Exhibit B

See attached sheet for cost details

Worksheet B

Calculation of Total Annualized Project Costs

A. Capital Costs

Capital Cost of Project - includes 23% engineering + 30% contingency & retrofit	$ 16,990,470
Other One-Time Costs of Project (Please List, if any):	
	$
	$
	$
Total Capital Costs (Sum column)	$ (1)
Portion of Capital Costs to be Paid for with Grant Monies - 20%	$ 3,398,094 (2)
Capital Costs to be Financed [Calculate: (1) - (2)]	$ 13,592,376 (3)
Type of financing (e.g., G.O. bond, revenue bond, bank loan)	Bond
Interest Rate for Financing (expressed as decimal) - 2005 actual = 5.75%	0.065 (i)
Time Period of Financing (in years)	20 (n)
Annualization Factor = $\frac{i}{[(1+i)^n - 1]+i}$ + ~~(or see Appendix B)~~ i	0.0908 (4)
Annualized Capital Cost [Calculate: (3) x (4)]	$ 1,234,188 (5)

B. Operating and Maintenance Costs

Annual Costs of Operation and Maintenance (including but not limited to: monitoring, inspection, permitting fees, waste disposal charges, repair, administration and replacement.) (Please list below)

	2006	
Solids disposal	$100,000	$
electricity	$20,000	$
chemical	$200,000	$
personnel (2 @ $40,000 + 60% benefits)	$128,000	$
	$448,000	$
Total Annual O & M Costs (Sum column)	inflate at 4%/yr → 2011	$ 545,061 (6)

C. Total Annual Cost of Pollution Control Project

Total Annual Cost of Pollution Control Project [(5) + (6)] — $1,779,249 (7) project costs at different inflation rates

	low range	high end	O&m
2006 cost est w/o engineering	$9,030,000	$9,955,000	448000
+ 23% engineering	$2,076,900	$2,289,650	
+30% contingency and all for retrofit uncertainties	$2,709,000	$2,986,500	
total 2006 cost	$13,815,900	$15,231,150	

PROJECT					
		4%			
		1.04			
	2007	$14,368,536	$15,840,396		
	2008	$14,943,277	$16,474,012		
	2009	$15,541,009	$17,132,972		
	2010	$16,162,649	$17,818,291	average:	$16,990,470

O&M		
		4%
		1.04
	2007	$465,920
	2008	$484,557
	2009	$503,939
	2010	$524,097
	2011	$545,061

project costs at different inflation rates

		low range	high end	O&m
2006 cost est w/o engineering		$9,030,000	$9,955,000	448000
+ 23% engineering		$2,076,900	$2,289,650	
+30% contingency and all for retrofit uncertainties		$2,709,000	$2,986,500	
total 2006 cost		$13,815,900	$15,231,150	

PROJECT		4%			
		1.04			
	2007	$14,368,536	$15,840,396		
	2008	$14,943,277	$16,474,012		
	2009	$15,541,009	$17,132,972		
	2010	$16,162,649	$17,818,291	average:	$16,990,470

O&M		4%
		1.04
	2007	$465,920
	2008	$484,557
	2009	$503,939
	2010	$524,097
	2011	$545,061

Donna Hanscom

From: True, Norton [NTrue@Stantec.com]
Sent: Monday, August 07, 2006 5:14 PM
To: Donna Hanscom
Subject: O&M Costs For PO4 Upgrade

Hi Donna: Jeff and I have conferred and think you cost are good except for

1. Chemicals: We think $150,000. Reason: some processes use an expensive secondary coagulant and chemical costs are rising fast, especially aluminum based primary coagulants. Jeff even thinks it could go as high as $200,000.

2. I think your solids increase estimate is slightly high @ 25%. The chemical sludge should bring you up 18 to 20%(based on some literature I've reviewed. However if you use Co Mag it could be that high because of some loss of the ballasted floc even with recovery.

Your others are good!

See you Thursday.

Norton

Norton G. True
Senior Wastewater Consultant
Stantec
North Springfield, Vermont 05101
800-786-2261 Ext. 2416
802-886-2260 FAX
ntrue@stantec.com
www.stantec.com

Donna Hanscom

From: True, Norton [NTrue@Stantec.com]
Sent: Monday, August 07, 2006 5:14 PM
To: Donna Hanscom
Subject: FW: update

From: McDonald, Jeffrey [mailto:JMcDonald@stantec.com]
Sent: Monday, August 07, 2006 4:13 PM
To: True, Norton
Subject: RE: update

I tried cross checking several references. Best I can say is a range of $150,000 to 200,000 for chemical cost, assuming a flow of 3.5MGD, multi-point addition and reducing TP to <0.2

Jeffrey M. McDonald, P.E.
Associate, Environmental
Stantec
Ph: (802) 864-0223
Fx: (802) 864-0165

Direct Automated Line: 802-383-0425 Ext 125
jmcdonald@stantec.com
www.stantec.com

From: True, Norton [mailto:NTrue@Stantec.com]
Sent: Monday, August 07, 2006 2:38 PM
To: McDonald, Jeffrey
Subject: RE: update

Yes, I was going to check the info that we received from Maynard and see if there was a O&M comparison on CoMag vs Actiflow Do you have any input into the chemical costs?It looks low to me. I assume her costs on labor and power are good.

Thanks

Norton

From: McDonald, Jeffrey [mailto:JMcDonald@stantec.com]
Sent: Monday, August 07, 2006 2:23 PM
To: True, Norton
Subject: FW: update

Worksheet C

Calculation of Total Annual Pollution Control Costs Per Household

A. Current Pollution Control Costs:

Total Annual Cost of Existing Pollution Control in 2010	$ 4,851,858	(1)
Amount of Existing Costs Paid By Households	$ 3,056,671	(2)
Percent of Existing Costs Paid By Households - 62% capital, 64% O+M	63	%(3)
Number of Households*	8571	(4)
Annual Cost Per Household [Calculate: (2)/(4)]	$ 356.63	(5)

* Do not use number of hook-ups.

Per 2000 census - Keene urban cluster

B. New Pollution Control Costs

Are households expected to provide revenues for the new pollution control project in the same proportion that they support existing pollution control? (Check a, b or c and continue as directed.)

- ☐ a) Yes [fill in percent from (3)] — 63 percent.(6a)
- ☐ b) No, they are expected to pay — percent.(6b)
- ☐ c) No, they are expected to pay based on flow. (Continue on Worksheet C, Option A)

Total Annual Cost of Pollution Control Project [Line (7), Worksheet B]	$ 1,779,249	(7)
Proportion of Costs Households Are Expected to Pay [(6a) or (6b)]	63	(8)
Amount to Be Paid By Households [Calculate: (7) x (8)]	$ 1,120,927	(9)
Annual Cost per Household [Calculate: (11)/(4)]	$ 130.78	(10)

C. Total Annual Pollution Control Cost Per Household

Total Annual Cost of Pollution Control Per Household (5) + (10)	$ 487.41	(11)

= 0.98%

MHI in 2010 = $49,656

1% = $496.56

Donna Hanscom

From:	Peter King
Sent:	Thursday, August 17, 2006 2:38 PM
To:	Donna Hanscom
Subject:	RE: One more question...

I get 64%. 594,522 / 923,578. That's total consumption for billing periods between 80 and 91 (inclusive) and services between 300 and 399. Do you need the detail?

Peter C. King
IMS Department
City of Keene
3 Washington Street
Keene, NH 03431
603-357-9802

From: Donna Hanscom
Sent: Thursday, August 17, 2006 2:03 PM
To: Peter King
Subject: FW: One more question...

Peter,

I'm still working on my EPA permitting project. I got your message earlier in the week, but was working on other sections. I'm finally back to the economics section and the data I'm looking for is the total water volume billed to the residential category and the total volume of all water billed for the past 4 quarters.

I need to calculate the percent of water billed to the residential.

Make sense? Call me if you have questions. I'll be here until about 245, then up at PW (ext 6318) after about 330.

Donna

W&S Rate Model FY 2007 Rate Changes without advanced treatment costs

	FY07	Invoices / Usage	Revenue Generated		$ from meters	total meter$
Meter Size Fee						
SEWER 5/8"	$13.31	21870	$291,090	5/8 in meters	$291,090	$472,523
SEWER 3/4"	$19.17	96	$1,840	the rest	$181,433	
SEWER 1"	$34.07	888	$30,257			
SEWER 1 1/2"	$76.67	319	$24,456	total from meter:	$472,523	
SEWER 2"	$136.29	597	$81,368	%from 5/8	0.616032738	
SEWER 3"	$306.66	69	$21,160			
SEWER 4"	$545.18	32	$17,446			
SEWER 6"	$1,226.65	4	$4,907			
Volume Rate	$3.90	853914	3,332,338.90			
Revenue Generated			3,804,862.00			
Revenue Requirement			3,804,862.00			
Variance			-			
Percent			0.0000%			

U.S. Department of Labor
Bureau of Labor Statistics

Bureau of Labor Statistics Data

www.bls.gov

Change Output Options: From: 1996 To: 2006 GO

include graphs NEW! More Formatting Options

Data extracted on: June 29, 2006 (9:23:56 AM)

Consumer Price Index - All Urban Consumers

```
Series Id:     CUURA103SA0,CUUSA103SA0
Not Seasonally Adjusted
Area:          Boston-Brockton-Nashua, MA-NH-ME-CT
Item:          All items
Base Period:   1982-84=100
```

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	HALF1	HALF2
1996	162.2		162.8		161.8		162.0		163.5		166.3		163.3	162.3	164.4
1997	167.7		168.1		166.7		167.1		167.8		169.4		167.9	167.5	168.4
1998	171.2		171.3		170.9		170.7		172.1		173.3		171.7	171.1	172.3
1999	174.1		174.8		174.2		175.3		176.8		179.2		176.0	174.5	177.5
2000	180.2		182.8		181.7		183.2		184.3		187.4		183.6	181.8	185.4
2001	189.0		190.9		190.9		192.1		192.7		192.7	4.2	191.5	190.5	192.6
2002	192.9		194.7		194.8		195.7		199.1		200.4	2.6	196.5	194.4	198.7
2003	199.8		202.8		202.3		203.0		206.8		206.5	3.8	203.9	201.9	205.9
2004	208.4		208.7		208.7		208.9		209.8		211.7	2.7	209.5	208.6	210.3
2005	211.3		214.2		214.6		217.2		220.1		218.6	3.3	216.4	213.9	218.9
2006	220.5		221.3		222.9										

1.1773

U.S. Bureau of Labor Statistics
Postal Square Building
2 Massachusetts Ave., NE
Washington, DC 20212-0001

Phone: (202) 691-5200
Fax-on-demand: (202) 691-6325
Data questions: blsdata_staff@bls.gov
Technical (web) questions: webmaster@bls.gov
Other comments: feedback@bls.gov

Tom Duffy – NH Employment Security
271-2155

U.S. Census Bureau
American FactFinder

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P14. HOUSEHOLD TYPE BY HOUSEHOLD SIZE [16] - Universe: Households
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling erro and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

	Keene city, New Hampshire	Keene, NH Urban Cluster
Total:	8,942	8,571
Family households:	5,093	4,676
2-person household	2,432	2,272
3-person household	1,137	1,036
4-person household	1,026	929
5-person household	374	343
6-person household	101	68
7-or-more-person household	23	28
Nonfamily households:	3,849	3,895
1-person household	2,817	2,855
2-person household	795	806
3-person household	179	184
4-person household	43	35
5-person household	7	7
6-person household	0	0
7-or-more-person household	8	8

Urban cluster – inside Keene itself

U.S. Census Bureau
Census 2000

P53. MEDIAN HOUSEHOLD INCOME IN 1999 (DOLLARS) [1] - Universe: Households
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling erro and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

	Keene city, New Hampshire	Keene, NH Urban Cluster
Median household income in 1999	37,033	35,574

U.S. Census Bureau
Census 2000

P64. PUBLIC ASSISTANCE INCOME IN 1999 FOR HOUSEHOLDS [3] - Universe: Households
Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling erro and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

	Keene city, New Hampshire	Keene, NH Urban Cluster
Total:	8,942	8,571
With public assistance income	352	340
No public assistance income	8,590	8,231

U.S. Census Bureau
Census 2000

Worksheet E

Data Used in the Secondary Test

Please list the following values used in deter mining the Secondary Score. ~~Potential~~ sources of the data are indicated.

Info from 2005

A. Data Collection

as of 6/30/05

Data	Potential Source	Value	
Direct Net Debt	Community Financial Statements Town, County or State Assessor's Office (← w/o Enterprise fund debt)	$ 38,914,751	(1)
Overlapping Debt	Community Financial Statements Town, County or State Assesor's Office	$ 640,637	(2)
Market Value of Property	Community Financial Statements Town, County or State Assessor's Office	$ 1,734,668,200	(3)
Bond Rating	Standard and Poors or Moody's	Aaa	(4)
* Community Unemployment Rate	1990 Census of Population Regional Data Centers	Keene = 3.0 NH = 3.6 Area = 3.1	%(5)
National Unemployment Rate	Bureau of Labor Statistics (202) 606-6392	5.1	%(6)
Community Median Household Income	~~1990~~ 2000 Census of Population	$ 42,834	(7)
State Median Household Income	~~1990~~ 2000 (2003) Census of Population	$ 49,467 (52,409)	(8)
Property Tax Collection Rate	Community Financial Statements Town, County or State Assessor's Office	99	%(9)
Property Tax Revenues	Community Financial Statements Town, County or State Assessor's Office	$ 45,373,874	(10)

* Info from Economic & Labor Market Information Bureau for 2005

Worksheet E, Continued

B. Calculation of Indicators

1. Overall Net Debt as a Percent of Full Market Value of Taxable Property

Overall Net Debt (Calculate: (1) + (2)) $39,555,388 (11)

Overall Net Debt as a Percent of Full Market Value of Taxable Property (Calculate: [(11)/(3)] x 100)

2.28 %(12)

2. Property Tax Revenues as a Percent of Full Market Value of Taxable Property

Property Tax Revenues as a Percent of Full Market Value of Taxable Property (Calculate: [(10)/(3)] x 100)

2.616 %(13)

Direct Net Debt + overlapping debt

E.A.1 #2

Outstanding Debt Analysyis and Reconciliation: FY 05 Bond Issue
For EPA Analysis

OUTSTANDING	
General Purpose Debt: City	18,642,816.00
School Debt	19,712,475.00
Water Fund: City	4,039,851.00
Sewer Fund: City	1,016,164.00
Parking Fund: City	1,623,000.00
Solid Waste Fund: City	1,553,098.00
Subtotal	46,587,404.00
November, 2005 Issue	10,887,549.00
Total: Outstanding Debt	57,474,953.00
Less: School Debt covered by State School Building Aid Grants	(8,628,089.00)
Total Net Debt	**48,846,864.00**
ADD: Cheshire County: Overlapping Debt	**640,637.00**
Total Debt plus Overlapping Debt	**49,487,501.00** Born by Tax and rate payers

Reconciliation to Bond Issue Statement

Total Net Debt	**48,846,864.00**
Less:	
Water Fund: City	(4,039,851.00)
Sewer Fund: City	(1,016,164.00)
Parking Fund: City	(1,623,000.00)
Solid Waste Fund: City	(1,553,098.00)
Sewer Fund: City, share of Nov. 2005 Issue	(1,700,000.00)
Statement: Total Net Debt, tax supported	38,914,751.00
	96,389,704.00
	(1,700,000.00)
	94,689,704.00

Debt Info

Donna Hanscom

From: Steve Thornton
Sent: Wednesday, July 12, 2006 12:24 PM
To: Donna Hanscom
Subject: RE: Debt Info

Three components:

City Debt
School Debt (school debt - state construction aid grants)
County Debt.

The prospectus includes only the County debt as overlapping, and lumps the net schoo; debt in with the City debt.

The $$ yesterday did not include school debt

> -----Original Message-----
> **From:** Donna Hanscom
> **Sent:** Wednesday, July 12, 2006 11:51 AM
> **To:** Steve Thornton
> **Subject:** RE: Debt Info
>
> Is $49 million the overlapping debt? – and the $33 million
> that we talked about yesterday is the City debt?
>
> > -----Original Message-----
> > **From:** Steve Thornton
> > **Sent:** Wednesday, July 12, 2006 10:52 AM
> > **To:** Donna Hanscom
> > **Cc:** Martha Landry
> > **Subject:** Debt Info
> >
> > Hi Donna:
> >
> > I took the following from the November, 2005 bond prospectus
> > issued by the City:
> >
> > Total Current Bonded Debt: City and Schools 46,587,404
> > FY 2006 Bnd Issue 10,887,549
> >
> > Less: School Debt State Aid Grants -8,628,089
> >
> > Net Debt 48,846,864
> >
> > Add: Cheshire County Overlapping Debt 640,637
> >
> > Total debt 49,487,501
> >
> > There is a spreadsheet with additional detail on the L drive,
> > in your epa economic analysis folder.
> >
> > Steve

Hanscom

Steve Thornton
Wednesday, July 12, 2006 10:52 AM
Donna Hanscom
Martha Landry

oject: Debt info

Hi Donna:

I took the following from the November, 2005 bond prospectus issued by the City:

Total Current Bonded Debt: City and Schools	46,587,404
FY 2006 Bnd Issue	10,887,549
Less: School Debt State Aid Grants	-8,628,089
Net Debt	48,846,864
Add: Cheshire County Overlapping Debt	640,637
Total debt	49,487,501

There is a spreadsheet with additional detail on the L drive, in your epa economic analysis folder.

Steve

E.A.3

Department of Assessment
TAX RATE HISTORY

TAX YEAR	% RATIO	TOTAL TAX RATE	LOCAL SCHOOL	STATE SCHOOL	CITY	COUNTY	EQUALIZED RATE	CITY TOTAL ASSESSED VALUE	% CHANGE
1971	90%	$35.10	$23.00	n/a	$10.50	$1.60	$31.59	147,129,800	
1972	92%	$34.90	$23.40	n/a	$10.00	$1.50	$32.11	162,033,600	10.13%
1973	94%	$32.20	$23.00	n/a	$8.10	$1.10	$30.27	185,969,600	14.77%
1974	95%	$31.30	$22.80	n/a	$7.50	$1.00	$29.74	216,816,300	16.59%
1975	100%	$29.10	$21.10	n/a	$6.80	$1.20	$29.10	239,516,100	10.47%
1976	100%	$31.00	$21.60	n/a	$7.90	$1.50	$31.00	251,851,000	5.15%
1977	100%	$31.50	$21.40	n/a	$8.60	$1.50	$31.50	264,032,000	4.84%
1978	100%	$31.60	$21.90	n/a	$8.50	$1.20	$31.60	288,751,000	9.36%
1979	100%	$30.60	$21.50	n/a	$7.50	$1.60	$30.60	317,882,000	10.09%
1980	100%	$31.40	$21.50	n/a	$8.60	$1.30	$31.40	344,197,200	8.28%
1981	100%	$32.00	$21.20	n/a	$9.00	$1.80	$32.00	379,309,900	10.20%
1982	94%	$33.60	$21.60	n/a	$10.00	$2.00	$31.58	384,084,100	1.26%
1983	93%	$35.10	$22.75	n/a	$10.10	$2.25	$32.64	399,975,400	4.14%
1984	91%	$36.50	$23.99	n/a	$10.03	$2.48	$33.22	420,982,800	5.25%
1985	91%	$33.70	$22.13	n/a	$9.26	$2.31	$30.67	479,796,600	13.97%
1986	87%	$32.80	$21.03	n/a	$9.93	$1.84	$28.54	563,365,700	17.42%
1987	87%	$27.51	$17.42	n/a	$8.30	$1.79	$23.93	743,251,100	31.93%
1988	94%	$24.08	$15.19	n/a	$7.16	$1.73	$22.63	907,065,900	22.04%
1989	95%	$22.44	$13.97	n/a	$6.77	$1.70	$21.31	1,006,547,000	10.97%
1990	95%	$26.90	$17.70	n/a	$7.49	$1.71	$25.55	1,030,345,700	2.36%
1991	100%	$28.20	$18.11	n/a	$8.27	$1.82	$28.20	998,998,000	-3.04%
1992	99%	$31.75	$20.14	n/a	$9.58	$2.03	$31.43	933,606,400	-6.55%
1993	100%	$35.58	$22.43	n/a	$10.86	$2.29	$35.58	887,126,600	-4.98%
1994	100%	$36.48	$22.85	n/a	$11.42	$2.21	$36.48	885,528,800	-0.18%
1995	100%	$37.67	$24.02	n/a	$11.13	$2.52	$37.67	885,793,700	0.03%
1996	100%	$38.31	$24.87	n/a	$10.91	$2.53	$38.31	891,282,400	0.62%
1997	101%	$37.15	$23.92	n/a	$10.78	$2.45	$37.52	915,251,300	2.69%
1998	99%	$37.70	$25.05	n/a	$10.31	$2.34	$37.32	946,922,900	3.46%
1999	99%	$32.87	$13.31	$6.93	$10.26	$2.37	$32.54	972,076,400	2.66%
2000	99%	$33.82	$14.91	$6.55	$9.99	$2.37	$33.48	1,027,674,600	5.72%
2001	100%	$32.65	$14.29	$5.88	$10.20	$2.28	$32.65	1,144,919,900	11.41%
2002	98.6%	$32.05	$14.58	$5.00	$10.09	$2.38	$31.60	1,254,896,000	9.61%
2003	97.7%	$29.12	$13.39	$4.04	$9.56	$2.13	$28.45	1,406,756,000	12.10%
2004	100%	$28.34	$13.69	$2.76	$9.93	$1.96	$28.34	1,537,318,200	9.28%
2005	**100%**	**$26.19**	**$11.71**	**$2.36**	**$10.44**	**$1.68**	**$26.19**	[redacted]	12.84%
2005 Difference		*($2.15)*	*($1.98)*	*($0.40)*	*$0.51*	*($0.28)*			
		-7.59%	*-14.46%*	*-14.49%*	*5.14%*	*-14.29%*			

2005 TAX RATE DISTRIBUTION	2005 Tax Rate	% of Total
CITY	*$10.44*	*39.86%*
LOCAL SCHOOL	*$11.71*	*44.71%*
STATE SCHOOL	*$2.36*	*9.01%*
COUNTY	*$1.68*	*6.41%*
TOTAL	*$26.19*	*100.00%*

** 2005 State Education Tax based on* **1,710,478,700**
All other taxes based on **1,734,668,200**

E.A.4

Donna Hanscom

From: Martha Landry
Sent: Wednesday, August 09, 2006 11:46 AM
To: Donna Hanscom
Subject: RE: Bond rating

It used to be Aa3 ... was downgraded to A1 last year

Here are a coupld of excerpts from Moody's last rating report:

The downgrade to an A1 rating reflects a trend of declining General Fund balance, decreasing by more than half to $3.7 million in fiscal 2005, a healthy 14.8% of General Fund revenues, from a peak of approximately $7.8 million in fiscal 1998, or an ample 45% of General Fund revenues. The A1 rating also incorporates the city's moderately-sized and growing tax base, wealth and income levels that are below state medians, and average debt burden.

...

Wealth and Income levels are below average, with per capita and median family incomes at 86.2% and 86.7% of the state, respectively, and with full value per capita at a moderate $75,345, slightly below the median for similarly rated municipalities in the nation.

> -----Original Message-----
> **From:** Donna Hanscom
> **Sent:** Wednesday, August 09, 2006 11:34 AM
> **To:** Martha Landry
> **Subject:** Bond rating
>
> Martha,
> Steve emailed me a while ago that our bond rating is Aaa. Do
> I remember you saying at one of last year's council meetings
> that our rating decreased? I can't remember what you said
> was the cause.
>
> I'm still working on the economic analysis information for EPA.
>
> Donna
>

E.A.S

7/11/06

$\boxed{\text{NH unemployment 2005 = 3.5\%}}$

Keene
352-1904 — call

Joel — Economic & Labor MKT Info Bureau
228-4124

Dana:

Benchmark #'s

Keene area = 3.1 → Micro Necta =
Alstead Gilsum
C-field H-ville
F-wlm Keene
M-boro M-Low
Nelson R-mond
R-bury Stoddard
Sullivan Surry
Swanzey Troy
W-pole W-land
W-chtr.

State of NH = 3.6

Keene City = 3.0

Where can I find the unemployment rate for previous years?

The annual average unemployment rate for 1948 to the present is displayed below.

Other major labor force series are shown as annual averages on the page **ftp://ftp.bls.gov/pub/special.requests/lf/aat1.txt** or as a pdf file at **www.bls.gov/cps/cpsaat1.pdf**.

Annual averages, and data from past months, can also be retrieved easily for any series in the monthly Employment Situation news release by using the menus displayed at **www.bls.gov/cps/cpsatabs.htm**. Please note that annual averages are only available for unadjusted (not seasonally adjusted) data.

Annual average unemployment rate, civilian labor force 16 years and over (percent)

Year	Ann Avg
1948	3.8
1949	5.9
1950	5.3
1951	3.3
1952	3.0
1953	2.9
1954	5.5
1955	4.4
1956	4.1
1957	4.3
1958	6.8
1959	5.5
1960	5.5
1961	6.7
1962	5.5
1963	5.7
1964	5.2
1965	4.5

1966	3.8
1967	3.8
1968	3.6
1969	3.5
1970	4.9
1971	5.9
1972	5.6
1973	4.9
1974	5.6
1975	8.5
1976	7.7
1977	7.1
1978	6.1
1979	5.8
1980	7.1
1981	7.6
1982	9.7
1983	9.6
1984	7.5
1985	7.2
1986	7.0
1987	6.2
1988	5.5
1989	5.3
1990	5.6
1991	6.8
1992	7.5
1993	6.9
1994	6.1
1995	5.6
1996	5.4
1997	4.9
1998	4.5
1999	4.2
2000	4.0
2001	4.7
2002	5.8
2003	6.0
2004	5.5
2005	5.1

Last Modified Date: June 23, 2006

E.A.7

Table DP-3. Profile of Selected Economic Characteristics: 2000

Geographic area: Keene city, New Hampshire

[Data based on a sample. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see text]

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**18,804**	**100.0**
In labor force	12,796	68.0
Civilian labor force	12,796	68.0
Employed	11,408	60.7
Unemployed	1,388	7.4
Percent of civilian labor force	10.8	(X)
Armed Forces	-	-
Not in labor force	6,008	32.0
Females 16 years and over	**10,145**	**100.0**
In labor force	6,388	63.0
Civilian labor force	6,388	63.0
Employed	5,626	55.5
Own children under 6 years	**1,092**	**100.0**
All parents in family in labor force	717	65.7
COMMUTING TO WORK		
Workers 16 years and over	**11,109**	**100.0**
Car, truck, or van - - drove alone	8,441	76.0
Car, truck, or van - - carpooled	1,277	11.5
Public transportation (including taxicab)	70	0.6
Walked	882	7.9
Other means	71	0.6
Worked at home	368	3.3
Mean travel time to work (minutes)[1]	16.4	(X)
Employed civilian population 16 years and over	**11,408**	**100.0**
OCCUPATION		
Management, professional, and related occupations	4,043	35.4
Service occupations	1,508	13.2
Sales and office occupations	3,436	30.1
Farming, fishing, and forestry occupations	15	0.1
Construction, extraction, and maintenance occupations	795	7.0
Production, transportation, and material moving occupations	1,611	14.1
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	29	0.3
Construction	522	4.6
Manufacturing	1,812	15.9
Wholesale trade	429	3.8
Retail trade	1,862	16.3
Transportation and warehousing, and utilities	320	2.8
Information	346	3.0
Finance, insurance, real estate, and rental and leasing	949	8.3
Professional, scientific, management, administrative, and waste management services	635	5.6
Educational, health and social services	2,743	24.0
Arts, entertainment, recreation, accommodation and food services	966	8.5
Other services (except public administration)	454	4.0
Public administration	341	3.0
CLASS OF WORKER		
Private wage and salary workers	9,040	79.2
Government workers	1,659	14.5
Self-employed workers in own not incorporated business	694	6.1
Unpaid family workers	15	0.1

Subject	Number	Percent
INCOME IN 1999		
Households	**8,942**	**100.0**
Less than $10,000	928	10.4
$10,000 to $14,999	590	6.6
$15,000 to $24,999	1,322	14.8
$25,000 to $34,999	1,322	14.8
$35,000 to $49,999	1,528	17.1
$50,000 to $74,999	1,676	18.7
$75,000 to $99,999	836	9.3
$100,000 to $149,999	459	5.1
$150,000 to $199,999	159	1.8
$200,000 or more	122	1.4
[redacted]		
With earnings	7,135	79.8
Mean earnings (dollars)[1]	47,298	(X)
With Social Security income	2,575	28.8
Mean Social Security income (dollars)[1]	11,962	(X)
With Supplemental Security Income	242	2.7
Mean Supplemental Security Income (dollars)[1]	7,328	(X)
With public assistance income	352	3.9
Mean public assistance income (dollars)[1]	2,217	(X)
With retirement income	1,750	19.6
Mean retirement income (dollars)[1]	13,566	(X)
Families	**5,093**	**100.0**
Less than $10,000	176	3.5
$10,000 to $14,999	122	2.4
$15,000 to $24,999	491	9.6
$25,000 to $34,999	759	14.9
$35,000 to $49,999	1,002	19.7
$50,000 to $74,999	1,265	24.8
$75,000 to $99,999	644	12.6
$100,000 to $149,999	398	7.8
$150,000 to $199,999	149	2.9
$200,000 or more	87	1.7
[redacted]		
Per capita income (dollars)[1]	20,544	(X)
Median earnings (dollars):		
Male full-time, year-round workers	32,720	(X)
Female full-time, year-round workers	25,488	(X)

Subject	Number below poverty level	Percent below poverty level
POVERTY STATUS IN 1999		
Families	**265**	**5.2**
With related children under 18 years	205	8.5
With related children under 5 years	121	15.7
Families with female householder, no husband present	**148**	**18.1**
With related children under 18 years	130	23.8
With related children under 5 years	72	54.5
Individuals	**2,185**	**10.7**
18 years and over	1,783	11.0
65 years and over	179	5.6
Related children under 18 years	361	8.7
Related children 5 to 17 years	207	6.4
Unrelated individuals 15 years and over	1,425	24.5

-Represents zero or rounds to zero. (X) Not applicable.

[1]If the denominator of a mean value or per capita value is less than 30, then that value is calculated using a rounded aggregate in the numerator. See text.

Source: U.S. Bureau of the Census, Census 2000.

E.A.8

DP-3. Profile of Selected Economic Characteristics: 2000

Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data
Geographic Area: New Hampshire

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see http://factfinder.census.gov/home/en/datanotes/expsf3.htm.

Subject	Number	Percent
EMPLOYMENT STATUS		
Population 16 years and over	**960,498**	**100.0**
In labor force	677,190	70.5
Civilian labor force	676,371	70.4
Employed	650,871	67.8
Unemployed	25,500	2.7
Percent of civilian labor force	3.8	(X)
Armed Forces	819	0.1
Not in labor force	283,308	29.5
Females 16 years and over	**493,436**	**100.0**
In labor force	317,874	64.4
Civilian labor force	317,780	64.4
Employed	306,287	62.1
Own children under 6 years	**88,817**	**100.0**
All parents in family in labor force	56,811	64.0
COMMUTING TO WORK		
Workers 16 years and over	**638,565**	**100.0**
Car, truck, or van -- drove alone	522,043	81.8
Car, truck, or van -- carpooled	62,763	9.8
Public transportation (including taxicab)	4,645	0.7
Walked	18,545	2.9
Other means	5,262	0.8
Worked at home	25,307	4.0
Mean travel time to work (minutes)	25.3	(X)
Employed civilian population 16 years and over	**650,871**	**100.0**
OCCUPATION		
Management, professional, and related occupations	232,927	35.8
Service occupations	84,618	13.0
Sales and office occupations	173,282	26.6
Farming, fishing, and forestry occupations	2,902	0.4
Construction, extraction, and maintenance occupations	60,988	9.4
Production, transportation, and material moving occupations	96,154	14.8
INDUSTRY		
Agriculture, forestry, fishing and hunting, and mining	5,837	0.9
Construction	44,269	6.8
Manufacturing	117,673	18.1
Wholesale trade	23,426	3.6
Retail trade	89,089	13.7
Transportation and warehousing, and utilities	27,006	4.1
Information	17,478	2.7
Finance, insurance, real estate, and rental and leasing	40,731	6.3
Professional, scientific, management, administrative, and waste management services	57,369	8.8
Educational, health and social services	130,390	20.0

Subject	Number	Percent
Arts, entertainment, recreation, accommodation and food services	45,001	6.9
Other services (except public administration)	27,780	4.3
Public administration	24,822	3.8
CLASS OF WORKER		
Private wage and salary workers	516,575	79.4
Government workers	83,271	12.8
Self-employed workers in own not incorporated business	49,520	7.6
Unpaid family workers	1,505	0.2
INCOME IN 1999		
Households	**474,750**	**100.0**
Less than $10,000	28,808	6.1
$10,000 to $14,999	22,635	4.8
$15,000 to $24,999	51,226	10.8
$25,000 to $34,999	55,301	11.6
$35,000 to $49,999	81,875	17.2
$50,000 to $74,999	109,447	23.1
$75,000 to $99,999	60,009	12.6
$100,000 to $149,999	43,093	9.1
$150,000 to $199,999	12,118	2.6
$200,000 or more	10,238	2.2
[redacted]		
With earnings	397,947	83.8
Mean earnings (dollars)	60,079	(X)
With Social Security income	117,266	24.7
Mean Social Security income (dollars)	11,518	(X)
With Supplemental Security Income	14,160	3.0
Mean Supplemental Security Income (dollars)	6,937	(X)
With public assistance income	14,148	3.0
Mean public assistance income (dollars)	2,609	(X)
With retirement income	78,017	16.4
Mean retirement income (dollars)	16,610	(X)
Families	**325,581**	**100.0**
Less than $10,000	9,076	2.8
$10,000 to $14,999	8,532	2.6
$15,000 to $24,999	25,007	7.7
$25,000 to $34,999	33,215	10.2
$35,000 to $49,999	56,422	17.3
$50,000 to $74,999	86,260	26.5
$75,000 to $99,999	50,886	15.6
$100,000 to $149,999	36,995	11.4
$150,000 to $199,999	10,390	3.2
$200,000 or more	8,798	2.7
[redacted]		(X)
Per capita income (dollars)	23,844	(X)
Median earnings (dollars):		
Male full-time, year-round workers	39,689	(X)
Female full-time, year-round workers	27,488	(X)
POVERTY STATUS IN 1999 (below poverty level)		
Families	**13,948**	(X)
Percent below poverty level	(X)	4.3
With related children under 18 years	10,833	(X)
Percent below poverty level	(X)	6.5
With related children under 5 years	5,332	(X)
Percent below poverty level	(X)	8.9
Families with female householder, no husband present	**7,237**	(X)
Percent below poverty level	(X)	17.6

U.S. Census Bureau

State & County QuickFacts

New Hampshire

People QuickFacts	New Hampshire	USA
Population, 2005 estimate	1,309,940	296,410,404
Population, percent change, April 1, 2000 to July 1, 2005	6.0%	5.3%
Population, 2000	1,235,786	281,421,906
Population, percent change, 1990 to 2000	11.4%	13.1%
Persons under 5 years old, percent, 2004	5.6%	6.8%
Persons under 18 years old, percent, 2004	23.5%	25.0%
Persons 65 years old and over, percent, 2004	12.1%	12.4%
Female persons, percent, 2004	50.7%	50.8%
White persons, percent, 2004 (a)	96.2%	80.4%
Black persons, percent, 2004 (a)	0.9%	12.8%
American Indian and Alaska Native persons, percent, 2004 (a)	0.2%	1.0%
Asian persons, percent, 2004 (a)	1.7%	4.2%
Native Hawaiian and Other Pacific Islander, percent, 2004 (a)	0.0%	0.2%
Persons reporting two or more races, percent, 2004	0.9%	1.5%
Persons of Hispanic or Latino origin, percent, 2004 (b)	2.1%	14.1%
White persons, not Hispanic, percent, 2004	94.3%	67.4%
Living in same house in 1995 and 2000, pct age 5+, 2000	55.4%	54.1%
Foreign born persons, percent, 2000	4.4%	11.1%
Language other than English spoken at home, pct age 5+, 2000	8.3%	17.9%
High school graduates, percent of persons age 25+, 2000	87.4%	80.4%
Bachelor's degree or higher, pct of persons age 25+, 2000	28.7%	24.4%
Persons with a disability, age 5+, 2000	193,893	49,746,248
Mean travel time to work (minutes), workers age 16+, 2000	25.3	25.5
Housing units, 2004	575,671	122,671,734
Homeownership rate, 2000	69.7%	66.2%
Housing units in multi-unit structures, percent, 2000	26.5%	26.4%
Median value of owner-occupied housing units, 2000	$133,300	$119,600
Households, 2000	474,606	105,480,101
Persons per household, 2000	2.53	2.59
Per capita money income, 1999	$23,844	$21,587
Median household income, 2003	$52,409	$43,318

EA.9 +10

Donna Hanscom

From: Steve Thornton
Sent: Wednesday, July 12, 2006 8:47 AM
To: Mary Alther
Cc: Donna Hanscom
Subject: RE: What was the tax collection rate last year?

Thanks Mary!

Donna: here is the tax collection rate.

> -----Original Message-----
> **From:** Mary Alther
> **Sent:** Tuesday, July 11, 2006 4:04 PM
> **To:** Steve Thornton
> **Subject:** RE: What was the tax collection rate last year?
>
> **The liens % of warrant was 1.08 %**
> **45,621,263 was the warrant and as of April 20th we collected**
> **45,127,924.**
>

> -----Original Message-----
> **From:** Steve Thornton
> **Sent:** Tuesday, July 11, 2006 2:01 PM
> **To:** Mary Alther
> **Subject:** What was the tax collection rate last year?
>
>
> **Collected vs. uncollected**
>
>
>

Worksheet F

Calculating The Secondary Score

Please check the appropriate box in each row, and record the corresponding score in the final column. Then, sum the scores and compute the average. Remember, if one of the debt or socioeconomic indicators is not available, average the two financial management indicators and use this averaged value as a single indicator with the remaining indicators.

	Secondary Indicators			Score
Indicator	Weak*	Mid-Range**	Strong***	
Bond Rating Worksksheet E, (4)	Below BBB (S&P) Below Baa (Moody's) ☐	BBB (S&P) Baa (Moody's) ☐	Above BBB (S&P) or Baa (Moody's) ☒	3
Overall Net Debt as Percent of Full Market Value of Taxable Property Worksheet E, (12)	Above 5% ☐	2.28 2%-5% ☒	Below 2% ☐	2
Unemployment Worksheet E, (5)& (6)	Above National Average ☐	National Average ☐	Below National Average ☒	3
Median Household Income Worksheet E, (7) & (8)	Below State Median >10% ☒	State Median ☐	Above State Median ☐	1
Property Tax Revenues as a Percent of Full Market Value of Taxable Property Worksheet E, (13)	Above 4% ☐	2.66 2%-4% ☒	Below 2% ☐	2
Property Tax Collection Rate Worksheet E, (9)	< 94% ☐	94% - 98% ☐	> 98% ☒	3

* Weak is a score of 1 point

** Mid-Range is a score of 2 points

*** Strong is a score of 3 points

SUM: 14

AVERAGE: 2.3

Keene micro NECTA isn't defined in reports for 2000 census. will be in 2010 census.

Worksheet N

Factors to Consider in Making a Determination of Widespread Social and Economic Impacts

Define the affected community in this case; what areas are included.		(1)
Current unemployment rate in affected community (if available).	3.1 (Keene micro NECTA)	(2)
Current national unemployment rate.		(3)
Additional number of persons expected to collect unemployment in affected community due to compliance with water quality standards.	unknown	(4)
Expected unemployment rate in the affected community after compliance with water quality standards (Current # of persons collecting unemployment in affected community + (4)/labor force in affected community.		(5)
Median household income in affected community.	Per census guy - have to look up each of these towns separately	(6)
Total number of households in affected community.		(7)
Percent of population below the poverty line in affected community. — in Keene = 10.7%		(8)
Current expenditures on social services in affected community. —Keene ⇒	$780,300	(9)
Expected expenditures on social services due to job losses in the affected community.		(10)
Current total tax revenues in the affected community. —Keene ⟶	$14,372,200	(11)
Tax revenues paid by the private entity to the affected community. ?		(12)

Walpole Surry Sullivan Roxbury Chesterfield Troy Fitzwilliam
Alstead Gilsum Westmoreland Nelson Swanzey Winchester
Marlow Stoddard Keene Harrisville Marlborough Richmond

Worksheet N, continued

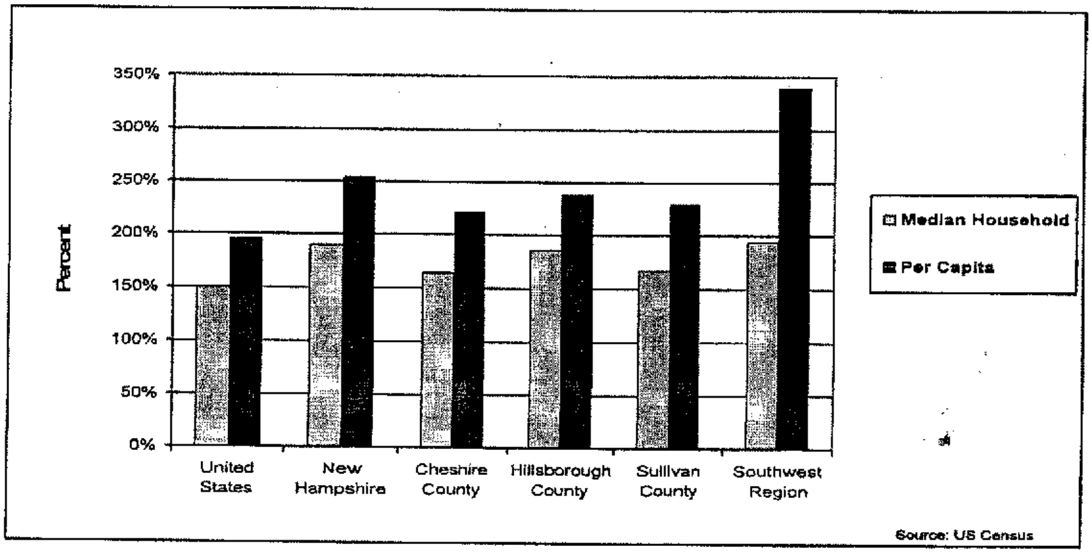
Tax revenues paid by the private entity as a percentage of the affected community's total tax revenues.*	____________	(13)
Current statewide unemployment rates.	____________	(14)
Additional number of persons expected to collect unemployment in the State due to compliance with water quality standards.	____________	(15)
Expected statewide unemployment rate, after compliance with water quality standards (Current # of persons collecting unemployment in State + (15)/labor force in State.	____________	(16)
Current expenditures on social services in State.	____________	(17)
Expected statewide expenditures on social services due to job losses.	____________	(18)

* In some cases, the affected community will include more than just the municip ality in which the private entity is located. If so, the analysis should consider the private entity's tax revenues as a percentage of the tax revenues for only the municipality in which the entity is located.

Westmoreland). In contrast, 21 towns were below the national average; whereas the Towns of Winchester and Hinsdale were even below 80% of the national average. (Table 5)

Since 1980, median household and per capita incomes have risen faster in the Region than the national and state average. Whereas in 1980 both income averages in the Southwest Region were below the United States and New Hampshire averages, in 2000, incomes in the Region were higher than the national average and only slightly lower than the state average. These trends show a clear departure from economic backwardness of both the State of New Hampshire in general and the Southwest Region in particular during the last decades. It is, however, evident that significant disparities still exist between individual municipalities throughout the Southwest Region. (Table 5, Figure 2)

Figure 2: Income Growth 1980-2000

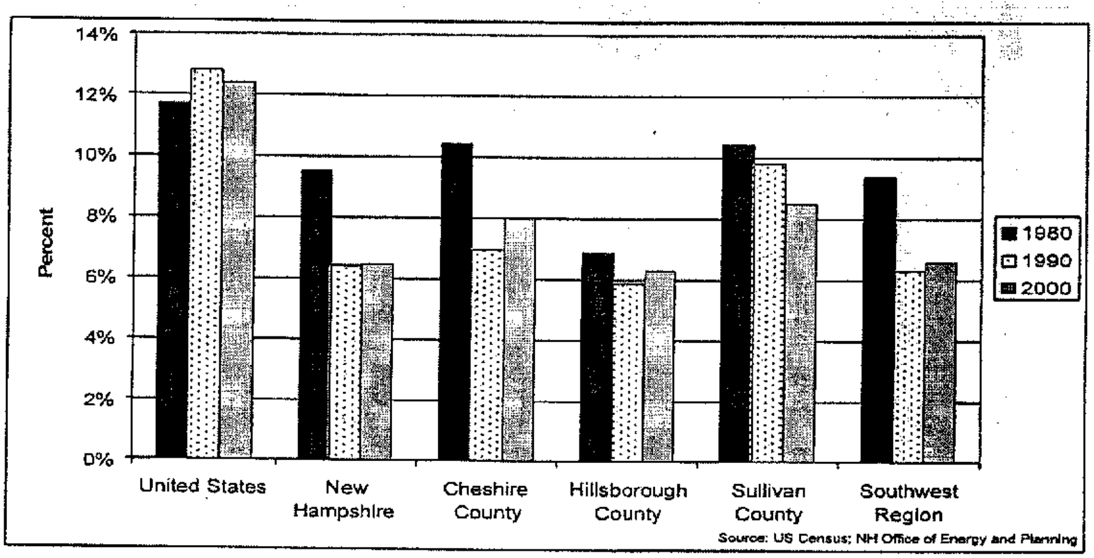


Poverty

According to the New Hampshire Office of Energy and Planning, in 2000, all municipalities in the Southwest Region were below the national rate for individuals in poverty of 12.4%. 6.6% of individuals in the Region are living below the poverty line; 0.1% more than the state average. The poverty rate in the Southwest Region ranges from 0.9% in the Town of Roxbury to 12.3% in the Town of Windsor. In the City of Keene - the largest community in the Region – 10.7% of residents live below the poverty level. Throughout the Region, 17 municipalities are below and 19 municipalities are above the regional poverty rate. This comparison shows an uneven distribution of income across the Region. (Table 6)

During the two decades since 1980, the poverty rate in the Southwest Region was significantly reduced - from 9.4% to 6.6%. This reflects a state-wide trend, which, however, could not be replicated on the national level. (Figure 3)

Figure 3: 1980-2000 Poverty Rate



Tina - NH Employment Security

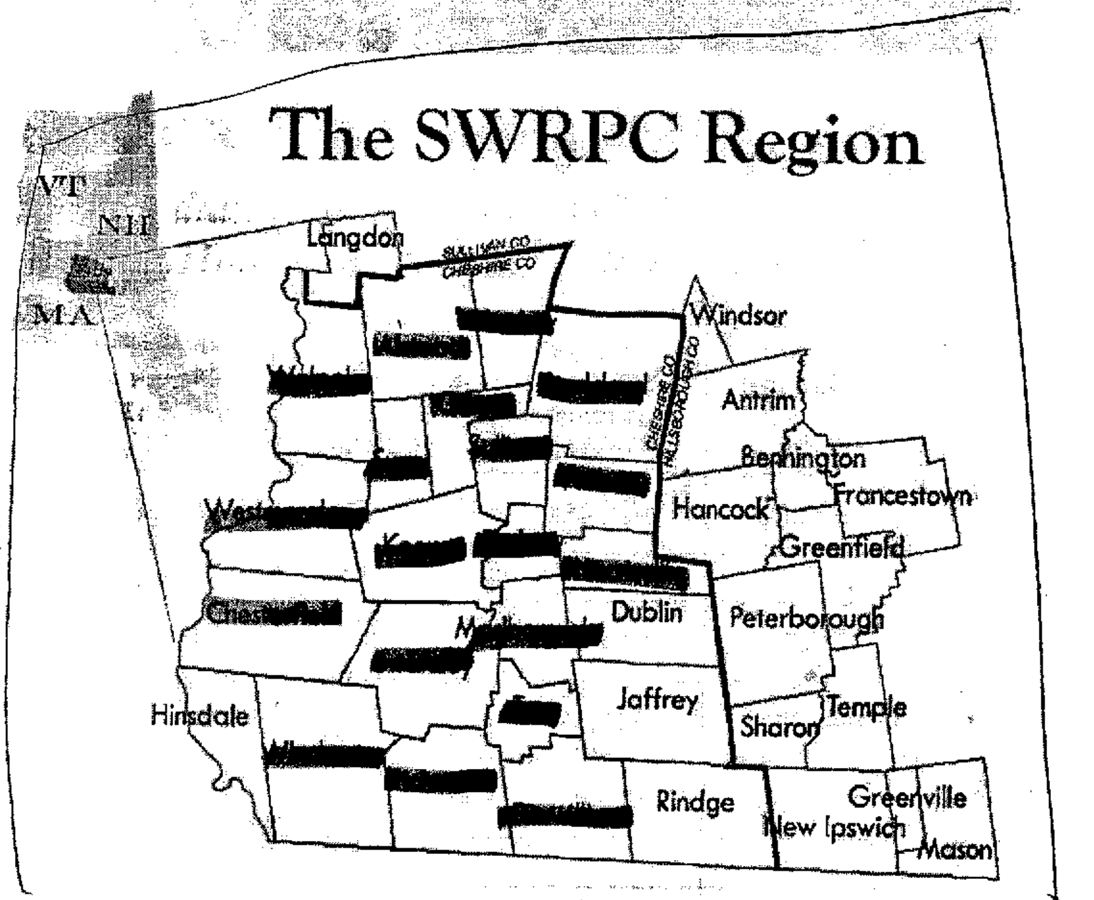
Current Population Survey

www.bls.census.gov/CPS/CPSMAIN.HTM

under: Supplements -
annual social & eco supplement

* Dataferret - need account?

Map 1



= Keene Micronecta

SWRPC Regional Information System

~ Median Family Income (1970) ~
~ Median Household Income (1980-2000) ~

(Data Source)	Median Family Income (1970)	Median Household Income (1980)	Median Household Income (1990)	Median Household Income (2000)
New Hampshire	$9,145	$17,013	$36,329	$49,467
Cheshire County	$8,834	$16,037	$31,648	$42,382
Hillsborough County	$10,405	$18,689	$40,404	$53,384
Sullivan County	$8,267	$15,304	$29,053	$40,938
Alstead	$7,518	$14,439	$30,956	$43,191
Antrim	$8,844	$14,812	$37,246	$45,677
Bennington	$9,812	$14,020	$34,375	$46,150
Chesterfield	$9,526	$17,487	$38,000	$51,351
Dublin	$10,919	$18,413	$41,917	$52,150
Fitzwilliam	$8,899	$16,680	$35,988	$48,125
Francestown	$8,187	$17,155	$46,316	$64,259
Gilsum	$7,749	$16,845	$34,821	$43,359
Greenfield	$9,999	$16,757	$40,057	$48,833
Greenville	$8,966	$15,580	$33,302	$39,545
Hancock	$9,777	$20,038	$41,318	$55,000
Harrisville	$7,657	$16,292	$35,000	$48,625
Hinsdale	$9,317	$15,205	$26,753	$36,124
Jaffrey	$9,670	$15,668	$32,549	$45,033

Keene	$10,049	$16,462	$31,235	$37,033
Langdon	$10,391	$14,044	$34,205	$42,083
Marlborough	$9,142	$16,558	$31,383	$44,904
Marlow	$7,543	$17,000	$32,212	$45,000
Mason	$10,694	$19,950	$52,137	$60,433
Nelson	$7,208	$11,964	$34,750	$41,250
New Ipswich	$10,599	$17,368	$40,325	$53,939
Peterborough	$10,718	$17,500	$40,179	$47,381
Richmond	$7,722	$15,156	$36,328	$49,141
Rindge	$9,976	$17,398	$33,538	$50,494
Roxbury	$9,142	$14,205	$40,500	$49,375
Sharon	$10,333	$15,625	$45,250	$66,250
Stoddard	$9,818	$13,417	$31,705	$37,639
Sullivan	$6,909	$16,118	$31,083	$51,058
Surry	$7,866	$21,466	$41,364	$56,964
Swanzey	$10,111	$16,397	$29,747	$44,819
Temple	$10,277	$18,750	$41,792	$56,500
Troy	$8,339	$14,513	$29,511	$41,875
Walpole	$9,359	$15,483	$27,679	$44,673
Westmoreland	$9,874	$20,510	$38,583	$55,875
Winchester	$8,860	$12,447	$28,196	$37,364
Windsor	$10,999	$14,357	$31,458	$45,750
SWRPC	**$9,244**	**$16,280**	**$35,882**	**$47,978**

Southwest Region Planning Commission
20 Central Square, 2nd Floor, Keene, NH 03431
Ph: (603) 357-0557, Fax: (603) 357-7440
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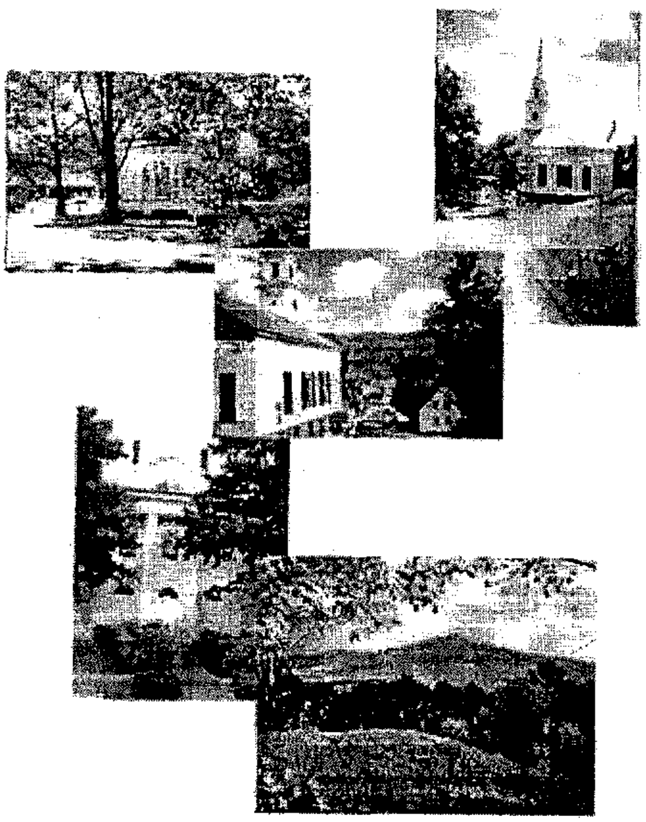
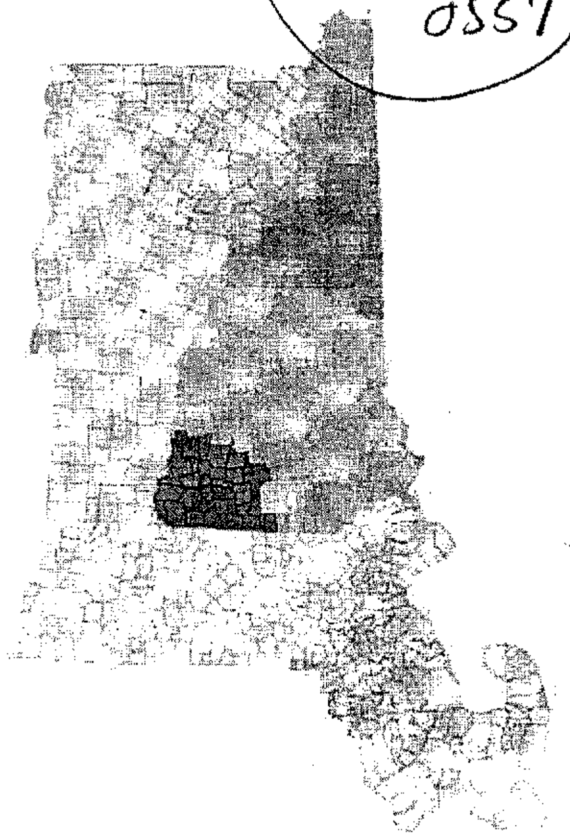
Southwest Region Databook

Hope 357 0557





→ Employment Security web site?
State Office:

2003 Edition

Tom Duffy 271-2155

Produced by:
Southwest Region Planning Commission
20 Central Square, 2nd Floor
Keene, NH 03431

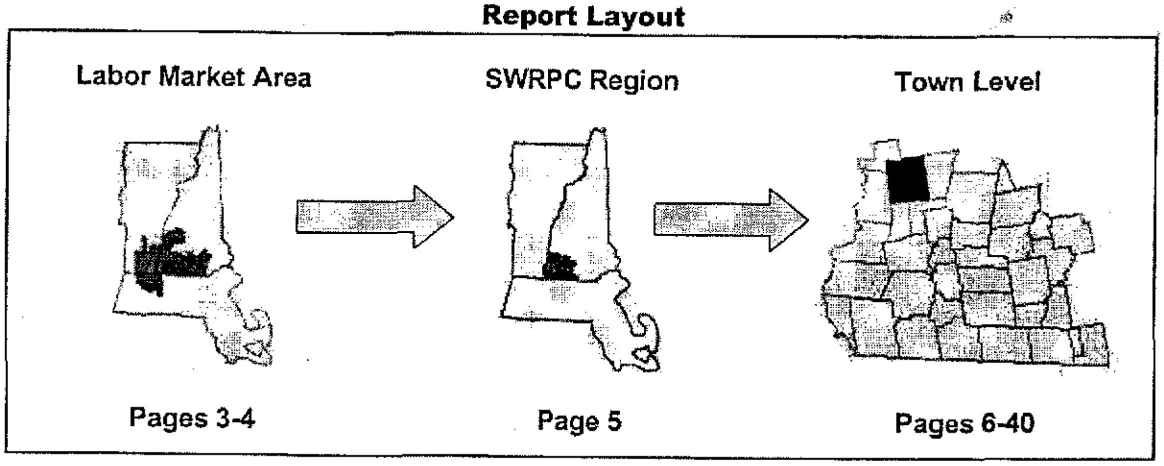
Introduction

This *Southwest New Hampshire Regional Databook* is intended to serve as a summary of key information for municipal, county and state level officials, and members of the public. The information can be used for community master planning efforts, local and regional grant applications, and to generally provide a better understanding of the cultural and economic trends across, and outside of, our region.

The report begins at the Labor Market Area (LMA) level and includes data for all LMA's adjacent to the SWRPC region. The LMA's included in this report include the Keene-Brattleboro LMA in Vermont, the Greenfield, Athol, and Fitchburg/Leominster LMA's in Massachusetts, and the Keene-Brattleboro, Nashua, Claremont, and Peterborough LMA's in New Hampshire. Labor market areas often cross state and county borders and tend to more accurately reflect common business and employment patterns. For each LMA, the labor force, employment and unemployment rates since 1990 are reported. The LMA level data begins on page 3.

From the labor market area, the analysis moves down to the SWRPC planning region. The SWRPC region includes 36 towns in Cheshire, Hillsborough, and Sullivan Counties. At the regional level, population, housing, building permit, income, employment, educational attainment, land valuation, and commuting trends are reported. The SWRPC region data can be found on page 5. Data for each of the 36 towns in the SWRPC region follows the regional summary on page 6. Data for each town includes population, housing, building permit, income, employment, educational attainment, land valuation, and commuting trends.

Report Layout



This report was produced as part of the Southwest Region Planning Commission (SWRPC) Regional Economic Development Planning Program and was funded in part by the Community Development Finance Authority (CDFA) and by membership dues from SWRPC member municipalities.

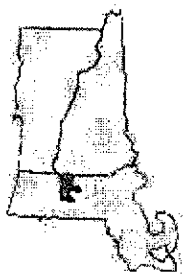
Data Sources:

1. Population	U.S. Census Bureau
2. Age Distribution	U.S. Census Bureau
3. Total Housing Units	U.S. Census Bureau
4. Owner/Renter Occupied Housing Units	U.S. Census Bureau
5. Median Home Value	U.S. Census Bureau
6. Median Rent	U.S. Census Bureau
7. Building Permits Issued	New Hampshire Office of State Planning
8. Average Annual Unemployment Rate	U.S. Department of Labor & New Hampshire Department of Employment Security
9. Per Capita Income	U.S. Census Bureau
10. Educational Attainment	U.S. Census Bureau
11. Commuting Trends	U.S. Census Bureau - Journey to Work Data & New Hampshire Department of Employment Security
12. Land Valuation	New Hampshire Department of Revenue Administration
13. Top Employers	New Hampshire Department of Employment Security
14. Labor Force	U.S. Department of Labor & New Hampshire Department of Employment Security
15. Employment	U.S. Department of Labor & New Hampshire Department of Employment Security

Regional Labor Market Areas

ATHOL (MA)

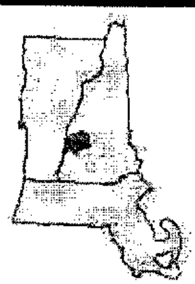
ATHOL
HARDWICK
HUBBARDSTON
N.BRAINTREE
NEW SALEM
ORANGE
PETERSHAM
PHILLIPSTON
ROYALSTON
WARWICK



	1990	1995	2000
Labor Force	14,669	13,754	12,894
Employment	13,489	12,794	12,364
Unemployement Rate	8.0%	7.0%	4.1%

CLAREMONT (NH)

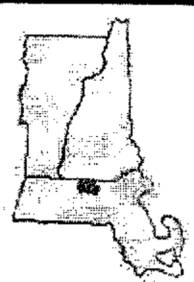
CHARLESTOWN
CLAREMONT
CROYDEN
GOSHEN
LEMPSTER
NEW LONDON
NEWBURY
NEWPORT
SPRINGFIELD
SUNAPEE
SUTTON
UNITY
WILMOT



	1990	1995	2000
Labor Force	20,343	20,471	20,576
Employment	19,062	19,878	20,104
Unemployement Rate	6.3%	2.9%	2.3%

FITCHBURG-LEOMINSTER (MA)

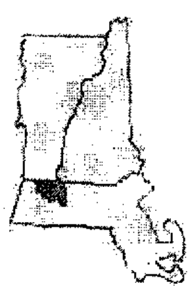
ASHBURNHAM
ASHBY
FITCHBURG
GARDNER
LEOMINSTER
LUNENBURG
TEMPLETON
WESTMINSTER
WINCHENDON



	1990	1995	2000
Labor Force	70,613	68,837	66,547
Employment	65,004	64,534	64,218
Unemployement Rate	7.9%	6.3%	3.5%

GREENFIELD (MA)

ASHFIELD
BERNARDSTON
BUCKLAND
CHARLEMONT
COLRAIN
CONWAY
DEERFIELD
ERVING, GILL
GREENFIELD
HAWLEY, HEATH
LEVERETT
LEYDEN, MONROE
MONTAGUE
NORTHFIELD
PELHAM, ROWE
SHELBURNE
SHUTESBURY
WENDELL
WHATELY

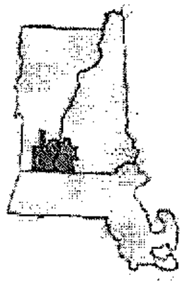


	1990	1995	2000
Labor Force	31,650	31,738	32,537
Employment	30,222	30,315	31,746
Unemployement Rate	4.5%	4.5%	2.4%

Regional Labor Market Areas

KEENE-BRATTLEBORO (NH/VT)

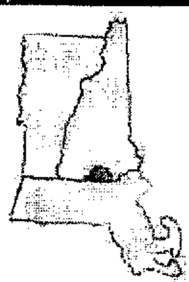
NH Towns:
ACWORTH,
ALSTEAD
CHESTERFIELD
FITWILLIAM
GILSUM
HARRISVILLE
HINSDALE, KEENE
LANGDON
MARLBOROUGH
MARLOW, NELSON
RICHMOND
ROXBURY,
STODDARD
SULLIVAN, SURRY
SWANZEY, TROY
WALPOLE
WESTMORELAND
WINCHESTER



	1990	1995	2000
Labor Force	55,432	57,593	57,971
Employment	52,891	55,523	56,328
Unemployement Rate	4.6%	3.6%	2.8%

NASHUA (NH)

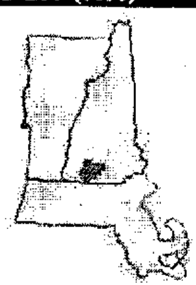
AMHERST
BROOKLINE
GREENVILLE
HOLLIS
HUDSON
LITCHFIELD
MASON
MERRIMACK
MILFORD
MONT VERNON
NASHUA
NEW IPSWICH
WILTON



	1990	1995	2000
Labor Force	103,257	96,931	108,207
Employment	98,079	92,619	105,173
Unemployement Rate	5.0%	4.4%	2.8%

PETERBOROUGH (NH)

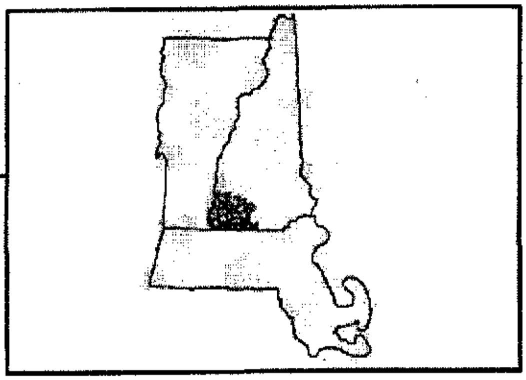
ANTRIM
BENNINGTON
DUBLIN
FRANCESTOWN
GREENFIELD
HANCOCK
JAFFREY
LYNDEBOROUGH
NEW BOSTON
PETERBOROUGH
RINDGE
SHARON
TEMPLE



	1990	1995	2000
Labor Force	17,151	17,422	18,458
Employment	16,446	16,876	17,949
Unemployement Rate	4.1%	3.1%	2.8%

SWRPC Region

http://www.swrpc.org



Total Population and Percent Change 1970-2000

1970	**66289**	--
1980	**79702**	**20%**
1990	**92933**	**17%**
2000	**98538**	**6%**

Age Distribution 1970-2000

	0-17	18-64	65+
1970	**22,131**	**36,919**	**7,239**
1980	**21,619**	**48,023**	**11,876**
1990	**23,470**	**57,587**	**11,876**
2000	**24,176**	**61,193**	**13,169**

Total Housing Units and Percent Change 1970-2000

1970	**20,994**	--
1980	**29,886**	**42%**
1990	**39,832**	**33%**
2000	**42,125**	**6%**

Ratio of Owner Occupied Dwellings to Renter Occupied Dwellings 1970-2000

1970	**2.7**
1980	**2.5**
1990	**2.6**
2000	**2.6**

Median Home Value 1970-2000

1970	**$14,067**
1980	**$43,714**
1990	**$114,986**
2000	**$106,800**

Median Rent 1970-2000

1970	**$100**
1980	**$188**
1990	**$453**
2000	**$607**

Total # of Building Permits Issued 1980-2001

1980	**473**
1985	**917**
1990	**461**
1995	**226**
2000	**457**
2001	**425**

Avg. Annual Unemployment Rate 1999-2001

1999	**2.7%**
2000	**2.8%**
2001	**3.2%**

Per Capita Income 1970-2000

1970	**$2,895**
1980	**$5,068**
1990	**$14,787**
2000	**$22,269**

Educational Attainment 2000

(% of ages 18-64)

Associates Degree	**7%**
Bachelors Degree	**19%**
Masters Degree	**10%**

Commuting Trends 1990

Total Working in Town	**40,871**
% of Residents Commuting Out of Town	**75%**
Most Common Commute To	**Keene**
% of Non-Residents Commuting Into Town	**49%**
Most Common Commute From	**Swanzey**

Land Valuation

	1990	2000
Gross Valuation	**$4,383,864,875**	**$4,773,972,135**
Residential % of Gross Valuation	**81%**	**79%**
Commercial & Industrial % of Gross Valuation	**17%**	**17%**
Commercial & Industrial / Residential	**21%**	**22%**
Gross Valuation / Total Area	**$6,644**	**$7,235**

VKH2O

Top Employers - 2002

2	Cheshire Medical Center (Keene)	**1,196**
5	MPB Corporation (Keene)	**950**
13	Markem Corporation (Keene)	**680**
8	National Grange Mututal (Keene)	**606**
4	Keene State College (Keene)	**600**
10	Smith Industrial Medial Systems (Keene)	**525**