Gilford
MASTER PLAN

Town of Gilford
NEW HAMPSHIRE

PREPARED BY
THE GILFORD PLANNING BOARD AND DEPARTMENT OF PLANNING AND LAND USE
47 CHERRY VALLEY ROAD • GILFORD, NEW HAMPSHIRE 03249 • WWW.GILFORDNH.ORG

COVER PHOTO
by David Buckman, 2002
A view of Gunstock Mountain and the Weeks Farm taken from Schoolhouse Hill Road.

TOWN OF GILFORD, NEW HAMPSHIRE
Gilford Master Plan

UPDATE ADOPTED BY THE PLANNING BOARD
October 3, 2016

GILFORD PLANNING BOARD
John Morgenstern, *Chair*
Wayne Hall, *Vice Chair*
Richard Vaillancourt, *Secretary*
Richard Grenier, *Selectmen's Rep.*
Jerry Gagnon
Norman Silber
Carolyn Scattergood
William Johnson, *Alternate*
Richard Egan, *Alternate*

GILFORD BOARD OF SELECTMEN
Richard Grenier, *Chairman*
Dale Chan Eddy, *Vice Chairman*
Gus Benavides, *Clerk*

TOWN ADMINISTRATOR
Scott J. Dunn

DEPARTMENT OF PLANNING AND LAND USE STAFF
John B. Ayer, AICP, *Director*
David R. Andrade, *Building Inspector*
Sandra B. Hart, *Technical Assistant*

THIS PAGE INTENTIONALLY LEFT BLANK.

Table of Contents

EXECUTIVE SUMMARY ..... i-vi
INTRODUCTION 1
Mission Statement 1
Vision Statement 2
LAND USE SECTION
Chapter 1. General Goals 4
Chapter 2. Population 6
Chapter 3. Housing 9
Chapter 4. Economic Base 16
Chapter 5. Natural Resources 24
Chapter 6. Historic Resources 26
Chapter 7. Community Facilities 29
Chapter 8. Transportation 47
Chapter 9. Telecommunications 51
GLOSSARY 56
BIBLIOGRAPHY 60
AMENDMENTS 61

THIS PAGE INTENTIONALLY LEFT BLANK.

Executive Summary

This Master Plan for Gilford, New Hampshire is a policy statement that indicates the general manner in which the town desires to grow, and is the basis for the zoning ordinance and other town regulations.

This Executive Summary of the Gilford Master Plan is intended to cover the salient points of the Master Plan. The body of the Master Plan contains many substantiating facts and much statistical data pertinent to the issues discussed.

The purpose of this Plan is "to set down as clearly and practically as possible the best and most appropriate future development of the area under the jurisdiction of the Planning Board, to aid the Board in designing ordinances that result in preserving and enhancing the unique quality of life and culture of New Hampshire, and to guide the Board in the performance of its other duties in a manner that achieves the principles of... sound planning, and wise resource protection." (RSA 674:2.I).

The first Master Plan adopted by the Town of Gilford was the 1970 Comprehensive Plan. Years later the Planning Board adopted the 1982 Master Plan, the 1989 Master Plan, and the 2004 Master Plan.

Henceforth the Planning Board will consider annual updates of the Master Plan, making revisions as they are needed, rather than waiting several years between major updates. In the course of working on the 2004 update, the Planning Board determined that the Master Plan requires regular attention. However, no revisions to the 2004 plan have been made in part because the total revision is a large undertaking. Consequently the Planning Board has decided to revise the plans section by section, so that the plan really becomes a living document. This revision, Rev 1 Executive Summary, is the first of what is expected to be a series of revisions.

The vision of Gilford is that of an idyllic, historic, physically attractive rural New England town providing superb scenery, recreational facilities, services and opportunities for its citizens and for the visitors that are attracted to the Gilford area year around. Gilford strives to keep its varied areas as attractive as possible while recognizing the property rights of its citizens, the needs of the community and its appeal to visitors.

Gilford recognizes that it is part of a set of abutting towns in the Lakes Region. As such, it works with those abutting towns and the Lakes Region Planning Commission (LRPC) toward creating and maintaining an attractive, cohesive, functioning area.

Gilford has several distinct functional areas, each of which is to be treated in consonance with the basic vision:

* Gilford's residential areas are managed to exhibit controlled growth while maintaining their rural character. Growth is also managed to keep pace with the development of

infrastructure so that the negative impacts on citizens, such as an increasing tax burden, do not escalate rapidly.

* The areas in and around Lake Winnipesaukee are managed to maintain the beauty and viability of the lake and lake-related facilities for island and mainland residents and visitors.

* The Gilford Village Historic District is maintained as a historic New England village primarily in terms of its architecture, but also as a working town center with a few businesses located in it, some of which are the types of small businesses and services historically found in a working New England village of the size of Gilford's historic district.

* Development and enhancement of the commercial districts is encouraged by the town in such a manner as to create attractive but functional commercial areas. These areas will serve the citizens of the town and the region, and contribute to the attractive appearance of the town and to the town's tax base. Particular attention is placed on the general appearance, the architecture, and the landscaping of the commercial areas.

* The industrially zoned areas are being developed, partly in partnership with the City of Laconia, to enhance the tax base and provide the types of jobs appropriate for the town while maintaining an appearance that is pleasing and in concert with the rest of the town.

There are several major issues that need to be addressed by the Town in the coming years. Several important issues are summarized below:

* Developing the commercial and industrial districts in keeping with the character and appearance of the town and the needs of residents and visitors.

* Assuring the proper balance of zoning.

* Alleviating the congested nature of the Glendale waterfront area for the benefit of the whole town and particularly for the town's island residents.

* Continuing to balance the needs of the town's citizens and those of the businesses and entertainment and recreational venues in the town.

* Although a workforce housing ordinance was rejected by voters in 2010, the Town should stay abreast of developments in this area and consider taking action when appropriate.

* Assuring that all town functions remain modern, functional, adequately staffed, and have adequate facilities.

* Enhancing the public recreational and educational facilities of the town.

* Providing adequate infrastructure including roads, schools, water and sewer, libraries, recreational facilities, etc. The development of sidewalks, bike paths, walking paths, and other recreational facilities is contemplated.

These are complex, inter-related issues and meaningful answers are not easy to produce. Further study and substantive work on these issues is needed and is being recommended in this Master Plan.

Objectives and Actions

The master plan sets forth objectives and actions to support those objectives in each of its chapters. These objectives and actions are summarized below:

Population
Objective – To define and manage an orderly and fiscally responsible growth rate of the town of Gilford consistent with the character of the town, and the desires of its citizens.
Actions –
1. The Planning Board will propose and consider zoning ordinance amendments to address population and growth issues as they arise.

Housing
Objective – Balance affordable and workforce housing compliance with case law and housing market forces.
Actions –
1. The town will monitor the housing issues of the community including, but not limited to, the availability of workforce and senior housing.
2. Modify requirements as needed to encourage and accommodate workforce and senior housing. Propose modifications to policies and the zoning ordinance in line with changing needs.

Economic Base
Objective – Maintain an environment in which retail, office, light manufacturing, recreational, service, and other commercial businesses can flourish while maintaining Gilford's rural, residential, and recreational character.
Actions –
1. Continue to review the zoning regulations to ensure that the uses allowed in each zone are reasonable and consistent with the other uses allowed in the zone, and with the purpose of the zone.
2. Emphasize the appearance and landscaping of all development with particular emphasis on commercial and industrial development so that such development enhances and does not detract from the natural beauty of the town and its environment.
3. Review the zoning of properties throughout the town to ensure that they are zoned appropriately for their location.
4. Enhance architectural and other aesthetic controls of the zoning ordinance.

5. Provide sufficient resources to enforce the zoning regulations.

Natural Resources

Objective – To properly utilize and preserve the natural resources of the town.

Actions –

1. Consider ordinances that help to protect surface water, ground water, wetlands, steep slopes, and other sensitive environments while accommodating reasonable development and land use.
2. Use the Natural Resources Inventory as a tool to guide natural resource oversight, use, and protection.

Historic Resources

Objective – To properly utilize and preserve the historic resources of the town.

Actions –

1. Work with the Historic District and Heritage Commission to preserve and utilize the historic resources of the town, specifically assist the Commission in revising and enhancing Article 14 as needed.
2. Support the preservation and protection of historic structures and sites throughout the town.

Community Facilities

Objective – Provide, improve, and maintain town facilities that address the changing needs of the public and of each department.

Actions –

1. Support the annual development and implementation of a Capital Improvement Program (CIP) that allows each department to plan adequately for capital expenditures for modernization, equipment replacement and adequate support of population growth.
2. Provide adequate technology to allow each department to improve the services they provide to the public and to allow them to improve coordinated interaction among departments.

Transportation

Objective – To provide adequate and safe transportation facilities into, out of and within the town.

Actions –

1. Support and plan for linking Gilford's Route 11 near Ellacoya State Park with West Alton's Route 11.
2. Plan and work to enhance the safety of town roads and intersections. Work with the state to do the same for state maintained roads within the town. As part of this action, assure that access points from private land to public thoroughfares are adequate, safe, and well planned.
3. Work to provide sufficient and adequate recreational trails throughout the town.
4. Create a list of sidewalks and intersections that require creation and/or improvement.

Telecommunications

Objective – Create and implement a Town of Gilford Broadband Plan.

Actions – Take the following actions in developing a Broadband Plan:

1. Develop minimum broadband requirements for new residential, commercial, and industrial developments taking into account federal regulations.

2. Create a Broadband Plan.
3. Plan for affordable broadband service with acceptable standards throughout the town/community.
4. Identify incentives for the unserved and under-served areas of the community, with priority and focus on the four areas recommended in the Land Use Chapter of the Master Plan for economic development.
5. Foster a cooperative relationship with broadband vendors.
6. Engage neighboring communities in evaluating, developing and supporting opportunities for broadband initiatives.
7. Create broadband and digital literacy awareness programs.
8. Monitor, evaluate and maintain Gilford's relative service levels within the region.
9. Research alternative broadband technologies and providers.
10. Create an Action Plan to generate a Broadband Plan.

Amendments – 2016.
Amended fourth paragraph to reference the 2004 Master Plan. Added new fifth paragraph beginning with, "Henceforth the Planning Board…". Edited paragraph beginning with, "Gilford recognizes…" by adding reference to LRPC. Edited third bulleted paragraph in various minor ways. In second set of bulleted items, added "and the needs of residents and visitors" to end of first bulleted item; added new fifth bulleted item beginning with "Although a workforce housing ordinance…"; and to the end of the last bulleted item added "is contemplated". In the Objectives and Actions summary, made changes to the Objective and to Actions 1 and 2 under Population; to Actions 1, 2, and 3 under Housing; to Action 1 under Economic Base; to Actions 1, 2, 3, and 4 under Natural Resources; to Actions 1, 2, and 3 under Historic Resources; to Action 1 under Community Facilities; and to Actions 3 and 4 under Transportation; and added entirely new Objective and Actions for a new chapter entitled Telecommunications (see individual chapters for specific changes to Objectives and Actions).

THIS PAGE INTENTIONALLY LEFT BLANK.

Introduction

This is the Gilford Master Plan. A master plan, under New Hampshire law, is defined as "a set of statements and land use and development principles for the municipality with such accompanying maps, diagrams, charts and descriptions as to give legal standing to the implementation ordinances and other measures of the planning board." (RSA 674:2.II) The purpose of a master plan is described as "to set down as clearly and practically as possible the best and most appropriate future development of the area under the jurisdiction of the planning board, to aid the board in designing ordinances that result in preserving and enhancing the unique quality of life and culture of New Hampshire, and to guide the board in the performance of its other duties in a manner that achieves the principles of... sound planning, and wise resource protection." (RSA 674:2.I). Simply stated, a master plan is a policy statement that indicates the general manner in which a town desires to grow, and is the basis for the zoning ordinance and other town regulations.

A master plan has many uses beyond its statutory purposes. Town officials and employees can use it as a reference document. Together with the Capital Improvement Program, it can help project likely municipal expenditures. The Plan can provide a sense of continuity to town policy which otherwise may be difficult due to new officials replacing those in office at the time the plan was prepared. Its background data on housing conditions, education, economic base and the like may prove useful when the town applies for federal or state grants. Above all, the master plan helps the Planning Board plan for future needs of the town and anticipate uncertainties that may otherwise go ignored until they become emergencies. As the old adage says, "When the time for decision has arrived, the time for preparation has passed." To help in that preparation, the master plan includes goals and statements that can apply broadly to various conditions and guide decision making for many years.

The first master plan adopted by the Town of Gilford was the 1970 Comprehensive Plan. Years later the Planning Board adopted the 1982 Master Plan, the 1989 Master Plan, and the 2004 Master Plan. This Master Plan revision builds on the solid foundation of the 2004 Master Plan.

The Planning Board determined, through the course of the 2004 update, that the new Master Plan would be integrated into greater, more regular use. In the future the Board will consider periodic updates and make revisions as needed rather than waiting several years between major updates. The Board hopes that using the plan on a more day-to-day basis and updating it more regularly will keep the Plan a living document that is utilized continuously and never disregarded or out of date.

Mission Statement

It is the mission of the Gilford Master Plan to fulfill the requirements and expectations of RSA 674:2, 3, and 4; to anticipate and prepare adequately for the future development and land-use needs of the town of Gilford; and to provide a basis and legal framework for the establishment of zoning regulations in the town of Gilford.

Vision Statement

To get a vision of Gilford's future, one needs not only to look at Gilford's past, but also to look at what we strive to become. Gilford will continue to be a slowly growing rural community where residents and visitors enjoy an abundance of natural resources and recreational amenities. It will continue to include both full-time residents and a large number of part-time/vacation residents whose permanent homes are in other towns and other states. Gilford will continue to be a community where residents and visitors are enriched by cultural, historical, and educational opportunities. Gilford will continue to accommodate and be a good location for business including agricultural, retail, tourism, home-based, office, and manufacturing businesses. Gilford will continue to be sensitive to and protective of the strong points that have historically defined her character while improving their value to individuals, the community, and the region.

Gilford is richly endowed with many valuable assets and resources. These assets include committed and involved citizens; varied natural resources such as lakes, mountains, rivers, ponds, brooks, forests, islands, meadows, and scenic views; a rich historical heritage; and town facilities such as Town Hall, the town fields, Glendale docks, schools, the library, and the town beach. Gilford will continue to protect, nourish, and utilize these assets for the use, enjoyment, and benefit of its residents and visitors. In particular, Gilford will strive, alone and in concert with other communities, to preserve, protect and enhance Lake Winnipesaukee and to treat the Lake as a major contributor to the wellbeing of the town.

Residences, businesses, industrial uses, the airport, recreational uses, and resort and tourist destinations are also valuable assets within the town. Gilford will continue to ensure that these assets remain beneficial elements of the community. Gilford will:

- Maintain the appeal of a traditional New England rural community.
- Serve the needs and expectations of a diverse population.
- Foster a family-friendly environment.
- Promote and encourage community involvement and participation.
- Preserve and protect natural, cultural, and historical resources.
- Provide the best possible educational opportunities.

In order to achieve these objectives, Gilford will:

- Maintain a viable mix of desirable land uses for business, recreation, conservation, and private homes consistent with community values and fiscal responsibilities.
- Initiate and update responsible and forward-looking zoning regulations.
- Provide for needed Town services for all of its citizens.
- Promote Gilford as a highly desirable recreational, domestic, and business community.
- Promote and maintain a pleasing and attractive appearance in all parts of the town.

Gilford recognizes that it is not an isolated community – that it is part of a larger community, the Lakes Region and beyond that, the State of New Hampshire. It is clear that the Lakes Region and the State have significant and growing cultural, economic, and recreational resources of great benefit to the citizens of Gilford. Additionally, the proximity of the city of Laconia and the towns of Alton, Belmont, Gilmanton, and Meredith create a mutually beneficial combination.

Gilford will work in conjunction with these entities to achieve the goals of Gilford, the greater Lakes Region, and the State and maintain the special character that is the essence of Gilford, the region, and the state.

Amendments – 2016.
In first sentence of first paragraph deleted reference to 2004. Later in first paragraph deleted reference to smart growth. In third paragraph updated references to previous master plans and added reference to current master plan. In fourth paragraph changed "annual updates" to "periodic updates". Deleted section describing 2004 Master Plan Update Process. Made minor revision in Mission Statement section. In Vision Statement section, deleted last sentence from first paragraph and added sentence beginning with "In particular, Gilford will…" at end of second paragraph. Deleted last bulleted item from first bulleted list.

Chapter 1. General Goals

A primary value of a master plan comes from the goals and objectives set forth within its pages. These are the framework of this important policy document and help to determine strategies to achieve the policies. In the coming years this Plan will be referred to as the Planning Board considers the condition of its zoning ordinance, and reviews or proposes future zoning amendments. The goals and objectives of the Plan are the actions the town could take over the life of the Plan to implement the Plan. The following goals and objectives are not necessarily comprehensive of the values and issues discussed throughout the foregoing sections of the master plan, but address their highlights and main points. More detailed goals are found within the individual chapters of the Master Plan.

The Master Plan should be a living document. To that end, this master plan will be reviewed periodically and revisions to specific sections will be published after the required public hearing process. These revisions will be tracked and a record of them will also be published.

Gilford desires to grow within the capabilities of the town's resources in a manner that is in harmony with the natural environment, municipal services, and regional priorities. The town desires to avoid rapid residential growth, encourage commercial growth, and minimize the negative impacts of growth on the town's infrastructure and rural character.

General Goals –

1. Gilford will maintain its rural character with its combination of open fields, woods, scenic views, mountains, and shorefronts.

2. Gilford will protect areas of natural, scenic, or historic value from inappropriate or premature development.

3. Gilford will promote a balanced, diverse economic base while avoiding industries that generate air, water, or noise pollution and will take appropriate steps to mitigate such effects.

4. Gilford will expand its community services in a cost-efficient manner to adjust to the demands placed on them by a growing and changing community.

5. Gilford will encourage a range of housing so that persons of all income levels and age groups will be able to live in Gilford.

6. Gilford will establish and maintain a viable Capital Improvement Program.

7. Gilford will serve the needs of its taxpayers, residents, and visitors by promoting and providing an environment for community involvement and maintaining community values.

8. Gilford will support improvement of transportation systems to, from, and within the community to improve safety and access.

9. Gilford will work with neighboring communities on regional planning issues and regional interactions.

10. Gilford will work to adopt and facilitate the implementation of useful new technologies such as renewable energy sources and broadband communications.

Amendments – 2016.
Added second paragraph beginning "The Master Plan should be a living document." In third paragraph added "and regional priorities", deleted "control", and added "encourage commercial growth". In General Goal 3 added "and will take appropriate steps to mitigate such effects." Added General Goal 10.

Chapter 2. Population

Population trends in Gilford over the past century are very interesting. For the first half of the century population growth was comparatively slow. For example, in 1900 the town's population was 661 and it took more than 50 more years to double in size. Population increase through the decades of the early 1900's varied widely with the 1910's showing a decrease of six (6) people, and the 1940's showing an increase of 255. From 1950 on, however, population growth per decade was at least three (3) times the numbers seen in any prior decade in that century.

During the 1950's Gilford's population expanded by 63.3%, going from 1,251 in 1950 to 2,043 in 1960. While the numerical increase in population increased further, the *rate* of increase in the decades to follow was less due to the larger population size. The 1960's saw a growth rate of 57.6%, with the population swelling by 1,176 people. Through the 1970's the rate of population increase was down to 50.4%, but that decade saw the largest single net population increase of any decade in the town's history with over 1,622 new residents. The growth rate in the 1980's was at 21.2% with an increase of 1,026 people, and in the 1990's the rate of increase was 16%, or 936 people. The population in 2010 was 7,126 which reflects a 4.7% growth rate and a net increase of 323 people. This was the smallest decennial increase in population since the 1940's.

Although it took the first 50 years of the 1900's to double Gilford's population, it took only another 15 years or so to double it again, and by the year 2000 the town's population had grown ten (10) fold over what it was in 1900 to 6,803. The rapid population growth in the last half of the 1900's can be attributed to many influences that also affect the rest of the state of New Hampshire and, to some extent, the country. These include healthier living conditions, advancements in health care, slowed westward migration, increased affluence after World War II, and the baby boom. More specific to Gilford, faster population growth in the late 1900's was also due to increased availability of developable land, increased availability of leisure time to families for recreation, improved transportation to and accessibility of the Lakes Region, decreased dependence on agriculture in the local economy, and increased availability of jobs in the area.

Table 1.

GILFORD POPULATION
1850-2010
with Projections to 2020

Year	1850	1860	1870	1880	1890	1900*	1910	1920	1930
Pop.	2,425	2,811	3,361	2,821	3,585	661	744	738	783
Year	**1940**	**1950**	**1960**	**1970**	**1980**	**1990**	**2000**	**2010**	**2020†**
Pop.	996	1,251	2,043	3,219	4,841	5,867	6,803	7,126	7,296

* Drop in Population in 1900 due to annexation of a large portion of what was formerly Gilford to Laconia (along the Winnipesaukee River and Paugus Bay from Laconia Village to the Dockham Shore area).

† This population projection obtained from the NH Office of Energy and Planning available online at http://www.nh.gov/oep/data-center/documents/2013-projections-municipalities.pdf.

Today Gilford continues to grow because of these reasons and many others. Gilford is a classic New England small town with a quaint village, small-town feel, active farms, and tree-covered rolling hills. To many people these are very appealing traits in a community. Both the excellent quality of Gilford schools and the low crime rate attract many families. The natural setting, rural atmosphere, beautiful views, proximity to Lake Winnipesaukee, and availability of recreational opportunities continue to draw people. The fact that properties are maintained in an attractive manner lends to the inviting feel of the town. Additionally, many property owners are converting their seasonal homes to year-round homes, thereby further swelling the permanent population.

While in many cases these qualities and physical characteristics are what attracted us and our progenitors to Gilford, too much population growth or too great a rate of growth may quickly alter or destroy these desirable qualities and characteristics. Excessive development and incompatible development can further undermine these desirable community traits.

A significant trend through the 1990's and early 2000's has been the conversion of seasonal homes to year-round homes. These conversions and the resulting increase in year-round population impact the demand on town services. For example, as Gilford's year-round population grows, police, fire, and rescue services become needed more during the "off season" than they once were. The Town Hall has more visitors and receives more phone calls on a daily basis than before. The Library serves more people, lends more books, and has a more diverse range of interests to accommodate. The schools enroll more children. More vehicles are registered and more tax notices are processed. More people enroll in recreation programs through the entire year. Roads have more traffic for more days during the year causing more wear and tear, and having those roads plowed and sanded in winter becomes all the more vital. Stores, restaurants, and services expand their operations and the area becomes more viable for extended business hours and for businesses that may not have been viable with a smaller population. Each of these impacts must be planned for and must be addressed.

Not all segments of Gilford's population grow at the same rate. This is noteworthy because as one demographic group grows, the needs of that group present new and expanded challenges for the community; the growing needs may eventually call for the Town to provide new or expanded services. Similarly, if one of the town's demographic groups is decreasing in size, it may be appropriate to phase out some services or place less emphasis on the needs of that group.

Table 2.

GILFORD POPULATION BY AGE GROUP
1970-2010
with Percentage of Total Population and Median Age

	1970	1980	1990	2000	2010
Under age 5	309 (9.6%)	297 (6.1%)	332 (5.7%)	361 (5.3%)	293 (%)
Age 5 to 19	845 (26.3%)	1,063 (22%)	1,213 (20.7%)	1,368 (20.1%)	1,330 (%)
Age 20 to 64	1,762 (54.7%)	2,879 (59.5%)	3,493 (59.5%)	3,929 (57.8%)	4,145 (%)
Age 65 & over	303 (9.4%)	602 (12.4%)	829 (14.1%)	1,145 (16.8%)	1,358 (%)
Total	3,219 (100%)	4,841 (100%)	5,867 (100%)	6,803 (100%)	7,126 (100%)
Median Age	30.1	35.5	38.4	42.9	47.9

As the foregoing chart shows, Gilford's population is aging. A similar trend is taking place throughout Belknap County. While the number of school-aged children has increased by over 57% since 1970, the number of adults under retirement age has increased by 135%, and the number of persons 65 and older has increased by 348%. The number of children under age five (5) held more or less steady until 2000 after which time it has dropped off by some 19%.

These trends are due to several factors. For one, Gilford has become a popular place to retire. Many who have owned summer camps along Lake Winnipesaukee or near Gunstock are making those homes year-round homes. Another factor is that the prices of homes and real estate taxes in the Lakes Region, and Gilford in particular, are rising. It is more likely that older people will buy these more expensive homes since younger people and families often do not have adequate income levels or savings to afford them.

With growth in the town's population continuing and its composition changing, the town will need to continue monitoring its ever-changing needs. Services, infrastructure, and amenities provided through the Town will need to evolve to keep pace with the needs of the community's evolving population. There will be a need to provide for senior housing and to ensure availability of services for the elderly. Growth in the school-age segment of the population portends a need to keep planning for expanded educational facilities and development of non-educational facilities and programs.

With so much to offer, Gilford's continued growth is inevitable. The town should examine where such growth is likely to occur and how to manage it. The town should also examine what the impacts are of the population's changing composition, explore what its needs are, and plan to effectively prepare for those impacts and address those needs.

Summary

Objective – To define and manage an orderly and fiscally responsible growth rate of the town of Gilford consistent with the character of the town, and the desires of its citizens.

Actions –

1. The Planning Board will propose and consider zoning ordinance amendments to address population and growth issues as they arise.

Amendments – 2016.
Replaced last sentence in second paragraph with last two sentences having updated information. Updated Table 1. with actual 2010 population and new 2020 estimate. Replaced Table 2. with new Table 2. having updated information. Updated paragraph following Table 2. with updated numbers. In second paragraph after Table 2. inserted "and real estate taxes" and deleted "quickly" in third sentence. Deleted from the Objective "and the principles of smart growth". Deleted Action 1. and renumbered Action 2. as Action 1.

Chapter 3. Housing

The housing section assesses Gilford's housing availability, the condition of its housing stock and related housing issues like density and rate of development. It also discusses projections of housing needs in terms of housing types (apartments, single-family homes, senior housing, etc.) and affordability (workforce housing).

Gilford's housing stock consists primarily of single-family homes, but includes many condominiums and many manufactured homes in various parks around town. Many single-family homes include an apartment providing affordable housing. Two-family homes are scattered in various locations throughout the town, but are also not common. Many of the dwellings in Gilford are seasonal homes, used primarily in the summer when vacationers come to enjoy Lake Winnipesaukee. Often these homes cannot be used year-round because they are not insulated or they have no heat, while many others are not used in winter by choice of the homeowner or because they are on islands and are inaccessible.

Much of Gilford's housing stock is relatively new. The late 1980's saw a surge in new home construction with several years seeing over 100 new dwellings built annually, but through the 1990's the rate of housing construction tapered off with only 30 or 35 building permits for new homes issued per year. The number of building permits increased slightly during 1999 through 2001 with as many as 45 new homes built annually. In 2002, 121 building permits for new home and condominium construction were issued, and 64 such permits were issued in 2003. The recent increase in permits for single-family homes was due in part to the lowest mortgage rate in 40 years, which created a very attractive environment for new home construction. As the rate rose and other factors changed, new home construction tapered off leaving some would-be homeowners out of the market. Overall the Gilford housing market has been weak for many years, particularly since the global financial crisis of 2007-2008. A notable exception to this trend has been sales and construction of homes on lake-front properties which have managed to maintain a stronger market.

According to the 2000 census, housing in Gilford saw 2,385 owner-occupied dwelling units, 381 renter-occupied dwelling units, and 1,546 vacant dwelling units (see the footnote marked with an asterisk (*) in Table #3 below for an explanation of "vacant"). The following table shows the number of owner, renter, and vacant units according to housing type in 2000.

Table 3.
HOUSING TYPES:2000

		Single Family			Duplex			Multi-Family			Manufactured Housing**			Other†		
	Municipality	Owner	Renter	Vacant*	Owner	Renter	Vacant*	Owner	Renter	Vacant*	Owner	Renter	Vacant*	Owner	Renter	Vacant*
Belknap County	Alton	1,353	172	1,608	16	38	23	0	105	11	109	32	48	0	0	7
	Barnstead	1,180	119	560	9	12	8	0	18	0	69	15	4	0	0	0
	Belmont	1,407	114	309	18	88	0	0	285	30	641	80	133	8	0	0
	Center Harbor	330	39	239	0	0	0	0	8	0	25	15	2	0	0	0
	Gilford	1,955	224	1,111	21	42	19	34	97	228	375	18	188	0	0	0
	Gilmanton	1,006	76	649	12	32	0	7	7	12	18	7	22	0	0	0
	Laconia	3,208	517	994	243	583	70	225	1,784	693	148	16	73	0	0	0
	Meredith	1,628	182	1,659	40	71	15	28	240	44	196	62	18	0	0	8
	New Hampton	553	73	205	5	12	0	0	9	1	63	6	10	2	0	0
	Sanbornton	1,638	94	386	11	8	0	0	11	0	41	5	4	0	0	0
	Tilton	630	105	227	25	127	12	7	224	22	195	40	10	0	7	0
Carroll County	Effingham	325	45	248	2	7	0	2	32	0	63	14	53	0	0	0
	Freedom	497	52	740	2	8	0	2	4	2	33	4	60	0	0	2
	Moultonborough	1,585	172	2,513	0	22	11	0	22	52	46	32	59	0	5	4
	Ossipee	1,041	167	893	9	43	0	7	62	14	265	78	163	0	0	0
	Sandwich	438	97	384	2	4	2	0	8	0	12	3	13	0	0	2
	Tamworth	723	153	499	2	22	4	2	73	3	98	26	60	0	0	12
	Tuftonboro	752	79	944	7	12	0	2	23	46	45	6	101	0	0	2
	Wolfeboro	1,824	189	1,236	47	66	38	24	324	32	82	10	15	8	0	8
Grafton County	Alexandria	390	50	242	2	6	0	2	0	0	39	15	33	0	0	4
	Ashland	380	68	224	17	70	7	14	221	48	72	11	10	0	0	6
	Bridgewater	309	46	379	4	4	6	3	0	6	35	11	45	0	0	0
	Bristol	739	112	738	11	63	20	5	202	66	72	17	26	0	0	4
	Hebron	169	37	290	0	4	0	2	3	15	4	0	0	0	0	2
	Holderness	532	90	411	9	21	4	0	40	1	64	12	24	0	0	0
Merrimack County	Andover	611	72	200	2	21	2	0	31	5	69	17	6	0	0	2
	Danbury	329	35	137	2	4	0	3	9	7	38	12	14	3	0	3
	Franklin	1,696	195	250	54	291	49	22	907	37	139	15	21	0	0	0
	Hill	292	39	50	2	3	0	0	0	0	38	8	4	0	0	0
	Northfield	938	121	68	30	58	8	33	316	0	157	53	0	0	0	0
Lakes Region		28,458	3,534	18,393	604	1,742	298	424	5,065		3,251	640	1,219	21	12	66
Counties	Belknap County	14,888	1,715	7,947	400	1,013	147	301	2,788	1,041	1,880	296	512	10	7	15
	Carroll County	7,185	954	7,457	71	184	55	39	548	149	644	173	524	8	5	30
	Grafton County	2,519	403	2,284	43	168	37	26	466	136	286	66	138	0	0	16
	Merrimack County	3,866	462	705	90	377	59	58	1,263	49	441	105	45	3	0	5
New Hampshire		282,634	29,223	53,675	10,867	22,092	2,705	10,653	87,808	11,038	26,492	4,660	4,392	137	40	608

Source: Lakes Region Planning Commission, *"Demographic Profile – July 2003"*.
* The term "vacant" includes any housing that was vacant at the time of the census including seasonally vacant dwellings (summer homes, etc.), vacant dwellings for sale, and vacant dwellings for rent.
**Manufactured housing does not include modular housing. See glossary.
† "Other" housing units include houseboats, campers, and vans.

The value of owner-occupied homes is also reported in the 2000 census. The median value of a home in Gilford was $134,800 in 2000 compared to $140,100 in 1990, which is a reduction of 3.8%. A total of seven (7) of eleven (11) municipalities in Belknap County saw a reduction in housing values during that same time period. The housing market peaked in 1989 and soon went into a rapid decline in 1990. Recovery from this downturn took several years to achieve. However, since the 2000 census, housing values have risen significantly making housing hard to find for some and hard to afford for others. Table #4 below illustrates the trends in rising housing costs in Belknap County since 1990. The figures represent all of Belknap County and are not Gilford specific.

Availability and Affordability

In 1991, the New Hampshire Supreme Court in Britton v Chester laid down the requirement that municipalities provide reasonable opportunities for the creation of affordable workforce housing and that this obligation extends to a share of regional as well as local need for such housing. This court decision followed similar standards set in the now famous Mt. Laurel decisions in New Jersey. The New Jersey Supreme Court ruled that a community cannot create laws that do not allow a reasonable opportunity for development of affordable housing.

Table 4. Belknap County Housing Costs

Year	Median Purchase Price	Median Gross Rental Cost
1990	$93,053	$544
1991	$89,048	$521
1992	$86,095	$498
1993	$84,000	$480
1994	$85,000	$498
1995	$94,900	$523
1996	$90,000	$480
1997	$91,500	$533
1998	$97,500	$529
1999	$101,000	$548
2000	$115,000	$563
2001	$128,000	$585
2002	$149,750	$615
2003	$159,400	$665

Source: New Hampshire Housing Finance Authority

In 2001, the New Hampshire legislature created a commission to examine the role of regulatory roadblocks to residential housing in the statewide housing crisis. The Commission, in its November 2002 report, found that "it was imperative that the Legislature take immediate steps to ensure that zoning and planning procedures at the local level, as well as the state policies and regulations that influence them, change to promote the development of workforce housing, not impede it."

Table 5.

Lakes Region Comparison of Change in Total Housing Units 1990-2000 by County

	Census Total Housing Units		Percent Change
Location	**1990**	**2000**	**1990-2000**
Alton	3,267	3,522	7.81%
Barnstead	1,861	1,994	7.15%
Belmont	2,869	3,113	8.50%
Center Harbor	649	653	0.62%
Gilford	4,397	4,312	-1.93%*
Gilmanton	1,744	1,848	5.96%
Laconia	8,201	8,554	4.30%
Meredith	3,720	4,191	12.66%
New Hampton	855	944	10.41%
Sanbornton	1,131	1,359	20.16%
Tilton	1,612	1,631	1.18%
Belknap County	30,306	32,121	5.99%
Effingham	682	791	15.98%
Freedom	1,359	1,406	3.46%
Moultonborough	3,850	4,523	17.48%
Ossipee	2,617	2,746	4.78%
Sandwich	864	965	11.69%
Tamworth	1,523	1,662	9.13%
Tuftonboro	2,027	2,019	-0.39%
Wolfeboro	3,631	3,903	7.49%
Carroll County	32,144	34,685	7.91%
Alexandria	721	783	8.60%
Ashland	1,162	1,149	-1.12%

Bridgewater	839	850	1.31%
Bristol	2,250	2,073	-7.87%
Hebron	452	517	14.38%
Holderness	1,136	1,208	6.34%
Grafton County	42,205	43,728	3.61%
Andover	855	1,038	21.40%
Danbury	541	596	10.17%
Franklin	3,744	3,676	-1.82%
Hill	360	436	21.11%
Northfield	1,671	1,782	6.64%
Merrimack County	50,870	56,244	**10.56%**
NH Lakes Region	60,590	64,240	**6.0%**

Source: Lakes Region Planning Commission, *"Development Activity in the Lakes Region: 2003 Annual Report"*.
* The reduction in total housing units is explained by LRPC as being attributed to a change in how housing units were counted by the Census in 2000 compared to 1990. What was counted in 1990 as a housing unit was not counted the same way in 2000. Because the same technique for counting was used in all the communities listed, the numbers retain their value on a comparative basis.
NOTE: This table indicates the housing trends between Census years for each of the Lakes Region communities and the Counties that they are located in. Note that the County data are for the entire county and that only Lakes Region communities located in each County are listed in the table. For comparison purposes, the percent change in total housing units for the Lakes Region as a whole was 6% for the same time period.

The 2003 Annual Report of the Lakes Region Planning Commission on Development Activity in the Lakes Region identifies Gilford as being one (1) of only five (5) communities with a net reduction in housing units during the period of 1990 to 2000 (see Table #5). While the Lakes Region, in total, experienced a 6% increase in housing stock, Gilford experienced almost a 2% loss in housing units according to the 2000 census; however, this loss may be a figment created by a change in methodology used by the Census for counting housing units. Even accepting the Census numbers at face value, Gilford's owner-occupied housing stock actually increased substantially as approximately 400 vacation housing units were converted to year-round homes.

The twin issues of availability and affordability of housing are greatly influenced by the types of housing stock in each community. Table #3 depicts the housing types in existence in each town of Belknap County in 2000. Housing types most considered "affordable" to low and moderate-income families are primarily multifamily housing and secondarily manufactured housing (often referred to as "mobile homes" or "trailers" – see glossary). The referenced Table #3, based on the 2000 Census, shows that only 8% of Gilford's housing stock is multifamily as compared with a county average of 17%. If manufactured housing is added to the mix, the relative percentages increase to 21% and 28%, respectively. As a further comparison, the city of Laconia has a total of 35% of its total housing stock in multifamily and manufactured housing.

The above numbers do not take into consideration whether the occupants are renters or owners. Lower income families tend to pay a greater percentage of their income on housing AND also tend to be renters rather than owning their own house. Table #3 also compares both of these factors for the various towns in Belknap County. The income/housing cost standard used by the Department of Housing & Urban Development to measure affordability is 30%. In other words, housing costs are considered affordable if they are no more than 30% of household income. Table #6 shows that a total of 487 Gilford households pay 30% or more of their income for housing costs. One hundred fifty-three (153) are renters and 334 are homeowners. The only

municipality to exceed these numbers is the city of Laconia with its higher population and greater numbers of multi-family housing units.

One of the factors contributing to the number of households that exceed the 30% threshold just discussed is the level of housing prices and rents. According to the 2000 Census, the value of owner occupied homes in Gilford was $134,800, making it the second most expensive town (after Meredith) in Belknap County. Renters in Gilford do not fare any better. The same Census data (see Table #6) shows that median gross rent in Gilford also ranks second highest in the county – $726 per month vis-à-vis the county's level of $588. Only rents in Gilmanton are higher – $775 per month. For comparative purposes, rents in the city of Laconia average $570 per month – the second lowest in the county.

Table 6.
MEDIAN GROSS RENT AND % OF HOUSEHOLD (HH) INCOME SPENT ON HOUSING: 2000
(For those spending 25% or more of HH income)

			15 to 64 Years - % of HH Income						65 Years and Older - % of HH Income					
	Municipality	Median Gross Rent ($)	25 to 29%		30 to 34%		35% or More		25 to 29%		30 to 34%		35% or More	
			Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
Belknap County	Alton	$621	24	105	21	44	93	102	5	50	12	14	16	48
	Barnstead	$719	21	88	4	45	22	150	0	26	0	4	3	25
	Belmont	$636	48	125	0	84	94	134	9	16	9	8	22	49
	Center Harbor	$661	10	15	8	15	14	31	0	7	0	5	0	17
	Gilford	$726	18	130	40	104	102	183	29	61	0	0	11	47
	Gilmanton	$775	8	70	0	52	21	97	0	4	0	4	0	30
	Laconia	$570	260	224	192	158	589	341	61	72	55	59	236	158
	Meredith	$553	50	87	35	66	76	180	25	10	19	30	31	106
	New Hampton	$608	3	24	4	11	10	33	0	4	0	2	0	20
	Sanbornton	$725	5	56	11	28	10	111	0	4	0	12	6	30
	Tilton	$545	61	36	6	34	91	40	18	0	6	6	6	14
Carroll County	Effingham	$544	9	22	4	26	21	31	3	11	0	2	0	5
	Freedom	$563	0	26	5	20	15	45	4	9	0	9	0	12
	Moultonborough	$630	12	82	15	60	15	250	0	23	0	14	12	117
	Ossipee	$484	17	89	27	47	79	115	6	27	0	34	14	57
	Sandwich	$575	6	10	5	8	7	23	0	4	0	2	9	12
	Tamworth	$526	29	46	16	35	50	54	8	17	2	9	10	33
	Tuftonboro	$617	9	29	2	32	14	52	2	22	0	11	3	29
	Wolfeboro	$606	32	135	44	45	114	162	20	32	0	74	50	137
Grafton County	Alexandria	$594	6	27	4	12	6	27	0	0	2	2	0	4
	Ashland	$485	22	27	26	14	76	49	2	12	8	2	8	13
	Bridgewater	$625	2	11	7	3	9	19	0	2	0	2	2	10
	Bristol	$549	52	74	4	24	71	55	9	15	4	10	9	44
	Hebron	$717	9	5	0	5	5	4	0	6	0	6	6	4
	Holderness	$584	16	6	15	23	17	43	0	11	0	10	8	20
Merrimack County	Andover	$590	21	30	2	18	19	63	0	12	4	2	4	23
	Danbury	$650	0	15	5	8	18	20	0	7	0	0	2	14
	Franklin	$524	140	141	68	62	343	196	82	32	10	34	92	56
	Hill	$696	0	17	6	6	0	27	0	7	0	3	0	13
	Northfield	$595	53	92	44	69	77	74	21	6	21	12	20	38
Counties	Belknap	$588	508	960	321	641	1,122	1,402	147	254	101	144	331	544
	Carroll*	$552**	114	439	118	273	315	732	43	145	2	155	98	402
	Grafton*	$560**	107	150	56	81	184	197	11	46	14	32	33	95
	Merrimack*	$613**	214	295	125	163	457	380	103	64	35	51	118	144
New Hampshire		$646	13,392	25,183	8,411	14,345	27,566	28,324	3,254	4,130	2,106	3,022	8,553	9,813

Source: U.S. Census 2000 -- * Area in Lakes Region only; ** County Median Gross Rent

The high cost of housing in Gilford impacts not only on our current citizens, but will have a bearing on future families moving to Gilford as commercial and industrial development increases in the Lakes Region. Gilford will be expected to contribute its "fair share" of housing affordable to households with a wide range of incomes. We cannot say what that fair share should be; however, the efforts of the Town in 2004 and 2011 to pass a Senior Housing ordinance and an Accessory Apartment ordinance give evidence that the Town is striving to address the ongoing need for affordable housing, and that it wishes to provide continued ability through varied

development options to make available its fair share of affordable housing. Such continued efforts should serve the community well by providing needed housing while maintaining community character. Finally, without knowing the nature of future job growth and commensurate wage levels, it is also impossible to determine how Gilford's high cost housing will impact on the issue of affordability. However, if job growth continues to be the low-wage retail, service and tourism variety, we can say with some certainty that Gilford's high cost housing will be problematic for these workers and their families.

Implications

The New Hampshire Office of Energy and Planning has offered recommendations on how local communities can deal with population growth, the problem of sprawl, and the growing need for additional housing. As suggested by their recommendations, Gilford – and its neighboring communities – will have to craft a careful balance between a variety of societal needs. Needed housing for families and children will have to be balanced against dramatic increases in property taxes that drive out our senior citizens. Expansion of industrial and commercial properties – and the resultant increase in workers – should be balanced with affordable housing for these workers and their families. As overcrowding in the southern tier of the state and improved transportation to the central and northern tiers of the state prompt families and businesses to move north, our goal of preserving our "aesthetic appeal of a rural community" will be tested.

Summary

Objective – Balance affordable and workforce housing compliance with case law and housing market forces.

Actions –

1. The town will monitor the housing issues of the community including, but not limited to, the availability of workforce and senior housing.

2. Modify requirements as needed to encourage and accommodate workforce and senior housing. Propose modifications to policies and the zoning ordinance in line with changing needs.

Amendments – 2016.

In second paragraph deleted references to family apartments including third sentence. Deleted third paragraph. In fourth paragraph inserted two final sentences beginning "Overall the Gilford housing market". Deleted fifth paragraph. In the paragraph preceding Table 6, amended the third sentence and inserted new wording beginning with "We cannot say", and ending with "while maintaining community character." In the Implications section, amended first paragraph by deleting "In its published report, *Smart Growth*" from the first sentence, and made other minor changes. Deleted last two paragraphs before the Summary. Amended the Objective by deleting "smart growth concepts" and inserting in its place "housing market forces". Amended Action 1 in various ways including deleting "work toward addressing" and inserting "monitor" instead, inserting a reference to monitoring senior housing; and deleting from "more available

and enabling" through the end of Action 1. Amended Action 2 by deleting "recommendations and information from the subcommittee" and inserting "changing needs" in its place. Deleted Action 3.

Chapter 4. Economic Base

Introduction

Economic development entails the retention of existing businesses while promoting and attracting new businesses, with the goal of providing employment opportunities within a community and region. A community's economic development practices affect both its quality of life and tax-base diversification. Rapid economic expansion can adversely impact community character as well as lead to housing and labor shortages. Well-rounded economic development takes into consideration the benefit of reducing residential taxes by maintaining a healthy commercial base. The diversity of a community's commercial base is also associated with the ability to weather periods of economic downturn. This chapter serves to outline recent trends in Gilford's economic base, review past economic development strategies, and make recommendations for future economic development in the community.

Regional Economic Environment

A community's economic base provides the details on how a community earns its living. Like all economies, local economies extend beyond political boundaries. To understand Gilford's economic base, it is important to look at employment, wages, and job sectors on a regional scale. Gilford is one (1) of 11 communities that comprise the Laconia Labor Market Area (Laconia LMA). Labor market areas are generally defined as areas in which one can change jobs without relocating.

The Laconia LMA encompasses all but two municipalities in Belknap County (Barnstead and Tilton), plus two Carroll County towns (Sandwich and Moultonborough). All but three communities have shore frontage on one of the state's three largest lakes: Winnisquam, Winnipesaukee, or Squam lakes. Located in the heart of the Lakes Region, the Laconia LMA is highly dependent on the tourism industry and retail and service sectors. Retail trade comprised nearly a quarter (24.4%) of all jobs in the market area in 1997, with eating and drinking establishments totaling 28.4% of all the retail jobs. The majority of jobs in the labor market (51%) were located in the City of Laconia.

Table 7.

Laconia LMA Employment 1991 / 2000

	Private Employment		Percent Increase	Government Employment		Percent Increase	Private and Government		Percent Increase
	1991	2000	(1991-2000)	1991	2000	(1991-2000)	1991	2000	(1991-2000)
Alton	472	515	9%	50	178	256%	522	693	33%
Belmont	917	2,154	135%	208	60	-71%	1,125	2,214	97%
Center Harbor	228	458	101%	16	17	6%	244	475	95%
Gilford	1,575	2,607	66%	363	513	41%	1,938	3,120	61%
Gilmanton	79	221	180%	88	107	22%	167	328	96%
Laconia	9,231	9,666	5%	1,316	1433	9%	10,547	11,099	5%
Meredith	2,148	2,644	23%	273	355	30%	2,421	2,999	24%
Moultonborough	431	813	89%	148	190	28%	579	1,003	73%
New Hampton	295	369	25%	22	82	273%	317	451	42%
Sanbornton	98	238	143%	30	79	163%	128	317	148%
Sandwich	132	239	81%	20	46	130%	152	285	88%

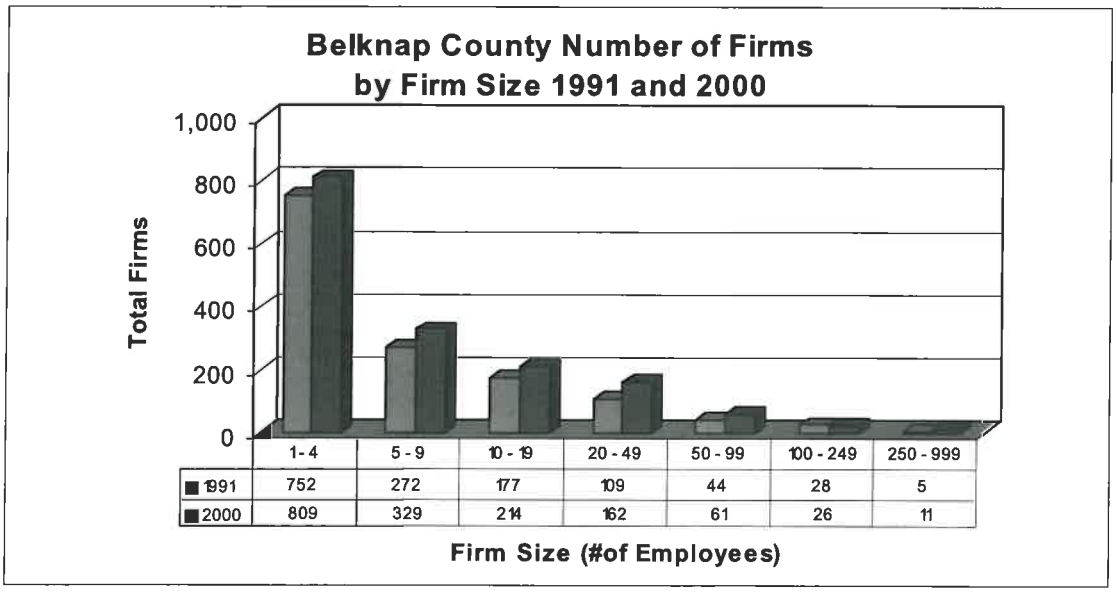
Source: New Hampshire Employment Services, based on annual averages.

The Laconia LMA has experienced significant growth in both population and employment opportunities. In terms of population, between 1970 and 2000, the Laconia LMA grew by 79%, increasing from 30,645 to 54,732 citizens. Eight of the eleven communities in the market area more than doubled in size in that time frame, including three of the four most populated communities: Gilford, Alton, and Meredith. During the 1990's the region's population grew by 17%. Though population growth continues, the rate of population growth has decreased since the high rates of growth experienced in the 1970's. Still, the increased demand for local services remains.

During the period 1991 to 2000, the number of businesses and employment opportunities has grown as well. Low unemployment rates indicate that employment opportunities have kept pace with recent population trends. Over this time period, with the exception of a decline in government employment in Belmont, all communities in the labor market experienced increased employment in both the private and government sectors. Much of the growth was centered in Gilford, Belmont, and Laconia where each of the three communities added more than 1,000 jobs in the period.

Belknap County as a whole is comprised predominately (nearly 85%) of small businesses employing one (1) to 19 employees. Businesses employing one (1) to four (4) employees represent more than half of the total number of firms in the County. Since 1991 the composition of small businesses as a percentage of total firms has changed very little. Large businesses employing 250 to 1,000 people increased by six (6) to 11 total in Belknap County. There has been an increase of 70 moderate sized businesses employing 20 to 100 people, increasing from 11% to 14% of the total number of firms. In terms of the Laconia LMA, Gilford and Belmont have experienced the greatest increase in the number of moderate sized firms between 1991-2000. Gilford added 78, and Belmont 81 additional private businesses.

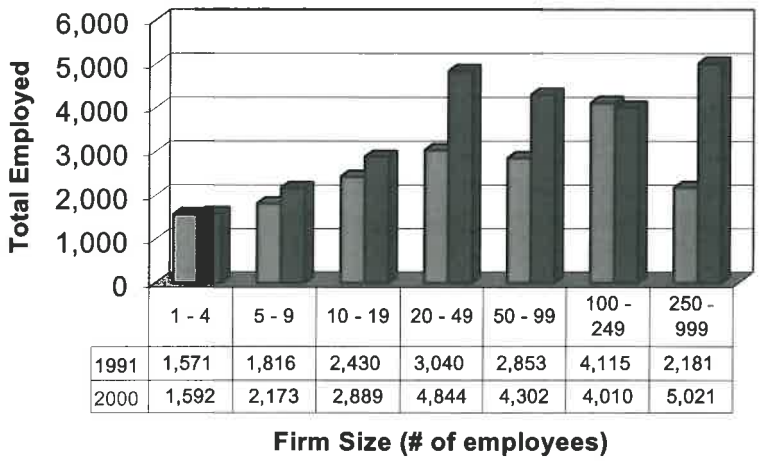
Table 8.



	1-4	5-9	10-19	20-49	50-99	100-249	250-999
1991	752	272	177	109	44	28	5
2000	809	329	214	162	61	26	11

More significant than the number of firms, are the types of jobs and the associated wages. For example, significant differences can exist between manufacturing and non-manufacturing wages.

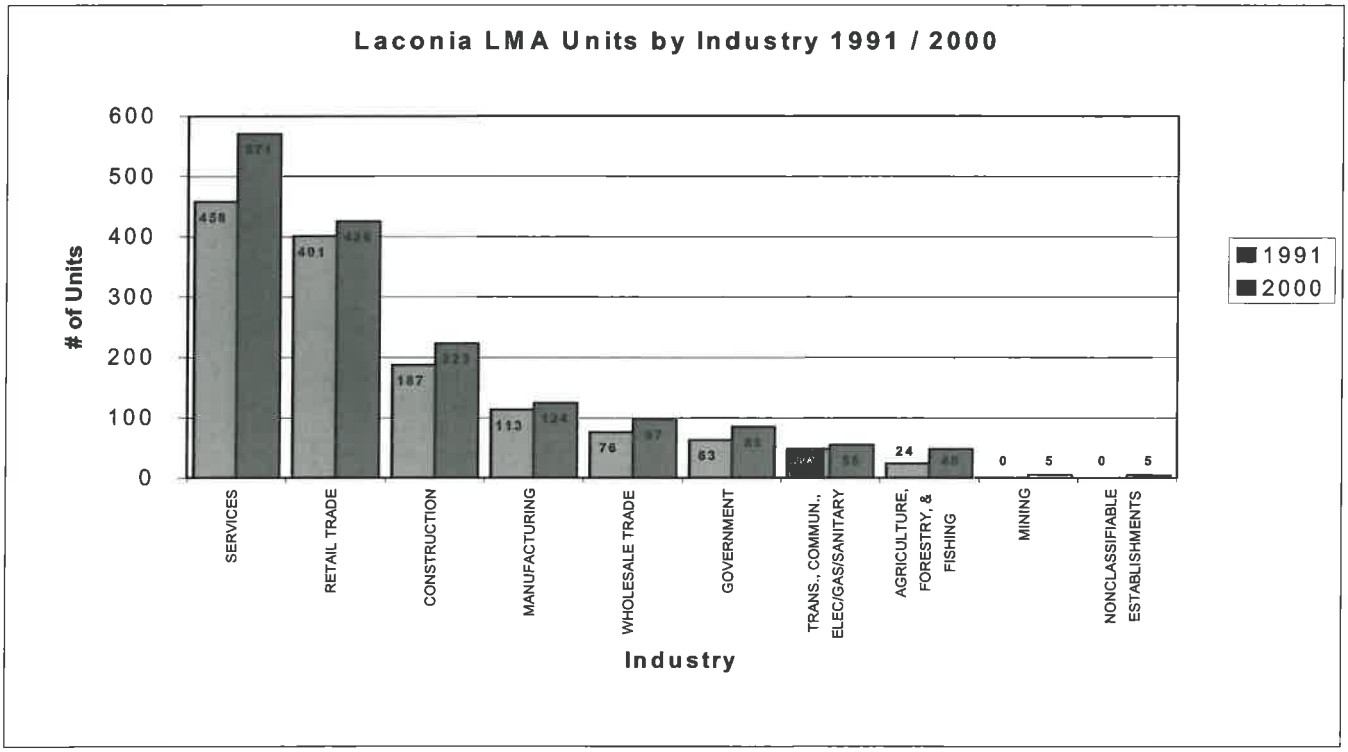
Table 9.



	1 - 4	5 - 9	10 - 19	20 - 49	50 - 99	100 - 249	250 - 999
1991	1,571	1,816	2,430	3,040	2,853	4,115	2,181
2000	1,592	2,173	2,889	4,844	4,302	4,010	5,021

Related to wages is the ability to secure basic needs, such as food, utilities, housing, taxes, and other common expenses. According to the Josiah Bartlett Center for Public Policy, the estimated weekly "livable wage" for Belknap County in 1999 was $593 for a single parent with one child, and $590 for a couple with one child and one working parent. The average weekly wage for service jobs in Belknap County for the same year was $473, and for retail jobs, $333. In contrast the average weekly wage for manufacturing jobs was $605.

Table 10.

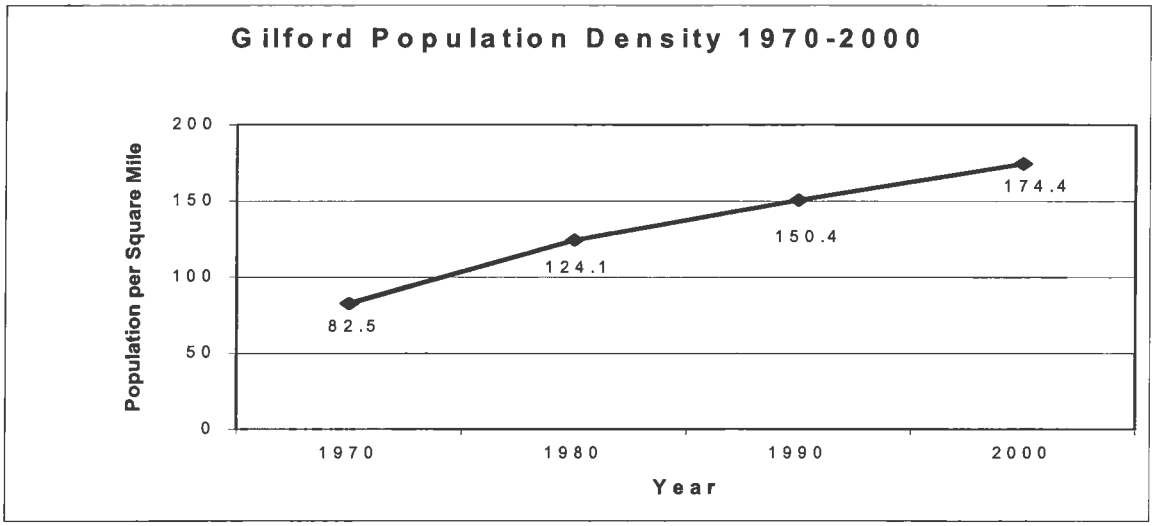


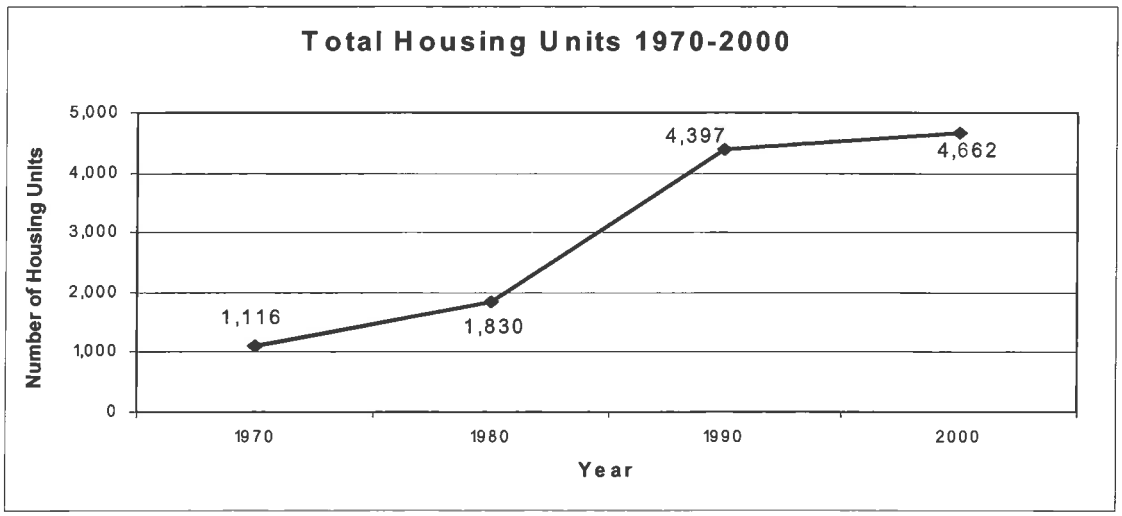
Caution should be taken in overstating the difference in wages between manufacturing and non-manufacturing jobs. For example, though the average wages are generally lower for service sector jobs than manufacturing sector jobs, the service sector is comprised of a variety of job types with varying earnings potential. Included in the service industry is legal, health, financial, computer, and other technical services that pay wages comparable to, or better than, manufacturing jobs. For communities with a concentration of employment in technical services, the average service sector wage can exceed regional averages.

Recent Local Trends

Gilford's population density has increased steadily in the past thirty years. While the population has increased, the average household size has decreased from 3.2 persons per household in 1970 to 2.5 persons in 2000. Both of these factors have led to an increased demand for housing units. The build-out analysis for the town of Gilford details the amount of residential land available, based on current zoning and land constraints, and explores the outcome if Gilford were to build all of its available land. (Refer to specifics of the build-out analysis.)

Tables 11 and 12.



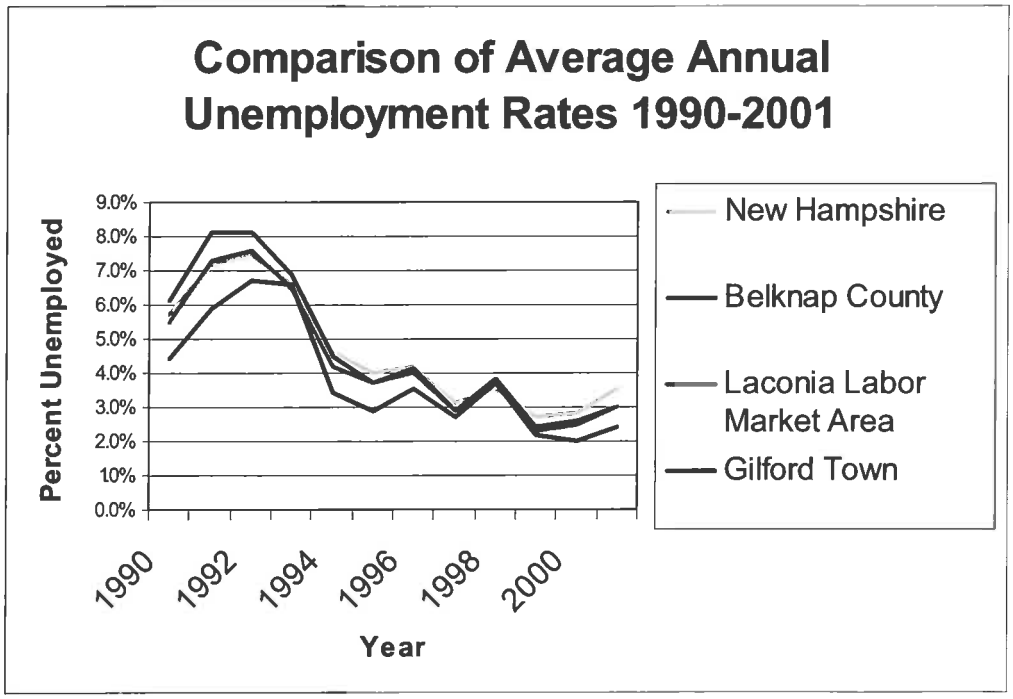


Gilford experienced considerable residential development between 1980-1990. Though residential development continues, the rate of residential development has significantly decreased. This is consistent with residential development in the region and the state as a whole. A leading concern in the Lakes Region is the availability of an adequate housing supply. Recent trends indicate that the demand for housing has not been met with an adequate level of new production. The result of this shortage in supply and the high demand for housing has led to an increase in housing and rental prices. The availability of affordable workforce housing continues to be a constraint to economic development in Belknap County.

Gilford residents in general have experienced less poverty than other areas. The percentage of residents living in poverty has declined from 7.5% in 1980 to 2.2% in 2000. The rate of poverty in Gilford between 1980-2000 was below both the state and county poverty rates for the same period of time. According to the 2000 Census, approximately 525 Gilford households have an income of less than $25,000 per year. This represents 19% of all the Gilford households. Approximately 430 households had incomes of more than $100,000 per year. This represents 15.6% of all households in Gilford.

Population increases in recent years have also led to an increase in the number of working age residents. In Gilford, the labor force has increased 11.5% from 3,280 persons in 1988 to 3,705 persons in 2000. It appears that these increases have been met with the availability of jobs, since the average annual rate of unemployment in Gilford over the past eleven years has been below New Hampshire, Belknap County, and Laconia LMA annual averages. In general, low unemployment rates are associated with a strong local economy. However, low unemployment rates can also be an indicator of diminished capacity for future expansion of the local economy due to the lack of an available workforce.

Table 13.



In comparison to a sample of other communities of like size by population (Belmont, Meredith, Pembroke, Farmington, Barrington, Newport, Plymouth, Swanzey, Littleton, and Wolfeboro), Gilford residents exceed the average employment reported in Census 2000 in several industrial categories. Though Census data do not indicate in what community the Gilford residents are employed, it demonstrates areas of specialization in the Gilford labor force. Gilford residents exceed the average employment in the following fields: finance, insurance and real estate, professional/administration, construction, public administration, education, and retail trade. While many residents commute from Gilford to other communities for work, many non-residents commute into the town. According to the 1990 Census, 69% of Gilford residents commuted to other communities. The most common commutes from Gilford were to Laconia, Concord, and Meredith. The greatest numbers of non-residents commuting to Gilford came from Laconia, Belmont, and Gilmanton.

New Hampshire Employment Security (NHES) data was used in comparing the number of jobs by employment sector that are located in Gilford to the number of jobs in other like size communities. The NHES data are compiled based on surveys completed by all businesses in the community in which they are located. The comparisons indicate that on average Gilford provides more jobs in the areas of finance, insurance and real estate, retail trade, and construction than do other communities of similar size. The Economic and Labor Market Information Bureau estimates that service, wholesale trade, and finance, insurance and real estate will be the fastest growing sectors of the State economy through 2008. The greatest growth is forecasted in the services sector. It is estimated that this sector will grow by 28.1% between the years 1998 and 2008.

Table 14.

Gilford Resident's Employment by Industry 2000

INDUSTRY	Number of Employees	Percentage of Jobs
Agriculture, forestry, fishing and hunting, and mining	19	0.6
Construction	317	9.5
Manufacturing	316	9.4
Wholesale trade	21	0.6
Retail trade	521	15.6
Transportation and warehousing, and utilities	106	3.2
Information	56	1.7
Finance, insurance, real estate, and rental and leasing	334	10
Professional, scientific, management, administrative, and waste management services	304	9.1
Educational, health and social services	780	23.3
Arts, entertainment, recreation, accommodation and food services	270	8.1
Other services (except public administration)	137	4.1
Public administration	167	5
Source: Census 2000 *TOTALS*	3,348	100%

A skilled labor force enhances the potential to the attract businesses to a community. Gilford exceeds the State and Belknap County averages for educational attainment for persons over twenty-five (25) years old. As well as comparatively high rates of educational attainment, according to Josiah Bartlett Center for Public Policy data, Gilford has relatively low annual high school dropout rates. The data indicate that Gilford high school students experience the lowest

dropout rate of all high schools in Belknap County. Education is important to the economy and over-all well being of Gilford.

Limitations exist to where future commercial and industrial development can occur. These constraints are in the amount of land that is currently zoned for development, the availability of infrastructure, and natural constraints such as wetlands and steep slopes. Several changes have been made to the Gilford Zoning Ordinance since the 1989 Master Plan, which increases the potential for economic development. These changes largely reflect the recommendations that were made in the previous master plan. They include the expansion of the resort commercial zone on NH Route 11B, and the development of an industrial zone and expansion of the commercial zone south of US Route 3.

Table 15.

Educational Attainment Comparison:
Gilford, Belknap County, and New Hampshire

	Gilford	Belknap County	NH
Percent High School Graduate or Higher	93.7	85.7	87.4
Percent Bachelor's Degree or Higher	34.9	23.3	28.7
Percent Graduate or Professional Degree	11.9	7.6	10
Source: Census 2000			

Recommendations

It appears that Gilford has areas of specialization within its labor pool and employment opportunities. Further study could aid in the development of economic strategies to take advantage of these strengths. For example, in addition to higher wage potential, technical service firms can have the advantage of more readily blending within rural environments given their size and compatibility with other land uses. These types of services generally demand less in terms of municipal services such as water and sewer. Economic and Labor Market Information Bureau projections indicate strong growth in the area of finance, insurance, and real estate.

An examination of information regarding the square footage of existing commercial space would aid the town in making informed business development decisions, which could possibly effect changes in zoning regulations and enhance economic development efforts. The town should conduct such examinations and analyze the value of regulatory changes to ensure a future that is economically sound.

Summary

Objective – Maintain an environment in which retail, office, light manufacturing, recreational, service, and other commercial businesses can flourish while maintaining Gilford's rural, residential, and recreational character.

Actions –

1. Continue to review the zoning regulations to ensure that the uses allowed in each zone are reasonable and consistent with the other uses allowed in the zone and with the purpose of the zone.

2. Emphasize the appearance and landscaping of all development with particular emphasis on commercial and industrial development so that such development enhances and does not detract from the natural beauty of the town and its environment.

3. Review the zoning of properties throughout the town to ensure that they are zoned appropriately for their location.

4. Enhance architectural and other aesthetic controls of the zoning ordinance.

5. Provide sufficient resources to enforce the zoning regulations.

Amendments – 2016.
Revised Action 1 by deleting the wording after "the purpose of the zone" which referred to smart growth.

Chapter 5. Natural Resources

Gilford is endowed with an abundance of diverse natural resources. The most obvious of these is Lake Winnipesaukee. Not only is it a vast water source and habitat for wildlife, but it is also beautiful and provides innumerable recreational opportunities. It is a visual feast in the fall when its waters are rimmed with brilliant leaves. In the winter the lake is white and dotted with bob houses and crisscrossed by snowmobiles. In the spring and summer the waves from wind and boats playfully lap against its shores and invite recreation and relaxation. No matter what time of year, Lake Winnipesaukee is a place of boundless beauty, a peaceful refuge for rest and enjoyment, and an invaluable resource for recreation. Also part of Gilford's scenic landscape are forests, brooks, fertile soil, rugged mountains, cozy valleys, and rolling hills. These create a natural setting in Gilford that invites people of all interests to work, live, vacation, fish, boat, ski, swim, play, photograph, drive, hike, bike, eat, and merely relax and admire.

The varied types and generous supply of natural resources in Gilford translate into a very picturesque setting not only for vacationing visitors, but also for residents, workers, and businesses. Without them there is less reason for people to come here for a visit or to move here to stay. Further, these natural resources create opportunities for recreation-related businesses to flourish and for the hospitality industry to thrive. Preserving these resources is vital to the livelihood of people who live and work in Gilford.

One way to preserve Gilford's natural resources is through conservation easements. These are prevalent in the town and have proven to be very effective. They help keep land open for recreational and agricultural uses, and provide natural, unspoiled environments to preserve water supplies, wildlife habitats, and pastoral vistas. The town supports the use of conservation easements as a tool in effectively protecting land that is valuable to the town's citizens and heritage. The purchase of land and development rights is an example of the Town being proactive in conservation causes. Many acres of scenic land in Gilford, critical for their intrinsic natural resource value, are not preserved in conservation easements and hold great development potential. These will require watchful care to ensure that their valuable natural attributes are not spoiled in the process of development.

Agricultural land in Gilford is also a valuable natural resource. Despite the relatively short growing season and generally rocky terrain, many areas in the town accommodate thriving agricultural uses. There are fruit, vegetable, and animal farms and home gardens in various places throughout the town. Also, many people harvest sap from Gilford's natural supply of sugar maples and produce maple syrup and other maple sugar products. The town supports agriculture and agritourism. Nevertheless, the rights of abutters and other town residents shall be upheld, especially in residential zones.

The lakes, ponds, and streams in Gilford provide natural settings for recreational uses such as boating, swimming, and fishing. The woods and mountains are filled with trails, trees, fresh air, and scenic views, which many people enjoy. Hiking, hunting, skiing, leaf peeping, and many other activities thrive in such areas. Animals live in these natural habitats. Water sources are found in such locations. Protecting natural resources in Gilford protects the scenery we all love,

preserves habitat for wildlife, keeps water sources clean, and ensures that our natural recreational amenities will be available for future generations.

The Natural Resources Inventory, prepared under the direction of the Conservation Commission and completed in 2011, is a valuable tool for the community. The town should use this tool to become more familiar with what resources are here, where they are located, and what steps should be taken to protect them and benefit from them.

Summary

Objective – To properly utilize and preserve the natural resources of the town.

Actions –

1. Consider ordinances that help to protect surface water, ground water, wetlands, steep slopes, and other sensitive environments while accommodating reasonable development and land use.

2. Use the Natural Resources Inventory as a tool to guide natural resource oversight, use, and protection.

Amendments – 2016.
In fourth paragraph added last two sentences. Replaced final paragraph with all new final paragraph. Deleted all four previous Actions and replaced them with two new Actions.

Chapter 6. Historic Resources

The rich history of Gilford has been documented in at least three substantial publications dedicated to that purpose: Gunstock Parish: A History of Gilford, New Hampshire, ©1995, by Adair D. Mulligan, The Gilford Story, ©1962, by Hector Bolduc, and The History of Gilford, ©1976, by John P. Watson. These resources provide ample evidence of the charm and challenges of Gilford's past, the worth of preserving Gilford's historic buildings and artifacts, and the value of remembering the people who lived Gilford's history. In an effort to preserve Gilford's historic buildings and charm, a Historic District and Historic District and Heritage Commission have been formed. The Planning Board and this Master Plan support the goals and objectives of both the district and the commission. This section provides a brief history of Gilford, with related goals and objectives provided later in the document.

The preservation of historic resources concerns everyone in any community. Its historic buildings and sites represent the character and fiber of the community. The Thompson-Ames Historical Society preserves these with the interests of the entire community. In order to maintain Gilford's unique character, it is important to consider the past when planning for the future. By keeping the past alive through the community's architectural heritage, the community's social and cultural heritage can also be preserved.

Older buildings tell us a great deal about the people who built them, as well as about the times during which they were built. Gilford has the Kimball Castle, the John J. Morrill Store (Grange), the Gilford Community Church, and the Benjamin Rowe (Alvah Wilson) House, to name but a few, all of which are tangible evidence of the town's history. Preserving these resources is an important part of planning for the future.

The first settlement in Gilford is purported to have taken place around 1777. The first house to be built in Gilford was constructed in that year. The portion of the community in which it was built is now a part of Laconia.

In 1777, James Ames and Captain Samuel F. Gilman took up land in Gilmanton's upper parish. In 1811 the residents of the upper parish submitted to the Gilmanton selectmen a request for incorporation into a separate town.

The town was named by Lieutenant Lemuel B. Mason, the town's oldest and most famous citizen, as was the custom of the time. Mason was an early settler of the town, a representative to the State Legislature, and a veteran of the Revolutionary War and the War of 1812. He decided to name the town Guilford because he had fought in the Revolutionary War battle of Guilford Court House in North Carolina. The name was spelled incorrectly in the petition to establish a new town and the incorporation papers perpetuated the mistake. Thus, the town was named Gilford.

Although agriculture was the main pursuit in Gilford, a number of industries grew up over the years. Blacksmiths made nails, axes, farm tools, hinges, small tools, chains, parts for wagons, and tableware, among other things. Several cobblers also set up shop in Gilford over the years.

The first sawmill opened in 1788 and was owned and operated by Simeon Hoyt and Ebenezer Smith, Esq. Joseph Potter built a sawmill in 1825 and Miles Leavitt built his sawmill in the 1890's.

For quite a while residents went as far as Portsmouth to obtain barrels. However, seeing the need for a cooper, Joseph Sanborn established a cooperage. He took advantage of the heavy growth of oak trees in the area around the town and made barrels and casks for the storage of corned meats, salt pork, cider, and other foodstuffs.

Few buildings in Gilford were made of brick, but there were brick makers in town. The Doe, or Dol, brickyard was located on the Meredith side of the bridge in the area now known as "Brick House Hill", or "Brick Yard Mountain" at the Weirs. Isaiah Morrill was also a brick maker. He learned the art of brick making from the Mexicans when he joined the California gold rush in 1849. A brick making establishment also existed at a home on Main Street (the Rowe House on Belknap Mountain Road).

Benjamin Weeks ran the first general store in Gilford in the 1790's. He ran the operation out of his home. At one point, there were as many as four general stores in town, three of which were located right in the village, and one store remains today.

A "pulling" mill for wool and flax cloth was built around 1860 by a black man known only as "Mingo". This mill served many purposes. It sawed shingles in the spring, carded wool in the summer, and threshed grain in the fall.

Other industries which grew up in Gilford included grinding mills, wheelwrights, cabinet and furniture making, a fulling mill (which processed wool), a ticking mill (which made bed ticking), a hat manufactory, pottery making, and tanneries. The first tannery was built around 1792 by Jeremiah Thing, who built his establishment on Liberty Hill. For a brief period, silk was even produced in Gilford.

Taverns operated in Gilford as early as the 1790's and the earliest summer resort in town was the Mountain View Farm on Kimball Road, now known as the Kings Grant Inn. Natt Kimball operated this establishment. Natt met his boarders at the train station and would, if they desired, take them to the White Mountains and back on sightseeing expeditions. As an added measure to preserve the historical value and sense of the old Gilford Village area, Town Meeting established the Gilford Village Historic District and the Historic District and Heritage Commission on March 6, 1973 with support of the Planning Board. Today the Planning Board remains supportive of the Historic District and Heritage Commission as it seeks to retain a "period" appearance for new and replacement work within the Historic District.

Gilford has a full and varied history of which it can be very proud. In 2012 Gilford will celebrate its bicentennial. As this important milestone approaches, we will have many opportunities to reflect on our history and the rich heritage left for us by our forebears, and contemplate the legacy we are leaving for our children.

SOURCES: The Gilford Story, by Hector L. Bolduc, and The History of Gilford, by the Rev. J.P. Watson.

Summary

Objective – To properly utilize and preserve the historic resources of the town.

Actions –

1. Work with the Historic District and Heritage Commission to preserve and utilize the historic resources of the town, specifically assist the Commission in revising and enhancing Article 14 as needed.

2. Support the preservation and protection of historic structures and sites throughout the town.

Amendments – 2016.
Replaced Action 1 in its entirety. Amended first half of Action 2. Deleted Action 3 in its entirety.

Chapter 7. Community Facilities

Town Administrator & Selectmen

Recent Trends

The office is one of the main contacts for general inquiries to the town government. The request for services, from routine to complex, continues to escalate, particularly with new residents who are unfamiliar with local facilities and programs. The intensity of public use of facilities (e.g. Glendale Docks/Launch) results in a steady stream of citizen concerns. The present telecommunications equipment (i.e. telephones and computers) has some inadequacies that need corrective action.

Current Conditions

There are two (2) town employees in the office: the Town Administrator and the Administrative Services Coordinator as well as three elected Selectmen. There are no vehicles assigned to the department. Equipment consists of general office equipment (i.e. five (5) desks/chairs, numerous file cabinets, three (3) computers, one (1) printer, one (1) fax machine, etc.). The department encompasses three offices and a central office supply/file storage room.

The Board of Selectmen conducts public meetings in Conference Room A on a biweekly basis in managing the town's business affairs. All three Selectmen maintain a desk and files, and share one (1) computer terminal, in the Selectmen's Office. They hold meetings, monitor expenditures, receive project updates, and meet with individuals.

The Administrative Services Coordinator monitors the daily functions of the Administrator/Board of Selectmen's Office, performs a full range of administrative functions, including centralized purchasing of supplies and monitoring staffing levels, and assists in administering town policies. The Coordinator has extensive contact with the general public, both by telephone and in-person meetings.

The Town Administrator serves as the liaison between the Board of Selectmen, the Town Department Managers, the media, and to a great extent, the general public. The Administrator oversees the activities and budgetary status of the departments, as well as implements the personnel plan. The office is occasionally used for meetings when the first floor conference rooms are not available.

The appraisal and assessing functions are also connected with the Administrator's office. They keep track of property inventory (land and buildings) for tax purposes and assign value to it. The town's technology coordinator is part of the Administrator's office and is responsible for technology-based equipment and functions of the town, such as acquiring, installing, and maintaining computers and computer software.

Future Needs

While there is presently adequate office space for the functions outlined, there is a need for additional supply/filing space. As the first floor conference areas continue to be in demand, at

some point there will be a need for additional meeting space. The telephone system and computer network should function reliably and with relatively low maintenance, however, they will require continual monitoring and upgrading as technology advances. For assessing-related needs particularly, a geographic information system (GIS) would assist the department and the public in quick and convenient property records access.

Finance Department

Recent Trends

The Finance Department has fluctuated in size and staffing levels recently. There has been significant personnel turnover and duties and responsibilities are shifting. The Finance Department is closely related to the Appraisal Department in both physical space, as well as the nature of the work performed. This relationship is continually evolving.

Current Conditions

Presently, there is a Finance Director, an account clerk, and a part time bookkeeper in the Finance Department. This represents a slight decrease from previous years when the bookkeeper was a full-time position. The Finance Director is responsible for accounting systems, financial procedures, and general management of the department. The account clerk is responsible for processing all payroll and accounts payable on a weekly basis. The account clerk is also responsible for maintaining sewer accounts and generating commitment lists for billing purposes. This has added a significant burden to this position. The bookkeeper is responsible for reconciling bank accounts with computer records and Treasurer's reports. The bookkeeper also reconciles trial balance accounts on a monthly basis and records Town Clerk and Tax Collector deposits daily.

The Finance Department currently enjoys adequate computer equipment and facilities. As new computer technology becomes available, the department will continue to update software and hardware. This will allow ongoing improvement of inter-departmental systems and allow for streamlining of operations. The Finance Department is located on the upper level of the Town Hall. There is storage space available, although it is located on the lower level of the building.

Future Needs

Eventually, there will be a need to return to the previous level of staffing. Continual funding and implementation of the technology plan are essential to the Finance Department's operation.

Fire-Rescue Department

Recent Trends

The Gilford Fire-Rescue Department provides fire suppression and Emergency Medical Services. The department continues to see an increased demand for services. Typically there is a 3% increase in incidents per year. With the increase in the demand for services and the amount of training that is necessary to maintain certification and provide for firefighter safety and efficiency, recruitment and retention of on-call personnel is extremely difficult.

Current Conditions

At present the department has 12 full-time staff, one (1) full-time secretary and ten (10) on-call personnel. The department is authorized to carry a staff of 23 on-call personnel. This decreased availability of on-call personnel is becoming more problematic throughout the Lakes Region and the entire state.

Table 16.

SUMMARY OF GILFORD FIRE-RESCUE ACTIVITY: 1996 – 2003								
	1996	1997	1998	1999	2000	2001	2002	2003
Permanent Personnel	10	10	10	10	12	12	N/A	N/A
On-Call Personnel	18	18	15	13	12	10	N/A	N/A
Structure Fires	31	27	11	19	13	12	21	45
Grass/Brush Fires	24	28	23	13	6	20	21	15
Motor Vehicle Fires	12	7	12	8	5	7	10	15
Mutual Aid Assists	119	149	113	133	101	134	102	156
False Alarms & Malfunctions	113	92	119	126	120	131	137	150
Public Service	120	119	83	81	48	103	76	103
Medical Emergency	434	468	461	492	482	419	556	515
Motor Vehicle Accidents	75	62	82	89	74	58	90	76
Hazardous Conditions	56	56	92	59	50	53	50	75
Misc. Medical, Fire, & Rescues	74	42	106	105	104	196	170	155
TOTAL	1058	1050	1082	1125	1003	1133	1233	1305

Emergency medical care and rescue operations account for the largest portion of emergency responses that the department handles on an annual basis. These services range from home medical calls to backcountry hiking injuries to cold water immersion and ice rescues.

While the department cannot provide paramedic-level care at all times, it is a future goal to provide a paramedic-level service 24 hours per day under normal staffing conditions.

The demand for fire suppression services is remaining steady. Backcountry rescues are becoming more common. By their nature they are taxing on the manpower availability of the department.

Non-emergency functions continue to increase each year also. The number of inspections of homes is increasing as are business inspections. Requests for fire extinguisher training and general safety education are also increasing.

Facilities - In 1996 the old fire station was substantially demolished and a new station was constructed on the same site. The new station increased total square footage of the facility and provided many improvements such as more administrative area and a training room. The living quarters for the full-time staff were improved and located on the second floor of the station. The primary apparatus bays are now all located on the main level with direct access to Cherry Valley Road. A general storage space was created in the lower level, which is used for storage by several town departments and the school district.

Equipment - The Gilford Fire-Rescue Department has various fire suppression and EMS/rescue vehicles. including four fire trucks, two ambulances, one (1) heavy rescue truck, and a fireboat.

This fleet is supported by two staff vehicles, one (1) utility vehicle (pickup truck), one (1) forestry engine, an inflatable rescue boat, and several trailers loaded with specialty equipment.

The Public Works Department maintains most apparatus except for repairs beyond the scope of DPW which are contracted out. The Town may wish to consider training the DPW mechanics to work on all apparatus to achieve better service and cost savings. The existing fleet is aging which means maintenance is becoming more costly. Apparatus in the fire service is historically expected to have a 20-year life span. The department has refurbished several trucks to delay their replacement by several years, however the cost-benefit has not proven to be a wise economical choice. The fleet has one (1) new fire truck and the remaining fire apparatus range from 14 to 24 years old. A replacement schedule of both fire and EMS/rescue apparatus needs to be re-established and supported by the town's Capital Improvements Program. Department apparatus should be replaced according to the following schedule:

Fire Engines.....20 years maximum
Heavy Rescue Truck.....20 years maximum
Ambulances.....12 years maximum
Staff vehicles..... 8 years maximum
Utility vehicle.....10 years maximum
Forestry vehicle.....20 years maximum
Fireboat.....40 years maximum

Future Needs

As demand for services increases, hiring additional full-time personnel will eventually be needed. Within the near future (3-5 years) an additional staff position should be created for training full-time and on-call personnel. Training is critical in assuring the safety of the personnel and providing the highest level of services to the residents of the community. If emergency calls increase further, recruitment and retention continue to be difficult, and requirements for additional training increase, staffing changes may be necessary which may mean hiring more full-time personnel. Replacing and acquiring apparatus is an ongoing need, including acquisition of specialized apparatus.

Gilford School District

Recent Trends

Student Enrollment- The enrollment of students in Gilford Schools continues to increase at a moderate pace. In 1990, 1,199 students attended Gilford's elementary and middle-high school. In 2000 enrollment reached 1,411 students. In 2010 it is expected to reach 1,550 students. A specific breakdown of elementary, middle and high school student enrollments is shown in Table #17.

In March of 2000 and again in July of 2001, Russ Thibeault of the *Applied Economic Research Company* of Laconia conducted research on Gilford's School enrollment. His "thoughts on the current decade" (2000-2010) were that:

"-Population growth during the next decade will likely be faster than in the 1990's (because we are unlikely to have a recession as deep as the 1989-92 one) but not as fast as in the 1980's (statewide growth will not return to the 1980's levels).
- Enrollment per occupied housing unit will fall by about 10% as some baby boomer children enter college and as the effects of lower childbearing population levels take hold.
- The effect of baby boomer children will continue to be felt, but mostly in the upper grade levels as they work their way through the grades."

Table 17.

GILFORD SCHOOL ENROLLMENT (INCLUDES GILMANTON STUDENTS IN HIGH SCHOOL)						
	Actual Enrollment				Projected Enrollment	
	FY81	FY90	FY95	FY00	2010	2020
Kindergarten	63	76	76	78	93	
Grade 1	64	94	80	84	104	
Grade 2	64	86	89	98	103	
Grade 3	80	82	92	82	108	
Grade 4	78	98	96	105	109	
Grade 5	90	82	92	102	109	
Grade 6	96	96	83	93	113	
Grade 7	71	76	106	105	113	
Grade 8	91	73	97	106	136	
Grade 9	148	77	149	158	138	
Grade 10	124	122	118	141	135	
Grade 11	117	106	134	119	138	
Grade 12	105	131	113	140	151	
Subtotal K-5	439	518	525	549	625	685
Subtotal 6-12	752	681	800	862	925	1015
Total	1191	1199	1325	1411	1550	1700

Mr. Thibeault also cited several "unknowns" that may impact school enrollment which were specifically:

- Gilmanton's rate of population growth (and its subsequent impact on Gilford's future high school enrollments), and
- The rate at which seasonal housing is converted into year-round housing, thereby providing opportunities for the parents of school-age children to obtain moderately priced housing within the community.

These are issues that hold the potential to impact school enrollment. They will be monitored over the course of the next decade.

Teacher Shortage- We anticipate that the district will continue to experience a shortage of qualified teaching staff despite the high quality of life that living in the Lakes Region offers. This is a statewide trend that is becoming increasingly evident, as many Gilford teachers will be reaching retirement age (45-55%) during the next decade. Difficulties are being encountered today as we seek to hire qualified high school teachers and particularly those with specialized skills, particularly in the areas of mathematics, science, special education, and foreign languages. It is expected that this shortage will contribute to pressures on local budgets to increase teacher salaries/benefits as school districts actively compete for highly qualified teachers.

Educational Trends- Local, state, and national interests will continue to challenge public education and the Gilford School District. The ramifications of the federal "No Child Left Behind" legislation still remain largely unknown. Higher standards, more student (and staff) accountability, technological advances, state versus local control, limited resources, and the unforeseen circumstances that have challenged our predecessors underscore the importance of ongoing planning.

Current Conditions

Facilities- At the March 2002 school district meeting Gilford's voters endorsed a long-term plan to address the district's K-12 facilities needs.

Specifically:

- To make the present grade K-5 Gilford Elementary School into a grade K-4 school effective with the start of the 2004-2005 school year.
- To build a grade 5-8 middle school connected to the high school.
- To renovate the Gilford Middle-High School into a grade 9-12 high school and to add a small addition to this structure.
- To upgrade the school parking lots and track facilities.

These projects, most of which are completed, will enable the district to meet all of the NH State Minimum Standards for schools and to fully meet all of the New England Association of Secondary Schools & Colleges re-accreditation standards.

AREA Agreement- The Gilford and Gilmanton School Boards have reached an agreement to extend the Authorized Regional Enrollment Agreement for 20 years. This document will insure that Gilmanton students will continue to attend Gilford High School into the foreseeable future. (Gilmanton high school students have attended Gilford Middle-High School for over 25 years. On average, they make up one third (33%) of the high school population.)

Future Needs

The Gilford School District, through the work of its School Board, is actively engaged in addressing several important issues relative to the district's future. It is expected that work on these topics will continue over the course of the next several years.

Current Educational Needs & Trends- The challenges of transforming educational research into workable practices is expected to continue to transform the Gilford School District's educational programs. At the moment this involves work towards the completion of the New England Association of Secondary Schools & Colleges (NEASC) re-accreditation to the development of the grade 5-8 middle school programs.

Meadows Property- Through the generosity of Raymond & Barbara Carye and their family, the school district received and accepted a gift of 63 acres of land and farm buildings on Intervale Road (also known as the "Meadows"). During the past few years many members of the community have been involved in various committees to seek to provide educational experiences at the Meadows property by "promoting agricultural, cultural, environmental, historical, and

recreational opportunities" to the community and young people. Work on this project is continuing.

School District Office Space- The Gilford School District separated from the Laconia and Gilmanton School Districts (SAU #30) in 1999. Upon becoming a separate SAU (#73) the district entered into a five-(5) year "cost-based" lease with the town of Gilford. Increasing needs for space at town hall have led to discussions on possibly relocating the school district offices to other locations in the community. This matter is being studied.

School Fields- The 2001-2002 School Facilities Planning Committee worked to "strike a balance" in meeting the district's K-12 educational needs while at the same time maintaining consideration for costs. As a result, no additional school (or town) recreational or sports fields were included in the approved plan (only one (1) replacement softball field). In a report completed during the fall of 2001 with input from representatives of the school athletic department, town recreation department and other interested citizens, estimated that additional six (6) to seven (7) fields (various sports) are needed at the present time.

Summary

The recent completion of major new school facilities significantly help to accommodate the growing enrollment Gilford schools have seen in recent years. The SAU will need to carefully plan the most effective use of the Meadows property to maximize the benefits of this generous donation. With these and other improvements, the Gilford School District looks to be well equipped for future growth and achieving high scholastic standards.

Library

Recent Trends

Trends in libraries include higher expectations and greater demand for library services. New technologies have been developed and the public expects varying and overlapping formats in collections. Audiovisual materials now available for loan from the Gilford Library include audio books on cassettes and CDs, music CDs, CD ROMs, DVDs, and videos. In addition, computer stations are available for the library's online public access catalog, database access, and access to the Internet.

The number of items that a library loans in a year, or the annual circulation, is one statistic that libraries frequently use to evaluate services they are providing and plan for the future. The circulation for the Gilford Library has more than doubled in the past 10 years and shown a 60 percent increase in usage just in the last five (5) years.

Table 18.

GILFORD LIBRARY TOTAL CIRCULATION						
1997	1998	1999	2000	2001	2002	2003
52,324	52,442	51,852	54,446	67,716	78,708	87,807

Broken down by type, the circulation is 74% books, 22% audiovisual, 3% magazines, and 1% other. The collection for the library consists of 87% books, 7% audiovisual, 3% magazines, and 3% reference and other. Comparing the circulation to the collections, the audiovisual collections circulated at a higher rate in proportion to books. This trend can be expected to continue as more is added to the audiovisual collection.

As with many public services, the public seeks convenience and expediency in library services. To meet this need new services have been added including a library web site and email service. Patrons can renew materials, make suggestions for purchases, check on upcoming programs and events, and contact any staff member through the library's web site. As the trend to make more library services available online continues, the library will need to regularly update automation software and hardware to keep such services current.

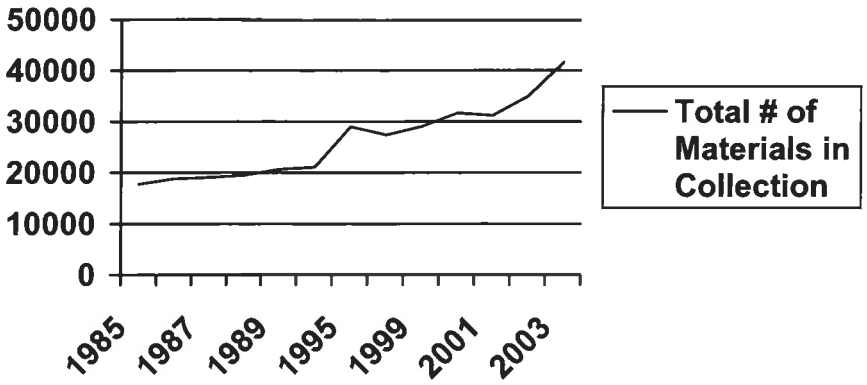
Libraries across the country have evolved into places for diverse community activities. Programming, computers, and audiovisual materials are attracting more people to libraries. By continuing to purchase new collection formats, offer quality programming, and provide access to the Internet and other computing resources, the Gilford Library is not only retaining traditional library patrons, but also increasing circulation significantly and attracting new Gilford residents.

Current Conditions

Staff - The library employs four full-time employees and two part-time employees. As circulation continues to grow, the library anticipates the need for more personnel. The need for additional help is also anticipated in serving young adults, reference service, and shelving. Volunteers also provide valuable service in the library.

Collections - The collection has more than doubled since completion of the 1985 building addition. Old books are being removed as new books arrive to make room for them on the shelves. New collections have been added and shelving and display cases have replaced seating. Open wall space has been filled to fully utilize the existing facility.

Table 19.



If the collection size continues to grow at the same rate, the collection size will be approximately 50,000 volumes in another ten (10) years.

Buildings/Facilities - The library building sits at the corner of Belknap Mountain Road and Route 11-A. The original structure was built in 1926 and an addition was made in 1985. Total floor area of the library is estimated at 6,200 square feet. The 800 square foot mezzanine houses an extensive local New Hampshire history collection. Access to the mezzanine is restricted for reasons of safety and security, and the mezzanine is not at all accessible to the handicapped. Additionally, the amount of storage is restricted for structural reasons.

Parking at the library is one of its greatest deficiencies. More parking is needed to meet not only minimum parking requirements but also the actual parking demand generated by use of the facility.

In terms of technical equipment, the library has six staff computers and six public-access computers, two of which access an automated catalog. Both hardware and software require periodic updating.

Programs - Programs are an essential library service. The library provides a wide range of programs, attempting to reach out to all ages. In 2001, 3,375 people attended or took part in library or Friends of the Library programs.

Building deficiencies and space limitations prevent the library from holding many programs during regular business hours. During the summer the library makes use of the bandstand. On occasion, the library has also made use of the Community Church when it is available.

Future Needs

Gilford citizens have recognized the deficiencies at the present facility, and the need for a new building. In order to address this, the 2004 Town Meeting voted to purchase a three-(3) acre parcel on Potter Hill Road for the purpose of erecting a new library. This library is planned to serve the community for 15 to 20 years, and will have space for expansion as needed.

Police Department

Recent Trends

There have been a number of changes within the Gilford Police Department since the last master plan. The types of crimes and incidents occurring require a great deal more time and effort than in the past due to documentation requirements. For example, traffic volumes have increased in Gilford, which has also brought a growth in policing problems. The demand on police services has placed great limitations on the agency's ability to store records, equipment, and evidence. The space within the department is being used to its fullest. During the past years the size of the Communications Center was enlarged, an Interview Room was constructed, the photo lab was closed and transformed into a second evidence processing area, one of the holding cells became evidence storage, and the physical training room was made into additional office space. Most calls for service occur in an area of town, which is residential and has mostly State roadways.

Current Conditions

Presently there are seventeen (17) full-time officers, five (5) part-time officers, four (4) communication specialists, one (1) clerk/communication specialist, and one (1) executive secretary. We also have two (2) part-time communication specialists and one (1) auxiliary officer. Part-time officers work on an average of sixteen (16) hours per month. Staffing continues to be a problem during the summer, weekends, holidays, and during employee vacations. Staffing will continue to grow as demand for services increases.

Table 20.

GILFORD POLICE DEPARTMENT CRIME STATISTICS 2000-2003				
	2000	2001	2002	2003
Telephone Calls Received (Dispatch)	25400	22907	22100	17496
Outgoing Telephone Calls (Dispatch)	5924	5084	4759	4550
Calls For Service	13938	13818	16497	14638
Robbery	1	3	3	4
Burglary	27	20	30	52
Larceny	215	225	221	217
Simple Assault	127	133	97	74
Criminal Mischief	122	119	104	107
Drug Offenses	42	29	46	37
Operating Under the Influence (DUI)	44	42	70	65
Parking Tickets	124	108	76	89
Motor Vehicle Collisions (Accidents)	341	328	341	360
Traffic Stops	1621	1542	3237	2778
Fatal Motor Vehicle Collisions (Accidents)	1	1	0	3

The department currently has four (4) marked patrol cars, three (3) unmarked units which are used by the Detective Bureau and Chief of Police, one (1) AWD van which is used for patrol and animal control calls, and one (1) prisoner transport van which is also used for special operations. Currently two (2) vehicles are replaced yearly with the older vehicles being transferred to other departments.

The department is housed in a portion of the Town Hall, which was completed in 1988. The station is on two (2) levels and has approximately 5,500 square feet, including hallways. All space within the department is currently utilized, and there have been modifications done to the main level of the station during the past five (5) years to accommodate the general operation of the department. Because of space problems, the department has had to convert one (1) of its two (2) holding cells to storage and convert its physical training room to office space.

The current upper level houses the communication center, records room, administrative offices, detective bureau and interview rooms. The lower level currently houses the booking room, officers room, locker rooms, sally port, evidence storage, a supervisor's office, cells, armory, and a limited training room. To accommodate growing storage requirements, three large shipping containers have been placed behind Town Hall for police department storage purposes. The department is a fully operational 911-dispatch reception center connected to 911 headquarters.

Future Needs

The need for additional space is a top priority for the department at this time. A space needs committee has been established to explore the department's need for additional space as well as the space needs of other Town Hall departments. It is clear the department needs more evidence

storage, conference room, and records storage space and office space for the supervisors and executive secretary, but the method to accomplish this is still undetermined.

In addition to this, the computer system should be maintained to a high level to insure we remain on the cutting edge of technology. The communication system should also be maintained at a high level.

Department of Public Works

Recent Trends

The Public Works Department has remained relatively stable over the past ten (10) years. In the early 1990's the building inspection department, health office, secretaries, and the Deputy Director were removed and incorporated into a newly formed Department of Planning and Land Use. This left Public Works Administration, Highway Operations, Vehicle Maintenance Operations, Solid Waste Operations, Street Lighting, Island Support Services, Building & Grounds Operations, and Sewer Operations within the Public Works Department. Other than this major change, there has been little alteration to daily operations and manpower, save the addition of a full-time custodian and a full-time sewer meter technician. In recent years we have seen a pronounced increase in our community's traffic volume, solid waste disposal, use of our island support area in Glendale, and an overall increase in citizen requests for additional services. This may correlate with more seasonal homes being converted to year-round dwellings.

Current Conditions

When fully staffed, the department consists of twenty-four (24) employees, including four (4) summer hires. There has been little additional staff added to the Public Works force other than the two (2) positions mentioned earlier. Both of these were prompted by the increase in both building and sewer use respectively.

Currently thirty-one (31) vehicles and pieces of off-road equipment are assigned to the Public Works Department. The fleet has been substantially updated over the past several years as part of our Capital Improvements Program. All trucks and most off-road equipment have been updated with a more current vehicle utilizing modern safety features and fuel efficiency, however, the average piece of equipment is roughly ten (10) years old.

The Department of Public Works is headquartered at 55 Cherry Valley Road. This location houses offices, the vehicle maintenance garage, the cold storage building, sheds, the winter salt supply, and various other small buildings incidental to the Public Works operations.

We have several buildings at locations other than 55 Cherry Valley Road. One is a small 60 square foot office shed used by the recycling attendant at our Recycling Facility on Kimball Road. Also at this facility are various small containers used for recycling and an old shed. There are two (2) sewer pump stations located at Varney Point Right and Varney Point Left to pump effluent from the low ground to our larger gravity lines. A new pump station is on Hedgewood Circle performing the same service at that location.

Table 21.

DPW BUILDINGS		
Building Description	**Approximate Cost**	**Year Built**
Public Works Administration building	$200,000	1977
Cold Storage building	$52,000	1987
Sander storage shed	(unknown)	mid 1980's
Building & Grounds storage garage	$4,600	2002
Varney Point Right pump building	$20,000	2002
Varney Point Left pump building	$20,000	2002
Miscellaneous small outbuildings	$2,000	late 1970's

The Gilford Recycling Center on Kimball Road is primarily a recycling area for household items (aluminum, glass, tin cans, and paper). A small shed is provided for people to drop off items they might normally throw away but which may still have usable life in them. We also recycle used asphalt into gravel, stumps and logs into wood chips, and yard and garden waste into compost. We burn brush under five (5) inches in diameter. Also on this site is the Police Department's shooting range. No materials are now landfilled anywhere at this facility, but are recycled in one form or another and processed back out.

Table 22.

RECYCLING EFFORTS IN GILFORD					
Type of Material Recycled	**1999**	**2000**	**2001**	**2002**	**2003**
Aluminum/Tin Cans Recycled (tons)	5.67	6.44	5.54	4.47	5.77
Newspaper/Magazines Recycled (tons)	104.33	109.88	99.31	67.53	86.70
Combined Glass Recycled (tons)	40.5	35.5	36	35.5	39
Total Tonnage Recycled	150.5	151.82	140.85	107.5	131.47
Brush Incinerated (cubic feet)	325,000	174,000	215,000	170,000	137,000

Table #23 shows trends for permits issued by the Public Works Department in recent years (this information is also available in the yearly town report).

Table 23.

PERMITS ISSUED – DEPARTMENT OF PUBLIC WORKS								
Type of Permit	**1996**	**1997**	**1998**	**1999**	**2000**	**2001**	**2002**	**2003**
Public Sewer Hookups	10	18	19	18	30	36	102	76
Driveway Permits Issued	44	50	52	47	80	95	120	116
Dig/Trench Permits Issued	9	9	23	12	17	16	28	21
"Request for Action" Forms Processed	199	135	68	148	159	149	114	89

Road mileage has leveled off somewhat with recent subdivision roads remaining private rather than public. Sewer lines in these subdivisions are being turned over to the Town for public operation and maintenance resulting in a rather significant increase in public sewer line operation. With only a head sewer technician and a sewer meter technician it is very possible that additional staffing will be needed to stay ahead of this growth in the not too distant future.

Our Island Support area, or Glendale docks, is an area that has seen a great deal of growth in the last several years. We are still operating the same number of docks (3) as we have done in the past and have maximized the number of parking spaces in the parking lot to attempt to meet this need. To help offset this intensifying use, the Town may need to consider looking at acquiring additional land in the area for parking. Expanding dock space can only be accomplished with approval from the State Department of Environmental Services and at this time it is unclear as to

whether that would be possible. Investigating additional expanded boat launching and docking area on other properties including Town-owned properties, such as the Adder Hole, should be explored.

Town buildings continue to see increased use as more clubs and associations require conference space. What used to be minimal use of our conference rooms now sees almost daily and evening use as well as Saturdays and Sundays. This requires our Building & Grounds staff to have increased responsibility in maintaining these areas. The predominate spaces that are used are in the Town Hall. It appears use will continue to increase in the future.

Solid Waste operation is also an area that has shown a significant increase. Table #24 reflects Gilford's growth in solid waste disposal.

Table 24.

SOLID WASTE DISPOSAL (IN TONS PER YEAR)											
1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
4,616	4,530	5,607	5,150	5,804	5,629	6,434	6,328	6,804	6,978	7,156	7,564

We currently share a transfer station with the City of Laconia where Gilford trash is taken. From there it goes to the Penacook Incinerator for a waste-to-energy transfer where the Town is an equal partner with 27 other communities. Our current tipping fee (the fee charged to place trash on the floor of the incinerator) is $46.77 per ton of trash sent to the incinerator. It is anticipated that our tipping fee will go up substantially in the next contract period.

Future Needs

Stiffening state and federal requirements regarding storm water management, vehicle storage, and material handling and storage will result in future fiscal pressure. The department generally makes do with existing infrastructure. Our rolling stock (or mobile equipment) is relatively new and should last for a considerable time. Our main building, though going on 25 years, appears to be in reasonably good condition with only minor work needed. Manpower levels appear adequate for the moment, but as needs increase, staffing levels will need to keep up.

Parks & Recreation Department

Recent Trends

The Parks and Recreation Department provides recreational programs, activities, and facilities to meet the needs of the people of Gilford. As population in Gilford has grown, the department has increased the number of programs and activities offered. In general there has been a gradual change in the value placed on recreation and leisure pursuits. Recreation is now looked upon as an essential ingredient in the "quality of life" of a community. These trends bring about an increase in the demands placed on all programs, activities, and facilities.

Current Conditions

The Parks and Recreation Department Office is located in the Town Hall. The staff consists of a full-time Director and a part-time Program Assistant. Other personnel for the Department are

hired on a seasonal basis. In the summer, there are approximately sixteen (16) to eighteen (18) employees hired to fill positions at Gilford Beach. Maintenance personnel also work at other town recreational facilities. In the winter, there are approximately five (5) or six (6) employees hired to fill positions at the Arthur A. Tilton Gilford Ice Rink.

The facilities the department is responsible for include Gilford Beach, Gilford Village Field, the Arthur A. Tilton Gilford Ice Rink, Stonewall Park, and Lincoln Park. Gilford Beach is approximately thirteen (13) acres, and the facility includes 1,800 feet of shorefront on Lake Winnipesaukee. The Town beach facilities are aging and require regular maintenance and upgrading. Occasionally equipment and facilities require replacement or significant repair. As these needs arise, they will be identified in the budget and CIP to be addressed as needed.

The Gilford Village Field is approximately 28 acres, and the facility includes four lighted tennis courts, a lighted basketball court, a regulation soccer field, two baseball diamonds with dugouts, bleachers, playground equipment, picnic facilities, a bandstand, a storage building, and parking. The use of this facility is shared with the Gilford Middle/High School. The school presently uses the Village Field for overflow student parking. This use has caused some wear and tear to both the roadway and the field itself, especially when plowing needs to be done in the winter. The school also uses the fields for many of its practices and games. In exchange for use of the fields, the school is responsible for the mowing of the Village Field in its entirety. The tennis courts were recently reconstructed and are in great shape. The overall condition of the field itself, however, is generally poor due to the heavy use by various groups and organizations.

The Arthur A. Tilton Gilford Ice Rink is approximately three (3) acres, and the facility includes an outdoor covered ice skating rink with lights and a dirt surface (approximately 220 feet by 110 feet), a building for storage of equipment which also contains a small locker/changing room, a well for ice-making purposes, and parking. The fluctuating temperatures during the winter months often make the ice-making process extremely difficult. Ice making depends on weather conditions so the ice surface is not always good and sometimes making ice at all is difficult. During the spring, summer, and fall, the facility lies completely vacant. Because of the roof, the dirt surface often stays fairly damp and musty, a condition not very conducive to other activities. Shutting down the facility or changing its use to make it more versatile year round may not be possible because of the nature of the federal grant monies involved with the original construction of the facility.

Stonewall Park is approximately nine (9) acres, and the facility includes an enclosed (fenced) baseball/softball diamond, two dugouts, a storage building, bleachers, a well, and parking.

Lincoln Park is a scenic one (1) acre waterfront area on Lake Winnipesaukee which includes a picnic area, a small dock, and parking.

The Department's programs are varied and cover all ages and interests. Different sports are run seasonally. Youth programs include soccer, skiing, basketball, bicycling, golf, swimming, tennis, lifeguard training, and various special tournaments, training, activities, and workshops. Adult programs include volleyball, tennis, softball, basketball, golf, bowling, and lifeguard

training. Other department programs include organizing Gilford Old Home Day and sponsoring the Gilford Community Band concert series.

Future Needs

As Gilford continues to grow and change, the Parks and Recreation Department will need to adapt in terms of the services it provides. In 1999 the Department concluded a community needs assessment survey. The purpose of the survey was to identify and assess the needs, interests, priorities, awareness levels, and opinions of our resident/taxpayers regarding the recreation programs, facilities, and resources we have in the town of Gilford. The results have been used to reevaluate the Department's goals and objectives in order to better meet the future needs of the community. The results of the survey showed a strong interest and need in expanding youth/teen programs, expanding after-school programs, expanding athletic field facilities, developing a recreation/bike path, and developing a community center.

At GALA some of the same interests and needs were identified which clarified where the department should be focusing its efforts according to future recreation needs as the people of Gilford see them.

Involving the community in development and planning of future recreation programs and facilities will help to ensure that the facilities and programs provided are what the community needs. Continued volunteer involvement is also vitally important. With budget constraints, finding alternative funding sources will continue to be important. Rejuvenating a "Friends of Recreation" group may be helpful to recruit volunteers and with fundraising.

Department of Planning & Land Use

Recent Trends

The Department of Planning and Land Use was created in 1991. Staffing remains at four full-time employees. The workload fluctuates depending on the economy since the work of the office is primarily to review building permits, inspect buildings, and to review and process site plans, subdivisions, and special exceptions – most of which are dependent upon a strong economy. Recent trends in the fields of building, planning, zoning, and development see increasingly strict and specific regulations, a continued tendency to litigate decisions of administrative personnel and land-use boards, and a move to higher tech processing and services such as computerized mapping and computer-based application processing. A push to provide a way for more affordable housing (or workforce housing) to occur is also a trend as housing costs continue to escalate and housing availability decreases.

Current Conditions

The department is currently looking toward GIS (Geographic Information System) mapping which would allow providing nearly unlimited information regarding all areas of Gilford on a computerized map. Tax maps, roads, utilities, buildings, and many other details regarding properties, roads, and facilities throughout the town could be made readily accessible through GIS. For example, department staff could find assessing information, deed information, photographs, ownership information, and many other details about a lot or any structure on the

property merely by identifying the lot on a map. GIS could be used to keep track of building permits, determine lot area and frontage, create abutters lists for applicants, and in many other ways. Depending on the GIS format chosen, GIS could be available over the Internet through the town's Web site as a powerful resource for the community.

The department is assigned two (2) vehicles. The vehicles are retired police cruisers handed down to the department on a rotating basis. While they are invaluable in providing the Director and the Building Inspector with a means of transportation, they are occasionally impractical when performing inspections on lots that have rough driveways or are very muddy or steep.

Future Needs

As legal standards change, staff and boards will need to receive continued training on the expectations placed on them. Depending on how development trends continue in the future, more staff may be required to help with extra projects and increased workload. The amount of filing space in the office appears to be adequate for several years but it is limited and, with a busy development climate, could fill up quickly. If more files are needed, more staff is hired, or new technology brought in that occupies vital office space, the department will need additional office space to accommodate it.

Town Clerk/Tax Collector

Introduction

The office of Town Clerk-Tax Collector is a combined elected and appointed office charged by statute with multiple duties which include collecting revenue from many sources including motor vehicle permit fees, overseeing elections, registering voters, collecting and preserving town records, keeping vital statistics, collecting real estate taxes, collecting betterment assessments, placing tax liens, and issuing tax deeds. In addition this office issues Taxpayer of Gilford decals, Island Resident decals, and Glendale Guest Cards for admission to the transfer station, Gilford Beach, and Glendale Docks and parking lot. Also, town ordinance charges this office with the collection of quarterly sewer use fees and Gunstock Acres water charges. The Town Clerk-Tax Collector has chosen to also participate in service programs offered by the State of New Hampshire such as the Municipal Agent Program (enabling motor vehicle registrants to complete auto registrations at the town level) and being a boat agent (enabling boaters to register boats at the town). Most all of the duties and programs have a statutory fee attached paid by the public. Fees are turned over to the Town of Gilford.

Table 25.

OFFICE OF TOWN CLERK/TAX COLLECTOR DEPARTMENT ACTIVITY REPORT							
	1991	1993	1995	1997	1999	2001	2003
Motor vehicle permits issued	7,956	8,112	8,408	9,050	9,355	9,841	10,689
Motor vehicle revenue	$568,703	$607,741	$714,548	$900,417	$1,098,960	$1,264,440	$1,466,756
Dog licenses issued	469	875	828	1,165	1,238	1,272	1,363
Total Town Clerk Revenue*	$650,703	$679,185	$802,741	$1,011,024	$1,226,290	$1,412,458	$1,632,984

*Town Clerk revenue only.

Recent Trends
The number of vehicles registered (and thus the amount of revenue collected) has increased steadily over the last ten (10) years as demonstrated Table #25.

The Town of Gilford has chosen to bill real estate taxes semi-annually. The impact of this decision on this department is that instead of processing 7,000 tax bills each year, the department processes 14,000 tax bills each year. Quarterly collection of fees for sewer use has been added to the department's responsibilities and soon additional users will be added to the system. Each increase of 500 sewer accounts results in 2000 additional sewer bills over four quarters in a year.

Electronic mail (email) has become a popular way to conduct business. The public has come to expect and rely on this and other improvements in convenience and service. This has become more important as over half of the Town's tax bills are now mailed to property owners living outside Gilford.

Current Conditions
The staff of Town Clerk-Tax Collector office consists of the elected Town Clerk-Tax Collector, appointed Deputy Town Clerk-Tax Collector, and three full-time and one (1) part-time Assistant Town Clerk-Tax Collector. Additional staff may help improve service, particularly at peak tax times and the first and last of each month when the waiting line is often very long.

As the official "keeper of the record", the Town Clerk is responsible for receiving, cataloging and maintaining all town records. All minutes of town boards and commissions, tape recordings, filings, deeds, easements, voter checklists and vital records are kept in accordance with the State record retention schedule. Although some of the records may be microfilmed, the Town is still required to keep the original records. The storage of all records needs attention. Microfilmed records are especially in need of an improved storage system. Current staffing and budget levels do not allow for upgraded records maintenance.

Space behind the counter can also become crowded. The vault spaces are full and congested with various records. Some may be purged, but most must remain. There is no climate control in the records storage area which allows the condition of records to deteriorate more quickly. Both vaults have vents leading to the building's ventilation system, and, although the doors are fireproof, this may leave the town's records unprotected in the event of a fire.

There is also no longer a research area available within the Town Clerk's office for genealogists or other record researchers which can be a problem. The records must be reviewed with staff supervision. When the records are taken outside the office for review, a staff member must also be out of the office leaving the office shorthanded.

Future Needs
As the request for service increases and with the addition of new accounts, there is more demand on the current personnel and facilities and may increase a need for additional personnel and/or technology solutions. The computer hardware and software should be continually upgraded to further meet the needs of the staff and taxpayers. Space for records research and records storage is also needed at the Town Hall without compromising the department's secured area.

Summary

Objective – Provide, improve, and maintain town facilities that address the changing needs of the public and of each department.

Actions –

1. Support the annual development and implementation of a Capital Improvement Program (CIP) that allows each department to plan adequately for capital expenditures for modernization, equipment replacement and adequate support of population growth.

2. Provide adequate technology to allow each department to improve the services they provide to the public and to allow them to improve coordinated interaction among departments.

Amendments – 2016.
Made minor changes in wording of Action 1.

Chapter 8. Transportation

As with any growing community, transportation is an important issue in Gilford. Improved transportation systems and accessibility over the past 50 years have contributed to Gilford's rapid growth. The growth, in turn, spurs a greater need for more and better transportation facilities. Keeping up all aspects of the Town's transportation system is an important tool in providing a high quality of life in Gilford.

Highways

Gilford currently administers over 101 miles of Class V highway within its jurisdiction. This mileage has risen approximately 17.5% over the last 25 years. This is due primarily to development of new subdivisions as most new roadways are in residential subdivisions. While there are no Class IV roads within Gilford's boundaries, the town has both Class V and Class VI roadways. The town is required to maintain all Class V roads regularly (RSA 229:5, VI and 231:3)[1], but not Class VI roads. (See "Glossary" for an explanation of road classification.)

The Town's Class V roads are managed through the Public Works Department. The Town is committed to ensuring all roads receive appropriate care. Each year the Town performs routine maintenance including snow plowing and abrasive application (sanding), ditch clean out, sign maintenance, brush cutting, shoulder maintenance, and surface repair. Road maintenance is very seasonal with summer being when most rehabilitation and maintenance work is performed.

The Town remains very concerned about environmental contamination and, accordingly, strives to reduce winter salt application where possible. Several roadways have been designated "no salt" or "low salt" roadways[2]. These roadways see larger use of sand as a winter traction agent than other roads and require more related maintenance to remove ice buildup through the winter and sweep up of sand in the spring. Bus routes, high elevations, and heavily traveled roadways also require greater maintenance, especially in winter, to ensure public mobility and safety.

The region continues to grow in population as well as popularity among tourists. This growth results in higher traffic counts around town. The following table helps illustrate the trend of growing traffic volumes in Gilford:

Table 26.

TRAFFIC VOLUMES AT SELECTED GILFORD LOCATIONS (NUMBERS REFLECT AVERAGE NUMBER OF TRIPS PER DAY)				
	1995	1997	1999	2001
Gilford Avenue East of Bypass (Country Club Road area)	N/A	9,800	10,000	11,000
Bypass 1 Mile No. of Gilford Ave. (permanent monitoring station)	8,417	7,690	8,662	8,972
Gilford Ave. at Laconia Town Line (Bolduc Park area)	N/A	6,900	N/A	7,600
NH Route 11 East of Weirs Road (Varney Point Road area)	8,400	8,900	9,600	8,200

[1] 'A Hard Road to Travel', H. Bernard Waugh, Jr., 1997 edition
[2] All such roads are signed as "low salt" or "no salt" roads

Clearly most roads have seen steady and significant growth over the years. Weekends see the highest traffic volumes with Saturday being the most heavily traveled day of the week. Traffic volumes tend to be lowest in winter and highest in summer, roughly tripling in volume as the weather warms, and dropping off quickly with the return to cooler weather.

Bus and Taxi Services

Currently bus and taxi service is available in Gilford with several taxi companies in the region and the Greater Laconia Transit Agency (G.L.T.A.) providing bus service.

Railroad Services

There is no rail service in Gilford. The Hobo Railroad operates in Laconia supplying seasonal transportation for visitors and locals during the summer. This service is operated primarily as a scenic novelty for tourists.

Airport Facilities

The Laconia Airport, located in the northwest corner of Gilford and surrounded primarily by industrial lands, provides limited air transportation services to the region. The airport holds great potential for cargo and passenger service to and from the area. For primary air transportation service one must use the Manchester Airport or Logan Airport in Boston, but as services and facilities improve at the Laconia Airport, the airport grows in value to businesses, private aviation, and hobbyists alike, and the community as a whole.

The Laconia Airport Authority is authorized by Chapter 272 of the NH Laws of 1941 to establish and maintain an airport in the Town of Gilford. The authority consists of the Mayor of Laconia (as chairman), the Chairman of the Belknap County Commissioners, a Gilford Selectman (as an ex-officio member), and two (2) residents of Belknap County appointed by the members above.

The east-west runway is presently 5,285 feet long and 100 feet wide. The north-south runway is closed permanently due to deterioration and is utilized by a local airplane business and other private organizations for special events. Commercial and industrial lands surrounding the airport and owned by the Airport Authority are being developed with businesses and services supporting the airport.

Transportation Improvement Plan (TIP)

The Transportation Improvement Plan (TIP) is a state-wide plan for transportation that covers a ten (10) year period. Every two years the TIP is updated. Each update cycle takes two years to complete. The process is continuous with a new update cycle beginning again as soon as another ends. The process starts at the local level with regional Technical Advisory Committees. Local communities provide the regional Technical Advisory Committee (TAC) a list of transportation needs and issues. The TAC prepares the regional TIP and passes it on to the New Hampshire Department of Transportation (DOT). The DOT makes a final recommendation to the Governor for approval. The TIP plays an important part in Gilford's effort to maintain a solid road infrastructure. For the TIP to be effective, the Town's Capital Improvement Plan (CIP) should include recommendations proposed in the TIP, with adjustments as needed after careful review.

Pedestrians and Bicyclists

Though Gilford is primarily a rural community, we are seeing a greater use of our roadways by pedestrians and bicyclists. Gilford's roads are not generally constructed to safely allow for interaction of vehicles and pedestrians. Thought should be given to utilizing Federal, State, and local grants to enhance our roadways and to better service this growing population of users including providing walking paths, bike paths, and sidewalks. Further, proposed subdivisions should be designed with pedestrians' and bicyclists' needs in mind.

Recommendations

State roadways continue to be a vital backbone of Gilford's transportation needs. In cooperation with the Town of Alton, Gilford officials should aggressively advocate with state officials and legislators to improve the highway system and link Gilford's Route 11 near Ellacoya State Park, with West Alton's Route 11 at a point one (1) mile south of Route 11-A. This would straighten and widen the road and move it out of residential areas. This stretch of roadway is part of a much larger system that allows visitors, commerce, and others to traverse around Lake Winnipesaukee as well as being a major link to the Seacoast.

While the area experiences traffic congestion during the busier summer season, some traffic diverts to side roads to circumvent heavier traffic on Laconia's and Gilford's main streets. This can have an adverse impact on surrounding neighborhoods, which we must consider when reviewing our overall road system.

Access to public roadways should be reviewed cautiously when developers request access for their projects. Access points should be well managed and thought out. Shared access for neighboring businesses aids in controlling traffic movements, reduces potential conflict points, and helps maintain a more systematic and safe traffic flow.

To maintain and improve the safety of town roads, the Planning Board discourages long roads that do not have at least two points or means of access. The Planning Board encourages safe intersections by use of traffic signals, elimination of visual barriers, installation of warning signs, or other appropriate means to ensure safety at busy and dangerous intersections. The town should work with the state to ensure that state-maintained roads are also safe. To address this need, the town should continue to work on improving existing infrastructure and planning for expanded infrastructure in the future. The State has been discussing plans for the expansion of Interstate 93 from Manchester to Concord. The Planning Board recognizes that this expansion will likely increase the accessibility of the Lakes Region and result in more traffic and increased population in the area.

The Planning Board supports the development of sidewalks, bike paths, walking paths, and similar recreational trails throughout the town to allow all ages to safely access the entire town while reducing demand on our roadways. Particularly the Planning Board supports the development of sidewalks throughout the Village and around the schools to improve safety in this congested area where so many children are present.

Summary

Objective – To provide adequate and safe transportation facilities into, out of and within the town.

Actions –

1. Support and plan for linking Gilford's Route 11 near Ellacoya State Park with West Alton's Route 11.

2. Plan and work to enhance the safety of town roads and intersections. Work with the state to do the same for state maintained roads within the town. As part of this action, assure that access points from private land to public thoroughfares are adequate, safe, and well planned.

3. Work to provide sufficient and adequate recreational trails throughout the town.

4. Create a list of sidewalks and intersections that require creation and/or improvement.

Amendments – 2016.
Deleted reference to sidewalks in Action 3 and added Action 4 as a new action.

Chapter 9. Telecommunications

Goals of This Chapter

The four goals of this chapter are to: (1) provide a brief overview of broadband technology, (2) identify strengths and weaknesses that exist in the Town of Gilford's broadband coverage, (3) identify barriers to access for expansion of coverage, and (4) make recommendations for how improvements in Gilford's telecommunications facilities and services can be made with emphasis on increasing the availability of affordable high-speed broadband throughout Gilford.

Background

Broadband Services

Affordable and reliable high-speed broadband access is an increasingly important asset for communities like Gilford. The benefits of having reliable access to high-speed broadband Internet services is critical for community public information, economic development, small business growth, education, emergency services, and health care. Such broadband access can result in increased property values and improved quality of life. The proliferation and expansion of broadband access today is often paralleled with the great public infrastructure projects of the Twentieth Century – namely the expansion of the electricity and telephone networks and the creation of the Interstate Highway System. Like those three monumental public works projects, high-speed broadband access creates economic development opportunities, increases the potential of business and industry, provides greater educational opportunities to both adults and children, and improves the ability and efficiency of emergency responders and government officials to effectively do their jobs working toward improving the lives of all citizens.

However, high-speed broadband access is often hindered by factors such as low population densities, infrastructure costs, and geographical barriers such as topography. It does not make economic sense for Internet service providers to extend the necessary "last mile" broadband infrastructure to homes and businesses in remote locations. As a result, rural residents and businesses must deal with inadequate or non-existent broadband coverage.

As technology changes and demand increases, the definition of what constitutes adequate broadband speeds also changes. As of early 2015, the Federal Communications Commission (FCC) has defined broadband to mean at least 25 megabits per second (Mbps) download speeds. Some of the existing technologies in use in Gilford no longer meet that criterion which is one of the reasons high-speed broadband access must be addressed. As time goes on, the minimum data rate that defines broadband will continue to rise.

Broadband access is provided at several Town-owned facilities. These locations are provided at no cost to the public at the present time. The following table identifies where public broadband access is currently available.

Table 27.

COMMUNITY ANCHOR INSTITUTIONS AND DROP POINTS		
Municipal Buildings	**Address**	**Category**
Department of Public Works	55 Cherry Valley Road	Community Support
Fire Department	39 Cherry Valley Road	Public Safety
Town Hall	47 Cherry Valley Road	Community Support
Police Department	47 Cherry Valley Road	Public Safety
Library	31 Potter Hill Road	Library
Schools	**Address**	**Category**
Gilford Elementary School	76 Belknap Mountain Road	School K-4
Gilford Middle School	72 Alvah Wilson Road	School 5-8
Gilford High School	88 Alvah Wilson Road	School 9-12
SAU 73 Office	2 Belknap Mountain Road	School Dist. Superintendent

Cable Television Service

In 2013, the Town of Gilford approved its new franchise contract with Metrocast for cable television and Internet services and "voice over Internet Protocol" (VoIP) telephone services to the citizens of Gilford. Metrocast is the current provider for these services in Gilford.

Landline Phone and DSL Service

In 2012, the Town of Gilford paved the way for FairPoint to expand Digital Subscriber Line (DSL) services for Internet to the citizens of Gilford. FairPoint is the current provider for landline phone and DSL service in town.

Cell Phone Service

In today's world, cell phone and mobile devices have become the number one source for phone use. Cell phones have many integrated technology features built within the mobile device. The advance technology in mobile devices in use in today's economy is incorporated into our way of life in the 21st Century. In fact most U.S. homes today have no landline or VoIP phone service, relying entirely upon cell phones.

Cell Towers

Gilford has a number of active cell towers serving a number of providers at the following sites:

- 9 Old Lake Shore Road (on the water tower)
- 429 Gilford Avenue (Francke property)
- 719 Cherry Valley Road (at Gunstock on Mount Rowe)
- 150 Stark Street (below the Eversource right-of-way)
- 406 Liberty Hill Road (across from former Camp Winsheblo)

Identified Broadband Issues

The Town of Gilford has in place cable and DSL broadband services covering the majority of the community. Terrestrial fixed and mobile wireless service providers have coverage throughout the town, with some wireless carriers having spotty reception throughout the town.

The lack of sufficient broadband coverage to some areas within Gilford could be a deciding factor for resale of real estate property. More communities across the nation are finding the lack of adequate broadband is negatively affecting their growth. At present only some of the upload and download speeds available in Gilford meet FCC guidelines for broadband service. Gilford also has a number of islands on Lake Winnipesaukee where 3G/4G/LTE wireless or fixed wireless are the only options for broadband access, if it is available at all. There are also areas in town that are unserved and under-served. It is crucial that Gilford look into other service providers for the future economic growth and development of the town. To improve the provisions of these services, the Town of Gilford should do all it can to promote and facilitate state/private broadband programs and initiatives to expand these technologies within the community.

More remote communities often lack middle-mile infrastructure, meaning that broadband lines are not present in the town and access is not available anywhere. It is also common that many communities have middle-mile infrastructure, but large segments of the town are not serviced by the last mile. In many places, it may not make financial sense for commercial service providers to extend broadband lines to individual homes in moderately to sparsely populated areas, resulting in large areas with no wired service. ("Wired" in this case means cable, DSL, and fiber optics.) These two problems are common in many rural New Hampshire communities and must be addressed.

Future Growth and Technology Considerations

The technology and techniques for providing fast, reliable Internet service are constantly changing. It is important to remain aware of these emerging technologies and the potential infrastructure, zoning, and planning challenges they can create.

Terrestrial fixed wireless Internet sources, such as Wi-Fi, are transmitted through radio waves and require no cable connections or hookups and less physical infrastructure than DSL or cable. Terrestrial mobile wireless Internet, which can be accessed by mobile electronic devices like smart phones, has become increasingly popular. Like fixed wireless Internet, mobile requires little in the way of physical infrastructure. However, it is limited by the provider's service range, typically slower connection speeds, small screen sizes and limited capabilities compared to a personal computer (PC), laptop, or tablet.

Satellite Internet, as its name suggests, provides service through satellites in mid or geosynchronous orbits around the earth. Like wireless, this method of delivery requires little terrestrial infrastructure but at its current stage of development has numerous limitations, the primary one being limited broadband speed followed by data caps (a maximum amount of data allowed per month). Satellite Internet has the potential to become a more viable Internet delivery option in the future as the technology associated with it improves. Currently, those who do not have access to cable, DSL lines, or wireless in their area use satellite Internet.

Fiber optic cables, which deliver information using pulses of light through optical fiber, are becoming an increasingly popular method of high-speed Internet delivery. Capable of delivering

bandwidths tens or hundreds of times that of DSL or cable over longer distances, fiber optics is poised to become more common in the future. However, there will be significant last mile delivery problems associated with fiber optics as in most cases entirely new lines will have to be strung or laid to the homes and businesses of end users.

In today's world, broadband is a critical infrastructure for both businesses and citizens within the Gilford community.

Recommendations

The following recommendations are actions that can be taken now and in the near future to improve broadband access in the Town of Gilford. Some of the recommendations will be easier to implement than others which may require greater private enterprise and/or state and federal government involvement. However, all the recommendations are tools that can be used to reduce barriers to broadband access, make Gilford more economically competitive, and improve the quality of life for all the town's residents, businesses, and visitors.

- Form a telecommunications committee to create a broadband plan for Gilford which is coordinated with surrounding communities, continues ongoing efforts, and solicits alternate providers.
- The broadband plan's objective will be to improve the quality of Gilford's telecommunications services.
- Utilize the cable franchise agreement negotiation process as an opportunity to leverage expansion of cable infrastructure, which would inherently have a positive impact on reach of improved broadband service with reference to prioritize economic growth segments.
- Engage in discussion with providers, policy-makers, and surrounding communities to uncover and develop opportunities for improved telecommunications.
- Apply the principle of Aggregate Demand. Develop a working group with other communities in the region to identify pockets of demand that will be attractive to providers.
- Expand availability of public Internet. Easy, consistent access to computers with Internet during all times of the day will help ensure that all members of the community are able to benefit from opportunities offered through advanced telecommunications.
- Encourage the public to utilize the telecommunication infrastructure in order to gain economic and social benefits.
- Orient the public to expanded Internet use through outreach and education.

Summary

Objective – Create and implement a Town of Gilford Broadband Plan.

Actions – Take the following actions in developing a Broadband Plan:

1. Develop minimum broadband requirements for new residential, commercial, and industrial developments taking into account federal regulations.

2. Create a Broadband Plan.
3. Plan for affordable broadband service with acceptable standards throughout the town/community.
4. Identify incentives for the unserved and under-served areas of the community, with priority and focus on the four areas recommended in the Land Use Chapter of the Master Plan for economic development.
5. Foster a cooperative relationship with broadband vendors.
6. Engage neighboring communities in evaluating, developing and supporting opportunities for broadband initiatives.
7. Create broadband and digital literacy awareness programs.
8. Monitor, evaluate and maintain Gilford's relative service levels within the region.
9. Research alternative broadband technologies and providers.
10. Create an Action Plan to generate a Broadband Plan.

Amendments – 2016.
Created Chapter 9, Telecommunications, as a new chapter.

Glossary

3G – The third generation of wireless mobile telecommunications technology. Applications include wireless voice telephony, mobile Internet access, fixed wireless Internet access, video calls, and mobile TV.

4G – The fourth generation of wireless mobile telecommunications technology, succeeding 3G. Applications include amended mobile web access, IP telephony, gaming services, high-definition mobile TV, video conferencing, 3D television, and others.

Affordable – Generally used in reference to the cost of housing. According to real estate and lending industry standards, a home (be it apartment, condominium, single family house, etc.) is affordable if it costs a consumer not more than approximately 30% of that consumer's gross income for housing costs including taxes and utilities.

Agritourism – Generally, activities on a farm designed and intended to attract visitors to a farm for marketing purposes. Pursuant to RSA 21:34-a, II., agritourism "means attracting visitors to a farm to attend events and activities that are accessory uses to the primary farm operation, including, but not limited to, eating a meal, making overnight stays, enjoyment of the farm environment, education about farm operations, or active involvement in the activity of the farm".

Broadband – A wide bandwidth or high-capacity transmission technique using a wide range of frequencies to enable a large number of messages to be communicated simultaneously. This can be done using coaxial cable, optical fiber, radio, or twisted pair cable. In terms of Internet access, Broadband is any high-speed Internet access that is faster than typical dial-up access.

Build Out – Build out denotes the maximum development capacity of a community given the extant laws affecting development. Build out is often expressed in terms of maximum population, maximum dwelling units, maximum developed acreage, maximum building square footage (of a particular type of use), etc. and it is assumed that all things remaining equal, a community will not grow past the suggested build out maximums.

Case Law – Law established by a judicial decision in a court case.

Class IV, V, and VI Roads/Highways – The State of New Hampshire describes a Class IV Road as a road in an area designated as a "compact" (more densely settled) section of a town or city; a Class V Road as a typical town road; and a Class VI Road as a road that is subject to restricted access by the use of gates and bars whether by design, by decision by the town to discontinue using the road for travel, or by failure of the town for five (5) successive years to maintain and repair the road for travel. Refer to RSA Chapter 231, "City, Town, and Village District Highways" for more information.

Conservation Easement/Conservation Land – A conservation easement is a restriction placed on a property which typically prohibits use of the land for purposes other than enjoyment of the property in its natural state. They are designed to protect animals, plants, rivers, lakes, slopes,

views, habitats, and to preserve land from development. Conservation easements vary from one to the next, but often allow only very limited use such as hiking, snow shoeing, or cross country skiing. Some prohibit any vehicular or public use at all while some allow fishing, hunting, off-highway vehicle use, camping, tree harvesting, and agricultural uses. They are often administered by either public or private conservation organizations. Conservation land is land where such an easement exists or is land owned by a conservation organization.

GALA: Gilford, A Look Ahead – A public visioning forum held on April 5 and 6, 2002 as the kickoff event and public input portion of the 2004 Master Plan update process. The term "GALA" is an acronym of "Gilford, A Look Ahead".

Household – All persons who occupy a housing or dwelling unit (as defined by the U.S. Census Bureau). For this glossary term only, a housing unit is a room or group of rooms intended for occupancy as separate living quarters and having either a separate entrance or complete cooking facilities for the exclusive use of the occupants.

Labor Market Area (LMA) – Also called a Small Labor Market Area, usually shortened to Labor Market Area or LMA. A Labor Market Area is an economically integrated region within which workers may readily change jobs without changing place of residence. (Source: NH Dept. of Employment Security)

Low Income – Generally low income is 50% or less of a market area's median family income.

LRPC – The Lakes Region Planning Commission headquartered in Meredith, NH.

Manufactured House/Housing – A factory-built house or housing constructed in accordance with standards established by the U.S. Department of Housing and Urban Development (HUD), built on a permanent chassis, transported to a home site, and placed on a foundation. Does not include modular homes.

Manufacturing – Establishments engaged in the mechanical or chemical transformation of materials or substances into new products. These products may be "finished," that is, ready for utilization or consumption, or it may be "semi-finished" to become a raw material for further manufacturing. (Source: NH Dept. of Employment Security)

Median – The middle value (or midpoint between two middle values) in a set of data arranged in order of increasing or decreasing value where one (1) half of the items in the set is less than the median and one (1) half is greater than the median.

Median Age – The number that has the property of having the same number of people with smaller ages as there are people with higher ages. The median age divides the number of people in half: half are older than the median and half are younger than the median. (from the *Lakes Region 2000 Census Interim Report* on *Population, Age, and Housing - December, 2001*, prepared by the Lakes Region Planning Commission).

Median Income – The middle income figure in a series of income figures in which 50% of all figures are above the median and 50% are below the median.

Moderate Income – Generally moderate income is 50% to 80% of a market area's median family income.

Modular Home – A house constructed off-site (such as at a factory) using standard construction methods and shipped to a home site for placement on a permanent foundation. Modular homes are usually built in sections and the sections are assembled on site to complete the home's construction.

Planning – The practice of devising regulations and policies to guide the use of land and buildings within a community; the act or process of making and carrying out plans to address certain land use, social, and economic needs of a community.

Poverty – The level of family income that is below the threshold appropriate for that family as determined by the U.S. Census Bureau. Poverty thresholds vary depending on the size of a family and the age of its members, but do not vary based on location. They are updated annually for inflation based on the Consumer Price Index. See the U.S. Census Bureau's web site for more information at http://www.census.gov/hhes/poverty/povdef.html#1.

RSA – *Revised Statutes Annotated.* These are the laws of the State of New Hampshire. The word "annotated" suggests that critical explanatory notes or comments accompany the statute.

Single-Family Dwelling – A dwelling designed for and/or intended to be used by a single family.

Visioning – An approach to improve citizen involvement in the planning process which places the citizen involvement at the beginning of the process. Also, a process to help envision the desired future of a community and begin laying out a plan to achieve it.[1,2]

Voice Over Internet Protocol (VoIP) – A way of communicating by voice and multimedia over Internet Protocol (IP) networks (such as the Internet). Also, a group of technologies for the delivery of voice and multimedia communications over such networks.

Wi-Fi (or WiFi) – The name of a popular wireless networking technology that uses radio waves to provide wireless high-speed Internet and network connections. The term Wi-Fi is a trademarked phrase that means *IEEE 802.11x*.

Workforce Housing – Housing which is affordable to a household with income of 80% or less of the median income of the metropolitan area or county in which the housing is located, adjusted for the number of persons in the household, as published annually by the U. S. Department of Housing and Urban Development in the Federal Register.

---

[1] "Since You Asked...", *The Commissioner*, Spring 1996, the American Planning Association.
[2] *A Vision for Our Community*, Final Report, Flagstaff 2020 Project, Flagstaff, Arizona, 1997.

Zoning – The planning concept that divides a community into different zones or districts, and establishes regulations within each zone or district governing the use, placement, size, and spacing of buildings and land. Also, the program that implements master plan policies and goals.

Zoning Ordinance – The document containing the zoning laws of the Town of Gilford.

Amendments – 2016.
Added definitions for 3G, 4G, Agritourism, Broadband, Mbps, VoIP, and Wi-Fi. Deleted definition of Smart Growth. Amended definition of GALA to eliminate final sentence referring reader to the Introduction for more information about GALA.

Bibliography

American Planning Association, "Since You Asked...", *The Commissioner*, Spring 1996.

eNeighborhoods, Inc., *Neighborhood Report*, November 26, 2002.

Flagstaff 2020 Project, Flagstaff, Arizona, *A Vision for Our Community – Final Report*, 1997.

Lakes Region Planning Commission, *Demographic Profile – July 2003.*

Lakes Region Planning Commission, *Development Activity in the Lakes Region: 2003 Annual Report.*

Lakes Region Planning Commission, *Lakes Region 2000 Census Interim Report on Population, Age, and Housing – December 2001.*

Waugh, H. Bernard, Jr. *A Hard Road to Travel*, 1997 edition.

New Hampshire Department of Employment Security, Economic and Labor Market Information Bureau.

New Hampshire Housing Finance Authority.

US Census 2000 and 2010.

Amendments – 2016.
Included a reference to the 2010 US Census.

Amendments

This section is a compilation of the amendments made to each chapter of the Gilford Master Plan. As the Plan is updated, the amendments made to the previous version of the Master Plan will be summarized. These summaries can also be found at the end of each chapter.

2016 UPDATE

Executive Summary

Amended fourth paragraph to reference the 2004 Master Plan. Added new fifth paragraph beginning with, "Henceforth the Planning Board…". Edited paragraph beginning with, "Gilford recognizes…" by adding reference to LRPC. Edited third bulleted paragraph in various minor ways. In second set of bulleted items, added "and the needs of residents and visitors" to end of first bulleted item; added new fifth bulleted item beginning with "Although a workforce housing ordinance…"; and to the end of the last bulleted item added "is contemplated". In the Objectives and Actions summary, made changes to the Objective and to Actions 1 and 2 under Population; to Actions 1, 2, and 3 under Housing; to Action 1 under Economic Base; to Actions 1, 2, 3, and 4 under Natural Resources; to Actions 1, 2, and 3 under Historic Resources; to Action 1 under Community Facilities; and to Actions 3 and 4 under Transportation; and added entirely new Objective and Actions for a new chapter entitled Telecommunications.

Chapter 1. General Goals

Added second paragraph beginning "The Master Plan should be a living document." In third paragraph added "and regional priorities", deleted "control", and added "encourage commercial growth". In General Goal 3 added "and will take appropriate steps to mitigate such effects." Added General Goal 10.

Chapter 2. Population

Replaced last sentence in second paragraph with last two sentences having updated information. Updated Table 1. with actual 2010 population and new 2020 estimate. Replaced Table 2. with new Table 2. having updated information. Updated paragraph following Table 2. with updated numbers. In second paragraph after Table 2. inserted "and real estate taxes" and deleted "quickly" in third sentence. Deleted from the Objective "and the principles of smart growth". Deleted Action 1. and renumbered Action 2. as Action 1.

Chapter 3. Housing

In second paragraph deleted references to family apartments including third sentence. Deleted third paragraph. In fourth paragraph inserted two final sentences beginning "Overall the Gilford housing market". Deleted fifth paragraph. In the paragraph preceding Table 6, amended the third sentence and inserted new wording beginning with "We cannot say", and ending with "while maintaining community character." In the Implications section, amended first paragraph by deleting "In its published report, *Smart Growth*" from the first sentence, and made other minor changes. Deleted last two paragraphs before the Summary. Amended the Objective by deleting "smart growth concepts" and inserting in its place "housing market forces". Amended Action 1 in various ways including deleting "work toward addressing" and inserting "monitor" instead, inserting a reference to monitoring senior housing; and deleting from "more available and enabling" through the end of Action 1. Amended Action 2 by deleting "recommendations and information from the subcommittee" and inserting "changing needs" in its place. Deleted Action 3.

Chapter 4. Economic Base

Revised Action 1 by deleting the wording after "the purpose of the zone" which referred to smart growth.

Chapter 5. Natural Resources

In fourth paragraph added last two sentences. Replaced final paragraph with all new final paragraph. Deleted all four previous Actions and replaced them with two new Actions.

Chapter 6. Historic Resources

Replaced Action 1 in its entirety. Amended first half of Action 2. Deleted Action 3 in its entirety.

Chapter 7. Community Facilities
Made minor changes in wording of Action 1.

Chapter 8. Transportation
Deleted reference to sidewalks in Action 3 and added Action 4 as a new action.

Chapter 9. Telecommunications
Created Chapter 9, Telecommunications, as a new chapter.

Glossary
Added definitions for 3G, 4G, Agritourism, Broadband, Mbps, VoIP, and Wi-Fi. Deleted definition of Smart Growth. Amended definition of GALA to eliminate final sentence referring reader to the Introduction for more information about GALA.

Bibliography
Included a reference to the 2010 US Census.

CERTIFICATION OF ADOPTION AND FILING

Pursuant to New Hampshire R.S.A. 674:4, "Master Plan Adoption and Amendment", and New Hampshire R.S.A. 675:6, "Method of Adoption", the Gilford Planning Board having held a duly noticed public hearing on October 3, 2016, hereby adopts and certifies this Master Plan.

John Morgenstern, Chair

Wayne Hall, Vice Chair

Jerry Gagnon

Richard Vaillancourt

Norman Silber

Carolyn Scattergood

William Johnson, Alternate

Richard Egan, Alternate

Richard Grenier, Selectmen's Rep.

I hereby certify that on January 24, 2017, the Gilford Master Plan, with original signatures, was filed with the Town Clerk at the Gilford Town Hall at 47 Cherry Valley Road, Gilford, New Hampshire.

Denise Gonyer, Town Clerk