

## Ch 9: HOUSING



Source: Braxton Freeman

### Housing Goals

1. Ensure the availability of safe and sanitary housing for all residents, and their ability to get housing that is needed.
2. Maintain and sustain existing primary homes in good condition for year-round residents.
3. Make the process easier to build the type of homes that the region needs in the places we need them.
4. Create the types of homes that are necessary to address the region's identified needs.
5. Build homes that improve the region's economic health and are consistent with smart growth principles.
6. Increase public awareness of the region's housing needs and opportunities, and to build acceptance of efforts to address these needs.
7. Support the Goals, Policies and Priorities of the Keys to the Valley Project.
8. Support interdisciplinary, interorganizational, and cross-section approaches to the housing issues in the region.
9. Provide assistance so that all communities in the region meet affordable housing goals.

Housing is a key element of any equitable and sustainable community. The supply of housing should be adequate to house those who live and work in the community and should expand at a rate that can accommodate economic growth. In addition, housing should be available to house the Region's expanding elderly population and to maintain a population of families that bring students to area schools and workers to local jobs.

In 2022, the Region is in a housing crisis. To address the complex housing issues in the Upper Valley, as well as throughout our Region, the Keys to the Valley (KTTV) project was launched. Made up of the Upper Valley Lake Sunapee Regional Planning Commission, Two Rivers-Ottawaquechee Regional Commission, and MARC, the KTTV initiative uses data to engage with and create goals and policies for a multi-pronged solution.

The [Keys to the Valley](#) initiative supplements this Housing Chapter with additional Information and analysis. It describes the housing crisis in more detail and identifies a few ways to help address the housing situation:

- **Spread knowledge of the region's housing needs** to increase public awareness of the region's housing needs and opportunities, and to build acceptance of efforts to address these needs. This involves community outreach and coordination, sharing information and relatable stories, and developing metrics for monitoring the region's housing needs.
- **Ensure access to a safe home** to ensure the availability of safe and sanitary housing for all residents, and their ability to get housing that is needed. This includes providing adequate emergency housing facilities; making sure that rental units meet all applicable codes for safe and sanitary habitation; reducing exposure to mold and lead hazards and improving the knowledge of and compliance with legal requirements, such as the Fair Housing Law. Housing conditions are known to have a significant impact on physical and mental health.
- **Sustain existing primary homes** in good condition and for use by year-round residents. This includes maintaining or improving the conditions of existing homes; keeping existing owner-occupied and renter-occupied homes as primary residences; and discouraging conversion to secondary homes or short-term rentals.
- **Make it easier to build homes.** Make the process easier to build the types of homes that the region needs in the places we need them. This involves eliminating unnecessary regulatory barriers, streamlining the local and state review processes, and building grassroots support for proactively addressing our housing needs.
- **Create the types of homes the region needs** to produce the types of homes that are necessary to address the region's identified needs. This means building homes for the incomes we have and for our population, prioritizing the creation of so-called "Missing

Middle” and supportive housing types. This also involves building the capacity of local developers, building trades, and supportive housing providers.

- **Build smart for economic health.** Build homes that improve the region’s economic health and are consistent with smart growth principles. This includes prioritizing housing developments that further village revitalization efforts, are served by water and sewer infrastructure, encourage walking, bicycling and public transit, and contribute to a stronger, more resilient community and stable tax base.

An additional way to help address the housing situation includes:

- **Build smart for the environment.** Build homes that meet energy efficiency standards and avoid negative environmental impacts. Ensure that locations and construction methods anticipate and respond to climate change.

## **A. Housing Characteristics**

The population in the region increased less than 1% between 2010 (24,711 residents) and 2020 (24,860 residents), according to US Census Bureau decennial statistics. Likewise, the production of new homes has been modest in this region over the past decade. In 2019, there were 10,292 households in the region, 27% of which resided in rentals and the remainder owned their own homes.

There were 14,978 total housing units in the region in 2019. Seasonal units accounted for about 27% (4,021 units) of the total units. Owner-occupied units were about 52% of the total (7,826 owner-occupied housing units) and 21% were renter-occupied (3,131 housing units). This proportion of housing units is substantially unchanged when compared to the previous Regional Plan.

Single-detached housing units make up the predominate type of ownership in the region (69%), with multi-family buildings (23%) and mobile homes (6%) following behind with significantly lower prominence. Rentals of various scales can be found throughout the region, but the larger apartment buildings are found in Springfield, Windsor and Ludlow. Data is not readily available for accessory dwelling units, but anecdotal evidence suggests there are only a small number of them in the region at this time.

<b>TABLE 9.1 RESIDENTIAL BUILDING TYPES (2019)</b>									
	<b>Single- Family Detached</b>		<b>Single- Family Attached</b>		<b>Multi-Family Building</b>		<b>Mobile Home</b>		<b>Total</b>
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>
<b>Vermont</b>	<b>222,797</b>	<b>66.5%</b>	<b>13,574</b>	<b>4.05%</b>	<b>76,380</b>	<b>22.81%</b>	<b>22,167</b>	<b>6.62%</b>	<b>334,918</b>
<b>Windsor County</b>	<b>24,580</b>	<b>70.5%</b>	<b>738</b>	<b>2.1%</b>	<b>7294</b>	<b>20.9%</b>	<b>2264</b>	<b>6.5%</b>	<b>34,876</b>
<b>Region</b>	<b>10,709</b>	<b>69.2%</b>	<b>201</b>	<b>1.3%</b>	<b>3618</b>	<b>23.4%</b>	<b>958</b>	<b>6.2%</b>	<b>15,486</b>
Andover	354	88.3%	0	0.0%	21	5.2%	26	6.5%	401
Baltimore	105	83.3%	1	0.8%	2	1.6%	18	14.3%	126
Cavendish	725	71.8%	24	2.4%	175	17.3%	86	8.5%	1,010
Chester	1,347	73.6%	59	3.2%	218	11.9%	207	11.3%	1,831
Ludlow	1,864	56.6%	36	1.1%	1253	38.1%	139	4.2%	3,292
Reading	371	92.5%	0	0.0%	11	2.7%	19	4.7%	401
Springfield	2,985	67.0%	37	0.8%	1182	26.5%	253	5.7%	4,457
Weathersfield	1,159	87.0%	0	0.0%	57	4.3%	116	8.7%	1,332
West Windsor	696	77.0%	24	2.7%	170	18.8%	14	1.5%	904
Windsor	1,103	63.7%	20	1.2%	529	30.5%	80	4.6%	1,732

Source: [Vermont Housing Data](#)

The average median household income for the region in 2020 was \$62,423, with West Windsor and Windsor being the towns in the region with the highest and lowest median household incomes, at \$88,636 and \$44,180 respectively.

<b>TABLE 9.2 STRUCTURES BUILT BY YEAR</b>		
	<b># of Structures Built Before 1939</b>	<b># of Structures Built Before 2000</b>
<b>Vermont</b>	<b>25.6%</b>	<b>86.0%</b>
<b>Windsor County</b>	<b>27.7%</b>	<b>88.2%</b>
<b>Region</b>	<b>28.6%</b>	<b>88.1%</b>
Andover	16.1%	83.4%
Baltimore	26.8%	91.1%
Cavendish	24.9%	75.2%
Chester	30.5%	88.0%
Ludlow	19.8%	91.3%
Reading	31.5%	86.3%
Springfield	34.8%	93.4%
Weathersfield	16.7%	88.3%
West Windsor	25.4%	88.3%
Windsor	59.8%	95.3%

In terms of cost burden in the region, households who spend over 30% of their income on rent are considered cost-burdened, with the severity of the burden increasing as the percentage rises. In the region, the majority of owners with mortgages fall below the 30% mark and are not considered cost-burdened, however 1/3 of owners and the majority of renters (54%) fall within the cost-burdened bracket, with housing and rent payments that equate from 30-50+% of their household income. The town with the highest percentage of cost-burdened owners with mortgages is Reading, with 47% of owners paying over 30% of their income, while Andover has the highest percentage of cost-burdened renters at 95%. For the lowest percentages, Chester has the lowest percentage of cost-burdened owners at 15%, while Ludlow has the lowest percentage of cost-burdened renters at 30%.

The housing stock is old in this region, with 29% of homes being built in 1939 or earlier, and 88% of the housing stock being built before 2000. Additionally, the average household size is small and continues to get smaller, equating to an average size of 2.37 for our region. Many of the homes in the region are quite large and, given the average household size, have a lot of under-utilized capacity.

According to the Keys to the Valley project and US Census data, populations of people aged 62 and up are increasing and projections are for continued increase of that age cohort into 2030, while most other age cohort populations decline. Many communities in the region are planning aging in place; in other words, how the aging population can successfully remain in their communities as they get older. Additional services may be needed to age in place, such as transportation services, help with maintenance, community nursing, or other programs. Production of new smaller homes or rentals, accessory dwellings, or homesharing in existing houses could also support aging in place.

## B. Seasonal Housing

Recreation and tourism are important economic activities in parts of the region, especially in the vicinity of Okemo Mountain Resort, the Ludlow lakes area, and the former Ascutney Mountain Resort in Brownsville. As such, there is a higher number of seasonal units in these and surrounding areas. (See Table 9.3 for more information.)

<b>TABLE 9.3 NUMBER OF SEASONAL HOUSING UNITS BY TOWN (2020)</b>	
<b>Town</b>	<b>Number of Units for Seasonal, Recreational, or Occasional Use</b>
Andover	202
Baltimore	0
Cavendish	417
Chester	453
Ludlow	2,197
Reading	152
Springfield	64
Weathersfield	118
West Windsor	294
Windsor	64
Region	3,961

**Source:** 2020 ACS 5-Year Estimates (Table B25004 – Vacancy Status)

The construction and maintenance of seasonal housing units are important for local economies (e.g., construction trades, property management, tax revenues). However, the influx of second homeowners from larger metropolitan areas can influence housing prices beyond what is possible to pay for given prevailing local wages.

During the COVID-19 pandemic, some second homeowners moved into their second home, which had impacts on the local communities, such as with school enrollment. There is a lack of reliable

data regarding this trend at this time. As of 2022, it is not clear if this will have lasting impacts, but it is conceivable that possible future climate migration could have similar influences.

### **C. Short Term Rentals**

Short term rentals are a relatively new occurrence, and the numbers of units listed on Airbnb, VRBO and similar websites has grown tremendously in recent years. For example, Ludlow had nearly [600 listings in December 2021](#). A short-term rental is defined as a furnished house, condominium, or other dwelling room or self-contained dwelling unit rented to the transient, traveling, or vacationing public for a period of fewer than 30 consecutive days and for more than 14 days per calendar year. Short term rentals are important travel accommodations for visitors and a source of income for property owners. The growth of short-term rentals has reduced the numbers of long-term rentals for residents.

### **D. Subsidized Housing**

A number of housing units in the Region are maintained for families with lower incomes. These properties are managed by State or local housing authorities or by organizations such as the Windham and Windsor Housing Trust whose mission is to develop and manage housing for low- and moderate-income families in their service area. See their [Homes Matter Here](#) website.

Most of the existing subsidized housing units are located in higher density neighborhoods where residents have access to services and public transportation. The development of these projects is also benefited by public water and sewer Infrastructures. These connections are important in order for residents who might not be able to afford automobiles to have access to employment, retail areas and health services. The majority of subsidized units in the Region are in Springfield and Windsor. Although these areas are ideal for providing higher density housing, outlying towns must also begin to make efforts to provide housing for those who work in their communities but cannot afford to live in them.

**TABLE 9.4 AFFORDABLE RENTAL HOUSING PROPERTIES IN THE REGION**

Property Name	Street Address	City/Town	Total Apartments	Apts restricted to elderly and/or tenants with disabilities
517 Depot Street	517 Depot Street	Chester	6	0
Black River Overlook	146, 147 & 161 Rublee Lane	Ludlow	22	0
Chester Elderly Apartments	110 Senior Circle	Chester	36	36
Cox House	38 Maxwell Perkins Lane	Windsor	7	7
Edwin L. Huber Building	80 Main Street	Springfield	60	60
Ellis Block	26 Main Street	Springfield	9	0
Evergreen Heights	70 Seavers Brook Road	Springfield	44	0
Gill Terrace Apartments II	9 Gill Terrace	Ludlow	36	36
Gill Terrace Retirement Apartments	7 Gill Terrace	Ludlow	24	24
Louis H. Whitcomb Building	1 Mineral Street	Springfield	72	72
Maples - Springfield	201 South Street	Springfield	28	28
Mountain View Apartments - Springfield	105 Mountain View Drive	Springfield	72	0
Phelps Court	54 State Street and 8 & 10 Phelps Court	Windsor	14	0
Pleasant Brook Apartments	82, 106 & 108 Pleasant Street	Chester	24	0
Proctorsville Green Housing	6 Parks Place; 20 Village Green and 7 Depot Street	Cavendish	16	6
Red Maple - South Street Duplex	54 South Street	Springfield	2	0
Southview Apartments	30 Stanley Road	Springfield	69	0
Union Square Apartments	7 Union Street	Windsor	58	0
Wall Street Apartments	1 - 3 Wall Street	Springfield	13	0
Westview Terrace Apartments	59 Westview Terrace	Springfield	58	11
Windsor Village Apartments	65 State Street	Windsor	77	67
Woolson Block	31 Main Street	Springfield	20	0
<b>TOTAL</b>			<b>767</b>	<b>347</b>
Source: VHFA (housingdata.org)				

## E. Homelessness and Transitional Housing

Improving access to emergency housing begins with supporting providers in maintaining, communicating, and expanding their services. There are significant numbers of residents in the region who have difficulty finding a home. The demand for emergency housing increased significantly in 2020 and 2021, in part, as a result of the pandemic.

Access to safe housing for people experiencing sudden or chronic homelessness is essential to ensuring the health and dignity of people living in the Region. While this need may be most visible in the region’s urban centers, it is also felt in rural and suburban communities.

For more information on homelessness and transitional housing please see the Health Chapter.

## F. Fair Housing Laws

State and federal fair housing laws help protect against housing discrimination. Under the Federal Fair Housing Act and the 1988 amendments, individuals may file complaints alleging housing discrimination based on race, color, national origin, religion, gender, handicap, or familial status. Those individuals may also allege related acts of discrimination that are governed by other federal



laws such as the Civil Rights Act of 1964. Vermont law (9 VSA §4503) prohibits any person from engaging in “unfair housing practices” such as the refusal to sell or rent and many other actions involved in the advertisement, financing, and brokering of a dwelling.

### **1. Municipal Responsibility in Fair Housing**

Fair housing laws also protect homeowners and residents from being victimized by practices such as steering potential residents to only certain communities, neighborhoods, or developments. A municipality has fair housing responsibilities regardless of whether the federal or state government has funded the activity that is the basis for the complaint. A fair housing violation does not require a discriminatory intent: a violation can be found simply because municipal officials carried out regular activities in a routine way and failed to recognize their special fair housing responsibilities.

Municipalities carry out four broad categories of activities that affect housing. Each category can trigger municipal fair housing responsibilities:

- 1) REGULATORY ACTIVITIES** - When a municipality enacts and administers regulations (e.g., zoning or building/housing codes) that affect existing or potential residential properties.
- 2) PROVISION OF SERVICES** - When a municipality provides routine services in residential areas or to residents.
- 3) PROVISION OF SUBSIDIES** - When a municipality offers financial incentives (e.g., grants, loans, or loan guarantees) or special services (e.g., special infrastructure projects or housing rehabilitation services) to residential property owners or to residents; and
- 4) PROPRIETARY ACTIVITIES** - When a municipality buys or sells real property, particularly if the property was used or will be used as a residence.

Under the Fair Housing Act, a person who believes that he or she is a victim of housing discrimination may file either a complaint with HUD or a lawsuit in federal or state court. If a municipality must defend itself against a complaint based on the Fair Housing Act, or if it is found to have violated the Act, the costs can be considerable. Municipal officials who are considering a new ordinance, expenditure, or action, or reviewing an existing one can begin to avoid allegations of failing to meet its obligations by asking, “What are the fair housing implications in undertaking this action?”

## **2. Fair Share Housing**

One issue that has received recognition nationwide and has been addressed by planners at all levels of government is the inability of low- and moderate-income households to locate in desirable areas at affordable costs. Court decisions and legislation in many states have required that each town meet its share of the need for affordable housing. The towns of Springfield and Windsor carry a disproportionate number of housing units for low- and very low-income households, while the towns of Andover, Baltimore, Reading, and Weathersfield have no subsidized housing. The lack of subsidized housing units in some of our towns can be attributed to the lack of adequate water and wastewater infrastructure. In Weathersfield, 8.7% of total housing units were mobile homes in 2019, serving some affordable housing needs. Baltimore increased the number of mobile homes from 10.6% in 2000 to 14.3% in 2019. Cavendish has mobile homes accounting for 8.5% of total housing stock. More information can be found in Table 9.1, "Residential Building Type (2019)".

## **G. Regional Housing Needs**

A Keys to the Valley analysis concludes that a total of 10,000 housing units will need to be created across the greater Upper Valley - including 1,512 in the MARC region - by 2030 to meet the projected demand (see the Table below). To create the types of homes that are necessary to address the region's identified needs. This means building homes for the incomes we have and for our population, prioritizing the creation of so-called "Missing Middle" and supportive housing types. This also involves building the capacity of local developers, building trades, and supportive housing providers.

**TABLE 9.5 HOUSING NEEDS FOR THE REGION (KEYS TO THE VALLEY)**

2030 Housing Needs Forecasts – Regional Planning Commission Regions							
Region	Year 2030 Housing Projections <sup>1</sup>					Percentage of Cost-Burdened <sup>2</sup> Households:	
	Year	Population in Households	Total Households	Owner-Occupied Households	Renter-Occupied Households	2013-2017	
						Owned	Rented
TRORC (VT)	2010	55,160	23,993	17,833	6,160	29%	43%
	2030 Projected	59,280	28,220	21,540	6,680		
	Change, 2010-2030	4,120 7.47%	4,227 17.62%	3,707 20.79%	520 8.44%		
MARC (VT)	2010	23,946	10,438	7,547	2,891	32%	51%
	2030 Projected	25,600	11,950	8,950	3,000		
	Change, 2010-2030	1,654 6.91%	1,512 14.49%	1,403 18.59%	109 3.77%		
UVLSRPC (NH)	2010	83,859	36,298	25,203	11,095	28%	43%
	2030 Projected	88,520	40,830	28,820	12,020		
	Change, 2010-2030	4,661 5.56%	4,532 12.49%	3,617 14.35%	925 8.34%		

These new homes are prioritized to be located within community centers served by Infrastructure and in walkable neighborhoods. To address the needs, many of these new homes should be smaller, lower-cost homes and "missing middle" type homes that enable aging in place, provide starter homes, and support business recruitment/workforce housing needs. They should be in a price range that is affordable (i.e. 30% of the household income) of our residents at all income levels. In addition, a concerted effort is also needed to address the nearly 1/3 of our residents that are cost burdened.

## H. Recent Trends and Issues

There are numerous trends and issues that impact the housing situation in the region. Some of the notable ones are summarized below.

- The availability of homes on the market are at a record low and costs are very high. In 2021, a total of 669 homes were sold in the region; the average price was \$352,792. Housing sales prices in 2021 are 70.5% higher than in 2011. To afford a home at this 2021 average price, a household would need an income of approximately \$102,000, according to VHFA's affordable home price calculator. A general lack of new home construction combined with increased demand during the COVID-19 pandemic have resulted in a very challenging housing market.

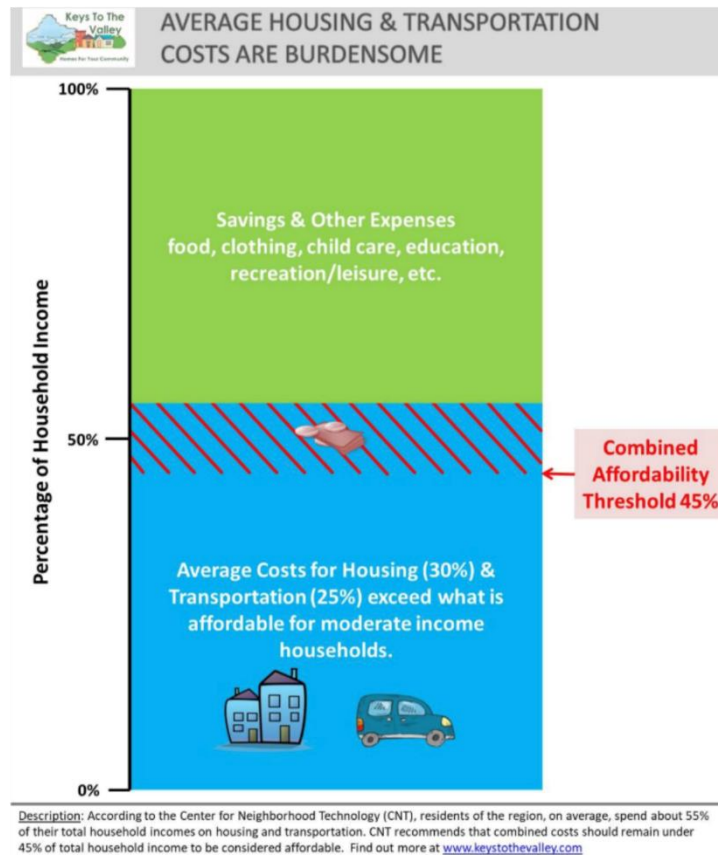
- As discussed in the Keys to the Valley initiative, about 1/3 of the households in this area are cost burdened, meaning they spend 30% or more of their household income on housing (i.e. rent, mortgage, property taxes, utility costs). This 30% target is used as a proxy for housing being too expensive. Exceeding this target makes it harder to pay for transportation, food, health insurance, prescription medications and other costs. Those who are “severely cost burdened” spend more than 50%. Renters are much more likely to be cost burdened by housing. This can be a reflection of either a liveable wage issue or cost of housing problem, or both.

TABLE 9.6 COST BURDEN BY TOWN – OWNERS (WITH MORTGAGES) & RENTERS (2020)								
Town	Paying Less than 30% of Income		Paying 30-49.9% of Income		Paying 50% of Income or more		Percent Cost-Burdened	
	Owners	Renters	Owners	Renters	Owners	Renters	Owners	Renters
Andover	46	1	10	21	14	0	34%	95%
Baltimore	34	4	15	0	4	3	36%	43%
Cavendish	125	16	20	27	35	26	30%	77%
Chester	444	84	61	44	19	28	15%	46%
Ludlow	158	196	70	28	61	58	45%	30%
Reading	56	13	17	0	32	8	47%	38%
Springfield	982	460	395	272	156	408	36%	60%
Weathersfield	424	19	159	2	18	19	29%	52%
West Windsor	165	22	53	16	27	11	33%	55%
Windsor	296	291	137	224	42	102	38%	53%

**Source:** U.S. Census Bureau (2020 ACS 5-Year Estimates (Table B25091 – Mortgage Status By Selected Monthly Owner Costs As a Percentage Of Household Income in the Past 12 Months, Table B25070 – Gross Rent As a Percentage Of Household Income in the Past 12 Months)

- Where people live directly impacts their transportation options and household costs. Accordingly, both housing and transportation costs affect people’s ability to afford a particular home. A common occurrence is for lower-income workers to find lower-cost housing in outer-lying areas, which requires greater transportation costs.

As discussed above, housing that costs less than 30% of a household's income is considered affordable. Transportation costs of 15% or less are similarly considered a target for affordability. In the greater Upper Valley region, the average household pays 10% more of their income on housing and transportation than what is considered "affordable."



- Costs of building materials have increased dramatically since 2020, which makes new construction and renovations more expensive. According to the National Association of Home Builders, the cost of building materials has increased 33% since the start of the pandemic.
- There is a lack of contractors (e.g. carpenters, plumbers, electricians) to build new homes and renovate existing buildings to create new housing units. The costs of labor for housing construction have also increased by about 39% since the start of the pandemic, according to National Association of Home Builders.
- According to data provided by the U.S. Census Bureau, the median size of a new single-family home completed in 2019 in the Northeast was 2,364 square feet, compared to 1,450 square feet in 1973. The same source indicates that, in the Northeast, the average contract price for a new single-family home started in 2019 was \$156 per square foot. In other words, the typical cost to build the median sized single-family house may cost about

\$369,000 based on these figures. To build the median sized home in 1973 would reduce costs by about \$143,000.

- Development of multi-family dwellings also faces similar cost hurdles to single family, where per unit cost averages around \$325,000.
- Most zoning bylaws do not account for other types of housing that are needed or desired (e.g., “the missing middle”). In fact, many bylaws only allow single-family dwellings and accessory dwelling units as permitted residential uses. Two-family dwellings, multi-family dwellings, and mobile home parks are often restricted as to where they can locate, and commonly require additional levels of review. In more dense areas, mixed-use structures that are part commercial and part residential may not be allowed or require additional levels of review and applicable standards. Zoning in suburban and rural areas throughout the U.S.A. has been used at times to exclude lower income individuals and renters by only allowing single-family residences, requiring large minimum lot sizes, and even mandating minimum home size.
- As discussed in the *Planning for Equity Guide*, an individual’s address can be a proxy for opportunity. A home’s location impacts the household’s access to good schools, jobs, services and transportation options. Homes are a social determinant of health. Home ownership, for many households, represents their largest financial investment and an important source of wealth that can be passed down to children or grandchildren.

Federal policy, local zoning rules and the mortgage industry historically denied access to home ownership for minority groups.

Restrictive zoning rules – notably large minimum lot sizes, low densities and not allowing multi-family dwellings in residential districts – can limit access to these opportunities for lower-income households. Too frequently, lower-income homes are forced to locate through pricing and other measures in higher-risk or undesirable areas, such as within flood hazard zones or close to railroads or industrial facilities.

An overarching goal of this plan is to provide good homes for everyone in this region. Promoting equity and inclusion is an integral part of a community’s success. Toward that end, we propose using an “equity in all policies” approach in regional and local planning efforts, which means employing an “equity lens” to ensure that proposed policies and regulations will serve and benefit all residents of a community in ways that reduce or eliminate inequity.

- Aging In Place: Individuals age 62 and up comprise a significant and growing portion of the Region’s population. A public opinion survey from the Keys to the Valley project found that most seniors would prefer to remain in their current homes, while more than a quarter want to move as they age. Seniors feel their needs are met to enable them to “age in place” (e.g., access to healthcare). However, over 20% of seniors said that current transportation options are not sufficient to meet their needs, and almost 15% do not have the assistance they need for daily chores and maintenance. Seniors who are looking to move primarily want smaller, single-story homes with low levels of maintenance. Locations in downtowns or villages and accessible design are also important home qualities. Remaining in their current community was less of a priority for seniors (25%) than having a safe, low-maintenance home and access to needed services. This indicates that both a local and regional strategy is needed for accessibility upgrades, service delivery, and new home options for those willing to move out of their current living space.

## **I. Housing Policies**

1. The [Keys to the Valley](#) project serves as the foundation for MARC's housing policies and will guide our housing implementation actions.
2. Increasing the availability of homes (both rental and owned) that are affordable to residents at all income levels is an urgent, high regional priority.
3. Regulatory reform is needed to make it easier to build the missing middle types of homes that are needed to address our regional housing needs in locations that further smart growth principles. Missing middle types of homes within compact centers (per the Land Use Chapter) includes accessory dwelling units, duplexes, 3- and 4-unit rental buildings, smaller starter homes, townhouses, bungalow courts, live/work units, mixed use buildings, tiny houses and co-housing. In the rural countryside (per the Land Use Chapter), missing middle housing includes accessory dwelling units, mobile homes, tiny houses and converting existing houses or barns into duplexes.
4. To further land use goals and smart growth principles, a majority of new residential development is to be located along public transit routes and within compact centers, especially where served by public sewer and water infrastructure.

5. Multi-family housing, assisted living facilities and senior housing are prioritized along public transit routes and within compact centers, especially where served by public sewer and water infrastructure.
6. Housing developments and/or land use development patterns that result in concentrations of poverty, blighted residential areas and the segregation of various income groups is contrary to the goals of this Plan.
7. Housing projects of 10 or more market rate units must include an affordable component. Affordable housing developments are encouraged to have a mix of units so that some are market rate.
8. Bolster programs for safe and sanitary homes, such as lead paint abatement in coordination with town and state officials and partner organizations.
9. Newly developed or rehabilitated housing that has been subsidized with public funds (such as grants, loans, or subsidies) must remain affordable for a period of at least 30 years.
10. The use of innovative construction and design techniques that enhance the affordability, energy efficiency, and environmental suitability of housing for all residents is promoted.
11. To support efforts to end homelessness, creating low-barrier shelters along public transit routes and within village and downtown areas are prioritized.
12. Support and promote existing and proposed programs that provide incentives and financial or technical support for addressing our regional housing needs.
13. When reviewing housing elements in town plans, MARC will look for consideration of:
  - a) Consistency with future land use goals;
  - b) Aging in place;
  - c) Accessible, safe housing;
  - d) Low-income housing for all communities;
  - e) Workforce housing;
  - f) Fair housing that advances diversity, equity and inclusion;
  - g) Energy efficiency; and,
  - h) Connection to public transit routes or safe bicycling or walking connections to services.