

January 4, 2022

**Re: Zoning changes require a broad analysis**

From: Dawn Quirk, 676 Pumpkin Hill Road

To the Planning Board,

Thank you for listening to my comments at this evening's meeting, and thank you to Chair Frost for suggesting that I submit my verbal comments for the official record.

Before I provide commentary on the four proposed zoning changes, I must address the general issue of housing availability and affordability, which have become the talking points of the warrant article items. Most people agree that a lack of affordable housing is an important problem needing a solution, but those solutions are elusive everywhere. I believe it is critical to examine the claims to determine what might be an **effective** solution.

I ask readers of this letter to consider that petition conflates a number of economic and social issues, which are different from the main argument<sup>1</sup> written by the petitioner: "The aim of the proposals is to address the need for more "missing middle" housing options in our town. "

The petitioner's statement of need provides a source that declares missing middle housing as "ideally located within a walkable area, close to amenities"<sup>2</sup>, which is the opposite goal of the proposal to open up R-3 and OC-1, rural areas<sup>3</sup> to multi-unit housing . Googling "missing middle housing" returns many definitions , all related to building housing in \*urban\* communities. In fact, the planner who coined the term says of missing middle housing, - "these house-scale buildings fit seamlessly into existing residential neighborhoods and support walkability, locally-serving retail, and public transportation options. They provide solutions along a spectrum of affordability to address the mismatch between the available U.S. housing stock and shifting demographics combined with the growing demand for walkability."<sup>4</sup> Considering Warner is 100% car-dependent, this is a confusing start to my assessment of the proposal, Again and again on search results, "missing middle" housing is defined as an urban need. With that in mind, is it plausible that opening up R-3 and OC-1 to multifamily housing could result in a developer proposing to build a full neighborhood? This is not implausible since

---

<sup>1</sup> See pages 1-5: [https://warner.nh.us/tow/meetings/minutes/planning/doc-20211115-Public\\_Comments.pdf](https://warner.nh.us/tow/meetings/minutes/planning/doc-20211115-Public_Comments.pdf)

<sup>2</sup> <https://www.aarp.org/livable-communities/housing/info-2019/bring-back-missing-middle-housing.html>

<sup>3</sup> The Low-Density Residential District R-3 is designated for residential and agricultural uses on land remote from municipal water and sewer services and which because of its character requires large minimum lot sizes to handle and Open Conservation District OC-1 is designated for agricultural, forestry, and very limited residential uses.

<sup>4</sup> <https://missingmiddlehousing.com/>

*Amendment by Petition D* takes away the Zoning Board's authority to review building proposals and removes abutters' right to be notified, ask questions, and provide input.

So that is confusing and possibly scary, but then the petitioner goes on to cite a 2011 public opinion survey—"Going back to the 2011 master plan survey, "two thirds (66%) of respondents felt that there was a need for affordable housing in Warner, for seniors and/or low- to moderate-income residents. Over half of respondents (55%) would encourage residential development in and around the village where public water and sewer utilities are available". (footnote #1, page 1) None of these opinions relate to the aim of the proposal, which, as stated, is to encourage/invite "missing middle" housing options in our town. "Missing middle housing is designed and built for middle income individuals, not low to moderately low income families. Here is a quote on missing middle housing from the National Association of Realtor's website: "Is missing middle housing more affordable than the alternative? Yes, but any home in a desirable close-in location is going to be expensive. Period," said Linda Pruett, owner of the Cottage Company in Seattle, which develops pocket communities of small upscale homes — priced in the \$600,000 range" <sup>5</sup> To address the housing needs of senior citizens and lower-income people is a very deliberate and very different solution than those being proposed.

For example, the only way to guarantee affordable housing is by creating affordable housing—not relying upon the free-market. Regular, hardworking people cannot compete with market forces fueled by venture capitalists that buy and hold property based on sophisticated algorithms. Wall Street's effect on the housing market is underappreciated or overlooked in this debate. According to the Wall Street Journal, "Yield-chasing investors are snapping up single-family homes, competing with ordinary Americans and driving up prices."<sup>6</sup> According to the Atlantic, "Corporate investors bought 15% of available housing stock in the first quarter of 2021. "And finally, according to the Washington Post, a Tennessee neighborhood built for first time homebuyers has mostly sold out to venture capitalists, --"Over the past six years, 19 of the 32 homes on Tammy Sue Lane have been purchased by a billion-dollar investment venture, part of an unprecedented flow of global finance into the American suburbs. "<sup>7</sup>

A proposal to create elderly housing is just that, or it could stipulate that new houses are built with Universal Design<sup>8</sup>, which allows people to age in place. Opening up half the town to unregulated multifamily housing development does not specifically include the needs of our older generation.

---

<sup>5</sup> <https://www.nar.realtor/articles/missing-middle-housing>

<sup>6</sup> <https://www.wsj.com/articles/if-you-sell-a-house-these-days-the-buyer-might-be-a-pension-fund-11617544801>

<sup>7</sup> <https://www.washingtonpost.com/business/interactive/2021/investors-rental-foreclosure/>

<sup>8</sup> <https://universaldesign.ie/what-is-universal-design/the-7-principles/the-7-principles.html>

To conclude, there is no relationship between housing the elderly and lower income people with the proposed zoning changes, and it is very unclear how the “missing middle “ housing theory is relevant to Warner.

My overarching comment for all of the proposed changes are that none should be voted on without first completing a robust analysis for each proposed change. According to the American Institute of Certified Planner’s code of ethics and professional conduct, Planners should <sup>9</sup>: “Have special concern for the long-range consequences of past and present actions; Pay special attention to the interrelatedness of decisions and their unintended consequences; Identify the human and environmental consequences of alternative actions including the short and long-term costs and benefits. Identify social and cultural values which should be preserved as well as natural elements; Examine the applicability of planning theories, methods, research, and standards to the facts and analysis of each particular situation and do not accept the applicability of a customary solution without first establishing its appropriateness to the situation.”

Exploring the following questions as part of an analysis could help fulfill these principles:

- How many homes have been constructed since the pandemic and how many are in process?
- What would be the impact on median home prices, traffic, police and fire calls, elementary school enrollment, and transfer station capacity if different increments of housing and population increase.
- Would we need to expand the police, fire, and teacher levels?
- Would new housing developments and people want taxpayer funded curbside trash and recycling service? Will the increased population ask for bus and transit services?
- Will Warner’s ecosystem be forever lost to suburban style sprawl and dead pesticide-laden lawns?
- How would paving over wooded lots and fields for developments exacerbate the affects of climate change? Since According to New Hampshire Employment Security's Economic and Labor Market Information Bureau, 75% of the population of working people in Warner commute by car<sup>10</sup> to work elsewhere, how would our roads be impacted by new development?
- How would sprawl disturb wildlife---would we have bears and moose running through town because their forest homes have been cut down to make way for developments?

Thank you for reading my concerns and considering my suggestions.

Sincerely,

Dawn Quirk

[quirk.da@northeastern.edu](mailto:quirk.da@northeastern.edu)

---

<sup>9</sup> <https://www.planning.org/ethics/ethicscode/>

<sup>10</sup> <https://www.nhes.nh.gov/elmi/products/cp/profiles-htm/warner.htm>