

Warner Community Housing Forum Report



Introduction

In early winter 2024 the Housing Advisory Committee (HAC) began planning a larger Town event that would bring people together to talk about housing. Because time was limited, it was decided that a larger event would be the best way to engage the most people in the shortest amount of time.

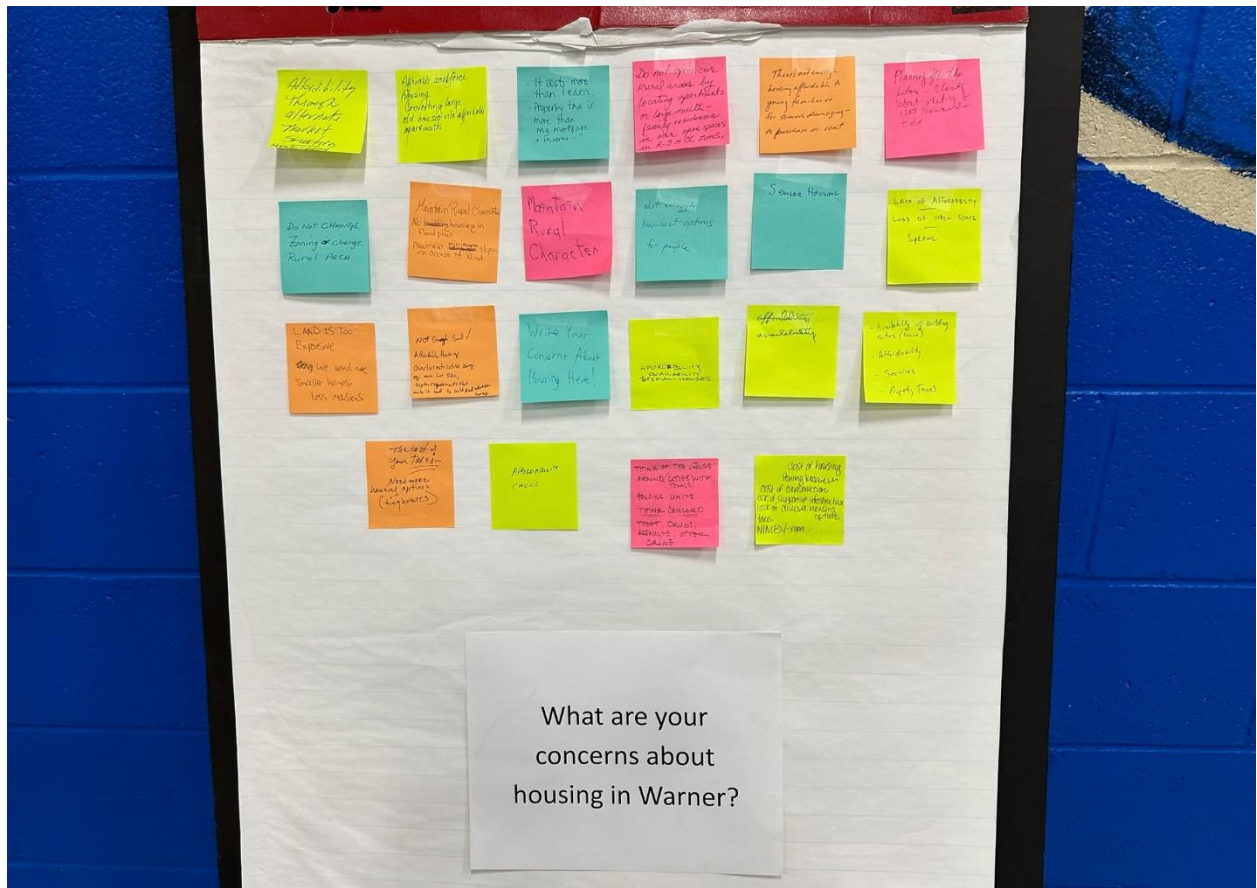
In planning the Community Housing Forum, the committee had help from the Central NH Regional Planning Commission (CNHRPH) and UNH Extension, which were involved with similar events in towns such as [Hopkinton](#), [Dublin](#), and [New Durham](#).

The committee decided to hold two Community Housing Forums: one in-person at Simonds Elementary School on April 30th, 2024 and a second via Zoom on May 14th, 2024. The elementary school was suggested with the thought that separating participants into smaller, more intimate classroom settings—rather than in one large, echoey room—would lead to more conducive discussions.

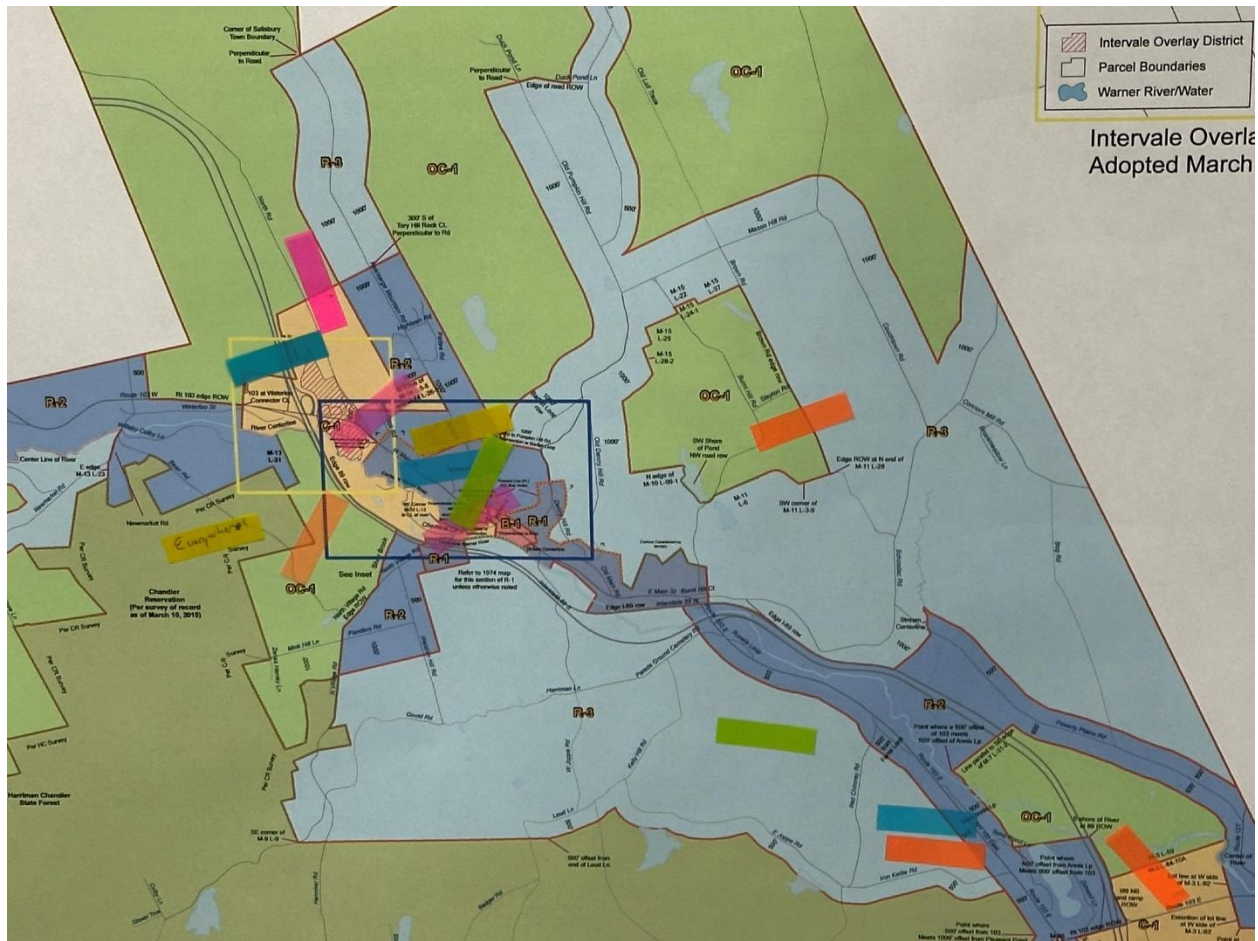
Significant preparation was required for the event, and HAC volunteers assisted by obtaining permission to use the school, designing and hanging flyers, spreading the word via the Pillsbury Free Library newsletter and the flashing street sign on Main Street, designing the card game activity, preparing nametags, bringing baked goods and refreshments, setting up tables and chairs, taking photos, and cleaning up after the event.

Warm-Up Activities and Opening

Approximately 30 members of the community attended the first in-person Forum, plus 12 members of the HAC, for a total of just over 40 people. Participants ranged in age from mid-twenties to over eighty years old and included a mix of men and women. For the in-person Forum, participants gathered in the Simonds School multipurpose room, where they were asked to contribute to two warm-up activities.



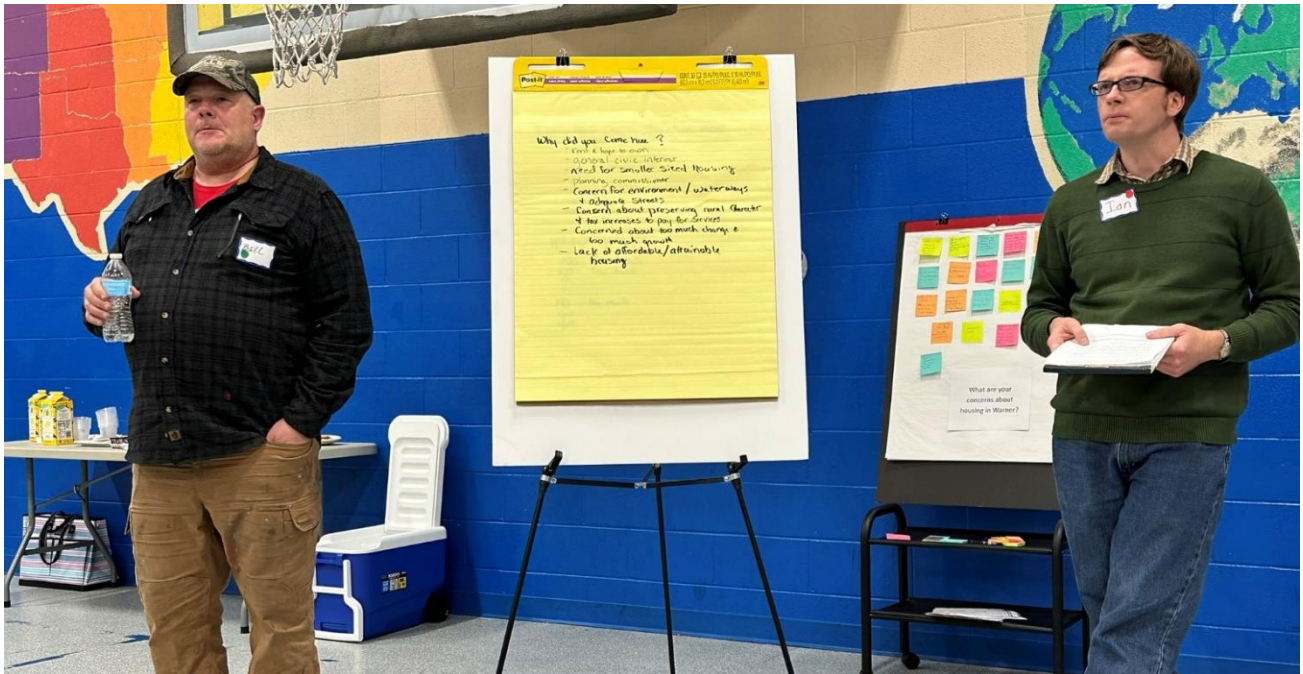
The first activity asked participants to write their answers to the question, “What are your concerns about housing in Warner?” on a sticky note and attach it to a posterboard. Concerns listed included affordability, better planning for the future, choice, cost of construction, crime, expensive land, high taxes, NIMBY-ism (i.e., Not In My Back Yard-ism), no zoning changes in rural areas, not enough housing for younger people or seniors, sprawl, and wanting smaller houses.



The second activity asked participants to consider the question, “Where do you think new housing should be built in town?” and post a small sticky flag on a map of Warner. People’s responses to this activity were fairly consistent: the most sticky notes were placed in the Exit-9/Intervale part of town, and four were placed in the area close to where Route 103 meets I-89 Exit 7. The image above shows that there were several outliers as well. One sticky flag simply reads “Everywhere.”

From there, the committee co-facilitators gave an introductory speech, explaining about the Housing Advisory Committee’s purpose, along with an introduction to what a Master Plan is, information about the town’s current Master Plan from 2011, and zoning changes from the past twelve years that had begun as ideas in the Master Plan and were later passed by voters. A representative from Central NH Regional Planning Commission also talked about housing trends in the state, which included the state’s aging population, the median home price in NH recently hitting \$500,000, and increased competition for smaller homes among younger families and seniors.

Finally, the co-facilitators laid out ground rules for respectful conversation before breaking into small groups.



Small Group Discussions

Based on the number of attendees, the Forum randomly broke into four small groups of 6-10 people each, with one co-facilitator from the committee and a representative from Central NH Regional Planning Commission or UNH Extension to take notes. The committee had prepared a list of questions beforehand that each facilitator followed to generate discussion, and conversation was generally open and moved in a variety of directions. Notes transcribed from the flip charts by CNHRPC are included at the end of this report.



Discussion was varied among the four groups. Several participants shared concerns with their current housing situations in response to the question “Does your living situation meet your needs?” while others were concerned about whether they would be able to continue living in their current housing as they aged. Others shared concerns about the affordability of housing in general, or not having a diverse variety of housing in town to suit people’s varying needs. Several participants spoke to the experiences of younger people who haven’t been able to afford homes, or older friends who were no longer able to live in their homes because of inadequate services or public transportation.

Property taxes were a frequent discussion topic in some groups, with some participants concerned about no longer being able to afford the taxes on their homes, or about the effect of housing on property taxes in general. One group discussed what effect building more affordable housing has on the town tax rate, along with their perceptions that more affordable housing equals higher taxes for residents. While this issue is worth examining in more detail, it is important to note that several participants considered taxes to be their primary avenue of concern in the larger conversation about housing.

A re-occurring theme among the groups was ensuring that new housing in town “feels like Warner” or “keeps with what makes Warner, Warner.” Often, this involved lot sizes and building types, but also what a building looked like from the outside or how it fit into the community around it. In some cases, this included allowing for more open, rural space in the surrounding area. Several participants suggested that large apartment buildings were not in keeping with “what Makes Warner, Warner,” because they don’t match what’s already here. One member discussed potential zoning changes as a solution to creating more affordable housing, but noted that such changes should be considered carefully to ensure that they create the outcomes we want as a town.



As mentioned earlier, some older residents expressed concern for being able to live in Warner as they aged. In some cases this was related to affording property taxes on a fixed income, but participants also voiced concerns related to aging physically, including becoming too old to climb stairs or access certain areas of their homes, and the need for senior services or transportation when they could no longer drive.



Another group discussed at length how the town could create more housing while keeping new housing affordable. Potential creative solutions included condominiums, turning existing buildings into apartments that were in keeping with the town's character, community land trusts, and renting rooms with shared living spaces such as kitchens and living rooms, which could be geared toward younger people or college students. Another creative solution included a senior housing community with smaller housing sizes and shared common areas where people could meet each other and socialize.

One participant had grown up in Warner, and noted that residents have always been a blend of white- and blue-collar workers with various income levels, and this participant wanted to ensure that new housing was reflective of the diverse community in Warner. Community as a whole was very important to participants, along with maintaining the idea of knowing people in town or bumping into people you know at the bank or post office. However, related to small-town community was the idea of rural character, including distance from one's neighbors in some parts of Warner, the number of acres per lot, and the presence of forests and other natural features.

Card Game Activity

In planning the event, one HAC member suggested that visuals of different housing types would be helpful for participants. Inspired by a similar activity conducted [at Hopkinton's housing forum](#), the committee borrowed [a set of 40 cards produced by a small design studio](#) showing different types of housing, including single-family varieties, accessory dwelling units, apartment buildings of various sizes, and more creative types of housing, with approximate prices for each type ranked on a “cash-o-meter.” Examples of the different cards are shown below:



The cards were passed out between the small groups, and participants were given a worksheet with the question “Would this type of housing work somewhere in Warner?” Participants could check Yes or No on their worksheets alongside each housing type and were asked to consider the potential for the entire town, rather than individual neighborhoods or current zoning regulations.

Participants enjoyed the activity immensely, saying they found the cards fun and that the cards allowed them to see and think about different housing types they hadn't considered before. The cards also generated conversation around certain housing types, such as cluster housing, mixed-use buildings with shops on the ground floor and apartments above, and different types of duplexes.

Unfortunately, due to lack of time, the cards had to be shared among the groups, so not every card was seen by every participant. However, examining trends among which cards were chosen most or least reveals some key takeaways: for example, 33 of the 40 cards were chosen by over 50% of participants as being able to work somewhere in town. In addition, there were several popular favorites chosen by over 80% of participants who saw them:



Out of the blue “Neighborhood Node” cards, six different buildings (shown above) were chosen by more than 80% of those who saw them—the most of any color group. This category included buildings with mixed space for living and commercial shops, similar to a traditional Main Street or village area.



The second most popular group included cards from the “Middle Housing” category. Here, several smaller apartment buildings of 3-4 units (though some with as many as 8 units) that resembled traditional single-family housing were also chosen by more than 80% of participants.



Attached and detached ADUs, shown above, were also popular, including ADUs built above a garage.



Finally, semi-detached duplexes with a shared wall ranked highly, as did small cottages.



In looking at which cards ranked low (i.e., were chosen by less than 30% of participants), several clear losers stuck out. Chief among these were larger buildings of 12 units or more, alley townhouses that could be squeezed into more urban areas, and houses on wheels.

Zoom Follow-Up Forum

Because the in-person Forum was so well attended, it was expected that the second Forum would attract fewer participants. In total, 8 people besides the co-facilitators and members of Central NH Regional Planning Commission attended the Zoom Forum, at least two of whom had heard about the first Housing Forum too late to attend and were grateful to have a second chance to join. Because of the smaller size, conversation was kept to one group, with a similar introduction and the same discussion questions as the in-person Forum.

Conversation points voiced during the Zoom Forum largely echoed those from the in-person Forum, with concerns about the importance of community, residents being able to stay in their current homes as they age, attracting a variety of residents to the community (including younger families, workers, and the elderly), and high taxes. Several participants also shared their experiences building ADUs, or converting older houses into multiple apartments, including how much this cost (around \$15,000 for one simpler conversion, and around \$50,000 for an ADU above a garage).

In particular, much discussion centered around scale, and the idea that smaller-scale houses or projects (including fewer buildings in a single project) with attractive designs would be more in keeping with what “feels like Warner.” One person noted that 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. One person also posed the idea that the town could work more closely with developers to attract these kinds of projects.

Finally, one participant summed up the idea that proposed zoning changes can be divisive in the community. To prevent this divisiveness, the town should try to accommodate differing viewpoints, but also define what people’s needs are, including obtaining all of the facts. This naturally leads to the importance of continuing to have ongoing conversations about housing, with several participants expressing their appreciation that the Forums were occurring, and that they could be involved.

Conclusion

Overall, participants enjoyed the Housing Forums as a chance to share their ideas and listen to what others had to say. The two events generated many positive comments and [an article in the Concord Monitor](#). Participants at both events stressed the importance of community, maintaining a diverse mix of affordable housing that benefitted individuals, concerns about older residents, and making sure that new housing “feels like Warner” by matching existing housing. The issue of property taxes was also of concern to some residents, and should be explored in more detail, along with the other ideas generated during the Forum.

These and other insights discussed in this report will provide useful insights for the Master Plan Housing chapter and the Planning Board by capturing the values shared by the community. Further, the positive community response to both Forums suggests the importance of open conversation about housing in town, where community members feel comfortable speaking up and sharing their ideas, concerns, and experiences in a welcoming atmosphere.

Finally, the two Forums couldn’t have been possible without guidance from the Central NH Regional Planning Commission and UNH Extension, along with the commitment of the Housing Advisory Committee volunteers who helped make them happen.

Warner Housing Forum – April 30, 2024

Combined comments – all groups

Why did you come here tonight?

- Rent and hope to own
- General civic interest
- Need for smaller sized housing
- Planning commissioner
- Concern for environment/waterways and adequate streets
- Concern about preserving rural character and tax increases to pay for services
- Concerned about too much change and too much growth
- Lack of affordable/attainable housing
- Housing affordability
- Informational
- Who is involved?
- Role of affordable housing
- Get sense of community and recommendations.
- Need all types for all people
- Concern about direction of development
- Curiosity about what town is doing.
- What will be done to implement recommendations from the plan?
- Age should be considered
- Affordability is a concern
- Here to learn more
- Interest in splitting home into multiple units
- Wondering why more housing options are aren't available
- Concerns about taxes

Why Warner? What do you like best?

- Young agricultural community
- Walkability
- Affordability
- Community
- Rural character
- Village center
- Proximity to Market Basket
- Maple Farm
- Rural nature-space
- People know your name
- The stars
- Necessities and services
- Quality air and water
- Safe
- Family
- Farms/farmland
- Low taxes

- Found the right house
- Location
- Rural character, and recreation/farms
- School system is good
- Affordable prices for homes initially
- Main Street - vibrant/healthy
- Family friendly
- Need families to move in
- Arts and farming
- Mix of income and jobs.
- Diversity
- Sense of community and connectivity some proximity to larger services in other towns
- Woods
- Sense of community
- Services
- Work/life balance
- Relative affordability
- Remoteness/country

Does your living situation meet your needs?

- Several noted concerns about living situation 10 years in the future
- Mostly meets needs, landscaping may be a challenge in the future
- Yes, it works. It's tricky.
- Feeling a little stuck in current house (interest rates/cost)
- Yes, happy with it, but could be challenging to stay long-term because the winters
- Might have too much house for the long-term – and also feeling stuck due to prices
- Also feeling penalized for dividing home/creating an apartment due to taxes
- Content, but house may have too much space

What is the most important housing issue related to your ability to live in Warner?

- Cost
- Taxes
- Loss of character.
- Would like kids to move back to Warner, but might not be possible
- Ease the burden to develop rental properties on existing (large) lots
- No supply to move to if downsizing or upsizing is needed
- Challenges that come with a big house
- Taxes, and the need to ease the burden to divide a home into multiple units
- Availability of housing stock
- Taxes
- Lighting/town character
- School funding
- It is challenging to balance costs with development and tools for housing - creative Solutions are needed
- Industry could help pay taxes
- Lack of digital property records is an issue

- Multigenerational condos are needed
- Work/life balance
- Appropriate housing
- Affordability
- Community character
- Parking in the Village
- Accommodate more diversity
- Common understanding and discussion needed
- Design standards
- Availability of land
- Are the minimum housing sites too small?

Types of housing in other places that may work well in Warner:

- Example - McDowell Colony in Peterborough
- Other types of cluster developments or types of communal living
- Tiny homes (clusters of communities): efficient, easy to maintain sense of community housing. They are affordable and efficient, but they need to fit into the community character and look of the neighborhood. *Question - Do tiny homes generate enough taxes to offset the cost of a new resident?*
- Co-Housing – “Intentional communities” capital challenges to get all this going
- Shared housing (essentially a roommate situation)
- Developing existing large spaces into housing/communities
- Adaptive use of abandoned/under-used buildings
- Increase in ADU allowances for agricultural/small farmers
- Better designed multifamily for privacy in and outside
- Lower density with more open space
- Duplexes w/ privacy outside
- Zero lot line – shared common wall
- Tiny home and prefab communities – park models w/ design standards
- Mix of types – Condos, ADUs, tiny houses, duplexes
- Divide large houses/reuse
- Update zoning to streamline process
- Rooming house options model
- Age/income mixed for housing
- Reasonable parking requirements
- Transit options

How do you deal with land speculation/housing affordability?

- Community land trusts
 - Deed restrictions with income qualifications
- local/state regulations –
 - Zoning/lot sizes
 - Allow smaller houses
 - Need more flexibility
 - ADUs

- Identify specific areas for smaller lot sizes/higher density
 - Senior housing
 - Common areas
 - Smaller units
 - One floor living
 - Taxes are a big concern.
- Could land at the High School be developed? And then be built/run as a CTE program?
- The need is there to utilize existing infrastructure and buildings to develop new housing (challenge with raising funds)
- Concerned with investors buying properties

Comments from sticky notes with the prompt: “*What are your concerns about housing in Warner?*”

- Affordability through alternate market structures – housing and land
- Affordable workforce housing. Converting large old houses into affordable apartments
- It costs more than I earn. Property tax is more than my mortgage and income.
- Do not spoil our rural areas by locating apartments on large multi-family residences in our open spaces in R-3 or OC zones.
- There’s not enough housing affordable to young families or for seniors downsizing – to purchase or to rent.
- Planning for the future – clarity about what is and isn’t reasonable to do.
- Do not change zoning or change rural area.
- Maintain rural housing. No housing in floodplain. Maintain minimum slope or access to road.
- Maintain rural character.
- Not enough low-cost options for people.
- Senior housing
- Lack of affordability. Loss of open space. Sprawl
- Land is too expensive. We need more smaller homes, less mansions.
- Not enough small/affordable housing. Overly restrictive zoning: e.g. Min. lot size, septic requirements that make it hard to build small affordable homes.
- Affordability, availability, price of small houses.
- Affordability
- Availability of building sites (land). Affordability. Services. Property taxes.
- The cost of your taxes. Need more housing options (tiny houses).
- Affordability. Choice.
- Think of the issues around (cities/towns) with housing units. Think Concord. Theft, drugs, assaults, other crime.
- Cost of housing. Zoning barriers. Cost of construction. Lack of supportive infrastructure. Lack of diverse housing options. Taxes. Nimbyism.
- Lack of starter homes. The ability to own-vs rent.

Warner Housing Online Forum Notes – May 14, 2024

- Concerns about keeping houses in good repair.
- Diverse housing is needed that serves all residents.
- Scale of project matters; smaller scale and location is important.
- Encourage energy-efficient, walkable housing projects.
- Cluster ordinance should be reviewed by Planning Board.
- Projects often fail due to inadequate financing.
- Need public conversation about zoning earlier.
- Opinions are often based on fear; important to start the conversation early.
- Important question: What's good for Warner?
- Important to find creative solutions.
- Need more opportunities for seniors for activities and affordable housing.
- Warner needs to attract more young families.
- Statewide changes are needed.
- Large houses sometimes are too big for one family; ADUs can help.
- State low interest loans would make ADUs a more affordable option.
- ADUs in rural areas should be developed differently than in town.
- Old houses can be expensive and difficult to adapt for seniors.
- Second floors and stairs often aren't conducive for senior living.
- Taxes are a challenge, especially on fixed incomes.
- Taxes sometimes can be as much as the cost of a mortgage.
- Tiny homes can be very cost-effective.
- Sense of community and walkability are both very important.
- Warner should set appropriate design and scale, not developers.
- Housing projects should 'feel' like Warner and be a good fit; a design charrette could help determine characteristics.
- A house should look like a single-family residence even if it has multiple units.
- Important to consider parking and automobiles when discussing scale.
- EV chargers should be considered for future housing development.
- Safety and emergency services are also important considerations for new housing.