

TOWN OF WILTON MASTER PLAN
CHAPTER III: Community Profile (Population and Housing)

INTRODUCTION

Wilton population and housing growth over the last 30 years is low compared with more rapid growth in the rest of the Nashua region. Since 1970 Town population increased 44 percent while the number of housing units increased 77 percent. Population and housing trends and characteristics in the Town of Wilton are examined in this chapter, including historical and future growth. These are two of the most important factors affecting community growth and development. The tables that follow present historical population changes in Wilton and the Region. After examination of the characteristics of the existing population and housing stock, the subsection 'Population Projections' discusses potential for future growth. These trends and characteristics provide a basis for the analysis and recommendations of the Master Plan.

The information in this chapter is based primarily on the decennial US Census and the 1999 Regional Housing Needs Assessment in conjunction with other local and state studies, estimates and reports. While the 1990 Census information may be outdated, it is the most comprehensive and standardized data available. This study explains limitations of information presented and wherever possible more recent data from other sources have been utilized. When alternative up-to-date data or estimates are available, it is often only for larger geographical units, such as by county, aggregate statistical area or state.

Two different, although relatively similar definitions are used to describe aggregate demographic trends underway in greater Nashua. The Nashua Regional Planning Commission (NRPC) Region constitutes Wilton and 10 other municipalities grouped around Nashua: Amherst, Brookline, Hollis, Hudson, Litchfield, Lyndeborough, Merrimack, Milford, Mont Vernon, and Pelham. The US Census includes most of the NRPC region within the Nashua Primary Metropolitan Statistical Area (hereafter PMSA). The exception is Pelham, which is in the Lowell MA-NH PMSA. In addition, the Nashua PMSA includes New Ipswich and Mason. Therefore, when Nashua PMSA data are presented, it is slightly different than aggregate data presented for the NRPC region.

POPULATION

The location of Wilton in relation to the rest of the Nashua region is a factor that influenced population growth in Wilton. Due in part to a somewhat more rural or peripheral location from the rest of the region, population growth in Wilton has been slower than the region overall. Expected to contribute to Wilton growth is its position in southern New Hampshire, the fastest growing part of the State. Based on recent historical trends, it is reasonable to expect that this growth will continue in southern New Hampshire.

Historical Trends

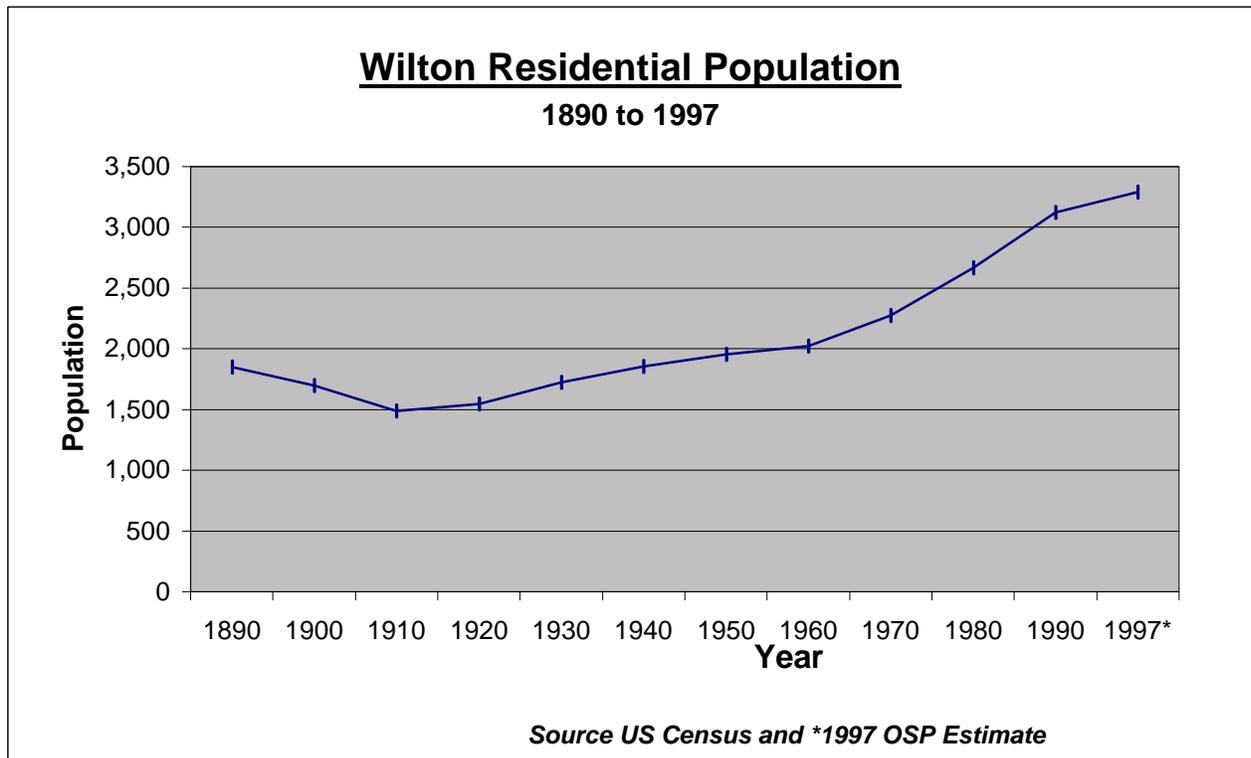
Wilton population trends are illustrated in Table III-1 and Figure III-1. During the first part of the 20th century, population decreased in conjunction with economic decline in the textile industry. Then, for 40 years it increased at a slow but steady rate, usually less than one percent per year, through the 1950s. From 1960 though 1990, population growth nearly doubled to about 1.6 percent per year. In absolute numbers, the peak period for population increases in Wilton occurred in the 1980s, with the addition of 453 persons

TABLE III-1
WILTON POPULATION CHANGE 1890-1997

| Year | Population | % Change | Numerical Change | Avg. Annual % Change |
|-------------|-------------------|-----------------|-------------------------|-----------------------------|
| 1890 | 1,850 | -5.9 | -103 | - |
| 1900 | 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 |
| 1997* | 3,288 | 5.3 | 156 | 0.5 |

Source: US Census (1890-1990) and *1997 OSP Population Estimate.

FIGURE III-1



The regional population expansion during the last 30 years has been much more rapid than the local rate of growth in Wilton. The population increases in the region stem from two broad trends which continue today, the growth of the greater Nashua economy and in-migration from the Boston area following improvements in the state and federal highway system.

The Nashua Primary Metropolitan Statistical Area (PMSA) is one of ten sub-units of the larger Boston-Worcester-Lawrence Consolidated Metropolitan Statistical Area (CMSA). Table III-2 shows the 1980, 1990 and 1994 population of the Boston area PMSAs, along with the corresponding percentage changes in population for these periods. It shows that Nashua was the fastest growing sub-area over the nearly 15 years the data represents. This confirms that Wilton is part of a rapidly growing region in New England centered on the largest city -- Boston. As Wilton is one of the most western communities in the region, it appears that an isolated location is a factor influencing a slower rate of growth.

TABLE III-2
BOSTON AREA PMSAs POPULATION CHANGES 1980-1996

| PMSA | Population (000s) | | % Change 1980 to 90 | Annual % Chan | Estimated Population (000s) 1996 | % Change 1990 to 96 | Ann'l % Change |
|-----------------------------|-------------------|------------|---------------------|---------------|----------------------------------|---------------------|----------------|
| | 1980 | 1990 | | | | | |
| Boston, MA-NH | 3,149 | 3,228 | 2.5 | 0.3 | 3,263 | 2.0 | 0.4 |
| Brockton, MA | 225 | 236 | 5.1 | 0.5 | 246 | 1.1 | 0.3 |
| Fitchburg-Leominster, MA | 125 | 138 | 10.5 | 1.1 | 139 | 0.9 | 0.2 |
| Lawrence, MA-NH | 298 | 353 | 18.4 | 1.8 | 373 | 5.5 | 0.9 |
| Lowell, MA-NH | 249 | 281 | 12.5 | 1.3 | 291 | 3.6 | 0.6 |
| Manchester, NH | 146 | 174 | 18.9 | 1.9 | 182 | 4.8 | 0.8 |
| Nashua, NH | 134 | 168 | 25.4 | 2.5 | 178 | 6.0 | 1.0 |
| New Bedford, MA | 167 | 176 | 5.4 | 0.5 | 175 | -0.3 | 0.0 |
| Portsmouth-Rochester, NH-ME | 189 | 223 | 18.0 | 1.8 | 231 | -0.2 | 0.0 |
| Worcester, MA-CT | 439 | 478 | 8.9 | 0.9 | 485 | 0.4 | 0.0 |

Source: Statistical Abstract of the United States: 1997 (US Census, October 1998).

Table III-3 shows recent population changes for Wilton, the Region, Hillsborough County and the State. The 1997 OSP estimated population of the NRPC region was 185,000 persons and the estimated State population was 1,173,000 persons. Based on these figures, the 3,288 estimated Wilton residents represent approximately 0.3 percent of State population and 1.8 percent of the NRPC region. The NRPC region represents approximately 16 percent of New Hampshire population and 31 percent of the Hillsborough County population of 359,147 people. Hillsborough County consists of 31 municipalities, including all 12 in the NRPC region.

TABLE III-3
NH, HILLSBOROUGH COUNTY, AND NASHUA POPULATION CHANGE 1960-1997

| | Wilton Populat. | % Change from Prior Decade | Nashua Region Populat. | % Chang from Prior Decade | Hills. Co. Population | % Change from Prior Decade | NH Populat. | % Change from Prior Decade |
|-------|----------------------------|---|---------------------------------------|--|----------------------------------|---|------------------------|---|
| 1960 | 2,025 | 3.7 | 63,893 | - | 178,161 | - | 606,900 | - |
| 1970 | 2,276 | 12.4 | 100,862 | 57.9 | 223,941 | 25.7 | 737,579 | 21.5 |
| 1980 | 2,669 | 17.3 | 138,089 | 36.9 | 276,608 | 23.5 | 920,475 | 19.9 |
| 1990 | 3,122 | 17.0 | 171,478 | 24.2 | 335,838 | 21.4 | 1,109,252 | 20.5 |
| 1997* | 3,288 | 5.3 | 184,690 | 7.7 | 359,147 | 6.9 | 1,173,000 | 5.7 |

*Source: US Decennial Censuses 1960 - 1990 and *1997 OSP Population Estimate.*

Since 1990 regional growth has moderated due to the recession of the late 1980s and early 1990s. Although not shown in the table, economic resurgence in the later 1990s appears to be accompanied by higher growth rates. For example, data from the 1999 Housing Needs Assessment for the Nashua Region by the NRPC shows that since the mid-1990s there were steady increases in the annual average building permits issued in the region. Total home sales also increased in the State and region. This growth is driven by new in-migration to the region and natural increases in the existing population.

For comparison Table III-4 presents the population shares for the NRPC region municipalities from 1950 to 1990. Wilton's share of the regional population decreased from 3.7 percent in 1950 to 1.8 percent in 1990. Other communities with consistent declines in share of regional population were: Nashua, Milford and Lyndeborough. The percentage decrease in Wilton was largest, while the largest absolute decrease was Nashua. This shows that historic central cities and remote locations were demonstrating steady or declining populations at the same time that suburban areas near the central cities and interstate highways were growing. This is consistent with suburbanization trends nationwide.

TABLE III-4
LOCAL AND REGIONAL POPULATION SHARES 1950-1990
PERCENT OF TOTAL FOR NRPC REGION

| Municipality | 1950 | 1960 | 1970 | 1980 | 1990 |
|---------------------|--------------|--------------|--------------|--------------|--------------|
| Wilton | 3.7 | 3.2 | 2.3 | 1.9 | 1.8 |
| Amherst | 2.8 | 3.2 | 4.6 | 6.0 | 5.3 |
| Brookline | 1.3 | 1.2 | 1.2 | 1.3 | 1.4 |
| Hollis | 2.3 | 2.7 | 2.6 | 3.4 | 3.3 |
| Hudson | 7.9 | 9.2 | 10.6 | 10.2 | 11.4 |
| Litchfield | 0.8 | 1.1 | 1.4 | 3.0 | 3.2 |
| Lyndeborough | 1.0 | 0.9 | 0.8 | 0.8 | 0.7 |
| Merrimack | 3.6 | 4.7 | 8.5 | 11.2 | 12.9 |
| Milford | 7.9 | 7.6 | 6.6 | 6.3 | 6.9 |
| Mont Vernon | 0.8 | 0.9 | 0.9 | 1.1 | 1.1 |
| Nashua | 65.5 | 61.2 | 55.3 | 49.2 | 46.5 |
| Pelham | 2.5 | 4.1 | 5.4 | 5.9 | 5.5 |
| NRPC Region | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

Source: Profile of the Nashua Region, NRPC 1994.

Population Density

Population densities (residential population per square mile of land) for the NRPC region are presented in Table III-5. Wilton has the sixth largest land area, but is tied for the third lowest population density with Brookline at 120 persons per square mile. Wilton's density is much lower than the regional average of 534 persons per square mile. The population density of Wilton more closely resembles the rest of the State and could be described as rural. The area with the highest population density in Wilton is the downtown adjacent to the Milford border. This was one of the three original mill town centers in the Nashua region.

TABLE III-5
NRPC REGION POPULATION DENSITY -- 1980 AND 1990

| Municipality | Area Sq. Mi. | 1980 | | | 1990 | | |
|---------------------|-----------------------------|--------------|--------------------------------|-------------|--------------|--------------------------------|-------------|
| | | Pop. | Density Per sq. mi. | Rank | Pop. | Density Per sq. mi. | Rank |
| Wilton | 26.1 | 2,669 | 102 | 9 | 3,122 | 120 | 10 |
| Amherst | 34.5 | 8,243 | 239 | 7 | 9,068 | 263 | 7 |
| Brookline | 20.1 | 1,766 | 88 | 10 | 2,410 | 120 | 9 |
| Hollis | 32.6 | 4,679 | 144 | 8 | 5,705 | 175 | 8 |
| Hudson | 29.2 | 14,022 | 480 | 2 | 19,530 | 669 | 3 |
| Litchfield | 15.1 | 4,150 | 275 | 6 | 5,516 | 365 | 5 |
| Lyndeborough | 30.6 | 1,070 | 35 | 12 | 1,294 | 42 | 12 |
| Merrimack | 33.0 | 15,406 | 467 | 3 | 22,156 | 671 | 2 |
| Milford | 25.9 | 8,685 | 335 | 4 | 11,795 | 455 | 4 |
| Mont Vernon | 16.8 | 1,444 | 86 | 11 | 1,812 | 108 | 11 |
| Nashua | 30.6 | 67,865 | 2,218 | 1 | 79,662 | 2,603 | 1 |
| Pelham | 26.7 | 8,090 | 303 | 5 | 9,408 | 352 | 6 |
| Region | 321.2 | 138,089 | 430 | | 17,1478 | 534 | |
| State of NH | 8,993 | 920,475 | 102 | | 1,109,252 | 123 | |

Source: Profile of the Nashua Region, NRPC 1994.

Age Distribution

Examining the age profile of community population provides insight into future changes in population and the future public service needs within Town. Wilton's age distributions for 1990 are depicted in Table III-6 with the region and State. It shows population distribution among 12 age cohorts tracked by the Census. Wilton roughly resembles the region. There were slightly higher percentages of people 19 years or younger in Wilton, with 30 percent in Wilton versus 29 percent regionally. The working age population of persons 19 to 64 years of age was smaller in Wilton than the region (60 versus 63 percent). Smaller percentages in the 20 to mid-30 year old brackets may be due to a shortage of jobs or affordable housing.

Defined as people 64 years or older, there were more senior citizens as a percentage of population in Wilton than the region (10 versus 8 percent). Examination of individual cohorts also indicates that since the last Census, a somewhat larger group of persons (one percent larger than the region) entered into retirement age brackets.

TABLE III-6
AGE DISTRIBUTION IN 1990
WILTON, NRPC REGION, STATE OF NEW HAMPSHIRE

| Age | Wilton | % Total | Region | % Total | State | % Total |
|--------------|---------------|----------------|----------------|----------------|------------------|----------------|
| 0 - 4 | 250 | 8.0 | 14,087 | 8.2 | 84,631 | 7.6 |
| 5 -9 | 256 | 8.2 | 12,698 | 7.4 | 80,429 | 7.3 |
| 10 -14 | 219 | 7.0 | 11,549 | 6.7 | 71,748 | 6.5 |
| 15 -19 | 212 | 6.8 | 11,466 | 6.7 | 76,448 | 6.9 |
| 20-24 | 139 | 4.5 | 11,827 | 6.9 | 82,102 | 7.4 |
| 25-34 | 561 | 18.0 | 34,657 | 20.2 | 205,815 | 18.6 |
| 35-44 | 609 | 19.5 | 29,766 | 17.4 | 183,649 | 16.6 |
| 45-54 | 297 | 9.5 | 18,920 | 11.0 | 111,387 | 10.0 |
| 55-59 | 141 | 4.5 | 6,635 | 3.9 | 43,851 | 4.0 |
| 60-64 | 114 | 3.7 | 5,732 | 3.3 | 44,208 | 4.0 |
| 65-74 | 199 | 6.4 | 8,415 | 4.9 | 71,837 | 6.5 |
| 75+ | 125 | 4.0 | 5,726 | 3.3 | 53,147 | 4.8 |
| Total | 3,122 | 100.0 | 171,478 | 100.0 | 1,109,252 | 100.0 |

Source: 1990 US Census.

Natural Increase and Migration

Over the last 30 years migration of new residents into the community has come to represent a smaller share of the total population increases per decade. Table III-7 shows that the death rate declined significantly and people who moved to Wilton earlier started families with the result that natural increases in the existing resident populations represent more of the municipal population growth. As discussed in detail in the housing section, if economic resurgence continues and more people migrate into the region, lower housing prices in more peripheral places may promote increased migration into these places.

TABLE III-7
WILTON NATURAL INCREASE/MIGRATION

| Year | Births | Deaths | Natural Increase | Pop Change | Growth by Migration | % Migration |
|-------------|---------------|---------------|-------------------------|-------------------|----------------------------|--------------------|
| 1970-79 | 393 | 375 | 18 | 87 | 69 | 90.1% |
| 1980-89 | 318 | 177 | 141 | 453 | 312 | 68.9% |
| 1990-96 | 356 | 164 | 192 | 121 | -71 | -77.2% |

Source: NH Office of Community & Public Health – NH Vital Statistics Reports.

Household Size

In 1990 there were 2.71 persons per family in Wilton according to the US Census. Table III-8 breaks down household size in the Town and NRPC region. The percentage of 1 and 2 person households in Wilton is greater than for the NRPC region as a whole. For 3, 4, and 5 person categories, Wilton has slightly fewer than the region. And there are slightly more 6 person households than the region. Local statistics are probably influenced by the housing supply.

TABLE III-8
HOUSEHOLD SIZE
Occupied Housing Units

| Household Size (Persons/Unit) | Wilton | | | | NRPC Region | | | |
|--|------------------------|----------------|------------------------|----------------|------------------------|----------------|------------------------|----------------|
| | 1980 Number | Percent | 1990 Number | Percent | 1980 Number | Percent | 1990 Number | Percent |
| 1 | 162 | 18.1 | 233 | 20.2 | 8,002 | 17.4 | 11,701 | 19.8 |
| 2 | 263 | 29.4 | 384 | 33.3 | 13,496 | 29.3 | 18,891 | 31.9 |
| 3 | 157 | 17.5 | 200 | 17.4 | 8,138 | 17.7 | 11,368 | 19.2 |
| 4 | 181 | 20.2 | 213 | 18.5 | 8,915 | 19.4 | 11,080 | 18.7 |
| 5 | 72 | 8.0 | 80 | 6.9 | 4,650 | 10.1 | 4,361 | 7.4 |
| 6+ | 60 | 6.7 | 42 | 3.6 | 2,832 | 6.2 | 1,752 | 3.0 |
| Total | 935 | 100 | 1,152 | 100 | 46,033 | 100 | 59,153 | 100 |

Source: US Census.

INCOME

Table III-9 shows the most recent detailed data available for median family, median household, and median per capita income for individual municipalities. The standard of living in New Hampshire is high and the NRPC region and southern New Hampshire overall have some of highest levels of income in the State. Wilton is the only town in the region with median family and median household incomes lower than New Hampshire or Hillsborough County. Wilton is also in the lowest third of communities according to per capita income, along with Milford and Lyndeborough.

TABLE III-9
1990 COMPARATIVE INCOME MEASURES
WILTON, NRPC REGION, AND STATE OF NH

| MUNICIPALITY | MEDIAN FAMILY | MEDIAN HOUSEHOLD | PER CAPITA |
|---------------------|--------------------------|-----------------------------|-----------------------|
| Wilton | \$39,402 | \$36,098 | \$16,935 |
| Amherst | \$66,491 | \$55,858 | \$25,778 |
| Brookline | \$57,372 | \$55,858 | \$19,564 |
| Hollis | \$68,096 | \$64,351 | \$26,005 |
| Hudson | \$50,714 | \$47,859 | \$17,678 |
| Litchfield | \$52,438 | \$49,946 | \$16,592 |
| Lyndeborough | \$46,250 | \$42,208 | \$16,690 |
| Merrimack | \$55,844 | \$52,798 | \$19,129 |
| Milford | \$43,628 | \$38,792 | \$16,547 |
| Mont Vernon | \$52,740 | \$49,650 | \$19,273 |
| Nashua | \$46,614 | \$40,505 | \$18,010 |
| Pelham | \$51,147 | \$50,187 | \$17,715 |
| | | | |
| Hillsborough County | \$46,249 | \$40,404 | \$17,404 |
| State of NH | \$41,628 | \$36,329 | \$15,959 |

Source: 1990 US Census.

Table III-10 shows household income distributions. Compared with the region, Wilton has more people in the lower income categories. Nearly half (49 percent) of households earned less than \$35,000 in 1989. This is 14 percent higher than in the NRPC region. The largest income category in Wilton in 1989 was the 22 percent of households earning \$50,000 to \$74,999. Wilton has an income curve skewed toward lower income categories.

TABLE III-10
HOUSEHOLD INCOME BY CATEGORY FOR 1989
WILTON, HILLSBOROUGH COUNTY, NRPC REGION, NH

| Income | Wilton | | Region | | County | | State | |
|-----------------|--------------|--------------|---------------|--------------|----------------|--------------|----------------|--------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| >5,000 | 31 | 2.6 | 1,586 | 2.6 | 3,962 | 3.2 | 13,747 | 3.3 |
| 5,000 - 9,999 | 59 | 4.9 | 2,756 | 4.5 | 7,570 | 6.1 | 27,508 | 6.7 |
| 10,000 - 14,999 | 87 | 7.3 | 2,446 | 4.0 | 6,375 | 5.1 | 27,574 | 6.7 |
| 15,000 - 24,999 | 211 | 17.6 | 6,851 | 11.3 | 15,943 | 12.8 | 61,818 | 15.0 |
| 25,000 - 34,999 | 196 | 16.4 | 7,648 | 12.6 | 17,547 | 14.1 | 65,472 | 15.9 |
| 35,000 - 49,999 | 221 | 18.5 | 14,134 | 23.3 | 28,210 | 22.6 | 89,834 | 21.8 |
| 50,000 - 74,999 | 263 | 22.0 | 14,372 | 23.7 | 27,845 | 22.3 | 81,270 | 19.8 |
| 75,000 - 99,999 | 65 | 5.4 | 6,531 | 10.8 | 10,261 | 8.2 | 25,773 | 6.3 |
| 100,000 + | 64 | 5.3 | 4,291 | 7.1 | 6,979 | 5.6 | 18,391 | 4.5 |
| Total | 1,197 | 100.0 | 60,615 | 100.0 | 124,692 | 100.0 | 411,387 | 100.0 |

Source: 1990 US Census.

Recent Trends in Income Growth and Change

In 1990 Wilton possessed the lowest median household income in the region. The Table III-11 1990 Census figure for median household income of \$36,098 represents a 129 percent increase over the 1980 figure of \$15,793. However, a review of income trends for 1980 to 1990 adjusted for inflation shows that real incomes in Wilton actually increased 34 percent. The income growth in Wilton was among the highest in the region on a percentage rate basis behind Hollis, Brookline and Mont Vernon.

TABLE III-11
MEDIAN HOUSEHOLD INCOME GROWTH
NRPC REGION, 1979-89

| | 1979 | 1989 | % Change | Inflation Adj. 1989 | Inflation Adj. % Change |
|---------------|-----------------|-----------------|--------------|---------------------|-------------------------|
| Wilton | \$15,793 | \$36,098 | 128.6 | \$21,135 | 33.8 |
| Amherst | \$30,575 | \$62,568 | 104.6 | \$36,633 | 19.8 |
| Brookline | \$22,545 | \$55,858 | 147.8 | \$32,704 | 45.1 |
| Hollis | \$25,463 | \$64,351 | 152.7 | \$37,676 | 48.0 |
| Hudson | \$22,511 | \$47,859 | 112.6 | \$28,021 | 24.5 |
| Litchfield | \$22,785 | \$49,946 | 119.2 | \$29,243 | 28.3 |
| Lyndeborough | \$19,906 | \$42,208 | 112.0 | \$24,712 | 24.1 |
| Merrimack | \$24,756 | \$52,798 | 113.3 | \$30,912 | 24.9 |
| Milford | \$17,368 | \$38,792 | 123.4 | \$22,712 | 30.8 |
| Mont Vernon | \$21,607 | \$49,650 | 129.8 | \$29,069 | 34.5 |
| Nashua | \$19,285 | \$40,505 | 110.0 | \$23,715 | 23.0 |
| Pelham | \$22,875 | \$50,187 | 119.4 | \$29,384 | 28.5 |
| | | | | | |
| NRPC Region | \$22,122 | \$49,235 | 122.6 | \$28,826 | 30.3 |
| State of NH | \$17,013 | \$36,329 | 113.5 | \$21,270 | 25.0 |

Source: US Census.

From 1979 to 1989 there was substantial real growth in income for people in Wilton and the Region. Adjustment for inflation uses the Consumer Price Index (CPI) to show changes in the prices of goods and services such as wages, housing, food, and other items that are attributable to inflation. The table also shows that from 1980 to 1990 real wages increased five percent more in the NRPC region than across the State.

Since the most recent income data for Wilton is dated, it is unclear whether positive annual increases in income have continued over the last ten years. There was a recession in the early 1990s that

caused median wages to drop somewhat early this decade. During the period in question the US CPI increased 3.0 to 5.4 percent per year between 1989 and 1993 and 2.3 to 3.0 percent from 1994 to 1997. With an apparently robust economy during the last three years and stable, and somewhat lower rates of inflation, it is plausible that real wage growth has continued. A question that the data does not answer is whether increases in incomes in Wilton are due to in-migration of new residents with higher incomes or real growth in the wages of all residents.

Poverty

New Hampshire consistently has among the lowest poverty rates in the nation. In the two year period 1995-1996 the part of the State populace in poverty was 5.8 percent (US Census, September, 1998). For 1996-1997 the average portion of New Hampshire population experiencing conditions categorized as poverty was 7.7 percent. Although the 1.9 percent increase in poverty between these two periods is statistically significant, the State retains the lowest ranking among all 50 for percentage of persons in poverty nationwide. It is noteworthy that the proportion of people in poverty increased during a period often described as prosperous. Also noteworthy is that the New Hampshire income gap has been widening, with people in the lowest brackets typically earning disproportionately less than the upper brackets (PSNH, 1997).

Wilton has one of the highest poverty rates in the Nashua region. Table III-12 presents 1997 US Department of Housing and Urban Development (HUD) figures on median household incomes for the Nashua PMSA classified as 'low' and 'very-low' according to the number of persons per household. The 'very-low incomes' represent 50 percent of the median family income. 'Low-income' represents 80 percent of the median family income. Assuming that incomes of Wilton population more closely resemble the County than the Nashua region, the 1999 Hillsborough County median family income was \$52,300 and a three-person family was classified as 'low-income' below \$37,650. The comparable statistics for the PMSA were a \$61,600 median family income and \$43,000 for low-income family of three. Considering that 49 percent of Wilton households earned less than \$35,000 in 1990, even though local incomes have increased since 1990, a large group does appear to have low incomes. Furthermore, it is likely that many of these persons are children or people who are of retirement age.

TABLE 12
VERY LOW & LOW MEDIAN INCOME THRESHOLDS BY FAMILY SIZE,
NASHUA PMSA, 1999

| Nashua PMSA | 1 PERSON | 2 PERS. | 3 PERSON | 4 PERS. | 5 PERSON | 6 PERS | 7 PERSON | 8 PERS |
|--------------------|-----------------|----------------|-----------------|----------------|-----------------|---------------|-----------------|---------------|
| Very Low Income | \$21,550 | \$24,650 | \$27,700 | \$30,800 | \$33,250 | \$35,750 | \$38,200 | \$40,650 |
| Low Income | \$33,450 | \$38,250 | \$43,000 | \$47,800 | \$51,600 | \$55,450 | \$59,250 | \$63,100 |

Source: HUD; March 1999

Educational Attainment

The region has a highly educated populace. Educational attainment levels in Wilton are slightly lower than the NRPC region and slightly higher than the State. Compared with the region, fewer residents possess any college education. Residents have a higher proportion of people with bachelor's degrees than the State overall.

TABLE III-13
EDUCATIONAL ATTAINMENT OF RESIDENTS OVER 18 (1990)
WILTON, NRPC REGION, STATE OF NH

| Education Level | Wilton | | Region | | State of NH | |
|---------------------------------|---------------|----------------|----------------|----------------|--------------------|----------------|
| | Number | Percent | Number | Percent | Number | Percent |
| No High School Degree | 373 | 16 | 19,672 | 15.6 | 150,381 | 18.1 |
| High School graduate | 740 | 32 | 35,543 | 28.2 | 265,731 | 32.0 |
| Some College (No Degree) | 417 | 18 | 25,776 | 20.4 | 166,385 | 20.0 |
| Associates Degree | 169 | 7 | 10,752 | 8.5 | 64,025 | 7.7 |
| Bachelor's Degree | 440 | 19 | 24,638 | 19.5 | 126,495 | 15.2 |
| Graduate or Professional Degree | 173 | 7 | 9,944 | 7.9 | 57,112 | 6.9 |
| Total | 2,312 | 100.0 | 126,325 | 100.1 | 830,129 | 100.0 |

Source: 1990 US Census.

HOUSING

Housing Supply

A recent history of new residential unit building development in Wilton is presented in Table III-14. The trend for local residential development has lagged behind population growth. The largest absolute increase in population was between 1970 and 1980 while the largest increase in housing was between 1980 and 1990.

TABLE III-14
HOUSING GROWTH 1970-1997

| Year | Total Housing Units | Change | % Change Units |
|-------------|----------------------------|---------------|-----------------------|
| 1970 | 775 | NA | NA |
| 1980 | 919 | 144 | 19.1 |
| 1990 | 1,251 | 332 | 36.1 |
| 1998 | 1,371 | 119 | 9.5 |

Source: 1970, 1980 and 1990 US Census; 1991 to 1998 based upon building permit information from Annual Town Reports.

Clear trends are not evident in annual building permit data regarding the pace of residential housing construction in Wilton this decade. There has been variation in the number of new permits issued annually. Between 1990 and 1998 120 permits were issued. The two highest annual rates were 1997 and 1998. This appears to show that housing development is increasing. The subsection 'Fair Share Analysis' examines building trends in Wilton and the region in greater detail.

TABLE III-15
WILTON HOUSING GROWTH 1990-1997

| Year | New Units Town Annual Reports | Total Housing Units |
|----------------|--|--------------------------------|
| 1990 | 12 | 1,251 |
| 1991 | 5 | 1,256 |
| 1992 | 9 | 1,265 |
| 1993 | 14 | 1,279 |
| 1994 | 16 | 1,295 |
| 1995 | 8 | 1,303 |
| 1996 | 14 | 1,317 |
| 1997 | 23 | 1,340 |
| 1998 | 19 | 1,359 |
| Average | 13 | 1,359 |

Source: US Census and Annual Town Reports.

Housing Types

Table III-16 breaks down housing types among the 1,152 total occupied housing units in 1990. The data clearly suggests that owner-occupied single family detached garage homes, with 714 occupied units, or 62 percent of all occupied housing, are the most common housing type.

There are two main categories of rental stock. The largest group is 131 multifamily dwellings (11 percent of all stock) followed by 89 duplex units (8 percent of total occupied housing stock) and 64 single detached units. With 27 percent of all units in the rental market, there is some diversity in the Wilton housing tenure and stock. Local zoning limits development of multifamily housing. The fact that few condominiums and duplexes were built since 1988 also suggests that the stock will remain primarily single family.

TABLE III-16
LOCAL HOUSING TYPES, 1990

| Type of Housing | Occupied Units Number | Owner Occupied | Renter Occupied | Vacant Units |
|-------------------------|----------------------------------|---------------------------|----------------------------|-------------------------|
| Single family, detached | 778 | 714 | 64 | 60 |
| Single-family, attached | 40 | 31 | 9 | 3 |
| Duplex | 142 | 53 | 89 | 9 |
| Multi-family | 145 | 14 | 131 | |
| Mobile home or trailer | 35 | 25 | 10 | 0 |
| Other | 12 | 4 | 8 | 21 |
| TOTAL | 1152 | 841 | 311 | 120 |

Source: 1990 US Census.

Persons Per Housing Unit

The persons per housing unit figure is important in gauging population growth as it can be used with building activity to provide population estimates. As illustrated in Table III-17, in keeping with the overall trend for the region, Wilton's average persons per dwelling declined from 3.1 in 1970 to 2.7 in 1990, remaining among the lowest in the region, along with Nashua and Milford. A declining persons per household ratio may be a function of factors such as: a higher proportion who are elderly and live alone; or, a relatively large rental housing, duplex and condominium supply, consisting of predominantly smaller size units.

TABLE III-17
PERSONS PER HOUSING UNIT, 1970-1990 NRPC REGION

| Municipality | 1970 | 1980 | 1990 |
|---------------------|-------------|-------------|-------------|
| Wilton | 3.13 | 2.98 | 2.71 |
| Amherst | 3.47 | 3.37 | 3.03 |
| Brookline | 3.53 | 3.15 | 2.97 |
| Hollis | 3.46 | 3.18 | 2.94 |
| Hudson | 3.77 | 3.32 | 2.95 |
| Litchfield | 3.58 | 3.23 | 3.20 |
| Lyndeborough | 3.48 | 3.09 | 2.87 |
| Merrimack | 3.94 | 3.51 | 2.98 |
| Milford | 3.14 | 2.76 | 2.64 |
| Mont Vernon | 3.58 | 3.18 | 3.11 |
| Nashua | 3.28 | 2.77 | 2.57 |
| Pelham | 3.93 | 3.46 | 3.24 |
| | | | |
| NRPC Region | 3.42 | 3.00 | 2.76 |
| Hillsborough Cty. | 3.28 | 2.89 | 2.70 |
| State of NH | 3.27 | 2.85 | 2.70 |

Source: US Census.

Housing Tenure

Housing tenure refers to whether a housing unit is owned or rented by occupants. Table III-18 presents housing tenure for Wilton and the region. Of 1,152 occupied housing units, 841, or 73 percent, are owner-occupied, and 27 percent are renter-occupied. Wilton is similar to Milford and Nashua with greater than 25 percent renter-occupied units. Rental units are concentrated around downtowns in all three municipalities. Although the information for the PMSA is not displayed in the table, the 1990 Census defines the rental housing as 29 percent of the regional housing stock in 1990 with Nashua driving this figure.

TABLE III-18
HOUSING TENURE, OCCUPIED UNITS
NRPC REGION, 1990

| Municipality | # Occupied Units | Owner-Occupied | | Renter-Occupied | |
|---------------------|-----------------------------|-----------------------|----------------|------------------------|----------------|
| | | Number | Percent | Number | Percent |
| Wilton | 1,152 | 841 | 73.0 | 311 | 27.0 |
| Amherst | 2,988 | 2,718 | 91.0 | 270 | 9.0 |
| Brookline | 811 | 723 | 89.2 | 88 | 10.9 |
| Hollis | 1,942 | 1,810 | 93.2 | 132 | 6.8 |
| Hudson | 6,630 | 4,967 | 74.9 | 1,663 | 25.1 |
| Litchfield | 1,725 | 1,482 | 85.9 | 243 | 14.1 |
| Lyndeborough | 451 | 400 | 88.6 | 51 | 11.3 |
| Merrimack | 7,439 | 6,143 | 82.6 | 1,296 | 17.4 |
| Milford | 4,463 | 2,718 | 60.9 | 1,745 | 39.1 |
| Mont Vernon | 582 | 535 | 91.9 | 47 | 8.1 |
| Nashua | 31,051 | 17,920 | 57.7 | 13,131 | 42.3 |
| Pelham | 2,907 | 2,463 | 84.7 | 444 | 15.3 |
| | | | | | |
| Hillsborough Cty. | 124,567 | 79,363 | 63.7 | 45,204 | 36.3 |
| State of NH | 411,186 | 280,372 | 68.2 | 130,814 | 31.8 |

Source: 1990 US Census.

The region overall has more owner occupied units and fewer renter-occupied units than Hillsborough County or the State. Currently there is a very tight rental housing market in the region and southern New Hampshire. According to the New Hampshire Housing Finance Authority the region has the highest rental costs in New Hampshire. The NHHFA also reported rental housing vacancy rates below one percent for many categories of rental units in Nashua. There is practically no available rental housing in some communities and the supply is probably very tight in many other parts of greater Nashua, such as in downtown Wilton. It is assumed that the highest concentration of rental housing is surrounding Main Street in an area corresponding with the commercial zoning district. Similarly, other concentrations of rental housing are probably in places zoned commercial.

The number of persons per unit for all households in 1990 was 2.7 persons. The average owner-occupied housing size was 2.8 and the average renter size was 2.4. Renter households are smaller, probably due to a rental housing supply consisting mainly of smaller units. According to 1990 Census, 29 percent, or 335 households, consisted of four or more persons, with a majority in owner-occupied housing situations. The region has a small supply of housing units with four or more bedrooms. This also appears to be the case in Wilton. When larger size households can not locate or afford larger units, a common response is crowding. An indicator of crowding is more than one person per room. In 1990 there were 17 families, or 1.5 percent of all households, in situation of one or more persons per room.

Age of Housing

As Table III-19 illustrates 51 percent of the housing stock in Wilton was built between 1960-1980. The median year structures were built is 1961. The 43 percent of homes built prior to the Second World War is the second highest rates of older homes next to Lyndeborough. Older homes are architecturally significant and represent the heritage of the community. In addition, older homes often present lead-based paint risks. Public education is a tactic to inform residents of the hazards associated with lead based paint exposure to children under the age of five. Housing rehabilitation funds and loans are tools available to reduce the risk of exposure.

TABLE III-19
AGE OF HOUSING STOCK, 1990

| Year Built | Owner-Occupied | Renter-Occupied | Vacant | Total | % Total |
|-------------------|-----------------------|------------------------|---------------|--------------|----------------|
| pre 1940 | 364 | 142 | 41 | 547 | 42.0 |
| 1940 - 1949 | 12 | 14 | 0 | 26 | 2.0 |
| 1950 - 1959 | 54 | 8 | 0 | 62 | 4.8 |
| 1960 - 1969 | 52 | 19 | 8 | 79 | 6.1 |
| 1970 - 1979 | 117 | 56 | 16 | 189 | 14.7 |
| 1980 - 1984 | 105 | 3 | 28 | 136 | 10.6 |
| 1985 - Mar 1990 | 128 | 111 | 7 | 246 | 19.1 |
| Total | 832 | 353 | 100 | 1,285 | 100.0 |

Source: 1990 US Census.

Median Housing Value

Using data from the New Hampshire Housing Finance Authority, Table III-20 shows the median value of home sales in 1997 for Wilton and the NRPC region. This data is based on a sample of the entire set of home sales in each municipality during the period; therefore, the data in many cases is volatile and may not be accurate for individual towns, particularly when sample sizes are less than 50. In 1997 Wilton had the lowest median housing sale value at \$108,000. Not shown in the table is that most sales in Wilton were for existing homes and also similar to Lyndeborough and Milford, there were relatively few condominium sales.

TABLE III-20
MEDIAN VALUE OF HOUSING SALES, 1997
BASED ON SAMPLING BY MUNICIPALITY, NRPC REGION

| Municipality | Sample Size | Median Purchas Price |
|---------------------|--------------------|-----------------------------|
| Wilton | 27 | \$108,000 |
| Amherst | 121 | \$179,000 |
| Brookline | 32 | \$168,771 |
| Hollis | 62 | \$230,000 |
| Hudson | 167 | \$128,000 |
| Litchfield | 74 | \$132,000 |
| Lyndeborough | 11 | \$109,000 |
| Merrimack | 232 | \$130,625 |
| Milford | 92 | \$116,150 |
| Mont Vernon | 18 | \$159,540 |
| Nashua | 509 | \$116,500 |
| Pelham | 53 | \$157,000 |
| | | |
| NRPC Region | 1,399 | \$129,000 |

Source: 1999 NH Housing Finance Authority

Distribution of Housing Values

Table III-21 provides the distribution of housing sales values from the 1999 Regional Housing Needs Assessment for the Nashua Region. Greater than 80 percent of Wilton housing sales in 1998 were valued less than \$130,000. Compared with the region, there were more sales in the lowest tiers. Wilton has a good supply of housing options in lower price ranges; however, Wilton also has lower median family and household incomes than many parts of the region. If the regional housing supply becomes tighter and prices rise, people searching for affordable options may choose Wilton. It is important to monitor housing demand. If the region's housing supply does not keep pace with demand, it may become the case that people living in the community are priced out of the housing market by people willing to pay higher prices per unit of housing.

TABLE III-21
DISTRIBUTION OF SALES BY PRICE QUANTILES, 1998
WILTON AND NRPC REGION

| Municipality | 1st Quartile less than \$100,000 | 2nd Quartile \$100,000 - \$129,000 | 3rd Quartile \$130,000 - \$169,000 | 4th Quartile \$170,000 + |
|---------------------|--|--|--|--|
| Wilton | 33.3% | 50.0% | 8.3% | 8.3% |
| Amherst | 1.2% | 12.8% | 20.9% | 65.1% |
| Brookline | 5.6% | 11.1% | 38.9% | 44.4% |
| Hollis | 13.3% | 3.3% | 3.3% | 80.0% |
| Hudson | 29.7% | 24.3% | 27.0% | 18.9% |
| Litchfield | 0% | 32.3% | 54.8% | 12.9% |
| Lyndeborough | N/A | N/A | N/A | N/A |
| Merrimack | 38.1% | 24.6% | 19.5% | 17.8% |
| Milford | 26.0% | 28.0% | 30.0% | 16.0% |
| Mont Vernon | 0% | 0% | 33.6% | 66.7% |
| Nashua | 30.7% | 27.3% | 21.3% | 20.6% |
| Pelham | 0% | 26.1% | 39.1% | 34.8% |
| | | | | |
| NRPC Region | 25.1% | 24.8% | 24.8% | 25.3% |

Source: 1999 NRPC based upon raw data from the NHAR, 1998. Based upon a sample of every fifth single family or condominium sale. NA indicates that data not available.

Median Housing Value Change Over Time

The median value of housing is shown in Table III-22 for Wilton and the region for 1980 and 1990. This data is based on the value of homes as reported by census respondents. In 1980, Wilton had the second lowest median housing value next to Lyndeborough as reported in response to census surveys. This is in keeping with an older housing stock and a location in the western part of the region. In 1990 the median value, \$135,300, remained one of the lowest reported values of housing and Wilton had dipped below the statewide median value.

TABLE III-22
MEDIAN VALUE, OWNER OCCUPIED HOUSING, 1980-90
NRPC REGION

| Municipality | 1980 | 1990 | % Change 1980-90 | Adjusted For Inflation 1990 | % Price Increase 1980-1990 |
|---------------------|-----------------|------------------|-----------------------------|--|---|
| Wilton | \$49,200 | \$135,300 | 173.2 | \$108,387 | 120.3 |
| Amherst | \$82,300 | \$197,700 | 140.2 | \$159,435 | 93.7 |
| Brookline | \$59,100 | \$170,900 | 189.2 | \$137,823 | 133.2 |
| Hollis | \$74,200 | \$229,800 | 209.7 | \$185,323 | 149.8 |
| Hudson | \$59,500 | \$145,000 | 143.7 | \$116,935 | 96.5 |
| Litchfield | \$62,400 | \$147,500 | 136.4 | \$118,952 | 90.6 |
| Lyndeborough | \$47,900 | \$134,300 | 180.4 | \$108,306 | 126.1 |
| Merrimack | \$59,400 | \$139,700 | 135.2 | \$112,661 | 89.7 |
| Milford | \$54,800 | \$137,600 | 151.1 | \$110,968 | 102.5 |
| Mont Vernon | \$60,200 | \$176,400 | 193.0 | \$142,258 | 136.3 |
| Nashua | \$55,800 | \$138,800 | 148.7 | \$111,935 | 100.6 |
| Pelham | \$59,100 | \$160,500 | 171.6 | \$129,435 | 119.0 |
| | | | | | |
| Hillsborough County | \$54,300 | \$137,500 | 153.2 | \$110,887 | 104.2 |
| State of NH | \$48,000 | \$139,400 | 169.6 | \$104,355 | 117.4 |

Source: US Census.

The table also shows that the cost of housing is rising rapidly all across the region. The largest price gains were in Hollis and Mont Vernon. Compared with the inflation adjusted income figures presented earlier, inflation adjusted increases in the cost of housing doubled the rise in incomes. The fact that interest rates have been relatively low over the last five years is important. In order to afford housing, it is reasonable to assume that many people would have to use a higher portion of their total income to purchase housing. Lower interest rates have helped keep housing relatively affordable, thereby offsetting a problem of rapid increases in home prices.

If housing costs continue to escalate and demand for housing units remains high, people in lower income categories may be priced out of greater portions of local and regional housing markets. People seeking lower cost housing who work in regional employment centers such as Nashua or Merrimack may choose to locate in Wilton, substituting longer commutes for lower housing costs. For Wilton this means that the future may bring increased prices and increased development pressure if the regional housing supply stays tight. Disparities in income and housing cost rises may point to a need to stimulate housing development in the community in the lower cost categories to promote affordable prices and ample supply.

Population Projections

The Office of State Planning (OSP) population projections for the NRPC region are presented in Table III-23 and depicted for Wilton in Figure III-2. The forecasting methodology is based on a community's historical share of its respective county's growth and assumes that a community's share of growth, according to changes in the 1970, 1980, and 1990 populations, will remain about the same into the future. The Office of State Planning has cooperated with the Regional Planning Commissions who provided 'hands-on' experience to review and refine the projections.

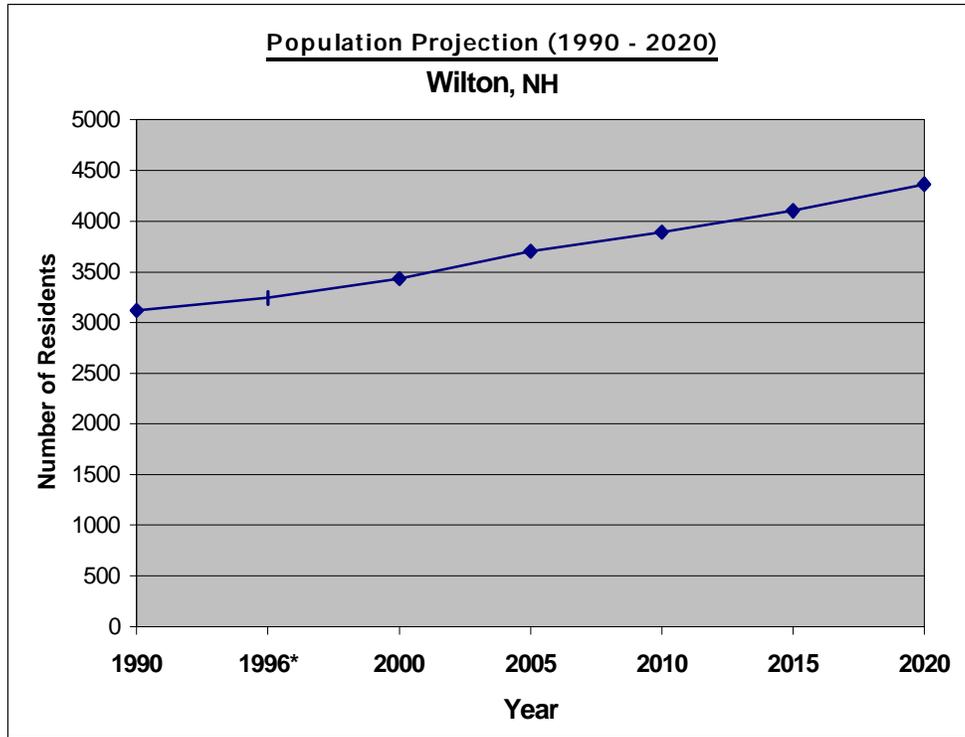
Wilton's population is expected to continue to grow by approximately 1.1 percent annually over the next 20 years. If projections hold true, this may mean the addition of 1,241 persons by 2020; however, the actual rate of growth in any community is unpredictable and due to forces beyond the local control. Keeping this in mind, it can be reasonably expected that Wilton will likely grow slower than most communities in the NRPC region, in line with the low rates in Nashua and Milford.

TABLE III-23
POPULATION PROJECTIONS
NRPC REGION

| Town | 1990 Census | 1997 Est. Pop. | 2000 | 2005 | 2010 | 2015 | 2020 | % Change ('90-'20) | % Annual ('90-'20) |
|-----------------------|--------------------|-----------------------|----------------|----------------|----------------|----------------|----------------|---------------------------|---------------------------|
| Wilton | 3,122 | 3,288 | 3,433 | 3,704 | 3,889 | 4,104 | 4,363 | 40 | 1.1 |
| Amherst | 9,068 | 10,059 | 10,300 | 11,295 | 12,113 | 13,547 | 14,686 | 62 | 1.6 |
| Brookline | 2,410 | 3,300 | 4,140 | 5,135 | 5,953 | 7,243 | 8,279 | 244 | 4.2 |
| Hollis | 5,705 | 6,643 | 7,374 | 8,535 | 9,299 | 10,696 | 11,940 | 109 | 2.5 |
| Hudson | 19,530 | 21,480 | 23,156 | 24,904 | 26,267 | 29,013 | 31,656 | 62 | 1.6 |
| Litchfield | 5,516 | 6,692 | 7,612 | 8,856 | 9,674 | 10,749 | 11,785 | 114 | 2.6 |
| Lyndeborough | 1,294 | 1,450 | 1,557 | 1,756 | 1,920 | 2,178 | 2,427 | 88 | 2.1 |
| Merrimack | 22,156 | 23,611 | 24,601 | 26,664 | 28,126 | 30,813 | 32,886 | 48 | 1.3 |
| Milford | 11,795 | 12,733 | 13,392 | 14,452 | 15,106 | 16,073 | 17,006 | 44 | 1.2 |
| Mont Vernon | 1,812 | 1,989 | 2,115 | 2,326 | 2,448 | 2,708 | 2,978 | 64 | 1.7 |
| Nashua | 79,662 | 82,810 | 84,667 | 86,906 | 87,997 | 89,072 | 91,145 | 14 | 0.4 |
| Pelham | 9,408 | 10,635 | 11,506 | 13,082 | 14,118 | 15,730 | 17,285 | 84 | 2.0 |
| Regional Total | 171,478 | 182,020 | 195,853 | 20,9620 | 21,6910 | 23,1926 | 24,8456 | 44 | 1.2 |

Source: New Hampshire Population Projections, 1998, New Hampshire Office of State Planning.

FIGURE III-2



Source: New Hampshire Population Projections, 1998, New Hampshire Office of State Planning.

Wilton Buildout Analysis

Buildout analysis determines the amount of available developable residential zoned land in Wilton by examining physical constraints to development. Two types of development restrictions quantified are: 1) land already developed, and 2) natural physical constraints due the presence of wetlands, steep slopes, or 100-year floodplain. Using geographic analysis, areas covered by these two development restrictions were subtracted from all land in the residential zoning districts to ascertain what amount of residentially zoned land was unconstrained and therefore potentially developable in the future. The figures are useful for projecting future potential housing development in Wilton.

Buildout study calculation by NRPC estimates a Developable Land Area (DLA) for the general Residence and Agriculture Zoning District of 5,523 acres. Assuming minimum lot sizes of two acres, there is potential for 2,762 additional residences at the point of full-buildout. Alternatively, if the average lot size is 1.5 acres, there is potential for an additional 3,682 residential units.

Assuming a minimum lot size of one acre and construction of single family residential housing, in the high-density residential district there is potential for an additional 48 residential units. Alternatively, assuming that duplex lots are constructed on 1.0 acres lots, there is potential for 96 residential units.

With an estimated 1,370 residential units in 1998, it is extrapolated (projected) that at full buildout there is potential for construction of an additional 2,872 to 3,770 residential housing units in all residential zones in Wilton.

The Town population in 1997 was estimated as 3,288 persons. Assuming an average of 2.8 persons per owner-occupied housing unit, a figure slightly more than the 1990 Census, it is projected that the population at full buildout could reach 11,195 to 13,844 persons.

Although it is beyond the scope of this chapter, these figures could be used in a residential sector fiscal impact analysis to estimate the public sector financial impact of the addition of 2,872 to 3,770 units at full-buildout. Such evaluation would provide a tool that the Town can use to prepare for growth by modeling the potential affects of new residential development upon the delivery of basic public services. Compared with OSP population projections above, it would appear that full-build-out could occur in approximately the period of 2025.

WILTON FAIR SHARE ANALYSIS

Fair share analysis is a planning technique used to measure growth within a given municipality compared with the cities and towns that abut and surround it. A 'fair share' is growth proportional to and consistent with regional change. The basis of this technique stems from NH statute. NH RSA 674:22 "Growth Management; Timing of Development", empowers communities (after preparation and adoption of a community master plan and capital improvement program) to:

"... regulate and control the timing of development ... (which) shall be based upon a growth management process intended to assess and balance community needs and consider regional development."

Table III-23 provides a comparison between Wilton growth and that of adjacent and surrounding municipalities. The table shows new residential dwelling unit building permit activity for all types of residential units over the eight-year period: 1990 to 1998. The source data is 'building permits issued' as reported on a monthly basis by the US Census. The first tier represents Wilton and immediately adjacent municipalities. The second tier consists of municipalities adjacent to those in the first tier excluding ones in Massachusetts. The table illustrates the growth rates in residential housing units by year within each municipality and within each tier to describe the distribution of growth over time. The data derived from the Census reports is lower than the new housing unit development reported in the town annual reports for the period, but it is not possible to determine the nature of the discrepancy between the two sources. The Census figures were used to enable comparison across the municipalities.

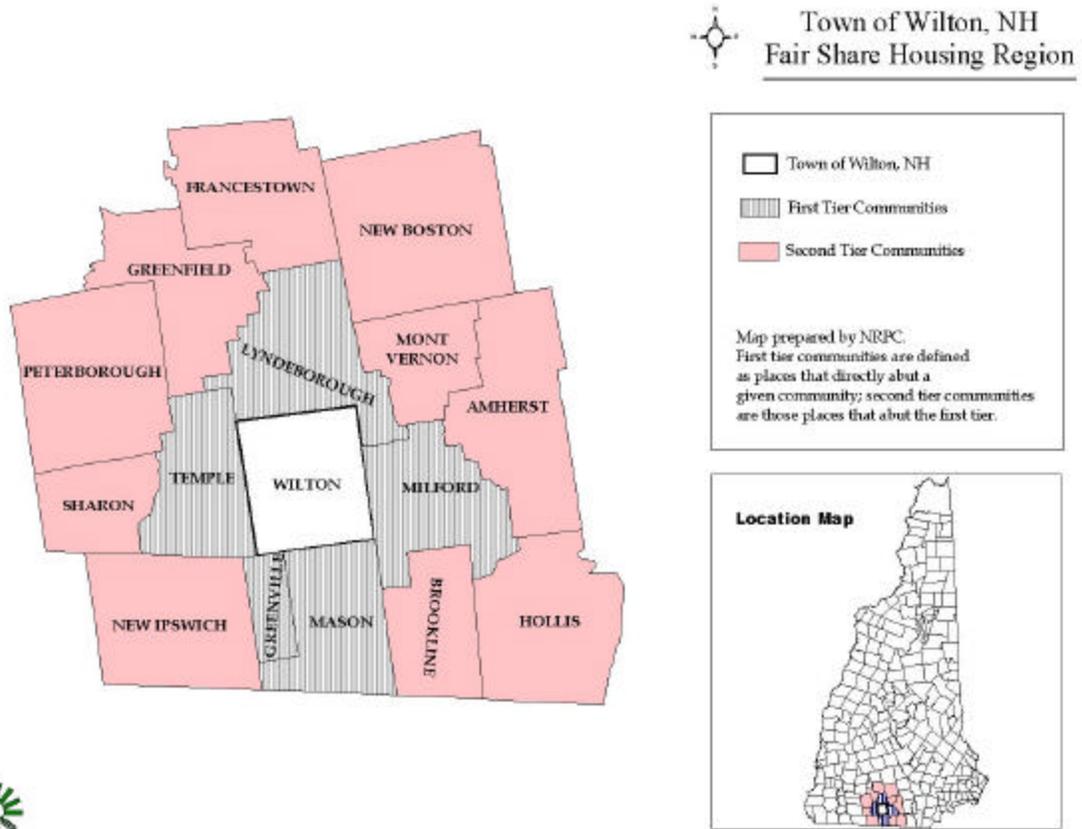
Map III-1 shows the first and second tier communities defining the Wilton Fair Share region. The first tier of communities had 39 percent of the total housing units in 1990. By 1998 the part of housing units in the first tier was 37 percent of the total for the 16 municipalities. A factor that may account for diminished growth in the first tier communities as a group may be somewhat remote locations from larger population centers, particularly Nashua, Manchester, Peterborough, and Fitchburg-Leominster.

In the first tier Wilton had the second lowest rate of local housing development during the period 1990 to 1998 at 4.3 percent. This translates into 0.5 percent growth per year in Wilton from 1990 to 1998. The average annual rate of change in within each first tier community was 1.1 percent per year. Among the local growth rates in the first tier, the lowest was Greenville at 3.5 percent and the highest was Lyndeborough with an 18 percent increase in local housing stock. Including both tiers, Wilton had the third lowest local rate of growth.

The 55 new residential units developed in Wilton from 1990 to 1998 were nearly nine percent of all 630 units constructed in the first tier. This was the third lowest proportion of regional growth in the first tier group of six communities next to Temple. The range was from three percent in Greenville to 62 percent in Milford. Milford was the largest municipality in the first tier group with Wilton second.

The second tier group of ten communities experienced more growth in housing over the 1990 to 1998 period. In the second tier, the local growth for the eight-year period ranged from four to 47 percent.

MAP III-1



The highest local growth rates were encountered in Brookline and Hollis with 47 and 21 percent respectively. As a part of the 2,128-unit growth in the second tier, Amherst, the largest community, represented 26 percent of the second tier increase.

The total housing unit growth in all of the first and second tier municipalities was 2,758 units. Twenty three percent of growth was in the 6 municipalities in the first tier and 77 percent was in the 10 municipalities in the second tier. The respective shares of each place within the entire group ranged from a low of 0.6 percent in Greenville to a high of 20 percent in Amherst.

The 4.3 percent rate of new housing development in Wilton from 1990 to 1998 is the third lowest of the 15 communities analyzed. During the period, Wilton's growth rate occurred at a substantially lower rate than most municipalities in the group and Wilton has demonstrated slower growth than many communities of comparable size, such as New Ipswich or New Boston. It appears that growth based on the recent history of population change, growth management controls are not needed at this time. There is however a phasing mechanism available to the Planning Board within the zoning ordinance to control the rate of development over time in special cases. The ordinance appears useful for minimizing the potential for strain on municipal resources caused by a sudden large development.

Alternative Housing Arrangements and Opportunities

The main housing type in Wilton is owner-occupied single-family units, but the community does have a higher proportion of rental housing stock than many towns in the region. A review of the existing housing stock and new development in Wilton since 1990 shows that while there is diversity in the housing available, little new development has occurred except for single family dwellings. Other types of housing may represent alternative forms of shelter for people of low incomes or for people who have unique housing needs, such as: the elderly, young adults, small or new families, single parent households and recent migrants into the region.

Duplexes, condominiums, multifamily apartments, in-law apartments, modular housing, assisted living facilities, motels, extended stay facilities, and nursing homes are all examples of non-traditional housing options provided in communities. For many consumers, these forms of shelter may provide an inexpensive alternative to the stand alone single family home. In some cases nontraditional housing provides a more flexible living situation to a long-term lease or purchase. A diversity of housing opportunities may also help people locate in the community or continue to reside there in case of a change in job or living situation. It is recommended that the Planning Board investigate the benefits of continuing to foster a diverse housing base in Wilton.

Strategic provision of housing opportunities can be an asset for the community. For example, as demographic patterns shift to smaller households and an older population, housing such as assisted living facilities or elderly developments provide for the unique needs of the elderly. As the 33-units downtown demonstrate, elder housing can provide affordable living situations for people with fixed incomes. Elder housing can also provide accessible housing for people who have handicaps, and social contact for a group that can often experiences isolation. The elderly housing in the downtown provides both housing opportunity and vitality to Main Street.

In terms of the provision of public services, many elder housing arrangements are structured to minimize the cost of providing health care and social services. It may provide elders with the chance to continue residing in a place close to friends and family. The elderly population is expected to increase slightly in Wilton in coming years as people are living longer. The vacancy rate and waiting list at the elderly housing complex should be monitored to determine if there is sufficient demand for more assisted units. If new elderly housing is not being developed and there is a high level of demand, it may be that there is not awareness of the Elderly Housing District overlay in effect in Wilton. The Planning Board may seek to promote the development of additional elderly housing by marketing the district or through collaboration with private or non-profit housing developers using federal tax credits or other private and public resources for housing development.

One response to provide added housing opportunities for elders in some New Hampshire towns has been to permit in-law style accessory housing units by right within local zoning codes. Permitting in-law apartments and accessory apartments promotes affordability, development of a diverse housing mix, as well as intergenerational living situations.

In contemporary times, people often spend less time with one employer and adults are likely to wait until later in life before starting a family. In Wilton in recent years there has been low rates of duplex and condominium development, although these forms of housing are in higher demand than 15 or 25 years ago. The Eastview condominium development developed in the 1980s is an example of cluster condominium development that does not appear to detract from the visual image of the community. The Planning Board may seek to review this regulation to evaluate whether the clustering mechanisms perform as originally intended. An advantage of this type of housing development is that diverse supplies with adequate vacancy rates promote a stable and affordable marketplace. More so than in the past, there is evidence that more Americans are shelter poor -- they pay more than 30 percent of their family income for housing.

Allowing more mixed-use housing, such as though expanded Residential or Commercial districts areas, is unlikely to cause excess congestion and may help the retail market viability of the downtown area. For the same reasons, it is worth examining the potential to enable more development of multifamily dwellings of three to eight units while ensuring that such development would not detract from community character.

CONCLUSION

As rapid growth occurred in the Nashua region over the last 40 years, the Wilton population and housing base developed at one of the slowest rates. A local change already underway is slow growth in the numbers of children entering the school system each year. Regional population growth is expected to continue over the next 10 to 40 years, although probably less rapidly than during the peak experienced in the 1980s. This means that in the near future there is likely be the same or higher growth pressure in Wilton as a function of this overall increase in regional population

Residential development is a major influence on land use and has a significant impact on municipal finance and the local economy. Housing development is cyclical and influenced by the regional and national economies. Over the past decade, local and regional incomes demonstrated consistent gains over earlier periods; however, housing costs increases outpaced the rises in income. If it persists or becomes worse, a tight regional housing market may present a drag on the economy in the future.

Through zoning the Town can affect the potential for housing development. Planning Board recommendations on residential zoning represent an attempt to provide housing opportunities, manage the local public sector financial impacts of new residential development, and maintain community character and a sense of place. As residential development is a major influence on town finance, it is recommended to evaluate the adoption of impact fees to generate adequate funds to cover the costs of new infrastructure that new residential growth stimulates. It is also recommended that the Planning Board commission a housing policy plan. Such a study could analyze the local housing market using the 2000 Census information. It could also examine local housing issues, such as housing supply and affordability, in even greater detail. Such a plan could analyze different policies and programs available and best suited to influence the future development of a supply of housing that is high quality and affordable to residents of Wilton and new migrants to the region.

#260E-3

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