
Housing

Goal: To make it possible for persons of all income levels to have access to safe and affordable housing.

Background:

Housing is the dominant land use in Weston given the rural character of the town and the limited commercial activity outside of the village center. Weston residents live, for the most part, in widely dispersed, single family housing along the major roads in town and away from the village center. The desire for a housing site that is rural in appearance is a priority for many seeking to own property in Weston. This low-density form of single-family housing has contributed to the long-term change of the Town's historic landscape and helps define its sense of place. However, the housing needs for many residents are not being met by the existing housing market.

An adequate supply of year-round housing which offers a variety of size, cost and location is essential to the economic and social health of the Town. It is a benefit to the Town when employees can live close to their workplace, young adults are able to buy or rent a home in the Town and elderly residents are able to remain in the Town with their family and friends. Providing safe, affordable, and convenient housing for senior citizens, very low-income households, and disabled residents is a priority shared by the Town with all towns in the Region.

Current Housing Conditions:

According to the 2020 Census, there were 560 housing units in Weston. Since 2000 there has only been modest growth of 23 net housing units. The table below shows the number of zoning permits issued for single-family and two-family homes, accessory dwelling units (ADUs), and multi-family dwelling units in the last 5 years. On average, approximately 3 permits were issued per year for single-family or two-family dwelling units; only 2 permits were issued for ADUs and no permits for multi-family dwelling units during this 5-year period.

Table X-X: Number of Zoning Permits Issued for Residential Projects from 2019-2023

	2019	2020	2021	2022	2023
Single-Family/Two-Family Dwelling Units	3	1	3	3	4
Accessory Dwelling Units	<u>0</u>	<u>0</u>	1	1	<u>0</u>
Multi-Family Dwelling Units <u>(3 or more Units)</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Source: Weston Zoning Administrator

The vast majority of existing homes in Weston, nearly 90%, are detached single-family residences. Most multi-family rental units are found in buildings with 3 or 4 dwelling units. This reflects the rural character of the town and the lack of municipal water and wastewater that could support multi-family residential buildings with more units.

Approximately 56% of dwellings in Weston were constructed before 1980 and 27% were built before 1950. The age of a dwelling can have implications in terms of maintenance costs and upgrades needed to meet current health and safety codes. Houses that are more than 30 years old typically begin to require significant maintenance and upgrade work. Older homes may also lack adequate insulation or modern electrical wiring and are more likely to have lead paint, which can contribute to additional costs and health and safety risks for residents.

Table X-X: Estimated Year Residential Structure Built

	1939 or earlier	1940 - 1949	1950 - 1959	1960 - 1969	1970 - 1979	1980 - 1989	1990 - 1999	2000 - 2009	2010 or later
Total	141	19	38	49	92	97	61	86	11
Percent	24%	3%	6%	8%	15%	16%	10%	14%	2%

Source: American Community Survey 2020 5-Year Estimates

Household Characteristics:

Weston's population grew from 566 to 623 residents between 2010 and 2020 and during this time the number of households increased from 262 to 292. As of 2020, approximately 30% of households were comprised of 1 person and 40% of 2 people. A statewide trend, and one also seen in Weston, is smaller household sizes as the population ages and families choose to have fewer children. This trend has implications in terms of the amount of space households may need in a dwelling. It is estimated that 40% of homes in Weston have 4 or more bedrooms and only 21% of homes have 2 bedrooms or fewer, possibly pointing to a mismatch in the average size of existing dwelling units and household needs.

Table X-X: Household Size, 2010 – 2020

	2010	2020
1-person household	81	87
2-person household	116	117
3-person household	30	30
4-person household	27	33
5-person or more household	8	25
Total	262	292

Source: U.S. Census

Seasonal Housing and Short-Term Rentals:

Non-resident demand for second home sites has been the primary driver of real estate sales in the Town in recent decades. While the second-home market helps support local economy activity, it can put upward pressure on land, construction, and labor costs, and have the effect of discouraging more modest, year-round housing. Of Weston's total housing stock, 252 units were used for seasonal purposes in 2020, or slightly less than 50% of all dwellings. As shown in the table below, between 2010 and 2020 there was an increase in the number of owner-occupied homes and a decrease in seasonal homes, which may be a result of seasonal homeowners becoming full-time residents during this time.

Table X-X: Housing Occupancy Status, 2000 – 2020

	2000	2010	2020
Seasonal	236	271	252
Owner-Occupied	219	213	251
Renter Occupied	64	49	41
Vacant	18	32	16
Total Housing Units	537	565	560

Source: U.S. Census

Similar to many towns in Vermont, Weston has seen an increase in the number of short-term rentals in recent years with the introduction of online platforms like Airbnb. As of September 2023, there were 36 short-term rental listings in Weston according to Air DNA, a website that compiles

data on short-term rentals. Between 2018 and 2023, the number of available short-term rental units has been in the range of 20 – 40 units. Prior to 2018, there were generally 10 or fewer short-term rentals listed at any given time.

Short-term rentals present benefits and challenges for communities. On the one hand, they help attract visitors to the area by offering more and different types of lodging and can provide a supplemental income source to residents. Seasonal homeowners may also choose to rent out their dwelling when not in use as way to afford the cost of owning a second home. However, there are concerns about the impacts of additional noise and parking that can occur at these units, especially within existing residential neighborhoods. In addition, some short-term rental units could otherwise provide long-term housing for rent or ownership within a constrained housing market.

As a first step, the Town should consider a short-term rental registration program similar to what is being discussed in other towns in the region. This type of program would allow the Town to collect data on existing short-term rentals, better understand trends and impacts, and improve compliance with State regulations. The Town should also continue to monitor discussions at the State legislature on additional steps the State may take to regulate short-term rentals.

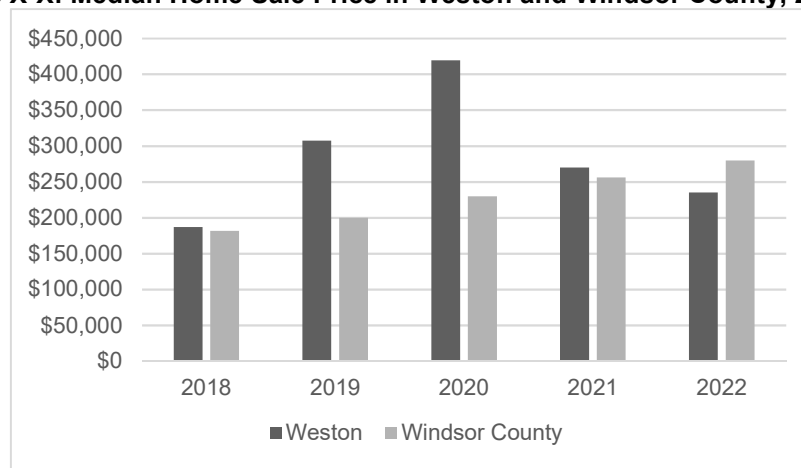
Housing Affordability:

Housing is considered to be affordable when a household spends no more than 30% of its gross income on housing costs. Households that spend more than 30% of their income on housing are considered to be “cost burdened.” For homeowners, this includes mortgage payments, property taxes, and insurance. For renters, costs include rent and utilities not included in the rent. The age of a home and associated maintenance costs is not factored into the overall housing costs.

The 2022 American Community Survey (ACS) estimates that 27% of homeowners in Weston are cost burdened. The most current ACS estimate does not show any households that rent being cost burdened, however given the small number of renters in Weston this data may be inaccurate. For reference, the 2022 ACS showed that 46% of renters in Windsor County were paying more than 30% of their gross income towards housing.

The chart below shows the annual median home sale price in Weston and Windsor County from 2018 to 2022. Due to the small number of sales in Weston, there is greater variability in the median price from year-to-year compared to Windsor County. For Weston, the median sale price increased from \$187,000 in 2018 to \$235,000 in 2022. However, in 2019, 2020, and 2021 the median sale price was higher than in 2022, including \$419,500 in 2020 (based on 9 sales).

Figure X-X: Median Home Sale Price in Weston and Windsor County, 2018 – 2022



Source: Vermont Department of Taxes

In order for the 2022 median home sale price of \$235,000 to be affordable, a household would

need an annual income of approximately \$85,400. While Weston had a median household income of \$112,625 according to the 2022 ACS, there are a large number of households that earn less than the affordability limit. The 2022 ACS estimated that 37% of households in Weston had an annual income of less than \$75,000, and this median home sale price would be unaffordable for those households.

Housing Needs

Housing, especially affordable housing, is an increasingly important issue for communities and the State of Vermont. Housing costs have increased in recent years for several reasons, including a shortage of housing supply, increased demand, rising interest rates, and the impacts of inflation on construction costs. Rental costs have also increased because of inflation, a limited number of rental units, and prospective buyers not being able to find a home to purchase and needing to continue to rent.

Weston has housing needs that are influenced by state and national trends, but are also unique to a small, rural community that has become an attractive place for second homeowners and retirees. The Town's response to addressing these housing needs should also be implemented at a scale that is appropriate to the rural nature of the community. Based on existing housing characteristics and public input, more housing options are needed for young families, employees working in the community, and low and moderate-income households. While these groups have different needs for housing, generally smaller sized homes for ownership and rental with access to existing infrastructure and in proximity to the services should be encouraged. Some strategies the Town can consider include:

- Promote accessory dwelling units on single-family residential properties. This may include units within or attached to a single-family home or located in a detached structure, such as on the second floor of a garage or in a standalone structure.
- Support the conversion of existing residential buildings into multiple dwelling units, in particular for 2, 3, or 4 units. Homeownership can be more attainable if a household can earn rental income from a duplex or triplex to offset housing costs.
- Allow for smaller lot sizes and increased density in appropriate areas in the village and areas in proximity to the village where infrastructure and soil conditions permit.
- Ensure that existing zoning bylaws allow for infill development and building modifications that create more housing units in the village while maintaining existing characteristics.
- Continue and improve upon the existing zoning regulations that allow for Planned Unit Developments (PUDs) where homes are clustered on smaller lot sizes with the remaining land left for open space.

While there are opportunities for additional housing in the village, there are also constraints that will require identifying other areas in town to meet housing demand. The main limiting factor in the village is the lack of municipal wastewater and flood vulnerability. Many septic systems are old and undersized to support additional housing units. When systems fail or need to be upgraded, they must comply with State regulations and the associated costs are significant. The flood hazard area in the village generally extends from the West River to Route 100, and there are limited opportunities for development east of Route 100.

In addition to supporting an increase in housing supply, the Town can also promote programs that support the continued availability of safe and affordable housing. The Windham Windsor Housing Trust based in Brattleboro manages the Green Mountain Home Repair program that provides low cost loans for income-eligible homeowners to complete health and safety improvements and increase energy efficiency, and the Vermont Housing Improvement program for property owners to complete repairs to rental units to meet Vermont Rental Housing Health Code guidelines. As discussed in the Energy

Chapter, Efficiency Vermont provides homeowners with incentives for completing energy efficiency projects, which can lower a homeowner's overall housing costs.

Housing Policies:

1. Require that new and rehabilitated housing, including seasonal housing, is safe and sanitary and includes adequate provision for public facilities, services and utilities.
2. Provide for a diversity of housing opportunities, including affordable housing for young families, seniors, employees working in Weston, and households with low and moderate incomes
3. Support the provision in the zoning bylaws for one-acre lots within appropriate areas in town to encourage development of affordable housing.
4. Continue to encourage Planned Unit Developments, and include provisions that will provide incentives to include housing opportunities for less economically advantaged persons.
5. Encourage multi-family housing and senior housing.
6. Require that new housing be planned and sited so that it blends with the character of the community and does not destroy natural and scenic resources.
7. Encourage the development of rental housing.
- ~~8. Discourage the conversion of affordable residential housing into commercial properties. Support mixed-use properties that include commercial and residential uses.~~
- 9.8. Consider "incentive/flexible zoning" to allow for higher density housing developments to preserve farmland and undeveloped land.
- 10.9. Work with not-for-profit organizations and government agencies to pursue options and meet housing needs of Weston residents.
- 11.10. Restrict new residential development in areas vulnerable to flooding and fluvial erosion.
- 12.11. Promote the development of accessory dwelling units on single-family residential properties.

Recommendations for Action:

- ~~1. Conduct an inventory of community needs and existing low and moderate income housing.~~
- 2.1. Identify areas where moderate residential density could be supported outside of the village center with access to public infrastructure and utilities.
- 3.2. Review and update zoning and subdivision bylaws to ensure conformance with the Town Plan.
- 4.3. Revise zoning bylaws to remove barriers to creating accessory dwelling units and multi-family residential buildings.
- 5.4. Pursue a Town short-term rental registration program.
- 6.5. Promote programs offered by the Windham Windsor Housing Trust and Efficiency Vermont that support the continued availability of affordable and safe housing.

7.6. Partner with neighboring communities to help address shared housing needs and provide informational opportunities for residents and landlords.