

V. HOUSING

Chapter V

Housing

Introduction

The Housing Chapter is an important element in the Master Plan. Knowing the type and condition of the available housing stock can help a community plan and set policies for the future. The purpose of this Chapter is to assess the existing housing stock, compare it to surrounding communities, evaluate future housing needs based on the Town's residential zoning requirements, and consider the affordable housing assessments for the Central New Hampshire Region.

Housing Supply

The 1990 U.S. Census showed that Warner had 1,039 total housing units, 845 (81.3%) of which were occupied, year-round units, and 194 (18.7%) were vacant or seasonal units. Among the occupied units, 79.9% were owner occupied, while 20.1% were renter occupied. Approximately 34% of the total housing units were built after 1970; 9% were built during the 1960's; 6% were built during the 1950's; 4% were built during the 1940's; the remaining 47% were built before 1940. Table 5-1 and Table 5-2 outlines the housing supply.

In 1990, 73% of Warner's housing supply was single family housing. See Table 5-3. Multi-family housing was 12.8%, and manufactured housing comprised 14.2% of the town's housing supply.

Taking into account the number of residential building permits issued from 1990 through 1997, single family housing still dominates the housing supply at 71%. Over the same period, permits issued for multi-family housing greatly out-numbered those issued for manufactured housing, mainly due to the construction of new elderly housing units in 1993.

The distribution of housing types in Warner differs from surrounding towns, as shown in Table 5-4. Warner has a far larger proportion of multi-family and manufactured housing. This difference may be explained by three factors. First is that Warner, although primarily rural, is far more urbanized than Bradford, Sutton, or Webster. Urbanized areas have generally more dense, and typically less expensive forms of housing.

**Table 5-1
Year-Round vs. Seasonal Housing Units**

Housing Units	1980	1990	Change	Percent
Total Housing Units	899	1,039	140	15.6
Seasonal	128	127	-1	-.7
Year Round	771	912	141	18.3
Occupied	699	845	146	20.9
Owner	559	675	116	20.6
Renter	140	170	30	21.4
Vacant	72	194	122	169
For Sale	10	20	10	100
For Rent	20	21	1	.05
Other	42	26	-16	-38

Source: 1990 US Census.

**Table 5-2
Age of Housing Units**

Built	Number	Percent
1989-1990	11	1.1
1985-1988	139	13.4
1980-1984	62	6.1
1970-1979	141	13.6
1960-1969	94	9.1
1950-1959	62	6.1
1940-1949	37	3.6
before 1940	493	47

Source: 1990 US Census

Second, Warner has a more commercial/industrial employment base than the above mentioned towns. Historically, dense villages developed around employment centers, such as Warner Village. Manufactured housing, although a relatively recent innovation, is most popular in and around communities with a large working class population.

Third, unlike the other towns, Warner has both public water and sewer facilities in the village precinct. Such systems facilitate the development of dense housing, although water and sewer service are often developed after the fact to rectify or prevent a public health problem. Manufactured housing parks typically have their own systems, although connecting to municipal water and sewer systems is generally less expensive than constructing a separate system to serve a park.

**Table 5-3
Housing Supply and Recent Building Trends**

	Single Family	Multi-Family	Manufactured	Total
1990 Census	758	133	148	1,039
1990	9	0	1	10
1991	6	0	0	6
1992	5	0	0	5
1993	4	32	2	38
1994	2	0	3	5
1995	3	0	6	9
1996	10	0	0	10
1997	13	0	1	14
Totals	810	165	161	1,136

Source: Office of State Planning , Current Estimates and Trends in Housing Supply, December 1997

It should also be noted that Warner has a number of group housing units that are not reflected in Table 5-3. Such housing includes the dormitory/student housing at Magdalen College and group housing, such as the 70 bed elderly housing facility, Pine Rock. Elderly housing is further discussed under the “Special Needs” category at the end of this chapter.

Housing Need Projections

Population and housing unit projections are, by nature, speculative. Projections are based on current trends and assume that existing relationships will either continue through the projection period or that relationships will change at a regular, observed rate.

Based on the latest projections by the NH Office of State Planning (OSP), which are listed in Table 5-5, Warner will continue to grow through the year 2020 at an annual rate of approximately 4%. Meanwhile, the State of New Hampshire is projected to grow at an annual rate of 6.6%.

**Table 5-4
Housing Supply Comparisons: Warner and Surrounding Towns**

Town	Year	SF	%	MF	%	MH	%	Total
Warner	1990	758	73	133	13	148	14	1,039
	1997	810	71	165	15	161	14	1,136
Bradford	1990	634	84	70	9	53	7	757
	1997	653	83	70	9	60	8	783
Sutton	1990	722	93	28	4	26	3	776
	1997	761	94	28	3	26	3	815
Webster	1990	529	92	11	2	37	6	577
	1997	576	91	11	2	47	7	634
County	1990	30,516	60	15,704	31	4,650	9	50,870
	1997	33,323	61	16,990	30	5,082	9	54,504
NH	1990	297,448	60	162,998	32	41,801	8	502,427
	1997	326,803	61	167,675	31	45,602	8	540,080

Source: OSP, Current Estimates and Trends in Housing Supply Update: 1997

In calculating the housing unit projections, the decreasing size of families was used. This trend toward smaller family size and more single and no children households is documented by the Census Bureau for New Hampshire and the Nation. Table 5-6 projects the growth in housing units from 1990-2020 to be 33%, or about 4.9% per year.

Based on these projections, an average of 10-11 housing units per year must be constructed to meet the need for housing through the year 2020. Using the 1997 housing proportions for Warner (see Table 5-4), the OSP projections have been allocated to single family, multi-family, and manufactured housing. The projection of manufactured housing units in Warner is likely to be on the high side since the Town adopted a revision to its zoning ordinance in 1999, which allows such units to be placed only in manufactured housing parks or subdivisions.

**Table 5-5
Population and Housing Projections**

Year	Population	Housing Units	Persons/Unit
1990	2,250	1,039	2.17
1997	2,460	1,136	2.17
2000	2,522	1,162	2.17
2005	2,641	1,223	2.16
2010	2,710	1,290	2.16
2015	2,830	1,310	2.16
2020	2,962	1,378	2.15

Source: 1997 OSP Population Projections

**Table 5-6
Projected Housing Units By Type**

Year	Single Family	Multi-Family	Manufactured
1990	758	133	148
1997	810	165	161
2000	825	174	163
2005	868	183	172
2010	916	193	181
2015	930	197	183
2020	978	207	193

Source: OSP, Current Estimates and Trends in Housing Supply Update: 1997

Housing Affordability

The median household income in Warner in 1990, was \$37,917, which is 2% below the median for the Central Region. The median rent, as a percentage of household income in 1989, was 26.3%. Table 5-7 shows that rents and home values in Warner are in the middle as compared with surrounding towns.

**Table 5-7
Regional Median House Value and Rent**

Town	Median House Value	Median Rent
Warner	\$116,800	\$475
Bradford	\$109,000	\$433
Hopkinton	\$144,900	\$501
Sutton	\$123,400	\$425
Webster	\$93,760	\$650

Source: SOICC of NH, Community Profiles

Regional Fair Share of Affordable Housing Needs

New Hampshire State Law requires that the housing chapter of a town's master plan address the current and future affordable housing needs, as identified by the Regional Planning Commission. A municipality has an obligation to provide low and moderate income families with a realistic opportunity to obtain affordable housing.

The "Affordable Housing Assessment of The Central New Hampshire Region" [February 9, 1995] is a general assessment of the level of need for affordable housing in the Central Region. The Assessment states that in order for people to be considered as being housed "affordably", the household that earns at or below 80% of the regional median income must pay less than 30% of their income for housing. The 30% includes all shelter costs such as utilities, heat, rent and taxes. This means that in the Central Region, a household earning less than \$30,984 must pay no more than \$775 per month for housing. In the Central Region, there are 12,997 households that have an income at or below the 80% of the regional median income level.

The goals in undertaking the Affordable Housing Assessment were:

1. To identify...the scope of regional need for affordable housing for low and very low income households.
2. To use the available data to allocate a theoretical share of affordable housing to each municipality in the region.
3. To accurately estimate the existing affordable housing in the region and in each community.
4. To provide guidance for further study of affordable housing at the municipal level.

A theoretical share of affordable housing assigned to each community was determined by using 1990 Census demographic factors that reflect the need for affordable housing, such as population and employment, and the ability of a community to support affordable housing, such as equalized value and income.

The theoretical “fair share” of affordable housing assigned to Warner was 279 units. This number is the amount of affordable housing that Warner should have, regardless of the current population of low-income households. Based on the number of multi-family and manufactured housing units existing in Warner, 281 in 1990, the Assessment determined that the community was adequately serving 125 low-income households. According to the Assessment, Warner has a theoretical future planning goal of 50 additional affordable housing units. This number is not a precise number which a community is advised to achieve. The numbers indicate, based on statistical data, how many affordable housing units would be present in a community if affordable housing were distributed uniformly throughout the region. Table 5-8 compares surrounding Towns’ fair share assessment with Warner’s.

**Table 5-8
Regional Fair Share Assessments**

Town	# of Households at less than 80% of median income	Theoretical Fair Share Goal	Future Units Needed
Warner	267	279	50
Bradford	179	192	80
Hopkinton	459	721	466
Sutton	209	201	131
Webster	126	159	107

Source: CNHRPC "Affordable Housing Assessment of The Central New Hampshire Region";1995

The Assessment concludes that:

1. The issue of affordable housing affects a large portion of the population in the region.
2. Although many communities have provided for affordable housing, each community has households that are paying more than the affordable level of income for housing.
3. Statistically identified affordable housing units are not always occupied by the households that need them most.

The Assessment recommends that communities review their zoning ordinances to determine whether the ordinances hinder or forbid the construction of affordable housing, such as town-wide large lot zoning, excessive public improvement requirements, restrictive multi-family regulations or restrictive manufactured housing regulations.



Existing Residential Zoning Provisions

Warner's current Zoning Ordinance includes different zones in which residences are the principal permitted use. Single and multi-family units are permitted in each residential zone (multi-family by special exception in R1 and R3 zones).

Although the 1997 Master Plan Survey did not indicate any great preference for changing the location or availability of manufactured housing, the Town approved a zoning amendment at the Town Meeting in March, 1999, that permits manufactured housing to be located only in manufactured parks or manufactured housing subdivisions. This amendment restricts the location of manufactured housing in Town, thus limiting the availability of this type of affordable housing. The Town may need to look at providing additional affordable housing in the future for those who have been opted out of manufactured housing, due to the lack of space in parks or the prohibitive cost of subdividing property for manufactured housing. As stated in the Existing Land Use Chapter (Chapter IX), most of the land in Warner is undeveloped. Table 5-9 identifies open land in each residential zone.

**Table 5-9
Undeveloped Land in Residential Zones**

Zone	Total Acres*	Undeveloped Acres*
OC1	7,910	5,842
OR1	11,690	10,552
R1	407	149
R2	3,577	2,377
R3	9,675	5,193

*These are approximate figures based on the 1998 Existing Land Use Survey Database

These figures are approximately all the acres within Zoning Districts that are undeveloped, including conservation land that is protected by ownership or easement, so not all of this land is currently available for development. It is, however, land that may feel the pressure of development in the future.

Special Housing Needs

Some populations, such as the elderly, the handicapped, families in crisis or transition, and persons needing emergency shelters have special housing needs. Few reliable numbers are available for any of these groups, with the exception of the elderly. The main responsibility and obligation of the Town is to ensure that adequate provisions exist within the zoning ordinance for the siting of special needs housing.

Elderly are the fastest growing segment of the population. Consideration of special provisions to ensure that adequate housing is available to elderly persons is therefore justified. Based on the projections in Table 5-5, Warner's 65 and older population will grow significantly in the next decade.

In the past, the need for elderly housing has been met by the independent elderly themselves. For the most part, they lived in homes which they had paid off the mortgage prior to retirement. As property taxes increase, however, persons on fixed incomes may need alternative housing or property tax relief.

It is difficult to predict how many special elderly housing units will be needed by the year 2020, since the elderly are healthier, living longer, and remaining independent longer. The land use regulations must be responsive to the need for special elderly housing, especially since the elderly are growing in population so rapidly.

This growing problem has been addressed in Warner by two developments. The first development is Pine Rock, which is an assisted living facility for the elderly, that has expanded to accommodate approximately 70 beds. This is a private facility, which means that the housing is paid for by the residents or their families.

In 1993, Kearsarge Elderly Housing, Inc., in conjunction with the Community Action Program (CAP) Belknap-Merrimack Counties, Inc., developed an additional 35 elderly housing units off of North Road. CAP received approval for a \$1.7 million loan under HUD, 202 Section 8 Program. Three of the units are designed for the handicapped. The units are open to Warner residents first, then to residents of other towns. The rent prices of the units are based on the financial status of the elderly residents.

Recommendations

To continue to address its regional share of affordable housing needs, Warner needs to focus on finding alternatives to reduce the cost of housing to both home owners and home renters. Examples of alternatives include cluster developments, allowing the conversion of existing homes to affordable housing units, the use of locally-owned land for affordable housing, and setting aside a portion of residentially zoned land to be developed only as affordable housing.

Further, it is recommended that the Town become more pro-active in providing opportunities for low-income affordable housing, by either facilitating the construction of low-income housing or by encouraging developers to pursue such housing in Warner.

To maintain the rural character of Warner, new housing developments should be encouraged in residential areas, as identified in the Future Land Use Map. These new developments should be directed to areas which will minimize the cost of expanding Town services while making more efficient use of existing services, especially the existing water and sewer systems.

Conclusions

Based on the analysis contained under Housing Availability, a more than adequate amount of land has been set aside to accommodate the anticipated housing needs of Warner through the year 2020. For individuals and families who can afford market price housing and who do not have special needs in housing, Warner has allocated sufficient area for residences.

Special housing needs do exist and will increase during the planning period. These special needs include affordable housing and elderly housing.

To meet statutory obligations, a town can not effectively prohibit any class of persons from living within its jurisdiction. A town is not required to provide housing for special groups, but must allow housing to meet every group's special needs. As detailed in this report, the Town has taken actions to cope with the challenges of affordable housing and housing for the elderly.

Current regulations governing multi-family housing and manufactured housing should meet current statutory guidelines. Since multi-family and manufactured housing are an important option for low and moderate income families and individuals, land use regulations governing such housing are subject to intense scrutiny by the courts. Warner should periodically review its regulations to ensure that no class of persons is effectively prohibited from living within the community.