Living in the Country: Wilmot's Story

Public Engagement Summary

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U V L S R P C

Upper Valley Lake Sunapee
Regional Planning Commission

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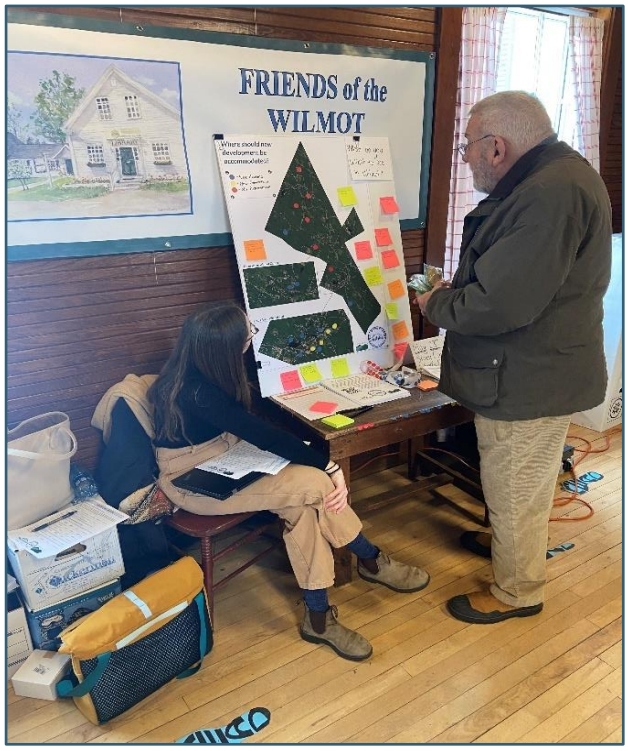
The Town of Wilmot received a grant from the New Hampshire Housing Finance Authority as part of Governor Sununu's InvestNH initiative. The Town has partnered with the Upper Valley Lake Sunapee Regional Planning Commission (UVLSRPC) to analyze housing data, conduct a regulatory audit, collect personal stories, and plan for future, affordable homes that make sense in Wilmot's rural community.

Election Day Engagement and Outreach

During Town Election Day in March 2023, planners from UVLSRPC spoke with 100+ community members about the project and handed out surveys. Many people wanted to share their personal housing stories and hopes for homes in Wilmot via the "jamboard," (see Page 4 for full responses). Some of the responses included specific groups of people they wished to see, like young families and more diverse demographics. Others spoke about certain kinds of homes they wanted in Wilmot, including tiny homes, assisted-living facilities, housing cooperatives, and affordable housing. Community members also mentioned specific development patterns to consider in land use decisions. These patterns included conservation subdivisions, cluster development, small commercial, and protected forest tracts, and open space.

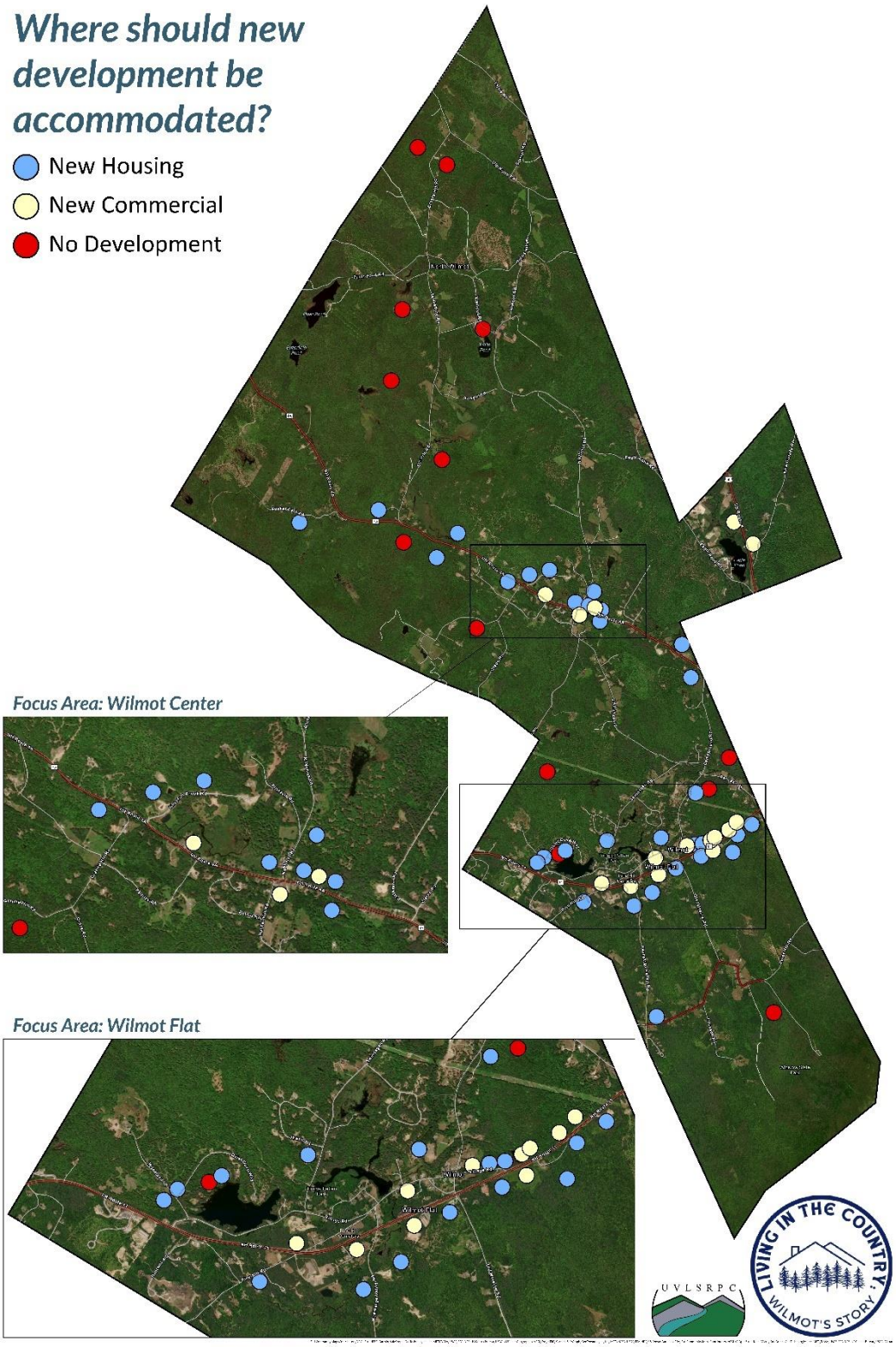
Picture 1. UVLSRPC's Housing Navigator interviews long-time resident.



Picture 2. Wilmot Resident reads comments about "What do you want to see in Wilmot?" and "Where should development be accommodated?"

Residents placed sticky dots on a poster board and shared where development should and should not be accommodated. Many residents walked up to the board and placed red sticky dots (or no development) near their place of residence, reflecting in "Not-in-my-backyard" (NIMBYism) values. Others felt like they did not want to "throw their neighbor under the bus" by putting a blue (new housing) or yellow (new commercial) on the map, assuming their neighbor does not want new development. However, there was some consensus: Wilmot Center, the Flat, and Route 11 received the most amount of new development sticky dots while North Wilmot received the least.

"Sticky Dot" Results



Jamboard: What do you want to see in Wilmot?

Summary of Housing Story Interviews

Planners from UVLSRPC conducted 9 informant interviews in March 2023 to collect personal stories and illustrate housing themes. The interviewees ranged in age (30-year-olds to 70-year-olds), family composition (had kids to lived alone), housing tenure (owners to renters), and the amount of time living in Wilmot (2 years to 30+ years). The purpose of the interviews was to highlight community housing stories, fill housing data gaps with local knowledge, and start conversations around workforce housing.

Many community members noted Wilmot has incredibly friendly people and a wonderful sense of community. People shared anecdotes of neighbors helping one another and volunteers helping keep Wilmot running. For this reason, many people feel like, "This is what makes Wilmot, Wilmot—the people." Wilmot has a strong level of relationships among people who live and work in a particular community, enabling the community to function effectively. Other New Hampshire towns, especially small ones, struggle to fill board vacancies and retain volunteers, leading to a deterioration of local governance. For Wilmot, most vacancies are filled, and members are engaged.

However, there appeared to be a few divides among "others" in their community: those who volunteer for the Town versus those who do not; those who have lived in Wilmot for most of their lives versus those who recently moved to Wilmot; those who live "deep in the woods" versus those who do not; and those who live in Wilmot full-time versus those who live there seasonally. In recent years, interviewees noted how there appeared to be a lot of new home development since 2020 and how they have not been able to get to know these residents.

> *"We get to enjoy other people's land (with their permission) and get to share these open spaces. I hope that doesn't go away." – Wilmot Resident*

Wilmot was often defined as both a bedroom community and retired community with many people attracted to the natural environment (i.e., trees, wetlands, Kearsarge Mountain, farms) and rural character (i.e., quiet, lack of traffic lights). Many noted how the woods and trails provided special childhood memories.

When asked what people liked about their home or community, some mentioned how they liked the specific architectural attributes, such as "cape-style" and "typical New England village." Some liked the "hustle and bustle" of being close to neighbors while others preferred to be further away. Wilmot does not have a restaurant, country store, or coffee shop. Almost every interviewee wished for a general store, restaurant, or coffee shop in the Village or Flat area. The Park and Go gas station is one of the only retail businesses. Other businesses are less physically visible.

One interviewee noted how the lack of public water and sewers has sheltered the Town from larger developments. Another respondent also noted some kind of sewage is going

to need to happen someday in the Village. Another interviewee noted how there needs to be balance with new developments, traffic, and the tax burden to residents.

Another younger interviewee (under 40), who grew up in Wilmot, noted how challenging it was to return to Wilmot after moving away for college and post-college years. The interviewee was not planning on building a home because of the cost of designs, surveys, materials, etc., however, available generational land enabled them to build. All the young homeowners interviewed during this engagement described themselves as "lucky."

Under the theme of aging in place, many interviewees mentioned a lack of public transportation, mobility issues within housing type, and lack of nearby family members creates hardships for seniors. Some mentioned how an assisted living facility or senior housing would be beneficial to the community. One person noted how a good example of senior housing could pave the way for other types of living.

> *"I feel like people that come and buy places on side roads are promised it will become a town road." – Wilmot Resident*

Some interviewees stated that they sensed that others, not always themselves, felt trepidation surrounding development on otherwise rural/green spaces and the people that affordable/workforce housing would attract. Some people had never heard of the term "workforce housing" before the survey or interview. Many people noted how homes are unaffordable to the workforce and said they would support workforce housing in the future. Others shared their concerns about workforce housing. As one person said, "If you can't afford to live here, you shouldn't live here." As another person said, "There are young families moving in, but it's a new economy where the middle class is being squeezed out." Many shared their support for workforce housing but noted how unprofitable it is for developers. Some shared that they knew someone or personally would qualify for workforce housing.

There were many common themes among interviewees. These included sentiments around Wilmot's natural beauty and rural New England feel. However, there are also different knowledge systems based on experiences, especially as it relates to housing across age groups. People under 40 struggle to afford their homes and associated costs compared to older people. This age group is also more challenging to directly engage with as they often work during the day, take care of children, etc. The interviews illustrated how tensions exist between different groups of people while simultaneously, social ties remain strong; the two are not mutually exclusive. Understanding these nuisances will be helpful to decision-makers to navigate solutions to the housing challenge.

Housing in NH: Story Circle Library Event

On Tuesday, May 23 at 7 pm, 2023, UVLSRPC hosted a story circle event at Wilmot Public Library. UVLSRPC's suggested pre-reading for attendees included "Evicted: Poverty and Profit in the American City" by Matthew Desmond and/or "Strong Towns: A Bottom-Up Revolution to Rebuild American Prosperity" by Charles Marohn, Jr. There were ten participants and two staff people (UVLSRPC consultant and Navigator). UVLSRPC highlighted the findings from the data summary, including shifting age demographics, minimal housing growth, "over-housing," and lack of public water/sewer. Then, UVLSRPC asked, "What has been your experience like with finding a home in Wilmot?" Most attendees were retired and shared that their experiences had been positive (and easy). However, many attended recognized that others, particularly younger people, faced housing affordability and availability challenges. Attendees engaged in robust discussion around a few items. People were worried about aging in place. People also wanted to ensure large tracts of land were protected which led to a lengthy discussion on conservation subdivisions and incentives for workforce housing. There was some discussion around the distinction between affordable and workforce housing. People noted that they want to see more co-housing where larger homes in Wilmot could become communal living areas. People appreciated hearing different perspectives about how young couples struggled to find a home in recent years, especially as many of them had not experienced this challenge.

Picture 4. Sign outside of Wilmot Public Library.

Picture 3. UVLSRPC planners and Wilmot Residents discuss housing challenges in the community.

Story Map

As part of ongoing outreach efforts, UVLSRPC created a Story Map in February 2023 to share Wilmot 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.

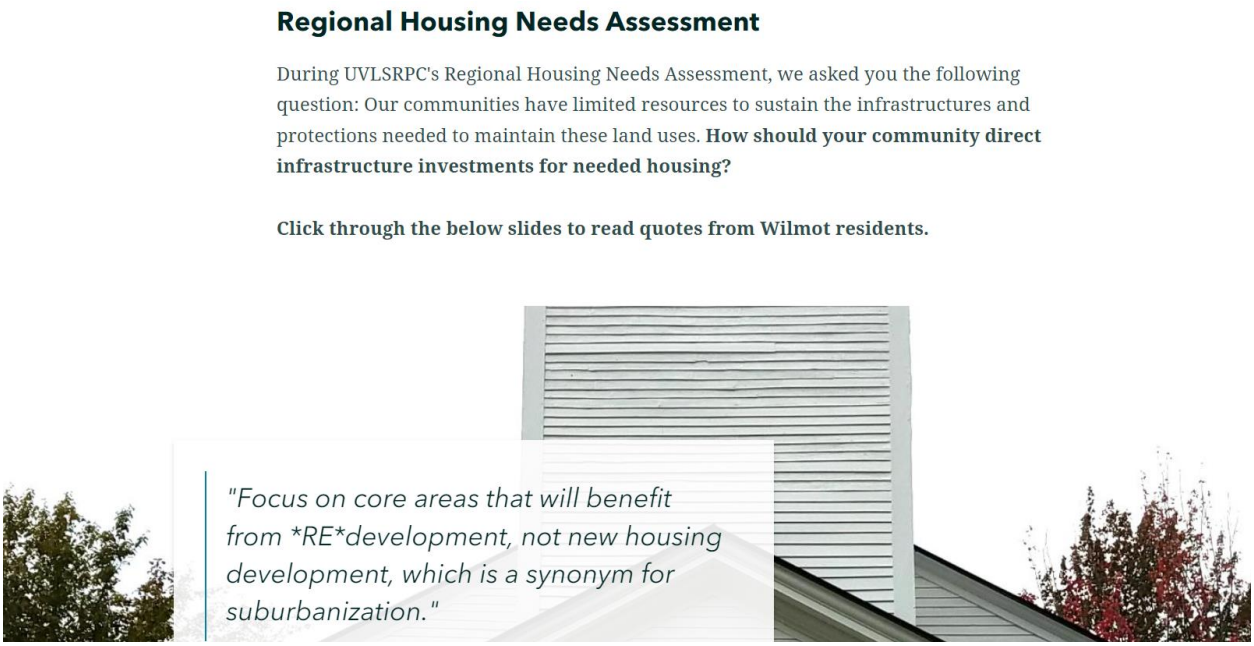


Figure 1. Screenshot of Story Map for Living in the Country: Wilmot's Story.

For example, the Story Map includes quotes from residents and a map of the sticky dot activity. Residents can swipe through content, reading through different perspectives and personal experiences around housing in Wilmot. The Story Map is continuously updated every month and will continue to do so until the end of the project. After completing the project, the Story Map can be used for future housing efforts like the Town's Master Plan updates.

Summary of Public Survey

As part of our public engagement and outreach efforts, UVLSRPC created a survey to gather opinions on housing affordability and desirable "missing middle" home-types. The ArcGIS123 survey was posted on the Town's website, sent out through community Listservs, posted on community forums, and located at the Town Offices and Public Library in paper form. The survey received 51 responses and the raw data can be found in the Appendix. While staff hoped for a higher response rate, insights from the survey reveal areas of consensus and opportunities. Questions included Likert-style, multiple-choice, and open-response. The survey collected responses from February to June 2023.

Most respondents lived in the Flat (49%), 31% lived in Wilmot Center, 12% lived in North Wilmot, and 7.8% lived in the Kearsarge part of Town. Out of the respondents, 55% of people were 65+ years old, 29% were 45 to 64 years old, and 16% were 25 to 44 years old. Most respondents owned their home (88%) while renters (4%) and people living with a family member or friend (8%) comprised the minority of responses. Therefore, it should be noted this data likely reflects an older and homeowner population in Wilmot and should not be constructed as representative of the entire population.

According to respondents, the top three home types for Wilmot based on the available options were accessory dwelling units, mixed-use buildings, and cottage cluster/cohousing. The Town allows one ADU per primary single-family dwelling unit in all zoning districts and approved mixed-use during their Town Election on March 2023. Currently, the Town does not have an incentive for smaller home types, like cottage clusters or conversions.

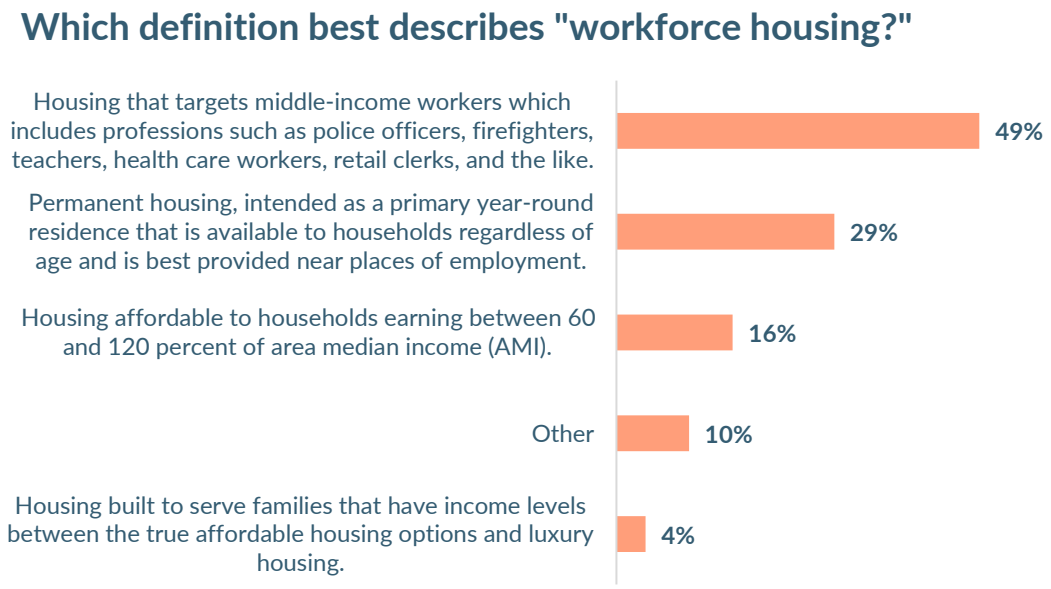


Figure 2. Results from the public survey question, "Which definition best describes 'workforce housing?'"

About half of respondents did not understand how NH's Workforce Housing Statute and Fair Share Allotment impacts Wilmot. These results indicate a need for education and outreach regarding this topic. To understand how Wilmot residents conceptualize the term and/or introduce the term to residents, the survey asked, "Which definition best describes 'workforce housing?' The most popular answer (49%) was housing that targets middle-income workers which includes professions such as police officers, firefighters, teachers, health care workers, retail clerks, and the like. "Other" responses included apartment buildings or multifamily dwellings, housing for servers, bus drivers, kitchen help, etc., housing available to employees of certain companies, and housing that large businesses have built to allow their employees a place to live. The conceptualization of this term is important because the preferred language can be used in proposed land-use regulations that the residents support. RSA 674:58, IV has a legal definition of workforce housing. To read an explanation of this, see the Data Summary chapter.

According to the survey, 30% of respondents were open to the idea of converting their home into multiple living units or adding an accessory dwelling unit (ADU). ADUs and similar small-scale housing solutions have the potential to help alleviate the housing challenge. These homeowners may benefit from information on permitting, financing, construction, and other complicated details in the future.

Over 80% of respondents noted they were somewhat-to-extremely concerned with premature and scattered development. This response emphasizes the importance of protecting large, unfractured forest areas as well as open spaces.

The 2018 Master Plan often mentions "rural character," especially as it relates to development, without ever defining it. The survey asked people to define rural character in their own words. Some people wrote about the built environment, including themes of 150+ year old architectural elements, village clusters, walkable areas, low density outside of village areas, historic preservation, small buildings, common meeting places, small cafes and markets, no stop lights, dirt roads, little traffic, old farmhouses, fewer public services (like sewer, trash pick-up, medical care, etc.), and white churches. A common thread throughout responses related to scale, specifically smaller scale of the built environment…smaller homes, smaller shared community spaces, smaller roads, etc. Generally, there were contradictions around whether homes clustered together versus spread out defined rural character; however, there was more consensus that higher density should exist in village areas.

Most respondents also mentioned the natural environment and land uses. Themes included forested tracts, scenic views, land preservation, water resources and wetlands, economic opportunities tied to the land, "tractors are not seen as unusual," open spaces, space between houses, wild areas, fields, farms,

gardens, local resources, wildlife, green spaces, and farm animals.

Others brought up socioeconomic elements of rural character. This included people being acquainted with people in the neighborhood, a sense of caring and awareness of the community's needs, less of a work/private life divide, traditional ways of living, and home occupations/businesses. Many residents' social and economic lives are blended in a rural community. The COVID-19 pandemic likely reinforced this trend as more white-collar workers switch to remote/hybrid work. Recently, Wilmot residents approved mixed-use to allow for more than one use on a single parcel. Regulations like this are critical to support local businesses and home occupation.

Respondents also mentioned acreage requirements as an aspect of rural character. Out of the eight responses that mentioned acreage, there were contradictory responses for how acreage size maintains rural character. Some people said 1-to-2-acre minimums preserve rural character while others said 30-acre minimums in residential areas. However, many described rural character as the antithesis of suburbia or "suburban-like" developments, void of large industrial buildings (square with no windows), strip-malls, and sprawl. This may be a better way to understand rural character in Wilmot—the opposite of suburban development. If residents agree upon what to avoid, there may be better agreement upon how to define rural character and preserve it.

The survey also asked, "What is your understanding of the relationship between home size, acre size, and taxes/expenditure of public funds?" Staff asked this question to gather a baseline knowledge of these relationships from residents. About half of respondents had very limited or unclear understanding.

For those who commented on taxes and the expenditure of public funds, answers ranged from the more sprawl, the higher the costs to support the infrastructure, and that larger homes, larger lots, and homes with views produce more taxes. Others said the expenditure of public funds is relatively the same for large properties versus smaller ones. A few people expressed concerns around how housing leads to more children, which increases taxes for education. Some noted how combining services with other towns can help to reduce infrastructure and public service costs. Based on these responses, a value-per-acre analysis would resolve the uncertainties around development and public expenditure.

When asked where future homes should be located, the survey provided an option to draw a polygon around places in Town or describe the locations. By and large, the most popular areas for development were in the Village areas (Wilmot Center and the Flat) followed by the major state highways: Route 4A, Route 4, and Route 11. Some mentioned specific roads like Eagle Pond Road, North Road, Wilmot Center Road, Bunker Hill, and Village Road. Many spoke about the nature of development, especially relating to proximity to jobs and walkable areas. In this section, a few said, "Anywhere, as long as they met the zoning guidelines and maintained a rural

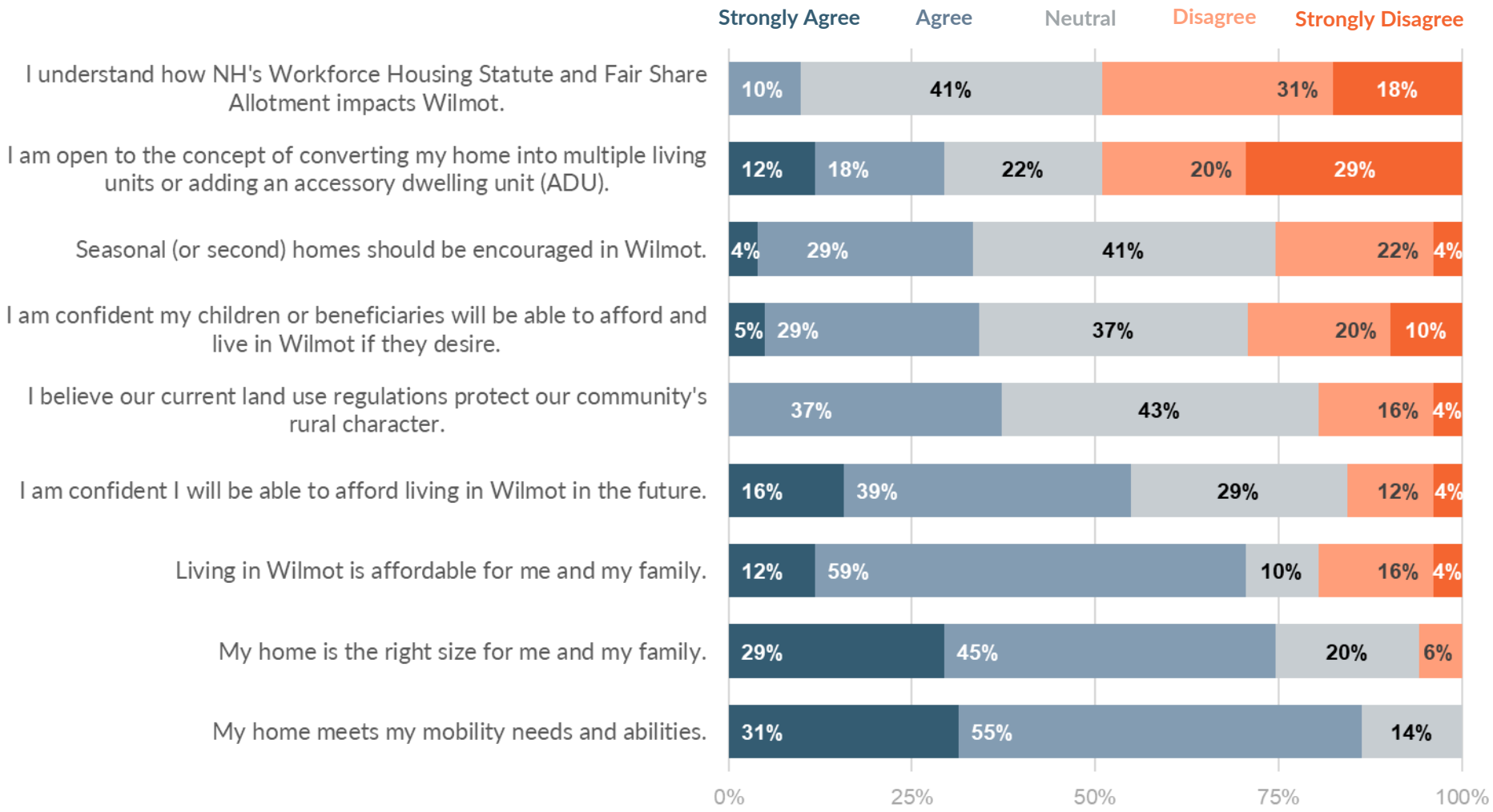
character they should be welcomed." This answer is complicated since there is not an agreement upon the definition of rural character. Similarly to the last question, minimum acreage was put forward by a few folks.

There were additional comments related to home types. For example, respondents noted that cottage/cohousing could be "great" for people who need support from others but also want to feel independent. A few mentioned how tiny homes were especially appealing and that manufactured homes should be allowed. Many discussed sustainability and "smart growth" where development is efficient yet maintains affordability. The lack of business also often emerged in the housing conversation, indicating a need to think more critically about the relationship between the two. Rentals remain scarce along with options for young families. The style (architecture) of homes is also important. Some requested more information on cluster homes, hiring more local planning staff, and understanding innovative waste disposal systems.

Survey visuals can be found on the following pages.

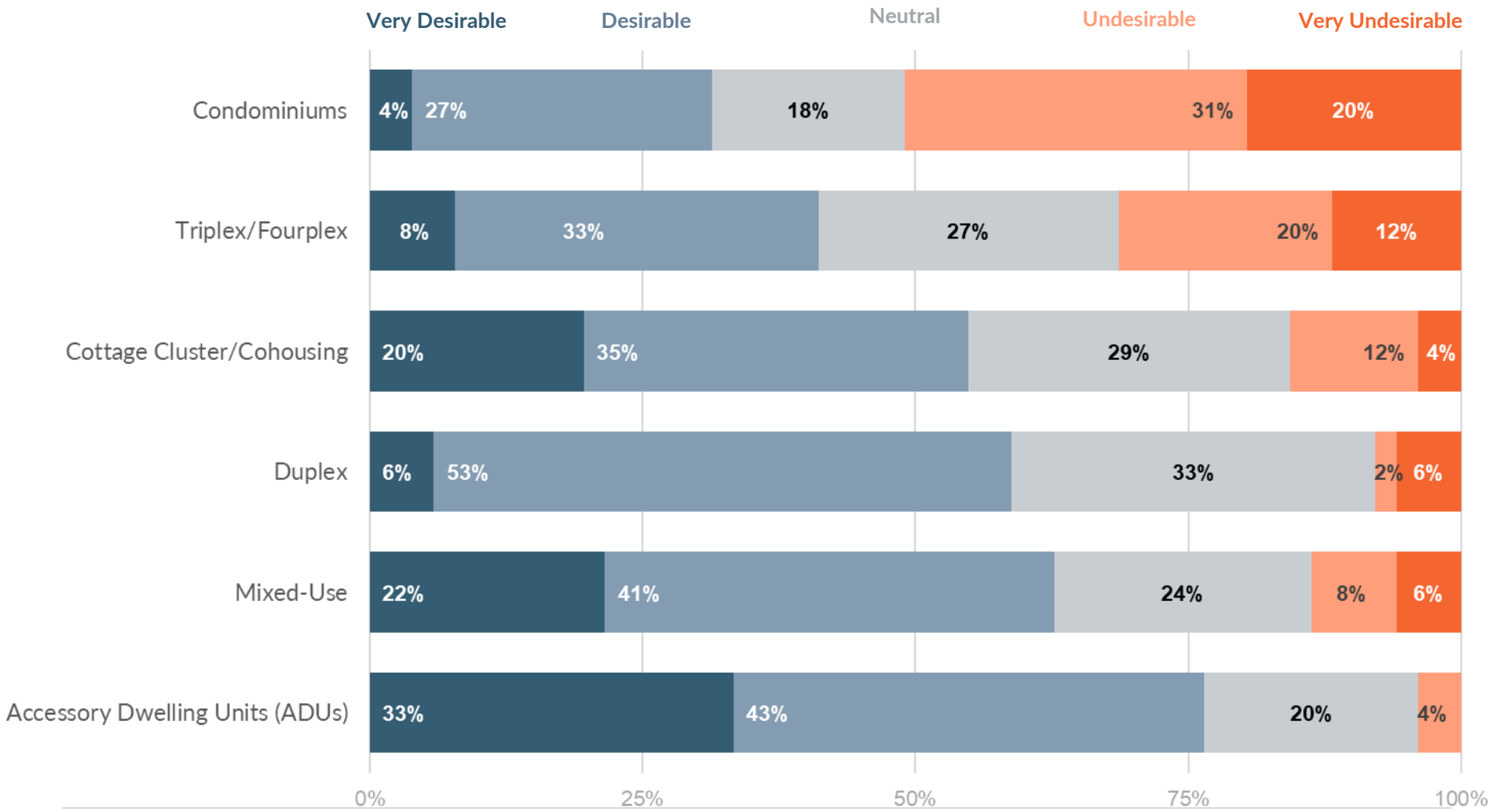
Wilmot Housing Survey Results

On the survey, Wilmot residents selected their level of agreement with the following statements.



Wilmot Housing Survey Results

On the survey, Wilmot residents selected their level of desirability with different "missing middle" home types.



Appendix

Living in the Country: Wilmot's Story

We want to know your thoughts! For a little bit of background…

Recently the Town of Wilmot received a grant from the NH Housing Finance Authority as part of Governor Sununu's InvestNH initiative. The Town has partnered with the Upper Valley Lake Sunapee Regional Planning Commission to analyze housing data, conduct a regulatory audit, collect personal stories, and plan for future, affordable homes that make sense in Wilmot's rural community.

What part of town do you live in?

☐ The Flat ☐ Kearsarge Mountain ☐ Wilmot Center ☐ North Wilmot ☐ East Wilmot

How old are you?

☐ 0-24 yrs ☐ 25-44 yrs ☐ 45-64 yrs ☐ 65+ yrs

Which of the following best describes your housing arrangement?

☐ I own my home ☐ I rent my home ☐ I live with a family member or friend ☐ Other_____

Please rank your level of agreement with the following statements.

Living in Wilmot is affordable for me and my family. *(including mortgage/rent, utilities, insurance, and property taxes)*

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

My home meets my mobility needs and abilities.

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

My home is the right size for me and my family.

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

I am confident I will be able to afford living in Wilmot in the future.

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

I am confident my children or beneficiaries will be able to afford and live in Wilmot if they desire. (*Please note there is a "not applicable" option.*)

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree ☐ Not Applicable

I am open to the concept of converting my home into multiple units or adding an accessory dwelling unit (ADU). *See below for definition of an ADU.*

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

I understand how NH's Workforce Housing Statute and Fair Share Allotment impacts Wilmot.

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

Seasonal (or second) homes should be encouraged in Wilmot.

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

Please note your level of concern with premature and scattered development. *Premature and scattered development often occurs without considering the best use of a particular tract of land and the compatibility of a particular use with the remainder of the community.*

☐ Not at all concerned ☐ Slightly concerned ☐ Somewhat concerned
☐ Moderately concerned ☐ Extremely concerned

I believe our current land use regulations protect our community's rural character.

☐ Strongly Disagree ☐ Disagree ☐ Neutral ☐ Agree ☐ Strongly Agree

Which definition best describes "workforce housing?"

☐ Housing built to serve families that have income levels between the true affordable housing options and luxury housing.

☐ Housing affordable to households earning between 60 and 120 percent of area median income (AMI).

☐ Housing that targets middle-income workers which includes professions such as police officers, firefighters, teachers, health care workers, retail clerks, and the like.

☐ Permanent housing, intended as a primary year-round residence that is available to households regardless of age and is best provided near places of employment.

☐ Other_____

What is your understanding of the relationship between home size, acre size, and taxes/expenditure of public funds?

_____

_____

In your own words, define "rural character."

_____

_____

Please describe where future homes make sense in Wilmot.

_____

_____

Please review each home type description and rate your level of desirability for Wilmot.

Home Type: Duplex. A duplex is a home divided into two units, with a separate entrance for each.

☐ Very undesirable ☐ Undesirable ☐ Neutral ☐ Desirable ☐ Very Desirable

Home Type: Triplex. Similar to a duplex, a triplex is a building divided into three self-contained residences.

☐ Very undesirable ☐ Undesirable ☐ Neutral ☐ Desirable ☐ Very Desirable

Home Type: Mixed-Use. Mixed-use buildings can be as simple as a mom-and-pop retail shop in a storefront building with an apartment or two upstairs.

☐ Very undesirable ☐ Undesirable ☐ Neutral ☐ Desirable ☐ Very Desirable

Home Type: Cottage Cluster/Cohousing. Cottage housing (cohousing) are groups of smaller detached housing units, which are oriented around a common open space like a courtyard, garden, or walkway.

☐ Very undesirable ☐ Undesirable ☐ Neutral ☐ Desirable ☐ Very Desirable

Home Type: Accessory Dwelling Unit (ADU). An accessory dwelling unit is a really simple and old idea: having a second small dwelling right on the same grounds (or attached to) your regular single-family house, such as: an apartment over the garage, a tiny house, or a basement apartment

☐ Very undesirable ☐ Undesirable ☐ Neutral ☐ Desirable ☐ Very Desirable

Home Type: Condominiums. Condominiums are usually a complex of buildings containing a number of individually owned apartments or houses. Owners have full title to the individual apartment or house and an undivided interest in the shared parts of the property.

☐ Very undesirable ☐ Undesirable ☐ Neutral ☐ Desirable ☐ Very Desirable

What are your top three home types for Wilmot based on the descriptions above? Select three options.

☐ Triplex/Fourplex ☐ Mixed-Use Buildings ☐ Accessory Dwelling Units (ADUs)
☐ Cottage Cluster/Cohousing ☐ Condominiums

Please provide any additional comments or thoughts about future homes in Wilmot.

_____

_____

_____

_____

To stay up to date on housing conversations and in-person events in Wilmot, what is your email?

_____

_____