

CHAPTER III: POPULATION AND HOUSING

1. Introduction

This chapter examines population trends in Wilton, the nature of its current housing stock and related data and provides recommendations designed to facilitate the development of housing opportunities appropriate for the Town, based on projected growth, the desires of its residents, its environment and natural resources and the status of its infrastructure.

2. Vision

The Wilton community will comprise diverse households, including families, workers and retirees, with a range of economic and other backgrounds, who appreciate Wilton's unique environment and natural resources. Wilton will provide a range of housing opportunities to accommodate its diverse population, enhancing the community and protecting the environment that attracted it.

More specifically, areas presently served by public water and sewer systems will support greater housing density and variety, creating a more vibrant Town center with limited environmental impact, while lower-density housing in less developed areas will respect Wilton's rural character, open space and natural resources.

3. Wilton Housing Opportunity Planning Grant and Advisory Committee

3.1. HOP Grant

In January 2023, the Wilton Planning Board (Board) received an \$83,000 Housing Opportunity Program (HOP) grant to review the Town's Master Plan, Zoning Ordinance, regulations and approval processes related to residential development to identify and then implement strategies to facilitate the creation of additional housing opportunities appropriate for Wilton. The grant, administered by New Hampshire Housing under contract with the New Hampshire Department of Business and Economic Affairs (BEA), funds the costs of the Nashua Regional Planning Commission (NRPC), the approved consultant engaged by the Board to assist with this planning effort.

NRPC has been charged with, among other things, soliciting the views of Wilton residents on residential development here, analyzing that community response, helping to update and revise relevant portions of the Master Plan and thereafter, implementing changes to the Zoning Ordinance, land use regulations and approval processes adopted by the Board to facilitate identified residential development.

3.2. HOPAC

NRPC has also worked closely with the HOP Advisory Committee (HOPAC), a cross-sectional group of Wilton residents, property owners, Town leaders and Board members established by the Board to create a direct link to the community and provide residential development strategy recommendations for the Board to consider. HOPAC sought input not only from Town property and business owners, but also from area real estate brokers and builders. It conducted research into a range of issues, including, among many others, the location and adequacy of the Town's infrastructure for different levels of population growth, identification of approved building lots in various zoning districts in Town and the character of recent residential migration into Wilton. In June 2023, with NRPC's help, HOPAC sponsored a wide-ranging public forum to discuss the results of the community survey, solicit additional information about priorities and address questions about some of the housing alternatives and strategies identified in the survey.

Together with the Board, HOPAC also helped to identify some of the deficiencies in the population growth projections for Wilton, including their reliance primarily on local birth/death rates, rather than factoring in migration from out of state, due either to workplace flexibility or long-term climate change impact or regional growth trends (or infrastructure development that would facilitate growth) likely to spread to Wilton.

3.3. Public Surveys and Input

As noted above, NRPC and HOPAC initially worked together to deploy a survey of community attitudes toward housing in Wilton, among other related issues. Almost 200 completed the 21-question survey, a significant response. A summary of the findings is available on the NRPC's Wilton HOP Website.

Respondents identified the characteristics of Wilton that drew them to the community, prioritized potential residential development strategies and gave demographic information about themselves and their current housing situations.

More than 80% of respondents identified Wilton's small-town atmosphere as its most important feature, while more than 50% identified a sense of community, safety and open space as important. Many respondents expressed concerns about how new housing development would increase property taxes, affect educational quality and put open space and natural resources at risk, among other detriments.

However, around 45% of respondents also indicated that Wilton needs more housing, both rental and purchase options, especially those affordable to Town residents. An overwhelming majority expressed the general desire to facilitate increased housing opportunities while preserving the Town's rural environment and natural resources.

In developing recommendations to present to the Board, HOPAC balanced these two interests by focusing on the areas that benefit from Town services (primarily water and sewer) and where preexisting development could be repurposed for residential or mixed-use purposes. The agenda,

materials and minutes of HOPAC's June 2023 public forum to discuss and solicit further feedback with respect to possible strategies can be accessed at https://www.nashuarpc.org/about_nrpc/our_region_communities/wilton_hop_grant/index.php. Shortly after the public forum, HOPAC launched a single-question follow-up survey asking respondents to prioritize the strategies introduced in the initial survey and further detailed at the public forum. The results of that survey are available on the NRPC's Wilton HOP Website.

3.4. HOPAC Recommendations

HOPAC presented its recommendations to the Board at its August 2, 2023, meeting. While acknowledging that neither the Board nor the Town has any control over the market factors that influence development of any kind in Wilton, HOPAC emphasized its desire to facilitate, where practical and with limited impact on Wilton's environment, the creation of denser, subsidized housing to accommodate young families and workers. To those ends, HOPAC listed eight strategies to be considered by the Board:

1. **Downtown Redevelopment Overlay District** – Create a Downtown Redevelopment Overlay District specific to certain lots that permits redevelopment/development of residential and mixed uses within the Industrial District. In addition, provide density bonuses for workforce and 55+ housing developments in the District.
2. **Residential Use in Industrial Districts** – Allow residential uses within the Industrial District generally or in specified portions thereof. Consider application of custom lot requirements.
3. **Decrease Lot Size Requirements in Residential District served by Town Water and Sewer.** Reduce minimum lot size from 1/2 to 1/3 acre. Consider lot coverage limits for multiple dwelling units.
4. **Sensitive Area Protection Overlay District** – Create a Sensitive Area Protection Overlay District to protect identified portions of the General Residence and Agricultural District containing significant wetlands, aquifer, wildlife corridor and other sensitive areas by increasing the minimum lot size there.
5. **Age Requirements** – Reduce the age requirement in age-restricted housing from 62 to 55.
6. **Detached ADUs** – Allow detached ADUs as of right in certain pre-existing buildings. Consider size limitations, no additional curb cuts, compliance with sewage standards and other restrictions.
7. **Cluster/Open Space Regulations** – Develop more prescriptive guidance for the cluster/open space regulations, including identifying specific density bonuses under certain circumstances including public access to open land, increased setbacks and extensive buffering.
8. **Adopt Conditional Use Permitting for Certain Applications** – Combine the approval process for applications/issues requiring both site plan review and a special exception from the Zoning Board of Appeals into a single conditional use approval from the Planning Board (e.g., wetlands crossings, home occupations, three-family dwellings) and require recommendations

from the Conservation Commission when appropriate.

NRPC's Wilton HOP Website contains links to those recommendations, minutes and notes of HOPAC meetings, summaries of responses to the public and follow-up surveys and additional information about specific issues that HOPAC considered.

4. Current Population Trends and Characteristics

4.1. Population

Wilton's historical population is illustrated in Table 1 and Figure 1. Table 2 shows Wilton's population change compared to the region, county, and state.

During the first part of the 20th century, the Town's population decreased as a result of the decline in local industry. Thereafter, for 40 years, the population rebounded at a slow but steady rate, generally less than 1% per year, through the 1950s.

Population growth accelerated from 1960 through 2000 at a rate of about 1.6% per year, fueled primarily by the baby boom generation starting families. In addition, at this time the greater Nashua economy was growing and transportation improvements in the state and federal highway system, along with New Hampshire's tax policies, spurred migration into the state in the latter part of the 1990s. A national economic resurgence also supported growth, which reached an average annual increase of 2.0%. During this period, Wilton had a higher growth rate than the NRPC region, county, and state based on a high local birth rate and migration specifically to the Town. However, as the ring of suburban towns around Nashua (e.g., Hudson, Merrimack and Milford) grew more rapidly than Wilton at this time, Wilton's share of the regional population decreased from 3.2% in 1960 to 1.8% in 1990 and has remained largely so through 2020. (See Table 3.)

Growth ended in Wilton between 2000 and 2010, when population declined an average of 0.2% per year. Nearby towns such as Greenville and Sharon, and even Nashua, also suffered declines, although the state, its counties and most NH municipalities did not, probably due to the complex and inconsistent impact of the subprime mortgage crisis and resulting recession from 2007 to 2009.

As the national economy has recovered, Wilton's population also recovered between 2010 and 2020, with an average annual growth of 0.58% (rounded up to 0.6% in Table 1 and Table 2). This largely reflects the trend in the NRPC region. The most recent US Census reports Wilton's 2020 population as 3,896, an increase of 219 residents from the previous census.

Table 1. Population of Wilton, 1890-2020

Year	Population	% Change	Numerical Change	Avg. Annual % Change
1890	1,850	-5.9%	-103	-0.6%
1990	1,696	-8.3%	-154	-0.8%
1910	1,490	-12.1%	-206	-1.2%
1920	1,546	3.8%	56	0.4%
1930	1,724	11.5%	178	1.2%
1940	1,855	7.6%	131	0.8%
1950	1,952	5.2%	97	0.5%
1960	2,025	3.7%	73	0.4%
1970	2,276	12.4%	251	1.2%
1980	2,669	17.3%	393	1.7%
1990	3,122	17.0%	453	1.7%
2000	3,743	19.9%	621	2.0%
2010	3,677	-1.8%	-66	-0.2%
2020	3,896	6.0%	219	0.6%

Source: U.S. Census 1890-2020 (Table P1 for 2010 & 2020 data)

Table 2. Population Change Compared to Region, County and State, 1960-2020

Year	Wilton Population	% Change from Prior Decade	NRPC Region Population	% Change from Prior Decade	Hillsborough County Population	% Change from Prior Decade	NH Population	% Change from Prior Decade
1960	2,025	-	63,216	-	178,161	-	606,900	-
1970	2,276	12.4%	100,862	59.6%	223,941	25.7%	737,579	21.5%
1980	2,669	17.3%	138,089	36.9%	276,608	23.5%	920,475	24.8%
1990	3,122	17.0%	171,478	24.2%	335,838	21.4%	1,109,252	20.5%
2000	3,743	19.9%	195,788	14.2%	380,841	13.4%	1,235,786	11.4%
2010	3,677	-1.8%	205,765	5.1%	400,721	5.2%	1,316,470	6.5%
2020	3,896	6.0%	217,543	5.7%	422,937	5.5%	1,377,529	4.6%

Source: U.S. Census Data 1960-2020 (Table P1 for 2010 & 2020 data)

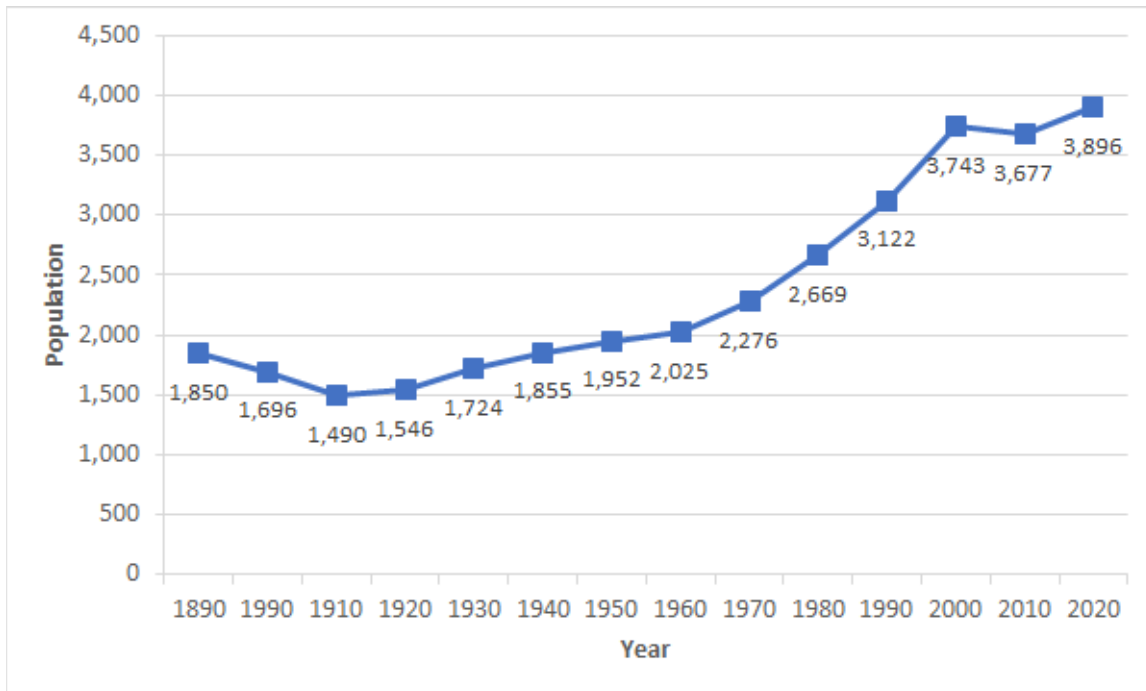


Figure 1. Population of Wilton, 1890-2020

Source: U.S. Census 1890-2020 (Table P1 for 2010 & 2020 data)

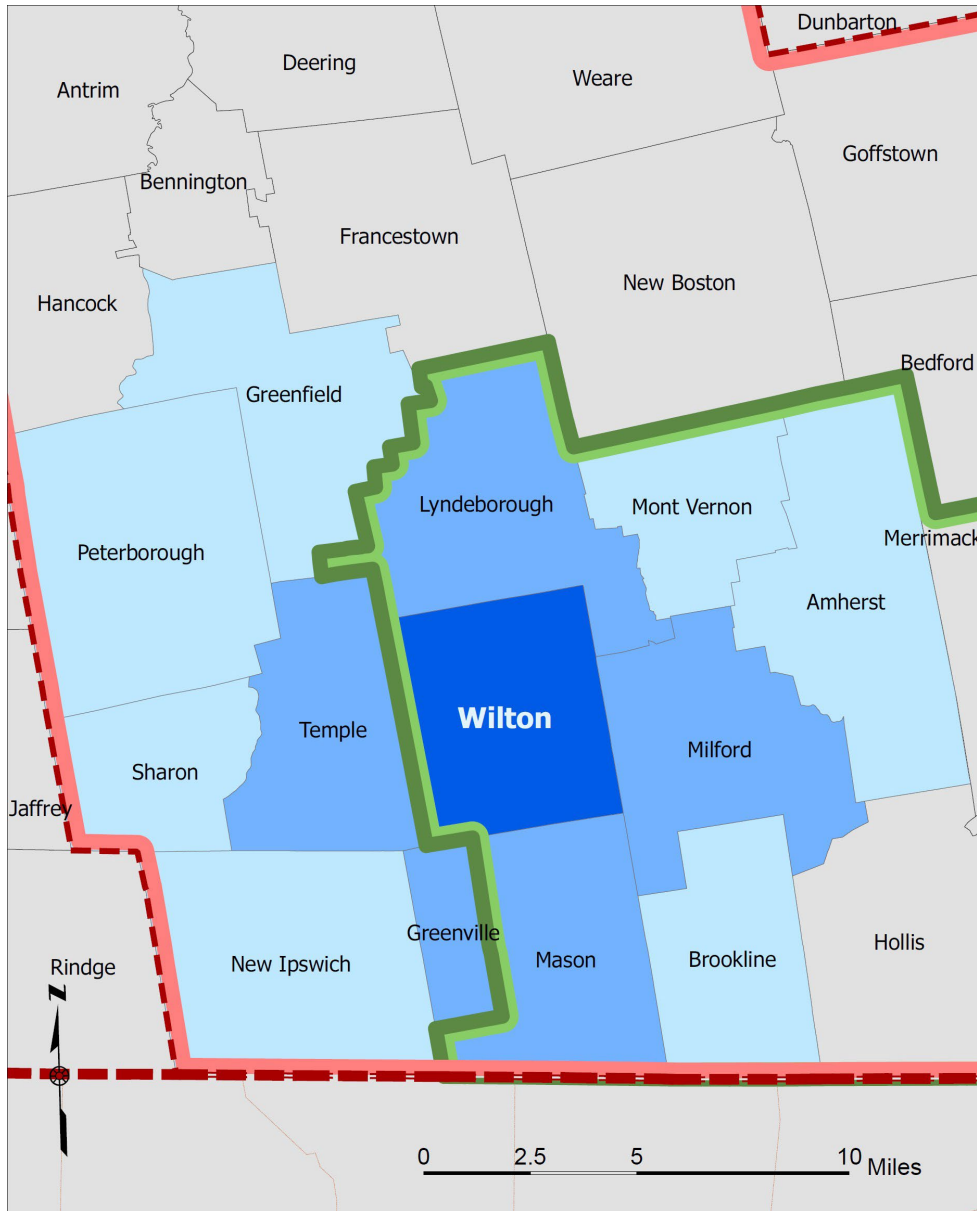
Table 3. Local Population Share in the NRPC Region, 1960-2020

Municipality	1960	1970	1980	1990	2000	2010	2020
Amherst	3.2%	4.6%	6.0%	5.3%	5.5%	5.4%	5.4%
Brookline	1.2%	1.2%	1.3%	1.4%	2.1%	2.4%	2.6%
Hollis	2.7%	2.6%	3.4%	3.3%	3.6%	3.7%	3.8%
Hudson	9.2%	10.6%	10.2%	11.4%	11.6%	11.9%	11.7%
Litchfield	1.1%	1.4%	3.0%	3.2%	3.7%	4.0%	3.9%
Lyndeborough	0.9%	0.8%	0.8%	0.7%	0.8%	0.8%	0.8%
Mason	-	-	-	-	0.6%	0.7%	0.7%
Merrimack	4.7%	8.5%	11.2%	12.9%	12.8%	12.4%	12.2%
Milford	7.6%	6.6%	6.3%	6.9%	6.9%	7.3%	7.4%
Mont Vernon	0.9%	0.9%	1.1%	1.1%	1.0%	1.2%	1.2%
Nashua	61.2%	55.3%	49.2%	46.5%	44.0%	42.0%	42.0%
Pelham	4.1%	5.4%	5.9%	5.5%	5.5%	6.3%	6.5%
Wilton	3.2%	2.3%	1.9%	1.8%	1.9%	1.8%	1.8%

Source: U.S. Census Data 1960-2020 (Table P1 for 2010 & 2020 data)

The boundary of the NRPC region, as well as surrounding communities, is shown on Map 1. The municipalities bordering Wilton are grouped and colloquially named Tier 1, whereas other neighboring municipalities further away from Wilton are Tier 2.

Map 1. NRPC Region and Neighboring Municipalities to Wilton



4.2. Population Density

Table 4 presents the population densities (residents per square mile of land) of Wilton and its neighboring towns.

Wilton's 2020 population density was 0.24 residents per acre, a small increase from 2010 (0.22). Wilton's density is comparable to Mont Vernon, New Ipswich, and Peterborough. Wilton's population density more closely resembles the statewide average, which is considerably less dense than that of the NRPC region and Hillsborough County.

Table 4. Population Density, 2010 and 2020

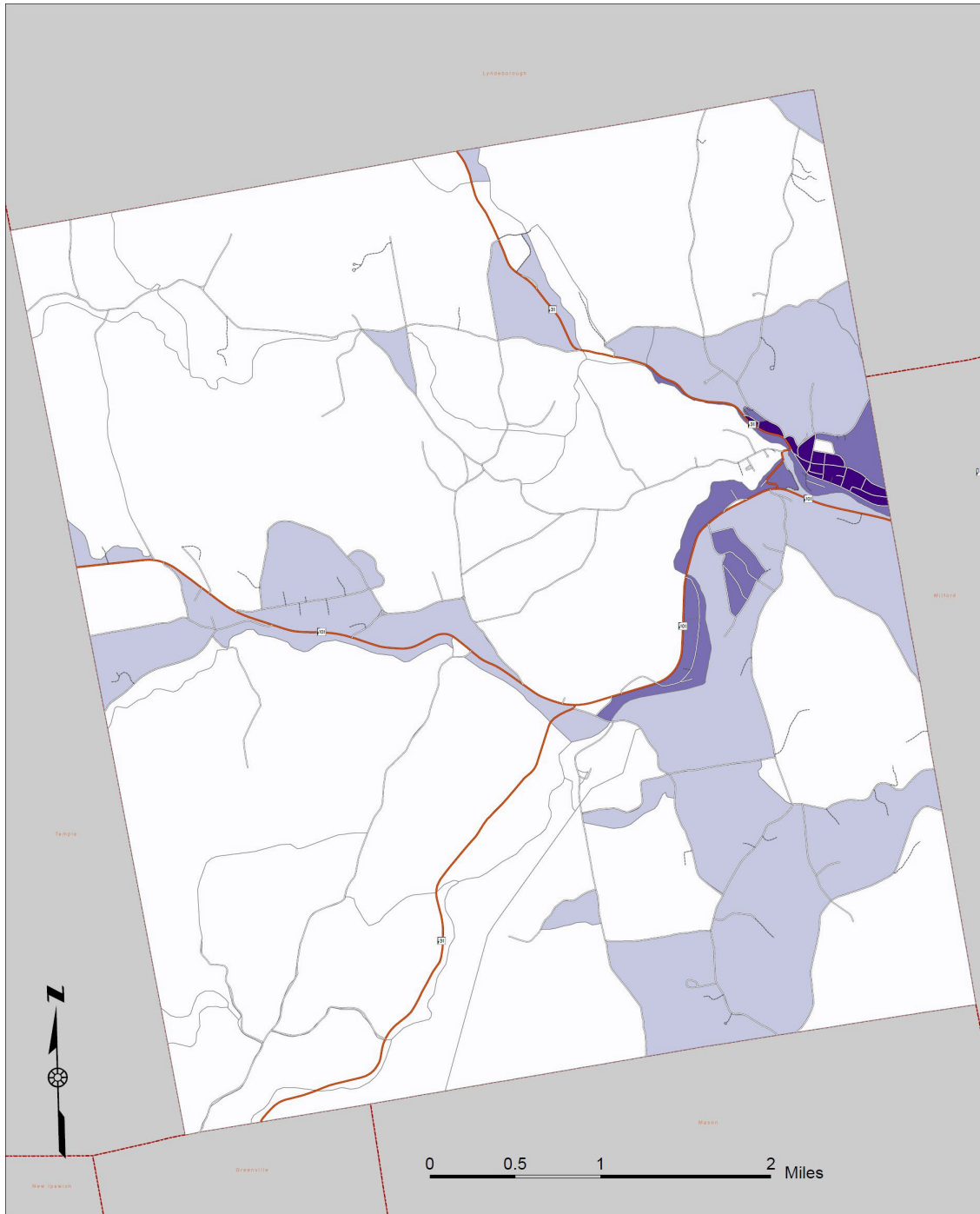
Municipality & Division	2010		2020	
	Population	Density (per acre)	Population	Density (per acre)
Wilton	3,677	0.22	3,896	0.24
Tier 1 – Bordering Municipalities				
^Greenville	2,105	0.48	1,974	0.45
Lyndeborough	1,683	0.09	1,702	0.09
Mason	1,382	0.09	1,448	0.12
Milford	15,115	0.93	16,131	0.99
^Temple	1,366	0.10	1,382	0.10
Tier 2 – Other Neighboring Municipalities				
Amherst	11,201	0.52	11,753	0.53
Brookline	4,991	0.39	5,639	0.44
^Greenfield	1,749	0.10	1,716	0.10
Mont Vernon	2,409	0.23	2,584	0.24
^New Ipswich	5,099	0.24	5,204	0.25
^Peterborough	6,284	0.26	6,418	0.26
^Sharon	352	0.03	359	0.04
Greater Geographies				
NRPC Region	205,765	0.95	217,543	1.08
Hillsborough county	400,721	0.70	422,937	0.74
State of NH	1,316,256	0.23	1,377,529	0.23

Source: U.S. Census Data 2010 & 2020 (Table P1)

^ Neighboring municipalities outside the NRPC Region

Map 2 shows population density by Census Block within Wilton. Downtown Wilton has the highest population density – more than four residents per acre. The residential area surrounding Downtown Wilton and extending west along Gibbons Highway (Route 101) alongside the Abbott Hill Acre subdivision has between one and four residents per acre. The least densely populated areas of the Town have fewer than 0.3 residents per acre.

Map 2. Population Density by Census Block in Wilton, 2020



Residents Per Acre
□ Less than 0.3
■ 0.3 - 1
■ 1 - 4
■ Greater than 4

Streets
— State Route
— Local Road
— Private Road
--- Class VI Road



Source: U.S. Census Data 2020

4.3. Natural Increase and Migration

Table 5 shows Wilton’s natural increase and population change in each decade. Migration is calculated as the difference between population change and natural increase.

Between 1970 and 2000, approximately two-thirds of Wilton’s population increase was due to people moving into Wilton, with the other third due to births outnumbering deaths. Between 2000 and 2009, this trend reversed when more people moved out of Wilton than were born here, likely due to the impact of the 2007-2009 recession.

Between 2010 and 2019, however, migration into Town accounted for an even larger percentage of its population growth. Migration data is not available for 2021 and 2022.

Table 5. Wilton Population Change – Natural Increase vs. Migration

Decade	Births	Deaths	Natural Increase	Population Change	Migration	% Migration
1970-79	393	375	18	87	69	79.3%
1980-89	318	177	141	453	312	68.9%
1990-99	488	248	240	621	381	61.4%
2000-09	452	250	202	-66	-268	*406.1%
2010-19	267	223	44	219	175	79.9%
Yearly change since 2020						
2020-21	36	66	-30	n/a	n/a	n/a
2021-22	26	29	-3	n/a	n/a	n/a

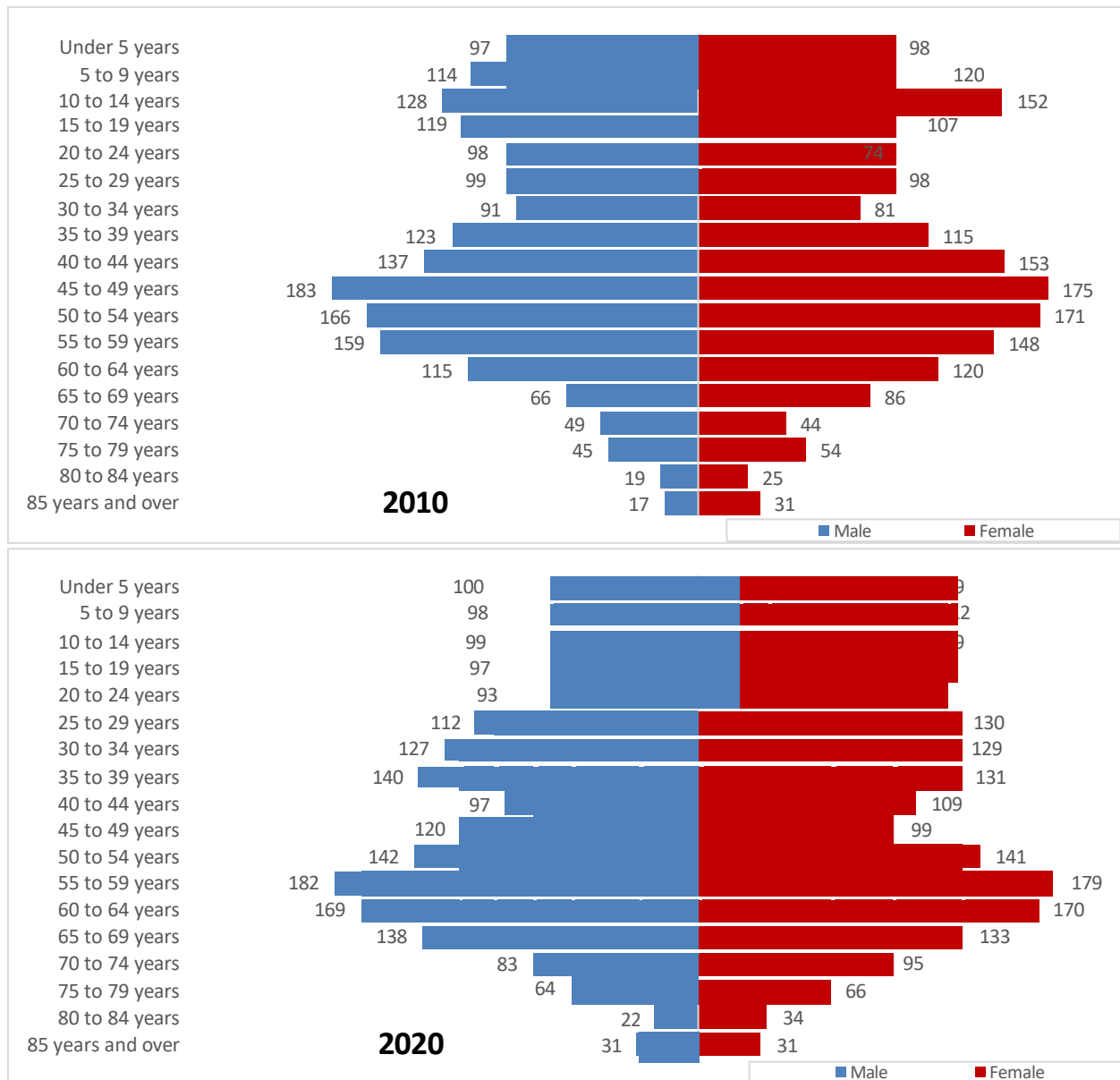
Source: Town of Wilton Annual Report, NH Office of Strategic Initiatives, NH Vital Statistics, US Census

* Percent of net population decline

4.4. Population by Gender and Age

Figure 2 shows Wilton’s population pyramid for 2010 and 2020. Notable from this chart is the current size of the close-to-retirement age groups and some increase in the number of seniors. In addition, many people under the age of 18 in 2010 appear to have left Town.

Figure 2. Wilton Population Pyramid, 2010 vs. 2020



Source: U.S. Census Data 2010 (Table P12) & 2020 (Table DP2)

4.5. Household Size and Type

Table 6 presents the number of households and their average size for Wilton and its neighbors. The U.S. Census Bureau defines a household as one or more people who occupy a dwelling unit. However, not all households contain families, as a family is defined as “a group of two people or more related by birth, marriage, or adoption and residing together.”

According to a census resource provided by PRB.org, households that consist of unmarried couples living together and gay and lesbian couples, for example, would be counted as nonfamily households even

though they might share many characteristics of a family. However, if these couples live with children from their current or a previous relationship, the household moves into the family category.

It's worth noting that the Census Bureau's definitions are different from their counterparts in the Wilton Zoning Ordinance, which defines family as "a group of individuals, whether or not related, living together in a dwelling unit in a structured relationship constituting an organized housekeeping unit." As such, Wilton's definition of family is akin to the Census Bureau's definition of household. Nevertheless, to avoid confusion, the rest of this section will refer to, and is based on, the Census Bureau's definitions of family and nonfamily households.

Wilton gained 131 households between 2010 and 2020, which translates into a 0.89% increase annually. On the other hand, consistent with national trends, the average household size in Wilton declined from 2.59 to 2.52 between 2010 and 2020.

Although lacking in data for 2020, Table 7 indicates that in 2010 owner-occupied households were generally larger than renter-occupied households in Wilton.

Table 6. Number of Households and Household Size, 2010 and 2020

Municipality & Division	2010		2020		% Change	
	Households*	Household Size	Households*	Household Size	Households*	Household Size
Wilton	1,418	2.59	1,549	2.52	9.2%	-2.7%
Tier 1 – Bordering Municipalities						
^Greenville	861	2.44	848	2.33	-1.5%	-4.5%
Lyndeborough	643	2.62	684	2.49	6.4%	-5.0%
Mason	529	2.61	560	2.59	5.9%	-0.8%
Milford	5,929	2.55	6,630	2.43	11.8%	-4.7%
^Temple	503	2.72	551	2.51	9.5%	-7.7%
Tier 2 – Other Neighboring Municipalities						
Amherst	4,063	2.76	4,305	2.73	6.0%	-1.1%
Brookline	1,631	3.06	1,839	3.07	12.8%	0.3%
^Greenfield	618	2.83	644	2.66	4.2%	-6.0%
Mont Vernon	838	2.87	945	2.73	12.8%	-4.9%
^New Ipswich	1,756	2.90	1,839	2.83	4.7%	-2.4%
^Peterborough	2,713	2.32	2,725	2.36	0.4%	1.7%
^Sharon	144	2.44	140	2.56	-2.8%	4.9%
Greater Geographies						
NRPC Region	78,494	2.62	85,777	2.54	9.3%	-3.1%
Hillsborough County	166,053	2.41	167,875	2.52	1.1%	4.6%
State of NH	518,973	2.54	556,357	2.48	7.2%	-2.4%

Source: U.S. Census Data 2010, 2020 (Table P1 & H1)

* Households as equivalent to Census Table H1 – Occupied Dwelling Units

^ Neighboring municipalities outside the NRPC Region

Table 7. Owner/Renter Household Size in Wilton, 2010 and 2020

Householder	2010	2020
Owner-occupied	2.65	N/A
Renter-occupied	2.38	N/A
All Households	2.59	2.52

Source: U.S. Census Data 2010 (Table H12) & 2020 (Table HCT5; data not available as of Jul 2023)

Note: The U.S. Census Bureau uses the term “housing tenure” to describe a household or dwelling unit as either owner-occupied or renter-occupied.

The following tables are organized in three levels: (1) owner- vs. renter-occupied; (2) family vs. nonfamily households; and (3) for family households – married couple vs. other family, and for nonfamily households – living alone vs. not living alone.

Briefly, out of 1,549 households (occupied dwelling units; excluding 81 vacant units identified in the 2020 census), 1,187, or 76.6%, are owner-occupied and 362, or 23.4%, are renter-occupied.

At the second level, 1,074, or 69.3%, are family households, and 475, or 30.7%, are nonfamily households. Nonfamily households make up a larger share among renter-occupied households, at 45.3%, whereas they are 26.2% of owner-occupied households.

The third-level breakdown distinguishes between family households and nonfamily households. In family households, 845, or 78.7%, are married couples, whereas the rest are other family, which includes cohabiting couple households with children, male householder with no spouse or partner present (with or without children), and female householder with no spouse or partner present (with or without children). “Other family” makes up a larger share among renter-occupied households, at 41.4%, whereas it is 16.8% of owner-occupied households.

In nonfamily households, 346, or 69.9%, are living alone. The remainder includes unrelated people living together and cohabiting unmarried couples without children.

Table 10 sets out other household statistics relevant to housing needs between 2010 and 2020, including the presence of individuals under 18 years old, the presence of individuals 65 years or older, cohabiting unmarried couples and individuals living in non-institutionalized group quarters in Wilton.

It is noteworthy that the percentage of households with individuals under 18 years old has declined from 33.1% to 26.5% between 2010 and 2020, while the percentage of households with individuals 65 years or older has increased from 22.9% to 33.4%. The number of cohabiting unmarried couples and individuals living in non-institutionalized group quarters has also increased in 2020.

Table 8. Number of Households and Types, 2020

		Householder Age			Total	
		15-34	35-64	65+		
Owner-occupied		138	711	338	1,187	
	Family households		98	560	218	876
		Married couple	83	447	199	729
		Other Family	15	113	19	147
	Nonfamily households		40	151	120	311
		Living alone	13	106	107	226
Not living alone		27	45	13	85	
Renter-occupied		95	193	74	362	
Renter-occupied	Family households		60	112	26	198
		Married couple	37	59	20	116
		Other Family	23	53	6	82
	Nonfamily households		35	81	48	164
		Living alone	10	66	44	120
		Not living alone	25	15	4	44
Total (owner + renter occupied):		233	904	412	1,549	

Source: U.S. Census Data 2020 (Table P14)

Table 9. Percentage of Households and Types, 2020

		Householder Age			Total	
		15-34	35-64	65+		
Owner-occupied		8.9%	45.9%	21.8%	76.6%	
	Family households		6.3%	36.2%	14.1%	56.6%
		Married couple	5.4%	28.9%	12.8%	47.1%
		Other Family	1.0%	7.3%	1.2%	9.5%
	Nonfamily households		2.6%	9.7%	7.7%	20.1%
		Living alone	0.8%	6.8%	6.9%	14.6%
Not living alone		1.7%	2.9%	0.8%	5.5%	
Renter-occupied		6.1%	12.5%	4.8%	23.4%	
Renter-occupied	Family households		3.9%	7.2%	1.7%	12.8%
		Married couple	2.4%	3.8%	1.3%	7.5%
		Other Family	1.5%	3.4%	0.4%	5.3%
	Nonfamily households		2.3%	5.2%	3.1%	10.6%
		Living alone	0.6%	4.3%	2.8%	7.7%
		Not living alone	1.6%	1.0%	0.3%	2.8%
Total (owner + renter occupied):		15.0%	58.4%	26.6%	100.0%	

Source: U.S. Census Data 2020 (Table P14)

Table 10. Other Household Statistics, 2010 and 2020

	2010		2020	
	Households	Percentage of Total Households	Households	Percentage of Total Households
Total Households in Wilton (for Reference)	1,418	100.0%	1,549	100.0%
Households with individuals under 18 years	470	33.1%	428 [^]	27.6%
↳ Owner-occupied	351	32.3% of all owner-occupied	314	26.5% of all owner-occupied
↳ Renter-occupied	119	35.8% of all renter-occupied	113	31.2% of all renter-occupied
Households with individuals 65 years and over	325	22.9%	518	33.4%
Cohabiting unmarried couple households*	118	8.3%	163	10.5%
In Non-institutionalized Group Quarters	7 residents	0.2% of the total 3,677 residents	17 residents	0.4% of the total 3,896 residents

Source: U.S. Census Data 2010 (Table H4, H19, P34, P42, PCT15), 2020 (Table DP2, H15)

* Households that consist of unmarried couples living together and gay and lesbian couples, for example, are counted as nonfamily households even though they might share many characteristics of a family. However, if these couples live with children from their current or a previous relationship, the household moves into the family category. See

<<https://www.prb.org/resources/whats-a-household-whats-a-family/>> for more details.

[^] As reported in the census, even though the number of owner-occupied and renter-occupied households do not add up.

4.6. School Enrollment

The following tables illustrate the total number of students in the Wilton-Lyndeborough Cooperative School District and the number from Wilton. For context, the district’s schools and their capacities are as follows:

- Lyndeborough Central School (Grades PK-K; Capacity 150)
- Florence Rideout Elementary School (Grades 1-5; Capacity 375)
- Wilton-Lyndeborough Middle School (Grades 6-8)
- Wilton-Lyndeborough Senior High School (Grades 9-12; Combined with Middle School, capacity 372)

The data indicates that Wilton’s schools could accommodate a moderate number of additional students at all levels without adding infrastructure.

Table 11. Wilton-Lyndeborough Cooperative School District Enrollment, 2015-2022

School Year (Year beginning on)	2015		2016		2017		2018		2019		2020		2021		2022	
	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist
K-Readiness	30	49	27	52	21	46	39	67	26	58	43	67	34	58	27	54
Elementary (1-5)	172	222	173	214	171	218	157	211	173	232	155	223	168	229	185	240
Middle (6-8)	87	125	93	139	86	116	99	123	94	114	116	139	98	127	89	124
High (9-12)	134	174	121	170	120	158	121	152	126	160	132	161	131	156	115	145
All Grades	423	570	414	575	398	538	416	553	419	564	446	590	431	570	416	563

Source: NH Department of Education

Table 12. Wilton-Lyndeborough Cooperative School District Enrollment, Year-by-Year Numeric Change, 2015-2022

School Year (Year beginning on)	2015		2016		2017		2018		2019		2020		2021		2022	
	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist	WIL	Dist
K-Readiness	-4	-15	-3	3	-6	-6	18	21	-13	-9	17	9	-9	-9	-7	-4
Elementary (1-5)	8	8	1	-8	-2	4	-14	-7	16	21	-18	-9	13	6	17	11
Middle (6-8)	-1	6	6	14	-7	-23	13	7	-5	-9	22	25	-18	-12	-9	-3
High (9-12)	-24	-21	-13	-4	-1	-12	1	-6	5	8	6	1	-1	-5	-16	-11
All Grades	-21	-22	-9	5	-16	-37	18	15	3	11	27	26	-15	-20	-15	-7

Source: NH Department of Education

Between 2015 and 2022, the total enrollment decreased by seven students, which is insignificant. For the 2021 and 2022 school years, there was a slight decrease in all grades other than grades 1-5.

It should be noted that school enrollment appears to track changes in the Town’s population. This trend is corroborated by the decreasing household size described in Section 4.5 and the decline in the number of households with individuals under 18 years old.

4.7. Income

Table 13 shows the 2021 median household income of Wilton, neighboring towns, Hillsborough County and New Hampshire. Wilton’s median income of \$83,984 for a household consisting of an average of 2.52 members is close to the statewide average but below average for Hillsborough County and surrounding municipalities, although the margin for error is high.

Table 13. Median Household Income, 2021

Municipality & Division	2021 Median Household Income with Range of Margin of Error			Margin of Error
	Lower	Median	Upper	
Wilton	\$67,898	\$83,984	\$100,070	±16,086
Tier 1 – Bordering Communities				
^Greenville	\$44,309	\$71,964	\$99,619	±27,655
Lyndeborough	\$79,597	\$94,250	\$108,903	±14,653
Mason	\$94,069	\$103,824	\$113,579	±9,755
Milford	\$71,067	\$82,990	\$94,913	±11,923
^Temple	\$63,749	\$88,056	\$112,363	±24,307
Tier 2 – Other Neighboring Communities				
Amherst	\$128,779	\$141,424	\$154,069	±12,645
Brookline	\$142,699	\$150,893	\$159,087	±8,194
^Greenfield	\$80,930	\$89,179	\$97,428	±8,249
Mont Vernon	\$118,473	\$134,432	\$150,391	±15,959
^New Ipswich	\$75,275	\$81,958	\$88,641	±6,683
^Peterborough	\$82,401	\$101,401	\$120,401	±19,000
^Sharon	\$77,129	\$90,625	\$104,121	±13,496
Greater Geographies				
Hillsborough County	\$85,248	\$86,930	\$88,612	±1,682
State of NH	\$82,676	\$83,449	\$84,222	±773

Source: ACS 2016-2021 5-Year Estimates (Table S1901)

All income figures are in 2021 inflation-adjusted dollars

^ Neighboring municipalities outside the NRPC Region

Table 14 presents the income levels established by the US Department of Housing and Urban Development (HUD) qualifying as *very low* or *low* based on the number of persons per household in the Nashua, NH HMFA (HUD Metropolitan Fair Market Rent Area). *Very low Income* is defined as 50%, and *Low Income* as 80%, of the of the Median Family Income (MFI) in the Nashua, NH HMFA.

This Table also presents the New Hampshire RSA-defined workforce housing thresholds for both renters and owners. Among several other criteria, the cost of workforce housing must meet or fall below these thresholds.

Table 14. Very Low Income, Low Income and Workforce Housing Thresholds by Family Size, 2022, for Nashua, NH HMFA

Nashua, NH HMFA	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low Income (50% AMI*)	\$42,850	\$49,000	\$55,100	\$61,200	\$66,100	\$71,000	\$75,900	\$80,800
Low Income (80% AMI*)	\$62,600	\$71,550	\$80,500	\$89,400	\$96,600	\$103,750	\$110,900	\$118,050
Workforce Housing								
Renter (60% AMI*)			\$66,120					
Owner (100% AMI*)				\$122,400				

Source: US HUD via NHHFA

* AMI stands for Area Median Income, which is synonymous with HUD-defined MFI when used in an unqualified manner. If the term is qualified in some way, it is a reference to HUD’s income limits, calculated as a percentage of median incomes and adjusted for families of different sizes.

Although it is difficult to generalize with margins of error so great, it seems fair to say that Wilton’s median household income (assuming an average household size of slightly more than 2.5) lies above the very low income and low income thresholds, as well as the workforce rental housing threshold. It is, however, below the threshold for workforce home ownership. Furthermore, it is likely that a significant number of Wilton’s households, subject to other requirements, would meet the low income and very low income limits for various housing assistance programs. However, available rental and assisted housing units are scarce in Wilton.

It is difficult to make more specific observations without further income distribution breakdown, which has not yet been released for the 2020 census, and without information as to the confidence interval represented by the margins of error set out in Table 14.

4.8. Demographics of Recent New Residents

The trends and characteristics outlined above relate primarily to current Wilton residents and lag behind the present by a few years. To present a picture of those recently relocating to Wilton and the nature of their housing, HOPAC analyzed recent Wilton home purchase and sale data during the period from June 2022 to June 2023 from data available in the Multiple listing service (MLS) and otherwise. HOPAC’s research showed that:

- 59 homes were sold during this period (no data found for 10 of these):
 - 25 homes (42.4%) purchased at or below \$449,999
 - 24 homes (40.7%) purchased at or above \$450,000
 - Out of the 49 homes with data, 10 (16.9%) were multi-family units, condos and/or townhomes
- Origin of buyers, purchase prices, and if purchased by investors:
 - 17 homes (34.7%) purchased by people from New Hampshire
 - 11 (64.7%) purchased at or below \$449,999

- 6 (54.5%) purchased for above list price
 - 2 (18.2%) purchased at list price
 - 3 (27.3%) purchased below list price
- 6 (35.3%) purchased at or above \$450,000
 - 1 (16.7%) purchased for above list price
 - 2 (33.3%) purchased at list price
 - 3 (50.0%) purchased below list price
- Out of the 17 homes, 6 (35.3%) were purchased by investors
 - 4 (66.7%) purchased at or below \$449,999
 - 2 (33.3%) purchased at or above \$450,000
- 32 homes (65.3%) purchased by people from out of state
 - 29 (90.6%) purchased by people from Massachusetts
 - 13 (44.8%) purchased at or below \$449,999
 - 6 (46.2%) purchased for above list price
 - 5 (38.5%) purchased at list price
 - 2 (15.4%) purchased below list price
 - 16 (55.2%) purchased at or above \$450,000
 - 5 (31.3%) purchased for above list price
 - 6 (37.5%) purchased at list price
 - 5 (31.3%) purchased below list price
 - Out of the 29 homes, 3 (10.3%) were purchased by investors
 - 2 (66.6%) purchased at or below \$449,999
 - 1 (33.3%) purchased at or above \$450,000
 - 3 (9.4%) purchased by people from New York State, all investors
 - 1 (33.3%) purchased at or below \$449,999
 - 2 (66.6%) purchased at or above \$450,000
- Age Demographics for Buyers from Massachusetts, less Investors
 - For the 13 homes purchased at or below \$449,999
 - Majority – people in their 20’s to 30’s
 - Types of Jobs: Education or white collar, 70%, Trades or Services, 20%, Unknown, 10%
 - Size of Households: 2 or more 70%, Single 30%
 - Distant second – older people in their 40’s and up
 - Types of Jobs: Education or white collar, 50%, Trades or Services, 10%, Retired, 30%, Unknown, 10%
 - Size of Households: 2 or more 60%, Single 40%
 - For the 16 homes purchased at or above \$450,000
 - Tied first – people in their 30’s and 40’s
 - Types of Jobs: Education or white collar, 80%, Trades or services, 10%, Unknown, 10%
 - Types of Households: 2 or more 70%, Single 30%

- Tied first – older people in their 50’s and up
 - Types of Jobs: Education or white collar, 50%, Retired (or close to), 30% [all appear to have been in Education or white collar jobs], Unknown, 10%
 - Size of Households: 2 or more 60%, Single 40%
- 7 total building permits given for new homes
 - 6 (85.7%) issued to New Hampshire residents
 - 5 (83.3%) investors/builders
 - 1 (16.7%) non-investor; permit mentions an ADU
 - 1 (14.3%) issued to a Massachusetts non-investor
- Other observations
 - Younger people are moving in; several being first-time homebuyers
 - New Massachusetts “Billionaire Tax” most likely brought in six new, higher-income residents
 - Investors are investing in multi-family housing and rehabilitating older homes, betting on Wilton for both financials and demographics

HOPAC’s research corroborates research conducted by the University of New Hampshire Carsey School of Public Policy between July 2021 and July 2022:

- Population growth in New Hampshire was entirely due to migration, as deaths outnumbered births in the state
- Although population growth in Hillsborough County is among the lowest in the state, migration drives a significant part of the growth
- Recent migrants generally have higher income levels and educational attainment than established residents

For more details, visit: <https://carsey.unh.edu/publication/snapshot/migration-continues-to-fuel-NH-Population-Gain>

4.9. Highlights of Current Population Trends and Characteristics

2010-2020 Population Trends

- **Wilton’s population has grown, mostly from in-bound migration from out of state:**
 - 5.8% increase in total population to 3,896 residents
 - 79.9% of the growth due to migration
- **There are more households, but their sizes have shrunk slightly:**
 - 9.2% increase in total households to 1,549 and 2.7% decrease in household size to 2.52
- **There are fewer households with younger people:** 5.5% decrease in households with individuals under 18 years

- **There are more households with older people:** 10.5% increase in households with individuals 65 years or older
- **Student enrollment has largely stayed flat:** 1.2% decrease in student enrollment between 2015 and 2022, but capacity remains
- **No change to the owner-renter split:** Remains at 76.6% and 23.4%, respectively

2020 Population Characteristics

- **Population density comparable to the state average**
- **Notable household characteristics (using the Census Bureau’s definitions of family and nonfamily households):**
 - **The majority of households are owner-occupied:** 1,187 vs. 362 renter-occupied households
 - **The majority of households are family households:** 1,074 vs. 475 nonfamily households
 - **The majority of family households are married couples:** 845 vs. 229 other family
 - **The majority of nonfamily households are living alone:** 346 vs. 129 not living alone.
 - 163 Cohabiting unmarried couples account for 10.5% of all households
- **Below area-average income levels:**
 - Median household income in Wilton is comparable to the state average, which puts it below average in the NRPC Region, Hillsborough County and the Nashua NH, HMFA
 - A significant number of households would likely meet the low income and very low income limits for the area (subject to other qualifications)
- **Housing demand/competition from out-of-state buyers:**
 - Strong demand from out-of-state homebuyers, who generally appear to have higher income levels than local residents
 - Out-of-state homebuyers include both family and nonfamily households, as well as households with younger people
 - There is notable interest from investors, especially for rental properties

5. Population and Housing Needs Projections

5.1. OPD Population Projections

In 2022 the New Hampshire Office of Planning and Development (NH OPD, formerly the Office of Strategic Initiatives) commissioned a long-range population projection study (2020-2050) for the state, based on historic birth, death and certain limited migration trends. NH OPD then projected those trends into the future at the county level. Except for some adjustments for the specific impact of the COVID-19 pandemic, the projection was largely linear, tapering off to almost zero growth by 2050. The projections for municipalities are derived from the county-level predictions, with adjustments made for planned and/or foreseeable local changes that would affect the local population (e.g., closure of a college or university, opening of a new prison).

The study does not, however, take account of any other possible future influences on local population growth, including, for example, the impact of climate change and migration into New Hampshire from areas more directly affected by it, transportation improvements in Southern New Hampshire that make commuting to neighboring states from Wilton more practical, the impact of post-pandemic changes in employment patterns (most notably partial/fully remote work schedules), the possibility of another pandemic and recent or future changes in neighboring states' taxation or other policies. No data presently exists to assess these factors, but their impact could substantially alter the projections on which housing needs throughout southern New Hampshire are presently based. Wilton's projected population is shown in Table 15 and Figure 3, but the reliability of these numbers, particularly the farther out the projections reach, is not high.

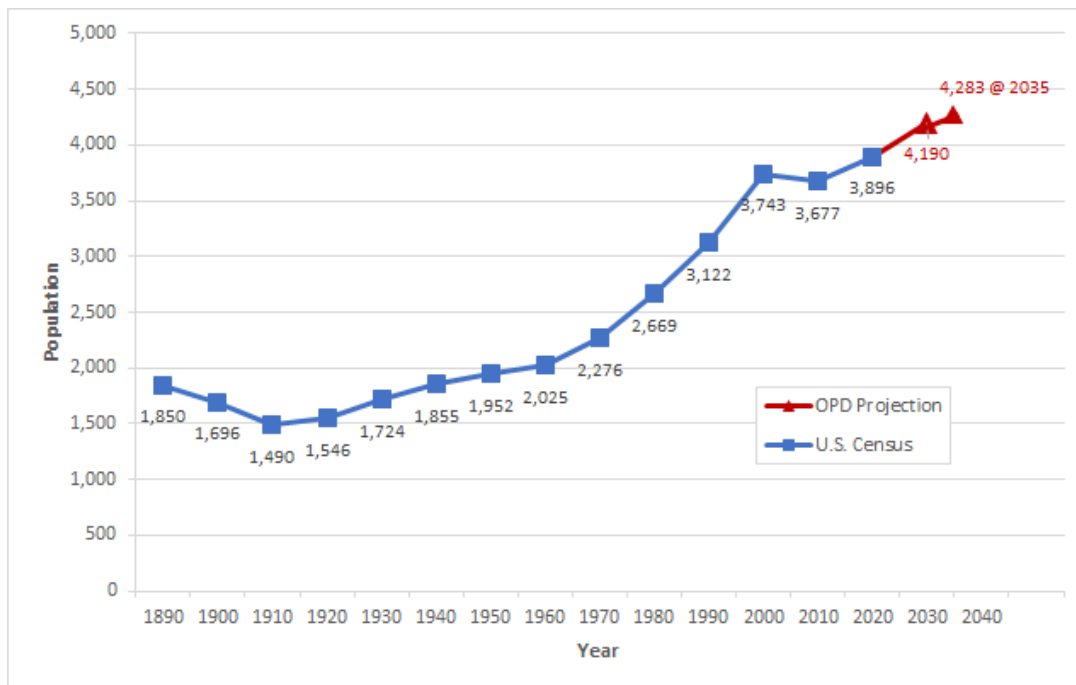
Table 15. NH Office of Planning and Development Population Projection

Municipality & Division	Census	Projection			Change
	2020	2025	2030	2035	2020-2035
Amherst	11,753	12,243	12,625	12,898	9.7%
Brookline	5,639	5,851	6,017	6,136	8.8%
^Greenfield	1,716	1,789	1,846	1,886	9.9%
^Greenville	1,974	1,617	1,668	1,705	-13.6%
Lyndeborough	1,702	1,774	1,831	1,871	9.9%
Mason	1,448	1,509	1,557	1,592	9.9%
Milford	16,131	16,780	17,286	17,648	9.4%
Mont Vernon	2,584	2,694	2,779	2,840	9.9%
^New Ipswich	5,204	5,645	5,825	5,953	14.4%
^Peterborough	6,418	6,690	6,903	7,055	9.9%
^Sharon	359	374	386	395	9.9%
^Temple	1,382	1,441	1,486	1,519	9.9%
Wilton	3,896	4,061	4,190	4,283	9.9%
NRPC Region	217,543	226,575	233,630	238,666	9.7%
Hillsborough County	422,937	440,881	454,896	464,900	9.9%
State of NH	1,377,529	1,430,606	1,473,290	1,501,050	9.0%

Sources: NH OPD Population Projection; U.S. Census 2020 (Table P1)

^ Adjacent municipalities outside the NRPC Region

Figure 3. Historical and Projected Population for Wilton



Sources: NH OPD Population Projection; U.S. Census 1890-2020 (Table P1 for 2010 & 2020 data)

5.2. RHNA Development Targets

Throughout 2022, funded by the American Rescue Plan State and Local Fiscal Recovery Fund Grant, every regional planning commission in New Hampshire updated its regional housing needs assessment (RHNA), setting both regional and local housing development targets. Root Policy Research, consultant to the regional planning commissions, described the model used to determine need:

The output from the model is the number of housing units that is needed to accommodate population growth and support employment growth and move New Hampshire's housing market toward a more stable and functioning state. Housing unit targets are provided for five-year increments in 2025, 2030, 2035, and 2040. Stabilization of the housing market is achieved through adding production to achieve a 5% rental vacancy and a 2% ownership vacancy rate. This stabilization factor is averaged throughout the 2020 to 2040 period to best reflect the cyclical nature of housing development (v. front loading the units needed as of 2022).

Table 16 sets out year-by-year RHNA targets, alongside the breakdown of targets by type of occupation and target income level. Even though the RHNA development targets extend out to the year 2040, the margin of error for those projections limits their utility. The Board has chosen to confine its review to data relating to the 2035 horizon.

Table 16. RHNA Development Targets, in Dwelling Units, Accumulative from Year 2022

		Wilton				NRPC Region			
		2025	2030	2035	2040	2025	2030	2035	2040
Ownership Housing	Owners Below 100% AMI (4-person HH)	32	59	77	88	1,540	2,796	3,659	4,182
	Owners Above 100% AMI (4-person HH)	32	58	76	86	1,926	3,500	4,566	5,200
	Owner Total	64	117	153	174	3,466	6,296	8,225	9,382
Renter Housing	Renters Below 60% AMI (3-person HH)	14	25	34	40	570	1,047	1,409	1,667
	Renters Above 60% AMI (3-person HH)	17	32	43	49	1,107	2,039	2,713	3,167
	Renter Total	31	57	77	89	1,677	3,086	4,122	4,834
All Housing Total (Dwelling Units)		95	174	229	264	5,143	9,383	12,347	14,217

Source: Root Policy Research

Note 1: AMI is short for Area Median Income, which is \$122,400 (for 4-person Households) in the Nashua, NH HMFA in 2022.

Note 2: HH is short for Household

Note 3: Housing affordable to Owner Below 100% AMI (4-person HH) and to Renters Below 60% AMI (3-person HH) qualifies as workforce housing under RSA 674:58.

Note 4: The workforce housing cost thresholds are tied to the AMI and cost factors, which vary from year to year. In 2022, the estimated affordable purchase price for ownership workforce housing (below 100% AMI, 4-person HH) is \$427,177. The estimated maximum affordable monthly rent, utilities included, for renter workforce housing (below 60% AMI, 3-person HH) is \$1,650.

Wilton's population is projected to grow at about 0.63% annually until 2035 (an increase from the previous decade's 0.58%), based primarily on linear birth/death data and some consideration of migration trends. If this projection holds, Wilton will add 387 residents between 2020 and 2035. Considering other factors such as employment and housing market stabilization, RHNA suggests that an additional 229 dwelling units would be needed from 2022 to 2035 (RHNA uses a different base year due to the timing of the modeling). Note that the RHNA number appears to assume a household size of 1.7, rather than Wilton's current 2.52, so the number of additional units needed could be overstated by as much as 50%. It is unclear whether RHNA expects Wilton's population growth to be greater than 387 through 2035, therefore supporting its higher number.

RHNA's 229 dwelling units translate to 17.6 dwelling units per year. According to Table 19 from Section 6.1, building permits for an average of 12 dwelling units per year were issued between 2018 and 2022. An additional 5 to 6 units per year would be needed over the next 13 years to attain the RHNA development target in 2035. Table 16 also indicates the RHNA development targets by type of occupancy and target income level.

To accommodate 387 residents living in households averaging 2.52 occupants, Wilton would need an additional 154 housing units through 2035. If Wilton continues to issue building permits for dwelling units at the current average annual rate, 192 additional units will be approved.

According to RHNA, by 2035, 153 dwelling units (66.8% of the housing added since 2022) should be owner-occupied. Among the owner-occupied units, 77 dwelling units (50.3%) should qualify as workforce housing; among renter-occupied units, 34 dwelling units (44.2%) should qualify as workforce housing. Put another way, 111 dwelling units (48.5%) of both owner- and renter-occupied housing should qualify as workforce housing, which translates to 8.5 dwelling units per year.

5.3. Highlights of Population and Housing Needs Projections

- **Modest projected growth projected:** Wilton is projected to grow 0.63% annually in the future (as compared to 0.56% between 2010 and 2020) but the reliability of the projection is not high given its significant reliance on the purely linear application of historic growth rates.
- **More housing needed:** As projected in the RHNA, Wilton will need a notable number of new dwelling units to meet current and future housing demand: 17.6 dwelling units per year to a total of 229 between 2022 and 2035, of which 8.5 dwellings units per year should qualify as workforce housing.
- **Uncontrollable events:** Wilton needs to plan for foreseeable uncontrollable events, such as climate change and pandemics, that will affect migration, population and housing needs. However, there is no useful information yet on which to base this planning.

6. Current Housing Stock

6.1. Housing Supply

Table 17 shows the increase in the number of dwelling units in Wilton by each decade between 1970 and 2020. The trend for local housing development has followed that of population growth, with new development peaking between 1980 and 1990.

Table 17. Housing Growth by the Decade, 1970-2020

Year	Total Occupied Dwelling Units	Numeric Change	% Change	Vacant Dwelling Units*
1970	775	-	-	n/a
1980	919	144	18.6%	n/a
1990	1,251	332	36.1%	99
2000	1,451	200	16.0%	n/a
2010	1,530	79	5.4%	112
2020	1,630	100	6.5%	81

Source: U.S. Census 1970-2020 (Table H1 for 2010 & 2020 data)

* Explanation by Michael Kolomartsky, the New York Times: “The Census Bureau considers any home unoccupied on April 1 — census day — to be “vacant,” so the definition includes unoccupied secondary homes and rentals, abandoned or foreclosed homes, seasonal migrants’ quarters and investment properties, in addition to empty homes that are for sale.”¹

Table 18. Vacancy Rates as Reported in the Census, 2020

	2020
Homeowner vacancy rate	0.3%
Rental vacancy rate	4.2%

Source: U.S. Census 2020 (Table DP1)

Table 19 shows the number of building permits issued for dwelling units in Wilton from 2016 to 2021, as reported in its Town Reports², and the estimated number of dwelling units based on the reported housing count in the 2020 Census. Negative numbers suggest either a demolition was permitted or the number of dwelling units in a structure decreased.

It should be noted that the COVID-19 pandemic, its impact on the global supply chain and manpower deficiencies have had a notable impact on new housing development.

¹ Kolomartsky, 2022. “Vacant Homes Everywhere” published in *the New York Times* on 03/10/2022. <https://www.nytimes.com/2022/03/10/realestate/vacancy-rate-by-state.html> (subscription required).

² Town Reports can be found at https://www.wiltonnh.gov/government/town_reports or at the University of New Hampshire Scholars Repository https://scholars.unh.edu/wilton_nh_reports/.

While predominantly single-family detached homes are built in Wilton, accessory dwelling units (ADUs) have been added every year starting in 2019.

Table 19. Annual Building Permits Issued in Wilton (in Dwelling Units) and Estimated Year-to-Year Dwelling Units, 2016-2023

Housing Type	2016	2017	2018	2019	2020	2021	2022	2023
Single-Family	+8	+10	+15	+15	+6	+9	+6	n/a
Multi-Family				+1			+2 [^]	n/a
Manufactured Housing		+1						n/a
ADUs*				+3	+1	+2	+2	n/a
Demolished	-1	-3					-2	n/a
Net Change	+7	+8	+15	+19	+7	+11	+8	n/a
Estimated Dwelling Units (based on Apr 2023 data, as shown in Table 20)	1,650	1,658	1,673	1,692	1,699	1,710	1,718	1,718
2020 Census Reported Number of Dwelling Units					1,630			

Sources: Town of Wilton Annual Report, Town Assessor Database, US Census Data 2020 (Table H1)

* Accessory dwelling units (ADUs) were permitted after zoning amendments approved at the 2017 Town Meeting

[^] In 2022, a two-family dwelling permit first issued in 2008 was renewed

Note 1: Number of building permits issued in 2023 is not yet available

Note 2: The Estimated Dwelling Units are based on the Town Assessor Database and are not expected to be identical to the number from the 2020 Census as they derive from two different datasets. The Assessor’s database (Estimated Dwelling Units) is generally considered more accurate in the housing context.

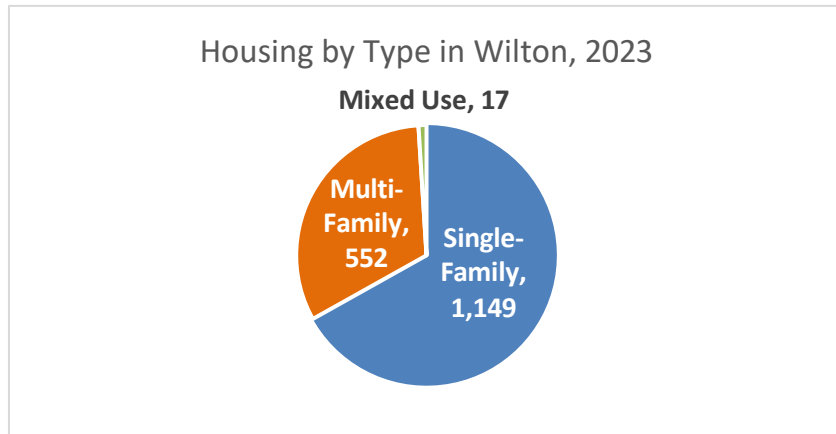
6.2. Housing by Type

The following figures, together with Table 20, illustrate the types of housing in Wilton in April 2023 according to the Town Assessor’s database. They do not include information about vacancies or the type of occupancy (owner- vs. renter-occupied).

Out of the 1,718 dwelling units in Wilton, about two-thirds are single-family dwellings and one-third are multi-family dwellings. Mobile homes (which counted as single-family dwellings) and mixed-use (counted separately) make up relatively small shares of Wilton’s housing. Among multi-family dwellings, two-family dwellings and ADUs account for the largest shares.

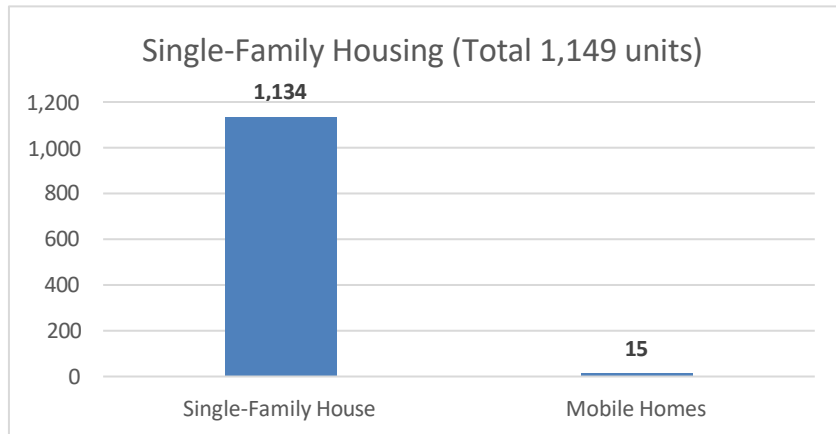
Table 20 also shows the number of dwelling units by zoning district, as well as the corresponding acreage. Table 21 indicates dwelling unit density by zoning district.

Figure 4. Housing by Type in Wilton, 2023 (in Dwelling Units)



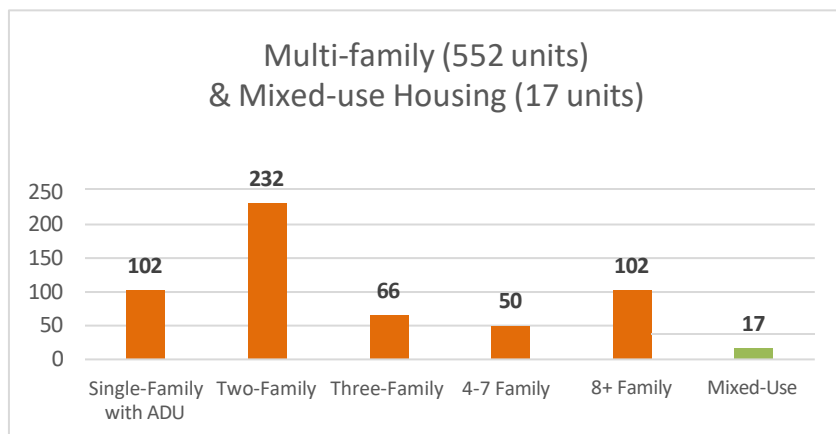
Source: Town Assessor Database

Figure 5. Single-Family Housing in Wilton, 2023 (in Dwelling Units)



Source: Town Assessor Database

Figure 6. Multi-Family & Mixed-Use Housing in Wilton, 2023 (in Dwelling Units)



Source: Town Assessor Database

Table 20. Acre/Parcel/Dwelling Unit by Housing Type by Zoning District in the Town of Wilton, April 2023

Housing Type vs. Zoning	Total Acre								Total Parcel								Total Dwelling Unit							
	C	CD	I	OP	RA	RD	SZ	Total	C	CD	I	OP	RA	RD	SZ	Total	C	CD	I	OP	RA	RD	SZ	Total
Single-Family (All)	4.9	5.1	138.0	0.0	5,378.8	259.4	54.0	5,840.2	8	2	21	0	795	307	16	1,149	8	2	21	0	795	307	16	1,149
^L Single-Family	4.9	5.1	136.6	-	5,356.8	257.6	44.9	5,806.0	8	2	20	-	785	304	15	1,134	8	2	20	-	785	304	15	1,134
^L Mobile Homes	-	-	1.4	-	21.9	1.8	9.1	34.3	-	-	1	-	10	3	1	15	-	-	1	-	10	3	1	15
Multi-Family (All)	5.2	0.0	11.2	0.0	960.4	74.1	19.6	1,070.6	4	0	6	0	82	107	5	204	13	0	43	0	223	263	10	552
^L Single-Family with ADU	-	-	0.5	-	393.3	13.3	18.1	425.2	-	-	1	-	38	9	3	51	-	-	2	-	76	18	6	102
^L Two-Family	4.8	-	9.3	-	416.1	46.6	1.5	478.3	1	-	4	-	38	71	2	116	2	-	8	-	76	142	4	232
^L Three-Family	0.3	-	-	-	5.5	6.1	-	11.9	2	-	-	-	3	17	-	22	6	-	-	-	9	51	-	66
^L 4-6 Units	0.1	-	-	-	10.7	8.0	-	18.8	1	-	-	-	1	9	-	11	5	-	-	-	5	40	-	50
^L 8+ Units	-	-	1.4	-	134.8	0.2	-	136.4	-	-	1	-	2	1	-	4	-	-	33	-	57	12	-	102
Mixed Use (All)	0.4	0.3	2.4	-	-	-	63.8	66.9	2	1	1	-	-	-	1	5	2	10	1	-	-	-	4	17
Institutional/ Group Housing	-	-	-	-	18.2	-	19.2	37.4	-	-	-	-	1	-	1	2	-	-	-	-	n/a	-	n/a	n/a
Total	10.5	5.4	151.6	0.0	6,357.3	333.6	156.6	7,015.0	14	3	28	0	878	414	23	1,360	23	12	65	0	1,018	570	30	1,718

Source: Town Assessor Database

C = Commercial; CD = Downtown Commercial; I = Industrial; OP = Office Park; RA = General Residence & Agricultural; RD = Residential; SZ = Split Zone

Table 21. Dwelling Unit Density by Zoning District

	C	CD	I	OP	RA	RD	SZ	Total
DU Density (DU/Acre)	2.19	2.22	0.43	-	0.16	1.71	0.19	0.24
Acre/DU	0.5	0.5	2.3	-	6.2	0.6	5.2	4.1

Source: Town Assessor Database

C = Commercial; CD = Downtown Commercial; I = Industrial; OP = Office Park; RA = General Residence & Agricultural; RD = Residential; SZ = Split Zone

6.3. Location of Current Housing

Of Wilton’s six base zoning districts, four allow residential use, as summarized in Table 22. Single-, two-, and three-family dwellings are permitted in most parts of the Town. However, no zoning district allows multi-family dwellings with more than three units, except for age-restricted developments within the floating Age-Restricted Housing District and subject to Planning Board review and approval.

Residential use is not permitted in the Industrial District or the Office Park District. However, secondary residential use is permitted in the Research and Office Park Overlay District, which includes, among other parcels, the two parcels within the Office Park District.

Table 22. Zoning District Where Residential Uses Are Allowed, as of 2023

Zoning District	Coverage	Residential Uses Permitted	Lot size requirements
General Residence and Agricultural District	Most land area outside of Downtown, the village centers, and away from the state highways.	<ul style="list-style-type: none"> • Single-family dwelling • Two-family dwelling • Three-family dwelling*^ • Accessory Dwelling Unit (ADU) on legal single-family dwelling • Manufactured homes as single-family dwellings 	<ul style="list-style-type: none"> • Two contiguous dry acres per dwelling unit • Minimum 15 acres for cluster development
Residential District	Downtown Wilton, an area extending west from Downtown where Town water and sewer are available, as well as the core of two historic villages – Wilton Center and West Wilton	<ul style="list-style-type: none"> • Single-family dwelling • Two-family dwelling • Three-family dwelling*^ • ADU on legal single-family dwelling 	<ul style="list-style-type: none"> • Half acre per dwelling unit when served by both Town water and sewer# • One acre otherwise • Minimum 15 acres for cluster development
Commercial District	Two sections Along Gibbons Highway (Route 101), plus an area where Gibbons Highway and Greenville Road (Route 31) intersect	<ul style="list-style-type: none"> • Single-family dwelling • Two-family dwelling • Three-family dwelling*^ • ADU on legal single-family dwellings • Manufactured homes as single-family dwellings • Mixed-use* 	<ul style="list-style-type: none"> • No per-dwelling-unit lot size requirements (but there are other dimensional requirements, such as lot coverage)
Downtown Commercial District	Main Street from Burns Hill Road to Pine Valley Street	<ul style="list-style-type: none"> • Single-family dwelling • Two-family dwelling • Three-family dwelling*^ • ADU on legal single-family dwelling 	<ul style="list-style-type: none"> • No per-dwelling-unit lot size requirements (but there are other dimensional requirements) • No residential uses on the ground floor fronting Main Street

Research and Office Park (Overlay)	An area west of Greenville Road in the center of Town and an area south of Gibbons Highway near the Temple town limit	<ul style="list-style-type: none"> • Secondary residential uses in support of the principal use* 	<ul style="list-style-type: none"> • Minimum 25 acres
Age-Restricted Housing (Floating)	Not currently in place	<ul style="list-style-type: none"> • Age-restricted housing*^ • Workforce housing*^ 	<ul style="list-style-type: none"> • Minimum 1 acre • No more than 24 units per acre for 1-bedroom units or 12 units per acre for 2-bedroom units • Other site and design requirements

Source: Town of Wilton 2023 Zoning Ordinance

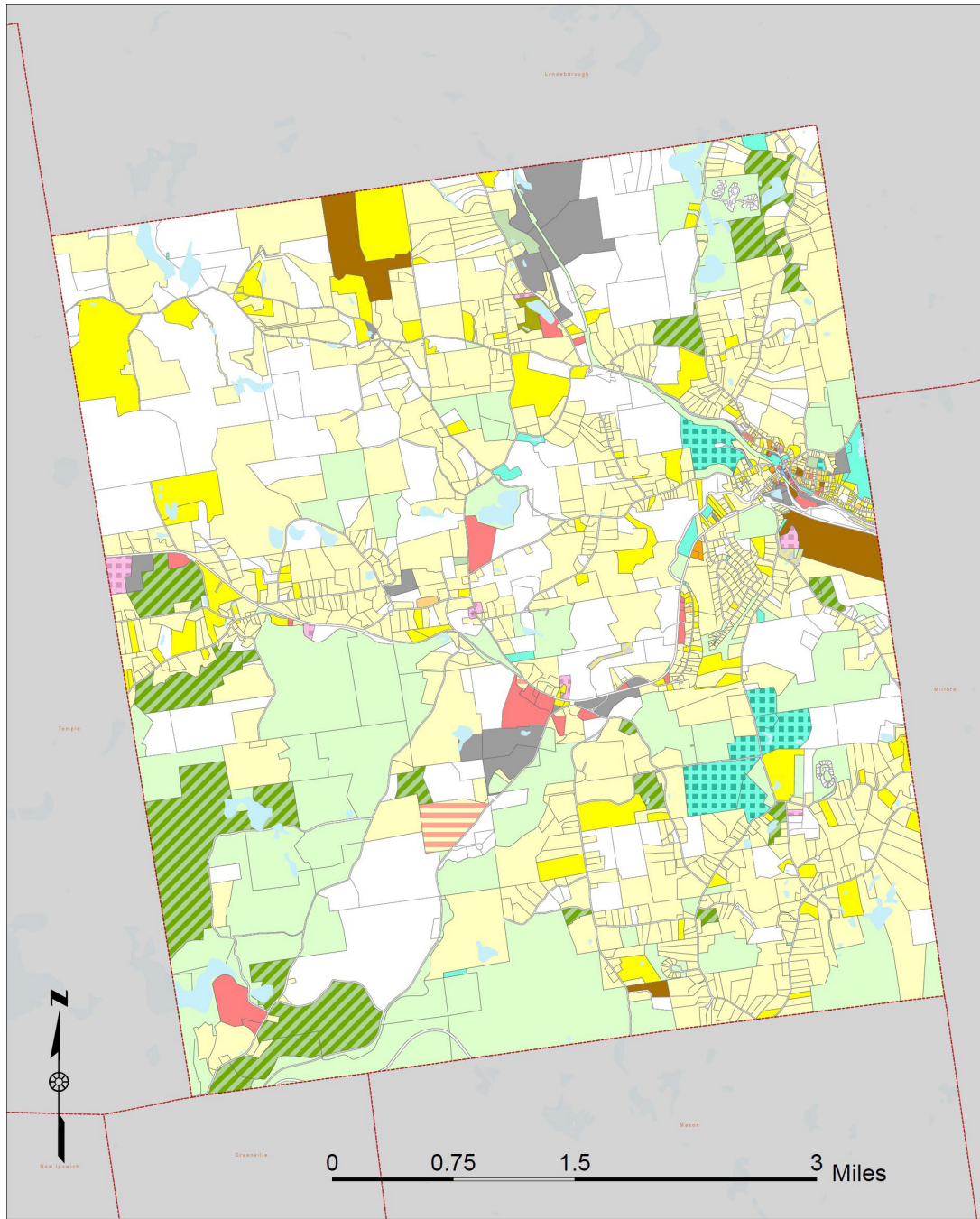
*Requires Planning Board site plan approval

^Allowed only on Town water and sewer

Dwellings in existence as of March 14, 1989 may be converted to duplex and multi-family dwellings with a Special Exception from the Zoning Board of Adjustment on somewhat more favorable terms.

Map 3 shows current land use in Wilton. The majority of Wilton’s residential development is located in the General Residence and Agricultural District and the Residential District. Of note, 65 non-conforming dwelling units are located in the Industrial District, where residential uses are prohibited. There are also 30 dwelling units in split-zoned parcels, several of which are also non- conforming.

Map 3. Current Land Use



- | | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Wilton Parcels by Land Use</p> <ul style="list-style-type: none"> Res - 1 Household Res - 2 Households Res - 3 Households Res - 4 Households Res - 5+ Households Group Quarters Commercial Industrial | <ul style="list-style-type: none"> Mixed Use Municipal Facility School Institutional Recreation Open Space Agricultural Utility Water Parcels | <ul style="list-style-type: none"> All other values Open Water NH Town Boundaries |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



Source: Town Assessor Database

6.4. Vacant and Agricultural Parcels

One way to assess residential development potential in Town is to tally the number of vacant and agricultural parcels on which dwelling units could be built without further Board review. This is an informal exercise with the following caveats:

- Many lots could be further subdivided
- Many lots may contain non-developable areas, such as wetlands, shoreland, steep slopes and land under easement
- As land use changes constantly, the assessor's database could contain information on specific lots that has yet to be verified and updated

As shown in Table 23, there are 319 lots, totaling 4,478 acres, that are either vacant or in agricultural use. Therefore, at least 319 single-family dwellings could be added to Wilton without Board approval, assuming no other characteristics of the lots or development plans require review. With an average of 14 acres per vacant/agricultural lot, many would have the potential to be further subdivided, as well as support multi-family dwellings. However, such subdivisions and developments would require review and approval by the Board.

Table 23. Vacant and Agricultural Parcels in Acre and Count by Water/Sewer Service and Zoning District in Wilton, April 2023

Town Water/Sewer	Total Acre								Total Parcel								Avg. Parcel Size (Acre)
	C	CD	I	OP	RA	RD	SZ	Total	C	CD	I	OP	RA	RD	SZ	Total	
Both	-	-	116.5	-	16.0	17.3	-	149.8	-	-	7	-	8	15	-	30	5.0
Sewer Only	-	-	10.4	-	-	-	-	10.4	-	-	2	-	-	-	-	2	5.2
Water Only	-	-	-	-	167.3	10.8	-	178.1	-	-	-	-	5	2	-	7	25.4
Neither	9.7	-	147.9	76.2	3,855.8	1.7	48.5	4,139.7	3	-	16	1	257	2	1	280	14.8
All Vacant	9.7	0.0	274.8	76.2	4,039.1	29.8	48.5	4,478.0	3	0	25	1	270	19	1	319	14.0

Source: Town Assessor Database

Note 1: Includes parcels classified as either vacant or agricultural that are not subject to conservation easements

Note 2: Does not account for land located in protected or sensitive areas (e.g., wetlands, shoreland, steep slopes, easements) that is not developable

C = Commercial; CD = Downtown Commercial; I = Industrial; OP = Office Park; RA = General Residence & Agricultural; RD = Residential; SZ = Split Zone

6.5. Age of Housing

Table 24 shows the age of Wilton’s housing. Roughly half of the housing in Town is older than 50 years... As construction slowed in the early 2000s, only 10.9% of Wilton’s housing was built between April 2000 and 2020, whereas 29.5% had been built in the previous two decades.

Table 24. Age of Housing in Wilton

Built Year	Age by 2020	Structure/ Dwelling Units*	%
2011 to 2020	0-9 years old	100	6.1%
April 2000 to 2010	10-20 years old	79	4.8%
1990 to March 2000	21-30 years old	200	12.3%
1980 to 1989	31-40 years old	280	17.2%
1970 to 1979	41-50 years old	212	13.0%
1960 to 1969	51-60 years old	68	4.2%
1950 to 1959	61-70 years old	106	6.5%
1940 to 1949	71-80 years old	60	3.7%
Pre-1940	80+ years old	525	32.2%

Source: U.S. Census Data 2000 (Table H034), 2010 & 2020 (Table H1)

* Structure in Table H034 (2000 Census), Dwelling units in Table H1 (2010 & 2020 Census). Although the two measures could be very different in nature, tabulation of the two datasets appears to show them to be the same measure. That said, it is uncertain how multi-family structures are included in Table H034.

6.6. Assisted and Special Needs Housing

Table 25 presents the number of assisted and handicap-accessible dwelling units in Wilton, neighboring towns, the NRPC region and New Hampshire, using the following terms:

- **Assisted Housing:** Subsidized housing units designed to be affordable to low- and very low-income households
- **Accessible Units:** Dwelling units designed to be accessible to people with disabilities, as determined by respondents
- **Family Units:** Dwelling units limited to households with dependents or children
- **Elderly Units:** Dwelling units limited to households whose head, spouse or sole member is 62 years of age or older, or a person with disabilities
- **Special Needs Units:** Housing limited to persons who are elderly or who have physical, mental or behavioral disabilities, HIV/AIDS or alcohol or drug addictions.
- **Rent-Assisted Units:** Assisted rental dwelling units

Wilton has a total of 33 Elderly Units, located at 5 Howard Street, 31 of which are Rent-Assisted and none of which are Accessible Units. Neighboring towns have more Assisted Housing, including 214 units in Milford.

Table 25. Assisted and Accessible Dwelling Units, 2022

Municipality & Division	Non-Income-Based Units		Income-Based Units		Types of Units*			
	Total Units	Accessible Units (part of Total)	Total Units	Accessible Units (part of Total)	Elderly Units	Family Units	Special Needs Units	Rent-Assisted Units
Wilton	-	-	33	-	33	-	-	31
Tier 1 – Bordering Municipalities								
^Greenville	-	-	71	4	71	-	-	70
Lyndeborough	-	-	-	-	-	-	-	-
Mason	-	-	-	-	-	-	-	-
Milford	50	-	164	9	164	50	-	207
^Temple	-	-	-	-	-	-	-	-
Tier 2 – Other Neighboring Municipalities								
Amherst	70	4	-	-	42	28	-	49
Brookline	-	-	-	-	-	-	-	-
^Greenfield	-	-	24	2	24	-	-	24
Mont Vernon	-	-	-	-	-	-	-	-
^New Ipswich	-	-	-	-	-	-	-	-
^Peterborough	3	-	80	4	30	53	-	80
^Sharon	-	-	-	-	-	-	-	-
Greater Geographies								
NRPC Region	1,041	78	2,000	182	1,631	1,279	131	2,586
State of NH	8,509	914	14,243	1,927	11,494	10,738	523	20,347

Source: NH Housing, 2022 Directory of Assisted Housing in New Hampshire

^ Neighboring municipalities outside the NRPC Region

* Certain units belong to more than one type

6.7. Highlights of Current Housing Stock

- **Predominantly single-family dwellings:** The 1,149 single-family dwellings account for 66.9% of Wilton’s housing stock, whereas 552 multi-family dwellings make up 32.1% and mixed-use dwellings, 0.9%
- **Building permits granted:** Wilton has been granting an average of 12 building permits for new dwelling units per year from 2018 to 2022, an increase from the average of 10 permits per year between 2010 and 2020
 - The majority of new building permits are for single-family dwellings but there are permits for ADU and multi-family buildings
 - There are 102 single-family dwellings with ADUs (49 of them predate the 2017 ADU legislation) and 15 manufactured housing units
- **Housing/Residential uses are allowed in four of six base zoning districts:**
 - Single- to three-family dwellings are permitted in most parts of the Town, but three-family dwellings require a connection to both Town water and sewer, as well as site plan review and approval by the Planning Board
 - Multi-family dwellings with more than three units are allowed in age-restricted developments within the Age-Restricted Housing District (restricted to areas on Town water and sewer) and subject to Planning Board review and approval
- **Development potential for housing:** There are plenty of approved, developable lots across Town, with the majority in the General Residence and Agricultural District not served by Town water and/or sewer
- **Old housing:** Wilton’s housing stock is aging and therefore subject to increasing repair and maintenance costs

7. Housing Cost by Occupancy Type

7.1. Type of Occupancy

Table 26 shows the number and percentage of households by type of occupancy (owner-occupied vs. rented). This table corresponds to Table 8 and Table 9 but provides a further breakdown between owners with a mortgage vs. those who own their homes free and clear. Figure 7 depicts the comparison graphically.

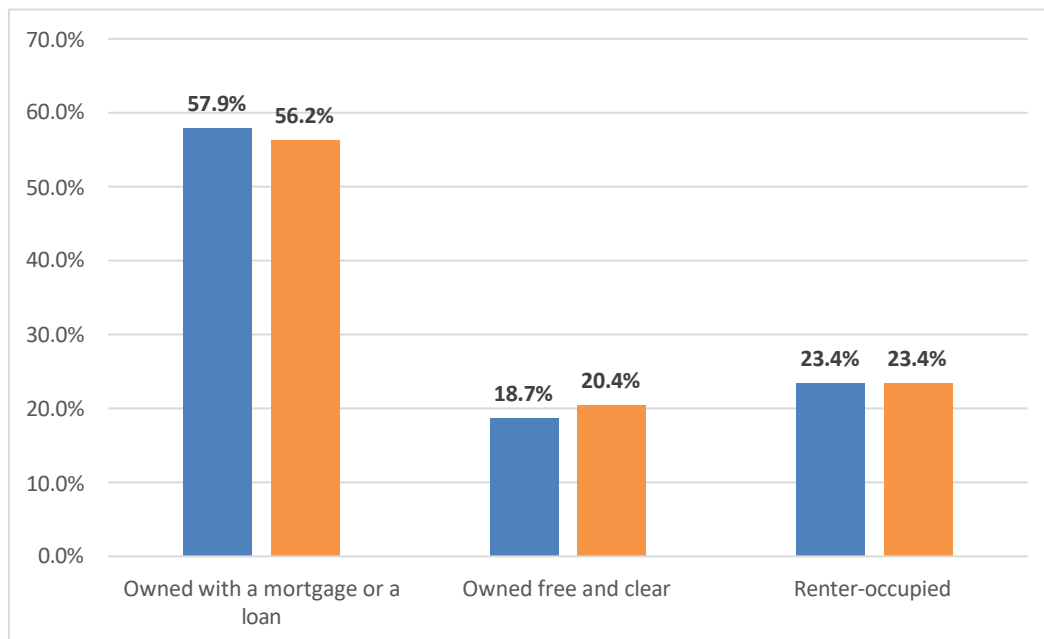
Between 2010 and 2020, the split between owner-occupied and renter-occupied households changed by less than a tenth of a percentage point. However, the percentage of owners who own their homes free and clear increased in 2020.

Table 26. Housing Occupancy in Wilton, 2010 and 2020

Type of Occupancy	2010		2020	
	Households	Percentage	Households	Percentage
Owner-occupied	1,086	76.6%	1,187	76.6%
↳ Owned with a mortgage or a loan	821	57.9%	871	56.2%
↳ Owned free and clear	265	18.7%	316	20.4%
Renter-occupied	332	23.4%	362	23.4%
Total	1,418	100.0%	1,549	100.0%

Source: U.S. Census Data 2010 & 2020 (Table H4)

Figure 7. Housing Occupancy in Wilton, 2010 and 2020



Source: U.S. Census Data 2010 & 2020 (Table H4)

7.2. Owner-Occupied Housing Costs

Table 27 indicates that the median sales price of homes has consistently increased in Wilton, neighboring communities, Hillsborough County and New Hampshire. Moreover, the increase accelerated between 2000 and 2022, reflecting the national trend during the Covid 19 pandemic.

Wilton's data is not available for 2010. However, data for the Nashua, NH HMFA shows that, compared to the 44.1% increase between 2010 and 2020 (an annual average increase of 3.59%), the median sales price of homes in 2022 is already 25% above that in 2020. The median sales price of Wilton homes increased 24.9% between 2020 and 2022, below that of the Nashua, NH HMFA, Amherst, Brookline and New Ipswich, but nevertheless high.

Table 27. Median Purchase Price of All Homes

Municipality & Division	2000	2010	2020	% Change 2010-2020	2021	2022	% Change 2020-2022
Wilton	\$137,500	n/a	\$325,000	n/a	\$383,200	\$406,000	24.9%
Tier 1 – Bordering Municipalities (with data available)							
Milford	\$144,000	\$203,412	\$320,000	57.3%	\$385,000	\$390,000	21.9%
Tier 2 – Other Neighboring Municipalities (with data available)							
Amherst	\$245,000	\$310,000	\$416,500	34.4%	\$525,500	\$580,000	39.3%
Brookline	\$208,450	n/a	\$408,700	n/a	\$475,000	\$560,000	37.0%
^New Ipswich	\$128,876	n/a	\$295,000	n/a	\$335,000	\$380,000	28.8%
^Peterborough	\$130,000	\$210,000	n/a	n/a	n/a	n/a	n/a
Greater Geographies							
Nashua, NH HMFA	\$159,900	\$235,850	\$339,900	44.1%	\$390,000	\$435,000	28.0%
Hillsborough County	\$149,900	\$224,916	\$317,000	40.9%	\$372,300	\$415,000	30.9%
State of NH	\$143,000	\$215,000	\$302,300	40.6%	\$350,000	\$400,000	32.3%

Source for 2015-2022 data: The Warrant Group. Filtered and analyzed by New Hampshire Housing.

Source for 2000-2014 data: NH Dept. of Revenue, PA-34 Dataset, compiled by Real Data Corp. Filtered and analyzed by New Hampshire Housing.

^ Adjacent municipalities outside the NRPC Region

See also Section 4.8 for more recent data relative to Wilton home sales in 2022-2023.

7.3. Rental Housing Costs

Table 28 and Table 29 set out rental vacancy rates and median gross rental costs for all rental units in certain neighboring towns and other areas between 2017 and 2022 from the NHFFA Residential Rental Cost Survey. However, data for Wilton and many other small towns were not reported due to inadequate sample size. Based on a different data collection methodology, the 2020 Census reported a

4.2% rental vacancy rate in Wilton, as shown earlier in Table 18.

Rental data from Milford and Peterborough, as well as the Nashua, NH HMFA, Hillsborough County, and New Hampshire all indicate a critically low vacancy rate (below 1%) and generally increasing rental costs in the area (except for Peterborough). While there is no set standard for what constitutes a healthy rental vacancy rate, it is generally considered to be between 3% to 5%.

Table 28. Rental Vacancy Rates, 2017-2022

Municipality & Division	2017	2018	2019	2020	2021	2022
Tier 1 – Bordering Municipalities (with data available)						
Milford	0.73%	0.63%	0.00%	0.32%	0.00%	0.61%
Tier 2 – Other Neighboring Municipalities (with data available)						
^Peterborough	0.89%	1.83%	2.34%	1.55%	0.00%	0.00%
Greater Geographies						
Nashua, NH HMFA	0.84%	1.54%	0.59%	1.84%	0.32%	0.26%
Hillsborough County	1.41%	1.44%	0.95%	2.27%	0.85%	0.42%
State of NH	1.69%	2.10%	0.81%	1.82%	0.85%	0.45%

Source: NHHFA Residential Rental Cost Survey

Data not available for Wilton

^ Adjacent municipalities outside the NRPC Region

Table 29. Median Gross Rental Costs for All Rental Units, 2017-2022

Municipality & Division	2017	2018	2019	2020	2021	2022
Tier 1 – Bordering Municipalities (with data available)						
Milford	\$1,147	\$1,226	\$1,186	\$1,033	\$1,016	\$1,169
Tier 2 – Other Neighboring Municipalities (with data available)						
^Peterborough	\$1,068	\$1,069	\$1,100	\$1,111	\$1,164	\$1,139
Greater Geographies						
Nashua, NH HMFA	\$1,383	\$1,419	\$1,473	\$1,544	\$1,604	\$1,904
Hillsborough County	\$1,280	\$1,346	\$1,372	\$1,412	\$1,526	\$1,658
State of NH	\$1,143	\$1,177	\$1,251	\$1,283	\$1,373	\$1,510

Source: NHHFA Residential Rental Cost Survey

Data not available for Wilton

^ Adjacent municipalities outside the NRPC Region

7.4. Purchase Price and Rental Rate Affordability

The U.S. Census typically reports affordability in terms of the percentage of household income spent on housing, whether owned or rented. The U.S. Census Bureau has not yet released the 2020 dataset. While the American Community Survey (ACS) 5-Year Estimates also provide housing affordability data, the margins of error for the ACS dataset are too high to assess the affordability of housing in Wilton.

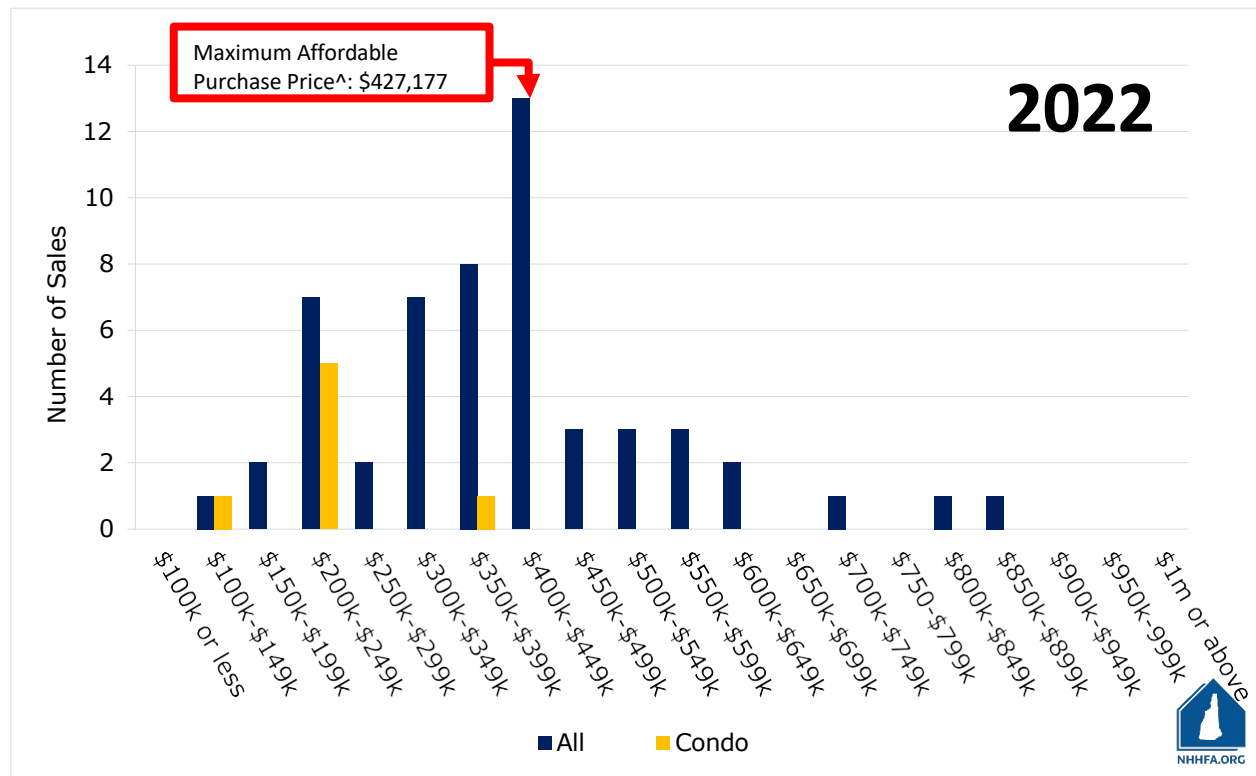
accurately.

According to New Hampshire Housing’s (NHH) *2022 Workforce Housing Purchase and Rent Limits*, a house is affordable to buy if a family of four with 100% of the median area income reported by HUD will expend 30% or less of its income on it. (This is also the threshold to determine what constitutes affordable workforce housing in the State.) Accordingly, a home costing \$427,177 would be considered affordable for a family of four in Wilton.

Figure 8 indicates that most Wilton home sales in 2022 fell at or below the maximum affordable price, implying that homebuyers already resident in Wilton had affordable options based on NHH’s definition. Not surprisingly, all condo purchases were below the maximum and their median sales price was less than half of that for all home purchases.

Of course, sharply rising interest rates have since lowered the price that homebuyers financing their purchase can afford.

Figure 8. Primary Home Purchase Price Frequency in Wilton, 2022



Source: The Warren Group. Filtered and analyzed by New Hampshire Housing.

^ Estimated maximum price using 30% of income, 5% downpayment, 30-year mortgage at 3.79%, 0.8 points, PMI, estimated 2022 taxes for each area and hazard insurance. Interest rate is the average of the 30-year Freddie Mac interest rate for January-March 2022.

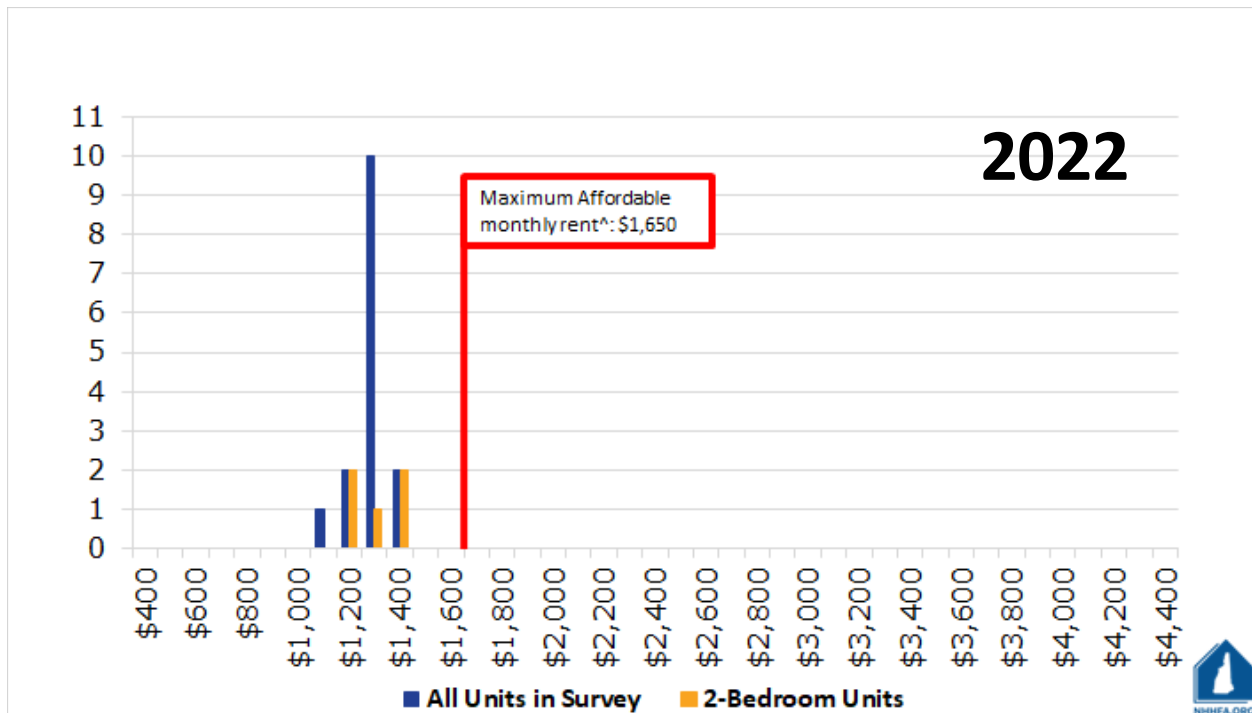


Figure 9. Primary Home Rental Frequency in Wilton, 2022

Source: NHFFA Residential Rental Cost Survey

^ Estimated maximum gross monthly rental cost (rent + utilities), using 30% of income.

According to the NHH 2022 *Workforce Housing Purchase and Rent Limit*, rental housing is affordable if a family of three making 60% of the median area income reported by HUD will spend 30% or less of its income on it. (This is also the threshold to determine what constitutes affordable rental workforce housing in the State.) Accordingly, the maximum affordable monthly rent for units in Wilton is estimated at \$1,650.

Figure 9 indicates that all rental units surveyed in Wilton had gross monthly rent below the maximum affordable amount. However, the number of rental properties available in Wilton is very limited and vacancy rates are extremely low.

Note that this data reflects only purchases and rentals for 2022.

7.5. Highlights of Housing Cost by Occupancy Type

Housing is generally affordable in Town: Based on NHH calculations, a large percentage of Wilton’s housing is affordable to its population. Nevertheless, there are several caveats to this:

- Wilton appears to have a significant number of low-income households that face housing cost challenges
- Based on the information set out in Section 4.8, there is strong demand from out-of-state homebuyers, who have higher income levels and can outbid local homebuyers. There is

notable interest from investors, especially for rental properties

8. Recommendations

8.1 Background and Caveats

As a general rule, the Board does not embrace population growth, or residential development to encourage it, for its own sake. Rather, the Board recognizes that growth is the means by which the Wilton community can diversify, support its schools and begin to address continuing revenue and budgeting challenges. At the heart of productive growth is an adequate supply of diverse housing to meet the needs of the expanding population.

Growth and residential housing development is, however, a question of chicken and egg, and the economic factors that determine whether, when, what type of, and at what price, housing will be developed in Wilton are not necessarily within the control of either the Board or the Town. As a result, the Board has identified and recommends strategies that will make the development process easier-without sacrificing Wilton's character and natural resources - when those decisions are made.

The following recommendations derive from a lengthy consideration of the updated data and projections presented in this Chapter, as well as the Town's application and approval processes, HOPAC's recommendations and the public input on which they were based. The Board took notice of other factors likely to affect population growth in Wilton, including those affecting migration from out-of-state and in-state movement beyond Nashua and its direct neighbors. The Board's deliberations led it to focus on strategies that could increase density where Town services, like water and sewer, are likely to be available, without necessarily having an adverse impact on the character of the Town, its rural environment or its natural resources. Moreover, available water and sewer services are likely to reduce substantially the cost of investment in residential development.

According to Milford officials, the Town is entitled to 14.89% of Milford's actual wastewater treatment in a given year – not Milford's total capacity (Milford is operating at about 55% capacity currently). Accordingly, to the extent Wilton does not account for 14.89% of what Milford processes in a year, Wilton has additional capacity. In addition, to the extent that Milford expands its sewer usage by adding residential or other units, Wilton's share becomes a proportion of a larger wastewater flow number.

Recent information from Milford indicates that, under normal conditions (historically normal rainfall), Wilton's current use is between 12-13% of Milford's total. This would imply that Wilton's sewer service could expand by about 20% before reaching its 14.89% share. In times of drought, however, Wilton's wastewater flow is about 9-10%. Significant storms, including several in the past year, increase Wilton's flow to about 14-15%. While peak storm flows usually resolve quickly, their frequency is increasing.

The difference between the flow share during normal (12-13%) or wet periods (14-15%) and the flow during a drought (9-10%) reveals either significant infiltration of ground water or direct introduction of stormwater runoff into Wilton's sewer infrastructure, even during periods of average precipitation. This

likely results from defects in the Town's aging sewer network or issues surrounding the enforcement of requirements intended to protect that infrastructure.

The impact of significant flow increases is manifold. First, Wilton and its sewer customers are paying Milford to process groundwater and/or stormwater runoff that should not be in the system. In addition, the groundwater or runoff upsets the chemical balance of the wastewater being treated, potentially making treatment more difficult and expensive. Moreover, additional flow reduces significantly Wilton's actual sewer capacity and its ability to expand service: at this point, it would appear that, if infrastructure issues were addressed, the Town could have more than 50% additional capacity (from between 9-10% up to 14.89%). And, of course, where there is infiltration, there could also be discharge – of sewage or other unhealthy material.

Given the importance of the Town's water and sewer infrastructure to attracting residential development, it is essential that Wilton identify the causes of significant and unexpected sewer flow and address them in order to preserve development opportunities and avoid catastrophic infrastructure failures.

Many of the recommendations that follow can be implemented by the Board; other recommendations are beyond the purview of the Board but should be considered by the Town.

8.2 Housing Strategies

The Board recommends the following:

Near Term

1. Design Review – Incorporate a pre-application design review phase into the Subdivision and Site Plan review process. *The Board believes that pre-application design review with specific submission requirements would make the actual application approval process more efficient and predictable, particularly for more complex applications. In addition to these changes, the Board should consider incorporating further clarifications into the Subdivision and Site Plan Regulations, where they will make the application process easier.*

2. Age Requirements - Reduce the age requirement in age-restricted housing from 62 to 55. *The Board believes that this reduction would facilitate the development of age-restricted housing, in addition to permitting alignment, at the applicant's option, with a wider range of Federal programs.*

3. Decrease Lot Size Requirements in the Downtown Portion of the Residential District Served by Town Water and Sewer - On downtown lots served by Town water and sewer, reduce minimum lot size from ½ to 1/3 acre. *The Board believes that the lot size reduction would permit added density in the central area of the Town where the impact on the character of Wilton will be limited. In addition, many non-conforming lots would thereby become conforming.*

Medium to Long Term

1. **Attached ADUs** – Facilitate the further development of attached ADUs by, among other things, allowing the size of an ADU to vary based upon the size of the lot and/or the size of the primary dwelling unit.
2. **Adaptive Reuse Overlay District** – Create an Overlay District specific to certain lots or industrial-zoned areas that permits redevelopment of existing buildings or development of lots in the area for residential and mixed uses. *This change would eliminate the need for a zoning variance to develop housing in pre-existing buildings or lots in a specified industrial area and might provide density bonuses for the construction of certain types of housing, including workforce housing.*
3. **Sensitive Area Protection Overlay District** - Create a Sensitive Area Protection Overlay District to protect identified portions of the General Residence and Agricultural District containing significant wetland, aquifer, wildlife corridor and other sensitive areas by, among other things, increasing minimum lot size and reconsidering required buffers/setbacks. *The Board supports this strategy to address the Town’s interest in protecting its natural resources and recommends that it be considered once the Town’s Natural Resources Inventory has been updated by the Conservation Commission.*
4. **Adopt Conditional Use Permitting by the Planning Board for Certain Applications Now Requiring Both Special Exceptions and Site Plan Review** – Combine the approval process for applications/issues requiring both site plan review and a special exception from the Zoning Board of Appeals into a single conditional use approval from the Board (e.g., wetlands crossings, home occupations, possibly certain three-family dwellings) and require recommendations from the Conservation Commission when appropriate. *The Board believes that this combined process would streamline certain approvals otherwise required for residential development.*

Deferred

1. **Allow Residential Use in Industrial Districts** - Allow residential uses within the Industrial District generally or in specified portions thereof. *Although this approach should be further considered, the Board acknowledges the continued need for land appropriate for industrial development. Presently, residential development can take place in the industrial zone only with a variance.*
2. **Cluster/Open Space Regulation** - Develop more prescriptive guidance for the cluster/open space regulations, including consideration of specific density bonuses under certain circumstances. *Although consideration of amendments to the Town’s Cluster /Open space ordinance and regulations should be discussed and conformed to other requirements, the Board nevertheless believes that the unique nature of any proposed cluster development requires custom, focused review and does not lend itself to predetermined density formulae.*
3. **Detached ADUs** – *There may be limited circumstances and specific parameters under which ADUs in buildings existing as of a date to be determined but not otherwise attached to the primary residence could be permitted, but this requires further focused review.*

8.3 Other Recommendations

In addition to the above, The Town should:

- 1. Aggregate and Assess Information Relating to the Impact of Climate Change -** periodically review developing information and assess its impact on population movement affecting Southern New Hampshire, and specifically, Wilton.
- 2. Review and Assess Impact of Developments in Regional Transportation Networks** – periodically review regional transportation improvements, as well as policies that encourage working from home, that could facilitate, or reduce, commuting from Wilton, and their impact on population movement to the area.
- 3. Identify and Address Issues Undermining the Town’s Sewer infrastructure and Ability to Expand** – monitor deviations from the Town’s baseline (9-10%) wastewater outflow, determine the reasons for significant increases and invest in correcting them.