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Town of Putnam Affordable Housing Plan 2023-2028

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Executive Summary

Connecticut has become a very expensive place to live. Over decades, the costs of land, housing development, home purchases, and rent have risen faster than incomes. At the same time, communities all across the State have struggled to develop new housing options for key groups like senior citizens, young families, and new residents. This reality has combined with a number of other factors to limit the overall population and economic growth in Connecticut. There is now a growing focus on the need to address housing at local, regional, and state levels.

To address the need for more affordable housing, in 2017 the Connecticut General Assembly adopted Public Act 17-170, which requires every municipality to write a plan every five years that indicates how that community intends to “increase the number of affordable housing developments in the municipality.” In accordance with this requirement, and in fulfillment of the goals of the 2016 Plan of Conservation and Development, the Town of Putnam has developed this Affordable Housing Plan.

Affordable housing is generally defined as housing that is available to households making less than the area median income and costing less than 30% of a household’s annual income. This can include both naturally-occurring (market-rate) apartment units or specifically restricted properties that have been income-limited by deed. In developing this Plan, members of an Ad-Hoc Committee, aided by the Director of Economic & Community Development and an outside consultant, reviewed current housing conditions, demographic and market trends, community resources, and the input of Town residents, including responses to a public survey, to assess Putnam’s current and future needs and develop recommendations.

While recognizing that Putnam’s historic settlement pattern, geographic and capacity limitations on public infrastructure, significantly aging housing stock, and market conditions will likely limit rapid housing or population growth, this Plan strives to make progress in several ways. Over the next five years, the Town of Putnam will seek to increase the number of affordable housing developments in Town by undertaking the following goals:

- 1. Make improvements to Putnam’s administrative systems to facilitate housing development and provide ease of access to resources;**
- 2. Consider modifications to Zoning Regulations to promote housing opportunities and focus on existing housing quality; and**
- 3. Make town-wide commitments to furthering affordable housing options for residents.**

This Plan lays out action steps and a series of implementation steps that assign responsibility and priority to these broad goals so that progress can be recognized and tracked. Working collectively and seeking to improve the community’s approach in many ways, this Plan will assist the Town of Putnam to become more attainable and equitable for current and future residents alike.

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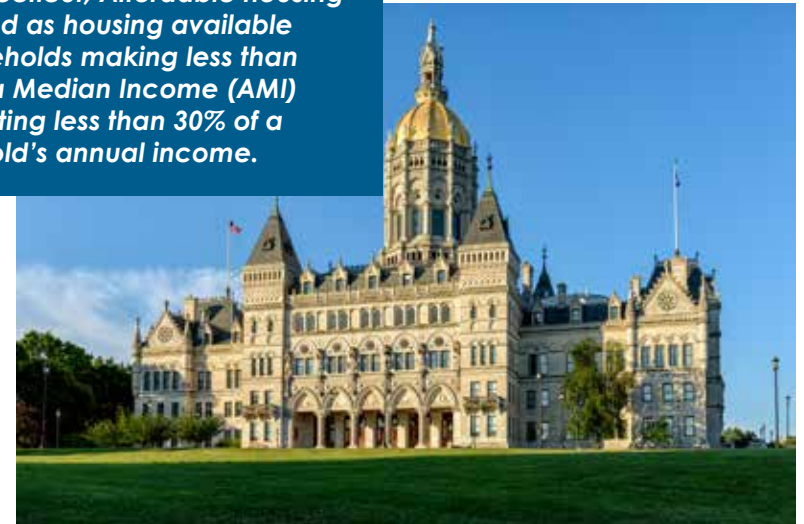
Introduction: How did we get here?

In the last few decades, housing has become an increasingly important issue for towns and cities across Connecticut. Median home values, rent, and cost of living have simultaneously increased, outpacing increases in household income in most areas. The lack of affordable housing in Connecticut has stressed communities, and, in many cases, has intensified issues of equity in the state. The need for affordable housing options in communities is urgent, and requires action on local, state, and regional levels.

Affordable housing is typically defined as housing available to households making less than the area median income and costing less than 30% of a household's annual income. Area Median Income (AMI) is the midpoint in the income distribution for a surrounding area or market and is the basis for many calculations concerning housing affordability and cost of living.

Putnam has an Area Median Income of \$89,800, and a Median Income (town-specific from the US Census) of \$64,320. This Plan uses Putnam's Median Income for our calculations since the US Department of Housing and Urban Development (HUD) typically uses the lesser of these median incomes for its own purposes. The table below shows the calculation for the maximum non-burdened

What is Affordable Housing?
In Connecticut, Affordable housing is defined as housing available to households making less than the Area Median Income (AMI) and costing less than 30% of a household's annual income.



budget for a moderate-income household living for Putnam, which is \$1,286 a month. This number represents 30% of 80% of the median income, broken down per month; this is the standard definition of Affordable Housing used by the State of Connecticut.

In Connecticut, housing is considered "affordable" to households with incomes at or below the area median income if its cost, including heat and utilities, does not exceed 30% of the household's income.

The State's affordable housing concerns have led, in part, to two important statutes, 8-30g and 8-30j, that both seek to increase affordable housing supply in the State. Together, 8-30g and 8-30j encourage municipalities to provide more housing options, whether through subsidized or naturally occurring housing.

Example: 2 Bedroom Unit for Four-Person Household	Total/Year	Total/Month
Median Income	\$64,320	\$5,360
<i>Median Income Level Per Household in the Surrounding Market/Area</i>		
80% of Median Income	\$51,456	\$4,288
<i>80% of Median Income Listed Above</i>		
30% of 80% of Median Income	\$15,437	\$1,286
Maximum Non-Burdened Budget for Living = \$1,286		

CT General Statute 8-30g allows the courts to override local zoning denials of affordable housing proposals, provided those denials were done without sufficient cause. "Affordable Housing" in this context is defined by the State as housing made affordable by government subsidies or that has been deed-restricted or otherwise income-limited for a fixed period. This process potentially subjects any town with a housing stock in which less than 10% of the housing stock is government-assisted or subject to affordability deed restrictions to judicial challenge by a housing developer. Putnam, however, is exempt from this process because such housing comprises 12.7% of its total housing stock.

Effective July 24, 2017, Connecticut General Statutes Section 8-30j requires each municipality to prepare or amend and adopt an affordable housing plan at least once every five years; the municipality must specify the ways in which it plans to increase the number of affordable units moving forward. The statute is intentionally vague, allowing municipalities the flexibility to craft their own unique plans.

As the gap between annual household income and housing costs grows, so too does the urgency for municipalities to address the housing challenges in their unique communities. The changing circumstances of housing affordability in the State have pushed

local and state actors to develop affordable housing plans and commit to tangible goals. These statutes have spurred several innovative and bold plans in towns across Connecticut, all with the same goal of providing more affordable housing options for current and future residents.

The Town of Putnam began developing this Plan in July 2022, intent on creating a Housing Plan that reflects Putnam's history, current conditions, and vision for affordable housing development. The purpose of this plan is to not only fulfill the statutory obligation required by the State of Connecticut, but also to recommend a set of actionable goals for future housing development that fits the current and future needs of the community. Increasing Affordable Housing options in town benefits our entire community; it is providing elderly residents a place to downsize, a young couple their first home, or a recent high school or college graduate their first apartment.

Putnam is a town undergoing many changes and facing both new and ongoing challenges. This plan proposes a set of recommendations to guide affordable housing development over the next five years, and hopefully better meet the needs and desires of current and prospective residents of Putnam.



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Overview of Demographics in Putnam

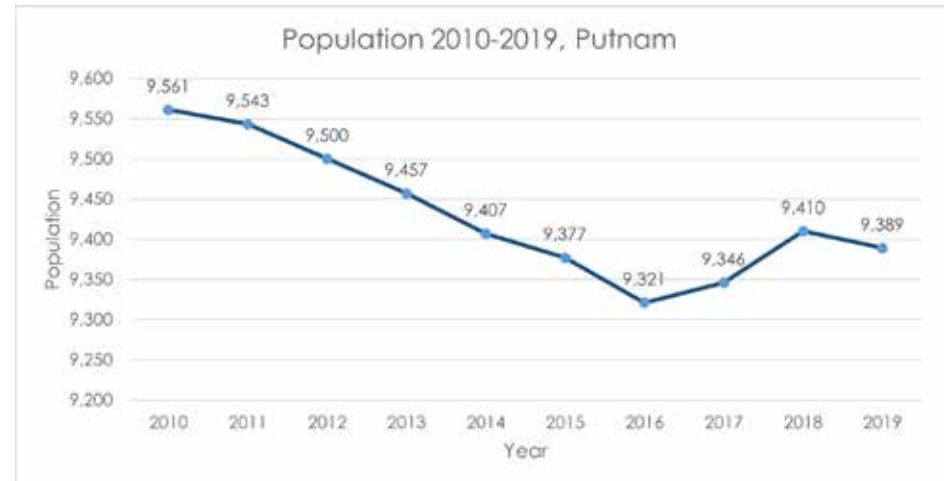
Current Population

Putnam is a vibrant town of 9,367 residents (2020 US Census), who enjoy the Town's rich history, lively downtown core, and access to nature. As a classic New England mill town, Putnam's downtown is characterized by large, preserved mills and historic buildings. The Town has been successful in its promotion of arts and culture and is home to many boutiques, local restaurants, and antique shops.

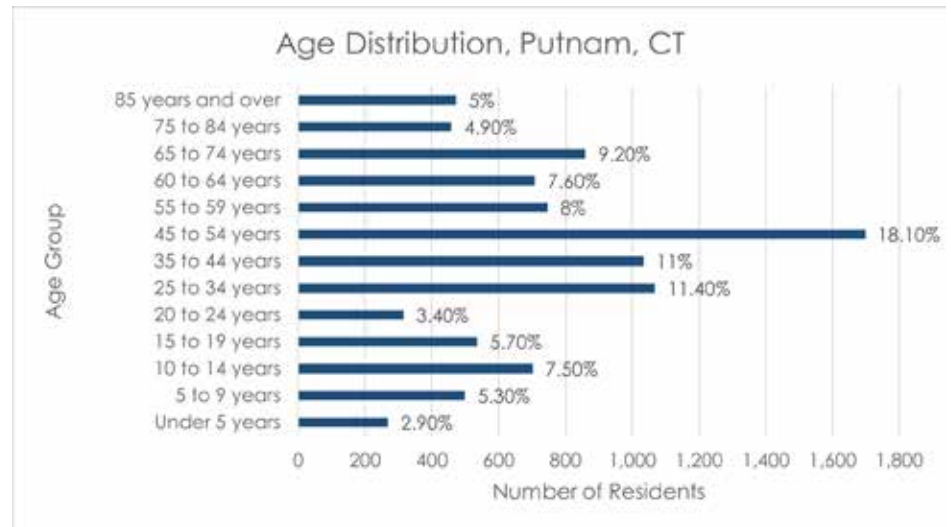
About 92% of Putnam's population is White, with 2.3% Black or African American, 4.5% Hispanic or Latino, 0.9% Asian, 4.5% Two or More Races, and .2% Other Race.

Median household income in Putnam falls below State and County medians, at \$64,320 in 2020. This relatively low median income is reflective of a large number of low-income households in Putnam. Approximately 47% of Putnam residents make less than 80% of the Area Median Income and are considered Low-Income.

Between 2010 and 2019, Putnam has experienced a steady decline in its total population. In 2016, the Town began to experience a small increase, which appears to have plateaued after 2018. In line with State trends toward smaller household sizes, the average household is 2.29, and has been gradually declining. Just under 70% of Putnam residents live in 1 or 2 person households. There is a diverse range of household types in Putnam, with 38% of residents living in Married-Couple Families, 23% living with Other Family, and 39% living in Nonfamily households. This is a high share of Nonfamily households, with a large population of single seniors and young adults living in Putnam.



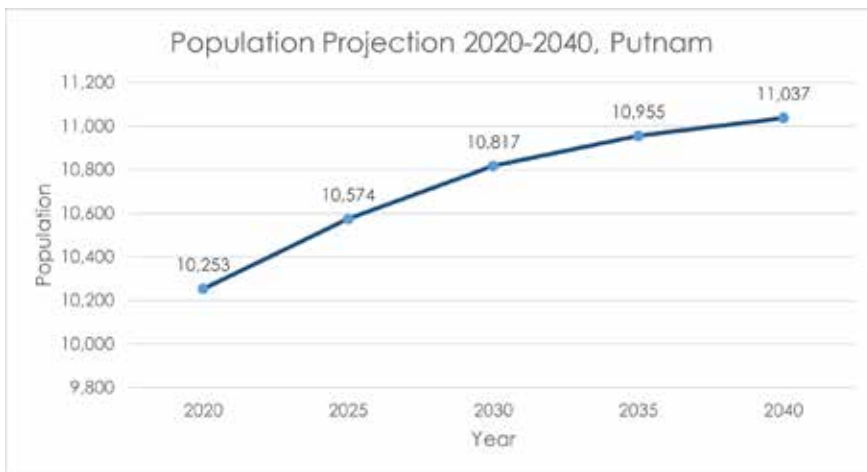
Source: US Census via CT Data



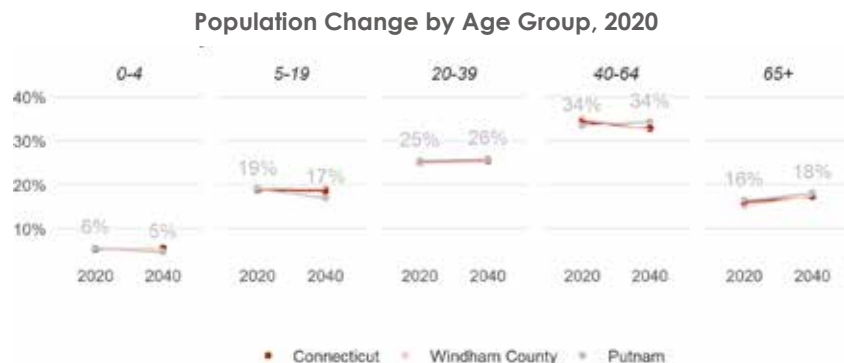
Source: US Census, 2020 ACS 5-Year Estimates (Table DP05)

Projected Population

Although Putnam's population has witnessed a decline over the last twenty years, population projections see a different story unfolding over the next two decades. Putnam's population is expected to steadily increase by 7.6%, potentially pushing the Town's population to over 11,000 residents.



Source: US Census via CT Data



Source: CT Data via Partnership for Strong Communities

Looking more closely at this projection, it's important to consider how the various age groups in Town might change over time as well. Most age groups in Town are not expecting any significant changes in the next two decade. The 5-19 age cohort may decline by 2%, while the 65+ age group increases by 2%. This is likely a function of out-migration of younger families into the area, and the aging of a large middle-aged group into their elderly years over the next twenty years. The graphic to the left depicts how these various cohorts might change in the next twenty years.

Infrastructure and Other Trends

Putnam has many assets that are sources of community pride. The town's access to transportation and education, as well as its iconic mill sites, have made Putnam a desirable community to live in. The Town is served by the Northeastern Connecticut Transit District, and has access to Interstate 395, Route 44, Route 12, Route 21, and Route 171. Putnam also has the benefit of being within commuting distance to the cities of Worcester, MA, Norwich, CT, and Providence, RI.

Putnam's Downtown



Putnam has several educational institutions, including its own public school system, with a town-wide elementary, middle, and high school. The Town also has a private high school and a private K-8 school: the Putnam Science Academy and the Tri-State Christian Academy.

As previously mentioned, Putnam's old mill buildings and mill houses have become iconic to the community. The Town has supported renovations and rehabilitations of these buildings, most recently converting the Cargill Falls Mill into a mixed-use apartment complex with 82 residential units.

The Lofts at Cargill Falls Mill



Putnam's local economy is diverse, reflecting the success of the local hospital, manufacturing facilities, retailers, and restaurants. The Town has also become a center for arts and culture in the area, with a theater, radio station, several art and antique stores, and more.

Still, Putnam struggles with an aging housing stock, blight, and incomplete sewer and water infrastructure in some areas of town. There are clear benefits to addressing these issues and increasing affordable housing can assist the Town in making progress in these areas. Later in this Plan, we will discuss the Key Issues facing Putnam.

Day Kimball Hospital



Source: CT Mirror

Putnam's Downtown



Source: Visiting New England

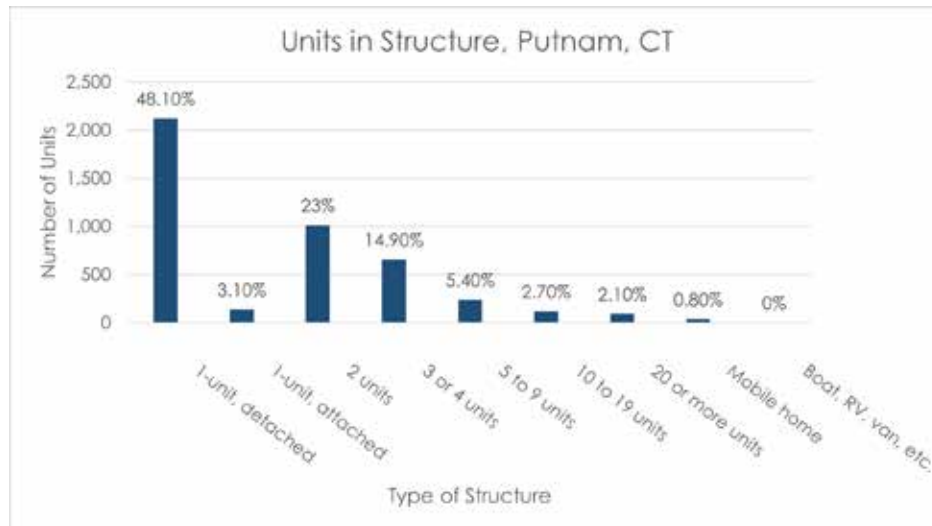
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The Housing Situation in Putnam

There are approximately 4,415 housing units in Putnam. Of these existing units, about 60% are owner-occupied, while 40% are renter occupied. About 10% of units are vacant, representing about 448 units. Most of these units (309) are classified as 'Other Vacant,' which could have several explanations. The unit might be under renovation, being held for settlement of an estate, being used for storage, or being foreclosed.

About 58% of housing units in Town have three or more bedrooms. Given the amount of one or two person households in the city, there is possibly a lack of supply of appropriate units for smaller households.

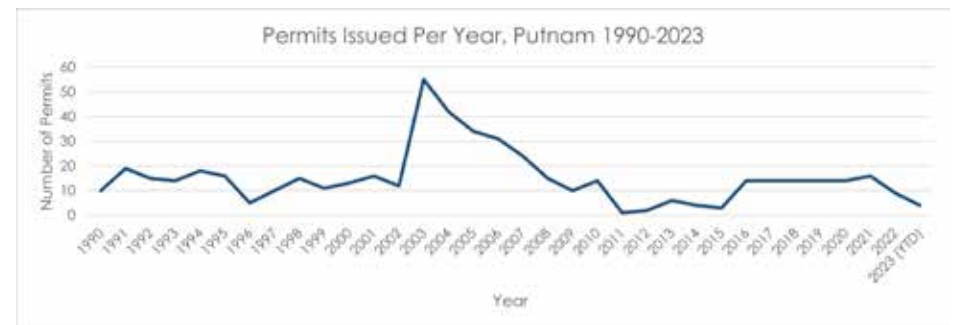
Putnam has a somewhat diverse spread of housing types compared to neighboring communities. Of the housing units in structure in Putnam, about half are single family detached structures. Almost a quarter of units are duplexes, and 15% are 3-4 unit multifamily homes.



Source: US Census, 2020 ACS 5-Year Estimates (Table DP04)

Putnam's median home and rent values tend to be lower than the State and County averages. The median home value in Town as of 2020 was \$197,800, and the median rent was \$1,029.

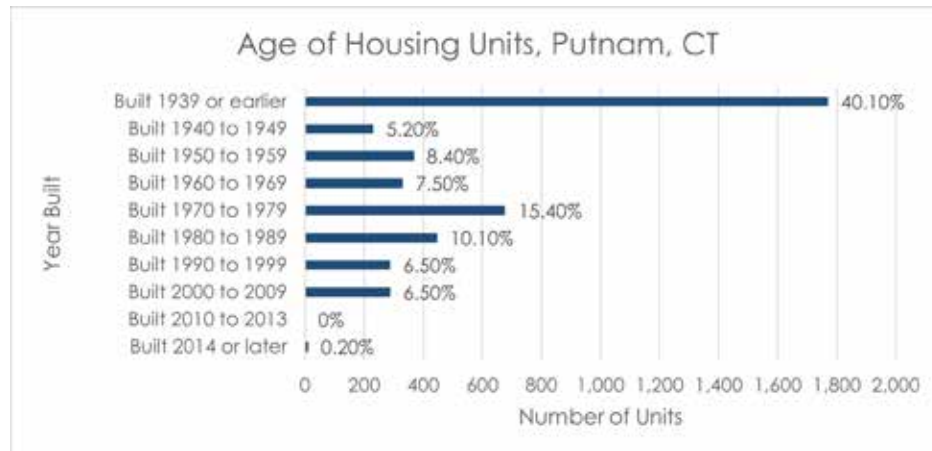
Permitting activity has been slow but consistent for the last decade. Following a large spike in development from 2003-2007, the Town has issued an average of 9 permits per year since 2008. Building permit data is collected and published by the CT Department of Economic and Community Development, and only counts new construction.



Source: CT Department of Economic and Community Development



Putnam struggles with an aging housing stock. More than 40% of the Town's housing stock was built before 1939. Almost 77% of the total housing stock was built before 1980, which is the threshold at which housing is considered 'aging.' This means that the bulk of Putnam's housing stock is at risk for, or currently experiencing, increased maintenance costs, associated health risks for occupants, and environmental damage.



Source: US Census, 2020 ACS 5-Year Estimates (Table DP04)

Putnam is fortunate to have a diverse range of housing types, as well as relatively inexpensive median rents and home values. While Putnam's older housing stock is in part responsible for the relative affordability of the area, it is also an increasingly pertinent obstacle for the Town; an aging housing stock is prone to higher maintenance costs, environmental and health hazards, as well as blight due to a lack of sufficient upkeep. It is paramount to Putnam's future that the Town strikes a balance between increasing housing units while maintaining existing units and the affordability that has been long-enjoyed by residents.

Affordable Housing in Putnam

About 12.7% of Putnam's housing stock is Affordable Housing, representing a total of 546 units. According to Connecticut's Housing Appeals Listing, the majority (413) of Affordable Housing units are Government Assisted, while 63 units are assisted through Tenant Rental Assistance and 70 units through United States

Department of Agriculture (USDA) or Connecticut Housing Finance Authority (CHFA) mortgages. Putnam currently does not have any deed restricted units. Affordable Housing is managed by the Putnam Housing Authority; these developments include the Bulger Apartments, Ella Grasso Gardens, Hampshire Heights, and the Walter Crabtree Apartments, among others. The Lofts at Cargill Falls Mills also include about 30 income-restricted units, which were mandated by the State of Connecticut for use of a grant. Although Putnam has a higher percentage of Affordable Housing compared to neighboring communities, there are several other factors that determine whether Putnam has enough housing that is sufficiently affordable to meet the needs of the Town's residents. Considering rates of cost-burden, status of existing affordable housing developments, and fair market rents for the area provides more detail for Putnam's needs.

Putnam Housing Authority and Crabtree Apartments



Source: Google Earth

A common way to assess housing needs in a community is by looking at rates of cost-burdened households. The Department of Housing and Urban Development defined and deems a household cost-burdened when their housing costs (including

rent/mortgage payments plus heat and utilities) exceed 30% of their annual household income. More and more people, on local, state, and national levels, are finding themselves burdened by their housing costs. Rising utility costs brought on by the Russia-Ukraine war, COVID-19 Pandemic, and climate-related events have forced many households to stretch their means further than ever. In Putnam, 37% of all residents are cost-burdened. Renters in town are more cost-burdened than owners, with 42% of renters cost-burdened compared to 31% of owners. When residents are burdened by their housing costs, they have a tighter budget for other necessities, like groceries, transportation, healthcare, and childcare. While this method of evaluating affordability and burden is widely used, it should be considered alongside other measurements for a more comprehensive understanding of Putnam's housing situation.

In Putnam, 37% of all residents are considered cost-burdened, or spending more than 30% of their annual household income on housing costs.

It is also helpful for our understanding to break down what median income means for Putnam, and what housing costs are deemed 'affordable.' As previously mentioned, housing is considered 'affordable' to households with incomes at or below the area median income (or median income if lower) if its cost, including heat and utilities, does not exceed 30% of the household's income. The chart below shows what the maximum, non-burdened housing costs should be for a low-income household in Putnam, which is \$1,286. Just under half of Putnam is considered a low-income household, earning less than 80% of the Area Median Income.



Example: 2 Bedroom Unit for Four-Person Household	Total/Year	Total/Month
Median Income	\$64,320	\$5,360
<i>Median Income Level Per Household in the Surrounding Market/Area</i>		
80% of Median Income	\$51,456	\$4,288
<i>80% of Median Income Listed Above</i>		
30% of 80% of Median Income	\$15,437	\$1,286
Maximum Non-Burdened Budget for Living = \$1,286		

Another way of viewing affordability is by looking at Fair Market Rent (FMR) for an area, which is used to set a limit on what units can be rented in the private market by Certificate or Voucher program households. HUD calculates FMR from the 40th percentile of gross rents for regular, standard quality units in a local housing market. If a household with a Section 8 Voucher wanted to rent a two-bedroom unit in Putnam, that unit's gross rent could not exceed \$1,110 (HUD).

Although Putnam has more affordable housing options than many other cities and towns, many of its current residents are seemingly stressed by their financial situations and burdened by the cost of housing. In turn, much of Putnam may be unable to afford necessities like childcare, groceries, and healthcare. Residents may also be unable to spend money and invest in local businesses, further their educations, or pay for various repairs and maintenance to their homes.

Final FY 2022 & Final FY 2021 FMRs By Unit Bedrooms					
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
FY 2022 FMR	\$848	\$854	\$1,110	\$1,388	\$1,875
FY 2021 FMR	\$816	\$818	\$1,036	\$1,307	\$1,695

Source: HUD

Farrows Street Apartments



Hampshire Heights Housing Complex



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Key Issues

Putnam is a beloved community for so many reasons. The Town has demonstrated an incredible resiliency as a former mill town and has continued to grow and adapt to become the community it is today. Even so, it's crucial to be reflective of the issues, both old and new, facing Putnam. This section of the Plan confronts some of the key issues Putnam struggles with. A better understanding of Putnam's challenges was particularly important for developing this Committee's recommendations.

Putnam mill houses



Aging Housing Stock & Blighted Properties

The age and status of Putnam's housing stock is one of the most pressing issues facing the Town. An aging and substandard housing stock poses significant complications to development, and stresses property owners and renters alike. Most of Putnam's Housing Stock (77%) was built prior to 1980, and is considered aging. An older housing stock can be expensive to maintain and repair, which can be especially difficult to manage for low-income or elderly households. Besides the financial ramifications, aging housing can also have health and safety risks for its occupants and can cause environmental damage. Older homes in disrepair can translate to blighted properties over time. While Putnam has a blight ordinance, but the enforcement has been challenging.

The local mills and mill houses have become iconic to Putnam's landscape. The success of the recent conversion of the Cargill Falls Mill into multifamily housing should encourage other mill owners to develop their land in similar ways. Putnam's Plan of Conservation and Development has made it a goal to encourage the redevelopment of mill buildings. Furthermore, Putnam's zoning regulations feature an Industrial Heritage Overlay District, which works to encourage the redevelopment of historically and architecturally significant structures in town.

Absentee Landlords

This committee, members of the public, as well as the most recent Plan of Conservation and Development (2016), have informed this Plan on the presence of absentee landlords in Town. These landlords rent out their properties to residents, but live outside of town and rarely visit the property. This type of landlord is cause for concern in Town as they do not adequately maintain their properties. In turn, many of these buildings are not up to code and force tenants to move out, oftentimes breaking their lease agreements. Putnam has made efforts utilizing Community Development Block Grants to address some of these challenges, but has struggled in preventing the root of the problem: absentee landlords that do not maintain their properties as they legally should.

Homelessness in Putnam

The 2020 US Census estimates the poverty rate in Putnam to be about 7.3%, which falls below the poverty rate of both the State and Worcester, MA-CT Metro Area (9.8% and 9.9%, respectively). While this 'poverty rate' is a somewhat complex number calculated by the US Census Bureau, the term and measure of 'low-income' might better illustrate the level of poverty in Putnam. A household is considered 'low-income' when they earn 80% of the Area Median Income or less (which translates to a household earning less than \$71,840 for the Windham County, CT HUD Metro

FMR Area). About 47% of Putnam households are considered low-income, representing 1,850 households. While a poverty or low-income status does not indicate homelessness, it puts a certain portion of the population at risk. Sudden and unexpected financial costs, such as car, home, or medical expenses, have the potential to push a family out of their home.

The actual count of homelessness in Putnam is complicated, as there are several types of homelessness, including Transitional Homelessness, Episodic Homelessness, Chronic Homelessness, and Hidden Homelessness (See Glossary for definitions). Some of these types are much more difficult to account for. For example, a subsection of the homeless population may be 'couch surfing' and only temporarily homeless for certain portions of the year.

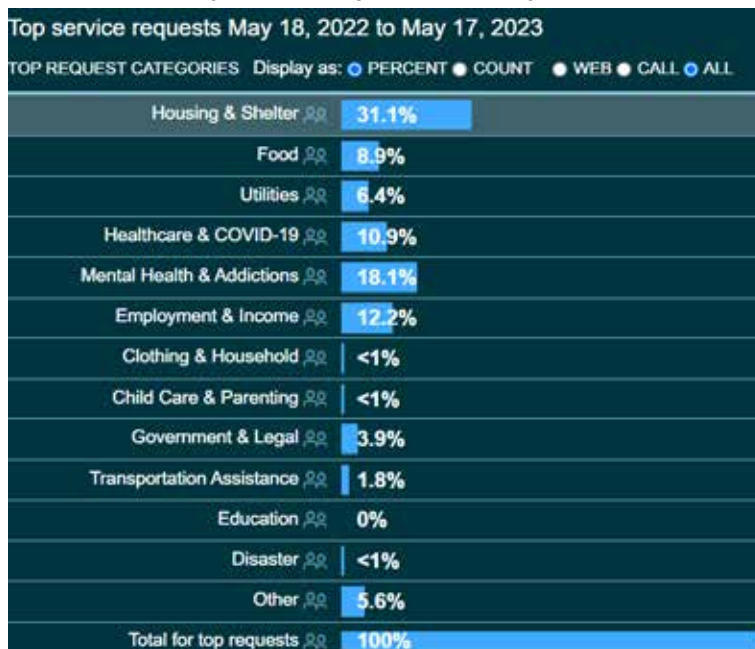
According to Connecticut's 211 website, there have been 272 service requests for housing and shelter between May 2022 and May 2023 in Putnam. Most housing and shelter requests were

for shelter placement (42%), rent assistance (11%), and low-cost housing (17%). This committee has observed homelessness in Town and seeks to provide relevant solutions in this Plan. While Putnam's website provides links to various resources for homelessness, it is important to continue to review how Putnam might better serve its homeless population.

A Growing Elderly Population

With about a fifth of the population over 65 years old, Putnam must find ways to accommodate the changing lifestyle and needs of this cohort. If given the option to comfortably age in place, older residents can remain in the community they love. US Census data shows that nationally, seniors prefer to age in place as opposed to relocating as they age. According to a 2019 report by the Urban Institute, seniors are also more likely to live in older homes that will need improvements as both the building and its occupant's age. Assisting elderly homeowners with home repairs and maintenance may be of increasing importance in the coming years. For seniors who prefer to live in an assisted living situation, Putnam has limited options. While Putnam allows for Active Adult Communities, the regulations are strict in what size lots can be considered, and the types of homes that can exist in these communities.

211 Top service requests as of May 18, 2023



Source: CT 211 Counts

Ella Grasso Gardens



Source: Google Earth

Regulation and Policy Review

2016 Plan of Conservation and Development

Putnam's current Plan of Conservation and Development was adopted in 2016, and represents the Town's vision and goals for the following ten years. Within this document, the Housing Chapter establishes the broad goal of “[providing] **safe, quality, and attainable housing, and related public facilities, for all Putnam residents.**” Our analysis below outlines the main goals presented in this chapter and provides a consultant commentary for each

Policy/Goal	Significance	Observation
GOAL: Provide safe, quality, and attainable housing, and related public facilities, for all Putnam residents		
1.1 Objective: Institute programs that will allow “Aging in Place” i.e. planning for older adults and individuals with disabilities to remain in their homes and within the community.	As Putnam's aging population grows, it's important to provide older residents with appropriate housing options. Seniors typically prefer smaller, one-story living situations. Some seniors may require homes that are accessible for wheelchairs and walkers, requiring wider door frames and ramps instead of stairs.	Putnam has a large and growing elderly population. The Town's aging housing stock is a challenge for older residents to live in, as older homes typically lack features that senior citizens might require, such as a bedroom on the first floor, walk in showers, or wide door frames for walkers or wheelchairs to fit through. Providing seniors with appropriate and affordable housing options may require a focus on new construction, or conversion of existing homes.
1.2 Objective: Provide additional housing opportunities for the ‘Millennial’ generation	At the time of this 2016 PoCD's adoption, most millennials were in the young adult age group. This was a large cohort in town, and they preferred specific housing types at a reasonable affordability level for their life stage. Now, many millennials are entering their 30s or even 40s, and are establishing families.	While millennials are still an important group to support, the action steps established under this recommendation might serve more residents if they were expanded to cover ‘young adults,’ instead. Putnam has significant number of residents in both age groups, that can both serve from the action steps such as planning for new, affordable starter housing and concentrating new apartments in the downtown. Such actions are equally critical for the broader group.
1.3 Objective: Initiate a comprehensive program to assist residents and property owners to repair, upgrade, and rehabilitate, or replace older housing units that do not meet current codes (fire, energy, accessibility, etc.)	Repairing, upgrading, and rehabilitating older housing is very important, as a large portion of Putnam's housing stock is ‘aging.’ As housing ages, it becomes more costly to maintain and can have environmental and health risks.	Putnam's housing stock is aging, requiring higher costs for upkeep and renovations that many owners aren't willing or able to complete on their own. Putnam's Rehabilitation Area Property Tax Deferral Program assists property owners with improving their properties but is not necessarily focused on helping owners meet the bare minimum of current codes. Finding ways to assist residents with meeting current codes prevents environmental and health issues, and blight.
1.4 Objective: Eliminate Blighted Housing	“Blight” can have very negative impacts on a neighborhood and its surroundings, possibly creating environmental and health risks, safety hazards, and decreased property values.	Putnam has long struggled to control blighted properties and has created a Blight Ordinance. Finding ways to address the quality of Putnam's housing stock while increasing the quantity of affordable housing units can not only eliminate blight, but prevent it in the first place.

Policy/Goal	Significance	Observation
<p>1.5 Objective: Initiate new measures to ensure decent and safe affordable housing, including maximizing opportunities for Smart Growth, establishing Community Land Trust partnerships, and collaborating with affordable housing developers to generate housing options.</p>	<p>The promotion of concepts like Smart Growth, and affordable housing in general, are great ways to create a grow a healthy, sustainable community.</p>	<p>This goal (intentionally or not) very much plays into the other goals of providing housing opportunities that are attractive and affordable to millennials and the elderly. Both groups often prefer communities that are walkable and easy to navigate, and often will need and seek out affordable housing options.</p>
<p>1.6 Objective: Revitalize and rehabilitate the existing housing stock of neighborhoods in Town where needed</p>	<p>Targeting areas for revitalization and rehabilitation is critical to the future of the Town's housing stock, as much of it is aging and blighted. Making a game plan to address these properties is responsible and forward-thinking.</p>	<p>Much of Putnam's housing stock is aging, and the Town has struggled to control blight in certain areas. Recognizing these areas and focusing efforts on providing aid to these neighborhoods will prevent a range of issues that can stem from such problems being ignored over time. Putnam's Rehabilitation Area Property Tax Deferral program has created incentives for property owners to improve their homes.</p>
<p>1.7 Objective: Work toward the elimination of homelessness in Town</p>	<p>Rates of homelessness in CT have improved in the last decade, but difficult economic conditions will always cause spikes in homelessness. Affordable Housing is not only a solution to homelessness, but a preventative measure.</p>	<p>Putnam has provided online resources for those who are experiencing or know someone who is experiencing homelessness. The Town's continued efforts with Affordable Housing will hopefully prevent and bring more solutions to homelessness in town as well.</p>
<p>1.8: Provide assistance for properties that are facing foreclosure</p>	<p>Properties can quickly fall into disrepair when they are foreclosed if they are not already. This exacerbates blight, and can pose health and safety risks, as well as have implications for surrounding property values.</p>	<p>The only action item suggested for preventing foreclosure is to work with local banks and leaders to make an early warning system for properties in distress. This might not directly assist the improvement of such properties. The Town could benefit from setting a more specific goal/objective, like preventing foreclosure by creating a town fund for at-risk properties to make improvements.</p>
<p>1.9 Objective: Modify zoning and subdivision regulations to bring about Smart Growth and innovative solutions to 21st Century housing issues</p>	<p>Smart Growth emphasizes the importance of walkable downtown, and the benefits of density. It promotes mixed-use communities, rather than having separate and unrelated housing and business goals.</p>	<p>This goal represents Putnam's commitment to addressing housing in a holistic way, recognizing the role of walkable neighborhoods in creating a sustainable community. Targeting affordable housing development in a similar way will ensure that Putnam does not grow in inappropriate areas of Town. Focusing housing in a denser capacity and revising zoning regulations to reflect the preference of higher density housing can help Putnam meet its goals in this area.</p>

Zoning Regulations

The limitations and allowances of a Town's zoning regulations ultimately control what kind of development occurs in Town. Reading closely for the regulations involving residential development presents how the development of affordable housing may be restricted in Town, and suggests what ways the Town might wish to tweak these regulations.

Topic	Relevance	Regulation	Consultant Comment
Residential Density	Increasing density allows for more housing units on a given parcel of land, increasing financial viability and lowering costs.	Putnam has several residential districts, many of which are oriented for single family detached homes at varying levels of density, specifically in the AG2, R40, R20 districts. Such districts fall further from Putnam's center / Special Services District and have limited access to public sewer and water. The R10, R7, and NC districts allow for higher density residential development in areas of Town with utility service. In areas of Town without sewer or water service, minimum lot sizes are 1 acre. For those areas of Town with service, minimum lot sizes range from 7,000 square feet for the R7 district, to 40,000 square feet for R-40 Multifamily uses.	Most minimum lot sizes in Town are under an acre for single family, duplexes, and multifamily in Putnam's higher density residential districts. These districts have public sewer and water access, making smaller lot sizes appropriate and viable. Sewer and water make larger, multifamily housing less complicated and expensive to develop.
Multifamily	Housing trends indicate that not all in search of housing want or can afford a single family detached home. Multifamily options are particularly sought after by young adults, young families, and older folks looking to downsize. They also tend to be the more affordable option when compared to single family detached structures.	About half of Putnam's residential districts allow for multifamily housing, namely the R-40, R-20, R-10, and R-7 Districts. Currently, no multifamily (besides duplexes/two-family homes) are allowed as of right. Applicants must instead obtain a Special Permit. Single family homes are far easier to build in all of Putnam's residential district (besides the Neighborhood Commercial District), allowed as of right (via a standard Permit).	Putnam's diverse housing stock, and lack of vacant units, implies that where Putnam builds multifamily, residents and new residents will fill its units. Although Putnam has allowed multifamily in many of its districts, it is still not as obviously incentivized as Single Family. Striking a balance with both where appropriate is key, but the Town could certainly consider allowing smaller-scale multifamily as of right in the zones that already allow multifamily via Special Permit.
Mixed Use	Allowing a residential dwelling unit within a commercial building diversifies the rental income for the building owner, which also increases confidence in investment while putting "feet on the street" in Putnam's commercial areas.	The Neighborhood Commercial District's purpose is to provide a mixed-use environment of residential and commercial uses within proximity to the center of Putnam. This is the only zone that explicitly allows for residential-commercial mixed-use.	Mixed use buildings bring many benefits to a community, creating vibrancy and walkable neighborhoods. This is something Putnam appears to value greatly. The Town could further incorporate mixed use designations in more of its district, namely the Putnam Downtown District, which could help to spur this type of development in an appropriate area.

Topic	Relevance	Regulation	Consultant Comment
Elderly / Age Restricted Housing	Accommodating the elderly population's housing needs is important, as a large percentage of them plan to downsize as they age. They favor a more specific type of home, one that is accessible, and cheaper to afford and maintain on a limited income.	Putnam's Zoning Regulations currently only allow for "Active Adult Housing," by Special Permit in the R20, R10, R7, and Industrial Heritage Overlay District (IHOD) zones. Active Adult Housing is a broad term encapsulating the development of elderly, assisted elderly, and active adult housing. These developments can only be single family detached units.	With a large and growing elderly population in Town, Putnam might see benefits from allowing a denser version of an Active Adult Community. Allowing developments to be multifamily or duplexes can accommodate far more residents and will leave a smaller footprint on the community than a large and sprawling 10-acre development.
Multifamily Conversions	Allowing property owners the option to convert their single family homes into multifamily can essentially create new income for the owner, and new housing options for the community.	Through a Special Permit, a Single family detached dwelling existing prior to January 1, 1957, may be converted into and used as a two-family.	Putnam's regulations regarding residential conversions are somewhat strict. Although so much of Putnam's housing stock has indeed existed prior to 1957 and is therefore eligible for conversion, this excludes newer single-family homes in Putnam, whose property owners might seek to convert to a duplex. Putnam could also consider allowing the conversions to expand beyond duplexes if the property size, zone etc. allows.
Accessory Dwelling Units	Accessory Dwelling Units (ADUs) allow owners of single-family homes essentially an additional property right, to construct an ADU within certain regulated guidelines. Owners can have family, friends, or other tenants occupy these units, and even earn a monthly income via rent from ADUs.	Putnam's regulations do not currently allow for ADUs, although the regulations do allow for the renting of rooms within a dwelling to not more than two non-transient persons. Public Act 21-29 requires municipalities to allow Accessory Apartments on all lots that contain single family homes. Towns may opt-out.	ADUs can bring great benefits to a community of homeowners and creates naturally occurring affordable housing opportunities for residents in Town. While Putnam might not desire to opt-in fully to the State's ADU statute, the Town could consider implementing its own unique regulation that suits Putnam.
Inclusionary Zoning	Inclusionary Zoning is a policy that requires developers to set aside a certain percentage of units in a development over a certain size as Affordable Housing. This policy is at no cost to the Town and puts the onus on the private market to dedicate more units to Affordable Housing. If Town policy allows, developers may opt-out and instead pay a "Fee in Lieu" into a Housing Trust Fund. This fund is Town managed and used for housing-related projects.	The Town does not currently have a policy for Inclusionary Zoning.	Inclusionary Zoning is becoming a common tool for increasing the supply of Affordable Housing across the State. Allowing a fee in lieu to be paid into a housing trust fund could help Putnam with the funding needed to repair and maintain blighted properties, or those who need assistance getting their older homes up to code.

Other Relevant Town Policies

Putnam has created several programs and ordinances for community and economic development, most of which are run through the Assessor's office. Below are the current programs facilitated by the Town of Putnam:

- **Area Property Tax Deferral Program:** This Town program encourages property owners to maintain and improve their properties by offering a deferral of increases in property taxes to those owners who have invested in property improvements.
- **Renters Rebate:** This State program is for renter resident who are either over 65 or completely disabled and meet state income guidelines. Through an application process, these renters receive a rebate check from the State of Connecticut.
- **Circuit Breakers / Homeowners Program:** This Town program is for elderly or disabled persons who meet income guidelines. The relief is provided via a credit that appears on the taxpayer's real estate tax bill in July. The amount of credit is based on income.
- **Blight Ordinance:** Putnam's current blight ordinance was approved in 2019 and has clearer policies and procedures for enforcement than the previous ordinance. Owners who fail to respond to a notice that they are in violation, can be fined \$100 per day. If those fines remain unpaid, a notice can then be filed with the Superior Court, and ultimately even a lien being placed on the property.

Many of Putnam's programs are oriented toward the elderly population in town, requiring a 65+ age minimum for eligibility, or a complete disability. While this is certainly a population where the need for such assistance is real and urgent, the Town could see benefits from creating programs that target low-income (/income eligible) young adults and families in addition to the older age groups. Similarly, while the Rehabilitation Property Tax Deferral Program target an area and those properties than need assistance the most, that area still limits what property owners are eligible to receive assistance. Expanding these programs or creating new programs for a broader group of those in need, can help more residents stay safe and healthy in their homes.

Committee and staff input has also informed us that there seems to be a lack of interest in programs like the Putnam Rehabilitation Areas and Rehabilitation Property Tax Deferral Program. Such programs can have a tremendous impact on residents, but without sufficient public information and advertising efforts, the reach of such assistance is naturally limited. In developing future programs, Putnam should emphasize public education and information sessions to promote them.

Based on committee discussion on the various conclusions drawn from Putnam's current and projected demographics and housing situation, community survey input, as well as analyses of town policies and regulations, the next section presents a set of recommendations to guide the development of affordable housing in Putnam over the next five years.

5

Recommendations and Implementation

Based on this Plan's understanding of Putnam's community and its needs, the Committee has developed the following recommendations to increase Affordable Housing in town over the next five years. The following recommendations are broken down into three larger goals: administrative, regulatory, and policy changes.

Goal #1: Make improvements to Putnam's administrative systems to facilitate housing development and provide ease of access to resources.

Action 1.1: Create a webpage as part of Putnam's main website that provides resources and links to information on housing in Town. Dedicating a webpage to housing information creates a useful, centralized resource for residents to use when they want to know more about town policies, relevant agencies, or housing-related opportunities. Improving communications between the town and the community can connect more residents to the resources and support they need.

Action 1.2: Designate a municipal official as an affordable housing "point person" who coordinates with other municipal staff to help implement Putnam's affordable housing goals. Plans can lose their effectiveness if there is no established department, staff or person charged with leading initiatives. Knowing who exactly to contact for housing related questions supports affordable housing by limiting interdepartmental confusion.



Example of a municipal webpage for housing from Salisbury, CT

Goal #2: Consider modifications to Zoning Regulations to promote housing opportunities and focus on existing housing quality.

Action 2.1: Provide a high level of public and Commissioner education to ensure a broad understanding of tools and regulatory options available to encourage housing opportunity. As identified by numerous national and state-level studies, Zoning Regulations are among the most significant obstacles to development of housing opportunities. Putnam's Zoning Regulations concerning housing diversity and development are in need of reconsideration. Before this occurs, however, Putnam's Zoning Commissioners, staff, and the general public should be provided with training opportunities to better understand the nature of housing needs, their role in the discussion. A more complete understanding of the regulatory requirements and tools at the Commission's disposal will greatly aid in decision-making about policy changes going forward.

Action 2.2: Actively consider regulatory changes such as reduction of minimum lot sizes, as-of-right duplex or multifamily options, allowing re-use of existing mill and dormitory structures for housing. Following a broader public education initiative, the Planning, Zoning, and Redevelopment Commissions should undertake a series of conversations to consider numerous specific adjustments to the Town's regulatory policies concerning housing development. These should include consideration of reducing lot sizes and increasing allowable densities in the Special Services District where public sewer and water lines are available, making "middle housing" density of 2-4 unit multifamily dwellings easier to permit, and to relax the regulatory burdens on redevelopment of existing larger structures or complexes that would be well-suited for conversion to housing.

Action 2.3: Increase focus on enforcement of existing housing conditions appropriate blight, fire, health, and housing codes. While the enabling of new housing development is a critical component to Putnam's housing market, there is a significant need to focus on blighted and substandard conditions within the existing housing stock. Aging properties, absentee landlords, and deferred maintenance have combined to create a major concern to both appearance of housing and actual safety conditions. The Town should increase enforcement efforts of all relevant ordinances and codes, including building, fire, health, and blight, to increase the baseline housing conditions.

Types of Accessory Dwelling Units



▲ Accessory dwelling units (or ADUs) come in many shapes and styles.

Source: Abundant Housing MA

Example of middle density housing



Source: Sightline Institute

Goal #3: Make town-wide commitments to furthering affordable housing options for residents.

Action 3.1: Adopt an Inclusionary Zoning regulation per CGS Section 8-2i, including a Housing Trust Fund for new multifamily development.

Inclusionary Zoning can require developers to set aside a certain amount of units in a project over a certain size for low- or moderate-income residents OR can require a Fee in Lieu paid into a Housing Trust Fund which can eventually be used to further housing opportunities in Putnam. Using the power of the private development market, Inclusionary Zoning creates affordable housing opportunities at no cost to the Town.

Action 3.2: Create an Affordable Housing Trust Fund (independently or in conjunction with Inclusionary Zoning).

Having a funding stream for affordable housing initiatives is incredibly valuable and can push Putnam to accomplish many of the previously mentioned action items. Whether the fund is a part of Inclusionary Zoning, or its own separate fund for Affordable Housing – this trust fund can be used to financially support homeowners with repairs and maintenance, blight remediation, or for those at risk of foreclosure.

Action 3.3: Engage and partner with land banks to ensure that foreclosed properties are sold and developed with the long-term interest of the community and surrounding property owners in mind.

Land Banks are public authorities created to acquire, hold, manage, and develop tax foreclosed properties. Through a land bank, communities can make sure that tax-foreclosed properties are sold and developed with the community's vision and interests in mind.

The Lofts at Cargill Falls Mill



Implementation Table

Action	Lead Entity	Supporting Entity	Priority & Timeframe
Goal #1: Make improvements to Putnam's administrative systems to facilitate housing development and provide ease of access to resources			
Action 1.1 – Create a webpage as part of Putnam's main website that provides resources and links to information on housing in Town.	Town Administrator	Director of Community & Economic Development	High – Year 1
Action 1.2 – Designate a municipal official as an affordable housing “point person” who coordinates with other municipal staff to help implement Putnam's affordable housing goals.	Town Administrator	Town Staff	High - Year 1
Goal #2: Consider modifications to Zoning Regulations to promote housing opportunities and focus on existing housing quality			
Action 2.1 - Provide a high level of public and Commissioner education to ensure a broad understanding of tools and regulatory options available to encourage housing opportunity.	Director of Community & Economic Development	Town Attorney	High – Year 1-2
Action 2.2 - Actively consider regulatory changes such as reduction of minimum lot sizes, as-of-right duplex or multifamily options, allowing re-use of existing mill and dormitory structures for housing.	Zoning Commission	Planning Commission, Redevelopment Commission	Moderate – Year 2-3
Action 2.3 - Increase focus on enforcement of existing housing conditions appropriate blight, fire, health, and housing codes.	Town Administrator	Town Staff	Immediate and ongoing

Goal #3: Make town-wide commitments to furthering affordable housing options for residents.

<p>Action 3.1 – Adopt an Inclusionary Zoning regulation per CGS Section 8-2i, including a Housing Trust Fund for new multifamily development</p>	<p>Zoning Commission</p>	<p>Town Administrator, Director of Economic & Community Development</p>	<p>Moderate- Year 2</p>
<p>Action 3.2 - Create an Affordable Housing Trust Fund (independently or in conjunction with Inclusionary Zoning).</p>	<p>Town Administrator</p>	<p>Board of Selectmen</p>	<p>Moderate - Year 2-3</p>
<p>Action 3.3 - Engage and partner with land banks to ensure that foreclosed properties are sold and developed with the long-term interest of the community and surrounding property owners in mind.</p>	<p>Town Administrator</p>	<p>Director of Community & Economic Development</p>	<p>Moderate – Years 2-3</p>

Appendix A: Glossary

Affordable Housing: The term “affordable housing” can be broken down into two categories: subsidized affordable housing and naturally occurring affordable housing.

Subsidized affordable housing is often called “Capital A Affordable Housing” and refers to housing made affordable by nonprofit or government subsidies instead of the private market. Examples of Affordable Housing range from programs like tenant rental assistance, CHFA/USDA mortgages, and Low-Income Housing Tax Credits, to apartments managed by nonprofits.

Naturally occurring affordable housing (sometimes called “NOAH”) is regular, market-rate housing that just so happens to be affordable and within budget for many families. This type of housing is available to anyone, and not subsidized through a government or nonprofit. Most affordable housing in the United States is naturally occurring. Many towns and cities might have older houses that are not as well-maintained compared to newer, more desirable development occurring elsewhere in town, and therefore has a lower, affordable price tag.

Area Median Income (AMI): Median income in a given county or metropolitan region, determined by the US Department of Housing and Urban Development (HUD) on an annual basis. It is often used to determine eligibility for affordable housing programs, and often expressed as a percentage. A shortcoming of using AMI is that it does not consider the often stark differences in median income between zip-codes and even neighborhoods, and can therefore distort data; for this reason, this report considers a number of factors that tell the holistic story of Putnam’s housing situation, rather than just looking at one piece. An explanation of how this calculation is conducted can be found on the Department of Housing and Urban Development’s website.

Cost-burdened: A term used to describe households spending 30% or more of annual income on housing costs. Data on cost-burdened households is collected through the American Community Survey (ACS). The ACS collects this data from a sample pool of households on a monthly basis, and aggregates these samples into one, three-, and five-years periods. This report uses five-year estimates, as they are considered the most accurate, particularly for smaller geographic areas.

CT General Statutes (CGS)

CGS 8-30g: In 1989, the CT General Assembly enacted Connecticut General Statutes (CGS) Section 8-30g, the “Connecticut Land Use Appeals Procedure,” establishing an appeals process to override rejections of affordable housing proposals by local zoning boards. So long as the town's housing stock includes less than 10% Affordable Housing, developers can appeal a zoning denial in court. Unless the local zoning authority can point out an obvious health or safety concern, municipalities with less than 10% affordable housing units cannot deny such proposals.

CGS 8-30j: This 2017 statute builds on CGS 8-30j, requiring that at least once every five years, Connecticut municipalities prepare or amend and adopt an affordable housing plan to increase the number of affordable housing options in the town. The broad language of the statute allows towns flexibility in their plan's development and implementation.

Types of Homelessness

Transitional Homelessness is the most common type of homelessness and is characterized by a major life change or event. Someone experiencing divorce, the loss of a family, personal crisis or a health condition can qualify in this category. Transitional Homelessness is typically short-term.

Episodic Homelessness occurs when someone is unhoused at least three times within one year. Many people in this category are younger or have a disabling condition like a physical or mental health condition, or a substance use disorder. Many episodically unhoused people also work a minimum wage or seasonal job.

Chronic Homelessness is when an unaccompanied individual with a disabling condition has been homeless for more than a year. Chronically unhoused people tend to have a variety of long-term, complicated issues that prevent them from escaping homelessness.

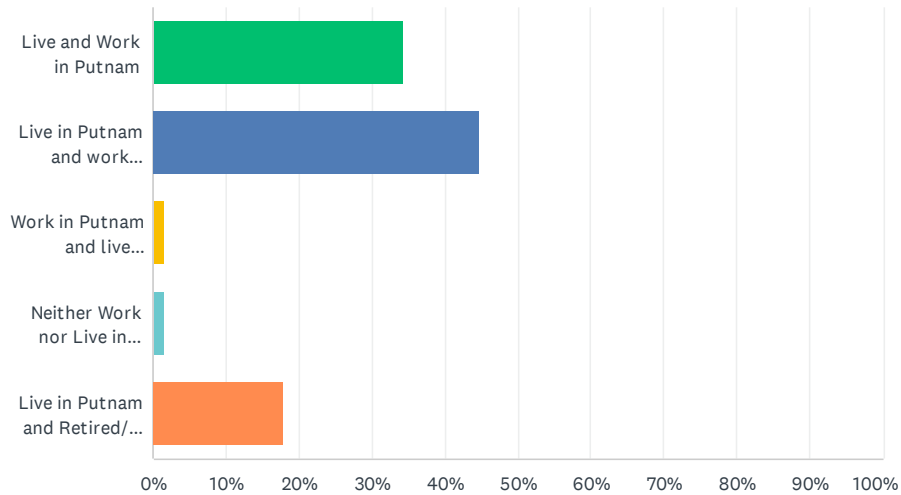
Hidden Homelessness occurs when an individual lives with others temporarily, without a permanent home. Because they tend to be 'couch-surfers' and are not seeking outside resources, the real number of these individuals is unknown.

Appendix B: Community Survey Results

Putnam Affordable Housing Plan Public Survey

Q1 What is your relationship to Putnam?

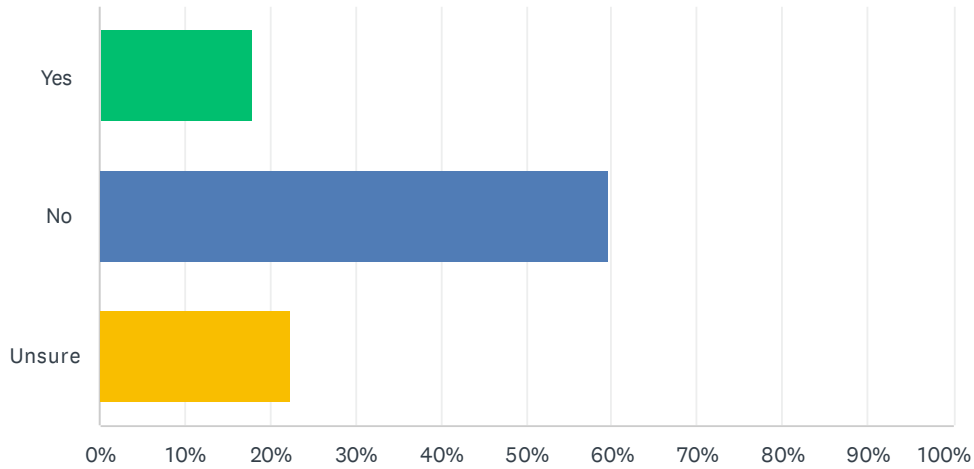
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ANSWER CHOICES	RESPONSES	
Live and Work in Putnam	34.33%	23
Live in Putnam and work outside of Putnam	44.78%	30
Work in Putnam and live outside of Putnam	1.49%	1
Neither Work nor Live in Putnam	1.49%	1
Live in Putnam and Retired/Not currently employed	17.91%	12
TOTAL		67

Q2 Do you think the housing options currently available in Putnam fit existing residents' needs?

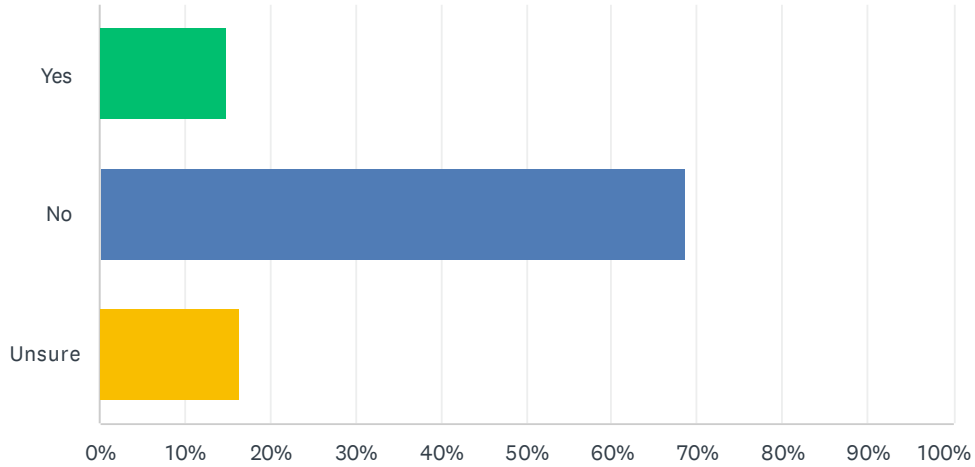
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ANSWER CHOICES	RESPONSES	
Yes	17.91%	12
No	59.70%	40
Unsure	22.39%	15
TOTAL		67

Q3 Do you think that the existing housing stock in Putnam is adequate to satisfy future resident’s needs?

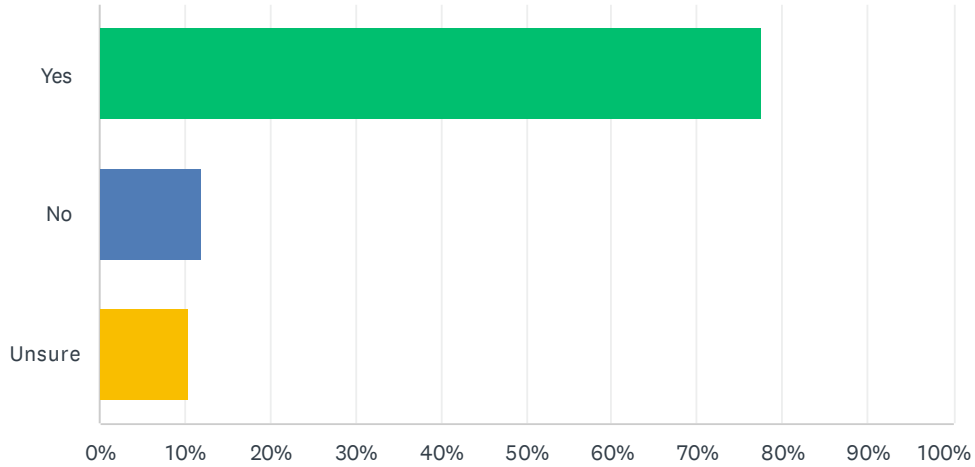
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ANSWER CHOICES	RESPONSES	
Yes	14.93%	10
No	68.66%	46
Unsure	16.42%	11
TOTAL		67

Q4 Do you think Affordable Housing is an important component of Putnam's prosperity?

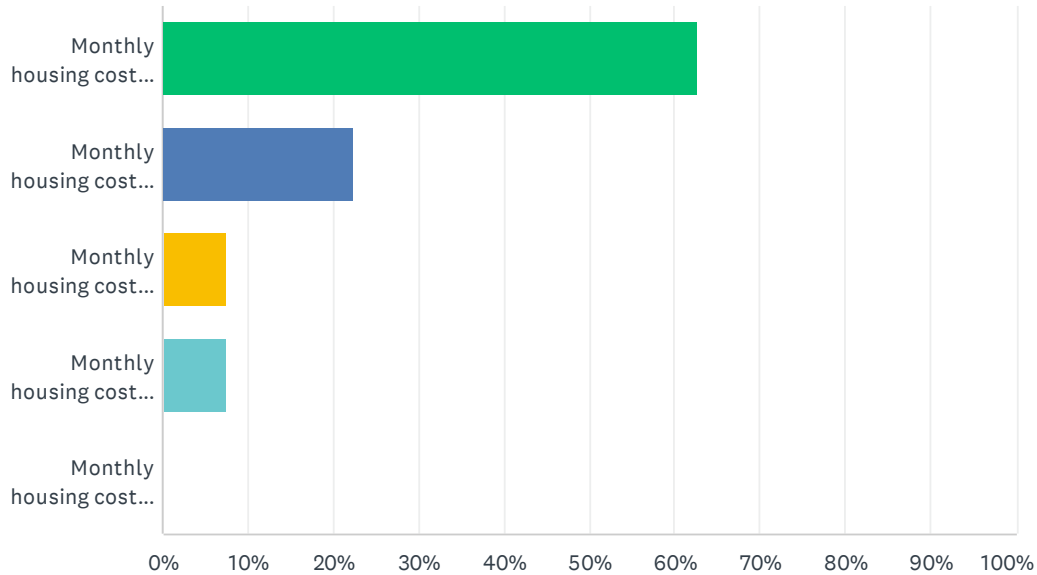
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ANSWER CHOICES	RESPONSES	
Yes	77.61%	52
No	11.94%	8
Unsure	10.45%	7
TOTAL		67

Q6 What do YOU consider to be affordable or attainable in Putnam? (Select all that apply)

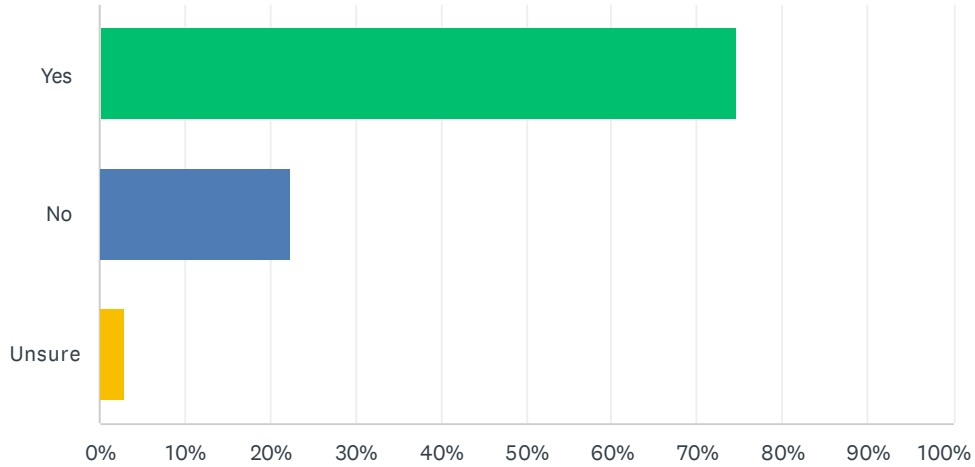
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ANSWER CHOICES	RESPONSES	
Monthly housing costs between \$750-1,000	62.69%	42
Monthly housing costs between \$1,000-1,250	22.39%	15
Monthly housing costs between \$1,250-1,500	7.46%	5
Monthly housing costs between \$1,500-2,500	7.46%	5
Monthly housing costs over \$2,500	0.00%	0
TOTAL		67

Q7 Are you concerned with the overall cost of housing/homeownership in Putnam?

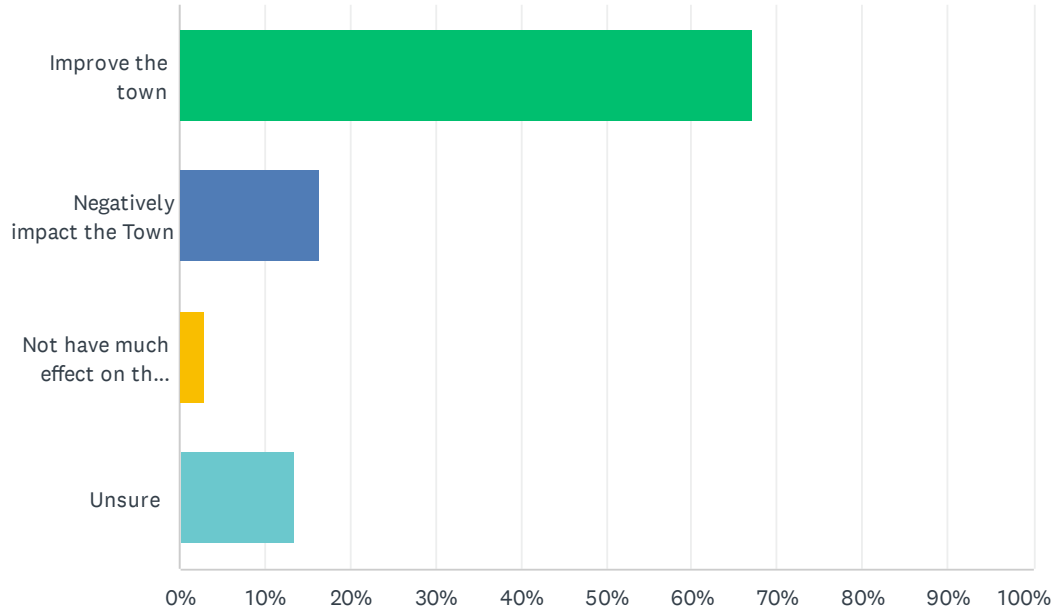
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ANSWER CHOICES	RESPONSES	
Yes	74.63%	50
No	22.39%	15
Unsure	2.99%	2
TOTAL		67

Q8 How do you think increasing housing options in Putnam would impact the Town?

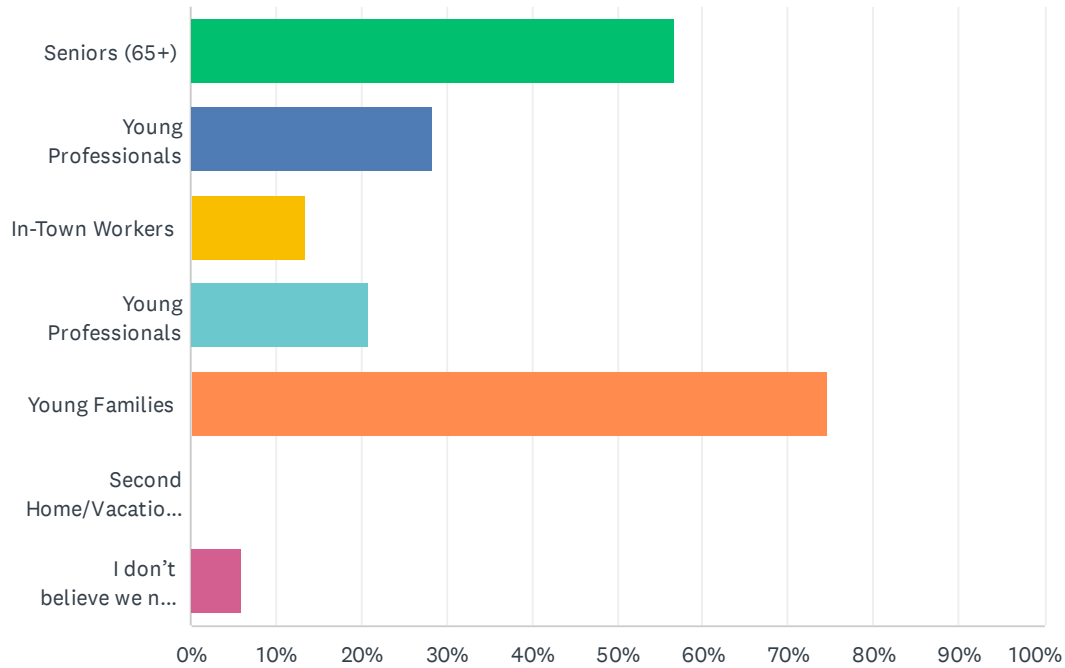
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ANSWER CHOICES	RESPONSES	
Improve the town	67.16%	45
Negatively impact the Town	16.42%	11
Not have much effect on the Town	2.99%	2
Unsure	13.43%	9
TOTAL		67

Q9 In Putnam, for whom do you think housing units are most needed? (Select top 2)

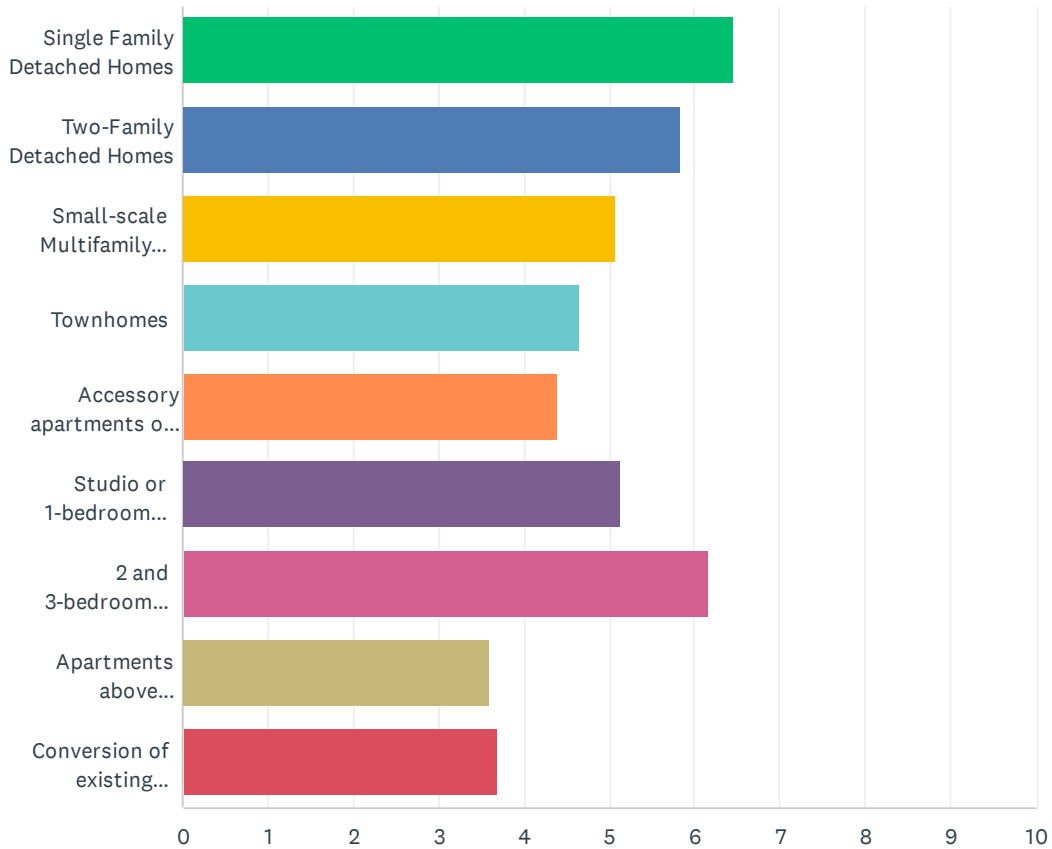
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ANSWER CHOICES	RESPONSES	
Seniors (65+)	56.72%	38
Young Professionals	28.36%	19
In-Town Workers	13.43%	9
Young Professionals	20.90%	14
Young Families	74.63%	50
Second Home/Vacation Homes	0.00%	0
I don't believe we need more housing options	5.97%	4
Total Respondents: 67		

Q10 What types of affordable housing is needed in Putnam? Please rank your choices (1 being the top priority).

Answered: 67 Skipped: 0

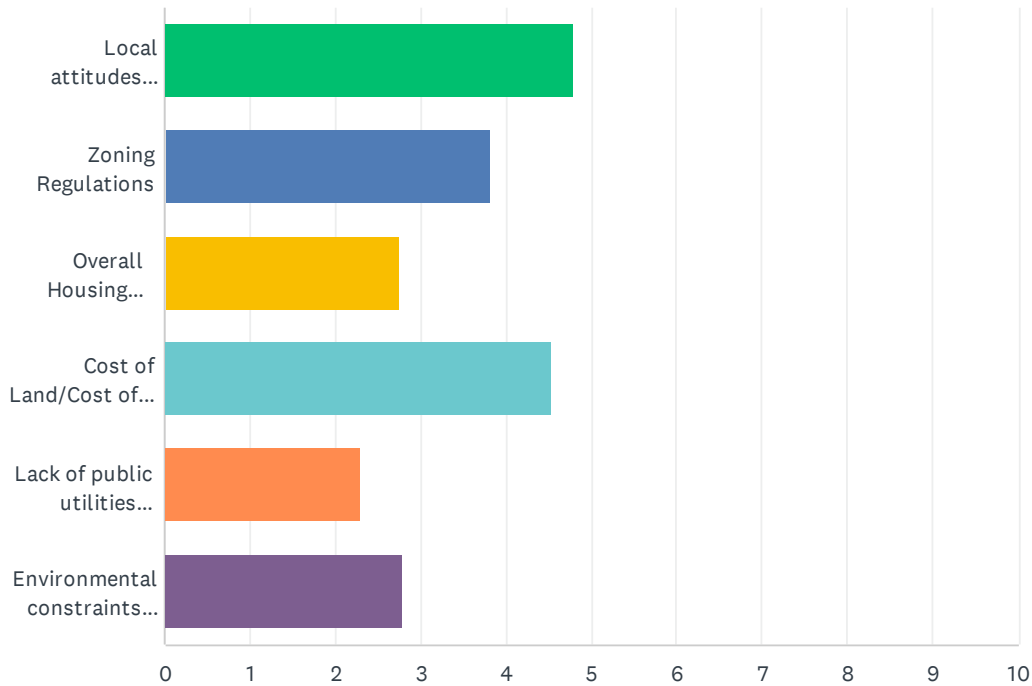


Putnam Affordable Housing Plan Public Survey

	1	2	3	4	5	6	7	8	9	TOTAL	SCORE
Single Family Detached Homes	44.78% 30	4.48% 3	5.97% 4	11.94% 8	5.97% 4	4.48% 3	10.45% 7	2.99% 2	8.96% 6	67	6.46
Two-Family Detached Homes	2.99% 2	19.40% 13	22.39% 15	13.43% 9	17.91% 12	11.94% 8	5.97% 4	2.99% 2	2.99% 2	67	5.84
Small-scale Multifamily (less than 6 units)	8.96% 6	5.97% 4	19.40% 13	14.93% 10	8.96% 6	11.94% 8	8.96% 6	13.43% 9	7.46% 5	67	5.07
Townhomes	4.48% 3	10.45% 7	8.96% 6	7.46% 5	20.90% 14	16.42% 11	8.96% 6	13.43% 9	8.96% 6	67	4.64
Accessory apartments on existing Single-Family properties	2.99% 2	8.96% 6	8.96% 6	14.93% 10	10.45% 7	11.94% 8	14.93% 10	17.91% 12	8.96% 6	67	4.40
Studio or 1-bedroom apartments	8.96% 6	14.93% 10	8.96% 6	16.42% 11	7.46% 5	10.45% 7	14.93% 10	10.45% 7	7.46% 5	67	5.13
2 and 3-bedroom apartments	20.90% 14	19.40% 13	8.96% 6	10.45% 7	11.94% 8	10.45% 7	11.94% 8	4.48% 3	1.49% 1	67	6.16
Apartments above Retail/Office use	1.49% 1	4.48% 3	10.45% 7	5.97% 4	8.96% 6	13.43% 9	13.43% 9	20.90% 14	20.90% 14	67	3.60
Conversion of existing large/historic houses into multifamily	4.48% 3	11.94% 8	5.97% 4	4.48% 3	7.46% 5	8.96% 6	10.45% 7	13.43% 9	32.84% 22	67	3.69

Q12 Please rank, in your opinion, the following potential obstacles to the development of more housing opportunities in Putnam from 1 (biggest obstacle) to 7 (smallest obstacle):

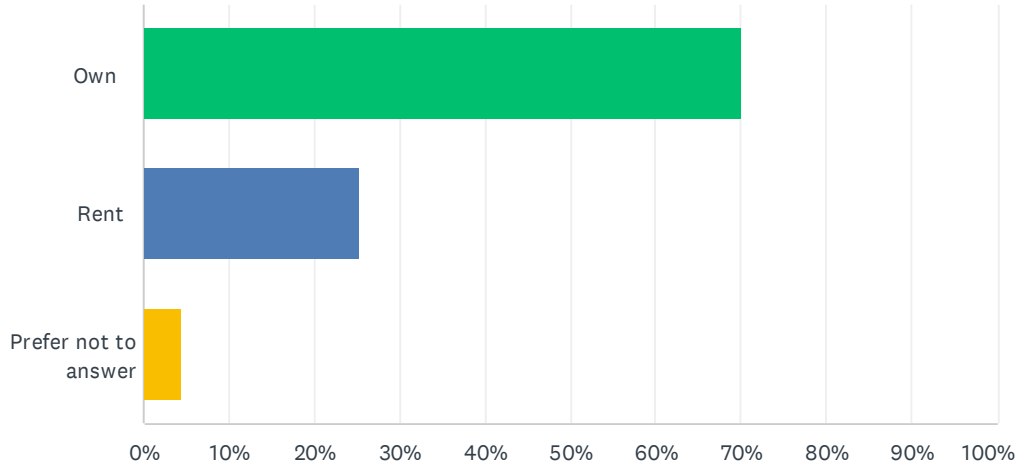
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	1	2	3	4	5	6	TOTAL	SCORE
Local attitudes opposed to more housing/Public resistance	44.78% 30	20.90% 14	11.94% 8	14.93% 10	5.97% 4	1.49% 1	67	4.79
Zoning Regulations	14.93% 10	17.91% 12	20.90% 14	28.36% 19	16.42% 11	1.49% 1	67	3.82
Overall Housing Market/lack of demand	13.43% 9	5.97% 4	14.93% 10	14.93% 10	8.96% 6	41.79% 28	67	2.75
Cost of Land/Cost of Construction	20.90% 14	37.31% 25	25.37% 17	8.96% 6	7.46% 5	0.00% 0	67	4.55
Lack of public utilities (water, sewer, gas)	0.00% 0	5.97% 4	7.46% 5	25.37% 17	32.84% 22	28.36% 19	67	2.30
Environmental constraints (wetlands, ledge, floodplain, etc.)	5.97% 4	11.94% 8	19.40% 13	7.46% 5	28.36% 19	26.87% 18	67	2.79

Q13 For demographic purposes, it is helpful to have a sense of household income and ownership status of those responding to this survey. Do you rent or own your residence?

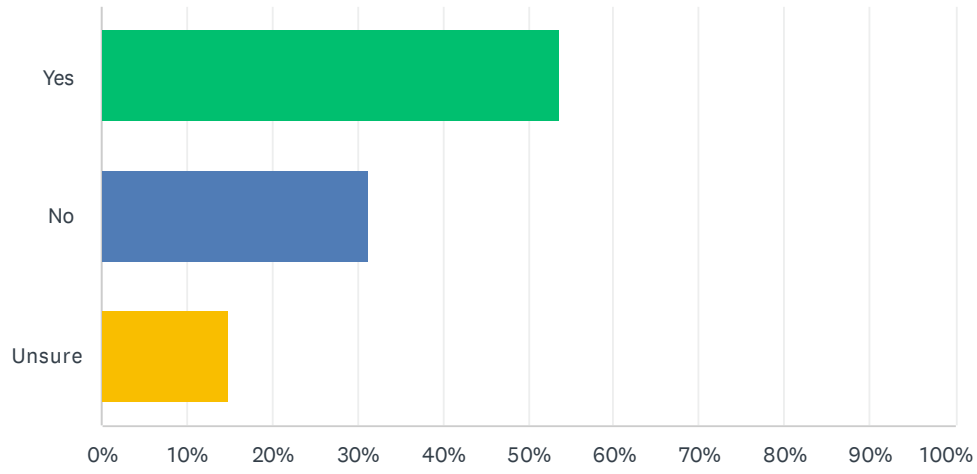
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ANSWER CHOICES	RESPONSES	
Own	70.15%	47
Rent	25.37%	17
Prefer not to answer	4.48%	3
TOTAL		67

Q14 Do you live in the Special Services District?

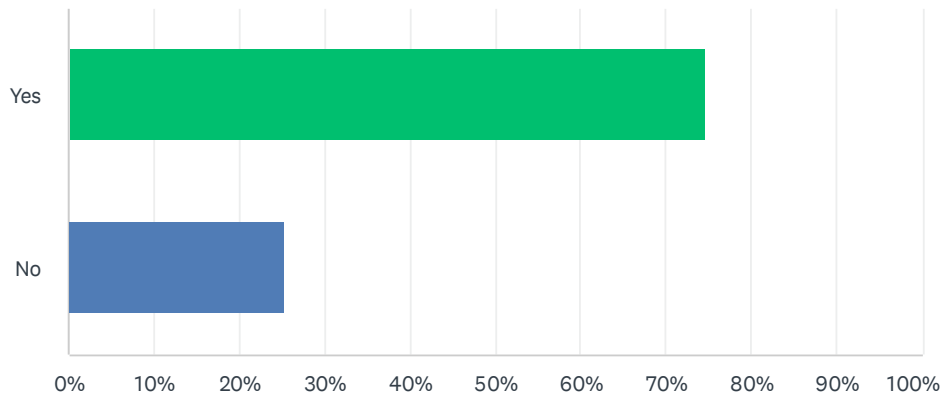
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ANSWER CHOICES	RESPONSES	
Yes	53.73%	36
No	31.34%	21
Unsure	14.93%	10
TOTAL		67

Q15 Are you satisfied with your current living arrangements?

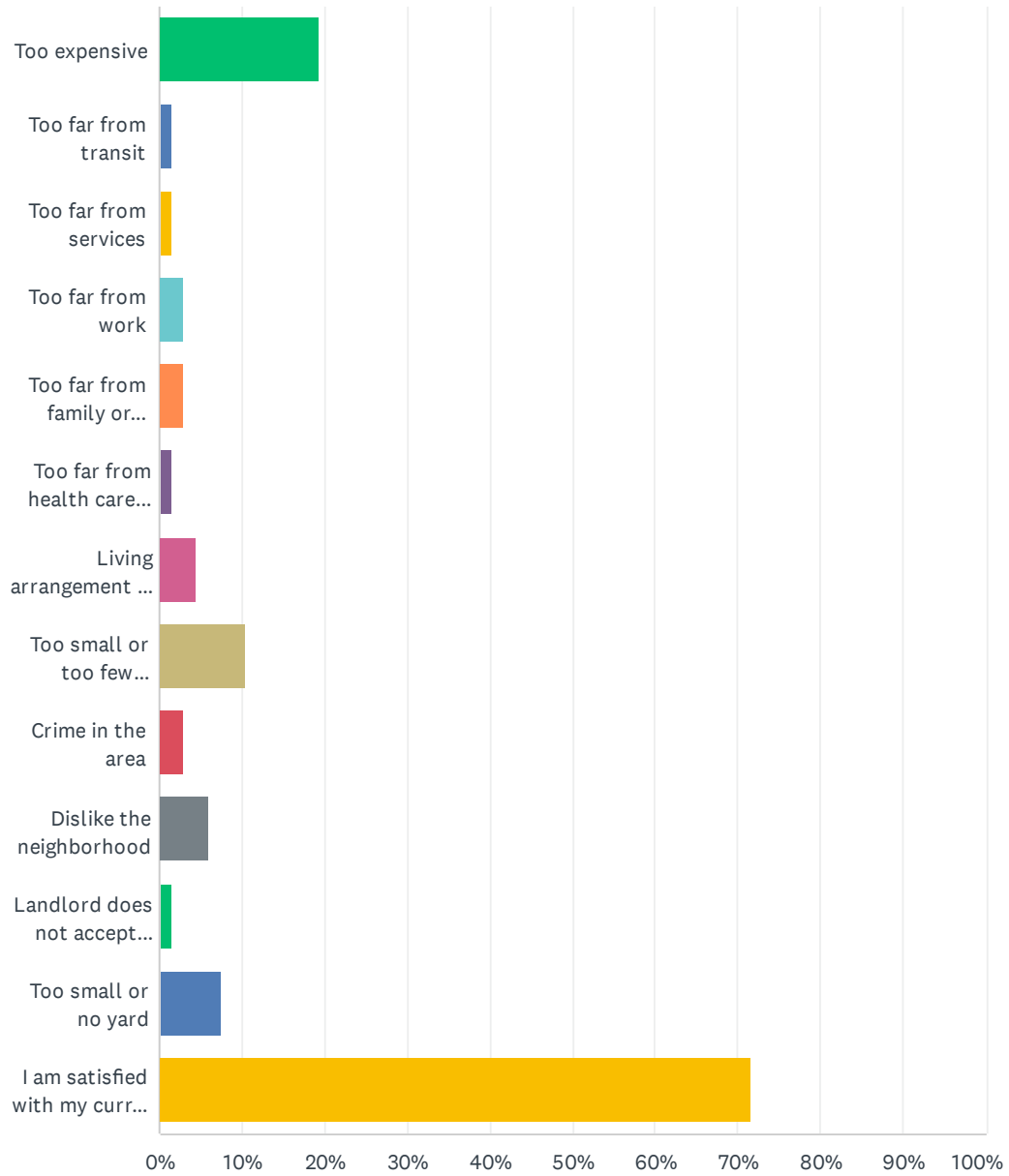
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ANSWER CHOICES	RESPONSES	
Yes	74.63%	50
No	25.37%	17
TOTAL		67

Q16 If not, please tell us why (select all that apply)

Answered: 67 Skipped: 0

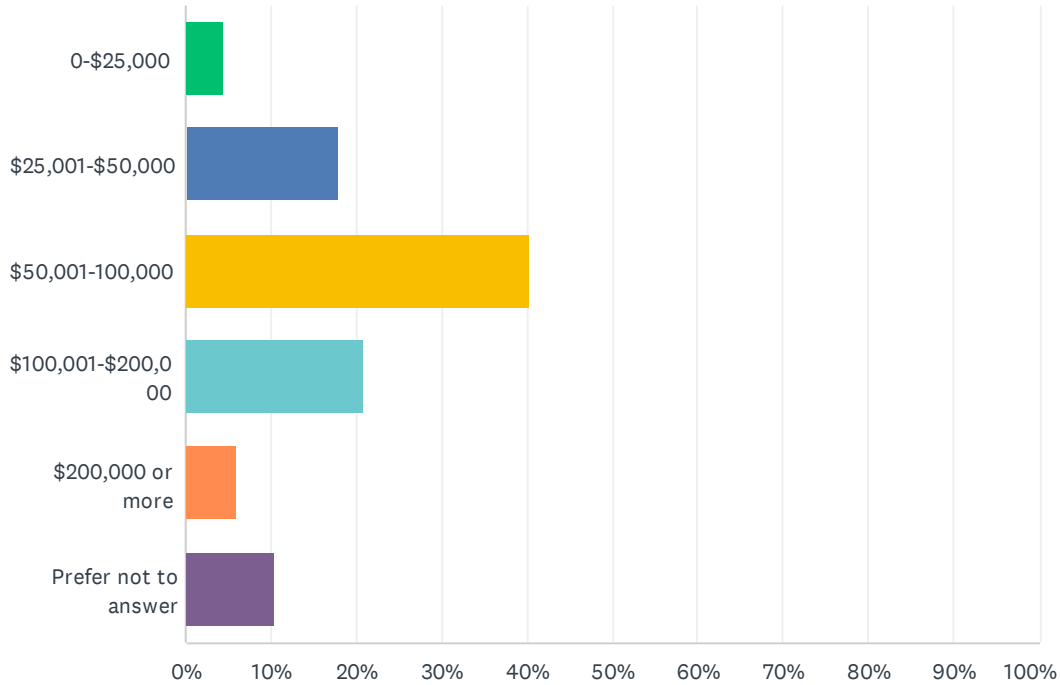


Putnam Affordable Housing Plan Public Survey

ANSWER CHOICES	RESPONSES	
Too expensive	19.40%	13
Too far from transit	1.49%	1
Too far from services	1.49%	1
Too far from work	2.99%	2
Too far from family or friends	2.99%	2
Too far from health care facilities	1.49%	1
Living arrangement is physically inaccessible for me or another household member	4.48%	3
Too small or too few bedrooms	10.45%	7
Crime in the area	2.99%	2
Dislike the neighborhood	5.97%	4
Landlord does not accept Section 8	1.49%	1
Too small or no yard	7.46%	5
I am satisfied with my current living arrangements	71.64%	48
Total Respondents: 67		

Q17 Please indicate which annual household income range you currently fall under. Note: Household income measures the combined incomes of all people sharing a particular household or place of residence and includes every form of income.

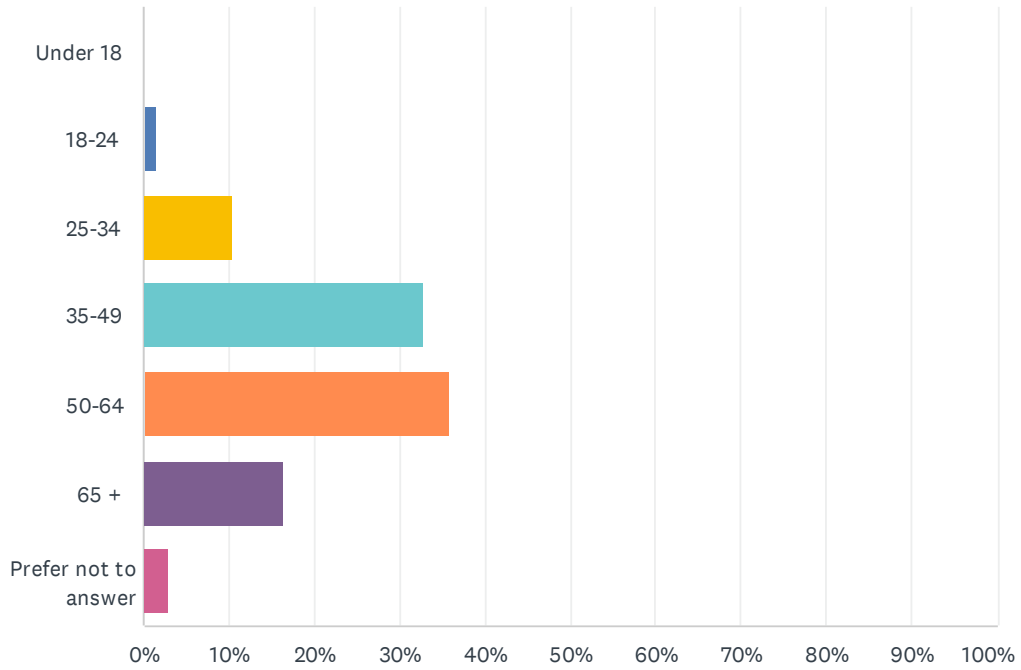
Answered: 67 Skipped: 0



ANSWER CHOICES	RESPONSES	
0-\$25,000	4.48%	3
\$25,001-\$50,000	17.91%	12
\$50,001-100,000	40.30%	27
\$100,001-\$200,000	20.90%	14
\$200,000 or more	5.97%	4
Prefer not to answer	10.45%	7
TOTAL		67

Q18 What is your age?

Answered: 67 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 18	0.00%	0
18-24	1.49%	1
25-34	10.45%	7
35-49	32.84%	22
50-64	35.82%	24
65 +	16.42%	11
Prefer not to answer	2.99%	2
TOTAL		67

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 **TYCHE**
PLANNING & POLICY GROUP

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