



Resident FAQs

Introduction

Many residents contributed anonymous comments on the recent Housing Opportunity Planning (HOP) Survey. The HOP Advisory Committee appreciates those efforts and the valuable information those comments will provide for Planning Board consideration. During the committee reviews, it was obvious that there is some confusion on topics of broad interest to our citizens, beyond the topic of housing, so we've prepared this Frequently Asked Questions (FAQ) document to help residents better understand the facts about how their town works.

Property Taxes

Q: Don't businesses pay a higher tax rate than residents?

A: No. Commercial and industrial businesses pay the same tax rate as residential property owners; their taxes are determined by that rate and the value of the property.

Q: Why are taxes going up?

A: One big reason is Wilton has aging infrastructure, with many bridges, two dams and 63 miles of Town roads to maintain -- that's expensive work. So, at Town meeting, residents pass warrant articles each year to start putting monies into our capital reserve funds so we won't be hit with huge multi-million dollar project expenses all at once. Residents also voted for services like 24x7 police coverage, which costs a \$1M annually.

Another big reason taxes increase is the school budget, which constitutes two-thirds of the Town's total annual expenditures. Those costs increase every year – but they are not within the Town's control; the budget is prepared and presented by the school board and voted on at a separate public meeting. Because schools are not adequately funded by the state, those costs hit local property owners.

Q: Who sets the tax rate and how do they calculate it?

A: The Select Board meets every fall to calculate how much the town will need to raise to meet that year's budget requirements. The total operating budget is published in each year's Town report and is voted on at Town meeting. The operating budget includes all Town expenses plus any warrant articles. The Select Board looks at all revenue sources like vehicle registrations, dog licenses, any federal or state grants, what the state contributes, etc. Then, the formula is basically:

Expenses - revenue = amount of revenue that needs to be raised by taxes

The Select Board adjusts that number by crediting certain monies left over at year end in the unexpended fund balance. That's a fund N.H. towns are required by law to hold aside for major emergencies. It ranges from 5-11% of our annual operating budget. Last year the Select Board used approximately \$450,000 of those unexpended funds to lower the tax rate.

Q: What is the breakdown of taxes?

A: See Table 1

Municipality	Valuation	Valuation with Utilities	Municipal	County	State Ed.	Local Ed.	Total Rate
Wilton - 2022	\$553,444,400	\$561,446,400	\$6.87	\$0.89	\$1.05	\$11.85	\$20.66
Wilton - 2021	\$548,002,656	\$555,138,156	\$5.65	\$0.83	\$1.54	\$11.20	\$19.22
Wilton - 2020	\$373,208,024	\$377,943,924	\$8.70	\$1.25	\$2.18	\$17.26	\$29.39
Wilton - 2019	\$371,581,217	\$377,007,917	\$7.93	\$1.22	\$2.13	\$17.76	\$29.04
Wilton - 2018	\$367,486,945	\$372,648,345	\$7.98	\$1.20	\$2.21	\$17.37	\$28.76

Table 1 Wilton Tax Rates 2018-2020

Q: Why is the tax rate going up?

A: It fluctuates each year based on expenses and property market valuations. See table below.

Total Rate	Total Commitment	Municipality
\$20.66	\$11,439,081	Wilton - 2022
\$19.22	\$10,575,817	Wilton - 2021
\$29.39	\$11,018,847	Wilton - 2020
\$29.04	\$10,862,852	Wilton - 2019
\$28.76	\$10,644,310	Wilton - 2018

Q: Why did my house value go up and the tax rate down in 2021?

A: Every town in the state is required to do a full revaluation of properties every five years. In 2021, a year of extremely high real estate valuations across the country, Wilton was due to assess properties. Every house was re-valued based on style, age, condition, improvements, etc. The assessor uses a formula, along with an assessment of market forces that impact real estate values. Every house in Wilton went up in value during the revaluation period. This was actually good news for the tax rate. We also had a number of new homes built. The Select Board was able to drop the rate and still make the budget, since most everyone was contributing more based on their increased value.

Q: Don't we have one of the highest tax rates in the state?

A: No. Wilton's current rate is \$20.66 per \$1,000. There are 261 taxing jurisdictions in the state, and Wilton is 144th. If you eliminate the places with low tax rates because of unusual circumstances, Wilton is 86th out of 203, so firmly in the middle and slightly below average. Milford, Amherst, Lyndeborough and other surrounding towns have higher rates. New Ipswich, which is a very frugal town, has a rate of \$23.51. Greenville's tax rate is \$27.79. The highest tax rate in the state is Claremont at \$41.68.

Q: What's in the Town budget and how much is it?

A: The town's operating budget is published in the Town report each year. It's on-line and copies are available at the Town Hall. The 2022 budget was approved at \$6.2M. It includes line items such as public safety, highways, legal, salaries, planning and zoning, culture and recreation, sanitation and water, welfare, and capital reserve funds. However, your property taxes pay for both town and school budgets.. The 2022 school budget is \$13.1M, about two-thirds of your entire tax burden. The Select Board does not develop, review or establish the annual school budget, which is controlled by the school board for the district and voted on separately.

Commercial and Industrial Expansion

Q: Why aren't we attracting more businesses?

A: We are making attempts to connect with businesses that are appropriate for Wilton. We have limited industrial and commercial zoned property and our zoning ordinance does not allow heavy manufacturing. While we have two state roads, 101 and 31, our rural road system is bottle-necked in the downtown area. Truck traffic is already an issue and our bridges are old. In the HOP survey residents sited more traffic and safety as concerns associated with more development. The location of prime commercial areas near the Souhegan and other protected waterways also limits physical development and/or expansion.

Q: Why do we struggle to keep downtown businesses and services that used to flourish?

A: Wilton's mills used to bring people and funds to our downtown. We know from research surveys that today few residents patronize downtown retail or dining. Most access services in Milford, Peterborough and beyond. Big box stores and chain retail, as well as on-line shopping, have hit small town businesses hard. And with the construction of 101, some 8,000 cars bypass downtown. That's why we upgraded the Lion's Club sign to direct traffic to Island Street for shopping, dining and entertainment and erected additional blue tourist signs on 101 pointing to downtown. It also doesn't help that our great little shops and businesses don't share many consistent and common operating hours that could take advantage of foot traffic. All the businesses and services in Wilton are now listed on the Town website, so they at least have exposure. Those with websites do better than those with just a *brick and mortar* business model or ones that rely on foot traffic alone. Five thousand cars drive down Main Street every day, according to the NRPC traffic count. Many are repeat commuters, heading home. So, good signage and advertising is critical to attract them as is the desire to shop local.

Q: Won't more development increase Town costs?

A: This would of course depend on how much and in what ways we grow. Our biggest expense is our public schools, but they are not at capacity. It is estimated that the system could accommodate another 200 students in the middle school and high school without adding significant expenses, other than for incremental teaching positions, the cost of which would not be substantial and would likely be more than offset by the related increase in the tax base and additional state contributions. We also have capacity in the elementary school. We already plow the roads. We have adequate emergency services. We have water and sewer infrastructure that can accommodate some expansion without additional expense. So we can afford some more residential development, in certain areas, which would add to the tax base.

Q: What about development on 101?

A: There have been industrial-zoned properties for sale for years along 101. But there are restrictions (required green space, limited curb cuts, etc.) on some of those industrial lots due to the fact they sit on top of our aquifer. That's why Monadnock Water is there. However, a number of other types of retail, services, light manufacturing or a professional office building likely could be located in that area. There are differing opinions about developing the 101 corridor in Wilton. Many residents see 101A's congestion and serial traffic lights as undesirable. Others would like to see retail stores and light industry along that stretch.

Conservation

Q: How much of Wilton's land is in permanent conservation?

A: We have very few formal conservation easements that protect lands from development. The majority is in current use, a mechanism that allows a much-reduced tax rate on properties over 10 acres. Current use is not a protection, however. We've seen an accelerating rate of lots come out of current use and into development since 2016. Conserved and current use together account for about 69% of Wilton's land.

"Affordable" and Workforce Housing

Q: Are there places in Wilton where affordable housing development could take place?

A: There are areas in town that seem likely to be able to support increased housing density, and therefore, might be attractive for the development of smaller and more affordable housing. There are available lots downtown that are served by town water and sewer and town water and/or sewer service extends to properties outside of the downtown area. Current zoning requirements permit denser development on these properties and possible changes to the town's zoning could make other properties available for more affordable housing development.

HOP Resident Survey

Q: What were the results of the Housing Survey I took?

A: A full report is on the town website with graphs, [HERE](#).