

Housing Advisory Committee

Town Organizations Engagement Report

(Amended June 2024)

There are many organizations within Warner that are well-versed in specific areas, and who regularly engage with community members. In February 2024, as part of its community engagement efforts, the Housing Advisory Committee decided to reach out to these Town organizations to discuss housing from their perspectives and include them in the conversation.

During the February meeting, the group brainstormed a list of organizations to reach out to, and assigned different members to engage each one. Listed alphabetically, input from the following committees and organizations is included in this report:

- Agricultural Commission
- Community Power Committee
- Conservation Commission
- Economic Development Advisory Committee
- Kawasiwajo Community Land Trust (KCLT)
- Kearsarge Area Chamber of Commerce
- Kearsarge Regional School District
- Main Street Warner
- Parks & Recreation Commission
- Pillsbury Free Library
- Warner Historical Society
- Warner Village Water District
- Welfare Department

The committee also attempted to reach out to the Budget Committee and the Groundwater Protection Committee, but was not able to do so in time for this report. In addition, the Zoning Board of Adjustment agreed that weighing in on housing issues would present a conflict of interest, and so abstained. MainStreet Warner was originally labeled as a business, but their comments are presented here because they're self-described as a community organization, rather than a business.

Organizations were asked to reflect on the following two questions: (1) From the perspective of your committee, what are the important considerations for Warner's approach to housing? (2) Do you have any recommendations for how to engage the community around the topic of housing?

Committee comments were received either in written form, or were recorded as notes and submitted to the HAC. These reports contain insights into a variety of issues surrounding housing, and can serve as useful information for rewrites to the Master Plan Housing chapter.

Agricultural Commission

The Agricultural Commission is engaged in an ongoing conversation about housing: how the town might accommodate some housing without interfering with agriculture, or a type of housing that might enhance additional agricultural activities in town.

The Commission would not advocate for any change of zoning in the OC (Open Conservation) Zone or more housing in the OC Zone, based on the original reasons for creating the OC Zone.

The state of New Hampshire recognizes that agriculture has unique requirements, which is why New Hampshire is a Right to Farm state.

Community Power Committee

- Multifamily housing tended to be more energy efficient in terms of heating because of shared walls
 - The town has the authority to require more energy efficiency in its building code, and while that would raise the costs of construction, it would lower the ongoing energy costs of buildings
 - Density and walkability were important considerations
 - Federal grant opportunities may exist to aid renovations or construction if it met certain energy standards.
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Conservation Commission

We need to be respectful of the town's existing zoning regulations, even if subtle and cautiously made.

How much capacity do we have with the town wells? Heavy concentration of runoff from developed land parcels could be devastating for our ground water and river water quality.

Concerned about eliminating tethered restrictions on ADU's...impact of extra septic and well drilling dangerous for our ground water...additional lighting, driveways, electricity needs burdens neighbors. Density would increase this with very little oversight. Spaghetti-shaped lots of concern in division of parcels as it interrupts conservation pathways of animals. Long driveways increase water runoff.

Small clusters of small homes with shared wells, green designs, energy efficient homes could work here with less impact.

Our agriculture, especially hay fields, which are easy to develop are important natural resources for our town.

Economic Development Advisory Committee

From an Economic Development perspective it is extremely difficult to encourage businesses to move to town if there isn't enough housing. Currently the housing stock is too limited. Thinking recently of Mentis moving into town and taking over the old Warner Power building, we were very lucky in consideration of the lack of housing currently. "Housing that is affordable is critical to business attraction and retention."

Currently we know of families in town that have kids that want to live in Warner but work in lower-wage professions, and due to the cost and limited availability of housing they have no option but to stay with their parents rather than realize home ownership and create stability in the community. And they are even uncertain if they will be able to afford their families' houses once the parents are gone due to the rising costs.

Housing and workforce availability are directly connected. Workforce availability and business growth are directly connected.

We need folks to fill lower-paying services, but they will only be able to if they can afford to live here

It is really hard, almost impossible, for an individual to create a new business venture if they have uncertain housing.

We need a variety of housing for different income levels to both provide a workforce but also bring wealth into the town. A mix of housing makes for a healthy town and it would be nice to find a way to do this that doesn't create sprawl and the loss of our rural open spaces.

Smaller lots and more density.

There is no place for seniors who want to downsize to stay in town and there are few or no places for caregivers to live in town. This is part of the local economy and this is going to be an increasing problem.

Looking at current zoning to allow for converting large houses into multifamilies may be a good way to go, especially looking at the areas that are connected to town water and sewer. This would create more, smaller housing that is more likely to be affordable. It could help people downsize while remaining in their existing homes, and wouldn't drastically change the feel of town with their creation of lots of brand-new structures. This is often the most affordable approach as well.

Innovative models such as Community Land Trusts (CLTs) are being used successfully for both housing and business creation around the country. We now have a young CLT in town, and we should look at how the town can engage and support them.

Housing can often be viewed in isolation, but it is essential to make it clear how it is connected with most all other aspects of town development.

Could we look at town-owned land and identify any that could be used for housing?

How to engage with more people in town:

- Talk to businesses too
- Look at other towns and how they are dealing with the challenge

Kawasiwajo Community Land Trust (KCLT)

KCLT, a Warner-based nonprofit, is a Community Land Trust (CLT) serving the towns of the Kearsarge school district. KCLT's mission is to create resilience and connection in the Kearsarge

community through the intersection of land and housing. You can learn more about KCLT and its housing efforts at www.kcltnh.org

From the perspective of your committee, what are the important considerations for Warner's approach to housing?

A big consideration would be, to whatever extent possible, maintaining decision making within the Town of Warner rather than outsourcing to an outside developer or having people outside the community making decisions. There could of course be collaboration with outside developers or builders, but having the core decisions made from within the town wherever possible. Consider what the current town residents want.

Develop in a way that improves the community, not just grows the community. Make sure it is quality, efficient infrastructure that is being permitted.

Knowing that change is going to happen, thoughtfully preparing for it. If we approach this just a fear-based, not-in-this-town reaction, that will eventually just be bowled over and we won't be prepared as a town. In the town I just moved from there was an old guard that wouldn't let any planning or conversations about change in housing gain traction, and then when they were gone, massive gentrification and change took over. So as a community, if we can have as much thoughtful preparation for the changes that are definitely going to be happening, it will help the community stay intact.

Limiting rural sprawl in new development as much as possible and focus on creating more density in the village rather than spreading outward. This will also utilize existing infrastructure like water and sewer, and encourage expanding housing units in existing buildings as much as possible. Pursue more compact development in designated areas.

Where possible, Warner should look for and support collaboration with not-for-profit housing developers such as KCLT. A mission-driven approach to housing development that an organization such as KCLT provides is a strong third option to public and for-profit housing development. It is important for town government and townspeople to recognize that the CLT approach to housing exists and look at models of towns successfully partnering with the nonprofit sector to accomplish development that meets both the goals and needs of the local community, not just the bottom line of an outside developer.

Consider our needs as a collection of small rural towns and villages, then develop housing that supports growth in that direction, instead of looking at the needs of nearby urban centers and developing housing that is really just in service of them.

In terms of creating quality housing that is affordable, a CLT offers one of the best vehicles to accomplish that goal and, importantly, not only create the housing we're talking about, but manage and maintain it over time. Otherwise, it will be a for-profit company, and we know that they are going to create an economic model that only meets the minimum in affordability for

the minimum length of time to maximize profits. A CLT, on the other hand, works to create the most affordable housing possible and ensure that it remains so in perpetuity through deed restrictions, resale formulas, and other not-for-profit tools.

If providing assistance, favor, or exception, the town should set the bar high for affordable housing development, ensuring that it will not expire and return to market rate, as is often the case outside of the CLT structure.

The town should really look at the CLT model, whether it is KCLT or another organization, because it is a model that has historically worked and is currently working in other places to allow for working people to have a home, build equity, avoid default in economic downturns, and many CLT homeowners go on to buy market-rate homes down the road. So, without the town specifically supporting a model such as a CLT as an alternative option to the private market, I don't think we will really see any change to the housing situation. We know what the problems are, we're reading about them in the paper and talking about them in town committees, but we focus less on what solutions we can get behind. A community land trust offers a solution.

CLT's encourage affordable home ownership, not just affordable rents, which is important for a stable workforce and a stable community. Warner has a large number of rental units already, so the emphasis on affordability should be toward affordable home ownership, not just affordable rental units.

Do you have any recommendations for how to engage the community around housing the topic of housing?

The committee has done a really good job getting the word out. Beyond the data gathering for the master plan, more education for the community to understand the housing issue, what does affordable housing mean and look like, why does it matter, and what is its effect on the community so people will start to more broadly consider the health of community and how housing is connected.

"Engage" in this question makes me think beyond just data gathering for the Master Plan to think about how we, KCLT and others in town, could organize more educational events around housing. For example, bring in specialists for panel discussions, presentations, meetings, Q&As, etc. Bring in folks that have been working on this for a while and have seen success in their communities to share what worked for them for us to consider.

Sign up for KCLT's newsletter, lots of good, local housing engagement happening there.

Kearsarge Area Chamber of Commerce

It can be hard for member businesses to find people who fit their needs. Restaurants in town aren't high-paying, and are better suited for people who live within walking or biking distance. ("Cars are expensive.") Lack of housing makes things difficult for these businesses. They can attract workers from out of town who will stay for a while, but who then go somewhere closer or higher-paying. These businesses have a hard time keeping people.

Higher-paid tech industry jobs fare better, but are still having a hard time. It's hard to say how much of this is housing-related, and how much is related to the "tech in the woods" effect of a rural area.

Thinking in terms of ideas, why not allow mixed-use at Exit 9? This could allow for village-type buildings with shops on the ground floor and apartments on top. Everyone loves the Village, so why not make more village? That way, people could live within walking distance of these jobs.

In previous decades, there were more Mom-and-Pop corner stores in residential areas that sold food and other necessities. Having these shops close by can help people stay in their homes longer.

Many Chamber of Commerce members are small, in-home businesses that don't have employees. Their energy goes toward running their business in their homes, and not being bothered. These are usually "invisible" in-home businesses, but other kinds of small businesses such as mechanics and repair shops can have trouble, even though they're still small businesses. Residential-only zoning is keeping out these businesses.

It could also be nice if businesses could have housing on their property, if this housing followed all of the rules for new construction (septic, parking, etc.). One larger business in town has a house on its property that it rents to one of its employees.

Kearsarge Regional School District

From an HR perspective, the scarcity of housing makes it difficult to entice candidates from surrounding areas and states to come to Kearsarge. Even if they are excited to join the team, the lack of housing options and the cost of what they are able to find adds an additional challenge to the district.

Last year during recruitment season we did lose a couple candidates, who were new to the career, due to the lack of finding affordable housing.

In addition:

1. Potential ADM (Average Daily Membership) increase for Warner (which represents 60% of the formula for tax distribution).
2. Additional housing would increase the town valuation (which represents 40% of the formula for tax distribution).

However, I am not sure on what effect that would have on an actual basis since all the towns valuations and ADM change each year.

MainStreet Warner

MainStreet Warner's mission is to create community via a strong Main Street, giving people "a third or fourth place" where they can gather separately from home or work. Housing isn't isolated from these other aspects of community because housing makes a community livable. Housing in the Village allows the community to be walkable, without people having to drive. This can also reduce isolation (though of course, some people value that isolation as well).

Warner's old houses allow the town to maintain the character of the community visually, without altering the look or feel. Larger houses allow for multigenerational living, where families can take care of one another if needed. Community Land Trusts, multifamily houses, and ADUs can make this possible. The committee can look at models for how this is being done elsewhere.

Housing allows people to continue living in Warner: however, some people in town are "shutting the door" and making it difficult for people to move in.

Overall, much of our conversation centered around community, the value and importance of community, and how housing helps to create that community.

Parks and Recreation Commission

Our committee feels any growth would increase park use and more maintenance and possible more vandalism would rise with that. Thus, needing more man hours for our park workers already. The committee has no comments about how to engage the community around the topic of housing.

Pillsbury Free Library Trustees

1) From the perspective of your committee, what are the important considerations for Warner's approach to housing?

- We serve our customers no matter where they come from.
- We'll adapt to everyone.
- As a library, we welcome everyone/As library trustees, we welcome everyone.
- If the town population increases, then it could grow our service needs; an increase in tax base would help pay for new staffing and services that may be needed, such as an increase in the number of hours we are open, or the addition of new computers that might be used by more patrons.
- Even if 40 houses with four people per house were to be added to Warner, it wouldn't change what we offer to patrons. Bigger tax base would mean more money to run all that the library does for patrons and the town.
- One note: the tax portion that the library now receives only pays for facility and staffing. Other money through donations and occasional grants pays for programming, computers, privacy booths, etc.
- It would make sense for more/new housing to be in walking or bicycle distance from the library.
 - Currently, school students can walk to the library—even junior high students who are dropped off at Simonds School can walk from there to use the library.
 - Encourage sustainable practices when considering meeting housing needs.
 - Both for convenience and for sustainability (not having to drive, etc.)
- Roads are expensive (maintenance and resurfacing); add to the infrastructure by adding businesses and homes to the roads that are already in place.

2) Do you have any recommendations for how to engage the community around housing the topic of housing?

- Ask the community: What are we missing/What is the town missing? What is the cost structure to gain what is missing?
 - Talk about housing as it relates to the question, “What is the character of Warner?”
 - What does that even mean to different people. Define that—even if the definitions vary greatly—so we can move forward to address needs.
 - Are they imagining a village? Farms? Open land? Hills? Woods?
 - Get more town involvement
 - When Exit 9 was being considered—questions like, “What was the impact on the town?” and “What was the impact on the exit area?”—there was a debate of pros and cons that were meant to help shape policies based on what residents wanted their town to look like.
 - There was an in-depth charrette in 2004 that brought in professionals via Plan NH to get the experts helping in the planning process—and holding town meetings/forums to get input from residents.
 - It was a two-day process. There was grant money. Some from the Trustees were there and participated.
 - Bring back Plan NH, or at least bring in experts to help hold a charrette on the topic of Housing—a two-day charrette could be helpful in identifying housing needs of the town.
 - The HAC should utilize the library as much and as often as possible. Write notes for our weekly newsletter, print off posters and information and use the library as a first or primary resource to distribute information since that is what libraries do.
 - Let our library help more in getting out the word.
 - It currently feels as though the library is an afterthought in the HAC’s distribution of information and surveys and such; the one thing that surprised me: nobody brought us a poster. We were emailed a poster, which we printed out and placed around the library.
 - Posters should not only be placed in the library, but also all over the town.
 - Since Pillsbury Free Library has a town-wide newsletter with more than 1,000 email subscribers, plus several paper subscribers, we welcome any opportunity to help distribute information to the town and can help promote a housing dialogue with neighbors. Send us more information to share with the community.
 - Engage the community by posting information at the library. Canvas the town with professionally designed and printed posters, and provide them to the Library, Town Hall and other business and gathering places around town.
 - Make any printed materials available at the Library for distribution to the public.
 - Quickie items could be put on FB “Let’s Talk About Warner,” the Library newsletter, and other places.
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Warner Historical Society

It's important for people to remember that our current zoning laws and patterns of development are relatively recent, and that town development didn't always happen the way it does now. Traditionally, Warner had boardinghouses, people lived above businesses, etc. Historically, the Upton House (next to Harry's Garage) was a tenement house, and factory workers lived on Depot Street.

The entire group emphasized the importance of walkable communities. One member said that she couldn't imagine not living in a walkable community. One member noted a friend who was getting older and needed to move to a retirement community, and was incredibly sad that they needed to leave Warner to do so, because there weren't any places here.

Native American communities valued different generations living and working together. Traditional New England houses were set up this way, and were often sectioned off so children with families or older parents could live in different areas. Now, ADUs allow that same flexibility with these houses for young people, in-laws, etc.

One member noted that it was important to have a variety of housing in Warner, including housing for older people, and for younger people just starting out. One member was interested in learning more about how zoning affects housing. It was also noted that Agricultural workers need a place to live, often temporarily.

One member was interested in increasing the density in certain districts, because the town is running out of space in the main corridor. However, some people who own property in these districts aren't supportive of that. When the Kearsarge Mountain Road apartments were built, "there was an uproar" over these projects as well.

The Historical Society is holding a Community Conversation on May 16th titled "Why Warner?" where people can share their stories about how and why they came town in a face-to-face discussion, rather than on social media. Housing will certainly be a component of this discussion.

Warner Village Water District

The Warner Village Water District has the capacity to serve both water (drinking) and sewer requirements.

Multi-unit housing could be served by the WVWD.

There aren't many single-unit housing lots left in the precinct. We can serve new single-family housing.

Do you have any recommendations for how to engage the community around the topic of housing?

1. Bring all stakeholders together for discussion.
2. More multifamily units need to be allowed on smaller lots.

Welfare Department

The state of housing in Warner from the perspective of the Welfare Department.

I engage at least 5 individuals/families a year that fit the definition of unhoused.*

We have a much larger portion of the Warner community dealing with housing insecurity. This includes those who live with substandard conditions. These are typically our elderly and disabled populations with fixed and limited incomes. However, we are seeing this expand to households who were housing secure but are now at risk due to the increased costs in nearly every aspect of their lives: food, prescriptions, gas, heating, rental/mortgage payments, taxes. As these citizens become more vulnerable, they also begin to qualify for services under RSA 165.

I've witnessed residents living without septic or water, no heat, little food, no warm clothing or blankets, infestations, filthy living conditions in part due to cost of doing laundry or lack of transportation. We have a hearty strong group of residents who often leave me in awe with their ability to persevere in these conditions. You wouldn't know.

For me, to help mitigate the fallout from housing insecurity and hopefully keep people from becoming unhoused, I network like crazy. I have connections with the housing stabilization program, Merrimack County Health and Human Services, and many local nonprofits.

*An individual or family who lacks a fixed, regular, and adequate nighttime residence