



TOWN OF WARNER

PO Box 265
Warner, New Hampshire 03278-0265
Telephone: (603) 456-2298 ex. 7
Warnernh.gov email: landuse@warnernh.gov

Planning Board Meeting Minutes

February 3, 2025

Lower Meeting Room Warner Town Hall 5 E Main St

I. OPEN MEETING : Chair Karen Coyne called the meeting to order at 7:01 PM.

ROLL CALL

Planning Board Member	Present	Absent
Karen Coyne, Chair	✓	
James Gaffney	✓	
Pier D'Aprile	✓	
Barak Greene, Vice Chair	✓	
Ian Rogers	✓	
Harry Seidel – Select Board	✓	
John Leavitt	✓	
Bob Holmes – Alternate	✓	
Micah Thompson – Alternate		✓

II. PUBLIC COMMENT

Barb Marty stated that Jordan Pike the HEB Engineer advised her that the Exit 9 bridge project (2.8 million dollars) will be brought to the Select Board not the Planning Board. There was discussion regarding why the Planning Board would not be the board to review the project.

The order of business was adjusted, by moving up the Flood Plain Ordinance public hearing

B. Second Public Hearing – Flood Plain Ordinance change as necessary to comply with National Flood Insurance Program requirements.

Karen Coyne opened the public hearing. Ed Mical stated this is the next step in the process to update Warner’s Flood Plain Development Ordinance to stay in compliance. Chrissy Almanzar confirmed that all proper notices were given. Harry Seidel noted the changes need to be included in Warner’s subdivision regulations and site plan review regulations. Ed Mical asked the Planning Board to vote to move this to the ballot.

No public comment offered. Karen Coyne closed the public hearing. Karen Coyne read the proposed ballot language: *Are you in favor of the adoption of Amendment No. __ as proposed by the Planning Board for the Town’s Floodplain Development Ordinance as follows: amend Item I Definitions, Item IV Permits Required, Item VI Development Standards, and Item VII Flood Elevation Determination, Flood-proofing standards as necessary to comply with the requirements of the National Flood Insurance program.*

1 **James Gaffney made a motion seconded by Ian Rogers to move the amended Flood Plain**
2 **Ordinance to the ballot. Motion passed unanimously.**

3
4 **II. MINUTES: January 20, 2025**

5 The Planning Board reviewed the minutes and agreed to review the Zoom recording to clarify
6 questions raised regarding what was said. **The minutes were tabled.**

7
8 **IV. NEW BUSINESS**

9 A. Michael Smith Select Board – Discuss Potential lot sales

10 None

11 C. Analysis and Presentation on the Impact of Various Cost Factors on Housing

12 James Gaffney presented information regarding various baseline cost factors of building a basic house.
13 Utilizing a mortgage payment calculation tool the Planning Board agreed as a starting point to look at
14 \$200 per square foot for a 2000 square foot home is \$400,000 plus a foundation \$30,000, well \$20,000,
15 septic \$20,000 bringing the price to \$470,000. A home cost of \$470,000 and a mortgage rate at 7%,
16 plus insurance and property taxes (\$6,000), the monthly payment is \$3,800. James Gaffney stated that
17 there is nothing Warner or the State of New Hampshire can do to influence interest rates. He noted if
18 the property taxes went down to \$5,000 the monthly payment goes down to \$2,480. If the property
19 taxes went down to \$4,000 the monthly payment goes down below \$2,400.

20
21 James Gaffney pointed to the community survey that reflected 95% of the respondents wanted single
22 family housing. He stated that currently the housing market reflects high demand, and low supply,
23 which is driving up prices. John Leavitt spoke about surveys, explaining that when the associated
24 costs are known it affects how people respond.

25
26 D. Presentation and Discussion on Housing and Interest Rates

27 James Gaffney stated that he wanted a discussion to help people understand the impact of mortgage
28 rates. Pier D'Aprile spoke about how mortgage rates were artificially lowered a 5-6 years ago, during
29 which many people purchased homes. He explained that prices significantly increased as a result. He
30 recapped the events that followed by the US Government affecting mortgage interest rates. He stated
31 that it will take a long time for rates to come down and, as a result, we have a generation of people who
32 bought their houses at or below 3%. There is now a lack of selling with rates at or around 7%.

33
34 James Gaffney stated that as the Planning Board discusses the Housing Chapter, they need to keep in
35 mind areas that Warner can affect. He stated that property taxes are clearly in Warner's toolbox. He
36 spoke about the possible tax rate increase and how that will affect current mortgages and rent prices in
37 Warner. Ian Rogers noted that the discussion is going in a tax direction, and it is important to keep in
38 mind that the Planning Board has jurisdiction over issues of planning and zoning. He stated the
39 Planning Board discussions should focus on the Master Plan and planning and zoning issues, not the
40 tax rate. Barak brought up the issue of jobs and the problem we have filling jobs. James and Barak
41 agreed that the jobs we have open do not pay enough for the employee to actually pay for housing in
42 Warner.

43
44 Harry Seidel explained his opinion that small single-family homes are going away due to the lack of
45 affordability. He stated that Warner cannot affect mortgage rates or other national trends, and he would
46 like to focus on areas that Warner can affect. Harry Seidel stated that Warner has a revenue problem.
47 He spoke about the revenue benefits of group buildings and multiple unit apartment buildings. Barak
48 Greene spoke about the feasibility of 4-5 unit buildings. He suggested the Town reach out to
49 developers and find out what they are willing to do. James asked if Barak would be willing to bring in

1 layouts and/or images of the kind of development he described. John Leavitt stated that developers do
2 not want to come to Warner because it has a reputation for being difficult to work with and Warner
3 needs to make itself more attractive from a development standpoint. James Gaffney reiterated that the
4 tax rate should be considered when considering development. Pier D'Aprile stated the town cannot
5 overcompensate for the unintended consequences of the US government. He stressed the importance of
6 letting the data speak for itself and allow people to build where they want. Ian Rogers explained the
7 Master Plan is a conceptual document meant to start conversation about planning and zoning. He stated
8 that the Master Plan recommends many alternatives to single family homes. He stated it is important
9 to decide if the Planning Board is here to argue about housing or work towards solutions. Bob Holmes
10 stated that Warner assessed property values are far below the actual market value. He stated after the
11 reval property values will be at market value and the tax rate will go down. He stated that
12 manufactured housing is an option for more affordable housing, it may not be liked but it is doable.
13

14 James Gaffney stressed that property tax is the only tool in Warner's toolbox that can influence the
15 equation in terms of costs. He acknowledged others may not like his position on the property taxes. He
16 spoke about the effects that illegal immigration has had on housing. Pier D'Aprile explained that the
17 tax rate will go down with the revaluation, but the school portion of the tax rate is going to go up. He
18 stated that people should not be forced to move because they cannot afford to pay their property taxes.
19

20 E. Housing Chapter Correspondence – Library edits, Harry Seidel edits, Bob Holmes edits
21 Discussed in Housing Chapter Master Plan Draft review/discussion

22 **V. UNFINISHED BUSINESS**

23 A. Housing Chapter Master Plan Draft –review/discussion (fifth discussion)

24 The Planning Board reviewed the current draft and voted thumbs up/thumb down to accept or reject
25 edits submitted.

26 **VI. COMMUNICATIONS**

27 The library is the only board that submitted correspondence relating to the Housing Chapter.
28

29 **VII. REPORTS**

30 **Chair's Report- Chair, Karen Coyne**

31 The next Housing Chapter discussion will focus on 4.1 with Barb Marty's edits and any other edits that
32 come in and if time permits 4.10 and 4.11.

33 **Select Board - Harry Seidel**

34 The annual reports are being put together. Harry Seidel spoke about the importance of energy efficiency.

35 **Regional Planning Commission - Ben Frost, Barb Marty**

36 None

37 **Economic Development Advisory Committee – James Sherman**

38 None

39 **Agricultural Commission - James Gaffney**

40 None

41 **Regional Transportation Advisory Committee – Tim Blagden**

42 None
43

44 **VII. PUBLIC COMMENT**

45 None

46 **IX. ADJOURN**

47 The meeting adjourned at 9:37 PM

48 Respectfully submitted by Tracy Doherty

1
2