

# CHAPTER III

## POPULATION & GROWTH MANAGEMENT

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### A. INTRODUCTION

The analysis of population statistics is an important component of a Master Plan. The state statute that addresses the purpose and description of a Master Plan<sup>1</sup> includes a housing section that addresses current and future housing need; in order to accomplish this, an analysis of the current and projected population is necessary to determine what the expected housing needs would be based on the projected population. Furthermore, future demographic projections aid in estimating the level of Town services that will be needed to serve that population.

This chapter relies heavily on statistics, and most of these come from the US Census Bureau and the NH Office of Energy and Planning; local data are used where they are available. Much of the analysis covers the period from 1970 to 2006, 2006 being the most recent year for which comparable data are available<sup>2</sup>.

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<sup>1</sup> NH RSA 674:2.

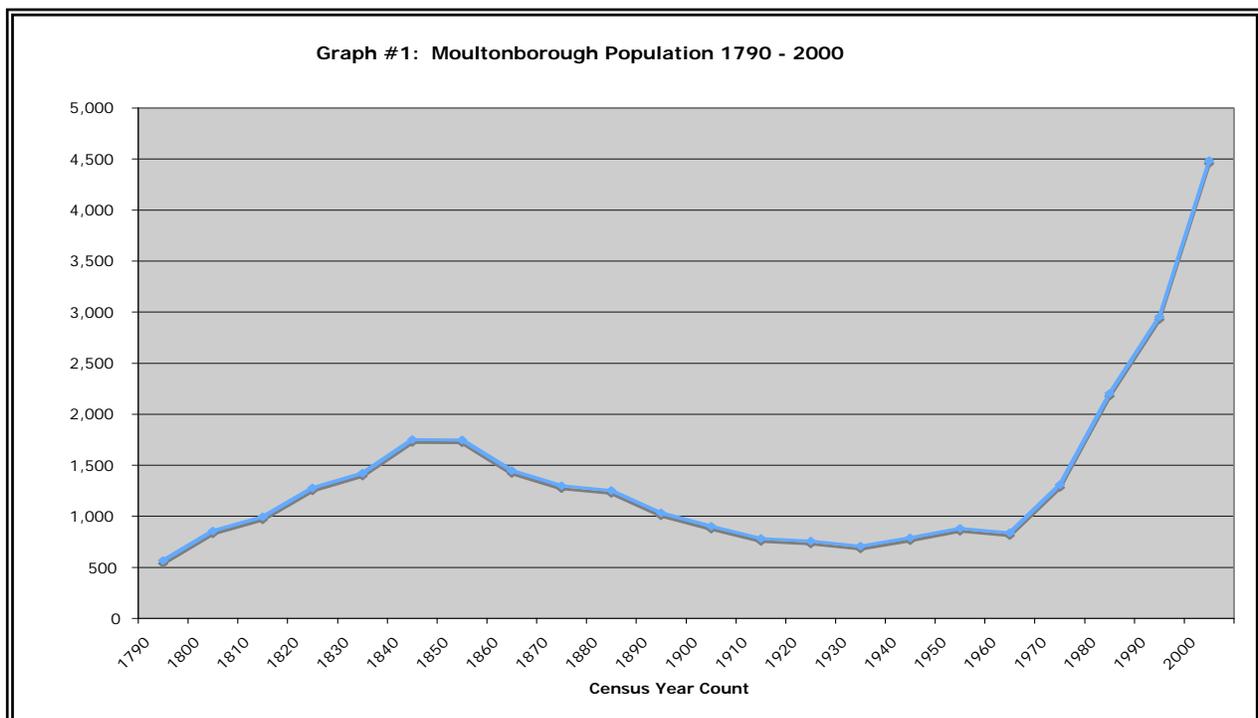
<sup>2</sup> Note, however, that Table #1 shows Moultonborough with a 2006 population estimate of just fewer than 5,000. The current voter registration list counts over 4,000 registered voters (which typically represents 60-70% of eligible voters; in addition, the schools account for almost 700 school-age children. Considering these factors, Moultonborough's total population is probably closer to 6,000 than to 5,000, but for comparative purposes, similar data are used in the tables.

## B. POPULATION ANALYSIS<sup>3</sup>

For an historical overview, Graph #1 below illustrates the population of Moultonborough from 1790, when the U. S. Census began to take regular population counts, up to the last decennial count in 2000. The Town reached a peak population of 1,752 in 1840 after which it steadily declined to a low of 709 people in 1930. The population remained fairly even until 1960, after which steady increases were recorded.

Between 1970 and 2007 the populations of Moultonborough and six area towns increased at an average annual rate of just over 1% to 5.2%. (Note that Meredith is included in this analysis; even though this town is not a direct physical abutter to Moultonborough, the towns share similar demographic profiles; therefore it seems appropriate to examine Meredith as well.)

Of the seven towns, Moultonborough saw the greatest percentage increase. Compared to its immediate neighbors, Moultonborough has the largest population, but this is only since the year 2000; prior to that, Ossipee was the most populated of the six abutting towns. While Meredith does have the largest population of all seven towns, its growth rate has not been appreciably different from the others; in fact, it grew less between 1980 and 1990 than all of the others.



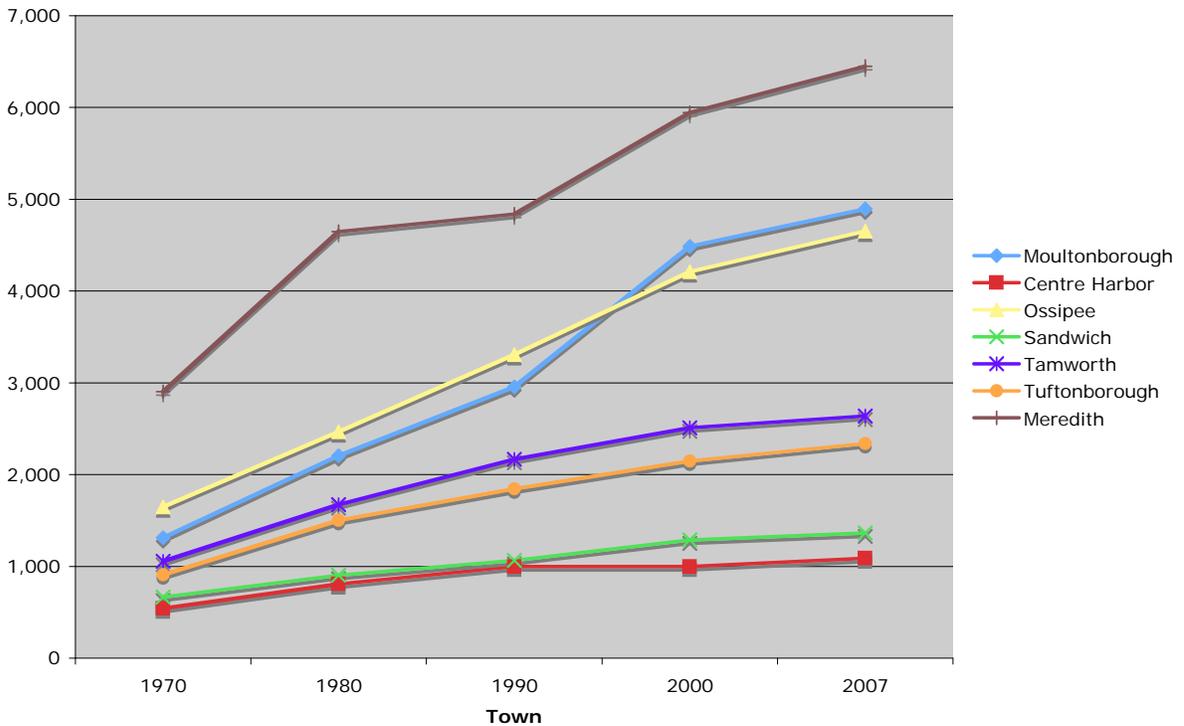
<sup>3</sup> U. S. Bureau of the Census.

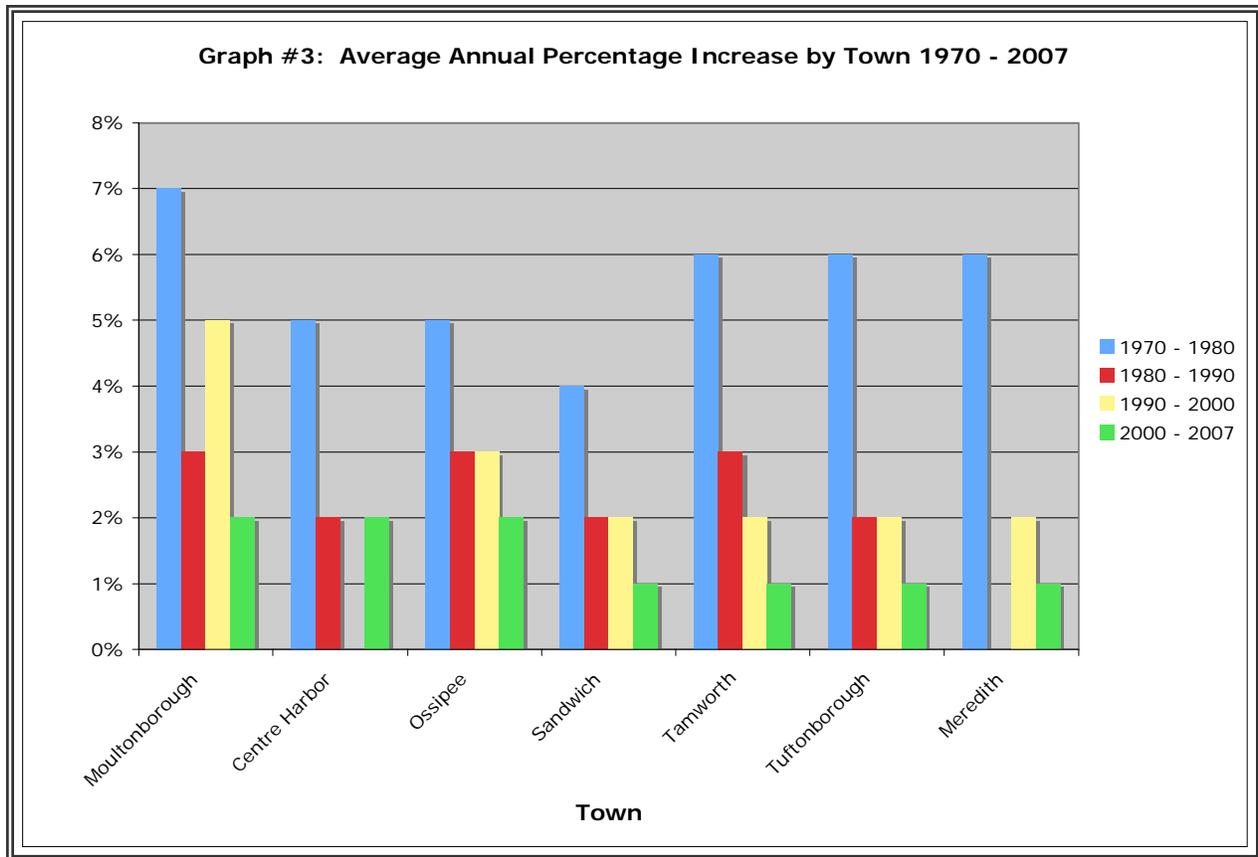
**Table #1: Population Moultonborough and Area Towns, 1970 – 2007**

TOWN	Population					Average Annual % Change			
	1970	1980	1990	2000	2007	1970 - 1980	1980 - 1990	1990 - 2000	2000 - 2007
Moultonborough	1,310	2,206	2,956	4,484	4,897	7%	3%	5%	2%
Centre Harbor	540	808	996	996	1,088	5%	2%	0%	2%
Ossipee	1,647	2,465	3,309	4,211	4,651	5%	3%	3%	2%
Sandwich	666	905	1,066	1,286	1,366	4%	2%	2%	1%
Tamworth	1,054	1,672	2,165	2,510	2,638	6%	3%	2%	1%
Tuftonborough	910	1,500	1,842	2,148	2,340	6%	2%	2%	1%
Meredith	2,904	4,646	4,837	5,943	6,449	6%	0%	2%	1%

Source: US Bureau of the Census

**Graph #2: Population in Moultonborough and Area 1970 - 2007**





In terms of rate of change, all towns increased their populations at roughly the same rate for each decade. All seven towns experienced their greatest increases between 1970 and 1980. The percent increases for the 1980s and the 1990s were very similar, and all have seen a leveling off from the year 2000 to 2006.

Of all of these towns, Moultonborough had the greatest percentage increase for two of the four time periods examined, and was roughly equal to most of the other towns in the other decades. From 2000 to 2006 Ossipee had the greatest percentage increase, although the difference was minimal, being between 1 and 2 percent for all seven towns.

## 1. Population Characteristics

The single largest age group in Moultonborough is the 45-64 cohort; with the addition of the 20 – 44 group, these two cohorts account for nearly 60% of Moultonborough's population, illustrated in Graph #4.

The current school district enrollment for the 2007 – 2008 school year is 682 students, which represents about 79% of the 5-19 year-olds counted by the 2000 Census.

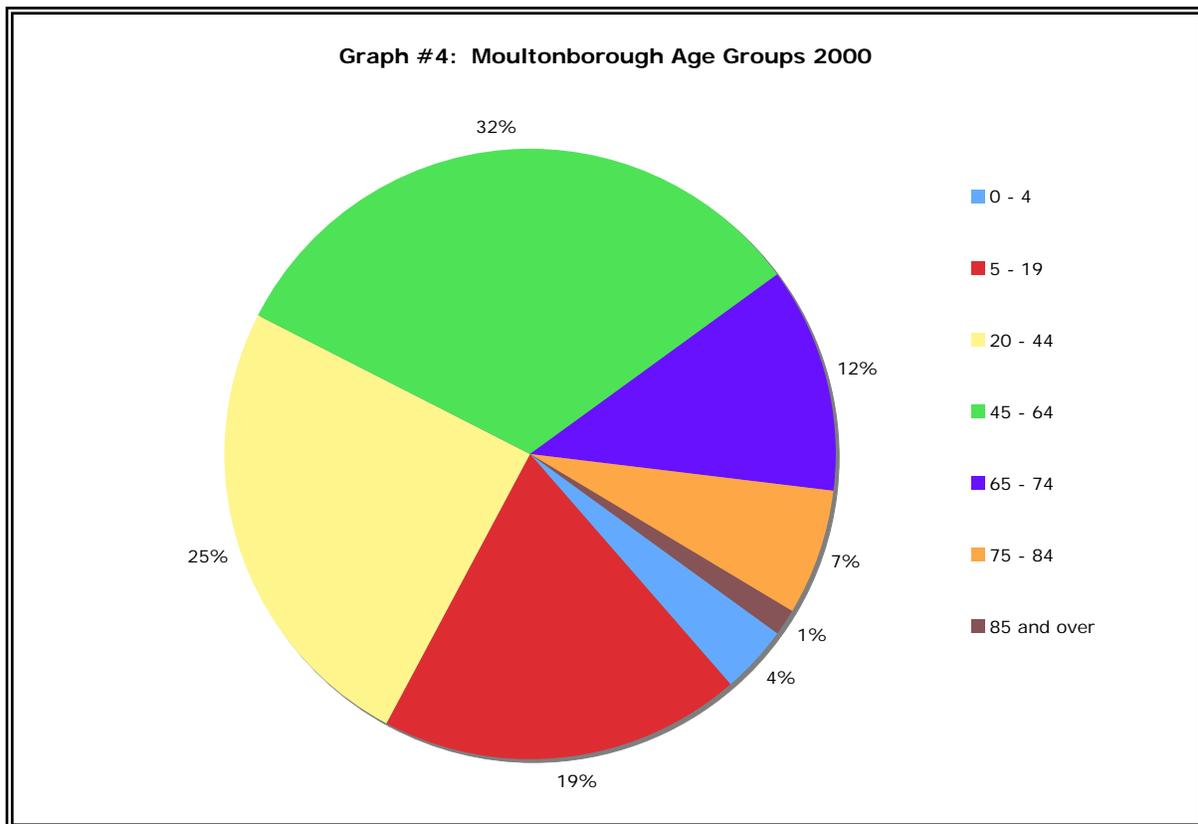
	<b>Number</b>	<b>Percent</b>
0 - 4	161	3.6%
5 - 19	865	19.3%
20 - 44	1105	24.6%
45 - 64	1462	32.6%
65 - 74	530	11.8%
75 - 84	303	6.8%
85 and over	58	1.3%
	4484	100.0%

*Source: US Bureau of the Census*

	<b>Male</b>	<b>Female</b>
18 and over		
Number	1738	1799
Percent	38.8%	40.1%
65 and over		
Number	431	460
Percent	9.6%	10.3%

*Source: US Bureau of the Census*

Since 1970 the 0 – 4 age group has gone from representing 11% of the population to just 3.65 of the population; and at the other end of the spectrum, the 65 and over represented 12% of the population in 1970, compared to nearly 20% in the year 2000. Moultonborough’s population of 18 and over is nearly equal between males and females. In the total 18 and over group, the female population is 1.2% greater than the males; and in the 65 and over group they are less than one percent greater than the males. Moultonborough’s population of 18 and over is nearly equal between males and females. In the total 18 and over group, the female population is 1.2% greater than the males; and in the 65 and over group they are less than one percent greater than the males.



Between 1990 and 2000 Moultonborough’s population increased by 1,528 people. During that same time period, the Town saw a negative increase in natural population increase, meaning that more people died during that time than were born in the town. Therefore, by simply deducting the resident births from the population increase, it appears that the remaining additional population (80% of the total increase) is accounted for by in-migration.

Population Increase 1990 - 2000	1,528
Resident Births	301
Resident Deaths	314
Natural Increase	-13
Increase due to Migration	1,227
Same house in 1995	60.5%
Born in New Hampshire	34.7%
<i>Sources: US Bureau of the Census; NH Vital Statistics</i>	

At the time of the 2000 Census count, just over 60% of the owner-occupied homes in Moultonborough reported that they had lived in that same house in 1995, and 34.7% of that population had been born in New Hampshire.

## 2. Seasonal Population

More than half of Moultonborough’s housing stock is considered seasonal, according to the Census. This means that during the summer months the population increases dramatically, although there are no hard data on the numbers. The 1991 Master Plan assumed that seasonal homes had a higher person per unit number than year-round homes; the Plan posited 3.6 persons per seasonal units, which is more than triple the overall figure of 1.14 in 2000. Without conducting a detailed local survey, it is not possible to state with any certainty the persons per seasonal units in Moultonborough. Suffice it to note, however, that an increased seasonal population is and has been a reality, and appears likely to continue to increase in the future.

## 3. Population Projections

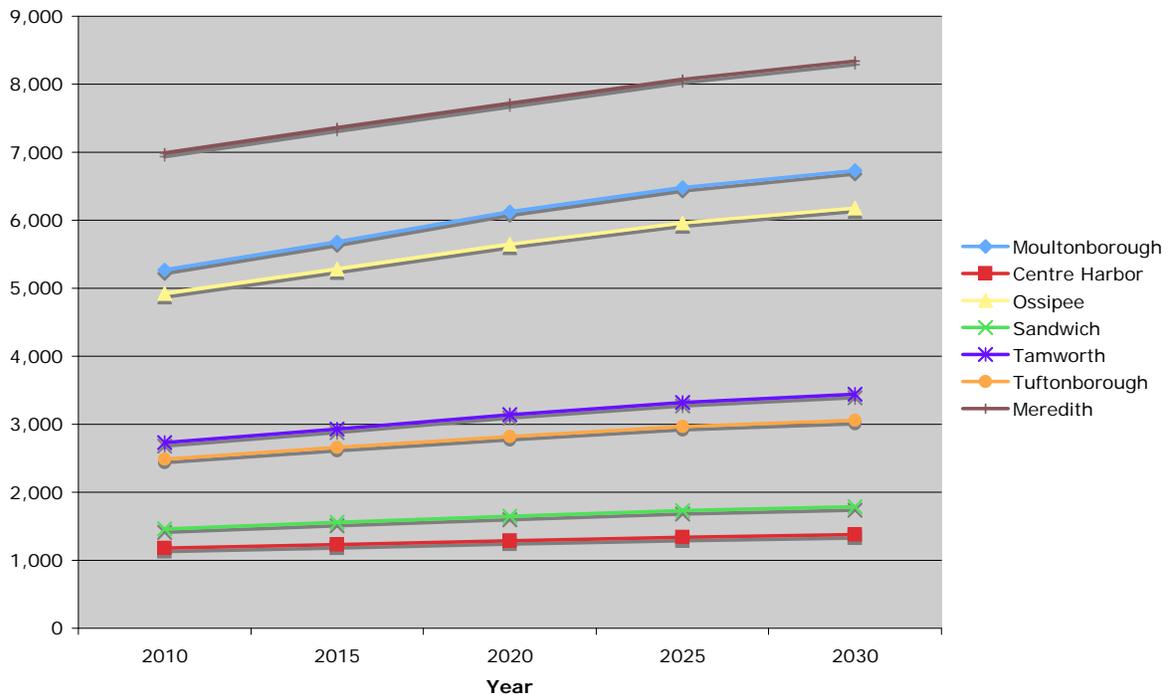
Population projections prepared by the NH Office of Energy and Planning show that between 2010 and 2030 all seven towns are projected to increase, although by much lower rates than in the earlier decades examined. Further, all towns show a relatively similar rate of growth over time, with no appreciable spikes in any given decade (see Graph #5). In terms of absolute numbers, Moultonborough is projected to grow the most at a 1.39% increase and Center Harbor is projected to grow the least at a less than one percent increase.

**Table #5:  
Population Projections for Moultonborough and Area Towns, 2010 - 2030**

TOWNS	YEAR					Avg. Ann. % Increase
	2010	2015	2020	2025	2030	2010 - 2030
Moultonborough	5,270	5,680	6,120	6,480	6,730	1.39%
Center Harbor	1,180	1,230	1,290	1,340	1,380	0.85%
Ossipee	4,920	5,280	5,650	5,960	6,180	1.28%
Sandwich	1,460	1,560	1,650	1,730	1,790	1.13%
Tamworth	2,730	2,930	3,140	3,320	3,440	1.30%
Tuftonborough	2,490	2,660	2,820	2,970	3,060	1.14%
Meredith	6,990	7,360	7,720	8,070	8,340	0.97%

Source: NH Office of Energy and Planning

**Graph #5:  
Rate of Projected Population Increase, Moultonborough and Area Towns**



## C. CONCLUSIONS

The demographic picture of Moultonborough is one of a relatively small population (between 5 – to 6,000 people), but moderately sized for the region. Moultonborough grew at a faster rate than its neighbors between 1970 and 2000, but data since 2000 indicate that all of the towns are experiencing a slowing and leveling off of population increase. Most of the new population in town between 1990 and 2000 came from in-migration, as opposed to resident births. The makeup of this population is predominantly white, middle-aged and fairly evenly divided between males and females.

Moultonborough is projected to grow at a faster rate than any of the other six towns examined – 28% over the 20 years from 2010 to 2030, while the other towns are projected to experience between 17 and 26 percent growth. In terms of managing the expected growth, available data suggests that the population will see greater increases in the senior cohort, and that the conversion of seasonal homes to year-round use that is already occurring will continue.

Changes such as these could have significant impacts on the Town, particularly in terms of demand on certain services, for example emergency services for a larger population, and emergency services for an increasingly elderly population. In 2007 the Town appropriated approximately \$438,000 for the Visiting Nurse Association services. This budget has increased steadily over the past several years, and it can realistically be expected to increase with a growing senior population. Initially, the seasonal conversions may not have much of an impact on the senior population or on certain town services, as these residents are likely to be of a younger retirement age (therefore more active) and in a higher income bracket (therefore less in need of social services). Concerns relating to potential new or expanded services, as well as impacts on the land use patterns, are addressed in other sections of this Plan.

If the changing shifts in population groups already observed continue, the Town will need to be prepared to support a completely different demographic, specifically fewer young people and more senior and retired persons. This will result in impacts on the schools and on services for a retired, more active, as well as aging population. All of these will have certain impacts on the town tax rate, in terms of potential new services, expanded services, or elderly property tax exemptions. Currently the elderly exemptions account for less than one percent of the total valuation, but an increased elderly population could change this ratio, and this would have resulting impacts on the ability of the remaining taxpayers to secure housing that is affordable.

A growing population of seasonal residents converting to year-round residents can have impacts on the shoreland environment, since that is where most of the seasonal housing is located. The Planning Board should monitor to ensure that the Town regulations are consistent with the state Shoreland Protection Act, and any other regulatory techniques designed to minimize negative impacts of waterfront development (such as erosion, sedimentation, etc.)

## D. VISION, GOALS, AND ACTION ITEMS

**VISION:** *The Town of Moultonborough will be populated by persons of all age and income levels to provide the healthy balance that a town needs to sustain itself.*

**Goal #1:** Engage in Long-Term Monitoring and Tracking to Facilitate Planning for Demographic Shifts.

**Action Items:**

1. Develop a system for monitoring the Visiting Nurse Services, Senior Meals, Human Services expenditures, and other social services in order to better predict and be prepared for future impacts on these services.
2. Develop a system for monitoring the elderly exemptions on an annual basis to better gauge potential future impacts from an increased population of retired persons.
3. The Select Board should work closely with the School Board to ensure that any reductions in the school population do not result in a lessening of the quality of education.
4. Make use of the available mapping technology to track population growth and dispersal patterns over time.

**Goal #2:** Monitor and regulate, as necessary, development within the shorelands.

**Action Items:**

1. Work closely with the Code Enforcement Officer to track residential development within the shorelands apropos the Shoreland Protection Act.
2. Set up a record-keeping system to monitor the conversion of seasonal to year-round occupancy.

