

Living in the Country: Wilmot’s Story

Final Toolkit Chapter Summaries



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1 Executive Summary

From 2023 through January 2024, the Town of Wilmot engaged with Upper Valley Lake Sunapee Regional Planning Commission (UVLSRPC) staff to determine the best path forward for the Town to plan for its future housing needs. A proactive approach such as this enables residents to have the most input into land use guidance and prevents reactionary policies. Multiple events were held in Town with different methods of public engagement employed, from one-on-one interviews to planning board meetings, from Town-wide surveys to events with trick-or-treaters.

Staff from UVLSRPC compiled data to build a snapshot of current conditions in the Wilmot housing market, including costs, demographics, historical land use patterns and infrastructure. Development has slowed over the past 20 years, with most development during that time being single-family homes. Households have gotten smaller, and the town has gotten older. Using this data, Wilmot can better understand the current climate for residential development and make educated plans for its future.

Community assets and resources were also catalogued to identify Town aspects that make Wilmot special to its residents. Residents were able to share what is important to them when thinking about the future of Wilmot and those values have been reflected throughout this plan. Looking at existing infrastructure and density in village districts, Wilmot can preserve one of its most important resources – its rural character – by seeking out the overlap between infrastructure and opportunity. Proactive and thoughtful planning will ensure that Wilmot takes the steps necessary to secure a future for all residents.

UVLSRPC staff also looked at the fiscal picture of Wilmot and its tax base, while additionally performing a regulatory audit of the Town's housing guidelines. Fiscal impacts of development (or no development) are important when considering future goals and aspirations for the Town. A regulatory audit allows the Town to gather all the information under one roof and assess what is working and what needs to be addressed to ensure Wilmot meets the needs of future residents.

Wilmot is a community that has a vested interest in planning for a viable future for all its residents. In all, working so closely with people in Town and hearing their ideas, concerns, and values has provided UVLSRPC staff valuable insight and a partnership that has resulted in a path for housing in Wilmot that reflects residents' hopes for the Town.

2 Public Engagement

Public engagement in Wilmot occurred over 10 months, with most events concentrating in the first half of the project (late winter through early summer 2023). You may have seen UVLSRPC staff at one of these events and even provided your own feedback! **Thank you to each and every Wilmot resident who took the time to engage with UVLSRPC on this project and provide their insight on how they imagined the future of Wilmot.**

A public survey was open to all residents and conducted from February 2023 through June 2023 to determine people's perceptions of housing affordability, growth, density, state laws, and other aspects of residential land use. This feedback allowed UVLSRPC staff to better understand the desired direction of Wilmot's residents when discussing housing.

UVLSRPC Staff also conducted 9 in-depth interviews with residents to capture their own experiences with housing in Wilmot and to provide personal insights from neighbors. In addition to the individual interviews, residents had other opportunities to engage in small group settings.



Picture 1 - UVLSRPC's Housing Navigator interviews longtime resident.

During Town Meeting Day in March, planners from UVLSRPC spoke with over 100 Wilmot residents to share their ideas about the project. People were excited to see the Town engaging in this manner and many people were eager to share their own housing stories. Residents participated in a dot exercise on the map to show their desires for future growth (or no growth) in certain parts of town.

In May, a story circle was held at the Wilmot Public Library where residents were able to discuss the challenges facing housing in Wilmot, share their stories, and voice their concerns about the future of Wilmot. During the summer, the **Housing Navigator from UVLSRPC met with residents at the transfer station**, providing another opportunity for residents to give their feedback and input.



Picture 2 - Housing Types Sticky Dot Exercise.

In October, UVLSRPC staff also hosted stations around Wilmot Flat during the trick-or-treating evening, giving families an opportunity to provide insight on housing in Wilmot. A variety of activities around land use and envisioning the future of Wilmot provided people the change to imagine what they wanted to see for themselves and their children in a vibrant Wilmot. People also were able to see a variety of housing types and vote on which ones they could (or could not) envision in Wilmot.

During December 2023 and January 2024, UVLSRPC staff conducted 10 interviews with home creators – people that were interested in learning more about the concept of Accessory Dwelling Units (ADUs). These interviews found that while the name “ADU” might be new, the concept is not – many older homes have “in-law apartments” or “granny flats.” While not all interviewees were able to add ADUs to their existing homes, they were generally supportive of the concept in Wilmot overall.

The Wilmot Planning Board was engaged throughout this process and was provided with updates along the way. Their help allowed UVLSRPC staff to engage more residents in different ways and were helpful in bringing more people into the discussion.

A Story Map was also created for the town in February 2023 to share housing data, community perspectives, survey results, and other information of upcoming housing events. For residents who do not have the time to read through multiple reports, the Story Map serves as a quick visual to understand the housing challenge. It is a tool that residents themselves can easily use to share community housing knowledge and generate online discussion and engagement.

3 Housing Conditions

Demographics

Notable Demographics:

Median Age 2010: 44.7

Median Age 2020: 49.1

White Population: 93%

Population with Disabilities: 10.3%

Veteran Population: 6.6%

Wilmot has seen a steady increase in population since 2000, as shown below.

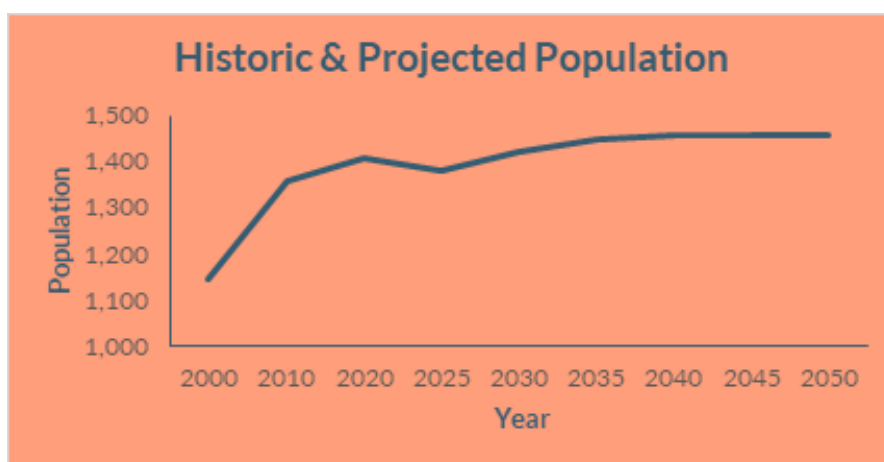


Figure 1 - Historic and projected population change according to U.S. Census Data and New Hampshire Office of Planning and Development 5-year projections.

Households and Types of Homes

Average Wilmot House: 2.7 bedrooms, 2 bathrooms

Average Size of Wilmot Household: 2.08 People per Unit (total population/units)

94% of Wilmot is made up of single family homes

30% of survey respondents were open to the idea of converting their home into multiple units or adding an ADU.

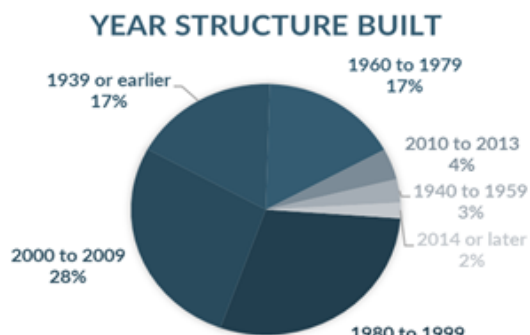


Figure 2 - Year Structure Built by Total Occupied Housing Units According to 2020 ACS 5-Year Estimates.

Land Use and Housing Density

Snapshot of Land Use and Area:

- Wilmot is 29.6 square miles; 0.2 square miles is water.
- 60% of the 1,100 parcels are zoned residential.
- 10% commercial/industrial/utility/government.
- 30% of all parcels are either vacant or fully under Current Use. The Village Districts, with 1.7% of parcels, carry 17% of the residential units.
- Average size of parcel in Town: 13.2 acres.

Wilmot has a low density: 48 people/per square mile, or 0.035 housing units per acre.

Market

10% of housing units in Wilmot are vacant, with 2/3 of those being “seasonal/recreational.”

A ‘good’ vacancy rate is under 5% for owner occupied homes.

In 2021, there was less than one month of housing inventory to absorb current listings.

In Wilmot, 34% of owners and 26% of renters are considered cost burdened. For residents under 65, 40% of owners' households are cost burdened.

Cost Burden: Households paying more than 30% of income for housing.

Based on income levels in Wilmot, rental units under \$1564/mo. would be considered “workforce housing” as it represents 30% of their monthly income, but **few occupations in the region can afford that cost.**

Water and Sewer

Wilmot has a community well serving ~20 households, but **no central wastewater disposal systems. Small, well maintained, community systems can aid in maintaining Wilmot’s rural character while providing needed homes.**

Summary:

- There has been minimal housing growth over the past decade compared to the previous decade.
- Most new developments were single-household homes.
- Households are trending smaller than in previous decades, resulting in “over-housing” where more bedrooms exist than the number of residents.
- **Aging housing stock** highlights the current and future challenges associated with maintaining buildings and its role in preserving affordability.
- The **lack of** public or community **water/sewer limits** certain forms of **development**.

Housing conditions in Wilmot have remained stable since the Town's growth a few decades ago. Most new developments in recent years have been single family homes. With limited growth, **the existing housing stock in Wilmot is aging and has its own significant costs to account for, particularly around affordability.** Other factors have limited development in Wilmot, such as a **lack of public water or sewer infrastructure in higher density areas such as villages.**

The cost of housing in Wilmot is also a challenge for some of our neighbors – 25% of renters and 34% of homeowners are considered “cost burdened” – that is, more than 30% of their income goes towards housing.

4 Community Assets

Considerations for Community Assets:

- Preserving existing homes through creative reuse keeps the rural character of Wilmot and sets the town up for long-term success.
- Local oversight is key to maintaining a connection to the town's history. However, without a building inspector or code enforcement officer, Wilmot is vulnerable to bad actors!
- Wilmot values its natural resources – future housing should incorporate these features!
- Waterbodies and shorelines are important to protect for the future of Wilmot
- Over half of the land in Wilmot is suitable for development
- Almost half of the land in existing village areas is suitable for development
- 1/3 of the land in Wilmot is unbuildable (conservation, wetlands, etc)



Picture 3 - Wilmot Town Office

How can we best use that land for Wilmot?

Balanced land use planning allows everyone to have a stake in the future of Wilmot. We can create guardrails on future growth to ensure smart development that will allow future generations to enjoy the Wilmot we know today.

Proactive planning around infrastructure and access is necessary for Wilmot to maintain its rural character. While cars are the predominant method of transportation, Wilmot has villages and rural roads popular for biking and walking. **Through proactive planning, these attributes can be safely managed and highlighted as a feature of Wilmot's rural character.**

Identifying where infrastructure and opportunity overlap in Wilmot will help the Town best manage growth in the most suitable areas.

5 Financial Assessment

Fiscal health of a town comes from three aspects:

- The cost of services a municipality pays for, especially related to the location of homes
- Taxable property value
- The combined impact of tax rate and taxable value on property owners' ability to afford housing and a community's capacity to keep up with the cost of community services

Land parcels in Wilmot:

- 13% of parcels are local, state, or federal government-owned
- 65% of all parcels are in Current Use

Only 20% of all parcels are currently available for residential use. It's important that Wilmot determines the best path forward to maintain access to housing that the average person can afford. **Conservation is important to Wilmot with 65% of all land in Wilmot under some sort of Current Use restriction which limits development.** This limitation on development restricts new housing from being offered in Wilmot for several reasons, from the added expense of removing land from Current Use to the fact that removing land from Current Use may be very unpopular.

Value Per Acre analysis can help determine where the best places to grow might be in Wilmot – places that take advantage of existing infrastructure and density while limiting rural sprawl. **Village districts are prime opportunities for smart, measured development and investment by the Town. Using this approach, Wilmot can maximize the tax revenue on parcels while maintaining rural character.**

If rural sprawl were to continue, resources would be stretched thinner and tax revenues would decline, resulting in possible cuts to municipal services.

With smart land use, Wilmot can better plan for its fiscal future and ensure that the services required to run a town are invested in and paid for.

Property taxes form a portion of the housing costs in Wilmot. **Current residents pay between 6-7% of their annual income in property taxes, but some pay upwards of 12%.** Keeping property taxes at a level that balances the needs of the town and the ability of its residents is key for long-term health of a community. Economies of scale play a part here – if the Town is limited to the existing parcels for all tax revenue, then any increase in costs to municipal services would have to be born by the same existing parcels. **Smart growth that maximizes Value Per Acre can bring in additional growth that's targeted to the areas Wilmot wants to develop and keep it out of the areas where it would cost more to provide services from the Town.** Smart, measured growth of the tax base eases the burden on existing property owners and everyone can enjoy the same level of services without any one person's taxes increasing too rapidly.

6 Local Regulatory Audit

Part of the Wilmot HOP Grant entailed assessing and analyzing the existing regulatory framework within Wilmot, asking questions such as:

- What zoning is where?
- What restrictions has the town placed on development?
- What could be changed to allow for smart growth?
- What should be changed to prevent unwanted growth?
- What is Wilmot doing well already?

In New Hampshire, all municipal powers are granted by the State, meaning that the State has the final say in what a Town can or can't do. Local regulations are limited to what is "enabled" by State statute. This applies to land use regulations and can help or hinder a Town's response to their needs. By performing a regulatory audit, UVLSRPC was able to see what Wilmot has done in the past to guide and limit development. **Looking at these existing regulations with a modern lens, Wilmot is better positioned to determine what they've done correctly, what needs to change, and what deserves bigger discussions to put the town on the best path forward.**

UVLSRPC staff looked at the existing zoning framework in Wilmot while also looking at permitted uses within each zone. Staff also analyzed lot sizes, dimension standards, subdivision regulations, and site plan review regulations. **More information on each of these with recommendations is available in Chapter 6 of the full Toolkit.**

Additional considerations were provided for concerns that didn't fit into the categories, such as concern about big box development and undesired architecture as well as land uses not currently seen in Wilmot. These concerns can be addressed through smart zoning and land use regulations.

7 Moving Forward

Moving forward, UVLSRPC staff have identified *six vital strategies* that best represent the cornerstones to homes vital for Wilmot maintaining its ethos of Living in the Country.

1. Meet Residents' Current Needs for Housing
2. Diversify Housing Types
3. Promote Land Use That Clusters Homes and Conserves Lands
4. Further Efficient Procedures for Desired Homes
5. Advance the Ability for Residents to be Home Creators
6. Increase Livability of Rural Character

For more detailed means to achieve these strategies, see page 104 for the Toolkit Action Plan.