

## **Chapter V ECONOMICS**

*"The future economic growth in Loudon should provide a sense of community and promote quality of life while retaining our Town's rural character through proper planning."*

*- Loudon 2001 Economics Subcommittee*

### **INTRODUCTION**

In order to grow in an economically practical manner and preserve the rural character desired by Loudon residents, the promotion of quality of life economics is the key facet in this chapter of the 2001 Master Plan. By taking advantage of the natural resources in the Town to promote them to the public, we in turn protect them from further development and create an appreciation for these assets. Since Loudon contains a number of tourism-based businesses, such economics have the ability to retain the way of life we cherish while stimulating the local economy. In addition, retention of and promotion of the agricultural businesses in Town will foster the type of economy that will best preserve Loudon's heritage and assist in preserving the rural character of the community.

The Village offers a unique opportunity to recapture the vitality of the past and create a viable, walkable downtown with small businesses, recreational fields, and town services. This is a focus in other chapters of this Master Plan in respect to the senior housing, land use, community facilities and recreational facilities options that are raised. To become a practical downtown, which already contains the Maxfield Public Library, Town Offices, Safety Building, many old homes, and recreational fields, businesses that enrich the character of the area should be encouraged. In 1999, the Village District was enlarged to encompass the land between South Village Road and Wales Bridge Road to the Soucook River. This expansion will allow for greater social and economic connectivity.

The means to accomplish these ends will require extensive coordination with the Loudon Economic Development Committee, revision of the Land Development Regulations and the Zoning Ordinance, and public support from the residents of Loudon.

### **OBJECTIVES OF THE CHAPTER**

- To promote "quality of life" economics that capitalize on the Soucook River, trail systems, cultural areas, farms, bed-and-breakfasts, and other recreational and tourism opportunities in order to preserve these resources, as well as to encourage appropriate businesses which environmentally support these enterprises;
- To promote businesses in the Village District which will create a thriving Village Center with a sense of community where residents can obtain services and products, and participate in social opportunities within a short walking distance;

- To promote the creation of new retail businesses and professional offices which are easily accessible along Route 106, Route 129, Shaker Road, and in the Village but are contained as such that other businesses are drawn to their locations and possibly expanding those areas by the creation of access roads in a manner that harmonizes the traditional and rural characteristics of the community with commercial use;
- To promote commercial and industrial enterprises in orderly, well-landscaped developments which take advantage of highway accessibility through the use of access roads and existing commercial/industrial parks; and
- To promote architectural and landscaping standards within the Village and along Route 106 to retain historic and rural character.

### **COMMUNITY SURVEY RESULTS**

Survey respondents had definitive answers to the economics questions that were posed. Fifty-seven percent (57%) were in support of nonresidential growth in order to broaden the tax base. The types of businesses most desired were professional offices (13%), restaurants (12%), light industrial parks (11%), and home businesses (8%).

**Table V-1**

Should Loudon try to encourage commercial/ industrial (nonresidential growth) to broaden its tax base?

Encourage non-residential growth	Total	Percentage
Yes	450	57.4%
No	182	23.2%
No opinion	88	11.2%
No answer	64	8.2%
Grand Total	784	100.0%

**Table V-2**

Would you support the use of tax dollars for the creation of a greenway along the Soucook River?

Spend tax money on development of a greenway?	Total	Percentage
Yes	196	25.0%
No	202	25.8%
Unsure / no opinion	331	42.2%
No answer	55	7.0%
Grand Total	784	100.0%

**Table V-3**

Which of the following commercial enterprises would you like to see within Loudon? (check all that apply)

Encourage which enterprises	Total	Percentage
Professional offices	353	13.0%
Light industrial parks	294	10.9%
Heavy industrial parks	48	1.8%
Retail	216	8.0%
Restaurants	310	11.5%
Services	164	6.1%
Home businesses	232	8.6%
Recreational businesses	183	6.8%
Motels/hotels/inns	177	6.5%
Major shopping malls	62	2.3%
Major grocery store	174	6.4%
Tourism-related businesses	162	6.0%
Agricultural-related businesses	210	7.8%
Other	24	0.9%
No commercial enterprises	97	3.6%
Total Responses	2706	100.0%

Although favorable results were found about respondents desiring a greenway along the Soucook River, they were uncertain as to whether tax dollars should be used to fund the endeavor.

### **EMPLOYMENT CHARACTERISTICS**

Loudon is considered a “bedroom” community to nearby Concord and other small cities. Most of the residents are employed outside of Loudon. Unemployment rates have remained low in comparison to abutting towns. In CHAPTER IV, POPULATION, tables depict the educational attainment of Loudon residents; in 1990, 11.9% held a bachelor’s degree or higher. This level is lower than the average for Merrimack County, which was 23.1%. Different employment and income characteristics of Loudon residents will be examined in this chapter.

### **Commuting Patterns**

Table V-4 shows that, in 1990, most of Loudon’s employed residents worked outside of Loudon (84.5%), while one-third (34%) of the jobs in Loudon were held by non-residents. Although the numbers are likely to have changed for the 2000 Census, the overall theme is anticipated to remain the same: the vast majority of residents travel outside of Loudon for employment.

Table V-4  
Loudon Residents’ Commuting Patterns, 1990

Estimated Residents Working (population 4,114)	2,357	Percent
Residents Commuting to Another Town	1,992	84.5%
Residents Employed In Loudon	365	15.5%
Total Persons Employed in Town	553	
Nonresidents Commuting In	188	34.0%

*Source: 1990 Census Table 2, Social & Economic Characteristics; NH Department of Employment Security*

The distance to employers has an effect on the ability of residents to travel to their place of employment. The greater the distance, the greater the hardship on residents. This hardship, which may manifest in the form of lower income (see Table V-13), can be reduced by shared transportation or by the availability of closer employment.

Table V-5  
Commuting Time for Area Residents, 1980 - 1990

	1980 Mean Travel Time to Work (minutes)	1990 Mean Travel Time to Work (minutes)
Canterbury	n/a	n/a
Chichester	n/a	n/a
Concord	n/a	17.8
<b>Loudon</b>	<b>n/a</b>	<b>25.5</b>
Pembroke	19.7	22.3
Pittsfield	21.5	25.5
Merrimack County	18.9	21.5

*Source: 1980 Census Table 166 & 174 and 1990 Census Table 2, Social & Economic Characteristics*

Loudon’s commuting time was not tabulated in 1980 because it fell short of the Census’ population tracking cutoff at 2,500 persons (Loudon’s population in 1980 was 2,454). The abutting towns of Canterbury and Chichester fell under that limit in both decades as well. However, the general trend in recorded communities is an increase in the minutes of travel time to work. Because employment opportunities have increased since 1980 and population has grown in every community, this trend could be indicative of increased traffic volume or sprawl patterns.

The 2000 Community Survey results indicated that the majority of Loudon commuters are employed full-time in Bow, Concord, Manchester or Pembroke. Many other Loudon residents indicated that they worked part-time in Concord, Laconia or Manchester. These results can be found in CHAPTER XIII, APPENDIX.

### Employment in Loudon

Loudon's estimated population was 4,635 in 1999. As shown in the Table V-6 below, Loudon has a labor force of 3,131 people, which makes up approximately 68% of the population. In 1990, when the population was 4,114, the labor force was 2,280 people, constituting 55% of the population. As Loudon's population has grown, so has the labor force. However, the labor force has grown about three times as fast as the population. The rate of growth for the population was just under 13% while the rate of growth for the labor force was 37%.

Table V-6  
Number of Civilians in the Labor Force

	1999	1998	1997	1996	1990	Change from 1990-1999
Canterbury	1234	1194	1165	1139	907	327
Chichester	1444	1406	1348	1317	1042	402
Concord	21908	21332	20928	20223	17372	4536
Gilmanton	1746	1741	1707	1604	1547	199
<b>Loudon</b>	<b>3131</b>	<b>3043</b>	<b>2952</b>	<b>2843</b>	<b>2280</b>	<b>851</b>
Pembroke	4386	4259	4192	4084	3687	699
Pittsfield	2152	2097	2064	2004	1782	370

*Source: NH Department of Employment Security Labor Market Information*

Within Loudon, there are numerous small and medium-sized businesses. The New Hampshire International Speedway (NHIS) is the largest employer, but it primarily operates and has the majority of its employees on a seasonal basis. Knowing the location of the major employers in Loudon is important in determining the traffic generators discussed in CHAPTER XI, TRANSPORTATION, and these locations are graphically depicted on the **Major Employers Map**. For the purposes of Table V-7 and the Map, Major Employers are defined as employing ten or more persons on a full or part-time basis and may also include seasonal help:

Table V-7  
Major Employers in the Town of Loudon

Company	Employees in Loudon	Type of Business
New Hampshire International Speedway (NHIS)	250*	Racetrack
Pleasant View Gardens Inc.	100	Greenhouse, growers
DS Cole Grower, Inc.	40*	Greenhouse, growers
Town of Loudon	35	Municipal operations (plus 245 standby)
Capitol Fire Protection Co.	30	Sprinkler systems
Plan Tech Inc.	30*	Plastics products
Northern Design Pre-cast, Inc.	29	Architectural pre-cast concrete
Loudon Country Club	27	Golf course
Interstate Concrete Construction Co.	25*	Concrete and cement products
Loudon Elementary School	25	Elementary School
Eastern Propane Gas Inc. / Country Gas Distributors	21	Liquefied gas dealer
Red Roof Inn	19	Hotel
Poly Roll Inc.	18	Plastics products
Eggshell Restaurant	16	Restaurant
106 Beanstalk Grocery / Rake Incorporated	15	Grocery Store
Environmental Soil Management, Inc.	15	Soil reclamation
Harry O Electrical Corporation	14	Electrical contractor
Fillmore Industries Inc.	13	Gravel and stone products, excavation
NPO Solutions Inc.	11	Computer programming
McGillicuddy's	10	Restaurant

*Source: GDT Technologies, 2000; \*data from SOICC of NH Community Profile, 2000; Subcommittee Input, and Telephone Calls to Businesses*

Within the Town of Loudon, unemployment of residents is currently equal to or in most cases, lower than, the rate of abutting towns. Interestingly, in 1990, Loudon had the highest number of residents employed in the civilian labor force as compared to neighboring towns. Therefore, over the ten-year time span between 1990 and 1999, the change in the unemployment rate of Loudon's civilian labor force is lower than that of surrounding towns.

Table V-8  
Unemployment Rate Trends, 1990 to 1999

	1999	1998	1997	1996	1990	Change from 1990-1999
Canterbury	1.7%	1.5%	1.4%	2.7%	4.4%	-2.7%
Chichester	1.6%	1.9%	1.6%	3.0%	3.8%	-2.2%
Concord	1.9%	2.3%	2.4%	2.8%	5.4%	-3.5%
Gilmanton	2.1%	2.0%	3.2%	3.7%	4.8%	-2.8%
<b>Loudon</b>	<b>1.7%</b>	<b>1.8%</b>	<b>2.1%</b>	<b>2.7%</b>	<b>2.7%</b>	<b>-1.0%</b>
Pembroke	2.3%	2.4%	2.6%	3.1%	7.5%	-5.2%
Pittsfield	2.7%	3.1%	3.6%	4.1%	7.4%	-4.7%

*Source: NH Department of Employment Security Labor Market Information*

The low unemployment rates in Loudon could be attributed to a good economic base, Route 106 accessibility, and few rental units within the Town.

### Occupations

In lieu of recent occupational data, 1990 Census data was utilized. In 1990, the majority of residents were employed in the technical, sales, and administrative support field (28.7%). Residents were least employed (5.0%) in the natural resource industry, which included farming, fishing, and forestry.

**Table V-9**  
Occupation of Employed Individuals over Age Sixteen, 1990

	Number	Percent
Employed individuals over age 16	2379	100.0%
Managerial and professional specialty occupations	439	18.5%
executive, administrative, and managerial occupations	215	
professional specialty occupations	224	
Technical, sales, and administrative support occupations	683	28.7%
health technologists and technicians	31	
other technologists and technicians	45	
sales occupations	261	
administrative support occupations, including clerical	346	
Service occupations	367	15.4%
private household occupations	6	
protective service occupations	36	
service occupations, other	325	
Farming, fishing, and forestry	118	5.0%
farm operators and managers	52	
farm workers and related occupations	45	
Precision production, craft, and repair occupations	423	17.8%
mechanics and repairers	68	
construction trades	233	
precision production occupations	122	
Operators, fabricators, and laborers	349	14.7%
machine operators, tenders, except precision	76	
fabricators, assemblers, inspectors, samplers	63	
transportation occupations	73	
material moving operators	47	
handlers, equipment cleaners, helpers, laborers	90	

*Source: 1990 US Census*

Though not cross-comparative to the Community Survey results of 2000 (found in CHAPTER XIII, APPENDIX), the survey results indicated that 14.2% of residents were in a professional field and that only 2.2% were in the agricultural/forestry field as depicted in Table V-10:

Table V-10  
Employment of Residents of Loudon, Community Survey 2000

Type of Employment	Total	Percentage
Agriculture/Forestry	23	2.2%
Health	90	8.5%
Professional	151	14.2%
Building Trades	95	9.0%
Manufacturing	82	7.7%
Retail	86	8.1%
Business Services	93	8.8%
Education	48	4.5%
Finance	19	1.8%
Government	103	9.7%
Homemaker	37	3.5%
Retired	98	9.2%
Student	31	2.9%
Unemployed	9	0.8%
Other	96	9.0%
Grand Total Responses	1061	100.0%

*Source: Community Survey, March 2000*

These findings could indicate the demographic profiles of those households that returned a Community Survey or they could be a measure of the heavier emphasis toward technologically-based jobs of the year 2000. Nonetheless, the employment fields listed in Table V-10 are not necessarily located in Loudon and can be generally attributed to the Commuting Patterns charted in Table V-4.

### INCOME CHARACTERISTICS

As the heart of an economic structure within a town, the characteristics of the income of both a household and an individual tell a tale of the economic conditions within that community. Both Average Weekly Annual Wage (from Loudon employers) comparisons and Household and Per Capita Income comparisons (from Loudon and non-Loudon employers) give indications of the economic health and employment opportunities within a town.

### **Wage Comparisons**

Loudon employers pay wages to their employees that can be compared to wages paid by employers in surrounding towns to their own employees. These average wages are shown in Table V-11:

Table V-11 Average Annual Weekly Wage (in 1998 Dollars)- Private Industries and Government							
Town	1993	1994	1995	1996	1997	1998	Change, 1993-1998
Canterbury	\$378.22	\$393.88	\$391.30	\$379.50	\$374.41	\$395.31	4.5%
Chichester	\$386.83	\$390.68	\$401.82	\$424.41	\$468.34	\$488.53	26.2%
Concord	\$564.80	\$556.52	\$569.28	\$573.91	\$582.29	\$575.77	1.9%
Gilmanton	\$332.28	\$461.84	\$429.17	\$397.31	\$390.66	\$393.34	18.4%
<b>Loudon</b>	<b>\$224.78</b>	<b>\$284.51</b>	<b>\$298.00</b>	<b>\$285.63</b>	<b>\$281.86</b>	<b>\$315.43</b>	<b>40.3%</b>
Pembroke	\$446.07	\$468.48	\$479.96	\$487.91	\$518.27	\$531.62	19.2%
Pittsfield	\$487.17	\$511.64	\$495.72	\$481.87	\$480.22	\$459.92	-5.6%

*Source: NH Department of Employment Security*

Although Table V-11 above shows average annual weekly wages for people who work within the Town of Loudon and compares those wages to abutting communities, they do not necessarily represent the average weekly wage of a Loudon resident. The figures have been adjusted for inflation so that they are comparable year to year. Wages paid in Loudon showed the greatest increase in the five-year period from 1993-1998. The lower weekly wages paid in Loudon could be attributed to seasonal workers at the New Hampshire International Speedway and at the agricultural/nursery operations.

### Household and Per Capita Income Comparisons

While wage comparisons are helpful and important, they do not directly address the economic condition of Loudon residents themselves.

Table V-12  
Yearly Household Income, 1990

Yearly gross household income in Loudon	Number of households	Percent of total
less than \$5,000	42	2.9%
\$5,000-\$9,999	38	2.7%
\$10,000-\$14,999	72	5.0%
\$15,000-\$24,999	155	10.9%
\$25,000-\$34,999	300	21.0%
\$35,000-\$49,999	430	30.2%
\$50,000-\$74,999	297	20.8%
\$75,000-\$99,999	74	5.2%
more than \$100,000	18	1.3%
Total households	1426	100.0%
Median income	\$38,923	
Mean income	\$40,897	

Source: 1990 US Census

According to the 1990 Census, which is the most recent data available on household income, the Median Income of \$38,923 represents the middle of the range. This figure takes into account the extremes of the high- and low-incomes, which are not depicted in this chart. The Mean Income of \$40,897 is the average household income of Loudon and is a more simple analysis tool.

Table V-13  
Per Capita Income

Town	1989 (actual)	1989 (1996 dollars)	1996	Change (1996 dollars)
Canterbury	\$19,149	\$24,229	\$23,755	-1.96%
Chichester	\$15,295	\$19,353	\$16,738	-13.51%
Concord	\$15,981	\$20,221	\$18,129	-10.34%
Gilmanton	\$13,924	\$17,618	\$17,805	1.06%
<b>Loudon</b>	<b>\$13,873</b>	<b>\$17,554</b>	<b>\$16,920</b>	<b>-3.61%</b>
Pembroke	\$15,811	\$20,006	\$19,165	-4.20%
Pittsfield	\$11,360	\$14,374	\$13,060	-9.14%

Source: 1990 US Census

\*NH Office of State Planning



Per Capita Income is the annual average income per person age 16 and over. During the years of 1989 to 1996, although actual per capita income rose in Loudon and all of its abutting towns, real per capita income (calculated in 1996 dollars) fell in Loudon and in all but one of its abutting towns. The 1989 actual income column shows the average per capita income in 1989 dollars, while the 1989 income column calculated in 1996 dollars adjusts the actual figure for inflation so that per capita income in 1989 can be compared to per capita income in 1996. Taking inflation into account is important, since inflation negatively effects standard of living. Table V-13 shows that there was a general decline in purchasing power during the 1989 to 1996 period.

### **TOWN TAX RATES**

An examination of the tax rates and Town revenues also help to gauge the economic health of a community. In the year 2000, the Commercial District was reassessed.

**Table V-14**  
Breakdown of Loudon Tax Rates, 1995-2000

Year	Municipal Rate per \$1000	County Rate per \$1000	School Rate per \$1000	State Education Rate per \$1000	Total Rate per \$1000
1995	3.82	2.12	20.26	-----	26.20
1996	4.60	2.01	20.74	-----	27.35
1997	7.46	1.91	18.59	-----	27.96
1998	4.04	2.27	20.59	-----	26.90
1999	3.33	2.23	16.06	-----	21.62
2000	2.98	1.94	9.60	5.40	19.92

*Source: Loudon Town Reports*

According to Loudon's tax rates from 1995 to 2000, the total rate has declined dramatically from 1998. Prior to 1999, the rates from 1995 to 1998 remained relatively static. In 1999 and 2000, the municipal rates dropped, but notably, the school rates dropped the most. Table V-14 above illustrates these trends.

**Table V-15**  
Tax Rates of Loudon and Abutting Communities, 2000

Community	Tax Rate per \$1000
Canterbury	27.42
Chichester	27.59
Concord	33.96
Gilmanton	28.93
<b>Loudon</b>	<b>19.92</b>
Pembroke	35.76
Pittsfield	41.69

*Source: NH Department of Revenue Administration Municipal Tax Rates*

When compared to the tax rates of abutting communities, Loudon's tax rate for the year 2000 is far less than its neighbors'. This could be due in part to a recent revaluation of the Commercial District.

### **LOUDON ECONOMIC ENTERPRISES AND OPPORTUNITIES**

Within any Town there are many opportunities for the promotion and expansion of businesses. This section highlights those types of businesses, along with specific businesses in Town, that contribute to the economic welfare of Loudon. The contributions of these businesses reflect the economic health of the Town. In conjunction with the findings of the Community Survey, the following sections will also provide guidance for the continued growth and encouragement for the following types of businesses. Because many businesses can fall into more than one category within these sections, they can be found several times in Tables V-16 through V-20. These categories include “Quality of Life”, Village, Retail/Office, Commercial/Industrial, and Tourism Businesses.

#### **“Quality of Life” Business Promotion**

Economic activities related to recreation and agriculture are quality of life economic activities because they enhance the quality of life in the community. Recreational and agricultural economics help to retain the rural character of the community and are environmentally positive. Recreational activities promote stewardship and also help build community relationships by promoting social interaction. The Agriculture/Forestry Preservation District constitutes a large portion of the town that is pristine and untouched, and quality of life activities help preserve this condition.

The community survey results show that many Loudon residents would like to see more recreational and agricultural commercial enterprises within Loudon. Many existing businesses within Town promote the quality of life economics that residents are interested in attracting to help retain the rural atmosphere. Agricultural enterprises are crucial for maintaining the existing cultural, community character, and economic bases.

**Table V-16**  
Sample of Quality of Life Businesses

Company	Type of Business
Pleasant View Gardens Inc	Greenhouse, growers
Loudon Country Club	Public golf course
Windswept Maples Farm	Maple products, farm stand
Pearl & Sons Farm	Maple products, farm stand, wood, hay
Meadow Ledge Farm	Orchard/ greenhouse
Ledgeview Greenhouses	Plant sales
DS Cole Grower, Inc	Greenhouse, growers
Sunnyside Maples	Maple products
Millican's Nursery	Greenhouse
Cascade Campground	Seasonal camping
Tasker Landscaping	Landscaping
Lovejoy Farm Bed & Breakfast	Bed and breakfast
Wyman Farm Bed & Breakfast	Bed and breakfast

*Sources: GDT Technologies, 2000; Loudon Business Association, 2000, Subcommittee Input*

In addition to the specific businesses listed here, several other types of quality of life businesses should be attracted to Loudon to take advantage of the scenic beauty of the Soucook River and other natural and recreational attractions. These include campgrounds, canoe and equipment rentals, museums, orchards, farm stands, and pick-your-own fruit operations. The creation of a greenway along the Soucook River would also support tourism and increase local enjoyment. A variety of businesses to support the greenway should be encouraged.

The Town currently sponsors annual events such as Old Home Day. Other future attractions could include an Ice Harvest Day during the winter or Antique Tractor Days. These social events bring the community together and help cement the bonds between residents.

New quality of life businesses should be most encouraged in the Village District near the Soucook River and in the Agriculture/Forestry Preservation District. Revisions to the Table of Uses in the Zoning Ordinance for these or other districts may be required in order to accomplish the goal of promoting “quality of life” businesses.

#### **Village District Business Promotion**

By providing opportunities for housing and commerce in a concentrated area, the Village District provides positive economic and social benefits. It establishes an economic base for the community as well as economic support, like job opportunities, for the nearby population. By locating services such as shopping, cultural and recreational activities, and municipal offices in the same area in which people reside, the Village District creates a center that draws residents together to interact, support the village economy, and develop a sense of community. With multiple destinations within walking distance of each other, the village district has become the heart of community life and created a place where business, recreation, cultural activities, local government, education, and housing occur.

Table V-17  
Sample of Village Businesses/Municipal Services

Company/Service	Type of Business/Service
Loudon Elementary School	Elementary school
Town Offices	Local government services
Maxfield Public Library	Town Library
Community Building	Community gathering location and Historical Society
Safety Building	Fire, Rescue, and Police services
Ordway Realty	Real estate
Yankee Country Store	Retail Store
HoneyDew Donuts	Fast food restaurant

*Sources: GDT Technologies, 2000; Loudon Business Association, 2000; Subcommittee Input*

The Village District encourages mixed uses. It serves as a residential area, business area, and provides several recreational opportunities. In 2000, the Village District was expanded to encompass up to the banks of the Soucook River and down South Village Road to Route 106. The Municipal Center supports the local economy of the Village by providing a focal point for residents and visitors alike. The Mill Pond, Recreational Fields, Town Offices, and small shops are a natural draw. A creation of a greenway along the Soucook River would provide recreational and tourism opportunities for visitors and residents alike.

With the establishment of enterprises such as antique shops, professional offices, retail recreational equipment shops, and a health clinic, the Village Center will become the natural focal point for residents. The opportunity to expand upon the existing Village Center by strongly encouraging a Post Office, a senior housing development, and other essential services is a reality which may be met by continued cooperation with the Loudon Economic Development Committee and resident outreach.

In addition, any new construction or revitalization of existing buildings in the Village District should be integrated into traditional townscapes and rural landscapes. Every attempt should be made to harmonize new development into our New England community through proper design guidelines, performance standards, and descriptive narratives of innovative planning approaches. It is important that characteristics associated with traditional facades be respected and reinforced through the consideration of height, massing, roof shapes, color, siding types, and window proportions.

**Retail/Office Business Promotion**

Retail and professional services provide valuable amenities in a convenient location. Retail and professional services increase the economic base of the community while also providing employment for members of the community. The community survey results show that many residents would like to see more retail establishments, restaurants, and professional offices located in Loudon.

Types of retail and professional offices are currently allowed in the Village District and Commercial/Industrial District. The Commercial/Industrial District follows along the entire Route 106 corridor and is interrupted only by portions of the Village District and the Commercial/Recreational District.

Table V-18 lists a sampling of retail and office businesses within Loudon. There is notable lack of tourism-related retail businesses in Town. In order to capitalize on the tourism generated by the New Hampshire International Speedway, these types of enterprises could additionally be encouraged by the formation of a greenway along the Soucook River.

Table V-18  
Sample of Retail/Office Businesses

Company	Type of Business
106 Beanstalk Grocery / Rake Incorporated	Grocery stores
NPO Solutions Inc	Custom computer programming service
MPS Inc.	Business consulting
Hair Razors	Beauty shops
Land & Homes Real Estate	Real estate
Stacey's Hardware	Hardware stores
New England Equipment Dealers Association	Business association
Moser Link / Windhill Design	Data processing
Godiva Antiques	Antiques Store
Honey Dew Donuts	Fast food restaurant
Speedway Convenience Store	Convenience store
Bank of New Hampshire	Financial institution
The Law Office of Thomas F. McCue	Attorney at law
Humphrey Associates	Deed research
Lifemark Securities Corp	Financial services
The Country Cat	Gift shop, Postal services
Ivory Rose	Gifts, flowers, collectibles
Lizotte Graphics	Graphic design, commercial art
Eggshell Restaurant	Restaurant
Brookside Pizza	Restaurant
Ossian USA	Irish/Scottish music imports
Robert E. Burr, Sr., Notary and JP	Legal documents, marriage
Texaco	Gas and convenience store
Ordway Realty	Real estate
Concord/Loudon Line Storage	Storage facilities
Loudon Building Supply	Building materials

*Sources: GDT Technologies, 2000; Loudon Business Association, 2000; Subcommittee Input*

In order to target retail development in central locations, existing roadways off of Route 106, such as Route 129, Shaker Road, and Village Road, should be examined to become potential retail centers. These centers could be designed to rely on pedestrian traffic rather than vehicle traffic, and in turn would deter sprawl and slow traffic on Route 106. Certain traveler and service-oriented enterprises should be limited to specific lengths of Route 106. The natural location for retail development, outside of the Village District, should be designed to serve the resident population as well as the transient population.

These retail center goals could be achieved by utilizing the nodal development technique that allows new buildings to be located in groups at main road intersections, with varying setbacks and well-landscaped areas between the structures and the roadway. This method retains open space and rural character between the road intersections. An extensive review of the Table of Uses of the Zoning Ordinance would need to be undertaken to allow certain retail enterprises the opportunity to develop in such a way, and a revision of the Land Development Regulations would also be required. Full recommendations could be obtained through the production of an independent study of the Route 106 corridor.

### Commercial/Industrial Business Promotion

Commercial and industrial opportunities further strengthen the tax base of the community and provide employment for the citizens. These businesses draw in patrons from outside Loudon's town limits. As shown by the community survey results, most respondents feel that Loudon should encourage commercial and industrial growth in order to strengthen the tax base. As shown in Table V-1, the majority of community survey respondents (57.4%) indicated that they would like to see the Town encourage commercial and industrial growth in order to strengthen the tax base. Loudon currently has two commercial parks, which could provide opportunities for such growth.

The Commercial/Industrial Zone follows a buffer along Route 106. Table V-19 below shows a sampling of Loudon's current commercial and industrial businesses.

Table V-19  
Sample of Commercial / Industrial Businesses

Company	Type of Business
Harry O Electrical Corporation	Electrical apparatus equipment
Interstate Concrete Construction Co.	Concrete work
Capitol Fire Protection Co / NE Pipe & Supply Co.	Sprinkler systems
Fillmore Industries Inc.	Gravel and stone products, excavation
Environmental Soil Management	Soil reclamation
Poly Roll Inc.	Plastics products
Plan Tech Inc.	Plastics products
Northern Design Pre-Cast Concrete	Architectural pre-cast concrete
Stash's Service Center & Body Shop/ S&C Auto Sales	Auto repair, used car sales
Snap-On Tools	Auto tool sales
C.E. Breason Woodworking	Carpentry
Milligan Foundations and Floors	Concrete work
Eastern Propane	Propane
Ed's Septic	Septic work
K&M Drywall	Drywall
Allan Morin Livestock	Livestock dealer
Hi-Per Cycle Technologies	Motorcycle/snowmobile parts and repairs
Swenson Photography	Professional photography
Best Septic Service	Septic cleaning
Russ Pearl Excavation	Septic work, sitework contractor

*Sources: GDT Technologies, 2000; Loudon Business Association, 2000; Subcommittee Input*

Commercial development first occurred in Loudon at principle intersections, creating identifiable commercial centers. From those points, development is slowly beginning to form linear patterns along Route 106. If this trend continues, Loudon's commercial development will take on a sprawling, strip-mall character, which is a blight that seems to plague almost every heavily traveled main road and highway in the region. The effects of such development are that central business areas are sapped of their strength, giving way to serious traffic congestion and the reduced capacity of Route 106 to move traffic through safely and efficiently.

The retention of both visual quality and support of continued commercial development seem to contradict one another. However, measures can be undertaken to ensure that the two do not conflict, but work in harmony. The production of a study along the Route 106 Corridor would be a first step in identifying the solutions.

New construction or revitalization of existing commercial or industrial buildings should be designed in concert with traditional New England architectural standards. Design guidelines should be developed for the consideration of traditional building facades including height, massing, roof shapes, color, siding types, and window proportions. Such improvements would reflect the values and rural character that the Town wants to preserve as it wisely develops its commercial and industrial base.

Existing small businesses in Loudon face pressures when they try to expand their services to customers but find no suitable location in Town to relocate. New small businesses have no local facilities available to assist with start-up needs. These factors cause small businesses to move to another municipality if they want to start or grow, and result in a loss of jobs in the Town. Retention of a solid labor force within Loudon is an important objective of the community. In order to support small businesses in Loudon, the development of aesthetically-pleasing business incubators, where several businesses can be located in a low-cost rental facility, should be encouraged. Both retail and commercial/industrial services can benefit from the availability of business incubator space.

With innovative zoning and planning techniques along main roads and state highways, identified by a Route 106 Corridor Study, commercial expansion can become a visual as well as economic asset to the community. The retention of small businesses is also critical to the economic viability of Loudon and to its community character.

### **Tourism Business Promotion**

The majority of tourism in Loudon is a direct result of the NHIS race events and flow-through traffic to other recreational destinations in other towns. Route 106 is a primary state route that allows fast vehicular access from Pembroke (and I-93/I-393) to Laconia. Because of this, it has also attracted several recreational draws for tourists to the region, including the Belmont Greyhound Racetrack in Belmont, Weirs Beach in Laconia, and the New Hampshire International Speedway (NHIS) in Loudon.

Typically, five major races are held per year at NHIS which draw upwards of 100,000 people to each event. Many people are looking to Loudon to provide accommodations, meals, and entertainment to supplement their trip. As a result, businesses have sprung up to support this tremendous but temporary influx of people to the Town. Table V-20 lists a sampling of pre-existing and new tourist-related businesses or opportunities:

Table V-20  
Sample of Tourist-Related Businesses / Opportunities

Company	Type of Business
Cascade Park Campground	Seasonal campground
New Hampshire International Speedway	Racetrack
Lovejoy Farm Bed and Breakfast	Bed and breakfast inn
Wyman Farm Bed and Breakfast	Bed and breakfast inn
Red Roof Inn	Hotel
Loudon Country Club	Golf course
Snowmobile and Cross-Country Ski Trails	State corridor winter trails
Miniature Horse Petting Farm	Petting farm
Eggshell Restaurant	Restaurant
Brookside Pizza	Restaurant
Mill Pond	Fishing and swimming
Clough Pond	Town beach, boating
Loudon Historical Museum	Historic Town artifacts
Windswept Maples Farm	Maple products and farm stand
Sunnyside Maples	Maple products
The Country Cat	Gift shop, Postal services
Ivory Rose	Gifts, flowers, collectibles
Godiva Antiques	Antiques store
Miscellaneous Pick-Your-Own Fruit operations	Fresh local fruit & produce
McGillicuddy's	Restaurant/pub

*Sources: Loudon Business Association, 2000; Subcommittee Input*

The ability to promote these and other businesses to the touring public will greatly increase the economic health of the Town. Working with the Loudon Economic Development Committee (LEDC) can provide assistance in promotion of tourism businesses in the form of a brochure or directory similar to the ones produced through the Loudon Business Association or the LEDC.

The Town should draw on the existing opportunities in Loudon and encourage the continuation of beautification projects, such as ColorSpots, locations at which volunteers plant flowers to attract visitors to stop in Loudon. Loudon should also encourage the creation of shops in the Village and retail businesses which support a greenway along the Soucook River to support an anticipated growing tourist population.

The goal is to remain consistent with the analysis of the other economic opportunities in this Chapter. Where appropriate, such new tourism-supported development should be concentrated in certain areas of Town (such as the Village) or around existing intersections to avoid scattered tourism businesses that promote the use of a vehicle. Such measures will simultaneously and positively impact the revitalization of quality of life businesses in Loudon and will attract people to fully use the Village area as an economically viable Town Center.



**SUMMARY**

One reason for Loudon's growth is the fact that the general public perceives that the `quality of life is superior in small rural towns such as Loudon. Residents know each other and extensive developments have not intruded on the natural surroundings. To maintain this quality of life and unique Town character, Loudon will have to undertake some serious and innovative land use planning to strengthen land use regulations. Bylaws must ensure that proposed commercial developments meet minimum requirements in siting and safety, while protecting neighbors from adverse impacts and preserving the Town's character.

Businesses that are environmentally sound and financially viable, with reasonable wages and benefits, help to stabilize the community and should form an important piece of Loudon's economic base. These businesses may include the use of our natural assets such as streams, rivers, trails, working farms, agriculture, and scenic views. Well-planned and well-placed retail, industrial, and commercial businesses contribute heavily to the economic prosperity of Loudon and further attention should be paid to the location of future economic development within the Town.

The Village center presents a tremendous opportunity for reinvestment in the culture and economics of Loudon, as well as to serve as a community focal point. The Village contains essential Town services within walking distance and has the ability to support small businesses that fit with the historic character of the downtown. The Village Center offers a destination for both townspeople and out-of-town consumers.

The New Hampshire International Speedway will assist in promoting a tourism-based economy and will increase the growth of the service industry as it continues to draw in visitors from around the country to its seasonal events. Employment opportunities will grow with the creation of new jobs in order to support the increasing demands of visitors to Loudon.

The Town should seek to encourage quality of life businesses and to take advantage of the existing economic base to form a diverse and complete Town that attracts visitors and residents to spend their time and money in Loudon. Home-based businesses and small businesses will provide local jobs as well as contribute economically to the Town while not generating additional traffic volume.

However, at the same time, it is important that aesthetics not be sacrificed in the face of economic development. In recent years, Loudon's population has grown rather quickly because of the general public's perception that the quality of life is superior in small rural towns where the residents know each other and extensive development has not intruded on the natural surroundings. Commercial development is already pursuing a linear pattern along Route 106. If this continues, Loudon's commercial development may take on a sprawling, strip-mall character seen on almost every heavily-traveled main road and highway in the region. This type of atmosphere produces some of the least-pleasing visual aesthetics.

In order to preserve and retain the visual quality of Loudon, while still supporting continued commercial development, Loudon must adopt innovative planning and zoning techniques along main roads and state highways. This will allow commercial development to become a visual as well as economic asset to the community.

The Village District can be seen as a desirable place to live and work due to its location, historical and visual character, as well as its social and recreational attributes. The Village has the most to lose from unregulated commercial development and the most to gain from development that possesses the special character and aesthetics that give a New England town its distinct identity.

Commercial and municipal developments in the village, with inappropriate exterior renovation or construction, would eventually lead to the demise of the distinctive identity that is so important to the revitalization of this area. If the amenities in the village are preserved, such as natural features, scenic view or historic structures, these items could become the focus of sensitively - designed new economic and residential development. This development would help reinforce the character that makes this community special.

It is important to remember that Loudon is attempting to capitalize on its rural character as well as its commercial and industrial parks for its future quality of life and economic viability.

## **RECOMMENDATIONS**

### **Objective**

*To promote “quality of life” economics that capitalize on the Soucook River, trail systems, cultural areas, farms, bed-and-breakfasts, and other recreational and tourism opportunities in order to preserve these resources as well as to encourage appropriate businesses which environmentally support these enterprises.*

- ◆ Improve recreational opportunities by purchasing property for public parks and trails, revitalizing the mill pond area, and promoting conservation easements to attract quality of life businesses. These efforts should be focused on the Village, the Soucook River corridor, and the reclaimed gravel pit areas.
- ◆ Promote agricultural economics by encouraging the sale of development rights, encouraging conservation easements, keeping track of how much land is being used for agriculture, and by encouraging farmers to take an active role in the Loudon Economic Development Committee.
- ◆ Revise the Zoning Ordinance to actively promote agricultural uses by requiring larger buffer zones between agricultural and residential land uses, allowing farm stands to sell produce purchased elsewhere, and by allowing non-traditional or retail-based farm businesses in the Agriculture/Forestry Preservation (AFP) district.

- ◆ Revise the Land Development Regulations to adopt simpler design standards for agricultural uses in the AFP, Commercial, and Residential districts of Loudon to encourage traditional quality of life businesses.

### Objective

*To promote businesses in the Village District, which will create a thriving Village Center with a sense of community where residents can obtain services, and products, and participate in social opportunities within a short walking distance.*

- ◆ Promote economics in the Village and the Town Center to facilitate future community expansion, including the purchase of land for future Town Offices, building of schools, or other community and recreational facilities.
- ◆ Encourage use of the Village space by hiring a planner to design a municipal center with central parking, walkways, and green space.
- ◆ Develop a Recreational/Economic Overlay District that is passive-recreation oriented along the Soucook River in the Village District.
- ◆ Encourage businesses and a Post Office to locate in the Village area to create a viable, walkable downtown for residents and tourists alike.

### Objective

*To promote the creation of new retail businesses and professional offices which are easily accessible on Route 106, Route 129, Shaker Road, and in the Village but are contained such that other businesses are drawn to their locations and possibly expanding those areas by the creation of access roads in a manner that harmonizes traditional and rural characteristics of the community with commercial use.*

- ◆ Promote existing commercial parks to business owners with the assistance of the Economic Development Committee as a way to encourage expansion of the tax base.
- ◆ Encourage the expansion of commercial and industrial enterprises within the Town. A review of the current commercial areas should be conducted and measures should be taken to increase the convenience and appeal of development in Loudon while also addressing the concerns and needs of the citizens.
- ◆ Promote retail and office space growth in the following areas to take advantage of the nodal development concept to retain open space in between intersections: near the intersections of Shaker Road and Route 106, and Routes 106 and 129; near the Loudon/Concord line; in the Village; and in the existing commercial/industrial parks.
- ◆ Encourage the development of a business incubator facility, consistent with traditional community facades, to support and retain small businesses in Town.

**Objective**

*To promote commercial and industrial enterprises in orderly, well-landscaped developments which take advantage of highway accessibility through the use of access roads and existing commercial/industrial parks.*

- ◆ Produce a study along the Route 106 corridor for landscaping, architectural, and open space evaluation to discourage sprawl and to develop specific recommendations for balancing economic development with visual aesthetics and for design standards.
- ◆ Embrace the nodal model along Route 106, in which new buildings are sited in groups near existing intersections, with varying setbacks and well-landscaped areas between the structures and the roadway, therefore maximizing open space around each cluster, helping to preserve the rural landscape.
- ◆ Encourage multi-intensity commercial zoning, such as GENERAL BUSINESS, which would serve Town residents by providing a wide range of goods and services; a LARGE BUSINESS zone would allow enterprises such as office complexes, hotels, and light industry; and a LIMITED BUSINESS zone that would provide a variety of residential and tourist-related commercial uses such as medical and professional offices, shops and boutiques, farm stands, and restaurants.
- ◆ Limit traveler and service-oriented enterprises to certain lengths of Route 106. The natural locations for commercial development designed to serve the expanding resident population as well as the tourists are at the Concord/Loudon line, at the intersection of Routes 106 and 129, and at the Route 106/ Shaker Road intersection. It is these three areas where enterprises should be locating in order for commercial centers to be effective, safe, and to assist in maintaining the rural character of the community.

**Objective**

*To promote architectural and landscaping standards within the Village and along Route 106 to retain historic and rural character.*

- ◆ Require a landscaping plan with all future site developments, which would include heavy landscaping along the Route 106 corridor.
- ◆ Revise the Land Development Regulations to integrate new construction into traditional townscapes and rural landscapes. Harmonize new development into community through proper design guidelines and performance standards. Characteristics associated with traditional facades should be respected and reinforced, such as height, massing, roof shapes, color, siding types, and window proportions.
- ◆ Revise the Zoning Ordinance to review new building locations and types as well as sizes of windows and doors, exterior materials, rooflines, building facades, and colors in order to protect the character of the Village and to assist with blending future development along Route 106 with the rural atmosphere in Town.

- ◆ Encourage the follow-up of building and site inspection following the Conditions of Approval granted by the Planning Board for any new subdivision or site plan.
- ◆ The Town should work with the Loudon Economic Development Committee in order to address development concerns and to cooperatively work on several of the recommendations listed above.