

Warner Housing Advisory Committee

Business Engagement Survey and Conversations

In February 2024, as part of its community engagement efforts, the Housing Advisory decided to seek input from businesses in town, since businesses may have unique insights into housing in Warner, housing needs for their employees, or staffing issues related to housing.

Conducting the Survey

To begin, a list of survey questions—including number of employees, how many employees live in Warner, and any employee issues related to housing—was discussed and approved by the committee. The questionnaire is included at the end of this report. Three committee members volunteered to reach out to in-town businesses for the survey.

After that, a list of Warner businesses was compiled by starting with businesses listed on the Kearsarge Chamber of Commerce website and adding known businesses in town. This process yielded a list of **65 businesses**, including numerous sole proprietorships.

Most businesses were contacted via email if an email address was available, and others were contacted by phone or by visiting the business in-person. Committee members attempted to speak with either a manager or the business owner to gain insights into housing from the perspective of the business. Some businesses did not reply or were unreachable, and many sole proprietorships opted to fill out the online Housing Survey instead. In one case, the business manager was not authorized to speak for the business as a whole, and was unable to comment.

A total of 38 businesses responded to the survey in some form, with some merely emailing short responses and others engaging in extended face-to-face or phone conversations. Notes for each business in this report have been condensed for brevity, but also to capture the essence of what was said. In most cases, more notes represents a longer conversation, and fewer notes represents a shorter conversation.

Businesses are not named in this report, though by virtue of the responses, some identifying information such as the number of employees or specific comments may cause the business to be identifiable. To somewhat organize the list, businesses are listed in order of the number of employees, starting with the largest.

Overall Business Comments

The businesses in Warner are quite diverse in size ranging from over 200 employees to sole proprietorships. Several have experienced issues related to employee housing firsthand and spoke directly to these needs, while others hadn't experienced any issues related to housing and spoke to other concerns (for example, high taxes, overall economic troubles, small-town character, etc.).

Employee Staffing Issues

One major reason for surveying businesses was because the committee wanted to know whether businesses in town were having trouble keeping employees because of staffing issues related to housing. In reviewing the responses, a few observations stand out related to employee staffing:

- There may be some relationship between the size of a business and troubles with employees finding affordable or adequate housing: out of the 12 businesses surveyed who have more than 10 employees, just over half (Businesses #2, 3, 4, 6, 7, 9, and 11) reported some sort of employee issues related to housing, either currently, or in the past.
- Of the larger businesses in town (more than 10 employees) who didn't mention any employee staffing issues, 2 of them (Business #8 and 12) specifically mentioned that they have more consistent employees who have worked for the business for some time. This suggests that businesses with lower turnover rates are less likely to experience housing-related staffing issues firsthand.
- Smaller business tended to report employee staffing issues related to housing more sporadically, or not at all, which could be due to their smaller size.

Long-Distance Travel

Some businesses, both large and small, specifically mentioned having employees who travel long distances to work in Warner. This seems to suggest that some businesses are having trouble finding employees who live close by for various reasons. Some businesses (for example, Business #2, Business #10, and Business #18) specifically mentioned that living in Warner is too expensive, even though they work here.

Businesses and Taxes

Six businesses (Businesses #5, 10, 22, 23, 27, and 37) mentioned taxes specifically as an area of concern. The owners of all but one of these businesses live in Warner. As Business 5 stated, “High taxes are always on everyone’s mind.” It is interesting to note that while some businesses pointed to housing costs more generally without mentioning taxes, others indicated taxes specifically, which suggests that there may be some difference in whether an individual’s high housing costs are due to taxes or other factors.

Small-Town Character

Rather than discussing issues related to housing costs, several businesses (Businesses #15, 19, 31, and 38), focused primarily on retaining small town character, and believed that more housing would conflict with this. One business owner (Business #19) mentioned housing developments and condominiums as something that could change the character of the town, but also acknowledged that “from a moral standpoint, everyone needs a place to live and a chance, so there’s a trade-off there.” The manager of Business #4 also acknowledged that small-town character is important, but stressed the opportunities that new housing could bring to a town.

Employee Homelessness

Six businesses (#3, 4, 6, 7, 11, and 37) specifically mentioned “homelessness” among employees, managers, or the owners themselves, either currently, or in the past. This homelessness was mentioned as taking the form of “staying with friends,” “living with several other people in one room,” “living in a camper,” or “living in the business space.” In one case, this instance of homelessness occurred after a housefire, and another occurred because a family couldn’t afford the taxes on their home. The reasons for the other instances weren’t mentioned.

Other Observations

A few other observations shared by businesses include:

- The owner of Business #26 runs a bed & breakfast inn in town, and noted that “every year” she has someone staying at the inn long-term while they search for housing.
- Business #3 mentioned that employees who couldn’t live nearby have slept in their cars because they couldn’t afford to travel to work. This business also pays employees to pick up other employees who don’t live nearby and aren’t able to get to work.

- Business #28 specifically mentioned locating more housing near the downtown where people could walk to local businesses and have access to water and sewer. This business owner also rents out a room in his house to a tenant to bring in extra income, and feels this arrangement is working quite well.
- Business #7 specifically pointed to zoning regulations that require building on large lots as an impediment to creating affordable housing in small towns more generally, not just in Warner.

The full list of business responses is below, in order from greatest to least number of employees.

All Business Responses

Business #1.

This business has 217 employees at their Warner branch, of which 68 live in Warner. The director of operations at the main office answered the survey, and was not aware of any housing issues or hinderances to employees living in Warner. They noted that Warner employees would want affordable housing.

Business #2.

They have 36 employees. The owner lives in Warner, 2 others live in co-housing arrangements. Others live up to 40 miles away. They come to Warner for work and enjoy the town but none want to move here because of costs. Four say they have issues even in their current towns with finding affordable housing. The owner wants Warner to stay pristine and quiet and has lived here her entire life.

Business #3.

They have about 30 employees, of which about 1/3 live in Warner. Others live in Newbury, Sutton, Bradford, and Hopkinton. She lives in Hopkinton and is OK as-is, but most employees are in their early or mid-20s, and can't afford \$2,000/month for housing. Most are just looking for apartments. There aren't enough rentals in the area, and many employees lack references and first/last month's rent. A "solid handful" are having trouble finding a place, and live with friends, or don't have a place—some for a long time. Some have slept in their cars because they didn't have a place locally and couldn't afford to travel. Some lack transportation to work, so the business will pay other workers to drive and pick them up. She's had a hard time with staffing, and could use another 10 employees—at least half of the people they've lost was due to housing issues.

Business #4.

The manager has 25 employees, and about half live in Warner. She is happy where she is, but many employees have looked for “any housing they could get” in Warner and been unable to find it. Apartments were a priority, and many live in shared housing with roommates “which doesn’t always fly with the landlord.” Housing has made it difficult to keep staff: she’s had two potential full-time employees who wanted to move here but couldn’t. The business has a “huge turnover” as people come, stay with friends, try to find a place, but can’t, and move to a bigger city like Manchester or Claremont. She’s had employees living in campers or who were completely homeless because they couldn’t find housing. Two are currently living with other people because they can’t find housing. There are several employees who don’t have vehicles or licenses, and employees will volunteer to bring them to work.

She believes more housing is a good idea: people like the area, and want to live here, and a housing development in the area such as the one proposed at the Intervale would allow more employees to live here. People like the small-town feel of Warner, but the town needs housing to make that happen.

In her experience, many people don’t understand the relationship between housing and a healthy town. She’s lived in different towns in the past where there’s been resistance to new housing, but new developments brought opportunities and livelihood to the towns. People working there are paying \$1,000 a month for rent, often for a very small apartment or studio with nothing included, which even she as the manager couldn’t afford. Employees working more than 40 hours a week are having trouble affording housing.

Business #5.

Four full-time employees, 3 live in Warner. In summer, they have up to 20 part-time employees, 4 live in Warner with their parents and all employees say they have housing pressures as rising costs are handed down to next generation. “High taxes are always on everyone’s mind.”

Business #6.

About 15 employees, and 4 live in Warner. She lives in Warner now, but is interested in how to build another dwelling unit (ADU) on her property. This business is having trouble hiring because of housing issues—people want to work there, but can’t because they can’t find housing. This makes it difficult to hire new employees. In addition, one employee’s house burned down and she needed a new place to live but couldn’t find an apartment, so she ended up renting a room.

Business #7.

About 12 employees, about 5 live in Warner. He lives in Hopkinton and is happy where he is. All of the employees are “settled in” currently, but he used to have an employee who lost her

housing, but wasn't able to find a new place to live. In his experience, all of the small towns around here have a lack of housing for first-time buyers. This affects college graduates, but also high-school and technical school graduates who are going into the trades. Warner's not unique in that respect. He worked as a contractor for 20 years, and in his experience, the issue lies in 2-acre minimum zoning, which makes it almost impossible to build affordable housing unless you increase density and lower requirements.

Business #8.

They have about 12 employees, and about half live in Warner. She lives in Contoocook, where she and her husband have a big house and are looking to downsize, but don't have a place to downsize to. The employee housing situation is OK, and many live close by. They have no staffing issues, and many employees have worked there for a long time. She recognizes that there's a housing shortage – "things are crazy right now."

Business #9.

12 employees in summer, 5 year-round. About half live in Warner. Housing has impacted museum staffing (and guests). He moved to New London 6 years ago, and could not find adequate housing in Warner. Hinderances are spotty WiFi, and lack of transportation and senior services. Lack of single family as well as apartments has been a factor for staffing. They have had hiring and staffing issues directly related to housing.

Business #10.

Twelve employees, and all but owner live outside of Warner. Find the commute acceptable as living here too costly. Some commute up to 45 minutes. "I like living here as I am settled here but I also worry about taxes and general decision making by town higher-ups who seem to follow their own agenda always."

Business #11.

They have 10 employees, and all but 3 live in Warner. The manager tried to live in Warner, but couldn't find a place. She currently lives in Manchester, where rent is \$1,200-\$1,600, and the commute is over an hour with traffic. As manager, she's on call 24/7, and needs to be close to work in case she's needed. She often works long stretches of time with no day off. She would also like to live in the community she works in. She's looking to buy a house, but any apartment closer to her work would be OK. "Having money saved isn't enough, since a person needs to make \$80,000 a year to afford a house." She described the housing market as "out of control" and is concerned about Craigslist scams where people claim to have apartments for rent. She was also personally homeless for a year and stayed with friends in town half an hour away, where she commuted to Warner.

The business doesn't have a high turnover overall, but newer people tend not to stay very long due to not having enough money to pay their bills. In particular, she lacks 2nd and 3rd shift workers. Most employees make \$14 or \$15/hour, and under \$500/week, which isn't enough. "It's important to provide housing for single moms and dads. It's a numbers game—you have to find the right mix of housing." "If a community doesn't have housing, then people can't work in the community."

Business #12.

They have 10 employees total, 3 full-time. Five live in Warner. The manager lives in Bradford and is "good for now." Employees are also OK where they are. Most employees are retired from something else and have worked there for a while. There are no employee housing issues that he's aware of, but the housing market is "garbage" – there are houses for under \$300,000, but they need a lot of work, and rental prices are high.

Business #13.

They have 8 employees, many are part-time and only 2 live in Warner and came to work here after retiring and just want some extra income so they can stay in Warner.

Business #14.

They have 6-7 employees, with 3 living in Warner. The owner doesn't currently live in Warner, but maybe in the future. Most employees live with their parents and many are under 18. There was a past employee who complained about rental costs, and this creating a financial burden. In his experience, Warner is affordable compared to nationwide and some other parts of New Hampshire. The lifestyle/demographics of Warner are different—people either have the financial means to buy a house, or they don't, whereas people in a city might move around. Warner is an attractive place, and people all over the country interested in moving here.

Business #15.

Family runs the business...5 of us most of the time and can't see a reason to change that even though it is hard work for everyone. "None of us want Warner to turn into Massachusetts or have a bunch of tract houses built."

Business #16.

One Owner and 4 full-time/part-time 1099 employees. Two live in Warner, and no others are looking to live in Warner. They are quite settled.

Business #17.

Sole proprietor with 3 part-time (1099) employees. All live in Warner, with parents/family in town. Zoning issues are a problem, as people should be able to run a business from home. Permits are difficult to get.

Business #18.

We just have a business here and have 3 part time employees and we all live outside of Warner and could not afford to move there.”

Business #19.

The business has 2 owners and 1 occasional part-time employee. They live in Contoocook and are OK where they are. From what he’s seen, putting in housing developments/apartments would turn Warner into what they moved away from in a larger city in southern New Hampshire. Affordable housing is important, but “there has to be a selfishness to protect the community.” One unfortunate aspect of development is more low-income people. He talked about his old neighborhood, where old houses were torn down and condos were built in their place. However, “from a moral standpoint, everyone needs a place to live and a chance, so there’s a trade-off there.”

Business #20.

Three employees, 1 lives in Warner (manager) have lived here all my life and never want to leave. Every week she is asked by customers if there is available housing in Warner as they love the feel of the town...mostly from New York, Massachusetts, and Connecticut.

Business #21.

Currently 3 employees, though 2 are “very part-time.” All 3 live in Warner. Considering past employees, all except 3 have lived in Warner. These employees were looking for housing in Warner, and all but one was able to find it. Many people come to the store as a way of checking the town out, but can’t find a place here. *Many* of these people moved to other towns because they couldn’t find housing in Warner. People ask about all kinds of housing: a room to rent, an apartment, or land to buy. She would like to see creative thinking in terms of housing in town. She sees big, old houses, and wishes there “weren’t so many obstacles” to people breaking down their homes for housing. One of her first apartments was in an older house, where the owners lived in the main house and she and her husband rented part of it. She stated that more people could stay in their homes if they did that. She championed the idea of Community Land Trusts, and voiced the idea that zoning doesn’t make it easy for people to create apartments (though she was pleased to learn about the ADU ordinance). The store often serves as a sounding board, both for people who feel like they’re being pushed out of town *and* people who need housing.

Business #22.

The business is the owner plus 2 employees. Only the owner lives in Warner. Taxes are a hindrance to living in Warner.

Business #23.

I run the business with my sister and our family has lived here for generations. We do our business for fun, not income and it is getting harder to maintain family home with cost of everything rising, including taxes.”

Business #24.

Sole Proprietor with 1 employee. All live in Warner. The owner would like more apartments or single-family houses in town. The employee is looking for a larger apartment/home, but the cost of apartments is prohibitive. The owner runs a few apartments/rentals, and feels that companies (specifically out-of-town companies) are charging too much rent for their units. They also had to fight with the town over numerous permits. It took six months to get the permit approved for an expansion on their home. The owner feels that people are never in the building when its open and that they are not properly trained for their roles.

Business #25.

One full-time person and 1 part-time. Neither live in Warner. He lived in Warner for 20 years and now lives in Concord. There were no hindrances to living in Warner that he could recall. He’s afraid they haven’t provided much insight, because they’re such a small staff. Their Board members live in various areas as well, but none in Warner.

Business #26.

Sole proprietorship. She runs an Inn and every year has someone who stays there long-term in search of housing. She currently have someone here who has been unable to find housing in their price range (for a one-bedroom or studio type apartment) in the area since last March. Another is looking for a house under \$200k. A third person that stayed with her last year, had to live in their car from April until January of this year because of lack of affordable housing and supply/demand. The use of Exits 7 & 9 (or any other viable area) to add both market-based and rent-assisted housing would be ideal. Seems like Warner gets stuck on progression for the future benefit of the town and residents. “I realize we have a high percentage of folks at or under the poverty line, but good housing is essential for economic and social growth in a community.” People need neighborhoods to feel safe in and providing affordable housing based on income levels are a must. One small example is housing to support our municipal services. Not having a dishwasher at a restaurant is one thing, not having adequate first responders are critical. And, housing builds community. We already have that, but if we had more affordable homes, the community strengthens.

Business #27.

Sole employee of the church. The only reason she doesn't live in town is because her daughter is still attending high school an hour away. She's hoping to move to Warner eventually (or at least closer to Warner) but "I must admit, the tax rate here scares me a bit." She would love some creative ideas on how to use the church space to ease the present housing crisis in Warner. Unfortunately, as a non-profit, they are limited in terms of what we can do. The buildings are old and would need lots of expensive repairs to get up to code. The cost of maintenance, heating oil, etc. along with the church's non-profit status, make renting it out prohibitive. If anyone on the committee has any ideas, she would be happy to hear them. "It makes me sad that we have a house standing empty when there are so many people in desperate need of housing."

Business #28.

Sole proprietorship. Though housing issues haven't affected him personally, based on his prior experience that the state is in "dire straights" for low and moderate income housing, and he "can't imagine that the numbers are different in Warner." He lived in a walkable downtown as a college student, and noted that businesses on Elm Street in Manchester are seeing more business because there are more people living directly nearby. He is concerned about towns that are "built out," and that run out of space by building single-family houses on large lots. He and his wife also "rent out a room" in their house, and share their kitchen and laundry space. He encourages other families to do this as well, citing that it offers extra income, flexibility, and less worry about money. It's also a good idea for seniors who don't have to be alone. He is personally supportive of people living in commercial areas where they can both walk to work, and live in close proximity to businesses. He's happy to have town water and sewer in his house, and encourages more housing in the Village center where people can walk to local businesses.

Business #29.

Just me, no employees. Filled out the survey online.

Business #30.

Family business that has been in family 50 years. Wife needs to work full time outside of Warner in Concord to help support family. Want to stay here and have my children take over the business. "Agriculture-type business is the heart of Warner, at least it once was."

Business #31.

It is just me and I work from home. My husband has a full-time job in Concord and we are raising 2 children here and love the town for its peace. "Safety is an issue for us and we are concerned about that changing if many people move in."

Business #33.

“It is just me and I live with my parents in my grandparents home here. I will need to move out in the next year and have no idea where to go. I will most likely move further north or to another state.”

Business #34.

Sole Proprietor, lives in Warner. No hindrances to living in town.

Business #35

Sole proprietor living in Warner. She was able to build an ADU for her mother. She believes consideration should be paid to location, but also to new families and the ability to live in Warner if you want to. The town should find creative ways to make housing that fits the aesthetic. “There’s a right way to do it and a wrong way to do it.” More than anything, it’s good that people are having this conversation, but the most vocal people will have the biggest say, so getting everyone’s voice heard is important.

Business #36.

“No comment...will fill out personal form and will say very hard to find employees willing to travel to Warner for part time work.”

Business #37.

Have live here for 24 years and lost our house due to tax increases...had to sell it and now family of 4 lives in the business space, cramped, unhappy and will most likely need to leave town. “I can’t see ever being able to afford staying in Warner”

Business #38.

Family business and have lived here many generations. Things are changing here as more people from Massachusetts come in and either want to change the town to feel more like what the left in Massachusetts or only come a few times a year. “Many people call the office looking for affordable home and we have no inventory.”

Questions for Businesses

Business Name:

Contact Name:

How many employees do you have?

How many live in Warner?

If you're not living in Warner, would you like to live in Warner? If yes, why?

Are there any hindrances to living in Warner for you?

Have you or your employees looked for housing in Warner? If so, what type of housing would you/they want?

Are you aware of any housing issues with your employees?

Anything else you'd like to add?