

APPENDIX A - COMMUNITY CHARACTERISTICS

A number of interrelated factors commonly shape and define the image and nature of communities. Population, housing and economic characteristics are foremost in defining who we are as a community and the social environment in which people live and work. Understanding these features, their relationships, impacts, and dynamic nature is imperative in planning for the community's future. This section will describe trends in Newbury's population, housing, and economic base within the larger context of neighboring (i.e., adjoining) communities, Merrimack County and the State of New Hampshire.

Table APP. A-1: Population Growth Comparisons: Newbury and Neighboring Communities

Area	Population 1970	Population 1980	Annual Growth Rate 1970-1980	Population 1990	Annual Growth Rate 1980-1990	Population 2000	Annual Growth Rate 1990-2000	30 Year Annual Growth Rate	Population Estimate 2003	3 Year Annual Growth Rate 2000-2003
Newbury	509	961	6.6%	1,347	3.4%	1,702	2.4%	4.1%	1,940	4.5%
Bradford	679	1,115	5.1%	1,405	2.3%	1,454	0.3%	2.6%	1,540	1.9%
Goshen	395	549	3.3%	742	3.1%	741	--	2.1%	790	2.2%
New London	2,236	2,935	2.8%	3,180	0.8%	4,116	2.6%	2.1%	4,380	2.1%
Sunapee	1,384	2,312	5.3%	2,559	1.0%	3,055	1.8%	2.7%	3,170	1.2%
Sutton	642	1,091	5.4%	1,457	2.9%	1,544	0.6%	3.0%	1,690	3.1%
Washington	248	411	5.2%	628	4.3%	895	3.6%	4.4%	920	0.9%
Merrimack County	80,925	98,302	2.0%	120,005	2.0%	136,225	1.3%	1.8%	143,410	1.7%
New Hampshire	737,681	920,610	2.2%	1,109,252	1.9%	1,235,786	1.1%	1.7%	1,291,590	1.5%

Sources: U.S. Census, 1970 - 2000 Census; New Hampshire Office of Energy and Planning Population Estimates

POPULATION

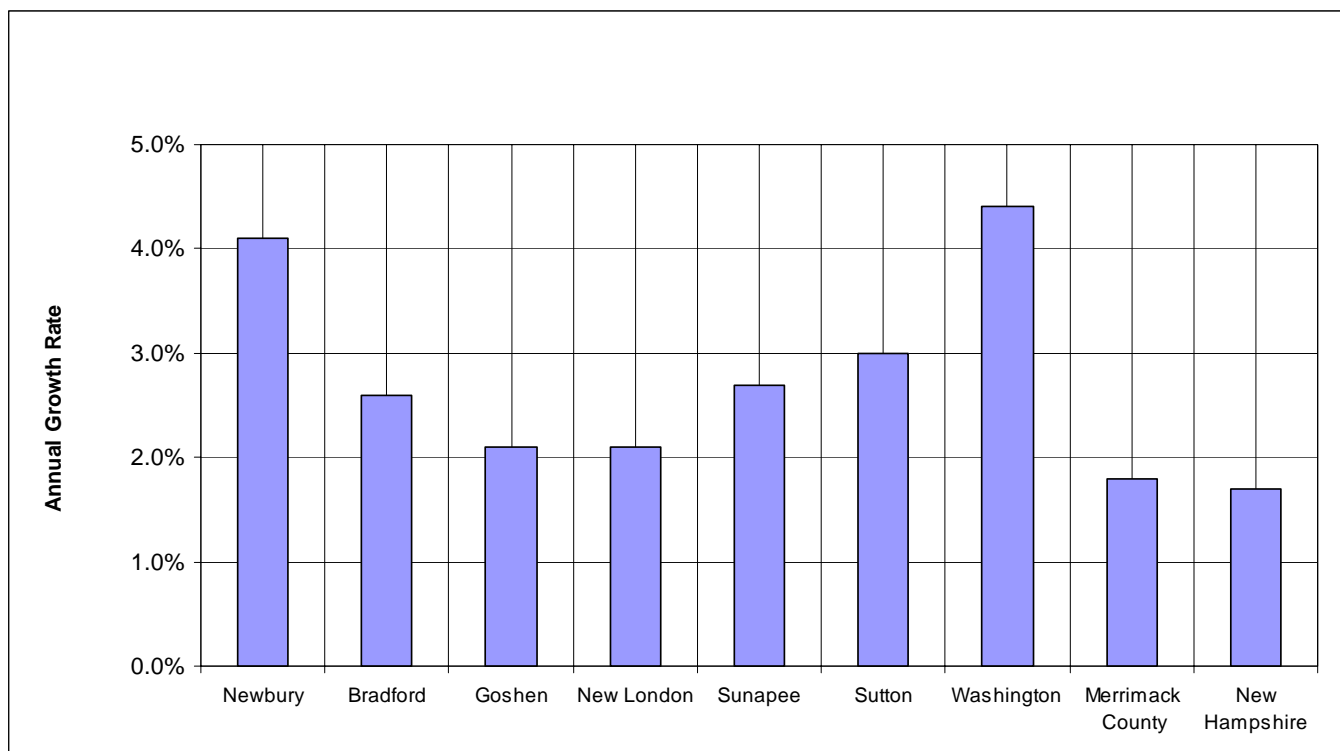
Trends

Newbury's year-round population has increased dramatically since 1970 as reflected in Table APP. A-1 & Figure APP. A-1. The data in this section pertains to year-round population excluding seasonal population except as noted. The period of most active growth (6.6% annual growth rate) occurred between 1970 and 1980. All communities analyzed have grown in population. However, Newbury and Washington had the

largest 30 year average annual growth rates, at 4.1% and 4.4% from 1970 to 2000. Population growth is the result of natural increase (births minus deaths) and migration. Between 1980 and 1990, natural increase produced 20% of Newbury's growth. The remaining 80%, just over 300 people, resulted from net migration, the number of people moving into Newbury over the number moving out.

Newbury's attraction for residential growth can be attributed to a number of factors. Lake Sunapee and Sunapee State Park provide ample recreational opportunities. Over 75% of commuters can reach their jobs within 40 minutes. Income characteristics are favorable with a 2000 Median Family Income (MFI) of just over \$61,000. A low tax rate also helps to attract new residents to Newbury. Though growth in the overall population is an indication of the community's "attraction" qualities, a closer look at the composition of the population helps define characteristics specific to Newbury residents.

Figure APP. A-1: Comparison of 30-Tear Annual Growth Rates

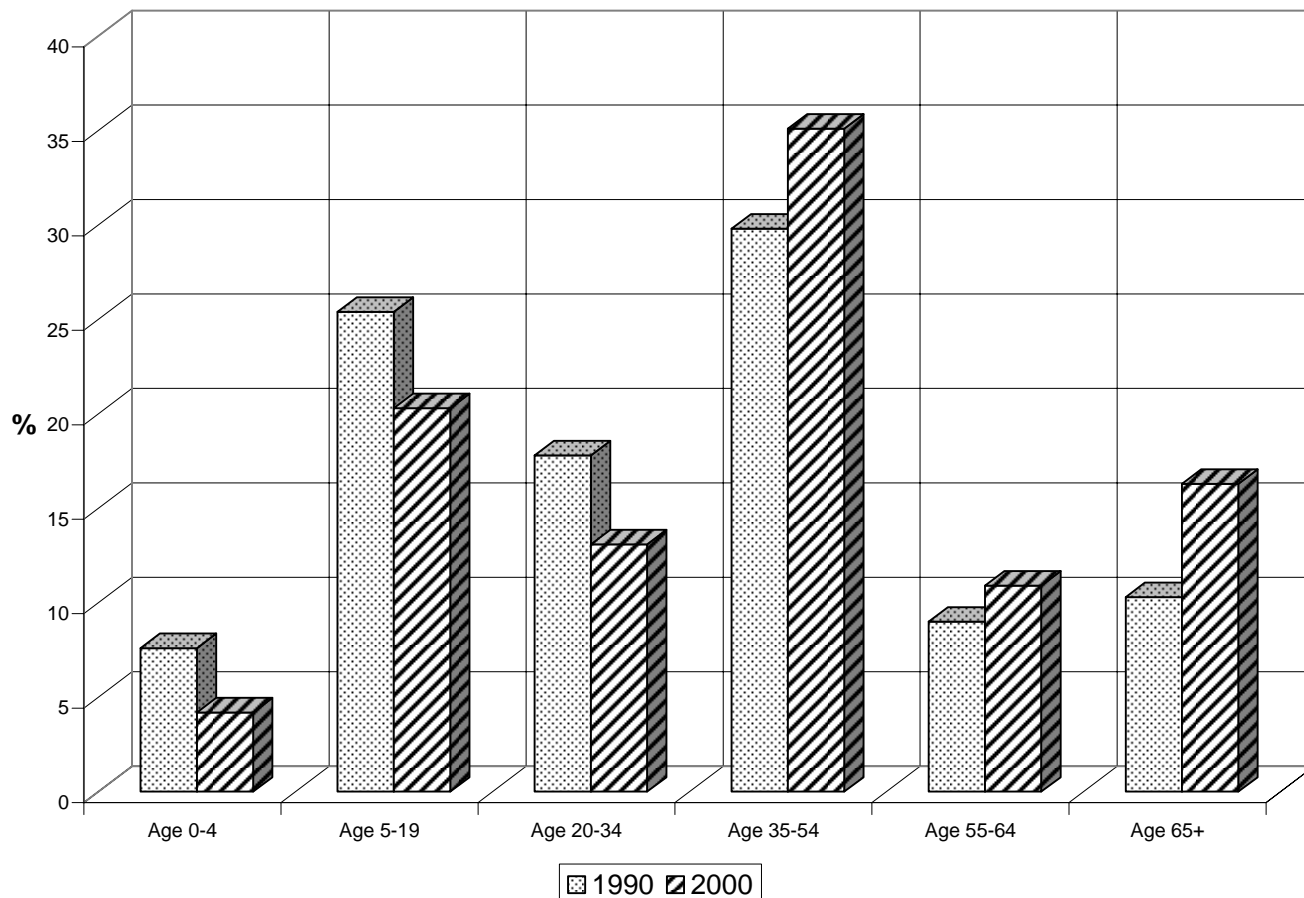


Age Characteristics

The largest number of residents falls within an age group common to the workforce, i.e., between the ages of 18 and 64. In 2000, this group of approximately 1041 residents comprised slightly over 60% of Newbury's total population. School age children, ages 5 to 17, accounted for just over 18% and preschoolers, at ages 0 to 4, just over 4%. All together, the workforce and dependent children age groups comprised about 84% of Newbury's total population. It can be concluded from these figures that Newbury is attracting, in part, a population in the age groups common to a workforce population with families.

Table APP. A-2 and Figure APP. A-2 illustrate each age group's proportion of the 1990 and 2000 town-wide total populations and the change in proportional share per group.

Figure APP. A-2: Newbury Age Distribution: 1990-2000



Shifts in the age groups in Newbury will be presented since these changes can affect Town and school services. In 2000 the workforce age group (18 - 64 years) accounted for 61.2% of the total year-round population which was only slightly higher than the 59.6% in 1990. The major changes in the age distribution occurred at each end of the age distribution. Between 1980 and 1990, there was a slight increase in the percentage of preschool and school-age children and a slight decrease in seniors. This trend was reversed in the following decade when Newbury experienced a decrease in the percentage of preschool and school-age children while experiencing an increase in the percentage in the workforce population and seniors.

These trends in population shifts are typical of what a lot of other New Hampshire communities are and will be experiencing. Generally, we are seeing the aging of the “Baby Boomer” generation and their children which equates to fewer children and more seniors. One source suggests that while the school enrollments statewide mushroomed by 39,700 during the 1990's, a dramatic drop is projected for school enrollments from 2000 to 2010 to only 5,500¹. This trend can have a major impact on planning for school facilities. At the other end of the age spectrum, the trend has already begun in Newbury of an increasing senior population. The aging of the “Baby Boomers” will only accelerate this trend. Seniors accounted for 16.2% or about 275 people in 2000. This age group increased by over 29% between 1990 and 2000. An

Table APP. A-2: Age Distribution Comparison: 1990-2000

	Age 0-4			Age 5-19			Age 20-34			Age 35-54			Age 55-64			Age 65+		
	1990%	2000%	% Change	1990%	2000%	% Change	1990%	2000%	% Change	1990%	2000%	% Change	1990%	2000%	% Change	1990%	2000%	% Change
Newbury	7.6	4.2	-3.4	25.4	20.3	-5.1	17.8	13.1	-4.7	29.8	35.1	5.3	9	10.9	1.9	10.3	16.3	6
Bradford	8.4	5.2	-3.2	21.3	22.6	1.3	22.8	15.3	-7.5	27.7	34.9	7.2	9.1	10.3	1.2	10.7	12.6	1.9
Goshen	5.6	3.9	-1.7	21.4	23.5	2.1	19.2	13.5	-5.7	29.1	33.5	4.4	12	11.9	-0.1	12.7	13.6	0.9
New London	3.7	2.9	-0.8	22.4	19.2	-3.2	14.5	15.7	1.2	22	21.1	-0.9	11.7	11.2	-0.5	25.7	29.9	4.2
Sunapee	7.2	4.2	-3	21.1	21.1	0	19.6	14.1	-5.5	30.3	32.6	2.3	10	11.1	1.1	1.8	17	5.2
Sutton	6.7	4.3	-2.4	20.5	19.8	-0.7	20.6	11.3	-9.3	29.8	36.6	6.8	10.9	12.4	1.5	11.6	15.8	4.2
Washington	10.5	4.9	-5.6	18.1	18.6	0.5	18.1	12.1	-6	28.8	30.8	2	12.1	15.6	3.5	13.2	17.9	4.7
Merrimack CO.	7.5	6	-1.5	20.6	21.8	1.2	24.9	17.7	-7.2	26.9	33.5	6.6	8	8.7	0.7	12.1	12.5	0.4
New Hampshire	7.6	6.1	-1.5	20.6	21.7	1.1	26	18.6	-7.4	26.6	32.8	6.2	7.9	8.9	1	11.3	12	-1.3

Source: U.S. Census, 1990 and 2000; KBM & Associates

aging population can have an impact in a number of areas including housing needs, transportation needs and health care needs to name only a few. These shifts in the population age groups are generally mirrored by the neighboring communities. The shifts in the age groups among Newbury and the six neighboring communities are, however, more dramatic than the shifts in the age groups both for the county and the state.

¹ "Housing and School Enrollment in New Hampshire: An Expanded View, May, 2005" by Applied Economic Research.

Table APP. A-3: Households and Families in 2000 by Type and Percent of Total Households

Area	Total Households	Family Households #	Family Households %	Married-Couple Family Households #	Married-Couple Family Households %	Single-Parent Family Households #	Single-Parent Family Households %	Non-Family Households # *	Non-Family Households % *
Newbury	691	508	73.5%	439	63.5%	69	10.0%	183	26.5%
Bradford	559	403	72.1%	322	57.6%	81	14.5%	156	27.9%
Goshen	279	219	78.5%	180	64.5%	39	14.0%	60	21.5%
New London	1,574	1,052	66.8%	954	60.6%	98	6.2%	522	33.2%
Sunapee	1,294	879	67.9%	735	56.8%	144	11.9%	415	32.1%
Sutton	621	457	73.6%	404	65.1%	53	8.5%	164	26.4%
Washington	370	278	75.1%	251	67.8%	27	7.3%	92	24.9%
Merrimack County	51,843	35,473	68.4%	28,446	54.9%	7,027	13.5%	16,370	31.6%
New Hampshire	474,606	323,651	68.2%	262,438	55.3%	61,213	12.9%	150,955	31.8%

* Includes single person households.

Source: US Census Bureau, 2000 Census

Household Size and Type

A household is defined by the relationship of the people living in a housing unit. It is often classified accordingly, such as single person living alone, family, or non-family household. Understanding household characteristics provides another key to planning for community growth.

In 2000, 73.5% of all Newbury households were families, most of which are married couples. The proportion of single-parent households was 10% of total households in 2000, up from 7.6% in 1990. The percentage of single-parent households in Newbury in 1990 was higher than any of the other areas analyzed. By 2000, Newbury was in the middle of the pack relative to the percentage of single-parent households compared with surrounding towns. The housing and social service needs of Newbury's single-parent families should be considered in planning for the community. Non-family households grew during the 1990's increasing from 23.9% in 1990 to 26.5% in 2000. This trend is due primarily to rising housing costs and people making adjustments in living arrangements to get by. For example, some less traditional living arrangements are occurring with unrelated people sharing a home and there are more single person households that formerly were family households.

Table APP. A-4: Average Household Size

Area	Persons Per Household		
	1990	2000	Change
Newbury	2.66	2.46	-0.20
Bradford	2.73	2.56	-0.17
Goshen	2.82	2.63	-0.19
New London	2.51	2.16	-0.35
Sunapee	2.58	2.36	-0.22
Sutton	2.61	2.47	-0.14
Washington	2.48	2.42	-0.06
Merrimack County	2.69	2.51	-0.18
New Hampshire	2.70	2.53	-0.17

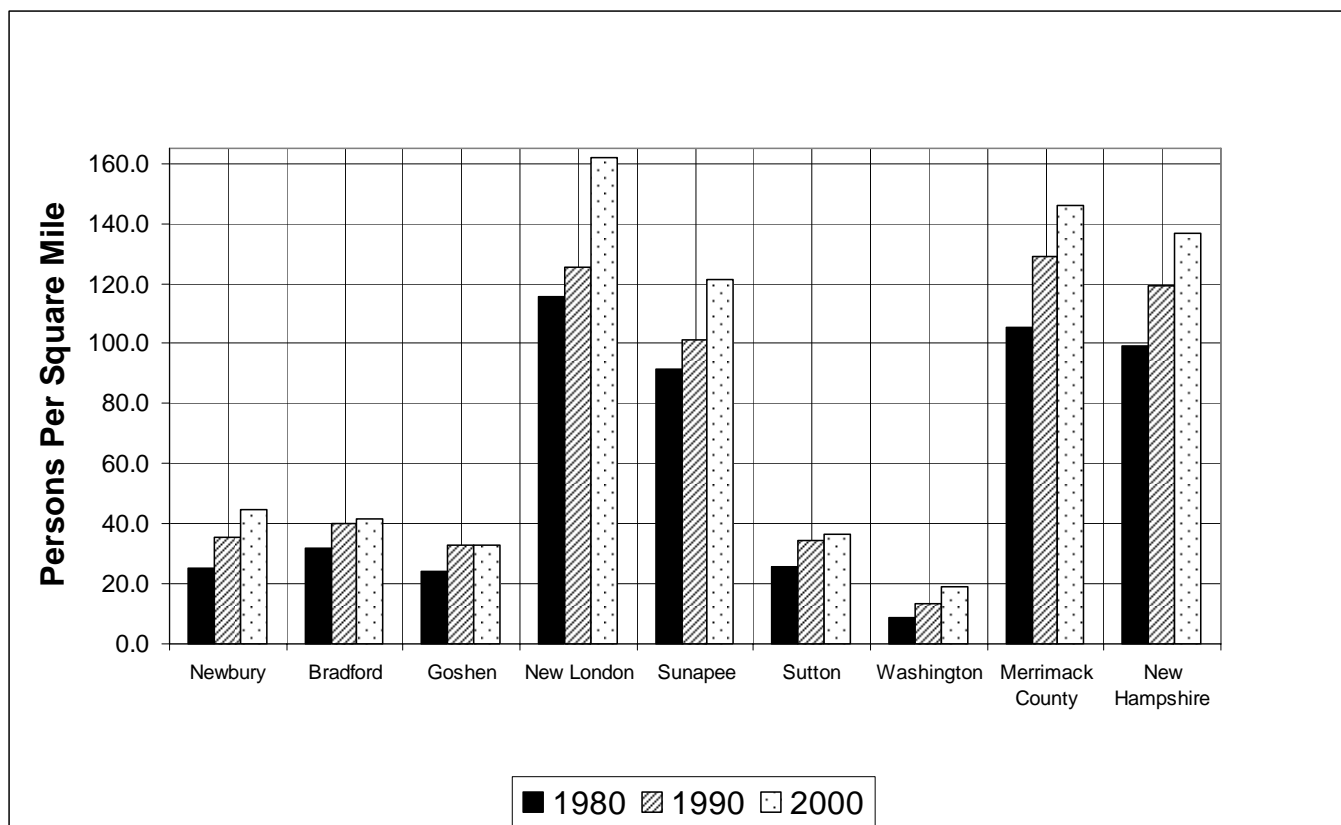
Source: US Census Bureau, Decennial Census 1990 and 2000

Dividing the total population by the number of occupied housing units determines the average household size. The 1980's were a period of decreasing household size in New London, Sunapee, Sutton, Merrimack County and New Hampshire. However, during the same decade, household size in Newbury, Bradford, Goshen and Washington increased. Such increases in the 1980's provided supportive evidence of a growing proportion of family households in Newbury. During the 1990's, Newbury and all of the adjacent towns as well as the county and state exhibited a declining average household size. Newbury's average household size decreased from 2.66 persons per household in 1990 to 2.46 persons per household in 2000 accounting for a 20% decline. Newbury's percentage decrease in average household size is comparable to the decline experienced in neighboring communities as well as the county and state. This decrease in average household size can be attributed to smaller family sizes, an increase in single person and single-parent households, and an increase in the number of retired couples.

Population Density

The number of persons in a given area of land determines the population density, and it typically is represented in persons per square mile. In Newbury, as in all communities experiencing population growth, the density has increased. In 1960, Newbury had an average of 9 persons per square mile. By 2000, the population density had grown to 44.7 persons per square mile, reflecting the town-wide increase in population. Between 1960 and 2000, the population density of Newbury increased five fold.

Figure APP. A-3: Change in Population Density: 1980-2000



Population densities only indicate a general trend and do not reflect the actual pattern of population distribution. Actual patterns tend to be clustered in some geographic areas and dispersed in others. Maps illustrating residential structures or current land use provide a more accurate sense of population distribution within a community.

Changes in population density directly correlate to the rate of growth. In periods of accelerated growth, such as Newbury's growth during the 1970's, the change in density is also accelerated. Table APP. A-5 and Figure APP. A-4 compare changes in population density in Newbury with adjoining communities. Washington, New London and Newbury experienced the greatest increase in population density during the 1990's with 42.4%, 29.3% and 26.3% increases respectively. Newbury's percentage increase in density was about double the increase in the county and the state over the same period.

Table APP. A-5: Population Density 1980-2000

Area	Land Area in Square Miles	Persons Per Square Mile				
		1980	1990	% Change	2000	% Change
Newbury	38.1	25.2	35.4	40.5%	44.7	26.3%
Bradford	34.9	31.9	40.3	26.3%	41.7	3.5%
Goshen	22.5	24.4	33.0	35.2%	32.9	--
New London	25.4	115.6	125.2	8.3%	161.9	29.3%
Sunapee	25.2	91.7	101.5	10.7%	121.4	19.6%
Sutton	42.1	25.9	34.6	33.6%	36.7	6.1%
Washington	47.7	8.6	13.2	53.5%	18.8	42.4%
Merrimack County	931.5	105.5	128.8	22.1%	146.2	13.5%
New Hampshire	9,294.0	99.1	119.4	20.5%	136.9	14.7%

Source: U.S. Census Bureau, Decennial Census 1980, 1990 and 2000; KBM & Associates

Seasonal & Peak Population

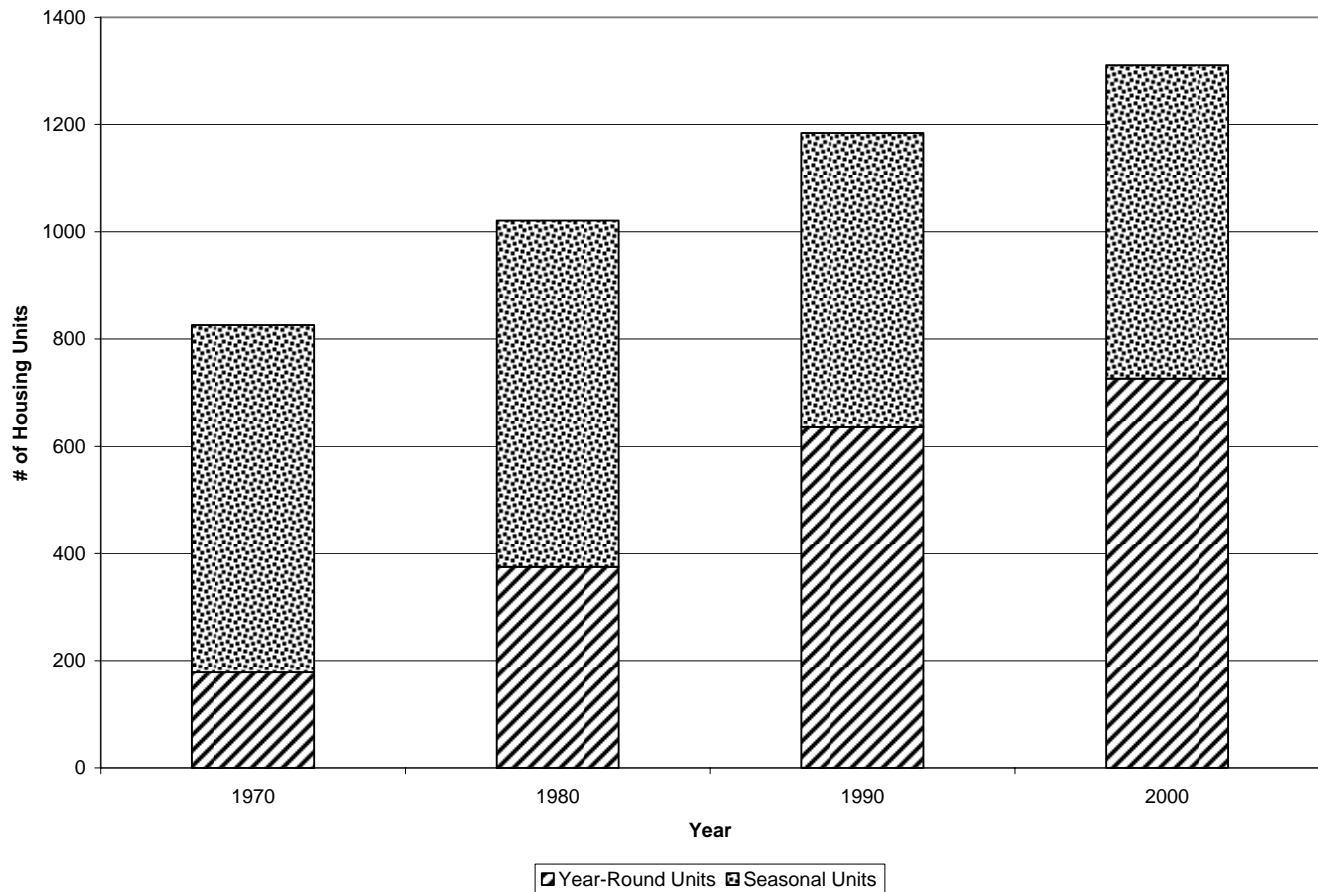
Newbury's year-round population represents only a portion of the peak population after including the seasonal population. In 1970, seasonal housing accounted for 78% of the total housing. By 2000, the percentage of total housing represented by seasonal housing had dropped to 45%. The number of year-round housing units grew each decade from 1980 to 2000. From 1980 to 1990, the number of seasonal homes declined as some were converted to year-round use. Between 1990 and 2000, the number of seasonal homes increased with the development of large homes on view lots used seasonally. These trends are reflected in the table and figure to follow.

Table APP. A-6: Comparison of Housing Units in Selected Communities: 1970-2000

Area	1970	1980	1990	2000
Newbury - Year-Round Housing	179	375	636	726
Newbury – Seasonal	647	646	548	585
Bradford - Year-Round Housing	0	0	573	579
Bradford – Seasonal	0	0	184	183
Goshen - Year-Round Housing	126	201	282	292
Goshen – Seasonal	105	110	112	97
New London – Year-Round Housing	646	1068	1345	1667
New London – Seasonal	436	424	461	418
Sunapee - Year-Round Housing	479	923	1081	1360
Sunapee – Seasonal	684	722	823	783
Sutton - Year-Round Housing	0	0	591	654
Sutton – Seasonal	0	0	185	172
Washington - Year-Round Housing	94	222	278	414
Washington – Seasonal	443	330	588	511

Source: US Census Bureau, 2000 Census

Figure APP. A-4: Newbury Year-Round & Seasonal Housing Units: 1970-2000



An estimate of the seasonal peak population in Newbury and the neighboring communities can be made by assuming 4 persons per seasonal dwelling unit which is based on a survey of Lake Sunapee properties in the mid-1980s. Using this assumption, the seasonal population in Newbury in 2000 was estimated to be 2,340. Adding the year-round population of 1,702 in 2000, the total peak season population estimate for Newbury in 2000 was 4,042. Compared with the neighboring towns, only Washington and Sunapee joined Newbury in having a larger seasonal population than year-round population in 2000 as reflected in the table and figure to follow.

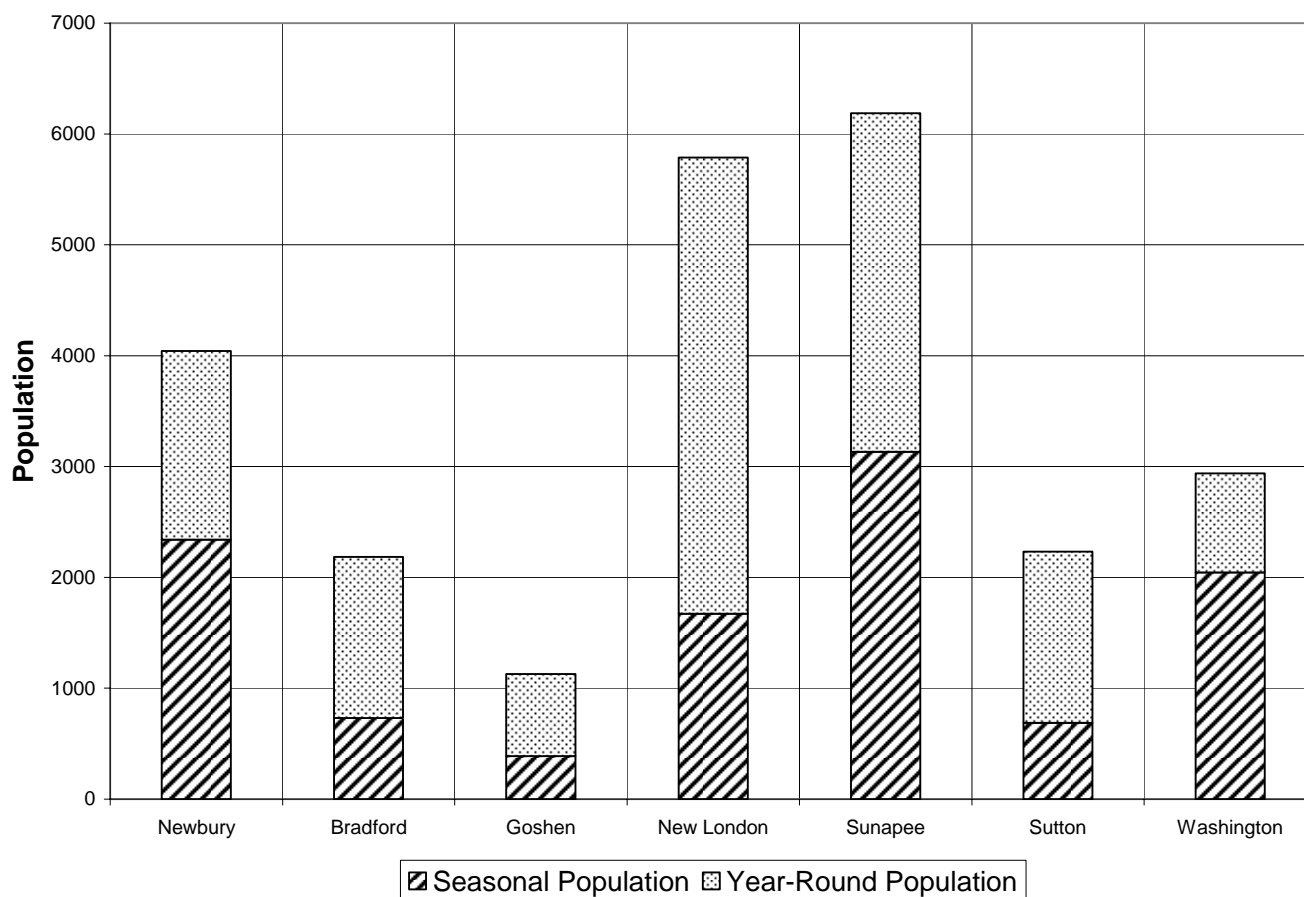
Table APP. A-7: Comparison of Peak Population Estimates – 2000

Town	Seasonal Population	Year-Round Population	Peak Population
Newbury	2340	1702	4042
Bradford	732	1454	2186
Goshen	388	741	1129
New London	1672	4116	5788
Sunapee	3132	3055	6187
Sutton	688	1544	2232
Washington	2044	895	2939

*Seasonal Population = # Seasonal Dwelling Units x 4 Persons per Dwelling Unit

Source: U.S. Census, 2000

Figure APP. A-5: Comparison of Peak Population Estimates - 2000



New Residential Building Permit Activity: 1990-2005

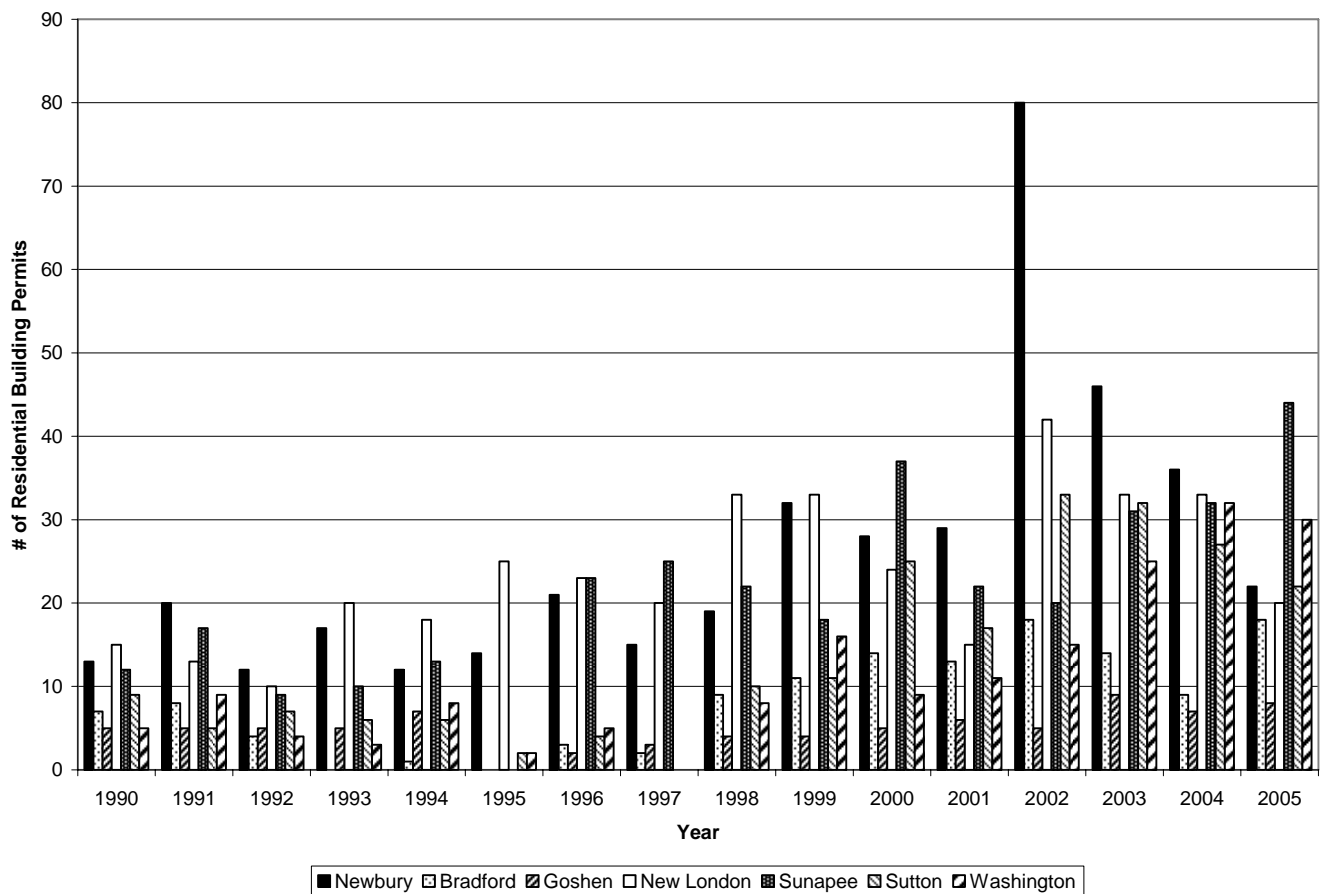
The table and figure to follow document the building permit activity for new residences for Newbury and the neighboring communities between 1990 and 2005. Generally, the number of building permits for new residences increased steadily over the 1990's and peaked in 2002 and 2003. Only Sunapee and Washington have continued a modest increase in new residences since then. The number of new homes in Newbury spiked dramatically from 29 permits in 2001 to 80 permits in 2002. Over the fifteen year period, Newbury has issued an average of 26 building permits per year for new residences.

Table APP. A-8: Number of New Residential Building Permits Issued: 1990 - 2005

Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Newbury	13	20	12	17	12	14	21	15	19	32	28	29	80	46	36	22
Bradford	7	8	4	0	1	0	3	2	9	11	14	13	18	14	9	18
Goshen	5	5	5	5	7	0	2	3	4	4	5	6	5	9	7	8
New London	15	13	10	20	18	25	23	20	33	33	24	15	42	33	33	20
Sunapee	12	17	9	10	13	0	23	25	22	18	37	22	20	31	32	44
Sutton	9	5	7	6	6	2	4	0	10	11	25	17	33	32	27	22
Washington	5	9	4	3	8	2	5	0	8	16	9	11	15	25	32	30

Source: Town Building Permit Data collected by KBM & Associates

Figure APP. A-6: New Residential Building Permits Issued: 1990-2005



Projected Year-Round Population Growth

The New Hampshire Office of Energy and Planning (OEP) periodically develops projections of future population growth for all cities and towns in New Hampshire. An important consideration in OEP's methodology is that town-level projections are controlled to county totals. In other words, they are based on the town's historical share of its respective county's growth and the assumption that established growth trends will remain about the same in the future. For towns with consistent trend changes, either up or down, OEP's projections of county shares for the year 2010 are the result of trends established between 1980 and 2000. After 2010, the influence of historic trends in terms of the town's share of the county is diminished. The following chart illustrates the U.S. Census from 2000, estimates done by OEP of the 1993 population, and the OEP population projections. As with any data projections, particularly for smaller areas, actual circumstances and events can drastically alter the figures. Projections should be used for trend analysis only and care should be taken to review and alter the data as updated information is made available. OEP's projections were developed using a model based on past trends, including births, deaths and migration factors.

Population projections by OEP for Newbury and its neighboring towns from 2000 to 2025 are illustrated in Figure VII-5 to follow. Newbury, Bradford, and Sutton are fairly comparable in current population size and in growth trends. They are expected to remain so throughout the projected period. Steady growth is also projected for the larger communities of Sunapee and New London. The annual percentage growth rate from 2000 to 2025 projected by OEP for Newbury is 1.6%. Of the neighboring communities, only Washington has a higher projected growth rate at 2.1%.

Table APP. A-9: Year-Round Population Projections

			Projections					Annual Projected Percentage Growth Rate
Area	2000 Census	2003 Estimate	2005	2010	2015	2020	2025	2000-2025
Newbury	1,702	1,940	1,990	2,120	2,260	2,390	2,530	1.6%
Bradford	1,454	1,540	1,640	1,790	1,900	1,980	2,070	1.4%
Goshen	741	790	810	920	970	1,020	1,060	1.4%
New London	4,116	4,380	4,490	4,770	5,040	5,310	5,600	1.2%
Sunapee	3,055	3,170	3,260	3,760	4,040	4,260	4,480	1.5%
Sutton	1,544	1,690	1,740	1,870	2,000	2,120	2,250	1.5%
Washington	895	920	990	1,190	1,300	1,400	1,500	2.1%
Merrimack County	136,225	143,410	147,620	157,410	166,640	175,720	184,790	1.2%
New Hampshire	1,235,786	1,291,590	1,318,000	1,393,020	1,463,020	1,528,010	1,593,020	1.0%

Sources: US Census, 2000 & New Hampshire Office of Energy and Planning 2003 estimates and 2005-2025 projections

Figure APP. A-7: Population Projections

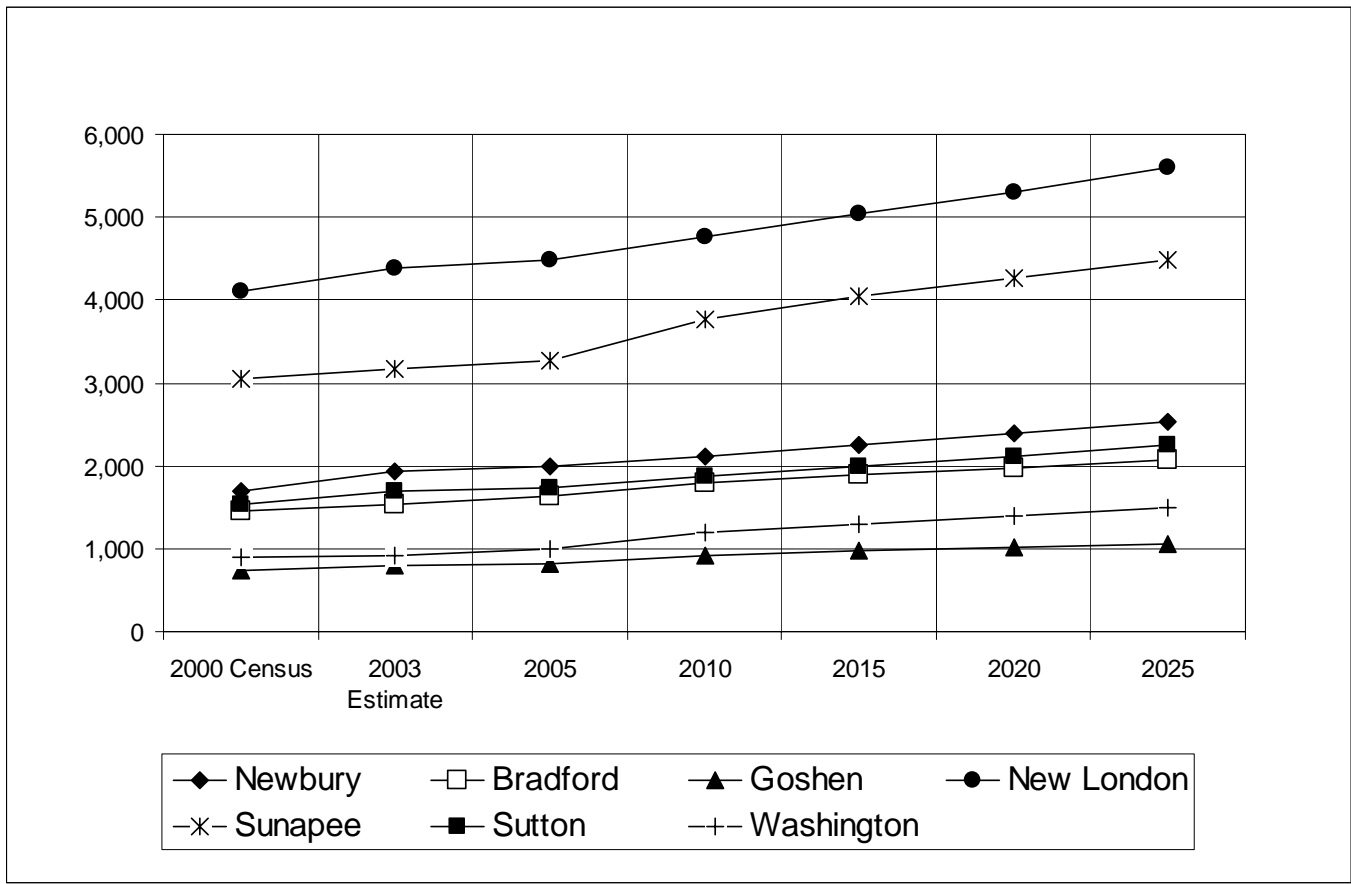


Table APP. A-7 and Figure APP. A-6 provide three additional alternative population growth projections for Newbury using past growth rates in the Town. The NH Office of Energy and Planning's 1.6 % annual growth rate would result in a year-round population of 2,530 by 2025. This projection appears to be low based on building activity between 2000 and 2005 in Town. A projection based on the 1990-2000 annual growth rate of 2.4% would result in a year-round population of 3,269 by 2025. The community would grow to a population of 3,562 by 2025 applying the 2.8% annual growth rate experienced between 1990 and 2003. Using the 3.1% annual growth rate experienced between 1980 and 2003, the year-round population would reach 3,797 by 2025. Taking the middle ground between the three local projections, about 1,500 year-round residents are projected to be added over the next fifteen years. Population projections are helpful in estimating future needs for facilities, services and land use.

Table APP. A-10: Alternative Year-Round Population Projections – Newbury

	2003	2005	2010	2015	2020	2025
OEP Projection (1.6% Annual Growth Rate)	1,940	1,990	2,120	2,260	2,390	2,530
1990-00 Projection (2.4% Annual Growth Rate)	1,940	2,034	2,290	2,579	2,903	3,269
1190-03 Projection (2.8% Annual Growth Rate)	1,940	2,050	2,354	2,702	3,102	3,562
1980-03 Projection (3.1% Annual Growth Rate)	1,940	2,062	2,402	2,798	3,260	3,797

Source: KBM & Associates

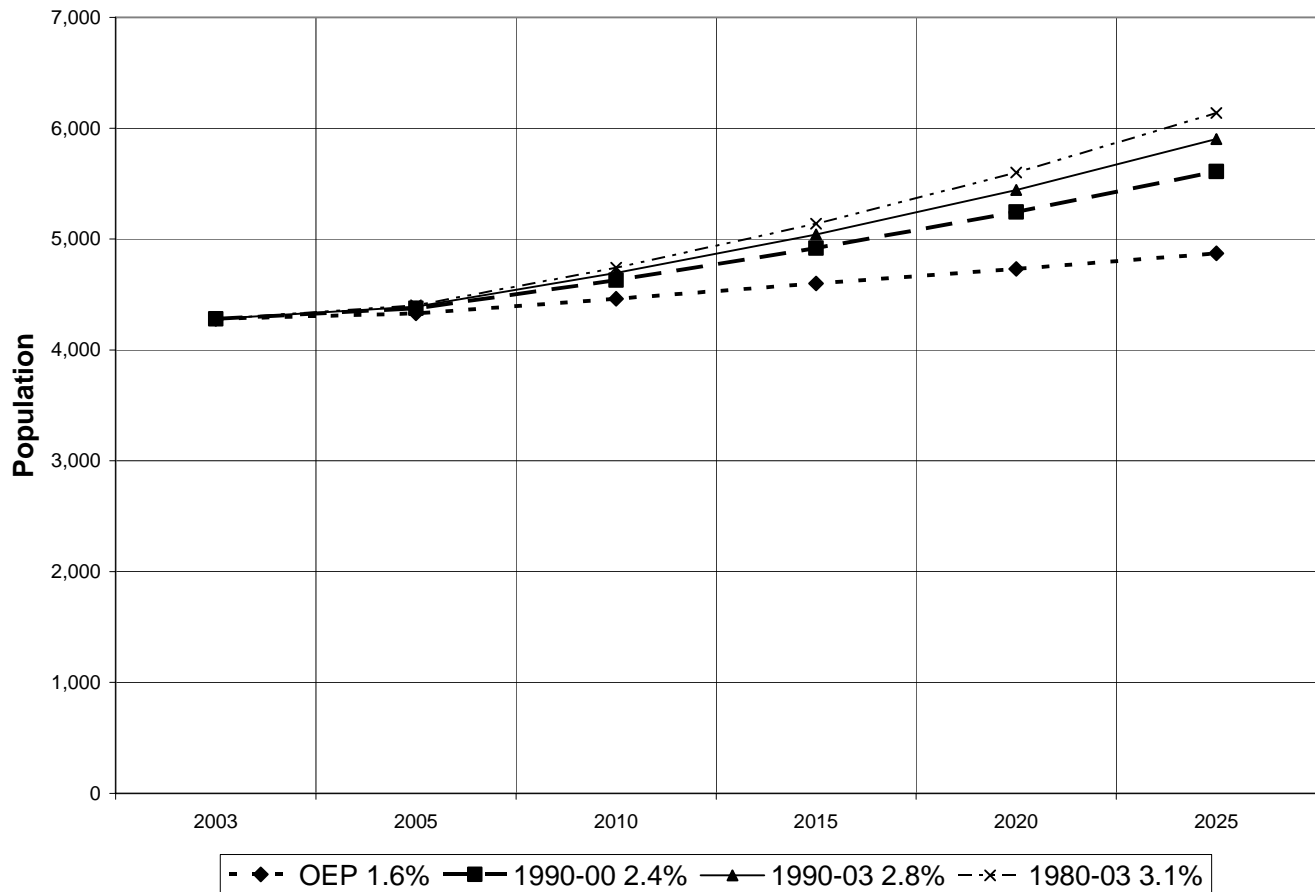
Table APP. A-11: Alternative Peak Population Projections – Newbury

	2003	2005	2010	2015	2020	2025
OEP Projection (1.6% Annual Growth Rate)	4,280	4,330	4,460	4,600	4,730	4,870
1990-00 Projection (2.4% Annual Growth Rate)	4,280	4,374	4,630	4,919	5,243	5,609
1190-03 Projection (2.8% Annual Growth Rate)	4,280	4,390	4,694	5,042	5,442	5,902
1980-03 Projection (3.1% Annual Growth Rate)	4,280	4,402	4,742	5,138	5,600	6,137

Note: Assumes steady seasonal population of 2,340 persons per Planning Board.

Source: KBM & Associates

Figure APP. A-8: Alternative Peak Population Projections - Newbury



Source: KBM & Associates

Factors Influencing Population Growth

Newbury's actual population growth will rely on a variety of factors. The balance of amenities, resources, accessibility, housing availability at an affordable price, jobs availability, quality of life, cost of living, convenience are all factors in determining the rate at which the community will gain or lose population. For example, a major employer opening or closing could result in dramatic gains or losses in the population. Raising or lowering taxes could encourage or discourage growth. The economic health of the area within commuting distance will influence Newbury's workforce. Because of Newbury's

attraction for families, the educational system is a key factor. Significant changes which affect population will result in a need to alter the projected data.

HOUSING

Housing Trends

U.S. Census information indicates that total housing grew from 1,184 units in 1990 to 1,311 units in 2000 for a 10% increase over the decade. On average, 26 houses per year were added to the Newbury housing stock between 1990 and 2005 as reflected in the table and figure to follow based on building permit activity. Newbury and all of the neighboring communities experienced a growth surge in the early part of this decade with Newbury leading the way with building permits issued for 80 new residences in 2002, about double or more than any other neighboring community.

In comparison, annual housing figures for New London and Sunapee included an addition of 28 units (15% increase) and 24 units (12% increase) per year respectively between 1990 and 2000. Washington and Sutton added about 5 units per year while Bradford added one every two years on average and the total housing units in Goshen declined. Total housing in Merrimack County increased by over 10% and the state's total inventory increased by almost 9%. Development of housing in Newbury occurred at a rate of 1.0% per year which was equal to the rate of growth in housing statewide and slightly higher than the 0.8% growth rate of the county. Table VII-9 provides an overview of the total housing stock between

1990 and 2000.

Table APP. A-13: Housing Occupancy: 1990-2000

Area	Total Occupied			Owner Occupied			Renter Occupied		
	1990	2000	Units % Change	1990	2000	% Change	1990	2000	% Change
Newbury	506	691	35.6%	425	602	41.6%	81	89	9
Bradford	514	559	8.8%	409	444	8.6%	105	115	9
Goshen	263	279	6.1%	236	251	6.4%	27	28	3
New London	1,265	1,574	24.4%	1,031	1,297	25.8%	234	277	18
Sunapee	991	1,294	30.6%	735	972	32.2%	256	322	25
Sutton	559	621	11.1%	485	527	8.7%	74	94	27
Washington	253	370	46.2%	234	338	44.4%	19	32	68

Table APP. A-12: Total Housing Stock 1990 and 2000

Area	Total Housing Stock: 1990					Total Housing Stock: 2000				
	Total Units	Occupied Units	% of Total	Vacant Units	% of Total	Total Units	Occupied Units	% of Total	Vacant Units	% of Total
Newbury	1,184	506	42.7%	678	57.3%	1,311	691	52.7	620	47.3%
Bradford	757	514	67.9%	243	32.1%	762	559	73.4	203	26.6%
Goshen	394	263	66.8%	131	33.2%	389	279	71.7	110	28.3%
New London	1,806	1,265	70.0%	541	30.0%	2,085	1,574	75.5	511	24.5%
Sunapee	1,904	991	52.0%	913	48.0%	2,143	1,294	60.4	849	39.6%
Sutton	776	559	72.0%	217	28.0%	826	621	75.2	205	24.8%
Washington	866	253	29.2%	613	70.8%	925	370	40.0	555	60.0%
Merrimack County	50,870	44,595	87.7%	6,275	12.3%	56,244	51,843	92.2	4,405	7.8%
New Hampshire	503,904	411,186	81.6%	92,718	18.4%	547,024	474,606	86.8	72,418	13.2%

Sources: US Census Bureau, Decennial Census 1990 and 2000

Merrimack County	44,595	51,843	16.3%	31,088	36,019	15.9%	13,507	15,824	17
New Hampshire	411,186	474,606	15.4%	280,415	330,700	17.9%	130,771	143,906	10

Source: US Census Bureau, Decennial Census 1990 and 2000

Occupancy

Housing units that are occupied year-round by the resident population are defined by the Census as “occupied units.” All other housing units are classified as vacant, including those which are used as vacation or seasonal homes. Of the local communities, Newbury and Washington are the only towns with more than 50% of their total housing classified as vacant. The abundance of outdoor recreational opportunities, including proximity to three state parks, facilities for both downhill and cross-country skiing, and area lakes, all contribute to the likelihood that the majority of these vacancies are seasonal and vacation homes. A more detailed discussion of vacancies is included later in this section.

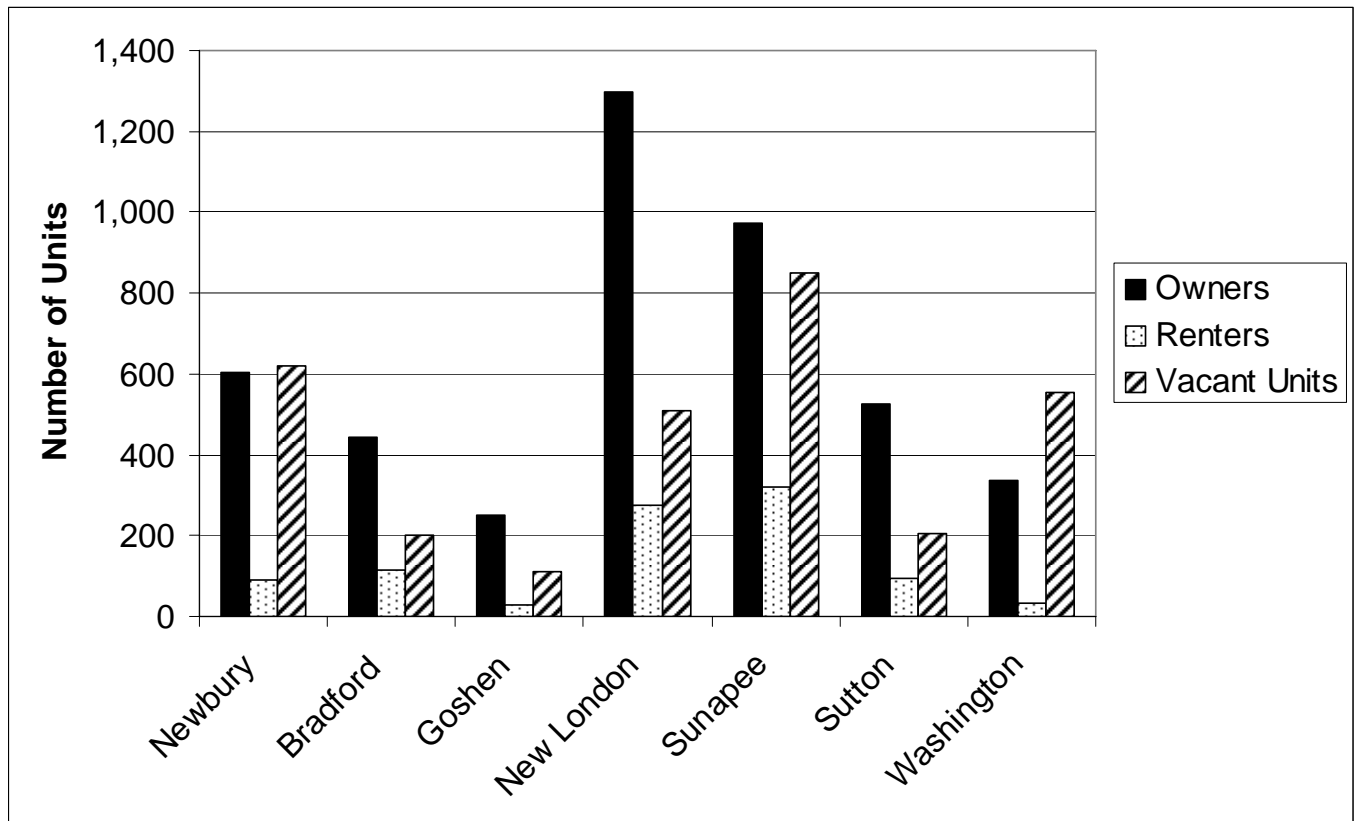
Occupancy Characteristics Occupied housing units shelter residents who either own or rent their homes. Table APP. A-10 provides information concerning occupied housing units and the proportion of owner and renter occupancy.

Approximately 52.7% of Newbury’s total housing stock was occupied in 2000 for year-round use. This is an increase of 10% over the previous decade when about 42.7% of the units were occupied year-round. The increase in occupancy corresponds with a decline in the proportion of vacant units. Though the actual number of vacant units increased, vacancies accounted for a smaller share of the total units. By 2000, 47.3% of Newbury’s housing was vacant, down from 57.3% in 1990. The growth in occupancy and corresponding decline in vacancy is related to the year-round growth in population and conversion of existing seasonal lakefront homes to year-round use.

In both 1990 and 2000, most occupied units housed year-round resident home owners accounting for 84% and 87% respectively. The remaining occupied units (16% in 1990 and 13% in 2000) were rented by year-round Newbury residents. The percentage of owners in occupied units is higher in Newbury than in either Merrimack County or for New Hampshire. In neighboring communities, units occupied by owners ranged between 75% and 91% of their total occupied homes. A high proportion of resident ownership coupled with population growth is one indication of the desire and ability of residents to purchase their own home.

Newbury’s total housing stock is about 42% owner occupied, about 25 percentage points higher than the State’s proportion. Of the neighboring communities, only Washington has a higher percentage (44.4%). Only 12.8% of the total occupied housing units in 2000 were renter occupied. Newbury was mid-range compared with neighboring Towns on percentage of renter occupied housing units. Sunapee had the highest percentage of renter occupied units at 25% and Washington had the lowest at 9%. The data shows about sixty percent of the total housing units were occupied units in 2000 and about forty percent of the housing units were not occupied by year-round residents.

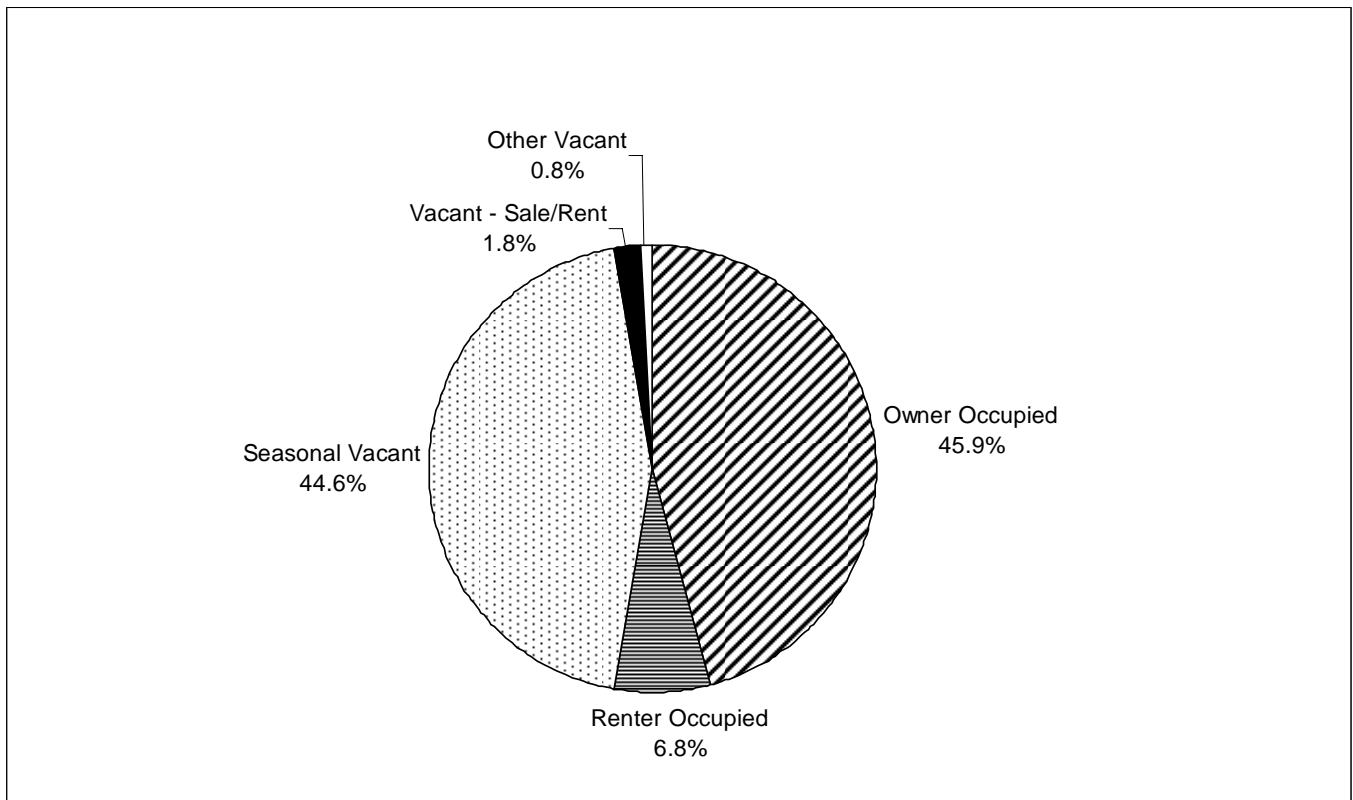
Figure APP. A-9: Total Housing Units by Occupancy Type: 2000



Vacancies

Units that were not occupied by year-round residents in 2000 were counted as vacant. Vacant units were either for sale, for rent, or classified as seasonal/vacation homes, housing for migrant workers or other temporary housing. Since Newbury has few migrant workers or other types of temporary housing, most of the vacancies that were not for sale or rent were vacation/seasonal homes. Figure APP. A-8 illustrates the proportion of vacant units that were for sale, for rent or for other uses, including vacation and seasonal homes. Nearly half of Newbury's housing stock is in the vacant seasonal category. Only Washington exceeded Newbury in the percentage of vacant units with 60.0% vacant units.

Figure APP. A-10: Newbury Housing Mix: 2000



Housing for Sale or Rent

In 2000, about 1.8% of the total housing stock in Newbury was either for sale or for rent, compared to about 7% of Merrimack County housing and 5% of New Hampshire's. Considering the total housing stock in Newbury and the six neighboring communities, 217 units, less than 3% of existing housing, were for sale or rent at the time of the Census. There were fifty-eight homes for sale in Newbury in April 2007 ranging in price from \$149,000 to \$2,590,000 according to a local realtor.

Housing Costs

As reflected in Table APP. A-11, the median value of an owner-occupied home in Newbury was \$143,200 in 2000. This was somewhat higher than the State median of \$133,300 and Merrimack County's median of \$117,900. Newbury's median value was comparable to that of Sunapee, \$136,100. In other neighboring communities, values ranged from a low of \$92,300 in Goshen, to a high of \$215,500 in New London.

Median rents in the area ranged from \$546 per month in New London to \$543 in Bradford. Newbury's median rent was \$775, higher than, Merrimack County (\$613), and the State (\$646).

Table APP. A-14: Comparison of Housing Costs - 2000

Area	Renter Median Rent Per Month	Owner Median Housing Costs Per Month	Median Value House
Newbury	\$775	\$1,122	\$143,200
Bradford	\$634	\$1,075	\$110,600
Goshen	\$630	\$867	\$92,300
New London	\$546	\$1,502	\$215,500
Sunapee	\$693	\$1,052	\$136,100
Sutton	\$719	\$1,032	\$122,100
Washington	\$658	\$1,033	\$110,500
Merrimack County	\$613	\$1,143	\$117,900
New Hampshire	\$646	\$1,226	\$133,300

Source: US Census 2000

*Includes: Mortgage (Principle and Interest) Real Estate Taxes and Insurance.

Figure APP. A-11: Comparison of Median House Values: 2000

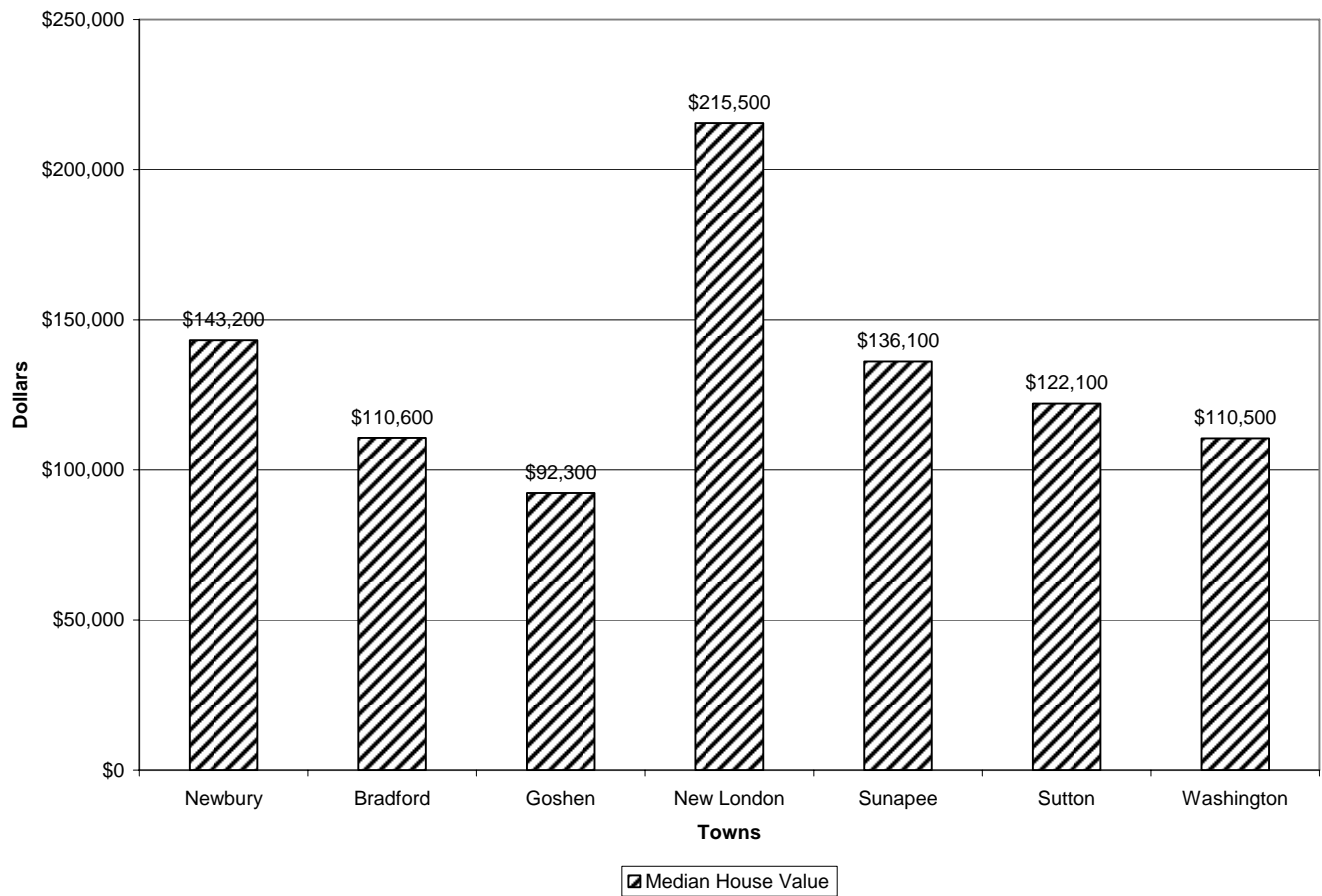


Figure APP. A-12: Comparison of Median Rent

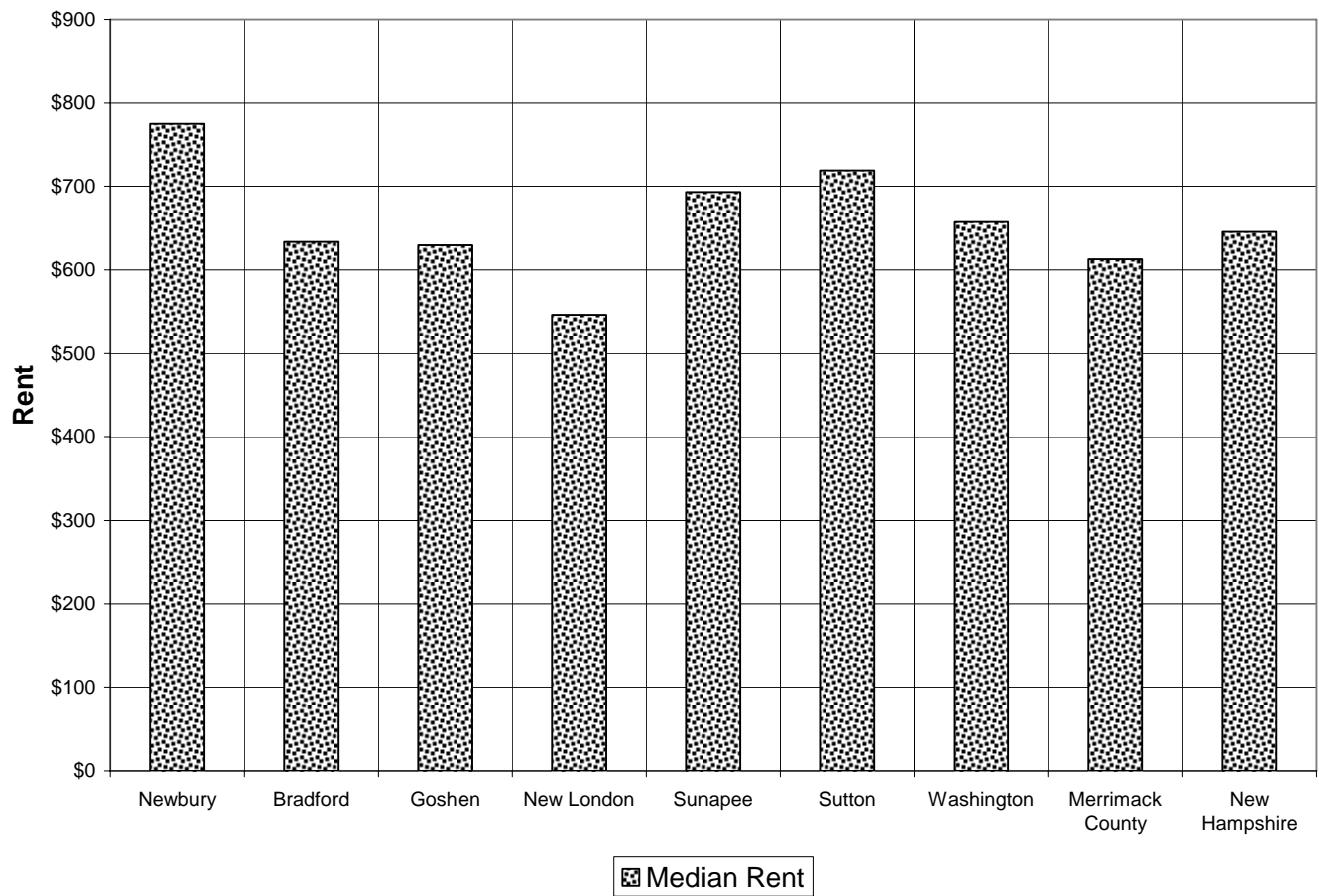
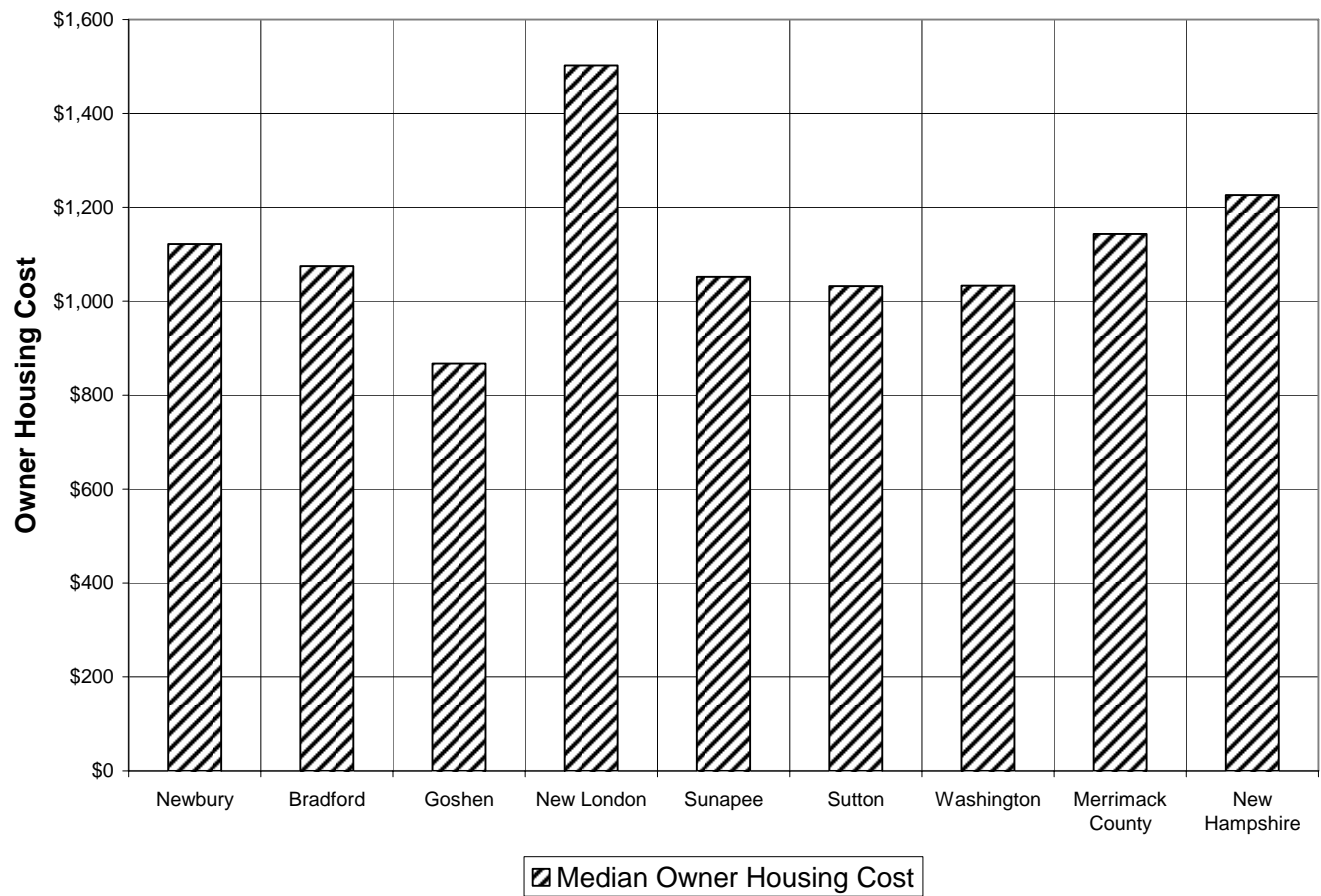


Figure APP. A-13: Comparison of Median Owner Housing Cost



Source: U.S. Census, 2000.

Housing by Unit Type

Housing units are constructed as single family, multi-family, or manufactured units. In addition, campers, vans and unconventional units are sometimes used as permanent residences. All of these unit types are addressed in Table APP. A-12.

Table APP. A-15: Housing Stock by Type – 2000

Area	Total Units	Single-Family Units	% of Total	Multi-Family Units	% of Total	Mfg Housing	% of Total	Other Unit Types	% of Total
Newbury	1,313	1,291	98.3%	11	0.8%	11	0.8%	0	0.0%
Bradford	762	680	89.2%	60	7.9%	22	2.9%	0	0.0%
Goshen	390	341	87.5%	8	2.0%	35	9.0%	6	1.5%
New London	2,085	1,815	87.1%	264	12.6%	0	0.0%	6	0.3%
Sunapee	2,143	1,783	83.2%	287	13.3%	73	3.4%	0	0.0%
Sutton	826	779	94.3%	32	3.9%	13	1.6%	2	0.3%
Washington	924	869	94.1%	12	1.3%	41	4.4%	2	0.2%
Merrimack County	54,244	37,048	65.8%	14,938	26.3%	4,224	7.5%	34	0.1%
New Hampshire	547,024	365,592	66.8%	145,163	26.5%	35,544	6.5%	785	0.1%

Note: Other Unit Types include other living quarters used as permanent residence: includes campers, vans and other structures.

Source: US Census 2000

Single-family units dominate Newbury's housing stock with a proportionate share (98.3%) that is above any neighboring community. All seven communities exceed the County and the State in the proportion of single-family units. New London and Sunapee have 264 and 287 multi-family units, while Newbury, Washington and Goshen have fewer than 15 each. In each town, 10% or less of the housing stock is made up of manufactured homes. There were no other unit types in Newbury in 2000.

Age of Housing

Over half of Newbury's residential structures were built after 1970 as shown in the table to follow. Newbury's oldest homes, those built before 1940, made up 23% of the 1990 total housing stock. The median year for housing construction in Newbury was 1972, meaning that as many homes were built after 1972 as before. The towns of Newbury, New London and Washington have the most recent median construction years (in the early 1970's). Sunapee had the greatest proportion of older homes, with 1953 as the median year of construction. The median years for Merrimack County and the State occurred in the late 1960's.

Table APP. A-16: Age of Housing

Area	% of Units Built Before 1970	% of Units Built After 1970
Newbury	47.9%	52.1%
Bradford	63.9%	36.1%
Goshen	49.2%	50.8%
New London	45.1%	54.9%
Sunapee	47.8%	52.2%
Sutton	53.8%	46.2%
Washington	43.5%	56.5%
Merrimack County	49.2%	50.8%
New Hampshire	47.6%	52.4%

Source: US Census Bureau, 2000 Census

ECONOMY

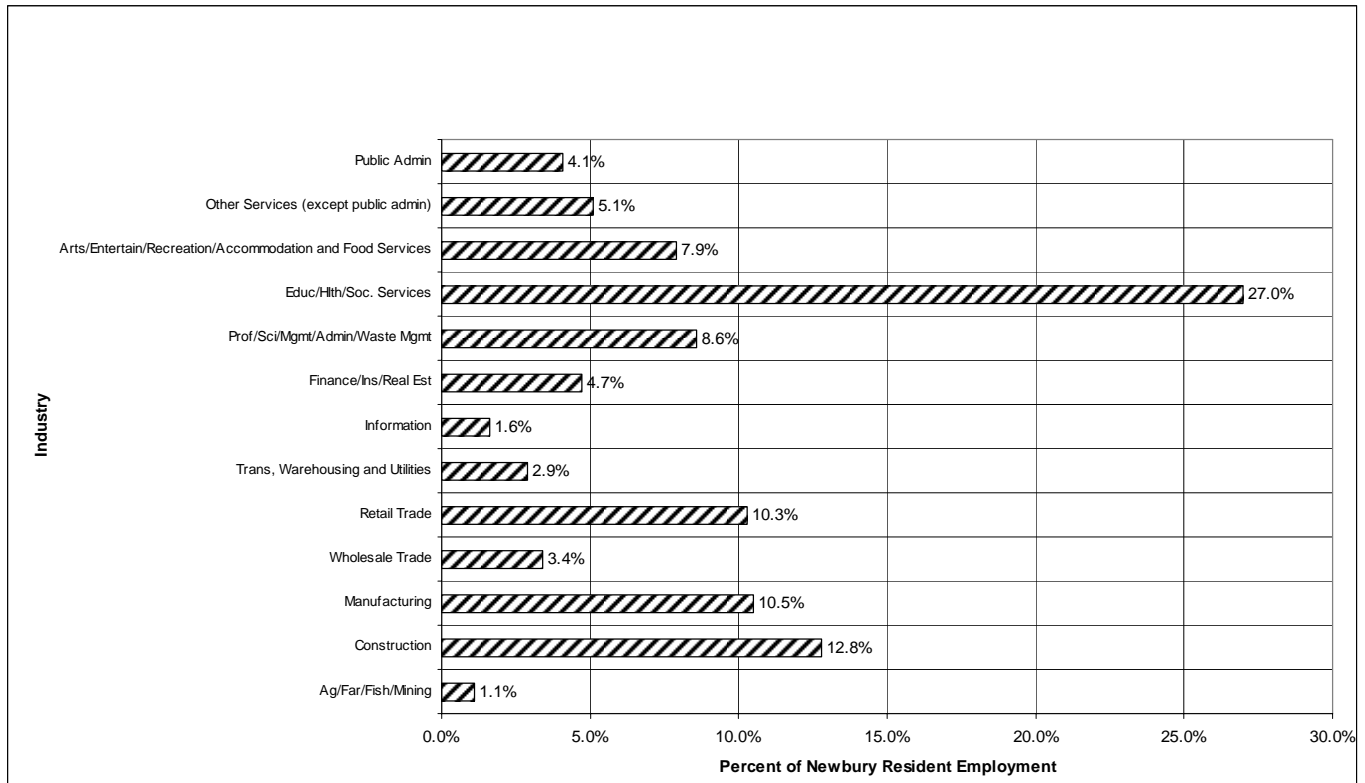
Newbury's economic health is determined by a variety of conditions, including business and employment opportunities, workforce skills and availability, accessibility of jobs, income level, and taxes. Evaluation of these characteristics provides a barometer of economic health and points to strengths and weaknesses in the local economy. As the following data illustrates, Newbury currently has a comparatively healthy economy.

Employment

In 2000, Newbury's resident labor force was approximately 979 workers, representing about 58% of the total population. About 60% of the workers were employed in either education/health/social services (27.0%), construction (12.8%), retail trade (10.3%) or manufacturing industries (10.5%), as illustrated in Figure APP. A-9. Though there is no one major employer of the Newbury workforce, access to Interstate 89 provides a convenient and rapid transportation route to employment centers in Concord, Manchester and the Upper Valley. Claremont is also within a relatively easy commute.

It is not surprising that Newbury workers are predominantly employed in the education/health/social services industry. Service industry jobs in this category account for 27% of the Newbury workers and include employment related to services for professional fields such as hospitals, social services and schools. With the New London Hospital, Colby-Sawyer College, and the Lake Sunapee Area Visiting Nurse Association conveniently located in nearby New London and major medical centers located in both Lebanon and Concord, it is easy to understand why this is the largest employment category in Newbury. Locally available jobs are also generated by the ski area and other recreational employment nearby, food services, accommodations and entertainment. This category represented 7.9% of Newbury's workers. Typically, the nonprofessional service industry provides jobs at the low to moderate pay scale. The low wages common in nonprofessional service jobs are offset by higher paying professional service, construction and manufacturing jobs. A closer look at income characteristics will provide a clearer picture of earnings in Newbury.

Figure APP. A-14: Newbury Resident Employment by Industry: 2000



Labor Force

The U.S. Census Bureau defines the labor force as employed and unemployed resident workers age 16 and over. Comparisons of the local labor force in Newbury and neighboring communities are illustrated in Table APP. A-14

The U.S. Census determined that in all of the communities except New London, 62 - 75% of 2000 residents were in the labor force. This was an increase in the work force of about 20% in each community since 1990. New London, at about 54%, had the smallest proportion of its population in the labor force.

The proportion of men and women workers is nearly equal (53% male, 47% female) in Newbury, as it is in neighboring communities, Merrimack County and the State. This is consistent with national and local trends toward rising numbers of dual-income households and growth in the female workforce.

Table APP. A-17: 2000 Resident Labor Force (Age 16+)

Area	Not in Labor Force	Percent Age 16+ Not in LF	Civilian Labor Force	Male	% Male	Female	% Female
Newbury	387	28.3%	979	519	53.0%	460	47.0%
Bradford	277	24.6%	850	441	51.9%	409	48.1%
Goshen	194	32.0%	413	224	54.2%	189	45.8%
New London	1,672	46.5%	1,927	916	47.5%	1,011	52.5%
Sunapee	835	34.1%	1,613	834	51.7%	779	48.3%
Sutton	380	30.0%	883	457	51.8%	426	48.2%
Washington	261	37.7%	432	232	53.7%	200	46.3%
Merrimack County	32,022	30.2%	74,056	38,321	51.7%	35,735	48.3%
New Hampshire	284,127	29.6%	676,371	358,591	53.0%	317,780	47.0%

*Not in Labor Force includes residents age 16 and over not classified as members of the labor force, mainly students, housewives, retired workers, seasonal workers during off season, institutionalized persons, and incidental unpaid family workers working less than 15 hrs. during the week of the Census (Census Bureau definition).

Source: U.S. Census Bureau, 2000 Census

The resident labor force typically provides the major support for families and non-retired residents in the community. It is, thus, helpful to evaluate employment characteristics. Table APP. A-15 and Figure APP. A-9 provide data concerning the employed and unemployed labor force in 2000.

In 2000, Newbury's unemployment was, at 2.0%, about average compared with the neighboring communities except New London which had an unemployment rate about three times the rate in Newbury. Also, at that time, a fairly proportionally balanced male and female workforce supported the Town's residents and families. In general, there was a lower proportion of female unemployment than male. This was not true in New London, Sunapee and Newbury, where the male labor force had lower unemployment than the female labor force. This probably relates to the proximity and types of employment available within the local labor market area.

Figure APP. A-15: Comparison of Unemployment by Percentage: 2000

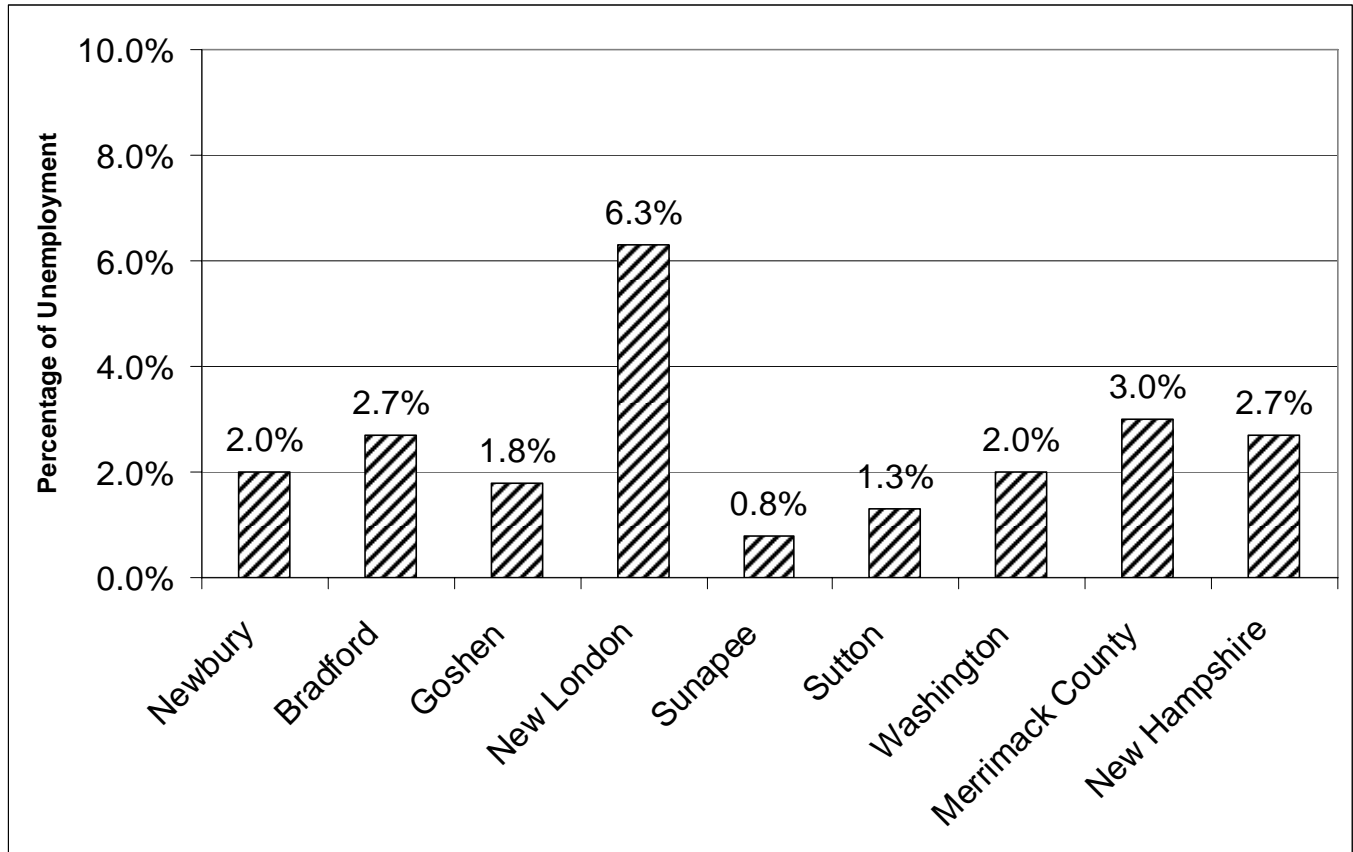


Table APP. A-18: Distribution of Work Force by Gender - 2000

Area	Male Workforce				Female Workforce			
	Total	Employed	Unemployed	Unemployment % of Total	Total	Employed	Unemployed	Unemployment % of Total
Newbury	519	512	7	1.4%	460	440	20	4.3%
Bradford	442	420	21	5.0%	409	401	8	2.0%
Goshen	224	213	11	4.9%	189	189	0	0.0%
New London	916	828	88	9.6%	1,011	871	140	13.8%
Sunapee	834	834	--	0.0%	779	760	19	2.4%
Sutton	459	435	22	5.1%	426	412	14	3.4%
Washington	232	221	11	4.7%	200	197	3	1.5%
Merrimack County	38,321	36,434	1,887	4.9%	35,735	34,417	1,318	3.7%
New Hampshire	358,591	344,584	14,007	3.9%	317,780	306,287	11,493	3.6%

Source: US Census, 2000

Distance From Work

In 2000, almost 18% of Newbury residents were employed in Newbury while the largest percentage worked in New London (19.1%). This was followed by 10.6% working in Concord, 6.8% working in Newport and 4.0% in Lebanon as reflected in Table APP. A-16 to follow. Of the 164 Newbury residents working in Newbury, about 18% were employed at home (30 persons). In 2000, 575 Newbury workers (61.5%) were employed less than 30 minutes travel time to work and 705 Newbury workers (75.4%) were employed less than 45 minutes travel time to work.

Table APP. A-19: Newbury Residents Commuting to What Community to Work – 2000

Newbury Workers Commuting To	Number of Employees	Percent of Employees
New London	178	19.1%
Newbury	164	17.6%
Concord	99	10.6%
Newport	63	6.8%
Lebanon	37	4.0%
Sutton	34	3.6%
Warner	32	3.4%
Claremont	28	3.0%
Hanover	21	2.2%
Hopkinton	21	2.2%
Bow	19	2.0%
Bradford	18	1.9%
Henniker	16	1.7%
Andover	14	1.5%
Manchester	13	1.4%
Sunapee	13	1.4%
Hillsborough	10	1.1%
All Other Towns	154	16.5%
Total	934	100%

Source: U.S. Census Bureau, 2000 Census

By far, the largest percentage of persons working in Newbury came from Newbury (43.4%) in 2000. This was followed by 11.9% from Sunapee, 9.0% from Newport, 6.9% from New London and 4.2% from Bradford as shown in Table APP. A-17 to follow.

Table APP. A-20: Persons Commuting From What Community To Work in Newbury - 2000

Commuting to Newbury From	Number of Employees	Percent of Employees
Newbury	164	43.4%
Sunapee	45	11.9%
Newport	34	9.0%
New London	26	6.9%
Bradford	16	4.2%
Hopkinton	11	2.9%
Sutton	10	2.6%
All Other Towns	72	19.1%
Total	378	100%

Source: U.S. Census Bureau, 2000 Census

Income

The balance between the income a family earns and their expenditures for housing, utilities, food, transportation, health maintenance, education, and other necessities determines the “disposable income” available for discretionary use. Income comparisons for Newbury, adjacent communities, Merrimack County, and New Hampshire are illustrated in Table APP. A-18.

Table APP. A-21: Comparison of Income Characteristics – 2000

Area	MFI	MHI	PCI
Newbury	\$61,389	\$58,026	\$29,521
Bradford	\$57,083	\$49,018	\$22,240
Goshen	\$45,208	\$42,625	\$20,561
New London	\$82,201	\$61,520	\$37,556
Sunapee	\$55,909	\$49,353	\$29,184
Sutton	\$56,685	\$50,924	\$24,432
Washington	\$50,000	\$43,125	\$20,540
Merrimack County	\$56,842	\$48,522	\$23,208
New Hampshire	\$57,575	\$49,467	\$23,844

MFI = Median Family Income

MHI = Median Household Income

PCI = Per Capita Income

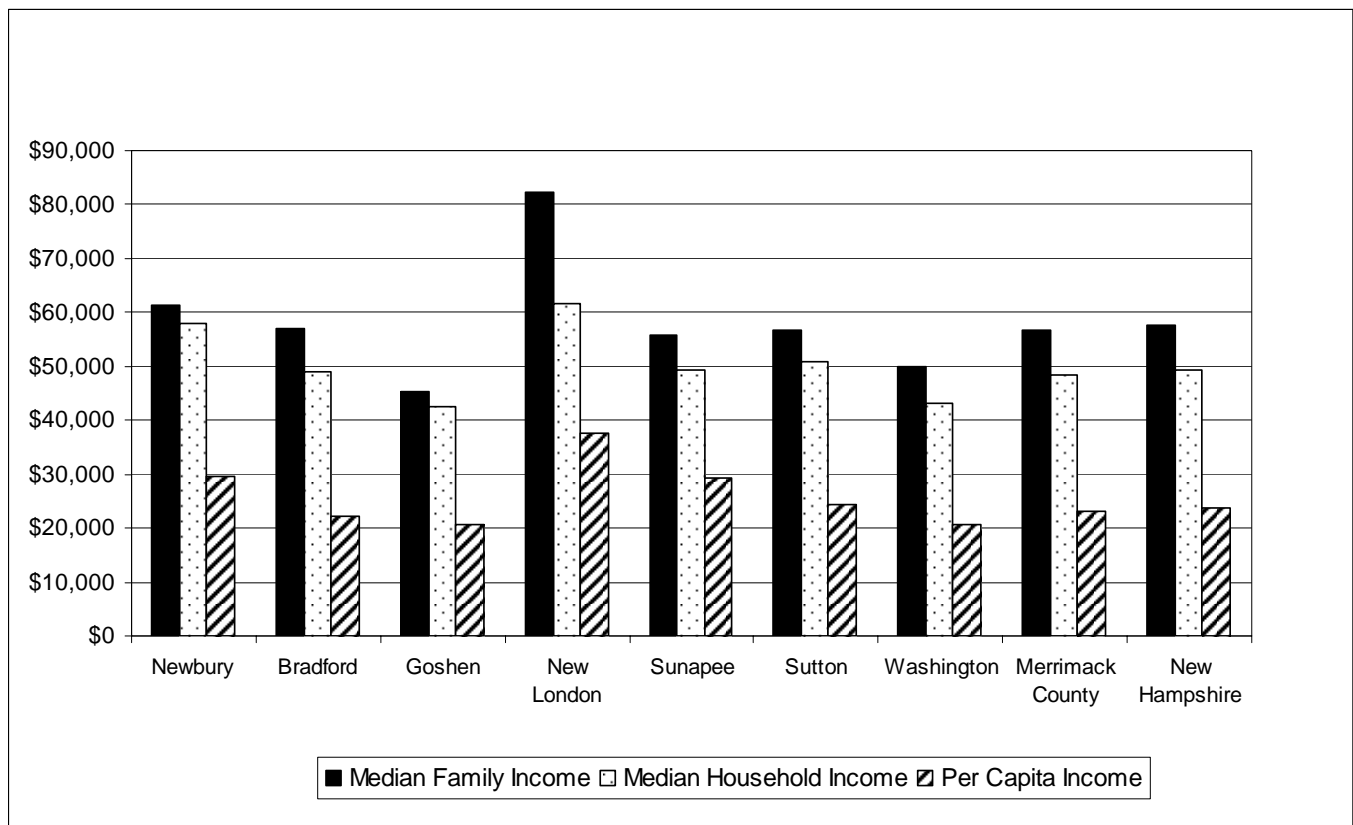
Source: US Census 2000

Median Family Income is the average income for households that are only occupied by families. Median Household Income is the average income coming into each occupied housing unit, regardless of the

number of people living in the unit and Per Capita Income is the average income per person in the total population.

Newbury's median and per capita income figures are neither remarkably high nor low when compared with Merrimack County and the State. In neighboring communities, New London residents have the highest income, with median family income about 34% higher and per capita income about 27% higher than Newbury.

Figure APP. A-16: Comparison of Income Characteristics: 2000



Trends in Income Characteristics

Table APP. A-17 provides income medians and per capita figures for 1989 and 2000, adjusted for inflation. Inflation adjustments were made using the U.S. Consumer Price Index (CPI) factor which equalizes the buying power of the dollar. The CPI periodically establishes a year when one dollar's worth of currency represents one dollar's worth of market goods. A factoring index is then used to adjust dollars from inflationary or deflationary years to the per dollar buying power of the given year. This allows for more accurate determinations of the actual changes in currency related data. CPI adjusted currency figures are often spoken of in terms of "real" dollars, since inflationary trends have been factored out.

Newbury experienced a considerable increase in all three income characteristics between 1989 and 2000. The Median family income rose 50.9%, the median household income increase by 60.4% and the per capita income dramatically increased by 81.7%. This is typical of the trend toward growth in dual-income households and an increased female workforce. Newbury's increase in median family income was somewhat higher compared with neighboring communities, the County and the State. Newbury experiences a significantly higher increase in median household income which was almost double the increase experienced by the abutting towns ,the County or the state over the same period. However, it was the per capita income that rose most dramatically in Newbury between 1989 and 2000 with an 81.7% increase. Only Sunapee experienced a higher increase with 98.1%. The increase in per capita income in Newbury was about twice the increase shown by the neighboring communities, the County or the State over the same period. This could be indicative of a greater number of high-income retirees or single people not living in families.

Table APP. A-22: Comparison of Income Characteristics - 1989 - 2000 (Adjusted for Inflation*)

Area	Median Family Income (MFI)				Median Household Income (MHI)				Per Capita Income (PCI)			
	1989	Adj 1989	2000	% Change	1989	Adj 1989	2000	% Change	1989	Adj 1989	2000	% Change
Newbury	\$30,872	\$40,689	\$61,389	50.9%	\$27,439	\$36,165	\$58,026	60.4%	\$12,326	\$16,246	\$29,521	81.7%
Bradford	\$31,487	\$41,500	\$57,083	37.5%	\$28,087	\$37,019	\$49,018	32.4%	\$13,201	\$17,399	\$22,240	27.8%
Goshen	\$28,565	\$37,649	\$45,208	20.1%	\$25,135	\$33,128	\$42,625	28.7%	\$9,841	\$12,970	\$20,561	58.5%
New London	\$42,795	\$56,404	\$82,201	45.7%	\$35,758	\$47,129	\$61,520	30.5%	\$20,724	\$27,314	\$37,556	37.5%
Sunapee	\$27,209	\$35,861	\$55,909	55.9%	\$25,032	\$32,992	\$49,353	49.6%	\$11,175	\$14,729	\$29,184	98.1%
Sutton	\$31,398	\$41,383	\$56,685	37.0%	\$27,221	\$35,877	\$50,924	41.9%	\$13,701	\$18,058	\$24,432	35.3%
Washington	\$27,022	\$35,615	\$50,000	40.4%	\$25,533	\$33,652	\$43,125	29.6%	\$9,870	\$13,008	\$20,540	57.9%
Merrimack County	\$31,419	\$41,410	\$56,842	37.3%	\$27,424	\$36,145	\$48,522	34.2%	\$12,300	\$16,211	\$23,208	43.2%
New Hampshire	\$31,887	\$42,027	\$57,575	37.0%	\$27,828	\$36,677	\$49,467	34.9%	\$12,225	\$16,088	\$23,844	48.2%

Source: U.S. Census Bureau, 1980-1990 Census; U.S. Statistical Abstract CPI Factor

* Income figures adjusted for equivalent buying power, using 1982 constant dollars as established by the Consumer Price Index (CPI).

**Figures not available for report. Given the significant increases in income characteristics between 1989 and 2000, it is not surprising that the number of persons below the poverty level decreased from 48 persons (3.6%) in 1989 to 30 persons (2.9%) in 2000.

Valuation & Taxes

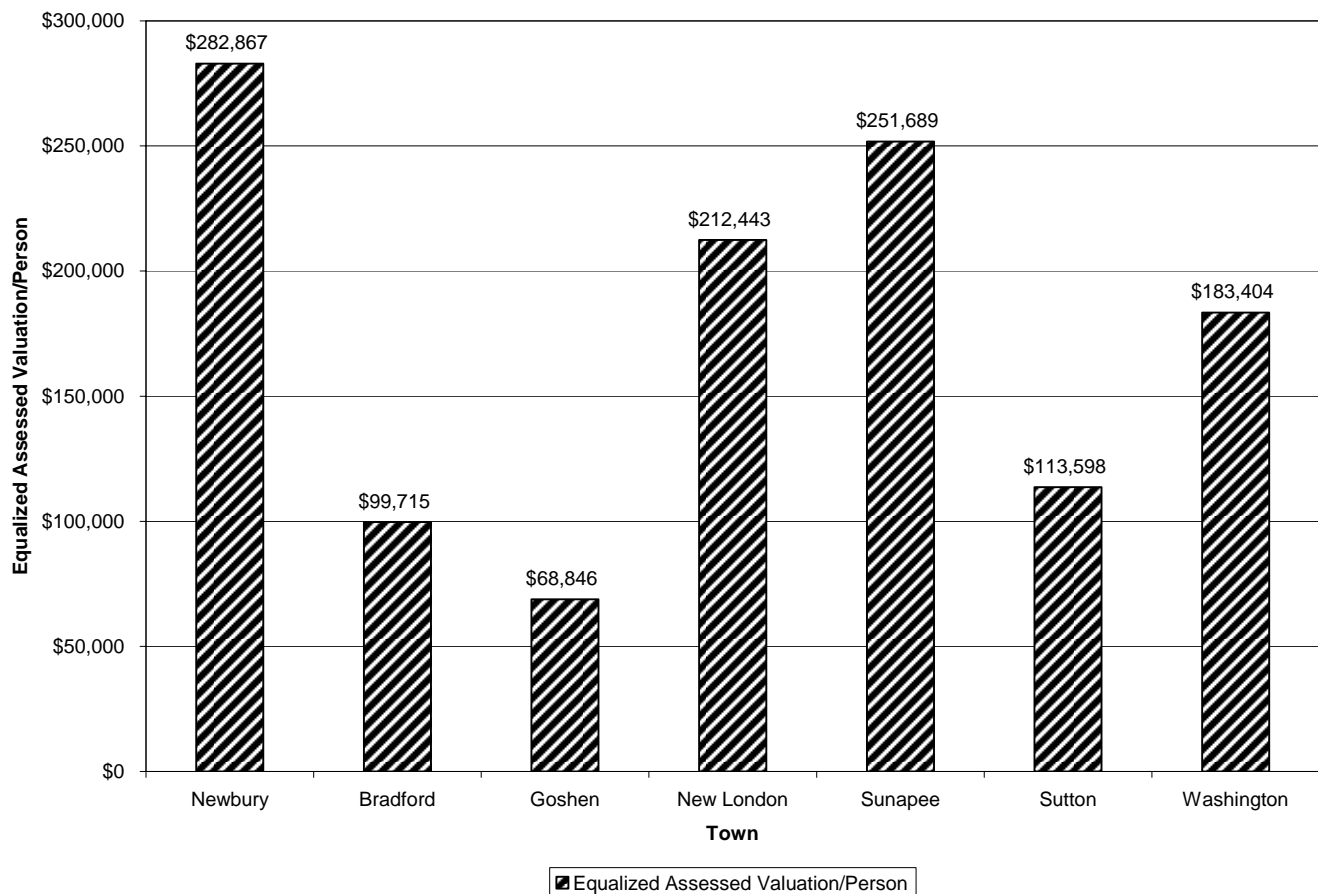
Compared with the neighboring communities in 2000, Newbury ranked number 3 in Equalized Assessed Valuation (EAV) (\$286,565,574) and year-round population (1,702), but was ranked number 1 in Equalized Assessed Valuation per Person (\$168,360) and Full Value Tax Rate (\$17.26). The same pattern held in the 2003 figures. In the three year period, the Equalized Assessed Valuation had almost doubled to \$548,761,487, the Equalized Assessed Valuation per Person had jumped by 68% to \$282,867, and the year-round population had increase by only 14%. In combination, these trends are indicative of the high percentage of high-valued seasonal homes being built in Newbury on shore land lots or view lots on hilltops or hillsides.

Table APP. A-23: Valuation & Taxes - 2000 & 2003

Town	2000 Full Value				2003 Full Value			
	EAV	POP	EAV/Per.	Tax Rate	EAV	POP	EAV/Per.	Tax Rate
Newbury	\$286,565,574	1,702	\$168,360	\$17.26	\$548,761,487	1,940	\$282,867	\$11.67
Bradford	\$104,517,246	1,454	\$71,882	\$20.70	\$153,561,610	1,540	\$99,715	\$19.54
Goshen	\$40,016,564	741	\$54,003	\$26.02	\$54,388,098	790	\$68,846	\$24.55
New London	\$532,908,621	4,116	\$129,472	\$18.13	\$930,498,564	4,380	\$212,443	\$12.58
Sunapee	\$472,502,351	3,055	\$154,665	\$19.53	\$797,855,032	3,170	\$251,689	\$13.58
Sutton	\$118,886,457	1,544	\$76,999	\$19.73	\$91,980,532	1,690	\$113,598	\$17.46
Washington	\$93,484,418	895	\$104,451	\$23.69	\$168,731,681	920	\$183,404	\$16.92

Source: New Hampshire Department of Revenue Administration

Figure APP. A-17: Comparison of Equalized Assessed Valuation Per Person: 2000



Demographic Conclusions affecting Future Growth of the Town

The preceding chapter on Newbury's demographics revealed a number of points that can affect the future growth and development of the Town.

These points are highlighted below and should be considered in planning for Newbury's future:

- **Seniors:** The senior population rose significantly with a 29% increase between 1990 and 2000. However, it is the very large numbers of soon-to-be retirees that is of major concern. The "baby boomers (ages 35 – 54) in Newbury in 2000 include 598 people representing over 1/3 (35.1%) of the population. The retirement of this major population group over the next 20 years will significantly impact the needs for housing, transportation and Town services.
- **Young Families:** Housing and Town services are needed to meet the needs of young families;
- **Single-Parent Households:** The number of single-parent households grew over the past decade putting demands on meeting their needs for housing, child care, and social programs;

- **Preschool & School-Age Populations:** Preschool and school-age populations should be monitored for a possible decline in those populations which could affect school and recreation services;
- **Household Size:** The decreasing household size can affect the sizes and types of houses and development patterns in the future;
- **Population Growth:** Meet the service and capital facility demands generated by the projected increase of about 1,500 year-round residents over the next fifteen years; and
- **Pace of Development:** Moderate the pace of development to a rate compatible with the Town's ability to provide sufficient services and infrastructure to support new development.