

**Town of Freedom**  
**Freedom Planning Board**  
**Changing Demographics of Freedom and Carroll County**  
**July 13, 2014**

**Members Present:** Anne Cunningham, Maynard Thomson, Peter Park, Jean Marshall, Janet Meyers

**Members Absent:** Bill Elliott, Les Babb

**Others Present:** Dennis Delay, Economist for New Hampshire Center for Public Policy Studies and New Hampshire Forecast Manager for the New England Economic Partnership

Presentation started at 4:05pm with Anne giving background information on the ten year update of the Master Plan and introducing presenter, Economist Dennis Delay and Planning Board Members.

Dennis presented data on how demographics may influence freedom's economy, housing and tax base. Topics presented were:

- Freedom has one of the oldest median ages in NH
  - Population over 65 years old in Carroll County is forecast to increase from 25% to 35% in the 10 year planning period
  - 63% of Freedom Residents are over the age of 45
  - Outmigration has contributed to these age group patterns
  - Future New Hampshire population growth anticipated to be slower
- Economics
- New Hampshire grew slower than us in the last decade
  - Carroll County 40 year share of state economic growth is steady at 3%
  - The outlook is generally improving, but problems remain
  - Manufacturing, construction and financial activities have not recovered, government shrinks
  - 2011-2012 job growth is dominated by below average wage jobs
  - Working age population will decline significantly in Carroll County
  - Income per household in freedom declining
  - Increase in Freedom Earned Income Tax Credit filing
  - Freedom property tax base is shrinking
  - Freedom property tax base recovery lagging behind New Hampshire average
- Housing
- New Hampshire Real Estate has finally hit bottom
  - Recovery in Carroll County mirrors the state real estate recovery
  - Freedom's portion of Second Homes has been shrinking, but still higher than NH/County
  - Carroll County rents rise and vacancies fall
  - Mismatch with the Inventory-small households, large units-downsizing to what?
  - Supply of housing stock doesn't fit the demand
  - The Holy Grail: a small home
  - Most seniors do age in place
  - What seniors need to age in place does not match supply

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- Too few potential in-home care workers available to support aging in place.
- New Hampshire's changing environment has consequences

Anne presents housing availability in Freedom.

- 92% of Freedom properties are residential, 63% of all lots are waterfront or have water access
- Freedom has more seasonal homes than Carroll County and New Hampshire
- Of the 584 sales in the last 40 month, 69% were unqualified
- What did properties with buildings sell for in the last 40 months?
- Why were waterfront access sales prices lower than residential with no water access?
- Minimum financing for a \$135,000 property with a home is \$873/month
- No family below could afford to pay the cost of freedom's median sales price

What do these trends mean?

- Elementary school
- Volunteer fire department/EMS
- Senior services
- Housing needed by residents
- Property values and the tax base
- Other

### **Group Discussion**

Chuck Brooks asked Anne: A median house price in the residential district how does this compare with towns in Carroll County and other areas of the state and compare affordability in Freedom to towns in Carroll County and other areas of the state?

Paul Gauthier asked Anne: On the topic of home affordability-there is a lot of mobile homes in Freedom and Freedom has many housing options.

Neal Boyle asked Dennis: Question on comparing manufacturing and tourism as a major industry. How much of the number was rented by manufacturing? What is anybody in government doing to look at this issue and bring viable jobs into the state and county?

John Shipman to Anne: Comment to Neal's question-the town needs to be proactive and take responsibility for itself.

Mary Mayhew to Anne: Because somebody can afford a home here doesn't mean a better job isn't worth moving for. What can we, as a town, do proactively on this issue?

Janice Stefan-Cole to Anne: Freedom is a rural area and people do not live and work in the same area. Is it realistic to say Freedom will be a viable economy for everyone?

Mark McConkey to Anne: Mark gave a big thank-you to the Planning Board for putting together the presentation and said that Ossipee has the same problems. Also said that John Shipman's point was well taken and town ordinances should be worked to create affordable housing. Mark asked if the Freedom Planning Board was looking at changing ordinances for affordable homes.

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Ned Kucera to Anne: The numbers make sense but what is the goal?

Maureen Reins to Anne: She loves Freedom and wants to preserve the natural beauty and agrees with participating, with the rest of the state, in affordable housing.

John Shipman to Anne: Freedom does not have to be isolated but whose responsibility is it to make these changes? Creating more businesses? Can the Master Plan say our vision is to look beyond Freedom for economic value?

Jean Marshall: Introduced herself as a planner and as a member of The Lakes Region Planning Commission (LRPC). She told of LRPC updating its regional Master Plan.

Don Johnson to Jean: Spoke of Jean's comment of Freedom having a problem but he doesn't agree on what the problem is and is there really a problem. Maybe the laws in town are working as they were initially supposed to.

Dennis Delay commented and said people are used to New Hampshire growing quickly but that's not going to be the case in the future. New Hampshire is changing.

Peg Scully said she hopes people are not unduly fearful of change but preserve Freedom's history.

Neal asked for a show of hands on the technique for bringing industry to the area, granting them a tax break. Paul Gauthier spoke up and said Freedom residents were not interested because last year they voted down light commercial industry on route 153.

Anne thanked everyone for coming and invited all the monthly Planning Board Meetings.

Presentation ended at 5:30pm.

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