,523	1,662

Seasonal % of Total Housing Units	33.36%	34.41%	31.65%
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Change in Occupancy of Housing Units	Change 1980-1990	Change 1990-2000	Change 1980-2000
Year-Round Units	242 (31.97%)	137 (13.71%)	379 (50.07%)
Seasonal Units	145 (38.26%)	2 (0.38%)	147 (38.79%)
Total Housing Units	387 (34.07%)	139 (9.13%)	526 (46.30%)

Table 14.3 Tamworth Year-Round vs. Seasonal Housing Units: 1980-2000

Source: U.S. Census and LRP Report

Tamworth is in the heart of the Lakes Region and the White Mountain vacation area. The change in the number of year-round and seasonal housing units in Tamworth is dramatically different between 1980, 1990, and 2000. In 2000, there were 1,136 year-round housing units (an increase of 50.07%) from 1980. But, from 1980 to 1990 alone, it increased 31.97%. In 2000, there were 526 seasonal units (an increase of 38.78%) from 1980. By 1990 it had increased 38.3%, and then 0.38% from 1990 to 2000. The increase in both year-round housing units and seasonal units has clearly slowed during the 1990-2000 period. How Tamworth ranks with other area towns is shown in Table 14.5.



Types of residences

Most homes in Tamworth are single family. In 2006 78.5% were single homes.

Housing Types	1990	2006	Change 90-06
Single Family	1,166 (76.55% of total)	1400 (78.5% of total)	20.1%
Duplex	69		
Multi-Family	49	196*	66.1%*
Manufactured Housing	239	187	-21.6%
Total Housing Units	1,523	1,783	17.1%

14.4 Housing Types: 1990-2000

Sources: U.S. Census 1990, 2006 Economic & Labor Market Info Bureau, NH Employment Security.

*This is calculated by including duplexes with multi-family units.

The 2006 statistic compares to other Carroll County towns:

Municipality	Total Housing Units	Single-Family Units	% Single-Family Units
Tamworth	1783	1,400	78.5%
Freedom	1,581	1,344	85.0%
Effingham	927	746	80.5%
Eaton	282	259	91.8%
Ossipee	3,128	2,343	74.9%
Madison	1,885	1,706	90.5%
Carroll County*	18,011	15,596	86.6%
Lakes Region*	64,520	50,385	78.1%
New Hampshire*	547,024	365,532	66.8%

14.5 Percent Single-Family Units: 2006

Source: NH Community profiles (2006 data) for individual towns

* From 2000 Census: Carroll County uses data only from the area in the Lakes Region.

Trends for 1980-2000 seemed to be changing. According to the LRPC, in 2005 Tamworth issued 40 single-family building permits, 33 multi-family building permits, and two manufactured building permits for a total of 75 building permits for the year. This puts the total number of building permits behind Laconia (108), Meredith (99), Northfield (96), Alton (87), Ossipee (84) and Moultonborough (77) in the towns covered by the LRPC.

The municipalities of Laconia, Meredith, Northfield, Ossipee and Tamworth issued the greatest number of multi-family housing permits. Combined, these communities granted 87.5% of the total multi-family housing permits approved in the Lakes Region of New Hampshire in 2005. The chart below shows how the multi-family market is expanding. Tamworth is among the five towns contributing greatly to this expansion.

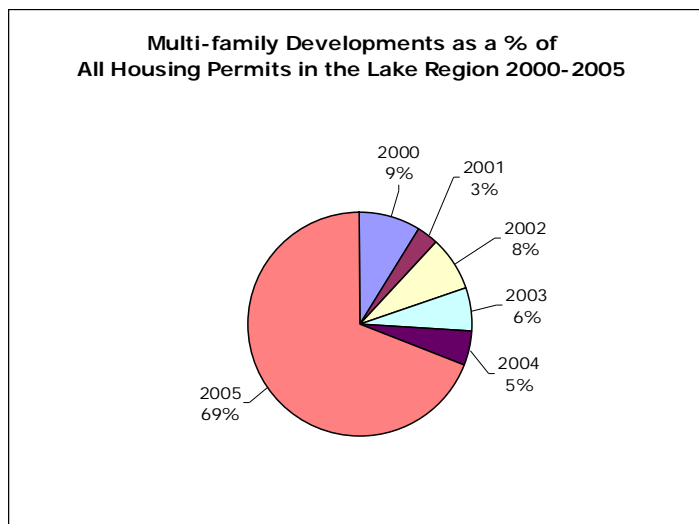


Figure 14.6 Multi-Family Development as a % of All Permits
LRPC from NH OEP data

14.6 Occupancy Status

Table 14.7 gives the rate of renters versus owner-occupied buildings in Tamworth from 1990-2000. A comparison is made with Carroll County, the Lakes Region, and New Hampshire as a whole. Tamworth, while slightly lower than Carroll County as a whole (45.5%) has 35.4% of the housing stock in seasonal housing (listed as vacant), a higher rate than that of the Lakes Region (29%).

	1990				2000			
	Occupied Owner	Renter	Vacant	Total Units	Occupied Owner	Renter	Vacant	Total Units
Tamworth	677	198	648	1,523	791	283	588	1,662
	44.5%	13.0%	42.5%		47.6%	17.0%	35.4%	
Carroll County	10,739	3,514	17,893	32,146	14,278	4,073	16,399	34,750
	33.4%	10.9%	55.7%		41.1%	11.7%	47.2%	
Lakes Region	14,253	9,651	36,960	60,864	31,919	10,993	21,328	64,240
	23.4%	15.9%	60.7%		49.7%	17.1%	33.2%	
New Hampshire	280,415	130,771	92,718	503,904	330,783	143,823	72,418	547,024
	55.6%	26.0%	18.4%		60.5%	26.3%	13.2%	

14.7 Renters, Owner Occupied, and Vacant Units, 1990/2000

US Census 1990, 2000 *Vacant includes seasonal housing

Owner-occupied housing has gone up in numbers from 677 to 791, but as a percentage it has dropped from 67.4% of the total housing stock to only 47.9%, while the vacant houses (which in US census data includes vacation homes) has risen from 12.3% of the total housing stock to 35.4% of the total. Rentals have also dropped slightly, from 19.7% of the total to 17% of the total housing stock. This parallels the state as a whole, which has seen a percentage rise in vacation homes and drops in home owner-occupied housing as well as rentals.

Only about 20% of Tamworthians have lived here since 1970 or earlier, and 57% have moved here since 1990, which means that the majority of residents are fairly new to Tamworth (Table 14.8).

Occupied Housing Units	1,099	Percentage
YEAR HOUSEHOLDER MOVED INTO UNIT		
1999 to March 2000	183	16.7
1995 to 1998	264	24
1990 to 1994	186	16.9
1980 to 1989	255	23.2
1970 to 1979	108	9.8
1969 or earlier	103	9.4

Table 14.8 Year Householder Moved into Tamworth

Housing Density

The average household size in Tamworth is 2.45 for owner-occupied units and 1.99 for renter-occupied units.

Average household size of owner-occupied unit	2.45
Average household size of renter-occupied unit	1.99
Average household size	2.33

Table 14.9 Household Size



Housing Costs

Housing costs have changed between 1990 and 2000. The value of a home has changed: the median value of owner-occupied homes between 1990 and 2000 increased from \$92,500 to \$98,200 in Tamworth (6.2%). The median value in Tamworth in 2000 was the second lowest in Carroll County (after Effingham), but the change in median value was well above county and state averages.

According to Lloyd and Day Real Estate agents, the median price for a home in 2007 (as of August 1, 2007) was \$185,000. The average price was \$190,695, representing an 88.4% increase from previous periods. This is significant in terms of housing affordability. Data is unavailable from other towns.

Median Value of Owner Occupied Homes					
	Carroll County:	1990 Median Value	2000 Median Value	90-00 \$ Change	90-00 % Change
Towns:					
	Effingham	\$89,500	\$93,800	\$4,300	4.8%
	Freedom	\$127,100	\$134,300	\$7,200	5.7%
	Moultonborough	\$145,200	\$158,000	\$12,800	8.8%
	Ossipee	\$100,600	\$95,700	(\$4,900)	(4.9%)
	Sandwich	\$129,800	\$140,900	\$11,100	8.6%
	Tamworth	\$92,500	\$98,200	\$5,700	6.2%
	Tuftonboro	\$147,800	\$158,000	\$10,200	6.9%
	Wolfeboro	\$138,800	\$149,800	\$11,000	7.9%
Counties					
	Belknap County	\$114,000	\$109,600	(\$4,400)	(3.9%)
	Carroll County	\$119,000	\$119,900	\$900	0.8%
	Grafton County	\$105,700	\$109,500	\$3,800	3.6%
	Merrimack County	\$117,800	\$117,900	\$100	0.1%
	New Hampshire	\$129,400	\$133,300	\$3,900	3.0%

Table 14.10 Median Home Value

US Census 2000

Housing demand for the wealthy is being met in New Hampshire, but working families seeking moderate and low-priced homes continue to face few choices they can afford.

The New Hampshire Workforce Housing Council and others have also pointed out that, "Municipal growth management strategies, such as building permit limitations, growth management ordinances, impact fees, traditional lot-size and setback requirements, restrictions on attached and manufactured units, and infrastructure requirements such as roads and sewers, increase the cost of housing generally and can reduce the number of moderate and low-priced homes created."

"A good home must be made, not bought."

~Joyce Maynard

The affordability of rents and mortgages is generally defined as no more than 30 percent of a household's annual gross income. Rents and mortgages in excess of 30 percent are generally considered to be too high for a household to adequately afford other necessities such as food, heat, electricity, etc.

Home energy costs have increased in recent years. The Low Income Home Energy Assistance Program (LIHEAP) states that anything over \$2.50 a gallon of home heating oil will negatively impact family budgets.

With the 2008 slow-down of the economy, the National Energy Assistance Director's Association (NEADA) recently reported that more than 15 million households are currently facing utility shutoffs because they can not pay their energy bill. That is an increase of nearly 10% over the comparable period in 2007. They added that low income energy assistance programs have focused in the past on families earning less than \$31,000 a year, but now have to consider families making up to \$50,000.

An analysis of rental affordability based on median incomes and the fair market price of a two-bedroom unit in the area (Carroll County) provides a useful indication of affordable housing. The fair market rent is established by the US Department of Housing and Urban Development.¹

Median gross rent is defined by the U.S. Census as the amount of the rent contract plus the estimated average monthly cost of utilities and fuels. Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

Approximately 52.6% of the renters in Tamworth under the age of 65 were spending 35% or more of their household incomes on rent alone in 2000. An additional 16.8% spent 30 to 34% of their household income on rent. Of the persons 65 years of age or older, 50% were spending over 35% of their household incomes on rent and an additional 10% were spending 30 to 34%.

In 2000, 40% of the homeowners under 64 years old and 55.9% of the homeowners 65 years and older were spending 35% or more of their household incomes on mortgage monthly costs.

The median gross rent for Tamworth (according to the US Census 2000) was \$526, which was the second lowest in Carroll County, after Ossipee (\$484). The median gross rent for New Hampshire is \$646 and \$552 for Carroll County.

“Beyond the availability of new housing is the critical question of the affordability. New Hampshire and many local communities struggle with the need for workforce housing. Workforce housing is defined as rentals or home ownership that is affordable to the average household in a community. Without affordable workforce housing, it is difficult for businesses to attract and keep employees and directly negatively impacts their business.

While rent at the fair market rate is one indication of housing affordability, the cost of home ownership is also an issue.

¹ NH Workforce Council. “Housing New Hampshire’s Workforce.” March, 2005.

The increase in the cost of owner occupied homes is complex and requires consideration of factors such as location, taxes, population growth, land values, and local zoning and land use regulations. Once a household qualifies for a mortgage and purchases a home, the cost of home ownership can increase significantly due to property taxes and in some cases the structure of the mortgage (i.e. variable rate mortgages). While rents are usually analyzed to understand housing affordability for moderate and low-income households and families, the cost of owner occupied homes and the cost of mortgages can also have some of the same negative impacts on the local economy, housing affordability and the availability of employees for local and regional employers.”²

Municipality	Median Mortgage	64 Years and Younger		65 Years and Older	
		30% or More		30% or More	
		N	%	N	%
Freedom	\$936	65	29.1%	21	15.2%
Effingham	\$859	57	30.2%	7	15.2%
Eaton	\$1,156	4	10.5%	6	30.0%
Ossipee	\$887	162	20.8%	91	33.5%
Madison	\$866	74	19.0%	19	22.6%
Tamworth	\$882	89	24.0%	42	25.8%
New Hampshire	\$1,226	42,669	19.4	12,835	26.1

Table 14.11 Median Mortgage and Number and % of Household Spending 30% or More of Its Income on Monthly Costs: 1999

Source: U.S. Census 2000



"The house itself is of minor importance. Its relation to the community is the thing that really counts. A small house must depend on its grouping with other houses for its beauty, and for the preservation of light, air, and the maximum of surrounding open space."

~Clarence Stein

² Town of Freedom. Master Plan. 2005.

14.4 POPULATION:

Numbers of Residents

The history of population growth of Tamworth is shown in Figure 14.12. There have been four distinct phases of population change.

- From the first settlements in 1771 through 1850, the population grew rapidly.
- During the second half of the 19th century the population decreased by 40%, following opening of the Eire Canal, farm abandonment after the Civil War, and the growth of factory employment in urban centers.
- From 1890 to 1975 the town's population was virtually flat.
- During the period of 1975 to the present the population has grown dramatically.

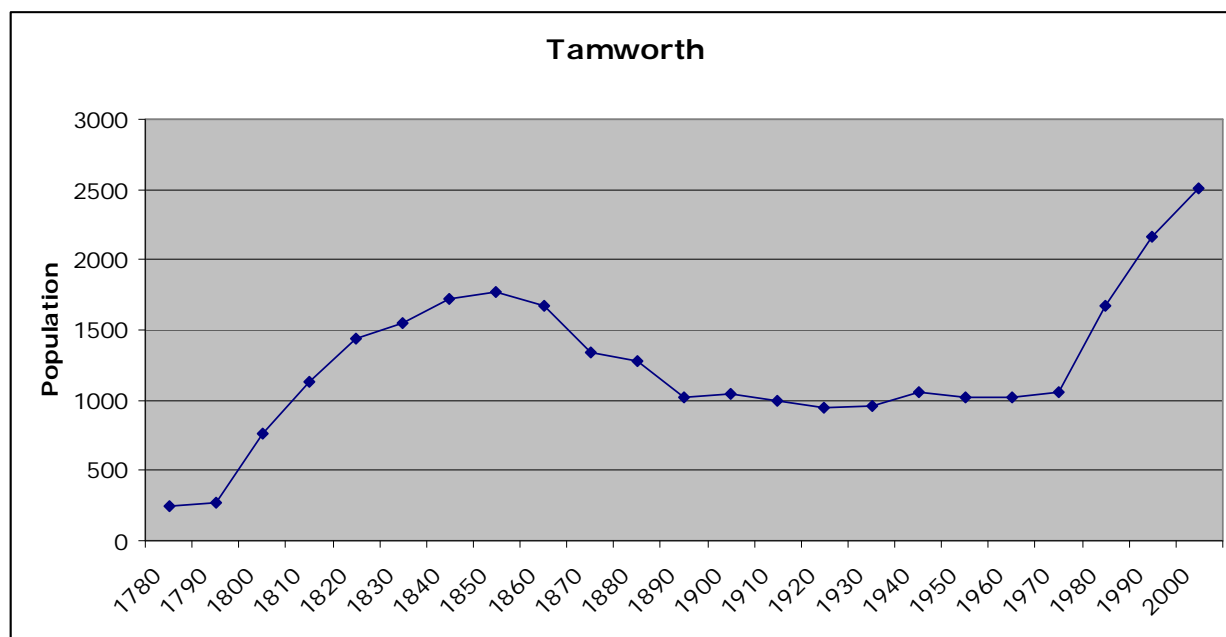


Figure 14.12 Population

Source: US Census

The period from 1970 to 1980 had the largest increase in population (59%), and the change of 29.5% from 1980 to 1990 was the second largest percentage change. There was a change of 15.9% from 1990 to 2000. In comparison with the overall county averages for the same period, Tamworth had the smallest percentage of change from 1990 to 2000.

NH Community Profiles for 2006 lists Tamworth's population as 2,493, a drop of 22 persons and much less than the total predicted by OEP, of 2,609 persons.



Population Density

It is interesting to note that according to the Lakes Region Planning Commission, that if the past 30 year trend were to continue by the year 2030, the Lakes Region will have approximately 168 persons per square mile.

Municipality	Area (Sq miles)	Person per Sq. Mile 1970	Person per Sq. Mile 1980	Person per Sq. Mile 1990	Person per Sq. Mile 2000	Person per Sq. Mile 2005
Tamworth	59.9	17.6	27.9	36.2	41.9	41.9
Moultonborough	59.8	21.9	36.9	48.4	75	81.4
Sandwich	90.6	7.4	10	11.8	14.2	15.0
Ossipee	71.2	23.1	34.6	46.5	59.1	65.6
Carroll County	933.9	19.9	29.9	37.9	46.75	50.7

Table 14.13 Density

Please see the Land Use Section for a deeper analysis of land density.

Age Distribution

According to the US Census 2000, the median age of Tamworth residents is 40.6 years, which is the lowest of the Carroll County Lakes Region towns with the exception of Effingham (38.5 years).

Age Breakdown

Municipality								By Percentage		
	<5 years	5-19 yrs	20-34 yrs	35-54 yrs	55-64 yrs	65-74 yrs	75 yrs+	5-19 yrs	20-65 yrs	65+ yrs
Effingham	57	310	195	415	136	87	73	242.4%	58.6%	12.6%
Freedom	52	182	145	416	195	194	119	14.0%	58.0%	24.0%
Moultonborough	161	865	454	1,463	650	530	361	19.3%	57.2%	19.9%
Ossipee	201	905	556	1,315	486	419	329	21.5%	56.0%	17.8%
Sandwich	52	251	97	434	144	166	142	19.5%	52.5%	24.0%
Tamworth	138	506	375	824	273	207	187	20.2%	58.6%	15.7%
Tuftonboro	101	357	246	659	310	271	204	16.6%	56.6%	22.1%
Wolfeboro	270	1,187	645	1,797	689	749	746	19.5%	51.5%	24.6%

Table 14.14 Age Breakdown

Carroll County has a larger number of senior citizens in the state by percentage. Tamworth saw a 20% increase of senior citizens between 1990 and 2000, behind Freedom and Moultonborough in the Lakes Region (Table 14.15).

"Anyone who believes exponential growth can go on forever in a finite world is either a madman or an economist."

~Kenneth Boulding

Number and Percentage of Senior Citizens 1990-2000					
	1990		2000		Change 1990-2000
Municipality	#	%	#	%	# %
Effingham	130	13.8%	160	12.6%	30 23.1%
Freedom	150	16.0%	313	24.0%	163 108.7%
Moultonborough	471	15.9%	891	119.9%	420 89.2%
Ossipee	586	17.7%	748	17.8%	162 27.6%
Sandwich	234	22.0%	308	24.0%	74 31.6%
Tamworth	327	15.1%	394	15.7%	67 20.5%
Tuftonboro	354	19.2%	475	22.1%	121 34.2%
Wolfeboro	1,094	23.1%	1,495	24.6%	401 36.7%
New Hampshire	125,029	11.3%	147,970	12.0%	22,941 18.3%

Table 14.15 Senior Citizens

Poverty Status

Tamworth has the highest percentage of people living on \$15,000 or less a year. We also have the fewest people earning \$150,000 a year or more. The rates of poverty in Tamworth have increased from 1989 to 1999. Tamworth now has the third highest rate of poverty for both individuals and families (after Effingham and Ossipee) in the county. Tamworth has the highest percentage of seniors (65+) living in poverty (Table 14.18).

Income Distribution by Household (By Percentage): 1999

	Less than \$15,000	15,000- \$24,999	25,000- \$34,999	35,000-50,000- \$49,999	50,000-75,000- \$74,999	75,000-100,000- \$99,999	100,000-\$150,000+ \$149,999	
Municipalities								
Effingham	16.1%	15.0%	16.9%	23.8%	15.7%	6.3%	4.5%	1.8%
Freedom	11.7%	16.3%	16.1%	19.5%	20.5%	6.6%	6.7%	2.6%
Moultonborough	8.5%	11.9%	16.0%	18.5%	21.0%	11.2%	8.0%	4.9%
Ossipee	15.8%	17.0%	17.5%	23.4%	15.6%	4.8%	4.1%	1.8%
Sandwich	11.2%	16.2%	9.8%	15.5%	27.2%	12.2%	4.2%	3.7%
Tamworth	18.9%	14.2%	16.5%	19.4%	18.3%	6.5%	4.6%	1.6%
Tuftonboro	10.7%	9.6%	14.3%	21.6%	21.0%	11.7%	5.9%	5.2%
Wolfeboro	12.5%	16.0%	11.7%	16.1%	20.7%	8.7%	7.9%	6.4%
Lakes Region	12.8%	14.1%	14.9%	19.7%	22.6%	10.1%	5.7%	3.6%
Counties								
Belknap	11.6%	12.5%	14.2%	19.2%	22.8%	10.3%	5.5%	3.8%
Carroll	12.9%	14.6%	14.7%	19.2%	19.8%	8.5%	6.2%	4.1%
Grafton	12.1%	15.9%	15.2%	17.7%	19.7%	9.7%	6.2%	3.6%
Merrimack	14.3%	14.8%	14.2%	19.1%	22.7%	9.5%	4.1%	1.3%
New Hampshire	10.8%	10.8%	11.6%	17.2%	23.1%	12.6%	9.1%	4.7%

Table 14.16 Income Distribution

US Census 2000

Municipality	All Persons 1989		All Persons 1999		Change 89-99		All families 1999	
	#	%	#	%	#	%	#	%
Effingham	135	14.5%	191	15.3%	56	41.5%	28	8.1%
Freedom	45	4.9%	88	6.8%	43	95.6%	19	4.6%
Moultonborough	428	14.9%	180	4.0%	-248	-57.9%	44	3.2%
Ossipee	355	11.2%	403	10.0%	48	13.5%	90	7.7%
Sandwich	64	6.0%	78	6.1%	14	21.9%	14	3.5%
Tamworth	202	9.4%	241	9.5%	39	19.3%	49	7.1%
Tuftonboro	121	6.6%	137	6.4%	16	13.2%	29	4.4%
Wolfeboro	215	4.6%	375	6.3%	160	74.4%	61	3.5%

Table 14.17 Poverty Status 1989 and 1999

Municipality	1989		1999	
	#	%	#	%
Effingham	9	6.9%	10	6.3%
Freedom	4	2.7%	25	8.1%
Moultonborough	117	28.7%	23	2.6%
Ossipee	60	12.9%	42	6.6%
Sandwich	16	6.8%	16	5.3%
Tamworth	31	9.1%	41	10.1%
Tuftonboro	19	5.4%	29	6.1%
Wolfeboro	55	5.2%	40	2.8%

Table 14.18 Poverty status 1989 and 1999 of Senior Citizens

Socio-Economic Characteristics

More than 20% of Tamworth's population has not received a high school diploma, the highest rank in Carroll County. The town ranks very low among the county towns in the number of people with a bachelor's degree, as well. About 25% have some college or associate's degree, while 22.3% have a college degree or higher.

Municipality	<9th grade	High Sch. No Diploma	High Sch. Graduate	Some College	Assoc. Degree	Bach. Degree	Grad./Prof Degree
Effingham	6.9%	10.4%	36.9%	19.5%	9.2%	11.0%	6.1%
Freedom	3.1%	4.7%	31.9%	20.2%	8.7%	19.3%	12.0%
Moultonborough	2.0%	5.4%	29.2%	23.8%	9.4%	20.0%	10.2%
Ossipee	3.1%	15.1%	39.1%	17.9%	8.8%	10.3%	5.8%
Sandwich	1.9%	2.5%	27.7%	23.0%	4.8%	23.5%	16.6%
Tamworth	5.2%	16.5%	30.6%	16.0%	9.3%	14.1%	8.2%
Tuftonboro	3.9%	5.7%	28.5%	22.5%	10.0%	17.5%	11.8%
Wolfeboro	2.7%	6.6%	26.7%	20.5%	9.4%	20.3%	13.8%

**Table 14.19 Educational Attainment for Persons 25 Years and Older
(By percentage)**

14.5 EMPLOYMENT

As of 2001, Tamworth has the second highest rate of unemployment in the county (next to Ossipee and tied with Effingham). Tamworth also has the lowest wages in the county. The average wage was almost \$10,000 below the average wage for New Hampshire.

	2001 Annual Labor force	Average Employment	2001 Average Unemployment		2000 Average Annual Wages		
			#	%	Manufact.	non-Manuf	All Industry
Municipalities							
Effingham	558	541	17	3.0%	n/a	n/a	n/a
Freedom	541	526	15	2.8%	n/a	n/a	\$22,308
Moultonborough	1,595	1,549	46	2.9%	n/a	n/a	\$27,716
Ossipee	1,705	1,627	78	4.6%	\$36,816	\$20,696	\$23,504
Sandwich	605	592	13	2.1%	n/a	n/a	\$27,144
Tamworth	1,558	1,511	47	3.0%	\$21,424	\$21,060	\$21,424
Tuftonboro	971	948	23	2.4%	n/a	n/a	\$28,392
Wolfeboro	3,007	2,935	72	2.4%	\$23,556	\$25,896	\$26,260
Lakes Region	52,306	50,770	1,536	2.9%	\$31,450	\$30,379	\$25,125
Counties							
Belknap County	27,217	26,420	797	2.9%	\$31,512	\$25,350	\$25,560
Carroll County	10,540	10,229	311	3.0%	\$27,265	\$22,551	\$25,250
Grafton County	4,571	4,486	85	1.9%	\$25,402	\$19,680	\$21,805
Merrimack County	9,978	9,635	343	3.4%	\$43,524	\$22,880	\$28,691
New Hampshire	688,650	664,290	24,360	3.5%	\$46,666	\$39,236	\$31,698

Table 14.20 Employment and Wages: 2001

According to the 2006 Economic and Labor Market Information Bureau, NH Employment Security, the average unemployment in Tamworth increased 3.4% in 2005. Tamworth's average weekly wage in 2005 was \$492 (or yearly \$25,584). In comparison, the average weekly wage in Freedom was \$473, in Ossipee \$571, in Effingham \$300, and in Sandwich \$594.

One sign of improvement in Tamworth was the growth of jobs in the goods-producing industries from 1995 to 2005. This caused an increase in employment from 107 in 1995 (with an average wage of \$434) to 166 jobs in 2005 (with an average weekly wage of \$733). In the service industries, positions increased from 293 in 1995 to 436 in 2005. The average wages were still low (\$247 in 1995 to \$365 in 2005).

Conclusions:

Several disturbing trends have appeared. Unemployment is higher than in many neighboring communities, wages are low, the most numerous jobs are in the service sector, and there is a high percentage of people living in poverty, including many senior citizens. A high percentage of Tamworth citizens are without a high school diploma and are, therefore, at risk for continued unemployment. At the same time, however, housing costs have increased both for owners and renters.

14.6 PROJECTION

The US Census and NH Office of Energy& Planning (OEP) provide population projections for the state. The OEP figures are developed by creating 36 individual age cohorts, assigning separate fertility, mortality, and immigration rates for each, and then running a mathematical model to project population figures. The State trends are then allocated by county, and by town.

	2005	2010	2015	2020	2025	2030
Tamworth	2,520	2,730	2,930	3,140	3,320	3,440
Carroll Co.	47,060	50,370	53,680	57,040	59,890	61,820
NH	1,310,000	1,365,000	1,420,000	1,470,000	1,520,000	1,565,000

Table 14.21 Population Projections

New Hampshire's population has been growing strongly for last 50 years. New Hampshire is an anomaly; it is the only state in the northeast where the population has been increasing, all the other states have been decreasing in population. New Hampshire's growth came about as the interstate highway system allowed the Boston Metropolitan Area to expand northward, along I-93 and I-95. Most of the growth occurred in Hillsborough and Rockingham Counties. For the next 25 years, the projection is Carroll County will grow faster than the state.

The state's growth comes from migration, rather than natural causes. In Tamworth, during the past 50 years, the population grew by 1,485. Based on the town's Vital Statistics during that same period, the population would actually have dropped by 71.

	1950-59	1960-69	1970-79	1980-89	1990-99
Beginning Census	1025	1016	1054	1672	2165
Births	192	133	147	198	178
Deaths	(186)	(179)	(194)	(163)	(197)
Net Migration	(15)	84	665	458	364

Table 14.22 Tamworth's Vital Statistics and Migration (1950-1999)

The net migration figures mask the numbers of people leaving the state, resulting in significant turnover. In 2000, only 44% of Tamworth residents were born in NH.

Projected growth is not evenly distributed by age, but arrives with retiring Baby-Boomers. By 2030, 44% of the town will be 65 or over.

Age	2000	2010	2015	2020	2025	2030
0-4	121	109	114	117	117	115
5-14	342	263	262	273	288	297
15-24	241	249	226	218	226	243
25-64	1,366	1,532	1,524	1,452	1,335	1,285
65+	450	577	803	1,080	1,354	1,500

Table 14.23 Projected Age Distributions

In the next 25 years, Tamworth's 37% growth rate will add 920 people and 616 new houses.

14.7 SURVEY

Results of the Survey Housing Questions are listed in the following tables:

		Responses	Strongly agree	Agree	Disagree	Strongly disagree	No Opinion
1.	The town is managing housing development well	446	12	95	167	66	106
2.	Some land should be protected from housing	482	301	134	18	16	13
3.	It is important to provide affordable housing	470	144	221	53	30	22
4.	Encouraging housing growth will stimulate the economy	465	41	126	154	88	56
5.	There is excessive housing development	449	47	87	186	40	89
6.	There are not enough apartments in town	456	25	70	126	115	120
7.	There is not enough affordable housing for the elderly in town	465	82	172	49	21	141

Table 14.24 Question 3 A: Please indicate your agreement or disagreement with the following statements:

- 52.5% disagree or strongly disagree that the town is managing housing development well with 23.8 with no opinion.
- 90.2% of respondents strongly agree or agree that some land should be protected from housing.
- 77.6% felt it is important to provide affordable housing.
- 52% disagree or strongly disagree that encouraging housing growth will stimulate the economy.
- 50.3% disagree or strongly disagree that there is excessive housing development with 19.8% having no opinion.
- 52.8% disagree or strongly disagree that there are not enough apartments in town with 26.3% having no opinion.
- 54.6% said there is not enough affordable housing for the elderly but 30.3% had no opinion.
- 95% of the 507 survey respondents answered question 2, 93% question 3, 92% questions 4 and 7, 90% question 6, 89% question 5 and 88% question 1.

"Home is the place where, when you have to go there,
they have to take you in."

~Robert Frost

		Responses	More	Same	Less	No opinion
1.	Single-family	444	38.3	43.7	7.4	10.6
2.	Two-family/duplex	437	16.9	37.5	32	13.5
3.	Multi-family (3-4 units)	432	10	22	54.9	13.2
4.	Condominiums/town houses	437	18.3	23.6	46.7	11.4
5.	Apartment Buildings	428	7	19.9	61.4	11.7
6.	Elderly housing	455	54.1	29	4.4	12.3
7.	Affordable housing	455	49.7	29	11.4	9.9
8.	Conversion of large homes into apartments	440	11.6	21.1	53.4	13.9
9.	Mobile homes	449	2.9	22.5	67	7.6
10.	Cluster developments (single family units on smaller lots with open space retained)	458	48.5	19.2	21.6	10.7

Table 14.25 Question 3 B Would you like to see more or less of the following types of housing in town?

-
- 48.5% would like to see cluster developments.
- 54.1% would like more elderly housing.
- 49.7% would like more affordable housing.
- 43.7% would like the same in single family housing with 38.3 % wanting more.
- 53.4% would like to see less conversion of large homes into apartments.
- 46.7% would like fewer condominiums/town houses.
- 37.5% would like the same number of two family/duplex with 32 wanting to see fewer.
- 54.9% would like to see less multifamily housing.
- 6.14% would like to see fewer apartment buildings.
- 90% of the 507 surveys returned answered questions 10, 6 and 7; 89% question 9, 88% question 1, 87 % question 8, 86% questions 4 and 2, 85% question 3 and 84% question 5.



		Responses	Yes	No	No Opinion
1	Encourage new residential subdivisions to be clustered	469	290	124	55
2	Cap the number of residential building permits allowed each year	462	255	162	45
3	Permit higher density in existing developed areas to preserve rural character elsewhere	468	296	114	58
4	Permit higher residential density as an incentive for creating affordable housing	454	209	168	77
5	Establish minimum or maximum lot sizes in specific residential areas	470	335	91	44

Table 14.26 Question 3 C Do you support the following methods for guiding growth and development in Tamworth?

71.3% would like to see established minimum or maximum lot sizes in specific residential areas.

- 63.2% would permit higher density in existing developed areas to preserve rural character elsewhere.
- 61.8% would encourage new residential subdivisions to be clustered.
- 55.2% would like to cap the number of residential building permits allowed each year but 35.1% would not.
- 46% would allow permitting higher residential density as an incentive for creating affordable housing but 37% would not.
- 92.7% of the 507 survey respondents answered question 5, 92.5% answered question 3, 92.31% answered question 3, 91.12% answered question 2 89.55% answered question 4.



14.8 RECOMMENDATIONS

Recommendations from the Implementation Section:

Housing

- The Tamworth Planning Board should manage future growth through reasonable restrictions on the size, type, quality, safety and location of residential developments to satisfy the need for new housing units and still be harmonious with the traditional qualities of the town.
- Regulations should allow smaller lot sizes in the village districts, to concentrate future residential development there.
- Regulations should allow subdivisions to accommodate cluster housing.
- Regulations should encourage the construction of single-family homes, elderly housing, affordable housing, cluster developments, and a reasonable amount of low- and moderate-cost housing.
- The Tamworth Planning Board should establish criteria for the laying out and approval of mobile home subdivisions and parks as part of the Zoning Ordinance.
- The Tamworth Planning Board should require that new subdivisions orient streets and lots so that all structures have maximum south-facing exposure.
- Tamworth should enforce the National Fire Protection Act and the New Hampshire State Fire Code.
- Tamworth should adopt building codes and ordinances to improve fire protection and safety, such as requiring the installation of alarms and fire escapes, prohibiting flammable materials on roofs and limiting building heights so that they can be adequately serviced by the fire equipment owned by the town.
- Tamworth should fund and appoint a Town Building Inspector.

