

## 3. Housing

### Objectives

1. Ensure that Putney meets the needs of a diverse community by providing housing choice in terms of type, affordability, size, and location.
2. Offer safe and healthy housing to meet the needs of current and future residents.
3. Continue planning efforts to encourage the development of housing accessible to employment, transit, retail, community services and open spaces.
4. Increase participation in of homeowners and landlords in established weatherization programs.
5. Improve the energy efficiency of existing homes and ensure new construction meets or exceeds building energy standards.

### Policies

1. Encourage continued residential development in the village area served by water and wastewater to provide good quality housing accessible to transit and retail and service opportunities in the village.
2. Ensure that development outcomes are consistent with smart growth principles, recognizing the importance of protecting farmland, forests, wildlife habitat and open space.
3. Discourage new residential development in areas vulnerable to flooding and fluvial erosion.
4. Encourage the use of renewable energy and efficient systems for powering, heating and cooling homes through the application of the RBES provisions.
5. Promote the development of accessory dwelling units.
6. Encourage projects that will create mixed-income housing and/or a range of unit types and sizes.
7. Ensure that Putney land use regulations allow for manufactured housing anywhere single unit dwellings are allowed in accordance with state statute and fair housing law.

### Actions

1. Review the Putney land use regulations and revise as necessary to allow for small-scale multi-unit housing where single-unit housing is allowed.
2. Review the Putney land use regulations for any barriers to creation of accessory dwelling units.
3. Contemplate eliminating the requirement for owner-occupancy for properties with accessory dwelling units.
4. Review the Putney land use regulations and revise as necessary to facilitate conversion of larger homes and outbuildings to multi-unit residential in response to smaller household sizes.
5. Explore opportunities for moderate density rural housing in locations beyond the village that are well serviced by public roads, utilities, and communications infrastructure.

## Current Conditions

### Residents

About 2,600 people were living in Putney in 2020, which was down from a peak of about 2,700 people in 2010. This was the first decline in population Putney has experienced for a century. Like many small towns in Vermont Putney's loss of residents is a result of natural demographic change – an aging population. The number of new people moving in has been relatively low and newcomers have more likely been older adults. Fewer young people with children or new families have settled in Putney than in earlier decades. There are currently more Putney residents over age 65 than under age 18.

About 1,040 households were living in Putney in 2020. While there are fewer total residents, the number of households has not declined. The town has added about four households per year on average for the past 20 years – a very slow rate of growth. This means that most households in town now consist of only one or two people. Median household income in Putney was estimated to be between \$50,000 and \$60,000 in 2020, which was somewhat below the state median. The way these broad demographic trends interact with the current housing market helps to explain people's housing experience in Putney.

### Housing stock

Putney is predominately a residential community with most parcels of land developed with at least one dwelling. While there is a concentration of housing in Putney village (about 25 percent of total units), most housing is distributed at moderate to low density throughout the rest of town. In 2020 there were 120 vacant units but almost none of those were being offered for sale or rent.

Putney had about 1,160 housing units in 2020 and the housing stock had increased by less than two new units per year since 2010. Growth in the number of housing units in Putney was slower in the past decade than in prior decades. This is linked to the period of no growth and then decline in the number of residents and households living in Putney. This failure to increase housing supply is not unique to Putney; it is a common experience in communities across the state. It is now widely accepted that the lack of housing availability is holding back opportunity in Vermont.

The most common form of housing in Putney is owner-occupied detached single dwelling units. In 2020 about two-thirds of units were detached, single-family homes. The remaining units consisted of mobile homes (about 10%) and multi-unit housing (about 23%). Most multi-unit buildings are small with only two to four units. The 2021 Grand List included only 14 properties with 5 or more housing units.

About 70% of households living in Putney are homeowners. The proportion of renters (30 percent) to owners (70 percent) has been stable in Putney for decades and is the same as Vermont as a whole. In Putney renter households tend to be either younger (under 35) or older (over 74) than those of owner-occupied dwellings.

[\[link to data graphics here\]](#)

### Housing costs and affordability

A median priced home in Putney is out of reach for households earning the median income in the region. Nearly one in five households living in Putney in 2020 were spending more than 30% of their income on housing – the accepted measure of housing affordability.

The average assessed value of a detached single-unit home in Putney was \$250,000 in 2021. Homes have been selling above their assessed value in recent years. Data suggests that house prices in Putney started rising in 2016 but increased sharply in 2020 and 2021.

The real estate market has been extremely tight in Putney for many years. There are seldom more than a handful of residences for sale or rent in town at any given time. Putney has averaged less than 20 home sales each year for more than 30 years. The lack of availability and choice may be a factor contributing to a decline in population as those seeking housing find a home elsewhere.

There is little reliable data available on rental housing costs in Putney. A sample of privately owned apartments in January 2023 indicated a range between \$800 and \$1,400 per month. For 2022 there were about 35 to 40 short-term rental units active in Putney. Many of these units are accessory structures or cabins not intended for full-time occupation.

There are five affordable rental housing properties in Putney. Windham & Windsor Housing Trust (WWHT) manages The Laura Plantz House (11 units), Putney Landing (18 units) and the Noyes House (7 Single Room Occupancy units). It also operates the 22-unit Locust Hill Mobile Home Park. Putney Meadows has 28 apartments restricted to residents based on income, age (over 62) and/or disability.

In 2022, WWHT obtained town approval to construct two buildings with a total of 25 units of affordable rental housing in Putney village. The Development Review Board decision was appealed, and the project is currently on hold while the appeal is being heard.

[\[link to data graphics here\]](#)

### Zoning and infrastructure

Putney village has an area serviced with water and sewer, taking in properties along Route 5 starting in the south at the Dummerston town line and continuing north to Landmark College and including properties on Kimball Hill. In 2003 and 2005 the Planning Commission studied the build-out potential for the village area. The current zoning regulations were reviewed for any unnecessary barriers to development. The studies concluded that the current regulations supported significant development in the village area. The studies identified the limiting factors as the shapes of existing parcels, configuration of roads and physical features. Once these constraints were accounted for the conclusion was developable land in the study area was in short supply. Since these studies Putney has done well supporting development in the serviced core of the village providing affordable housing with easy access to services, transit and open space.

Acknowledging that physical and infrastructure constraints limit the potential for denser settlement in or adjacent to the village there is some limited opportunity for more intensive development on the edge of the current water service area. Beyond the village and adjacent areas there is some potential to increase

development in the rural residential zoning district. Revisions to the land use regulations such as allowing two dwelling units (duplexes) by right in all zoning districts will likely be needed to achieve this goal. Factors that need to be encountered when reviewing the land use regulations will include the potential for residential development to conflict with delineated forest blocks and connectors (see Chapter 2: Natural Resources) and how continuation of a dispersed pattern of development influences energy consumption.

[\[link to map?\]](#)

## Future Needs

Putney, like most Vermont communities, has a significant level of unmet housing need. Putney needs both new units for new residents and improved choice, affordability and quality for current residents. Single unit detached homes situated on generously sized parcels of land are prohibitively expensive to build, purchase and maintain. They also have higher environmental impacts because of the reliance on private vehicles.

If Putney wants to be a community with a diverse population, it needs a diversity of housing choices. Currently, single unit detached homes dominate the housing stock. Other unit types well-suited to smaller households, younger adults, seniors and people with disabilities are limited. Given the age and type of stock, and the terrain, universal access dwellings are in very short supply.

Addressing Climate Action will require more concerted efforts to weatherize and update existing housing stock and specific steps to reduce the energy footprint of new construction (see Chapter 6: Energy). Zoning regulations cannot mandate energy performance of structures, a separate bylaw enabling a building code with enforcement resources would be required.

An increasing number of people in town are living alone. The number of single-person households is anticipated to increase in future years. Single-person households struggle to find housing that meets their needs and budget across the income distribution. Much of the housing stock requires that a household have two-wage earners for it to be affordable.

Residents under age 40 experience a very different housing market than the one that residents over age 60 experienced at the same point in their life cycle (the 1980s). Younger adults across the income distribution are facing far more difficulty securing and paying for housing in the region than previous generations. Households that maintained home ownership through the 'great recession' of 2007 to 2009 encounter far less challenges than younger or housing insecure households because the cost of housing (rental and purchase) has increased dramatically, and there has been no meaningful increase in housing supply. Consequently, younger households are far less optimistic about their housing futures than previous generations.

The mismatch between the needs of younger and older households in Putney is likely to become more acute over the life of this plan. There are few options for older residents who want to stay in Putney other than remaining in their current homes. The number of residents 'aging in place' will continue to grow over the next 20 years. The location, design and maintenance requirements of many homes in Putney will pose challenges to these elderly residents. Many of them will need the capital they have accumulated in

their family homes to move on to the next phase in their housing ‘career’, such as universal access or assisted living settings. Meanwhile, younger households are priced out of the market for these larger homes.

[possible call-out text box describing “missing middle housing”]

This plan makes appropriate commitments to encourage more housing catering to a wider range of households smaller in size than in previous times.