

## CHAPTER 8: ECONOMIC DEVELOPMENT



Adopted July 10, 2013

## 8.1 HISTORICAL PERSPECTIVE

What is now the town of Ashland has been a regional manufacturing center since the early 1800's. At that time it was a village of the Town of Holderness; Ashland separated from Holderness and became an independent town in 1868. The people of Ashland separated from Holderness because the Holderness voters constantly refused to vote for appropriations to improve streets, sidewalks, and other town facilities, providing better refinements of the town. This strong sense of community pride and concern for improving the town has been a constant desire of the townspeople, and is still evident today.

With the Squam River dropping 112 feet in elevation from one end of town to the other, Ashland was a natural location for dam sites. Several industries were attracted by this natural advantage, and by 1900 lumber, grist, woolen and paper mills located in Ashland and constructed seven dams along the three-mile course of the river.

The construction of the Boston, Concord, and Montreal Railroad reinforced these manufacturing operations as rail service reached Ashland on December 3, 1849. Several sidings and short spur lines were constructed to serve Ashland's businesses, such as the siding alongside the Artist Express Depot (old freight house) and the former Farmers Grain Store, the sidings to the loading platform and former coal sheds at the Town Highway Department site and spur lines extending to the old Paper Mill and crossing Winter Street to L.W. Packard. The railroads also brought a new form of economic prosperity to Ashland - the tourism industry.

Since Ashland's railroad station was the nearest to the Squam Lakes, many tourists and summer vacationers traveled to Ashland by train, rode in a horse carriage to the Squam River and then left for their lakeside destinations by boat, often as passengers in boats operated by the Asquam Transportation Company. The volume of summer tourism was quite impressive around the turn of the century. According to an August 7, 1903 issue of the Ashland Herald, a train of 17 cars arrived on the previous Saturday afternoon and 200 passengers left the train at Ashland Station. The total number of arrivals for the day (2 trains) was 300 passengers.

Not all of the tourists arriving in Ashland headed directly to the Squam Lakes; many stayed overnight in Ashland before traveling to the lakes or elsewhere. Others came to Ashland as a destination for their vacations. The most prominent hotel in Ashland was the Squam Lake House (previously named Cate's Tavern and later named Ednor Hotel). This building stood on North Main Street where the floral shop and Cumberland Farms are now located. The hotel consisted of 31 sleeping rooms and a large function room, and operated from the early 1800's until 1934 when it was destroyed by fire. Other popular lodging establishments included Batchelder House, Ashland House, Pease House and various smaller guest houses.

The town's economic prosperity as a result of manufacturing and tourism also stimulated Ashland's development as a regional commercial center, as numerous retail stores and other businesses became concentrated in the village area. At one time there was a movie theatre, several grocery stores, two drug stores, a full line department store and a complete home furnishings store.

As in every community, Ashland's economy has suffered through a number of setbacks. Fire has been a most consistent culprit, destroying the Squam Lake Hotel and several other significant

buildings which housed important economic activities. The decline of the Ashland Paper Mill during the late 1960's finally closing in 1971, was the single most serious economic change. The paper mill once employed as many as 180 people. Fortunately, employment declined gradually over a four to five year period, so the drop in employment was not sudden. About 35 persons worked there when the mill finally closed its doors.

Ashland has experienced dramatic economic growth since the early 1970's. The Common Man Restaurant, one of the most popular restaurants in New Hampshire, opened in 1972 and has expanded several times. Plymouth Stitching came to Ashland in 1973 and increased employment to 250 in 1983. Cold Springs Resort and the adjacent White Mountain Country Club on North Ashland Road began construction in 1975. By 1983, 89 condominium units, an 18-hole golf course, indoor swimming pool and other recreation facilities had been constructed, and more buildings and facilities have been planned. Two new industries located in Ashland in the late 1970's: International Packings Corporation (IPC) (now Freudenberg NOK) employing 50 people and Rochester Shoe Tree Company, which created jobs for 25 people at the Ashland facility and 145 at the Plymouth plant.

Economic growth continued in the early 1980's. In 1981, the building next to the Common Man was renovated into two professional offices, two retail shops and an apartment. More retail space was added in 1983. The Common Man Restaurant expanded in 1982 and a new, affiliated restaurant was established on the second floor. This attractive area, including the two buildings and the courtyard between them, is now known as the Ashland Common and is a focal point in the village. In 1983, two major buildings were constructed on West Street near the I-93 interchange. The Burger King restaurant employs 40-80 people, depending on the season. Many of the employees are high school and college students. The other building contains professional office condominiums.

From 1984 to 2012 the face of Ashland Main Street changed significantly. New building included a bank, inn, restaurant, several offices and an assortment of new businesses. The relocation of the Ashland Post Office from 59 to 142 Main Street made way for Common Man headquarters to occupy the old Post Office building with a store and company offices. By 2002 both L.W. Packard and Plymouth Stitching had discontinued manufacturing operations in Ashland leading to partial demolition and subdivision of these large complexes by their new owners. Figure 8.1 displays leading economic developments during this time frame. Noteworthy are the number of changes that took place on Main and West Streets; Figure 8.2 shows the Main and West Street parcels affected by the changes described in Figure 8.1. Two Highland Street bed and breakfast conversions, the Cheney and Glynn Houses, also added in this period enhance the quaint feel of Ashland village.

**Figure 8.1:** Ashland Business Development 1984 – 2012

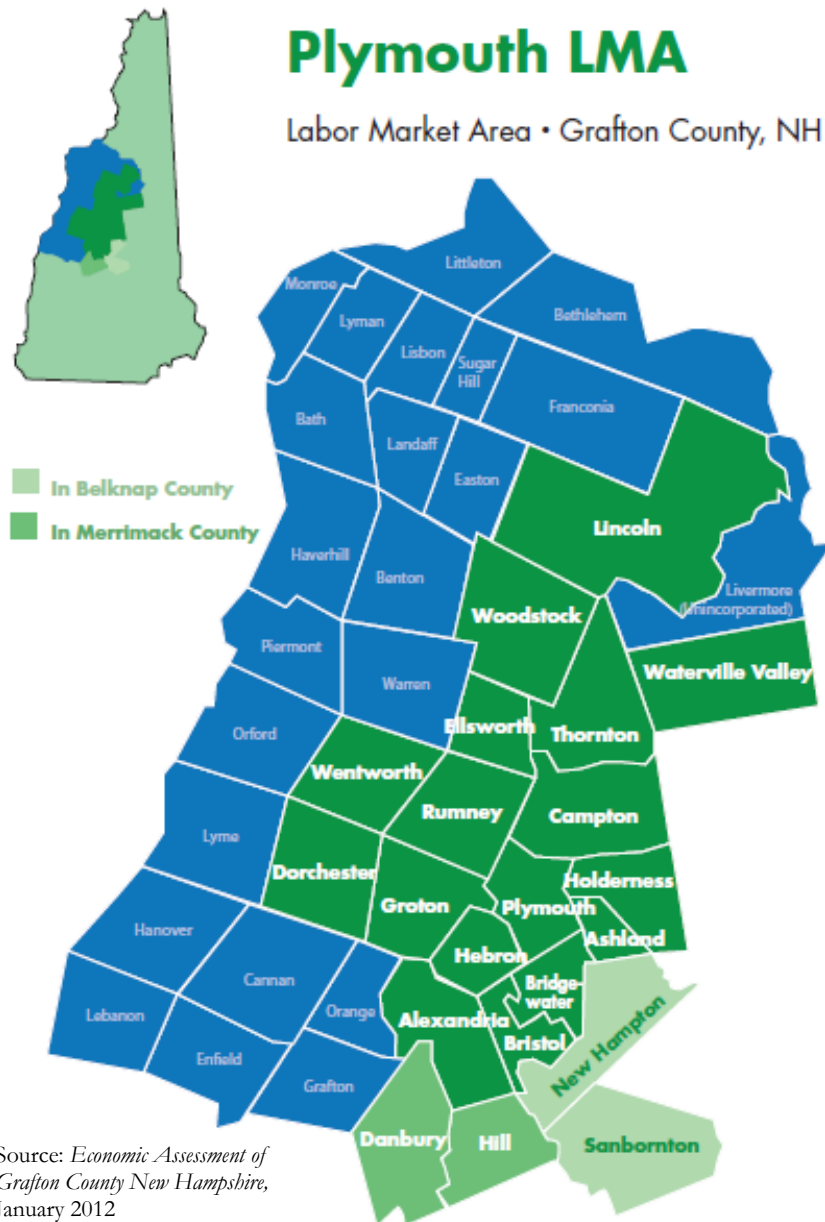
- 1984-1986 Grist Mill converted to architectural office and apartments - 20 Main
- 1984-1985 Meredith Village Savings new bank built - 5 Riverside
- 1986 Comfort Inn built - 53 West Street
- 1987 House converted to offices - 72 Main Street
- 1987 Northway Bank built - 130 Main
- 1988 Building converted to Glynn House Bed & Breakfast - 59 Highland
- 1989 Rochester Shoe Tree major factory expansion - Cedar Lane
- 1989 Abear plumbing office-warehouse built - 384 Main (White Mountain Auto)
- 1990-1991 Common Man Fixit Shop built as garage/workshop – 11 Hillside Avenue
- 1991 Post Office built - 142 Main
- 1995-1996 Old Post Office converted to Common Man Company Store- 59 Main
- 2001 Exit 24 Storage first building erected - 62 West Street
- 2002 L.W. Packard ceased manufacturing in Ashland but retains portion of mill for Minus 33, buildings subdivided housing a variety of businesses over time.
- 2002 Freudenberg NOK purchases Plymouth Stitching building - Industrial Drive
- 2003-2004 Dunkin Donuts new restaurant - 158 Main
- 2004-2005 Custance Brothers Woodworking built - 12 Hillside Avenue
- 2005-2006 Parkview Place built - 116 Main Street
- 2005-2006 Hiltz Excavating and Glavey Law Offices built - 63 West Street
- 2008 Demolition of portion of Freudenberg NOK (Plymouth Stitching) complex
- 2011-2012 Ashland Lumber new store built - 20 West Street

**Figure 8.2:** Main and West Street Area Parcels

**8.2 ASHLAND WORKFORCE AND WAGES**

Ashland is situated in the Plymouth Labor Market Area. A labor market area (LMA) is generally defined as an economically integrated area within which individuals can reside and find employment within a reasonable distance or can readily change jobs without changing their place of residence. LMAs include both the metropolitan and micropolitan areas defined by the US Office of Management and Budget and the small labor market areas defined by the US Bureau of Labor Statistics. US Census commuting data is used to determine the degree of economic integration among the cities, towns, and unincorporated areas not included in the major labor market areas.

**Figure 8.3:** Plymouth Labor Market Area (LMA)



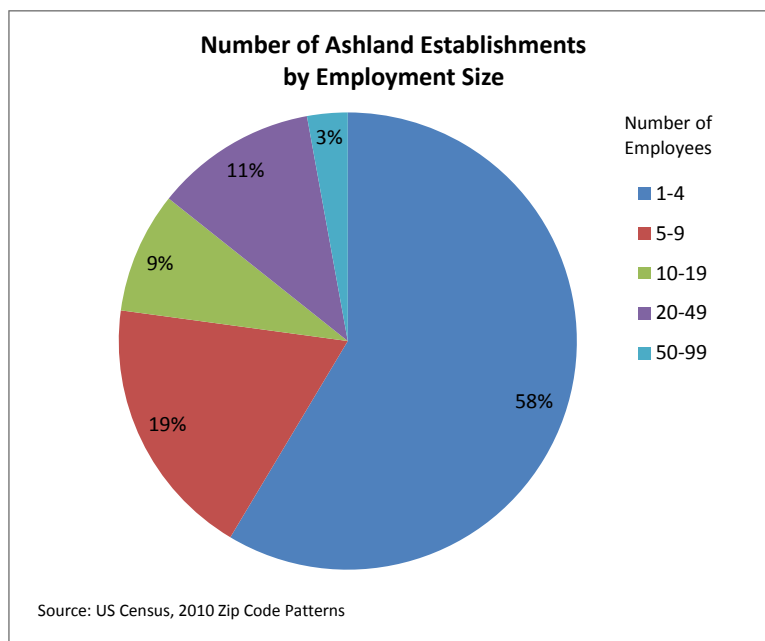
In 2011 the Plymouth LMA labor force (working age citizens 16 years of age and older) totaled 19,300 people. The town of Ashland comprised 5.5 percent of this total with a labor force of 1,058 citizens and 5.5 percent of the Plymouth LMA population (2,076 Ashland residents out of 37,435 residents in the Plymouth LMA).

Workers residing in Ashland are employed in a variety of industries. The most prominent industries that employed more than ten percent of Ashland workers between 2003 and 2010 included: educational services (17.1 percent), retail trade (13.9 percent), health care and social assistance (13.6 percent) and accommodations and food services (10.5 percent). Manufacturing was the next most prominent field representing 8.9 percent of the total jobs for Ashland residents during the same time period.

There were a total of 695 primary jobs in Ashland in 2010. Primary jobs are the highest paying public or private job for an individual worker. During the period from 2003 to 2010 the leading employment in Ashland was comprised of three industries that each represented more than ten percent of the total primary jobs in Ashland: manufacturing, accommodations and food service, and retail trade. The second highest employment (5-10 percent of the total primary jobs) was in: construction, educational services, arts, entertainment and recreation, and administration and support – waste management and remediation.

**Figure 8.4:** Percentage of Ashland Establishments by Number of Employees

Figure 8.4 indicates that Ashland businesses are predominately (58 percent) small - employing four or fewer workers. More than three quarters (77 percent) of Ashland businesses employ nine or fewer workers. The greatest number of businesses is found in three individual industries: construction (10), Retail trade (13), and Accommodation and Food Services (13). Combined these three industries represent 36 businesses that employ 51 percent of the total employment in Ashland. Two manufacturing firms (3 percent) represent the largest employers with between 50-99 employees.



The composition of existing buildings is noteworthy when considering the two future land use focus points: 1) Primary consideration is for infill development in the downtown utilizing existing buildings and developable land for industrial and commercial uses; 2) Secondary consideration for the potential expansion of the Village Zone which would allow additional small businesses such as home occupations. An inventory of available space and land for infill development in consideration of business trends, complementary services, and prevalence of small existing businesses would aid future economic development efforts.

### 8.2.1 Ashland Labor Force Demographics

The age of Ashland workers is presented in Figure 8.5. The middle aged worker category, those between 30 and 54 years of age, has shown decline in the seven-year period from 2003 to 2010.

**Figure 8.5:** Age of Ashland Workforce 2003-2010

Age	2003	2005	2010
29 or less	20.3	26.8	24.7
30 - 54	59.3	56.2	50.1
55 or more	20.4	17.0	25.2

Source: US Census

**Figure 8.6:** Monthly Wages of Ashland Workforce 2003-2010

Monthly Wages	2003	2005	2010
\$3,333 or less	80.9	78.8	72.5
More than \$3,333	19.1	21.2	27.5

Source: US Census

As indicated in Figure 8.6 more than 70 percent of the Ashland workforce earns wages less than \$3,333 per month (\$19.23 per hour). This hourly wage is comparable to the hourly rate calculated as the “living wage” for a family of four in Grafton County. The living wage is the income needed for an individual that is the sole provider working full-time to provide basic needs for a family in a given geographic location. Living wages for Grafton County range from \$9.19 per hour for a single adult to \$33.70 for a single parent with three children. Figure 8.7 indicates the hourly wages needed to support different family compositions.

**Figure 8.7:** Grafton County Living Hourly Wages

Hourly Wages	1 Adult	1 Adult, 1 Child	1 Adult, 2 Children	1 Adult, 3 Children	2 Adults	2 Adults, 1 Child	2 Adults, 2 Children	2 Adults, 3 Children
Living Wage	\$9.19	\$20.27	\$25.97	\$33.70	\$14.07	\$17.70	\$19.11	\$22.90
Poverty Wage	\$5.21	\$7.00	\$8.80	\$10.60	\$7.00	\$8.80	\$10.60	\$12.40
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25

Source: <http://livingwage.mit.edu/counties/33009> (accessed November 8, 2012)

The expenses used to calculate the living wage include: food, child care, medical expenses, housing, transportation, miscellaneous, and income taxes. It is estimated through the American Community Survey (ACS) that 18.2 percent of Ashland families were below poverty in 2010. In many American communities, families working in low-wage jobs make insufficient income to live locally given the local cost of living. The poverty and minimum wages are shown in Figure 8.7 for comparison purposes.

**Figure 8.8:** Ashland Employment and Wages 2011

Annual Average Covered Employment	Average Employment	Average Weekly Wage	Average Hourly Wage
Goods Producing Industries	148	600	\$15
Service Providing Industries	441	523	\$13
Total Private Industry	589	542	\$14
Government (Federal, State, and Local)	88	683	\$17
Total, Private Industry plus Government	677	560	\$14

Source: NH Employment Security - Economic and Labor Market Information Bureau

**Figure 8.9:** Ashland Jobs by Industry 2010

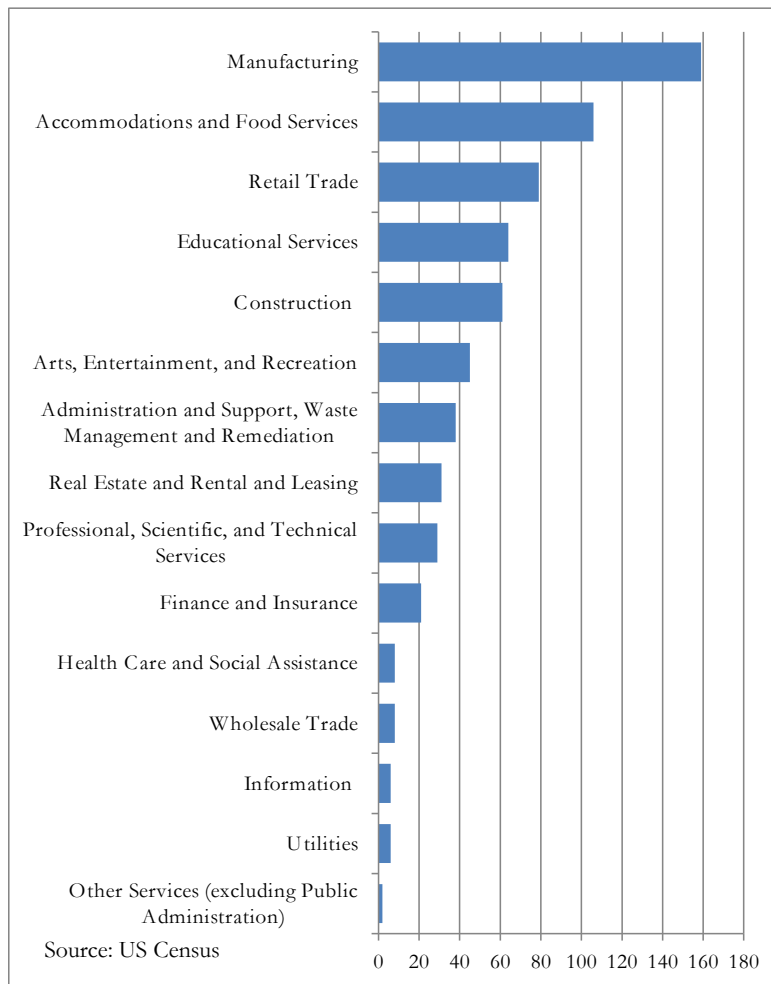


Figure 8.8 indicates the mix of goods producing, service providing, and government jobs located in Ashland in 2011 and the associated average weekly and monthly wages. While the average service providing industry wages are the lowest in comparison to goods producing and government employment, the service industry provides a wide variety of jobs with wages comparable to those in the goods producing fields such as: finance and insurance, professional, scientific, and technical services, and educational services. Ashland, like the Lakes Region in general, has a high percentage of service

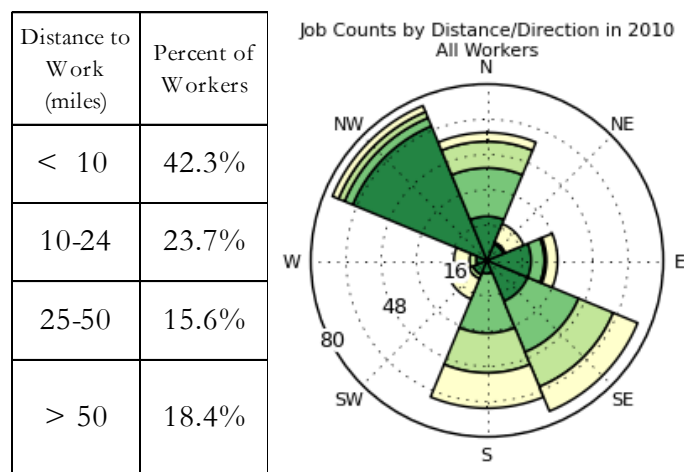


jobs in part due to tourism. Figure 8.9 indicates the prevailing jobs located in Ashland in 2010 mirror the historic mix with manufacturing, accommodations and food service, and retail trade providing the greatest number of job opportunities.

### 8.2.2 Commute to Work

Ashland residents generally work close to home for primary jobs with 42 percent of Ashland residents working within ten miles of home. Figure 8.10 shows the commuting distance and general direction of travel to work of Ashland residents for primary jobs. The leading job markets in order of where the highest percentage of Ashland residents worked in primary jobs in 2010 included: Plymouth, Laconia, Ashland, Concord, and Meredith. These five job markets account for 25 percent of the primary jobs for Ashland workers. Additional job markets that round out the top ten locations for primary work, representing 10 percent of the jobs for Ashland residents, are: Tilton-Northfield, Lincoln, Franklin, Keene, and Bristol. Figure 8.11 illustrates that few Ashland residents (16) are employed in primary jobs in Ashland (selection area) – the vast majority (277) of primary jobs in Ashland are occupied by non-residents. NH Employment Security data indicate that one in every 20 Grafton County residents worked from home in 2000 and this held true in 1990 as well. The number of people that commuted into Grafton County for work in 2000 (17,600) increased by four percent since 1990.

**Figure 8.10:** Ashland Resident Commute Distances and Direction to Primary Jobs 2010



Source: US Census – On the Map

**Figure 8.11:** Inflow/Outflow Job Counts (Primary Jobs) 2010



### 8.3 JOB GROWTH PROJECTIONS

The New Hampshire Economic and Labor Market Information Bureau estimates long-term growth by industry at the state level and by occupation at the county level. Figure 8.12 provides a summary listing of the industries and industry sectors in New Hampshire with the highest projected growth rates. Noteworthy is that while the manufacturing industry is projected for a continued over-all decline, primary metal and wood product sectors are projected to increase by 16.1 and 17.9 percent respectively. Figure 8.13 highlights the occupations with the strongest projected growth rates in Grafton County.

**Figure 8.12: New Hampshire Long-term Industry Projections 2010 - 2020**

Industry Title	Percent Growth
<b>Construction</b>	<b>24.9</b>
Specialty Trade Contractors	30.3
<b>Professional, Scientific, and Technical Services</b>	<b>23.5</b>
Computer System Design and Related Services	42.9
Management, Scientific, and Technical Consulting Services	41.0
Advertising and Related Services	31.5
Architectural, Engineering, and Related	25.4
<b>Healthcare and Social Assistance</b>	<b>24.1</b>
Ambulatory Healthcare Services	30.4
Social Assistance	30.4
Nursing and Residential Care Facilities	29.8
<b>Various Additional Industries with Strong Growth Projections</b>	
Couriers and Messengers	38.6
Educational Support Services	30.8
Wholesale Electronic Markets Agents/Brokers	25.0
Investigation and Security	24.7
Business Support Services	22.6
Waste Management and Remediation Services	21.8
Financial Investment and Related Activities	21.3
Rental and Leasing Services	19.3
Wood Product Manufacturing	17.9
Primary Metal Manufacturing	16.1

Source: NH Employment Security, Economic and Labor Market Information Bureau

**Figure 8.13: Grafton County Long-term Occupational Projections 2010 – 2018**

Occupations	Percent Growth
<b>Community and Social Services Occupations</b>	<b>20.6</b>
Counselors, Social Workers, and Other Community and Social Service Specialists	21.6
<b>Healthcare Practitioners and Technical Occupations</b>	<b>23.6</b>
Health Diagnosing and Treating Practitioners	25.1
Health Technologists and Technicians	20.4
<b>Healthcare Support Occupations</b>	<b>21.3</b>
Nursing, Psychiatric, and Home Health Aides	27.6
Other Healthcare Practitioners and Technical Occupations	21.3
Other Healthcare Support Occupations	21.0
<b>Personal Care and Service Occupations</b>	<b>22.2</b>
Other Personal Care and Service Workers	27.0
<b>Various Additional Occupations with Strong Growth Projections</b>	
Entertainers and Performers, Sports and Related Workers	20.6
Life Scientists	19.3
Animal Care and Service Workers	19.0
Architects, Surveyors, and Cartographers	17.1
Financial Specialists	16.3
Computer Occupations	16.3

Source: NH Employment Security, Economic and Labor Market Information Bureau

Over the last twenty years, the importance of education has increased in tandem with the growth of technology and knowledge-intensive activities. Today more than ever, an educated workforce is critical to the maintenance of a dynamic local economy and is an important aspect of local competitiveness. Local employers require access to a reliable and skilled labor force. For local government, a high-quality and educated labor force is important to attracting potential employers that may be looking for communities in which to invest. The Ashland Elementary School was recently awarded School of Excellence for grades kindergarten to eight. Also favorable to quality education is Ashland's proximity to Plymouth State University (PSU). The university also offers outstanding opportunities for partnerships that may be of great benefit to the town of Ashland in organizing and promoting economic development. The PSU Center for Rural Partnerships is one such opportunity which is aimed at promoting high quality of life by working with community groups and officials in rural areas to provide research and productive partnerships.

## 8.4 ECONOMIC INDICATORS

### 8.4.1 Location Quotients

A location quotient identifies how local industries compare with national or regional averages. Location quotients are often used to suggest importing and exporting industries. An exporting industry is one in which the industry not only meets the local demand for its products, but also

produces enough so it can sell outside of the region. An importing industry is one in which local production levels are insufficient to meet local demand. A location quotient greater than 1.0 indicates that sector of the economy is self-sufficient, and may even be exporting goods or services produced by that particular industry. A location quotient less than 1.0 suggests that the area being analyzed tends to import the good or service.

**Figure 8.14:** Grafton County Long-term Occupational Projections 2010 – 2018

Industry Description	Grafton County		NH Location Quotient	Grafton County Location Quotient
	NH Industry Employment	Industry Employment		
Industry total	604,340	50,625	1.00	1.00
Agriculture, forestry, fishing and hunting	1,961	187	0.36	0.41
Mining	484	30	0.20	0.15
Utilities	2,861	161	0.73	0.49
Construction	29,904	2,184	0.92	0.80
Manufacturing	80,244	5,563	1.17	0.97
Wholesale trade	26,728	950	1.01	0.43
Retail trade	96,734	7,252	1.36	1.22
Transportation and warehousing	18,054	864	0.75	0.43
Information	12,362	1,167	0.79	0.89
Finance and insurance	27,480	906	1.00	0.39
Real estate and rental and leasing	7,811	539	0.79	0.65
Professional and technical services	25,037	1,490	0.78	0.56
Management of companies and enterprises	6,338	464	0.81	0.71
Administrative and waste services	23,432	785	0.65	0.26
Educational services	23,673	8,360	0.44	1.87
Health care and social assistance	73,167	8,971	1.00	1.47
Arts, entertainment, and recreation	11,617	1,419	1.13	1.64
Accommodation and food services	50,340	4,822	1.02	1.17
Other services, except public administration	19,292	1,346	0.95	0.79
Public administration	31,064	1,823	0.92	0.64

Source: Community Economic Toolbox [http://www.onenation.psu.edu/products/tools/economic\\_toolbox/](http://www.onenation.psu.edu/products/tools/economic_toolbox/)

Use of location quotients requires an awareness of potential limitations. One example is potential conflicting results based on an assumption of similar productivity. A local industry with a high location quotient may result from higher production costs than in comparison locations. In this case, the location quotient suggests an exporting industry, but the reality is the local industry is not as efficient as similar industry in other areas. Because of regional production cost differences, a stronger indicator of export industries is a location quotient greater than 1.25 and less than .75 for import industries. Even with these and other limitations, location quotients provide a good starting point for identifying potentially important sectors of a local economy.

Figure 8.14 shows the location quotients for broad categories of industry in New Hampshire and Grafton County. Candidates for export industries in Grafton County include: Arts, Entertainment, and Recreation (1.64 LQ), Education Services (1.87 LQ), and Healthcare and Social Assistance (1.47 LQ). A more detailed level of analysis would need to be performed to further identify the industries within these broad categories that lead to high location quotients. The *NH Lakes Region Industry*

*Cluster Analysis* prepared by Camoin Associates (May 2007) provides a more detailed location quotient analysis by county over time. The information is used in support of the identification of Lakes Region key and potential growth industries. This type of information specific to the town of Ashland may be beneficial for determining economic development strategies.

#### 8.4.2 Location, Services and Taxes

Ashland is a “best kept secret” in the Lakes Region. Few towns come close to matching Ashland’s competitive advantages and economic potential. Ashland’s downtown area is one of its greatest assets with a concentration of historical buildings, businesses and municipal services within walking distance and the ambiance of the pristine Squam River winding through the center of town. Ashland village also benefits from public water, sewer and municipally provided electric service. The village has excellent accessibility as a result of direct connection with I-93, US Route 3 and NH Route 25.

The services provided in Ashland are comparable to those provided in larger Lakes Region communities with larger populations. These services include wastewater treatment, municipal water and municipal electric. Ashland is the only Lakes Region community that municipally operates an electric power company. Figures 8.15 and 8.16 illustrate Lakes Region municipal water and sewer services and industrial parks with the associated infrastructure and status.

The Ashland wastewater facility, with a capacity of 1.6 million gallons per day (MGD) is the second largest wastewater facility in the Lakes Region. The Ashland wastewater facility is second to the 11.5 MGD capacity of the Winnepesaukee River Basin Project (WRBP) which serves the only two cities in the region (Franklin and Laconia) in addition to six other communities. Ashland is one of 13 Lakes Region communities with a major capacity community water system (CWS). Major systems are defined as serving a population of more than 1,500 or a system that is derived from surface water. Ashland’s current system supplies less than 1,500 and is capable of service expansion.

**Figure 8.15:** Wastewater Treatment Facilities in the Lakes Region

Facility	Service Area	Flow (MGD*)	Process	Solids Disposal
Ashland Wastewater	Ashland	1.6	AL/DC	LA
Bristol Wastewater	Bristol	0.5	OD/UV	LF
Center Harbor Wastewater	Center Harbor, Moultonborough	0.2	PS/SP	
Franklin Wastewater- Winnepesaukee River Basin Project	Franklin, Laconia, Gilford, Belmont, Northfield, Tilton, Meredith, Sanbornton	11.51	AS/UV	LA
New Hampton Village Precinct	New Hampton	0.08	SP	LA
Ossipee Wastewater	Ossipee	0.11	ST/SD	LA
Plymouth Village Water and Sewer District	Holderness	0.7	RBC/DC	CO
Sandwich Wastewater	Sandwich	0.02	ST/SF/SD	
Wolfeboro Wastewater	Wolfeboro	0.6	EA/SI	CO

\*MGD - Million Gallons per Day

Source: Lakes Region Comprehensive Economic Development Strategy

**Wastewater Treatment Process Key**

AL Aerated Lagoon	PS Pump Station	UV Ultraviolet Disinfection
AS Activated Sludge	RBC Rotating Biological Contractor	LA Land Application
DC Dechlorination	SF Sand Filter	LF Landfill
EA Extended Air	SI Spray Irrigation	CO Composting
OD Oxidation Ditch	SP Stabilization Pond	
OF Overland Flow	ST Septic Tank	

**Figure 8.16:** Community Water Systems in the Lakes Region

Community Water Systems (CWS)	Town	Category	Population Served	Service Connections
Alton Water Works	Alton	Large CWS	1,750	703
Andover Village District	Andover	Major CWS	650	120
Ashland Water Department	Ashland	Major CWS	1,500	550
Pac Locke Lake Water System/SEC S	Barnstead	Small CWS	60	24
Pac Locke Lake Water System	Barnstead	Major CWS	1,710	684
Belmont Water Department North	Belmont	Small CWS	150	50
Belmont Water Department	Belmont	Large CWS	1,300	550
Bristol Water Works	Bristol	Major CWS	3,327	1,331
Franklin Water Works	Franklin	Major CWS	7,000	2,138
Freedom Water Precinct	Freedom	Major CWS	163	67
Gilford Village Water District	Gilford	Small CWS	90	36
Gunstock Acres Village District	Gilford	Large CWS	1,425	570
Hill Water Works	Hill	Small CWS	350	139
Laconia Water Works	Laconia	Major CWS	12,000	5,800
Meredith Water Department	Meredith	Major CWS	3,500	1,050
Paradise Shores	Moultonborough	Major CWS	1,881	753
New Hampton Village Precinct	New Hampton	Major CWS	600	125
Tilton-Northfield Water District	Northfield	Major CWS	2,500	921
Carroll County Complex	Ossipee	Small CWS	210	37
Ossipee Water Department	Ossipee	Major CWS	850	325
Tamworth Water Works	Tamworth	Small CWS	265	60
Lochmere Village District	Tilton	Small CWS	293	125
Wolfeboro Water and Sewer	Wolfeboro	Major CWS	5,500	2,300

Major CWS - &gt;1,500 population or surface water    Large CWS - &gt;1,000 population    Small CWS - &lt; 1,000 population

Source: Lakes Region Comprehensive Economic Development Strategy

The 1984 Ashland Master Plan included a comparison of the total tax rates for Lakes Region communities. The total tax rate is comprised of local and state education, county, and municipal taxes. The rates are applied to the assessed value of properties in a community. For example, in 2012 the Ashland total tax rate was \$21.98 per \$1,000 in assessed valuation. At that rate an Ashland homeowner with land and home assessed at \$200,000 would owe \$4,396 in real estate taxes that year. The 1984 master plan concludes the comparatively high tax rate in Ashland reflects the municipal services that are provided which many other communities with lower tax rates in the comparison do not provide.

The Lakes Region Planning Commission, using Computer-Assisted Mass Appraisal (CAMA) data, calculated the 2012 mean and median value of a single-family home for each municipality in the Lakes Region. Using these values and the 2012 total tax rates provided another means of comparison for Ashland. Given the magnitude of the municipal services provided in Ashland, it was anticipated that the taxes on the mean and median single-family home in Ashland would be higher than other Lakes Region communities. Figures 8.17 – 8.19 convey the results of the CAMA based comparison.

**Figure 8.17:** 2012 Lakes Region Average Single-family Home Assessed Value by Community

The average single-family land and building assessed values displayed in Figure 8.17 were calculated using the following steps:

- Properties with zero land area were omitted from the calculations. This excluded many condominiums with shared land and mobile homes in mobile home parks.
- Single and multi-family properties with a commercial use were omitted. For example, a store with apartment was not used in the calculation.
- All state, municipal, and other organization properties were omitted.

Ashland ranked 16 out of 30 Lakes Region communities with an average single family home value nearly \$56,000 less than the Lakes Region average. Many of the communities with higher than the regional average assessed values for the average single-family home have considerable waterfront on Lake Winnepesaukee (Alton, Center Harbor, Gilford, Meredith, Moultonborough, Tuftonboro, Wolfeboro). Squam and Newfound Lakes water frontage likely account for additional communities above the regional average (Bridgewater, Hebron, and Holderness). Sandwich values are likely influenced by the amount of National Forest land and proximity to the White Mountains.

Figure 8.18 provides an alphabetical listing of tax rates and

LR Community	Average
1 Danbury	149,971
2 Northfield	157,626
3 Franklin	169,062
4 Alexandria	175,795
5 Effingham	177,679
6 Barnstead	182,714
7 Tamworth	185,175
8 Tilton	194,029
9 Hill	196,555
10 Bristol	200,173
11 Ossipee	206,266
12 Andover	218,033
13 Freedom	222,728
14 Belmont	224,547
15 Gilmanton	227,344
16 Ashland	230,312
17 Laconia	243,729
18 New Hampton	250,995
19 Sanbornton	262,515
<b>LR Average</b>	<b>286,033</b>
20 Bridgewater	310,486
21 Gilford	330,199
22 Alton	359,053
23 Sandwich	376,472
24 Hebron	413,374
25 Meredith	429,189
26 Tuftonboro	429,802
27 Wolfeboro	496,574
28 Center Harbor	499,695
29 Holderness	521,931
30 Moultonborough	538,978

average and median assessed values for single-family land and buildings. Noteworthy are the variations in the town taxes. The town portion of the Ashland total tax rate (\$8.60 per \$1,000 assessed value) is comparable to the town of Belmont (\$8.42) and the city of Laconia (\$8.14). The average total 2012 tax rate for Lakes Region communities was \$17.04. Ashland ranked 24 out of 30 Lakes Region communities for the lowest tax rate with a total tax rate of \$21.98 per \$1,000 assessed valuation. The Ashland total tax rate is comparable to Laconia's rate of \$21.00 and Belmont's rate of \$22.70. Laconia and Belmont ranked 23 of 30 and 26 of 30 respectively.

**Figure 8.18:** 2012 Average and Median Assessed Value of a Single-family Home and Tax Rates by Lakes Region Community

Community	Average	Median	Town	Local Edu	State Edu	County	Total
Alexandria	175,795	158,400	4.28	11.60	2.52	1.56	19.96
Alton	359,053	228,000	3.68	6.02	2.55	1.43	13.68
Andover	218,033	194,682	3.35	9.89	2.13	2.66	18.03
Ashland	230,312	185,750	8.60	9.68	2.27	1.43	21.98
Barnstead	182,714	164,000	5.50	14.10	2.47	1.49	23.56
Belmont	224,547	208,300	8.42	10.93	2.16	1.19	22.70
Bridgewater	310,486	224,600	3.17	2.47	2.52	1.59	9.75
Bristol	200,173	170,250	6.59	8.13	2.59	1.64	18.95
Center Harbor	499,695	266,300	4.81	4.07	2.60	1.49	12.97
Danbury	149,971	138,617	6.91	10.62	2.67	3.02	23.22
Effingham	177,679	163,700	5.83	8.49	2.40	1.04	17.76
Franklin	169,062	157,600	11.22	5.69	2.44	2.87	22.22
Freedom	222,728	177,300	4.12	4.74	2.53	1.04	12.43
Gilford	330,199	235,600	4.93	9.21	2.69	1.47	18.30
Gilmanton	227,344	207,600	5.74	13.93	2.39	1.36	23.42
Hebron	413,374	318,950	3.64	0.24	2.47	1.58	7.93
Hill	196,555	180,400	4.65	9.72	2.23	2.35	18.95
Holderness	521,931	324,960	2.55	6.97	2.37	1.61	13.50
Laconia	243,729	180,100	8.14	8.81	2.59	1.46	21.00
Meredith	429,189	296,994	4.20	4.76	2.29	1.37	12.62
Moultonborough	538,978	284,150	2.73	2.20	2.52	1.11	8.56
New Hampton	250,995	228,950	5.31	6.86	2.39	1.31	15.87
Northfield	157,626	150,870	7.29	12.90	2.66	3.11	25.96
Ossipee	206,266	165,500	5.73	8.05	2.26	1.04	17.08
Sanbornton	262,515	230,100	7.68	8.96	2.40	1.29	20.33
Sandwich	376,472	278,100	3.60	4.26	2.62	1.03	11.51
Tamworth	185,175	162,700	3.91	11.81	2.39	0.89	19.00
Tilton	194,029	170,700	6.68	7.82	2.40	1.35	18.25
Tuftonboro	429,802	271,000	2.27	3.44	2.39	1.04	9.14
Wolfboro	496,574	264,850	4.71	4.48	2.40	1.05	12.64

Figure 8.19 provides the property taxes for the average single-family home by Lakes Region community based on 2012 equalized assessed values and tax rates provided by the New Hampshire Department of Revenue Administration (NHDRA). The average taxes for a single family home in the Lakes Region were \$4,412.59. In comparison, the taxes on a similar property in Ashland were about \$650.00 more per year at \$5,062.25. Ashland taxes were slightly less than the comparison communities of Belmont (\$5,097.22) and Laconia (\$5,118.30).



Community	Average	Tax for Average SF Home
1 Freedom	222,728	2,768.51
2 Bridgewater	310,486	3,027.24
3 Effingham	177,679	3,155.58
4 Hebron	413,374	3,278.06
5 Danbury	149,971	3,482.32
6 Alexandria	175,795	3,508.88
7 Tamworth	185,175	3,518.32
8 Ossipee	206,266	3,523.03
9 Tilton	194,029	3,541.04
10 Hill	196,555	3,724.71
11 Franklin	169,062	3,756.56
12 Bristol	200,173	3,793.28
13 Tufftonboro	429,802	3,928.39
14 Andover	218,033	3,931.14
15 New Hampton	250,995	3,983.29
16 Northfield	157,626	4,091.96
17 Barnstead	182,714	4,304.73
18 Sandwich	376,472	4,333.20
LR Average		4,412.59
19 Moultonborough	538,978	4,613.66
20 Alton	359,053	4,911.85
21 Ashland	230,312	5,062.25
22 Belmont	224,547	5,097.22
23 Laconia	243,729	5,118.30
24 Gilmanon	227,344	5,324.39
25 Sanbornton	262,515	5,336.94
26 Meredith	429,189	5,416.36
27 Gilford	330,199	6,042.65
28 Wolfeboro	496,574	6,276.70
29 Center Harbor	499,695	6,481.05
30 Holderness	521,931	7,046.07

A similar evaluation was conducted by the Lakes Region Planning Commission for the Plymouth Labor Market Area (Plymouth LMA). Because a slightly different methodology was used to calculate the average assessed values the results are not displayed here to avoid confusion. For the Plymouth LMA analysis, Plymouth was comparable to the town of Ashland in several ways:

- Municipal portion of the tax rate - Ashland (\$8.60) versus Plymouth (\$8.31)
- Total tax rate - Ashland (\$21.98) versus Plymouth (\$22.01)
- Less than \$1,600 difference in the average assessed value of a single family home.

The results indicate taxes on the average single family home in Ashland were approximately \$630 more in 2012 than the average for the Plymouth LMA. Ashland ranked 16 out of 21 communities in the Plymouth LMA for lowest taxes on the average single family home. Plymouth taxes were \$920 more than the average for the region and the town ranked 19 of 21 communities for the highest tax.

The tax analysis illustrates the importance of economic development in Ashland. Additional business and industry will help share the tax burden which in part is associated with the cost of services that business and industry demand. Home values in Ashland appear favorable in comparison to many Lakes Region and Plymouth LMA communities. Provided housing stock is available and new jobs are created, Ashland is a very attractive place for residents and new comers to experience the transformation of a mill community.

## 8.5 RECOMMENDATIONS

The town of Ashland has completed many recommendations from the previous Master Plan that foster economic development. These include water and sewer upgrades in the commercial zone on West Street, the construction of a parking lot and small pedestrian park at the site of the old highway garage, establishment of a Village Business District, and adoption of Site Plan Review regulations. In addition to many other improvements, a town committee in cooperation with the Historical Society has recently prepared a walking tour of the town that notes historical buildings in the downtown. This resource for residents and visitors alike showcases Ashland assets and encourages downtown discovery.

It is acknowledged by community leaders, town officials, and the many engaged Ashland residents, that a vibrant and active community is an economically attractive community. The goal to expand the scope and number of special town events such as the tremendously successful Fourth of July celebration can create a positive impression of community and generate potential customers for Ashland businesses. More special events, brochures and mailings, newspaper articles, informational and way finding signs and highly visible public improvements complement this goal.

The following recommendations are a combination of ideas from plans carried forward which blend well with approaches resulting from the development of this chapter.

- Work with the NH Department of Resources and Economic Development (DRED) to promote available industrial sites. Town officials in cooperation with the Chamber of Commerce should form an industrial development committee to make sure that DRED has detailed information about each of these sites.
- Advance ideas for continued improvement and strengthening of the downtown core:
  - Plant trees, shrubs and flowers and install new signs and light fixtures along the west side of Main Street;
  - Provide plantings and pedestrian and visual improvements at the Main/Pleasant Streets intersection;
  - Improve the curbs and sidewalks in the downtown area;

- Upgrade storefronts by removing asphalt or asbestos siding, patching and painting clapboards and the trim, improving signs and generally restoring the facades;
  - Provide benches, litter receptacles, new street lamps and, where possible, place utility lines underground along Main Street;
  - Retain as much river frontage as possible, cutting vegetation when necessary, to highlight the river;
  - Provide landscaping around the Municipal Building and its grounds;
  - Establish a street tree planting program;
  - Redesign Monument Square.
- Continue moving forward with the strategic placement of welcome to Ashland and “Leaving Ashland, Please Come Again” type signs.
- Develop and place directional/identification signs for town facilities and recreation areas. The Recreation Chapter provides a similar recommendation. Potential signs to inform motorists include:
- Ashland Town Beach (on Route 3)
  - Ashland Boat Launch Area (junction of River Street and Route 3)
  - Little Squam Lake and Squam River (on Route 3)
  - Public Parking lots
- Consider ways to promote the vocational training program provided by the public school system.
- An inventory of parcels, buildings, and resources that present potential for future economic development should continue to be developed. An initial map has been prepared by the Lakes Region Planning Commission detailing municipally held parcels in the downtown. This inventory should be supplemented by private parcels and should contain information such as: provision of municipal water and sewer, square feet of finished space, handicapped accessibility, etc. Many of the attributes desirable for a baseline development map exist in the Assessor’s database.
- Using the inventory described above, explore potential spaces and assets that are consistent with growing industry and occupation needs and opportunities that match with the community vision.
- Continue exploring examples of how best to define and implement a Tax Increment Finance (TIF) zone in Ashland. Consideration has been given to the Historic District to establish this type of zone. Opportunities exist for TIF districts to improve sidewalks, parking, and road accesses as well (see Enfield, NH as an example).
- Review land use regulations and ordinances to ensure consistency with economic goals, types of businesses allowed, and processes that may inhibit economic development. A potential consideration for the Planning Board is Form-Based Code or Feature-Based Density as outlined in the *Innovative Land Use Planning Techniques: A Handbook for Sustainable Development*.
- Continue mill building rehabilitation.

- In addition to inventorying commercial/industrial space availability for future development, services that businesses demand such as broadband should be inventoried and mapped.
- Explore opportunities for public and private partnerships. A good starting point is Plymouth State University – Center for Rural Partnerships and the Enterprise Center at Plymouth (a business incubator). Additional resources may include: Grafton County Economic Development Council, NH Department of Resources and Economic Development (DRED), NH Commercial Investment Board of Realtors (CIBOR), and NH Business Finance Authority.
- The *Ashland, NH Community Charrette Report* prepared in August 2011 contains a variety of recommendations related to economic development in Ashland including the five-step strategy to renovate and launch a marketing campaign to promote mill redevelopment. These and other recommendations from the study should be revisited and prioritized for implementation.