

WOLFEBORO PLANNING BOARD
HOUSING INFORMATION

AFFORDABLE HOUSING RSA 674-58-L

Affordable housing means housing with combined rental and utility costs
OR

Combined mortgage loan debt service, property taxes and required insurance that do not exceed 30% of a household's gross annual income. Rental cost is defined as rent and utilities. Ownership cost is monthly principal, interest, taxes and insurance.

WORKFORCE HOUSING

Means housing which is intended for sale and which is affordable to a household with an income of no more than 100% of the median income for a 4-person household of the county in which the housing is located.

OR

Rental housing which is affordable to a household with an income of more than 60% of the median income for a 3 person in the county in which it is located.

Multi-family Housing – a building or structure containing 3 or more units, each designed to house different families in separate units. These are usually rental units, but can include owner-occupied units

Wolfeboro currently allows multi-family units, with site plan approval, in the following districts: VR, R, GR, and all Commercial districts with certain zoning standards.

AREA MEDIAN INCOME

AMI is the median income of all households in the county in which you live. It is determined by lining up each household in the county from the poorest to the wealthiest. The household in the middle would be the median income.

According to information from 2021: Wolfeboro's median income is 66,991; Carroll County is 70,873.

FAIR SHARE: RSA 674:58

Every community throughout the State with zoning has an obligation to ensure that there is a reasonable and realistic opportunity for affordable workforce housing to be built within the community.

Affordable housing is a generic term that refers to housing with covenants, subsidies or other mechanisms to ensure the availability of such housing for low and moderate-income households at a cost that leaves an adequate amount for household income for other needs.

INCLUSIONARY ZONING RSA 674-21 and RSA 674-21 IV (a)

This is a land use regulation adopted by the Wolfeboro Planning Board in 2009 which provides a voluntary incentive (benefit) to a property owner if they included housing units which are affordable to low- and moderate-income families.

It is a permitted use in the VR, R and GR zones.

ZONING DISTRICT	TRADITIONAL SUBDIVISION						INCLUSIONARY INCLUDED						HOUSING TYPE
	LOTS BY ZONE						IF			THEN			
	GROSS ACRES	INFRASTRUCTURE ASSUMPTION	NET ACRES	MIN LOT BASE ZONE	NET LOTS	ROUNDED NET LOTS	%AFF	NUMBER OF AFFORDABLE	ROUNDED # AFFORDABLE	DENSITY BONUS	# UNITS	ROUNDED TOTAL UNITS	
VR	10	30%	7	0.5	3.5	3	10%	0.3	1	15%	3.45	3	DETACHED SINGLE-FAMILY
R	15	30%	10.5	1	10.5	10	10%	1	1	15%	11.5	11	
GR	30	30%	21	2	42.0	42	10%	4.2	4	15%	48.3	48	
VR	10	30%	7	0	0.0	20	10%	2	2	15%	23	23	MULTI-FAMILY
R	15	30%	10.5	0	0.0	30	10%	3	3	15%	34.5	34	
GR	30	30%	21	0	0.0	60	10%	6	6	15%	69	69	

SHORT TERM RENTALS (STR)

A condominium unit, apartment, cottage/house/home made available to rent from one night to multiple weeks. Wolfeboro currently has no definition of 'short term rental'.

In 2022 the Planning Board suggested the following definition: The use of a residential housing unit for inhabitation or rental for periods of less than 1 month or 31 days, whichever is less. This definition, however, was *not approved* by the voters.

There currently is no definition in the State Statute for Short Term Rental. The New Hampshire Municipal Association (NHMA) offers the following guidance:

[https://www.nhmunicipal.org/sites/default/files/uploads/workshop-materials/short-term rental municipal regulations.pdf](https://www.nhmunicipal.org/sites/default/files/uploads/workshop-materials/short-term%20rental%20municipal%20regulations.pdf)

Two Statutes do tangentially define the use:

- RSA 48-A, the housing standards statute, defines “short-term rental” or “vacation rental” as “any individually or collectively owned single-family house or dwelling unit or any unit or group of units in a condominium, cooperative, or timeshare, or owner occupied residential home, that is offered for a fee and for less than 30 consecutive days.” See RSA 48-A:1, V
- RSA 78-A, the meals and rooms tax statute, defines “short-term rental” as “the rental of one or more rooms in a residential unit for occupancy for tourist or transient use for less than 185 consecutive days.” See RSA 78-A:3, XX

The Wolfeboro Zoning ordinance does have the following definitions for lodging types (from §175 – 175):

Bed and Breakfast – a single family dwelling containing, in addition to accommodations for the resident manager, up to 6 individual sleeping rooms for the general public for compensation, lodging, bathroom facilities and breakfast to overnight patrons only and for no longer than 2 weeks. These are allowed in the following residential districts as a special exception use: VR, R, GR, RR.

Boarding House -- A dwelling for not more than 10 occupants where lodgers rent one or more rooms for one or more nights and sometimes for extended periods of weeks and months. The common parts of the house are maintained, and some services, such as laundry and cleaning, may be supplied.

NOTE: Boarding Houses are NOT allowed in any zoning district.

Hotel, Inn, Motel – a building containing at least 5 rooms and not more than 50 individual rooms or suites, each having a private bathroom attached thereto, for the purposes of providing overnight lodging facilities for the general public. These are allowed in the Commercial Zones: Inns with a site plan approval in the C1, Bay Street Limited Business District, Wolfeboro Falls Limited Business District.

According to the Draft 2023 Lakes Region Housing Needs Assessment (page 50) a recent State-Wide snapshot of Short-Term Rentals (May 2022 using Air DNA)

found 5,550 units available statewide. Nearly a quarter of those were in the Lakes Region (1,281)

MARKET RATE HOUSING

Housing that is available on the private market, not subsidized or limited to any specific income level.

ACCESSORY DWELLING UNIT (ADU) - RSA 674:71 – 73; RSA 674:21

Adopted in Wolfeboro 2017 at the Town Meeting.

A residential living unit that can be within or attached to a single-family dwelling that provides independent living facilities for one or more persons.

Detached ADUs are not allowed in Wolfeboro.

They are allowed in all zones.

INCOME RESTRICTED HOUSING IN WOLFEBORO

Christian Ridge	32
The Ledges	45
Hope House	7
Harriman Hill	48; additional 30 units approved but not yet built

HOUSING COMMISSION

Any citizen concerned about the future of housing in their community can organize support for the adoption of a Housing Commission. This would be voted on by the voters at Town Meeting Day. If it passes, the Board of Selectmen would then appoint the members of the Commission.