
SANBORNTON MASTER PLAN
ECONOMIC DEVELOPMENT CHAPTER

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SECTION 1—INTRODUCTION

Sanbornton is located in Belknap County, 2 hours north of Boston, 25 miles north of the state capital, Concord, and next door to the City of Laconia. It is the gateway to the White Mountains, and a center for outdoor recreational activities that include boating, hiking, swimming, hunting, fishing, snowmobiling, snow shoeing, and cross country skiing. It is just a short drive to the Gunstock ski area for some great downhill skiing.

Bounded on the west by the Pemigewasset River and on the east by Lake Winnisquam, it also features Hermit Lake. Sanbornton has a total area of 49.8 square miles and is served by several state and interstate highways for easy access to other areas of the region: I-93, with Exit 22 in Sanbornton; Rt. 3 connecting to Laconia and points north; Rt. 132, a scenic country road winding through the historic Sanbornton Square village north past Hermit Lake and on to New Hampton; and Rt. 127 connecting Gaza Corners of Sanbornton to the City of Franklin.

Sanbornton features 3 schools, many beautiful lakefront and country homes, rolling hills and forests, working farms where you can get a good home cooked breakfast or buy milk, beef, and vegetables, or take the kids apple or berry picking. There are inns located on the lake, and up on Steele Hill with beautiful mountain views, where, in addition, they have a restaurant as well as function facilities for conferences, weddings, and other events. The historic village contains the Old Town Hall, the Congregational Church, and the town's Public Library. Three different commercial districts are located throughout the town with a number of diverse businesses offering a wide variety of products and services. There are also many home-based businesses run by artists and craftspeople. Sanbornton is a welcoming community where friends are always available to lend a hand, and the whole town gets together to celebrate events like lighting the town Christmas tree and Old Home Day, among others.

Sanbornton... it's how you want New Hampshire to be.

Economic development is a critical component of Sanbornton's vision for the future. Economic development is a means to address rising property taxes and a way to make Sanbornton a great place to work as well as live. This chapter begins by outlining that vision and offers an economic summary of Sanbornton. It highlights desired economic development in Sanbornton and identifies the Town's strengths, opportunities, challenges, and threats to economic growth. The chapter ends with economic development goals, strategies, and recommendations.

SECTION 2—SANBORNTON’S ECONOMIC VISION

Economic development in Sanbornton should be guided by a desire to maintain the Town’s rural character and the environmental quality of our natural and historic resources while increasing economic activity, employment opportunities and balancing the town’s revenue stream to help the community achieve its vision of becoming more self-sustaining.

In 2008, the Sanbornton Planning Board conducted a town-wide community planning survey to determine the wishes and attitudes of the residents as concerns future growth and development of the Town. This survey was intended to be a basic “building block” for the Town Master Plan which is to be used to guide the future development of Sanbornton for the next 15 years. The Master Plan was adopted by the Planning Board in April 2013, so it is a “blue print” for Sanbornton’s development to roughly the year 2030.

The attributes which scored the highest in the Master Plan survey were un-crowded living conditions, rural character, natural environment, scenic beauty and outdoor recreation. The majority of respondents favored limited commercial development. This survey asked for input concerning commercial development and the response from Sanbornton residents was that commercial development should be encouraged that is in line with Sanbornton’s rural character and natural/historic resources.

The forms of commercial development which were favored in the Master Plan survey were home-based businesses, small retail shops, locally-owned restaurants, inns/bed and breakfasts, and convenience grocery stores. Industrial development of windmill power generation facilities was favored. Two forms of industrial development were favored, specifically light manufacturing and sawmills/wood processing facilities. Any industrial development should be light manufacturing which is small, clean, quiet and carefully located in relation to residential neighborhoods and significant natural/historic resources.

(NOTE: For details of the Master Plan survey see Appendices 2 and 3 in the back of the “2012 Master Plan”.)

A general theme for the future character of development in Sanbornton is a small, simple Town center which would be the Sanbornton Square village center. This “town center” would provide a place for the above-listed, “Sanbornton-appropriate” (favored) commercial development as well as to function as a public gathering place for residents and visitors. This public gathering component of the town center theme was formulated by the Sanbornton Economic Advisory Development Committee and appears to be compatible with the overall sense of the 2008 Master Plan survey. This above-expressed theme for Sanbornton’s future economic development was not location-specific except for those commercial uses listed for the Sanbornton Square village center. When the Master Plan survey asked for locations where future commercial uses should be located, generally these new commercial uses were preferred to be located along or near state highways or near I-93 Exit 22.

The 2012 Master Plan proposed the expansion or creation of new commercial areas in three distinct areas, first an expansion of the previously-existing commercial area in the southeast corner of Town near the intersection of Bay Road and US Route 3, second along NH Route 127 around the convenience store/gas station, and third a newly-created commercial area at the north end of Steele Hill Road. The voters at Town Meeting 2015 approved all of these proposed commercial zoned areas.

During the course of many work meetings with economic development experts (from June 2015 through October 2015), the Sanbornton Economic Development Committee received a message which was repeated again and again that the area in Sanbornton most suited for a new commercial area was around I-93 Exit 22. These experts expressed a consistent opinion that this area is a prime commercial area and should be considered by the Town for commercial zoning. Currently both the Sanbornton Economic Development Committee and the Sanbornton Planning Board are taking a more serious look at this idea, however both of these planning groups feel that such a proposal is one which should be discussed openly and in depth with the entire community via a series of public discussion meetings and that any proposal should have general support before such a matter is brought to the Town Meeting for a vote to create such a new commercial zoning district.

Another commercial development idea being considered by the Economic Development Advisory Committee is to support an initiative to bring small scale, locally-owned businesses back to the Sanbornton Square village center only where such businesses would be appropriate and would be in keeping with the historic character of the Sanbornton Square. This initiative would also need to be discussed openly and in depth with the property owners in the Square as well as with the Sanbornton community at large. This idea has been broached with the Historic District Commission and the Planning Board and is only a concept at this point.

Lastly the Economic Development Advisory Committee is supporting the creation of home-based businesses where they are small scale and do not negatively impact the surrounding residential area. These home-based businesses could act as “incubator places” for start-up business development. A home-based business, started in the home or garage or barn, could be the beginning of a successful business which could expand in another suitable location in Town and would add to the commercial tax base of our community. This strategy for commercial development would be home-owner friendly and low to zero impact on the neighborhood, but if the home-based business succeeded and needed to expand it could benefit Sanbornton’s tax base by adding more commercial development to our Town.

SECTION 3—ECONOMIC SUMMARY OF SANBORNTON

3.1 Employment and Wage Data

Inflation Adjusted Annual Income, 2013

- Per capita income = \$32,494
- Median family income = \$70,406
- Median household income = \$65,000
- Median male earnings (full time, year round workers) = \$51,591
- Median female earnings (full time, year round workers) = \$42,031

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

Location of Employment

- Percentage of working residents working in community of residence = 16.6%
- Percentage of working residents commuting to another NH community = 80%
- Percentage of working residents commuting out-of-state = 3.4%

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

Labor Force

Annual Average	2004	2014
Civilian Labor Force	1,681	1,710
Employed	1628	1,650
Unemployed	53	60
Unemployment Rate	3.2%	3.5%

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

Employment and Wages

Annual Average Covered Employment	2004	2014
<i>Goods Producing Industries</i>		
Average Employment	105	72
Average Weekly Wage	\$555	\$725
<i>Services Providing Industries</i>		
Average Employment	134	207
Average Weekly Wage	\$1,026	\$741
<i>Total Private Industry</i>		
Average Employment	239	279
Average Weekly Wage	\$819	\$737
<i>Government (Federal, State, and Local)</i>		
Average Employment	74	92
Average Weekly Wage	\$509	\$567
<i>Total, Private plus Government</i>		
Average Employment	313	371
Average Weekly Wage	\$743	\$695

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

Summary

A majority of Sanbornton residents work outside of Sanbornton. Employment opportunities in Sanbornton have not kept pace with growth in the labor force and unemployment rates have increased by .3% from 2004-2014. Average weekly wages have decreased by 27.78% in Service provided industries and 10.01% in the Private Industry Category. Wages have increased in both the Goods Producing Industries (30.63%) as well as the Government Sector (11.40%). Overall average weekly wages have decreased by 6.46% for the period between 2004 and 2014.

In the years between 2004 and 2014 Sanbornton's tax rate has increased by 15.26% while at the same time unemployment has risen by .3% and total average weekly wages have decreased by 6.46%. The trend of increased taxes, higher unemployment and overall lower wages has placed additional pressure on the

existing tax base. In order to maintain and potentially decrease the tax rate while maintaining Sanbornton's infrastructure and preservation of quality of life it is necessary for the town to consider diversifying the tax base and examine opportunities and strategies to broaden this base.

3.2 Property Tax Data

Property Taxes

Property Tax Information	2004	2014
Total Tax Rate (per \$1,000 of value)	19.93	22.97
Equalization Ratio	91.5%	96.1%
Full Value Tax Rate (per \$1,000 of value)	17.26	21.90
Residential Land and buildings	94.48%	95.40%
Commercial Land and Buildings	4.49%	3.20%
Public Utilities, Current Use, and Other	1.24%	1.40%

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

3.3 Inventory of Existing Businesses in Sanbornton

Largest Businesses in Sanbornton

Business Name	Product/Service	Employees	Established
Steele Hill Resort	Restaurant, time share resort	85	1972
Sant Bani School	Private Educational Institution	50	1972
Sanbornton Central School District	Educational Institution	38	1949
Ink Mill Incorporated	Custom Ink Products	30	2008
Redimix Concrete	Concrete Manufacturing	25	1961
Town of Sanbornton	Municipal Services	25	1770
Den Brae Golf Course	Golf Course	13	1957

NOTE: Sanbornton currently has over 100 home-based businesses

SECTION 4—REGIONAL ECONOMIC COMPARITIVE ANALYSIS

A comparison of various economic factors was conducted for a selected list of municipalities within the Lakes Region. The 15 communities which were included in the economic comparison analysis are: Alton, Ashland, Belmont, Center Harbor, Gilmanton, Gilford, Laconia, Meredith, New Hampton, Northfield, Plymouth, Sandwich, Tamworth, Tilton and Sanbornton. The economic factors which were analyzed included data on employment, wages, percentage of labor force working within community of residence, labor force employed, unemployment rate, real estate taxes, and tax base in commercial properties. (NOTE: The supporting detailed data for these economic factors is available in Appendix A in the back of the Master Plan.)

A summary of the above-listed economic development factors is as follows. Of the 15 communities' labor data for 2014, Sanbornton has the 4th highest per capita income, the 6th highest Median Family Income and the 3rd highest median household income. Sanbornton is ranked 6 out of 15 for having the lowest percentage of working residents that are employed in the community where they live. Sanbornton and Alton have the lowest unemployment rates. Sanbornton ranks 3rd lowest for the average weekly wage for Goods Producing Industries and 2nd highest for average weekly wage for Service Providing Industries and has the lowest average weekly wages for government employment.

Among the 15 communities, Sanbornton has the 6th highest total tax rate. Sanbornton has the 4th highest percentage of its tax base in residential properties and conversely Sanbornton has the third lowest percentage of its tax base in commercial properties (only 3.2% of its tax base is in commercial properties).

Sanbornton has only one employer with over 50 employees, whereas over half of the other fifteen communities have numerous employers employing more than 50 employees. As such, Sanbornton is not an employment center but rather Sanbornton is a "bedroom community" providing housing for a workforce which commutes out of town to other communities which are regional employment centers.

Half of the communities in the regional economic comparative analysis have active and on-going economic development programs. (NOTE: Details of these surrounding communities' economic development programs are provided in Appendix 4 of the Master Plan.)

SECTION 5—STRENGTHS, OPPORTUNITIES, CHALLENGES, & THREATS TO ECONOMIC GROWTH

5.1 Strengths and Opportunities

Sanbornton's Strengths:

- Quality of life
- Low crime
- Small town atmosphere
- Geographic location-I-93 access, close to lakes, White Mountains, Seacoast Region, Boston
- Educated workforce
- Education-Lakes Region Community College nearby
- Civic pride
- Outdoor recreation
- Several places of destination including agri-tourism destinations
- Higher per capita income than most surrounding communities

Opportunities in Sanbornton:

- Increase awareness of the Town of Sanbornton and all it has to offer
- Possibility of expanding commercial area or usage in relatively low density population areas
- Home business expansion
- Tourism/Agri-tourism
- Community economic development support
- Workforce- Local NH Community Technical College produces an educated workforce

5.2 Challenges and Threats

Challenges for Sanbornton:

Geographic Location - Proximity to everything makes Sanbornton a great location for a bedroom community

- Lack of infrastructure
- Lack of previous planning for maximizing economic development and use of prime properties located in commercially zoned areas
- Lack of economic development resources and expertise
- Lack of organized efforts to pursue business development opportunities
- Only a few significant destination locations in Sanbornton (such as public venues, public spaces)
- Low percentage of residents working in the community

Threats:

- Other municipalities are better prepared for economic development
- Zoning and planning process
- Lack of perceived or actual cohesive desire for economic development
- Lack of proper planning
- High tax rate
- High energy costs

SECTION 6 ECONOMIC DEVELOPMENT GOALS AND RECOMMENDATIONS

Goal 1 — Diversify Sanbornton’s tax base and supplement residential property tax revenues.

Recommendations:

- Expand business development in Sanbornton’s commercial zones
- Encourage higher value commercial development
- Continue light manufacturing development on the remaining commercially zoned parcels
- Consider a large professional office park

Goal 2—Expand retail and service opportunities in Sanbornton to make the Town more self-sustaining and self-supporting.

Recommendations:

- Engage in business development to encourage additional small retail businesses.
- Ease unduly limiting restrictions on home-based businesses to allow those that are not intrusive to residential neighborhoods.
- Encourage small office-based businesses.
- Participate in marketing programs to promote existing home based businesses and attract new business that will enhance the community.

Goal 3—Encourage economic growth that maintains and enhances Sanbornton’s traditional New England look and rural community character.

Recommendations:

- Review the option of adopting a size cap ordinance to prohibit the construction of retail stores larger than a specified size.
- Support economic development initiatives that serve to create Sanbornton as a destination unto itself and attract people to local businesses.
- Focus new business development into areas that will not distract from Sanbornton’s green space and rural character.

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- Support low-impact commercial recreation activities that are based on and respect the Town's natural, rural, agricultural, and heritage resources.
 - Continue to support and implement economic development initiatives that strengthen the historic district as the physical, historic, and symbolic hub of community economic activity.

Goal 4 - To develop sound Zoning Plans for commercial areas:

Recommendations:

- Ensure that future commercial development will adhere to principles of good planning and design.
- Review and/or adopt design standards and guidelines and apply more rigorous site plan review for commercial development.
- Review and/or adopt design guidelines for signs and landscaping to help assure designs that will be consistent with Sanbornton's rural character.
- Examine Sanbornton zoning to ensure it allows for adequate economic growth.

Goal 5 - Create a business-friendly atmosphere and actively pursue economic development and growth opportunities in Sanbornton.

Recommendations:

- Establish a proactive business support and business development policy at the Board of Selectmen level.
- Through all available and cost-effective marketing opportunities increase awareness of Sanbornton on a local, regional, and national level as a community that is a welcoming and business-friendly environment affording superior quality-of-life.
- Market the town as a viable and attractive location for businesses through effective media usage including a state of the art website.
- Explore professional assistance in Sanbornton's marketing efforts.
- Create the position of Economic Development Officer to direct and coordinate economic development opportunities on behalf of the Town.
- Prioritize and pursue business types deemed as desirable to Sanbornton residents and service businesses.
- Market Sanbornton's strengths and opportunities, including its school system, safety services, and overall quality of Sanbornton's workforce.
- Consider establishing infrastructure to areas of Town identified as desired locations to support commercial and industrial development.

SECTION 7 ECONOMIC DEVELOPMENT IMPLEMENTATION AND TIMEFRAME

Task	Responsible Department or Group	Timeframe
Create Position of Economic Development Officer and a permanent Economic Development Committee	Board of Selectmen	1 year
Develop a Tax Base Diversification Plan to examine strategies for broadening Sanbornton’s tax base.	Economic Development Officer & Economic Development Committee	1-3 Years
Update and amend site plan regulation to include a review of the option of adopting a size cap ordinance to prohibit the construction of commercial buildings larger than a specified size.	Planning Board	1-3 years
Maintain a current inventory of Sanbornton businesses.	Economic Development Officer	
Consider establishing and upgrading infrastructure to areas of Town identified as desired locations to support commercial and industrial	Planning Board & Board of Selectmen	3-5 years
Expand business development to diversify Sanbornton’s tax base and supplement residential property tax revenues.	Planning Board, Economic Development Officer & Economic Development Committee	3-5 years

Encourage additional small retail and small office-based businesses.	Planning Board, Economic Development Officer & Economic Development Committee	3-5 years
Establish & maintain a website to help promote awareness of Sanbornton's home based businesses and attract new businesses	Board of Selectmen & Economic Development Officer	
Examine and amend Sanbornton zoning to ensure it allows for adequate economic growth	Planning Board, Economic Development Officer & Economic Development Committee	
Create and implement a marketing plan that will enhance awareness of Sanbornton on a local, regional, and national level as a community that is a welcoming and business-friendly environment affording superior quality-of-life.	Economic Development Officer & Economic Development Committee	
Establish a proactive business support and business development policy at the Board of Selectmen level	Board of Selectmen	

APPENDIX A REGIONAL ECONOMIC COMPARISON

SECTION A.1 / EMPLOYMENT AND WAGE DATA

Inflation-adjusted Annual Income, 2009

Municipality	Per Capita Income	Median Family Income	Median Household Income
Alton	\$30,681	\$63,359	\$63,250
Ashland	\$22,083	\$50,266	\$39,390
Belmont	\$24,880	\$63,325	\$61,155
Center Harbor	\$38,513	\$71,607	\$69,861
Gilmanton	\$28,719	\$68,438	\$64,280
Gilford	\$37,616	\$72,025	\$63,527
Laconia	\$28,303	\$61,387	\$47,684
Meredith	\$36,876	\$80,277	\$57,296
New Hampton	\$26,736	\$73,387	\$72,872
Northfield	\$24,620	\$71,250	\$63,362
Plymouth	\$19,804	\$79,453	\$41,709
Sandwich	\$30,940	\$65,972	\$55,568
Tamworth	\$34,067	\$50,139	\$43,929
Tilton	\$27,119	\$61,250	\$54,813
Sanbornton	\$32,494	\$70,406	\$65,000

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

(Note: This table does not show all of the LRPC)

Location of Employment

Municipality	% of working residents working in community of residence	% of working residents commuting to another NH community	% of working residents commuting out-of-state
Alton	27.0%	72.3%	.7%
Ashland	20.5%	78.9%	.6%
Belmont	12.2%	82.9%	4.9%
Center Harbor	6.9%	87.6%	5.5%
Gilmanton	13.4%	83.4%	3.2%
Gilford	29.5%	67.6%	2.9%
Laconia	42.3%	56.4%	1.3%
Meredith	43.8%	53.0%	3.2%
New Hampton	15.3%	83.5%	1.2%
Northfield	10.4%	87.5%	2.1%
Plymouth	56.4%	40.8%	2.8%
Sandwich	33.10%	64.4%	2.0%
Tamworth	27.6%	69.4%	3.0%
Tilton	30.4%	66.2%	3.4%
Sanbornton	16.6%	80.0%	3.4%

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

Annual Average Labor Force, 2014

Municipality	Civilian Labor Force	Employed	Unemployed	Unemployment Rate
Alton	3,094	2,986	108	3.5%
Ashland	1,149	1,099	50	4.4%
Belmont	3,684	3,512	172	4.7%
Center Harbor	690	664	26	3.8%
Gilmanton	1,831	1,747	84	4.6%
Gilford	3,785	3,638	147	3.9%
Laconia	7,946	7,592	354	4.5%
Meredith	3,129	3,001	128	4.1%
New Hampton	1,338	1,287	51	3.8%
Northfield	2,532	2,418	114	4.5%
Plymouth	3,646	3,487	159	4.4%
Sandwich	624	601	23	3.7%
Tamworth	1,495	1,427	68	4.5%
Tilton	1,865	1,787	78	4.2%
Sanbornton	1,710	1,650	60	3.5%

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

Employment and Wages, 2014

Municipality	Goods Producing Industries		Service Providing Industries		Government (Local, State, Federal)	
	Average Employment	Average Weekly Wage	Average Employment	Average Weekly Wage	Average Employment	Average Weekly Wage
Alton	46	\$626	719	\$481	334	\$723
Ashland	272	\$749	481	\$631	85	\$710
Belmont	446	\$1,250	1,632	\$721	346	\$842
Center Harbor	24	\$750	308	\$466	24	\$734
Gilmanton	55	\$966	115	\$577	128	\$713
Gilford	289	\$956	2238	\$674	680	\$620
Laconia	1,776	\$957	6,280	\$830	1,271	\$830
Meredith	627	\$1,229	2,087	\$619	352	\$913
New Hampton	33	\$879	417	\$680	112	\$668
Northfield	619	\$1,107	431	\$697	117	\$718
Plymouth	162	\$825	2,866	\$674	1,290	\$896
Sandwich	57	\$838	94	\$582	50	\$618
Tamworth	117	\$663	348	\$553	128	\$730
Tilton	161	\$1,130	3,602	\$535	667	\$749
Sanbornton	72	\$725	207	\$741	92	\$567

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

Summary

Of the fifteen communities, Sanbornton has the 4th highest per capita income, the 6th highest Median Family Income and the 3rd highest median household income. Sanbornton is ranked 10 out of 15 for having the lowest percentage of working residents that are employed in the community where they live. Sanbornton and Alton have the lowest unemployment rates. Sanbornton ranks 12 out of 15 for the lowest average weekly wage for Goods Producing Industries, 2 out of 15 for the highest average weekly wage for Service Providing Industries and has the lowest average weekly wages among government jobs.

SECTION A.2 / TAX DATA

Among the following communities, Sanbornton has the 6th highest total tax rate and the 4th highest percentage of local assessed value from residential land and buildings.

B-1: Property Taxes, 2014

Municipality	Full Tax Rate (per \$1000 of value)	Percent of Local Assessed Value by Property Type		
		Residential land and buildings	Commercial land and buildings	Public utilities, current use, and other
Alton	\$13.39	95.4%	4.1%	.5%
Ashland	\$22.91	82.3%	15.5%	2.3%
Belmont	\$27.39	80.4%	17.7%	1.9%
Center Harbor	\$13.16	95.2%	4.2%	.5%
Gilmanton	\$23.09	95.8%	1.6%	2.6%
Gilford	\$17.65	88.8%	10.6%	.6%
Laconia	\$21.01	82.6%	15.8%	1.6%
Meredith	\$14.03	91.2%	8.3%	.5%
New Hampton	\$18.87	75.0%	14.9%	10.1%
Northfield	\$25.10	83.8%	11.1%	5.0%
Plymouth	\$23.14	62.8%	32.8%	4.4%
Pelham	\$19.57	91.3%	6.3%	2.4%
Sandwich	\$13.63	96.4%	1.2%	2.4%
Tamworth	\$21.80	83.3%	11.7%	5.0%
Tilton	\$20.08	45.8%	48.6%	5.5%
Sanbornton	\$21.90	95.4%	3.2%	1.4%

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