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To Whom It May Concern

I attended the Planning Board Meeting of January 9th, at which you discussed the treatment of and allowance of Short-Term Rentals in all zones included in the town ordinances.

I truly believe your intent was and remains noble as you attempt to address the growing prevalence of short-term rentals in Warner. The activity is not limited to Warner, as we know. One need only perform a basic google search to be bombarded by pages of links providing guidance on how to build an investment real estate portfolio around the concept of Vacation Rental By Owners, or Air B n B operation.

I wholeheartedly embrace the benefits and virtues of free enterprise and the spirit of Capitalism from which it originates. I equally embrace and hold dear, the rights of individuals to peacefully occupy their primary residences, building and preserving equity in those residences to the fullest extent the prevailing market conditions will allow.

The word-smithing attempts of the January 9th meeting did everything to protect an owner's right to rent residential property. This includes those owners that do not call Warner their home. The editing conversation brought forward no direct or implied language to protect owners who reside in those homes located in residentially zoned areas. The newly proposed ordinance does nothing to protect those who reside in Warner and choose to call it home. The owner occupant living in Warner is more readily exposed to negative consequences resulting from a non-occupant owner's use of residential property within residential zones, solely for investment purposes. A non owner occupied business/investment operation, even if known as a residential dwelling, is still a business venture.

It is one thing for an owner occupant to lease a space within his/her/their primary residence with even-handed regulation. It is another matter altogether for an owner, who has no intention of living in Warner to continuously rent out an entire house, short term, as a VRBO or Air BnB, without any meaningful and binding direction.

Regulations must exist to protect the owner occupants, and preserve the neighborhoods within residential zones. Without clear regulation, those residents who have chosen to call Warner home can and will suffer negative effects relative to traffic, noise pollution, neighborhood character, and most of all to equity. Equity in their place of residence - their only home, which most often represents their only home. The owner occupants - those who live here - are entitled to equity before the law. If the proposed ordinance become "law" the owner occupant residents of Warner have not been provided that equity.

From a banking perspective, it is known by banks and consumers alike that lenders provide noticeably better rates and terms to owner occupants when compared to the rates and terms they typically provide to residential investment property command. Why? There is more inherent

risk with residential investment loans than with owner occupied residential loans. The Planning, Zoning, and Selectmen's Boards must more effectively, identify, acknowledge, and mitigate this risk and protect the community and town from the effects of that risk. It can be done with great success and, in a way that satisfies the needs of all constituents.

Further, the existing ordinances already establish precedence for identifying, acknowledging, and mitigating the risks associated with operating businesses within a residential zone. Article IV General Provisions, Home Occupation, Section 1 describes the section purpose "to allow a limited business in a residential area only to the extent that the business does not detract from the appearance character or condition of the residence or surrounding area. No new Home Occupation may be conducted or existent legally established Home Occupation expanded without first obtaining a Conditional Use Permit from the Planning Board".

The section acknowledges the importance of protecting the residential nature of a residential zone, while allowing the owner to (hopefully) profit from his/her business operation.

Further Section 2, e., requires that "The use is conducted by the legal resident of the dwelling", and f., The use utilizes an area (either in the dwelling or in an accessory building) of not more than 25% of the total floor area of the dwelling (including any functional basement). The ordinance is so in tune with the consequences that it identifies the use of basement space. Other subsections herein also identify and directly attempt to mitigate the risks of running a business (occupation) in a residential zone.

The proposed short term rental ordinance does not regulate property owners who have purchased property with the stated intent of never residing in it, but only using it as an investment from which to derive income and profit.

During the meeting of January 9th, one Planning Board member that the public sessions of that meeting (and perhaps the meeting of January 30th) represent the only opportunities for the public to discuss, vet, and address the subject, and that no public discussion is possible during Town Meeting.

As such, further discussion is needed over an unhurried and appropriate amount of time, to ensure the residents who know, and choose to live in Warner are provided the same equity. As the ordinance stands, owner/residents rights are not protected and are unnecessarily exposed.

I recommend postponing any public vote until the residents of the town are made more aware of the situation and are more clearly protected in the proposed ordinance. I remain willing to participate and I would encourage all three boards, Planning, Zoning, and Selectmen to reconvene as they did in October.

Respectfully,
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