

# HOUSING NEEDS ASSESSMENT

## Town of Warner



## New Hampshire



Prepared by the Central New Hampshire Regional Planning Commission in Coordination with the Warner Housing Committee  
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## 1. Executive Summary

Warner, like many communities across New Hampshire, feels the pressure of housing affordability. Like the state, New England, and the country as a whole, there are many factors impacting the cost of housing. These include changing demographics, the economy, the cost of building materials, land availability, and the local regulatory framework.

Given the fact that so many variables impact housing affordability, there are tools available to rural New Hampshire communities to address the issue. Zoning is often the primary tool that a community has at its disposal to address development concerns. In Warner, there are a few changes which could be made to the Zoning Ordinance to encourage housing that is more affordable for the average person. These changes could include relaxing some of the larger lot sizes, allowing for duplexes to be built by right in the same zones as single family homes, and permitting multifamily homes by a Conditional Use Permit through the Planning Board instead of a Special Exception by the Zoning Board of Adjustment. Warner could also lessen some of the existing requirements for manufactured homes. Lastly, given the half a dozen or so new state laws that passed in 2025, changes to comply with the new legislation should be a top priority.

Warner is situated better than many New Hampshire communities due to there not being as many changes that need to be made to the Zoning Ordinance in order to encourage housing affordability. Some modest changes could go a long way to encouraging an upgrade and expansion of the existing housing stock which could lower housing costs.

## 2. Demographics and Income

Demographics and income provide a basis for understanding housing needs in a community. Demographic and population changes establish the need, or *customer base* for who will require housing. Income depicts the ability of a householder to rent or purchase housing. Mismatches or gaps in the housing stock would be identified through housing units that do not match the household size, accessibility needs, or affordability requirements of the average person living in Warner.

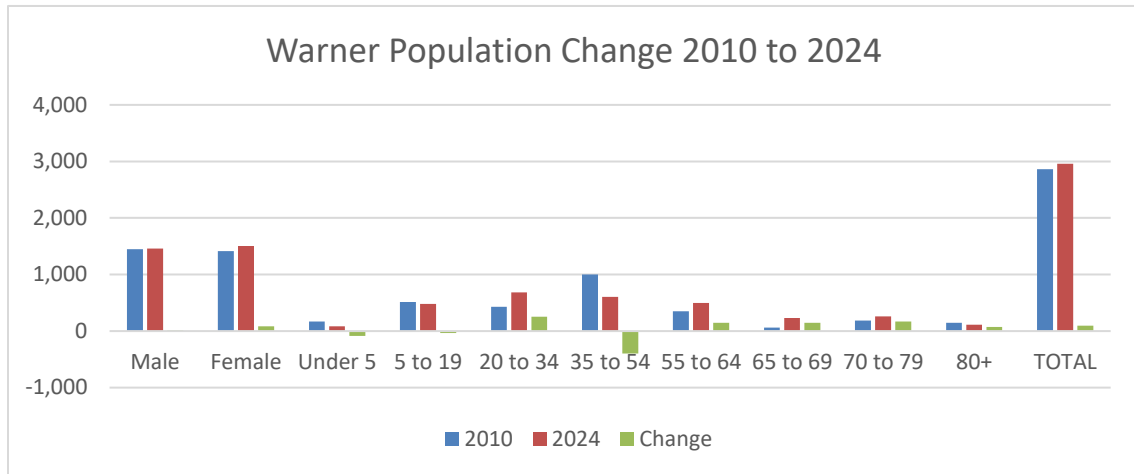
Warner has continued to grow between 2010 and 2024, though its rate of growth has declined each year. Additionally, the median age has increased slightly during the same period. With regard to income, Warner has seen an increase between 2010 and 2024.

### Population and Age Change in Warner

Several age cohorts in particular have experienced overall decline, instead of slowing growth. These cohorts include those less than five years of age, persons 5 to 19, and persons 35 to 54. With regard to school enrollment, the number of students enrolled overall has been relatively the same with the exception of a dip in 2021 due to COVID-19 (between 319 and 346 students). Student enrollment in grades 1-4 was hit especially hard during 2021. The overall result is slowing growth and a slightly older population.

2010 Median Age: 43.6 ----> 2024 Median Age: 43.7

Source: 2010 Census and 2024 Census ACS

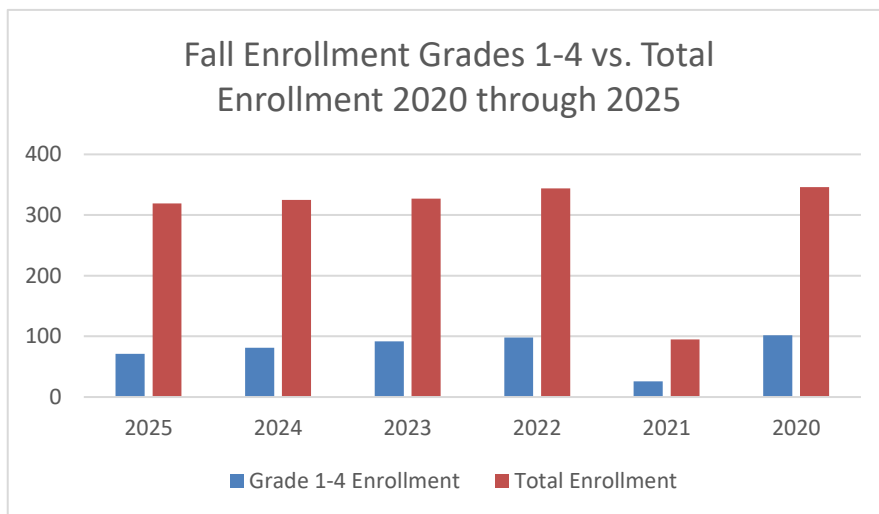


Source: 2010 Census and 2024 Census ACS

**Warner's Changes in Age: 2010 to 2024**

	Male	Female	Under 5	5 to 19	20 to 34	35 to 54	55 to 64	65 to 69	70 to 79	80+	TOTAL
<b>2010</b>	1,447	1,416	172	515	429	1,002	351	63	185	145	2,863
<b>2024</b>	1,457	1,502	85	483	683	606	499	232	258	113	2,959
<b>Change</b>	10	86	-87	-32	254	-396	148	148	169	73	96

Source: US Census 2024 ACS data table S0101



Source: NH Department of Education Fall Enrollment Numbers, 2025

### Warner's Income

Median Household Income (MHI) is the income statistic used in RSA 674:58-61 as an income measure for determining housing affordability. In looking at Warner's MHI from 2010 to 2024, it has increased about 40%, while the county MHI has increased 57%. The result is that the county's MHI has surpassed the Town's. As the Warner housing market is part of the Merrimack County housing market, the change in income between the two geographies suggests that the cost of living, including housing, is becoming more expensive for the average household in Warner than the county at large.

	2010	2024	Numeric Change	Percentage Change
Warner Median Household Income	\$67,091.00	\$94,022.00	\$26,931.00	40.1%
Merrimack CO Household Income	\$61,310.00	\$96,254.00	\$34,944.00	57.0%
Warner's Income vs. County	\$5,781.00	-\$2,232.00	-\$8,013.00	-16.9%

Source: 2010 & 2024 US Census ACS Table S1901

### Demographic and Housing Stock Alignment

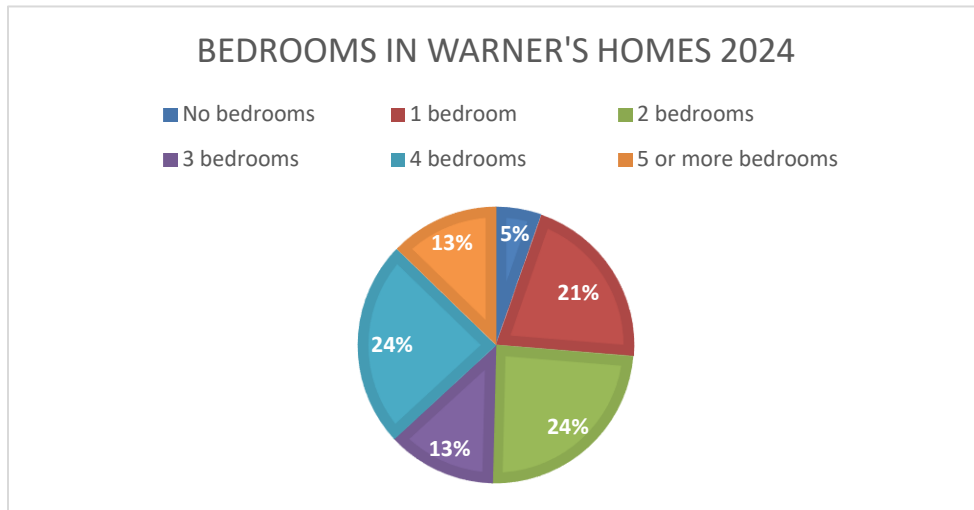
Single family homes make up 72% of Warner's housing stock. Lot sizes and frontages, as specified in the Zoning Ordinance, range from 10,000 square feet of buildable land with 100 feet of frontage to five buildable acres with 500 feet of frontage. These frontages tend to be larger when compared to similar lot size requirements in other communities (notably the 500' requirement). It should be noted that the *buildable* lot size requirement means that an actual lot could be larger than what the zoning requires, as 25% slopes, wetlands, rights-of-way/easements, and floodplains are to be deducted. Zoning has a notable impact on what housing stock can be constructed, and will be analyzed in more detail later in this report.

Additionally, about 23% of the homes have two or three bedrooms, while nearly 31% have four or more bedrooms. Lastly, the housing stock was mostly constructed prior to 1940, with the second largest era being between 1980 and 1999. Older housing stock suggests a need for greater maintenance costs, which can be especially challenging for first-time home buyers and seniors with fixed incomes.

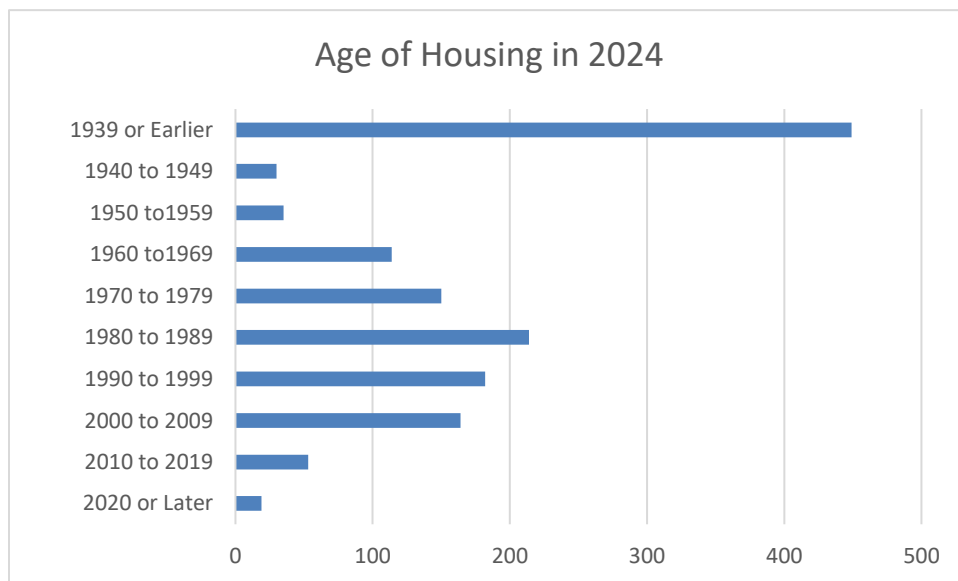
Taken together, the housing stock is notably older, larger, and on larger lots. This can lead to increased housing costs as well as challenges for seniors looking to downsize from larger, older homes which can be more difficult to maintain. Additionally, the smaller housing that seniors seek is also the same type of housing that younger adults starting families are seeking as well. This suggests that the housing stock does not meet the demographic needs of Warner, which appears to need additional smaller, more affordable units (possibly including some single-floor homes for downsizing seniors).

Housing Units in Warner	
Total Housing Units	1,410
Single-Family Housing Units, Attached or Detached	1,016
Structures With Two or More Units	286
Structures Containing Two to Four Units	107
Structures Containing Five or More Units	179
Mobile Homes and Other Housing Units	108

Source: 2024 US Census ACS table DP04



Source: 2024 Census ACS table S2504



Source: 2024 Census ACS table S2504

### Home and Rent Affordability By Occupation and Wage

Changes in home purchase costs in Warner have been notable recently. In 2014 the median home cost in Warner was \$166,000.<sup>1</sup> By 2024 the median price was \$435,000, and by 2025 it had jumped to \$539,500.<sup>2</sup> In 2025, an income of \$134,367 per year was required to afford a mortgage, with a downpayment of \$44,789<sup>3</sup>. Such an income significantly exceeds the median household income of \$94,022. These costs could also be contributing to the increase in median age in Warner, as owning a home becomes more and more difficult for those just entering the workforce.

In addition to purchase costs, there has been a change in rent. In 2015 the median rent in Warner was \$961, and in 2020 it was \$1,162 – about a 21% increase based on NH Housing Finance Authority rental survey data. This would suggest an annual income of \$42,000 would be needed to afford an apartment in Warner.

#### A Note on Housing Costs:

Home sales costs and rental costs fluctuate from month to month, and source to source based on methodology and available data. For example, the NH Housing Finance Authority's most recent rental survey data for Warner shows the average rent was \$1,162 in 2020. Current listings online can show a small number of available rental units including a studio apartment for \$1,450 and a home for \$2,100 in Warner as of 2/23/2026. The best use of this data is not the specific number, but whether or not the overall trend within a source shows an increase or decrease in home costs. In all instances, the trends show an increase in purchase and rental costs.

### Affordability in Merrimack County

Merrimack County's housing market can impact Warner's in a couple of different ways. First, the larger housing market can impact housing costs on the smaller market as people seek to live in certain metropolitan areas. For example, a potential home buyer may want to buy in the Concord area. They may be priced out of one town, but can afford to buy in Warner. This would result in Warner being an alternative to other communities in the county, which increases demand, and eventually, cost.

Another way that the county's housing market can impact Warner is with regard to the state's workforce housing law. Calculations for affordability are based on the county and applied to the municipality. This means affordability in Warner is based on Merrimack County's income.

Who Can Afford to Live In Merrimack County? Affordable rent is challenging for the average individual worker in Merrimack County, and purchasing an affordable home on a single salary is not possible. Combined incomes in a household consisting of more than one wage earner could

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<sup>1</sup> NH Association of Realtor's home purchase data for Warner.

<sup>2</sup> Ibid.

<sup>3</sup> NH Housing Finance Authority

make home buying affordable. For example, an entry-level nurse could rent in the county as an individual while the entry-level construction worker could not. Neither could afford a home on their own, but they would be able to if they were part of a single household together.

Data Analysis

The Merrimack County Median Household Income (MHI) was approximately \$96,254 in 2024. Using the Workforce Housing state law as a guide, an affordable home would have a **monthly mortgage of \$2,406** (30% of the total MHI) or a monthly **rental cost of \$1,444 based** (30% of 60% of the total MHI) on that income.

- Merrimack County Median Household Income (2024): \$96,254 <sup>4</sup>
- Merrimack County Median Home Sale Price (2023): \$440,000.<sup>5</sup> Supplemental information from the NH Association of Realtors reported an increase in the median home sales prices from \$475,000 (2024) to \$505,000 (2025).<sup>6</sup>
- Merrimack County Median Rent (2023): \$1,500<sup>7</sup>
- Affordable Mortgage in Merrimack CO (for household): \$28,872 ANN.; \$2,406 MO.
- Affordable Rent in Merrimack CO (for household): \$17,328 ANN; \$1,444 MO.

The table below depicts the wages for several professions in 2025 from the NH Labor Market Information Bureau. While the Census household data was at the household level (meaning more than one wage earner), the data below is at the *individual wage earner level*. For all professions, a home is not affordable for the individual, but combined incomes as part of a dual income household could make the average home in the county affordable.

**Merrimack County Wages**

Profession	2025 Annual Median Wage	
	Entry Level	Experienced
Assemblers/fabricators	\$41,433.60	\$45,676.80
Cashiers	\$28,204.80	\$30,681.60
Childcare workers	\$30,720.00	\$33,830.40
Construction laborers	\$44,947.20	\$49,612.80
Fast food cooks	\$34,060.80	\$36,134.40
Heavy truck drivers	\$53,798.40	\$60,844.80
Home health aids	\$29,491.20	\$34,060.80
Office clerks	\$43,104.00	\$51,801.60
Police and Sheriff officers	\$62,457.60	\$67,392.00
Registered nurses	\$80,582.40	\$91,545.60
Retail salesperson	\$33,273.60	\$42,912.00
Elementary School teacher	\$74,868.00	\$79,660.00

Source: 2025 NH Labor Market Bureau Wage Survey & CNHRPC Calculations

<sup>4</sup> 2024 ACS

<sup>5</sup> NH Association of Realtors 2023 survey

<sup>6</sup> NH Association of Realtors research data

<sup>7</sup> NH Housing Finance Authority 2023 Rental Survey

### 3. Housing Supply Overview

The available housing stock can shed light on what the housing market is looking for. Vacant housing types can suggest that a particular type of housing is less desired than another type with a lower vacancy rate. The age of housing is also an important factor in that it can suggest the need for upkeep, which impacts on housing costs as well.

#### Survey Results on Housing

In late 2025, the Town of Warner Housing Committee engaged in a housing survey of the Town’s residents. The intent was to get an understanding of how people in the community viewed the housing situation. Questions explored Accessory Dwelling Units (ADU), multi-family preferences, and overall housing preferences.

The survey results reveal that there was a mix of opinions, but ADUs were supported and multi-family could be supported with modest density and in key areas of town such as Exit 7 and Exit 9 off I-89. Small-scale, traditional village development was also supported, as were design standards. Townhouses and smaller multi-family also had support. There were also concerns about costs of housing and the need to balance development with community character.

#### Tax Impacts

Tax impacts are often a concern of residents, and tax impact concerns were identified throughout the survey. The current (2026) tax rate per \$1,000 of assessed value is \$17.32 (plus \$1.60 for the Water District) per the Town’s website. In 2024 the rate was \$16.47 per NH Labor Market Information Bureau with the median tax bill for 2024 being \$7,733 for a single family home per 2024 US Census ACS data.

#### Housing Occupancy

Vacancy rates can suggest several things. First, a higher vacancy rate can indicate if the units on the market are meeting market demand. Second, when combined with other data, higher vacancy could suggest that what is on the market is not affordable. Finally, a lower vacancy rate could suggest that there is a need in the market for a particular type of housing. In looking at vacancy rates for Warner between 2010 and 2024, the homeowner vacancy rate is very low, suggesting that there may not be adequate single-family homes on the market. The rental rate for the same period has increased, possibly suggesting several things, including more people are looking to buy homes, or that the available rental units are too expensive for new renters.

Vacancy Rate	2010	2024
Homeowner Vacancy Rate	0.8	0
Renter Vacancy Rate	7.6	9.7

Source: US Census 2024 ACS Table DPO4

Occupancy by household size can help shed light on the size of unit the market is seeking. In looking at the change in occupancy between 2010 and 2024 by household size for owners and renters, the most notable change is a nearly 28% increase in one-person renter households. On the owner-occupied side, there was a slight increase in the three-person or greater household occupancy. These data could suggest a few things. First, on the rental side, there may be more one-person units available (i.e., studio apartments, etc.). On the owner side, it could suggest that adult children are staying with, or even moving back in with their parents.

Occupancy by Tenure and Household Size 2010 to 2024						
Number in Household	Owner Occupied			Renter Occupied		
	2010	2024	Change	2010	2024	Change
1 Person Household	25.6%	20.6%	-5.0%	19.2%	46.9%	27.7%
2 Person Household	40.1%	38.0%	-2.1%	45.5%	40.4%	-5.1%
3 Person Household	12.6%	15.6%	3.0%	11.8%	12.7%	0.9%
4 or More Person Household	21.7%	25.7%	4.0%	23.5%	0.0%	-23.5%

Source: US Census 2024 ACS Table S2501

### Fair Share Housing Distribution

New Hampshire’s Workforce Housing Law, RSA 674:58-61 requires every New Hampshire community to provide “reasonable and realistic opportunities” for the development of workforce housing. Such an analysis is required to include the following income indicators in the analysis:

- Owners making below 100% of the Area Median Income in the county.
- Owners making above 100% of the Area Median Income in the county.
- Renters making below 60% of the Area Median Income in the county.
- Renters making above 60% of the Area Median Income in the county.

The Area when looking at median income would be Merrimack County. As stated above, this was \$96,254 in 2024. Calculations of affordability are based on this number.

The fair share analysis in the following table can be quickly summarized as follows: Warner would need approximately 226 more “affordable” units between 2025 and 2040. This would break down to about 15 units per year, about a third of which would need to be rental and two-thirds single family homes. By comparison, Boscawen would need about 18 homes, Hillsborough 20 homes, and Bradford 6 homes.<sup>8</sup>

It is important to note that the fair share numbers are not something that Warner is required to build, nor will the Town be penalized for not meeting the number. It is more of an aspirational

<sup>8</sup> CNHRPC 2023 Housing Needs Assessment

housing goal that the Town can use to help determine if it is meeting housing needs. For comparison, Warner saw between 6 and 8 building permits issued per year, between 2020 and 2025 according to annual Town Reports.

	Up to 2025	2025-2030	2030-2035	2035-2040	TOTAL 2025 to 2040
Owner Occupied, Below 100% AMI	18	15	10	5	48
Owner Occupied, Above 100% AMI	38	32	21	11	102
<b>Total Owner Occupied</b>	56	47	31	16	150
Renter Occupied, Below 60% AMI	7	6	4	3	20
Renter Occupied, Above 60% AMI	20	17	12	7	56
<b>Total Rental Units</b>	27	23	16	10	76
<b>Total Fair Share Target</b>	83	70	47	26	226

Source: 2023 CNHRPC Housing Needs Assessment

#### 4. Development Potential By Zoning District

The Zoning Ordinance establishes what can be built in Warner. This section breaks down what the zoning allows and what its impact is on what can be built. A few factors need to be understood when considering the data:

- 1) Not all land has the same development potential. Land containing steep slopes, wetlands, waterways, easements (including utility lines), and floodplains cannot typically be built upon;
- 2) Individual lots need to be examined individually to determine compliance with the various requirements of the Zoning Ordinance. Survey of the property, and wetland delineation in particular, need to be completed for subdivisions or lot line adjustments, as well as site plans for multi-family developments; and,
- 3) Development generally will depend on economic factors independent of what the Zoning Ordinance may or may not allow.

#### Warner’s Zoning Districts

Warner has seven zoning districts consisting of a total of 35,502 acres. Within these districts, there is a minimum lot size and frontage requirement for new lots. Each district also specifies what uses are permitted, including residential uses.

- Business District (B-1; 26 acres, 0.10% of Town): 10,000 square foot minimum lot size.
- Commercial District (C-1; 732 acres, 2.10% of Town): 40,000 square foot minimum lot size.
- Open Conservation District (OC-1; 10,614 acres, 29.9% of Town): 5-acre minimum lot size.

- Open Recreation District (OR-1; 13,176 acres, 37.10% of Town): 5-acre minimum lot size.
- Village Residential District (R-1; 349 acres, 1% of the Town): 20,000 square foot minimum lot size if municipal sewer is present, 40,000 if it is not.
- Medium Density Residential District (R-2; 2,688 acres, 7.6% of the Town): 40,000 square foot minimum lot size if municipal sewer is present, 2-acres if it is not.
- Low Density Residential District (R-3; 7,917 acres, 22.3% of Town): 3-acre minimum lot size.

Three districts allow for higher density (less than an acre, or 43,560 square feet), one district allows moderate density (40,000 square feet with Town sewer or 2-acres without), and three districts have significantly larger lot sizes (three and five acres). The larger lot size districts make up approximately 89% of Warner’s land area, with about 67% alone requiring 5-acres. These larger lot requirements can result in greater costs for the development of new housing in the majority of the community.

Article XIV, Open Space Development:  
Article XIV establishes the requirements for open space developments in Warner. Of note is that the Zoning Ordinance requires that Major Subdivisions (four lots or more) must be open space developments. Such a development reserves large tracts of open space with individual home lots being smaller in size than a conventional lot. The intent is to preserve open land with another benefit being smaller, more affordable lots and shorter, less expensive roads. While a good strategy and goal, the application of Article XIV can result in less units than might otherwise be built with a conventional subdivision due to buildable area requirements and lot shape/size specifications.

### Permitted Residential Uses in Warner’s Zoning Districts

For the most part, the Zoning Ordinance allows for a wide range of housing types in several districts, including workforce housing (note that manufactured housing will be discussed separately in the next section). Some minor revisions could encourage a wider mix of housing types. There are a few areas where housing other than single family homes could be promoted. For example, duplexes are permitted in a manner similar to single family homes (i.e., they do not require site plan review) and their permissibility could match that of single family homes. Also of note is that some of the multi-family developments could be changed from Special Exceptions from the ZBA to Conditional Use Permits issued by the Planning Board (noting that three-or more unit multi-family development does come before the Planning Board as they require site plan review). Lastly, changes in state law in the summer of 2025 now permit multi-family development by right in commercial zones with “adequate infrastructure.” The table of uses should be adjusted to reflect these new changes.

Zoning District	Multi Family	Conversion of existing to Multi Family	Single Family	Two-Family	Accessory Dwelling Unit	Multi-Family WFH
Business District (B-1)	P	P	P	P	P	P
Commercial District (C-1)	S	P	S	S		S
Open Conservation District (OC-1)		S	P		P	
Open Recreation District (OR-1)			P		P	
Village Residential District (R-1)	P	P	P	P	P	P
Medium Density Residential District (R-2)	P	P	P	P	P	P
Low Density Residential District (R-3)	S	S	P	S	P	S
Warner Intervale Overlay District (INT)						S

### Manufactured Housing

Manufactured housing, which includes mobile homes, have their own requirements in Warner. Article XIII of the Zoning Ordinance governs manufactured housing as follows: Manufactured housing is only permitted in a park or subdivision. They are not permitted on single lots of record.

- Manufactured housing parks or subdivisions are permitted in all districts except for the B-1 and C-1 districts.
- Additional requirements for manufactured home parks:
  - A lot must be 10 acres in size.
  - Density is capped at 25 units.
  - Permitting process is site plan review.
  - Home sites must be 15,000 square feet, be 150’ deep, and have 100’ of frontage.
  - Setbacks are: 25’ for front, 20’ for rear, and 15’ for side lines of the home site.
  - A 50’ buffer must be around the whole site.
  - Internal roads must be built to Town standards.
- Additional requirements for manufactured home subdivisions:
  - A lot must be 12 acres in size.
  - Underlying zone controls the lot size and shape of home sites within the development.
  - Permitted via subdivision and a note must be added to the approved plan indicating it is a manufactured home subdivision.
  - Density may not exceed 25 lots.
  - Clustering is permissible under the cluster ordinance.

The ordinance could be modified by relaxing some of the home site requirements for the parks and in the subdivisions. Additionally, a cap of the number of units could be replaced with a simpler density calculation process. Lastly, allowing for a single home on a single lot in some of the districts where single family homes are permitted could allow for more housing choice in Warner.

## 5. Conclusions

Housing affordability is a topic that is prominent in the news, both nationally and in New Hampshire. Many factors contribute to housing cost, including land, regulatory requirements, the economy, changing demographics, the financial markets, and the cost of materials. Locally, New Hampshire communities are best served to take stock of changing demographics, the housing market, and what contributing factors they can address. Zoning changes can both eliminate potential barriers, but also create incentives to encourage affordability.

While not as significant as some other communities, Warner shares some of these trends, including:

- Warner is growing older, with increasing income, but many average residents may not be able to afford a home, though rental housing may be more affordable.
- As the income and demographics change, there may be a need for an increase in the number of smaller, more affordable homes in Warner to accommodate downsizing seniors and first-time home buyers.
- Warner may be impacted by the housing market in Merrimack County generally, and the Concord market specifically. This may lead to home buyers and renters seeking less expensive options outside of the City of Concord, which could lead to increased housing demands in Warner.
- Warner would need about 15 *affordable* units per year between 2025 and 2040 to address affordability needs in Town.
- Warner's Zoning Ordinance, for the most part, allows for a range of housing options in Town, but some tweaks could be put in place to better deal with changing economic and demographic needs. These include relaxing larger lot sizes, allowing for duplexes to be built where single family homes are permitted, and by permitting multi-family homes by Conditional Use Permit instead of by Special Exception.
- Efforts should be made to revise the Zoning Ordinance in accordance with newly adopted state law for permitting multi-family in commercial zones.
- The Manufactured Home Ordinance could also be revised to relax some of the home siting requirements, replace the capacity of 25 units with a density calculation process, and allow for single homes on single lots of record in some parts of Town.