

# Chapter 4. Housing

## 4.1 Introduction

Housing is an important aspect of infrastructure in any town, just like streets, a sewer system, a library, or a town hall. Not only are the type, size, and location of housing important, but also the availability and cost of that housing. Since the town’s previous 2011 Master Plan, housing vacancy rates throughout New Hampshire have decreased while prices have increased. In early 2024, the median purchase price for homes in Warner rose to \$420,000. Vacancy rates for all rental units was .7%, and the Merrimack County median monthly gross rent for a two-bedroom unit was \$1,500. The lack of housing stock and rising prices make it difficult to find an affordable place to live, or even to afford and maintain ones existing housing.

Individuals of different ages with different family sizes and income levels have different needs when it comes to housing. Availability and affordability are integral to maintaining housing and community stability, and having housing available supports local businesses by allowing their employees to live close to where they work. Further, housing development, and the distribution of housing, affects where people decide to center their lives in relation to their workplaces and community. As such, this chapter recognizes that a mix of different housing types that are available to families and individuals of all income levels is vital for making Warner a diverse, vibrant, and healthy community.



Likewise, a majority of Warner residents emphasize the value of “rural character” as a large part of “what makes Warner, Warner,” or what makes Warner a desirable community different from a city or suburban area. Often, rural character involves what buildings look like, where they’re located, and the scale of development. This rural

character is essential to Warner’s existing infrastructure, community, and the wishes of its residents. However, rather than seeing rural character as competing or mutually exclusive to a community with a healthy mix of housing that residents can afford, this chapter also recognizes that the Town can encourage the development of housing in a way that maintains the character of the existing community.

This chapter will shed light on what type of housing already exists in Warner, what housing-related challenges residents are facing, what it means to be a “rural” community, a review of the town’s current zoning framework with regard to housing, and recommendations for how the Town can create a healthy mix of housing stock moving forward.

## 4.2 Housing Goals and Objectives

Warner strives to provide a supply of safe, sanitary, environmentally sensitive, and affordable housing to its residents, including those of all ages and income levels, in the belief that a diverse population helps to create a strong and vibrant community. In order to achieve that goal, this Master Plan presents the following objectives:

- To encourage residential development near existing village areas where public services already exist.
- To preserve Warner’s rural character and natural resources by minimizing development in outlying areas such as on Class VI roads and near unfragmented conservation lands.
- To support energy-efficient home design and construction, including the use of on-site renewable energy production.
- To provide reasonable and realistic opportunities for the development of workforce housing, particularly near existing services, roads, and amenities
- To encourage the development of affordable housing for seniors and first-time homebuyers in areas with easy access to existing services and amenities.

## 4.3 Key Findings

Warner is similar to many other rural towns in New Hampshire, but it does differ from surrounding towns in a number of respects. The following are some key findings regarding Warner’s housing challenges:

- Warner has more housing options than surrounding towns, with the highest rate of multi-family, renter-occupied homes.
- When compared to surrounding towns, Warner is in the middle range of median value.
- Similar to the rest of the State, Warner’s population is growing older, although it does have a higher proportion of young people than most surrounding towns. There continues to be a need for a variety of housing to attract younger people, as well as to address the needs of seniors who would like to downsize, but still remain residents of the Town.
- Comments from residents from the Community Survey and housing forums indicate concerns regarding housing costs, high property taxes, and available options.
- Accessory apartments can have an important role in providing flexible and affordable housing options in Warner. Both attached and detached ADUs are permitted by right for detached, single family homes in all residential zones and the B-I district.

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Many factors contribute to housing costs. One such contributor is energy, whether it the cost of electricity, heat escaping in the winter, or cooling in the summer. Encouraging energy efficiency can help lower monthly costs, contributing to the affordability of housing. Things such as energy-efficient residential construction, solar, solar hot water, and geothermal energy generation should be addressed in the zoning framework.

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- Zoning regulations for minimum lot sizes, road frontage, setbacks, and other dimensions can be modified to increase the number of building lots.
- Warner’s Workforce Housing Ordinance provides structure for addressing the Town’s housing needs and gives the Planning Board flexibility with lot sizes and density.
- The Town’s Open Space Development Ordinance is a tool that can be used to address housing density as well as conservation of open space. Design incentives could be offered to encourage new construction while maintaining desirable open space.

#### *4.4 What the Community Survey/Housing Forums Said...*

In early 2024, the Housing Advisory Committee conducted a series of community engagement efforts surrounding housing. These included in-person and Zoom Housing Forums where residents could share ideas, an online Community Survey conducted via Survey Monkey, conversations with businesses in town regarding housing, and statements from organizations in town regarding housing.

The cornerstone of the HAC community outreach was the Community Survey. The survey was conducted online using Survey Monkey and via printed copies that were distributed at five locations throughout town. The survey ran from the last week in January through April 18th, 2024 and was advertised via posters, web postings, and a large scrolling highway sign. The committee tried to balance keeping the survey brief while gathering as much relevant information as possible.

The committee was thrilled to receive 404 responses, far more than the 229 responses received from the previous Master Plan Community Survey in 2008. However, it should be noted that the respondents may not evenly represent the Town as a whole: for example, just over 13% of respondents (53 total) were under the age of 38, with no respondents at all under age 23. In addition, just under 10% (40 people) of respondents rent their homes, whereas the American Community Survey reveals that 34.4% of Warner residents rent their homes. While the survey results are still incredibly valuable, future community engagement could make more targeted efforts to reach renters and younger residents to learn more about the needs of these two groups.

#### **Monthly Housing Costs**

Quite striking among the survey results were the responses to the question, “Please select the statement that best describes your monthly housing cost: (mortgage/rent, utilities, insurance, and property taxes).” Whereas “affordable housing” is described as housing that is 30% of a family’s household income, 35.68% of respondents said they pay between 30-50% of their income on housing costs, with 8.79% saying they spent over 50% of their income on housing costs. These results show that 44.47% of respondents are housing burdened.

#### **Housing Challenges**

The question “What housing-related challenges does Warner face? (check all that apply)” also yielded some illuminating results. By far the top-ranked choices were Cost of Housing or Rent (74.88%) and Lack of Available Housing or Rental Stock (66.17%), suggesting that the majority

of residents are aware of these pervasive housing challenges. Ranked third was Lack of Housing Options (48.76%), further suggesting a sense of constraint in what kind of housing people can live in or where it's located. Cost of Repair of Maintenance was also selected by over 37% of residents, suggesting challenges with older housing stock and rising repair costs. Only 8% of respondents believed there were no housing challenges in Warner.

### **Preferred Type of Housing**

Also noteworthy was the question that asked respondents to select their Top 5 choices for what type of housing they preferred to live in. While Single-Family Homes unsurprisingly ranked a high first place (indicated by 94% of respondents), both Multifamily Homes of 2-4 Units (21% of respondents) and Accessory Dwelling units (21% of respondents) ranked a close second and third, with "Townhouse or Row House" a close fourth (18% of respondents). "Manufactured or mobile home" came in fifth place (10.6% of respondents). (Because respondents could check more than one response, these numbers equal greater than 100%.)

Results indicated that under circumstances where single-family homes are unavailable or impractical, these additional options may be preferable. Larger (5-20 unit) apartment buildings were chosen by under 6% of respondents, and only 2% of respondents were agreeable to residing in those with greater than 20 units.

### **Creative Options from the Housing Forum**

The Community Housing Forums were also illuminating in that many residents shared their concerns about housing costs, as well as brainstormed creative solutions for how these issues might be solved. Potential creative solutions included:

- Tiny homes
- Condominiums
- Converting existing buildings into apartments that were in keeping with the town's character.
- Nonprofit Community Land Trusts (CLT's) that use a variety of tools to create stable housing and permanent affordability. CLT's often separate the deed of the underlying land from the deed of buildings, with the CLT owning the land and providing a buyer a more affordable home. The use of deed restricted resale formulas guarantees permanent affordability while still offering stable home ownership and the equity building opportunities that provides.
- Renting rooms with shared living spaces.
- Multigenerational living
- A senior housing community with smaller housing sizes and shared common areas.

### **Card Activity**

Another common thread was the idea of housing that "feels like Warner" while meeting the needs of the community. During the in-person Housing Forum, a card game activity that illustrated the different types of housing yielded some clear winners for what types of housing could work in town: participants gravitated toward smaller apartment buildings that resembled

single-family homes, mixed-used traditional village buildings with commercial on the bottom and apartments on top, and different types of ADUs. Clear losers that respondents believed wouldn't work in town were in almost all cases large apartment buildings. As one participant put it, if a building resembled, say, a traditional barn, even if that building contained four units, it could still feel familiar and welcoming to people in town.

### **Property Taxes**

Both at the Housing Forums and in the open-ended survey questions, many residents noted property taxes as an area of concern, along with the question of whether they could continue to afford their current homes in the future, especially on fixed incomes. In addition, over 42% of survey respondents noted property taxes as a factor in their ability to continue living in Warner.

While rising property taxes are, of course, a current concern in Warner, this issue is affected by many factors, and it is important for any changes to the zoning ordinances to consider the potential tax impact on the whole Town.

### **Rural Character**

When asked about the most important characteristics of living in Warner, “Quality of Environment” (64.4%) ranked highest, with “Close to Nature” (53.8%) ranked second. Many respondents to the open-ended survey question “What does ‘rural character’ mean to you?” passionately described forests, farms, open space, and other natural elements that for them “make Warner, Warner,” along with not having suburban or big-box development that would feel more like a larger city. Almost all seemed to agree that rural character was a positive feature of Warner. Some responses went a step further in positing that increased density in certain areas of the town (for example, the Village or a cluster development) would better allow larger amounts of rural open space to be preserved by separating

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A Community Land Trust (CLT) is a not-for-profit, community-based organization that acquires, owns, and stewards land and housing for the common good. While best known for providing permanently affordable homeownership and shared-equity housing opportunities, CLTs also often work to facilitate land access for local agriculture.

In Warner, the Kawasiwajo Community Land Trust (KCLT) is already conducting this work in alignment with the goals of the master plan and a mission of creating resilience and connection in the Kearsarge community through the intersection of land and housing. Mission-driven 501c3 housing, such as CLTs, are a strong third option to public and for-profit housing development, providing a variety of funding and management solutions not available elsewhere.

CLTs can offer and maintain a mix of stable housing options, supporting affordable home ownership and shorter-term housing for a stable workforce. Unique to the CLT structure is the permanence of the affordability. Through deed restrictions, resale formulas, and other not-for-profit tools, CLTs provide market adaptable affordability in perpetuity.

Also of benefit to the CLT approach is the local control of the shape, size, and style of the development, critical factors for Warner when one considers existing residents' interests, public opinion, and growing development pressure in the region.

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housing and nature, rather than building isolated homes throughout rural areas with large amounts of space between them.

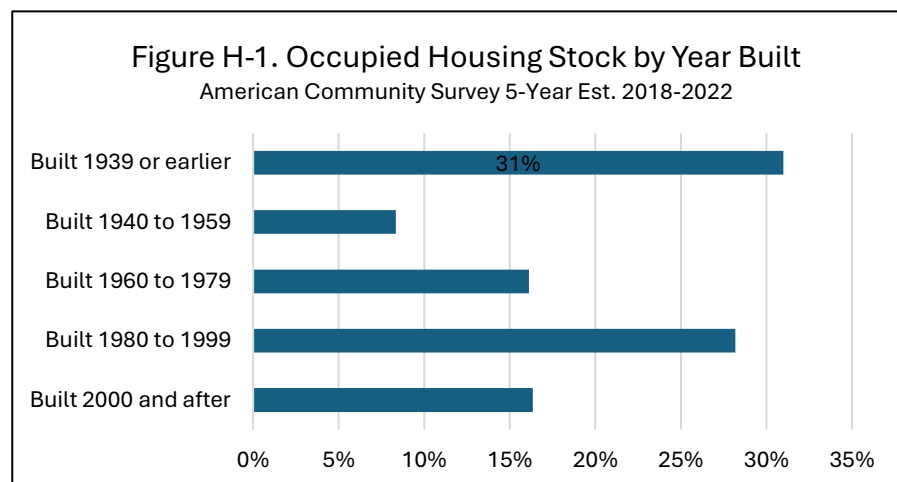
Other takeaways from the Committee’s community engagement activities:

- In the Business Survey, 6 of the 12 largest employers in town (businesses with more than 10 employees) reported some issues with employee housing, either currently, or in the past.
- Homelessness (defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence) continues to be an issue in Warner: the Welfare department deals with at least 5 unhoused individuals/families per year. Several businesses also reported issues with employee homelessness.
- The Warner Village Water District’s capacity significantly exceeds current demand for water and sewer. To accommodate more housing, the water district could service a higher density in the district and expand services.
- Several organizations and several businesses noted the value of walkable communities, which make it easier for people to access town services, work at local businesses, and avoid long commutes (especially if they lack a vehicle). Walkable communities also match traditional patterns of development historically.
- Larger, older houses that match the character of the community might be used to create multifamily development, including multigenerational living.
- In rural areas, the availability of water, as well as the cost of developing rural land, are issues to consider, along with the environmental impacts of new housing. Small clusters of housing could work well in rural areas with less impact on the natural environment.
- A desire for continued community engagement.

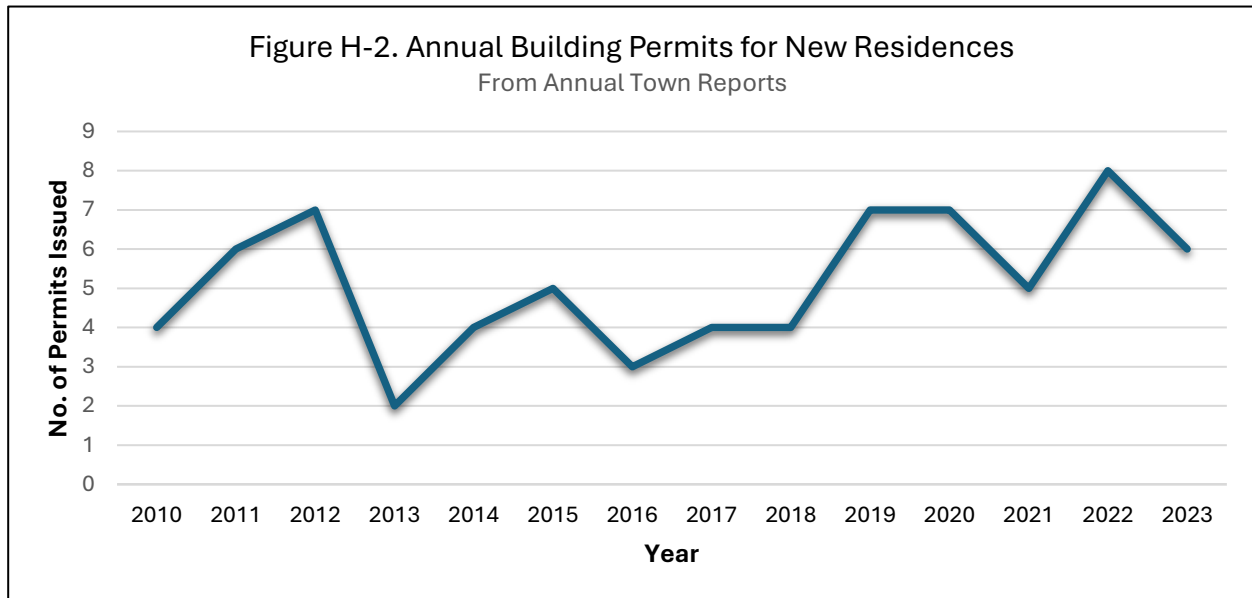
#### 4.5 Housing Trends

As with the total population, the number of housing units has grown substantially in Warner over the last forty years. As shown in **Figure H-1**, approximately 45% of the town’s housing stock has been built since 1980, and 60% of the homes in town have

been built since 1960. Most of these have been single-family homes with multiple bedrooms. Looking specifically at recent annual data for the fourteen calendar years between 2010 and 2023, **Figure H-2** indicates 66 residential building permits were issued, with a recent peak in

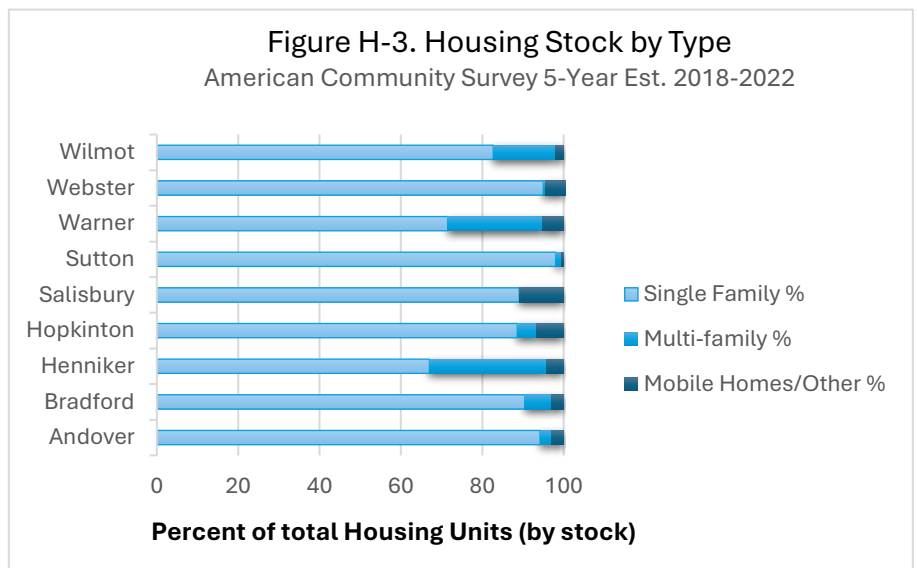


2022 with 8 permits. The average has been about five building permits for new residences per year.



**Figure H-3** shows the units by type in Warner and abutting communities. Warner has the highest proportion of multi-family residences, similar to the adjoining Town of Henniker, and the second lowest proportion of single-family homes. As reported by the U.S. Census Bureau, the majority of homes in Warner (70.6%) have two or three bedrooms, while 15% have four or more.

**Table H-1** on the next page, documents housing occupancy characteristics for both owner and renter occupied units in Warner and nearby communities. Most occupied units are by owners in Warner and all surrounding communities, though some communities have higher percentages than others. Warner has a relatively low proportion of owner-occupied residences when compared to surrounding towns. In fact, only one other town,



Henniker, has a lower percentage of owner-occupied houses than Warner. As indicated, approximately 68.7% of Warner’s households are owner-occupied, with the remaining 31.3% being renter-occupied. Frequently, average household sizes are smaller for renter-occupied units. The average household size in Warner is similar to those in its abutting communities.

**Table H-1. Housing Occupancy for Owner and Renter Occupied Units**  
American Community Survey 2018-2022

Community	Percent Owner Occupied	Average Household Size, Owner Occupied	Percent Renter Occupied	Average Household Size, Renter Occupied
Andover	90.4%	2.42	9.6%	1.39
Bradford	89.2%	2.48	10.8%	2.43
Henniker	64.5%	2.68	35.5%	1.57
Hopkinton	88.2%	2.79	11.8%	2.33
Salisbury	96.3%	2.49	3.7%	4.35
Warner	68.7%	2.57	31.3%	1.76
Webster	95.3%	2.67	4.7%	1.49
Wilmot	78.2%	2.47	21.8%	2.15

According to NH Association of Realtors, Warner’s median home value of \$415,000 is in the upper-middle range of surrounding towns, as shown in **Table H-2**.

**Table H-2. Median Home Values**  
Association of Realtors/InfoSparks, 8/31/24

Community	Median Value
Andover	\$376,950
Bradford	\$465,950
Henniker	\$462,750
Hopkinton	\$557,000
Salisbury	\$505,000
Warner	\$415,000
Webster	\$379,418
Wilmot	\$461,000
State of New Hampshire	\$535,000

#### 4.6 Demographic Demands and Current Housing Supply

Average age and household size are both demographic indicators that have an impact on the demand for specific types of housing. Often seniors and young people compete for housing with similar attributes: smaller living spaces with lower costs.

As is the case with many communities in New Hampshire, the median age in Warner has continued to increase. The US Decennial Census data in 2000 indicated a median age of 39.7



years. By 2020, that figure had risen to 47.2 years. This trend can lead to a smaller workforce and constrain economic growth. A rising median age can also result in an increase in demand for healthcare, social services, specialized housing, such as retirement communities, as well as for other, smaller, more age-friendly residential units.

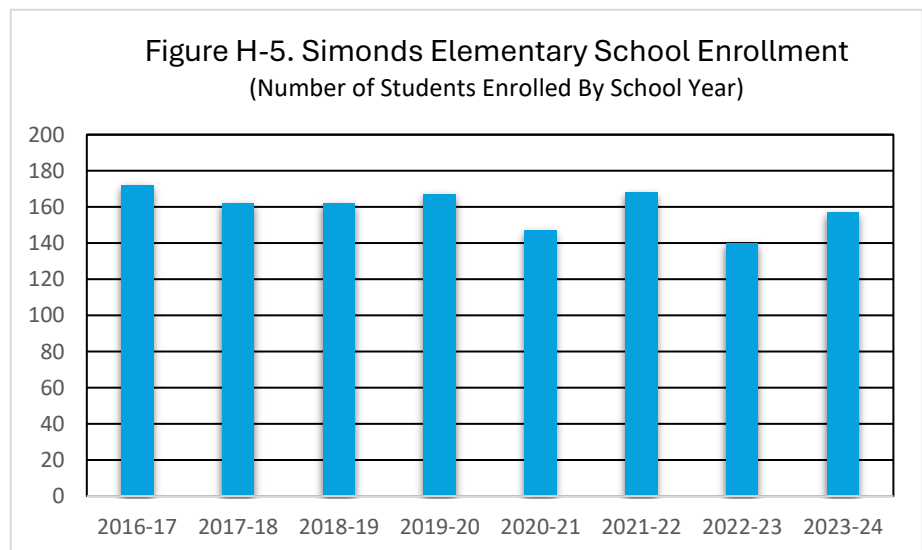
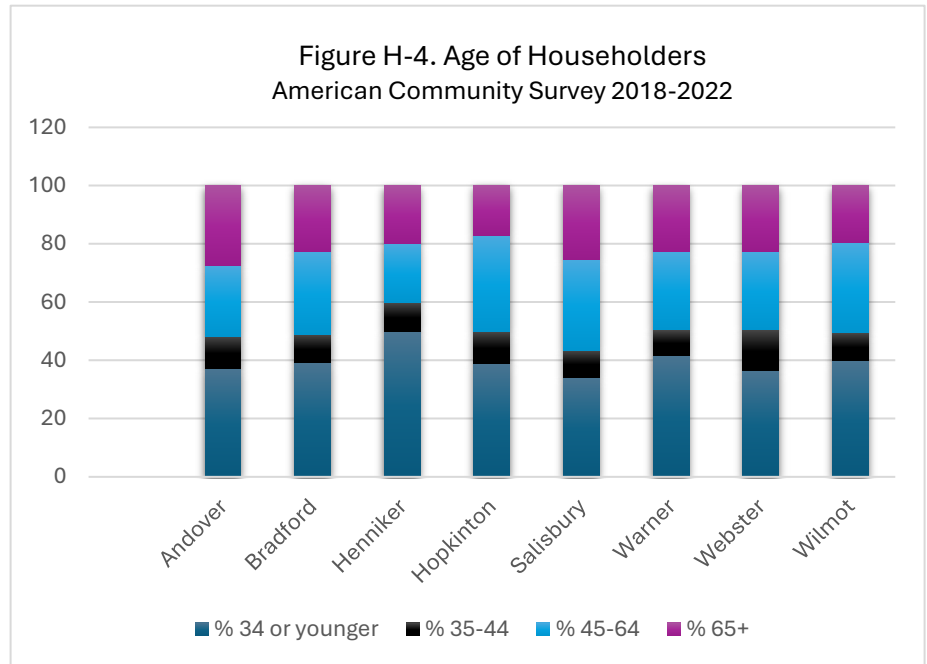
As the median age has increased, the average household size of residences in Warner has declined. According to the American Community Survey 2008-2012, the average household size of owner-occupied units in Warner was 2.71. That figure had declined to 2.57 in the most recent American Community Survey of 2018-2022. Warner’s median population is rising, and household sizes are shrinking and the impact of these simultaneous changes on desired services is not always anticipated.

**Age of Householders**

**Figure H-4** depicts the trends of an aging population and housing needs.

Warner has the second highest percentage of householders ages 34 and younger when compared to surrounding towns. Over 40% of all residents were under the age of 34. According to the American Community Survey from ten years before, approximately 34.5% of residents were 34 years of age or younger, which has bucked a statewide trend of that age group having a shrinking share of the population.

Unlike many communities in New Hampshire, Warner school enrollment has remained relatively stable in recent years. Simonds Elementary was originally constructed in 1871. Two major additions were completed in 1960 and 1987, and the school has a current capacity of 250 students. Education is provided for Warner



residents, Grades K-5, at this location, and older students attend Kearsarge Regional Middle School and High School. Although enrollments have remained stable, there was a decline at the start of the pandemic in 2020.

### 4.7 Fair Share Analysis

What is a “Fair Share Analysis?” At its most basic level, the Fair Share Analysis is a set of statistics that help illustrate housing needs projected to 2040. Such an analysis is part of the Regional Housing Needs Assessment (RHNA) which regional planning commissions are required to develop every 5 years for the purpose of assisting municipalities in complying with RSA 674:2, III(m). The Central NH Regional Planning Commission (CNHRPC) completed the most recent RHNA in 2023.

The Fair Share Analysis considers the existing housing and population trends and estimates how many units will be needed in the future based on population projections. It considers rental and owner-occupied units and affordability. The owner/renter splits are determined by looking at current US Census ACS data and projecting it in the future. NH RSA 674:58(IV) uses area median income (AMI) to define affordability. The analysis of the data is presented both in the RHNA, and at the local level in municipal Master Plans.

For Warner, the Fair Share analysis identifies that a total of 226 housing units are needed by 2040; this would break down to about 11 new units per year. The cumulative number of units, broken down by affordability that are estimated to be needed by 2040 are shown in Table H-3.

Fair Share figures for selected communities within the 20 community CNHRPC region are also included in the table for comparison. For the CNHRPC region, a total of 8,215 housing units are projected to be needed by 2040.

	Owner Occupied Units			Renter Occupied Units			2020-2040
	Below 100% AMI*	Above 100% AMI*	Total Owner Occupied	Below 60% AMI*	Above 60% AMI*	Total Renter Occupied	Total Fair Share Target
Warner	48	102	<b>150</b>	20	56	<b>76</b>	<b>226</b>
Bradford	27	30	<b>57</b>	15	14	<b>29</b>	<b>86</b>
Henniker	62	95	<b>157</b>	48	33	<b>81</b>	<b>238</b>
Hopkinton	81	202	<b>283</b>	13	131	<b>144</b>	<b>427</b>
Salisbury	22	46	<b>68</b>	6	29	<b>35</b>	<b>103</b>
Webster	30	65	<b>95</b>	13	35	<b>48</b>	<b>143</b>
CNHRPC Region	1,688	3,750	<b>5,438</b>	782	1,995	<b>2,777</b>	<b>8,215</b>

It is important to note that this is not a mandate for units to be built and there are no penalties for communities that don’t meet housing targets.

### 4.8 The Zoning Framework in Warner

Warner has seven zone districts and two overlay districts: Village Residential (R-1), Medium Density Residential (R-2), Low Density Residential (R-3), Open Conservation (OC-1), Open Recreation (OR-1), Business (B-1), and Commercial (C-1); the two overlay districts are Warner Intervale (INT) and Groundwater Protection (GPD). Two-family and multi-family dwellings are permitted by right in the R-1, R-2, and B-1 Districts and by special exception in the R-3 and C-1 Districts.

#### **ACCESSORY APARTMENTS (ALSO KNOWN AS ACCESSORY DWELLING UNITS OR ADUs)**

Accessory apartments (ADU) can increase the supply of housing in a community without new subdivisions or additional infrastructure. They offer flexible housing options for seniors to stay in their homes and age in place. Accessory apartments also allow the creation of new housing without changing the character of a neighborhood.

Article XIV-B of the Warner Zoning Ordinance regulates ADUs. Accessory apartments can be attached to or detached from a single-family home and are permitted by right in all zone districts except for C-1 and the Intervale. They must be owner-occupied and incidental to the primary use, and only one is allowed per single family detached home; they are not allowed for town homes or other attached residential units.

#### **OPEN SPACE DEVELOPMENT**

The clustering of houses, such as in Warner Village, Davisville, Melvin Mills, and Waterloo, is a common historical settlement pattern. Zoning often attempts to duplicate this pattern with open space or cluster development regulations. Such rules often reduce minimum dimensional standards for new lots, which leads to a reduction in the overall development footprint. It is a tool used to preserve open space and farmland, while minimizing the need for new infrastructure.

The requirements for open space developments are found in Article XIV of the Warner Zoning Ordinance. They are permitted in the R-2 and R-3 Zones with a minimum tract size of 12 acres, in the OC-1 Zone with a minimum tract size of 15 acres, and in the OR-1 Zone with a minimum tract size of 20 acres. While lot sizes, frontage, and all setbacks are reduced under this ordinance, no specific density bonuses beyond that are offered.

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Mixed use on a single parcel can be a great way to spark vibrant development in a community. Allowing a mix of housing and commercial activities on a site might also spur the development of new villages in town. Lastly, mixed use can address two issues at once: housing demand and economic growth. Looking at appropriately scaled, parcel-based mixed use in the C-1 and Intervale districts could be a great opportunity for Warner.

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### Dimensional Standards

The minimum lot standards are found in Articles V-XI of the Zoning Ordinance and are summarized below.

District	Minimum Lot size	Minimum Road Frontage
Village Residential (R-1)	20,000 sf with sewer 40,000 sf without sewer	100 feet 150 feet
Medium Density Residential (R-2)	40,00 sf with sewer 2 acres without sewer	120 feet 200 feet
Low Density Residential (R-3)	3 acres	250 feet
Open Conservation (OC-1)	5 acres	300 feet
Open Recreation (OR-1)	5 acres	500 feet
Business (B-1)	10,000 sf	100 feet
Commercial (C-1)	40,000 sf	200 feet

### Manufactured Housing

NH RSA 674:32 requires that all municipalities “afford reasonable opportunities for the siting of manufactured housing.” Warner meets this requirement by permitting manufactured housing in a manufactured housing park or manufactured housing subdivision. (Manufactured housing is not permitted on a single lot in any zone; regulations are found in Article XIII.) Minimum tract sizes are 10 acres for parks and 12 acres for subdivisions and manufactured housing parks are permitted in all zones except for the commercial district (C-1) and Business district (B-1). Both the NH statute and Warner’s ordinance rely on the Housing and Urban Development (“HUD”) definition of manufactured housing. A manufactured house means any structure transportable in one or more sections, which, in traveling mode, is 8 body feet or more in width and 40 body feet or more in length. Note that the term “manufactured housing” generally does not include stick-built homes, precut homes, panelized homes, or modular homes that are assembled on the building site.

NH RSA 674:44-i allows for a town to establish a housing commission to provide guidance to policy makers and voters on issues regarding housing. Some of the features include:

- Assess current housing stock
- Recognize, promote, enhance, and encourage the development of housing, particularly affordable and workforce housing
- Review Master Plan and Zoning Ordinance sections relative to housing and provide guidance
- Advise local boards and committees on policy related to housing or matters related to housing resources
- Hire consultants and contractors
- Receive gifts of money

Manufactured housing can be an effective way to provide housing that is affordable on short turnaround. Manufactured housing could be allowed on single lots as a housing option, or manufactured housing parks could achieve economies of scale as cluster subdivisions that use manufactured housing instead of stick-built housing. In some cases, such parks are commonly owned by tenants, which can keep rental costs down over time. Park density can often be

greater for manufactured housing, which can facilitate greater density, and it is important to ensure that zoning is responsive to these factors. To maximize the potential for manufactured housing parks in Warner, the parent tract requirement could be relaxed to allow for lots smaller than 10 acres to be developed as manufactured home parks.

As a further housing option, the town could seek to establish clear definitions of “tiny houses” and “tiny house parks” and how they differ from manufactured housing and manufactured home parks. In addition, special attention should be given to the energy efficiency of manufactured housing units.

### **Workforce Housing**

NH state law requires municipalities to provide a “reasonable and realistic” opportunity for housing to be developed that is affordable. Warner adopted Article XIV-A of its Zoning Ordinance to address that law. Multi-family development is permitted in the R-1, R-2, and B-1 Zone Districts with one residential structure per lot and a requirement to increase the lot size with each unit. Housing projects under this Article are also permitted in the C-1 and INT Overlay with multiple structures permitted on one lot and no requirement to increase the lot size with each additional unit.

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NH RSA 674:58-61 lays out the requirements for workforce housing. Among these, are the requirement for multiple types of workforce housing from single family homes, manufactured housing, to multi-family rental units. With regard to multi-family units, the Workforce Housing statutes define “multi-family” as five or more dwelling units. Warner should ensure that its zoning framework complies with the Workforce Housing statutes, including the definition of “multi-family” – five units or more.

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### **Senior Housing**

There are numerous types of senior housing: 55-plus communities, independent living facilities, assisted living communities, and memory care facilities.

As people age, they may look to move into an Independent Living facility where they can downsize and build their social networks. Independent living properties are typically rentals, offering limited medical services, a meal plan and/or restaurant, and services such as housekeeping and transportation. Seniors may need to consider an “Assisted Living Community,” which is designed for people who enjoy living independently but require support with activities of daily living. The level of care and support these communities provide isn’t as extensive as that of nursing homes, but the services can be tailored to meet the residents’ unique needs. Memory Care communities are designed to provide care for older adults with cognitive health issues, while Skilled Nursing Care is an option for older adults with chronic health conditions who may benefit from readily available medical care but don’t require hospitalization.

Warner currently has Pine Rock Manor, a 50-unit combination assisted living and memory care facility, and North Ridge Apartments (Kearsarge Elderly Housing) which is a HUD subsidized 35-unit affordable housing community near the Exit 9 services.

These types of developments achieve economies of scale through greater density. One way to encourage their development is through density incentives for senior housing to allow for density that may be greater than what the zoning ordinance would typically allow.

#### 4.9 Preserving Rural Warner

Survey and visioning session participants felt that the rural community character of Warner is part of what makes Warner, “Warner.” Protecting this character while addressing housing challenges is of the utmost importance. Approaches that protect rural areas, like cluster developments, would be beneficial. Protecting stone walls and other historic or natural features will go a long way to protecting character. Aesthetic and architectural design standards can also ensure that new housing is similar to historic housing, where appropriate. Additionally, capitalizing of the historic patterns of development in the village can also reinforce this. One approach to maximizing village development is form-based code, where the density and physical appearance of the buildings takes precedence over the uses inside. Further, it encourages structures to be built closer to the street – much like village development in the past. It often addresses architectural standards as well. Lastly, it can require that parking and mechanical equipment is located to the rear of the building.

#### 4.10 Next Steps and the Way Forward

Now what? Warner has an opportunity to capitalize on a variety of opportunities and, at the same time, address several needs that currently exist. What does that way forward look like?

- Review zoning solutions that protect rural character while simultaneously encouraging appropriate increases in density and mixed use. “Form Based Code” is one such approach where the zoning focuses more on the physical form and increased density and less on the uses.
- Engagement with nonprofit homebuilders could help facilitate the construction of housing.
- Review the zoning ordinance to allow for greater density where appropriate, including the consideration of eliminating the extra ½ buildable area for multi-family units as compared to single-family homes.
- Streamline the permitting process by reviewing the zoning ordinance for excessive restrictions, redundancies, inconsistencies, lack of clarity,

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#### Noncontiguous Multi-Family Housing

In Warner, there is regular demand for the subdivision of lots to allow the owners to build a second housing unit that can be deeded separately, often for family members such as parents or adult children.

To allow for community-based development on the same lot, multiple housing units could be built at reduced cost by utilizing the same lot, septic system, water supply, and driveway, reducing the overall cost of construction. In addition, density incentives for such development could be considered. This style of development can create more options for affordably priced homes that are in demand, increase tax revenue without building new roads, and reduce environmental impacts by using less land for development creating fewer driveways and reducing the risk of runoff issues.

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and user-friendliness. Further, assess the zoning to reduce the number of existing nonconformities.

- Open space development can balance protection of open space and rural character with the encouragement of housing development. The zoning ordinance can be reviewed to identify areas where the ordinance can be made easier to use. The use of density bonuses to promote the use of open space development design is an option.
- Greater flexibility in the development of multi-family housing can be a great way forward. This could include exploring detached multi-family, density bonuses for multi-family, and the alleviation of barriers to the conversion of existing single-family homes to multi-family structures.

#### *4.11 Objectives & Recommendations*

This chapter has focused on the Town’s current housing inventory and zoning framework and has described the needs generated from changing demographics. There are many opportunities available to enhance and diversify Warner’s housing inventory while preserving the character of the Town and quality of life that is so highly valued by residents.

1. Create a Housing Commission to advise land use boards on affordable housing developments and manage affordable housing properties and funds.
2. Conduct community engagement with residents about housing issues and needs, why housing is needed, and how it can contribute to local economic development.
3. Adopt zoning ordinances that offer density incentives to create senior & affordable housing or to incorporate senior and affordable units in larger developments, focused in areas near the Village or other areas with public services and amenities.
4. Reduce total required tract size for manufactured housing parks/subdivisions in proportion to the number of units being developed; examine lots for consideration of alternative housing parks/subdivisions such as manufactured housing, tiny houses, and other flexible options. Encourage development of community-owned housing parks. Create a definition of “tiny houses” and appropriate ordinances to accommodate them in Warner.
5. Adopt mixed use development in C-I and Intervale districts for potential different uses.
6. Redefine “multi-family development” to allow at least five dwelling units per structure in all areas of the Workforce Housing Overlay District to comply with the Workforce Housing Law.
7. Continue to enact energy efficient regulations that encourage and support energy efficient residential construction as well as on-site renewable energy generation, including solar, electric, solar hot water, geothermal, and wind energy systems.
8. Research form-based or other zoning options that preserve the aesthetic rural character of Warner but allow for new development, including increased density.
9. Encourage finding nonprofit partners to develop housing best suited for the community.

10. Encourage condominium and other models of home ownership.
11. Examine “multi-family development” to no longer require an extra 1/2 buildable area compared to single-family dwellings and instead require an approved septic system.
12. Audit the Town Zoning Ordinances and identify excessive restrictions that make it difficult to develop housing in Town.
13. Review the Town Zoning Ordinances compared to existing patterns of housing and revise the Ordinances to more closely reflect what housing is already there (including at the neighborhood or street level, if needed).
14. Review Town-owned property for best uses, including housing.
15. Identify obstacles for converting existing single-family housing into multifamily housing and ease onerous restrictions.
16. Review and incentivize the Open Space Development Ordinance to identify obstacles and make the ordinance easier to use.
17. Allow more flexibility in addressing multifamily properties by including noncontiguous structures on the same site (with the possibility of shared driveways).