

SENSE OF COMMUNITY

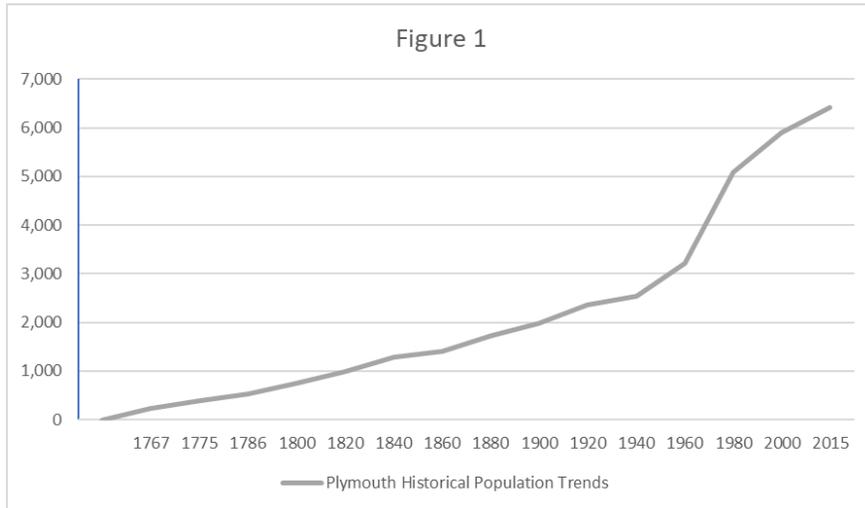
A. PLYMOUTH COMMUNITY PROFILE

1. Summary

- Since data was first recorded in 1767, Plymouth has seen a steady rise in population from 227 to 6,427 residents according to the 2015-2016 American Community Survey. The population began to taper off at the beginning of the 21st century and continued to do so up until 2015.
- 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 2015 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 declined from 2.61 in 2009 to 2.41 in 2011. Since 2011 the average household size has been on the rise: the 2013 mean was 2.47 and it increased to 2.57 in 2015.
- There are 241.8 people per square mile in Plymouth, according to the 2015-2016 American Community Survey. The total number of people per square mile in 2015 was the highest of the surrounding region, with only Bristol coming close.
- Plymouth's gender distribution is even, with 50.2% female and 49.8% male. The largest age bracket is between the ages of 20 and 35, as they amount for 1/3 of the city's population.
- Founded in 1870, Plymouth State University (PSU) grew from a normal school to a small teacher's college, then to a state college, and now to a university of 4,148 undergraduate and 817 graduate students as of 2016. From 2011 to 2014 PSU's undergraduate and graduate enrollment was on the decline, until 2015 when it began to rise. The graduate enrollment continued to decline.
- Plymouth's population, compared to the rest of New Hampshire, is very well educated. More than 90% of Plymouth residents 25 years and older have graduated from high school and 41% have a Bachelor's degree or better (compared to 87% and 28% respectively statewide).
- Plymouth's median income levels have increased since 1999 from \$43,797 to \$80,743 in 2015. In this time, Plymouth's median family income has grown above the average for NH.
- According to population projections prepared by the New Hampshire Office of Strategic Initiatives, Plymouth's population is projected to decrease from now (2018) until 2025. From there, the population is projected to increase by 4.7% by 2035.

2. Historical Population Trends

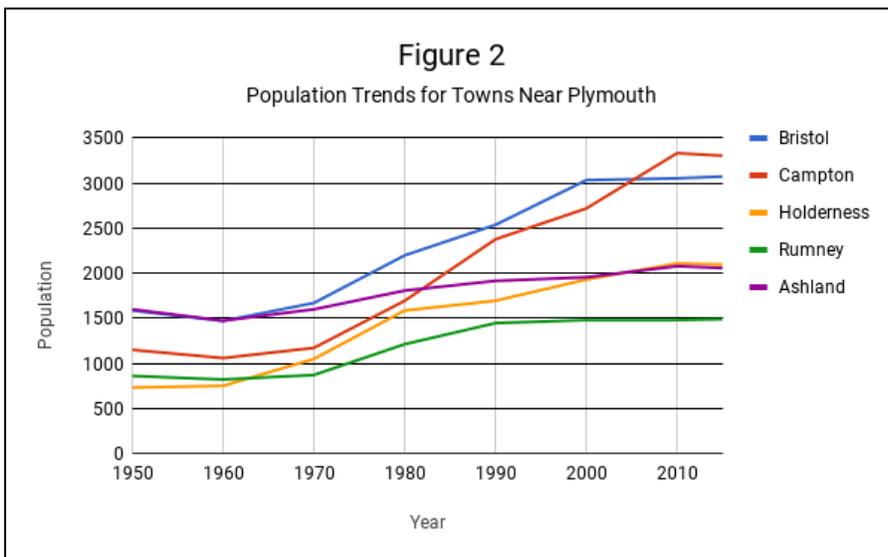
Unlike many communities in New England, Plymouth did not have a spike in population in the 19th century and the decline when many New Englanders headed west, in search of better soils and a higher quality of life. Since data was first recorded, Plymouth has seen a steady rise in population. The greatest 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. The population hit a stand-still between 1990 and 2000 and then increased by over 1,000 in the first decade of the 21st century. According to the US Census, Plymouth's population reached 5,892 in 2000, a 1.4% increase from 1990. Plymouth experienced a slight decrease in population from 2010 to 2015, where the town lost over 100 people.



Source: US Census, NH OEP

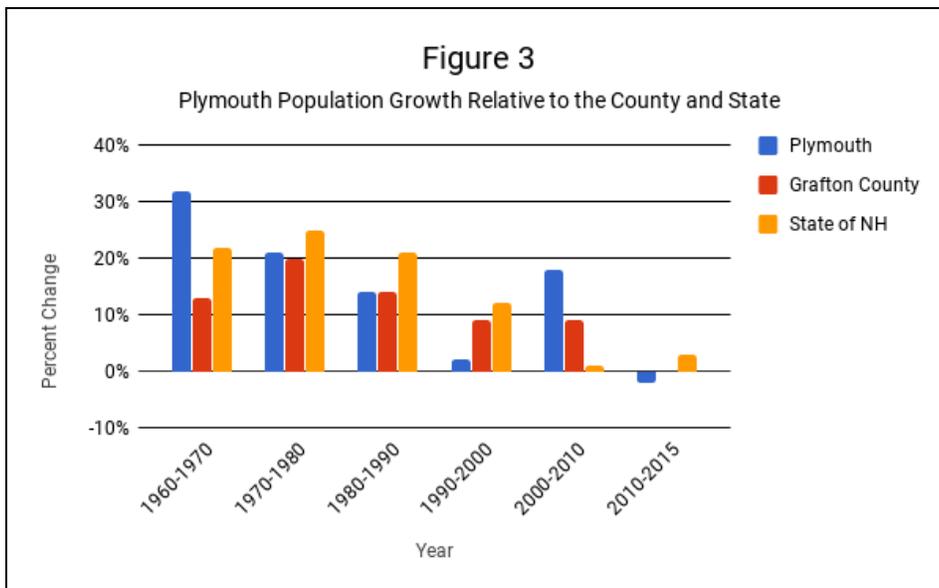
During the last seven decades, communities surrounding Plymouth have generally experienced a steady rise in population, without the changed experienced by Plymouth in more recent years.

- Holderness experienced the fastest population growth in the 1970s, with a 51% increase. Campton was close behind at 45% growth in the decade since 1970.
- Campton 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.
- Plymouth’s rate of population increase during the 1990s was the slowest in the immediate vicinity.
- Plymouth’s population decreased for the first time in five decades, between 2010 and 2015. However, the overall county population continued to increase.



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 continued into the last decade, where Plymouth's population decreased while the rest of the country's population increased.



3. Natural Increase and Migration

The two major 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 difference between the number of births and the number of deaths. Plymouth's *natural population increase* (the number of births minus 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 2005-2017**

Year	Births	Deaths	Natural Change	Total Population
2005	28	28	0	
2006	43	48	-5	
2007	35	18	17	
2008	38	32	6	
2009	44	32	8	
2010	34	31	3	6,990
2011	33	28	5	
2012	19	29	-10	
2013	22	27	-5	
2014	22	32	-10	
2015	25	30	-5	6,825
2016	27	35	-8	

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 average household size decreased in 2011, but has been increasing since then. This pattern of average household size in Grafton county has been generally consistent with New Hampshire's average household size pattern (on the decline), yet Plymouth consistently stays above Grafton county's average. Plymouth only dropped below New Hampshire's average once in 2011 but has stayed generally above New Hampshire's average through 2009-2015. The state's average has been generally stagnant over the past few years, as it has not seen any considerable growth since 2009. In general, Plymouth household size has stayed above the state average and has been generally on the rise over the past 5 years, while Grafton county continues to stay below the state's average and continues to decline.

**Table 2 Mean Number of Persons Per Occupied Year-Round Housing Unit
(Household Size)
Plymouth, Grafton County and New Hampshire**

Area	2009 Mean	2011 Mean	2013 Mean	2015 Mean
Plymouth	2.61	2.41	2.47	2.57
Grafton County	2.46	2.38	2.35	2.35
New Hampshire	2.54	2.48	2.47	2.47

Source: <https://www.census.gov/en.html>

5. Population Density

The population density of Plymouth in 2015 was 241.8 persons per square mile. This is very high compared to surrounding towns. Holderness had a population density of only 71.2 persons per square mile of land, and Rumney had a population density of 75 persons per square mile.

Plymouth has the highest population density of all the other towns in the Grafton county, with only Bristol coming in close at about 179 people per square mile. Plymouth's population density is also much higher than New Hampshire's average population density at 179 people per square mile.

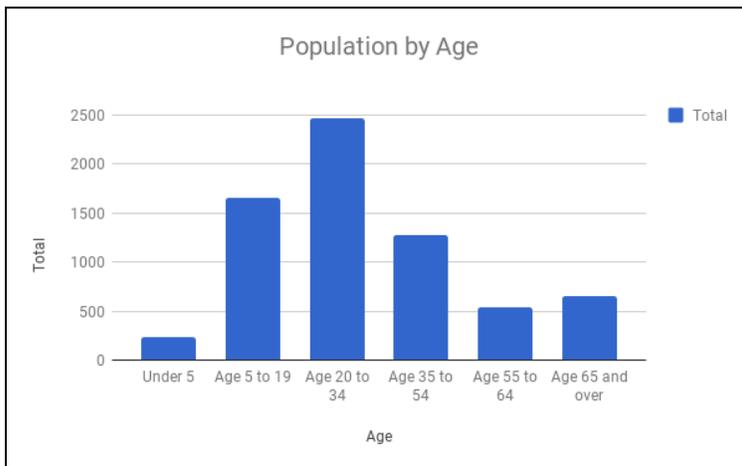
6. Age and Gender Distribution

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 in the last decade, but 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. difference.

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Figure 4



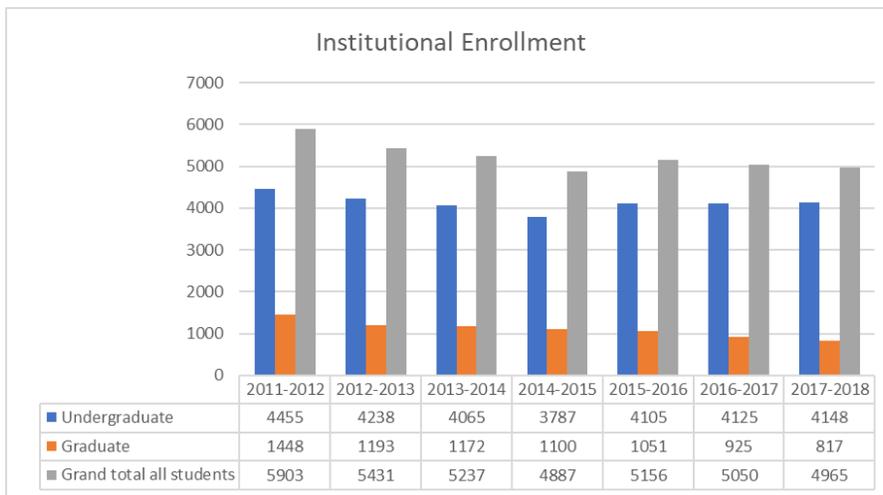
The Gender distribution in Plymouth is very even with a 50.2% female and 49.8% males.

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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 teacher's school in 1939, to Plymouth State College in 1963, and finally into Plymouth State University in 2013. Plymouth State is now a university of 5,000 students, and serves as a comprehensive institution of higher education, with a unique Integrated Cluster learning model. The following graph represents the student enrollment trends for the past 7 years.

Figure 4



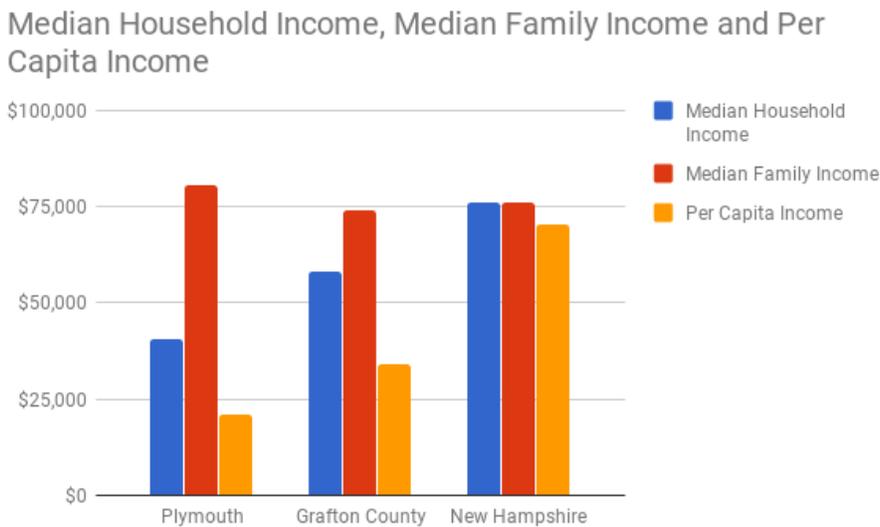
8. Educational Attainment

Plymouth's population, compared to New Hampshire as a whole, is very well educated. More than 90% of Plymouth residents 25 years and older have graduated from high school, and 41% have a Bachelor's degree or better (compared to 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 income is lower than in the county averages. Median family income is slightly higher than in the county and the state. Per-capita incomes are slightly lower than the county, and significantly lower than the state. This may be due to the composition of households in Plymouth, and the greater percentage of students. According to the US Census, household income includes the income of the householder and all other people 15 years and older in the household, whether or not they are related to the householder. In comparison, the US Census defines a family as consisting of two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit.

Figure 6



All data was retrieved from the New Hampshire Employment Security website:

“Economic and Labor Market Information Bureau.” *Economic & Labor Market Information Bureau | NH Employment Security*, www.nhes.nh.gov/elmi/index.htm

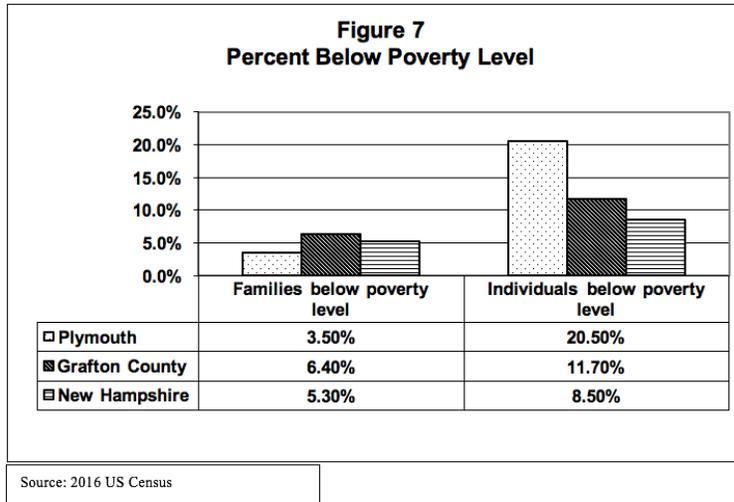
10. Poverty Level

Plymouth’s population is characterized by a greater rate of poverty than the county and state, which is consistent with other college communities and regional service centers. It is likely that 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. Since updating Table 3 from the previous data set it is easy to see that there has been a large increase in the poverty level in each of the three areas (Plymouth, Grafton County, and New Hampshire).

**Table 3
Poverty Status by Age Groups
Plymouth, Grafton County & New Hampshire 2016**

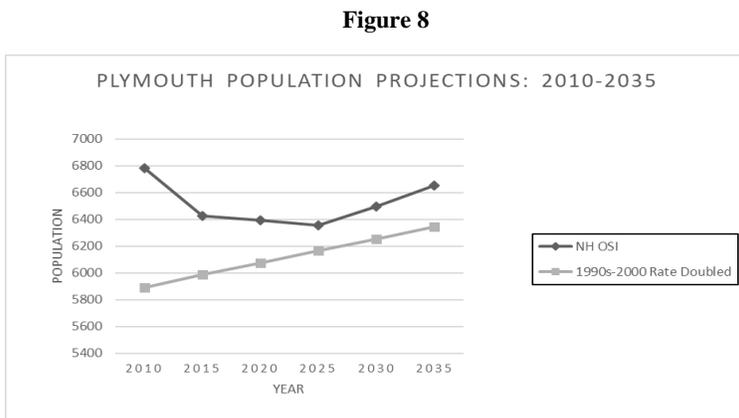
Age	Plymouth		Grafton County		New Hampshire	
	# of Poverty Persons	%	# of Poverty Persons	%	# of Poverty Persons	%
Under 18	226	3.4%	14,266	16.0%	146,025	11.0%
18 - 64	1653	25.7%	9,062	12.1%	100,425	8.5%
65-75	640	13.4%	4,147	6.3%	60,538	5.6%
Total Persons	2,519		27,475		306,988	

*Note: 763 of the 1653 persons are in the 18 - 24 age group
Source: 2016 US Census*



11. Population Projections

According to population projections prepared by the New Hampshire Office of Sustainable Initiatives, Plymouth’s population is projected to decrease up until 2025, where the population is projected to increase by 4.7% by 2035 (296 people) at a steady rate. In 2010, the population of Plymouth was its highest (6,780 people), from that year the population started to decrease 5.2% until 2015. The population will continue to decline at a slower rate until 2025 where it starts to increase at a steady rate.



B. Plymouth Economic Profile

1. SUMMARY			
Labor Market Area: Plymouth			
Tourism Region: Lakes			
Resident Labor Force	2006	2016	% Change
Civilian Labor Force	3,210	3,670	14.3
Employed	3,110	3,570	14.8
Unemployed	100	100	0.0
Unemployment Rate	3.0%	2.7%	-10.0
Covered Employment	2006	2016	% Change
Average Annual Employment	4,162	4,459	7.1
Average Weekly Wage	\$548.22	\$761.40	38.9
Average Weekly Wage, adjusted for inflation (2016 dollars)	\$714.82	\$761.40	6.5
Largest Employers	Product/Service	Employees	
Plymouth State University	Education	426 faculty, 1001 staff	
Spears Memorial Hospital	Health care services	220	
NH Electric Cooperative	Electric service	206	
Hannaford Brothers	Supermarket	187	
Plymouth Regional High School	Education	135	
Plymouth Elementary School	Education	97	
Walmart	Retail store	70	
Sources: New Hampshire Employment Security, Economic and Labor Market Information Bureau; Plymouth State University			

Plymouth’s economy developed as a manufacturing center in the 1830s, with the establishment of Plymouth Buck Gloves and pottery from the brickyards along Coos Road in West Plymouth. Industry expanded with the development of the Boston, Concord and Montreal Railroad in the 1840s. The railroad also brought tourists to the surrounding region. The state legislature passed into law the need for 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 had a new look with the Village Green and the Boy Scout fountain, gas stations and new trading at Adams Market. Although passenger train traffic came to an end in the 1950s, there were new highways at all approaches to Plymouth. Industrial, commercial and educational advancement continued during the late 1900s.

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 Co-op. 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 American Community Survey Five-Year Estimates (ACS) provide information on Plymouth's resident labor force, defined as town residents 16 years and older who have worked in the year prior to the census year. ACS information includes the employment of town residents by sex, class, occupation, and industry.

	2009	2015	(+/-)	% Change
Civilian Labor Force	3,415	3,618	203	5.96%
Employed	3,214	3,377	163	5.07%
Unemployed	201	241	40	20.18%
Males Employed	1,719	1,661	-58	-3.49%
Females Employed	1,405	1,716	311	22.18%

Source: 2005 - 2009 & 2011 - 2015 American Community Survey 5-Year Estimates

According to available ACS data:

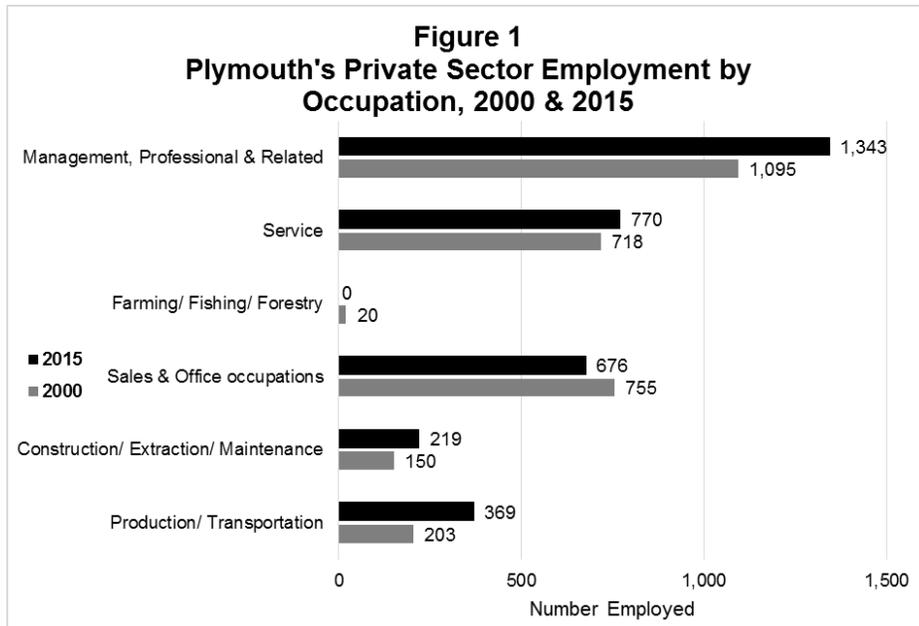
- Plymouth's resident labor force grew between 2009 and 2015, increasing by an average of nearly 34 workers (0.99%) per year (Table 1). This was slightly higher than the rate of local population growth, which averaged an increase of 0.91% per year over the same period. Approximately 53.0% of Plymouth's total population was in the labor force in 2015.
- The number of unemployed members of the resident labor force increased slightly between 2009 and 2015; however, the total increase in the resident labor force was over five times as large (Table 1).
- The total number of employed women increased dramatically between 2009 and 2015 (22.2% increase, Table 1).
- In 2009, women comprised 43.7% of employed residents; in 2015, women comprised 50.8% of employed residents. During this same time period, the number of employed men declined by 3.5%.

- The reported median income in 2015 for Plymouth’s full-time, year-round workers was significantly higher for men (\$47,535) than women (\$41,125), Table 1.
- Median incomes rose significantly for both men and women between 2009 and 2015 (24.9% increase for men; 36.8% increase for women).

	2000	2010	% Change 2000-2010	2015	% Change 2010-2015
Private Wage & Salary Workers	2,003	2,402	19.92%	2,288	-4.75%
Government Workers	705	607	-13.90%	920	51.57%
Self-employed Workers [unincorporated businesses]	223	286	28.25%	172	-39.78%

Source: 2000 US Census; 2006 - 2010 & 2011 - 2015 American Community Survey 5-Year Estimates

The majority of Plymouth’s labor force continues to be employed in the private sector (67.8%), despite a decline in private sector workers of 4.8% between 2010 and 2015 (Table 2). Between 2010 and 2015, the number of government workers increased by over 50%, while the number of self-employed workers declined by nearly 40%.

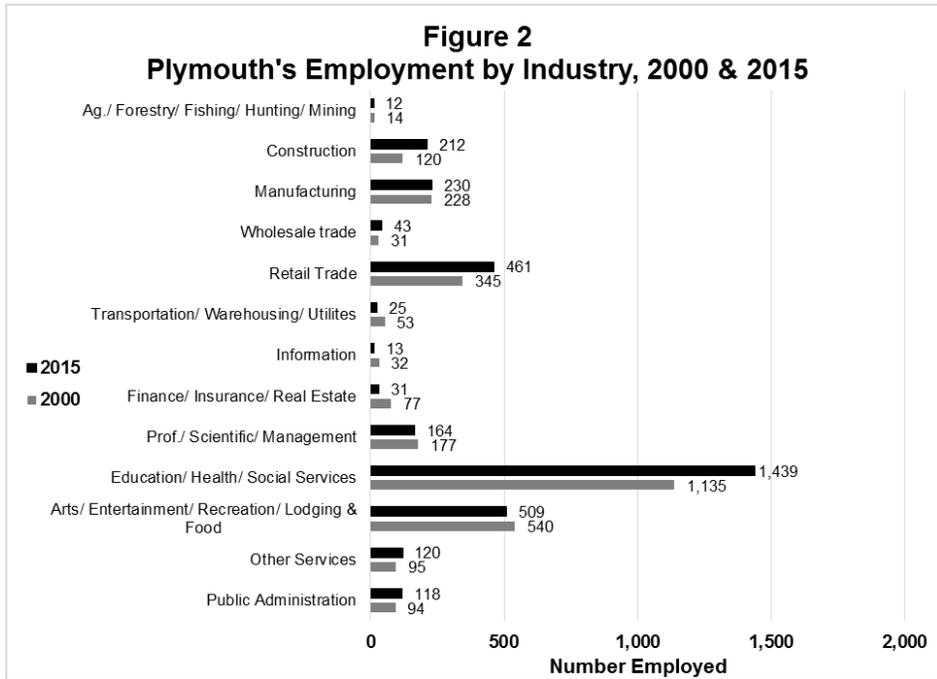


Source: 2011-2015 American Community Survey 5-Year Estimates; 2000 US Census

A substantial percentage of Plymouth’s private sector resident labor force continues to be employed in traditionally “white collar” management, professional, and administrative occupations (39.8%, Figure 1). The number of workers in these occupations increased by 22.6% between 2000 and 2015.

A significant percentage of the resident labor force continues to work in either sales/office clerical positions, or positions in service industries (20.0% and 22.8%, respectively). However, the number of residents holding sales/office clerical positions declined by 10.5% between 2000 and 2015.

The percentage of the resident labor force holding positions in the production and transportation industries increased moderately between 2000 (6.9%) and 2015 (10.9%, Figure 1).



Source: 2011-2015 American Community Survey 5-Year Estimates; 2000 US Census

Due to the presence of Plymouth State University and Spears Memorial Hospital/Spears Medical Associates, health, education, and social services continue to be the industries that employ the greatest percentage of the Plymouth resident labor force (42.6%, Figure 2).

The arts, entertainment, recreation, lodging, and food industries employ 15.1% of the resident labor force, while another 13.7% of the resident labor force is employed in the retail trade industry (Figure 2). However, the number of residents employed in the arts, entertainment, recreation, lodging, and food industries declined slightly between 2000 and 2015 (-5.7%).

Only 6.8% of the resident work force is employed in Manufacturing, with just 6.3% employed in Construction, and 4.9% employed in Professional, Scientific, or Management Services (Figure2).

Geographic Area	% of Population (16+ yrs.) in Labor Force	% of Resident Work Force Employed in Occupation, 2015					
		Management/ Professional Related	Service	Sales/ Office	Farm/ Fishing/ Forestry	Construction/ Extraction/ Maintenance	Production/ Transportation
Alexandria	60.0	27.9	22.4	15.6	2.5	15.1	16.5
Ashland	66.9	29.3	26.7	17.2	0.3	12.9	13.7
Bristol	64.9	29.1	21.7	17.8	0.6	9.0	21.8
Campton	67.6	38.6	20.3	26.4	2.2	5.3	7.3
Hebron	60.4	31.3	22.8	29.7	0.0	10.8	5.4
Holderness	68.6	45.9	18.5	20.3	0.0	7.1	8.2
Plymouth	59.3	39.8	22.8	20.0	0.0	6.5	10.9
Rumney	66.1	34.4	23.9	19.5	1.6	11.0	9.6
Thornton	63.0	32.1	16.8	20.9	2.8	10.7	16.7
Waterville V.	67.0	51.2	12.2	30.1	0.0	4.1	2.4
Wentworth	58.4	26.0	31.7	19.8	0.0	8.4	14.1
Grafton Co.	62.9	42.7	18.8	19.6	1.0	7.6	10.3
State of NH	68.3	39.8	15.8	24.2	0.4	8.6	11.2

Source: 2011 – 2015 American Community Survey 5-Year Estimates

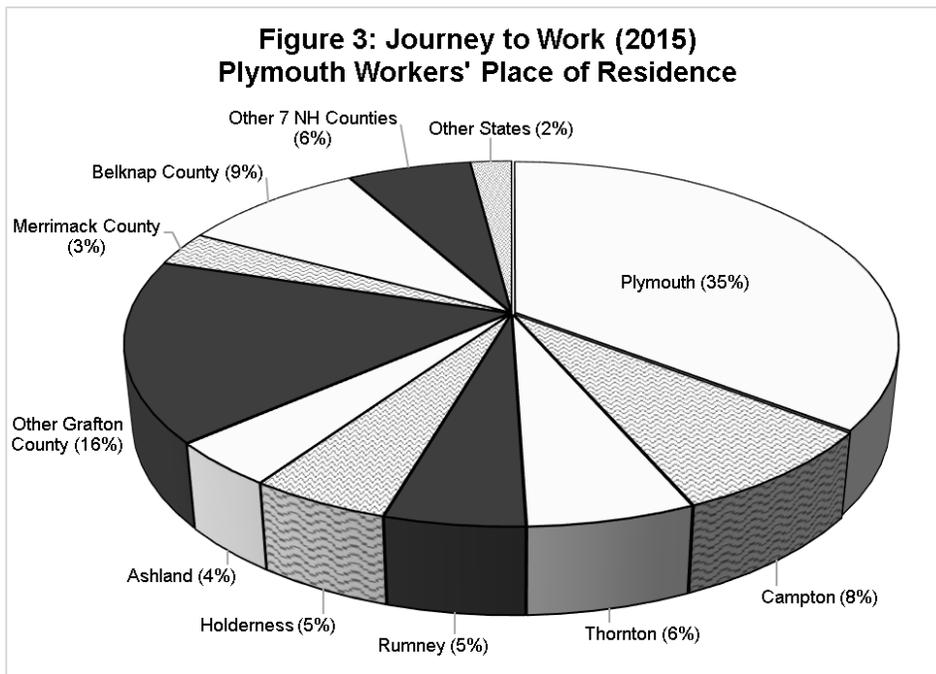
Plymouth has a smaller percentage of the 16-and-over resident population in the labor force than most other surrounding towns, and compared to Grafton County and the State of New Hampshire overall (Table 3). This is possibly due in part to the presence of Plymouth State University and the subsequent inclusion of college students in labor force statistics.

Overall, Plymouth's resident work force is employed in similar industries to those of surrounding towns, Grafton County, and the State of New Hampshire (Table 3).

3. Commuting Trends

Plymouth continues to serve as a job center for the surrounding region. In 2015, the number of local jobs (4,459) exceeded the total resident labor force by 841. According to the 2015 ACS:

Approximately 65% of local workers commute into Plymouth from other communities. Of these non-resident commuters, over two-thirds (68.5%) reside elsewhere in Grafton County, primarily in adjacent towns. The remaining non-resident workers come from the nine other New Hampshire counties, as well as Vermont, Maine, and Massachusetts (Figure 3).



Source: 2015 American Communities Survey 5-Year Estimates

In addition to serving as an employment center, Plymouth has continued to function as a bedroom community for residents working in other towns and regions. According to the 2015 ACS:

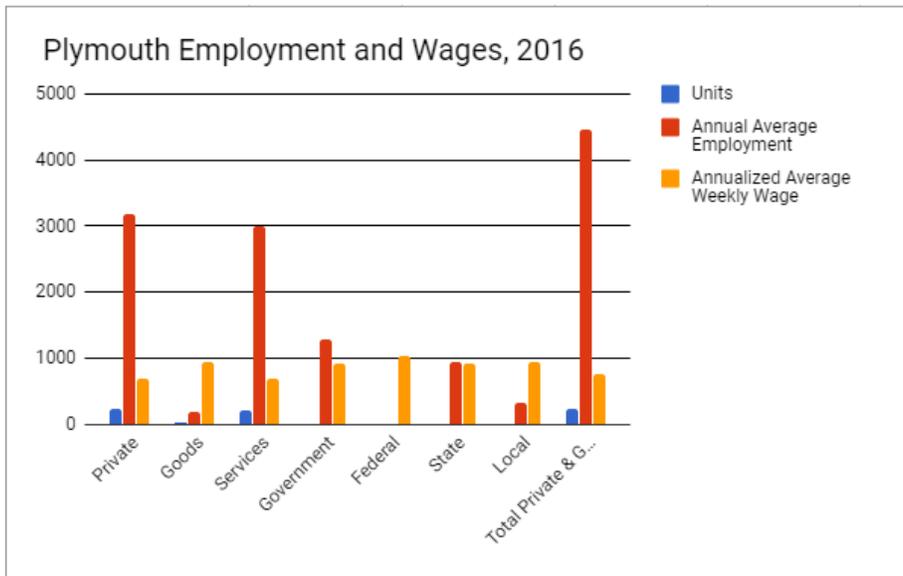
- Nearly half (43.6%) of Plymouth’s resident labor force commutes to jobs located in other communities (Figure 4)
- Nearly two-thirds (63.0%) of these commuters work elsewhere in Grafton County, a significant increase from 2000, when slightly under half (48.7%) of commuters worked elsewhere in Grafton County
- Nearly one-quarter (22.9%) of the resident labor force working outside of Plymouth commutes to the Upper Valley region municipalities of Hanover and Lebanon, both located in Grafton County.

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 by unemployment insurance. As a result, the data typically underreports total employees and total employment. Additionally, no distinction is made between full- and part-time workers.

Table 4. Plymouth Employment and Wages, 2016			
Sector	Units	Annual Average Employment	Annualized Average Weekly Wage
Private	227	3,180	\$696.68
Goods	23	177	\$939.44
Services	203	3,002	\$682.34
Government	10	1,279	\$922.23
Federal	1	12	\$1,033.34
State	3	943	\$916.14
Local	6	324	\$935.89
Total Private & Government	237	4,459	\$761.40
Source: New Hampshire Employment Security, Economic and Labor Market Information Bureau			

Figure 5



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

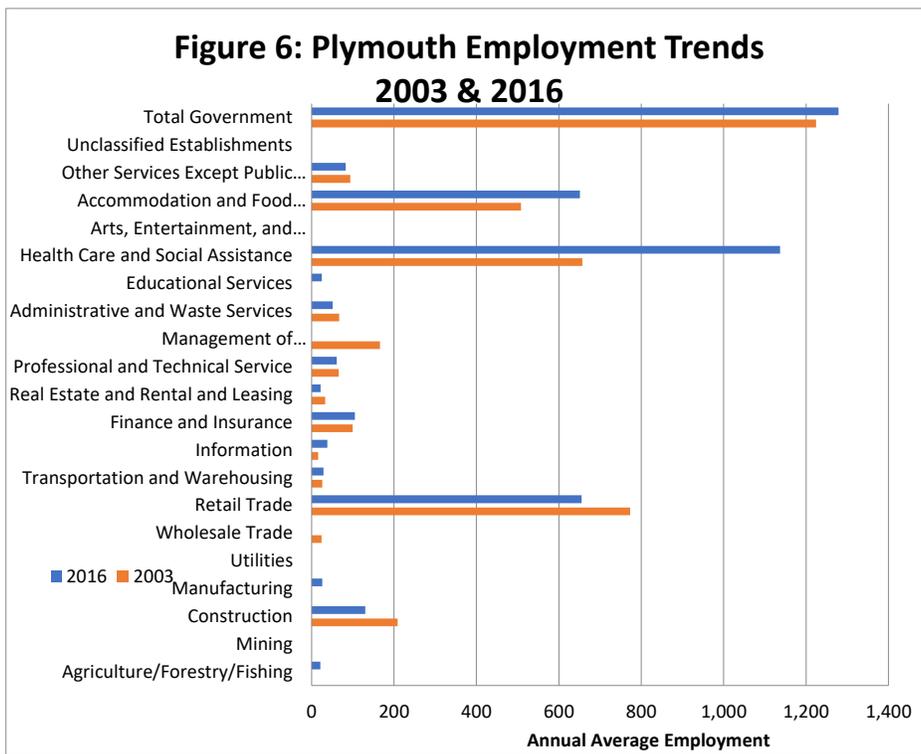
As stated previously, Plymouth is a regional employment center and serves as the core of the Plymouth Labor Market Area. According to the New Hampshire Employment Security, Economic and Labor Market Information Bureau, in 2016:

There were 237 reporting units (employers) in Plymouth, representing 7.8% of the total for Grafton County (3,039 reporting units, Table 4). This represents a decline from 2003, when there were 238 reporting units in Plymouth, representing 10.4% of the total for Grafton County (2,286 reporting units).

Plymouth’s average annual employment of 4,459 jobs represented 8.3% of the total employment reported for Grafton County (53,361 jobs, Table 4). This represents a 7.1% increase in jobs since 2003. The percentage of Grafton County jobs located in Plymouth remained steady over this time period (8.2% in 2003).

The annual average employment per reporting unit (a rough indicator of average business size) in Plymouth was 18.8 employees per unit, compared to 17.6 employees per unit for Grafton County (Table 4). This represents a significant increase from 2003, when the average was 11.7 employees per reporting unit in Plymouth.

Over two-thirds (67.3%) of all jobs in Plymouth were in the service sector, which comprises those jobs with lowest annualized average weekly wage of the different sectors represented in Plymouth (Table 4).



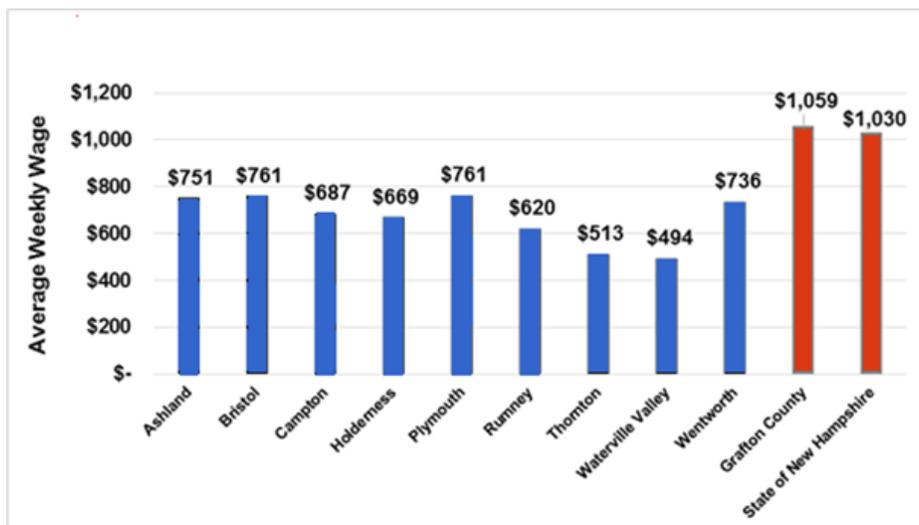
Source: New Hampshire Employment Security, Economic and Labor Market Information Bureau

- 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).

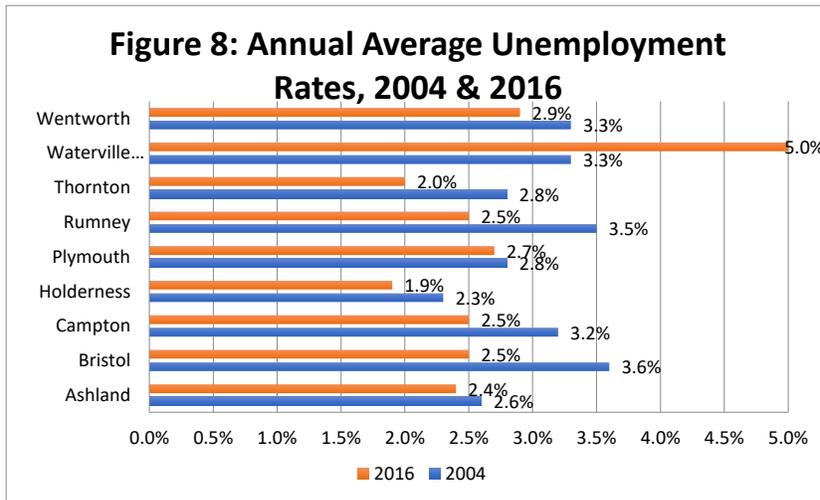
Figure 7: Average Weekly Wage, 2016



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

Jobs in Plymouth, on average, pay wages comparable to those in neighboring communities in the Plymouth Labor Market Area (LMA) (Figure 7). Wages within Plymouth and all neighboring communities are significantly lower than the average wages for both Grafton County and the State of New Hampshire (Figure 7). The reported average annual wage of \$761.40 for Plymouth in 2016 is just 72% of the average wage of \$1,058.60 as reported for Grafton County, down from 78% in 2003, and just 74% of the average wage of \$1,030.04 as reported for the State of New Hampshire, down from 76% in 2003.

In 2016, the average weekly wage in Plymouth (\$761.40) was 71.6% higher than the livable wage for a single adult in Grafton County (\$443.60), but 31.8% below the livable wage for a single parent with two children (\$1,116.00). Additionally, Plymouth’s average weekly wage was 25.1% higher than the livable wage for a family of two parents and two children in Grafton County, with both parents working (\$608.40).



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

The State of New Hampshire provides unemployment rates based on estimates of the civilian work force by place of residence. The unemployment rate for Plymouth residents declined slightly from 2004 (2.8%) to 2016 (2.7%), though it should be noted that both values are significantly below what many economists consider to be “full employment” (4%, see Figure 8). The unemployment rate for Plymouth residents in 2016 was comparable to those of surrounding towns, Grafton County (2.4%), and the State of New Hampshire (2.8%).

5. Local Business Setting

Currently, there are two major commercial and industrial areas in Plymouth – the Downtown and the Tenney Mountain Highway (TMH) corridor. The Tenney Mountain Resort, which is now currently active, and is expected to contribute to Plymouth’s economy by selling tickets for the 2018/2019 season.

The Downtown is a dense concentration of residential, commercial, and mixed-use buildings located from North Main Street, along Main Street, to South Main Street. The Town Common, established in the early 1900’s, is the heart of the downtown and the businesses around the Common offer a complementary mix of retail and commercial services, private and public offices, several civic uses, institutional facilities and a few upper story residences. In response to the 2016 Master Plan Survey, 69% of respondents indicated they made the majority of their trips to sit-down restaurants in the Downtown, as opposed to the TMH corridor or other towns. Nearly two-thirds of respondents indicated that they made the majority of their hardware store, banking, and convenience store trips in the Downtown (64%, 63%, and 60%, respectively). Respondents also indicated they frequently traveled to the Downtown for take-out or fast food, entertainment, and personal services, such as hairdressing.

The Tenney Mountain Highway (TMH) serves as Plymouth’s east-west commercial and industrial corridor. Many formerly residential uses have been converted to commercial or industrial uses. 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 environmentally sensitive areas in the traffic corridor, such as the Baker River floodplain. The TMH features numerous retail chains and “big box” stores, including Walmart, Hannaford, Marshalls, Dollar Tree, several fast food chain restaurants, and several car dealerships. In response to the 2016 Plymouth Master Plan Survey, 85% of respondents indicated they purchased the majority of their groceries in the TMH corridor, and 53% indicated they purchased the majority of their prescriptions in the corridor. Respondents also indicated they frequently traveled to the TMH corridor to purchase take-out or fast food, electronics, household appliances, sporting goods, and personal services, such as hairdressing. An Access Management

Plan for the TMH corridor was completed in 2013, and identifies a number of strategies for managing vehicle traffic in relation to current and future development of the corridor.

At the time of this Master Plan's update, Tenney Mountain Ski Area has reopened in 2018. For several years, Tenney Mountain Ski Area was closed; however, new ownership was able to reopen it. During the time the ski area was closed, the nearby condominiums continue to serve as residences. Peak visitation to Tenney Mountain Resort occurred in the 2002 – 2003 ski season, with between 45,000 and 50,000 skier visits. Industry professionals note that economically viable ski resorts typically require 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. Results of the 2016 Master Plan survey indicate that respondents support aggressive promotion of economic development, particularly in the areas of retail, accommodation and food service, arts, entertainment and recreation. Plymouth residents have also 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, maintaining of a mix of business types, and improvement of the physical environment.

There are a number of ongoing efforts and organizations working to enhance the business climate in Plymouth and support a broader tax base. Local organizations include:

Central New Hampshire Chamber of Commerce

The Central New Hampshire Chamber of Commerce (CNHCC) covers five separate regions in central New Hampshire, including a distinct region for the Town of Plymouth. CNHCC seeks to advance business development opportunities, improve the region's business climate and economic prosperity, and promote responsible business practices, including environmental protection. Over 80 businesses in Plymouth are listed as contributing members of CNHCC.

The Enterprise Center at Plymouth (ECP)

The Enterprise Center at Plymouth (ECP) was opened in 2013 as the result of a joint effort between Plymouth State University (PSU) and Grafton Regional Development Corporation (GRDC). The ECP is a 10,000 square-foot business incubator and accelerator. The incubator provides support to growing businesses through business workshops, mentoring, professional services, and by providing office space. The Apex business accelerator program involves a series of business seminars covering the processes of small business development and new venture creation, with specific topics including business modeling, strategic marketing, and entrepreneurial finance.

Plymouth Area Renewable Energy Initiative

The Plymouth Area Renewable Energy Initiative (PAREI) promotes the use of renewable energy and energy conservation and efficiency measures in the greater Plymouth region. PAREI was initially formed in response to concerns over the increasing costs and scarcity of energy in the region.

Local projects have included hundreds of site visits to develop home energy savings plans for regional residents and businesses, over 250 solar installations, numerous weatherization projects, and the launch of Local Foods Plymouth, an online marketplace for purchasing locally-grown and produced foods. Local Foods Plymouth seeks to promote awareness and patronage of local food providers, facilitate access to fresh, local foods, and reduce food-related energy consumption.

7. Regional Perspective

Plymouth is the commercial and employment center of the surrounding region and serves as the core of the Plymouth Labor Market Area (LMA). In planning for Plymouth's economic future, a regional perspective is important to consider, as the local economy is dependent on residents of nearby towns, tourists and visitors, and Plymouth State University students, customers, alumni, and employees, many of whom are from neighboring towns.

Plymouth has working relationships with regional organizations seeking to enhance the local 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 designation 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, and also helps towns locate funding for economic projects.

Grafton Regional Development Corporation

Grafton Regional Development Corporation (GRDC, formerly known as Grafton County Economic Development Council) is a regional economic development corporation created in 1996 to serve the 39 communities located within Grafton County. The mission of GRDC is to improve the standard of living in Grafton County by facilitating the creation and retention of high quality jobs throughout the region and assisting each community in growing its economic base in a manner desired by its citizens.

Over the years, GRDC has assisted existing companies with state and federal financing in the form of loans or Community Development Block Grants (CDBGs) to improve or expand their facilities. In 2013, GRDC partnered with Plymouth State University to start the Enterprise Center at Plymouth, a business accelerator and incubator located in downtown Plymouth (see Section 6. Supporting the Local Economy for a full description). The Enterprise Center was developed after GRDC (then GCEDC) and other partners completed a 2004 feasibility study for the development of a mixed-use business incubator in the Plymouth or Littleton area.

White Mountains Gateway Economic Development Corporation

The White Mountains Gateway Economic Development Corporation (WMGEDC) is an independent corporation created by the New Hampshire Electric Cooperative (NHEC) in 2001. The mission of WMGEDC is to enhance the economy of the NHEC service area by creating and retaining jobs through real estate development. WMGEDC assisted the Town of Plymouth with

the creation of the Downtown Tax Increment Finance district to be utilized as an incentive to bring development to downtown, and was involved in the 2004 feasibility study leading to the development of the Plymouth Enterprise Center (see Section 6. Supporting the Local Economy for a full description).

Capital Regional Development Council

The Capital Regional Development Council is an economic development organization and non-profit corporation located in Concord, New Hampshire. The mission of CRDC is to promote economic opportunity for the State of New Hampshire, with a focus on central and southern New Hampshire. 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. CRDC provides services including small business lending, real estate development, economic development consulting programs, and new market tax credits. In 2017, CRDC funded 25 loans worth a combined \$5.3 million to small businesses in New Hampshire. CRDC has worked with the Town of Plymouth and WMGEDC in previous years to promote real estate and business development in the town.

C. Plymouth Housing Profile

1. Summary

- Housing opportunities in Plymouth range from a 19th century Victorian in a New England downtown setting, to an 18th century farm house in the woods, 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.)
- Plymouth has approximately 1,000 homeless people, 80% of which have a disability, 53% struggle with mental illness, 55% are seniors, and 17% are military vets.

This housing profile includes information about household characteristics, housing stock, and housing 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 2016 US American Community Survey, Plymouth has 1,971 households, an increase of .92% since 2010.
- Most of the comparison communities (excluding Campton) are on par with Grafton County as to the number of households with children less than 18 years old (19.7%).
- Waterville Valley and Plymouth have a greater percentage of non-family members in the household, 51.1% and 53.0% respectively. This is more than the county with 38.7% and the state with 33.5%.
- Holderness and Campton have the smallest percentage of households with people older than 65 years living alone.
- Plymouth’s household size (2.62) is larger than the county average (2.46) and about even with the state (2.58).

Geographic Area	Total Households	% < 18 yrs.	% Nonfamily	% 65+ alone	% Householder 65+	Average HH Size
Ashland	918	24.0	42.0	11.8	13.0	2.36
Bristol	1,258	26.7	41.5	14.2	13.3	2.36
Campton	1,525	13.4	40.0	7.1	23.2	2.26
Holderness	876	32.1	20.8	5.3	17.0	2.64
Plymouth	1,971	19.7	53.0	14.6	5.6	2.62
Rumney	656	25.5	30.5	7.2	14.2	2.39
Thornton	886	19.5	36.5	12.5	23.3	2.17
Waterville Valley	90	17.8	51.1	41.1	5.6	2.07
Wentworth	317	15.1	27.1	13.2	24.3	2.40
Grafton County	34,903	22.6	38.7	11.0	13.6	2.46
State of NH	521,373	28.5	33.5	10.1	11.6	2.58

Source: 2016 American Community Survey

3. Number of Housing Units

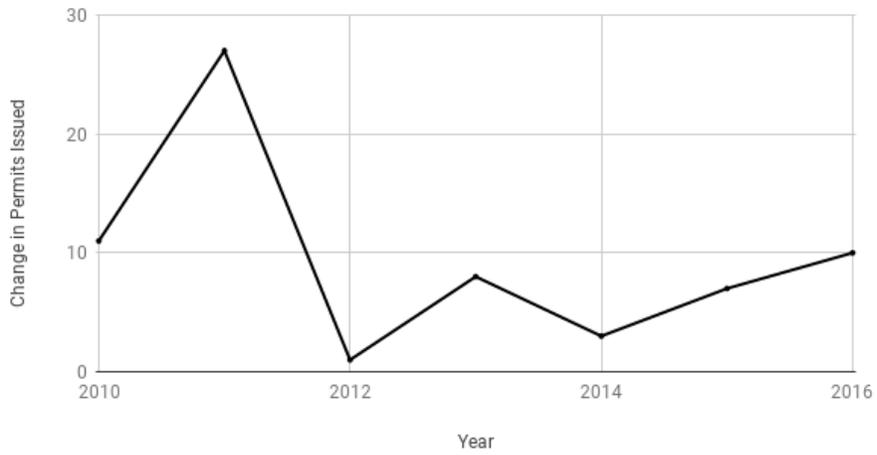
Geographic Area	Total Housing Units		Change from 2010-2016	
Ashland	1,355	1,445	+90	6.64%
Bristol	2,488	2,333	-155	-6.22%
Campton	2,208	2,549	+341	15.44%
Holderness	1,510	1,512	+2	0.13%
Plymouth	2,231	2,420	+189	8.47%
Rumney	933	977	+44	4.71%
Thornton	1,862	1,809	-53	-2.84%
Waterville Valley	1,189	1,197	+8	0.67%
Wentworth	533	506	-27	-5.06%
Grafton County	51,120	51,773	+653	1.27%
State of NH	614,754	620,729	+5,975	0.97%

Source: 2016 American Community Survey

- Ashland shows a percentage housing gain comparable to Plymouth from 2010 to 2016.
- The percentage of housing units in Ashland and Rumney, communities closer in growth to Plymouth, increased at a moderate rate of 6.64% and 4.71% respectively. These rates are much higher than the rates of the county and state.
- The county and state data both indicate close to a 1% growth of housing units from 2010 through 2016.
- According to Plymouth building permit data from 2010 to 2016, the highest number of permits was issued in 2011 followed by a severe drop in 2012. The number of permits issued rose in 2013, followed by another slight drop. Through 2016, the number of permits issued rose gradually.

Figure 1

Change in Building Permits Issued by Year



Source: NH Office of Strategic Initiatives

4. Type of Housing Units

As noted previously, Plymouth’s housing is primarily single-family detached units. According to several sources including the U.S census, NH Housing and Data USA:

- The number of single family units in Plymouth has decreased from 1,485 to 1,145 in 2016. There has also been an increase in multi-family units in the same period (2011-2016) from 908 to 984.
- The number of mobile homes in Plymouth has also increased since 2011, from 221 to 291 in 2016.
- The number of owner-occupied housing units in Plymouth has increased by roughly 4% (54% in 2014 to 57.7 percent in 2012-2016) while the total number of houses has remained the same at 2,231 units. This accounted for 1,145 owner-occupied houses, leaving 908 houses rented or leased.
- Most of owner-occupied property values range from \$100,000 to \$500,000 with a substantial outlier in the \$15,000 to \$20,000 range.

Table 3: Housing Types

	Total (2011)	Owner-occupied (2011)	Rented (2011)	Total (2016)	Owner-occupied (2016)	Rented (2016)
Single-Family	1485	981	152	1145	809	197
Multi-Family	908	47	757	984	90	623
Mobile	221			291		

Housing Conversions

In Table 3, we see a sharp increase in Plymouth's multi-family housing stock in the years between 2010-2016. This is attributed to many single family homes being largely or wholly converted to multi-family units (student housing).

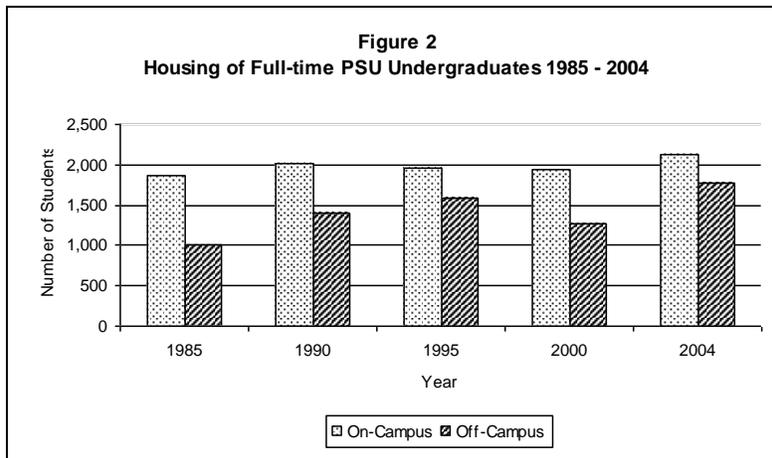
The conversions identified include:

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

The Plymouth Housing Ad Hoc Committee have prepared a downtown map that identifies where these conversions have occurred and approximately when participants at the June 2005 public forum would like to "stop encroachment of student housing into neighborhoods" as it threatens the character of the neighborhoods and affects the housing market.

Between 1987 and 2017, Plymouth State University enrollment figures climbed steadily and on-campus housing remained relatively constant. Plymouth State has continued to increase its enrollment figures as a new dorm building, Merrill Place was built recently in 2017. Merrill Place offers an additional 288 beds to incoming students. In 1990, PSU added 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.
- 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.
- In 2014's Master Plan, Plymouth assessed an anticipated increase of 3–5% in PSU's on-campus student population over the next 10 years. To support this growth, a modest increase in faculty, staff, and student employees is also anticipated. Accommodating this growth would require up to 89,000 GSF of additional space. These include the completion of ALLWell Center, expansion of dining space and additional academic and support spaces.



Source: PSU Office of Institutional Research, June 2005

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
Bridgewater	848	702	82.8	55	6.5	91	10.7
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

Regional Housing

- 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.

- 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 4 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

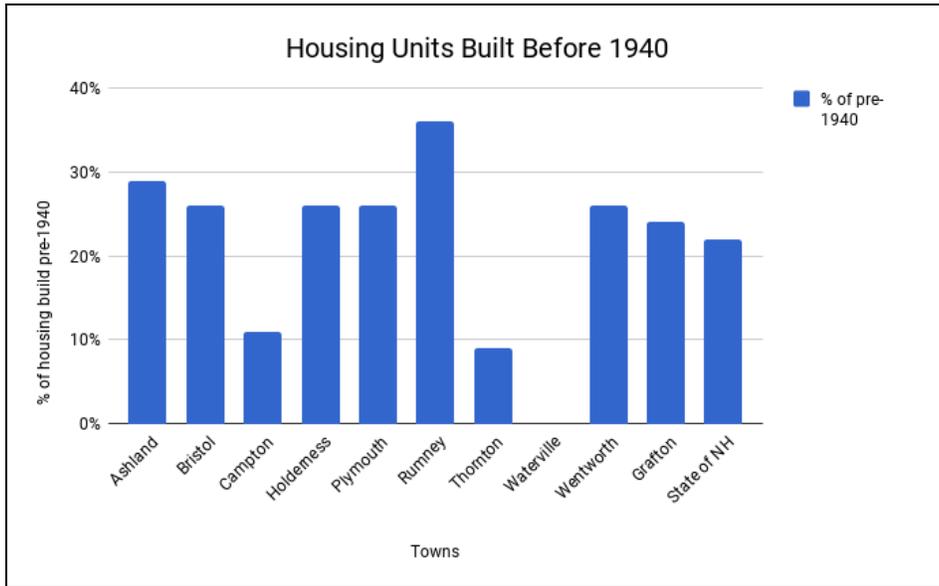
Half of the towns within the Plymouth nine-town region have a greater percentage of units built before 1940 than New Hampshire (22%) and Grafton County (24%).

	Built pre-1940	Total Units in 2016	% of pre-1940
Ashland	419	1,445	29%
Bristol	613	2,333	26%
Campton	283	2,549	11%
Holderness	395	1,512	26%
Plymouth	624	2,420	26%
Rumney	350	977	36%
Thornton	169	1,809	9%
Waterville Valley	2	1,197	0%
Wentworth	133	506	26%
Grafton County	12,226	51,773	24%
State of NH	136,728	620,729	22%

Source: 2016 US Census

More than 25% of the housing stock in Ashland, Bristol, Holderness, Plymouth, Rumney and Wentworth consists of structures built prior to 1940.

Figure 3



6. Occupied Housing Units

According to the 2000 and 2010 US Census and 2016 ACS:

- As the total number of housing units increased between 2000 and 2010, so did the number of occupied units.
- Vacancy rates in the state, county and twelve-town region, without exception, increased during the decade.
- The proportion of owner-occupied units increased slightly for the county and state while the proportion of renter-occupied units decreased.
- Owner-occupied housing units saw a variance in vacancy rates between 2000, 2010 and 2016. In 2010, there were virtually no unoccupied units in the region (3% owner vacancy rate or less is generally seen as no vacancy). This trend continued in 2016.
- For the state, county and most of the nine-town region, renter vacancy rates also increased during the 2000's. Renter rates generally run higher than owner vacancy rates.

Geographic Area	Occupied housing units			% Owner-occupied housing units			% Renter-occupied housing units			Seasonal			Estimated Owner vacancy rate			Estimated Renter vacancy rate		
	2000	2010	2016	2000	2010	2016	2000	2010	2016	2000	2010	2016	2000	2010	2016	2000	2010	2016
Ashland	853	980	918	56.6	57.4	52.9	43.4	42.6	47.1	249	267	(x)	2.2	9.5	0	5.4	12.7	6.1
Bristol	1,219	1,283	1,971	67.3	67.7	58	32.7	32.3	43.3	772	1,089	(x)	1.7	0	0	6.8	16.7	0
Campton	1,128	1,407	1,525	75.3	79.7	86	24.7	20.3	14.4	574	656	(x)	2.7	1.6	3.5	1.8	7.3	0
Holderness	768	692	867	78.4	82.4	75.9	21.6	17.6	24.1	404	568	(x)	1.0	3.1	2.2	2.9	0	6.6
Plymouth	1,678	1,953	1971	56.3	54	58	43.7	46	42.3	138	160	(x)	2.4	3.3	5	3.2	5.4	12.3
Rumney	569	593	977	78.9	82.1	(x)	21.1	17.9	(x)	274	273	(x)	3.2	2.7	1.7	5.5	4.7	3.2
Thornton	1,487	1,070	886	75.9	79.5	86	24.1	20.5	14.1	671	691	(x)	3.1	3.5	1.8	5.1	21.9	16.7
Waterville Valley	1,097	117	90	76.3	82.1	100	23.7	17.9	0	962	1,071	(x)	3.3	0	2.2	0.0	46.7	100
Wentworth	436	328	317	85.7	85.9	95.3	14.3	14.1	4.7	101	122	(x)	3.3	1.7	1	6.1	0	0
Grafton County	31,598	35,986	34,903	68.6	68.6	69	31.4	31.8	31.5	10,432	12,389	(x)	2.0	2.2	2	3.7	7.1	4.2
State of NH	474,606	518,973	521,373	69.7	69.7	71	30.3	31.8	29	56,413	63,910	(x)	1.0	2	1	3.5	8.1	4.5

Source: 2000 and 2010 Census & 2016 ACS

7. Housing Unit Values and Rents

Since 2000, residential values have increased throughout the state, and quite significantly in the 9 towns surrounding Plymouth. According to the 2000 US Census and the 2016 American Community Survey:

- The median value of an owner-occupied home in the state increased by 27% over the past 16 years, while Grafton County saw an increase of 39%.
- Like the nine-town region, Plymouth experienced an increase in the real-value of owner-occupied homes.
- Waterville Valley saw the most significant percentage decrease (34%) in the area between 2000 and 2016, which is drastically different than the region.
- The median value of an owner-occupied home in Plymouth was \$177,900 in 2016, which is on par with our neighboring town of Rumney. The overall increase is on par with the county, at 37%, and greater than the state.
- Although Waterville Valley still has the highest median value in the region, probably due to the resort community and limited number of single family homes, they have seen a decrease in value over time.

	2000 Median Value	2000 Value Adjusted to 2016 Dollars*	2016 Median Value	% Change from 2000 Adjusted to 2016
Ashland	\$85,000	\$119,300	\$155,600	30.4
Bristol	\$93,000	\$130,528	\$205,600	57.5
Campton	\$108,500	\$142,879	\$191,300	33.8
Holderness	\$148,400	\$208,284	\$259,300	24.5
Plymouth	\$92,300	\$129,546	\$177,900	37.3
Rumney	\$91,200	\$128,002	\$174,770	36.5
Thornton	\$106,600	\$149,616	\$221,800	48.2
Waterville Valley	\$362,500	\$508,780	\$333,300	-34.4
Wentworth	\$97,100	\$136,283	\$182,000	33.4
Grafton County	\$109,500	\$153,687	\$214,100	39.3
State of NH	\$133,300	\$187,090	\$238,700	27.6
Source: 2000 US Census & 2016 American Community Survey				
*2000 Consumer Price Index=168.8				

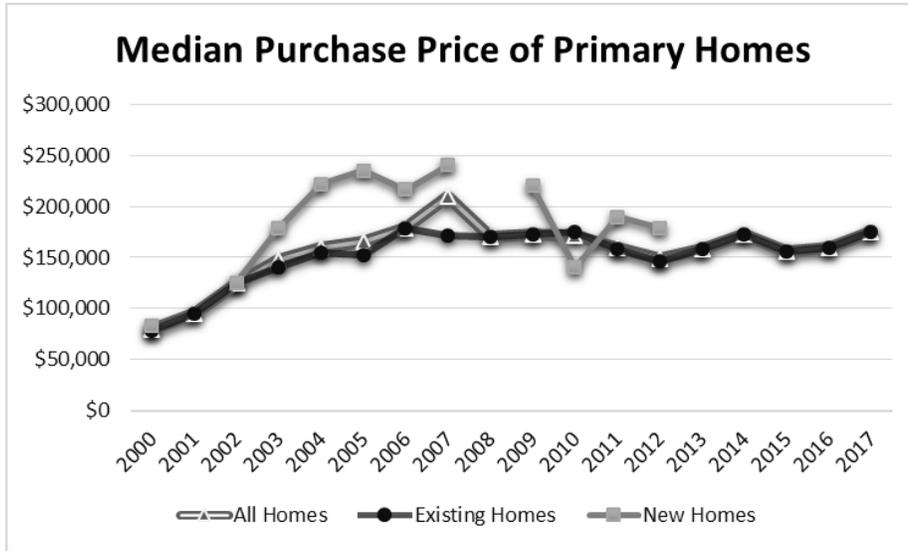
2016 Consumer Price Index= 236.9

Table 8 presents data collected by the NH Housing Finance Authority and has been included to provide more in-depth analysis of change within Plymouth. However, it is important to note that the sample size is too small for statistical significance.

Table 8: Town of Plymouth, Grafton County						
Median Purchase Price of Primary Homes Plymouth, NH 2000-2017						
Year	All Homes		Existing Homes		New Homes	
	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size	Median Purchase Price	Sample Size
2017	\$174,900	75	\$174,900	75	#N/A	#N/A
2016	\$159,500	50	\$159,500	50	#N/A	#N/A
2015	\$156,500	68	\$156,500	68	#N/A	#N/A
2014	\$172,533	31	\$172,533	31	#N/A	#N/A
2013	\$158,500	25	\$158,500	25	#N/A	#N/A
2012	\$149,000	29	\$146,000	27	\$179,000	2
2011	\$159,000	31	\$158,000	28	\$189,500	3
2010	\$172,000	29	\$175,000	23	\$139,900	6
2009	\$172,500	36	\$172,500	33	\$220,000	3
2008	\$169,950	22	\$169,950	21	#N/A	1
2007	\$209,900	27	\$172,000	24	\$240,080	3
2006	\$179,000	40	\$178,900	36	\$216,500	4
2005	\$165,000	69	\$152,000	56	\$235,000	13
2004	\$159,900	51	\$154,500	47	\$221,900	4
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	#N/A	1
2000	\$79,000	48	\$78,000	46	\$83,750	2

Source: New Hampshire Housing Purchase Price Data
 Note: Figures with a sample size less than 50 are not statistically significant.

Figure 4



Median monthly rents have generally increased in most of the nine-town region, with a few exceptions:

- Campton has seen significant declines in rent, when adjusted for inflation.
- Thornton rents have increased by more than 30%.
- Overall, the nine-town region has seen significant change when compared to the county and state.

Table 9 Median Monthly Gross Rent 2000 & 2016				
Geographic Area	2000 (\$/month)	2000 adjusted to 2016 dollars (\$/month)	2016 (\$/month)	% change from 2000 adjusted to 2016
Ashland	485	681	834	22.5
Bristol	549	770	824	7.0
Campton	591	829	644	-22.3
Holderness	584	819	987	20.5
Plymouth	489	686	838	22.2
Rumney	530	744	926	24.5
Thornton	514	721	971	34.7
Waterville Valley	763	1,071	**N/A	**N/A
Wentworth	450	632	788	24.7
Grafton County	560	786	892	13.4
State of NH	646	907	1,021	12.6
Source: 2000 US Census & 2016 American Community Survey				
*2000 CPI 168.8 2016 CPI 236.9				
** Waterville Valley reported no occupied rental units				

