



## TOWN OF WARNER

P.O. Box 265, 5 East Main Street  
Warner, New Hampshire 03278-0059  
Land Use Office: (603)456-2298 ex. 7  
Email: [landuse@warnernh.gov](mailto:landuse@warnernh.gov)

### ***Planning Board Meeting*** **AGENDA**

Monday, March 3, 2025

Town Hall Lower Meeting Room  
7:00 PM

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Join Zoom Meeting: <https://us02web.zoom.us/j/87061407427> Meeting ID: 870 6140 7427 Passcode: 1234

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**I. OPEN MEETING and ROLL CALL**

**II. PUBLIC COMMENT**

**III. MINUTES: February 3, February 17**

**IV. NEW BUSINESS**

**A. Conceptual Consultation** – Applicant: Tom Fertado of Catch Housing; Current Owner: Michael Quinn of Comet, LLC; Property: 35-4-3

**B. Michael Smith Selectboard** – Discuss Potential lot sales

<https://warnernh.gov/departments/assessing/>

**C. Housing Chapter Correspondence** – Bob's Edit

**V. UNFINISHED BUSINESS**

**A. Housing Chapter Master Plan Draft - *Review/Discussion*** – 4.10 and 4.11 (V5) Board discussions on new Master Plan Draft. (Sixth out of multiple planned discussions) Public invited and encouraged to attend.

[https://warnernh.gov/tow/downloads/masterplan\\_2011/MasterPlan\\_Chap4\\_Housing-Draft.pdf](https://warnernh.gov/tow/downloads/masterplan_2011/MasterPlan_Chap4_Housing-Draft.pdf)

**VI. REPORTS**

**A. Chair's Report-** Chair, Karen Coyne

**B. Select Board** - Harry Seidel

**C. Regional Planning Commission** – Barbara Marty, Ben Frost

**D. Economic Development Advisory Committee** – James Sherman

**E. Agricultural Commission** - James Gaffney

**F. Regional Transportation Advisory Committee** – Tim Blagden

**VII. COMMUNICATIONS**

**VIII. PUBLIC COMMENT**

**IX. ADJOURN** - Note: Planning Board meetings will end no later than 10:00 P.M. Items remaining on the agenda will be heard at the next scheduled monthly meeting.

Audio of meeting available the day after the meeting via email: [landuse@warnernh.gov](mailto:landuse@warnernh.gov)

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## 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 value of \$470,000 at 7% plus insurance  
16 property taxes (\$6,000) the monthly payment is \$3,800. James Gaffney stated that there is nothing  
17 Warner or the State of New Hampshire can do to influence interest rates. He noted if the property  
18 taxes went down to \$5,000 the monthly payment goes down to \$2,480. If the property taxes went  
19 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 affordability.  
45 He stated that Warner cannot affect mortgage rates or other national trends, and he would like to focus  
46 on areas that Warner can affect. Harry Seidel stated that Warner has a revenue problem. He spoke  
47 about the revenue benefits of group buildings and multiple unit apartment buildings. Barak Greene  
48 spoke about the feasibility of 4-5 unit buildings. He suggested the Town reach out to developers and  
49 find out what they are willing to do. James asked if Barak would be willing to bring in layouts and/or

1 images of the kind of development he described. John Leavitt stated that developers do not want to  
2 come to Warner because it has a reputation for being difficult to work with and Warner needs to make  
3 itself more attractive from a development standpoint. James Gaffney reiterated that the tax rate should  
4 be considered when considering development. Pier D'Aprile stated the town cannot overcompensate  
5 for the unintended consequences of the US government. He stressed the importance of letting the data  
6 speak for itself and allow people to build where they want. Ian Rogers explained the Master Plan is a  
7 conceptual document meant to start conversation about planning and zoning. He stated that the Master  
8 Plan recommends many alternatives to single family homes. He stated it is important to decide if the  
9 Planning Board is here to argue about housing or work towards solutions. Bob Holmes stated that  
10 Warner assessed property values are far below the actual market value. He stated after the reval  
11 property values will be at market value and the tax rate will go down. He stated that manufactured  
12 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, but the school portion of the tax rate is going to go up. He stated that people  
18 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

DRAFT



# TOWN OF WARNER

PO Box 265

Warner, New Hampshire 03278-0265

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Warnernh.gov email: landuse@warnernh.gov

## Planning Board Meeting DRAFT Minutes

Monday, February 17, 2025, 7:00 PM

Lower Meeting Room Warner Town Hall 5 E Main St

### I. OPEN MEETING / ROLL CALL : Chair Karen Coyne called the meeting to order at 7:00 PM.

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

Also present via Zoom was Mike Smith. Bob Holmes was elevated to a voting member.

### II. PUBLIC COMMENT

None

### III. MINUTES: January 20, 2025, February 3, 2025

January 20, 2025

Barak Greene made a motion seconded by Bob Holmes to adopt the January 20, 2025, as amended.

Motion passed unanimously.

February 3, 2025

The minutes were tabled to review the Zoom video for further clarification

### IV. NEW BUSINESS

A. Michael Smith, Select Board – Discuss Potential Lot Sales

None

B. WRLAC Letter – Concerning Solar Array

Barb Marty spoke about a letter written in December 2024 from the Warner River Local Advisory Committee. She asked if the Planning Board felt there should be more coordination between the WRLAC and the Planning Board when there is a project under review. The Planning Board discussed the previous discussion regarding the solar array proximity to the Warner River. There was a discussion regarding advising the Warner Representatives on the timing of applications.

C. Housing Chapter Correspondence – Master Plan Chapter 4.1 with Barb Marty’s document

There was a conversation relating to the work of 30-40 people from the HAC who drafted the original chapter. Further conversation regarding how the original document is protected by certain members of the Planning Board, the document is a suggestion, not a Planning Board document. Additional conversation noted that the HAC listened to people who voiced ideas, answered the survey, or participated in other community engagement.

1 The Planning Board reviewed the edited document (line outs). The Planning Board agreed to review and vote  
2 by thumbs up or thumbs down to accept or reject the proposed edits by Barb Marty and John Leavitt. The  
3 Planning Board discussed the meaning behind “what makes Warner Warner” versus “what makes Warner  
4 unique.” They discussed the importance of maintaining the rural character of Warner.

5  
6 At 8:04 PM the Planning Board recognized that Harry Seidel was in attendance via Zoom.

7  
8 D. Housing Chapter – 4.10 and 4.11  
9 The Planning Board agreed to table the review of 4.10 and 4.11 until the entire Board is present.

10  
11 **V. UNFINISHED BUSINESS**

12 **A. Housing Chapter Master Plan Draft – Review/Discussion – Board Discussions on new**  
13 **Master Plan draft**

14 Ian Rogers explained that a public hearing is required prior to accepting the Housing Chapter Master Plan.  
15 He stated that the public hearing might be a way to draw more people into participation. James Gaffney  
16 suggested making an announcement at Town Meeting regarding the Housing Chapter Master Plan public  
17 hearings.

18 **VI. REPORTS**

- 19 a. Chair's Report- Chair, Karen Coyne  
20 None  
21 b. Select Board – Mike Smith  
22 None  
23 c. Regional Planning Commission – Ben Frost, Barb Marty  
24 None  
25 d. Economic Development Advisory Committee – James Sherman  
26 None  
27 e. Agricultural Commission – James Gaffney  
28 None  
29 f. Regional Transportation Advisory Committee – Tim Blagden  
30 None

31  
32 **VII. COMMUNICATIONS**

33 Karen Coyne stated at the next Planning Board meeting there will be a conceptual plan.

34  
35 **VIII. PUBLIC COMMENT**

36 None

37 **IX. ADJOURN**

38 The Planning Board meeting adjourned at 8:07 PM.

39  
40 Respectfully submitted by Tracy Doherty  
41  
42  
43



# TOWN OF WARNER PLANNING BOARD

P.O. Box 265

Warner, New Hampshire 03278-0059

Telephone: (603) 456-2298, ext. 7

Fax: (603) 456-2297

## APPLICATION FOR CONCEPTUAL CONSULTATION

Please note that this application is subject to NH RSA 91-A which affords the public access to this information.

ACTION NEEDED FROM THE ZONING BOARD OF ADJUSTMENT? YES ☒ X NO ☐

TODAY'S DATE: \_\_\_\_\_

NAME OF APPLICANT: Concord Area Trust for Housing - Thomas R. Furtado, President

ADDRESS: 105 Loudon Road, unit 1, Concord, NH 03301

PHONE # 1: 603-225-8835 PHONE # 2: \_\_\_\_\_ E-MAIL: tfurtado@catchhousing.org

OWNER(S) OF PROPERTY: COMET, LLC

ADDRESS: 84 Range Road, Windham, NH 03087 (Attn: Michael Quinn)

PHONE # 1: \_\_\_\_\_ PHONE # 2: \_\_\_\_\_ E-MAIL: mikequinn22@gmail.com

AGENT NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

PHONE # 1: \_\_\_\_\_ PHONE # 2: \_\_\_\_\_ E-MAIL: \_\_\_\_\_

STREET ADDRESS & DESCRIPTION OF PROPERTY: Rt 103 Lot #3 on Plan 16243

MAP # 34 LOT # 4-3 ZONING DISTRICT: INT NUMBER OF LOTS/UNITS: 47 +/-

FRONTAGE ON WHAT STREET(S): Rt 103

DEVELOPMENT AREAS: 13.8 Acres acres/sq.ft. BUILDING/ADDITION: TBD sq. ft.

PROPOSED USE: Multi-Family Affordable Workforce Housing

DETAILS OF REQUEST: *Indicate number of separate pages attached, if necessary.* \_\_\_\_\_

Project is anticipated to include 47 +/- one, two and three bedroom residential apartment units in a single building that is 3 levels at street grade and 4 levels on rear due to topography with surface parking and related improvements and appurtenances.

**Authorization/Certification from Property Owner(s)**

I (We) hereby designate Concord Area Trust for Community Housing \* to serve as my agent and to appear and present said application before the Warner Planning Board

\*including its officers, employees and agents (including but no limited to Thomas R Furtado, President & CEO, Cleveland Waters & Bass P.A., and Ranger Engineering Group, Inc.)

By submitting this application I (We) hereby authorize and understand that agents of the Town may visit the site without further notice.

Signature of Property Owner(s):  Date: 2/6/2025  
(Need signatures of all owner's listed on deed)

Print Names Michael J. Quinn, Manager

Signature of Applicant(s) if different from Owner:

 Date: 2/6/2025

Print Names Thomas R. Furtado, President & CEO

**For Planning Board Use Only**

Date Received at Town Office: \_\_\_\_\_

Received By: \_\_\_\_\_

Date of Review: \_\_\_\_\_ Date of Hearing: \_\_\_\_\_

ADMINISTRATIVE INFORMATION

PARCEL NUMBER  
35-004-3

Parent Parcel Number

Property Address  
ROUTE 103 WEST 0009

Neighborhood  
5 COMMERCIAL EXIT 9

Property Class  
851 Vacant Commercial

TAXING DISTRICT INFORMATION

Jurisdiction 219 WARNER, NH

Area 219

Routing Number 2015

OWNERSHIP

COMET LLC  
84 RANGE ROAD  
WINDHAM, NH 03087

Tax ID 002025

TRANSFER OF OWNERSHIP

Date		
12/01/2017	MRT INVESTMENT & DEVELOPMENT Bk/Pg: 3579, 98	\$600000
08/18/2009	R.A.W. INVESTMENT INC. Bk/Pg: 3150, 871	\$1100000

COMMERCIAL

VALUATION RECORD								
Assessment Year	04/01/2014		04/01/2015	04/01/2015	04/01/2018	04/01/2020	04/01/2020	Worksheet
Reason for Change	CU	Rate Adj	2015 PRELIM	2015 Reval	CU	Rate Adj	2020 Prelim	2020 Reval
VALUATION	L	399840	147440	147440	147440	147440	147440	147440
Market	B	0	0	0	0	0	0	0
	T	399840	147440	147440	147440	147440	147440	147440
VALUATION	L	383470	131070	131070	131170	131170	131170	131170
Assessed/Use	B	0	0	0	0	0	0	0
	T	383470	131070	131070	131170	131170	131170	131170

Site Description

Topography:  
Rolling

Public Utilities:  
Water, Sewer, Electric

Street or Road:  
Paved

Neighborhood:

LAND DATA AND CALCULATIONS

Land Type	Rating Soil ID -or- Actual Frontage	Measured Acreage -or- Effective Frontage	Table Effective Depth	Prod. Factor -or- Depth Factor -or- Square Feet	Base Rate	Adjusted Rate	Extended Value	Influence Factor	Value
Zoning:	1	Undeveloped Commercial	0.9200	1.00	133260.84	133260.84	122600		122600
C1-Commercial	2	Excess Frontage	0.9200	1.00	7500.00	7500.00	6900		6900
Legal Acres:	3	EXCESS REAR	0.7600	1.00	1500.00	1500.00	1140		1140
13.8000	4	EXCESS REAR	11.2000	1.00	1500.00	1500.00	16800		16800
	5	Other Forest No Stewardship	3 11.2000	1.00	47.00	47.00	530		530



Book 2547 Page 1295

env: True North mortgage

## Corrective Conservation Easement Deed

## CONSERVATION EASEMENT DEED

Doc# 522366  
Book: 2547  
Pages: 1295 - 1304  
Filed & Recorded  
08/06/2003 04:04:55 PM  
KATHI L. GUAY, CPO, REGISTER

MERRIMACK COUNTY REGISTRY OF DEEDS  
RECORDING \$ 46.00  
SURCHARGE \$ 2.00

R.A.W. Investments Trust, Inc., PO Box 596, Newport, NH 03773, (hereinafter referred to as the "Grantor", which word where the context requires includes the plural and shall, unless the context clearly indicates otherwise, include the Grantor's executors, administrators, legal representatives, devisees, heirs, successors and assigns),

for consideration paid, with WARRANTY covenants, grants in perpetuity to

the **TOWN OF WARNER**, situated in the County of Merrimack, State of New Hampshire, acting through its Conservation Commission pursuant to NH RSA 36-A:4 (hereinafter referred to as the "Grantee", which shall, unless the context clearly indicates otherwise, include the Grantee's successors and assigns),

the Conservation Easement (herein referred to as the "Easement") hereinafter described with respect to that certain parcel of land (herein referred to as the "Property") being unimproved land situated off Route 103 and Interstate Highway 89 at Exit 9 in the Town of Warner, County of Merrimack, State of New Hampshire, more particularly bounded and described in Appendix "A" attached hereto and made a part hereof.

Note: This easement deed revises an earlier registered deed to correct the owner of record, R.A.W. Investments Trust, Inc.

1. PURPOSES

The Easement hereby granted is pursuant to NH RSA 477:45-47, exclusively for the following conservation purposes:

- A. The protection of the land and the water body of the Warner River to which it provides access and on which it fronts subject to the Easement granted hereby for outdoor recreation by and/or the education of the general public;
- B. The preservation of the land subject to the Easement granted hereby for the scenic enjoyment of the general public;
- C. The protection of natural habitats of plants and animal species, including wood turtles, a species of concern and native to New Hampshire;
- D. The preservation and conservation of open spaces, particularly the conservation of the 11.2 acres of floodplain and productive wetland of which the Property consists and the long-term protection of the Property's capacity to provide wildlife habitat;
- E. The protection of water quality in the Warner River by providing a natural, vegetated buffer; and

- F. The protection of a valuable groundwater aquifer which extends throughout this parcel of land and the wellhead protection area, associated with the Warner Village Water District's wells downstream.

The above purposes are consistent with the natural resource goals, objectives and actions as stated in the 1999 Master Plan of the Town of Warner, which encourage the protection for streams, flood plains and wetland areas;

and with New Hampshire RSA Chapter 79-A which states:

"It is hereby declared to be in the public interest to encourage the preservation of open space, thus providing a healthful and attractive outdoor environment for work and recreation of the state's citizens, maintaining the character of the state's landscape, and conserving the land, water, forest, agricultural and wildlife resources."

All of these purposes are consistent and in accordance with the U.S. Internal Revenue Code, Section 170(h).

The Easement hereby granted with respect to the Property is as follows:

2. USE LIMITATIONS (Subject to the reserved rights specified in Section 3 below)
- A. The Property shall be maintained in perpetuity as open space without there being conducted thereon any industrial or commercial activities.
- B. The Property shall not be subdivided.
- C. No structure or improvement, including, but not limited to, a dwelling, any portion of a septic system, fence, culvert, tennis court, swimming pool, dock, wharf, aircraft landing strip, golf course, pay-to-fish facility, tower, or mobile home shall be constructed, placed, or introduced onto the Property, unless such structures or improvements are commonly necessary in the accomplishment of the conservation, wildlife habitat management, or noncommercial outdoor recreational or educational uses of the Property.
- D. No removal, filling, or other disturbances of soil surface, nor any changes in topography, surface or subsurface water systems, wetlands, or natural habitat, nor any cutting or removal of the growth or vegetation or the pulling from the ground of stumps or roots shall be allowed unless such activities:
- i. are consistent with the restoration, conservation and/or monitoring of the wildlife habitat on the Property or noncommercial outdoor recreational or educational uses of the Property,;
- ii. do not harm state or federally recognized rare, threatened, or endangered species,

such determination of harm to be based upon information from the New Hampshire Natural Heritage Inventory or the agency then recognized by the State of New Hampshire as having responsibility for identification and/or conservation of such species; and

iii. are not detrimental to the purposes of this Easement.

Prior to commencement of any such activities, all necessary federal, state, local, and other governmental permits and approvals shall be secured.

- E. No outdoor advertising structures such as signs and billboards shall be displayed on the Property except as desirable or necessary in the accomplishment of the conservation, wildlife habitat management, or noncommercial outdoor recreational uses of the Property, and provided such signs are not detrimental to the purposes of this Easement.
- F. There shall be no mining or quarrying. There shall be no excavation, or removal of rocks, minerals, gravel, sand, topsoil, or other similar materials on the Property, except in connection with any improvements made pursuant to the provisions of sections 2.C., D., or E., above. No such rocks, minerals, gravel, sand, topsoil, or other similar materials shall be removed from the Property.
- G. There shall be no dumping, storage, injection, burning, or burial of man-made materials or materials then known to be environmentally hazardous.
- H. There shall be no grazing of livestock on the property.
- I. There shall be no posting to prohibit the public from accessing and using the Property for low-impact, non-motorized, non-wheeled, non-commercial, outdoor recreational purposes, and the Grantee shall be under no duty to supervise said access, use, or purpose.

### 3. RESERVED RIGHTS

- A. The Grantor reserves the right to post the Property against motorized wheeled vehicles.

### 4. NOTIFICATION OF TRANSFER, TAXES, MAINTENANCE

- A. The Grantor agrees to notify the Grantee in writing ten (10) days before the transfer of title to the Property.
- B. The Grantee shall be under no obligation to maintain the Property or pay any taxes or assessments thereon.

5. BENEFITS, BURDENS, AND ACCESS

- A. The burden of the Easement conveyed hereby shall run with the Property and shall be enforceable against all future owners and tenants in perpetuity; the benefits of this Easement shall not be appurtenant to any particular parcel of land but shall be in gross and assignable or transferable only to the State of New Hampshire, the U.S. Government, or any subdivision of either of them, consistent with Section 170(c)(1) of the U.S. Internal Revenue Code of 1986, as amended, or to any qualified organization within the meaning of Section 170(h)(3) of said Code, which organization has among its purposes the conservation and preservation of land and water areas and agrees to and is capable of enforcing the conservation purposes of this Easement. Any such assignee or transferee shall have like power of assignment or transfer.
- B. The Grantee shall have reasonable access to the Property and all of its parts for such inspection as is necessary to determine compliance with and to enforce this Easement and exercise the rights conveyed hereby and fulfill the responsibilities and carry out the duties assumed by the acceptance of this Easement.

6. BREACH OF EASEMENT

- A. When a breach of this Easement, or conduct by anyone inconsistent with this Easement, comes to the attention of the Grantee, it shall notify the Grantor in writing of such breach or conduct, delivered in hand or by certified mail, return receipt requested.
- B. The Grantor shall, within 30 (thirty) days after receipt of such notice or after otherwise learning of such breach or conduct, undertake those actions, including restoration, which are reasonably calculated to cure swiftly said breach, or to terminate said conduct, and to repair any damage. The Grantor shall promptly notify the Grantee of its actions taken under this section.
- C. If the Grantor fails to take such proper action under the preceding paragraph, the Grantee shall, as appropriate to the purposes of this deed, undertake any actions that are reasonably necessary to cure such breach or to repair any damage in the Grantor's name or to terminate such conduct. The cost thereof, including the Grantee's expenses, court costs and legal fees, shall be paid by the Grantor, provided that the Grantor is directly or primarily responsible for the breach.
- D. Nothing contained in this Easement shall be construed to entitle the Grantee to bring any action against the Grantor for any injury to or change in the Property resulting from causes beyond the Grantor's control, including, but not limited to, unauthorized actions by third parties, natural disasters such as fire, flood, storm, and earth movement, or from any prudent action taken by the Grantor under emergency conditions to prevent, abate, or mitigate significant injury to the Property resulting from such causes.

- E. The Grantee and the Grantor reserve the right, separately or collectively, to pursue all legal remedies against any third party responsible for any actions detrimental to the conservation purposes of this Easement.

7. NOTICES

All notices, requests and other communications, required or permitted to be given under this Easement shall be in writing, except as otherwise provided herein, and shall be delivered in hand or sent by certified mail, postage prepaid, return receipt requested to the appropriate address set forth above or at such other address as the Grantor or Grantee may hereafter designate by notice given in accordance herewith. Notice shall be deemed to have been given when so delivered or so mailed.

8. SEVERABILITY

If any provision of this Easement, or the application thereof to any person or circumstance, is found to be invalid by a court of competent jurisdiction, by confirmation of an arbitration award, or otherwise, the remainder of the provisions of this Easement or the application of such provision to persons or circumstances other than those to which it is found to be invalid, as the case may be, shall not be affected thereby.

9. CONDEMNATION, EXTINGUISHMENT

- A. Whenever all or part of the Property is taken in exercise of eminent domain by public, corporate, or other authority so as to abrogate in whole or in part the Easement conveyed hereby, or whenever all or part of the Property is lawfully sold without the restrictions imposed hereunder in lieu of condemnation or exercise of eminent domain, the Grantor and the Grantee shall thereupon act jointly to recover the full damages resulting from such taking with all incidental or direct damages and expenses incurred by them thereby to be paid out of the damages recovered.
- B. The balance of the land damages recovered from such taking or lawful sale in lieu of condemnation or exercise of eminent domain shall be divided between the Grantor and the Grantee in proportion to the fair market value, at the time of condemnation, of their respective interests in that part of the Property condemned. The values of the Grantor's and Grantee's interests shall be determined by an appraisal prepared by a qualified appraiser at the time of condemnation.
- C. The Grantee shall use its share of the proceeds in a manner consistent with and in furtherance of one or more of the conservation purposes set forth herein.

10. ADDITIONAL EASEMENT

Should the Grantor determine that the expressed purposes of this Easement could better be effectuated by the conveyance of an additional easement, the Grantor may execute an additional instrument to that effect, provided that the conservation purposes of this Easement are not diminished thereby and that a public agency or qualified organization described in Section 5.A., above, accepts and records the additional easement.

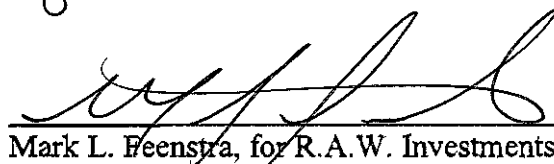
11. ARBITRATION OF DISPUTES

- A. Any dispute arising under this Easement shall be submitted to arbitration in accordance with New Hampshire RSA 542.
- B. The Grantor and the Grantee shall each choose an arbitrator within 30 (thirty) days of written notice from either party. The arbitrators so chosen shall in turn choose a third arbitrator within 30 (thirty) days of the selection of the second arbitrator.
- C. The arbitrators so chosen shall forthwith set as early a hearing date as is practicable which they may postpone only for good cause shown.
- D. A decision by two of the three arbitrators, made as soon as practicable after submission of the dispute, shall be binding upon the parties and shall be enforceable as part of this Easement.

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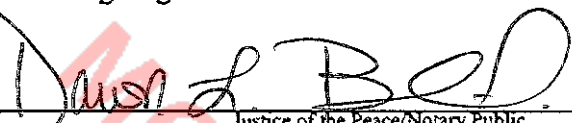
The Grantee, by accepting and recording this Easement, agrees to be bound by and to observe and enforce the provisions hereof and assumes the rights and responsibilities herein granted to and incumbent upon the Grantee, all in the furtherance of the conservation purposes for which this Easement is delivered.

IN WITNESS WHEREOF, We have hereunto set my our hands this 2<sup>ND</sup> day  
of July, 2003.

  
Mark L. Feenstra, for R.A.W. Investments Trust, Inc., Grantor

The State of New Hampshire  
County of Merrimack

Personally appeared Mark L. Feenstra this 2 day of July, 2003  
and acknowledged the foregoing on the behalf of R.A.W. Investments Trust, Inc.

Before me,   
Justice of the Peace/Notary Public  
DAWN L. BLAKE  
Notary Public, Maine  
My commission expires: My Commission Expires July 29, 2009

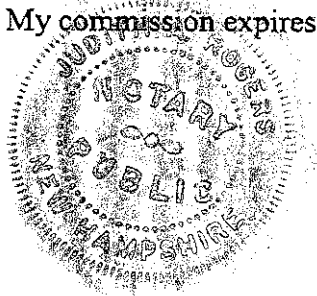
ACCEPTED: TOWN OF WARNER

By: Edward F MicalTitle: SELECTMAN  
Duly AuthorizedDate: JULY 14, 2003By: John C BrayshawTitle: SELECTMAN  
Duly AuthorizedDate: July 14, 2003By: Allen C. BrownTitle: SELECTMAN  
Duly AuthorizedDate: 7/14/03The State of New Hampshire  
County of Merrimack

Personally appeared Edward F. Mical, John C Brayshaw, and  
Allen C. Brown, of the Town of Warner, this 14<sup>th</sup> day of July, 2003, and  
acknowledged the foregoing on behalf of the Town of Warner.

Before me, Judith A. Rogers  
Justice of the Peace/Notary Public

My commission expires:

JUDITH A. ROGERS, Notary Public  
My Commission Expires April 16, 2008

**APPENDIX A**

The Property subject to the Conservation Easement granted hereby is a certain tract of land with no buildings thereon situated on off Route 103 in the Town of Warner, Merrimack County, New Hampshire bounded and described as follows:

Beginning at an iron rod set at the northwesterly corner of the herein described Conservation Easement, in the Town of Warner, said iron rod being at the southwest corner Lot 1 as shown on a plan entitled "Subdivision Plan Assessors Map 35 Lot 4 West Main Street, Warner, New Hampshire Scale 1"=60' Date: April, 2000" with revisions through 10/08/02, prepared by T.F. Bernier, Inc., 39 Warren Street P.O. Box 3464 Concord, New Hampshire.

Thence South 69°07'20" East along said Lot 1 a distance of two hundred ten and zero hundredths (210.00) feet to an iron rod set at the southwesterly corner of Lot 2;

Thence South 69°07'20" East along said Lot 2 a distance of one hundred ninety-two and seventy-nine hundredths (192.79) feet to an iron rod set at the southeasterly corner of Lot 2;

Thence South 69°07'20" East a distance of ninety-five and zero hundredths (95.00) feet to an iron rod set;

Thence South 69°07'20" East a distance of forty-five and zero hundredths (45.00) feet to an iron rod set;

Thence North 77°55'34" East a distance of one hundred sixty-eight and fifty-one hundredths (168.51) feet to an iron pipe found at the corner of land now or formerly of Lisa Brochu;

Thence South 17°06'27" East along said Brochu land a distance of one hundred seventy and thirty-three hundredths (170.33) feet to an iron rod found;

Thence South 8°12'47" East along said Brochu land a distance of one hundred fifty-two and ninety-five hundredths (152.95) feet to an iron pipe found at the corner of land now or formerly of Thomas J. Duncan;

Thence South 12°06'24" East along said Duncan land a distance of eighty-eight and fifty-five hundredths (88.55) feet to an iron rod set;

Thence South 2°06'24" East along said Duncan land a distance of forty and zero hundredths (40.00) feet to an iron rod set;

Thence South 2°53'36" West along said Duncan land a distance of fifty-six and zero hundredths (56.00) feet to an iron rod set;

Thence South 8°53'36" West along said Duncan land a distance of forty-nine and zero hundredths (49.00) feet to an iron rod set;

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Thence South 25°53'36" West along said Duncan land a distance of one hundred sixty-seven and zero hundredths (167.00) feet to an iron pipe found at the northerly bank of the Warner River;

Thence South 25°53'36" West a distance of twenty-nine (29) feet plus or minus to the thread of the Warner River;

Thence northwesterly seven hundred fifty-nine (759) feet plus or minus along the thread of the Warner River to a point;

Thence northeast sixty (60) feet more or less to a concrete bound found at land of the Warner Village Fire District;

Thence North 13°30'31" West along said Warner Village Fire District land a distance of four hundred three and ninety-nine hundredths (403.99) feet to a concrete bound found at land of Evans Group, Inc.;

Thence North 6°28'28" East along said Evans Group, Inc. land a distance of one hundred ninety-five and forty-seven hundredths (195.47) feet to the point of beginning.

Containing 11.2 acres more or less.

**MEANING AND INTENDING** to describe a portion of Parcel 3, Tax Map 35 and a portion of the same premises conveyed by Warranty Deed to R.A.W. Investments Trust, Inc., by Highview Church Farm, Inc., dated October 28, 1999 and recorded at Book 2181, Page 1297 of the Merrimack County Registry of Deeds.

MERRIMACK COUNTY RECORDS

*Kate L. Gray*, CPO, Register

“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, or when erected on site, is 320 square feet or more, and which is built on a permanent chassis and designed to be used as a dwelling unit with or without a permanent foundation when connected to required utilities, which include plumbing, heating and electrical heating systems contained therein.”

## Chapter 4. Housing

### 4.1 Introduction

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. Availability and affordability are integral to maintain housing and community stability and support local businesses by allowing their employees to live close to where they work. 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.



Warner residents emphasize the value of “rural character” is what makes Warner unique and 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. Warner’s

rural character is essential to its 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 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 encourage a supply of safe, sanitary, environmentally sensitive, and affordable housing to its residents, 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 continue to enable the development of workforce housing, particularly near existing services, roads, and amenities
- To encourage the development of affordable housing.

### 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 home values.
- 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.
- 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.

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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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### 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, 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 a survey tool 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)
- 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 housing and nature, rather than building isolated homes throughout rural areas with large amounts of space between them.

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A Community Land Trust (CLT) is a 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.

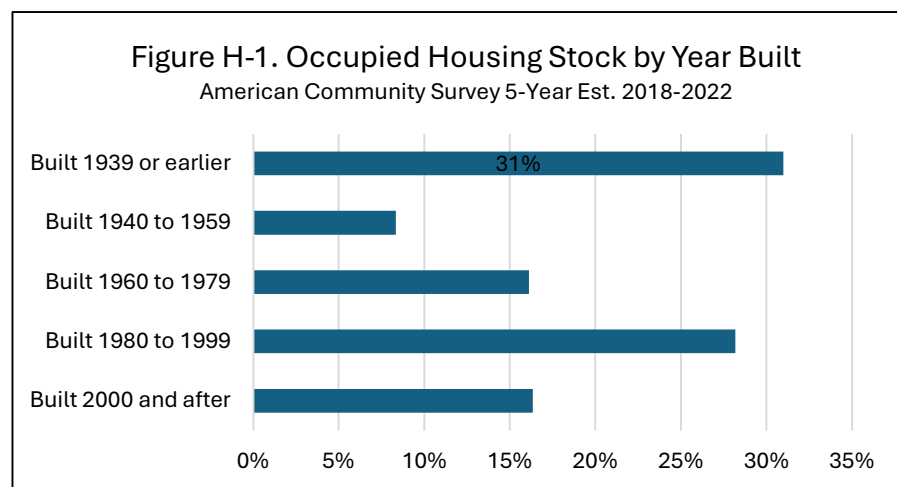
Other takeaways from the Committee’s community engagement activities:

- 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.

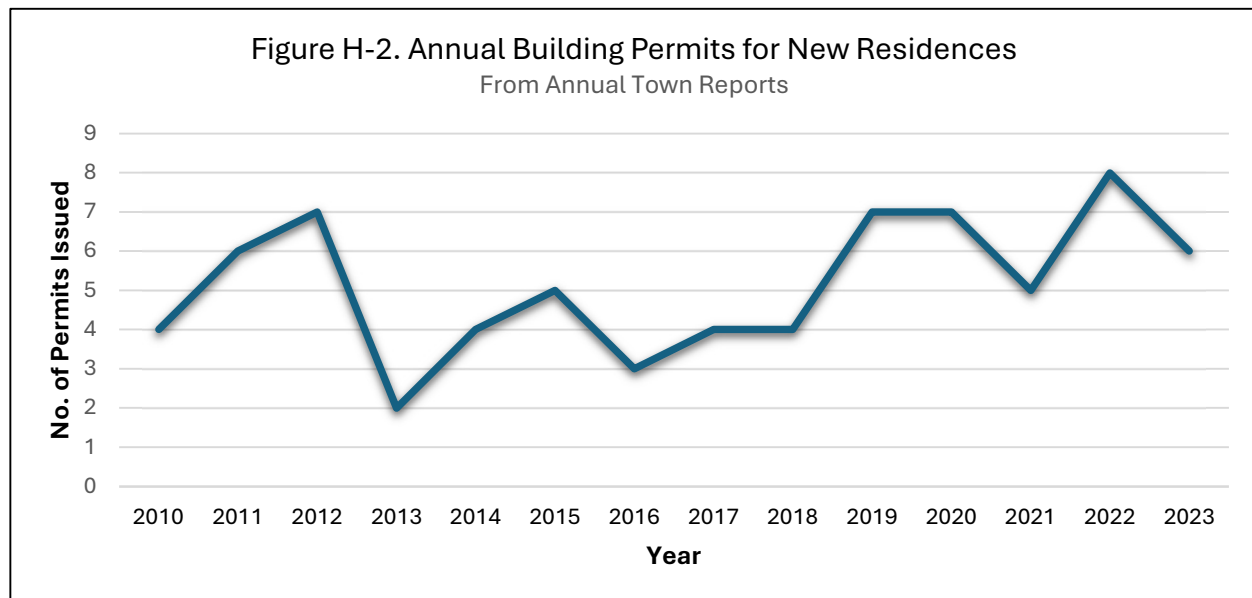
#### 4.5 Housing Trends

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



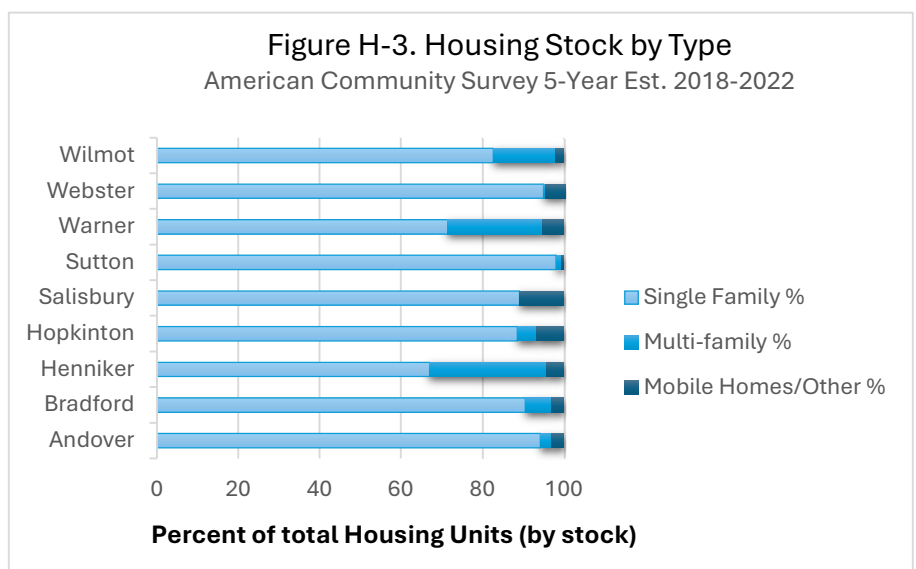
2022 with 8 permits. The average has been about five building permits for new residences per year.



**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**. These values, however are constantly changing.

**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. 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 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 housing is not always anticipated.

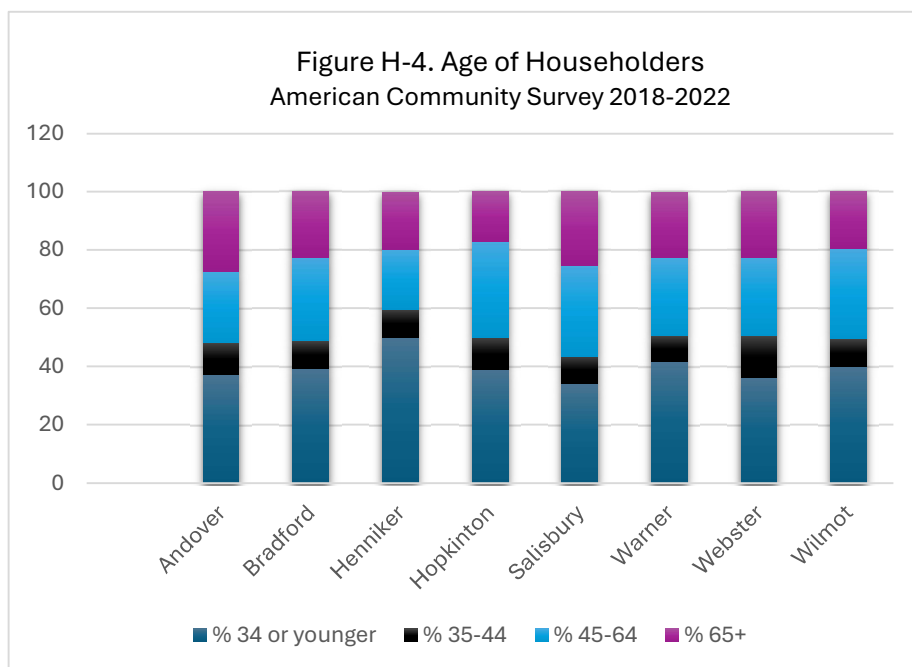
### Age of Householders

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

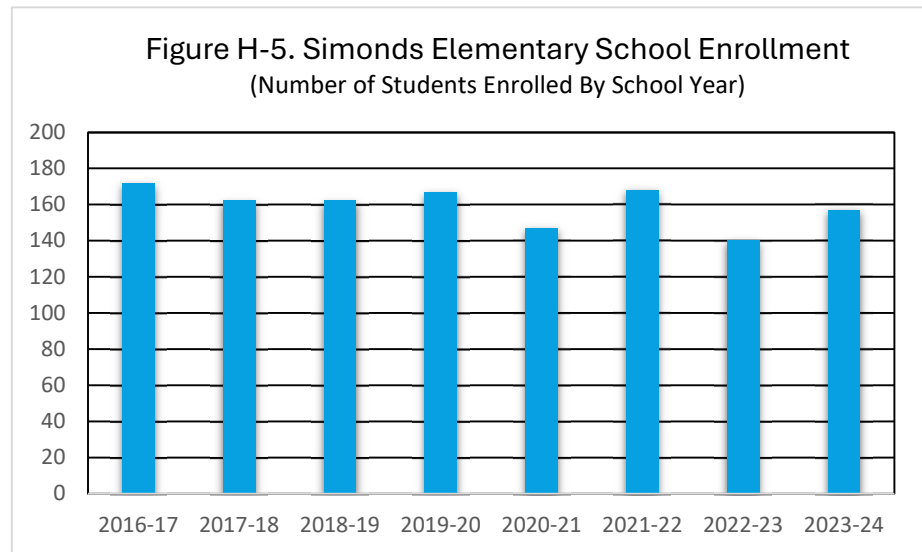
Warner has the second highest percentage of householders ages 34 and younger when compared to surrounding towns. Over 40% of all residents were under the age of 34.

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.

Table H-3. Fair Share Analysis Comparison CNHRPC Regional Housing Needs Assessment 2023							
	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

Fair Share figures for selected communities within the 20 community CNHRPC region are also included in the table for comparison. For the

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>

For the CNHRPC region, a total of 8,215 housing units are projected to be needed by 2040.

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-I 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.

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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-I and Intervale districts could be a great opportunity for Warner.

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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-I Zone with a minimum tract size of 15 acres, and in the OR-I 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.

### Dimensional Standards

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

Table H-4. Dimensional Standards

District	Minimum Lot size	Minimum Road Frontage
Village Residential (R-I)	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-I)	5 acres	300 feet
Open Recreation (OR-I)	5 acres	500 feet
Business (B-I)	10,000 sf	100 feet
Commercial (C-I)	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-I) and Business district (B-I). 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.

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.

### 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.

### Senior Housing

There are numerous types of senior housing: 55-plus communities, independent living facilities, assisted living communities, nursing homes 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, 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.

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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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### **4.11 Objectives, Recommendations & Improvements**

The following recommendations are made based on current needs and community input in order to achieve Warner’s housing goals and objectives. Recommendations are not listed in priority order.

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.
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 partners to develop housing best suited for the community.
10. Encourage condominium and other models of home ownership.
11. Examine “multi-family development” and where appropriate no longer require an extra 1/2 buildable area compared to single-family dwellings.
12. Audit the Town Zoning Ordinances to see if there are excessive restrictions that make it difficult to develop housing in Town.
13. Review the Town Zoning Districts compared to existing patterns of housing and revise the Ordinances to more closely reflect what housing is already there.
14. Review Town-owned property for best uses, including housing.
15. Ease any onerous restrictions for converting existing single-family housing into multifamily housing.
16. Review and incentivize the Open Space Development Ordinance and make the ordinance easier to use.