

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

This Allocation Plan describes how the State of Vermont intends to utilize funds appropriated under section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) (“**ARP**”) for the HOME Investment Partnerships Program (HOME) to provide homelessness assistance and supportive services. On March 11, 2021, President Biden signed ARP into law, which provides over \$1.9 trillion in relief to address the continued impact of the COVID-19 pandemic on the economy, public health, State and local governments, individuals, and businesses.

To address the need for homelessness assistance and supportive services, Congress appropriated \$5 billion in ARP funds to be administered through HOME to perform four activities that must primarily benefit qualifying individuals and families who are homeless, at risk of homelessness, or in other vulnerable populations. These activities include: (1) development and support of affordable housing, (2) tenant-based rental assistance (TBRA), (3) provision of supportive services; and (4) acquisition and development of non-congregate shelter units. The program described in this Plan is the **HOME-American Rescue Plan** or “**HOME-ARP**.”

ARP defines qualifying individuals or families as those that are (1) homeless, as defined in section 103(a) of the McKinney-Vento Homeless Assistance Act, as amended (42 U.S.C. 11302(a)) (“**McKinney-Vento**”); (2) at risk of homelessness, as defined in section 401 of McKinney-Vento; (3) fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking; (4) part of other populations where providing supportive services or assistance would prevent a family’s homelessness or would serve those with the greatest risk of housing instability; or (5) veterans and families that include a veteran family member that meet the criteria in one of (1)-(4) above.

This Plan describes how the State of Vermont will utilize its \$9,564,691 award of HOME-ARP funds to provide assistance to Qualifying Populations. It has been prepared based on *HUD Notice CPD-21-10 (September 13, 2021) – Requirements for the Use of Funds in the HOME-American Rescue Plan Program*. This Plan includes descriptions of the following:

- A. Consultation
- B. Public Participation
- C. HOME-ARP Allocation Plan Requirements
 - 1. Needs Assessment and Gaps Analysis
 - 2. HOME-ARP Activities
 - 3. HOME-ARP Production Housing Goals
 - 4. Preferences
 - 5. HOME-ARP Refinancing Guidelines

The Vermont Housing & Conservation Board (VHCB) administers the HOME Program in Vermont under agreement with the Vermont Agency of Commerce and Community Development. VHCB will also administer HOME-ARP funds under a new agreement with the State. VHCB has the staff, procedures, and systems in place to effectively administer HOME-ARP funds.

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

A. Consultation

In order to determine the best use of HOME-ARP funds in Vermont, a consultation process was undertaken that sought input from State agencies, service providers, Continuums of Care (CoC's), non-profit housing developers, and other stakeholders. The various agencies and organizations listed below were each provided with information about Vermont's HOME-ARP award and eligible activities and asked for their input on how this funding should be utilized by the State to address the needs of Qualifying Populations. Methods of communication with the agencies and groups included direct discussion at inter-agency meetings (ex. Housing Recovery Working Group), individual outreach to appropriate individuals at institutions and advocacy groups, and discussions with the state agencies.

Among the entities and individuals consulted during this process, there was almost uniform consensus that the development of permanent affordable housing was the most pressing need; and that HOME-ARP funds should be used to produce housing which could serve Qualifying Populations. Vermont has had a longstanding shortage of affordable rental housing, and the COVID-19 pandemic exacerbated this. Production of more units specifically targeted to Qualifying Populations will directly address this situation.

On September 30, 2021, VHCB provided the inter-agency Housing Recovery Working Group with a description of eligible activities under Vermont's HOME-ARP allocation and facilitated a discussion about how it can best be used to address homelessness. This Working Group was established to coordinate the response to housing needs related to the COVID-19 pandemic and economic fallout. It comprises Vermont's statewide housing funders – the Vermont Housing and Conservation Board, the Department of Housing and Community Development of the Agency of Commerce and Community Development, the Department for Children and Families of the Agency of Human Services, the Vermont Housing Finance Agency, and the Vermont State Housing Authority. VHCB sought input from the Housing Recovery Working Group as part of that group's ongoing strategic planning of the use of housing recovery resources as well as the formal HOME-ARP consultation process.

A majority of the Working Group supported VHCB's recommended use of the HOME allocation because rental assistance is in abundant supply at the moment and new units are what is most needed. Many voucher holders cannot find apartments to rent to utilize their subsidy. There was also a discussion of the need for services and whether HOME-ARP should be used for that purpose. Some noted that funding for services is available currently and the limiting factor in being able to support all those who need them is related to staffing shortages and the difficulty in filling positions. In sum, there was not a consensus, but there was the most support for using HOME-ARP for rental housing development.

On October 7, 2021 staff from VHCB presented to the Chittenden County Homeless Alliance, the regional CoC, explaining the eligible uses of HOME-ARP funds and leading a conversation about how Vermont should use this funding. Participants were encouraged to also submit feedback in writing via email to VHCB staff. Although there was discussion about using some of the funds for supportive services, there was again widespread agreement that a shortage of affordable housing options was the principal obstacle to housing for many in the Qualifying Populations. VHCB did not receive any further comments via email from this group.

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

VHCB also directly solicited feedback from the Vermont Coalition to End Homelessness (VCEH) which serves as the Continuum of Care for the balance of the state. Coalition members were surveyed via an email from VHCB forwarded by VCEH's Executive Director. This email indicated the amount of HOME-ARP funds awarded to Vermont, included a summary of the eligible activities and the definition of Qualifying Populations, and a discussion of the proposed uses of these funds. Although no written feedback was submitted, interactions with various members indicated their general support for the proposed use of HOME-ARP funds to develop rental housing. In a follow-up conversation with VCEH's Executive Director, he reiterated VCEH's overall goals of safe affordable housing for all Vermonters, and if homelessness occurs, it is brief and rare occurrence during which everyone is treated with dignity and respect. The development of much needed affordable rental housing units for Qualifying Populations is in concert with these goals.

Domestic violence providers are members of the Continuums of Care that were consulted. Steps to End Domestic Violence is a member of the Chittenden County Homeless Alliance, the COC for the Burlington Area. Two domestic violence providers are represented on the Board of the Vermont Coalition to End Homelessness, the COC for the balance of the State. These groups are the Vermont Network Against Domestic and Sexual Violence and the Voices Against Violence program of the Champlain Valley Office of Economic Opportunity. Substantial direct outreach was made to members of both COC's seeking input on the potential uses of HOME-ARP funds.

Also consulted were service providers, non-profit housing developers, advocates for the disabled, elderly, and veterans, as well as Legal Aid and tenant advocacy groups. The groups contacted and the feedback they provided are listed in the table below.

Agency / Organization	Type	Method of Consultation	Feedback
Chittenden County Homeless Alliance	CoC	Meeting presentation	Consensus rental housing development best use
Vermont Coalition to End Homelessness	CoC	Direct Outreach	No feedback / no changes to proposed uses
Vermont Housing Finance Agency	State agency	Meeting	Recognize need for more permanent housing, should consider using for supportive services.
Vermont Dept. of Housing & Community Dev. – Agency of Commerce & Community Development	State agency	Meeting	Development of rental housing is the State's most pressing need.
Vermont State Housing Authority	Housing Authority	Meeting	More affordable housing options, development of affordable housing
Vermont Agency of Human Services	State Agency	Meeting	Concerns about providing continuing supportive services after current resources are gone; recognize overarching need for more affordable rental housing.
Vermont Housing & Conservation Board	State Board	Meeting	Development of rental housing, support for non-profits developing HOME-ARP projects.
Montpelier Housing Authority	Housing Authority	Direct outreach	No feedback / no changes to proposed uses

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

Champlain Housing Trust, Inc.	Non-Profit Housing Developer/Owner	Direct outreach	support the Development of Rental Housing for Qualifying Populations as the highest priority use. We are in desperate need of new units serving the homeless in Chittenden County.
EverNorth	Non-Profit Housing Developer	Direct outreach	No feedback / no changes to proposed uses
Rural Edge	Non-Profit Housing Developer/Owner	Direct outreach	No feedback / no changes to proposed uses
Windham Windsor Housing Trust	Non-Profit Housing Developer/Owner	Direct outreach	No feedback / no changes to proposed uses
BROC Community Action	Community Action Agency	Direct outreach	No feedback / no changes to proposed uses
Champlain Valley Office of Economic Opportunity	Community Action / Tenant advocates / Fair Housing	Direct outreach, phone call	Agree with need for more affordable housing options, choices for at-risk populations, and long term, sustainable housing with necessary supports. Tenants in substandard housing have unmet needs.
Vermont Department of Disabilities, Aging, and Independent Living	State Agency	Direct outreach	No feedback / no changes to proposed uses
Vermont Center for Independent Living	Advocacy, Services for Disabled	Direct outreach	No feedback / no changes to proposed uses
Homeless Prevention Center	COC	Direct outreach	No feedback / no changes to proposed uses
Vermont Legal Aid	Legal Advocacy	Direct outreach	Supportive of development of rental housing, provided written comments with specific recommendations around siting and accessibility issues.
Vermont Office of Veteran Affairs	State Agency	Direct outreach	No feedback / no changes to proposed uses

B. Public Participation

VHCB prepared a draft of this plan which was put out for public comment from December 15, 2021 through January 14, 2022. A properly noticed public hearing was held on January 4, 2022 from 4:30-5:30 PM where the public was invited to ask questions and comment on the potential uses of HOME-ARP funds. Information about Vermont HOME-ARP funds was also featured prominently during this time on VHCB's web site (<https://www.vhcb.org/our-programs/housing/home-arp-funding>), inviting written comments from stakeholders and the general public. The comments received from the public, both in writing and at the hearing, are summarized below.

Efforts to broaden public participation:

On the Department of Housing and Community Development (DHCD) web site is a Citizen Participation page where the public is encouraged to comment on Consolidated Plans and Action Plans. Citizens and stakeholders can review prior comments and responses and submit new comments. The HOME-ARP

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

draft plan was featured prominently at the top of this page as the easiest avenue for public comments. Notice was sent to appropriate parties about the listing and encouraging them to submit comments.

Notice for the public hearing was published on December 17, 2021 in numerous publications across the State and was featured prominently on VHCB's and DHCD's web sites. Eighteen members of the public attended the virtual hearing.

To broaden opportunities for comment, VHCB also included discussion of HOME-ARP and its potential uses in a public information session on other new sources of funding for housing. The session was held on October 12, 2021, recorded and posted on VHCB's website. Approximately 50 stakeholders participated.

Summary of comments received:

Eighteen members of the public attended the hearing on January 4, 2022. It was conducted as a teleconference although a public space was available for Vermont residents to attend in person (none did). A recording of the hearing is available on VHCB's web site: <https://www.vhcb.org/our-programs/housing/home-arp-funding>. A list of attendees is included with the written public comments also on the web site.

A commenter at the public hearing discussed the need for an expansion of Recovery Housing to help those experiencing substance-abuse disorders. They pointed out there are currently only 4 organizations in Vermont operating these facilities and there is space for affordable housing developers to work with these groups to develop housing that meets the needs of this population. They also described the need for a temporary, non-congregate facility that can house individuals who are experiencing a relapse who need somewhere to go but can't return to a recovery residence. This scenario commonly leads to fatal overdoses. *Response: The State of Vermont recognizes the need for more recovery housing and has recently received funding for this purpose from HUD. A number of recovery residences are under development throughout the State with funding from VHCB, DHCD and other sources. While the State does not intend to utilize HOME-ARP for recovery housing, the increase in units available to Qualifying Populations will certainly benefit those suffering from substance abuse who are homeless or at-risk.*

Another commenter who identified themselves as the founder of a non-profit group working on housing issues in the Bennington region was primarily concerned with predatory lending and its effects on vulnerable groups, particularly BIPOC populations. *Response: Vermont recognizes that predatory lending remains a serious problem, however HOME-ARP funds are not intended to be used to address this issue.*

A commenter from Orleans County with the Restorative Justice Center asked for more resources to be directed to the Northeast Kingdom (the northeast counties of Vermont) to address homelessness there. They described the lack of a shelter in Newport, one of the region's largest cities. This problem is exacerbated by a shortage of affordable housing. The commenter shared the story of a local resident whose outward appearance would not lend one to believe he was homeless, but who nonetheless could

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

not find a permanent home. *Response: The State is well aware of the housing challenges facing the City of Newport and the rest of the region, including a failed downtown project that eliminated much needed housing but was never completed. VHCB has funded the development of numerous recent affordable housing projects both in Newport and other areas of the Northeast Kingdom, most by the local non-profit developer Rural Edge. However, like most parts of the State, there remains a shortage of housing affordable to low income households. The lack of a shelter in the immediate vicinity of Newport is also a concern. The State has recently developed additional shelters throughout the State using CRF and ARPA funding made available for that purpose. A viable proposal to develop a shelter would certainly be considered for funding from a variety of other non-HOME-ARP sources.*

Also commenting at the public hearing was a representative of Vermont Legal Aid (VLA). They expressed support for the development of permanent affordable housing to serve Qualifying Populations as well as a desire to see more variety in the siting of such projects, not concentrating them all in more populated regions. VLA also submitted substantial written comment making the following recommendations, many of which were shared by other commenters. There is concern about adding more tenant-based rental vouchers when many households who already have this assistance cannot find units to rent, and there is continuing discrimination against such households. VLA requested that more consideration being given during project design and development for the disabled and those suffering mental illness. VLA urged the construction of more affordable, unrestricted housing in high opportunity locations and give preference to housing that provides supportive services and integrates residents into the community. They urge that housing be constructed not just in downtown locations, but also in more rural communities to give those residents better housing opportunities. *Response: Some of VLA's suggestions are more targeted towards developers, such as siting of projects and design considerations. These comments will be forwarded to Vermont's regional non-profit housing developers for their consideration. VHCB does not direct developers to undertake specific projects, rather they consider funding them after they have been proposed. Higher priority can be given to projects with certain characteristics as demonstrated by Vermont's Consolidated Plan and the goals and objectives outlined there. Overall VHCB agrees with the spirit and substance of VLA's comments and will incorporate them when projects are being considered for HOME-ARP funding.*

A doctor and addiction specialist in Vermont provided written comments urging the development of more recovery housing to those with substance abuse disorders. He urged that recovery housing specifically include housing first models that result in permanent homes, rather than those that exclude people who are actively using substances, which results in the ongoing cycling of high risk individuals in and out of housing. He also urged that more support be given to those with eviction histories to help them access housing without discrimination. He suggested regulating short term rentals to address increasing housing prices. And he requested the development of short term transitional respite care housing for homeless individuals with chronic diseases. *Response: VHCB has recently funded recovery housing projects and will be considering additional projects in the near future. The Vermont Department of Housing and Community Development is also administering a HUD award specifically directed to recovery housing. The State recognizes the significant need for more facilities to help people recover from substance abuse and is working through many agencies to help facilitate this. Since 2020 VHCB has funded a large number of affordable housing projects specifically targeted at individuals and families experiencing homelessness. These were funds provided by the CARES Act and American Rescue Plan*

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

Act. All of these projects included a substantial amount in their budget to provide supportive services to the households these units serve. Regarding short term, transitional respite care for homeless individuals with a chronic disease, VHCB recently funded the Bridge Project in Rutland on Woodstock Ave, a partnership between the Rutland Housing Authority and the Medical Center. This project was funded with money from the federal CARES Act. It is not within the scope of the HOME-ARP award to regulate short-term rentals.

A homelessness service provider recommended that the funding be used strategically with a long term view, including a thoughtful mix of housing, housing subsidies, and person-centered services. They also raised concerns that the housing created not have barriers that exclude the most vulnerable community members from accessing stability. Folks with the most perceived barriers (challenging tenant histories, poor credit, lack of engagement with providers, etc.) should be afforded opportunities arising from the use of these funds. *Response: VHCB agrees that a mix of new affordable rental units, subsidies, and services are all needed to address the current crisis. However, currently there are more housing subsidies than units that will accept them, and a lot of supportive service providers are having trouble hiring and keeping qualified staff. Therefore the consensus is to building more units specifically targeting the homeless or those at serious risk of becoming homeless. Units created with HOME-ARP funds will be filled through the Coordinated Entry system or other approved referral method to insure they are serving those in greatest need.*

Summary of comments not accepted:

A commenter wanted to know if new housing developments funded with HOME-ARP would be affordable to households who don't qualify for Section 8, or who make 80%-120% of AMI. This commenter thought some of HOME-ARP funds should be used for supportive services, and was dismayed at the amounts proposed in the draft Allocation Plan for non-profit operational and capacity building assistance and for administration of the award. *Response: There is a strong consensus among the parties consulted and commenters that the best use of HOME-ARP funds would be for the development of permanent affordable rental housing for Qualifying Populations. Non-profit operational and capacity support will be needed by these groups to develop additional projects with HOME-ARP funds. VHCB and the State of Vermont have substantial monitoring and reporting obligations that come with administering this award, including monitoring compliance for HOME-ARP rental units for 15 years to insure they are serving the populations intended. Administrative expenses also include the development of the Allocation Plan, consultation, public comments, the development of policies and procedures, and other tasks.*

C. HOME-ARP Allocation Plan Requirements

The following sections of this Plan describe the Qualifying Populations in Vermont, their needs, and the housing and service gaps that prevent them from finding safe, stable, permanent housing. Proposed uses of HOME-ARP funds are discussed, as well as details about how applications will be solicited and evaluated, and the criteria that will be used to award of HOME-ARP funds for eligible activities.

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

1. Needs Assessment and Gaps Analysis

The COVID-19 pandemic and the economic impacts it created have led to a significant increase in Vermont's homeless population and has put thousands of other residents at-risk of losing their homes. Emergency actions by the State during the pandemic included a large expansion of its motel voucher program to reduce crowding in congregate shelters and assist newly unsheltered households. Although currently extended until March 1, 2022, the motel voucher program will eventually be downsized, requiring the Qualifying Populations it serves to find other options. Vermont's Point In Time (PIT) count and a recent Housing Needs Assessment, discussed below, describe the Qualifying Populations and the challenges they face finding safe and affordable housing.

2021 has seen an unprecedented increase in the number of homeless households and individuals counted in Vermont's PIT. The PIT is an unduplicated statewide count of persons experiencing literal homelessness on a single night in January. The count captures the most vulnerable population, those literally homeless and does not include those at risk of homelessness, doubled up or couch surfing. Vermont's two Continua of Care (CoC) — the Vermont Coalition to End Homelessness (Balance of State CoC) and Chittenden County Homeless Alliance (Chittenden County CoC)—are the lead organizers of this effort. These CoC's, along with 11 local Continua of Care that are part of the Balance of State, comprised of service and housing providers, state agencies, those with lived experience of homelessness, and other key partners in the work to make all homelessness rare, brief and one-time. The full report can be found here (Attachment 1): <https://www.vhcb.org/our-programs/housing/home-arp-funding>

Notable Findings – Size and Demographic Composition of Qualifying Populations:

- During the one-day count on January 27, 2021, 2591 Vermonters experienced literal homelessness, an increase of 1481 persons compared to the 2020 one-day count.
- A total of 2043 households were counted, an increase of 1222 households and more than double from 2020.
- Vermont did not count unsheltered persons in 2021 due to the logistics of Covid-19.
- 360 persons were children under 18, representing 13.9% of the entire homeless population counted; as compared to 2020, 216 children at 19%.
- 277 people, or 10.7%, reported they were fleeing domestic or sexual violence, this is a slight percentage decrease from 2020 which was 128 persons at 11.5%.
- A disproportionate amount of people identified as Black or African American compared to state demographics; 6.9% or 179 persons (an increase of 1.3% from 2020) were Black or African American, compared to 1% of the state population.

For the last decade or more, Vermont has seen a reduction in the number of new homes being built. This contrasts with the increasing demand for housing, especially housing affordable to low income residents. Rental vacancy rates remain extremely low in most parts of the state, and the units that are available tend not to be affordable to the most vulnerable residents. A 2020 Vermont state-wide Housing Needs Assessment concludes: "Low income households have the least flexibility to adjust to higher housing prices or move to other locations and are therefore hard hit when housing markets are constrained or decline. Nearly 90,000 renter and owner households (36% of all households in the state) are cost burdened by their housing costs. This means their monthly housing costs consume more than

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

30% of their income for rent, mortgage, insurance, taxes and utilities --the maximum level considered affordable for the average household. Of these cost burdened Vermonters, 39,000 households (16%) spend more than half of their income for housing. These households are at especially high risk of housing instability, including frequent moves, eviction and even homelessness.”

The complete Housing Needs Assessment can be viewed here (Attachment 2):

<https://www.vhcb.org/our-programs/housing/home-arp-funding>. It should be noted that the needs have grown since the assessment was completed due to rising rents and home prices related to the pandemic. There have been reports in certain communities, such as St. Johnsbury and Rutland, of out-of-state entities purchasing relatively large numbers of rental units. These units then tend to be marketed to higher income groups, further limiting the availability of rental units affordable to low income households.

Needs of sheltered and unsheltered homeless populations:

A substantial portion of Vermonters experiencing homelessness have other challenges that contribute to them not being able to obtain stable housing. Recently obtained Coordinated Entry data from the Vermont Agency of Human Services for the period 10/1/20-9/30/21 shows:

- 4,925 households were in the Coordinated Entry system during the year, of which:
 - 26% reported having a substance use disorder
 - 51% reported having a mental health disorder
 - 23% reported having a chronic health condition
 - 33% reported having a physical disability

These statistics demonstrate a substantial need for recovery, mental and physical health services. People experiencing homelessness, however, are least able to avail themselves of assistance to address these conditions. Many times the first step to recovery and better health outcomes is a safe and stable home.

Needs of currently housed populations at risk of homelessness:

As noted in the 2020 Vermont Housing Needs Assessment, many currently housed households and individuals struggle to pay their housing costs with their current incomes. A long time shortage of housing affordable to those making 30% or 50% of median incomes means many live in constant fear of becoming homeless. Over half of the renters in Vermont (about 36,000 households) have housing costs that consume more than 30% of their income--the standard for assessing affordability. When housing costs consume more than this, tenants are less likely to have enough income remaining for other living expenses which can lead to housing instability. One quarter of Vermont’s renters (about 18,000 households) spend more than half of their income for housing costs. These renters are at high risk of housing instability, including frequent moves, eviction and even homelessness.

The term “cost burden” is often used to describe the hardship of spending high portions of income for housing. Although cost burden is pervasive among all Vermont counties, Chittenden County has the highest rates in the state of both moderate cost burden (spending 30-50% of income for housing) and

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

severe cost burden (spending more than 50% of income for housing). Interestingly, neighboring Addison and Franklin counties have the lowest rates of cost burden statewide.

Needs of other families requiring services or housing assistance or to prevent homelessness:

Data gathered in the 2020 Vermont Housing Needs Assessment demonstrates the need to create more housing opportunities for low and very-low income residents. Vermont will need to increase the state's total stock of rental housing by 2,629 units before 2025 to meet expected demand among new households, replace homes removed from the stock and house the state's homeless. In addition, nearly 18,000 current renter households in the state are at a high risk of eviction and homelessness due to housing costs that exceed half of their income. While constructing new apartments helps to address this, converting existing housing to affordable, energy-efficient, safe homes for lower income Vermonters could also help meet the needs of these 18,000 at-risk, but currently housed, Vermont households.

Vermont's vacancy rates are lower than rates considered healthy by most published research. To relieve the upward pressure on rents resulting from sub-healthy vacancy rates in many parts of the state, the number of additional rental homes needed in Vermont's housing stock by 2025 would need to rise even further than currently projected.

Needs of those at greatest risk of housing instability or in unstable housing situations:

Waitlists can be an important indicator of the relative demand for and access to affordable rental housing. However, managers of affordable apartments in Vermont tend to organize applicants on waitlists for apartments in their portfolios based on a number of different criteria, including the location, number of bedrooms needed, the need for rental assistance, and property amenities. Furthermore, applicants may be placed on multiple lists, making it impossible to calculate an overall average length of time on waitlists or the total number of applicants for subsidized rental housing in Vermont.

Anecdotally, most managers reported their properties had waitlists of several hundred applicants, and that most applicants remained on the waitlist at least a year, with one property reporting a waitlist of 540 applicants and an average wait time of four to five years. Of the 513 publicly subsidized apartment developments in Vermont, about 77% have waitlists that are open, based on reports from managers. This means that for the remaining 23% (about 115 developments), apartment seekers may not even have the opportunity to add their name to a waitlist.

Individuals and families at risk of losing their homes due to decreased incomes and the inability to pay rent or mortgages are being assisted with federal resources such as the Emergency Rental Assistance programs and Housing Assistance Fund.

Identification and consideration of current resources:

A variety of local and statewide organizations make up Vermont's network for providing housing services to Vermonters experiencing homelessness, some of which are tailored to specific subpopulations. For example, the Family Supportive Housing (FSH) Program is a key player in addressing homelessness among families. The FSH program provides in-depth case management and service

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

coordination to homeless families with children to stem homelessness and facilitate the transition to permanent housing. Funding is administered through the Vermont Department for Children and Families Office of Economic Opportunity. A network of community-based providers deliver the FSH programming in conjunction with affordable housing providers and private landlords.

Many State and Federal resources are available to assist Qualifying Populations in Vermont, and these have increased with funding from both the CARES Act and the American Rescue Plan Act (ARPA). Vermont's legislature decided to allocate substantial amounts of its allocation from these Acts to address increased homelessness brought about by the COVID-19 pandemic. In 2020, CARES Act funding was used move homeless families out of congregate shelters and into hotels or new permanent affordable housing. Funds were used to make modifications at congregate shelters around the State to allow them to safely house families and individuals following CDC COVID-19 guidelines. In 2021 ARPA funds are being used to purchase some hotels for use as non-congregate shelters and to develop permanent affordable housing to serve Vermont's most vulnerable residents. Despite all these efforts, the need among Qualifying Populations is still great, with thousands households still living in motels.

As mentioned above, the Housing Recovery Working Group is coordinating the strategic use of new state and federal housing funding. It's working summary of all current resources and eligible uses being deployed can be found here (Attachment 3): <https://www.vhcb.org/our-programs/housing/home-arp-funding>

Identify gaps in housing / shelter / supportive services:

As discussed earlier, the 2020 Vermont Housing Needs Assessment details the number and condition of the State's housing stock and the population it serves. The Assessment identifies a significant gap between the need for housing affordable to low income residents and the amount of such housing. These conditions existed before the COVID-19 pandemic, which only made things worse. The Scott Administration and the Vermont Legislature have recognized this problem for many years and have allocated substantially funding towards the creation of more affordable housing. At a news conference on October 18, 2021, Governor Scott stated: "I appreciate the thoughtful work of our housing and human services experts to identify both short term supports to transition people into more sustainable housing options and a path for a long term solution that will provide permanent housing for those experiencing homelessness. To make this plan a reality, we've proposed to the legislature historic investments in housing to help people move out of homelessness, benefiting them and their communities." Qualifying Populations in Vermont need safe, affordable housing which is currently not available. The full press release can be found here (Attachment 4): <https://www.vhcb.org/our-programs/housing/home-arp-funding>

Vermont utilized CARES Act and regular ARPA funding to upgrade and expand its shelter system in 2020 and 2021. Numerous hotels were purchased and used as non-congregate shelters, with the ultimate intention of converting most of these units into permanently affordable housing. At this time a further expansion of the shelter system would require funds better used to create more permanent housing options. The Vermont State Housing Authority recently reported that nearly half of households with rental vouchers are unable to find an apartment due to the lack of supply.

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

To address the service needs of those experiencing homelessness or at-risk of losing their homes, Vermont created new programs and expanded existing ones. The State has recognized the need for on-site supportive services to address the needs of the most challenging clients, and has worked with housing development organizations to integrate these services in their projects. While there continue to exist unmet service needs, the most important obstacle currently is a lack of human resources as opposed to financial ones. Service providers are having great difficulty finding qualified personnel to fill what are often very challenging jobs. This is a problem that is affecting many aspects of the economy and will continue to limit the amount of services that can be provided.

Characteristics of housing associated with instability:

As described in the 2020 Vermont Housing Needs Assessment, many low income Vermont tenants live in substandard rental housing that is unhealthy and/or in danger of being taken off the market. A related problem exists in many mobile home parks, where a large number of homes are old and in need of replacement, but whose owners do not have the resources to do so. These types of housing situations can be associated with instability.

Identify priority needs of qualifying populations:

The priority need of Qualifying Populations in Vermont is access to safe, affordable, permanent housing.

2. HOME-ARP Activities

Vermont proposes to use HOME-ARP funding to develop affordable rental housing units to serve Qualifying Populations, to provide operating and capacity building support to non-profits completing HOME-ARP activities, and for administration of the program. As noted earlier, VHCB will administer the HOME-ARP program for the State of Vermont under a detailed subrecipient agreement and will build on its successful administration of the HOME program.

Non-profit and for-profit housing developers seeking HOME-ARP dollars for eligible rental housing development projects will submit applications for funding to the Vermont Housing & Conservation Board (VHCB) using the [Common Housing Application](#). A HOME-ARP application supplement will be available on VHCB's website and must also be completed and submitted to VHCB. Applications will be accepted on a rolling basis, however funding decisions shall be made by the VHCB Board at regularly scheduled meetings. [VHCB board meeting and application due dates](#)

Projects will be evaluated by staff using VHCB's underwriting process. Staff will make recommendations to VHCB's Board who will ultimately make all funding decisions. The following *threshold criteria* must be met by an application to be considered for an HOME-ARP award: 1) the project must include the creation or preservation of permanent rental housing 2) the housing must remain affordable in perpetuity after the expiration of the HOME-ARP required period via a VHCB Housing Subsidy Covenant, 3) at least one of the State's Consolidated Plan housing priorities must be addressed, and 4) there must be a reasonable expectation that the project will be ready to proceed within 18 months.

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

Applications must include a description of the eligible activities to be conducted with the HOME-ARP funds and must certify that housing units assisted with the HOME-ARP will comply with HOME-ARP requirements. All applicants seeking funding for affordable multi-family rental housing (for new units and rehabilitation of existing units) shall describe the plans and tools they have in place to insure HOME-ARP assisted units will be available to Qualifying Populations.

On a competitive basis, applications that have met the threshold criteria described above will be evaluated according to how and the extent to which they meet the HOME-ARP criteria listed below. These criteria will carry equal importance and weight. The HOME-ARP criteria, together with the criteria and considerations in the [VHCB Affordable Housing Funding Policy](#) and the [Underwriting Policy and Procedures](#) will be used to determine “Need,” “Impact,” and “Quality” scores (up to 10 points each) for a project’s funding recommendation to the VHCB Board of Directors.

HOME-ARP Application Evaluation Criteria:

1. The applicant's ability to obligate HOME-ARP funds and undertake eligible activities in a timely manner
 - Applicants will be evaluated on their development capacity; their experience with federal affordable housing programs; and their track record for developing projects within a reasonable timeframe.
2. The extent to which the project has a mechanism or strategy to ensure deep affordability of the HOME-ARP units throughout the compliance period, including for Qualifying Populations with extremely low or no income.
3. The duration of the units' compliance period
 - All HOME-ARP funded projects will be subject to a minimum 15-year Compliance Period. Consideration will be given to projects that propose a HOME-ARP Compliance Period greater than the minimum 15 years.
 - After the expiration of the HOME-ARP period, all projects will be subject to perpetual VHCB affordability requirements at less restrictive income and rent levels, and every reasonable effort must be taken to structure the project in a manner that avoids displacement. The proposed number of VHCB restricted units and the level of the VHCB restrictions will be considered.
4. The adequacy and appropriateness of the project’s Tenant Selection Plan with respect to insuring that eligible tenants from Qualifying Populations will be referred to the developer; and the developer’s agreement or MOU with the local Coordinated Entry system, or other referring agency as applicable which describes referral methods and assures that all Qualifying Populations are served.

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

5. The merits of the application in meeting the priority housing needs as identified in the State's Consolidated Plan
6. The extent to which the application makes use of non-federal funding sources
7. The extent to which the project Affirmatively Furthers Fair Housing

As referenced above, additional analysis will be performed by VHCB underwriting staff in accordance with VHCB's Underwriting Policy and Procedures. The following will be assessed and contribute to project scores in the areas of "Need", "Impact", and "Quality" prior to making a HOME-ARP funding recommendation to the Board:

- Development capacity and fiscal soundness of the applicant, and experience of the development team
- Project location
- Demonstrated need for Qualifying Populations, or Market demand for Low-income households
- Budget documents
- Plans and specifications
- HOME-ARP and other applicable federal requirements
- Developer/owner profit standard and evaluation

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

Administering HOME-ARP

Vermont's Legislature has stipulated that the Vermont Housing & Conservation Board (VHCB) administer HOME Program funding which it has done since the 1990's. VHCB will also administer HOME-ARP funds as it has the policies, procedures, and systems in place to do so. Technically, VHCB will be a subrecipient from the Vermont Agency of Commerce and Community Development (ACCD) and a detailed agreement will be executed between ACCD and VHCB describing the roles and responsibilities of each party. Such agreements are also used with regular formula HOME funds. This agreement will include a breakdown of administrative funds. While VHCB will utilize the bulk of these funds, some will go to ACCD for reporting and other activities they must complete. VHCB and ACCD incurred some minor costs during the preparation of this allocation plan.

Vermont intends to utilize HOME-ARP funding as indicated in the following table:

	Funding Amount	Percent of Grant	Statutory Limit
Supportive Services	\$0		
Acquisition and Development of Non-Congregate Shelters	\$0		
Tenant Based Rental Assistance (TBRA)	\$0		
Development of Affordable Rental Housing	\$7,173,518.25		
Non-Profit Operating	\$478,234.55	5%	5%
Non-Profit Capacity Building	\$478,234.55	5%	5%
Administration and Planning	\$1,434,703.65	15%	15%
Total HOME-ARP Allocation	\$9,564,691		

VHCB annually provides operating subsidies to non-profit housing developers throughout the State, and deploys CHDO operating assistance for this purpose as well. Therefore, VHCB has procedures and systems in place to evaluate the needs of these organizations as well as monitoring their fiscal health. These procedures and systems will be modified as needed to evaluate requests for HOME-ARP operating assistance and capacity building awards to insure they provide the greatest benefit possible.

3. HOME-ARP Production Housing Goals

Vermont estimates that it will be able to produce at least 35 affordable rental housing units to serve Qualifying Populations with its HOME-ARP allocation. The \$7,173,518 available for awards will likely be divided among 8-10 projects. These projects will include other, permanently affordable rental units with various levels of affordability to low income residents.

Vermont's goal of producing 35 units serving Qualifying Populations will foster the production of additional affordable units as HOME-ARP funds are combined with other funding sources (State funds, tax credits, etc.) to move projects forward. We estimate that at least 100 additional affordable units will be produced beyond the HOME-ARP units, and per State policy all of these units will remain perpetually affordable through a housing subsidy covenant. These efforts directly serve the State's highest priority need which is for the creation of more rental housing units affordable to the State's most vulnerable residents.

State of Vermont HOME-ARP Allocation Plan

February 16, 2022

4. Preferences

Vermont intends to utilize HOME-ARP funds for the development of rental housing units to serve Qualifying Populations (QP's) as defined in HUD Notice CPD-21-10. These units will be made available to all QP's through referrals from the local Coordinated Entry system in the town or region where the individual projects are located. All Vermont towns are served by a CoC/CE and their services are available to all the QP's. No preferences or priorities will be used by the CE's when referring households to these units.

Each project awarded HOME-ARP funds will be required to have a Tenant Selection Plan that describes how the developer will work with the local CE system, and any other referring service agency as applicable, to identify appropriate QP households. An agreement or MOU between the developer and the CoC/CE will also be required and will describe the referral method(s) in detail for each HOME-ARP project and include assurances that the CE works with all four QP's.

5. Refinancing Guidelines for HOME-ARP Projects

Multi-family projects developed by locally based housing organizations that receive HOME-ARP funds for rehabilitation may utilize HOME-ARP funds to refinance existing debt if they meet the following guidelines:

1. Refinancing is necessary to reduce the overall housing costs and to make the housing more affordable and proportional to the number of HOME-ARP-assisted units in the rental project.
2. Rehabilitation is the primary eligible activity. A minimum of \$7,500 of rehabilitation per unit is required. The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced;
3. The grantee must demonstrate management capacity and practices that ensure that the long term needs of the project can be met and the targeted population can be served over an extended affordability period;
4. The grantee must demonstrate that the new investment is being made to maintain current affordable units, to create greater affordability in current affordable units, to create additional affordable units, or to continue the affordability of units that could be lost;
5. Refinancing will be limited to projects that have previously received an investment of public funds;
6. The minimum HOME-ARP compliance period shall be 15 years. All HOME-ARP assisted projects are required to remain affordable in perpetuity after the expiration of the HOME-ARP required period via a VHCB Housing Subsidy Convent;
7. HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG.
8. Requires a review of management practices to demonstrate that disinvestment in the property has not occurred.

	Addison	Bennington	Caledonia	Chittenden	Essex	Franklin	Grand Isle	Lamoille	Orange	Orleans	Rutland	Washington	Windham	Windsor	2021 Totals
Total number of households	80	189	78	626	4	95	0	75	22	22	265	221	226	140	2043
Households with at Least One Adult and One Child	13	29	14	29	0	19	0	16	0	7	27	43	5	7	209
2 members	4	8	5	14	0	7	0	6	0	2	10	14	4	2	76
3 members	4	13	4	9	0	9	0	6	0	4	11	14	1	4	79
4 members	3	2	3	2	0	1	0	2	0	1	4	11	0	1	30
5+ members	2	6	2	4	0	2	0	2	0	0	2	2	0	0	22
Households without Children	67	160	65	597	4	76	0	59	22	15	238	177	221	132	1833
Households with Only Children	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Total number of persons	117	271	116	700	4	146	0	112	23	38	344	327	238	155	2591
Number of children (under age 18)	23	51	28	54	0	34	0	26	0	13	48	64	6	13	360
Number of young adults (age 18 to 24)	21	17	15	73	0	18	0	15	0	2	25	32	25	24	267
Adults (25-54)	61	174	66	469	3	80	0	62	11	19	227	177	161	85	1595
Adults (55+)	12	29	7	104	1	14	0	9	12	4	44	54	46	33	369
Adults (Unreported Age)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Location (Number of Persons)															
Unsheltered	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Emergency Shelter	110	271	108	690	4	135	0	112	12	25	340	310	234	149	2500
Motel/Hotel paid for by AHS	85	248	93	539	4	113	0	102	12	16	321	258	217	116	2124
Motel/Hotel paid for by other sources	0	7	1	11	0	1	0	3	0	0	10	7	1	10	51
Transitional Housing for the Homeless	7	0	8	10	0	11	0	0	11	13	4	17	4	6	91
What is your gender identity?															
Female	48	131	54	304	2	80	0	57	4	20	148	140	112	67	1167
Male	69	139	62	391	2	64	0	55	19	17	196	186	122	88	1410
Transgender	0	1	0	3	0	1	0	0	0	0	0	0	3	0	8
Gender Non-Conforming (i.e. not exclusively male or female)	0	0	0	2	0	1	0	0	0	1	0	1	1	0	6
What is your racial identity?															
White	107	247	105	550	4	130	0	102	23	35	317	290	216	140	2266
Black or African-American	7	12	5	95	0	5	0	4	0	1	12	20	12	6	179
Asian	1	2	0	18	0	1	0	0	0	0	0	2	0	1	25
Other and/or Multiple Races	2	10	6	37	0	10	0	6	0	2	15	15	10	8	121
Subpopulations															
Chronically homeless HOUSEHOLDS	22	32	3	165	0	13	0	13	1	6	50	57	74	40	476
Chronically homeless persons	24	32	3	166	0	15	0	13	1	6	51	57	75	40	483
Veterans	3	9	2	22	0	2	0	1	11	0	13	20	7	13	103
DV households	8	19	2	111	0	5	0	9	1	1	31	17	21	14	239
DV survivors	8	19	2	148	0	5	0	9	1	1	32	17	21	14	277
Unaccompanied youth households	13	10	12	61	0	9	0	8	0	2	16	14	21	21	187
Parenting youth households	3	0	0	6	0	3	0	3	0	0	1	4	2	2	24
Chronic Health Conditions (Adults)															
Physical Disability (Long-Term)	18	66	15	171	1	29	0	26	10	6	90	107	68	70	677
Developmental Disability	7	15	2	67	0	10	0	11	7	1	21	16	22	25	204
Mental Health (Severe and Persistent)	38	70	22	236	1	39	0	21	9	4	78	68	139	43	768
Chronic Substance Abuse (Alcohol and/or Drug)	12	16	4	136	1	14	0	7	6	2	29	37	68	19	351
Other Chronic Health Conditions (Long-Term)	10	34	3	140	0	13	0	21	10	2	50	85	59	29	456
Chronic Health Conditions (Children)															
Physical Disability (Long-Term)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Developmental Disability	0	2	0	0	0	2	0	0	0	0	3	2	1	0	10
Mental Health (Severe and Persistent)	0	6	0	0	0	1	0	1	0	0	5	5	0	1	19
Chronic Substance Abuse (Alcohol and/or Drug)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Chronic Health Conditions (Long-Term)	0	1	1	0	0	0	0	0	0	0	3	1	0	0	6
History of Homelessness															
First Time Homeless	40	109	54	303	2	76	0	53	6	21	172	103	81	52	1072
Length of Time Homeless	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less than one month	18	55	33	143	1	36	0	27	3	7	90	62	29	31	535
One to three months	13	44	8	137	0	26	0	22	3	4	68	44	47	22	438
Three months to one year	26	55	26	159	2	48	0	22	6	16	130	54	63	25	632
One year or more	32	48	28	197	0	16	0	19	4	4	52	85	81	36	602
Unknown Length of Homelessness	28	69	21	64	1	20	0	22	7	7	4	82	18	41	384
History of Homelessness (HHs)															
First Time Homeless	31	90	40	258	2	49	0	40	5	12	128	77	79	51	862
Length of Time Homeless	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Less than one month	12	45	27	130	1	23	0	20	2	4	64	44	28	30	430
One to three months	11	36	6	109	0	18	0	17	3	3	50	34	43	21	351
Three months to one year	21	45	20	140	2	29	0	19	6	8	103	41	62	25	521
One year or more	27	45	20	192	0	13	0	17	4	4	46	81	81	35	565
Unknown Length of Homelessness	9	18	5	55	1	12	0	2	7	3	2	21	12	29	176
Location (Number of Households)															
Unsheltered	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Emergency Shelter (all HH)	75	189	73	618	4	90	0	75	11	16	261	207	223	135	1977
Motel/Hotel paid for by AHS	55	180	66	501	4	77	0	67	11	13	244	171	211	112	1713
Motel/Hotel paid for by other sources	0	3	1	8	0	1	0	1	0	0	9	4	1	10	38
Transitional Housing for the Homeless	5	0	5	8	0	5	0	0	11	6	4	14	3	5	66

Vermont 2021 PIT Breakdown Report - AHS District

	Barre	Bennington	Brattleboro	Hartford	Middlebury	Morrisville	Newport	Rutland	Springfield	St. Albans	St. Johnsbury	Burlington	Totals
Total number of households	221	189	181	150	80	75	22	265	57	95	82	626	2043
Households with at Least One Adult and One Child	43	29	5	2	13	16	7	27	5	19	14	29	209
2 members	14	8	3	1	4	6	2	10	2	7	5	14	76
3 members	14	13	2	1	4	6	4	11	2	9	4	9	79
4 members	11	2	0	0	3	2	1	4	1	1	3	2	30
5+ members	2	6	0	0	2	2	0	2	0	2	2	4	22
Households without Children	177	160	176	148	67	59	15	238	51	76	69	597	1833
Households with Only Children	0	0	0	0	0	0	0	0	1	0	0	0	1
Total number of persons	327	271	195	154	117	112	38	344	67	146	120	700	2591
Number of children (under age 18)	64	51	7	2	23	26	13	48	10	34	28	54	360
Number of young adults (age 18 to 24)	32	17	19	20	21	15	2	25	10	18	15	73	267
Adults (25-54)	177	174	129	89	61	62	19	227	39	80	69	469	1595
Adults (55+)	54	29	40	43	12	9	4	44	8	14	8	104	369
Adults (Unreported Age)	0	0	0	0	0	0	0	0	0	0	0	0	0
Location (Number of Persons)													
Unsheltered	0	0	0	0	0	0	0	0	0	0	0	0	0
Emergency Shelter	310	271	194	141	110	112	25	340	60	135	112	690	2500
Motel/Hotel paid for by AHS	258	248	177	119	85	102	16	321	49	113	97	539	2124
Motel/Hotel paid for by other sources	7	7	1	10	0	3	0	10	0	1	1	11	51
Transitional Housing for the Homeless	17	0	1	13	7	0	13	4	7	11	8	10	91
What is your gender identity?													
Female	140	131	88	55	48	57	20	148	40	80	56	304	1167
Male	186	139	103	99	69	55	17	196	27	64	64	391	1410
Transgender	0	1	3	0	0	0	0	0	0	1	0	3	8
Gender Non-Conforming (i.e. not exclusively male or female)	1	0	1	0	0	0	1	0	0	1	0	2	6
What is your racial identity?													
White	290	247	176	143	107	102	35	317	60	130	109	550	2266
Black or African-American	20	12	11	6	7	4	1	12	1	5	5	95	179
Asian	2	2	0	1	1	0	0	0	0	1	0	18	25
Other and/or Multiple Races	15	10	8	4	2	6	2	15	6	10	6	37	121
Subpopulations													
Chronically homeless HOUSEHOLDS	57	32	66	41	22	13	6	50	8	13	3	165	476
Chronically homeless persons	57	32	67	41	24	13	6	51	8	15	3	166	483
Veterans	20	9	5	25	3	1	0	13	1	2	2	22	103
DV households	17	19	16	13	8	9	1	31	7	5	2	111	239
DV survivors	17	19	16	13	8	9	1	32	7	5	2	148	277
Unaccompanied youth households	14	10	16	18	13	8	2	16	8	9	12	61	187
Parenting youth households	4	0	1	0	3	3	0	1	3	3	0	6	24
Chronic Health Conditions (Adults)													
Physical Disability (Long-Term)	107	66	57	81	18	26	6	90	10	29	16	171	677
Developmental Disability	16	15	20	31	7	11	1	21	3	10	2	67	204
Mental Health (Severe and Persistent)	68	70	123	44	38	21	4	78	24	39	23	236	768
Chronic Substance Abuse (Alcohol and/or Drug)	37	16	64	21	12	7	2	29	8	14	5	136	351
Other Chronic Health Conditions (Long-Term)	85	34	48	36	10	21	2	50	14	13	3	140	456
Chronic Health Conditions (Children)													
Physical Disability (Long-Term)	0	0	0	0	0	0	0	0	0	0	0	0	0
Developmental Disability	2	2	1	0	0	0	0	3	0	2	0	0	10
Mental Health (Severe and Persistent)	5	6	0	0	0	1	0	5	1	1	0	0	19
Chronic Substance Abuse (Alcohol and/or Drug)	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Chronic Health Conditions (Long-Term)	1	1	0	0	0	0	0	3	0	0	1	0	6
History of Homelessness													
First Time Homeless	103	109	60	53	40	53	21	172	26	76	56	303	1072
Length of Time Homeless	0	0	0	0	0	0	0	0	0	0	0	0	0
Less than one month	62	55	16	29	18	27	7	90	18	36	34	143	535
One to three months	44	44	38	22	13	22	4	68	12	26	8	137	438
Three months to one year	54	55	55	31	26	22	16	130	8	48	28	159	632
One year or more	85	48	71	40	32	19	4	52	10	16	28	197	602
Unknown Length of Homelessness	82	69	15	32	28	22	7	4	19	20	22	64	384
History of Homelessness (HHs)													
First Time Homeless	77	90	57	52	31	40	12	128	26	49	42	258	862
Length of Time Homeless	0	0	0	0	0	0	0	0	0	0	0	0	0
Less than one month	44	45	14	29	12	20	4	64	17	23	28	130	430
One to three months	34	36	34	21	11	17	3	50	12	18	6	109	351
Three months to one year	41	45	54	31	21	19	8	103	8	29	22	140	521
One year or more	81	45	71	39	27	17	4	46	10	13	20	192	565
Unknown Length of Homelessness	21	18	8	30	9	2	3	2	10	12	6	55	176
Location (Number of Households)													
Unsheltered	0	0	0	0	0	0	0	0	0	0	0	0	0
Emergency Shelter (all HH)	207	189	180	137	75	75	16	261	52	90	77	618	1977
Motel/Hotel paid for by AHS	171	180	168	118	55	67	13	244	48	77	70	501	1713
Motel/Hotel paid for by other sources	4	3	1	10	0	1	0	9	0	1	1	8	38
Transitional Housing for the Homeless	14	0	1	13	5	0	6	4	5	5	5	8	66



Vermont Housing Needs Assessment: 2020-2024

Completed for the
Vermont Department of
Housing and Community Development

February 2020

Report contents

Chapter 1	Highlights.....	3
Chapter 2	Demographic trends.....	8
Chapter 3	Housing stock.....	15
Chapter 4	Renters.....	42
Chapter 5	Homeowners.....	54
Chapter 6	Seniors.....	71
Chapter 7	Large and small households.....	83
Chapter 8	Race and ethnicity.....	91
Chapter 9	Households with special needs and unique challenges.....	98
Chapter 10	Homelessness.....	112
Chapter 11	Addison County.....	121
Chapter 12	Bennington County.....	134
Chapter 13	Caledonia County.....	147
Chapter 14	Chittenden County.....	160
Chapter 15	Essex County.....	173
Chapter 16	Franklin County.....	186
Chapter 17	Grand Isle County.....	199
Chapter 18	Lamoille County.....	211
Chapter 19	Orange County.....	224
Chapter 20	Orleans County.....	237
Chapter 21	Rutland County.....	250
Chapter 22	Washington County.....	263
Chapter 23	Windham County.....	276
Chapter 24	Windsor County.....	289

This report was prepared for the Vermont Department of Housing and Community Development. It is one of the components required as part of the 2020-2024 Housing and Urban Development (HUD) Consolidated Plan. The report draws largely from data and estimates that are available on the Vermont Housing Data website's Community Profiles. The report uses the most recent data available when drafting began in November 2018. For data types available on the Vermont Housing Data website, the reader can use hyperlinks in the figure source notes to quickly access current data.

Household projections were purchased from Claritas, LLC. Short-term rental data is from AirDNA which pulls listings from AirBnB and HomeAway (which includes Vacation Rentals By Owner).

Primary contributors to this report are Leslie Black-Plumeau, Mia Watson, Seth Orman, Caroline Rubin and Gretchen Messer.

Chapter 1 : Highlights

Contents

Home building declines statewide4

Household growth projected in Northwest counties4

Low income households statewide have unmet housing needs5

Indicators of housing quality challenges6

Demand for service-enriched housing persists7

Figures

Figure 1-1: Average annual growth of Vermont's year-round housing stock decreases4

Figure 1-2: Projected increase or decrease in households living in Vermont between 2020 and 2025.....5

Figure 1-3: Vermont households by housing costs as a percentage of household income.....6

Figure 1-4: Vermont primary homes with Census survey indicators of substandard quality6

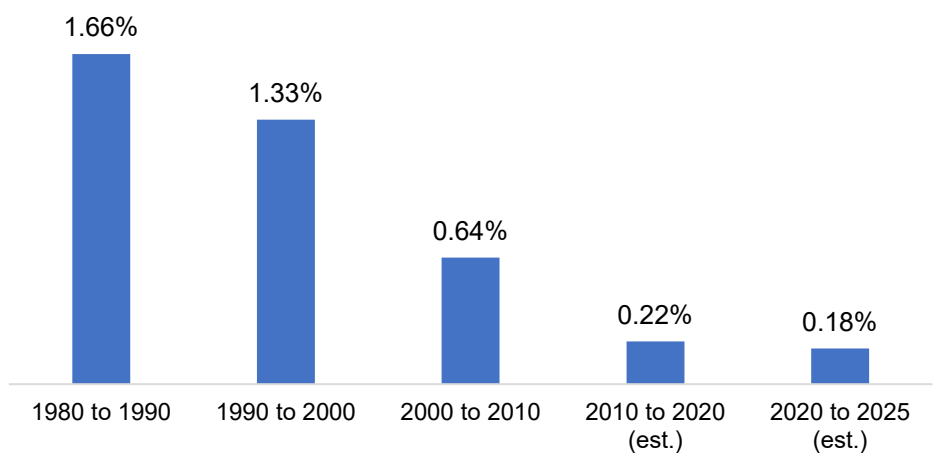
Home building declines statewide

Before 2010, the number of homes in Vermont increased at an average annual pace of 1%. By 2025, that pace is expected to slow to less than 0.2%—a virtual stagnation in the number of year-round Vermont homes. Although less severe in the northwest part of the state, this slowdown is occurring in every Vermont county.

Most expansion of the housing stock occurs through new home construction.¹ New homes are rarely affordable for lower income residents, with the exception of publicly subsidized housing. However, when a housing market provides new home options for middle and upper income buyers and renters, their existing homes, which are likely more affordable, become available for other home seekers. In this way, declines in home building ultimately reduce the availability of affordable housing for lower income Vermonters.

Vermont's role as a vacation destination also affects how its housing stock is used. The number of seasonal homes here continues to grow, comprising 17% of the state's housing stock as of 2017. This is the second-highest rate of seasonal homes in the nation.² Similarly, the use of Vermont homes as short-term rentals has risen in the past five years, with at least 8,041 homes listed available in July 2019 (primarily in the state's ski towns). These homes constitute 2.5% of the state's housing stock.

Figure 1-1: Average annual growth of Vermont's year-round housing stock decreases



Source: U.S. Census Bureau from [housingdata.org](https://www.housingdata.org) and Claritas.

Household growth projected in Northwest counties

The number of households living in Vermont is expected to increase slightly, by 2,353 households between 2020 and 2025. Virtually all of this expansion will occur in Chittenden County and neighboring northwest Vermont counties. Although Vermont's total population has begun to decline slightly, the number of households continues expanding modestly due to factors such as increasing number of single-person households.

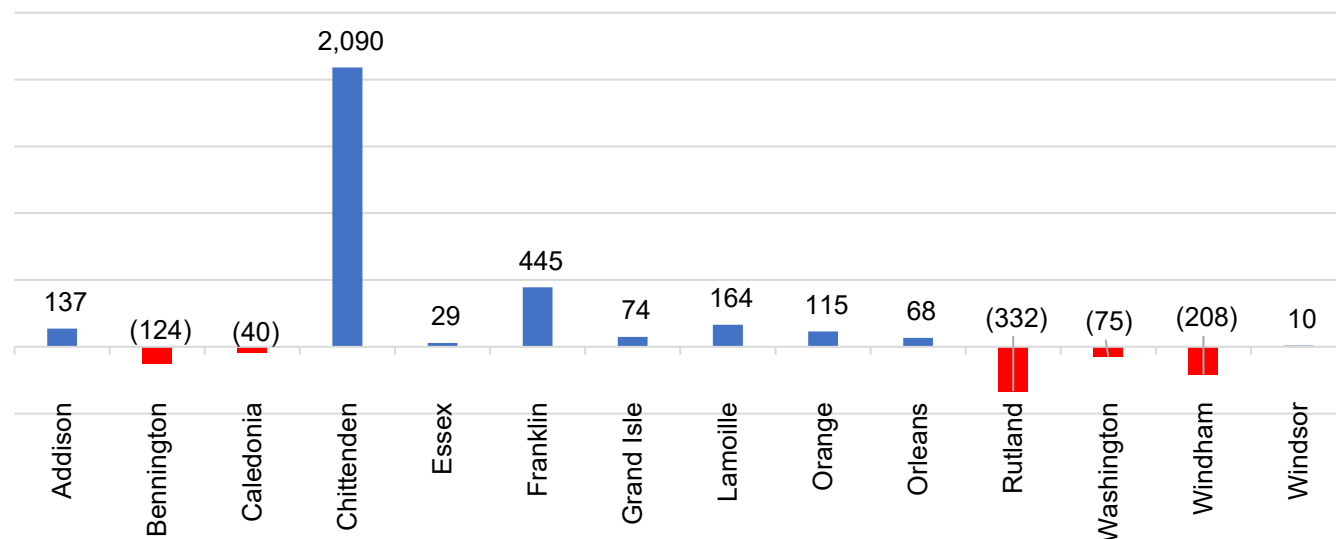
With respect to the new households expected and the result of this demand on home prices, Chittenden County is in a unique position relative to the state's other counties. Of the additional households who will locate in Vermont between 2020 and 2025, 89% are projected to live in Chittenden County. This demand is likely a key contributor to elevating Chittenden County median home prices 34% higher and median rents 23% higher than the statewide average.

¹ Increasing the number of homes in an existing building, such as converting part of a house into an accessory dwelling unit, is a smaller scale method of expanding the housing stock.

² [IPX1031 Research](https://www.ipx1031.com/research), based on Census Bureau estimates. Only Maine's rate of seasonal homes exceeds Vermont.

Demand for housing in Chittenden County also creates pressure for nearby Franklin, Lamoille, Addison and Grand Isle counties. These counties have the highest median home sales prices and rents in the state, next to Chittenden.³

Figure 1-2: Projected increase or decrease in households living in Vermont between 2020 and 2025



Source: Claritas

Based on these projections, Vermont will need to increase the state's total housing stock by about 5,800 primary homes before 2025 to meet expected demand among new households while also housing the state's homeless and replacing homes likely to be removed from the stock. New homes needed are forecast to be almost evenly split between rental and owned housing types.

Low income households statewide have unmet housing needs

Low income households have the least flexibility to adjust to higher housing prices or move to other locations and are therefore hard hit when housing markets are constrained or decline. Nearly 90,000 renter and owner households (36% of all households in the state) are cost burdened by their housing costs. This means their monthly housing costs consume more than 30% of their income for rent, mortgage, insurance, taxes and utilities --the maximum level considered affordable for the average household. Of these cost burdened Vermonters, 39,000 households (16%) spend more than half of their income for housing. These households are at especially high risk of housing instability, including frequent moves, eviction and even homelessness.

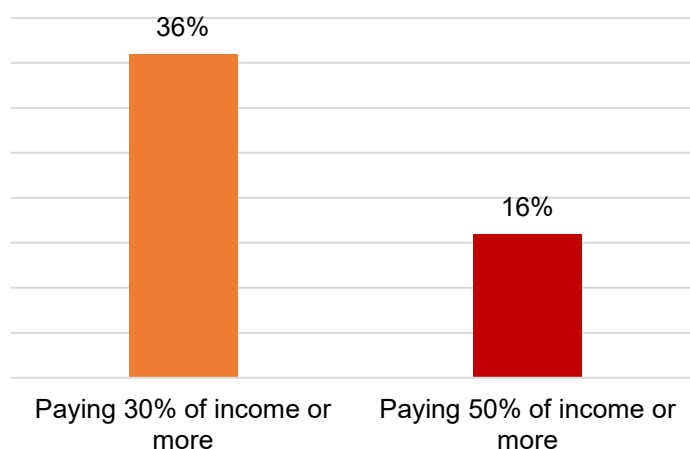
³ Vermont Property Transfer Tax (PTT) records from housingdata.org; U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25064) from housingdata.org.

On the annual one night count held in January 2019, 1,089 Vermonters were homeless—slightly less than during prior years, but indicative of the persistence of life threatening unmet needs among the non-housed. The length of stay in Vermont's homeless shelters was at an all-time high in 2019.

Statewide, Vermonters younger than 62 with incomes less than 80% of the median are the demographic group most likely to experience cost burden and other housing problems.⁴ In half of Vermont's counties, renters outnumber homeowners among those experiencing housing problems. However, in the remaining counties, low income homeowners outnumber renters among those with housing problems.

Indicators of housing quality challenges

Figure 1-3: Vermont households by housing costs as a percentage of household income



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org

For low income Vermont homeowners who are already spending more than 30% of their income for their monthly mortgage and recurring housing costs, paying for necessary home maintenance and repairs may be extremely difficult. Low income Vermonters who rent their homes as well as those who live in mobile home parks face complex challenges of seeking interventions from property owners and managers who may also have few funds available for costly next steps. Unless they are addressed, each of these challenges can lead to foregone home maintenance, overdue repairs and deteriorating housing quality.

Figure 1-4: Vermont primary homes with Census survey indicators of substandard quality

Homes		Housing Quality Flag
Owner-occupied	Renter-occupied	
12,094	6,960	Heating fuel type of coal or the home lacked a heat source
		Home lacked complete kitchen facilities
		Mobile home built before 1979*
		Home lacked complete plumbing facilities, or
		Rental home built before 1939 with monthly rent less than \$500 or owner house or condo valued at less than \$75,000**

* The National Manufactured Housing Construction and Safety Act was passed in 1976 and required basic safety and quality standards for mobile homes. 1979 is the closest year available in the PUMS data.** According to the HUD's "American Housing Survey Components of Inventory Change: 2011–2013", homes built before 1940 and homes where renters paid less than \$600 in rent were more likely to be demolished or condemned, signaling potential poor quality.

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013–2017 Public Use Microdata Sample (PUMS)

Although data available on housing quality is limited, analysis of Census Bureau Public Use Microdata (PUMS) suggests that at least 19,054 Vermont households live in homes with serious housing quality issues. These households met at least one of five substandard quality flags. This number almost certainly undercounts

⁴HUD Comprehensive Housing Affordability Strategy defines housing problems as housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding.

substandard quality homes because Census surveys do not ask about many issues such as poor sanitary conditions, weatherization and interior air quality.

The safety of many rental homes in Vermont is not regularly monitored or surveyed, leading to uncertainty about the type and scope of problems within this significant portion of Vermont's housing stock. About 44,000 Vermont rental homes (58%) are inspected sporadically or only upon request because they are not publicly subsidized or in a town with rental registration and/or inspection. An estimated 6,960 rental homes are likely to have quality deficits, according to analysis of Census PUMS estimates.

Nearly 7,000 Vermont households live in mobile home parks.⁵ A 2019 study of 2,000 of these homes found that 300 to 400 are of substandard quality, with assessed values less than \$10,000, built before 1976 or identified by park owners as in such poor quality they will likely be abandoned or unmarketable within 5 years.⁶ Because the study's sample is likely representative of the universe, the total number of homes in all Vermont mobile home parks with quality concerns is likely to be closer to 1,050-1,400.

Demand for service-enriched housing persists

Vermont has 18,000 households with incomes less than 80% of the area median headed by someone with a disability who is at least 62 years old.⁷ These frail seniors, as well as the many younger Vermonters with significant disabilities far outnumber the supportive services available to help them live safely and independently in their homes. Vermont's work force includes only about 5,626 home health aides and personal care aides and its residential care system offers only an estimated 2,400 assisted living and residential care units statewide. In addition, most of the 6,412 subsidized apartments in Vermont reserved for seniors or people with disabilities provide assistance through Support and Services at Home (SASH).⁸

Despite increased federal funding to combat homelessness and improvements in the state's coordinated system of care, Vermont consistently has a relatively high population of people experiencing homelessness compared to other states.⁹ In response to persistent gaps between the needs of Vermont's homeless population and corresponding supportive facilities and services, several important studies were conducted in Vermont during the past five years. In 2017, Vermont commissioned the Roadmap to End Homelessness project and hired the Corporation for Supportive Housing to identify ways to end homelessness in 5 years. Following this, Vermont's Specialized Housing Vouchers Working Group was formed to study the state's underutilization of federal rental assistance subsidies from the U.S. Department of Housing and Urban Development (HUD) for vulnerable populations including individuals and families experiencing homelessness. Recommendations from the Vermont Roadmap to End Homelessness include 3,148 new permanent housing interventions (consisting of additional homes and/or services). The Specialized Housing Vouchers Working Group identified lack of services funding and service design, delivery and coordination as among the root causes of subsidy underutilization and made a series of recommendations for improvement.¹⁰

⁵ [Vermont Department of Housing & Community Development](#), "Vermont Mobile Home Park Program 2019 Registry & Mobile Home Parks Report", 2019

⁶ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

⁷ [AARP](#), "Across the States 2018: Vermont State Profile"

⁸ [Vermont Directory of Affordable Rental Housing](#). SASH or "Support and Services at Home" is a program that coordinates with partners such as social service agencies, healthcare providers and nonprofit housing organizations to help Vermonters that want to live independently at home.

⁹ [Executive Office of the President](#), Council of Economic Advisors, "The State of Homelessness in America", 2019

¹⁰ Vermont Agency of Human Services, [Homelessness Study: "Vermont Roadmap to End Homelessness"](#), 2017 and Vermont Agency of Human Services, [Report to the Vermont Legislature: Specialized Housing Vouchers Working Group](#) from legislature.vermont.gov.

Chapter 2 : Demographic trends

Contents

Slow growth in Vermont households expected to continue..... 9

Seniors aged 65-74 will be fastest growing demographic group statewide 9

Additional low-income households will mostly be renters 11

Increasing concentration of Vermont households..... 12

Small households occupy 69% of Vermont homes..... 13

Racial diversity increases slowly 14

Figures

Figure 2-1: Vermont households, 2010-2025..... 9

Figure 2-2: Projected distribution of Vermont households by age and tenure, 2020-2025..... 10

Figure 2-3: Distribution of Vermont households by age, 2020-2025..... 10

Figure 2-4: Projected expansion of households living in Vermont, 2020-2025 11

Figure 2-5: Vermont income groups and projected growth, 2020-2025..... 11

Figure 2-6: Vermont income and age groups and projected growth, 2020-2025 12

Figure 2-7: Projected change in the number of county households, 2020-2025..... 13

Figure 2-8: Households by size 13

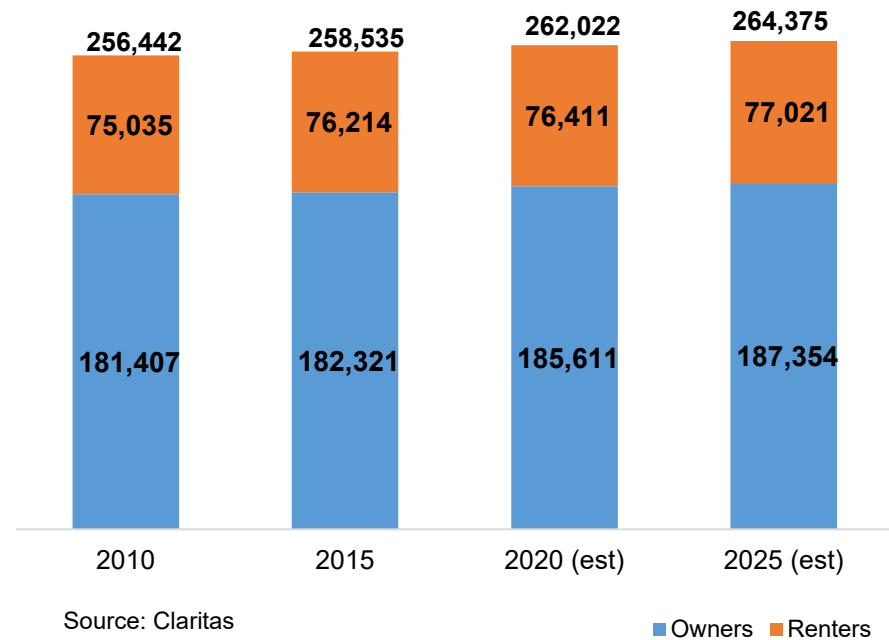
Figure 2-9: Percent of Vermont householders that are not white-alone..... 14

Figure 2-10: Estimated Vermont households by race of householder 14

Slow growth in Vermont households expected to continue

Growth in the number of households living in Vermont slowed in 2010-2020 to an annual rate of 0.24%. This growth is expected to continue slowing to a rate of 0.18% between 2020 and 2025 which will result in a total of 2,353 new Vermont households.¹ Both the 2015 and 2010 Vermont Housing Needs Assessments projected household growth at twice this level.²

Figure 2-1: Vermont households, 2010-2025



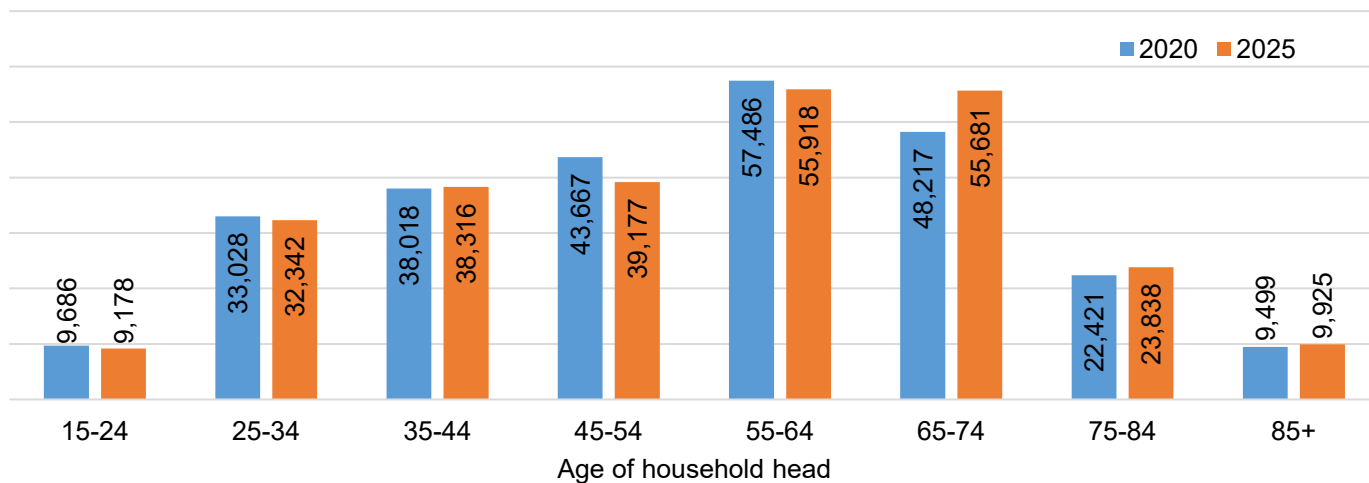
Seniors aged 65-74 will be fastest growing demographic group statewide

Slow growth brings stagnancy to many aspects of the demographics of Vermont's population. However, the aging of Vermont's sizeable Baby Boom population (born 1946- 1964) will continue to expand the number of Vermont households headed by someone who is at least 65 years old. About a third of all Vermont households (or 89,444 households) are likely to be 65 or older by 2025.

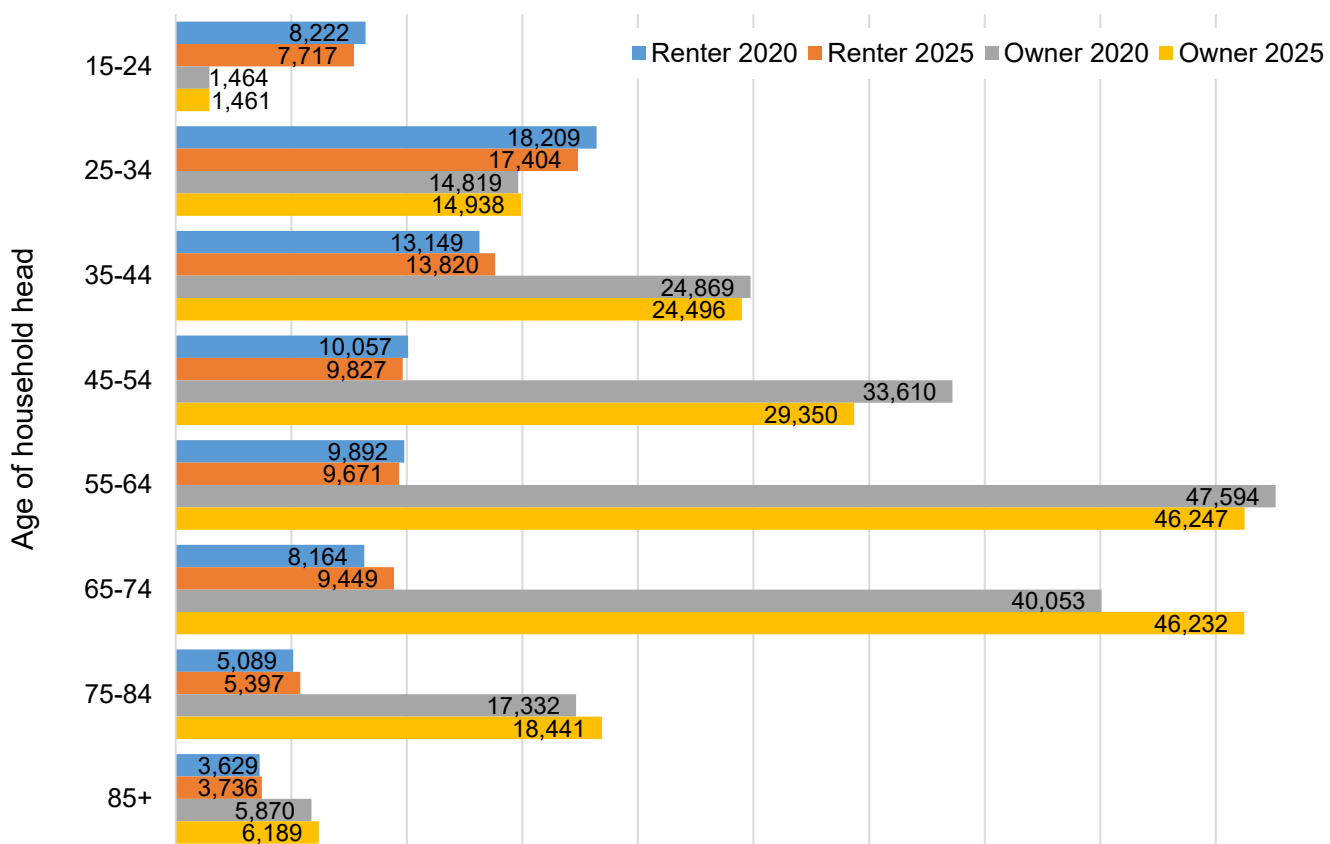
The largest expansion of Vermont householders by age in 2020-2025 will be the group aged 65-74, as people born around the height of the boom in 1957 are in this phase of their lives. Vermont householders aged 65 and up are projected to continue to live in homes they own at a consistent, high rate of 79%.

¹ Based on estimates from the U.S. Census Bureau and Claritas projections.

² In 2015, the [Vermont Housing Needs Assessment](#) projected Vermont households would expand by 4,768 in 5 years and number 267,270 by 2020. In 2010, the [assessment](#) projected Vermont households would expand by 4,680 in 5 years and number 259,122 by 2015.

Figure 2-3: Distribution of Vermont households by age, 2020-2025

Source: Claritas

Figure 2-2: Projected distribution of Vermont households by age and tenure, 2020-2025

Source: Claritas

Additional low-income households will mostly be renters

An additional 1,090 low-income households with incomes less than 80% of the area's median are expected to live in Vermont by 2025. 62% (677) of these low-income households are projected to rent their homes.

Although the number of additional households expected in Vermont between 2020 and 2025 is a very minimal 2,353, this growth is projected to occur largely in the lowest and highest income groups.

Between 2020 and 2025, median household income in Vermont is projected to increase by nearly eight percent from \$64,513 to \$70,115.

Figure 2-4: Projected expansion of households living in Vermont, 2020-2025

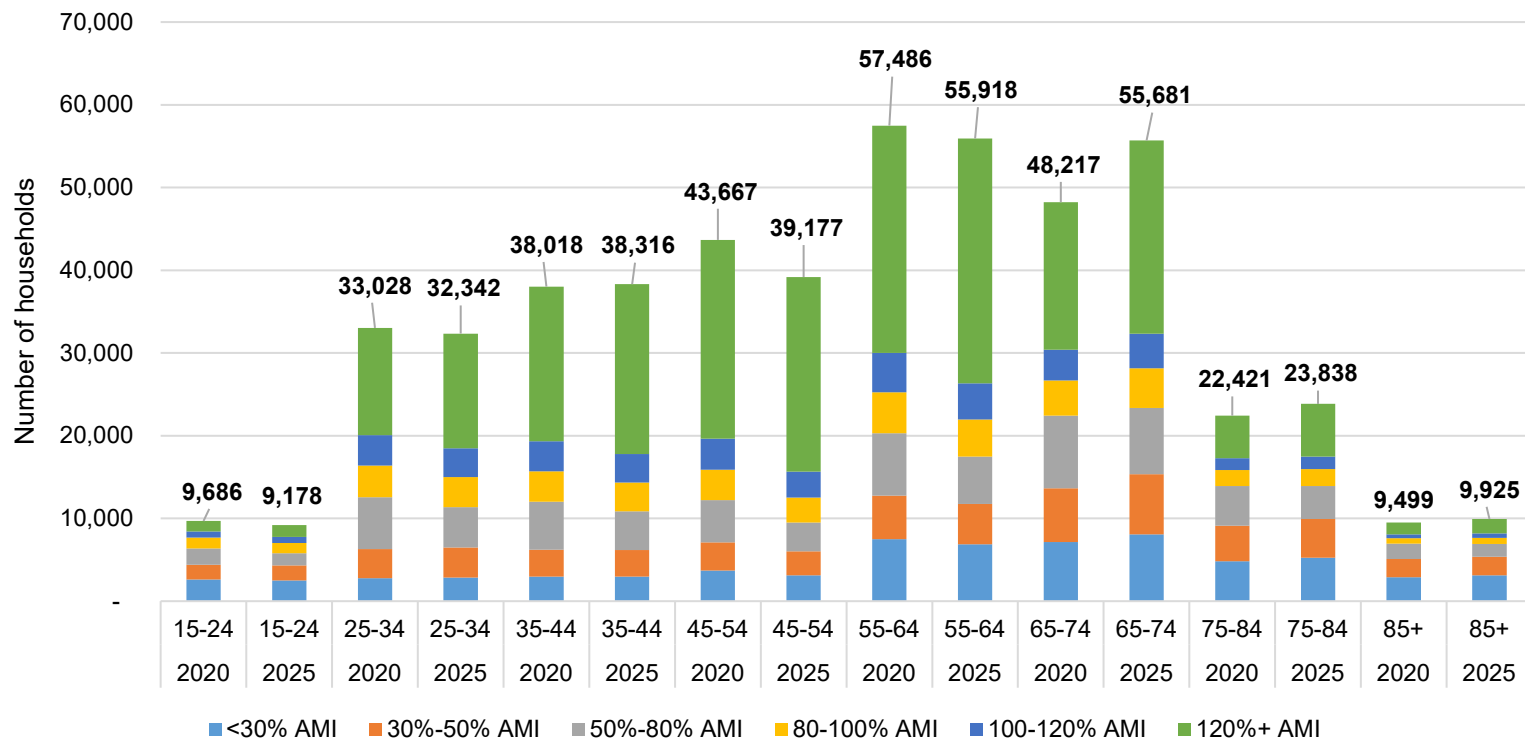
Net additional households of all incomes			Low-income households (income <80% of area median)		
Total	Renters	Owners	Total	Renters	Owners
2,353	610	1,743	1,090	677	413

Source: Claritas

Figure 2-5: Vermont income groups and projected growth, 2020-2025

Income group	Income range 2020	Households 2020	Projected change in households, 2020-2025
<30% AMI	<\$19,354	33,984	484
30-50% AMI	\$19,355-32,256	29,233	1,009
50-80% AMI	\$32,257-51,610	42,787	(216)
80-100% AMI	\$51,611-64,513	25,007	(100)
100-120% AMI	\$64,514-77,415	21,864	(36)
120%+ AMI	\$77,415+	109,147	1,213
Total		262,022	2,353

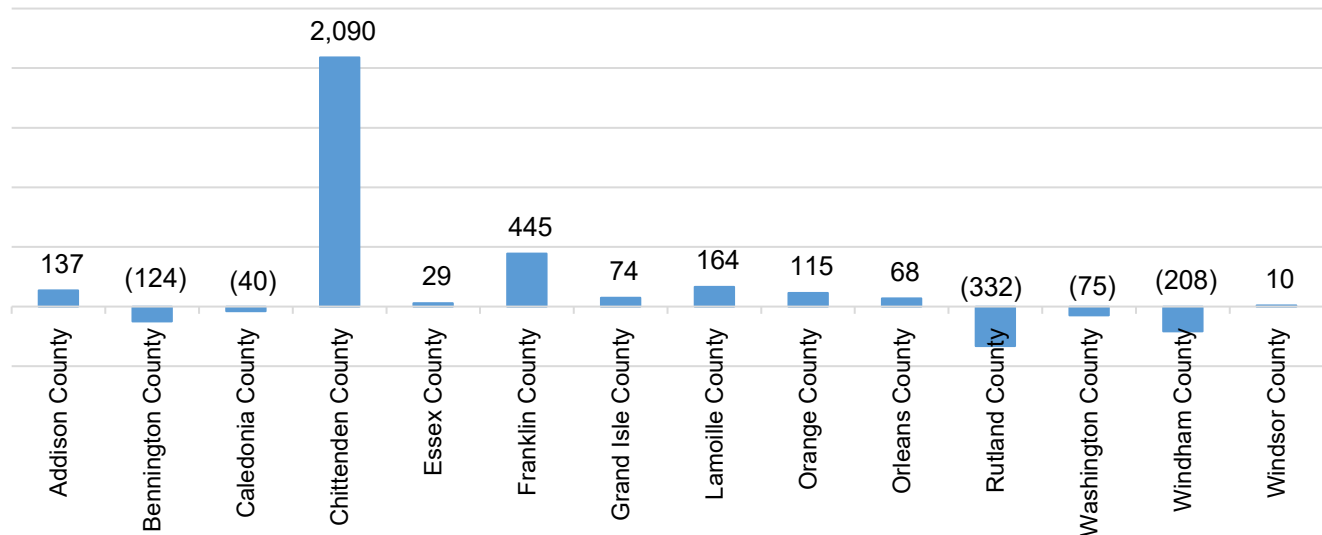
Source: Claritas

Figure 2-6: Vermont income and age groups and projected growth, 2020-2025

Source: Claritas

Increasing concentration of Vermont households

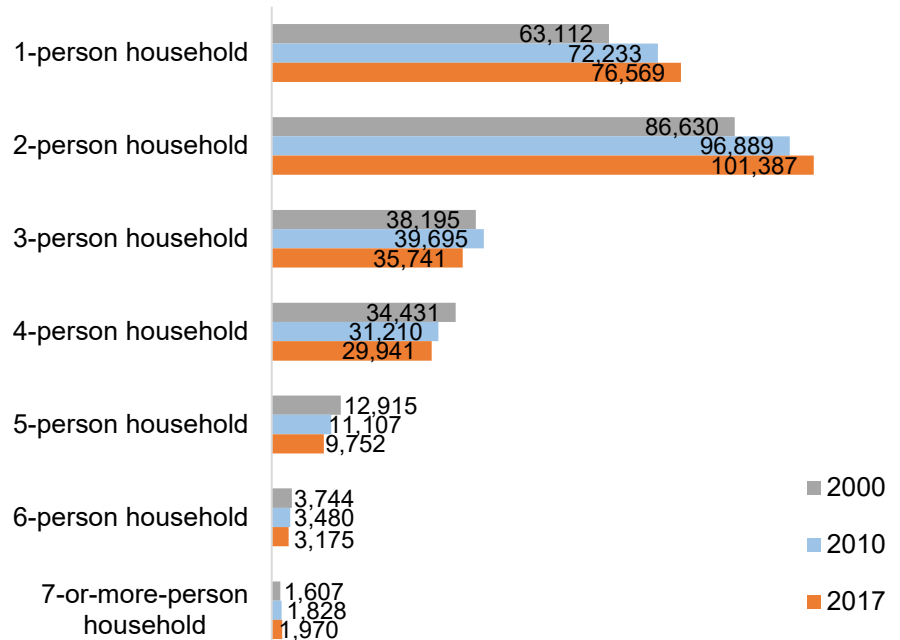
Of the expected net additional households in Vermont by 2025, 89% are forecast to locate in Chittenden County. In addition to Chittenden, six other primarily northwest counties are projected to experience an increase in the number of households. Two additional counties will likely increase by fewer than 30 households and the remaining five are likely to face declines.

Figure 2-7: Projected change in the number of county households, 2020-2025

Source: Claritas

Small households occupy 69% of Vermont homes

The number of Vermont households of one or two people has continued to grow, comprising 69% of all households as of 2017. Meanwhile, the number of households comprised of three to six people has continued to fall. The relatively small number of larger households appears to be remaining stable at approximately 2,000.³

Figure 2-8: Households by size

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25009) from [housingdata.org](https://www.housingdata.org).

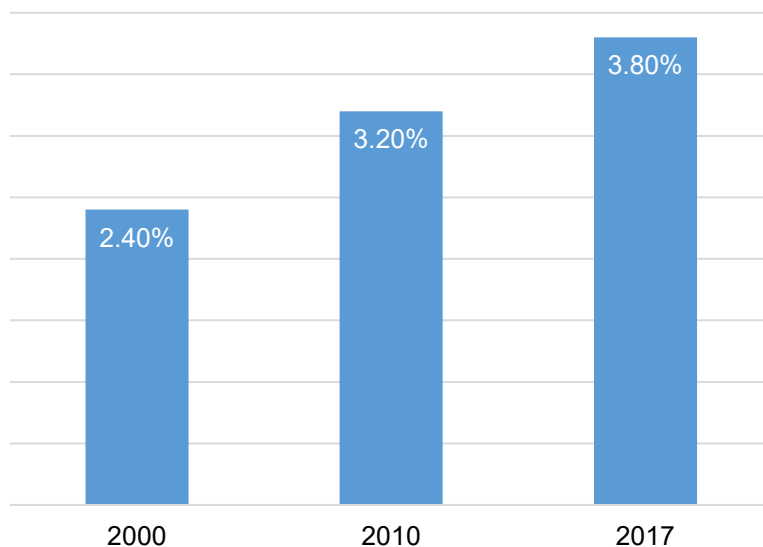
³ Due to the margin of error associated with the estimated number of 7 or more person households in 2017, we are unable to determine if the number of these households increased since the 2010 Census.

Racial diversity increases slowly

Although the number of non-white households is small, Vermont is slowly becoming more diverse. The percentage of non-white households has increased by 1.4% since 2000.

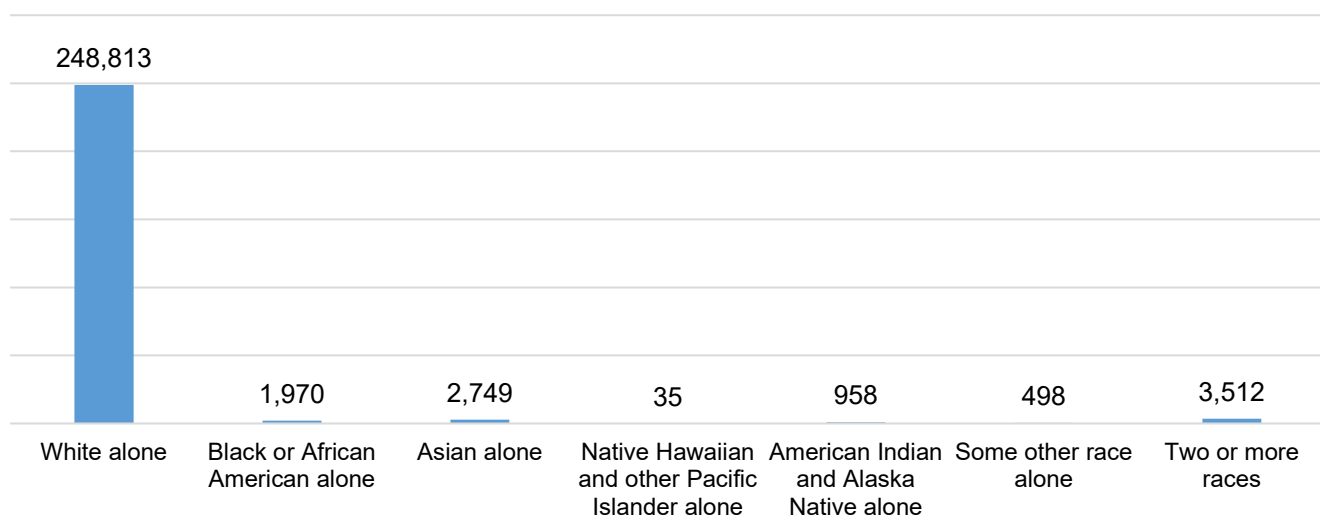
Households headed by someone who is white alone comprise 96% of Vermont's households. The next largest household group in Vermont by race is Asian alone.

Figure 2-9: Percent of Vermont householders that are not white-alone



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25006), U.S. Decennial Census, 2000-2010 (Table H014).

Figure 2-10: Estimated Vermont households by race of householder



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003A-G) from housingdata.org.

Chapter 3 : Housing stock

Contents

Housing stock overview	17
Seasonal homes	18
Short term rentals	19
Vacancy rates	25
Rental vacancies	25
Homeowner vacancies	26
Housing supply	28
Building permits	29
Housing stock characteristics	30
Building type	30
Home fuels	31
Age of homes	32
Housing quality	33
Lead-based paint risk	34
Weatherization	36
Other housing quality issues	38
Rental housing	38
Owner housing quality	40

Figures

Figure 3-1: Estimated housing units by type	17
Figure 3-2: Housing stock by county	18
Figure 3-3: Seasonal housing stock	19
Figure 3-4: Homes available as short-term rentals in Vermont	19
Figure 3-5: Short-term rentals by county and year	20
Figure 3-6: Portion of housing stock listed as short-term rentals, July 2019	21
Figure 3-7: Increase in Vermont short-term rental homes, July 2018-2019	21
Figure 3-8: Percentage of county housing stock used as short-term rentals and as seasonal homes	22
Figure 3-9: Vermont's top towns for short term rentals and largest ski resorts	23
Figure 3-10: Average daily rate of short-term rentals, July 2019	24

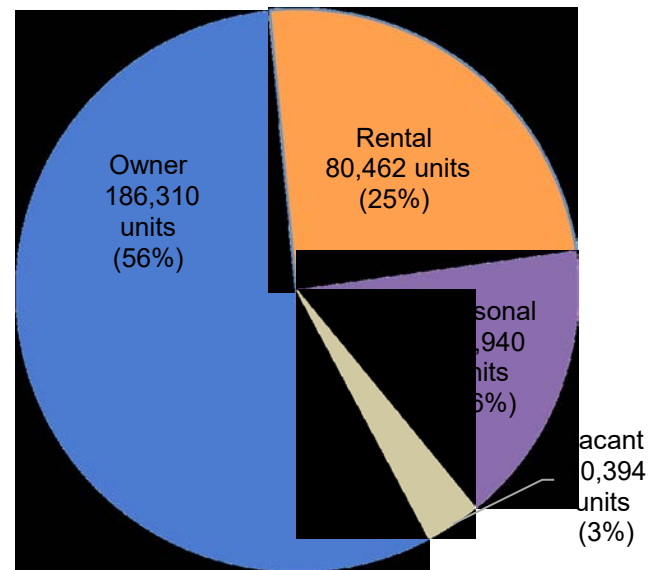
Figure 3-11: Vermont rental vacancy rate	25
Figure 3-12: Vermont rental vacancy rate by county	26
Figure 3-13: Vermont homeowner vacancy rate by county	27
Figure 3-14: Estimated average annual increase in occupied Vermont housing stock	28
Figure 3-15: Vermont building permits recorded by year	29
Figure 3-16: Vermont housing units by type of building	30
Figure 3-17: Vermont homes by primary heating fuel	31
Figure 3-18: Housing units by year structure built	32
Figure 3-19: Vermont homes with housing quality problems	34
Figure 3-20: Households at high risk of lead paint exposure	35
Figure 3-21: Vermont lead paint remediation programs	36
Figure 3-22: Homes weatherized through the Vermont Office of Economic Opportunity	37
Figure 3-23: Housing problems observed in VT OneTouch program visits	38
Figure 3-24: Top 10 Vermont towns with greatest number of "Other vacant" homes	41

Housing stock overview

Vermont has an estimated 331,106¹ homes, 186,310 of which are currently used or intended for owner occupancy (56%), 80,462 of which are used or intended for renters (24%), and 53,940 of which are used as seasonal or vacation homes (16%). The estimated remaining 10,394 are vacant² (3%). Vermont has a high rate of homeownership, at 71%, which Vermont ranks 7th in the nation.³ Vermont's distribution of owners and renters is similar to other states with largely rural and predominantly white populations such as Maine and West Virginia.

The composition of Vermont's housing stock varies widely by county. Chittenden County has the highest share of rental housing (36%), containing 31% of the state's overall rental stock. Orange County has the state's highest rate of owner housing (70%), with comparatively few seasonal or rental homes.

Figure 3-1: Estimated housing units by type



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003, B25004) from housingdata.org.

¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25001, B25003, B25004) housingdata.org.

² Includes homes which are vacant for various reasons, including abandoned homes, homes in foreclosure, under renovation or held vacant for personal reasons of the owner.

³ [U.S. Census Bureau](https://www.census.gov): Quarterly Vacancy and Homeownership Rates by State and MSA, 2019

Figure 3-2: Housing stock by county

County	Owner units	% Owner	Rental units	% Rental	Seasonal units	% Seasonal	Total units
Addison County	10,901	64%	4,321	26%	1,687	10%	16,909
Bennington County	11,263	55%	4,406	21%	4,911	24%	20,580
Caledonia County	9,170	59%	3,473	22%	2,891	19%	15,534
Chittenden County	41,345	61%	24,604	36%	1,650	2%	67,599
Essex County	2,187	44%	627	13%	2,120	43%	4,934
Franklin County	14,120	65%	5,066	23%	2,479	11%	21,665
Grand Isle County	2,496	49%	645	13%	1,962	38%	5,103
Lamoille County	7,692	60%	3,093	24%	2,081	16%	12,866
Orange County	10,121	70%	2,503	17%	1,917	13%	14,541
Orleans County	9,154	56%	2,801	17%	4,446	27%	16,401
Rutland County	18,585	57%	7,641	23%	6,408	20%	32,634
Washington County	18,191	62%	7,341	25%	3,899	13%	29,431
Windham County	13,200	45%	6,495	22%	9,539	33%	29,234
Windsor County	17,885	54%	7,446	22%	7,950	24%	33,281

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003, B25004) from housingdata.org.

Seasonal homes

Seasonal homes currently make up roughly 17% of Vermont's housing stock, which is the second highest in the nation.⁴ Maine ranks first in the nation and New Hampshire ranks third. Most states with high percentages of vacation homes were rural states like Vermont. Vermont's least populous counties, Grand Isle and Essex, also had the highest percentage of vacation homes (43% and 38%, respectively), while its most densely population county, Chittenden County, had the smallest (2%).

Vermont's seasonal homes have been slowly increasing in number over time, both in absolute numbers and as a share of the overall housing stock.

⁴ [IPX1031 Research](#), based on Census Bureau estimates.

Figure 3-3: Seasonal housing stock

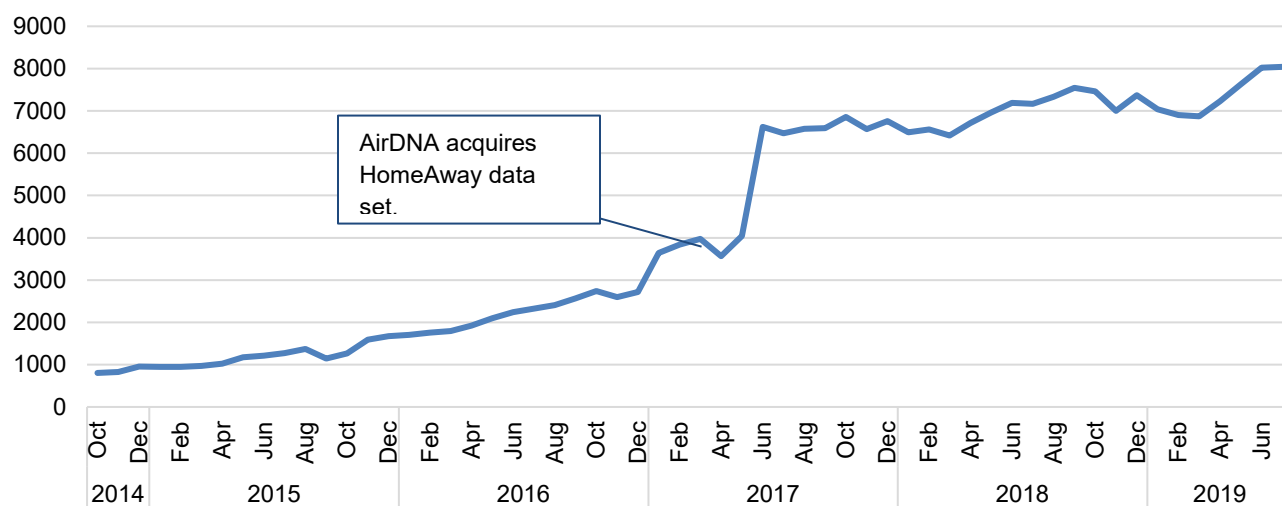
Year	Estimated seasonal homes	Estimated total housing units	% of stock
2000	43,060	294,382	15%
2010	50,198	322,539	16%
2017	53,940	320,712	17%

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003, B25004) from [housingdata.org](https://www.housingdata.org). U.S. Decennial Census, 2000, 2010 (Table DP-1).

Short term rentals

As of July 2019, there were 8,041 homes available as short-term rentals on the platforms Airbnb and HomeAway,⁵ according to industry analyst AirDNA. This represents roughly 2.5% of Vermont's overall housing stock. This analysis includes only rentals where the entire unit is available for rent, rather than a room in the unit, as these rentals are more likely to impact the housing stock as a whole, potentially displacing their use for homebuyers or full-time renters.

The number of listed short-term rentals has increased dramatically since this data was first tracked in 2014, when fewer than 1,000 homes were listed. Short-term rentals are not a new phenomenon in Vermont, and it is possible that some of the new short-term rentals were previously listed on other platforms or rented some other way. In 2017, AirDNA acquired data from the platform HomeAway, adding approximately 2,500 new units to

Figure 3-4: Homes available as short-term rentals in Vermont

Source: VHFA analysis of AirDNA data. Up to June 2017, rentals are homes listed on AirBnB platform. In June 2017, AirDNA acquired data from the HomeAway rental platform, adding around 2,500 new rentals.

⁵ HomeAway encompasses several popular short-term rental platforms, including Vrbo.

the data set.⁶ Aside from this addition to the data set, the increase in short-term rentals over time has been fairly gradual, with the largest period of growth in short term rentals occurring in summer 2019.

Vermont's short-term rentals are widely dispersed throughout the state, with Windham, Windsor, Lamoille and Rutland counties containing the largest portion of the stock. These counties contain many of Vermont's largest ski resorts, as well as other recreational opportunities.

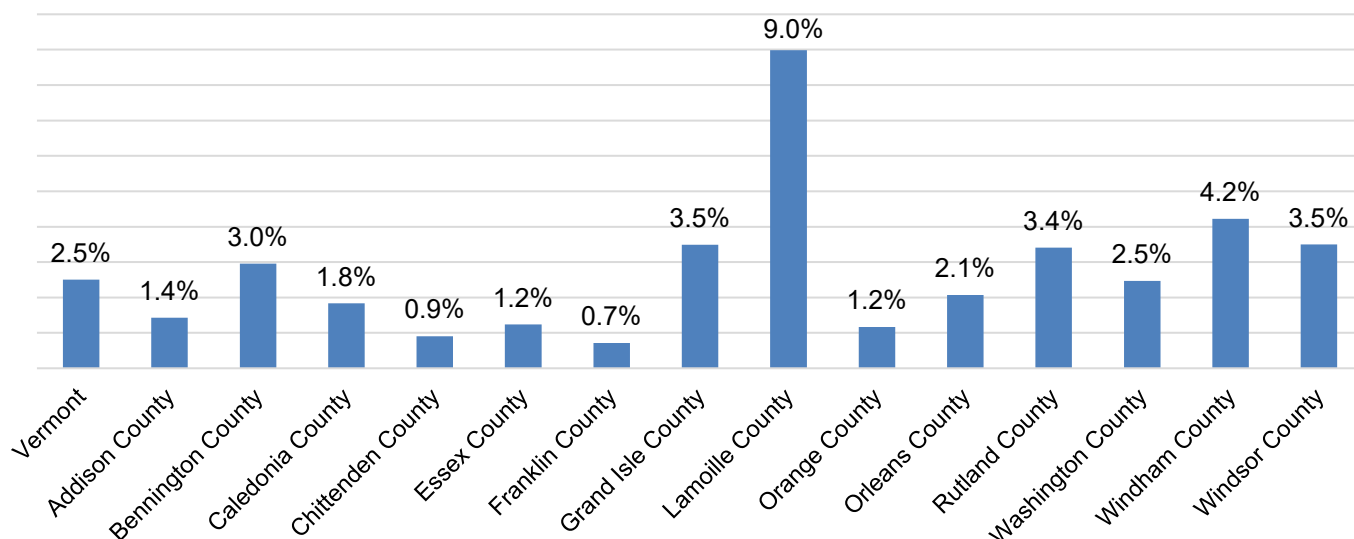
Figure 3-5: Short-term rentals by county and year

County	2015	2016	2017	2018	2019
Addison County	53	90	206	220	241
Bennington County	87	155	471	529	609
Caledonia County	54	95	230	277	285
Chittenden County	144	240	461	536	613
Essex County	13	17	47	61	61
Franklin County	34	52	128	141	154
Grand Isle County	13	34	156	162	178
Lamoille County	153	284	785	976	1156
Orange County	39	64	127	152	169
Orleans County	71	107	315	300	339
Rutland County	108	312	978	979	1112
Washington County	140	263	607	717	726
Windham County	182	301	939	1076	1233
Windsor County	180	311	1023	1038	1165
Vermont	1271	2325	6473	7164	8041
Source: VHFA analysis of AirDNA data					

⁶ Some units listed on HomeAway (including Vrbo) may have already also been listed on AirBnB prior to AirDNA acquiring HomeAway data. The number of Vermont short-term rentals increases by roughly 2,500 homes between May and June 2017, when AirDNA acquired the new data, suggesting that these units are ones that were not previously listed on AirBnB.

Lamoille County has by far the largest rate of short-term rentals, accounting for 9% of its overall housing stock. Franklin County has the smallest percentage of short-term rentals (0.7% of its stock), closely followed by Chittenden County (0.9%).

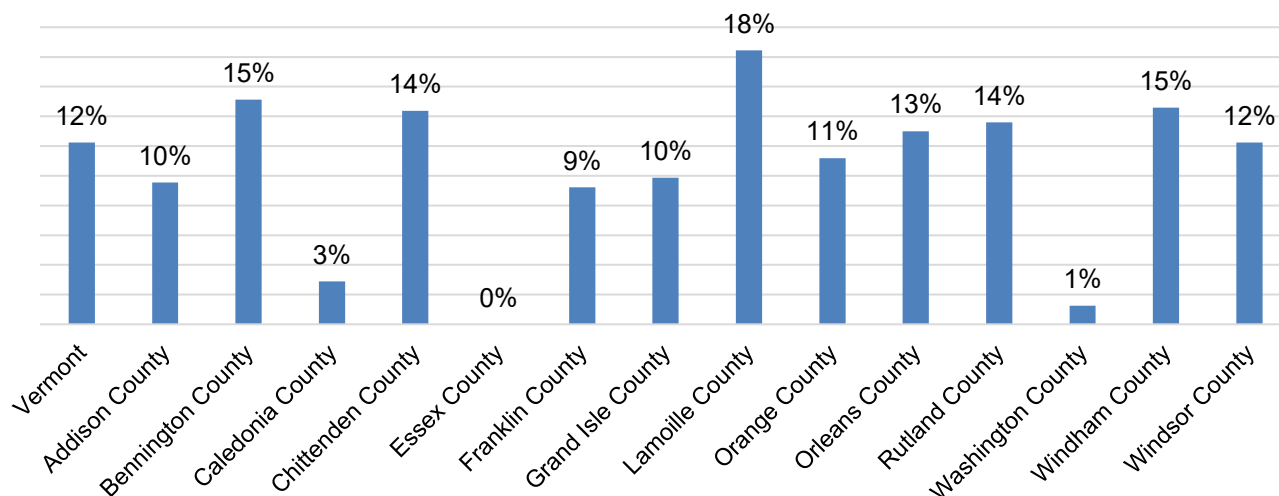
Figure 3-6: Portion of housing stock listed as short-term rentals, July 2019



Source: VHFA analysis of AirDNA data, U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003, B25004)

Recent increases in the number of short-term rentals has varied among the counties. Vermont short-term rentals increased 12% from 2018 to 2019. Lamoille County saw the largest increase in short-term rentals (18%), while Caledonia, Essex and Washington Counties had increases of less than 3%. Although Chittenden County has comparatively few short-term rentals, it had a larger than average increase.

Figure 3-7: Increase in Vermont short-term rental homes, July 2018-2019



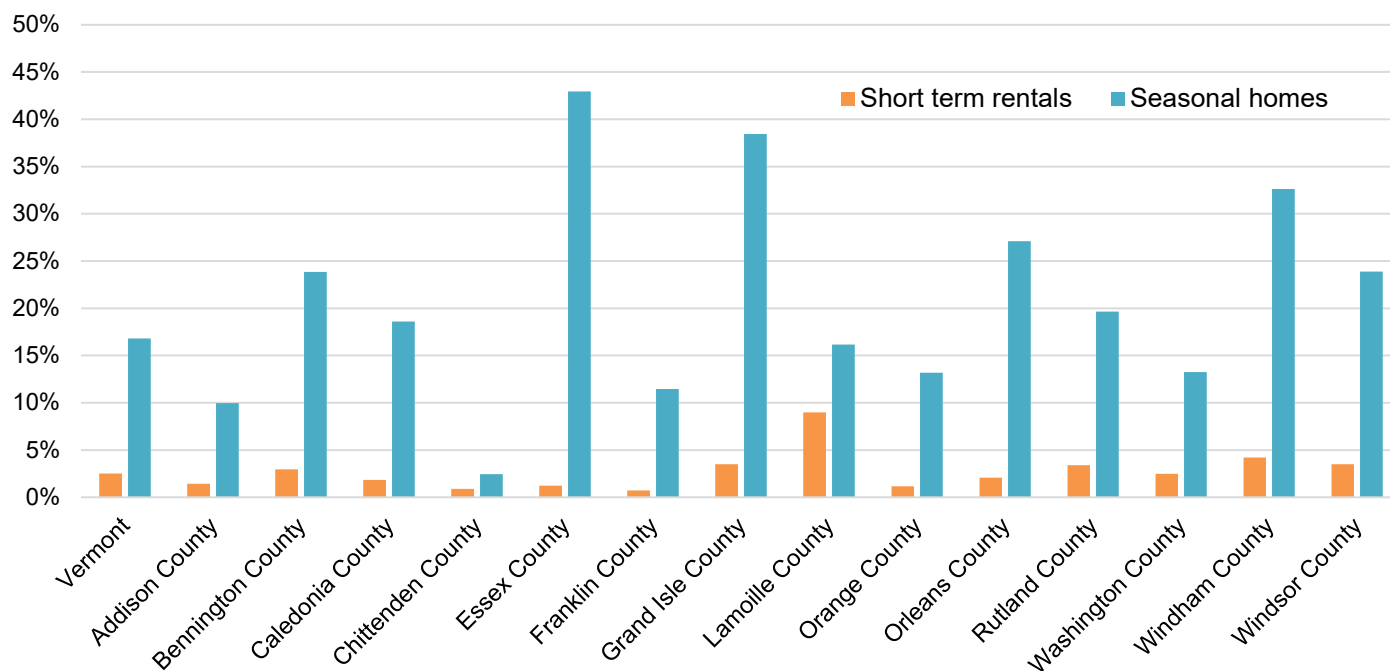
Source: VHFA analysis of AirDNA data.

It is difficult to determine which portion of the housing stock short-term rentals are drawn from. Our primary understanding of Vermont's housing stock by tenure and usage comes from the American Community Survey (ACS), which considers homes occupied if the people living in the home will be there for more than two months.⁷ All other homes are considered vacant, including seasonal homes. ACS surveys do not have a separate category for short-term rentals. Short-term rentals would likely appear on the survey as occupied owner or renter homes if the short-term rental is a secondary usage for the primary resident (e.g. a family that rents out their primary home one weekend a month). If the home is always or nearly always used as a short-term rental, it will be included in the vacant stock, categorized as either "for rent" or "seasonal" depending on the owner's usage and characterization of the unit on the survey.

As of July 2019, 72% of homes listed as short-term rentals in Vermont were available for the entire month. This suggests that most short-term rentals do not have a separate primary usage, and are in fact being removed from the overall housing stock to serve as short-term rentals. This implies that most short-term rentals are included in either for-rental or seasonal housing counts.

Perhaps surprisingly, there is not a strong correlation between a county having a large proportion of short-term rentals and a large proportion of seasonal homes. For instance, Essex County has the largest percentage of seasonal homes in the state, but among the smallest percentage of short-term rentals. Lamoille County has by far the highest percentage of short-term rentals, but comparatively few seasonal homes in its stock.

Figure 3-8: Percentage of county housing stock used as short-term rentals and as seasonal homes

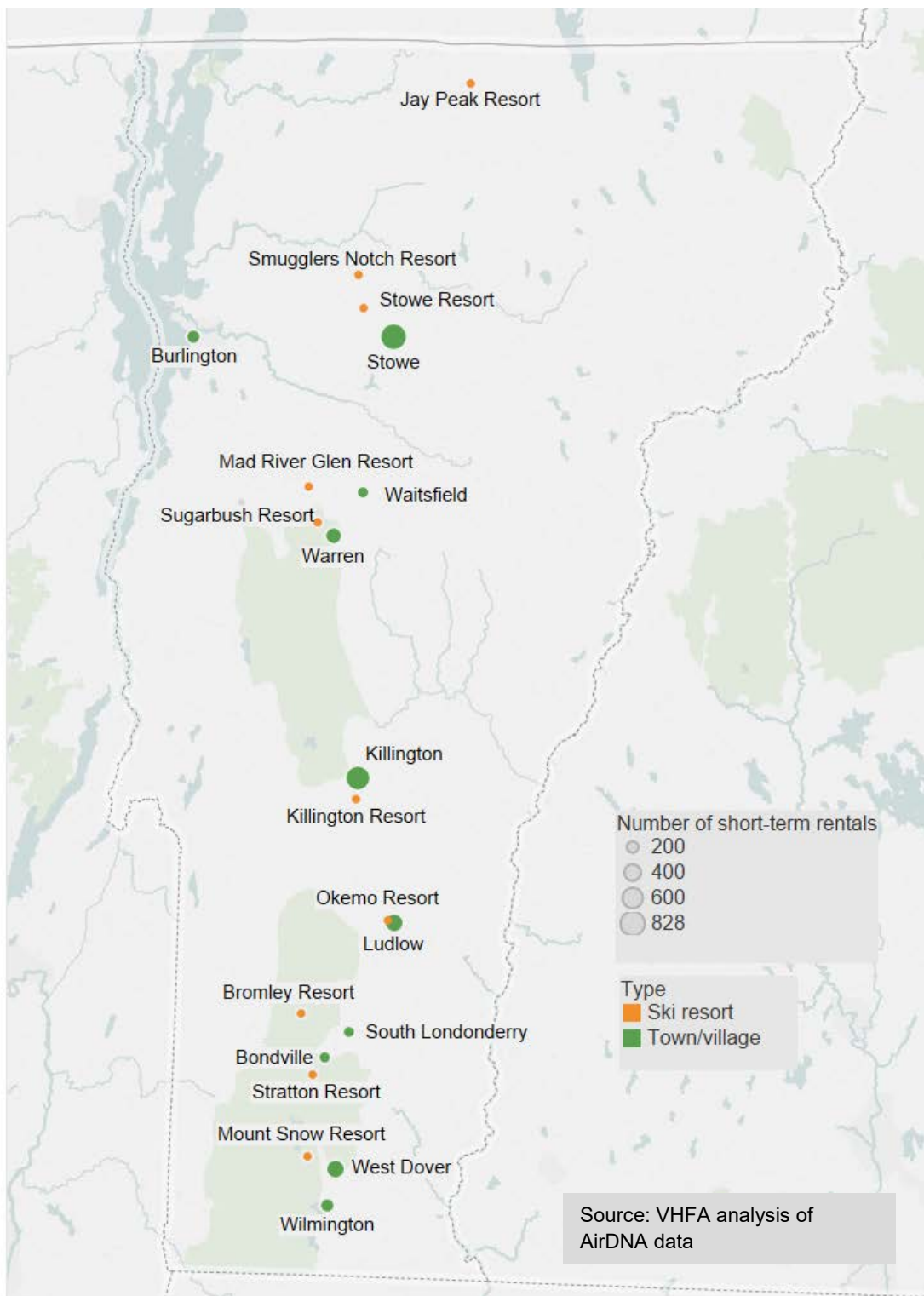


Source: VHFA analysis of AirDNA data, U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003, B25004).

⁷ See [American Community Survey \(ACS\) 2017 Subject Definitions](#).

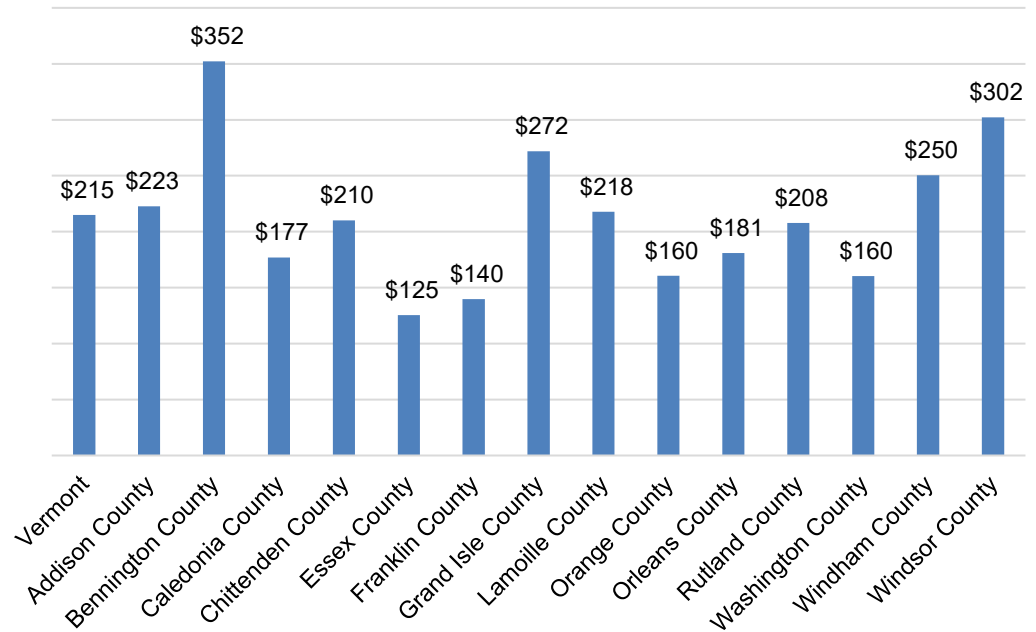
However, reviewing Vermont's towns and villages with the largest number of short-term rentals provides insight to the pattern. With the exception of Burlington, all of the top ten towns for short-term rentals are in very close proximity to one of Vermont's major ski areas. Towns surrounding Jay Peak and Smugglers Notch resorts also rank in the top 15 towns. This suggests that Vermont's ski industry, more than its large number of seasonal homes, is the major factor influencing the presence of short-term rentals.

Figure 3-9: Vermont's top towns for short term rentals and largest ski resorts



Reviewing the average daily rates of short-term rentals demonstrates the strong financial incentives for owners to list homes as short-term rentals. The average short-term rental in Vermont is listed for \$215 per night. The median gross rent for Vermont apartments is \$945 per month.⁸ At that rate, a property owner would only need to rent the home for five days in a month to make more than renting it out full-time.⁹ In addition, in strong short-term rental markets, short-term rental property owners can avoid landlord-tenant laws and the possible risk and cost of evictions.

Figure 3-10: Average daily rate of short-term rentals, July 2019



Source: VHFA analysis of AirDNA data.

Short-term rental rates in

Vermont do not closely match regular rental rates or home prices by county. Chittenden County's home sale and rent prices are by far the highest in the state, but it is not among the highest for short-term rentals. This suggests that short-term rental prices in Vermont are influenced by other factors, such as area hotel prices and local demand for short-term rentals.

Researchers in a variety of U.S. communities have begun to study the effect of short-term rentals on housing prices and resident incomes. Several studies have suggested that short term rentals may significantly inflate home prices in the vicinity.¹⁰ However, there is little research available on the impact of short term rentals on prices in rural states, making it difficult to draw comparisons with Vermont's housing market.

⁸ Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25064) from [housingdata.org](https://data.census.gov/tables/2017/acs/5-year/b25064)

⁹ This assumes that the average rental is similar to the average short-term rental in quality and location, which may not be the case in reality.

¹⁰ These include this [recent analysis for Washington, DC. by Z. Zou](#) that also reviews prior studies in other cities.

Vacancy rates

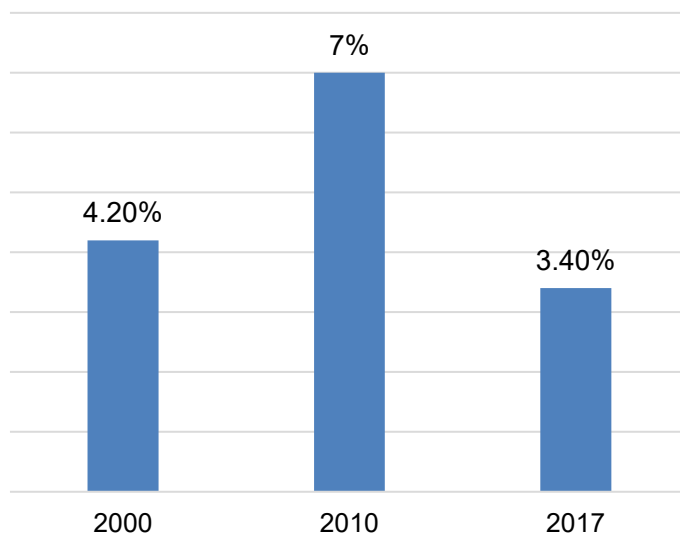
Rental vacancies

The renter vacancy rate is the number of homes for rent compared to the total number of homes used or intended for renter households. Vermont's rental vacancy rate is currently 3.4%.¹¹ This is somewhat lower than what experts consider to be a healthy vacancy rate, which is typically around 4 to 6%.¹² Below that rate, renters can have difficulty finding an affordable home, putting upward pressure on prices. The national rental vacancy rate is 6.7%.¹³

Vermont's rental vacancy rate has decreased substantially since 2010, which mirrors the pattern experienced nationwide through the recovery from the Great Recession.¹⁴ This suggests strong demand for Vermont rentals relative to the supply available.

Vermont has wide variation in rental rates across counties. Vacancy rates in Vermont have wide possible ranges due to the small sample size of homes available for rent during a given survey period. However, even when accounting for these margins of error, Chittenden, Washington, and Windham Counties have lower than ideal vacancy rates. In particular, Chittenden County's vacancy rate of 1.9% is well below that of a healthy rental market. For more discussion on the causes and effects of Vermont's rental vacancies, review **Chapter 4: Renters**.

Figure 3-11: Vermont rental vacancy rate



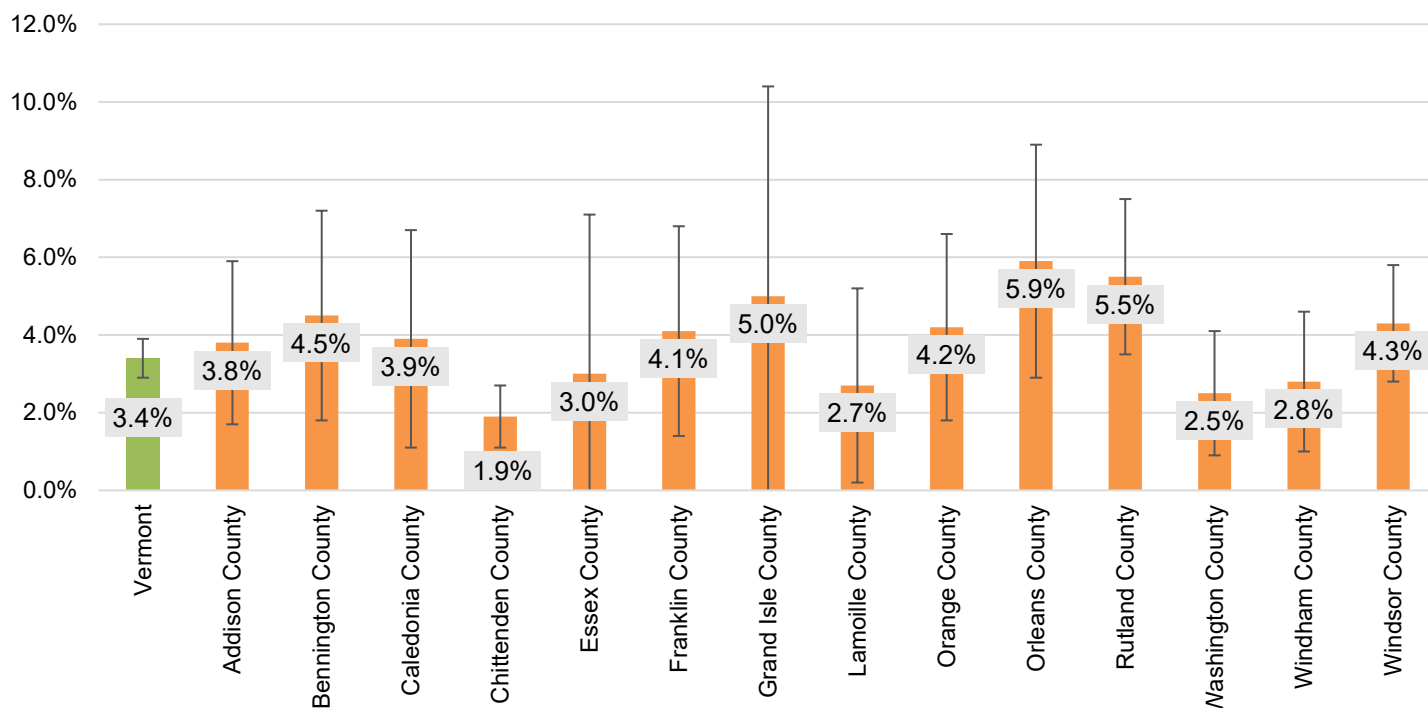
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25004) from [housingdata.org](https://www.housingdata.org).

¹¹ VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25004) from [housingdata.org](https://www.housingdata.org) and estimates provided by Claritas.

¹² [Lincoln Institute of Land Policy](https://www.lincolninstitute.org), "The Empty House Next Door: Understanding and Reducing Vacancy and Hypervacancy in the United States", 2018.

¹³ [Federal Reserve Bank of St. Louis](https://www.federalreserve.org), Rental Vacancy Rate for the United States [RRVRUSQ156N], as of October 2019.

¹⁴ [Federal Reserve Bank of St. Louis](https://www.federalreserve.org), Rental Vacancy Rate for the United States [RRVRUSQ156N].

Figure 3-12: Vermont rental vacancy rate by county

Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

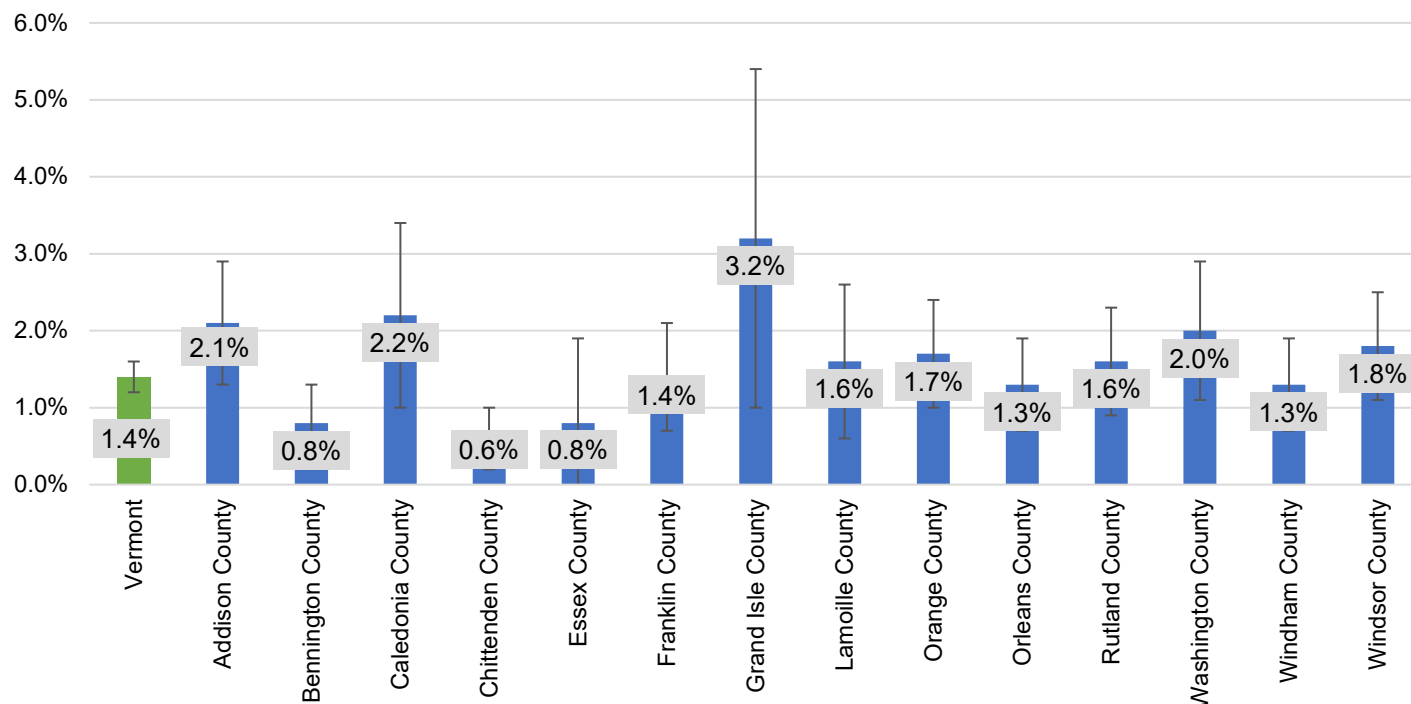
Homeowner vacancies

The homeowner vacancy rate is the number of homes on the market compared to the total number of homes used or intended for homeowner households. The vacancy rate can be a useful indicator for assessing demand for homes. Vermont's homeowner vacancy rate is estimated at 1.4%.¹⁵ Housing experts consider housing markets healthiest with owner vacancy rates of between 1.3 and 2%.¹⁶ When the vacancy rate is below that level, it can be difficult for homebuyers to find homes to purchase due to limited stock available. The national homeowner vacancy rate is 1.3%.¹⁷

¹⁵ VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25004) from [housingdata.org](https://www.housingdata.org) and estimates provided by Claritas.

¹⁶ [Lincoln Institute of Land Policy](https://www.lincolninstitute.org/land-policy), "The Empty House Next Door: Understanding and Reducing Vacancy and Hypervacancy in the United States", 2018.

¹⁷ [Federal Reserve Bank of St. Louis](https://www.federalreservebankofstlouis.org), Homeowner Vacancy Rate for the United States [RHVRUSQ156N], as of October 2019.

Figure 3-13: Vermont homeowner vacancy rate by county

Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. The rate represents the estimated portion of "For Sale" homes that are not seasonal units as a percentage of all estimated occupied and vacant homeowner homes that are not seasonal. The portion of vacant owner homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Vermont's estimated homeowner vacancy rates have considerable margins of error, due to its small sample size of homes for sale at any given time during a survey period. However, it appears that several Vermont counties have homeowner housing markets that are tighter than optimal. In particular, Chittenden County's homeowner vacancy rate is no more than 1% at its highest possible range, indicating that demand is surpassing the supply.

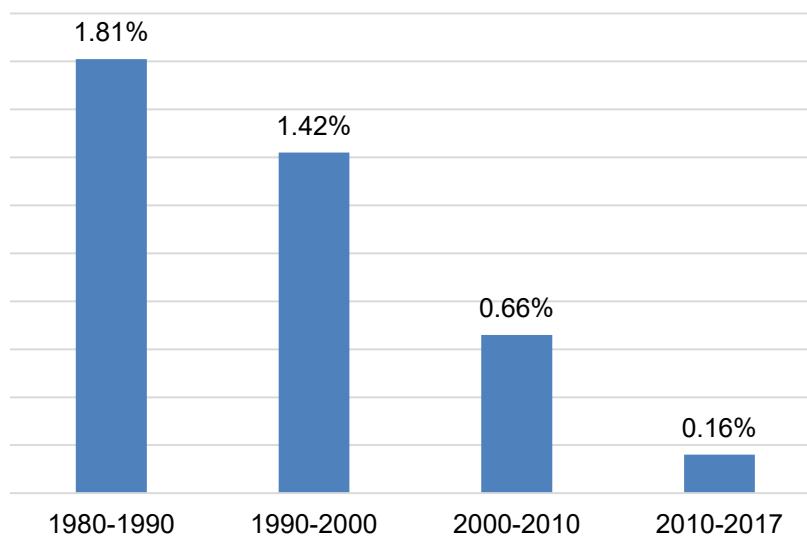
While higher vacancy rates make it easier for homebuyers to find homes, and can keep prices from rising too quickly, they can also indicate the presence of substandard quality homes, which can remain vacant for extended periods since fewer homebuyers can afford or are willing to invest the time and energy to improve them. A few Vermont counties appear to have slightly higher owner vacancy rates than ideal, although the error ranges for all counties make it possible that their rates are within healthy levels.

Housing supply

Despite these clear indicators of demand, Vermont has produced only a small number of new homes in the past two decades. From 2010 to 2017, Vermont's occupied primary housing stock grew by an average of just 0.16% per year, or an average of 419 homes per year.¹⁸ Some areas of the state have slightly higher rates of housing stock growth. Chittenden County's housing stock grew by an average of 1% per year between 2010 and 2017.

Vermont's housing growth rate has declined considerably since the 1980s, when it was increasing at a rate of 1.81% per year. Housing experts point to several causes contributing to this long-standing decline in home construction,¹⁹ including increasing costs for construction materials, labor shortages, regulatory restrictions and local opposition to development.

Figure 3-14: Estimated average annual increase in occupied Vermont housing stock



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003), U.S. Decennial Census, from housingdata.org.

The size of Vermont's year-round housing stock is affected by a number of different dynamics including residential construction, conversions to other uses, and homes removed from the housing stock. According to the U.S. Department of Housing and Urban Development, 0.33% of the nation's occupied renter stock and 0.15% of occupied owner stock is lost each year due to destruction, conversion to other usage, or other causes.²⁰ At that rate,²¹ Vermont would lose 1,247 renter units and 1,392 owner housing units by 2025,²² further tightening Vermont's already constrained housing supply.

¹⁸ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003), U.S. Decennial Census, from housingdata.org.

¹⁹ [Joint Center for Housing Studies of Harvard University](https://www.jointcenterforhousingstudies.org) "The State of the Nation's Housing 2019"

²⁰ [U.S. Department of Housing and Urban Development](https://www.hud.gov) "American Housing Survey Components of Inventory Change: 2011-2013." Table B15.

²¹ HUD does not produce a report on housing stock loss rates by state, therefore this estimate is derived from national housing loss rates by tenure. However, the overall loss rates for the Northeast (0.36%) are similar to the national rate (0.39%).

²² U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003), U.S. Decennial Census, from housingdata.org

Building permits

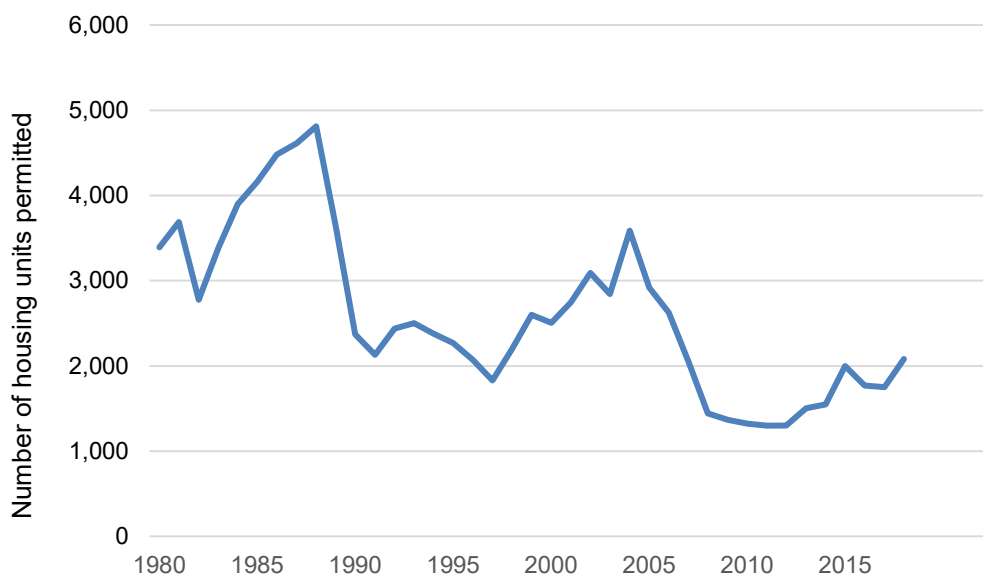
Vermont's building permit patterns are more volatile than its pattern of housing growth, at its highest in the mid-1980s, with a smaller peak in the early 2000s.²³ However, the actual number of building permits far exceeds the actual occupied stock produced according to Census Bureau estimates. In 2012, the lowest year on record, there were 1,301 permits recorded, compared to the 419 primary homes actually created, according to the analysis above.

There are several possible reasons for this discrepancy:

- A building permit may be recorded for projects that were later canceled or abandoned.
- According to the Census Bureau, college residence halls, some assisted living facilities,²⁴ and shelters are included as housing units in the Building Permits Survey, but would not be included in the American Community Survey.²⁵
- A large number of building permits may be for seasonal homes. Seasonal homes are considered vacant in the American Community Survey and are not included in counts of the occupied housing stock. From 2010 to 2017, 3,742 homes were added to Vermont's seasonal housing stock. While some of these new seasonal units may have been converted from primary use, they could account for a significant share of Vermont's building permits.

The effect of this decline in construction is reflected in Vermont's low rental and owner vacancy rates. Without increased construction, Vermont's home sale and rental markets will continue to grow tighter, with prices likely to continue to increase.

Figure 3-15: Vermont building permits recorded by year



Source: U.S. Census Bureau Building Permits Survey from [housingdata.org](https://www.housingdata.org)

²³ U.S. Census Bureau Building Permits Survey from [housingdata.org](https://www.housingdata.org). Relies on construction permits recorded by municipalities, and therefore includes only towns and villages that require building permits.

²⁴ Does not include facilities intended for 24-hour skilled nursing care.

²⁵ These units are recorded separately as Group Quarters in the American Community Survey.

Housing stock characteristics

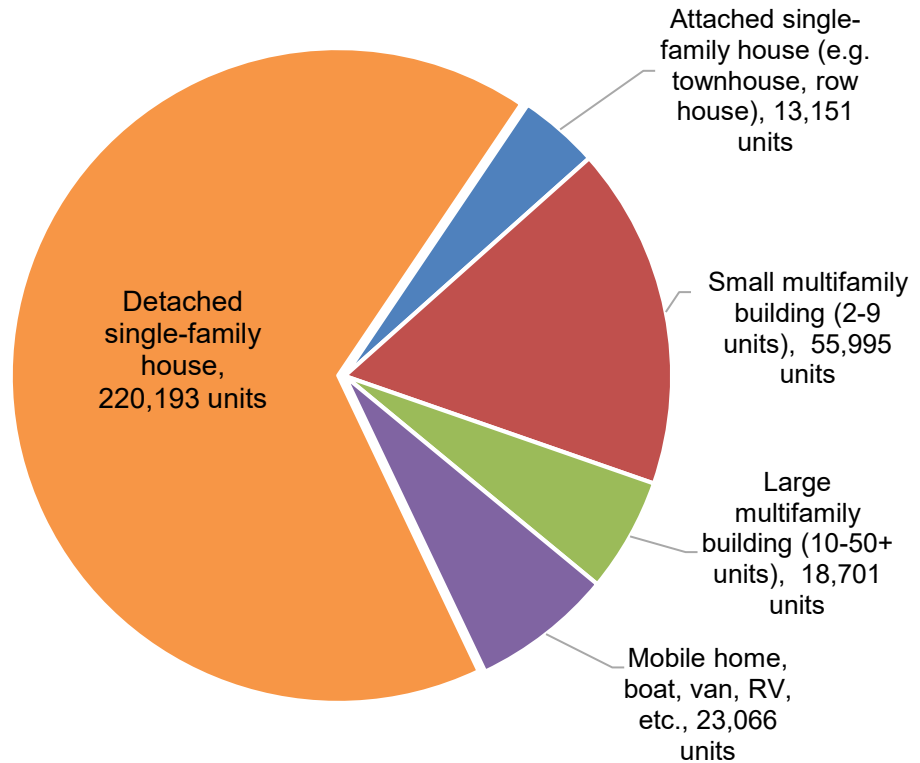
Building type

The majority of Vermont's housing stock (63%) is composed of single family detached homes, which is comparable to the national rate of 62%.²⁶ Overall, Vermont's housing stock is distributed similarly to the national housing stock, although it has fewer large multifamily buildings (5% compared to 13% nationally).

Vermont has some key variations in building types between demographic groups and counties:

- More Vermont renters live in single family homes than we see nationally. 27% of renter households live in single family homes, compared to just 9% of renters nationwide.
- Mobile homes are a small but significant part of the housing stock across Vermont, ranging from 13% of the overall stock in Grand Isle County to 4% of the stock in Chittenden County.
- 52% of Vermont's largest multifamily buildings (50+ units) were located in Chittenden County, although the county contains only 25% of Vermont households.²⁷

Figure 3-16: Vermont housing units by type of building



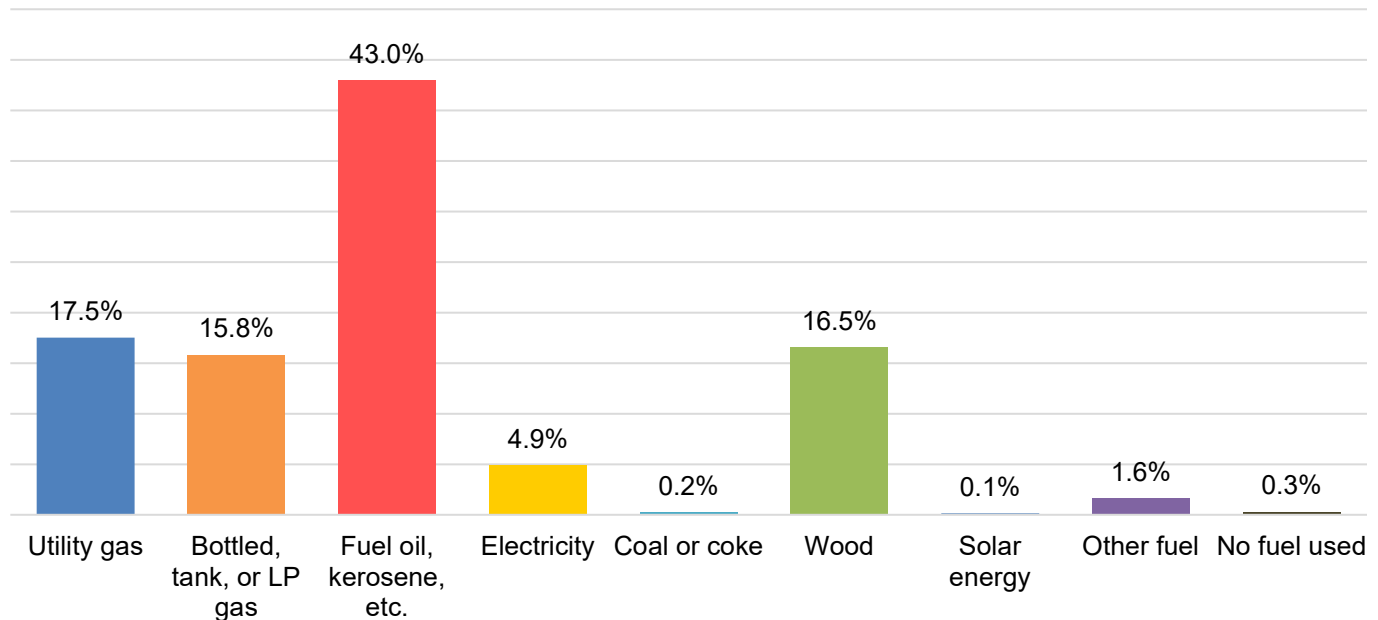
Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25024) from housingdata.org. Includes all vacant stock.

²⁶ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25024).

²⁷ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003) from housingdata.org

Home fuels

Figure 3-17: Vermont homes by primary heating fuel



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25040) from housingdata.org.

- 43% of Vermont's homes use fuel oil or kerosene as a primary heating source, compared to just 5% nationwide.²⁸ Using fuel oil or kerosene as a heating source can be problematic for households, as prices for these fuels are not regulated by the states as natural gas and electricity are. This can lead to substantial price fluctuations, making it difficult for households to predict heating bills. However, the percentage of Vermont homes using fuel oil or kerosene is declining, down from 48% in 2010.²⁹
- Vermont has a large percentage of homes using wood as fuel source, with 16.5% using wood compared to less than 2% nationwide. However, the survey does not differentiate between types of wood fuel, therefore modern pellet stoves, cast-iron stoves and fireplaces all appear in the same category in the survey.
- Solar energy remains very rare in Vermont, with only an estimated 379 households using it as a primary fuel source.
- Use of utility gas³⁰ was much more common in Chittenden County, at 57%, than in other areas of the state. Most Vermont counties have utility gas usage at less than 3%. This reflects the overall pattern of development in Vermont, which tends to be much more compact in Chittenden County than in other areas, making utility gas line construction more economically viable. New homes are also more likely to use natural gas (utility, bottled or tank) than older homes, which are more likely to use fuel oil, kerosene, or coal.
- The 0.3% of homes in Vermont with no fuel used represents 707 occupied homes, which either do not use heat or have no heating equipment.³¹

²⁸ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25040).

²⁹ U.S. Census Bureau: American Community Survey 1-year estimates, 2010 (Table B25040).

³⁰ That is, natural gas pumped through an underground network of pipes from a central system.

³¹ See [American Community Survey \(ACS\) 2017 Subject Definitions](#). Unheated housing may potentially include occupied vans, boats or RVs.

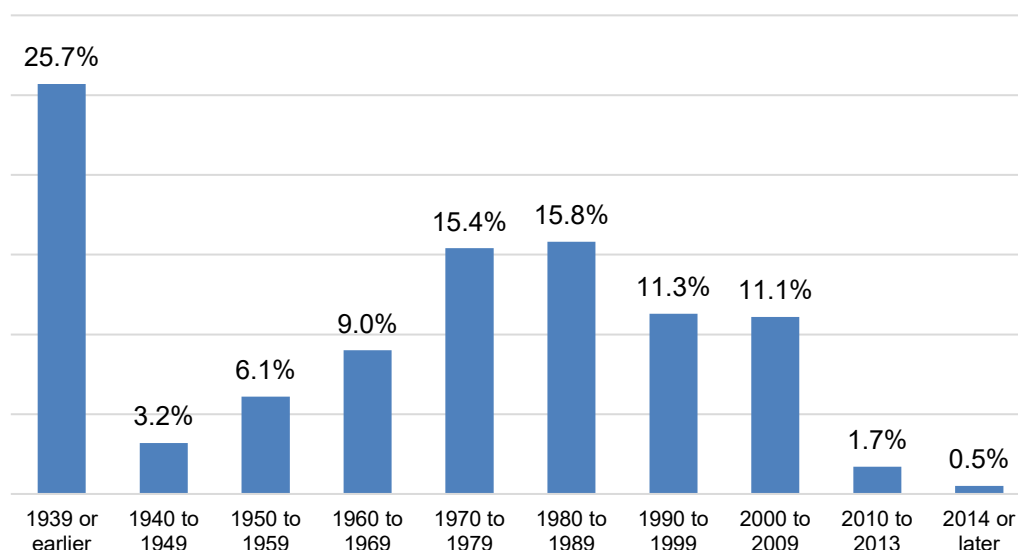
Age of homes

Vermont's housing stock is older than the country as a whole. The median Vermont home was built in 1974, compared to 1977 nationwide.³² Over a quarter of Vermont's housing stock was built before 1939.

Vermont's rental housing stock is older than its owner-occupied stock. The median home occupied by renters was built in 1964, while the median owner home was built in 1976.³³ 36% of renter-occupied homes were built before 1939.

Lamoille County has Vermont's newest housing stock overall, with 1981 as a median year of construction, followed by Chittenden and Grand Isle Counties in 1978. Vermont's oldest stock is in Rutland County, where the median home was built in 1969.

Figure 3-18: Housing units by year structure built



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25034) from [housingdata.org](https://www.housingdata.org).

Older housing stock is of concern for several reasons. Homes built before 1978 are likely to have lead paint, which can be a major health risk, especially for young children. Homes built before 1980 may have asbestos, which requires professional remediation if disturbed during renovations. Older homes are often less energy-efficient than newer homes, leading to higher energy cost-burden for households living in these homes.³⁴

³² U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25035) from [housingdata.org](https://www.housingdata.org)

³³ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25037)

³⁴ For more discussion on energy cost-burden, see **Chapter 5: Homeowners**.

Housing quality

According to the U.S. Department of Housing & Urban Development (HUD)'s housing quality standards,³⁵ housing quality can be assessed through 13 key factors:

Criteria	Requirement
Sanitary facilities	The dwelling unit must include private sanitary facilities in proper operating condition.
Kitchen and waste disposal	The dwelling must have suitable space and equipment to store, prepare and serve food and dispose of refuse in a sanitary manner.
Space and security	The dwelling must provide adequate space and security for the family. The dwelling unit must have a least one bedroom or living/sleeping room for every two persons.
Thermal environment	The dwelling must have safe and adequate heating or cooling facilities to provide a thermal environment that is healthy for the human body.
Illumination and Electricity	Each room must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of occupants. Fixtures and wiring must not pose a fire hazard.
Structure and Materials	The dwelling unit must be structurally sound and must protect the occupants from the environment.
Interior Air Quality	The dwelling unit must be free of air pollutant levels that threaten the occupants' health.
Water supply	The water supply must be free of leaks or contamination.
Lead-based paint	Homes at risk of lead-based paint may not have deteriorated painted surfaces.
Access	Access to the unit must be possible without unauthorized use of other properties. The building must provide an alternate means of exit in case of fire.
Site and neighborhood	The site and neighborhood must be reasonably free from disturbing noises and reverberations or other dangers to the health, safety, and general welfare of the occupants.
Sanitary condition	The dwelling unit and its equipment must be in sanitary condition, free from refuse and vermin infestation.
Smoke Detectors	Each level of the dwelling unit must have functional smoke detectors.

The Census Bureau offers only minimal data that can be used to determine the extent to which Vermont's housing stock conforms to these basic quality standards:

- 2,350 occupied housing units, or 0.9% of Vermont's housing stock lack complete kitchen facilities.³⁶
- 1,282 occupied housing units, or 0.5% of Vermont's housing stock lack complete plumbing facilities.³⁷

³⁵ [U.S. Department of Housing & Urban Development](#), Housing Choice Voucher Program Guidebook, Chapter 10.

³⁶ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25052)

³⁷ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25048)

- 707 occupied housing units, or 0.3% of Vermont's housing stock are unheated.³⁸

However, the Public Use Microdata Sample (PUMS) for the American Community Survey (ACS) allows for multi-factor analysis, making it possible to review combined criteria that signal possible housing quality issues. Households were flagged with potential quality issues if they had any of the following criteria:

- The heating fuel type was coal or the home lacked a heat source.
- The housing unit lacked complete kitchen facilities.
- The housing unit lacked complete plumbing facilities.
- The housing unit was a mobile home built before 1979.³⁹
- The housing unit was a rental unit built before 1939 with rent less than \$500 per month.⁴⁰
- The housing unit was an owner home with an estimated property value of \$75,000 or less (excluding mobile homes or RVs/vans/boats).

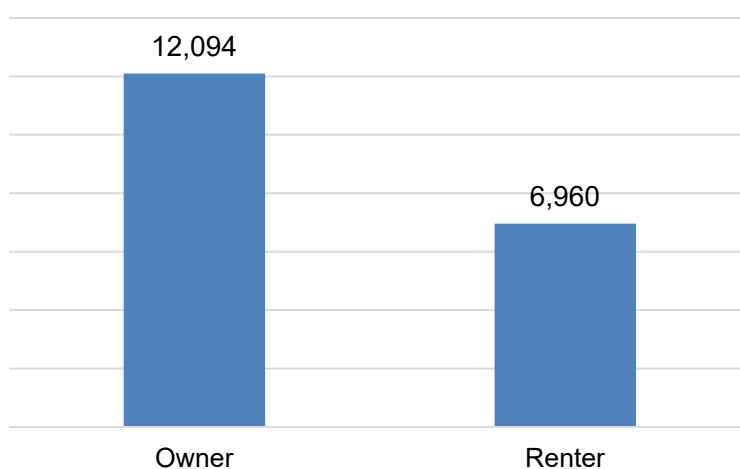
This analysis suggests that there are at least 19,054 Vermont households that live in homes with serious housing quality issues. This number almost certainly undercounts the total number of households with housing problems because many issues such as poor sanitary conditions, inadequate weatherization and poor interior air quality would not necessarily be reflected in the criteria above.

Lead-based paint risk

Unless it is properly mitigated, lead-based paint can be a serious housing quality issue. Lead paint was used in many homes prior to the 1970s. Exposure to the paint occurs via dust or chips from painted surfaces or contaminated soil. Ingesting lead can lead to a variety of health problems, especially in young children. This can result in slowed growth and development as well as problems with learning, behavior, hearing and speech.⁴¹ According to the Vermont Department of Health, 420 children under the age of six tested positive for elevated levels of lead in their blood in 2018.⁴²

An estimated 191,325 homes, or 58% of Vermont's housing stock was built before 1978, when lead-based paint was banned for residential use in the United States. Roughly 95,860 homes were built before 1950, when

Figure 3-19: Vermont homes with housing quality problems



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

³⁸ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25040). This includes homes which either do not use heat or have no heating equipment. See [American Community Survey \(ACS\) 2017 Subject Definitions](#). Housing units in this data set may potentially include occupied vans, boats or RVs.

³⁹ The National Manufactured Housing Construction and Safety Act was passed in 1976 and required basic safety and quality standards for mobile homes. 1979 is the closest year available in the PUMS data.

⁴⁰ This criteria was used to identify rental stock that is more likely to be in poor condition. The gross rent is not impacted by rental assistance. According to the HUD's "American Housing Survey Components of Inventory Change: 2011-2013", homes built before 1940 and homes where renters paid less than \$600 in rent were more likely to be demolished or condemned, signaling potential poor quality.

⁴¹ [Center for Disease Control](#)

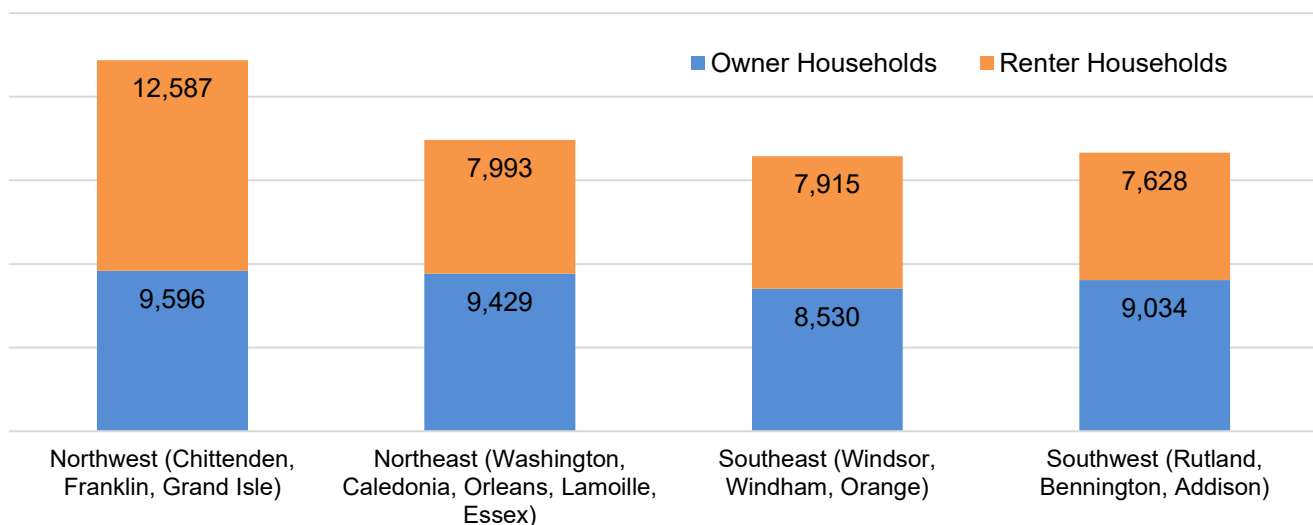
⁴² [Vermont Department of Health](#), "Lead Poisoning Prevention: Report on 2018 Program Outcomes and Activities"

lead paint was widely used. Lead paint can be removed or encapsulated to make homes safer, but this process can be very expensive, with an average cost of \$10,000 for whole-home abatement.⁴³

An analysis of ACS PUMS data⁴⁴ suggests that 36,589 Vermont homeowner and 36,123 Vermont renter households are at particularly high risk for lead paint exposure, as they live in homes built before 1978 and earn less than 80% of the area median income. These households live in homes that may have lead-based paint and are also likely to struggle to afford the high costs of abatement.

Analysis of high risk households by geographic area⁴⁵ shows that proportionally, renters are at higher risk for lead paint exposure than homeowners. Risk is fairly evenly distributed by area, although the Northwest part of the state (Chittenden, Franklin, and Grand Isle), has a higher number of renters at risks.

Figure 3-20: Households at high risk of lead paint exposure



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

Lead paint remediation

Vermont requires owners of rental properties built before 1978 to comply with Essential Maintenance Practices (EMPs)⁴⁶ to reduce the risks of lead paint. The owner or property manager must complete approved EMP training, conduct annual inspections for any lead paint hazards, report deteriorated paint to tenants and promptly make appropriate repairs. Property owners are required to submit annual statements certifying compliance to the Vermont Department of Health.

The state has limited tools to enforce Essential Maintenance Practices. The Vermont Department of Health, Environmental Health Division estimates that roughly 25% of rental property owners submit certifications

⁴³ [National Association of Realtors](#)

⁴⁴ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

⁴⁵ The smallest geographic level for PUMS data is by Public Use Microdata Areas (PUMAs), which in Vermont are groups of three or more counties. This is done to ensure survey anonymity.

⁴⁶ Under 18 V.S.A. § 1759.

required by Essential Maintenance Practices.⁴⁷ However, compliance continues to improve each year and the department continues to provide outreach on requirements.

The U.S. Department of Housing and Urban Development (HUD) offers funding to landlords or homeowners for properties occupied by families with household incomes that are 80% or less than the county median income that also have a child age six or younger in the household. Vermont has two different programs administering this funding and assistance: the Vermont Housing & Conservation Board's (VHCB) Lead-Based Paint Program and the City of Burlington's Lead Program.

Figure 3-21: Vermont lead paint remediation programs

Program	Average units remediated per year (Estimated)	Total units remediated (all time)	Average amount per project (Estimated)	Total spent on program (Estimated)
Vermont Housing & Conservation Board's (VHCB) Lead-Based Paint Program	115	2,900+	\$10,500	\$33,500,000+
City of Burlington's Lead Program	44	662	\$7,275	\$4,816,261

Between the two programs, roughly 3,562 homes have been remediated since 1980. This represents just under 5% of the Vermont homes at high risk for lead paint, although some may have been remediated at personal cost, and not all of these have small children living there. However, it remains clear that lead paint continues to threaten the health of many Vermonters.

Weatherization

Poorly insulated dwellings can pose significant health and safety risks, especially in Vermont, which has wide-ranging temperature extremes. Extreme hot and cold temperatures within a home can be fatal, particularly for elderly people or people with pre-existing health conditions. As mentioned previously, Vermont's older housing stock makes it more likely that it has a high number of homes in need of weatherization.

⁴⁷ The Department of Health relies on owners to self-report. However, the Department will occasionally verify filings during health inspector's field observations or as a result of a tip or complaint.

Figure 3-22: Homes weatherized through the Vermont Office of Economic Opportunity

Program year	Estimated average energy savings	Average household savings	Units in single family buildings	Units in multifamily buildings	Total units
2016	24%	\$368	498 (64%)	276 (36%)	774
2017	24%	\$442	533 (60%)	360 (40%)	893
2018	29%	\$663	512 (62%)	309 (38%)	821
2019	34%	\$745	573 (75%)	194 (25%)	767

Vermont programs offer loans and grants for weatherization projects for households earning less than 80% of Area Median Income (AMI), have a member that receives Supplemental Security Income (SSI) or receive seasonal fuel assistance through the Low-Income Home Energy Assistance Program (LIHEAP). The Vermont Office of Economic Opportunity (OEO), which administers the Vermont Home Weatherization Assistance Program (HWAP), assisted 767 households in FY2019. Around 30% to 40% of homes weatherized each year are renter occupied. The program's average investment is \$9,193 per household.

Since 1980, the program has assisted an estimated 57,768 Vermont homes,⁴⁸ which is about 22% of Vermont's occupied housing stock.⁴⁹ However, even once weatherization is addressed, these homes may still have other health and safety issues, including lead paint, pests, and structural issues.

⁴⁸ The Vermont Office of Economic Opportunity notes that weatherization technology and resources have advanced significantly in recent years, therefore the homes weatherized prior to 2000 (29,844) may not be adequately weatherized by today's standards.

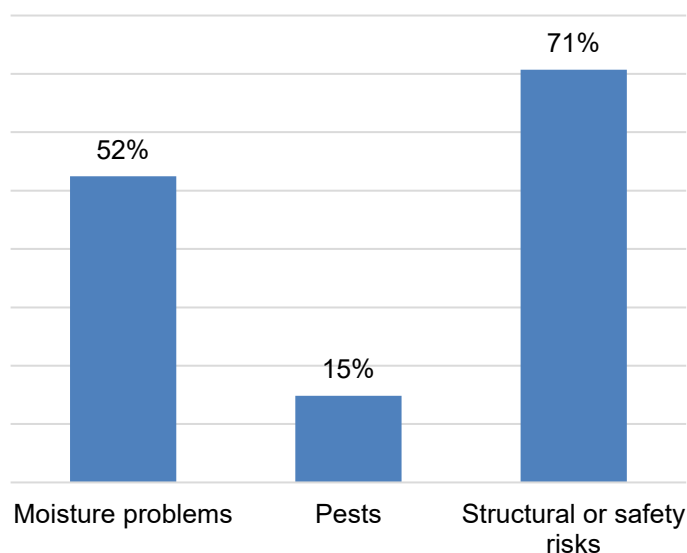
⁴⁹ This assumes there are no homes that have been weatherized more than once. Vermont Office of Economic Opportunity allows re-weatherization of projects done prior to 1993 with Department of Energy funds and prior to 2002 with State funds, if the previous work is now considered inadequate.

Other housing quality issues

A small number of Vermont homes have been surveyed for housing quality issues through Vermont's One Touch program, administered through the Vermont Office of Economic Opportunity. Auditors visiting Vermont homes through OEO's weatherization programs survey households about other housing quality issues and connect clients with social services.

A survey of 1,396 visits since 2017 found that 52% of homes had moisture related problems, including plumbing or roof leaks, drainage problems, visible mold, or rotted building areas. Fifteen percent had pest problems, with the majority related to rodent infestations. 71% had various structural issues, including defective or missing smoke or carbon monoxide detectors, wiring issues, inadequate stair or porch railings, and windows or doors that would not open for exit. Of these, issues related to smoke or carbon monoxide detectors were the most commonly cited safety risks.

Figure 3-23: Housing problems observed in VT OneTouch program visits



Source: Vermont Office of Economic Opportunity, 2019.

It is difficult to compare these results to Vermont's housing stock as a whole, since only homes eligible for weatherization were surveyed. However, based on the data available, missing smoke or carbon monoxide detectors and moisture problems appear to be the most common housing quality issues.⁵⁰ Pests and major structural issues were much less common.

It is difficult to compare these results to Vermont's housing stock as a whole, since only homes eligible for weatherization were surveyed. However, based on the data available, missing smoke or carbon monoxide detectors and moisture problems appear to be the most common housing quality issues.⁵⁰ Pests and major structural issues were much less common.

Rental housing

The safety of many rental homes in Vermont is not regularly monitored or surveyed, leading to uncertainty about the type and scope of problems within this significant portion of Vermont's housing stock.

Improving the quality of Vermont's rental housing stock is a primary objective of the legislatively appointed Rental Housing Advisory Board. Created by Act 188 of 2018, the Board is an advisory group to the Governor, General Assembly, the Vermont Housing Council, and appropriate State agencies on issues related to rental housing statutes, policies and regulations. In 2019, the Board submitted to the General Assembly a report⁵¹ containing recommended changes to better support decent, safe and sanitary housing.

Subsidized rental stock

Vermont has 13,592 rental apartments in 505 different apartment complexes that were built through publicly-funded programs, including U.S. Department of Housing & Urban Development (HUD) programs, USDA Rural

⁵⁰ Excluding lead paint and weatherization.

⁵¹ [Rental Housing Advisory Board](#), "Act 188 of 2018 – Rental Housing Advisory Board recommendations for January 2019"

Development program, Vermont Housing & Conservation Board (VHCB) grants, the Low-Income Housing Tax Credit (LIHTC), and Vermont Affordable Housing Tax Credits. Comprising 18% of the state's rental homes, they are subsidized and monitored through public programs.

U.S. Department of Housing & Urban Development (HUD) housing

As of 2019, HUD reported physical inspections scores⁵² for twelve Public Housing developments and 157 multifamily developments in Vermont that received some form of HUD funding. HUD grades physical inspections on a 1-100 scale based on its housing quality standards described above, with properties rated below 60 considered failing.

None of Vermont's twelve Public Housing developments failed inspection. The average inspection score was 91. Only one of the 157 multifamily property failed inspection,⁵³ with six more receiving a score of less than 70. The average score for multifamily properties was also 91. Nationwide, the average public housing score is 82, with 9.8% of the stock failing inspections. The average multifamily score was 88 nationally, with 3.7% total failing inspection.

This suggests that although Vermont has some HUD-funded properties in need of improvement, its stock is in much better condition than the national average.

Other subsidized stock

The remaining 336 affordable apartment complexes are managed by a variety of housing organizations, listed above. The requirements for public funding vary, but all of the housing program funders have property maintenance standards, with regular required inspections. Furthermore, a majority of Vermont's subsidized housing is managed by non-profits who are mission-driven to provide quality housing to tenants. Therefore, this stock is considered to be in at least comparable condition to the HUD-examined properties, if not in superior condition.

Market-rate rental stock

The quality of Vermont's market rate rental stock is more difficult to assess. Unlike the subsidized stock, most of Vermont's market rate rental housing is not subject to regular inspections and oversight. These 62,622 homes are currently inspected sporadically or only upon request, especially those located outside of the six towns that require apartment registration and/or inspections (Barre, Brattleboro, Burlington, St. Albans, St. Johnsbury and Winooski). Outside of these towns, requests by tenants or landlords to town health officers initiate the inspection of a rental property.

Vermont has a Rental Housing Health Code⁵⁴ with requirements similar to HUD's housing quality standards. Some towns have their own additional rental health codes. However, there are currently only limited mechanisms in place for enforcing these standards. Many Town Health Officers are volunteers who do not have formal experience in housing safety issues, and are also tasked with non-housing public health responsibilities. In addition, many Vermont towns conduct only complaint-based investigations.

⁵² [HUD Real Estate Assessment Center](#): Physical Inspection scores, as of March, 2019

⁵³ The property in question is Cummings Street Family Housing in Montpelier. Although this property failed inspection in 2018, prior inspections in 2014 and 2016 earned scores of 87 and 85, respectively.

⁵⁴ [Vermont Department of Health](#): Rental Housing Health Code.

Vermont town health officers have reported encountering a range of problems during inspections including:

- Septic system failures
- Animal control
- Pest infestations
- Air contaminants
- Solid and hazardous waste issues
- Emergency/disaster condemnation
- Lead paint/EMP and asbestos issues
- Rental housing health issues⁵⁵

A recent interim report prepared by the Vermont Department of Health⁵⁶ under Act 48 reported 640 yearly complaints submitted to Town Health Officers in towns that do not have a code enforcement program. While not all towns responded to the survey, the Vermont Department of Health estimated 747 complaints for the state as a whole, assuming that the rate stayed constant throughout the population. This number is far smaller than the 6,960 rental homes that VHFA estimates are at high risk for serious housing quality issues.⁵⁷ The low rate of reporting compared to known housing stock quality problems suggests that Vermont renters may not be aware of their rights or may not feel that their complaints will be adequately investigated. The majority of violations discovered from the complaints were for fire safety issues (smoke alarms, carbon monoxide detectors and fire extinguishers), lead paint, problems with electrical systems, and waste removal.

Vermont Legal Aid prepared a 2018 report on rental housing quality issues.⁵⁸ It found that the most commonly reported code violation was for mold (34% of complaints to the Department of Health). The second most common complaint was for pests (15%), particularly bedbugs. The report found that most tenants were not well-informed about what rights they have and how they could report code violations.

Owner housing quality

Housing quality for owner-occupied homes in Vermont is even less well-documented than its market-rate rental stock. However, the available data does suggest there are many homes with serious quality issues.

The American Community Survey's (ACS) estimates of vacant homes, in addition to homes for rent, for sale, or seasonal, includes a category called "other vacant".⁵⁹ Homes can fall into this category for many reasons, including homes that are under renovation or homes held vacant for personal reasons of the owner. However, since this category can also include foreclosed or abandoned homes, it is often used by housing researchers as an indicator of area housing stock decline.⁶⁰ Vermont has 10,323 such homes, accounting for roughly 3% of Vermont's housing stock.⁶¹ This number is small enough that it does not indicate a cause for concern. However, some Vermont towns have much higher rates of "other vacant" homes:

⁵⁵ Meg McCarthy, Vermont Department of Health, VT Housing Conference 2018 presentation.

⁵⁶ [Rental Housing Safety Interim Report 2019](#)

⁵⁷ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

⁵⁸ [Vermont Legal Aid](#), "Renters at Risk The Cost of Substandard Housing", 2018

⁵⁹ [American Community Survey \(ACS\) 2017 Subject Definitions](#).

⁶⁰ [Lincoln Institute of Land Policy](#), "The Empty House Next Door: Understanding and Reducing Vacancy and Hypervacancy in the United States", 2018.

⁶¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B251004) from housingdata.org.

Figure 3-24: Top 10 Vermont towns with greatest number of "Other vacant" homes

Town/city	Number of "other vacant" homes	Percent of total housing stock
Rutland City	548	6.9%
Brattleboro	292	4.9%
St. Johnsbury	206	5.9%
Rockingham	169	6.6%
Newbury	135	9.7%
Fair Haven	114	9.3%
Troy	72	8.3%
Barton	69	4.7%
Plymouth	48	5.3%
Readsboro	41	7.5%

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B251004) from housingdata.org.

Even if all "other vacant" homes shown in the table were actually abandoned or foreclosed, these rates would still be well below those of cities that have large-scale blighted areas.⁶² However, the higher than average rates of "other vacant" homes suggest that these towns may have more homes with serious housing quality issues compared to the state as a whole.

Another indicator is the sale prices of Vermont housing stock. 695 homes⁶³ in Vermont sold for less than \$100,000, which accounted for 9.5% of home sales in 2018.⁶⁴ The median non-mobile home sold for \$220,000. A review of homes listed on Zillow⁶⁵ that are priced below \$100,000 demonstrated that the majority of these homes have immediately obvious quality issues.⁶⁶

⁶² [Lincoln Institute of Land Policy](https://www.lincolninstituteoflandpolicy.org/), "The Empty House Next Door: Understanding and Reducing Vacancy and Hypervacancy in the United States", 2018.

⁶³ Analysis excludes mobile home sales, which tend to have much lower prices.

⁶⁴ Vermont Property Transfer Tax (PTT) records. Total excludes mobile home sales.

⁶⁵ Zillow is an online home sale platform. It is widely used by home sellers, including for homes sold by owner and by Realtors.

⁶⁶ For further discussion of housing prices, see **Chapter 5: Homeowners**.

Chapter 4 : Renters

Contents

Demand for rental homes.....	43
Supply of rental homes	44
Expansion of total housing stock	44
Vacancy rates.....	45
Rental affordability	46
Renter cost-burden.....	47
Subsidized rentals	47
Rental housing challenges in 2020-2025	50
Additional homes needed	50
Pressures on Vermont's publicly subsidized rental stock.....	51

Figures

Figure 4-1: Renter household growth.....	43
Figure 4-2: Renter households by income bracket.....	43
Figure 4-3: Income groups in Vermont, 2020	43
Figure 4-4: Projected change in renter households by county, 2020-2025.....	44
Figure 4-5: Annual rate of Vermont housing supply growth.....	44
Figure 4-6: Rental vacancy rates	45
Figure 4-7: Median Vermont gross rent by year	46
Figure 4-8: Median gross rent by county.....	46
Figure 4-9: Portion of Vermont renter households with high housing costs relative to income	47
Figure 4-10: Rental apartments in Vermont subsidized through project-based programs	48
Figure 4-11: Monthly rent limits and county benchmarks	49
Figure 4-12: Projected rental housing stock expansion needed by 2025	50
Figure 4-13: Total projected 2025 rental housing needs	51
Figure 4-14: Publicly subsidized rental housing with affordability covenants expiring before 2025.....	53

Demand for rental homes

Statewide, the number of Vermont renter households is projected to continue its modest increase, with an additional 610 households expected between 2020 and 2025. Most (74%) of Vermont's renter households have incomes less than the median.

Figure 4-2: Renter households by income bracket

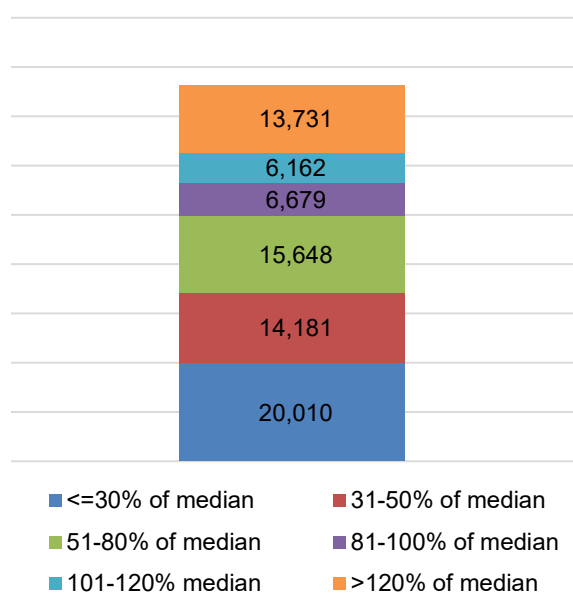
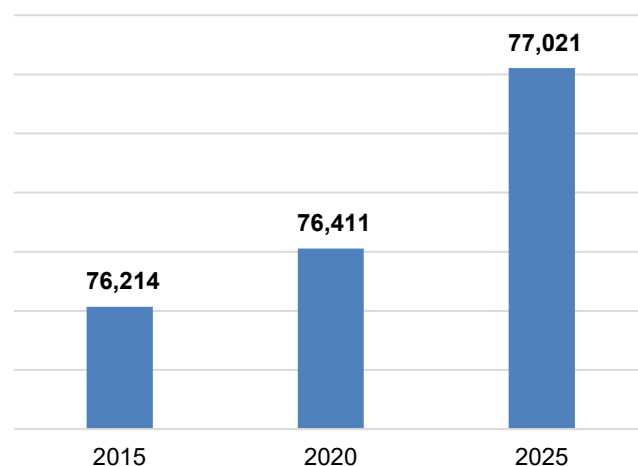


Figure 4-1: Renter household growth



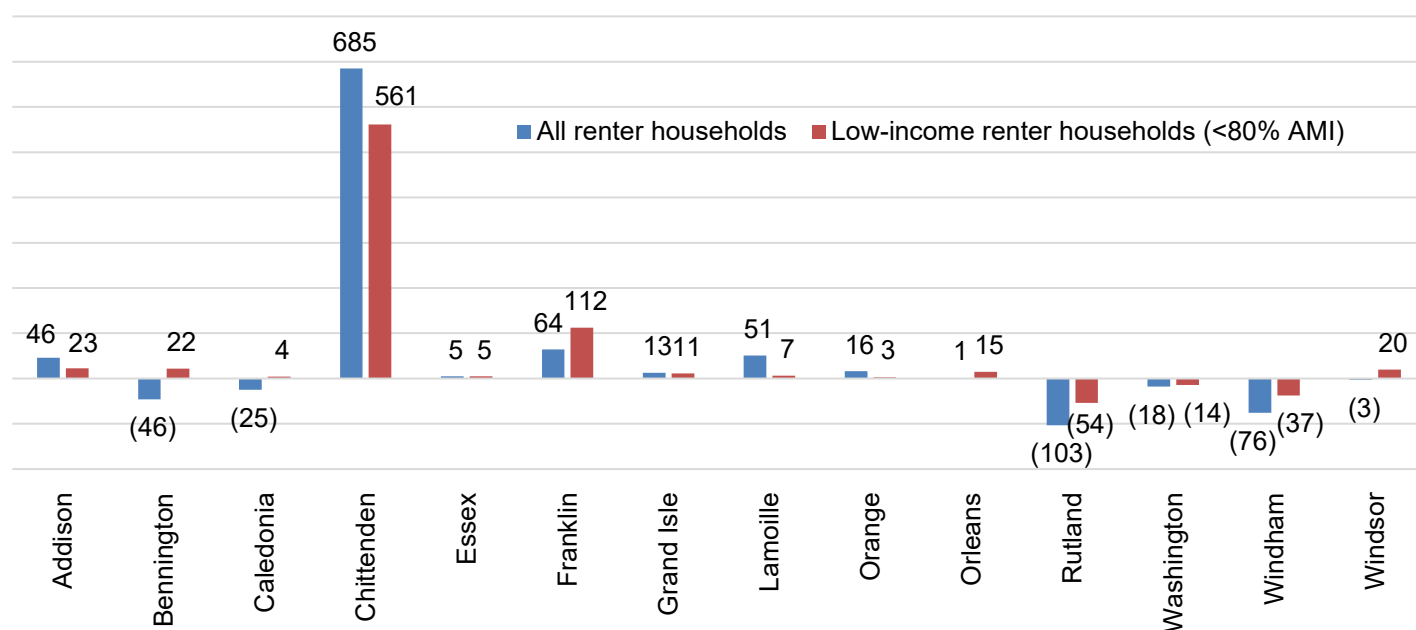
Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates and Claritas.

Figure 4-3: Income groups in Vermont, 2020

State median household income		\$ 64,513
<=30% of median	<=	\$ 17,342
31-50% of median	\$ 17,343 -	\$ 28,904
51-80% of median	\$ 28,905 -	\$ 46,246
81-100% of median	\$ 46,247 -	\$ 64,513
101-120% median	\$ 64,514 -	\$ 69,370
>120% of median	>	\$ 69,370
Source: Claritas.		

Most of these additional renters will be located in Chittenden County, with others in nearby Addison, Lamoille, Franklin and Grand Isle counties and a small number to the east in Essex, Orange and Orleans counties. Total expansion of renter households in these counties is projected at 881. However, renter households in the remaining counties are expected to decline by 271 between 2020 and 2025, which means the net statewide expansion of renter households will be an estimated 610.

Figure 4-4: Projected change in renter households by county, 2020-2025



Source: Claritas.

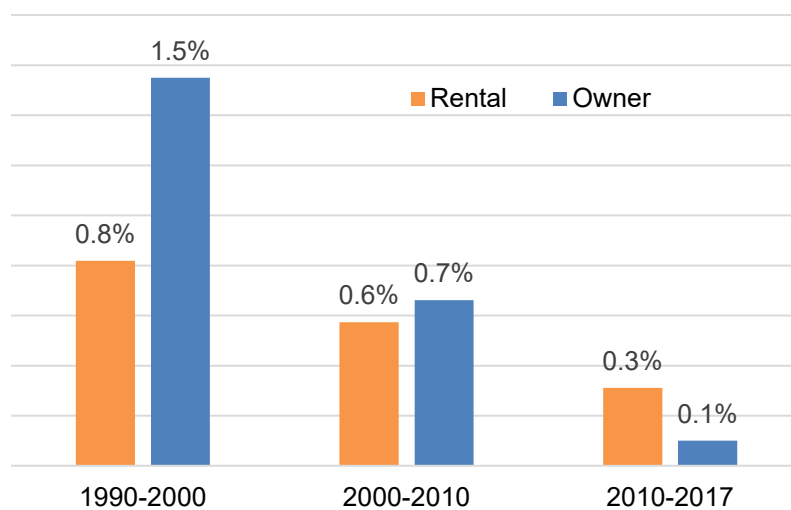
Supply of rental homes

Expansion of total housing stock

As with owner occupied Vermont homes, the rate of expansion of Vermont's stock of rental homes has declined each decade since 1990. Since 2010, the number of non-vacation occupied rental homes in Vermont has increased at an average annual pace of 0.3%-down from 0.6% in 2000-2010. Nevertheless, the pace of rental housing stock growth has surpassed that of owner homes for the first time in the state's recent history.

The stock of affordable, publicly-subsidized apartments for lower income Vermonters increased by 552 homes between 2015 and 2019.¹

Figure 4-5: Annual rate of Vermont housing supply growth



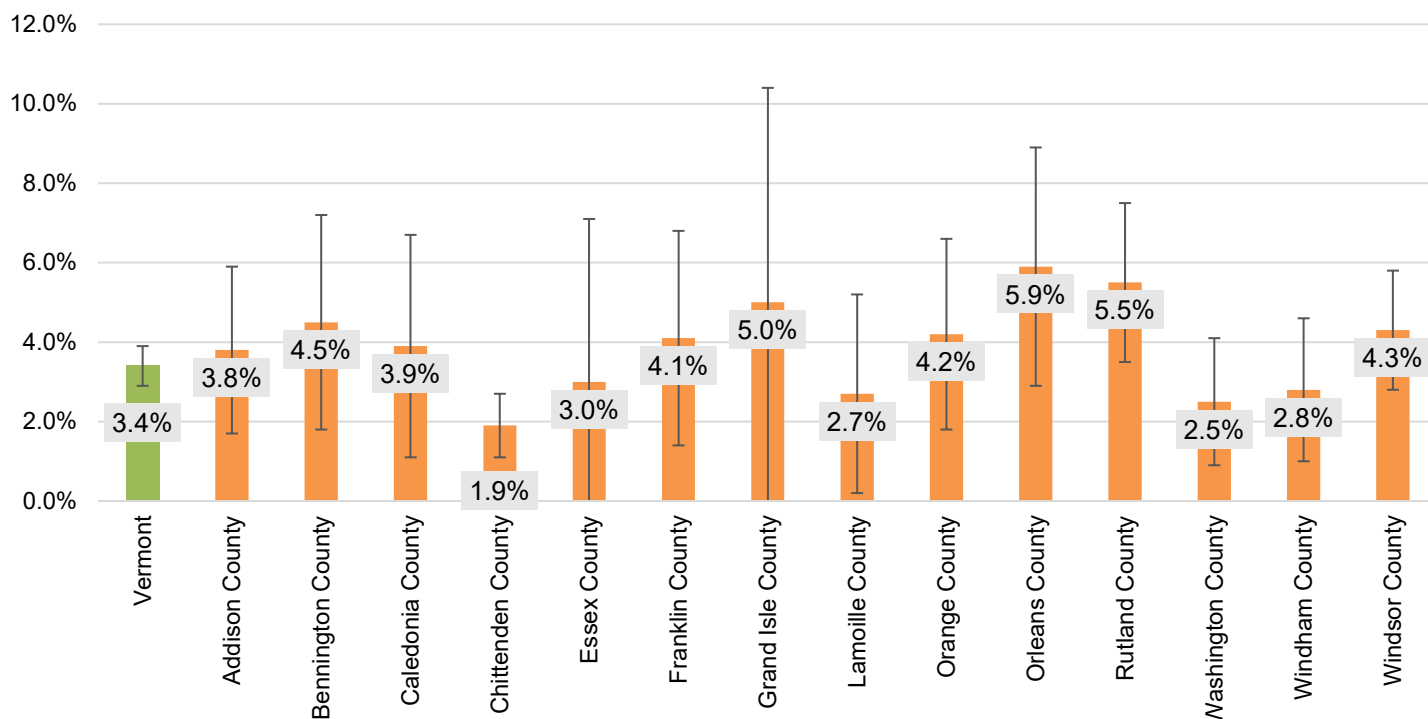
Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003), U.S. Decennial Census, from housingdata.org.

¹ Apartments first occupied in 2015-2019 in Vermont Directory of Affordable Rental Housing from www.housingdata.org.

Vacancy rates

Vermont's average rental vacancy rate was 3.4% in 2017 (based on the latest Census estimates available at both the state and county level). The most reliable estimates are available for Vermont, Chittenden County, Rutland County and Windsor County.

Figure 4-6: Rental vacancy rates



Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

It is likely that in counties with rates lower than the statewide average, such as Chittenden, Lamoille, Washington and Windham, the relatively low number of vacant units for rent has pressured rent levels upward. Towns in other counties may also suffer from vacancy rates lower than the statewide or countywide average and experience upward pressure on rents.

Vacancy rates among Vermont's subsidized rental homes are typically lower than the rates among all rental homes. As of December 2019, 102 of these apartments were listed for rent across the state, indicating a vacancy rate of 0.8%.²

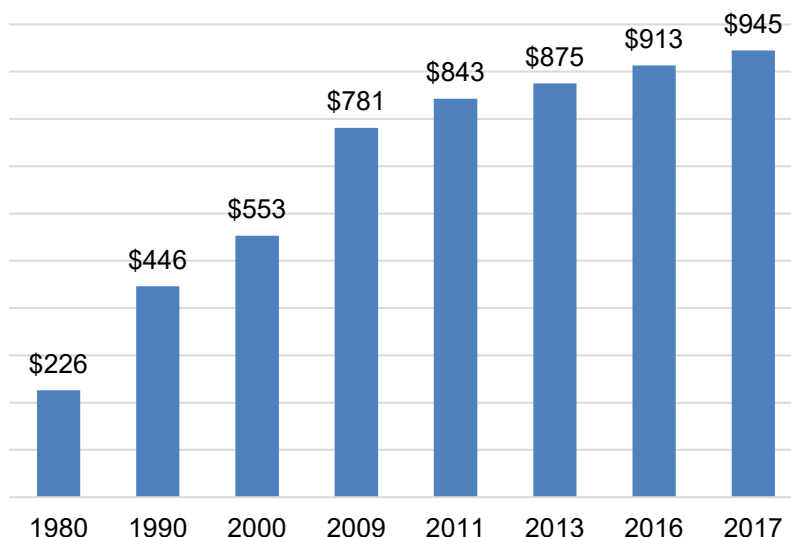
² Vermont Directory of Affordable Rental Housing from housingdata.org

Rental affordability

Median rents among all types of rental homes in Vermont have risen steadily, reaching \$945 statewide in 2017, according to U.S. Census Bureau estimates. To afford rent of \$945 per month, a renter would need to earn \$2,835 per month, or \$16.36 per hour.³ However, the average renter earns just \$13.40 per hour.⁴

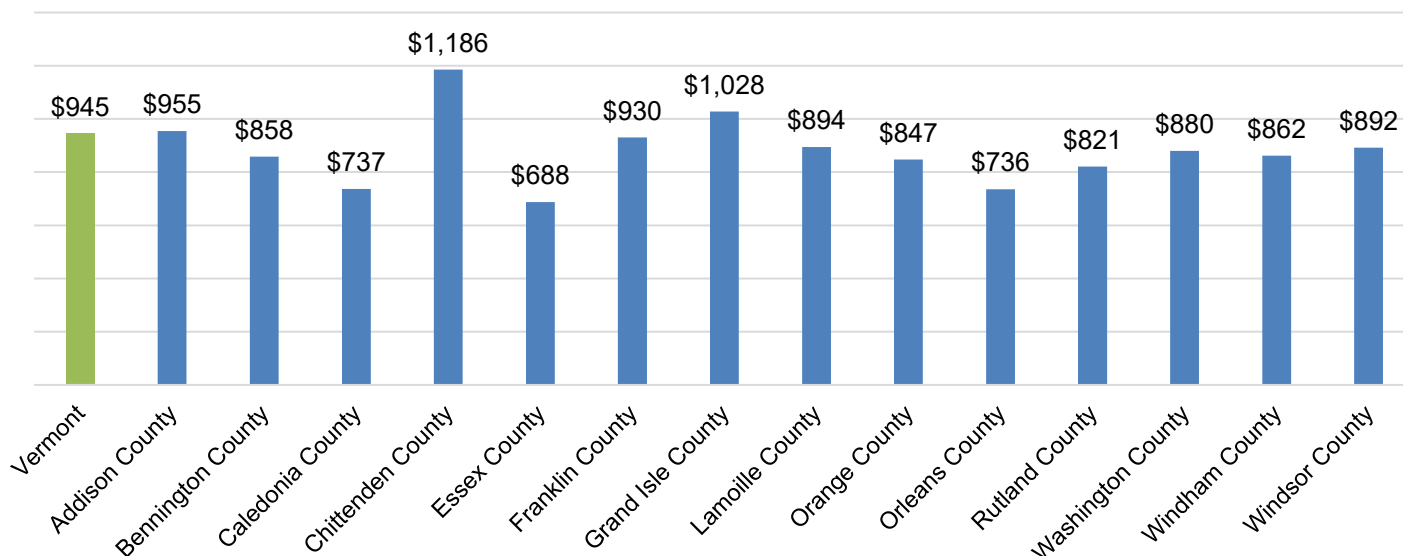
With the northwest counties of Chittenden, Grand Isle and Addison at the high end of the rent spectrum and the Northeast Kingdom counties of Essex, Orleans and Caledonia at the low end, Vermont's other eight counties have similar median monthly gross rents (of approximately \$800-900).

Figure 4-7: Median Vermont gross rent by year



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25064), U.S. Decennial Census, from housingdata.org.

Figure 4-8: Median gross rent by county



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25064) from housingdata.org.

³ Assumes that households should spend no more than 30% of income on housing expenses, the federal standard of affordability. Assumes a 40-hour workweek.

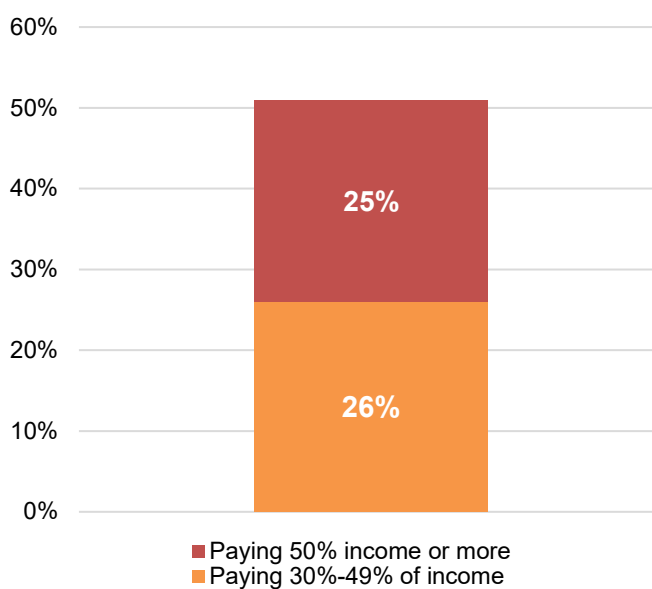
⁴ [National Low Income Housing Coalition \(NLIHC\)](https://www.nlihc.org/publications/out-of-reach-2019), "Out of Reach: 2019"

Renter cost-burden

Over half of the renters in Vermont (about 36,000 households) have housing costs that consume more than 30% of their income--the standard for assessing affordability. When housing costs consume more than this, tenants are less likely to have enough income remaining for other living expenses which can lead to housing instability. One quarter of Vermont's renters (about 18,000 households) spend more than half of their income for housing costs. These renters are at high risk of housing instability, including frequent moves, eviction and even homelessness.

The term "cost burden" is often used to describe the hardship of spending high portions of income for housing. Although cost burden is pervasive among all Vermont counties, Chittenden County has the highest rates in the state of both moderate cost burden (spending 30-50% of income for housing) and severe cost burden (spending more than 50% of income for housing). Interestingly, neighboring Addison and Franklin counties have the lowest rates of cost burden statewide.

Figure 4-9: Portion of Vermont renter households with high housing costs relative to income



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25070) from housingdata.org.

Subsidized rentals

Statewide, 13,592 rental homes are made more affordable for lower income Vermonters through project-based public subsidies.⁵ These include 1,190 apartments in buildings funded through HUD's Public Housing program and operated by local public housing authorities. In addition to these apartments made affordable through project-based subsidies, 5,462 low-income Vermont households receive tenant-based housing vouchers which can be used toward paying rent in either market rate or publicly subsidized apartments.⁶

A total of 7,546 apartments funded through the Public Housing program and other federal programs receive monthly rental assistance to ensure that residents are not required to spend more than 30% of their incomes for rent.

⁵ Vermont Directory of Affordable Rental Housing from housingdata.org.

⁶ U.S. Dept of Housing and Urban Development (HUD), Housing Choice Voucher Program, 2019 from housingdata.org

Figure 4-10: Rental apartments in Vermont subsidized through project-based programs

Apartment type*		Total	Apartments with 0-1 bedroom	2-bedroom apartments	Apartments with 3 or more bedrooms
General occupancy	No PBRA	3,019	900	1,563	556
	PBRA	3,313	989	1,558	766
	Total	6,332	1,889	3,121	1,322
Age-restricted	No PBRA	2,982	2,121	708	153
	PBRA	4,233	4,006	171	56
	Total	7,215	6,127	879	209
All apartments		13,547	8,016	4,000	1,531
*PBRA (Project Based Rental Assistance) is funding attached to multifamily units so that tenants pay no more than 30% of income towards gross rent. Source: VHFA and Vermont Directory of Affordable Rental Housing from housingdata.org .					

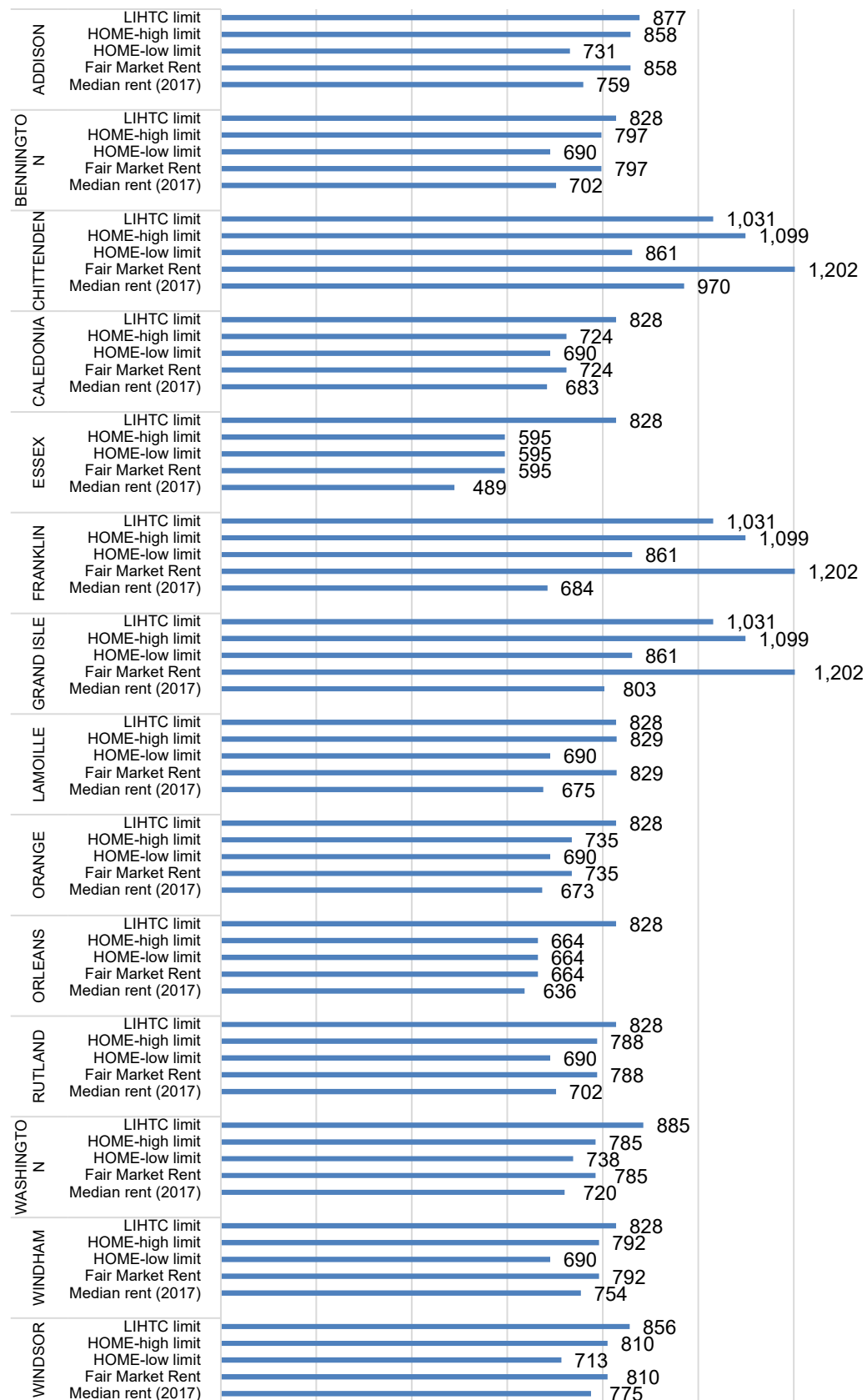
To improve the affordability of publicly subsidized apartments by the low income tenants they serve, these apartments are subject to rent limits set by development and operating funding sources, such as the HOME⁷, Section 8 rental assistance, and Low Income Housing Tax Credit program (LIHTC). The HOME⁸ and LIHTC⁹ programs have multiple limits per county depending on project characteristics such as unit size and the year the unit was put in place.

⁷ U.S. Department of Housing and Urban Development (HUD), HOME Investment Partnerships Program (HOME)

⁸ See [2019 HOME Program Limits](#)

⁹ See [2019 LIHTC Income limits and rents](#), from Vermont Housing Finance Agency

Figure 4-11: Monthly rent limits and county benchmarks


[VHCB HOME program](#)
[VHFA Low-Income Housing Tax Credit program rent limits](#)
[www.housingdata.org](#)
[rent limits](#)

Rental housing challenges in 2020-2025

Vermont has an opportunity to plan for the next five years in ways that address its most pressing rental housing challenges. This includes ensuring that the housing stock reflects projected growth in households and existing unmet needs. It also includes addressing risks of expiring affordability use restrictions among publicly subsidized apartments and substandard housing quality. Housing quality is discussed in **Chapter 3 - Housing Stock**.

Additional homes needed

Vermont will need to increase the state's total stock of rental housing by 2,629 units before 2025 to meet expected demand among new households, replace homes removed from the stock and house the state's homeless. In addition, nearly 18,000 current renter households in the state are at a high risk of eviction and homelessness due to housing costs that exceed half of their income. While constructing new apartments helps to address this, converting existing housing to affordable, energy-efficient, safe homes for lower income Vermonters could also help meet the needs of these 18,000 at-risk, but currently housed, Vermont households.

Figure 4-12: Projected rental housing stock expansion needed by 2025

County	Net expansion of total renter households	Homes removed from stock**	Homeless households (2019 1-night count)	Expansion to total housing stock needed***
Addison	46	58	52	156
Bennington	(46)	70	50	74
Caledonia	(25)	53	28	56
Chittenden	685	380	245	1,310
Essex	5	9		14
Franklin	64	79	29	172
Grand Isle	13	9		22
Lamoille	51	50	22	123
Orange	16	42	22	80
Orleans	1	45	15	61
Rutland	(103)	123	54	74
Washington	(18)	121	111	214
Windham	(76)	97	84	105
Windsor	(3)	111	60	168
Vermont	610	1,247	772	2,629

Assumes 0.33% as likely annual housing stock loss rate, see [U.S. Department of Housing and Urban Development](#) "American Housing Survey Components of Inventory Change: 2011–2013." Table B15. *Includes projected expansion of total renter households, homes removed from stock and homeless households. Source: Claritas; U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25070) from [housingdata.org](#). on renters paying more than 50% of income for rent; Institute for Community Alliances 2019 Vermont Point In Time count of the homeless from [housingdata.org](#).

Figure 4-13: Total projected 2025 rental housing needs

County	Expansion to total housing stock needed***	At-risk households with severe cost burden	Total needs including at-risk households (homes)****
Addison	156	665	821
Bennington	74	790	864
Caledonia	56	645	701
Chittenden	1,310	6,620	7,930
Essex	14	97	111
Franklin	172	868	1,040
Grand Isle	22	141	163
Lamoille	123	720	843
Orange	80	493	573
Orleans	61	624	685
Rutland	74	1,694	1,768
Washington	214	1,441	1,655
Windham	105	1,550	1,655
Windsor	168	1,557	1,725
Vermont	2,629	17,905	20,534
***Includes projected expansion of total renter households, homes removed from stock and homeless households. Source: Claritas; U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25070) from housingdata.org . on renters paying more than 50% of income for rent; Institute for Community Alliances 2019 Vermont Point In Time count of the homeless from housingdata.org .			

Vermont's vacancy rates are lower than rates considered healthy by most published research.¹⁰ To relieve the upward pressure on rents resulting from sub-healthy vacancy rates in many parts of the state, the number of additional rental homes needed in Vermont's housing stock by 2025 would need to rise even further than shown in Figure 4-12 and 4-13.

Pressures on Vermont's publicly subsidized rental stock

Rehabilitation and renovation needs

Owners of publicly subsidized apartments who provide safe, affordable housing must carefully balance the limitations of operating revenue inherent in serving low income tenants with ongoing costs of maintenance and repairs. The median income of a household living in one of Vermont's 6,800 apartments funded through the LIHTC program has an annual household income of approximately \$16,318.¹¹ For a household at this income level, monthly rent higher than \$408 is likely to be unaffordable. Although many tenants with very low incomes receive rental subsidies that bolster the total operating revenue to property owners, the total amount of rent

¹⁰ See "Vacancy Rates" section earlier in this chapter for more information.

¹¹ VHFA, computed from tenant data in January 2020.

collected is limited by rent ceilings associated with the public subsidy programs at work in the housing development.

Minimum reserve requirements of each public program ensure properties are well maintained. Properties vary with respect to the individual challenges associated with their locations and residents. After the first 15 years of operating as LIHTC rental housing, project owners can seek new financing for renovation needs.

A general rehabilitation project of Vermont's publicly subsidized rental housing typically consists of weatherization (such as new insulation and windows) to improve energy efficiency and upgrading kitchens and bathrooms. However, other recent projects in Vermont have focused exclusively on project-wide improvements such as installing a completely new heating system.

When older apartment complexes originally subsidized through HUD's project-based Section 8 program apply for housing tax credit funding, the project is likely to undergo a full "gut rehab" in which the building is taken down to the studs, rebuilt and brought to current building standards.

Between 2015 and 2020, at least 714 subsidized apartments underwent major renovations, funded through new awards of housing tax credits and other sources. Of all apartments developed with housing tax credits awarded in 2015-2020, 57% were in renovated existing buildings (as opposed to constructing new buildings).

Preservation of affordability restrictions

Vermont state and local housing organizations have a long-standing commitment to preserve all apartments that received scarce public subsidies to provide lower income renters with safe, affordable apartments. Only 19 apartments in five rental buildings have been converted from the subsidized stock to other uses or "lost" when a project was renovated to include slightly fewer units than the original size.¹²

At least 4,384 publicly subsidized apartments in VT are required to be maintained perpetually affordable. Since the late 1980s, all state housing development funding has required perpetual affordability. The most limited type of housing tax credits (called allocated 9% federal Low-Income Housing Tax Credits) have done the same since the early 2000s.

Many subsidized rental apartments have covenants with expiration dates beyond 2025. Although plans for extending affordability covenants are underway for many, two apartment complexes have covenants that have already expired and three more will expire before 2025.

¹² These apartments were removed from the subsidized stock at 5 different points in time between 2002-2017 and located in various towns in Vermont.

Figure 4-14: Publicly subsidized rental housing with affordability covenants expiring before 2025

Rental housing development	Homes	Location	Public funder	Expiration date
Montebello Hill Apts.	14	Newbury	USDA Rural Development	2009
Green Mountain Apts.	48	Brattleboro	USDA Rural Development	2016
Marigold Apts.	6	Lyndon	USDA Rural Development	2023
Caledonia H.P., Phase II	20	St. Johnsbury	VHFA (Low Income Housing Tax Credits	2024
Queensbury Rd Housing	16	So. Burlington	VHFA (Low Income Housing Tax Credits	2024

In addition, 664 apartments subsidized through Section 8 rental assistance from the U.S. Department of Housing and Urban Development have Housing Assistance Payment (HAP) contracts that expire before 2025. Of these apartments, 417 are monitored by the Vermont State Housing Authority and the remaining 247, by VHFA. Renewal occurs at the date of contract expiration.

Qualified contracts

Rental properties developed with federal low-income housing tax credits have the option to convert their use to market rate apartments after 15 years, unless the property receives funding through other programs that have longer term or renewed affordability requirements. Nationally, rental housing owners began this “qualified contract process” for properties containing approximately 10,398 homes in 2018 alone.¹³

In Vermont, owners could begin this process for 57 rental housing developments. About two-thirds of these developments are owned by non-profit affordable housing agencies dedicated to providing housing in the long term for low income households. The other developments are owned by for-profit owners for whom converting to market rate use may be appealing. Two Vermont rental developments with an expiring qualified contract have “right-of-first refusal” provisions to enable residents to opt to buy their units.

Wait lists

Waitlists can be an important indicator of the relative demand for and access to affordable rental housing. However, managers of affordable apartments in Vermont tend to organize applicants on waitlists for apartments in their portfolios based on a number of different criteria, including the location, number of bedrooms needed, the need for rental assistance, and property amenities. Furthermore, applicants may be placed on multiple lists, making it impossible to calculate an overall average length of time on waitlists or the total number of applicants for subsidized rental housing in Vermont. Anecdotally, most managers reported their properties had waitlists of several hundred applicants, and that most applicants remained on the waitlist at least a year, with one property reporting a waitlist of 540 applicants and an average wait time of four to five years.

Of the 513 publicly subsidized apartment developments in Vermont, about 77% have waitlists that are open, based on reports from managers.¹⁴ This means that for the remaining 115 developments, apartment seekers may not even have the opportunity to add their name to a waitlist.

¹³ [National Council of State Housing Agencies](#), “The Save Affordable Housing Act of 2019”.

¹⁴ Vermont Directory of Affordable Rental Housing from housingdata.org.

Chapter 5 : Homeowners

Contents

Homeownership rates	56
Homeowner demographics	56
Homeowner income	57
Home sales	59
Home sale prices	60
Home purchase affordability	61
Supply and demand for homes	63
Homeowner vacancy rates	63
Inventory	65
Days on market	65
Homeowner cost-burden	66
Energy cost burden	68
Housing demand	68
Constrained growth	69

Figures

Figure 5-1: Vermont homeownership rate	56
Figure 5-2: Estimated Vermont homeowner households	56
Figure 5-3: Estimated Vermont homeowner households by age, 2020-2025	57
Figure 5-4: Vermont owner households by income	58
Figure 5-5: Vermont homeowner households by percentage of area median income (AMI), 2020	58
Figure 5-6: Projected expansion of owner households, 2020-2025	59
Figure 5-7: Vermont primary home sales by year	59
Figure 5-8: Median Vermont home sale prices, 2018	60
Figure 5-9: Median price of primary homes sales by county, 2018	60
Figure 5-10: Median price of Vermont homes sales	61
Figure 5-11: Vermont primary home sales by price range, 2018	61
Figure 5-12: Vermont primary home sales by purchase affordability	63
Figure 5-13: Vermont homeowner vacancy rates	64
Figure 5-14: Median days on market for Vermont homes	65
Figure 5-15: Median days on market by sales price (2018)	66

Figure 5-16: Owner households by housing costs as a percentage of household income..... 66

Figure 5-17: Cost-burden among low-income Vermont homeowner households 67

Figure 5-18: Percentage of Vermont cost-burdened owner households..... 67

Figure 5-19: Energy burden for Vermont homeowner households by income group 68

Figure 5-20: Housing demand among Vermont homeowners 69

Figure 5-21: Primary owner homes in Vermont..... 70

Homeownership rates

Vermont has a high rate of homeownership, with an estimated 182,321 homeowners and nearly 71% of all households owning their homes.¹ 63% of Vermont homeowners had a mortgage on their homes.² As of 2019, Vermont's homeownership rate was the 7th highest in the nation.³

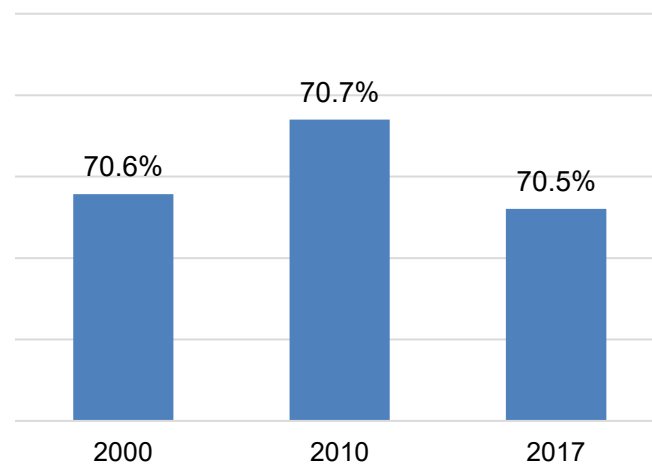
Vermont's homeownership rate has remained fairly constant for decades, including during the Great Recession and the subsequent recovery. This contrasts with national homeownership rates, which dropped by 6.3% between 2005 and 2016.

Homeowner demographics

The absolute number of homeowners has grown over the past several decades along with Vermont's population as a whole.⁴ However, the pace of growth among owner households has slowed since the 1990's, mirroring Vermont's slowing population growth overall. Although Vermont's overall homeownership rate has remained constant since the 1990s, homeownership is declining among younger households. According to 2017 Census Bureau estimates, Vermont's homeownership rate among 25 to 34 year olds has fallen to 42% from 49% in 2007.⁵

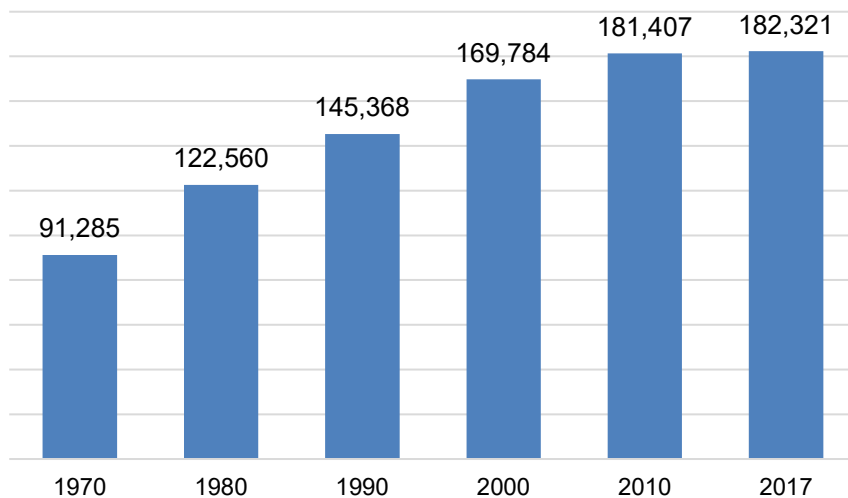
This trend in decreased millennial⁶ homeownership may have long-term effects for Vermont. The time between ages 25 to 34 is the prime period for households to become homeowners because homeownership remains an important vehicle for household wealth

Figure 5-1: Vermont homeownership rate



Source: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25003), U.S. Decennial Census (for years 2010 and earlier) from housingdata.org

Figure 5-2: Estimated Vermont homeowner households



Source: U.S. Census Bureau: American Community Survey 5-year estimates (Table B25003), U.S. Decennial Census (for years 2010 and earlier) from housingdata.org

¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003) from housingdata.org

² U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25091)

³ U.S. Census Bureau: Quarterly Vacancy and Homeownership Rates by State and MSA, 2019 from census.gov

⁴ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003) from housingdata.org

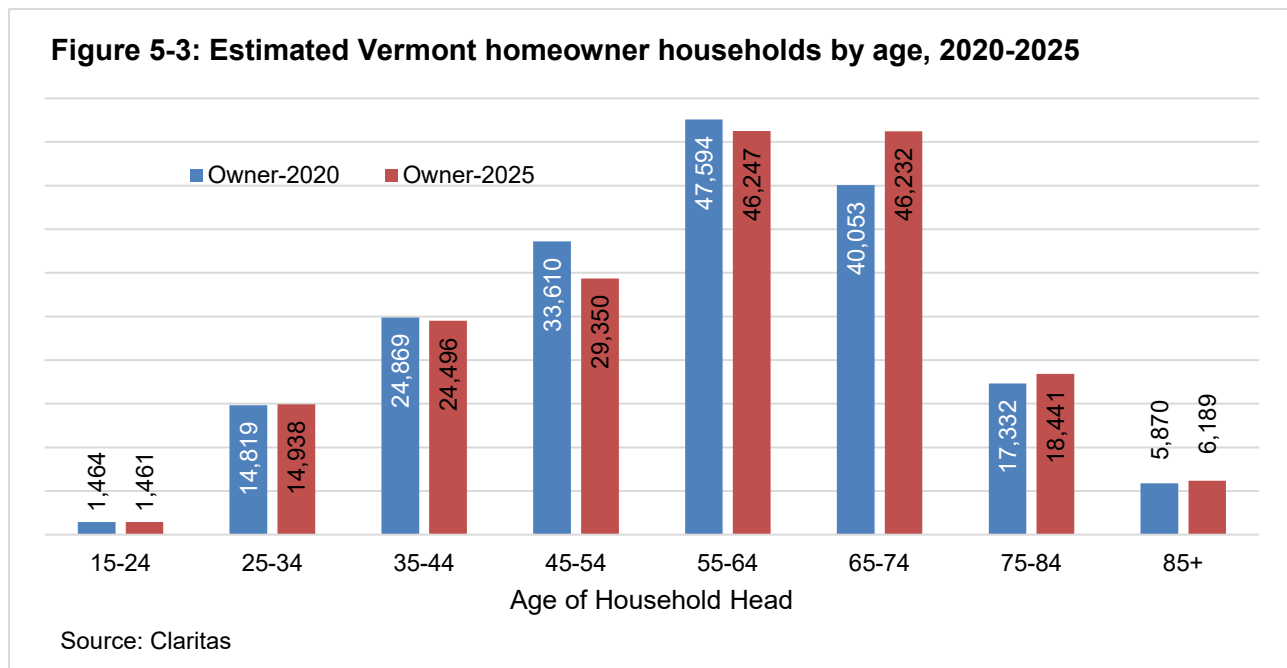
⁵ U.S. Census Bureau: American Community Survey 1-year estimates, 2007 (Table B25007)

⁶ The Millennial generation typically includes individuals born between 1981 and 1996 (ages 24 to 39 in 2020).

building. If young households postpone becoming homeowners until later in life, or not at all, they may struggle to plan for retirement without a house as a key asset.

Although the decline in homeownership among young households is a national trend,⁷ young Vermont households face unique challenges. In addition to high home prices that exceed incomes (discussed in the following section), Vermont has the 17th highest rates of student loan debt in the nation. Of recent Vermont graduates, 60% have student loans, with an average \$29,656 in debt,⁸ which can make it extremely difficult for these households to save enough to purchase their first homes.

The percentage of Vermont homeowners who are at least 55 years old is expected to rise from 53% to 63% between 2020 and 2025.



Homeowner income

Vermont has homeowners from across the income spectrum, including many very low-income households.⁹ According to Census Bureau estimates, 4,766 homeowner households are living in poverty,¹⁰ which is \$16,240 for a family of two as of 2017.

⁷ Urban Institute, "Young Adults Living in Parents' Basements: Causes and Consequences", 2019.

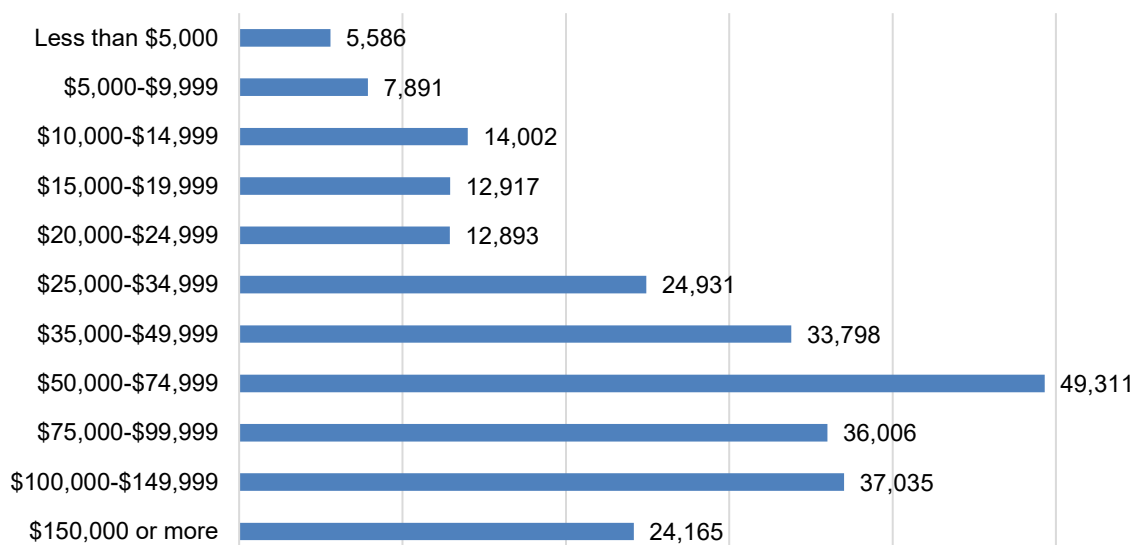
⁸ USA Today, "Students graduating in these states are drowning in loan debt", July 12, 2019.

⁹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25118) from housingdata.org

¹⁰ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B17019)

Homeownership is more common than renting in Vermont, even among lower income Vermonters. Of all Vermont households earning less than median income (\$57,808¹¹), an estimated 57% are homeowners.

Figure 5-4: Vermont owner households by income

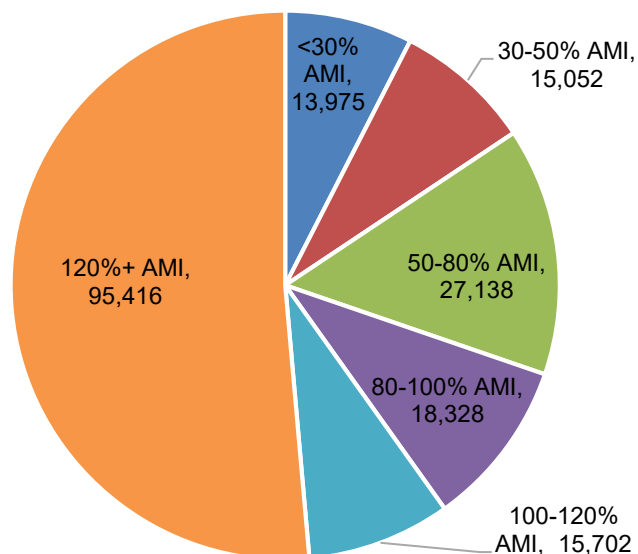


Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25118) from housingdata.org

As of 2020, an estimated 56,000 Vermont homeowners will have incomes less than 80% of median.¹² This number is projected to expand by approximately 400 households by 2025. On average, these households have incomes of \$46,000.

Most of these additional homeowners will locate in Chittenden County, with others buying homes in nearby Addison, Lamoille, Franklin and Grand Isle counties and a small number to the east in Essex, Orange and Orleans counties.

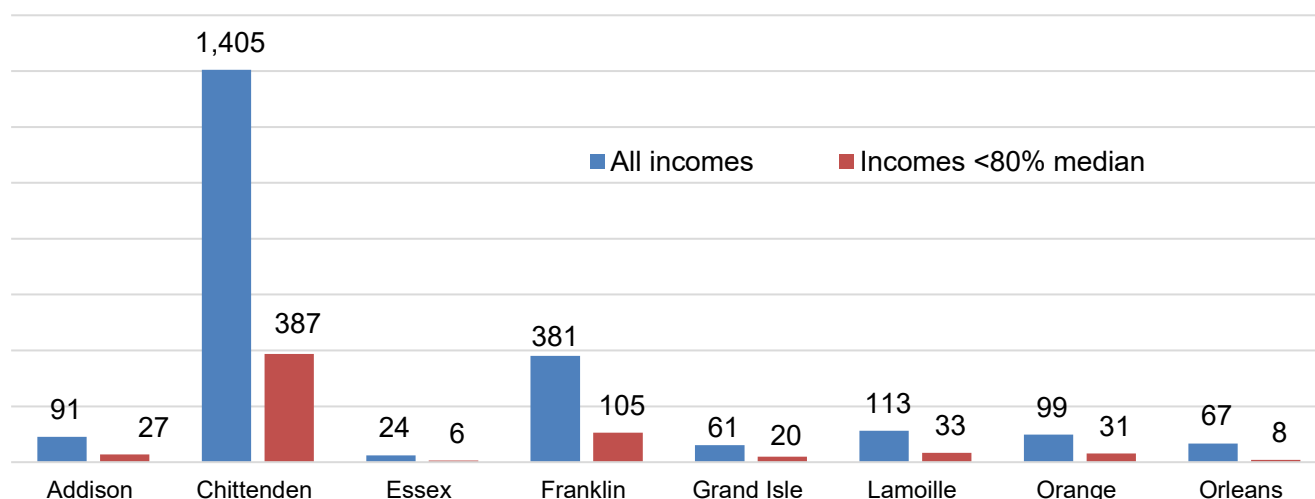
Figure 5-5: Vermont homeowner households by percentage of area median income (AMI), 2020



Source: Claritas.

¹¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25119) from housingdata.org

¹² Claritas

Figure 5-6: Projected expansion of owner households, 2020-2025

Source: Claritas

Home sales

In 2018, 7,401 primary homes were sold in Vermont,¹³ as well as 1,577 seasonal homes.¹⁴ Of the primary homes sold, the large majority (6,232) were single family homes, 966 were condominiums and 173 were mobile homes sold with land.

The volume of Vermont home sales has been fairly consistent over the past five years. However, despite being years into a period of economic recovery, the Vermont housing market has yet to reach the pre-Recession high of 9,659 sales in 2004.

Figure 5-7: Vermont primary home sales by year

Year	Number of Vermont primary homes sold
2014	7,008
2015	6,473
2016	6,834
2017	6,256
2018	7,401
Source: Vermont Property Transfer Tax (PTT) records from housingdata.org .	

¹³ Vermont Property Transfer Tax (PTT) records from housingdata.org.

¹⁴ Vermont Property Transfer Tax (PTT) records from the [Vermont Department of Taxes](https://tax.vermont.gov).

Home sale prices

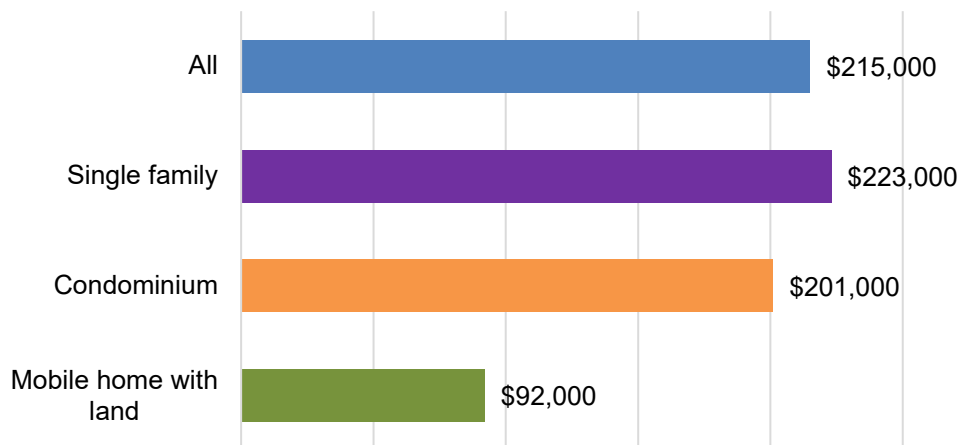
The median primary home in Vermont sold for \$215,000 in 2018, with an average price of \$248,899. Single family homes commanded the highest prices, with a median price of \$223,000, while the median condominium sold for \$201,000, and the median mobile home with land sold for \$92,000.¹⁵

The median vacation home on less than six acres sold for \$135,000 in 2018, while vacation homes on more than six acres sold for \$107,000.¹⁶

Vacation homes include a wide variety of property types, from hunting cabins to condominiums at ski resorts. Newly-built homes sold for a median price of \$360,000.¹⁷

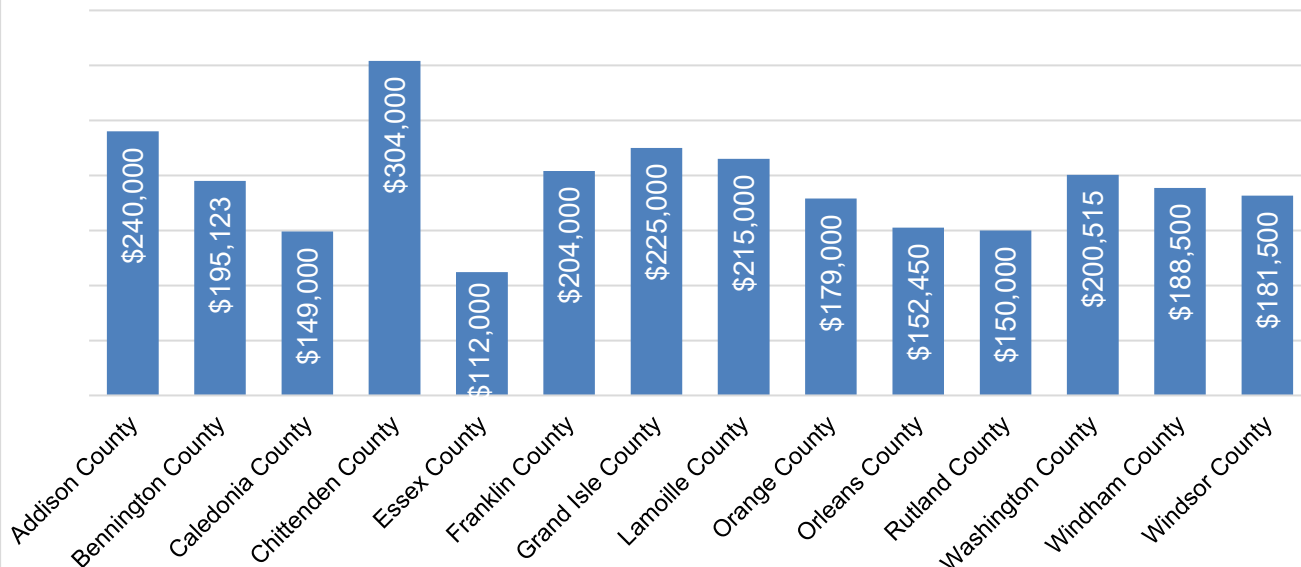
These state median prices mask significant county-level variation in home prices. The median primary home in Chittenden County sold for over twice the median price of homes in Caledonia, Essex, Orleans and Rutland Counties.

Figure 5-8: Median Vermont home sale prices, 2018



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org.

Figure 5-9: Median price of primary homes sales by county, 2018



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org.

¹⁵ Vermont Property Transfer Tax (PTT) records from housingdata.org.

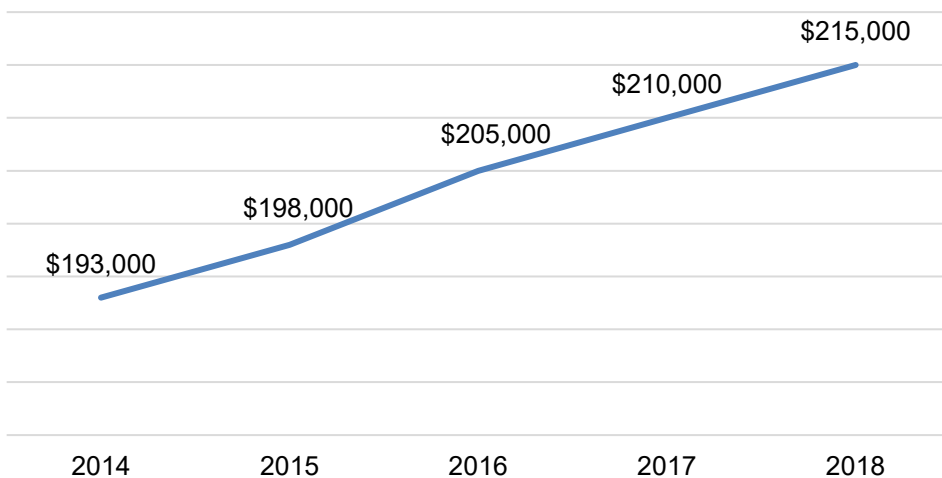
¹⁶ Vermont Property Transfer Tax (PTT) records from the [Vermont Department of Taxes](https://tax.vermont.gov).

¹⁷ Multiple Listing Service (MLS).

The median primary home price in Vermont has risen by 7.5% since the last State Housing Needs Assessment was conducted in 2014, with a continuous increase in prices over the last five years.

If current economic conditions continue, Vermont's home prices are likely to continue to rise. Even if there were another national recession or housing market correction, Vermont median home prices are not likely to experience a corresponding sustained decrease. During the last recession from 2007 to 2009, the median Vermont home price decreased by just 5% before swiftly rebounding to pre-recession prices by 2013. In Chittenden County, home prices decreased by just 3.19%, and have increased every year since 2009.

Figure 5-10: Median price of Vermont homes sales



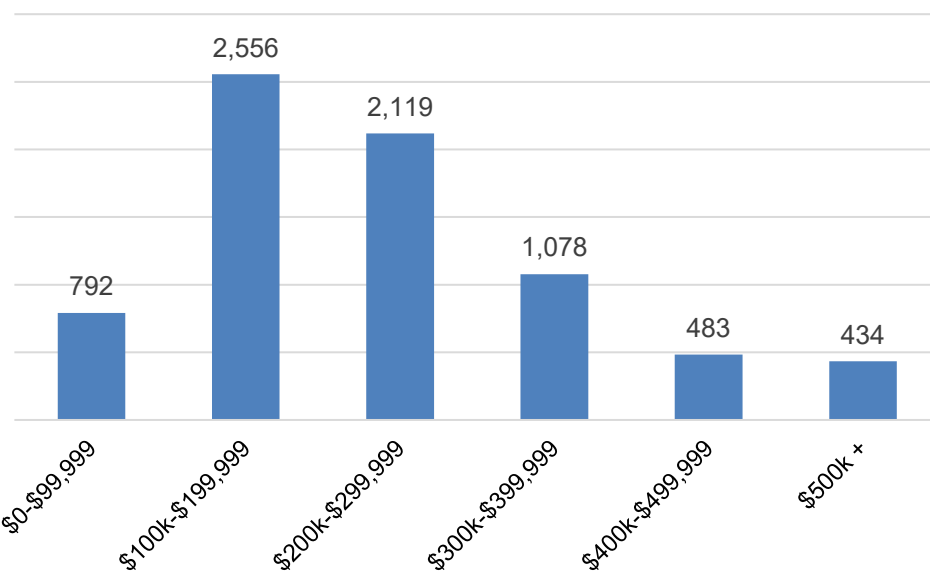
Source: Vermont Property Transfer Tax (PTT) records from housingdata.org.

Home purchase affordability

Vermont home prices are higher than many Vermont buyers can afford. The estimated median household income in Vermont is \$57,808.¹⁸ The estimated home price affordable for a household earning \$57,808 would be \$202,000.¹⁹ At that price, a buyer would need to have \$19,432 in cash available for a down payment and closing costs.

While this affordable price is slightly lower than the median home price of \$215,000, the overall distribution of the prices of primary homes sold in Vermont generally corresponds

Figure 5-11: Vermont primary home sales by price range, 2018



Source: Vermont Property Transfer Tax (PTT) records

¹⁸ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25119) from housingdata.org

¹⁹ Assumes a 5% down payment, average rates for zero-point loans, average premiums for private mortgage insurance, and statewide average property taxes. More information available on housingdata.org.

with Vermont's distribution of incomes among households. Roughly 45% of the homes sold in 2018 were sold for less than \$200,000, theoretically affordable to median income buyers.

However, there are several factors that complicate this picture:

- Many of the homes in the lower range of prices have significant quality issues. Nearly 26% of Vermont homes were built in 1939 or earlier,²⁰ which increases the likelihood that a housing unit has serious structural, plumbing, electrical or lead paint problems. See **Chapter 3: Housing Stock** for a more detailed discussion on housing quality issues. Major home repairs must be factored into purchaser budgets, which may limit the number of homes that are actually affordable.
- The estimated median yearly income for Vermont renters is only \$33,949.²¹ These buyers will find it even more difficult to purchase a home, particularly since they do not own a home that they can sell to finance a new home purchase. At this income, a home priced at \$117,000 or less would be considered affordable, assuming a 5% down payment.
- Lower income buyers may also be in competition with higher income buyers who may want to spend less on a home than they can, in theory, afford, and retain that income for other uses.
- Housing stock affordability varies widely by county and region. The median income for Chittenden County is \$66,906, higher than the state median, allowing the median household to purchase a home priced at up to \$235,000. However, only 26% of primary homes in Chittenden County were sold for less than \$235,000 in 2018.

The median home price of \$215,000 is unaffordable for many workers, including those earning well over minimum wage. Teachers, police officers, social workers, manufacturing workers, and most healthcare workers would struggle to afford to buy a home based on the median income for their professions.²²

Affordability gaps for low and moderate income homebuyers

The number of homes affordable to low and moderate income Vermont buyers is particularly limited. Very few homes are available for households earning less than half of the Area Median Income, and as mentioned previously, these homes are likely to be in substandard condition. Furthermore, these households are less likely to be able to obtain a mortgage or save for a down payment.

²⁰ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25034) from [housingdata.org](https://www.housingdata.org).

²¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25119) from [housingdata.org](https://www.housingdata.org)

²² Vermont Department of Labor, Economic & Labor Market Information, Occupational Employment Statistics (OES) program from [housingdata.org](https://www.housingdata.org)

Figure 5-12: Vermont primary home sales by purchase affordability

Income Group (as % of area median income)	Household Income	Maximum affordable purchase price	Cash needed at closing	Number of homes sold at or below affordable price, 2018	% of all primary homes sold
30% AMI	\$17,342	\$58,500	\$8,048	235	3%
50% AMI	\$28,904	\$99,500	\$11,082	788	11%
80% AMI	\$46,246	\$161,000	\$16,091	2230	30%
Area Median Income	\$57,808	\$202,000	\$19,432	3442	46%
120% AMI	\$69,369	\$243,500	\$22,814	4366	59%
Source: Vermont Property Transfer Tax (PTT) records from housingdata.org					

Supply and demand for homes

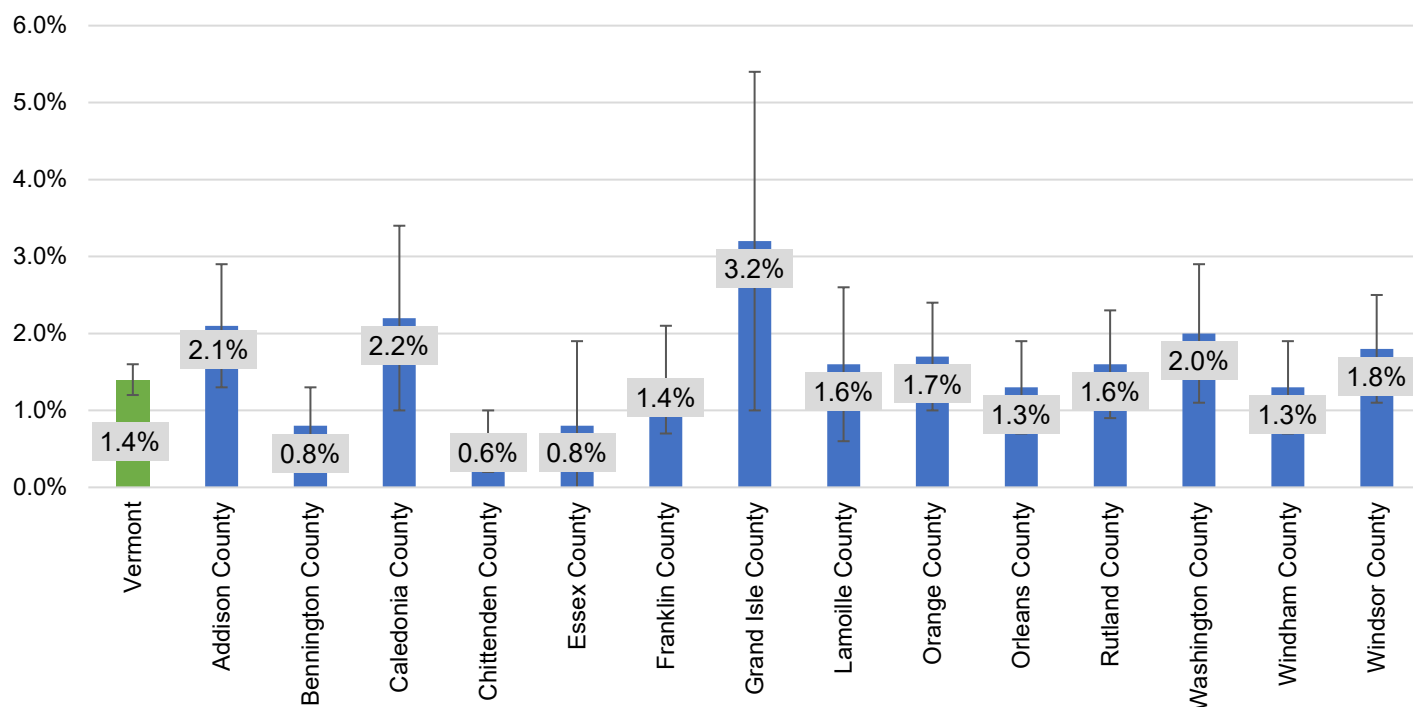
Homeowner vacancy rates

The homeowner vacancy rate is the number of homes on the market compared to the total number of homes used or intended for homeowner households. The vacancy rate can be a useful indicator for assessing demand for homes. Vermont's homeowner vacancy rate is estimated at 1.4%.²³ Housing experts consider housing markets healthiest with owner vacancy rates of between 1.3 and 2%.²⁴ When the vacancy rate is below that level, it can be difficult for homebuyers to find homes to purchase due to limited stock available. The national homeowner vacancy rate is 1.3%.²⁵

²³ VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25004) from housingdata.org.

²⁴ [Lincoln Institute of Land Policy](https://www.lincolninstitute.org/), "The Empty House Next Door: Understanding and Reducing Vacancy and Hypervacancy in the United States", 2018.

²⁵ Homeowner Vacancy Rate for the United States [RHVRUSQ156N], as of October 2019 from the [Federal Reserve Bank of St. Louis](https://www.federalreserve.org/).

Figure 5-13: Vermont homeowner vacancy rates

Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. The rate represents the estimated portion of "For Sale" homes that are not seasonal units as a percentage of all estimated occupied and vacant homeowner homes that are not seasonal. The portion of vacant owner homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Vermont's estimated homeowner vacancy rates have considerable margins of error, due to its small sample size of homes for sale at any given time during a survey period. However, it appears that several Vermont counties have homeowner housing markets that are tighter than optimal. In particular, Chittenden County's homeowner vacancy rate is no more than 1% at its highest possible range, indicating that demand is surpassing the supply.

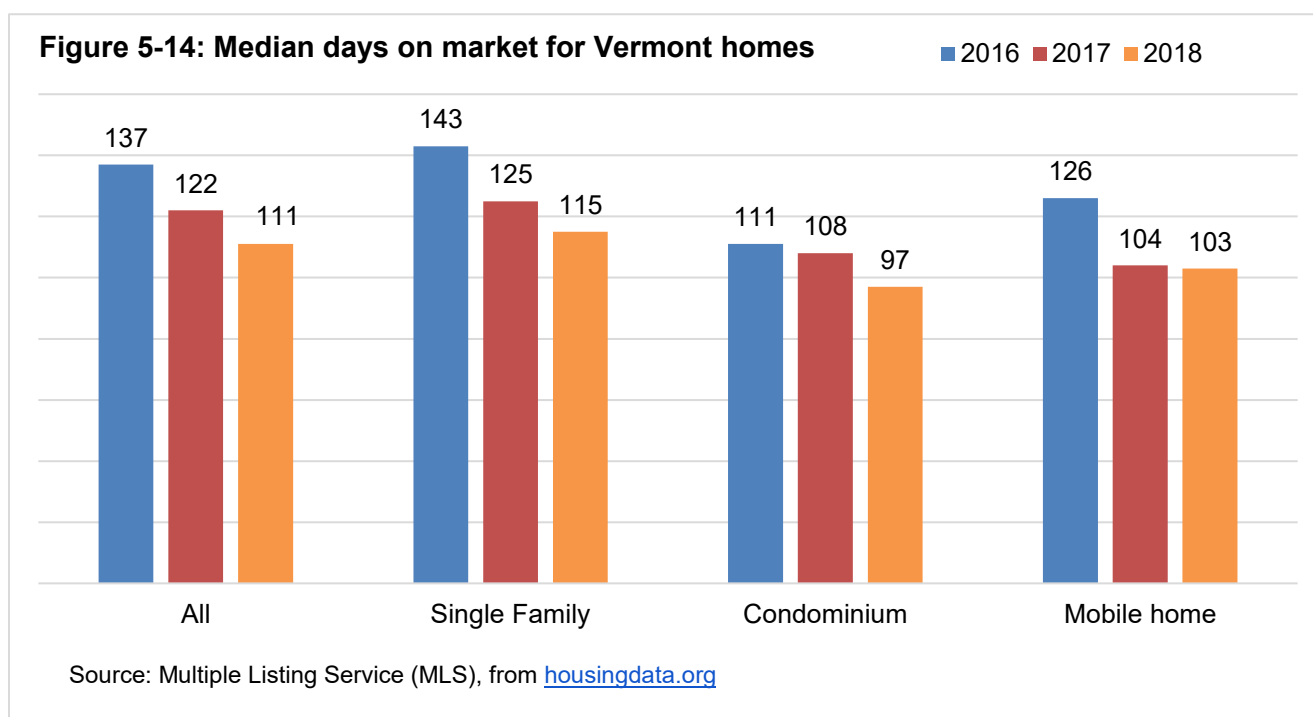
While higher vacancy rates make it easier for homebuyers to find homes, and can keep prices from rising too quickly, they can also indicate the presence of substandard quality homes, which can remain vacant for extended periods since fewer homebuyers can afford or are willing to invest the time and energy to improve them. A few Vermont counties appear to have slightly higher owner vacancy rates than ideal, although the error ranges for all counties make it possible that their rates are within healthy levels.

Inventory

As of December 2019, there were 5,388 homes on the market throughout Vermont.²⁶ With an average of 1,243 homes sold per month through 2018,²⁷ this yields just 4.3 months of supply currently available. The most recent available estimates of national monthly supply is 5.3 months,²⁸ suggesting that Vermont's market is slightly more constrained than the national average.

Days on market

The number of days on the market that a home is listed for sale is another useful indicator of demand.²⁹ In 2018, the median Vermont home was on the market for 111 days.³⁰ For context, the national median days on the market was 74 days.³¹



The median days on market has been steadily decreasing over the past three years across all home types in Vermont, indicating increasing demand for the available homes. There is wide geographical variance among days on market, with the median Chittenden County home selling in just 72 days, while Essex County homes were on the market for a median 187 days.

Condominiums sold more quickly than other home types, despite the fact that national surveys report that most homebuyers prefer a single-family home.³² In Chittenden County, condominiums sold in a median 69 days,

²⁶ Vermont homes listed on [Zillow.com](https://www.zillow.com) as of December 9, 2019. Excludes lots/land for sale.

²⁷ VHFA analysis of Vermont Property Transfer Tax (PTT) records.

²⁸ Monthly Supply of Houses in the United States [MSACSR], as of October 2019 from the [Federal Reserve Bank of St. Louis](https://www.federalreserve.org).

²⁹ Days on market (DOM) is the total number of days a real estate listing is on the active market before either an offer is accepted or the agreement between the real estate agent and seller ends.

³⁰ Multiple Listing Service (MLS), from housingdata.org. Does not include sales made without a real estate agent.

³¹ Based on median days listed for United States for 2018 on [Zillow.com](https://www.zillow.com).

³² [Zillow Group Report](https://www.zillow.com/research/consumer-housing-trends-2018) on Consumer Housing Trends, 2018

while single family homes sold in a median 74 days. This may be because condominiums are likely to be newer than single family homes, and thus less likely to have severe quality issues, are less expensive than single family homes and can be starter homes for households entering the market and/or are less common than single family homes, with scarcity contributing to demand.

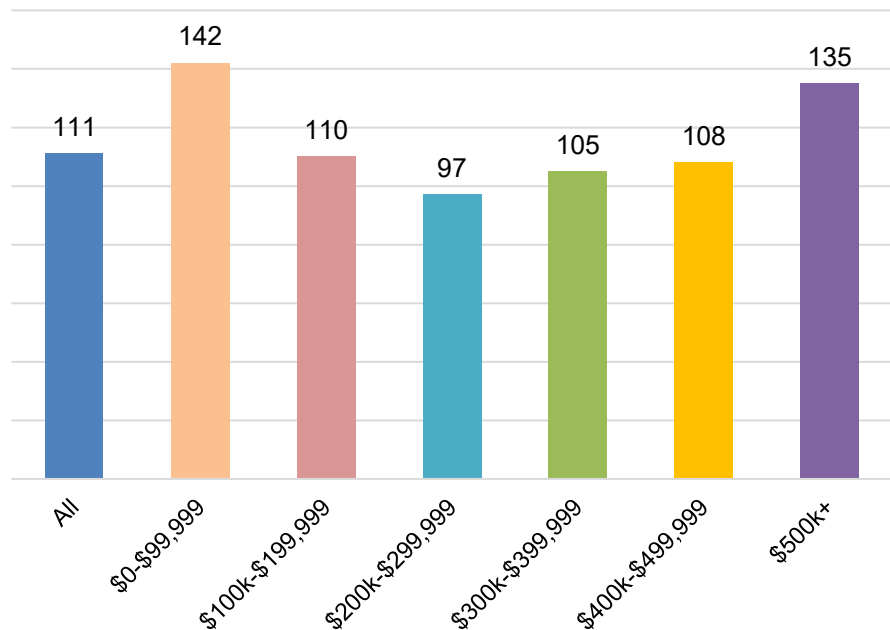
Homes in the \$200,000-\$299,999 range sold most quickly, with a median 106 days on the market. More affordable homes on the lower end of the price spectrum tended to sell more slowly than higher priced homes (up to \$400,000), providing additional evidence that much of this segment of the housing market stock may have serious quality issues.

As with home sale prices, days on the market varied widely between counties. Homes in Chittenden County priced between \$200,000 and \$299,999 were on the market for a median length of just 63 days.

Homeowner cost-burden

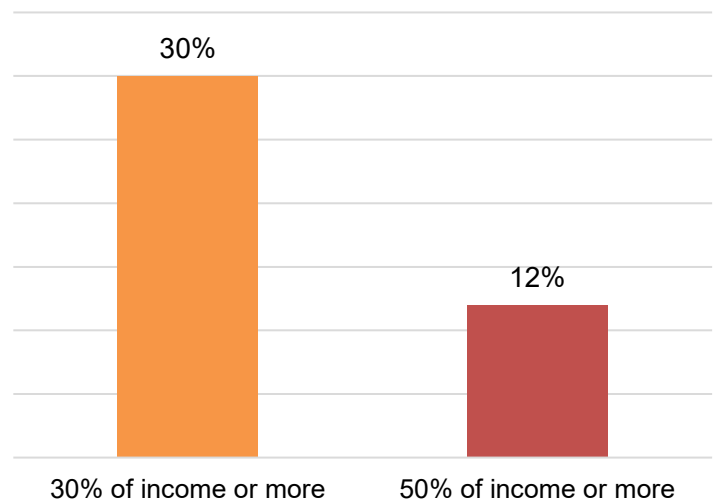
One in three Vermont homeowner households (56,633) are cost-burdened, spending more than 30% of their income towards housing costs such as mortgages, property taxes, home insurance and heating costs.³³ In addition, 12% of owner households (21,245) are severely cost-burdened, paying more than 50% of their income towards housing costs, putting them at high risk for foreclosure. Vermont's rates of owner cost-burden are higher than the national rate of 24% of owner households cost-burdened and 10% severely cost-burdened.

Figure 5-15: Median days on market by sales price (2018)



Source: Multiple Listing Service (MLS), from housingdata.org

Figure 5-16: Owner households by housing costs as a percentage of household income



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25091) from housingdata.org

³³ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25091) from housingdata.org

Rates of cost-burden are fairly consistent across the state, with county rates ranging between 27% and 33%, and rates of severe cost-burden ranging from 10% to 15%. Notably, although Chittenden County has the highest home prices in the state, and the highest rate of *renter* cost-burden, its rate of owner cost-burden is the lowest in the state, at 27%. Lamoille and Windham Counties had the highest rates of cost-burden, at 33%.

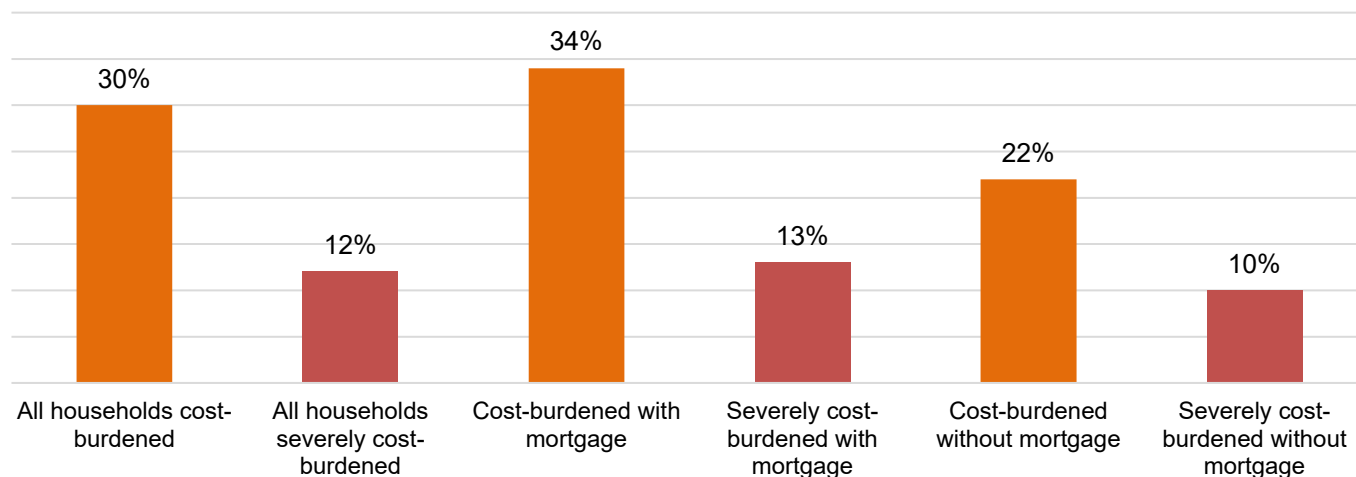
Cost-burden was particularly high among low-income owner households³⁴. Of owner households earning 50% of Area Median Income (AMI) or less (or \$28,904³⁵), 80% were cost-burdened. Cost-burden is even more severe among the lowest-income owner households earning 30% of AMI or less (\$17,342), 89% of whom are cost-burdened, and 70% of whom are severely cost-burdened.

Figure 5-17: Cost-burden among low-income Vermont homeowner households

Income Level	Cost-burdened households	Cost-burdened % of households	Severely cost-burdened households	Severely cost-burdened % of households
30% AMI or less (\$17,342)	17,525	89%	13,688	70%
50% AMI or less (\$28,904)	39,533	80%	25,386	51%
Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017, Public Use Microdata Sample (PUMS).				

Cost-burden is considerably higher among households that have a mortgage, as would be expected.³⁶ However, severe cost-burden in Vermont does not vary widely between groups with or without a mortgage.

Figure 5-18: Percentage of Vermont cost-burdened owner households



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25091)

³⁴ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017, Public Use Microdata Sample (PUMS).

³⁵ Based on median household income of \$57,808 from American Community Survey 5-year estimates, 2013-2017.

³⁶ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25091)

This diverges from national data, where 12% of households with mortgages are severely cost-burdened, while only 6% of households without mortgages are severely cost-burdened.

This, as well as the fact that levels of cost-burden are generally consistent across the state despite widely varying home prices, suggests that additional factors beyond home prices alone are driving cost-burden in the state.

Energy cost burden

Home energy costs can contribute to cost-burden in Vermont. The average Vermont homeowner household spends \$2,608 per year on household expenditures for electricity, gas and other fuels.³⁷ These costs exceed the national average of \$2,194.

Energy burden is defined as the average annual home energy costs divided by the average annual household income. In Vermont, the average household devotes 3% of income towards heating costs. However, low-income homeowners have much higher levels of energy burden, with households earning 30% of AMI or less devoting 21% of their income towards heating and electricity.

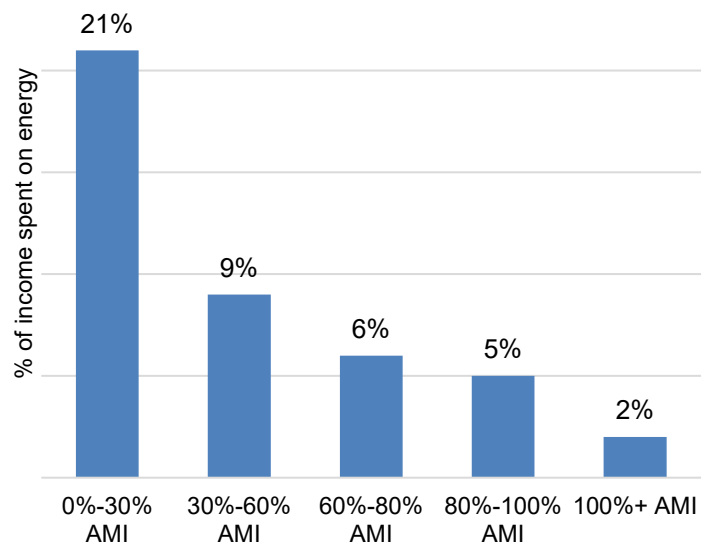
This suggests that among cost-burdened households, which make up the large majority of low-income owner households, a significant portion of total housing costs are driven by the costs of heating and electricity.

Low-income homeowners are more likely to live in an older home that has a greater risk of housing quality issues, including poor energy efficiency. Of Vermont homeowner households earning less than the median income, 61% lived in a home built before 1979, compared to 48% of households earning more than the median income.³⁸ These homes are likely to need weatherization updates, which cost-burdened low-income households are unlikely to be able to afford.

Housing demand

As of 2015, at least 55,825 Vermont homeowners were inadequately housed, either due to cost-burden or severe quality issues with their homes.³⁹ Although the growth in new owner households through 2025 will be

Figure 5-19: Energy burden for Vermont homeowner households by income group



Source: U.S. Department of Energy Low-Income Energy Affordability Data (LEAD) Tool.

³⁷ U.S. Department of Energy [Low-Income Energy Affordability Data \(LEAD\) Tool](#).

³⁸ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017, Public Use Microdata Sample (PUMS).

³⁹ U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2015 from [housingdata.org](https://www.housingdata.org). Estimate does not include households above 120% AMI experiencing cost-burden.

small, due to Vermont's near-flat population growth in recent years, it adds to a large number of homeowners who are unable to access homes suitable for their income and household needs.

Figure 5-20: Housing demand among Vermont homeowners

Vermont homeowner households			
Income group	Current unmet demand (owner households with housing problems)	Future demand (additional owner households in 2020-2025)	Homes removed from housing stock, 2020-2025
<30% AMI	10,985	174	1,392
30-50% AMI	12,720	436	
50-80% AMI	14,970	-10	
80-100% AMI	6,500	-12	
100+ AMI	10,650	1,156	
Total	55,825	1,743	
Source: HUD CHAS and ACS 2015 5 year estimates and Claritas projections. Assumes 0.15% as likely annual housing stock loss rate for owner-occupied housing stock.			
A household is categorized as having a housing problem if it has any one or more of these four problems: the housing unit lacks complete kitchen facilities, the housing unit lacks complete plumbing facilities, the household is overcrowded, and/or the household is cost burdened. A household is categorized as having a housing problem if it has any one or more of these four problems. Overcrowding is defined here as having more than 1 person per room of the unit.			

A large share of the future demand is expected to be in Chittenden County, which will add 1,405 new households, accounting for roughly 81% of all new Vermont homeowners.

Vermont's vacancy rates are lower than rates considered healthy by most published research.⁴⁰ To relieve the upward pressure on home prices resulting from sub-healthy vacancy rates in many parts of the state, the number of additional owner homes needed in Vermont's housing stock by 2025 would need to rise even further than shown in Figure 5-20.

Constrained growth

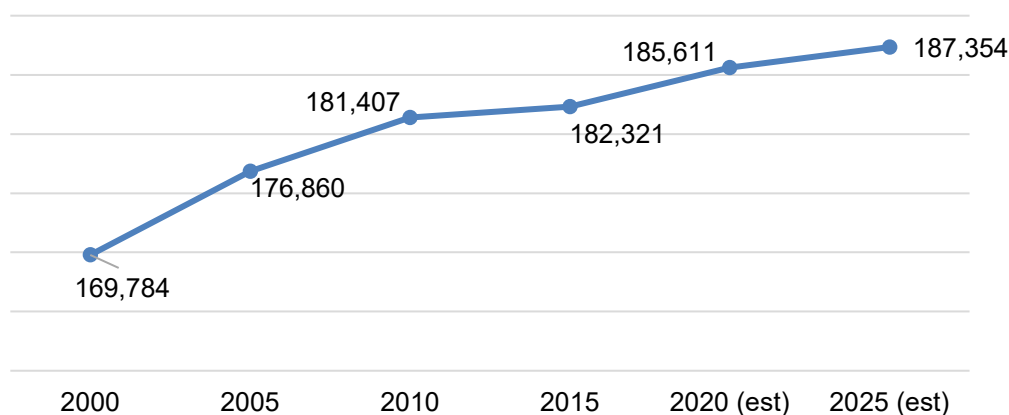
Despite the clear need for more owner housing, Vermont's current rate of homebuilding will not erase the backlog of homes missing from the market, much less accommodate new growth. Vermont's housing stock

⁴⁰ See "Homeowner Vacancy Rates" section earlier in this chapter for more information.

has increased at a rate of just 0.16% per year since 2010.⁴¹ An average of 183 owner homes are added to the housing stock statewide per year. If this rate continues, 915 new homes will be added by 2025. This is only 52% of the demand created by the 1,743 new owner households projected.

Furthermore, we must take into account homes lost from the stock, either from physical destruction or conversion to a different use. According to the U.S. Department of Housing and Urban Development, 0.15% of the nation's owner-occupied housing stock is lost each year⁴² due to destruction, conversion to other usage, or other causes. At that rate,⁴³ Vermont would lose 1,392 owner housing units by 2025,⁴⁴ further tightening Vermont's already constrained housing supply.

Figure 5-21: Primary owner homes in Vermont



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003) from housingdata.org

For more discussion on the housing supply, see **Chapter 3: Housing stock**.

⁴¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003) from housingdata.org

⁴² [U.S. Department of Housing and Urban Development](https://www.hud.gov) "American Housing Survey Components of Inventory Change: 2011–2013." Table B15.

⁴³ HUD does not produce a report on housing stock loss rates by state, therefore this estimate is derived from national housing loss rates by tenure. However, the overall loss rates for the Northeast (0.36%) are similar to the national rate (0.39%).

⁴⁴ ACS 2015 5 year estimates and Nielsen Claritas projections.

Chapter 6 : Seniors

Contents

Demographics.....	72
Income	73
Vermont's expanding ranks of seniors.....	75
Cost-burden	77
Homelessness	77
Assisted rental housing	77
Seniors with disabilities	78
Supply and demand for service-enriched housing	79
Senior housing choice.....	81

Figures

Figure 6-1: Vermont senior households by tenure	72
Figure 6-2: Vermont seniors as a percentage of all households.....	72
Figure 6-3: Vermont median incomes by householder age	73
Figure 6-4: National household wealth by age group	74
Figure 6-5: Vermont household age group projections, 2020-2025.....	75
Figure 6-6: Vermont senior household projections by age and income, 2020-2025	76
Figure 6-7: Percentage growth of Vermont senior households by age and income, 2020-2025.....	76
Figure 6-8: Vermont cost-burden by age group and tenure.....	77
Figure 6-9: Housing assistance for Vermont renters	78
Figure 6-11: Vermont seniors with a disability, as a percentage of senior population.....	79
Figure 6-12: Vermont low-income senior households in need of service-enriched housing.....	80
Figure 6-13: Percentage of seniors living alone	81
Figure 6-14: National household mobility rate by age group	82

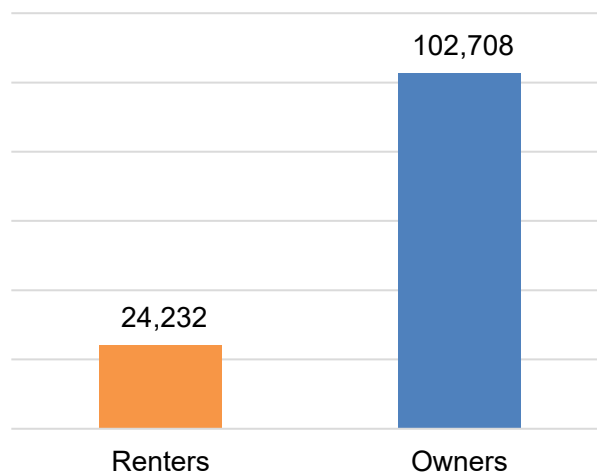
Demographics

Households led by someone over the age of 55 make up just under half of Vermont's households, according to Census Bureau estimates¹. Eleven percent of Vermont households are led by someone age 75 or older.

The majority of Vermont's senior households are homeowners (81%), with less than one in four seniors renting their homes. Vermont seniors have a higher homeownership rate than the statewide 71%.

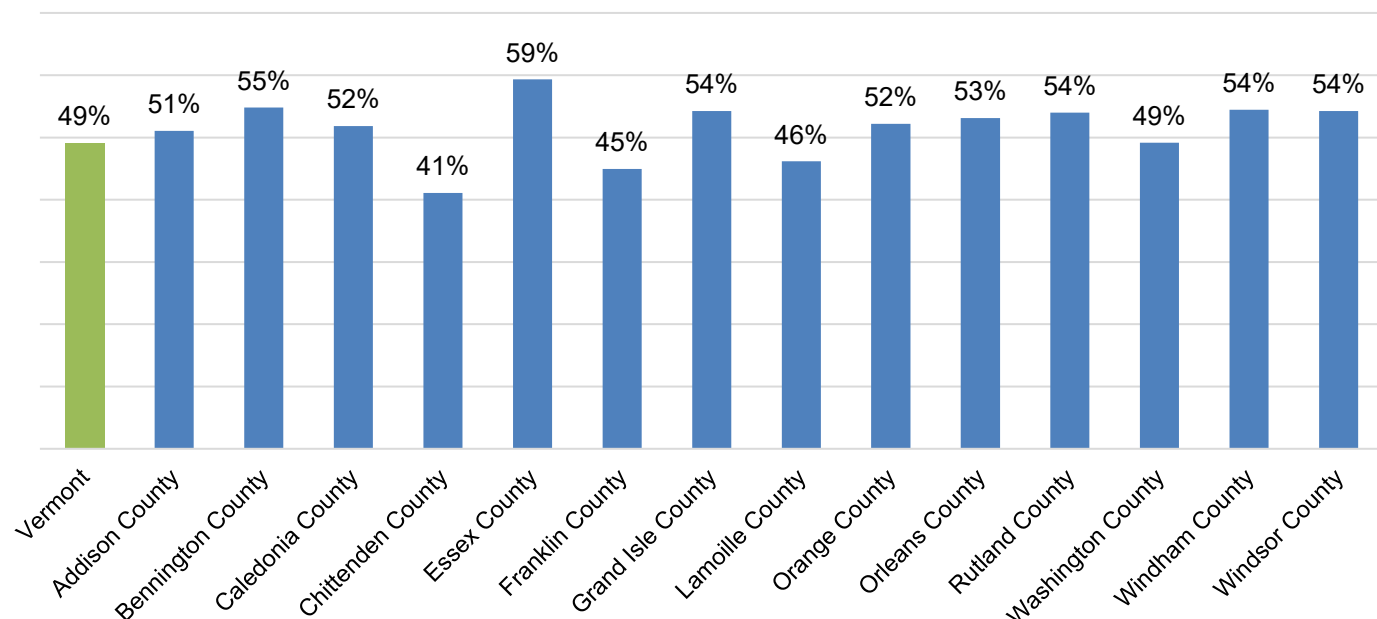
Vermont's counties all have fairly similar percentages of seniors (age 55 or older). However, the percentage of seniors is lower among Vermont counties surrounding the Burlington metropolitan area, including Chittenden, Franklin and Lamoille, and higher in more rural areas, particularly in Essex County.

Figure 6-1: Vermont senior households by tenure



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25007) from housingdata.org

Figure 6-2: Vermont seniors as a percentage of all households



Includes households headed by someone age 55 or older. Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25007) from housingdata.org

¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25007) from housingdata.org

Income

Vermont seniors' incomes vary depending on age. Younger senior households who may still be working tend to earn significantly more than the statewide median. However, once households pass the typical age of retirement, household incomes drops substantially². The national median retirement age is 65 for men and 63 for women³. At the same time, 27% of adults age 65-74 and 9% of adults age 75 or older were still working in 2018⁴.

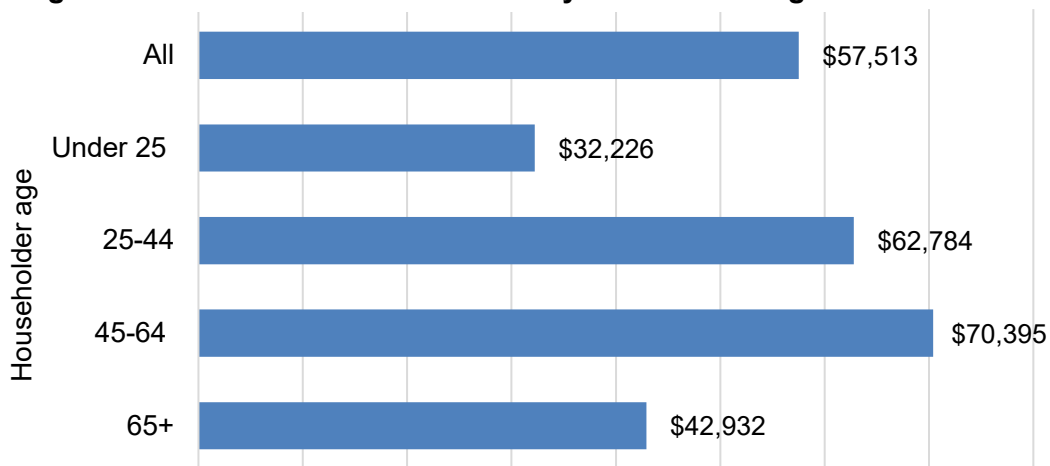
Seniors are more likely to have low income levels than younger households. As of 2020, 30% of households over the age of 55 had incomes at or below 50% of the area median, compared to 19% of younger households. The number of low-income households increases with age, with 55% of households age 85 or older earning 50% AMI or less⁵.

However, it remains difficult to accurately measure the actual

financial capacity of non-working seniors due to the increasing propensity as we age to own a home and other valuable assets. The large majority of Vermont's senior households (81%) are homeowners⁶. Of these, 64% of households age 65 and older and 78% of households age 75 and older own their home outright, without a mortgage⁷. Given Vermont's high home prices (see **Chapter 5: Homeowners**), a home may represent a significant asset that could be used to fund retirement costs.

Nationally, total household wealth tends to peak between ages 65 to 69, with home equity making up 61% of total household wealth for this age group. Although average household wealth ticks down at older ages, it remains significantly higher than for non-senior age groups, including when home equity is excluded⁸.

Figure 6-3: Vermont median incomes by householder age



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B19049)

² The Census Bureau's definition of income includes most typical forms of income that are common during retirement, including most investment income, pensions, Social Security, Supplemental Security Income (SSI) and public assistance. Therefore the decrease in income shown in Figure 3 likely reflects the actual decrease in money coming into a household. See [ACS 2017 Subject Definitions](#) for more details.

³ [Center for Retirement Research at Boston College](#), "Average Retirement Age for Men and Women, 1962-2016," 2018.

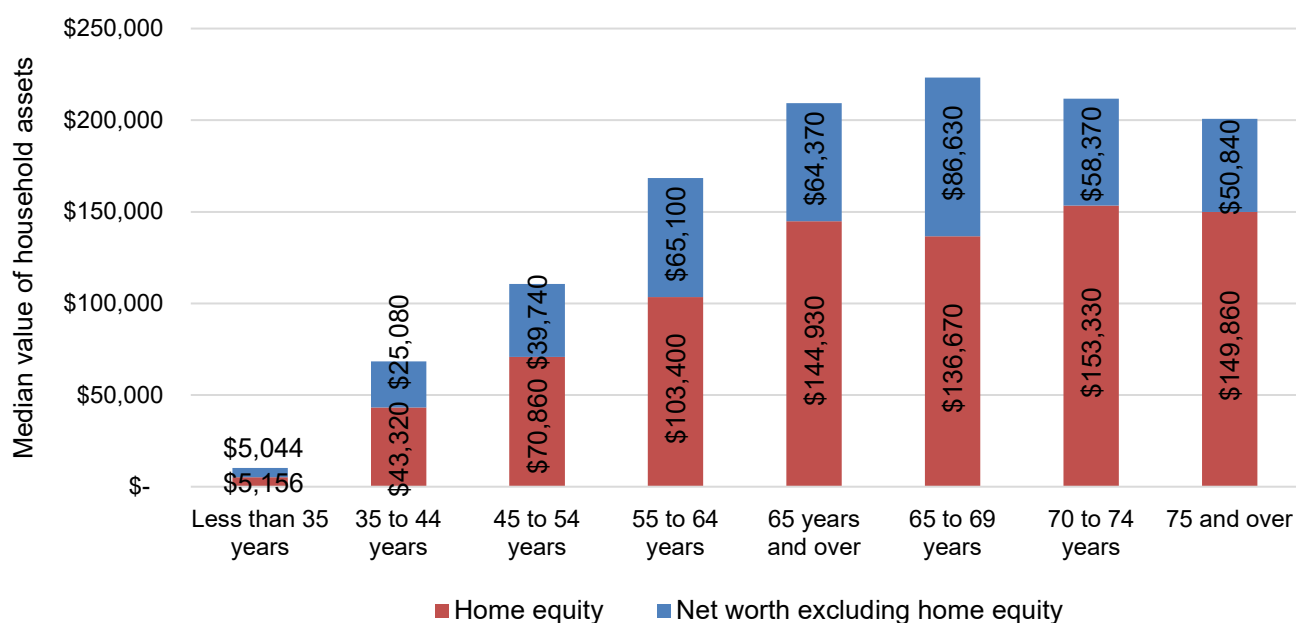
⁴ [Joint Center for Housing Studies of Harvard University](#), "Housing America's Older Adults 2019"

⁵ Claritas

⁶ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25007) from [housingdata.org](#)

⁷ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25027)

⁸ [U.S. Census Bureau](#): Survey of Income and Program Participation, 2016

Figure 6-4: National household wealth by age group

Source: U.S. Census Bureau: Survey of Income and Program Participation, 2016

For seniors who do not work or have significant retirement assets, many rely heavily on Social Security income. The Social Security Administration reports that 90% of adults 65 and older receive Social Security benefits. Social Security accounts for a third of recipients' income on average. However, Social Security accounts for half of the household income for 50% of recipients and 90% of income for 25% of recipients⁹.

As of 2019 nationwide, retirees receive an average \$1,503 per month in Social Security benefits¹⁰, or about \$18,036 per year. The median gross rent for a one-bedroom apartment in Vermont is \$780 per month¹¹. To comfortably afford that apartment, a household would need to earn \$2,340 per month, well beyond the average social security benefit amount. Moreover, since Social Security benefits are accrued by income, many households earn far less than average. Lower-income households are more likely to be renters and are less likely to have significant retirement assets¹².

Furthermore, more homeowners are entering their retirement years with debt than in the past. Thirty years ago, 24% of homeowners 65-79 nationwide and 3% of those 80 and over had remaining mortgages or home equity loans. By 2016, 46% of homeowners age 65-79 and 26% over 80 had housing debt. It is possible lower interest rates served as a factor with some households choosing to extend mortgages and seek out higher investment returns or refinancing opportunities. However, national senior housing cost-burden also increased

⁹ [Joint Center for Housing Studies of Harvard University](#), "Housing America's Older Adults 2019"

¹⁰ [Social Security Administration](#), "Benefits Paid By Type of Beneficiary", December, 2019.

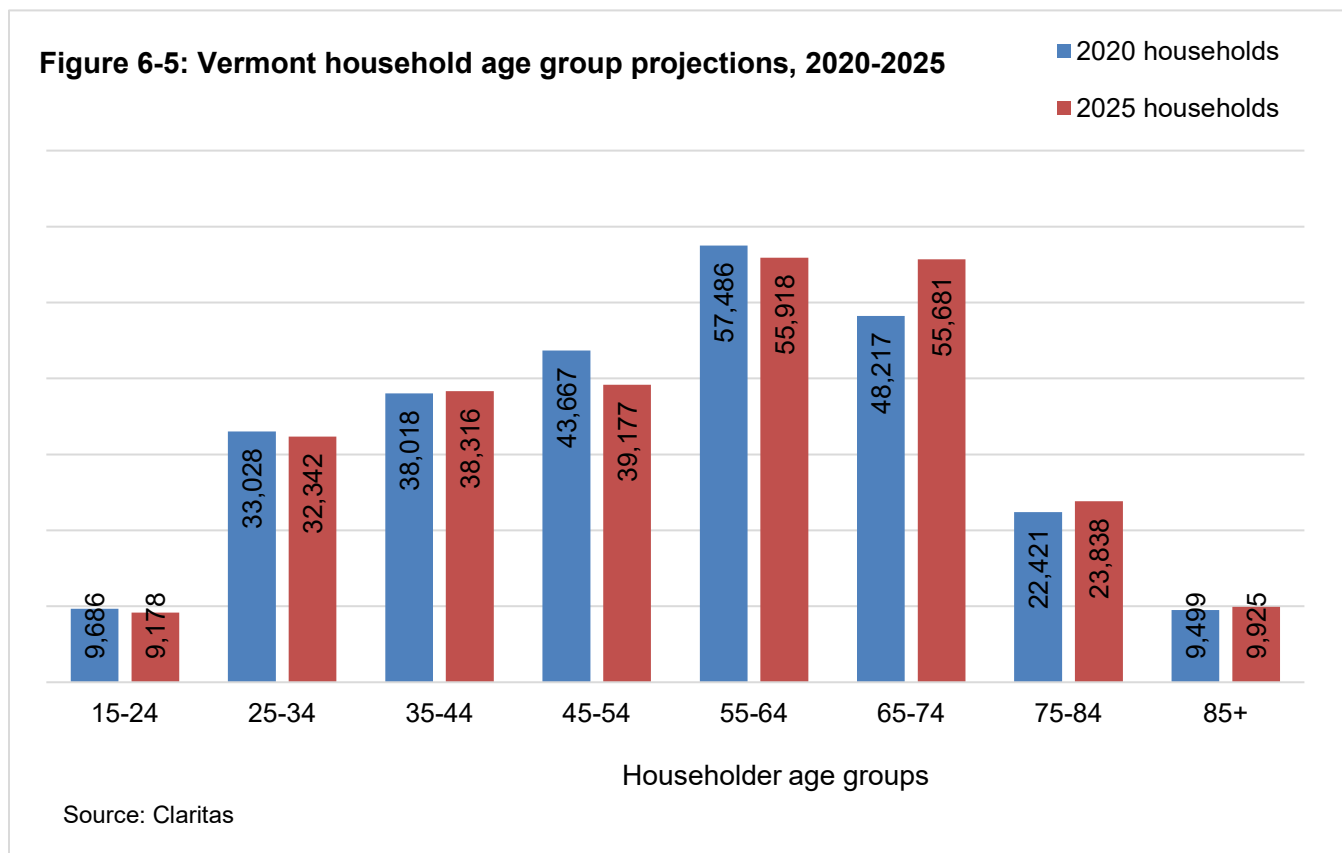
¹¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25031) from [housingdata.org](#).

¹² U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25118) from [housingdata.org](#)

during this time, suggesting that the increase in debt represents an actual increase in strained finances. At the same time, 35% of households age 65 and older are carrying credit card debt, compared to 25% in 2001¹³.

Vermont's expanding ranks of seniors

From 2020 to 2025, Vermont's total population is expected to increase only slightly, adding around 2,300 households. During this time, the number of senior households is projected to grow to 145,362, making up 55% of all Vermont households. Most of the growth in senior households will occur among ages 65 to 74, with the number of younger senior households (age 55 to 64) actually declining slightly. This will occur as the Baby Boomer generation, currently ages 56 to 74, progresses into older age groups¹⁴.



¹³ [Joint Center for Housing Studies of Harvard University](#), "Housing America's Older Adults 2019"

¹⁴ Baby Boomers typically include individuals born between 1946 and 1964.

The fastest expanding segments of the senior population are households with incomes of at least 120% of the median headed by someone age 65-84.

Figure 6-6: Vermont senior household projections by age and income, 2020-2025

Year	Age of householder	Income as a percentage of Area Median Income (AMI)						
		Below 30%	30%-50%	50%-80%	80-100%	100-120%	120%+	All
2020	55-64	7,486	5,267	7,543	4,939	4,756	27,496	57,486
2020	65-74	7,165	6,493	8,754	4,263	3,737	17,805	48,217
2020	75-84	4,821	4,283	4,822	1,921	1,435	5,138	22,421
2020	85+	2,896	2,195	1,855	668	472	1,412	9,499
2020	All seniors	22,368	18,238	22,974	11,792	10,400	51,851	137,623
2025	55-64	6,890	4,856	5,728	4,506	4,353	29,585	55,918
2025	65-74	8,088	7,265	8,013	4,771	4,176	23,368	55,681
2025	75-84	5,268	4,673	3,965	2,047	1,528	6,357	23,838
2025	85+	3,144	2,218	1,570	727	515	1,751	9,925
2025	All seniors	23,389	19,013	19,275	12,051	10,572	61,061	145,362

Source: Claritas.

Figure 6-7: Percentage growth of Vermont senior households by age, 2020-2025

Age of householder	
55-64	-2.8%
65-74	14.4%
75-84	6.1%
85+	4.4%
All seniors	0.9%

Source: Claritas

Cost-burden

An estimated 7,516 renter households and 19,043 owner households age 65 or older are cost-burdened¹⁵, paying an unaffordable amount of their income towards housing expenses¹⁶. This can make it difficult for these households to afford other basic expenses like food, transportation and healthcare. However, seniors are only slightly more likely to be cost-burdened than Vermont households overall¹⁷, despite their lower incomes.

This may be due to the fact that senior homeowners are more likely to have paid off the mortgage on their homes, reducing the amount spent on housing. Senior renters in Vermont may have lower cost-burden than the general population because they are more likely to receive housing assistance than non-seniors (see discussion on housing assistance below).

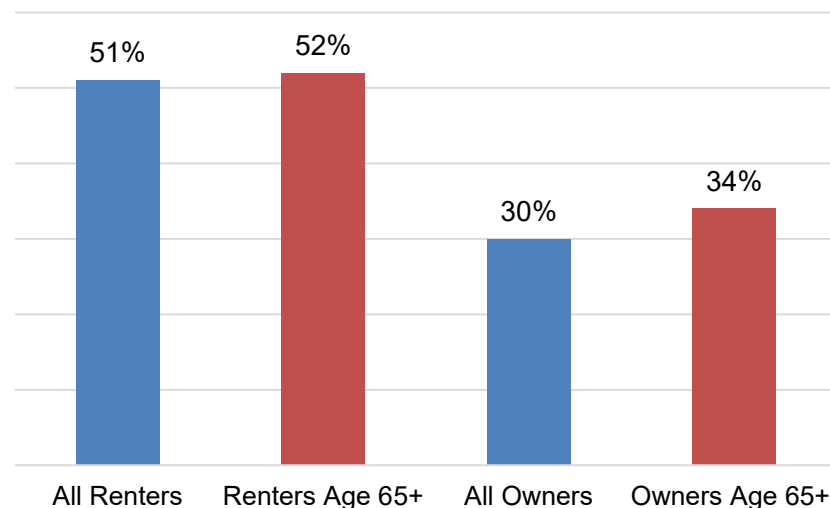
Homelessness

The 2019 Point in Time (PIT) Count reported 158 homeless individuals age 55 or older¹⁸. Homeless seniors made up a little less than 15% of homeless individuals counted in the state. People age 55 or older make up 33% of Vermont's population¹⁹. However, despite the fact that seniors are somewhat underrepresented among homeless individuals, they face particular challenges that make them especially vulnerable. For example, seniors are more likely to have a disability or other medical needs, are less able to tolerate extreme temperatures, and are less likely to be employed.

Assisted rental housing

An estimated 17,876 renter households in Vermont are headed by someone age 55 or older, and earn less than 60% of Area Median Income, making them theoretically eligible for many forms of housing assistance²⁰.

Figure 6-8: Vermont cost-burden by age group and tenure



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25070, B25072, B25091, B25093)

¹⁵ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25091, B25093)

¹⁶ Cost-burden occurs when households spend more than 30% of income on total housing costs including gross rent, mortgage payments, property taxes and utilities.

¹⁷ The ACS only makes this data set available by larger age brackets, lumping younger seniors (55-64) in with non-seniors. There is no calculation for severe cost-burden, or 50% or more of income spent on housing.

¹⁸ Institute for Community Alliances, 2019 Point in Time Count (PIT) from housingdata.org

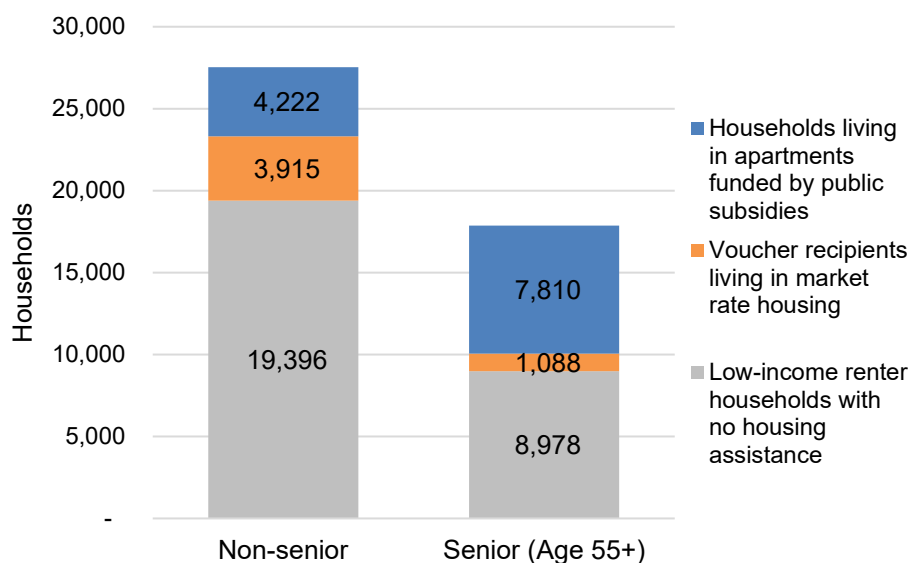
¹⁹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B01001)

²⁰ [Vermont Housing Finance Agency](#), "Access to subsidized rental housing in Vermont by age", 2019.

Of these, 7,180 live in apartments funded by public subsidies²¹, and 1,088 live in privately owned market rate housing and receive a voucher through HUD's Section 8 Project-Based Assistance²².

Vermont seniors are more likely to receive housing assistance than younger households. Senior households make up roughly 39% of the low-income renter population, but 45% of Vermont's 13,592 subsidized apartments are restricted to seniors, or seniors and disabled tenants. In total, senior households occupy 65% of Vermont's total subsidized apartments²³.

Figure 6-9: Housing assistance for Vermont renters



Source: Vermont Housing Finance Agency, 2019.

Overall, nearly 50% of eligible senior renter households in Vermont receive some form of housing assistance, while only 30% of younger households do.

Seniors with disabilities

There are 35,162 Vermont seniors (age 65+) that have some type of disability, which represents 33% of people age 65 or older. The likelihood of disability increases with age. Just 12% of younger Vermonters have a disability, while 49% of Vermonters 75 or older are disabled²⁴. The most common disability among seniors are ambulatory difficulties, which make it difficult for individuals to navigate stairs and other physical obstacles²⁵.

²¹ Including Public Housing, Low Income Housing Tax Credit Program (LIHTC) and USDA Rural Development (RD)-funded units. These units are subsidized for below-market rate rents. Some units also receive additional rental assistance to make them more affordable.

²² 307 seniors that live in publicly funded apartments also receive Section 8 vouchers to make their already subsidized rent more affordable.

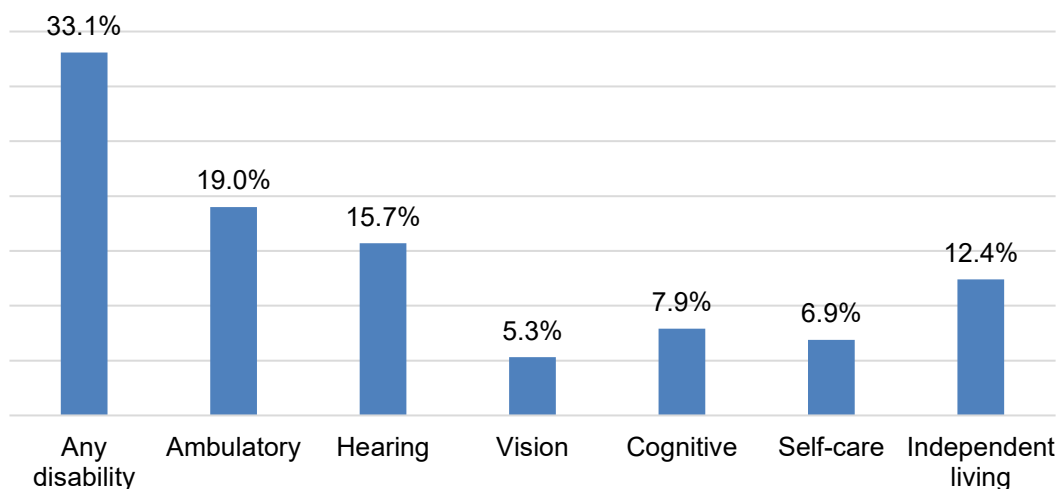
²³ Seniors can and do live in general occupancy housing. 39% of LIHTC-funded general occupancy apartments in Vermont are occupied by a senior household.

²⁴ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S1810).

²⁵ [American Community Survey \(ACS\) 2017 Subject Definitions](#)

Much of Vermont's housing stock may be inadequate for seniors with disabilities. The Housing Discrimination Law Project of Vermont Legal Aid conducted accessibility audits on newly constructed multi-family housing units to determine compliance with required federal Fair Housing Act design and accessibility standards. The report showed that 70% of newly constructed multi-family housing units had minor compliance issues and 10% had significant compliance issues²⁶.

Figure 6-10: Vermont seniors with a disability, as a percentage of senior population



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S1810).

Furthermore, seniors with disabilities may face housing discrimination. Vermont Legal Aid reports that between March 2015 and November 2016, 68% of housing complaints received were about discrimination on the basis of disability. The calls largely focused on denial of reasonable accommodation or modification request.²⁷

Supply and demand for service-enriched housing

Vermont ranks as the second oldest state in the nation with a median age of 42.8 whereas the national median age is 37.8²⁸. A recent Vermont Tax Structure Commission report, *Population Changes and Vermont State Revenue*, identified three major population shifts expected to occur in Vermont²⁹:

- More seniors, fewer children, and fewer working-age adults
- More metropolitan, less rural
- More households with fewer people

These shifts will have a profound impact on the housing supply for seniors. Along with the projected increase in Vermont's aging population there will be a corresponding increase in seniors with medical needs, which will require more supportive services paired with appropriate housing options, including subsidized physical accommodations at home, home care visits and residential care.

²⁶ [Vermont Department of Housing & Community Development](#), "Analysis of Impediments to Fair Housing Choice State of Vermont 2017"

²⁷ [Vermont Department of Housing & Community Development](#), "Analysis of Impediments to Fair Housing Choice State of Vermont 2017"

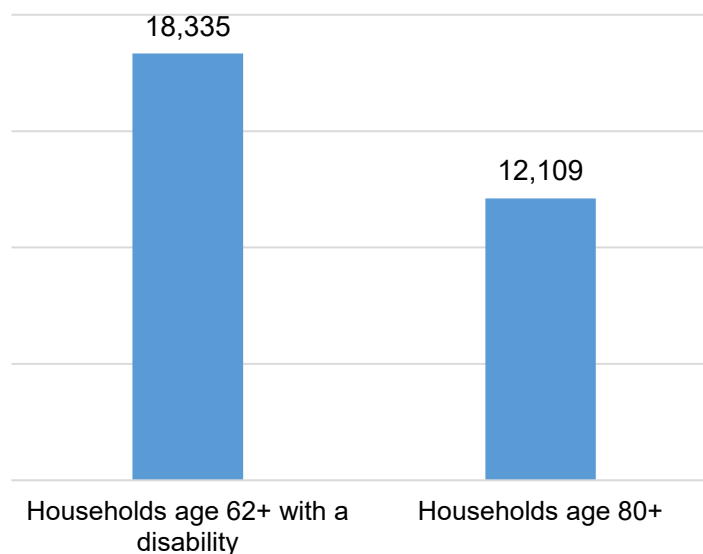
²⁸ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B01002).

²⁹ [Vermont Tax Structure Commission](#), "Population Changes and Vermont State Revenue", 2019.

The Department of Disabilities, Aging & Independent Living (DAIL) conducted a Statewide Needs Assessment of Older Vermonters, service providers and caregivers as part of a State Plan on Aging³⁰. The report calls for a broad range of housing support services for seniors, from those living in their own homes to those in need of nursing home care. Seniors living independently may be able to do so longer with resources such as home modification/maintenance assistance, home sharing options, expansion of home sharing options. However, this would require a workforce development of caretakers for the elderly and/or those with disabilities. In addition, a concerted effort towards interagency and interprofessional collaboration is needed, according to DAIL.

Seniors over the age of 80 or that have disabilities are likely to need housing enriched with services to help them live safely and independently, especially if that household is low-income and has less resources to independently purchase care services. Vermont has 18,335 households that earn less than 80% of the area median income (AMI)³¹ and are headed by someone age 62+ who has a disability. The state has 12,109 households that earn less than 80% of the area median income and are headed by someone age 80 or older³².

Figure 6-11: Vermont low-income senior households in need of service-enriched housing



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

Of the 6,412 subsidized apartments in Vermont reserved for seniors or people with disabilities the majority are accompanied with SASH services.³³ SASH or “Support and Services at Home” is a program³⁴ that coordinates with partners such as social service agencies, healthcare providers and nonprofit housing organizations to help Vermonters live independently at home. However, while SASH is very helpful and does extend the ability to stay in one’s own home, it is not a substitute for nursing care for disabled or very frail seniors that cannot live independently.

For seniors in need of more intensive care and services, there are 133 state regulated residential care homes and assisted living residences for seniors in Vermont. In addition, there are 40 federally regulated nursing homes³⁵. Poor pay, challenging work conditions and a statewide workforce shortage of trained help make it difficult to meet supportive housing needs. The Vermont Department of Labor predicts 220 personal care aide

³⁰ [Vermont Department of Disabilities](#), Aging & Independent Living, Vermont State Plan on Aging, 2018

³¹ 80% of Vermont’s area median income is \$46,246, according to 2017 ACS estimates.

³² Note that these categories are not mutually exclusive. It is estimated that of low-income households age 80+, 6,882 have a disability.

³³ [Vermont Directory of Affordable Rental Housing](#)

³⁴ Developed by Cathedral Square Corporation.

³⁵ [Seven Days](#): Vermont Eldercare Navigator, 2019

positions will need to be added by 2026 while a State-commissioned report on healthcare workforce demands suggest that 300 registered nurses will be needed in the next ten years for residential care and nursing homes³⁶. In addition to the challenge of low Medicaid reimbursement rates and the cost of retaining a qualified workforce, half of the state's facilities are managed by out-of-state corporations, which are profit-, rather than mission-oriented³⁷. **Chapter 9: Households with special needs and unique challenges** contains additional information on disability care.

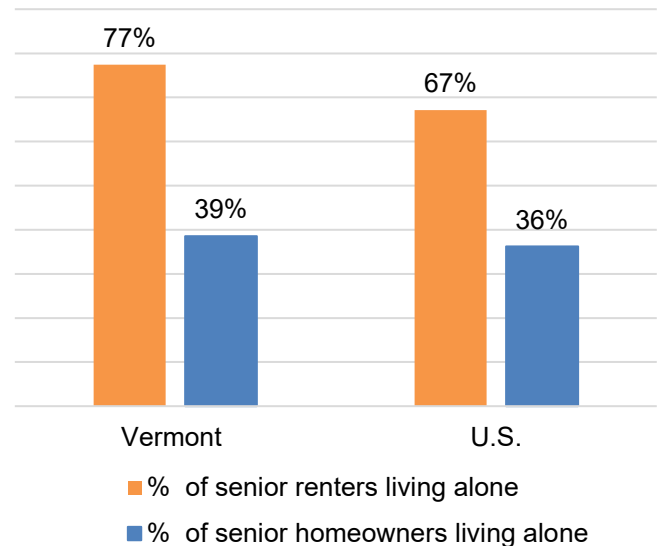
Senior housing choice

The percentage of adults living alone generally increases with age, primarily due to children moving out of the home or their partners dying. This is significant because individuals living alone in this age range have higher rates of disability and lower incomes than couples in the same age group, limiting their housing resources and available choices³⁸.

In Vermont, 77% of senior renter households and 39% of senior homeowners live alone. In comparison, 42% of all Vermont renters and 24% of homeowners live alone. Seniors living alone are more common in Vermont than in the U.S. as a whole. One-person households in Vermont have grown five times as fast as the rest of the country over the past decade³⁹.

The likelihood of moving to another home also decreases with age. Older adults have the lowest household mobility rate (or relocation rate) of any age group.⁴⁰

Figure 6-12: Percentage of seniors living alone



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25116)

It is often assumed that seniors would prefer to downsize and move to smaller homes if given appropriate housing options. However, the low senior mobility rates and surveys of senior opinions suggest that seniors prefer not to leave their homes if possible. A recent AARP survey which found that 76% of Americans 50 and

³⁶ [Seven Days](#), "Little Help: Low Pay, Tough Work and Turnover Bedevil Vermont's Eldercare Workforce", 2019

³⁷ [Seven Days](#), "Eldercare Is Becoming Big Business in Vermont. Seniors Don't Always Come First", 2019

³⁸ [Joint Center for Housing Studies of Harvard University](#), "Housing America's Older Adults 2019"

³⁹ [Vermont Tax Structure Commission](#), Population Changes and Vermont State Revenue", 2019

⁴⁰ [Joint Center for Housing Studies of Harvard University](#), "Housing America's Older Adults 2019"

older say they prefer to remain in their current residence as long as possible, and 77% would like to live in their community as long as possible.⁴¹

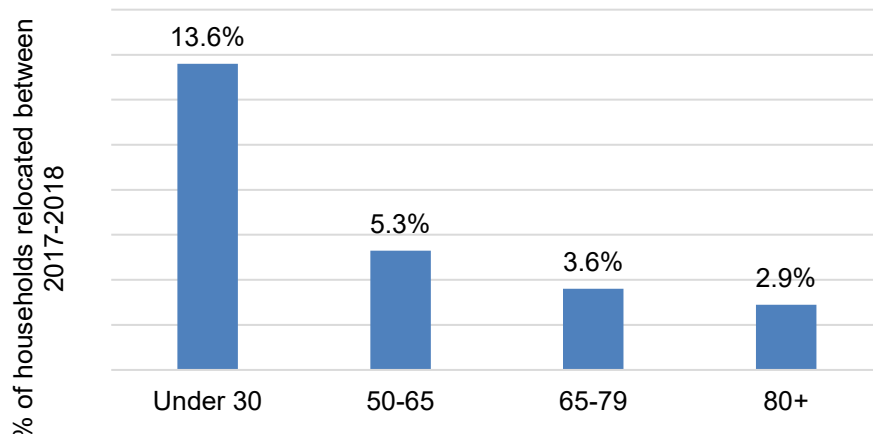
At the same time, the AARP survey found that just 46% of seniors anticipate being able to stay in their current homes, while 59% of seniors anticipate they will be able to stay in their current community. In particular, seniors living in rural areas face growing challenges. More and more health providers and other social services are moving out of rural communities. Meanwhile, the lack of investment in public

transportation options make rural life challenging for seniors who are unable to drive.⁴² Studies on public transportation use show that seniors tend to have lower rates of public transit use than younger households⁴³.

For seniors deciding where to live, options for smaller, more accessible homes, access to public transportation, proximity of healthcare providers and affordability for low-income seniors are all factors. A national survey on transportation and neighborhood preferences⁴⁴ found that 56% of respondents over age 60 described their ideal neighborhood type as a small town or suburban neighborhood, with a mix of houses, shops and businesses. Seniors were less likely to prefer to live in an urban or rural area, or a neighborhood with houses only. However, 53% of senior respondents currently lived in an area that did not have a mix of housing, shops and services.

That number is likely higher in Vermont, which has comparatively few mixed-use neighborhoods. Moreover, Vermont's seniors are increasingly concentrated in the state's rural areas. Seniors age 55 and older account for 41% of households in Chittenden County, the state's most urban county, but make up 59% of households age 55 and older in Essex County, the most rural⁴⁵.

Figure 6-13: National household mobility rate by age group



Source: Joint Center for Housing Studies of Harvard University, 2019

⁴¹ [AARP](#): 2018 Home and Community Preferences

⁴² [Joint Center for Housing Studies of Harvard University](#), "Housing America's Older Adults 2019"

⁴³ [TransitCenter](#), "Who's on Board 2014: Mobility Attitudes Survey"

⁴⁴ [TransitCenter](#), "Who's on Board 2014: Mobility Attitudes Survey"

⁴⁵ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25007) from [housingdata.org](https://www.housingdata.org)

Chapter 7 : Large and small households

Contents

Household composition.....	84
Housing problems among household types.....	85
Small households.....	85
Now the norm, small households are growing at fastest pace	85
Small households are much likelier to have very low incomes	87
Large households	87
Large households with housing problems.....	88
Overcrowding	89
Size of homes	90

Figures

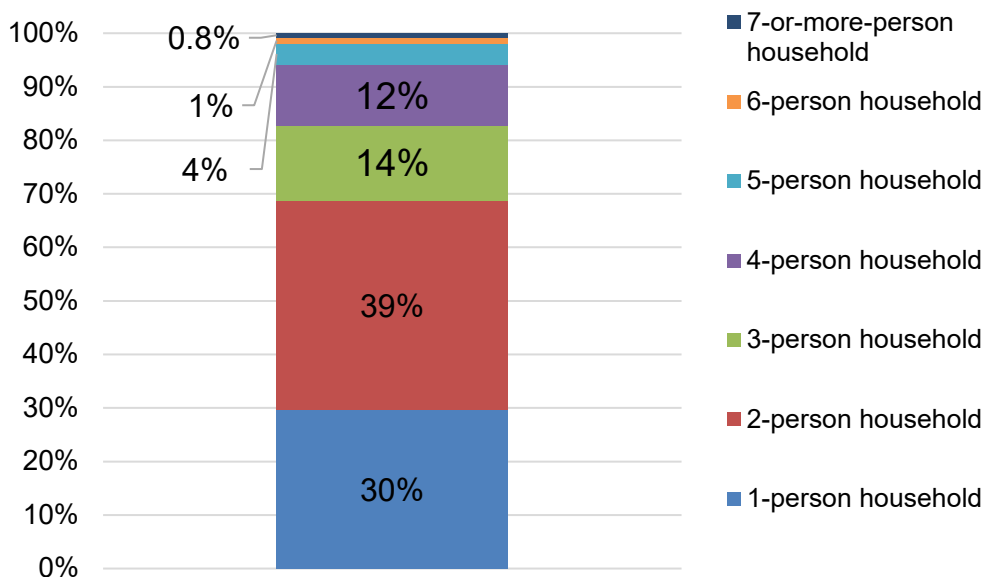
Figure 7-1: Household sizes in Vermont, 2017	84
Figure 7-2: Number of Vermont households by size	84
Figure 7-3: Incidence of housing problems by Vermont household type	85
Figure 7-4: The shrinking of Vermont households.....	86
Figure 7-5: Vermont 1-person households.....	86
Figure 7-6: Portion of income group comprised of small (1-2 person) households	87
Figure 7-7: Three percent of low income households are large.....	87
Figure 7-8: Number of low income households by household size.....	87
Figure 7-9: Vermont households by size and type	88
Figure 7-10: Large households with at least one housing problem	88
Figure 7-11: Households with at least one housing problem.....	89
Figure 7-12: Large homes outnumber large households.....	90
Figure 7-13: Small households outnumber small homes.....	90

Household composition

The portion of Vermont households comprised of one or two people reached 69% in 2017 and the average household size fell to 2.32 from 2.57 in 1990¹. Only 18% of Vermont households have four or more people, as of 2017 Census Bureau estimates.

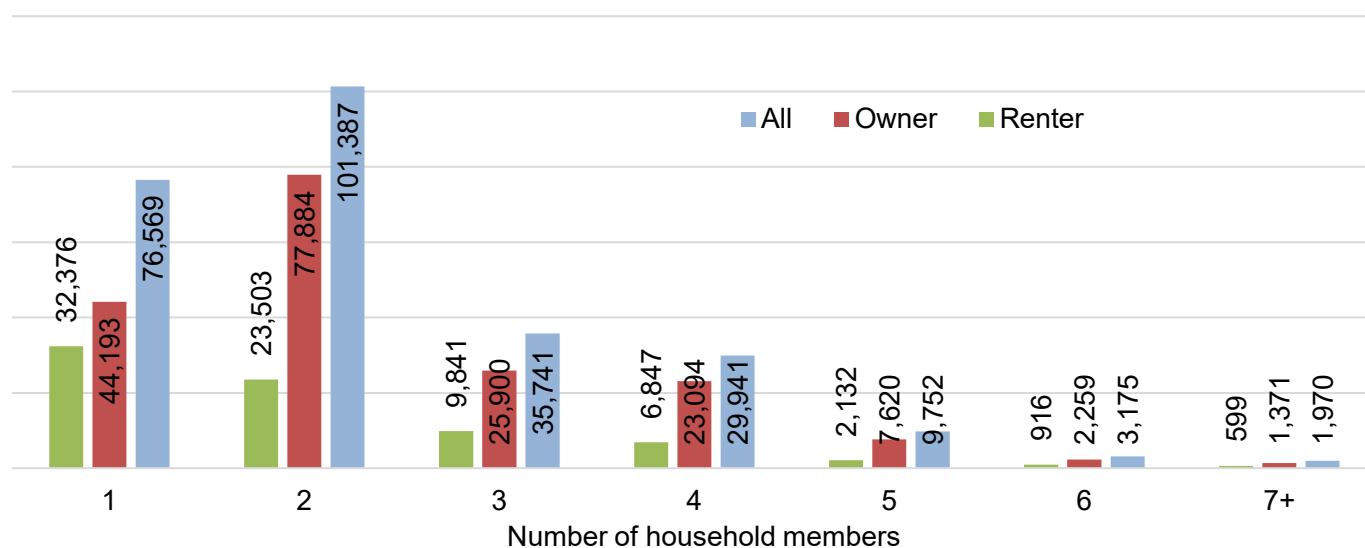
Owners outnumber renters in every household size group, with the homeownership rate highest among households with 2-5 members.

Figure 7-1: Household sizes in Vermont, 2017



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25009) from housingdata.org.

Figure 7-2: Number of Vermont households by size



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25009) from housingdata.org.

¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25010) from housingdata.org.

Housing problems among household types

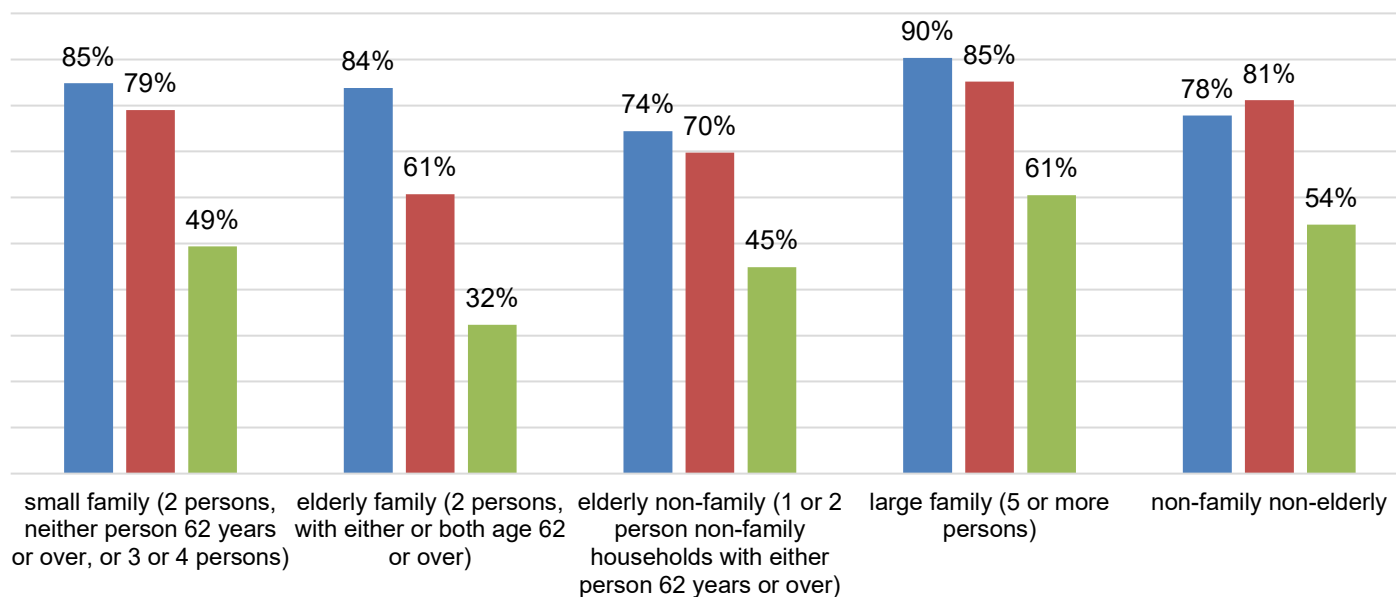
Among the types of households tracked by U.S. Department of Housing and Urban Development (HUD), large households are far outnumbered by other household types but have a higher likelihood of experiencing housing problems.

Housing problems include living in a home that lacks complete kitchen or plumbing facilities, in an overcrowded home, and housing costs above 30% of household income. A household is categorized as having a housing problem if it has any one or more of these four problems². Cost-burden is the most common housing problem. Among each of these low-income household types (with incomes less than 80% of median), large families are more likely than the other household types tracked by HUD to experience at least one housing problem.

Figure 7-3: Incidence of housing problems by Vermont household type

AMI=area median income

■ ≤30% AMI ■ 30+%-50% AMI ■ 50+%=80% AMI



Source: U.S. Department of Housing and Urban Development Comprehensive Housing Affordability Strategies (CHAS) tables, 2016, from [housingdata.org](https://www.housingdata.org).

Small households

Now the norm, small households are growing at fastest pace

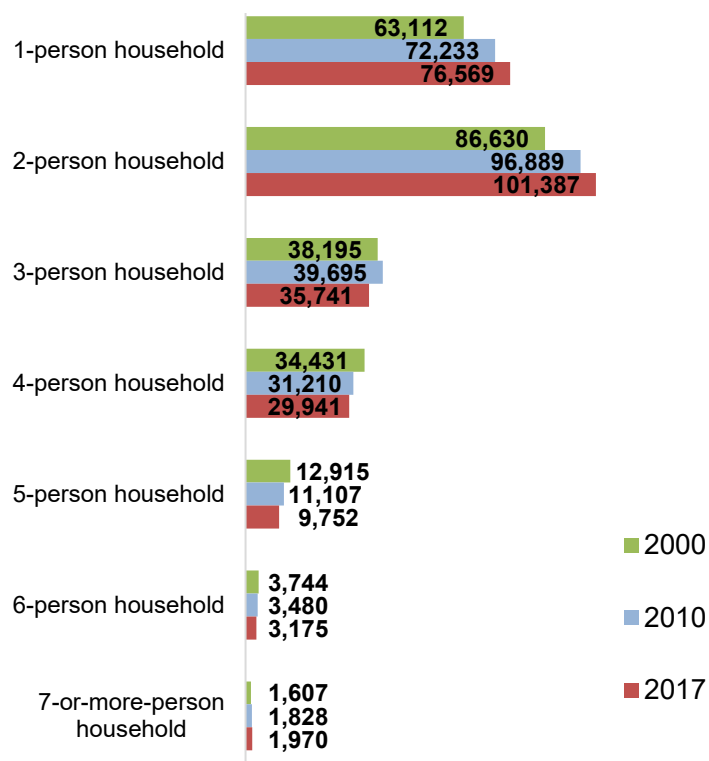
Since 2010, the number of one-person households in Vermont has expanded faster than any other type of household. Between 2010 and 2017, the number of 1- and 2-person households in Vermont grew by nearly 9,000. The population of households with 3 to 6 people contracted by nearly 7,000.

² Overcrowding is defined here as having more than 1 person per room of the unit. Cost burden is defined as monthly housing costs (including utilities) exceeding 30% of monthly income.

The prevalence of one-person households in Vermont is unique. According to recent analyses from the Vermont Tax Structure Commission, the average Vermont household is smaller than every other state except possibly North Dakota and Maine. Among homeowners, the average Vermont household is significantly smaller than every other state³.

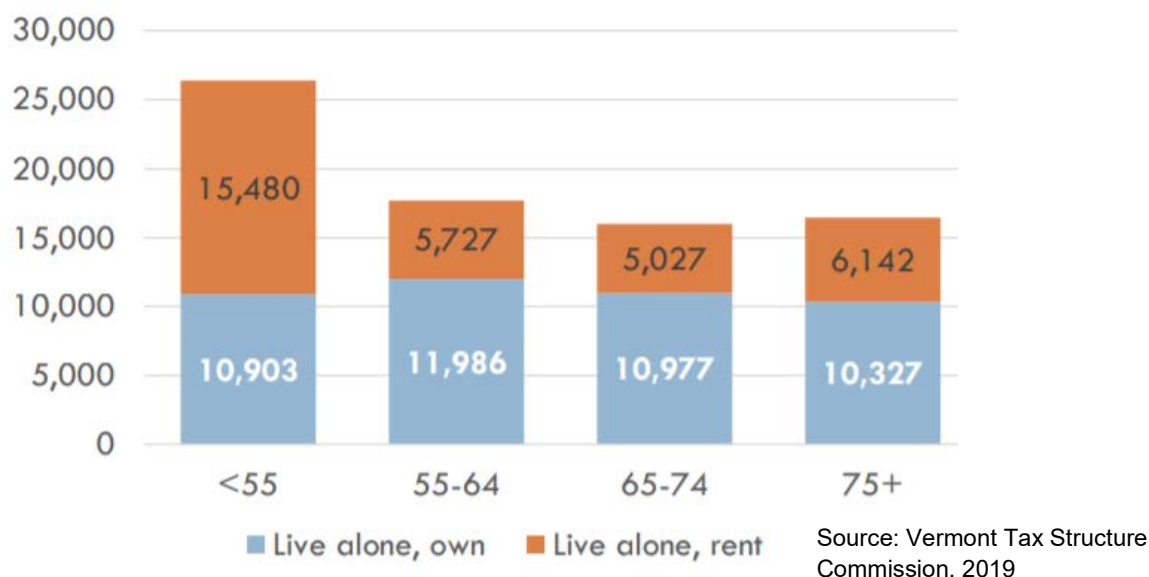
The Tax Structure Commission highlighted that seniors are more likely to live alone in Vermont than in neighboring Maine or New Hampshire or the U.S. as a whole, which contributes to the prevalence of one-person households in the state.

Figure 7-4: The shrinking of Vermont households



Source: U.S. Decennial Census 2000, 2010 and 2017 American Community Survey 5-year estimates, 2013-2017 from housingdata.org.

Figure 7-5: Vermont 1-person households



³ [Vermont Tax Structure Commission](https://www.vermonttaxstructure.com), "Population changes and Vermont state revenue", 2019.

Small households are much likelier to have very low incomes

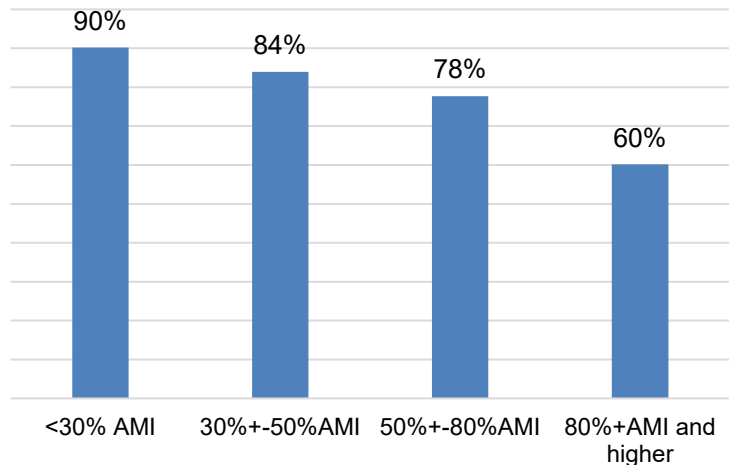
An estimated 29,000 1- and 2- person households have incomes of no more than 30% of the area median. These small households comprise 90% of all households with incomes this low.

Conversely, 60% of the Vermont households with middle or upper incomes (above 80% of the area median) are small households.

Large households

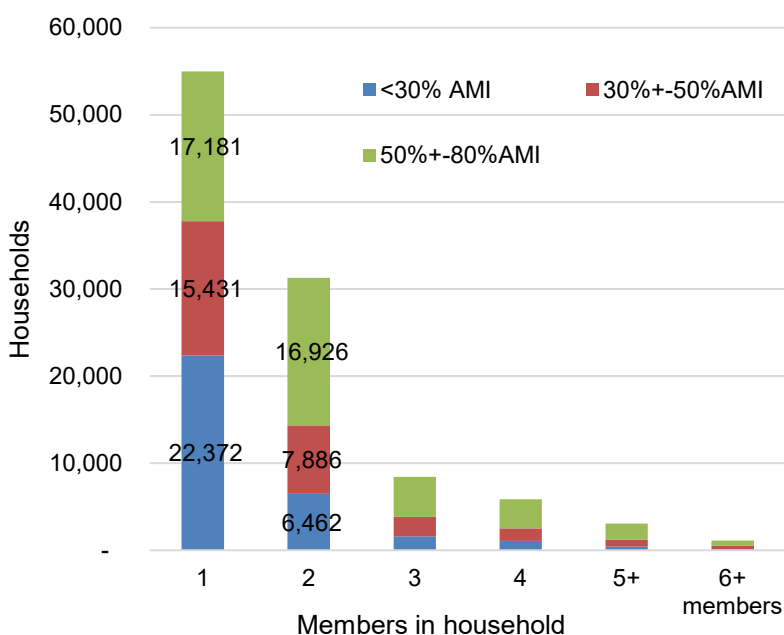
Large households, comprised of 5 or more people, have been on the decline in Vermont, and now make up only about 6% of the residents here, compared to 8% in 2000. Interestingly, while the number of 5-6 person households declined between 2000 and 2010, the number of 7+ member households increased by 221.

Figure 7-6: Portion of income group comprised of small (1-2 person) households



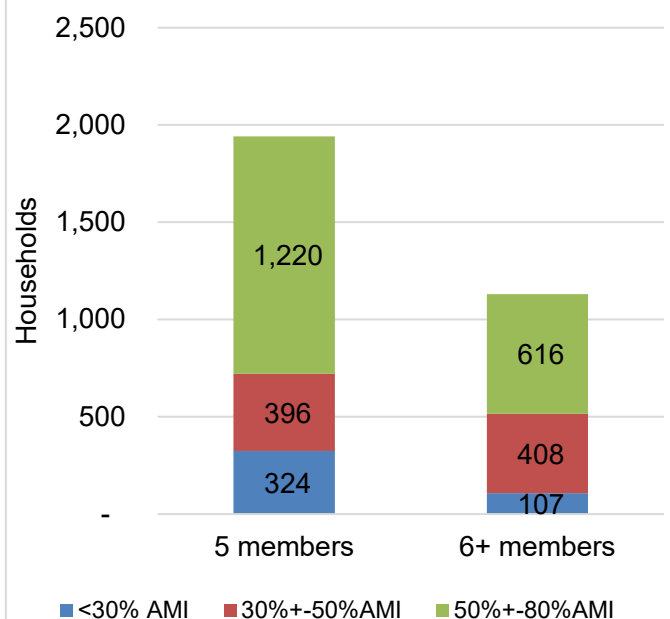
Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

Figure 7-7: Number of low income households by household size



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

Figure 7-8: Three percent of low income households are large



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

Of the estimated 1,500 Vermont households with seven or more members, 97% are family households.

Large households with housing problems

The U.S. Department of Housing and Urban Development (HUD) creates special tabulations of American Community Survey (ACS) data to estimate the number of households with housing problems. This can include that the housing unit lacks complete kitchen facilities, that the housing unit lacks complete plumbing facilities, that the household is overcrowded, and/or that the household is cost burdened. A household is categorized as having a housing problem if it has any one or more of these four problems⁴. Cost-burden is the most common housing problem.

An estimated 12,500 households with 5 or more people live in Vermont. Of these households, 4,700 have at least one housing problem. An estimated 3,190 large households with low incomes below 80% of the median have at least one housing problem.

Although they are fewer in numbers than smaller households, an estimated 38% of large households experience housing problems—more than rate among all households.

Figure 7-9: Vermont households by size and type

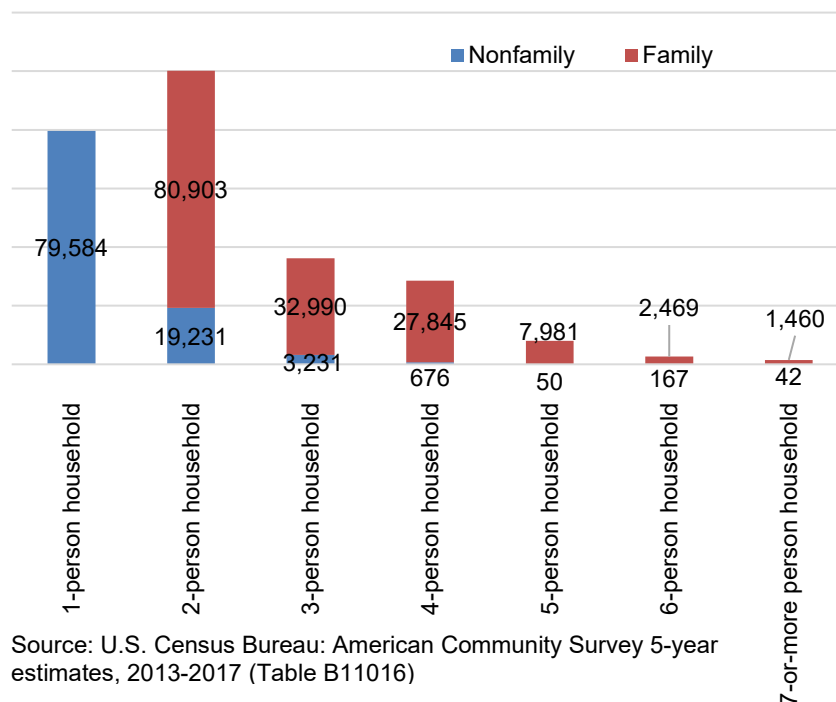
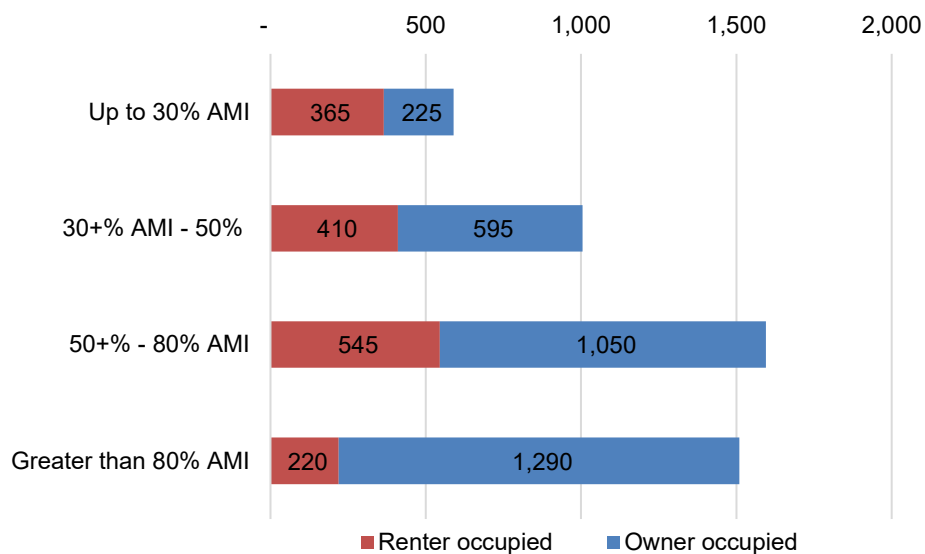


Figure 7-10: Large households with at least one housing problem

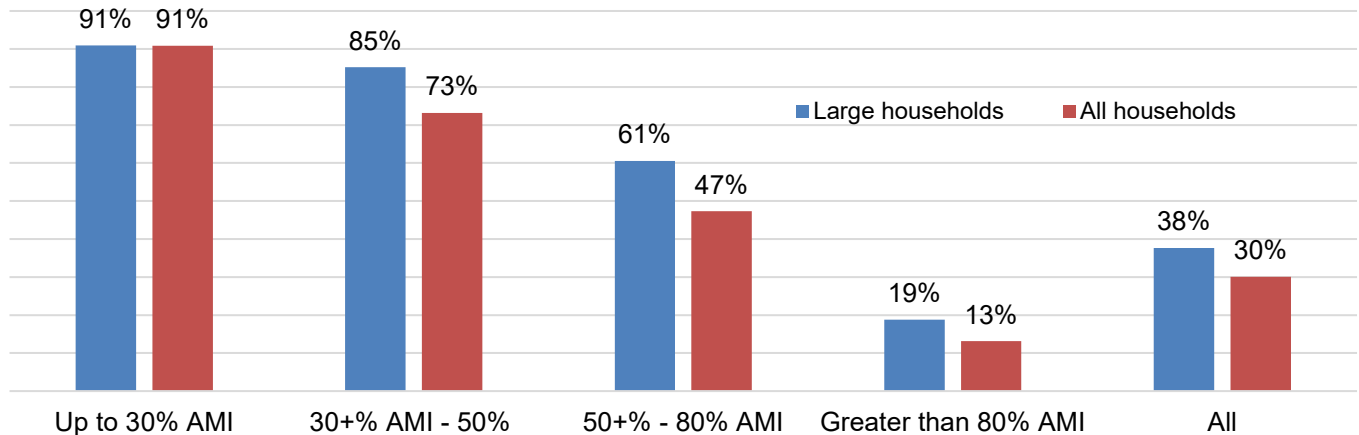


⁴ Overcrowding is defined here as having more than one person per room of the unit. Cost burdened is defined as monthly housing costs (including utilities) exceeding 30% of monthly income.

Overcrowding

About 5,000 (or 2%) of Vermont households live in overcrowded homes. Such homes are defined as those with fewer rooms than there are household members. For example, a one-bedroom home with a living room and kitchen has 3 rooms⁵. Thus, it would be considered overcrowded if the household had 4 members. More than one-half (2,555) of these households have more than one person per room, which designates them as severely overcrowded.

Figure 7-11: Households with at least one housing problem



Source: U.S Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2016.

⁵ Bathrooms are not considered in room calculations under HUD standards.

Size of homes

Large owner-occupied homes on large lots dominate Vermont’s year-round housing stock. HUD guidelines state that for every bedroom in a home, two occupants are adequately housed⁶. The number of large homes in Vermont far outweighs the large households that would be considered commensurate for them based on size alone.

Figure 7-13: Small households outnumber small homes

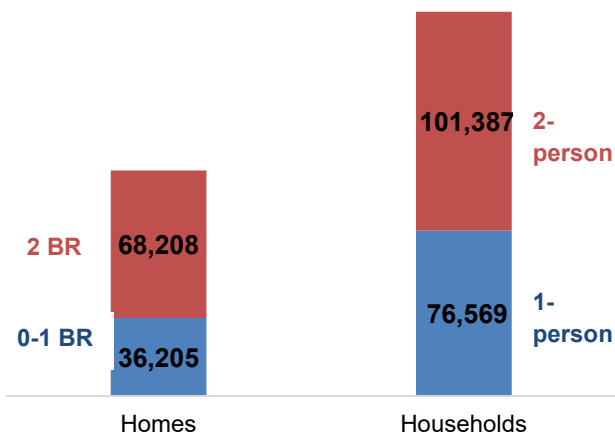
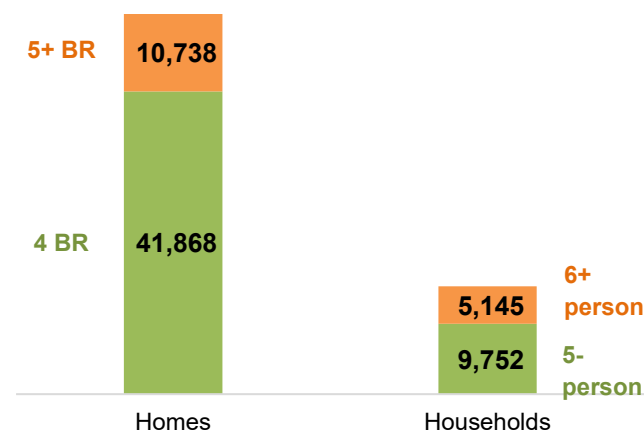


Figure 7-12: Large homes outnumber large households



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates, 2013-2017 (Table B25041, B25042 from [housingdata.org](https://www.housingdata.org)), (Table B25009 from [housingdata.org](https://www.housingdata.org))

⁶ HUD defines an overcrowded home as having more than one person per room of the unit OR more than two people per bedroom. [U.S. Department of Housing and Urban Development \(HUD\)](https://www.hud.gov), Measuring Overcrowding in Housing, 2007.

Chapter 8 : Race and ethnicity

Contents

Householder race.....	92
Homeownership by race	92
Household income by race.....	93
New Americans.....	94
Housing problems by race and ethnicity.....	95
Homelessness.....	96
Racial and ethnic discrimination.....	97

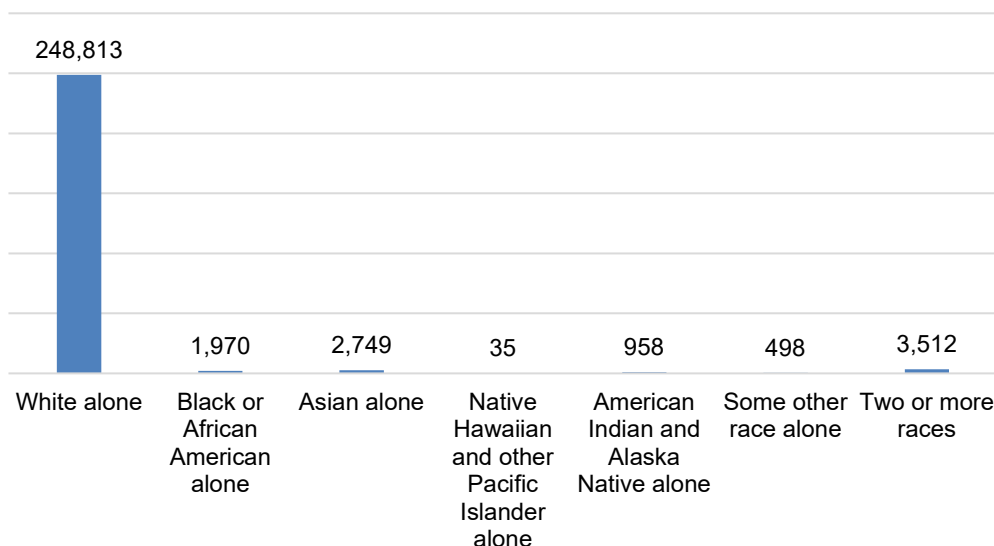
Figures

Figure 8-1: Estimated Vermont households by race of householder	92
Figure 8-2: Percentage of non-white Vermont households	92
Figure 8-3: Percentage of Vermont homeowners and renters by race of householder	93
Figure 8-4: Vermont median household income by race	93
Figure 8-5: Percentage of Vermont households below 80% of median family income	94
Figure 8-6: Race of foreign-born Vermont population that entered U.S. in 2010 or later	94
Figure 8-7: Region of birth of foreign-born Vermont population that entered U.S. in 2010 or later	95
Figure 8-8: Housing problems by race and ethnicity	96
Figure 8-9: Homeless individuals in Vermont, 2019	96
Figure 8-10: Vermont Legal Aid discrimination testing results.....	97

Householder race

Vermont is among the least racially diverse states in the nation, with 96.2% of its households headed by someone who is white alone. Only Maine has a smaller share of non-white residents. In comparison, 77% of U.S. households are white.¹ Vermont is also ethnically homogenous, with just 1.8% of the population identifying as Hispanic or Latino, compared to 18% nationally.² Of Vermont's 9,722 non-white households, the most common racial category is multiracial, followed by Asian households.

Figure 8-1: Estimated Vermont households by race of householder



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003A-G) from housingdata.org.

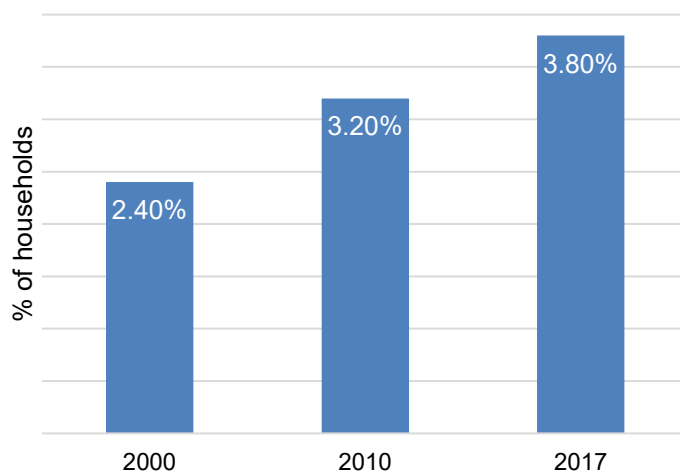
Although the number of non-white households is small, Vermont is slowly beginning to become more diverse, with non-white households increasing by 1.4% since 2000.

Vermont's youth population is more diverse, with 8.6% of children under the age of 17 identified as non-white.³ This suggests that Vermont will become more ethnically and racially diverse over time, although its youth population is still significantly less diverse than the U.S. as a whole.

Homeownership by race

Vermont has a disproportionately low homeownership rate among households that are not white-alone. Vermont's homeownership rate among white households is 71%, while black households have a rate of just 22%. Nationally, 69% of white households are homeowners and 42% of black households are homeowners.

Figure 8-2: Percentage of non-white Vermont households

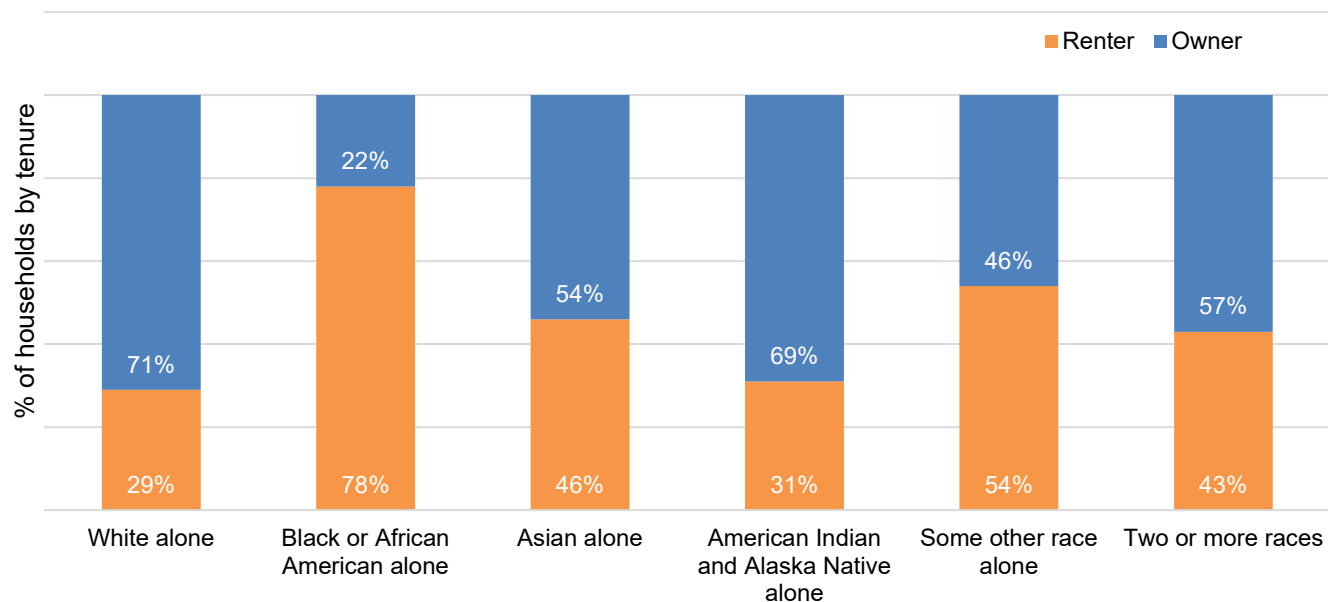


Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25006), U.S. Decennial Census, 2000-2010 (Table H014).

¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25006)

² U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B03003)

³ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B01001, B01001A)

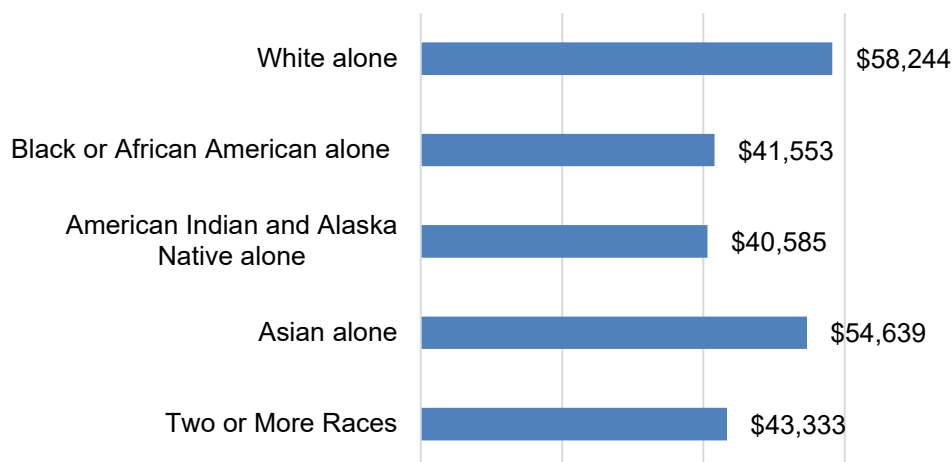
Figure 8-3: Percentage of Vermont homeowners and renters by race of householder

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25003A-G) from [housingdata.org](https://data.census.gov/tables/2017/acs/5-year/b25003a-g). The homeownership rate among "Native Hawaiian and Other Pacific Islanders alone" is not included here due to a high margin of error.

Household income by race

Vermont's non-white households have lower median household incomes than white households.⁴ While household incomes for Asian households approached that of white households, black and American Indian households were considerably lower.

Vermont's non-white households are also more likely to have low incomes than white-alone households. Sixty three percent of American Indian households and

Figure 8-4: Vermont median household income by race

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B19013A-G). The median household incomes among "Native Hawaiian and Other Pacific Islanders alone" and "Some other race alone" are not included here due to high margins of error.

⁴ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25119) from [housingdata.org](https://data.census.gov/tables/2017/acs/5-year/b25119).

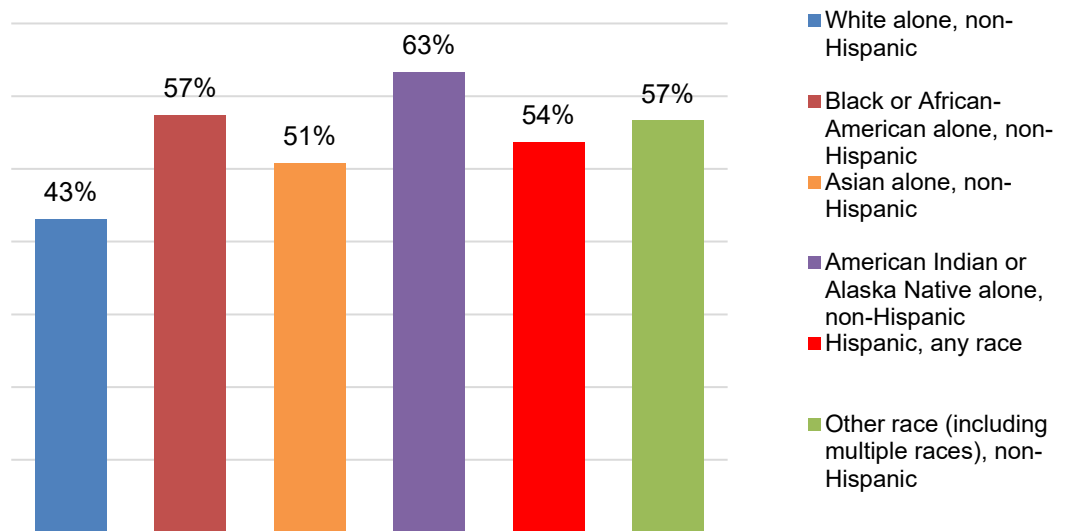
57% of black or other race households were earned less than 80% of area median family income⁵, far more than the 43% of the white-alone households.

New Americans

Vermont has 28,213 residents that were born outside the United States, a little under 5% of its population.⁶ Of these, an estimated 5,731 have entered the country in 2010 or later. While these New American households are from a variety of racial and ethnic backgrounds, they are much more likely to be non-white than Vermont as a whole. Just 37.4% of New Americans are identified as white, compared to 98.6% of all Vermonters. Asian was the most common racial group of Vermont New Americans.

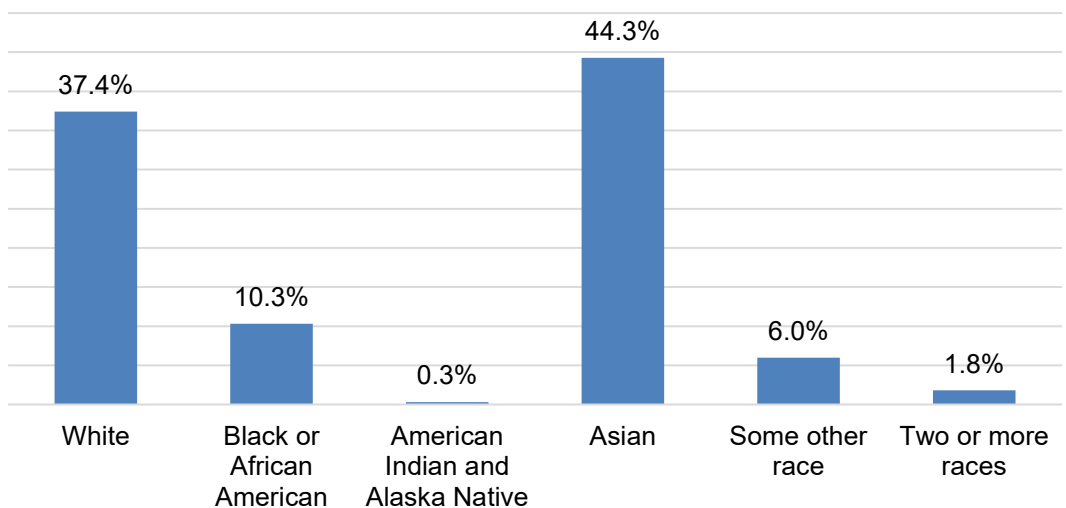
Correspondingly, 55% of Vermont's New Americans were born in Asia—more than any other country.

Figure 8-5: Percentage of Vermont households below 80% of median family income



Source: U.S Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2012-2016. The homeownership rate among "Pacific Islanders, non-Hispanic" is not included here due to a high margin of error.

Figure 8-6: Race of foreign-born Vermont population that entered U.S. in 2010 or later



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S0502)

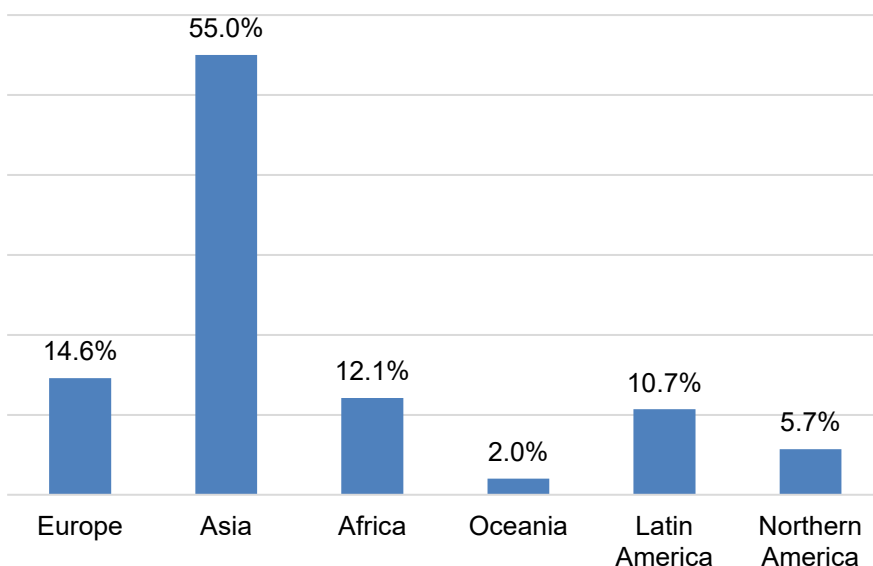
⁵ HUD's area median family income for 2016 was \$84,030 for the Burlington-South Burlington MSA and less than that amount for the remainder of the state.

⁶ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S0502).

Vermont's New American households earn less than the state's residents overall. With an estimated median household income of \$45,884, compared to \$54,276 statewide. Vermont households led by someone born outside the United States are less likely to own their own homes than other Vermonters, with 37.9% renting compared to 29.5% of native-born residents.

Attracting immigrants to Vermont could potentially help reverse Vermont's long-term trend towards population decline. New Americans have been cited as an important sector of the workforce by many Vermont employers.⁷ However, media outlets have reported several instances of New Americans leaving the state, often citing the high cost of housing in Vermont.⁸

Figure 8-7: Region of birth of foreign-born Vermont population that entered U.S. in 2010 or later



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S0502)

A recent national study on refugees found that those who left their initial resettlement site for a different state tended to move to places with larger ethnic enclaves or with greater economic opportunities.⁹ The study did not find a strong connection between migration choices and state policy, including the availability of welfare benefits.

Housing problems by race and ethnicity

The U.S. Department of Housing and Urban Development (HUD) creates special tabulations of American Community Survey (ACS) data to estimate the number of households with housing problems. This can include that the housing unit lacks complete kitchen facilities, that the housing unit lacks complete plumbing, that the household is overcrowded, and/or that the household is cost burdened. A household is categorized as having a housing problem if it has any one or more of these four problems.¹⁰ Cost-burden is the most common housing problem.

⁷ [Seven Days](#), "Vermont Senate Seeks to Tear Down Employment Barriers for New Americans", February 20, 2019.

⁸ [Seven Days](#), "As New Americans Leave Vermont, State Seeks Ways to Be More Hospitable", January 15, 2020.

⁹ Mossad, Nadwa and Ferwerda, Jeremy and Lawrence, Duncan and Weinstein, Jeremy M. and Hainmueller, Jens, In Search of Opportunity and Community: The Secondary Migration of Refugees in the United States (September 24, 2019).

¹⁰ Overcrowding is defined here as having more than 1 person per room of the unit. Cost burdened is defined as monthly housing costs (including utilities) exceeding 30% of monthly income.

In Vermont, although the majority of the households that have housing problems are white alone, housing problems are far more prevalent among non-white households. While a little over one third of white households have housing problems, around half of all black, Asian, American Indian or “other race” households have housing problems.

Figure 8-8: Housing problems by race and ethnicity

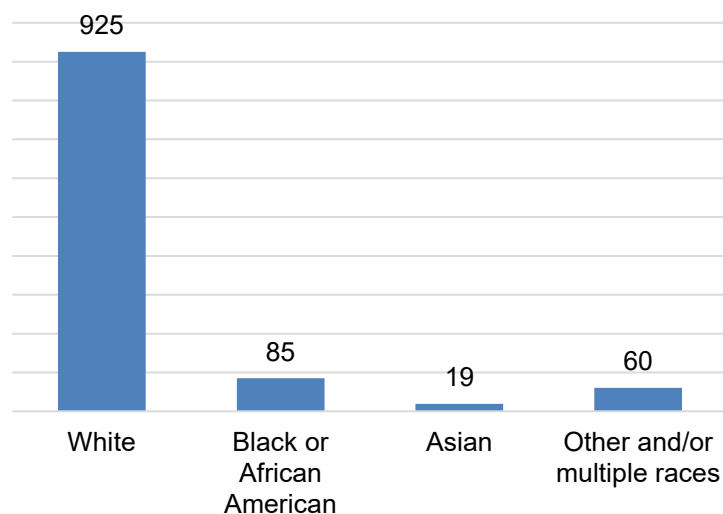
Race/ethnicity	Vermont households with housing problems	All Vermont households	Percentage of households
White alone, non-Hispanic	85,230	245,475	35%
Black or African-American alone, non-Hispanic	899	1,693	53%
Asian alone, non-Hispanic	1,270	2,595	49%
American Indian or Alaska Native alone, non-Hispanic	409	818	50%
Hispanic, any race	1,279	3,089	41%
Other race (including multiple races), non-Hispanic	1,693	3,412	50%

Source: U.S Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2012-2016. The homeownership rate among “Pacific Islanders, non-Hispanic” is not included here due to a high margin of error.

Homelessness

Vermont also has a disproportionate number of non-white individuals who are homeless. Fifteen percent of homeless individuals identified by the 2019 Point in Time Count¹¹ were non-white, compared to 5% of the total population.¹² Homelessness among black Vermonters was particularly high, accounting for roughly 8% of the homeless population while making up just 1% of the total Vermont population.

Figure 8-9: Homeless individuals in Vermont, 2019



Source: 2019 Point in Time Count from the [Vermont Coalition to End Homelessness](#)

¹¹ The annual Point in Time (PIT) count tends to under-represent homelessness in Vermont. The count does not include households that are at risk of homeless or living with friends and family out of necessity (i.e. doubled-up or couch-surfing). It also only captures a single period in time. The number of homeless individuals who receive services throughout the year are roughly three times the number counted by the PIT survey.

¹² U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B02001)

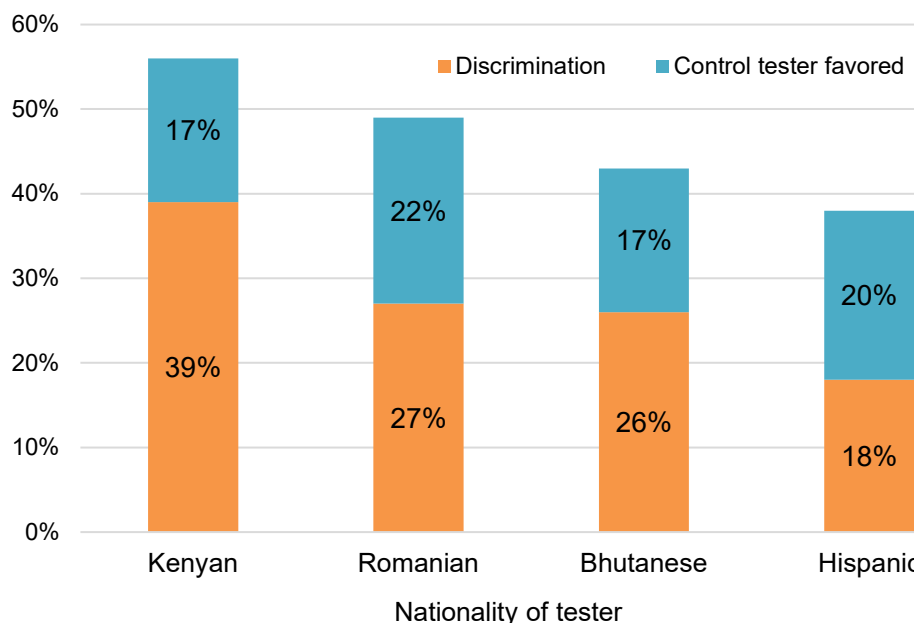
Racial and ethnic discrimination

Both federal and state law prohibit housing discrimination on the basis of race, color and national origin, among other characteristics.¹³ Formal complaints about housing discrimination registered with the Federal Office of Fair Housing and Equal Opportunity and/or the Vermont Human Rights Commission are rare. Between 2013 and 2016, 46 fair housing complaints were filed, with only three alleging discrimination on the basis of race or color.¹⁴ Disability was the most common basis of alleged discrimination.

The Housing Discrimination Law Project (HDLP) by Vermont Legal Aid has conducted fair housing testing audits to assess housing discrimination potentially faced by Vermont renters.¹⁵ In these tests, testers contacted housing providers via telephone to inquire about homes to rent. Testers who sounded white and of U.S. origin over the telephone were paired as a control with a person who sounded non-white or of foreign origin.¹⁶ These interactions were rated based on whether the housing provider demonstrated discrimination¹⁷ or a preference for the control tester.

The results of the testing showed substantial discrimination against the subject testers, with 56% of housing providers showing some level of bias against the Kenyan subject.¹⁸

Figure 8-10: Vermont Legal Aid discrimination testing results



Source: 2014 Rental Discrimination Report from vtlegalaid.org.

Vermont Legal Aid also conducted tests with actual visits of apartments, based on either complaints or systematic selection. Forty-eight percent of these tests found discrimination or a preference for the control tester based on national origin, while 36% found discrimination or a preference for the control tester with black subject testers.

¹³ Under the federal Fair Housing Act and the Vermont Fair Housing and Public Accommodations Act.

¹⁴ [Analysis of Impediments to Fair Housing Choice: State of Vermont 2017 Update](#)

¹⁵ [Rental Discrimination Report: Housing Discrimination in Vermont Rental Markets](#), Vermont Legal Aid, 2014

¹⁶ These veracity of impressions were verified by surveys, in which participants were asked to identify the race and national origin of the testers.

¹⁷ Evidence of discrimination in the tests included making openly discriminatory statements, responding immediately to the control tester and but never responding to the subject tester, or attempting to dissuade subject tester from renting the apartment while not doing so with the control tester.

¹⁸ Notably, both the Kenyan and Romanian testers were female, while the Bhutanese and Hispanic testers were male. The project could not determine if gender played a role in the testers' treatment.

Chapter 9 : Households with special needs and unique challenges

Contents

Vermonters with a disability.....	99
Disability and income.....	102
Disability and housing.....	102
Frail elders.....	103
Domestic and sexual violence survivors.....	106
People exiting the corrections system.....	106
Vermonters with HIV/AIDs	108
Mobile home park residents	108
Migrant and farm workers	111

Figures

Figure 9-1: Vermont adult population with a disability by age	99
Figure 9-2: Disability demographics in Vermont.....	100
Figure 9-3: Vermont adult population with any disability by county	100
Figure 9-4: Vermont population with independent living disability by county	101
Figure 9-5: Percent of Vermonters with any disability by age, 2008-2017	101
Figure 9-6: Disability rates by household income.....	102
Figure 9-7: Disability rate by tenure	103
Figure 9-8: Vermont low-income senior households in need of service-enriched housing.....	103
Figure 9-9: Top concerns for Vermonters over 60.....	104
Figure 9-10: Locations and types of eldercare facilities in Vermont	105
Figure 9-11: Shelter types for homeless individuals fleeing domestic and sexual violence, 2019.....	106
Figure 9-12: Transitional housing beds available through the Vermont Department of Corrections	107
Figure 9-13: Average daily cost of housing alternatives for offenders exiting prison, 2017.....	107
Figure 9-14: Decrease in Vermont mobile home park lots	108
Figure 9-15: Mobile home park lot vacancy	109
Figure 9-16: Mobile home parks by county	110

Several types of Vermont households require service-enriched housing due to their unique needs. These include people with a disability, frail elders, people exiting the corrections system, victims of domestic violence, and people living with HIV/AIDS--groups of Vermonters who, while not homeless, have unmet needs for more supportive housing conditions. This chapter also describes the complex housing challenges facing mobile homeowners and migrant farm workers.

Some Vermonters with mental health challenges or substance use disorder have needs warranting residentially-based care and services. These needs were determined to be beyond the scope of this assessment.

Vermonters with a disability

An estimated 88,112 adult Vermonters, or 14.2% of the population, report having at least one type of disability. Disability rates are higher among older adults. Thirty-three percent of adults over the age of 65 have a disability, compared to around 12% for younger households. That number rises to nearly 49% for individuals age 75 or older. Vermont has slightly higher rates of disability among younger people and slightly lower rates among older people than the U.S. as a whole. Nationally, 9% of adults age 18-64 and 35% age 65 or older, have a disability¹.

Figure 9-1: Vermont adult population with a disability by age

Disability	Population age 18-64 with disability	% of population	Population age 65+ with disability	% of population
Any disability	46,238	11.8%	35,162	33.1%
Ambulatory	19,013	4.8%	20,208	19.0%
Hearing	10,518	2.7%	16,661	15.7%
Vision	6,643	1.7%	5,583	5.3%
Cognitive	22,172	5.6%	8,373	7.9%
Self-care	7,090	1.8%	7,365	6.9%
Independent living	15,452	3.9%	13,221	12.4%
Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S1810)				

The Vermont Department of Health notes that disability rates are slightly higher among male Vermonters, as well as non-White Vermonters and LGBT Vermonters².

¹ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table S1810)

² [Vermont Department of Health](#), "The Health of Vermonters Living with Disabilities", 2018

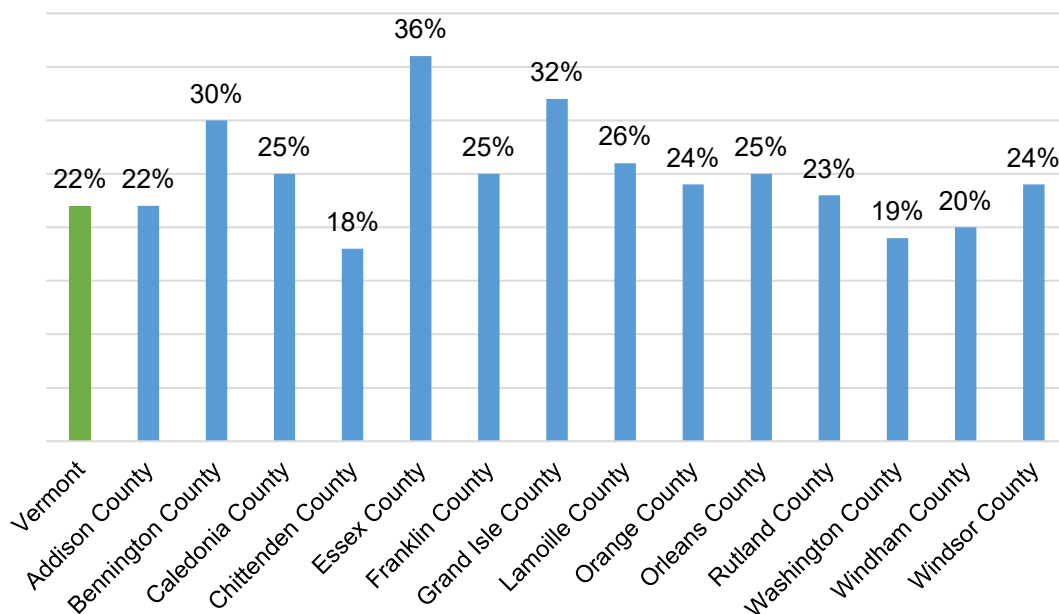
Figure 9-2: Disability demographics in Vermont

		Disability type								
		None	Any	Mobility	Cognitive	Hearing	Indep. living	Visual	Self-care	Multiple disabilities
Sex	Male	77%	23%	10%	10%	8%	5%	3%	3%	9%
	Female	78%	22%	12%	9%	5%	7%	3%	3%	10%
Age	18-24	86%	14%	-	10%	-	4%	2%	-	4%
	25-44	86%	14%	5%	11%	1%	5%	1%	1%	6%
	45-64	76%	24%	14%	10%	6%	7%	4%	5%	12%
	65+	64%	36%	21%	7%	16%	7%	5%	4%	15%
Race/ethnicity	White, non-Hispanic	78%	22%	11%	9%	6%	6%	3%	3%	9%
	Racial/Ethnic Minority	68%	32%	14%	19%	6%	9%	8%	5%	13%
Sexual orientation/gender identity	Heterosexual/Cisgender	78%	22%	11%	9%	7%	6%	3%	3%	10%
	LGBT	65%	35%	12%	22%	7%	15%	6%	6%	17%

Source: Vermont Department of Health, 2018

The lowest rates of disability in Vermont occur in Chittenden, Washington, and Rutland Counties, while the highest rates are seen in Essex and Grand Isle Counties. This is likely due to the fact these counties have the lowest and highest rates of senior households, respectively³.

Figure 9-3: Vermont adult population with any disability by county



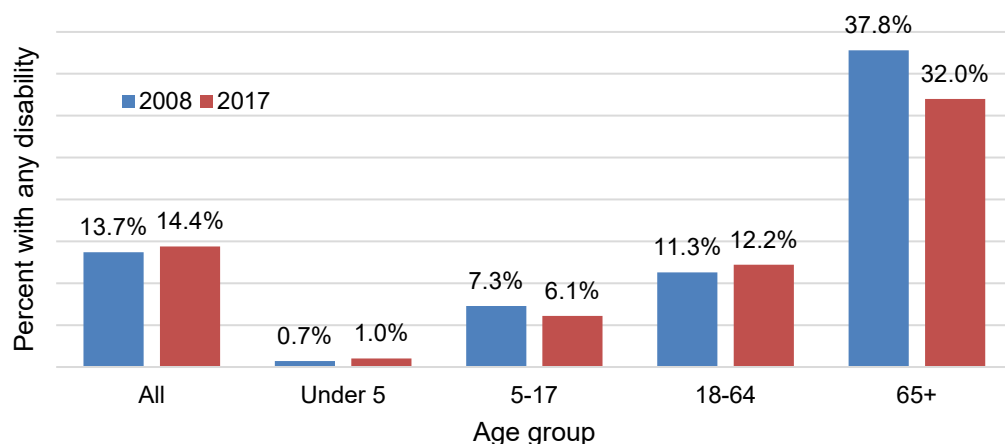
Source: Vermont Department of Health, 2018

³ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25007) from [housingdata.org](https://data.census.gov/tables/2017/acs/5-year/b25007)

Figure 9-4: Vermont population with independent living disability by county

County	Population with an independent living disability
Vermont	6%
Addison County	4%
Bennington County	8%
Caledonia County	5%
Chittenden County	5%
Essex County	9%
Franklin County	4%
Grand Isle County	4%
Lamoille County	7%
Orange County	7%
Orleans County	7%
Rutland County	8%
Washington County	4%
Windham County	7%
Windsor County	9%
Source: Vermont Department of Health, 2018	

Census Bureau data show that over the last decade⁴, disability rates in Vermont remained fairly consistent, decreasing slightly for individuals over age 65. This is consistent with national trends, with disability rates among older Americans declining since the 1980's, mainly due to better medical treatments and education.⁵ However, policy experts are concerned that widening socioeconomic disparities could result in poorer health outcomes for low-income individuals, ultimately resulting in an increase in the disability rate, particularly among seniors.⁶

Figure 9-5: Percent of Vermonters with any disability by age, 2008-2017

Source: U.S. Census Bureau: American Community Survey 1-year estimates, 2008, 2017 (Table S1810)

⁴ U.S. Census Bureau: American Community Survey 1-year estimates, 2008, 2017 (Table S1810). The years 2008 and 2017 were chosen because they represent the furthest apart years available in this data set.

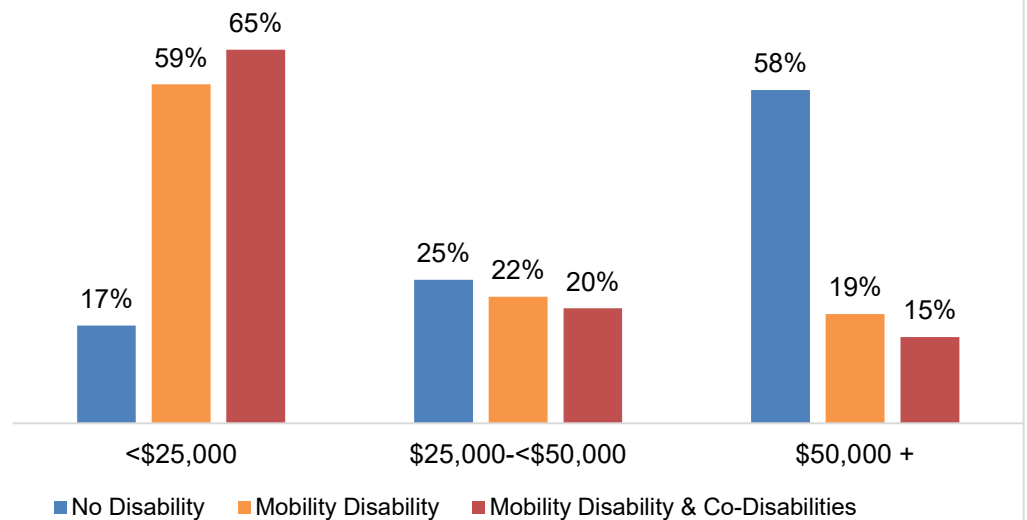
⁵ Tsai, Yuping, Education and disability trends of older Americans, 2000–2014, J Public Health (Oxf), 2017.

⁶ [Population Reference Bureau](#), Eight Demographic Trends Transforming America's Older Population, 2018.

Disability and income

Disability has a significant impact on housing opportunities and needs. A higher percentage of those with a mobility disability (59%) and with a co-disability (65%) have incomes of less than \$25,000 a year compared with Vermonters without a disability (17%).⁷ Moreover, those with a disability are less likely to be working. One third (33%) of adults with a disability are employed.⁸ A 2015 study by the Legislative Joint Fiscal Office revealed that Vermont, alongside New Hampshire and Maine, had the largest number of young adults under age 45 in the Social Security disability program.⁹

Figure 9-6: Disability rates by household income



Source: Vermont Department of Health, 2018

The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited earnings and resources and to select adults over age 65 without disabilities. 15,574 Vermonters relied on SSI benefits in 2016. In 2018, the monthly SSI payment in Chittenden County was \$802 while the cost of a one bedroom apartment at HUD's Fair Market Rental levels was \$1,121.¹⁰ In no county in Vermont would SSI payments be enough to cover fair market rents.¹¹

The Vermont Department of Disabilities, Aging, and Independent living (DAIL) reports that approximately 80 adults in FY2019 receiving developmental disabilities services were recognized as being viable candidates for a housing voucher with services from DAIL.

Disability and housing

Vermonters with a disability are less likely to own their own home than other Vermonters.¹² The Housing Discrimination Law Project of Vermont Legal Aid conducted accessibility audits on newly constructed multi-family housing units to determine compliance with required federal Fair Housing Act design and accessibility

⁷ Vermont Department of Health, "The Health of Vermonters Living with Disabilities", 2018

⁸ Vermont Department of Health, "The Health of Vermonters Living with Disabilities", 2018

⁹ Vermont Public Radio, Vermont's High Rate of Young Adults in Social Security Disability Program, 2015

¹⁰ Social Security Administration, 2018 from [housingdata.org](https://www.housingdata.org)

¹¹ Assuming households should spend no more than 30% of household income towards rent, the federal standard of affordability.

¹² Vermont Department of Health, "The Health of Vermonters Living with Disabilities", 2018

standards. The report showed that 70% of newly constructed multi-family housing units had minor compliance issues and 10% had significant compliance issues.¹³ In addition, disability remains the most frequently alleged basis for housing discrimination in Vermont.¹⁴

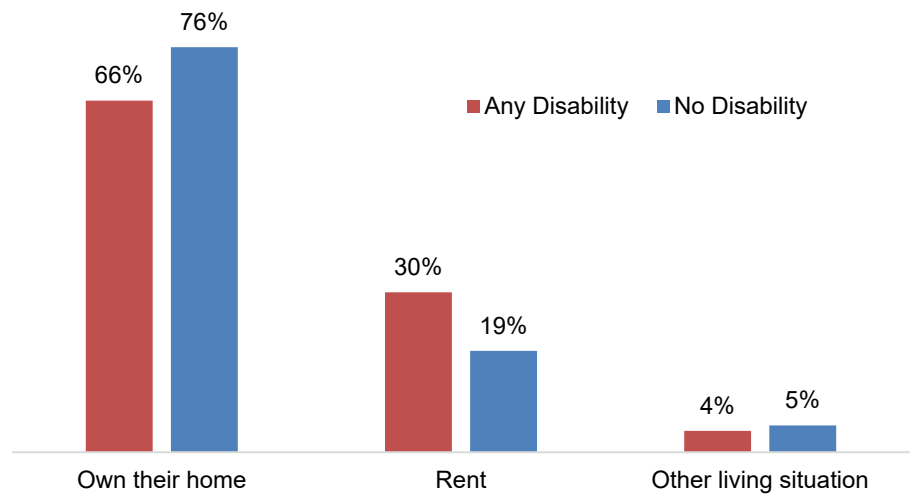
Frail elders

Vermont ranks as the second oldest state in the nation with a median age of 42.8 whereas the national median age is 37.8.¹⁵ Seniors over the age of 80 or that have disabilities are likely to need housing enriched with services to help them live safely and independently, especially if that household is low-income and has less resources to independently purchase care services.

Vermont has 18,335 households that earn less than 80% of the area median income (AMI)¹⁶ and are headed by someone age 62+ who has a disability. The state has 12,109 households that earn less than 80% of the area median income and are headed by someone age 80 or older.¹⁷ With the number of households headed by someone at least 75 years old likely to increase by approximately 5% between 2020 and 2025¹⁸, the availability of home-based services needed by this population becomes even more paramount.

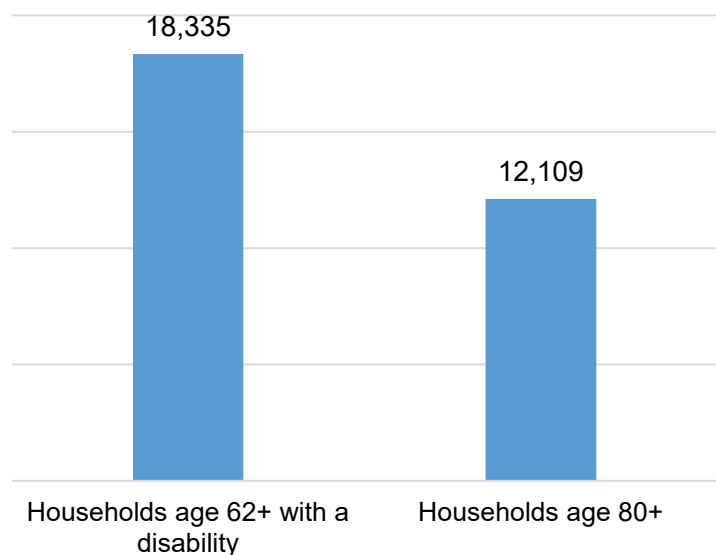
The Department of Disabilities, Aging & Independent Living (DAIL) conducted a Statewide Needs Assessment of Older Vermonters, service providers and caregivers as part of a State Plan on Aging.¹⁹ The report calls for a broad range of housing support

Figure 9-7: Disability rate by tenure



Source: Vermont Department of Health, 2018

Figure 9-8: Vermont low-income senior households in need of service-enriched housing



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 Public Use Microdata Sample (PUMS)

¹³ [Vermont Agency of Commerce and Community Development](#), "Analysis of Impediments to Fair Housing Choice", 2017

¹⁴ [Vermont Agency of Commerce and Community Development](#), "Analysis of Impediments to Fair Housing Choice", 2017

¹⁵ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B01002).

¹⁶ 80% of Vermont's area median income is \$46,246, according to 2017 ACS estimates.

¹⁷ Note that these categories are not mutually exclusive. It is estimated that of low-income households age 80+, 6,882 have a disability.

¹⁸ Claritas

¹⁹ [Vermont Department of Disabilities](#), Aging & Independent Living, Vermont State Plan on Aging, 2018

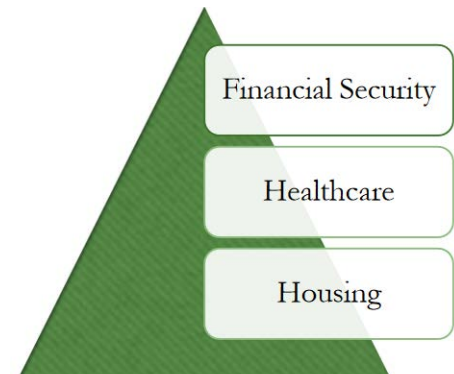
services for seniors, from those living in their own homes to those in need of nursing home care. Seniors living independently may be able to do so longer with resources such as home modification/maintenance assistance, home sharing options, expansion of home sharing options. However, this would require a workforce development of caretakers for the elderly and/or those with disabilities. In addition, a concerted effort towards interagency and interprofessional collaboration is needed, according to DAIL.

Housing solutions for frail elders

According to the State Plan on Aging, the top three concerns for older Vermonters are housing (15%), healthcare (14%) and financial security (14%).²⁰ With housing as the broadest concern, some promising supportive housing solutions have developed such as Support and Services at Home (SASH) and Home Sharing.

SASH or “Support and Services at Home” is a program developed by Cathedral Square Corporation and is administered in partnership with housing providers, social service agencies and healthcare providers to help Vermonters live independently at home. Of the 6,412 subsidized apartments in Vermont reserved for seniors or people with disabilities the majority are accompanied with SASH services.²¹ However, while SASH is very helpful and does extend the ability to stay in one’s own home, it is not a substitute for nursing care for disabled or very frail seniors that cannot live independently. SASH coordinates resources from community health providers, social service agencies and nonprofit housing organizations to help older Vermonters and those with special needs that receive Medicare support to stay in their homes.

Figure 9-9: Top concerns for Vermonters over 60



Source: State Plan on Aging Assessment, 2017

Home sharing helps seniors that want to remain in their homes but need some assistance to do so. The housemate they are matched with provides a number of different services such as housekeeping, meal preparation etc. in exchange for rent or reduced rent. Each home share situation is unique and is supported by Vermont Adult Services Division of Disabilities, Aging and Independent Living (DAIL) and administered by two nonprofit organizations: HomeShare Vermont and HomeShare Now.

Another emergent alternative is an accessory dwelling unit or ADU. An ADU is simply an efficiency or one bedroom apartment, secondary to the owner-occupied home and furnished with all the amenities required for independent living. An ADU can be used to house an elderly parent or relative who would otherwise not be able to live independently. However, housing alternatives such as these will not likely meet the requirements of special needs populations that require a high level of care. Support services, on-site or off, are intrinsic in housing success.

Many Vermont seniors currently receive more intensive support services in a home environment. According to AARP, 74,900 Vermonters act as family caregivers. In addition, there are 3,682 personal care aides and 1,944 home aides that provide care for frail elders and people with disabilities.²² These workers fill a crucial role in allowing frail elders to continue to live at home while receiving healthcare and other services.

²¹ [Vermont Directory of Affordable Rental Housing](#)

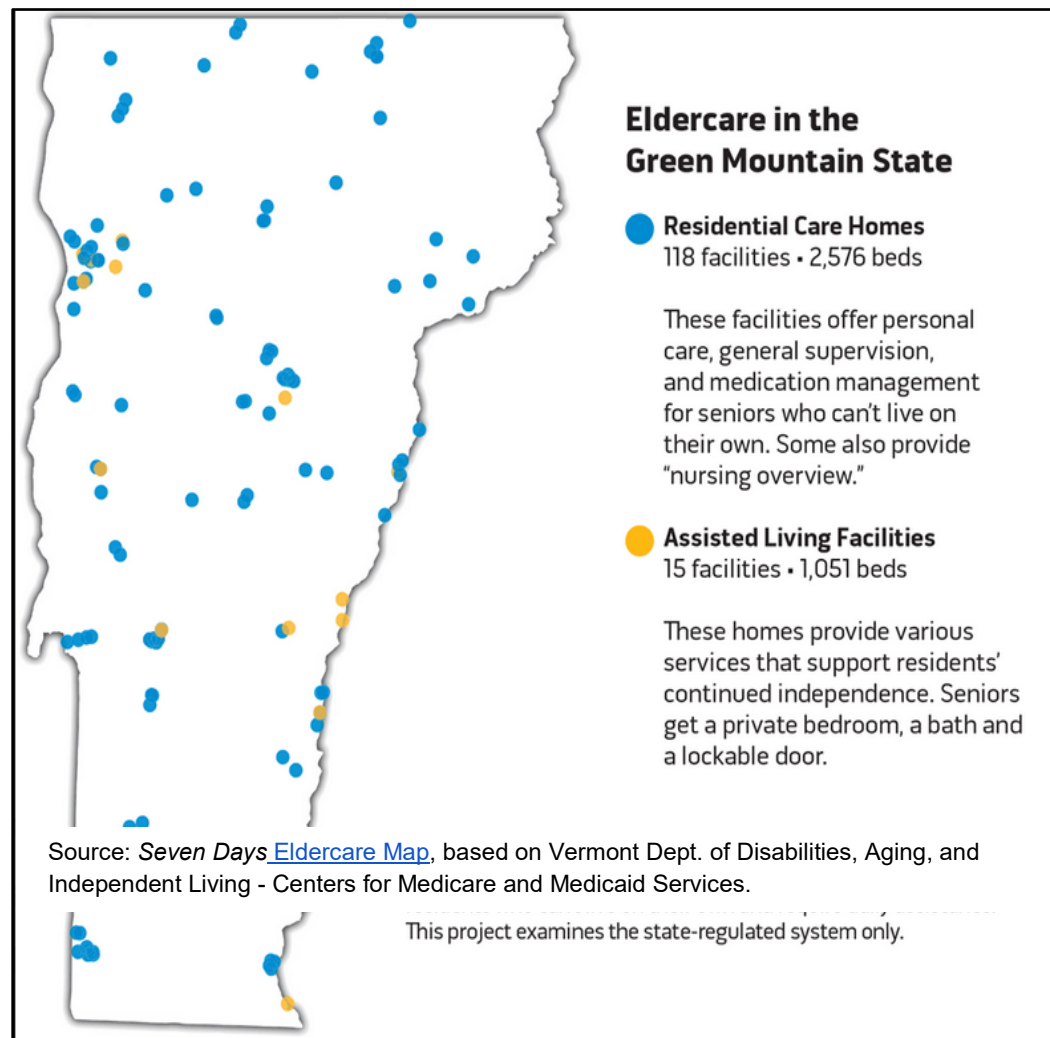
²² [AARP](#), “Across the States 2018: Profile of Long-Term Services and Supports in Vermont”

For seniors who cannot live in their own homes for various reasons, there are 133 state regulated residential care homes and assisted living residences and 40 federally regulated nursing homes in Vermont.²³ Residential care homes provide room and board, personal care and medication assistance. These homes are designed for people who are not able to live independently but don't require full-time nursing care, and medical care is typically not provided on site. Assisted living homes provide a broader range of services for people who need more personal care support and focus on group activities. Nursing homes are overseen by trained medical professionals, offering medical and rehabilitation services on-site. Some eldercare facilities integrate multiple levels of care on one site.²⁴

Figure 9-10: Locations and types of eldercare facilities in Vermont

Unfortunately, some eldercare homes do not offer a safe and supportive environment for seniors. Of 133 state-regulated residential care and assisted living homes, only eight have no violations, according to a 2019 investigation by Vermont Public Radio and Seven Days. These violations include inadequate staffing, poor record keeping, medication mismanagement and reports of abuse, neglect or exploitation.²⁵ Out of 36 Vermont nursing homes for which data was available statewide, 13 had Medicare health inspection ratings below average.²⁶

A report from the State Long-Term Care Ombudsman²⁷ calls for regulation to strengthen accountability for residential care providers, stating that, “The lack of accountability of residential care homes and assisted living residences to residents has become alarming”.²⁸



²³ [Seven Days](#): Vermont Eldercare Navigator, 2019

²⁴ [National Institute on Aging](#), Long Term Care: Residential Facilities, Assisted Living, and Nursing Homes, 2017

²⁵ [Seven Days](#), "Worse for Care: When Elder Homes Stumble, Frail Vermonters Get Hurt", 2020

²⁶ [Medicare.gov](#), Nursing Home Compare, as of February 5, 2020.

²⁷ The position is operated through Vermont Legal Aid, contracted by the Vermont Department of Disabilities, Aging, and Independent Living (DAIL).

²⁸ [Vermont Legal Aid](#), Vermont State Long-Term Care Ombudsman Project, Annual Report 2017-2018.

Domestic and sexual violence survivors

Throughout 2019, a total of 8,760 people encountering violence and abuse were helped by a coalition of member organizations whose services included finding emergency and long-term housing. Although 60% of these people had experienced domestic violence, the remaining 40% experienced sexual violence or harassment, stalking, sex trafficking, or violence against a family member or friend.²⁹ Domestic and sexual violence survivors need housing that, unlike homeless shelters, is not publicly identifiable and has enhanced security along with therapeutic services. Another source of aid was rental assistance.

The VT Network³⁰ distributed funds totaling \$66,000 to 114 households to help stabilize their living situation. The 2019 Point-In-Time count found 133 homeless Vermont households fleeing domestic violence.³¹ This figure does not include households staying with friends or family. About one-third of all families in Vermont's network of publicly funded shelters for the homeless are families fleeing domestic or sexual violence, according to the VT Office of Economic Opportunity.

Lack of housing options often results in domestic violence victims remaining in abusive situations, which can be extremely dangerous for victims. While Vermont has a low homicide rate, 65% of all homicides in 2017 were domestic violence-related.³²

Figure 9-11: Shelter types for homeless individuals fleeing domestic and sexual violence, 2019

Shelter type	Adults	Children
Emergency shelter	298	224
Emergency hotel stays	505	219
Transitional housing	85	64
Source: Vermont Network, 2019. Does not include additional people who received assistance through Vermont's General Assistance Emergency Housing program.		

People exiting the corrections system

National research has found that the likelihood of recidivism increases among people exiting the corrections system if they become homeless after incarceration.³³ Vermont faces a lack of housing options that are affordable and available for people transitioning into the community from the corrections system, according to the Vermont Department of Corrections (DOC).³⁴ This results in some inmates staying past their minimum

²⁹ [Vermont Network](#), "2019 Data Snapshot"

³⁰ The Vermont Network consists of fifteen member organizations, including Hopeworks, Safeline, Steps to End Domestic Violence, Women's Freedom Center and Pride Center of Vermont: Safespace Program.

³¹ Institute for Community Alliances, 2019 from [housingdata.org](#).

³² [Vermont Attorney General's Office](#), "Domestic Violence Fatality Review Commission, 2018 Report"

³³ [Lutze et al.](#), "Homelessness and Reentry: A Multisite Outcome Evaluation of Washington State's Reentry Housing Program for High Risk Offenders", 2013

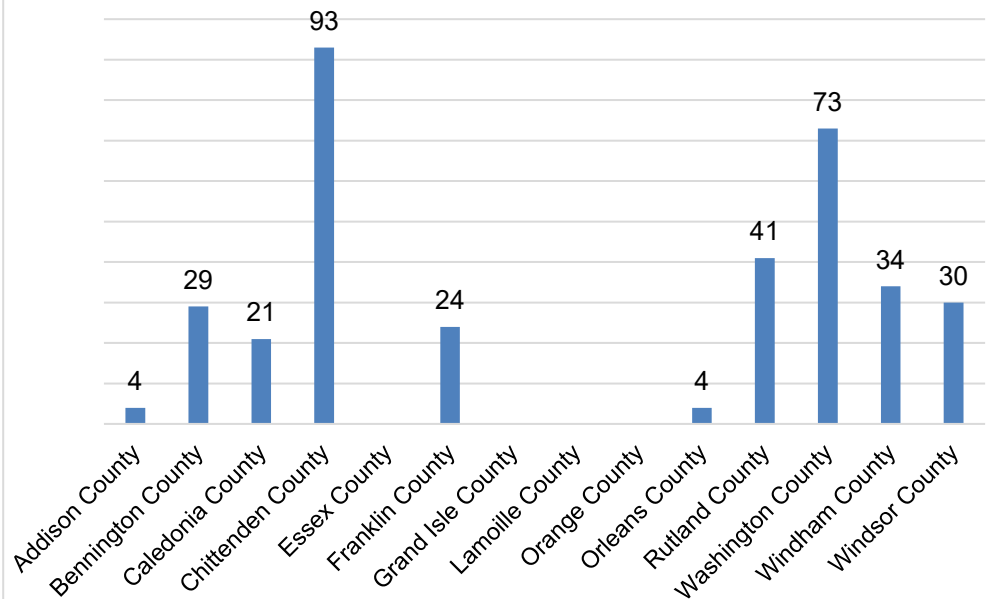
³⁴ [Vermont Agency of Human Services](#), "Report to the Vermont Legislature, Act 85 Sec. 335.1: Plan to provide secure transitional housing for inmates reentering the community", 2017

sentence. In addition, the Federal Bureau of Prisons has federal inmates who are Vermont residents with completed minimum sentences but who are in need of housing.

Efforts are being made by the Department of Corrections (DOC) to address this problem through transitional housing. Transitional housing consists of a mix of emergency shelter beds, congregate housing sites and scattered apartments. The DOC works with community organizations to place people leaving the corrections system in transitional housing across the state. Approximately 353 transitional housing beds for this population are available statewide.³⁵ However, some beds are limited to specific types of people (e.g. women, men, and people with mental illness). DOC estimated that in 2017 the cost of transitional housing was significantly lower than continuing to house inmates in prison longer than their minimum sentence.³⁶

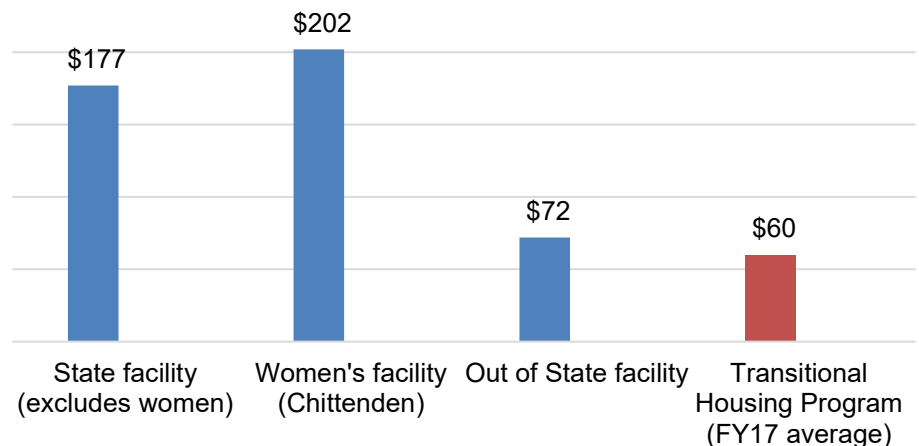
In 2017, the DOC served 1,125 offenders with transitional housing assistance. 774 individuals received housing, 285 received transitional housing support and 66 received release money to help cover housing costs, for a total of 1,125 persons.³⁷

Figure 9-12: Transitional housing beds available through the Vermont Department of Corrections



Source: Vermont Department of Corrections. 2018

Figure 9-13: Average daily cost of housing alternatives for offenders exiting prison, 2017



Source: VT Department of Corrections

³⁵ [Vermont Department of Health](#), Vermont Department of Corrections Transitional Housing, 2018

³⁶ [Vermont Agency of Human Services](#), "Report to the Vermont Legislature, Act 85 Sec. 335.1: Plan to provide secure transitional housing for inmates reentering the community", 2017

³⁷ [Vermont Department of Health](#), Vermont Department of Corrections Transitional Housing, 2018

Despite increased focus on transitional housing for Vermonters leaving the corrections system, 131 inmates have completed their minimum sentence but lack appropriate or approvable housing as of January 29, 2020. This list of inmates is largely populated by a combination of sex offenders and persons who have completed their minimum sentence but returned to prison due to a violation of furlough.

Finding affordable long-term housing solutions available to people leaving the corrections system is challenging. It is particularly difficult for convicted sex offenders. Many are treated as outcasts once they transition from incarceration to the community. In addition, there are strict rules governing where they can reside and few options for them to access housing services or post-prison supervision. This can put them at greater peril of being homeless and re-offending.³⁸

Vermonters with HIV/AIDs

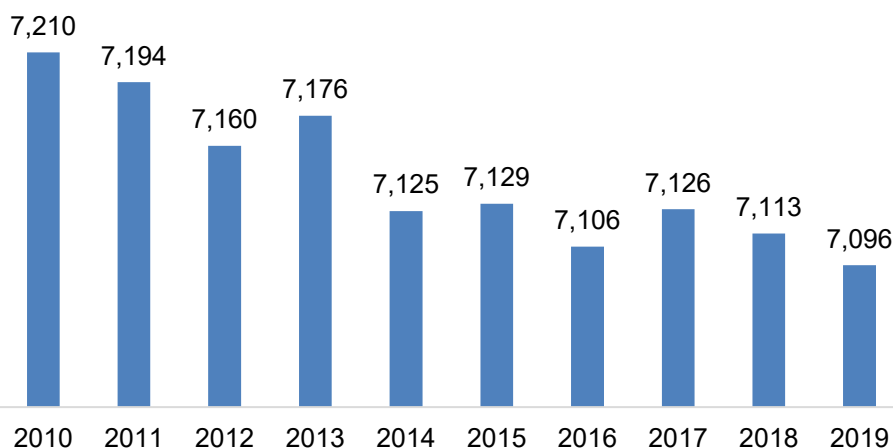
Through investments by the Vermont Agency of Human Services (AHS) in affordable housing programs, 23 people with HIV/AIDS found housing through the federally funded HUD program Housing Opportunities for Persons with AIDS (HOPWA) in 2018.³⁹

Mobile home park residents

Due largely to the lower cost of buying or renting a mobile home, this unit type houses a sizeable portion of Vermont's lower income households. Mobile homes present an affordable housing option for many Vermont residents and make up 7.2% of residential housing units in Vermont.⁴⁰ The median Vermont mobile home with land sold for \$92,000 in 2018 and the median mobile home without land sold for \$33,500. Meanwhile the median single family home sold for \$215,000.⁴¹ Vermont's 2019 Mobile Home Park registry lists the median mobile home lot rent at \$347⁴² as compared to the \$945 for the state median gross rent.⁴³

Approximately one third of Vermont's mobile homes are located in 238 of Vermont's registered mobile home parks while the other two thirds are on rented or owned land outside a mobile home park. Mobile home

Figure 9-14: Decrease in Vermont mobile home park lots



Source: Vermont Department of Housing & Community Development, 2019

³⁸ [Seven Days](#), "A violent sex offender is released into the public spotlight", 2019

³⁹ [Vermont Agency of Commerce & Community Development](#), "2018 Vermont Housing Budget and Investment Report", 2019

⁴⁰ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25044), from [housingdata.org](#)

⁴¹ Vermont Department of Taxes; Property Transfer Tax (PTT) Records, 2018 from [housingdata.org](#)

⁴² [Vermont Department of Housing & Community Development](#), "Vermont Mobile Home Park Program 2019 Registry & Mobile Home Parks Report", 2019

⁴³ U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25064), from [housingdata.org](#)

parks and lots have decreased over time to 7,096 in 2019.⁴⁴

In addition to a decrease in total mobile home parks and lots, vacancies have increased over time. The number of mobile home parks fell to 238 in 2019 from 243 parks in 2015. These parks contain 7,096 lots of which 6,532 are occupied.

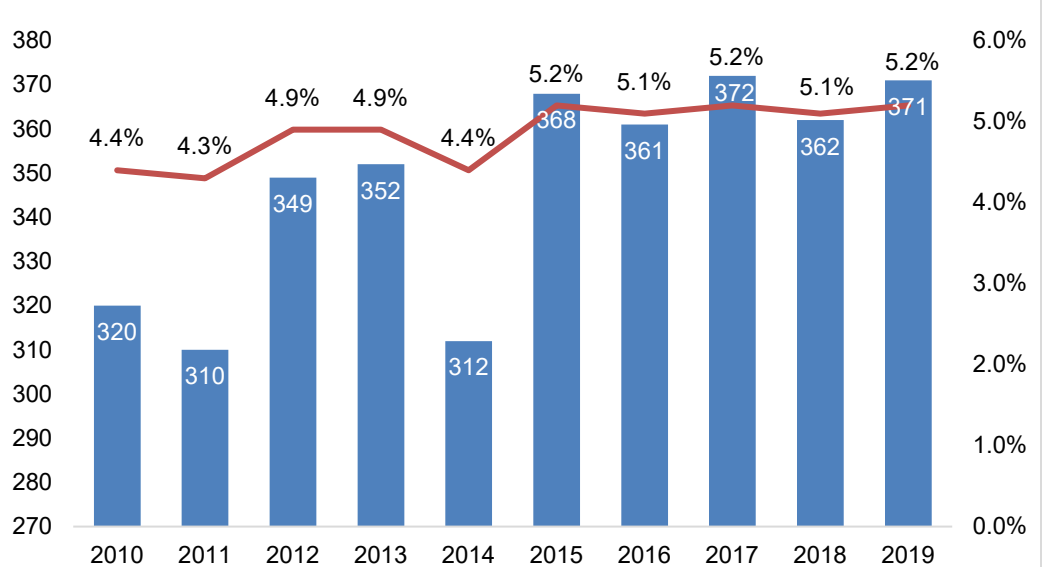
Mobile home park residents are vulnerable to housing issues in part because of the mobile homes themselves, but mainly because they don't own the land on which their home sits. While most mobile home parks are privately owned, others are owned by non-profit organizations or resident-owned cooperatives.

Grand Isle County has the state's highest lot vacancy rate,⁴⁵ while Chittenden County has the lowest vacancy rate, mirroring the rental and owner vacancy rates in those counties.⁴⁶

Chittenden and Windsor

Counties have the highest median lot rents, while Essex has the lowest median rents.

Figure 9-15: Mobile home park lot vacancy



Source: Vermont Department of Housing & Community Development, 2019

⁴⁴ [Vermont Department of Housing & Community Development](#), "Vermont Mobile Home Park Program 2019 Registry & Mobile Home Parks Report", 2019

⁴⁵ [Vermont Department of Housing & Community Development](#), "Mobile Home Park Registration Summary", 2019

⁴⁶ See Chapter 4: Renters and Chapter 5: Homeowners for more discussion of vacancy rates.

Figure 9-16: Mobile home parks by county

County	Parks	Total lots	Vacant lots	Lot vacancy rate	Median Lot Rent
Addison	15	389	11	2.8%	\$325
Bennington	25	714	70	9.8%	\$357
Caledonia	12	372	40	10.0%	\$300
Chittenden	24	1853	35	1.9%	\$440
Essex*	2	42	3	7.1%	\$225
Franklin	27	463	21	4.5%	\$364
Grand Isle*	2	32	5	15.6%	\$336
Lamoille	7	326	15	4.6%	\$277
Orange	15	281	25	8.9%	\$368
Orleans	8	224	7	3.1%	\$299
Rutland	28	440	32	7.3%	\$329
Washington	24	600	54	9.0%	\$355
Windham**	16	499	15	3.0%	\$265
Windsor	33	861	38	4.4%	\$400
Vermont	238	7096	371	5.2%	\$347
*Counties with two parks; median rent defaults to the bigger park. State median is the middle rent of all MHP lots.					
**Mountain Home Park has more than half the lots (259 lots).					
Source: Vermont Department of Housing & Community Development, 2019					

The 2019 report *Sustainability Assessment of Affordable Mobile Home Parks in Vermont*⁴⁷ highlights six key areas of concern: marketability, small capital needs, large scale capital needs, operational and financial stability, and flood danger.

This study identified the following critical concerns among the subset of mobile home parks examined. The scope of these problems are likely to be substantially greater among the full universe of Vermont mobile home parks:⁴⁸

- At least 300-400 mobile homes are at risk due to poor quality half of which are located in approximately 10 parks. These homes comprise roughly 20% of all mobile homes in the sample of parks studied. Because the study's sample is likely representative of the universe, the total number of homes in all Vermont mobile home parks with quality concerns is likely to be closer to 1,050-1,400.
- Four mobile home parks assessed in the study are located in 100-year floodplains, one is located in a 500-year floodplain and one is located in a dam inundation area. These parks are in Orange, Windham and Addison counties.
- Orange, Franklin and Windsor counties contain parks in poor financial health.
- Five parks hit on a trio of problems: low value, built prior to 1976 and risk of abandonment/unmarketability. These are in Orange, Addison, Windham and Windsor counties.
- One in 10 parks has 15% vacant or more uninhabitable lots.
- The counties with the greatest market risk are Franklin, Rutland, and Windsor.

⁴⁷ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

⁴⁸ The study examined a sample of 52 affordable mobile home parks (21% of all Vermont parks). Conditions in these parks are considered representative in many ways of the universe of parks statewide.

Migrant and farm workers

It is difficult to precisely determine the number of migrant and farm workers working in Vermont and their housing needs. The Vermont Department of Labor reports 3,130 workers employed in agricultural fields.⁴⁹ However, not all agricultural workers have employment reported to the Department of Labor, particularly among workers who lack legal authorization to work.

In 2015, the farmworker advocacy group Migrant Justice's Milk with Dignity campaign estimated that there were 1,200-1,500 migrant farm workers on Vermont's dairy farms.⁵⁰ Of those surveyed, 30% reported overcrowded housing and 35% indicated housing in need of major repairs or replacement.

Milk with Dignity questions whether employer-provided farm worker housing is adequate in number to meet current farmworkers housing needs, and whether or not it is in a condition that meets legal standards for safe occupancy.

The ski industry also faces an affordable workforce housing challenge. In addition to local residents, the industry uses many seasonal foreign workers through the J-1 and H-2B visa programs. With low rental vacancy rates in many parts of Vermont, finding a decent, affordable apartment for seasonal use by out-of-state or foreign-born workers can lead to "doubling up", "couch surfing" and other unstable living arrangements.

⁴⁹ [Vermont Department of Labor](#), Covered Employment and Wages, 2018. Includes the following occupational categories: crop production, animal production and aquaculture, and agriculture and forestry support activities.

⁵⁰ [Migrant Justice](#), "Farmworkers Document Abuse & Propose Solution: Milk with Dignity", 2015

Chapter 10 : People experiencing homelessness and supportive facilities and services

Contents

Vermonters experiencing homelessness.....	113
Profile of Vermont’s homeless population.....	114
Rural and urban homelessness	114
Sheltered and unsheltered homelessness	115
Racial characteristics of Vermonters experiencing homelessness	116
Facilities and services available to the homeless	118
Gaps between needs and facilities/services available	119
Vermont Roadmap to End Homelessness.....	120

Figures

Figure 10-1: Vermonters experiencing homelessness during 2019 PIT Count.....	113
Figure 10-2: Distribution of homeless households by county, 2019 PIT Count.....	115
Figure 10-3: People experiencing homelessness in Vermont during PIT Count.....	115
Figure 10-4: Vermont’s homeless population counts	117
Figure 10-5: Vermont’s homeless housing inventory, 2019.....	118
Figure 10-6: Shelter status of Vermonters experiencing homelessness during 2019 PIT count	119
Figure 10-7: Vermont Roadmap to End Homelessness housing units and interventions needed.....	120

Different types of Vermonters experiencing homelessness require not just housing but specifically tailored support services to ensure successful housing transitions. These populations include the chronically homeless,¹ families with children, veterans, unaccompanied youth and domestic and sexual violence survivors.

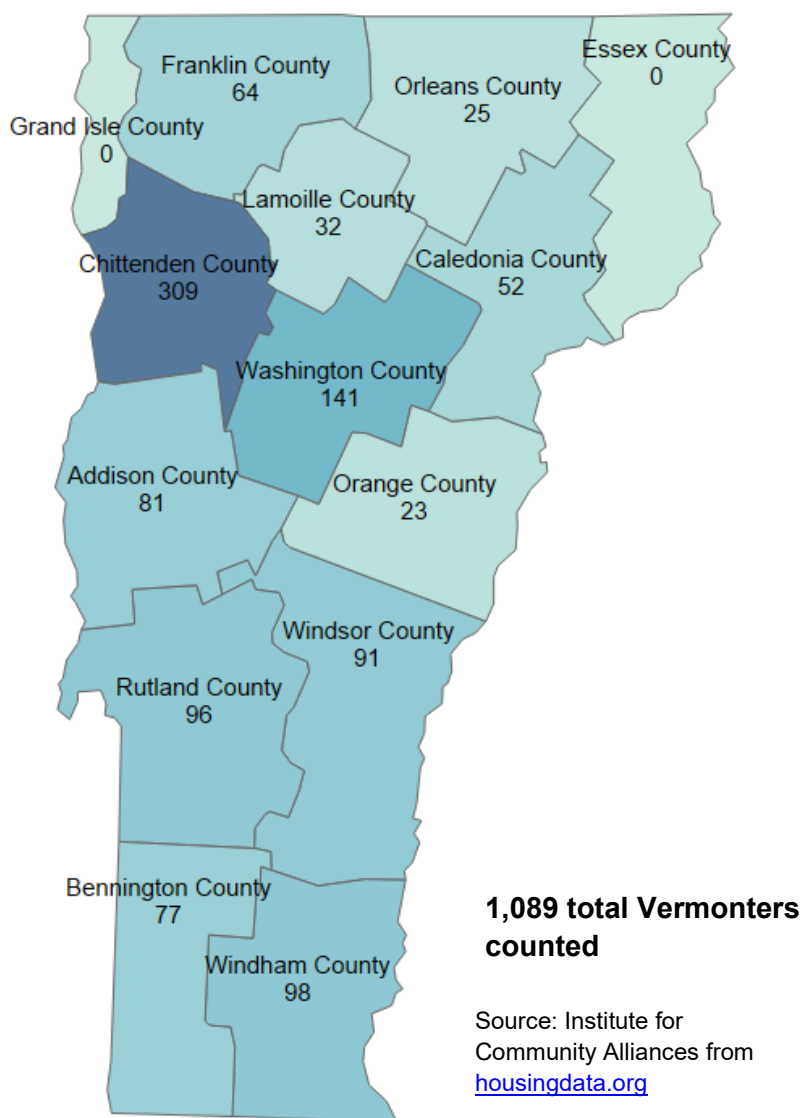
Vermonters experiencing homelessness

During 2019 the average length of stay in Vermont's publicly funded emergency shelters, domestic violence shelters, and youth shelters was at an 18-year high point of 52 days.² A total of 4,407 homeless persons received services in 2017 (the latest year this data is available) from Homeless Management Information Systems (HMIS) partner agencies.³ This number would be even higher if it also included those who stayed in domestic violence shelters and those who received services through the Vermont General Assistance program.

The 2019 Point-in-Time (PIT) count found 1,089 Vermonters homeless, a 15.5% decrease from the count in 2018. The PIT count is a statewide count of people experiencing homelessness on one night in January each year. Vermont has two HUD-recognized Continua of Care that lead the count. The Vermont Coalition to End Homelessness is the Balance of State Continuum of Care which includes 11 local Continuums of Care. The Chittenden Homeless Alliance is the Chittenden County Continuum of Care.

PIT counts underrepresent homelessness due to its transitory nature, methodological inconsistencies, the unseen homeless (i.e. sleeping in cars or institutionalized in hospitals and jails) and HUD definitions of homelessness.

Figure 10-1: Vermonters experiencing homelessness during 2019 PIT Count



¹ The 2019 Point-in-Time Count defines "chronically homeless" as persons with a disability who have experienced homelessness for a year or longer, or at least four episodes of homelessness in the last three years (cumulative of at least 12 months).

² [Vermont Department for Children & Families](#), Housing Opportunity Grant Program (HOP) Annual Report-State Fiscal Year 2019

³ Institute for Community Alliances, [The State of Homelessness in Vermont, 2017 Homeless Management Information System \(HMIS\) Report](#), Dec. 2018

Profile of Vermont's homeless population

- **Race:** Persons identified as Black, African American, Hispanic or Latino were disproportionately represented in the overall homeless population (in relation to these groups' representation in the total state population) in the 2019 PIT count. 15% of all people counted in 2019 identified their race as other than white.
- **Chronically Homeless:** The 2019 PIT count identified 190 chronically homeless persons statewide.
- **Families with Children:** The 2019 PIT count found 408 Vermont parents and children living in families.
- **Veterans:** The population of homeless veterans has declined steadily since the 2013 PIT count when it peaked at 128. 2019 saw a continuation of this downward trend; 87 homeless veterans were counted, a 19.5% decrease from 2018. This reflects the coordinated efforts of veterans' service providers to move this number towards "functional zero", according to the Vermont Coalition to End Homelessness and the Chittenden County Homeless Alliance.⁴
- **Unaccompanied Youth:** The 2019 PIT count found 122 youth under the age of 25 who were unaccompanied and homeless. Of these, 27 were parents of young children.⁵
- **Domestic Violence:** The 2019 PIT count found that 133 people experiencing homeless in Vermont were fleeing domestic/sexual violence. In terms gaging the size of this population over a full year, we know that the Vermont-based organization Steps to End Domestic Violence reported providing emergency shelter to 226 adults and 99 children for a total of 14,719 bed nights in 2018.⁶ The size of this population including those with other types of shelter status, besides that provided through Steps, is likely to be even higher.

Rural and urban homelessness

The 2019 PIT count found a disproportionate number of homeless households in Chittenden, Washington, and Windham counties. This occurred to the greatest extent in Chittenden County, where 32% of the state's homeless households were counted, while only 25% of all Vermont households live there.

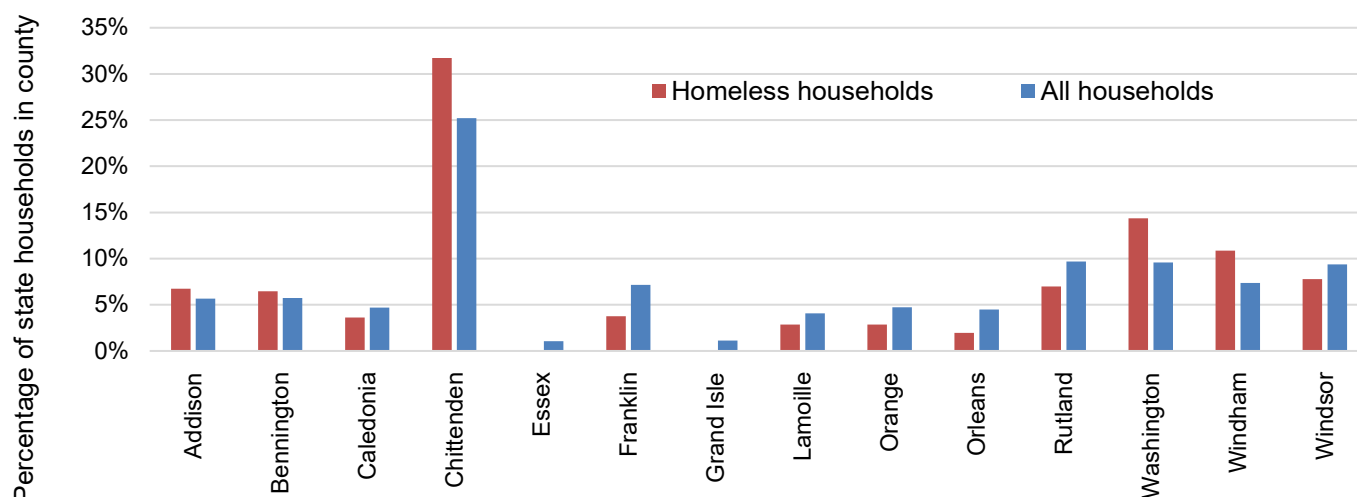
This distribution may be caused partly by the prevalence of rural Vermonters who are at risk of homelessness rather than literally homeless. For example, when people "double up" or live in substandard housing they are not counted as homeless by the PIT count because they do not meet the HUD definition of homelessness. Another factor is that there are fewer services for the homeless in rural areas and greater transportation challenges to travel the distance to get to the services that are available.

The sheltered homeless are easier to identify, count and provide services based on their location. The PIT count faces challenges in a rural state such as Vermont in which some counties lack an emergency shelter. Both Essex County and Grand Isle County reported zero homeless in the 2019 PIT count.

⁴ [2017 PIT Count Report](#), Vermont Coalition to End Homelessness and the Chittenden County Homeless Alliance. "Functional zero" is defined as the number of veterans who are homeless being no greater than the monthly housing placement rate for veterans.

⁵ [2019 PIT Count Report](#), Vermont Coalition to End Homelessness and the Chittenden County Homeless Alliance

⁶ Steps to End Domestic Violence [2019 Annual Report](#).

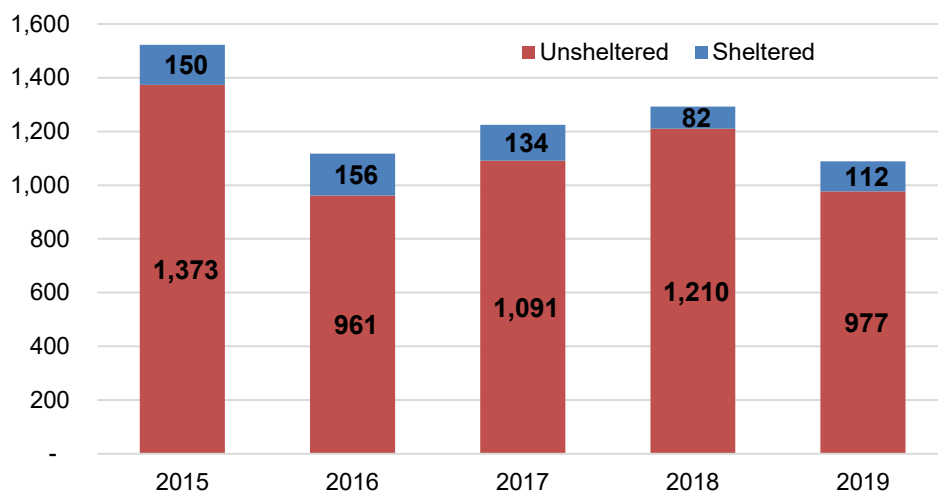
Figure 10-2: Distribution of homeless households by county, 2019 PIT Count

Source: Institute for Community Alliances from housingdata.org

Sheltered and unsheltered homelessness

The number of people staying in Vermont's publicly funded homeless shelters has decreased slightly each year in 2015-2019. However, the increased average length of stay and virtually unchanged shelter capacity may be the root cause of this decrease.⁷

Similarly, while the 2019 PIT count of all people experiencing homelessness declined, the number of persons staying in unsheltered locations increased by 39% relative to the prior year. This increase may be due to several factors, including the warmer temperatures for the 2019 PIT count as compared to the 2018

Figure 10-3: People experiencing homelessness in Vermont during PIT Count

Source: 2019 Vermont Point In Time Count Report, VT Coalition to End Homelessness & Chittenden County Homeless Alliance

count and reduced use of General Assistance Emergency Housing vouchers (adverse weather conditions, like those experienced on the 2018 PIT Count night, increase eligibility for motel vouchers). General Assistance Emergency Housing vouchers are state-funded motel vouchers for use when the temperature or windchill is less than 20 degrees F or temperatures are less than 32 degrees F with a higher than 50% chance of

⁷ [Vermont Department for Children & Families](https://www.vermont.gov/files/vermont/Housing%20Opportunity%20Grant%20Program%20(HOP)%20Annual%20Report-State%20Fiscal%20Year%202019.pdf), Housing Opportunity Grant Program (HOP) Annual Report-State Fiscal Year 2019

precipitation. These vouchers can also be used by vulnerable populations as a last resort housing measure regardless of weather conditions.

The average length of stay in emergency shelters is at an 18-year high, which illustrates the two-fold challenge of transitioning persons to permanent housing and high utilization (occupancy) rates that max out shelter capacity in spite of need.⁸ As a result of shelters remaining full due to the challenge of transitioning occupants to transitional or permanent housing, shelter occupancy remains high, blunting the ability to accept new persons.

Racial characteristics of Vermonters experiencing homelessness

A disproportionate number of people identified as minorities are homeless in Vermont. Black residents in Chittenden County experience homelessness at a rate over five times greater than white residents, according to the Chittenden County Continuum of Care 2019 application to HUD for funding based on Census Bureau estimates and PIT count results. These statistics must be understood with the caveat that minority populations in Chittenden County represent a small sample size and as a result, there is a large margin of error for Census data and a count difference of just a few people can sway the percentages for the Census and PIT data. Nonetheless, black residents experience poverty, homelessness and unsheltered homelessness at a rate disproportionately higher than their share of the overall population. This means that “while 3% of Chittenden County residents are black, and 5% of residents living in poverty are black, 14% of those experiencing homelessness are black.”⁹ The same discrepancies hold true for other minority populations. This may be further compounded by the likelihood of an undercount of those in institutions like jails that are not counted (minority populations being overrepresented in incarcerated populations).

⁸ [Vermont Department for Children & Families](#), Housing Opportunity Grant Program (HOP) Annual Report-State Fiscal Year 2019

⁹ [Chittenden County Homeless Alliance](#), Burlington/Chittenden County CoC Application, 2019

Figure 10-4: Vermont's homeless population counts

		Point-In-Time Count 2019	Annual Count 2017*
Chronically Homeless	Balance of State	116	205
	Chittenden County	74	148
	Vermont	190	353
Families with Children	Balance of State	25	1,851
	Chittenden County	383	
	Vermont	408	
Veterans	Balance of State	70	397
	Chittenden County	17	
	Vermont	87	
Unaccompanied children <12	Vermont	122	Not available
Currently Fleeing Domestic /Sexual Violence	Balance of State	98	Not available
	Chittenden County	35	
	Vermont	133	
Total People	Balance of State	780	3,243
	Chittenden County	309	1,164
	Vermont	1,089	4,407

*Annual counts based on 2017 HMIS data. These data do not include people fleeing domestic/sexual violence or who received services through the Vermont General Assistance (GA) program. Estimates of the homeless fleeing domestic/sexual violence would likely increase the counts shown above by an additional 12% based on the percentage of the PIT count homeless comprised of these Vermonters. Similarly, if HMIS counts included households confronting homelessness who used the GA Emergency Housing program, they would increase further. 2,289 households used the GA Emergency Housing program in 2017.

Source: VT Coalition to End Homelessness & Chittenden County Homeless Alliance, 2019 Point In Time Count Report, Institute for Community Alliances, The State of Homelessness in Vermont, 2017 Homeless Management Information System (HMIS) Report, Dec. 2018.

Facilities and services available to the homeless

Across Vermont, there are a variety of facilities and services available to the homeless. Many of these facilities are tailored to certain categories of homeless persons. The data shown in Figure 10-5 was reported to HUD by the Vermont Continuums of Care 2019 application and reflects data from the 2019 PIT count.

Figure 10-5: Vermont's homeless housing inventory, 2019

Project Type	Family Units	Family Beds	Adult-only beds	Child-only beds	Total Year Round Beds	Seasonal	Chronic beds	Veteran beds	Youth beds
Emergency, Safe Haven & Transitional Housing	99	322	500	31	853	209	n/a	81	85
Emergency Shelter	84	283	328	19	600	209	n/a	5	29
Transitional Housing	15	39	172	12	223	n/a	n/a	76	56
Permanent Housing	156	504	594	0	1,098	n/a	n/a	273	0
Permanent Supportive Housing*	37	125	429	0	554	n/a	326	240	0
Rapid Re-Housing	117	371	94	0	465	n/a	n/a	33	0
Other Permanent Housing**	2	8	71	0	79	n/a	n/a	0	0
Grand Total	255	826	1,094	31	1,951	209	326	354	85

*HUD's point-in-time count does not include persons or beds in Permanent Supportive Housing as currently homeless.

**Other Permanent Housing - consists of PH - Housing with Services (no disability required for entry) and PH - Housing Only, as identified in the 2017 HMIS Data Standards.

¹Family Units and Family Beds categories include units and beds for households with one adult and at least one child under age 18.

²Chronic Beds include beds in Permanent Supportive Housing dedicated to serve chronically homeless persons.

³Veteran Beds and Youth Beds, respectively, include beds dedicated to serve homeless veterans and their families, and include beds dedicated to housing homeless youth age 24 and younger.

Source: U.S. Department of Housing and Urban Development, [HUD Vermont Housing Inventory Count Report 2019](#).

A variety of local and statewide organizations make up Vermont's network for providing services to Vermonters experiencing homelessness, some of which are tailored to specific subpopulations. For example, the Family Supportive Housing (FSH) Program is a key player in addressing homelessness among families. The FSH program provides in-depth case management and service coordination to homeless families with children to stem homelessness and facilitate the transition to permanent housing. Funding is administered through the Vermont Department for Children and Families Office of Economic Opportunity. In turn, a network of community-based providers deliver FSH programming in conjunction with affordable housing providers and private landlords.¹⁰

¹⁰ Vermont Department of Children & Families, Family Supportive Housing Program—Annual Report: State Fiscal Year 2019

Gaps between needs and facilities/services available

In response to the challenge of homelessness the Vermont Legislature included \$40,000 for a homeless study and report in its FY17 Appropriations Bill. With additional funding from statewide housing agencies, a Vermont Roadmap Steering Committee hired Corporation for Supportive Housing to develop an actionable Roadmap to End Homelessness in Vermont. This work included an assessment of the homelessness system in Vermont, estimates of cost savings if homelessness is reduced and recommendations on how best to implement system changes to meet this important goal in the next five years.¹¹

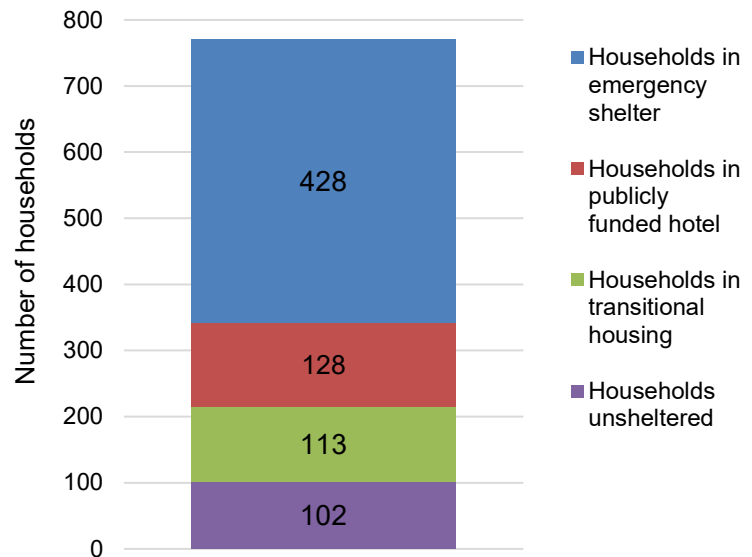
The report identified the following gaps and barriers in Vermont's current system:

- Lack of access to affordable and supportive housing
- Insufficient resources for rental subsidies, capital costs and sustained supportive services
- Coordinated Entry System not yet fully functional
- Reliance on motels
- Access to affordable transportation is limited
- Data availability

A 2019 report to the Vermont State Legislature entitled *Specialized Housing Vouchers Working Group* illustrated the gap between federal subsidies from HUD and their utilization rate. Vermont has returned unused funds (in the form of housing vouchers) to the federal government. The underutilization of funds is not due to a lack of need. Rather, there is a lack of service coordination (case management support), a lack of affordable housing stock and the reluctance of some property owners to rent to the formerly homeless. In addition, the nature of managing the grants due to arduous documentation requirements also contributes to underutilization. This includes the definition of "chronic homelessness" of which there are varying definitions. The continued need for funding for homeless services, combined with HUD's reliance on utilization rates to determine funding levels for state services, points to the importance of addressing this issue to ensure housing to all in need.¹²

Another gap to consider in addressing homelessness is evictions. While there is not a definitive measure of evictions in Vermont, eviction contributes to homelessness and other social maladies such as unemployment, mental health issues and more.¹³

Figure 10-6: Shelter status of Vermonters experiencing homelessness during 2019 PIT count



Source: 2019 Point in Time Count. Institute for Community Alliances from housingdata.org

¹¹ [Vermont Agency of Human Services](#), Homelessness Study: "Vermont Roadmap to End Homelessness", 2017

¹² [Vermont Agency of Human Services](#), Report to the Vermont Legislature: Specialized Housing Vouchers Working Group, 2019

¹³ [Vermont Legal Aid](#), Eviction in Vermont: A Closer Look, 2019

Vermont Roadmap to End Homelessness

The final report of the Vermont Roadmap to End Homelessness proposed five broad action steps:

1. Scale Supportive Housing in Vermont
2. Complete the Design and Roll Out of Vermont's Coordinated Entry System
3. Increase the Supply of Affordable Rental Housing
4. Support What Already Works
5. Design and Test New Innovative Programs

To end homelessness in Vermont, new affordable and supportive housing must be created, according to the Roadmap report. The report concludes that 3,148 new permanent housing interventions will be needed to end homelessness in five years. Beyond newly developed and leased supportive housing and developed affordable housing, rapid rehousing assistance (short-term rental assistance coupled with short-term supportive services) and prevention efforts (services to assist people seeking shelter by helping them stabilize and preserve existing housing, or identify immediate alternate housing arrangements) will need to be provided too.¹⁴

Figure 10-7: Vermont Roadmap to End Homelessness housing units and interventions needed

	Individual households	Family households	Total
Permanent supportive housing units (50% developed, 50% leased in existing units)	304	64	368
Affordable housing units affordable at ≤30% AMI (100% developed via new construction or rehabilitation of existing buildings)	1,006	246	1,251
Rapid Rehousing interventions	1,006	246	1,251
Prevention	224	54	278
Total	2,539	609	3,148

The Specialized Housing Vouchers Working Group's identified action steps for improving services funding, services design, delivery and coordination, housing availability and barriers to lease up.

Vermont Legal Aid's eviction report made recommendations in these areas: (1) Direct funding for rental arrearages to prevent eviction, (2) Court-based eviction prevention, (3) Expand and develop programs to help tenants manage their rental payments and (4) Expand rental subsidies and affordable housing programs.

¹⁴ [Vermont Agency of Human Services](#), Homelessness Study: "Vermont Roadmap to End Homelessness", 2017

Chapter 11 : Addison County

Contents

Total housing stock	123
Pace of housing and population growth	123
For rent and for sale homes	124
Short term rentals and vacation home effect on market	125
Housing affordability	127
Home prices and rents	127
Cost burden.....	128
Who faces housing problems most often?.....	129
Householder age.....	130
Household income	131
Homelessness	132
Housing quality	132
Homes in mobile home parks	133

Figures

Figure 11-1: Addison County housing types	123
Figure 11-2: Average annual change in Addison County housing supply.....	123
Figure 11-3: Addison County household growth	124
Figure 11-4: Addison County rental vacancy rate	124
Figure 11-5: Median days on market of homes sold in Addison County.....	125
Figure 11-6: Distribution of Vermont's seasonal homes and short-term rental homes	125
Figure 11-7: Addison County seasonal home snapshot.....	126
Figure 11-8: Addison County short-term rental listings	126
Figure 11-9: Addison County short-term rental home snapshot.....	126
Figure 11-10: Addison County median home sales prices	127
Figure 11-11: Addison County median monthly rent, 2017	127
Figure 11-12: Addison County households with high housing costs relative to income	128
Figure 11-13: Addison County households with high housing costs relative to income	128
Figure 11-14: Addison County households with housing problems	129
Figure 11-15: Addison County households by age, 2020-2025.....	130
Figure 11-16: Addison County households by age and tenure.....	130
Figure 11-17: Addison County median household income estimates	131

Figure 11-18: Income ranges relative to Addison County median income, 2020..... 131

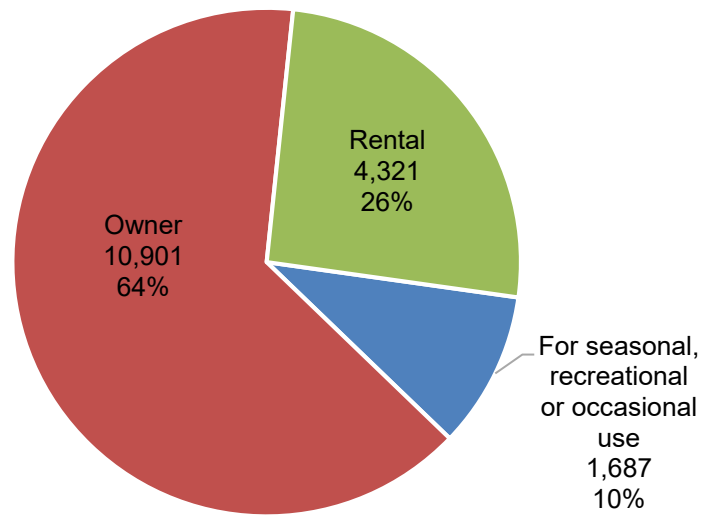
Figure 11-19: Shelter status for Addison County homeless households 132

Figure 11-20: Age of Addison County housing stock 132

Total housing stock

Addison County's housing stock consists of 16,889 year-round and seasonal homes.

Figure 11-1: Addison County housing types

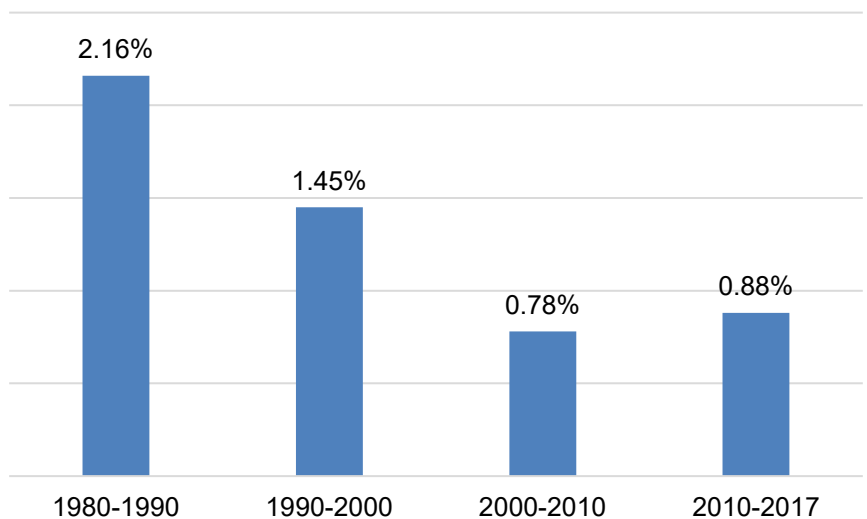


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Addison County's total non-seasonal housing stock has been increasing at an annual pace of less than one percent (0.88%). This is somewhat faster than Vermont's housing stock growth rate (0.16%). With faster growth in some Addison County towns, the total pace of growth in households living in the county is projected at 0.2% per year between 2020 and 2025.

Figure 11-2: Average annual change in Addison County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

Figure 11-3: Addison County household growth

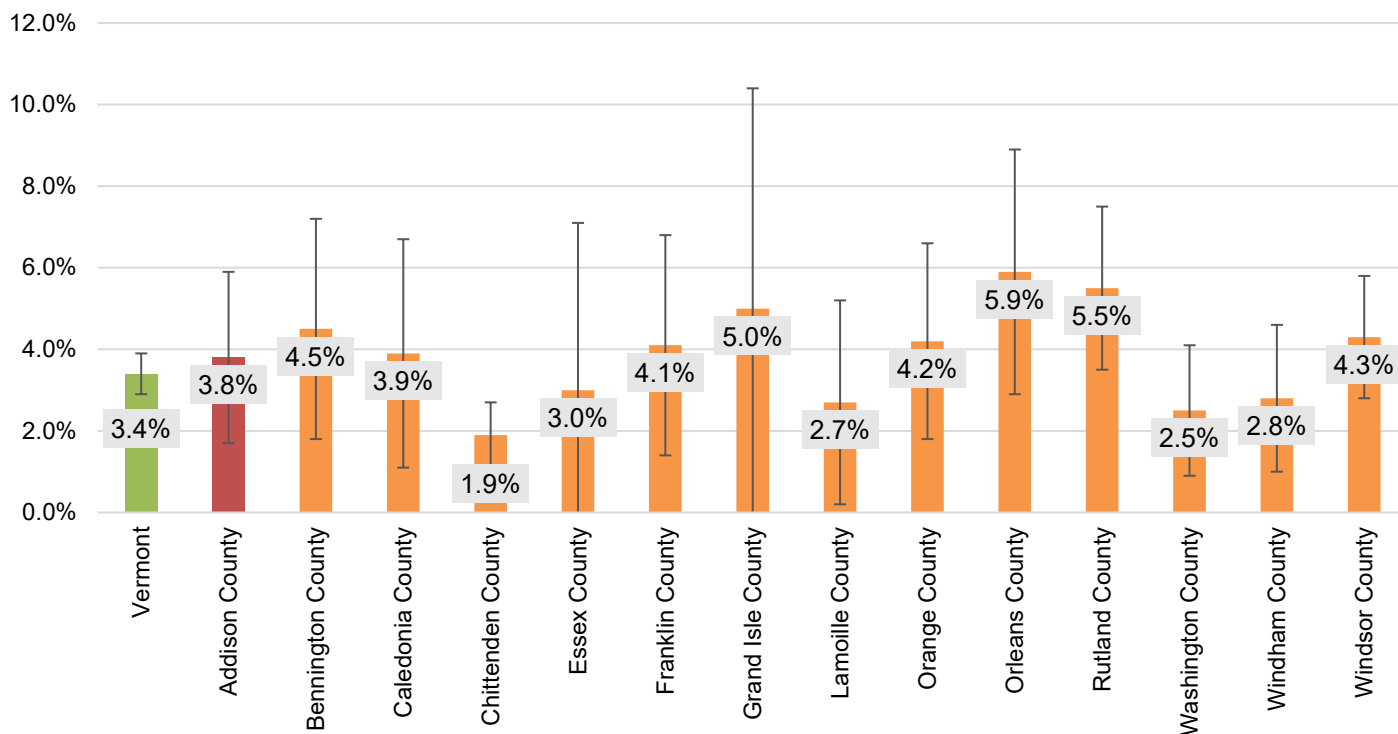
	Projected expansion of households living in Addison County, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
14,436	137	46	91	23	27

Source: Claritas

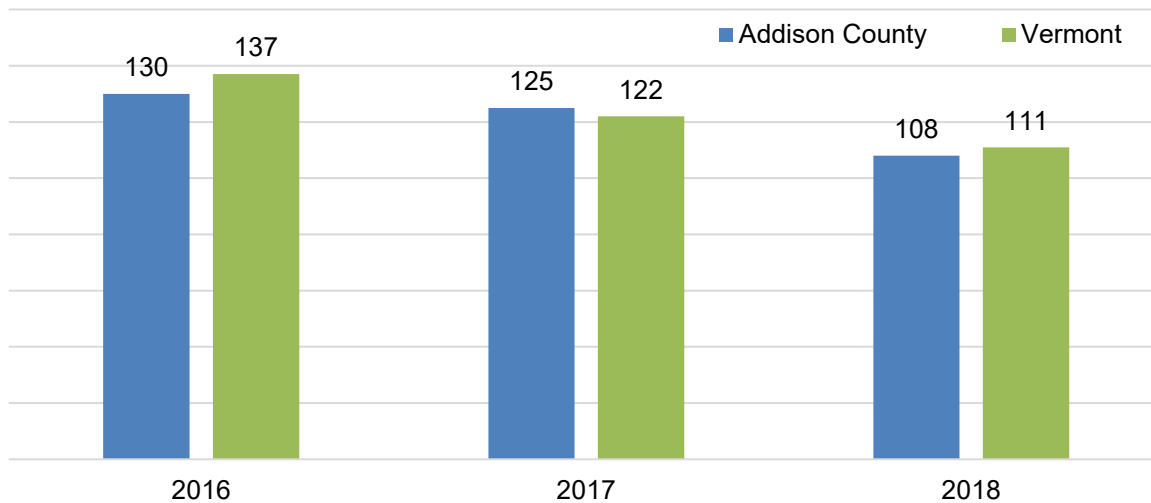
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Addison County is 3.8% - slightly higher than the statewide rate of 3.4%, although the difference is well within the margin of error. The average number of days for-sale homes are on the market in Addison County (108 days in 2018) is nearly the same as for the state as a whole.

Figure 11-4: Addison County rental vacancy rate



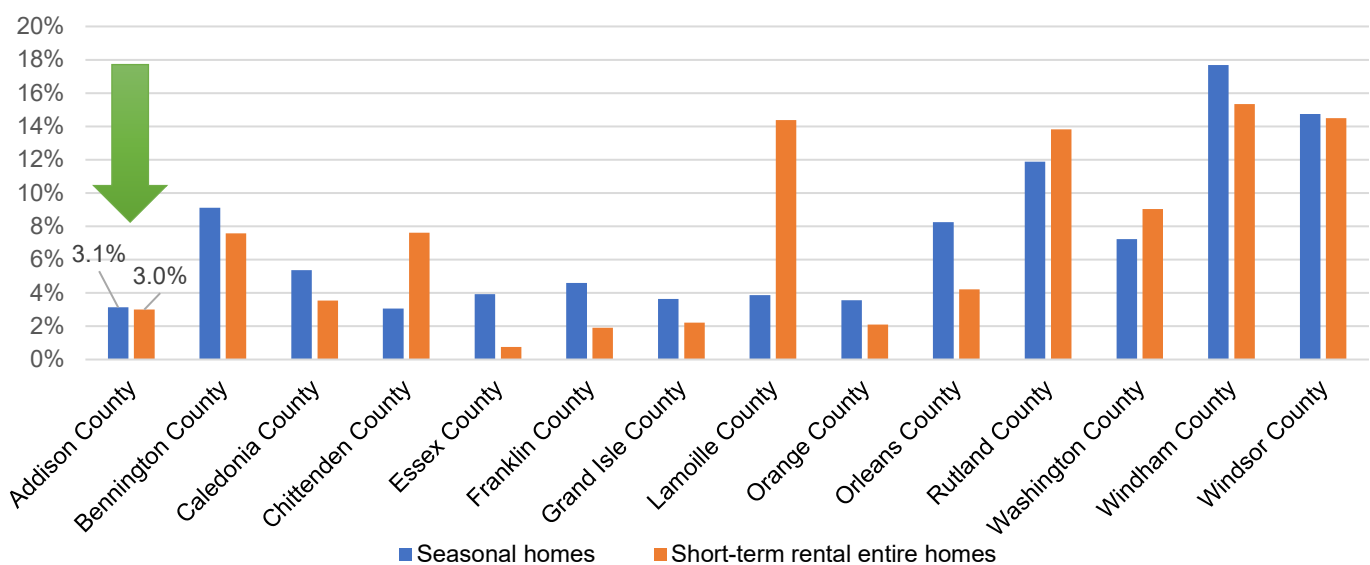
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 11-5: Median days on market of homes sold in Addison County

Source: Multiple Listing Service (MLS) from housingdata.org

Short-term rentals and vacation home effect on market

About 3% of Vermont's stock of vacation homes and short-term rental homes are located in Addison County. Of all homes in the county, 10% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. The number of short-term rental homes in Addison County was 241 in July 2019--an increase of 10% relative to 2018.

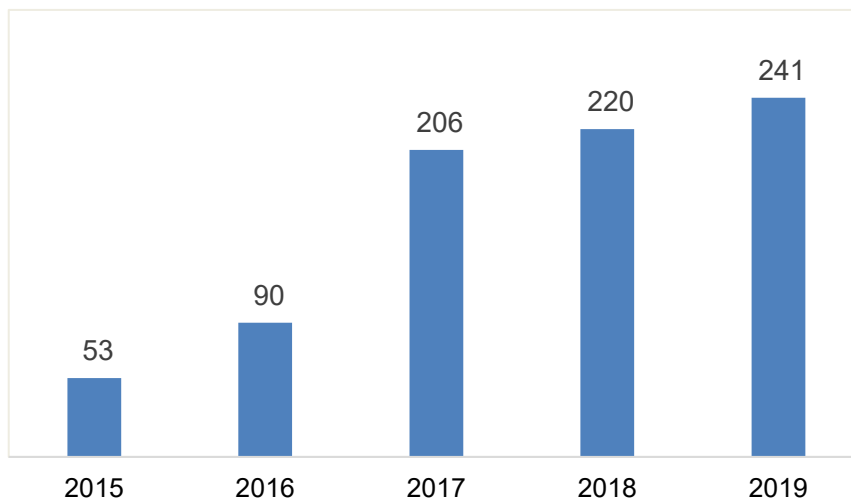
Figure 11-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 11-7: Addison County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Addison County	1,687	10%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://data.census.gov/tables/).

Figure 11-8: Addison County short-term rental listings

Source: Active listings of entire homes as of July of each year from AirDNA

Figure 11-9: Addison County short-term rental home snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Addison County	241	81%	1.2%	10%	\$ 223
Vermont	8,041	72%	1.8%	12%	\$ 215

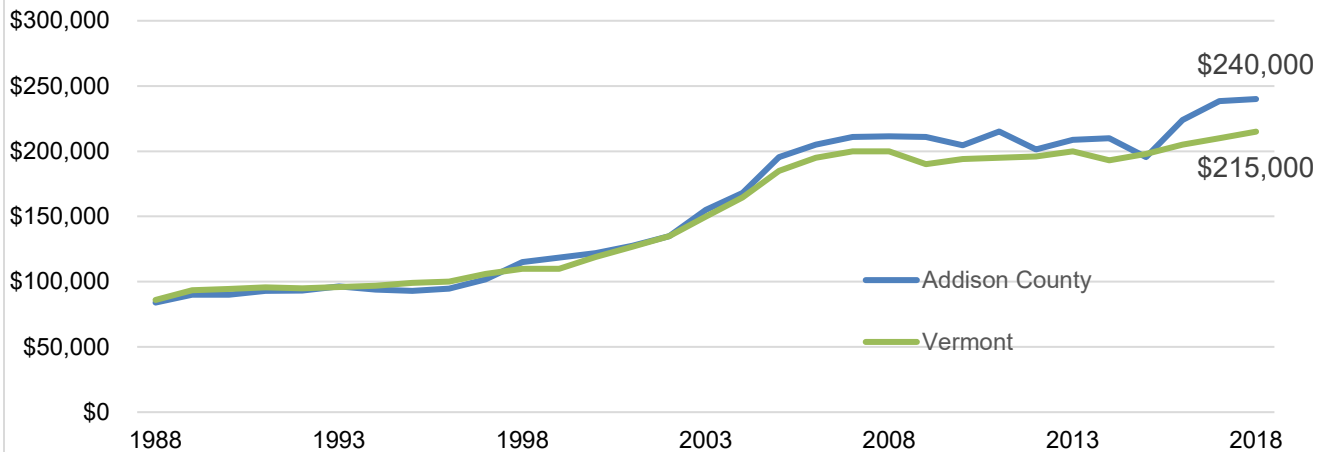
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of a primary home in Addison County in 2018 was \$240,000, compared to \$215,000 statewide.

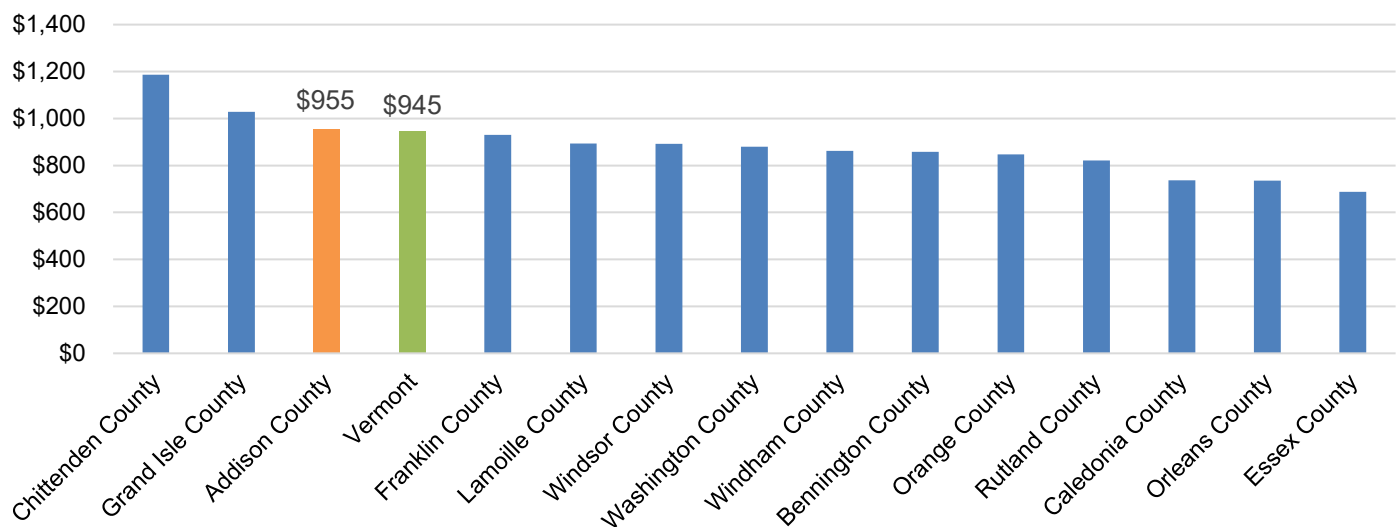
Figure 11-10: Addison County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Addison County was an estimated \$955 per month – about the same as the statewide median of \$945.

Figure 11-11: Addison County median monthly rent, 2017

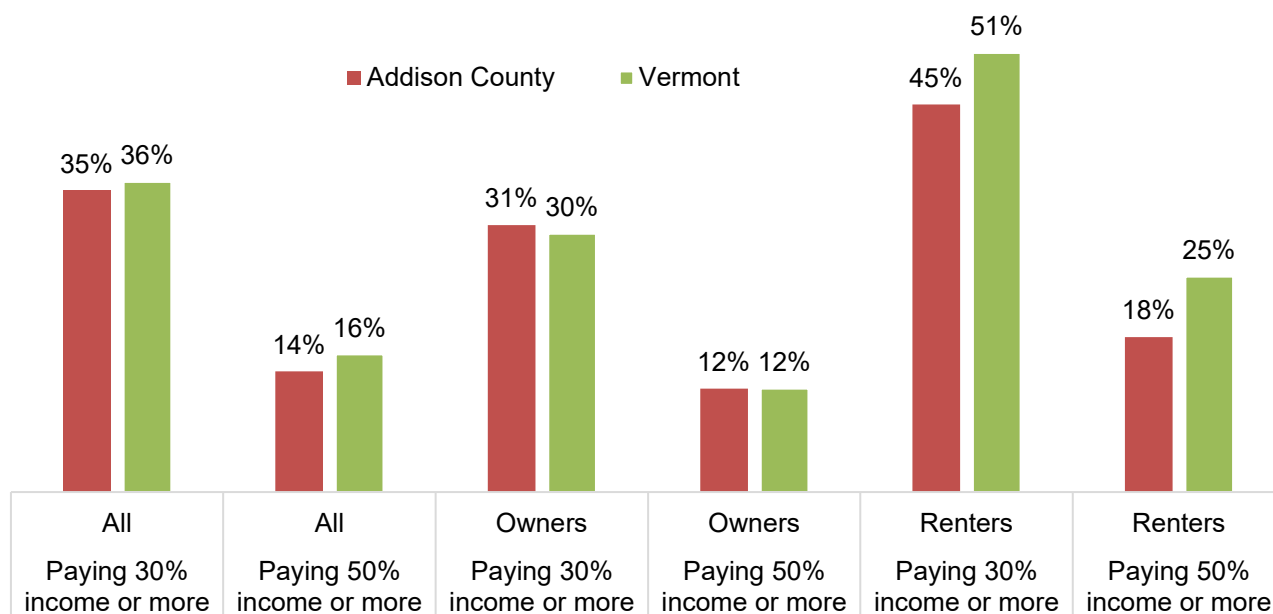


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

Fewer of Addison County's households are cost-burdened¹ than the state of Vermont as a whole.² Renter households have lower rates of cost-burden than the state as a whole. However, the prevalence of owner cost-burden is similar to the state as a whole. Within the county, more of the renters are cost burdened than owners at both the 30% and 50% levels.

Figure 11-12: Addison County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 11-13: Addison County households with high housing costs relative to income

	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Addison County Renters	1,626	665
Addison County Owners	3,292	1,298

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

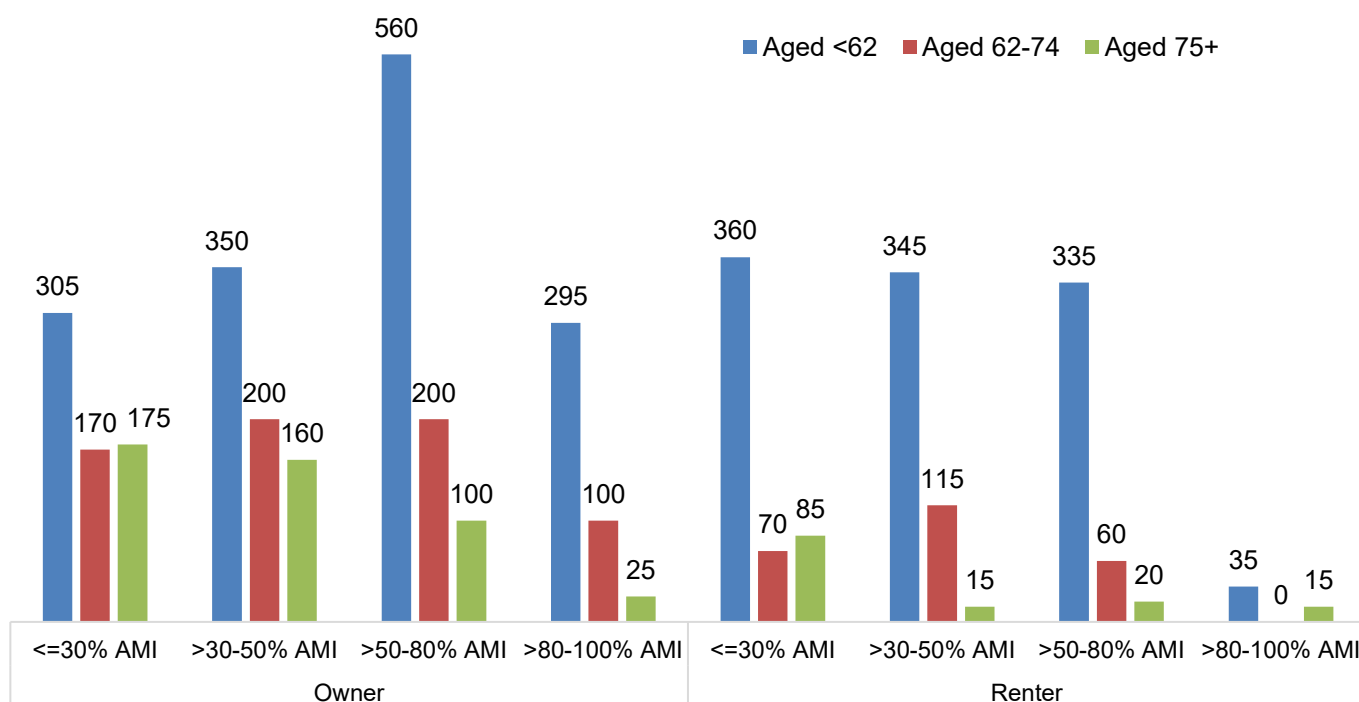
¹ Cost-burden occurs when households spend more than 30% of their income towards housing related costs. Households spending more than 50% are considered severely cost-burdened

² U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017 (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

The single largest demographic group in Addison County experiencing housing problems is homeowners with household incomes between 50-80% of the median who are younger than 62. According to HUD Comprehensive Housing Affordability Strategy estimates, 560 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding³.

Figure 11-14: Addison County households with housing problems



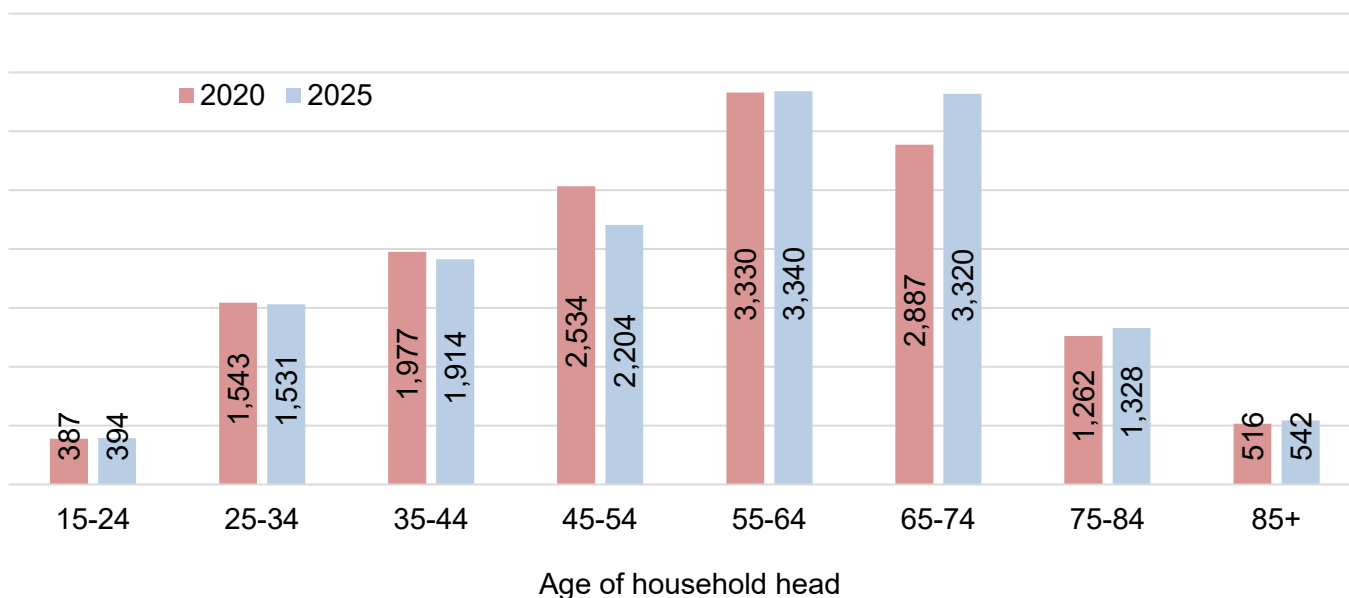
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

³ Overcrowding is defined here as having more than one person per room of the unit.

Householder age

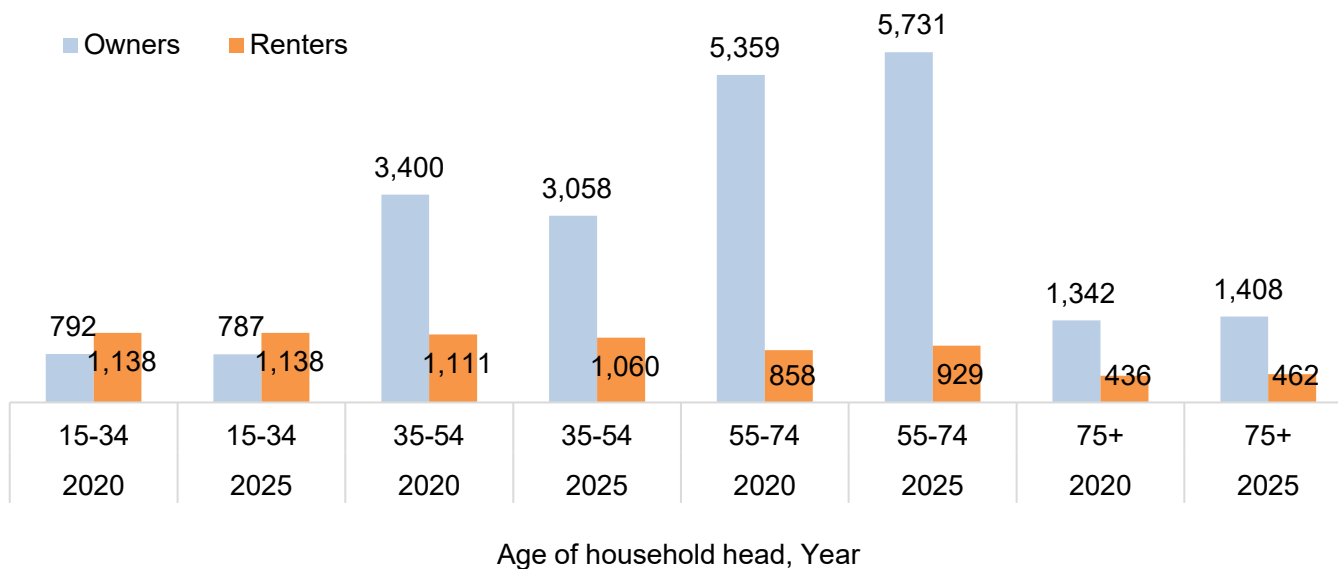
Between 2020 and 2025, the median age of the head of an Addison County household will increase from 59 to 61 for owners and remain at 46 for renters. An estimated 36% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old by 2025.

Figure 11-15: Addison County households by age, 2020-2025



Source: Claritas.

Figure 11-16: Addison County households by age and tenure, 2020-2025

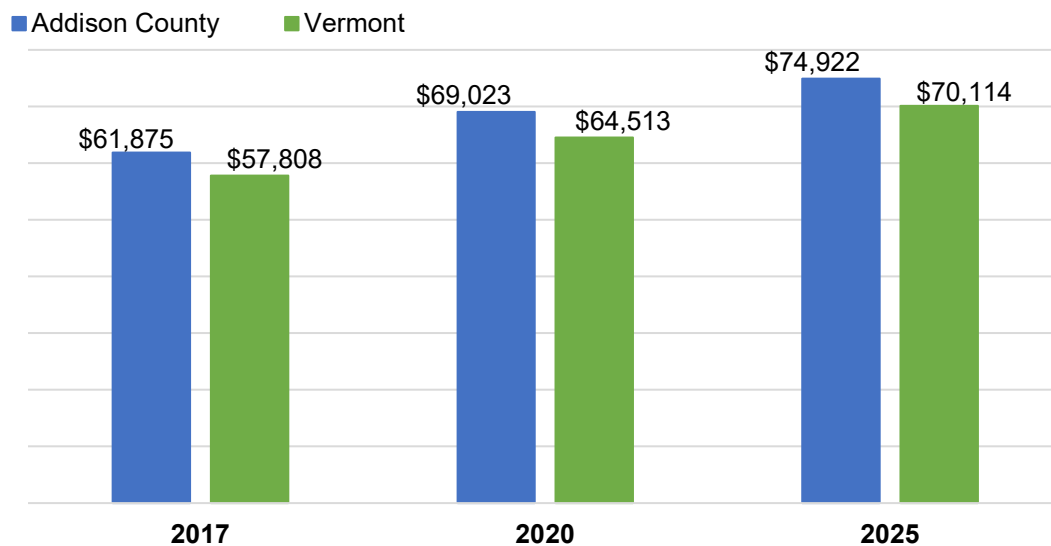


Source: Claritas.

Household income

The median income among all households in Addison County is expected to increase from \$69,023 to \$74,922 between 2020 and 2025.

Figure 11-17: Addison County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from www.housingdata.org and Claritas.

Figure 11-18: Income ranges relative to Addison County median income, 2020

Median income			\$	69,023
<=30% of median		<=	\$	20,707
31-50% of median	\$ 20,708	-	\$	34,511
51-80% of median	\$ 34,512	-	\$	55,218
81-100% of median	\$ 55,219	-	\$	69,023
101-120% median	\$ 69,024	-	\$	82,827
>120% of median		>	\$	82,828

Source: Claritas

Homelessness

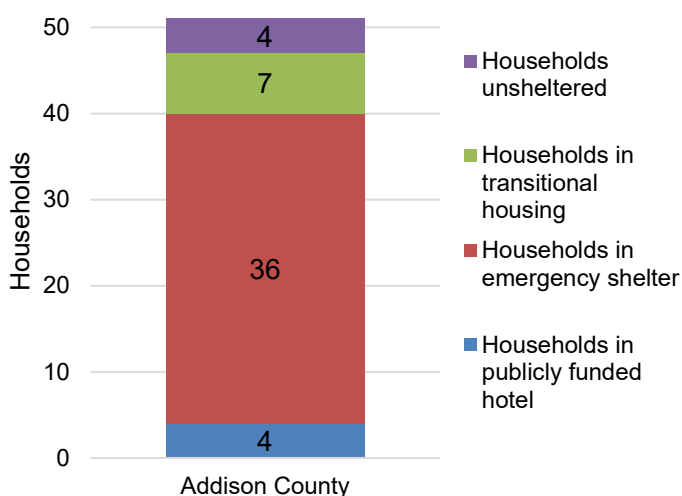
During the 2019 One-Night Count, 81 Addison County residents experienced homelessness.

According to the Vermont Coalition to End Homelessness (VCEH) 2017 report, Addison County has an acute shortage of affordable housing, insufficient support services for those with a mental illness, and inadequate drug treatment facilities. This impacts the amount of time an individual or family can stay in a shelter. More transitional housing with the support services are needed to ensure space in emergency shelters.⁴

Housing quality

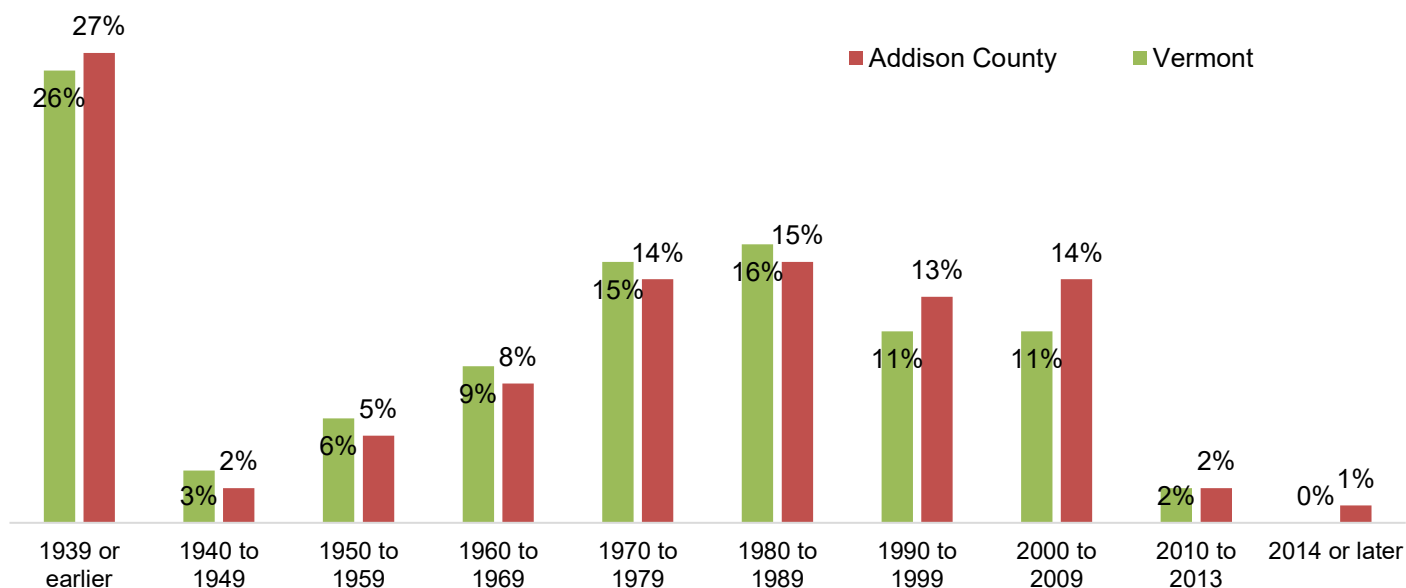
Of all homes in Addison County, an estimated 27.1% were built prior to 1940--slightly more than the statewide average. The median home was built in 1976⁵. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant.

Figure 11-19: Shelter status for Addison County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 11-20: Age of Addison County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

⁴ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

⁵ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Addison County has 15 mobile home parks with 389 lots. Eleven lots are vacant which results in a 2.8% vacancy rate.⁶ Critical concerns facing mobile home parks in Addison County include six parks located in a 100-year floodplain⁷, at least one mobile home park at risk due to poor quality units, and multiple infrastructure vulnerabilities that include drinking water and public wastewater systems as well as a number of major capital improvement needs⁸.

⁶ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁷ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁸ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Chapter 12 : Bennington County

Contents

Total housing stock	136
Pace of housing and population growth	136
For rent and for sale homes	137
Short term rentals and vacation home effect on market	138
Housing affordability	140
Home prices and rents	140
Cost burden.....	141
Who faces housing problems most often?.....	142
Householder age.....	143
Household income	144
Homelessness	145
Housing quality	145
Homes in mobile home parks	146

Figures

Figure 12-1: Bennington County housing types	136
Figure 12-2: Average annual change in Bennington County housing supply.....	136
Figure 12-3: Bennington County household growth	137
Figure 12-4: Bennington County rental vacancy rates	137
Figure 12-5: Median days on market of homes sold in Bennington County.....	138
Figure 12-6: Distribution of Vermont's seasonal homes and short-term rental homes.....	138
Figure 12-7: Bennington County seasonal home snapshot.....	139
Figure 12-8: Bennington County short-term rental listings	139
Figure 12-9: Bennington County short-term rental home snapshot	139
Figure 12-10: Bennington County median home sale prices.....	140
Figure 12-11: Bennington County median monthly rent, 2017	140
Figure 12-12: Bennington County households with high housing costs relative to income	141
Figure 12-13: Bennington County households with high housing costs relative to income	141
Figure 12-14: Bennington County households with housing problems	142
Figure 12-15: Bennington County households by age, 2020-2025.....	143
Figure 12-16: Bennington County households by age and tenure, 2020-2025.....	143
Figure 12-17: Bennington County median household income estimates.....	144

Figure 12-18: Income ranges relative to Bennington County median income, 2020 144

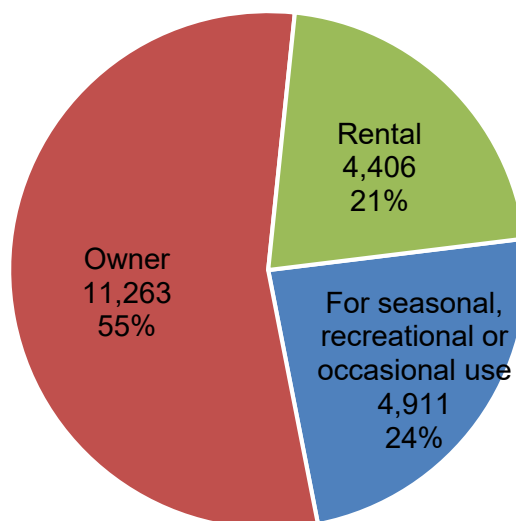
Figure 12-19: Shelter status for Bennington County homeless households 145

Figure 12-20: Age of Bennington County housing stock 145

Total housing stock

Bennington County's housing stock consists of 20,580 year-round and seasonal homes.

Figure 12-1: Bennington County housing types

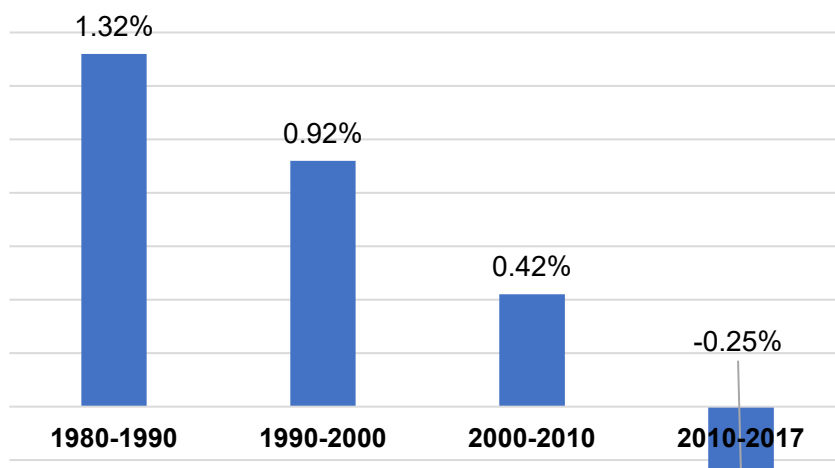


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Bennington County's total occupied non-vacation housing stock has been declining at an annual pace of 0.25%¹, compared to a growth rate of 0.16% for the state. Although growth may occur in some individual Bennington County towns, the number of households living in the county is projected to continue to decline between 2020 and 2025.

Figure 12-2: Average annual change in Bennington County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

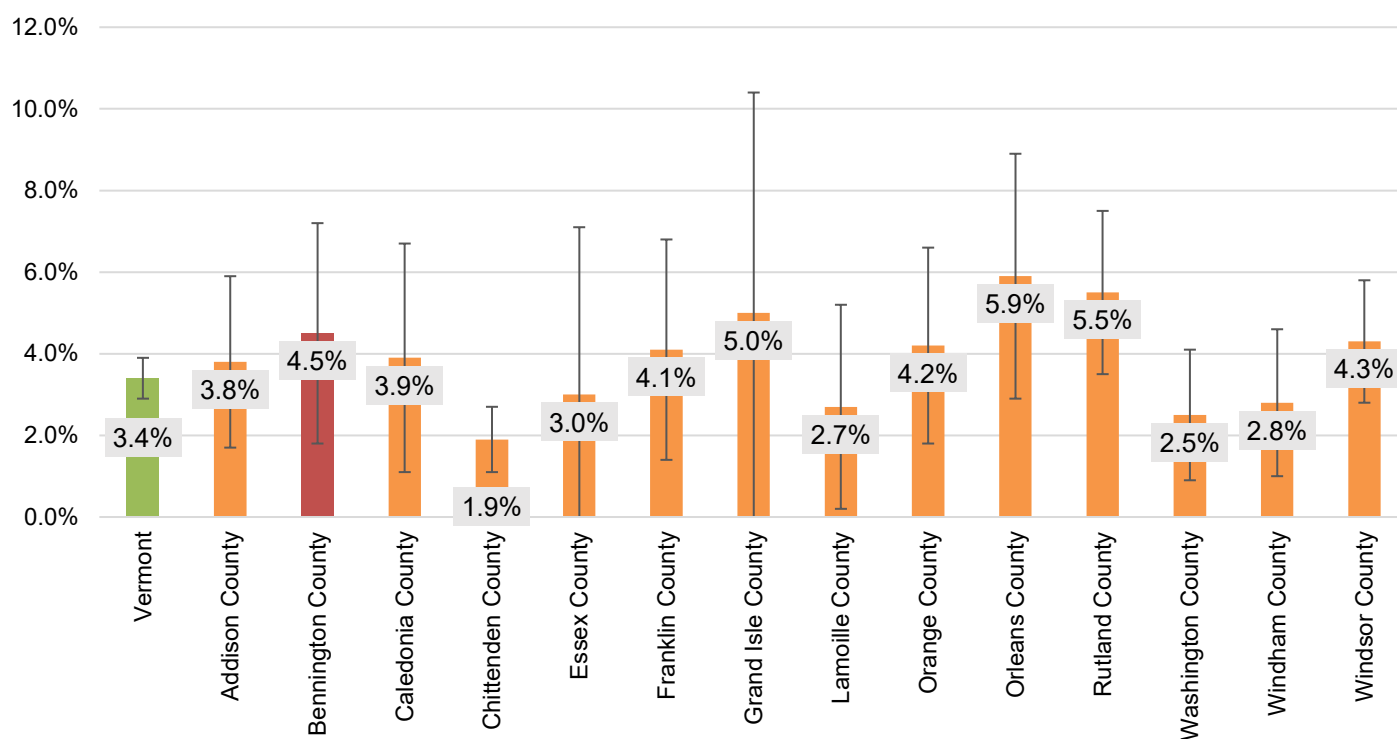
Figure 12-3: Bennington County household growth

Estimated households in 2020	Projected expansion of households living in county, 2020-2025
15,067	None (decline of 124)
Source: Claritas	

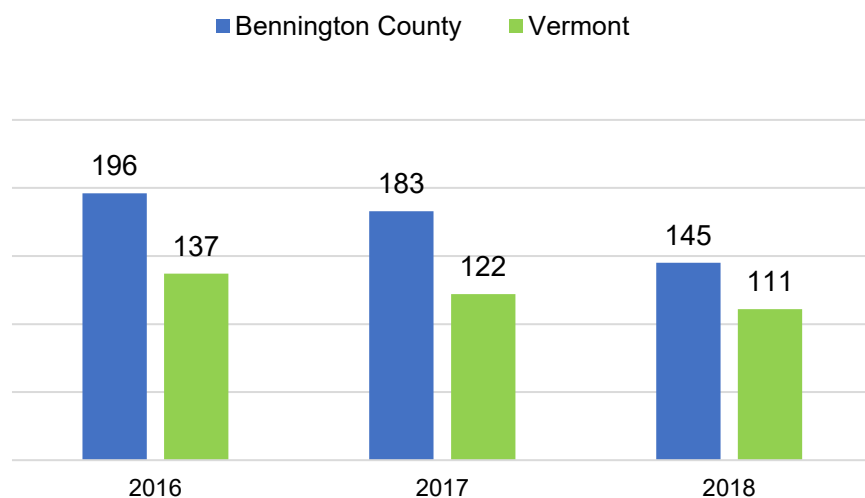
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Bennington County is 4.5%-- higher than the statewide rate of 3.4%. The average days on market of homes for sale in Bennington County (146 days in 2018) is also higher than for the state as a whole.

Figure 12-4: Bennington County rental vacancy rates



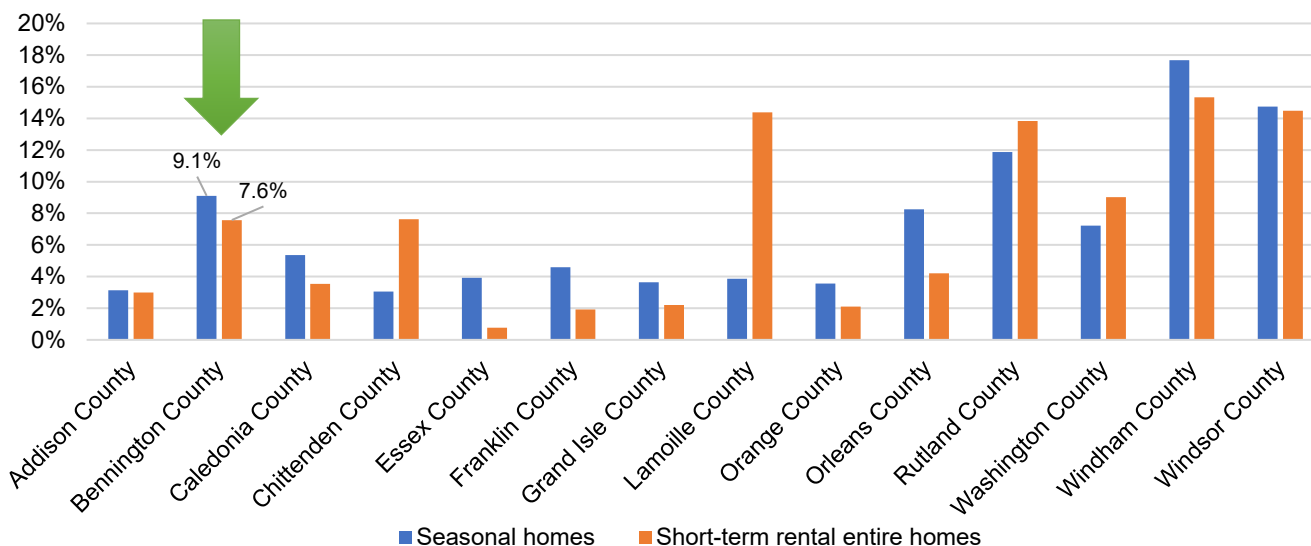
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 12-5: Median days on market of homes sold in Bennington County

Source: Multiple Listing Service (MLS) from housingdata.org

Short-term rentals and vacation home effect on market

About 9% of Vermont's stock of vacation homes and 8% of its short-term rental homes are located in Bennington County. Of all homes in the county, 24% are vacation (seasonal) homes and 2% are consistently used as short-term rentals. The number of short-term rental homes in Bennington County was 609 in July 2019--an increase of 15% relative to 2018.

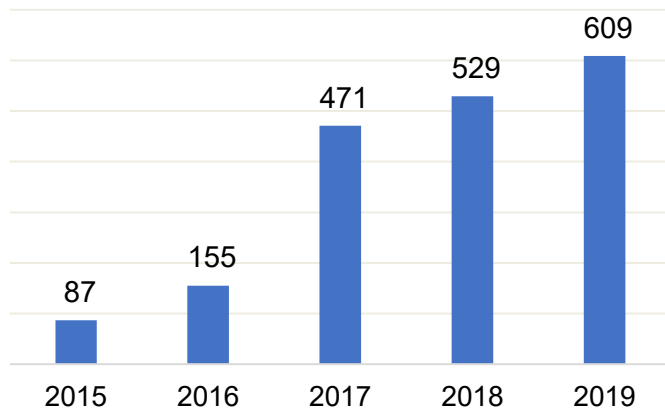
Figure 12-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 12-7: Bennington County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Bennington County	4,911	24%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 12-8: Bennington County short-term rental listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 12-9: Bennington County short-term rental home snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Bennington County	609	68%	2.0%	15%	\$ 352
Vermont	8,041	72%	1.8%	12%	\$ 215

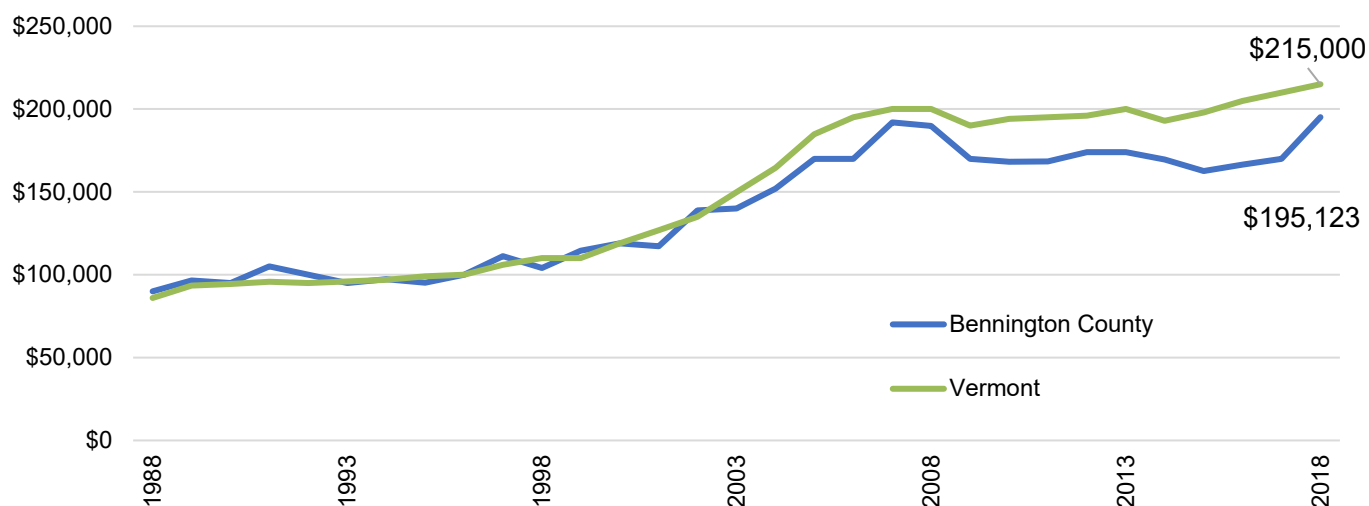
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of a primary home in Bennington County in 2018 was \$195,123, well below the statewide median price of \$215,000.

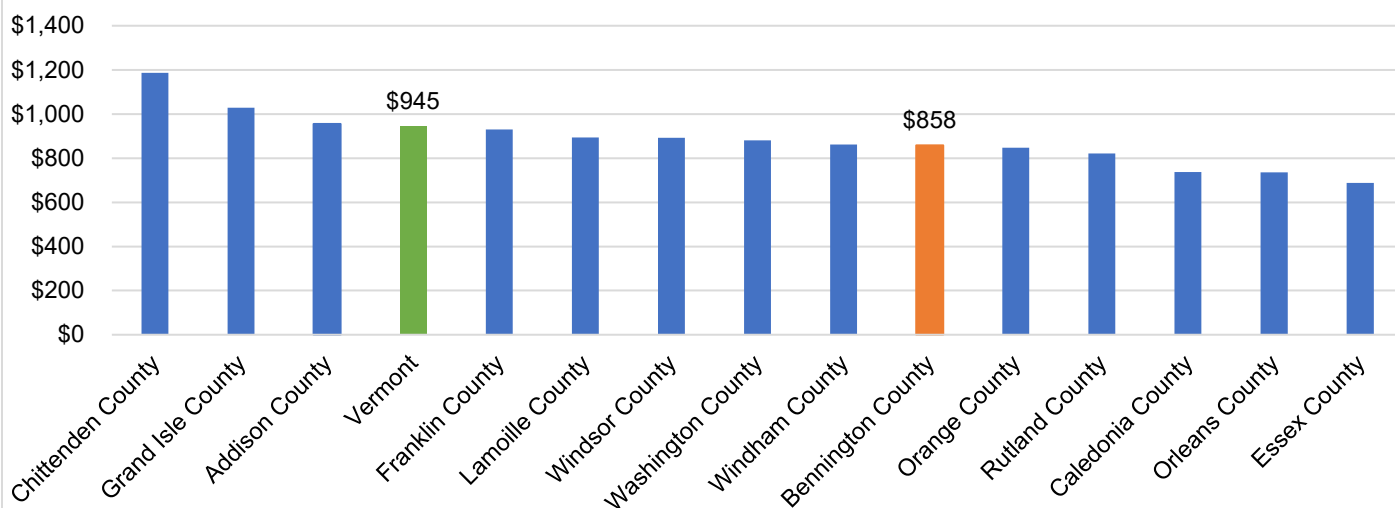
Figure 12-10: Bennington County median home sale prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Bennington County's median gross rent (including utilities) was also lower than the Vermont median, at an estimated \$858 per month compared to \$945 statewide.

Figure 12-11: Bennington County median monthly rent, 2017

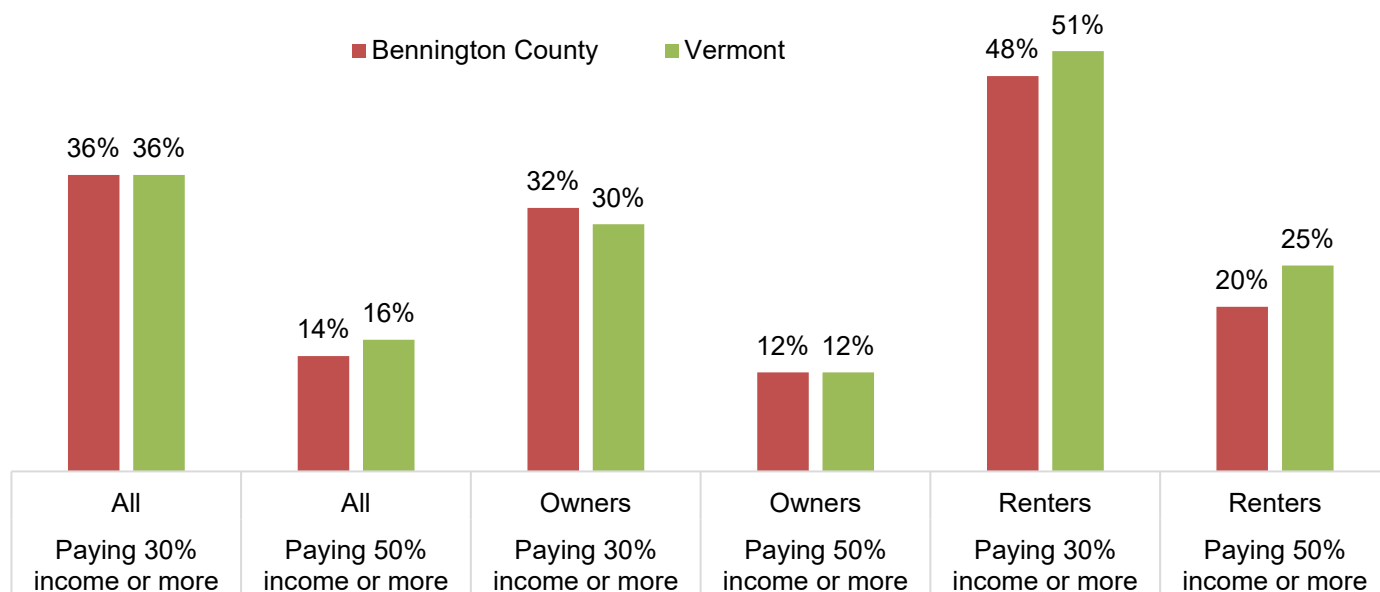


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. 36% of all Bennington County households pay more than 30% of their income for housing, the same as the state at large. About 14% of Bennington County households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 12-12: Bennington County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 12-13: Bennington County households with high housing costs relative to income

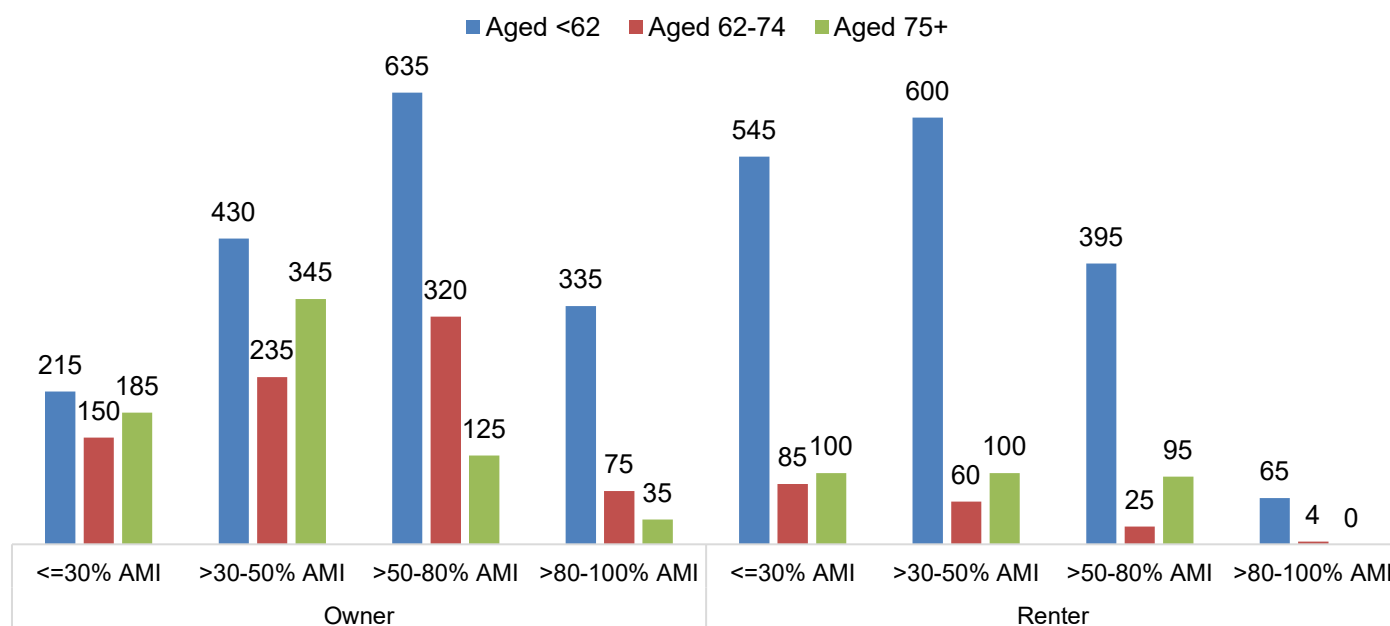
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Bennington County Renters	1,851	790
Bennington County Owners	3,545	1,277

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

The single largest demographic group in Bennington County experiencing housing problems is homeowners with household incomes between 50-80% of the median who are younger than 62. According to HUD Comprehensive Housing Affordability Strategy estimates, 635 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding².

Figure 12-14: Bennington County households with housing problems



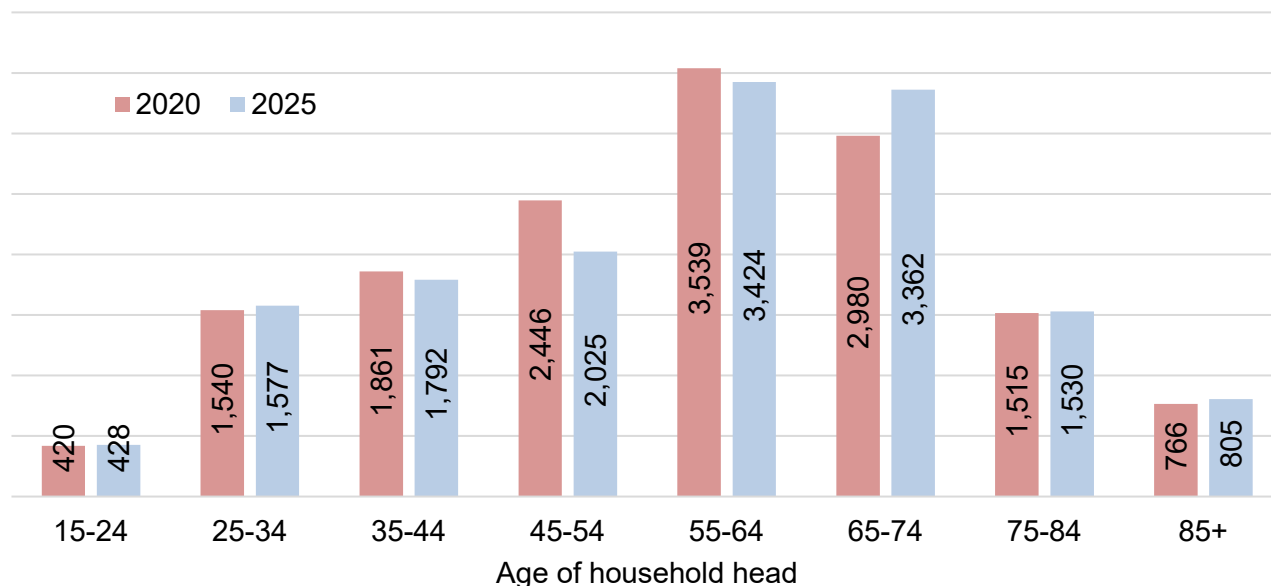
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org/). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

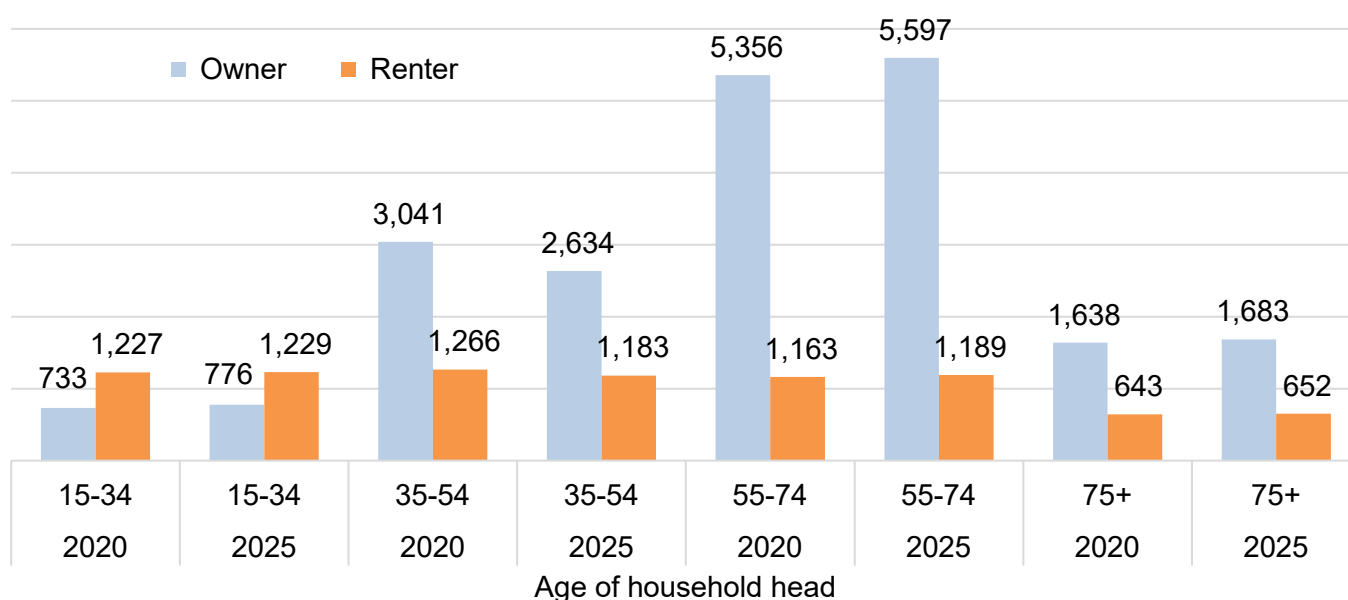
Between 2020 and 2025, the median age of the head of a Bennington County household will inch up from 61 to 62 for owners and 49 to 50 for renters. An estimated 38% of all householders in the county will be at least 65 years old and 5% will be at least 85 years old.

Figure 12-15: Bennington County households by age, 2020-2025



Source: Claritas.

Figure 12-16: Bennington County households by age and tenure, 2020-2025

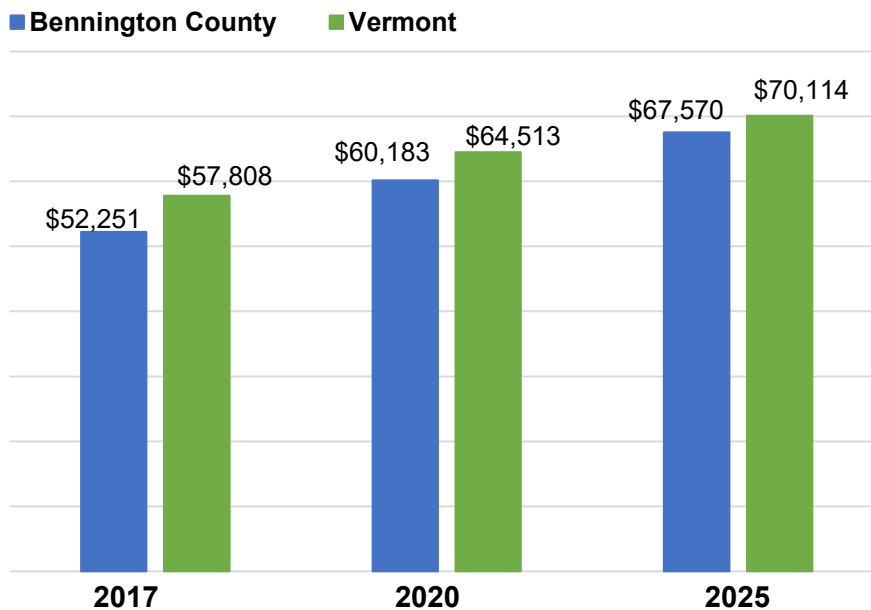


Source: Claritas.

Household income

The median income among all households in Bennington County is expected to increase from \$60,183 to \$67,570 between 2020 and 2025.

Figure 12-17: Bennington County median household income



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from www.housingdata.org and Claritas.

Figure 12-18: Income ranges relative to Bennington County median income, 2020

Median income		\$	60,183
<=30% of median	<=	\$	18,055
31-50% of median	\$ 18,056 -	\$	30,092
51-80% of median	\$ 30,093 -	\$	48,146
81-100% of median	\$ 48,147 -	\$	60,183
101-120% median	\$ 60,184 -	\$	72,220
>120% of median	>	\$	72,221

Source: Claritas

Homelessness

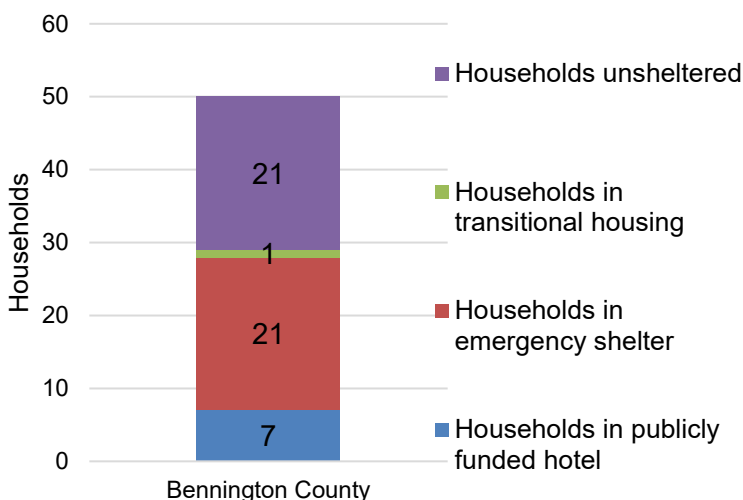
During the 2019 One-Night Count, 77 Bennington County residents experienced homelessness.

A 2017 Vermont Coalition to End Homelessness report cites the need for more affordable housing in Bennington County as well as greater funding sources.³

Housing quality

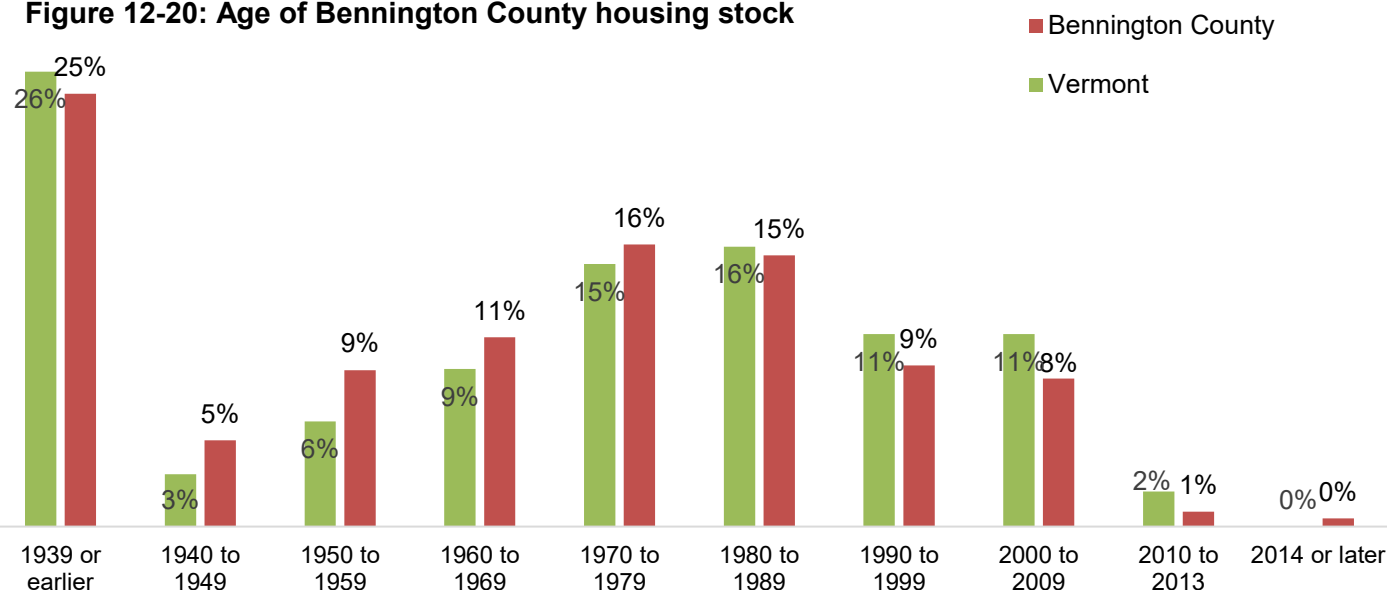
Of all homes in Bennington County, an estimated 24.7% were built prior to 1940—slightly less than the statewide average. The median home was built in 1976⁴.

Figure 12-19: Shelter status for Bennington County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 12-20: Age of Bennington County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

³ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](https://housingdata.org)

⁴ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Bennington County has 25 mobile home parks with 714 lots. Seventy lots are vacant which results in a 9.8% vacancy rate.⁵ Bennington County has a higher vacancy rate than many other Vermont counties, and compared to Vermont's overall lot vacancy rate of 5.2%. Eight of its parks are located in 100-year flood plains, with one park containing land located within a floodway.⁶

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁶ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

Chapter 13 : Caledonia County

Contents

Total housing stock	149
Pace of housing and population growth	149
For rent and for sale homes	150
Short-term rentals and vacation home effect on market	151
Housing affordability	153
Home prices and rents	153
Cost burden.....	154
Who faces housing problems most often?.....	155
Householder age.....	156
Homelessness	158
Housing quality	158
Homes in mobile home parks	159

Figures

Figure 13-1: Caledonia County housing types	149
Figure 13-2: Average annual change in Caledonia County housing supply	149
Figure 13-3: Caledonia County household growth	150
Figure 13-4: Caledonia County rental vacancy rate	150
Figure 13-5: Median days on market of homes sold in Caledonia County.....	151
Figure 13-6: Distribution of Vermont's seasonal homes and short-term rental homes	151
Figure 13-7: Caledonia County seasonal home snapshot.....	152
Figure 13-8: Caledonia County short-term rental listings	152
Figure 13-9: Caledonia County short-term rental home snapshot.....	152
Figure 13-10: Caledonia County median home sales prices	153
Figure 13-11: Caledonia County median monthly rent, 2017	153
Figure 13-12: Caledonia County households with high housing costs relative to income	154
Figure 13-13: Caledonia County households with high housing costs relative to income	154
Figure 13-14: Caledonia County households with housing problems.....	155
Figure 13-15: Caledonia County households by age, 2020-2025.....	156
Figure 13-16: Caledonia County households by age and tenure, 2020-2025.....	156
Figure 13-17: Caledonia County median household income estimates.....	157
Figure 13-18: Income ranges relative to Caledonia County median income, 2020.....	157

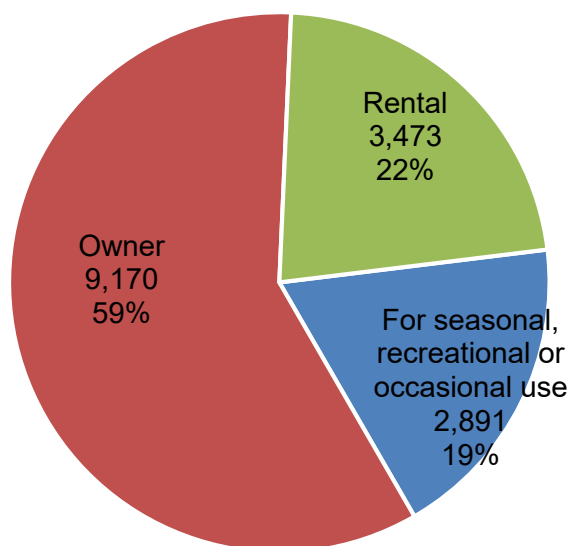
Figure 13-19: Shelter status for Caledonia County homeless households 158

Figure 13-20: Age of Caledonia County housing stock 158

Total housing stock

Caledonia County's housing stock consists of 15,534 year-round and seasonal homes.

Figure 13-1: Caledonia County housing types

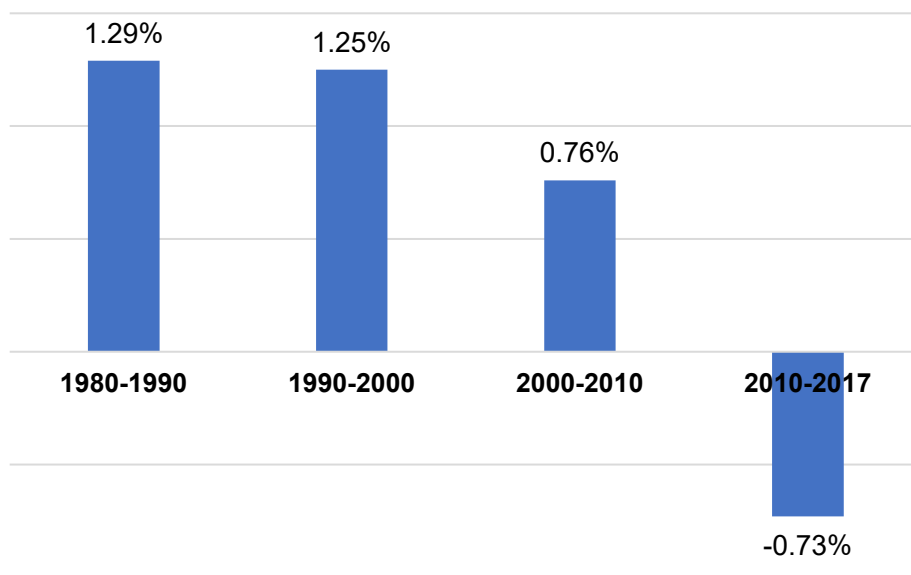


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Caledonia County's total occupied non-vacation housing stock has been declining at an annual pace of 0.73%¹, compared to a growth rate of 0.16% for the state. Although growth may occur in some individual Caledonia County towns, the number of households living in the county is projected to continue to decline between 2020 and 2025.

Figure 13-2: Average annual change in Caledonia County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

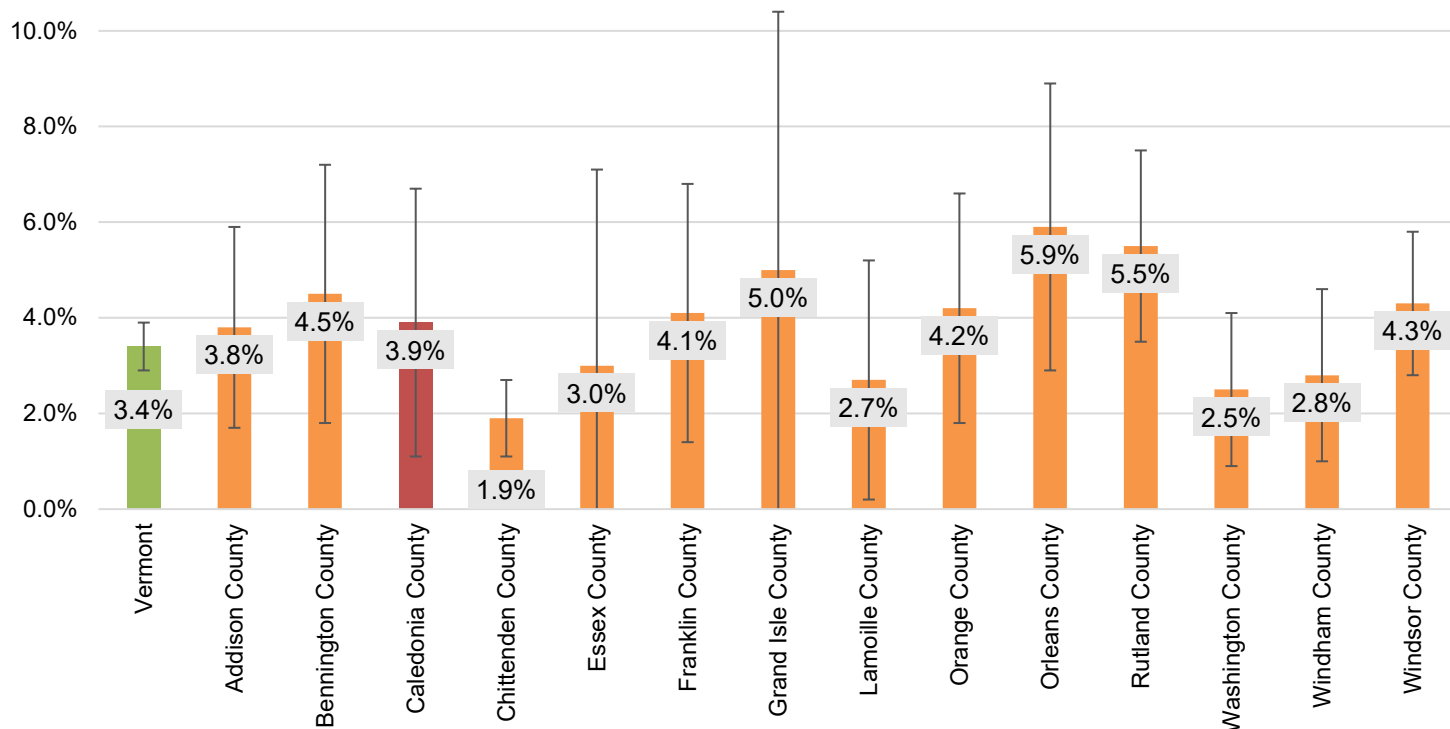
¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

Figure 13-3: Caledonia County household growth

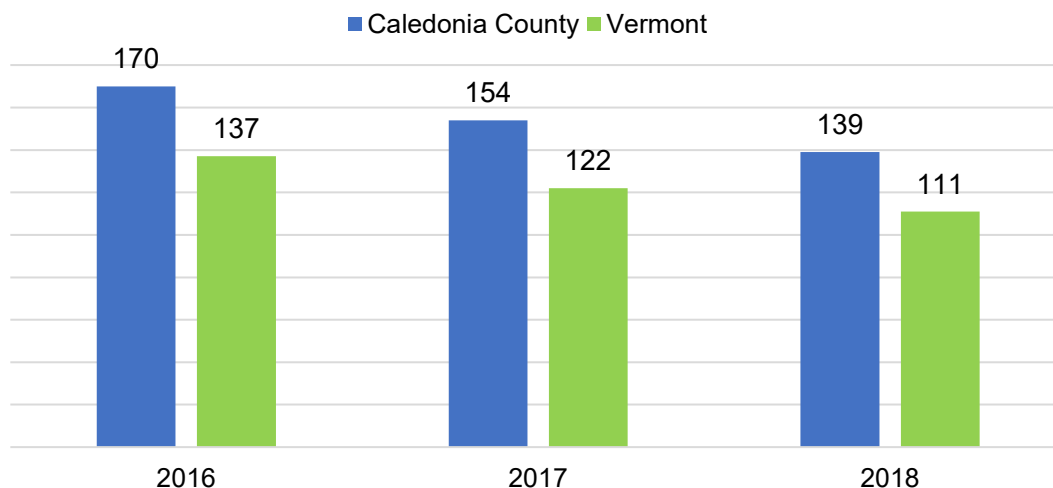
Estimated households in 2020	Projected expansion of households living in county, 2020-2025
15,067	None (decrease of 40)
Source: Claritas	

For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Caledonia County is 3.9%-- slightly higher than the statewide rate of 3.4%, although the margin of error for this county is large. The average days on market of for sale homes in Caledonia County (139 days in 2018) is also higher than the state as a whole.

Figure 13-4: Caledonia County rental vacancy rate

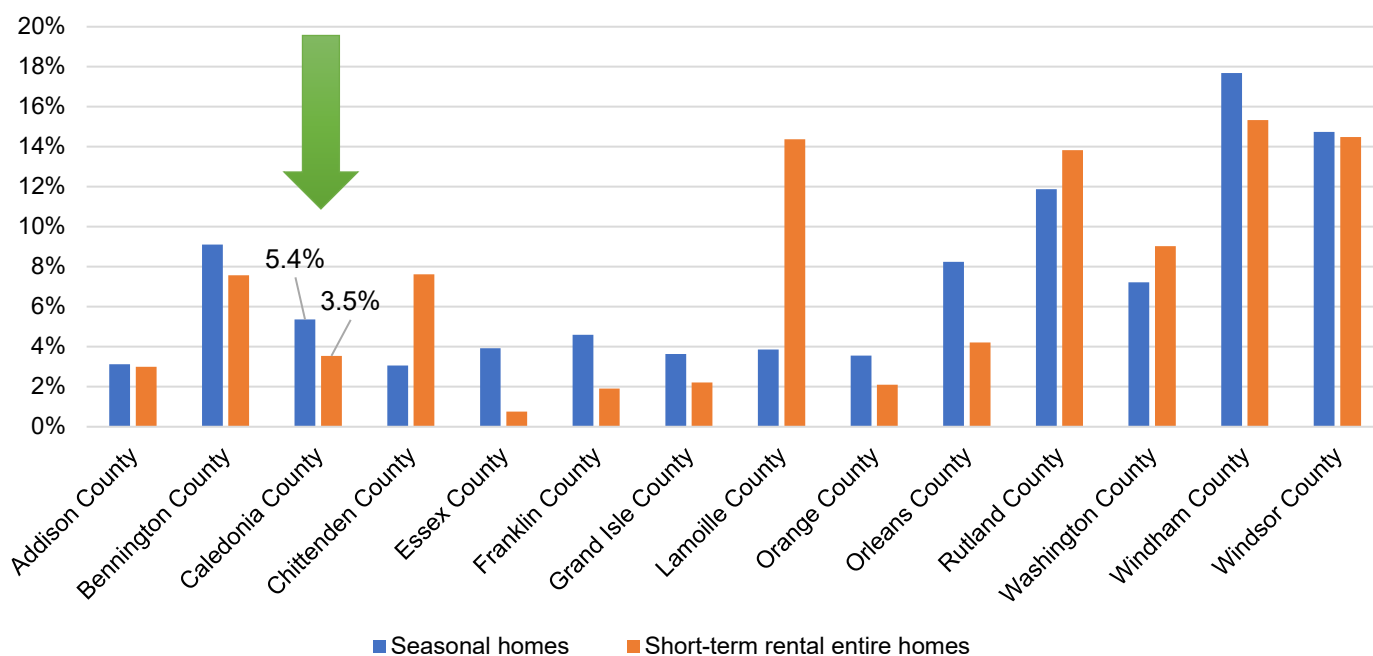
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 13-5: Median days on market of homes sold in Caledonia County

Source: Multiple Listing Service (MLS) from housingdata.org

Short-term rentals and vacation home effect on market

About 5% of Vermont's stock of vacation homes and 4% of its short-term rental homes are located in Caledonia County. Of all homes in the county, 10% are vacation (seasonal) homes and 2% are consistently used as short-term rentals. The number of short-term rental homes in Caledonia County was 285 in July 2019—an increase of 3% relative to 2018.

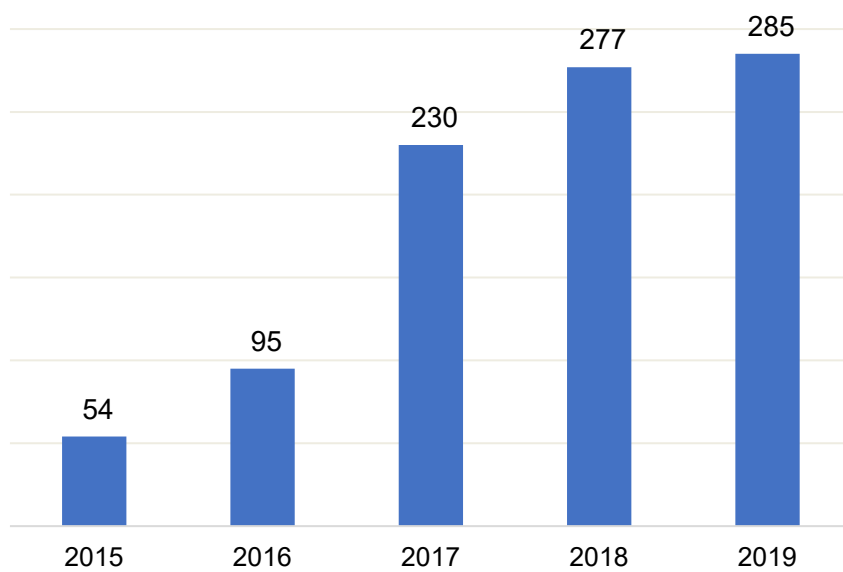
Figure 13-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 13-7: Caledonia County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Caledonia County	2,891	19%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 13-8: Caledonia County short-term rental listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 13-9: Caledonia County short-term rental home snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Caledonia County	285	84%	1.5%	3%	\$177
Vermont	8,041	72%	1.8%	12%	\$215

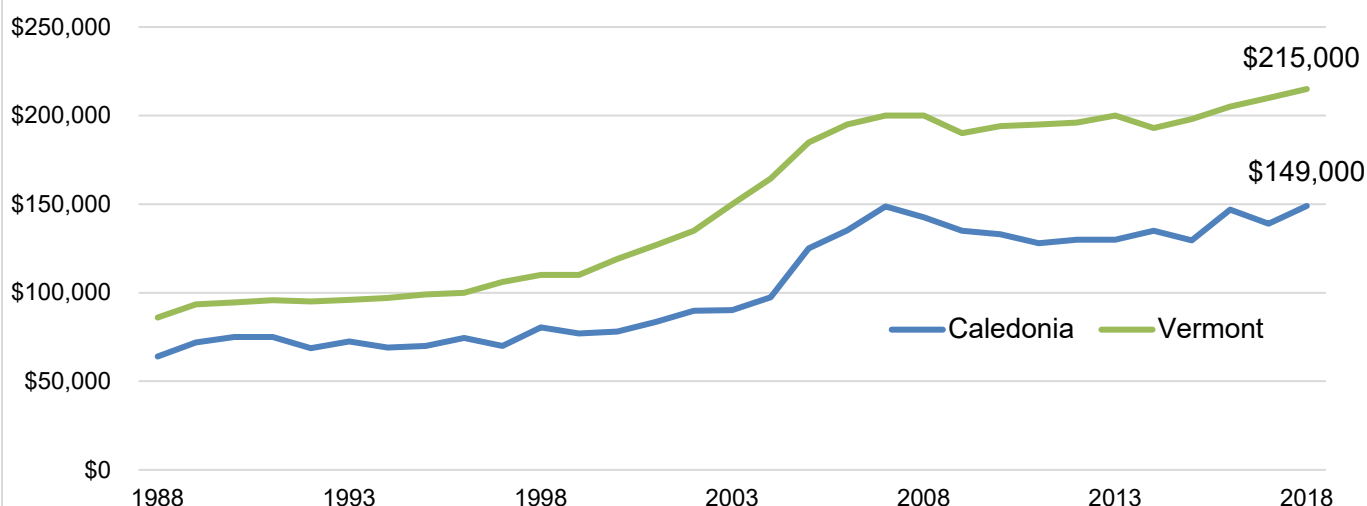
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of homes sold in Caledonia County in 2018 was \$149,000, lower than the statewide median of \$215,000.

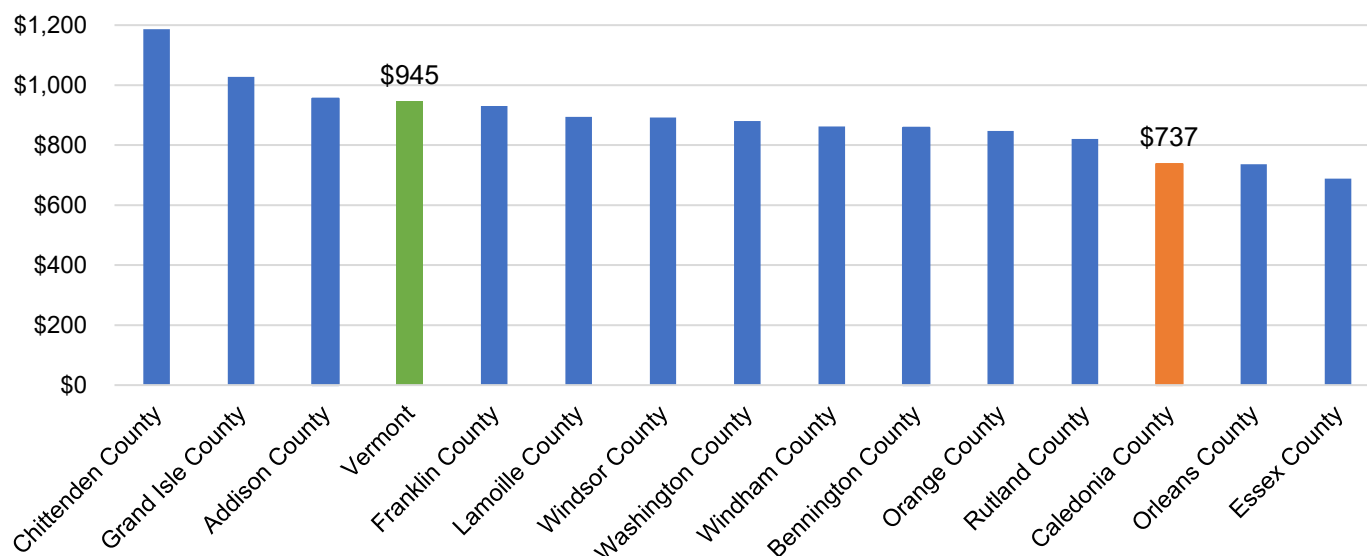
Figure 13-10: Caledonia County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Caledonia County was an estimated \$737 per month – less than the statewide median of \$945.

Figure 13-11: Caledonia County median monthly rent, 2017

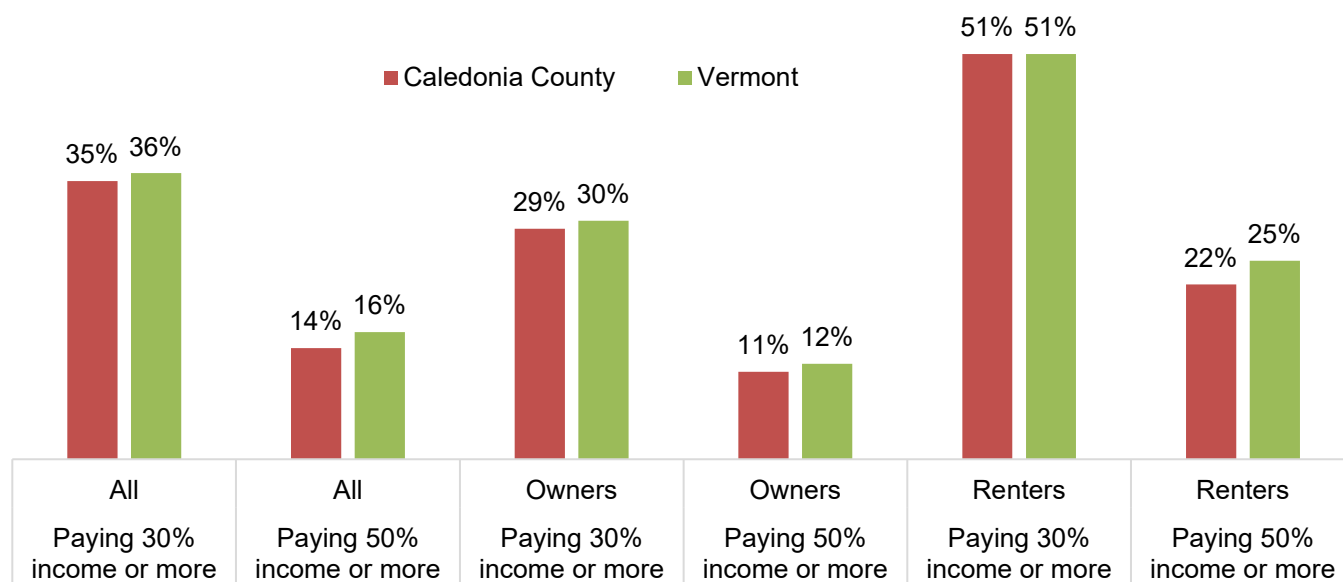


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 35% of all Caledonia County households pay more than 30% of their income for housing. About 14% of Caledonia County households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 13-12: Caledonia County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 13-13: Caledonia County households with high housing costs relative to income

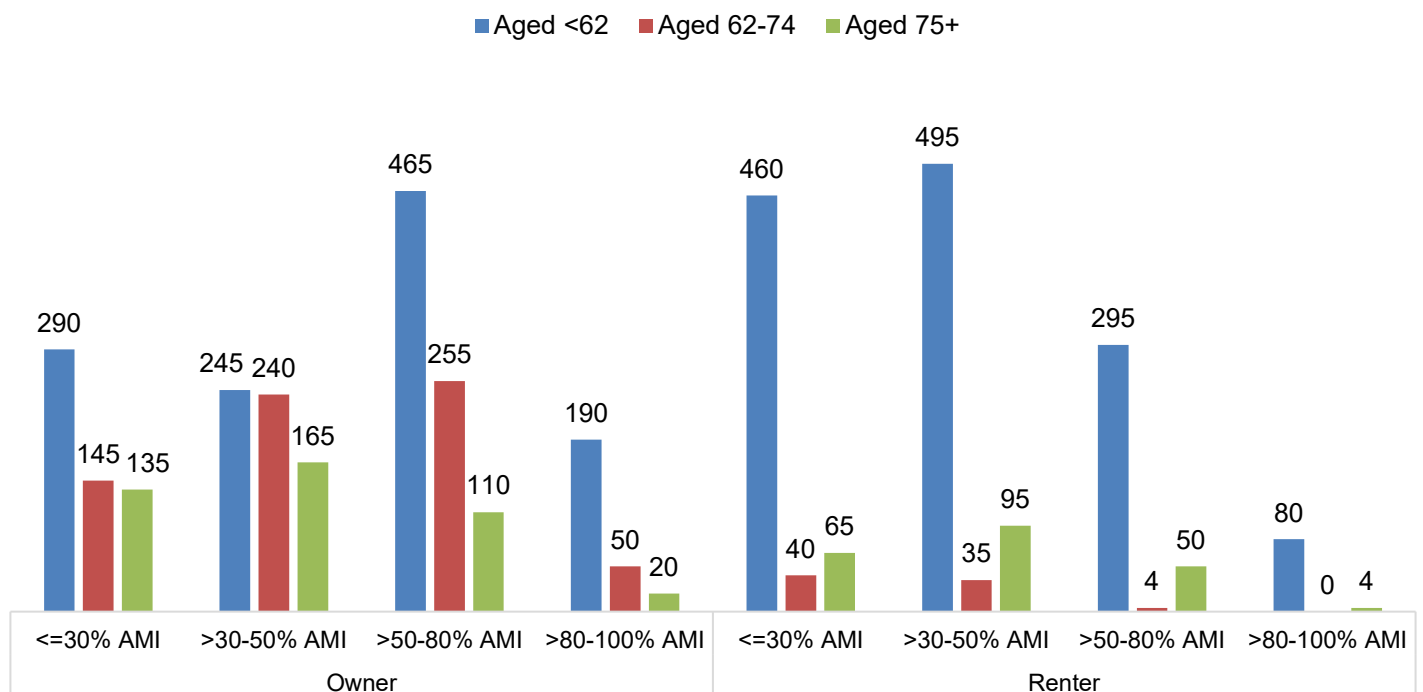
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Caledonia County Renters	1,496	645
Caledonia County Owners	2,564	975

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

Renters with household income of 30-50% of median who are younger than 62 are the largest demographic group to experience housing problems in Caledonia County. The HUD Comprehensive Housing Affordability Strategy estimates, 495 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding².

Figure 13-14: Caledonia County households with housing problems



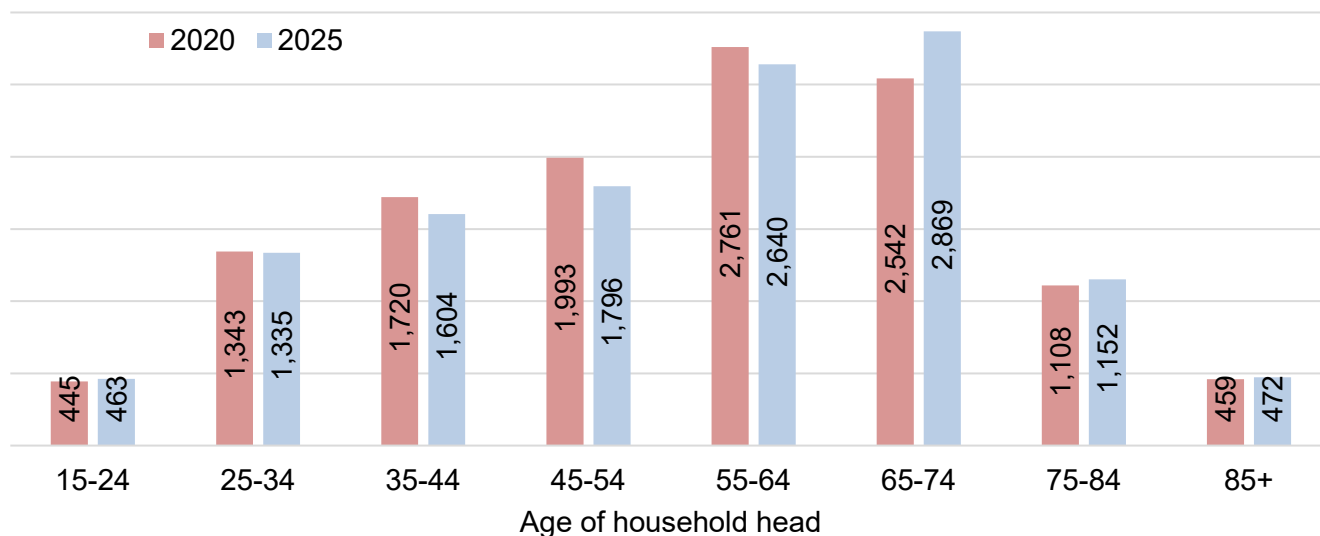
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

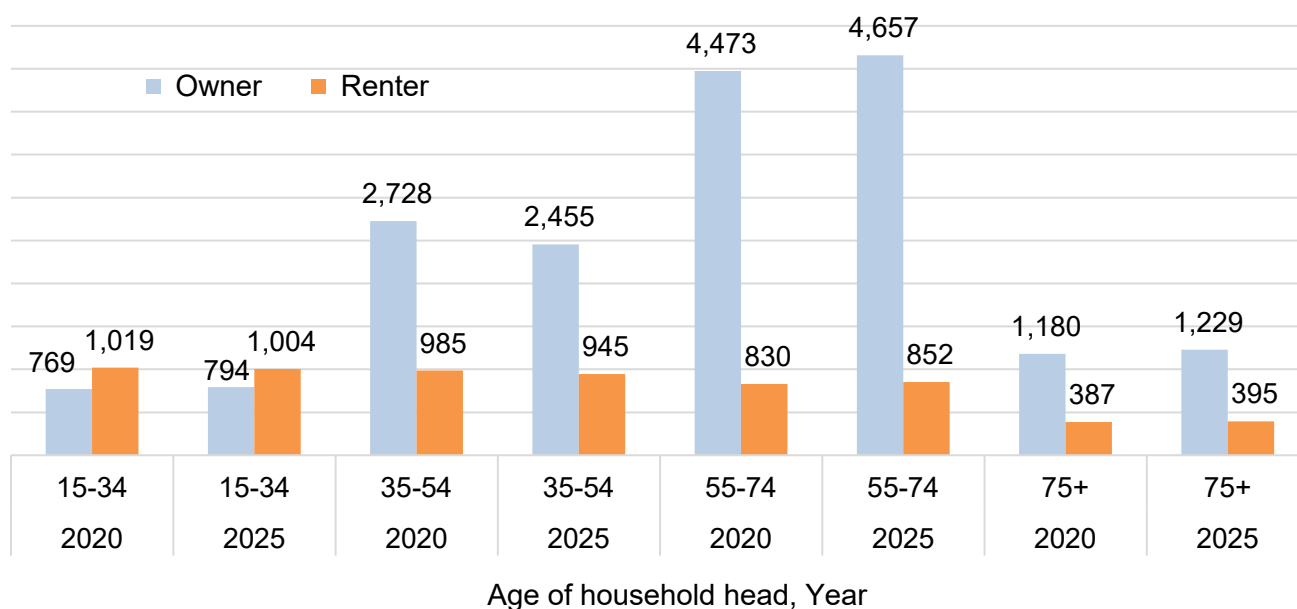
Between 2020 and 2025, the median age of the head of a Caledonia County household will inch up from 60 to 61 for owners and 46 to 47 for renters. An estimated 36% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 13-15: Caledonia County households by age, 2020-2025



Source: Claritas.

Figure 13-16: Caledonia County households by age and tenure, 2020-2025

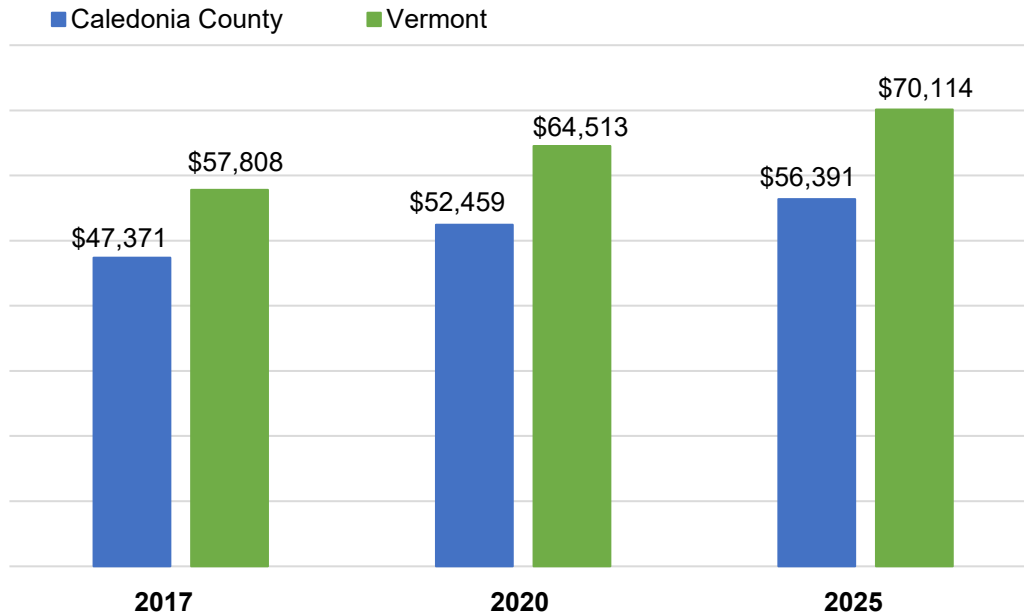


Source: Claritas.

Household income

The median income among all households in Caledonia County is expected to increase from \$52,459 to \$56,391 between 2020 and 2025.

Figure 13-17: Caledonia County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 13-18: Income ranges relative to Caledonia County median income, 2020

Median income				\$	52,459
<=30% of median	<=			\$	15,738
31-50% of median	\$	15,739	-	\$	26,230
51-80% of median	\$	26,231	-	\$	41,967
81-100% of median	\$	41,968	-	\$	52,459
101-120% median	\$	52,460	-	\$	62,951
>120% of median	>			\$	62,952
Source: Claritas					

Homelessness

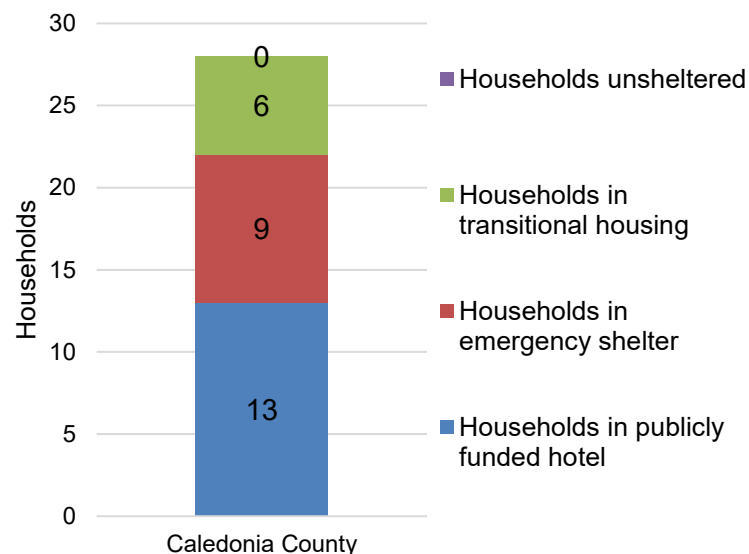
During the 2019 One-Night Count, 52 Caledonia County residents experienced homelessness.

According to the Vermont Coalition to End Homelessness (VCEH) 2017 report, shelters are serving as “holding tanks” due to long waitlists and a lack of affordable housing in Caledonia County.³

Housing quality

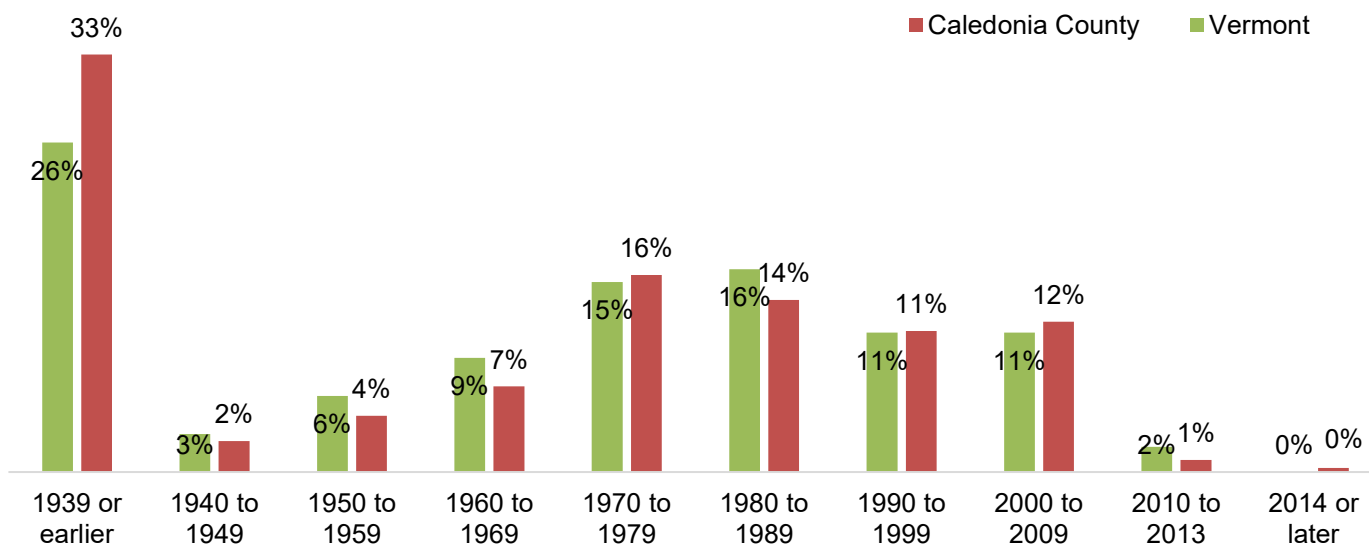
Of all homes in Caledonia County, an estimated 32.9% were built prior to 1940--substantially more than the statewide average of 25.7%. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant. The median home was built in 1972⁴.

Figure 13-19: Shelter status for Caledonia County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 13-20: Age of Caledonia County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

³ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

⁴ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Caledonia County has 12 mobile home parks with 372 lots. Forty lots are vacant which results in a 10.8% vacancy rate⁵. Caledonia County has a higher vacancy rate than many other Vermont counties, and compared to Vermont's overall lot vacancy rate of 5.2%. One park has lots situated within a floodway.⁶

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁶ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

Chapter 14 : Chittenden County

Contents

Total housing stock	162
Pace of housing and population growth	162
For rent and for sale homes	163
Short term rentals and vacation home effect on market	164
Housing affordability	166
Home prices and rents	166
Cost burden.....	167
Who faces housing problems most often?.....	168
Householder age.....	169
Household income	170
Homelessness	171
Housing quality	171
Homes in mobile home parks	172

Figures

Figure 14-1: Chittenden County housing types	162
Figure 14-2: Average annual change in Chittenden County housing supply	162
Figure 14-3: Chittenden County household growth	163
Figure 14-4: Chittenden County rental vacancy rate	163
Figure 14-5: Median days on market of homes sold in Chittenden County	164
Figure 14-6: Distribution of Vermont's seasonal homes and short-term rental homes	164
Figure 14-7: Chittenden County seasonal home snapshot.....	165
Figure 14-8: Chittenden County short term rental home listings.....	165
Figure 14-9: Chittenden County short term rental snapshot.....	165
Figure 14-10: Chittenden County median home sales prices.....	166
Figure 14-11: Chittenden County median monthly rent, 2017	166
Figure 14-12: Chittenden County households with high housing costs relative to income	167
Figure 14-13: Chittenden County households with high housing costs relative to income	167
Figure 14-14: Chittenden County households with housing problems.....	168
Figure 14-15: Chittenden County households by age, 2020-2025	Error! Bookmark not defined.
Figure 14-16: Chittenden County households by age and tenure, 2020-2025...	Error! Bookmark not defined.

Figure 14-17: Chittenden County median household income estimates..... 170

Figure 14-18: Income ranges relative to Chittenden County median income, 2020..... 170

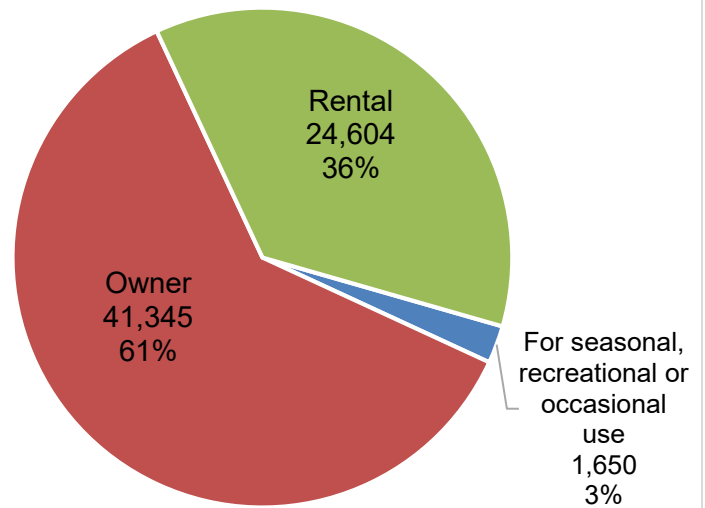
Figure 14-19: Shelter status for Chittenden County homeless households 171

Figure 14-20: Age of Chittenden County housing stock 171

Total housing stock

Chittenden County's housing stock consists of 67,609 year-round and seasonal homes.

Figure 14-1: Chittenden County housing types

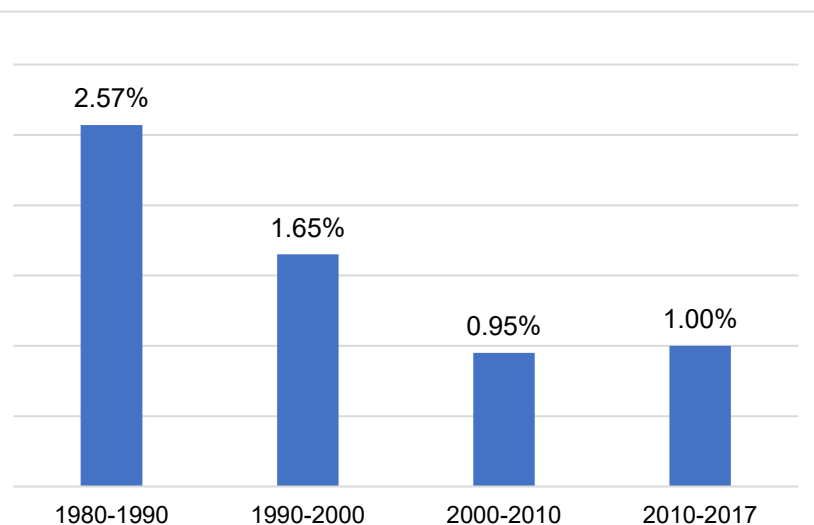


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Chittenden County's total non-vacation housing stock has been increasing at an annual pace of 1.00%, considerably higher than Vermont's overall housing growth rate of 0.16%. With faster growth in some Chittenden County towns, the total pace of growth in households living in the county is projected at 0.6% per year between 2020 and 2025. Chittenden County's housing stock growth and the growth in its number of households is the highest in the state.

Figure 14-2: Average annual change in Chittenden County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

Figure 14-3: Chittenden County household growth

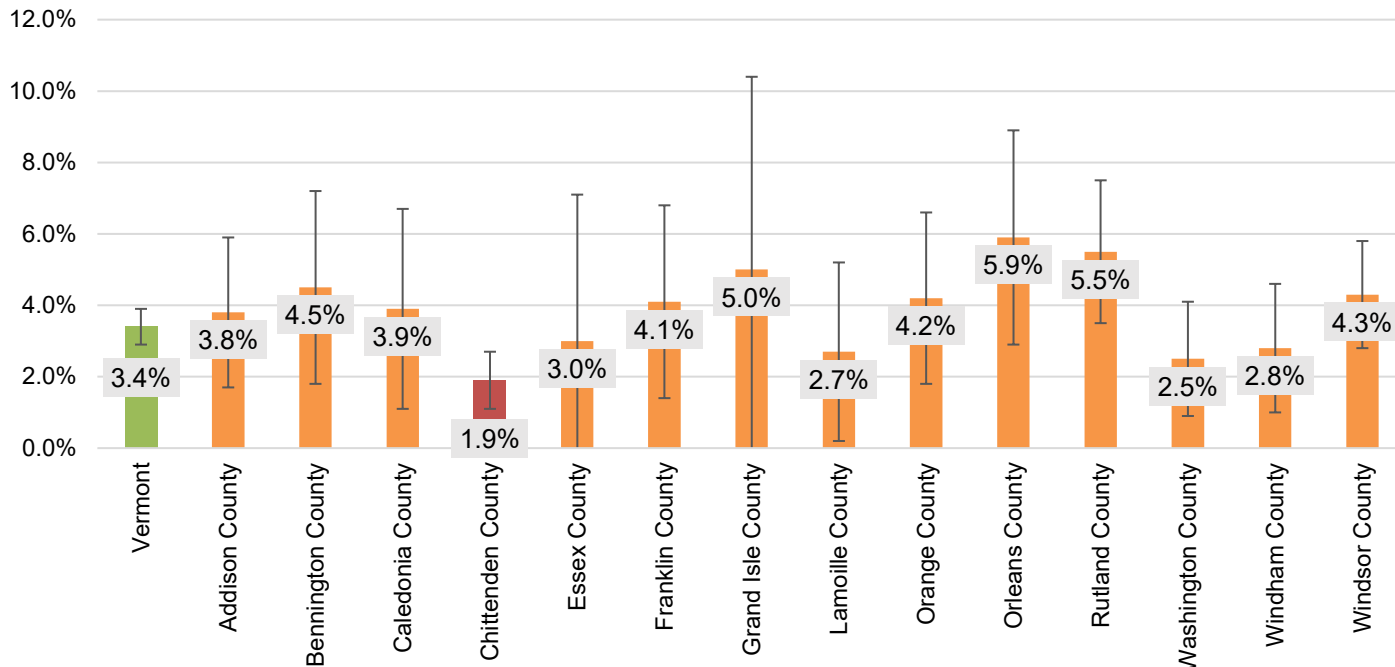
	Projected expansion of households living in county, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
67,145	2,090	685	1,405	561	387

Source: Claritas

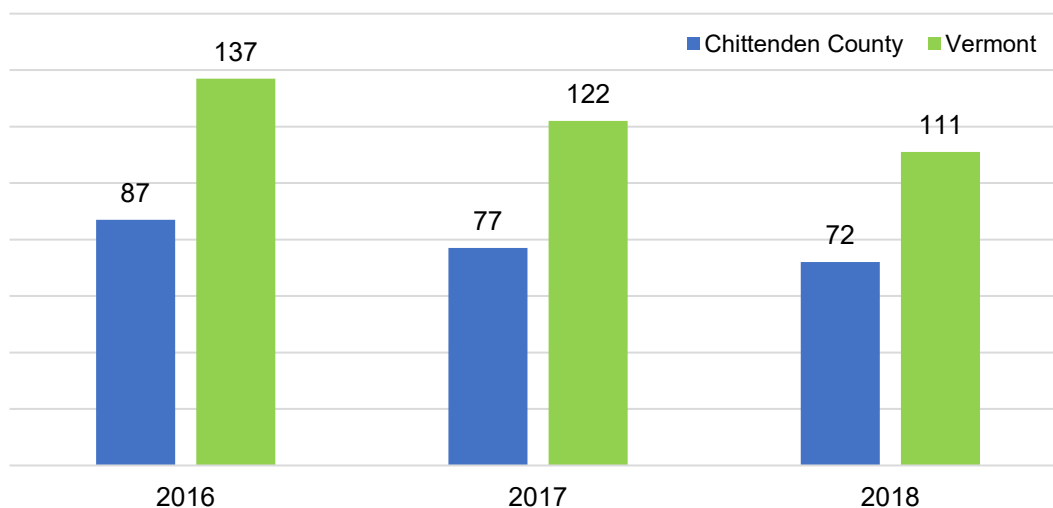
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Chittenden is 1.9%-- considerably lower than the statewide rate of 4.4%, and the lowest rate statewide. The average days on market of for sale homes in Chittenden (72 days in 2018) is also much lower than the state as a whole

Figure 14-4: Chittenden County rental vacancy rate



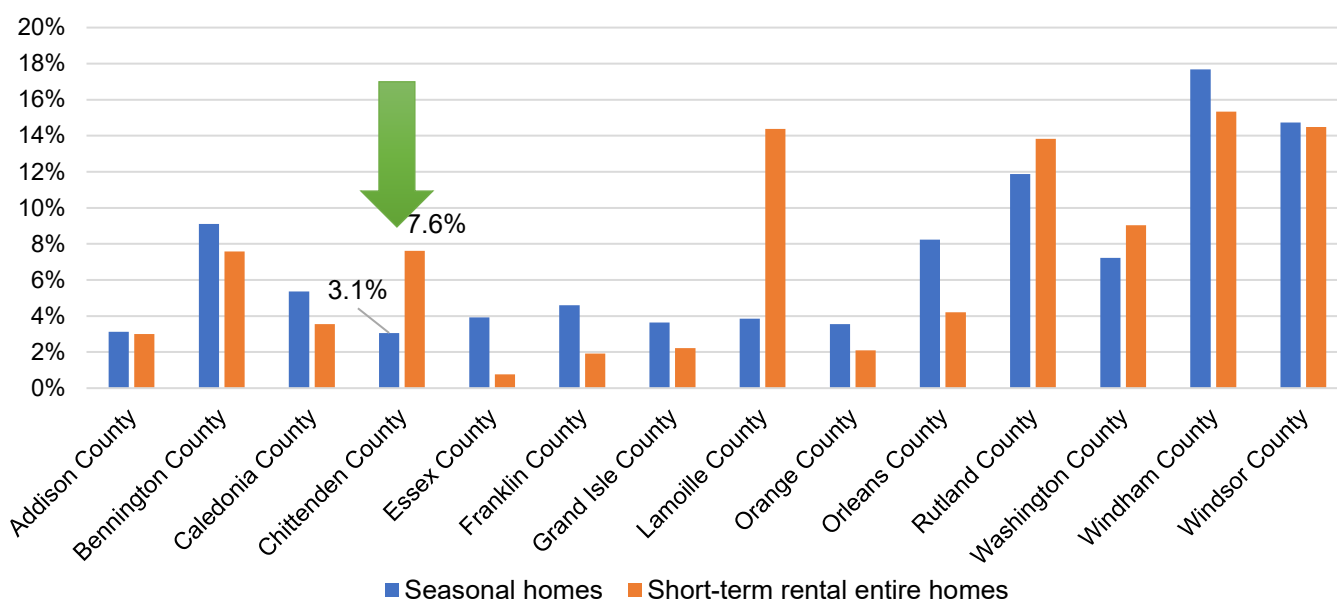
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 14-5: Median days on market of homes sold in Chittenden County

Source: Multiple Listing Service (MLS) from housingdata.org

Short-term rentals and vacation home effect on market

About 3% of Vermont's stock of vacation homes and 8% of its short-term rental homes are located in Chittenden County. Of all homes in the county, 2% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. Chittenden County has the lowest rate of seasonal homes and the second-lowest rate of short-term rentals as a percentage of its stock in the state. The number of short-term rental homes in Chittenden County was 613 in July 2019--an increase of 14% relative to 2018.

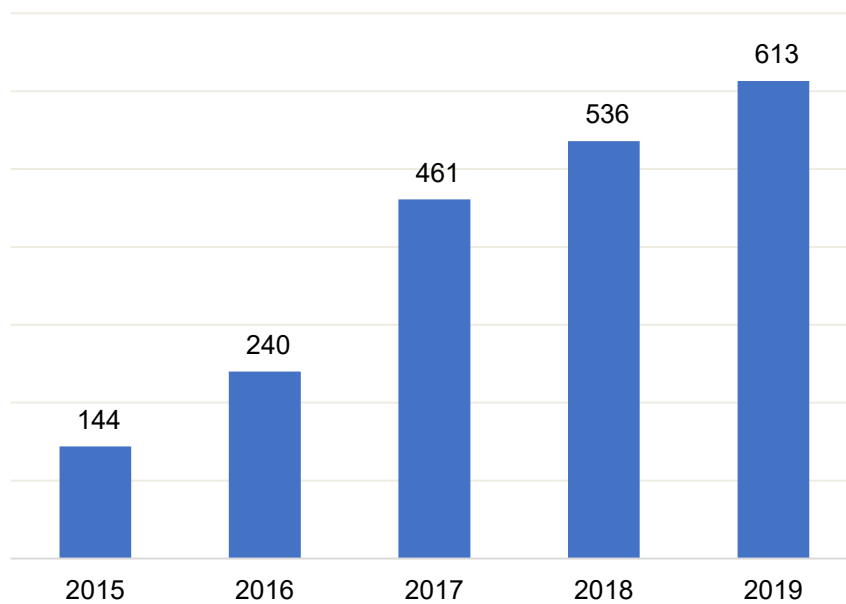
Figure 14-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 14-7: Chittenden County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Chittenden County	1,650	2%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 14-8: Chittenden County short term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 14-9: Chittenden County short term rental snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Chittenden County	613	78%	0.7%	14%	\$210
Vermont	8,041	72%	1.8%	12%	\$215

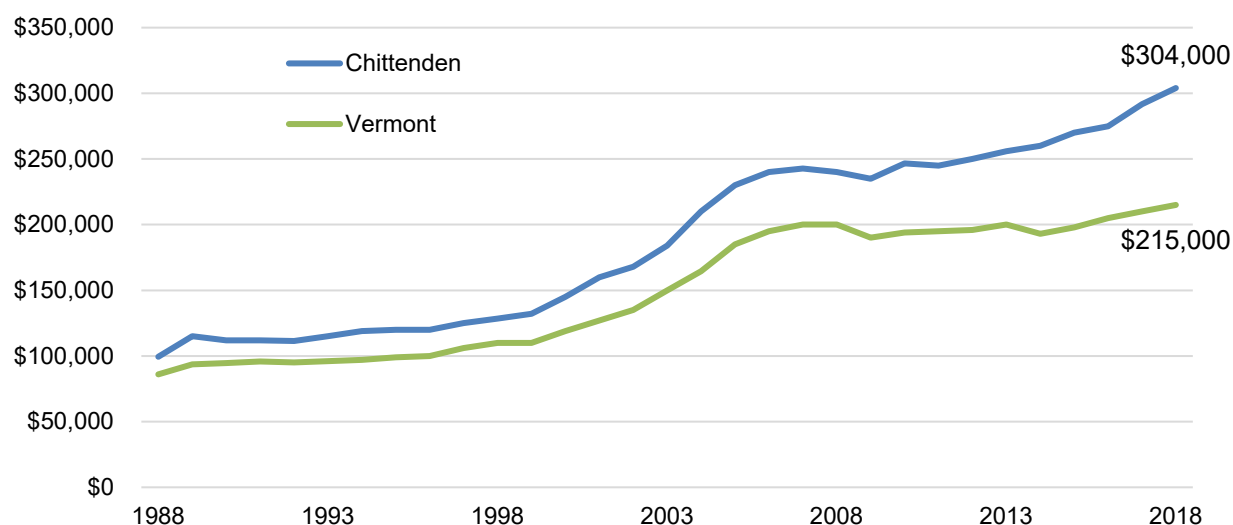
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median home sales price in the county in 2018 was \$304,000—much higher than the statewide median of \$215,000, and the highest home price statewide.

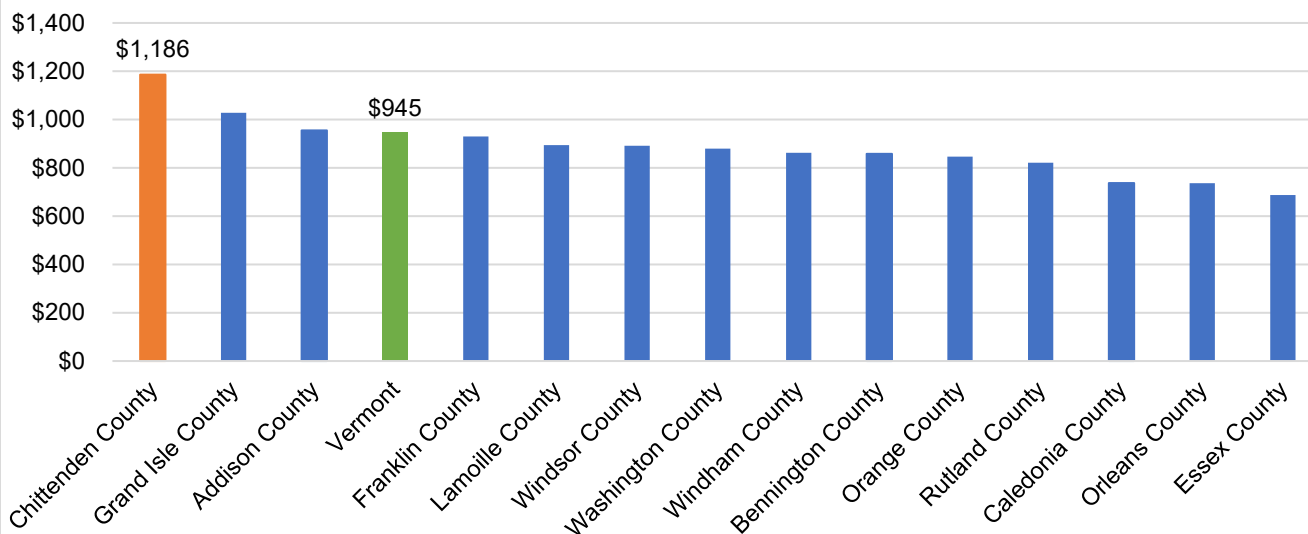
Figure 14-10: Chittenden County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Chittenden County was an estimated \$1,186 per month. This is the highest median rent in the state, and much higher than the statewide median of \$945.

Figure 14-11: Chittenden County median monthly rent, 2017

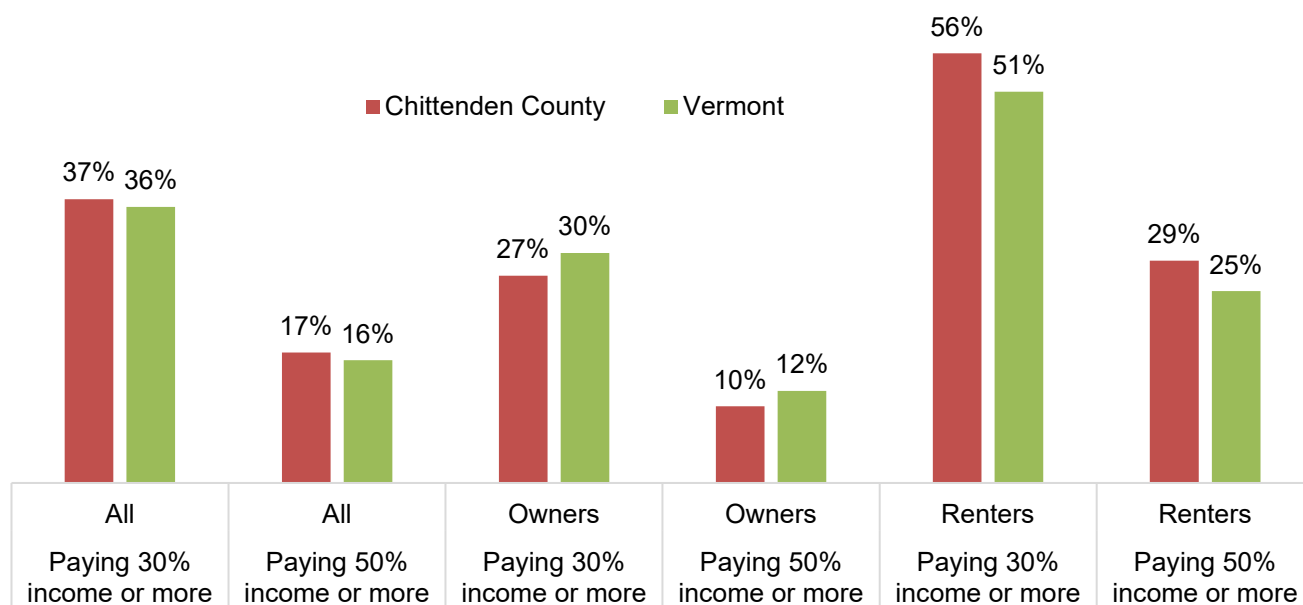


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 37% of all Chittenden County households pay more than 30% of their income for housing. About 17% of Chittenden County households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 14-12: Chittenden County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 14-13: Chittenden County households with high housing costs relative to income

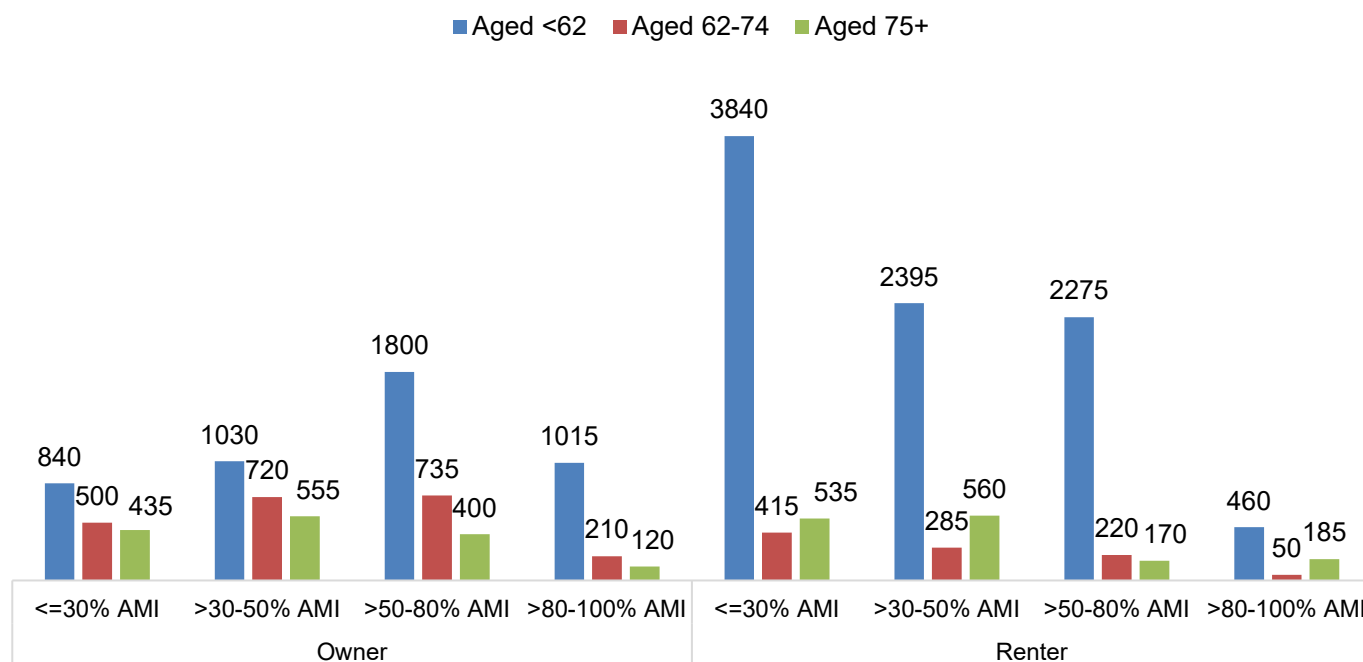
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Chittenden County Renters	12,681	11,085
Chittenden County Owners	2,564	4,003

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

The single largest demographic group in Chittenden County experiencing housing problems are renters with household income of <30% of median who are younger than 62. According to HUD Comprehensive Housing Affordability Strategy estimates, 3,840 of these households had at least one of the following: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding¹.

Figure 14-14: Chittenden County households with housing problems



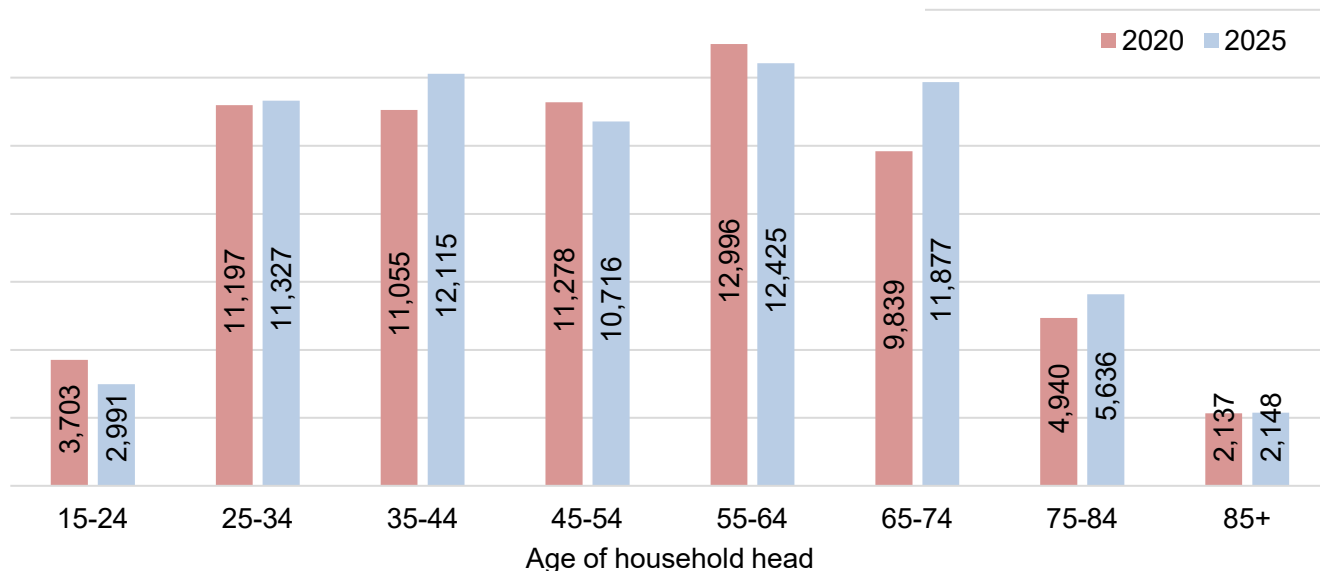
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

¹ Overcrowding is defined here as having more than one person per room of the unit.

Householder age

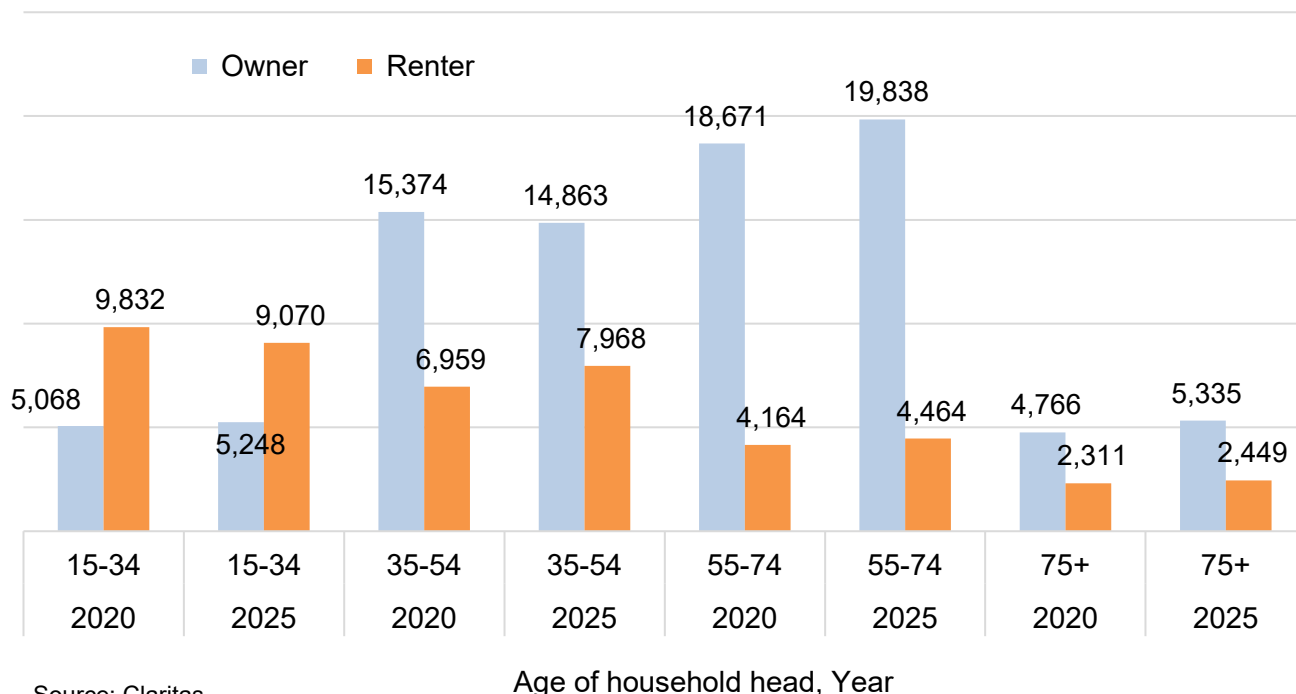
Between 2020 and 2025, the median age of the head of a Chittenden County household will inch up from 56 to 58 for owners and 39 to 41 for renters. An estimated 28% of all householders in the county will be at least 65 years old and 3% will be at least 85 years old.

Figure 14-16: Chittenden County households by age, 2020-2025



Source: Claritas.

Figure 14-15: Chittenden County households by age and tenure, 2020-2025

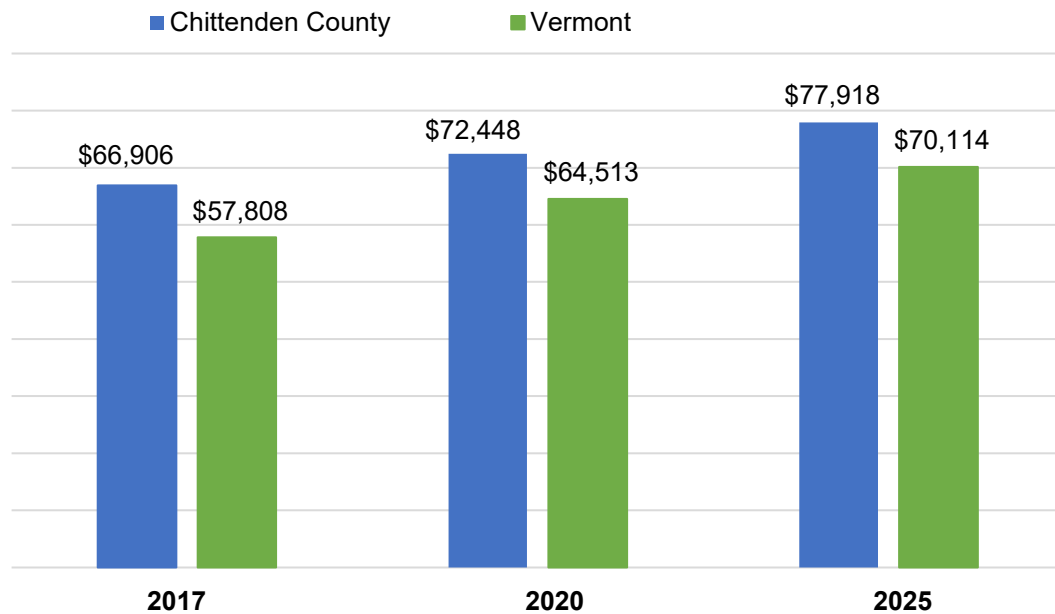


Source: Claritas.

Household income

The median income among all households in Chittenden County is expected to increase from \$72,448 to \$77,918 between 2020 and 2025. Chittenden County has the highest household median income in the state.

Figure 14-17: Chittenden County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 14-18: Income ranges relative to Chittenden County median income, 2020

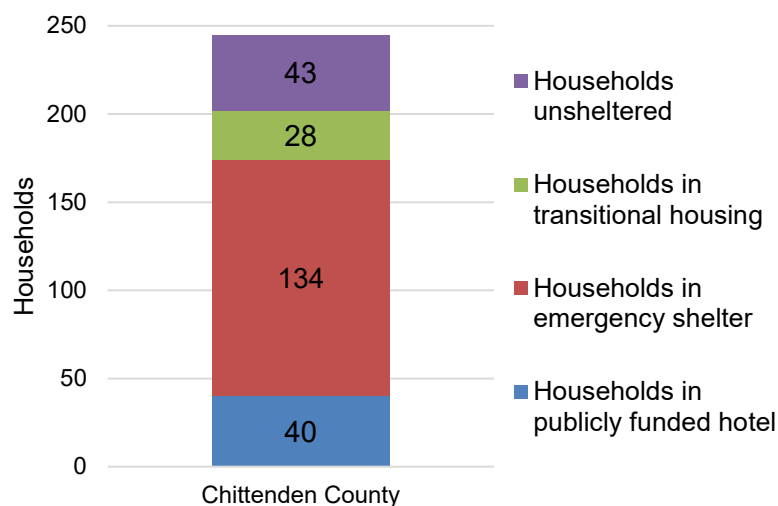
Median income		\$	72,448
<=30% of median		<=	\$ 21,734
31-50% of median	\$ 21,735	-	\$ 36,224
51-80% of median	\$ 36,225	-	\$ 57,958
81-100% of median	\$ 57,959	-	\$ 72,448
101-120% median	\$ 72,449	-	\$ 86,937
>120% of median		>	\$ 86,938

Source: Claritas

Homelessness

During the 2019 One-Night Count, 309 Chittenden County residents experienced homelessness. This reflects the fact that Chittenden County has the highest concentration in the state of persons experiencing chronic homelessness (13%). The count revealed an uptick in the number of persons experiencing chronic homelessness and those living unsheltered. Additionally, there was a 46% increase in those reporting severe mental illness and a 33% increase in those reporting substance use disorder².

Figure 14-19: Shelter status for Chittenden County homeless households

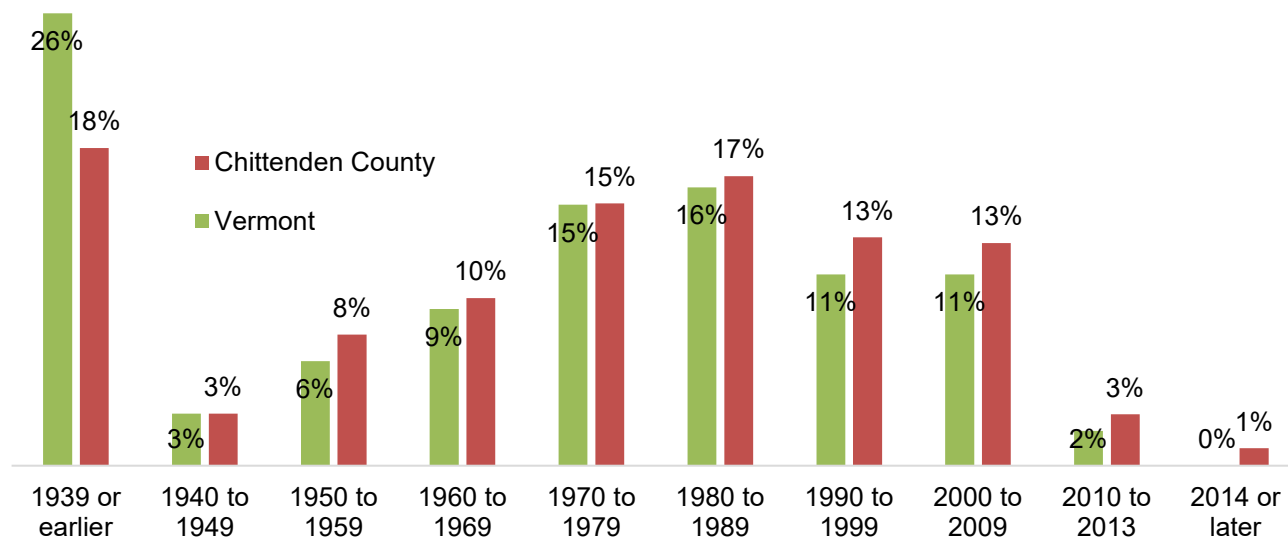


Source: 2019 One-Night Count. Institute for Community Alliances from housingdata.org.

Housing quality

Chittenden County has some of the newest housing stock in the state. The median home was built in 1978³ compared to 1974 for the state as a whole. Of all homes in Chittenden County, an estimated 18.2% were built prior to 1940 compared to 25.7% statewide. This may indicate that the stock in Chittenden County is in somewhat better condition than in most other counties.

Figure 14-20: Age of Chittenden County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

² Chittenden County Homeless Alliance 2019 Chittenden County Annual Point in Time Count Report

³ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Chittenden County has 24 mobile home parks with 1,853 lots, the largest number of lots in the state. Thirty-five lots are vacant which results in a 1.9% vacancy rate, the lowest in the state.⁴ Vermont's overall lot vacancy rate is 5.2%. There two mobile home parks in Chittenden County that fall into the 100-year floodplain.⁵ In addition, there are at least four parks that have major capital improvement needs.⁶

⁴ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁶ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Chapter 15 : Essex County

Contents

Total housing stock	175
Pace of housing and population growth	175
For rent and for sale homes	176
Short term rentals and vacation home effect on market	177
Housing affordability	179
Home prices and rents	179
Cost burden.....	180
Who faces housing problems most often?.....	181
Householder age.....	182
Household income	183
Homelessness	184
Housing quality	184
Homes in mobile home parks	185

Figures

Figure 15-1: Essex County housing types.....	175
Figure 15-2: Average annual change in Essex County housing supply	175
Figure 15-3: Essex County household growth	176
Figure 15-4: Essex County rental vacancy rate	176
Figure 15-5: Median days on market of homes sold in Essex County	177
Figure 15-6: Distribution of Vermont's seasonal homes and short-term rental homes	177
Figure 15-7: Essex County seasonal home snapshot	178
Figure 15-8: Essex County short-term rental listings.....	178
Figure 15-9: Essex County short-term rental home snapshot	178
Figure 15-10: Essex County medium home sales prices	179
Figure 15-11: Essex County median monthly rent, 2017.....	179
Figure 15-12: Essex County households with high housing costs relative to income	180
Figure 15-13: Essex County households with high housing costs relative to income	180
Figure 15-14: Essex County households with housing problems	181
Figure 15-15: Essex County households by age, 2020-2025.....	182
Figure 15-16: Essex County households by age and tenure, 2020-2025	182

Figure 15-17: Essex County median household income estimates 183

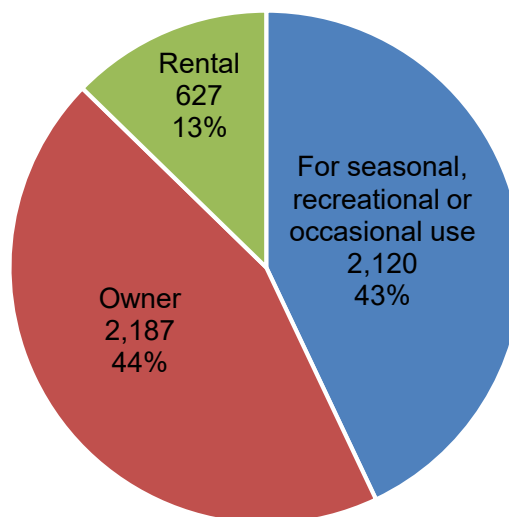
Figure 15-18: Income ranges relative to Essex County median income, 2020 183

Figure 15-19: Age of Essex County housing stock..... 184

Total housing stock

Essex County's housing stock consists of 4,934 year-round and seasonal homes. Essex County has the highest rate of seasonal homes as a percentage of its stock in the state, with seasonal homes accounting for 43 percent of the housing stock.

Figure 15-1: Essex County housing types

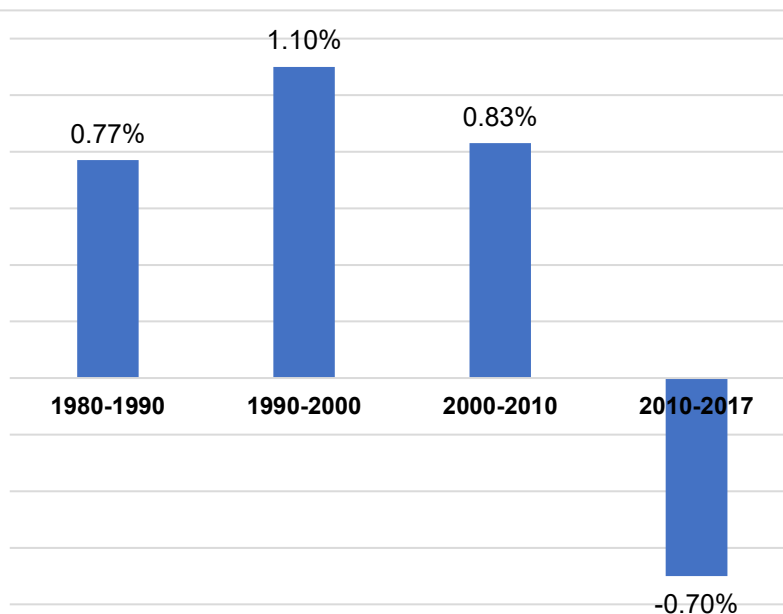


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Essex County's total occupied non-vacation housing stock has been declining at an annual pace of 0.70%¹, compared to a growth rate of 0.16% for the state. With faster growth in some Essex County towns, the total pace of growth in households living in the county is projected at 0.2% per year between 2020 and 2025.

Figure 15-2: Average annual change in Essex County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

Figure 15-3: Essex County household growth

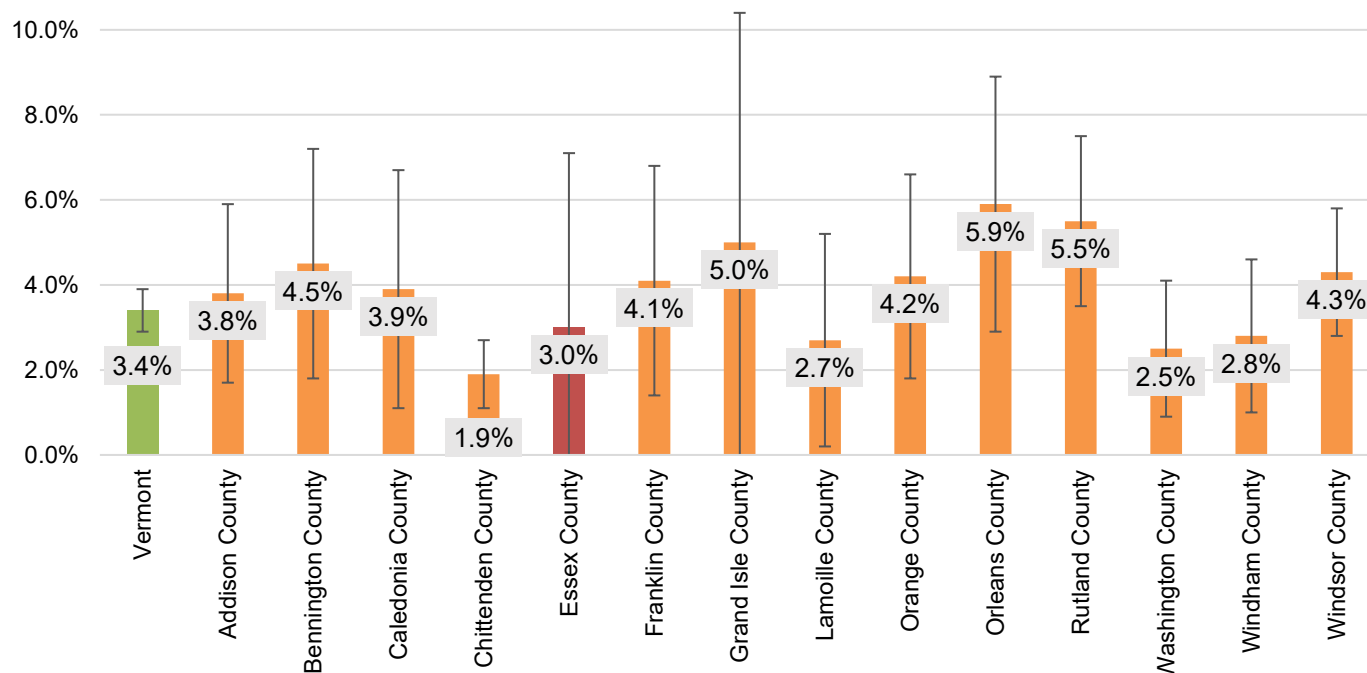
	Projected expansion of households living in county, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
2,864	29	5	24	5	6

Source: Claritas

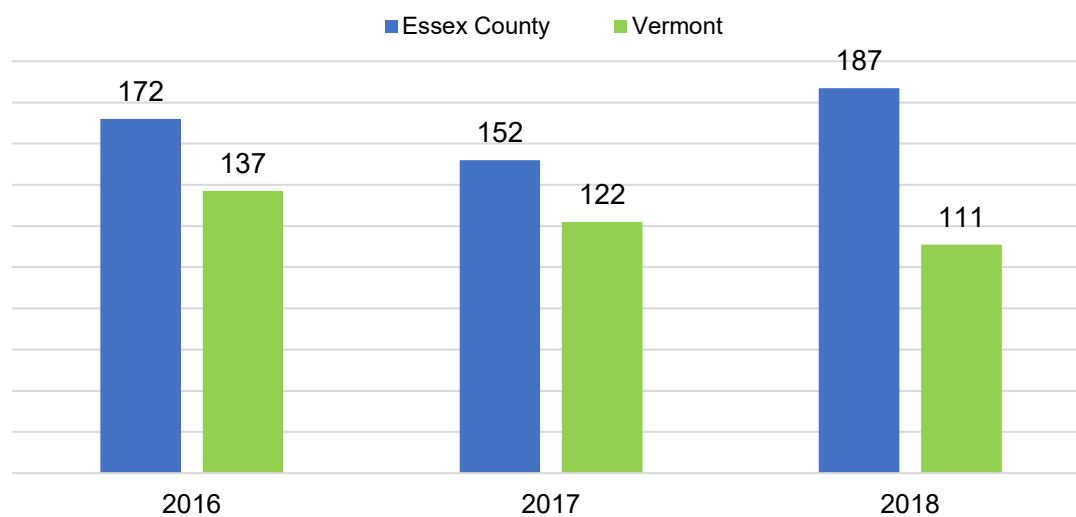
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Essex County is 3.0%-- slightly lower than the statewide rate of 3.4%, although the margin of error for this county is very large. The average days on market of for sale homes in Essex County (187 days in 2018) is considerably higher than the state as a whole.

Figure 15-4: Essex County rental vacancy rate

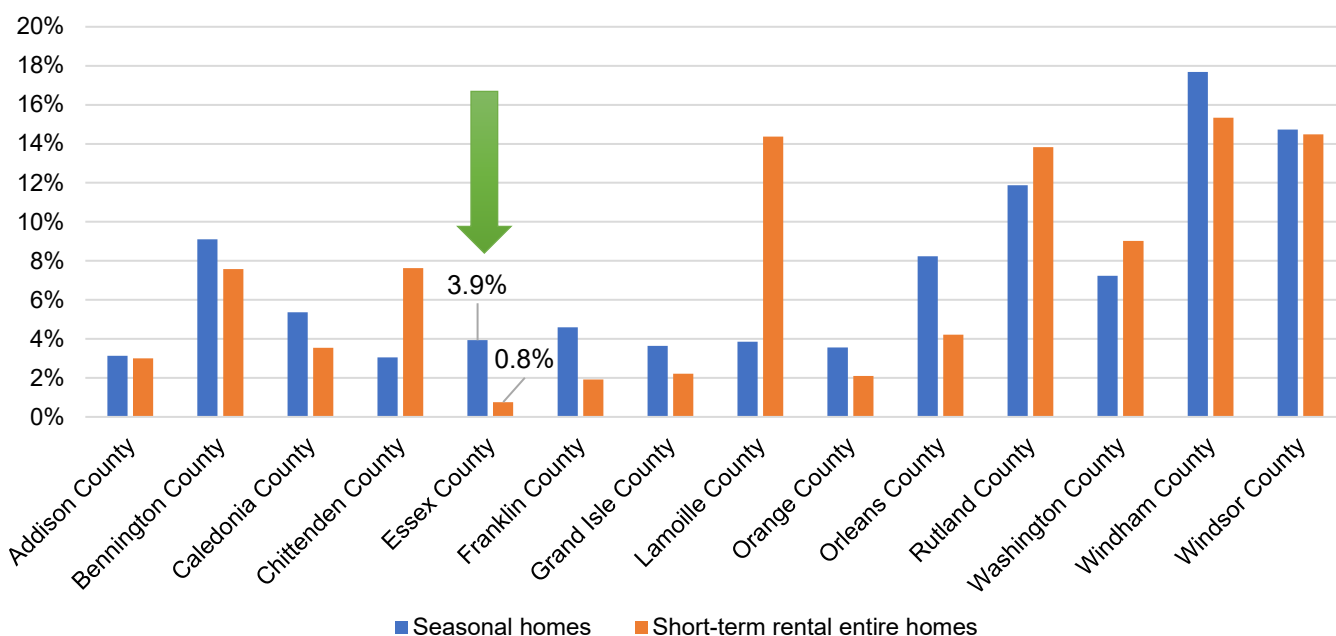


Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 15-5: Median days on market of homes sold in Essex County

Short term rentals and vacation home effect on market

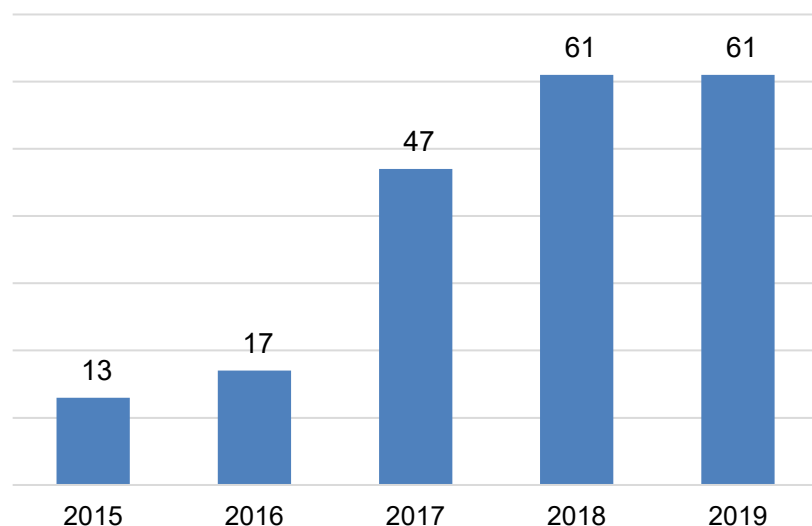
About 4% of Vermont's stock of vacation homes and 1% of its short-term rental homes are located in Essex County. Of all homes in the county, 43% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. Essex County has the highest rate of seasonal homes as a percentage of its stock in the state, yet it has comparatively few short-term rentals. The number of short-term rental homes in Essex County was 61 in July 2019--the same as in 2018.

Figure 15-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 15-7: Essex County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Essex County	2,120	43%
Vermont	53,940	17%
Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org .		

Figure 15-8: Essex County short-term rental listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 15-9: Essex County short-term rental home snapshot

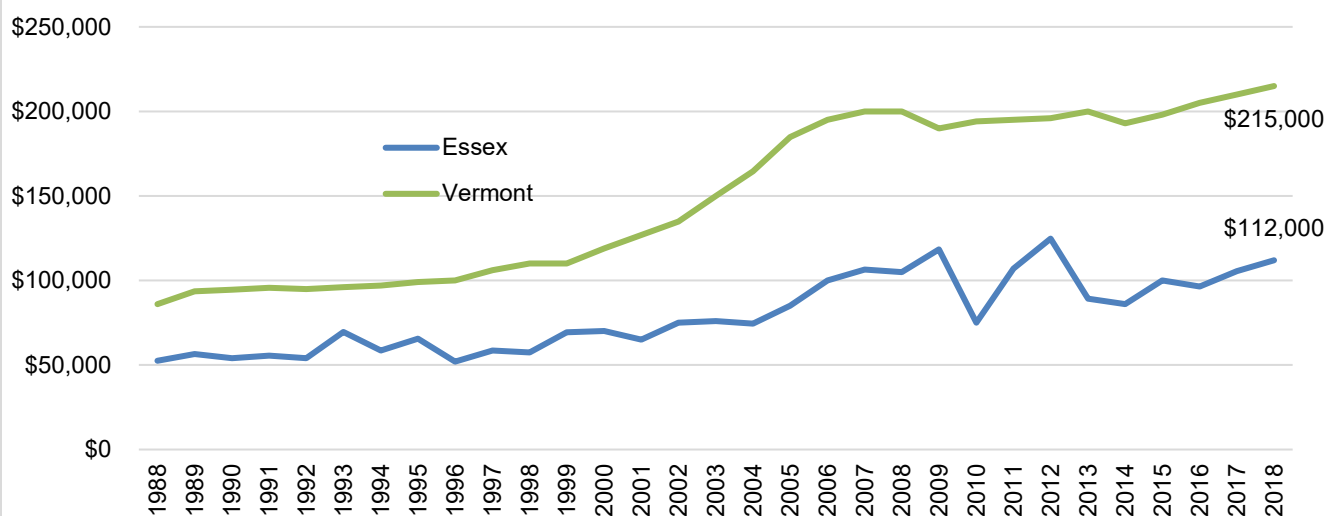
	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Essex County	61	83%	1.0%	0%	\$125
Vermont	8,041	72%	1.8%	12%	\$215
Source: Active listings of entire homes as of July of each year from AirDNA					

Housing affordability

Home prices and rents

The median sales price of homes sold in Essex County in 2018 was \$112,000, lower than the statewide median of \$215,000.

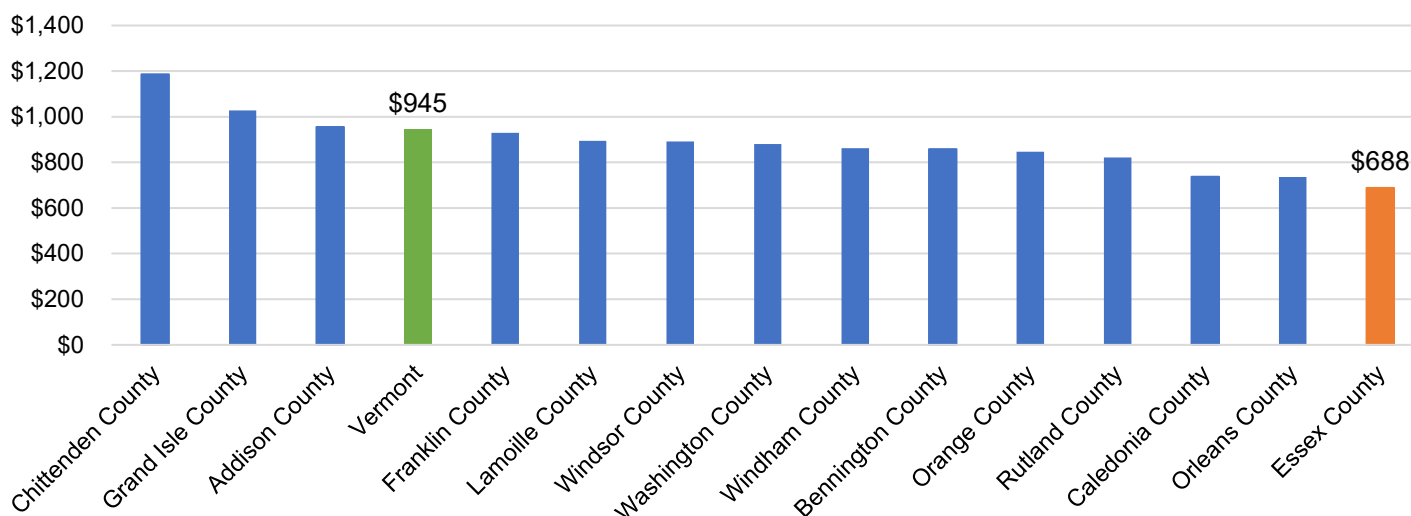
Figure 15-10: Essex County medium home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

The estimated median gross rent (including utilities) in Essex County was \$688 per month. This is the lowest median rent in the state, and significantly less than the statewide median of \$945.

Figure 15-11: Essex County median monthly rent, 2017

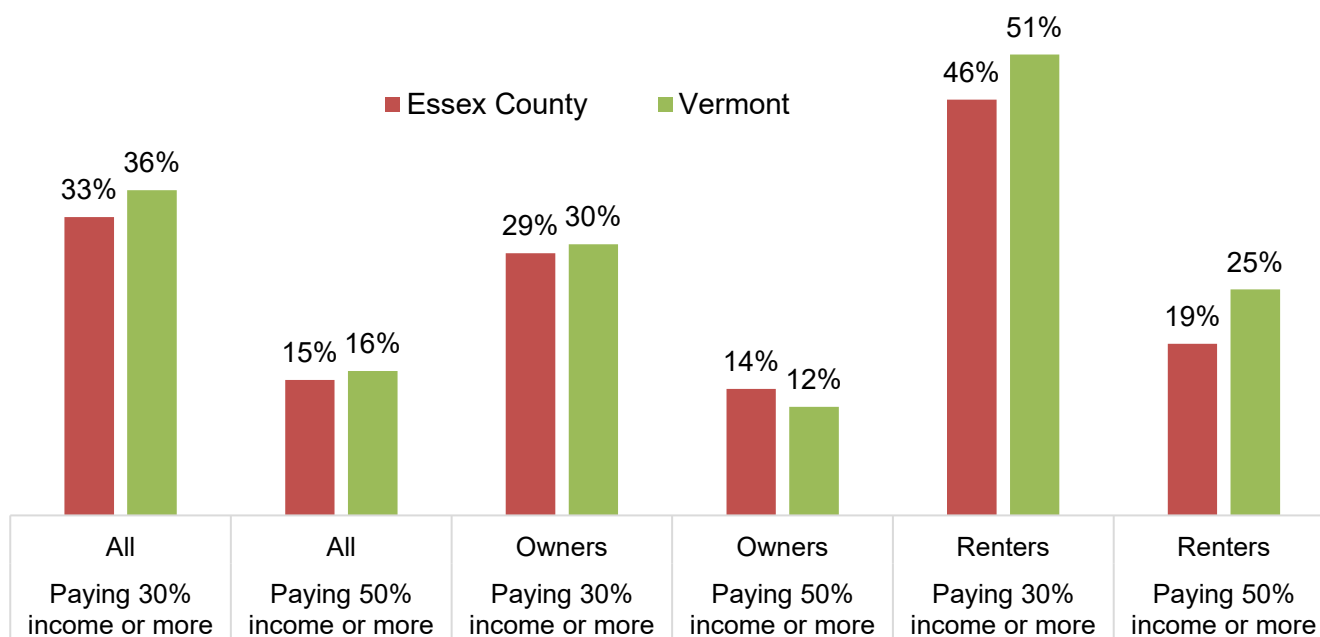


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Slightly less than the rest of the state, 33% of all Essex County households pay more than 30% of their income for housing. About 15% of Essex County households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 15-12: Essex County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 15-13: Essex County households with high housing costs relative to income

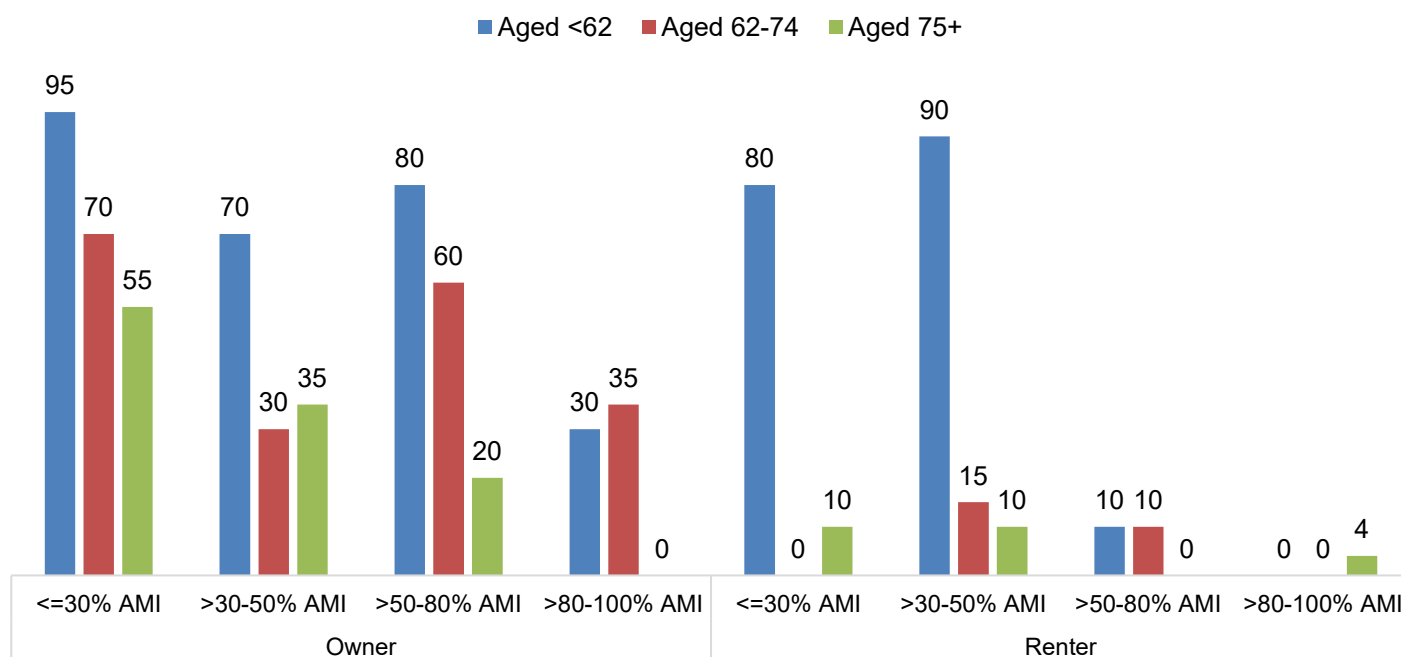
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Essex County Renters	234	97
Essex County Owners	625	308

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

Homeowners with household income of less than 30% of the median who are at least 62 are the largest demographic group in Essex County to experience housing problems. The HUD Comprehensive Housing Affordability Strategy estimates 125 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding².

Figure 15-14: Essex County households with housing problems



Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

Between 2020 and 2025, the median age of the head of an Essex County household will inch up from 61 to 63 for owners and 54 to 55 for renters. An estimated 43% of all householders in the county will be at least 65 years old and 5% will be at least 85 years old.

Figure 15-15: Essex County households by age, 2020-2025

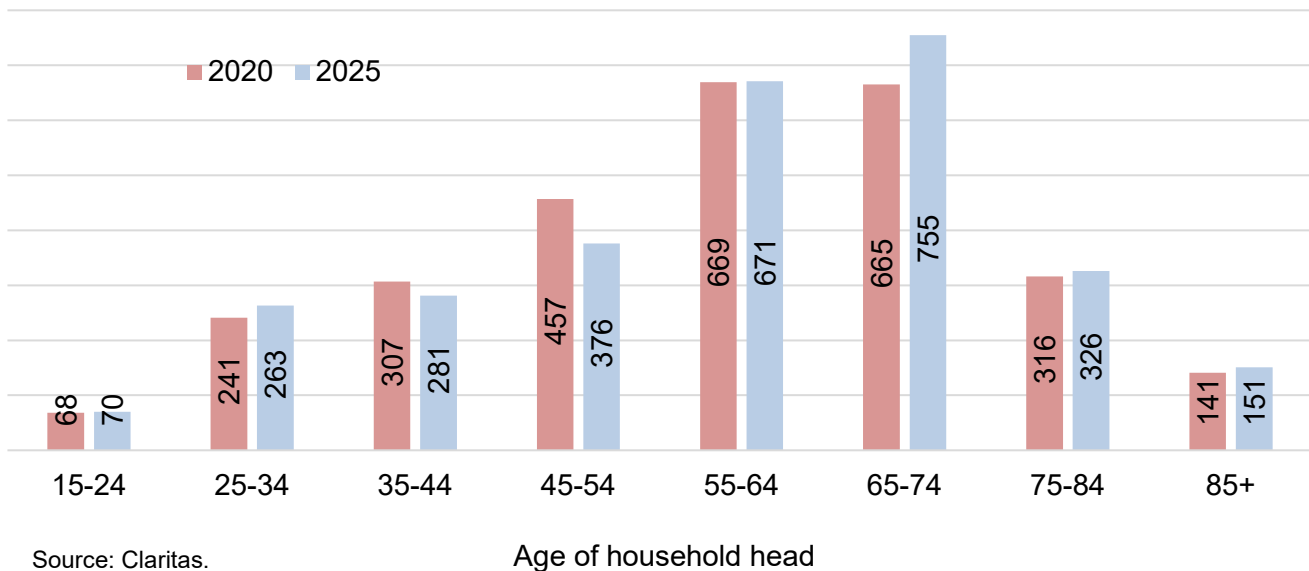
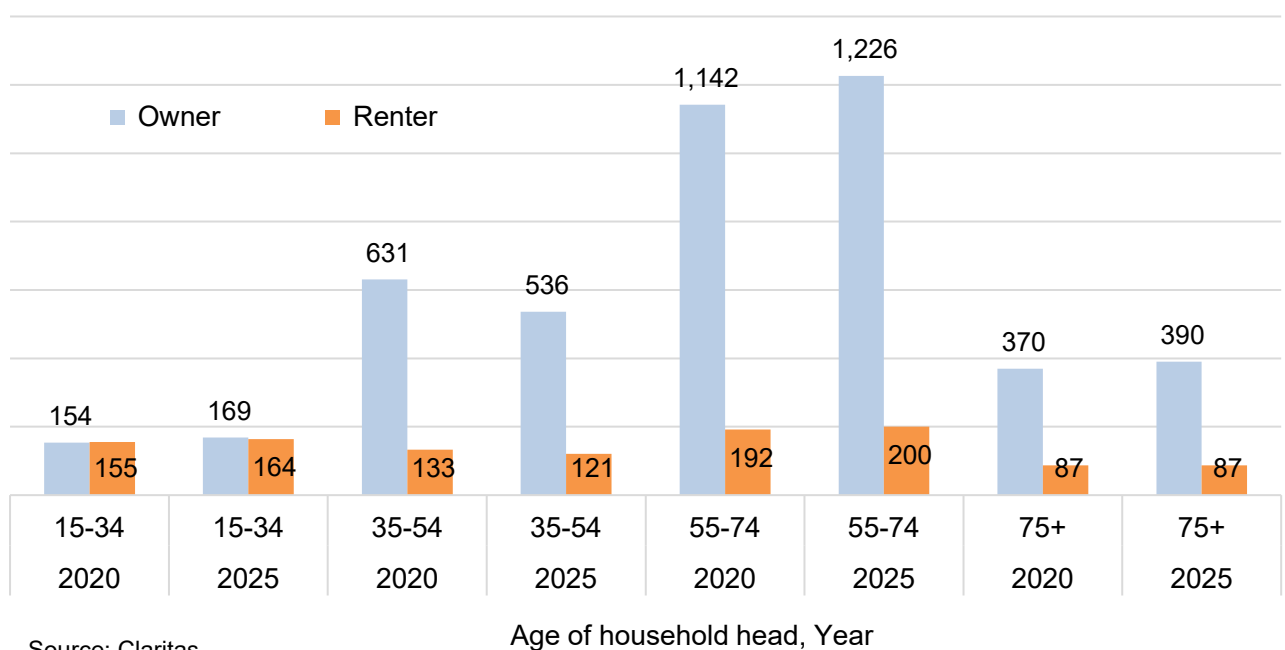


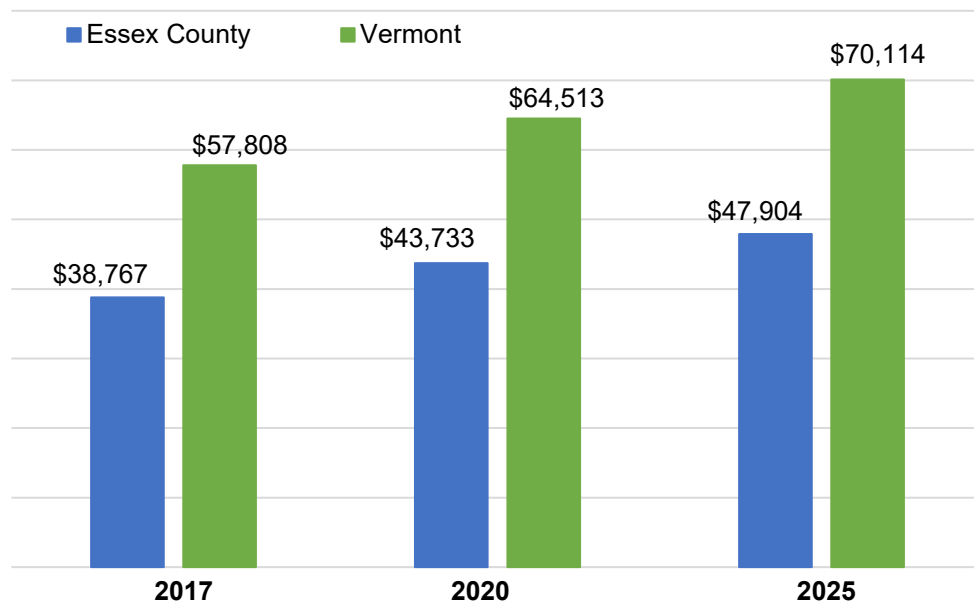
Figure 15-16: Essex County households by age and tenure, 2020-2025



Household income

The median income among all households in Essex County is expected to increase from \$43,733 to \$47,904 between 2020 and 2025. Essex County has the lowest household median income in the state.

Figure 15-17: Essex County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 15-18: Income ranges relative to Essex County median income, 2020

Median income			\$ 43,733
<=30% of median		<=	\$ 13,120
31-50% of median	\$ 13,121	-	\$ 21,867
51-80% of median	\$ 21,868	-	\$ 34,987
81-100% of median	\$ 34,988	-	\$ 43,733
101-120% median	\$ 43,734	-	\$ 52,480
>120% of median		>	\$ 52,481

Source: Claritas

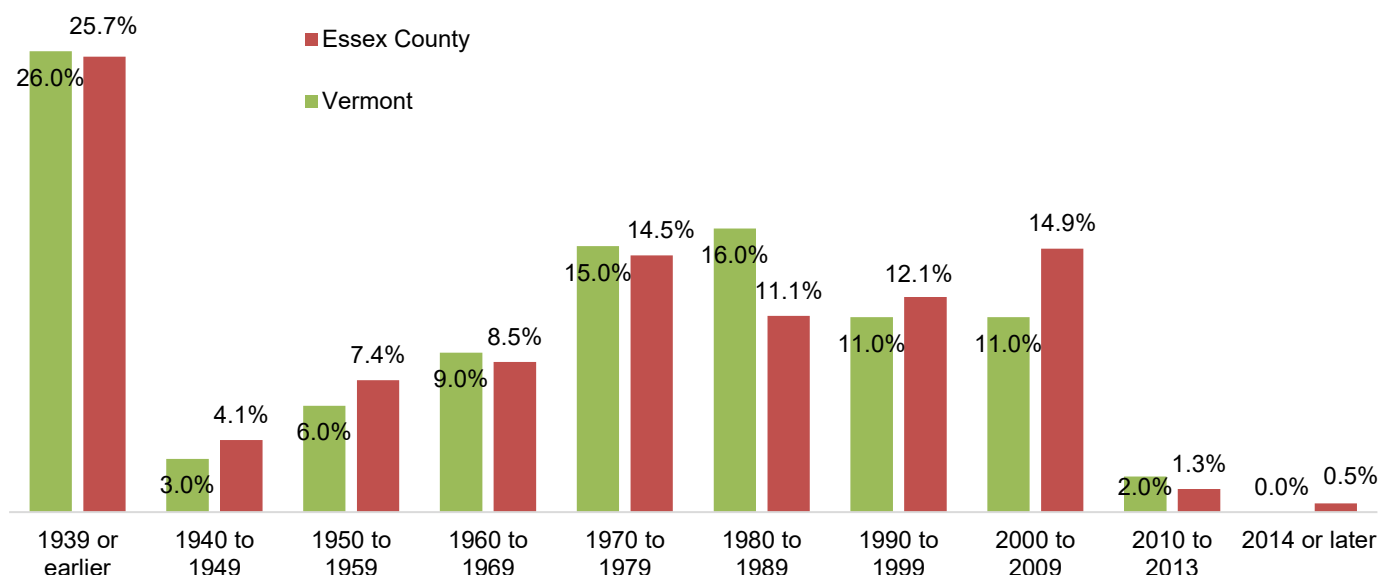
Homelessness

The 2019 One-Night Count did not find any persons experiencing homelessness in Essex County. Housing for the homeless and special needs population in Essex County are very limited. As a result, rural residents must travel farther to find shelter than in other counties. There are no emergency shelters, transitional housing or permanent supportive housing in Essex County.

Housing quality

Of all homes in Essex County, an estimated 25.7% were built prior to 1940 – about the same as the statewide average. The median home was built in 1973³.

Figure 15-19: Age of Essex County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org

³ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Essex County has two mobile home parks with 42 lots. There are three vacant lots which results in a 7.2% vacancy rate⁴, compared to Vermont's overall mobile home park vacancy rate of 5.2%. One of the two parks is within the 100-year floodplain⁵.

⁴ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

Chapter 16 : Franklin County

Contents

Total housing stock	188
Pace of housing and population growth	188
For rent and for sale homes	189
Short term rentals and vacation home effect on market	190
Housing affordability	192
Home prices and rents	192
Cost burden.....	193
Who faces housing problems most often?.....	194
Householder age.....	195
Household income	196
Homelessness	197
Housing quality	197
Homes in mobile parks	198

Figures

Figure 16-1: Franklin County housing types.....	188
Figure 16-2: Average annual change in Franklin County housing supply	188
Figure 16-3: Franklin County household growth.....	189
Figure 16-4: Franklin County rental vacancy rates.....	189
Figure 16-5: Median days on market of homes sold in Franklin County	190
Figure 16-6: Distribution of Vermont's seasonal homes and short-term rental homes.....	190
Figure 16-7: Franklin County seasonal home snapshot	191
Figure 16-8: Franklin County short-term rental home listings	191
Figure 16-9: Franklin County short-term rental home snapshot	191
Figure 16-10: Franklin County median home sales prices	192
Figure 16-11: Franklin County median monthly rent, 2017.....	192
Figure 16-12: Franklin County households with high housing costs relative to income	193
Figure 16-13: Franklin County households with high housing costs relative to income	193
Figure 16-14: Franklin County households with housing problems	194
Figure 16-15: Franklin County households by age, 2020-2025.....	195
Figure 16-16: Franklin County households by age and tenure, 2020-2025	195

Figure 16-17: Franklin County median household income estimates 196

Figure 16-18: Income ranges relative to Franklin County median income, 2020 196

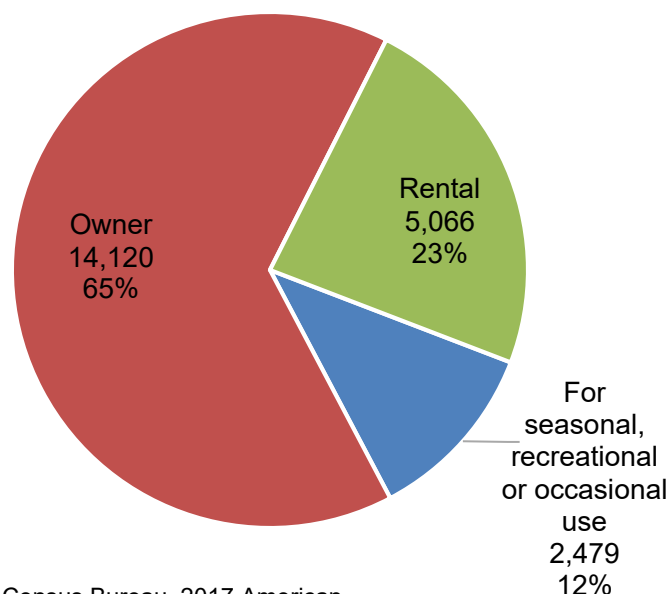
Figure 16-19: Shelter status for Franklin County homeless households..... 197

Figure 16-20: Age of Franklin County housing stock..... 197

Total housing stock

Franklin County's housing stock consists of 21,665 year-round and seasonal homes.

Figure 16-1: Franklin County housing types

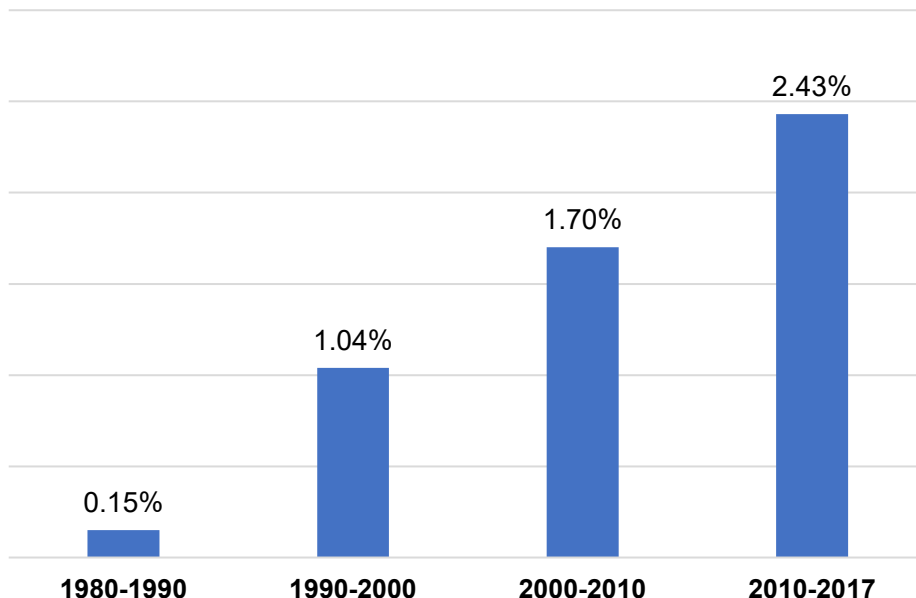


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Franklin County's total non-vacation housing stock has been increasing at an annual pace of 2.43%. This is significantly faster growth than the state as a whole, which has grown at just 0.16% per year during this period. With faster growth in some Franklin County towns, the total pace of growth in households living in the county is projected at 0.5% per year between 2020 and 2025.

Figure 16-2: Average annual change in Franklin County housing supply



Source: U.S. Census Bureau American Community Survey and decennial census from housingdata.org.

Figure 16-3: Franklin County household growth

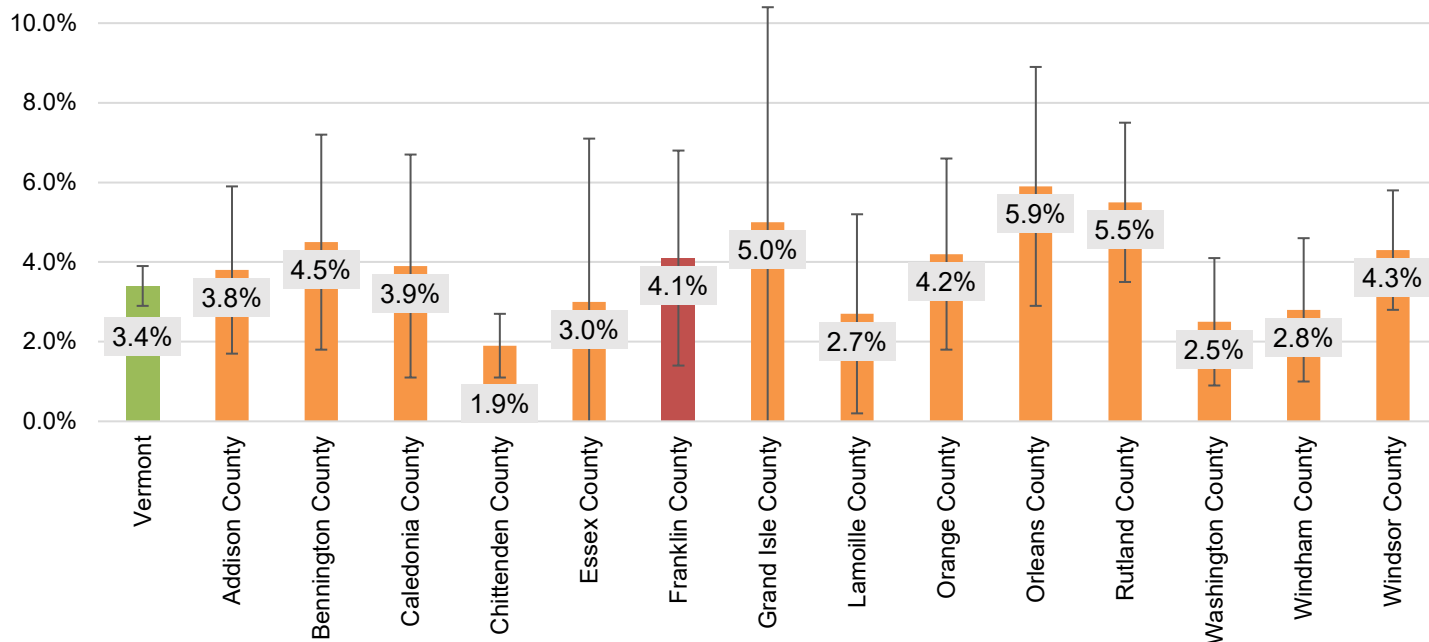
	Projected expansion of households living in county, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
19,660	445	64	381	112	105

Source: Claritas

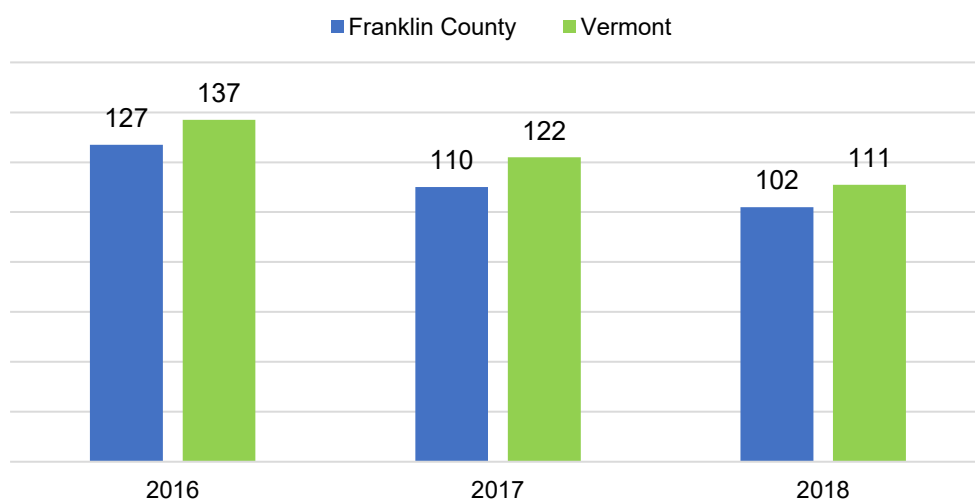
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Franklin County is 4.1%—higher than the statewide rate of 3.4%. However, the average days on market of homes for sale in Franklin County (102 days in 2018) is nearly the same as for the state as a whole.

Figure 16-4: Franklin County rental vacancy rates



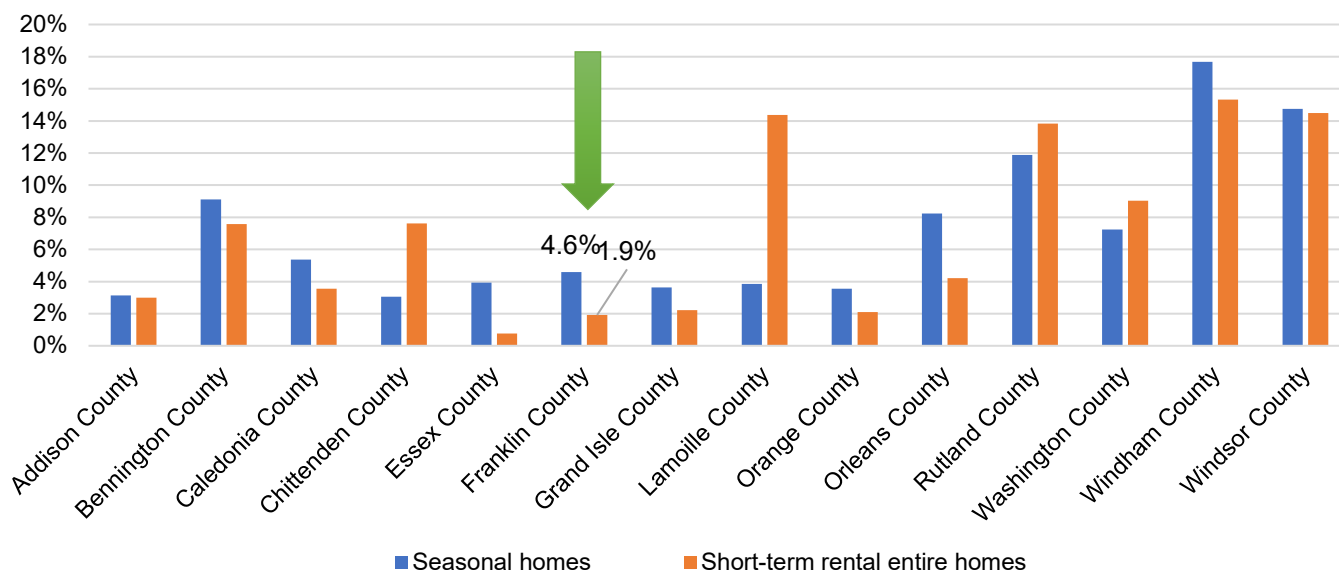
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 16-5: Median days on market of homes sold in Franklin County

Source: Multiple Listing Service (MLS) from housingdata.org

Short-term rentals and vacation home effect on market

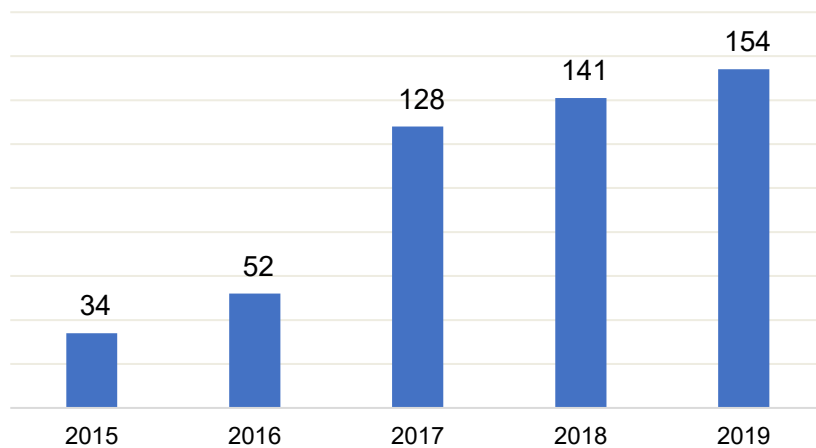
About 5% of Vermont's stock of vacation homes and 2% of its short-term rental homes are located in Franklin County. Of all homes in the county, 11% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. Franklin County has the lowest rate of short-term rentals as a percentage of its stock in the state. The number of short-term rental homes in Franklin County was 154 in July 2019--an increase of 9% relative to 2018.

Figure 16-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 16-7: Franklin County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Franklin County	2,479	11%
Vermont	53,940	17%
Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org .		

Figure 16-8: Franklin County short-term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 16-9: Franklin County short-term rental home snapshot

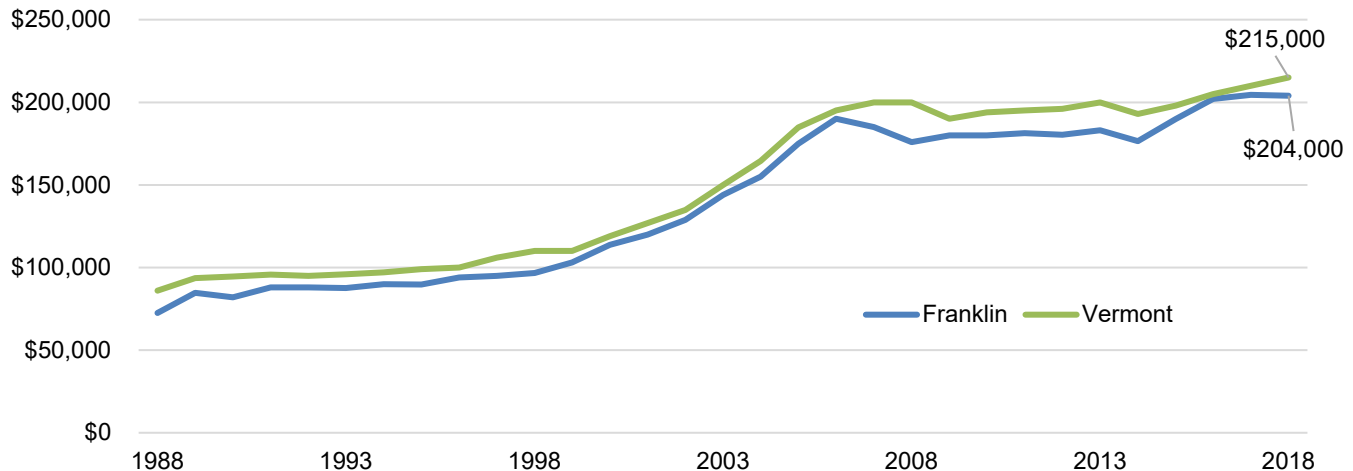
	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Franklin County	154	70%	0.5%	9%	\$140
Vermont	8,041	72%	1.8%	12%	\$215
Source: Active listings of entire homes as of July of each year from AirDNA.					

Housing affordability

Home prices and rents

The median sales price of homes sold in Franklin County in 2018 was \$204,000, lower than the statewide median of \$215,000.

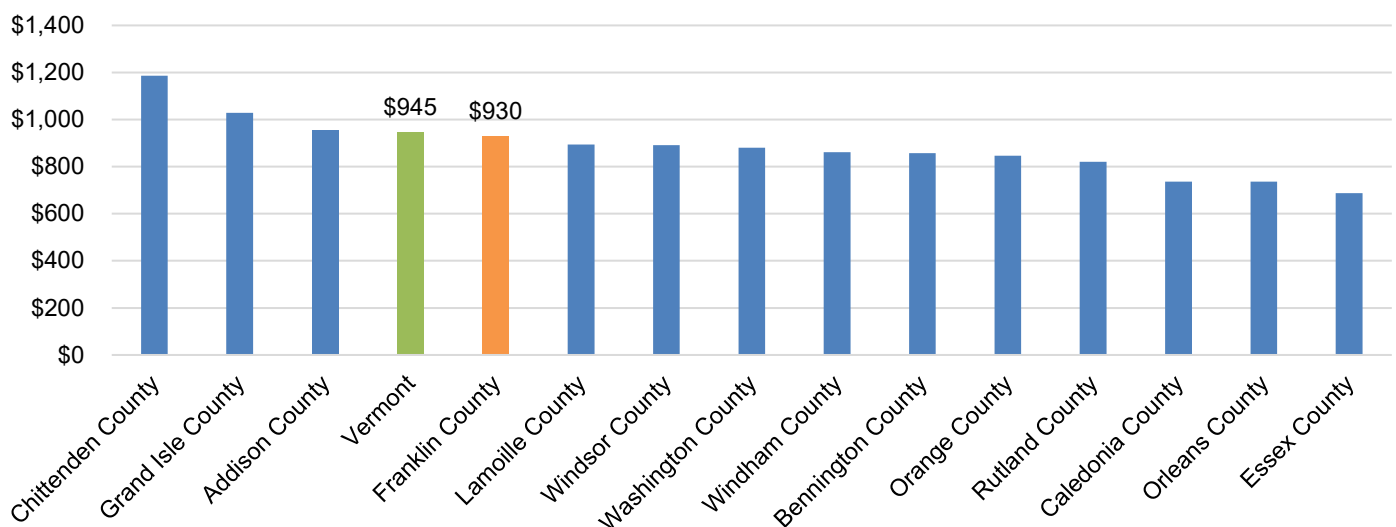
Figure 16-10: Franklin County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

The estimated median gross rent (including utilities) in Franklin County was \$930 per month – slightly less than the statewide median of \$945.

Figure 16-11: Franklin County median monthly rent, 2017

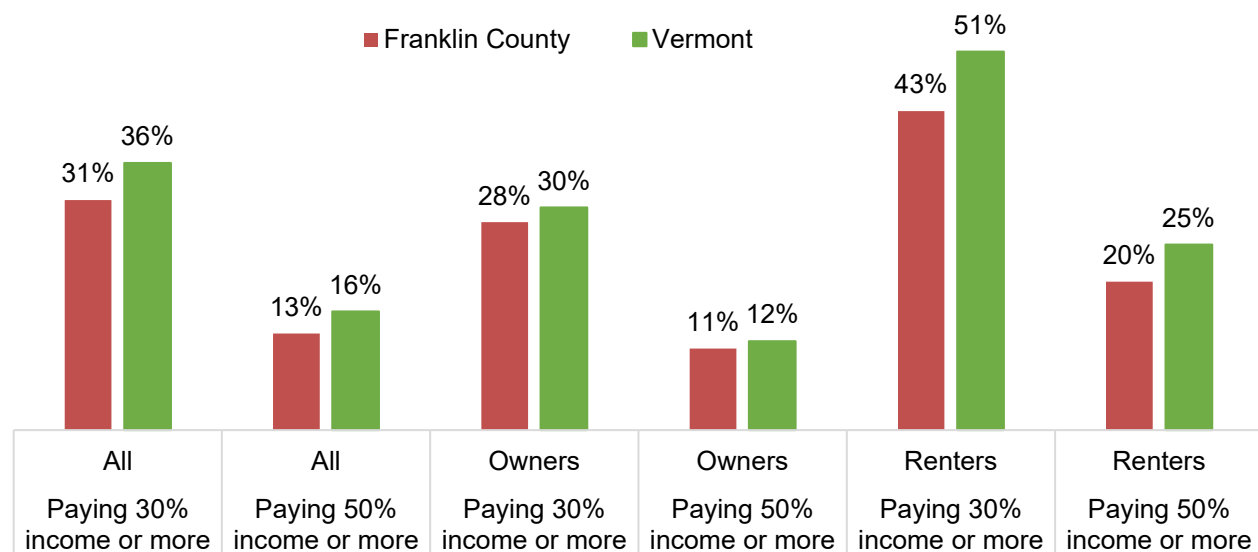


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Less than the rest of the state, 31% of all Franklin County households pay more than 30% of their income for housing. About 13% of Franklin County households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 16-12: Franklin County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 16-13: Franklin County households with high housing costs relative to income

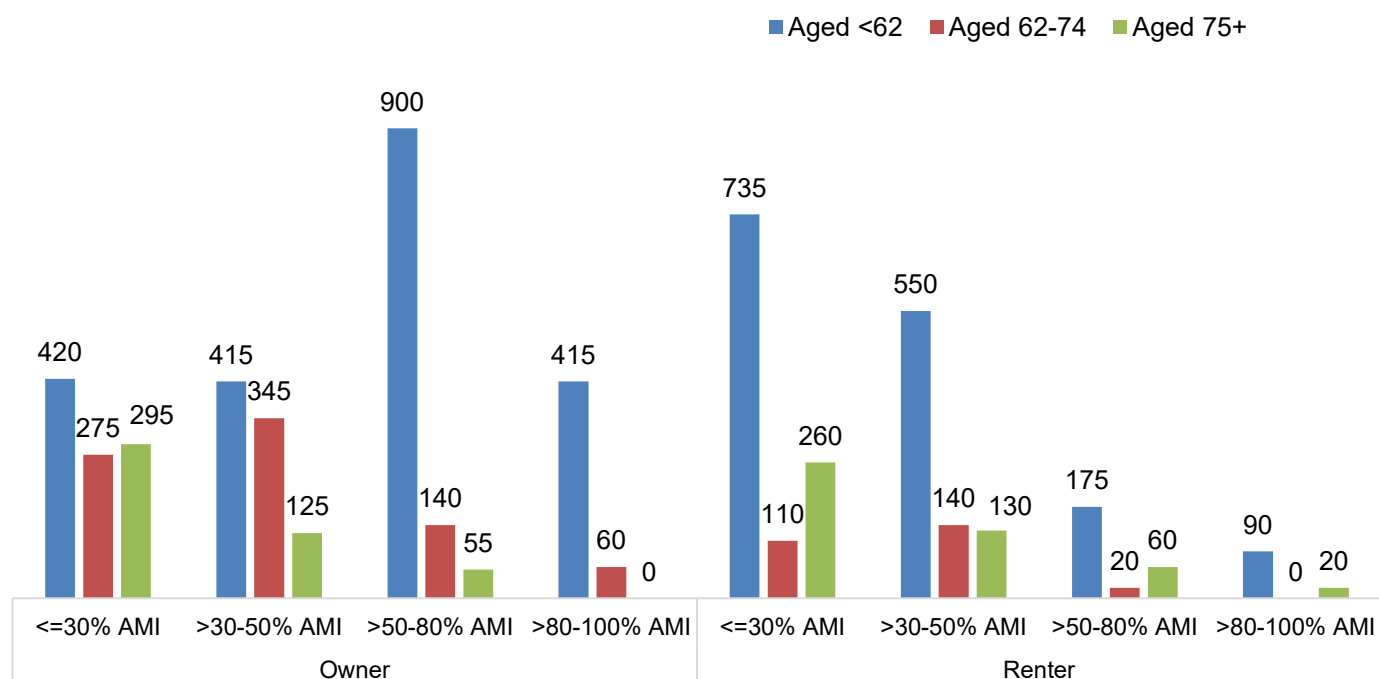
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Franklin County Renters	1,924	868
Franklin County Owners	3,819	1,589

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

In Franklin County, the largest demographic group experiencing housing problems are homeowners with household incomes between 50-80% of the median who are younger than 62. HUD Comprehensive Housing Affordability Strategy estimates 900 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding¹.

Figure 16-14: Franklin County households with housing problems



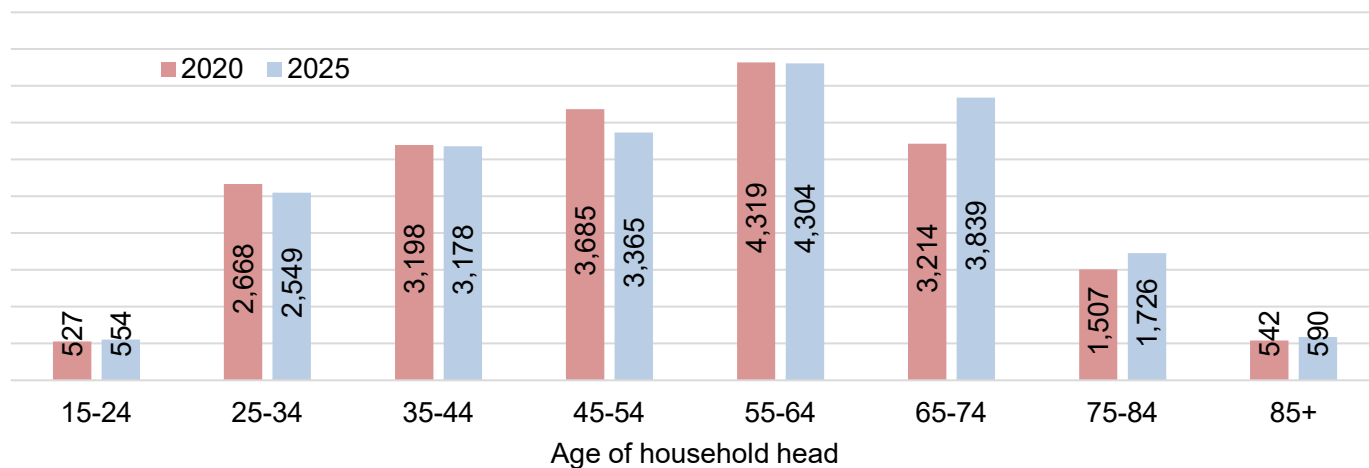
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

¹ Overcrowding is defined here as having more than one person per room of the unit.

Householder age

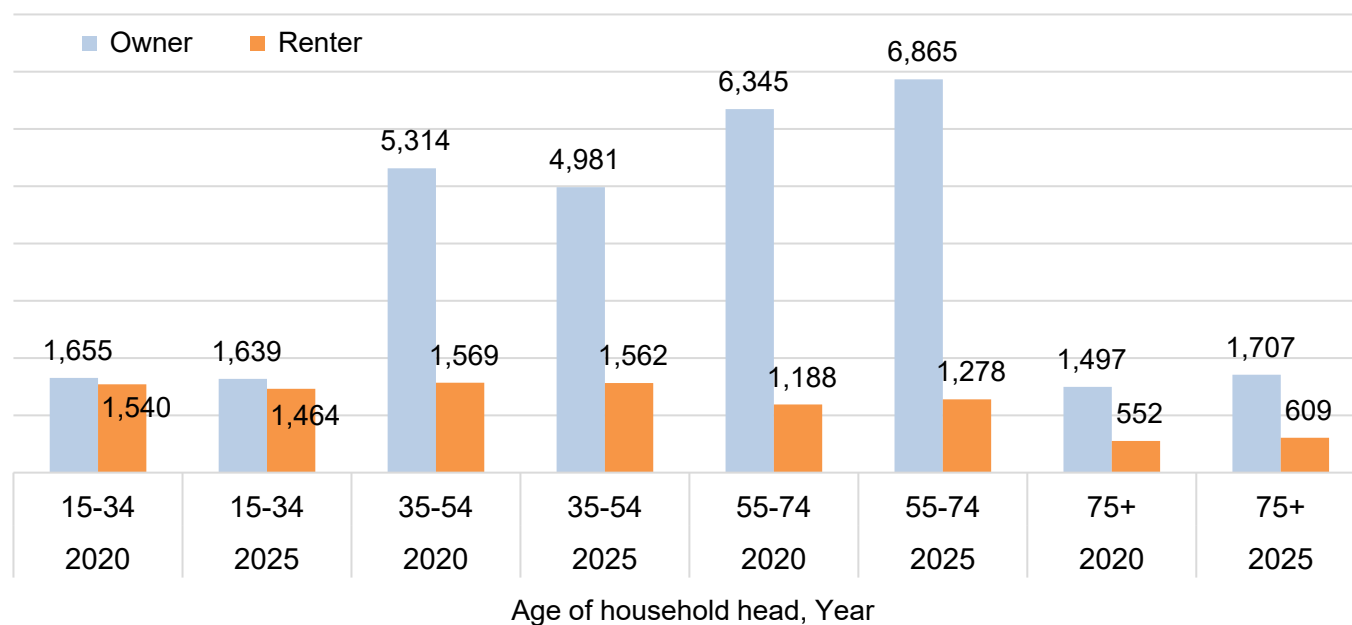
Between 2020 and 2025, the median age of the head of a Franklin County household will inch up from 56 to 58 for owners and 45 to 47 for renters. An estimated 31% of all householders in the county will be at least 65 years old and 3% will be at least 85 years old.

Figure 16-15: Franklin County households by age, 2020-2025



Source: Claritas.

Figure 16-16: Franklin County households by age and tenure, 2020-2025



Source: Claritas.

Household income

The median income among all households in Franklin County is expected to increase from \$71,205 to \$79,068 between 2020 and 2025.

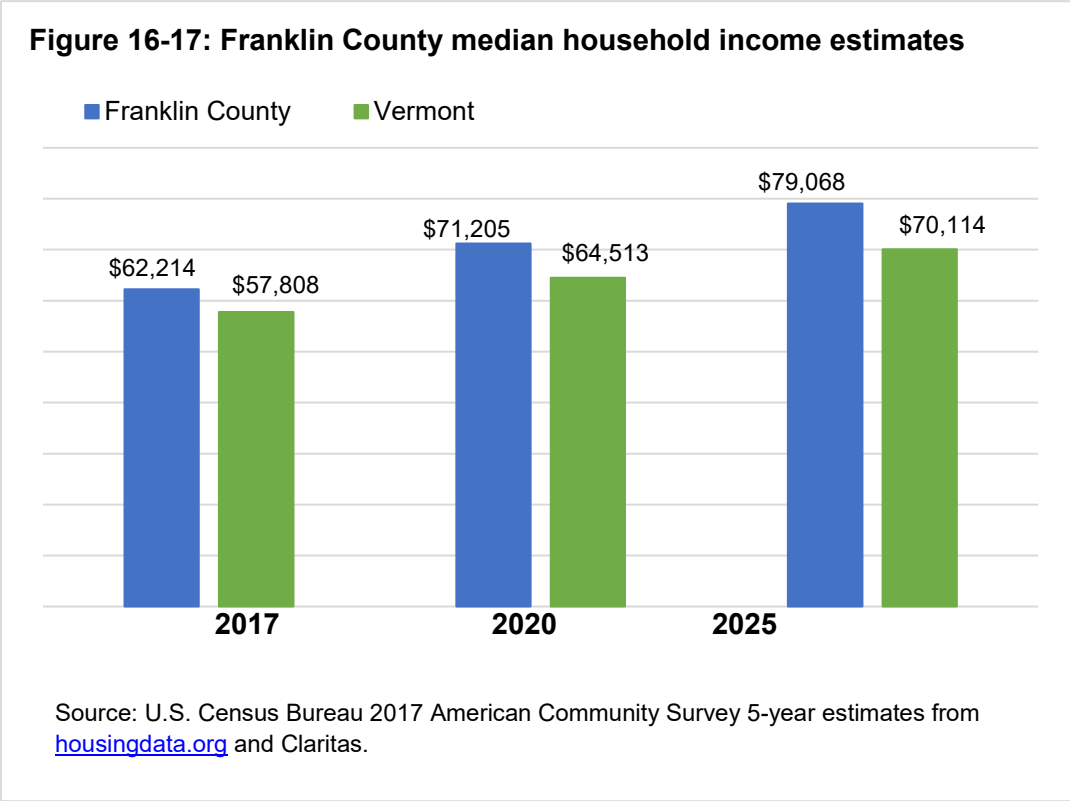


Figure 16-18: Income ranges relative to Franklin County median income, 2020

Median income			\$ 71,205
<=30% of median		<=	\$ 21,361
31-50% of median	\$ 21,362	-	\$ 35,602
51-80% of median	\$ 35,603	-	\$ 56,964
81-100% of median	\$ 56,965	-	\$ 71,205
101-120% median	\$ 71,206	-	\$ 85,446
>120% of median		>	\$ 85,447
Source: Claritas			

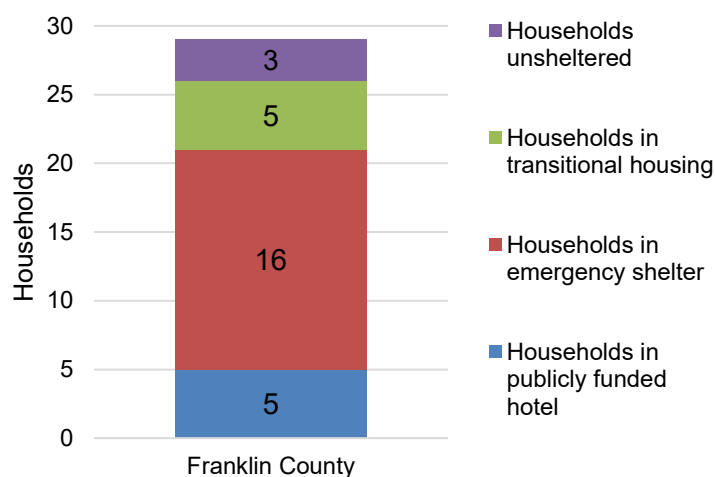
Homelessness

During the 2019 One-Night Count, 64 Franklin County residents experienced homelessness. A 2017 Vermont Coalition to End Homelessness report finds that stays in Franklin County are growing, and that the domestic violence shelter is full. Transitional units remain at capacity as well due to people staying rather than moving². More homeless shelter space is needed, according to the providers interviewed for the report.

Housing quality

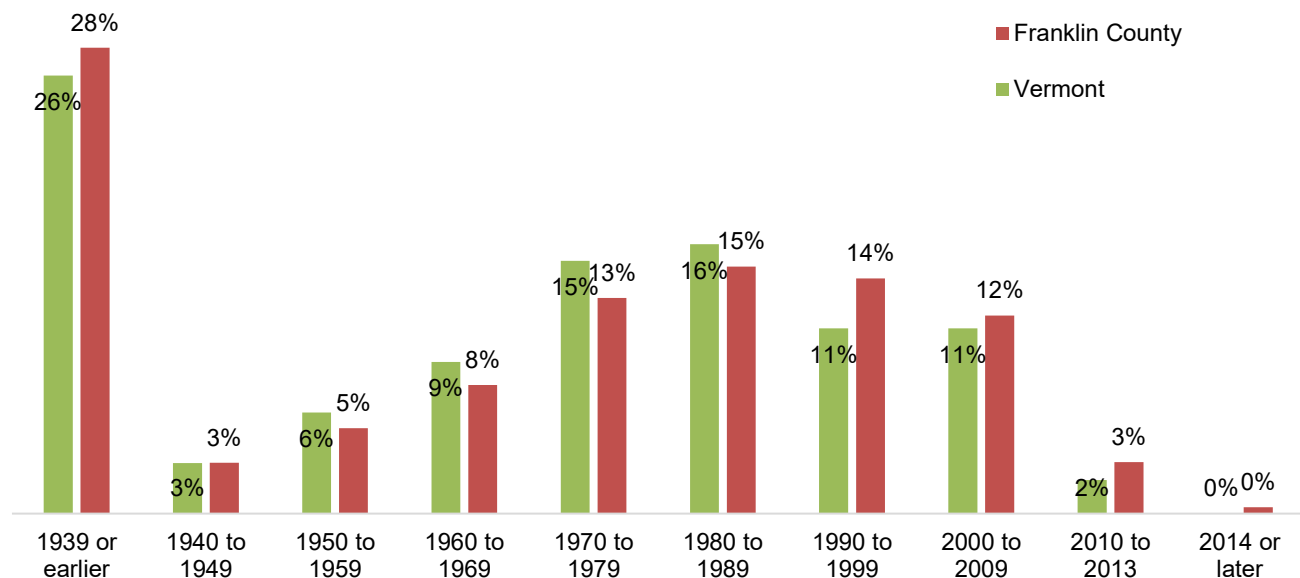
Of all homes in Franklin County, an estimated 27.7% were built prior to 1940--slightly more than the statewide average. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant. The median home was built in 1975³.

Figure 16-19: Shelter status for Franklin County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 16-20: Age of Franklin County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

² Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

³ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile parks

Franklin County has 27 mobile home parks and 463 lots. There are 21 vacant lots for a vacancy rate of 4.5%⁴. This is slightly lower than Vermont's overall lot vacancy rate of 5.2%. Franklin County has one mobile home park in the 100-year floodplain and one park in the 500-year floodplain⁵.

⁴ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

Chapter 17 : Grand Isle County

Contents

Total housing stock	201
Pace of housing and population growth	201
For rent and for sale homes	202
Short term rentals and vacation home effect on market	203
Housing affordability	205
Home prices and rents	205
Cost burden.....	206
Who faces housing problems most often?.....	207
Householder age.....	208
Household income	209
Homelessness	210
Housing quality	210
Homes in mobile home parks	210

Figures

Figure 17-1: Grand Isle County housing types	201
Figure 17-2: Average annual change in Grand Isle County housing supply	201
Figure 17-3: Grand Isle County household growth.....	202
Figure 17-4: Grand Isle County rental vacancy rates	202
Figure 17-5: Median days on market of homes sold in Grand Isle County	203
Figure 17-6: Distribution of Vermont's seasonal homes and short-term rental homes	203
Figure 17-7: Grand Isle County seasonal home snapshot	204
Figure 17-8: Grand Isle County short-term rental listings	204
Figure 17-9: Grand Isle County short-term rental home snapshot.....	204
Figure 17-10: Grand Isle County median home sales prices.....	205
Figure 17-11: Grand Isle County median monthly rent, 2017	205
Figure 17-12: Grand Isle County households with high housing costs relative to income.....	206
Figure 17-13: Grand Isle County households with high housing costs relative to income.....	206
Figure 17-14: Grand Isle County households with housing problems.....	207
Figure 17-15: Grand Isle County households by age, 2020-2025	208
Figure 17-16: Grand Isle County households by age and tenure, 2020-2025	208
Figure 17-17: Grand Isle County median household income estimates	209

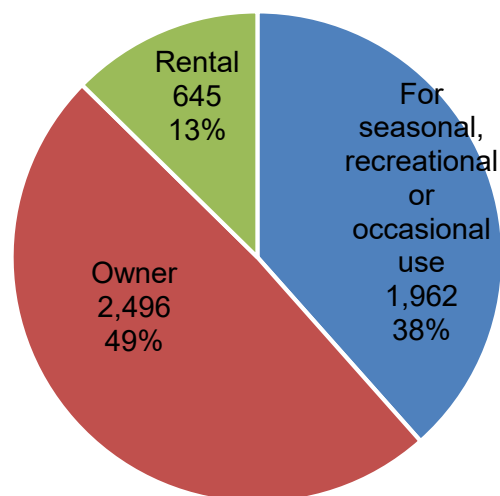
Figure 17-18: Income ranges relative to Grand Isle County median income, 2020 209

Figure 17-19: Age of Grand Isle County housing stock 210

Total housing stock

Grand Isle County's housing stock consists of 5,103 year-round and seasonal homes. Grand Isle County has the second highest rate of seasonal homes as a percentage of its stock in the state, with seasonal homes accounting for 38 percent of the housing stock.

Figure 17-1: Grand Isle County housing types

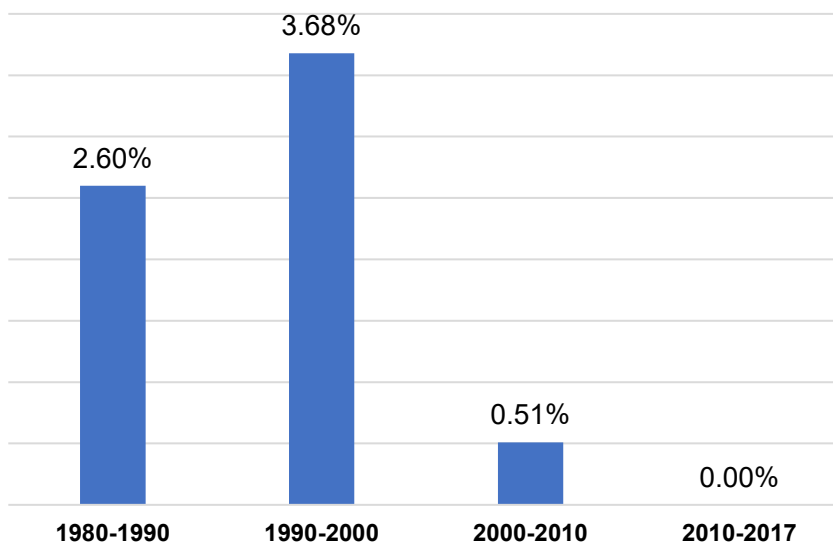


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, the number of non-vacation homes in Grand Isle County has remained unchanged. With faster growth in some Grand Isle County towns, the total pace of growth in households living in the county is projected at 0.5% per year between 2020 and 2025.

Figure 17-2: Average annual change in Grand Isle County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

Figure 17-3: Grand Isle County household growth

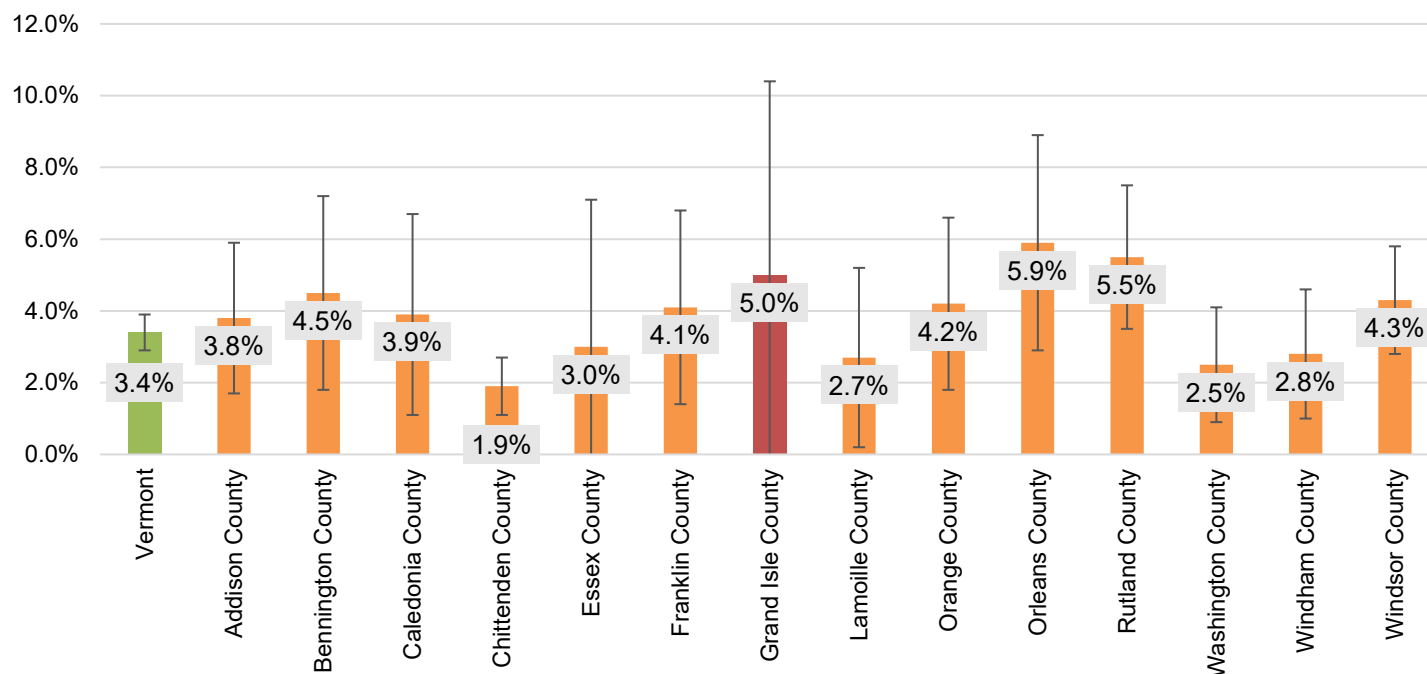
	Projected expansion of households living in county, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
3,043	74	13	61	11	20

Source: Claritas

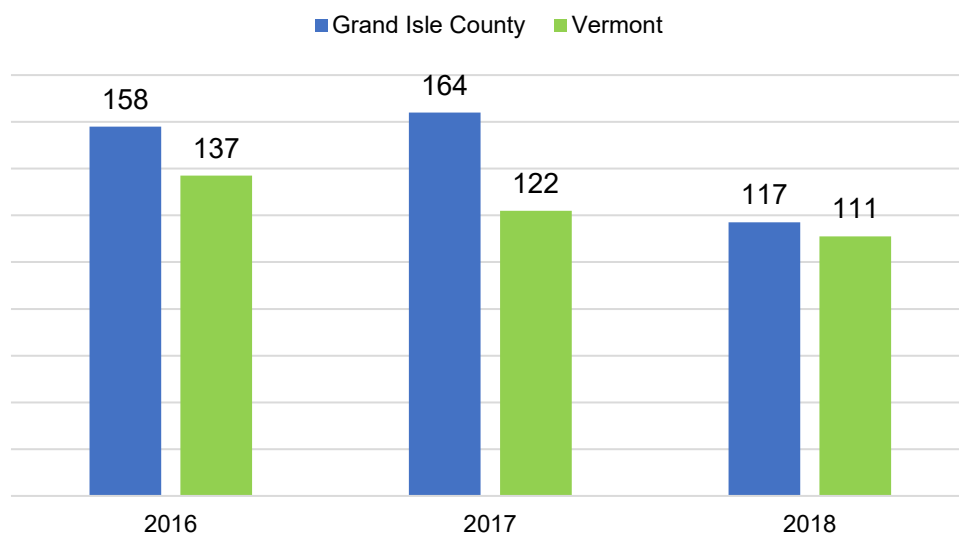
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Grand Isle is 5.0%—much higher than the statewide rate of 3.4%, although the margin of error for this county is very large. However, the average days on market of for sale homes in Grand Isle (117 days in 2018) is nearly the same as for the state as a whole.

Figure 17-4: Grand Isle County rental vacancy rates



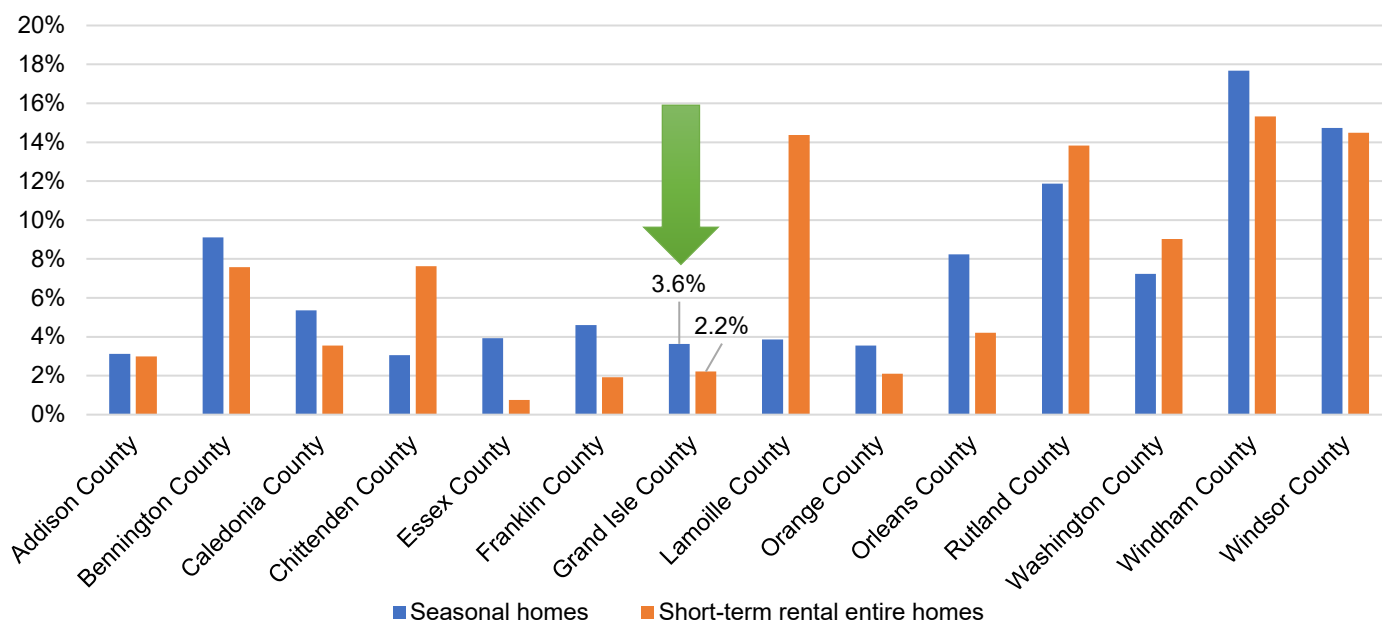
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 17-5: Median days on market of homes sold in Grand Isle County

Source: Multiple Listing Service (MLS) from [housingdata.org](https://www.housingdata.org)

Short term rentals and vacation home effect on market

About 4% of Vermont's stock of vacation homes and 2% of its short-term rental homes are located in Grand Isle County. Of all homes in the county, 38% are vacation (seasonal) homes and 3% are consistently used as short-term rentals. The number of short-term rental homes in Grand Isle County was 178 in July 2019--an increase of 10% relative to 2018.

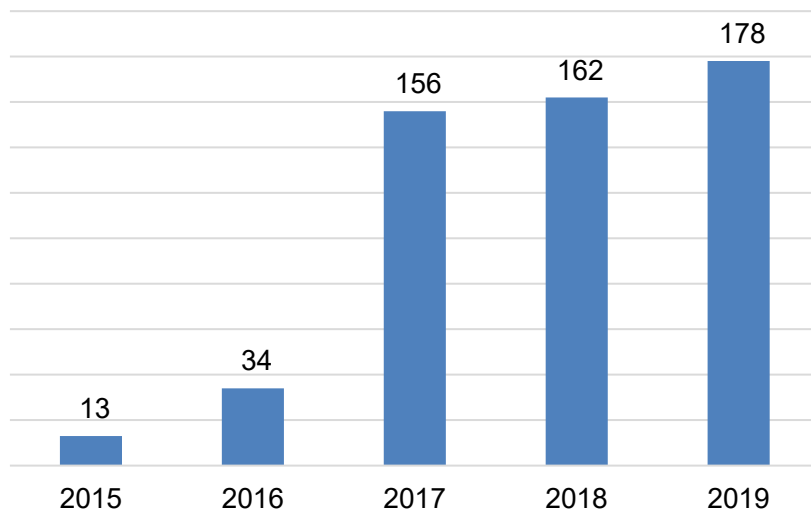
Figure 17-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 17-7: Grand Isle County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Grand Isle County	1,962	38%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 17-8: Grand Isle County short-term rental listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 17-9: Grand Isle County short-term rental home snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Grand Isle County	178	86%	3.0%	10%	\$ 272
Vermont	8,041	72%	1.8%	12%	\$ 215

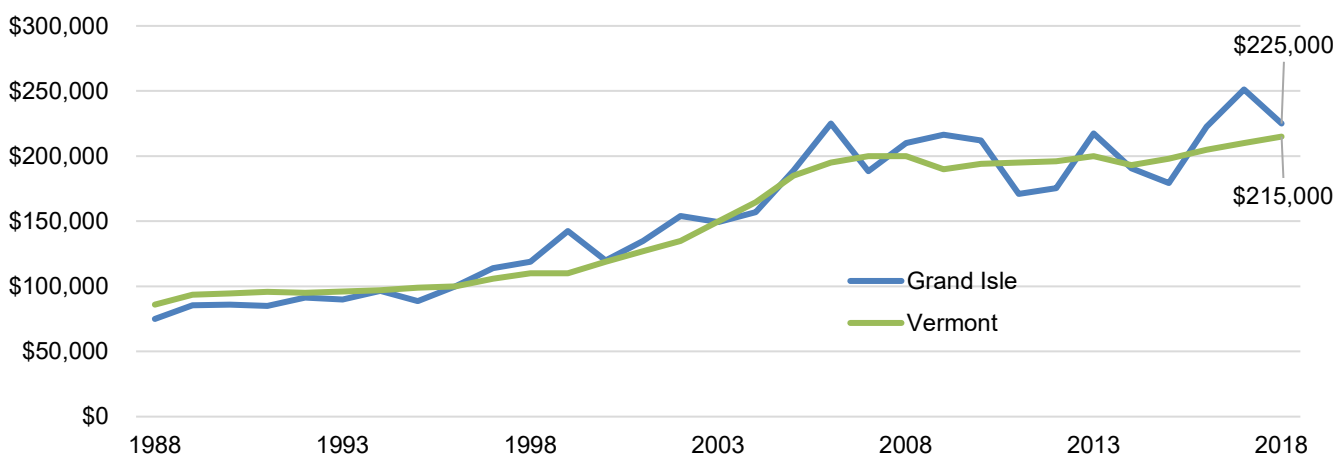
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of homes sold in Grand Isle in 2018 was \$225,000--higher than the statewide median of \$215,000.

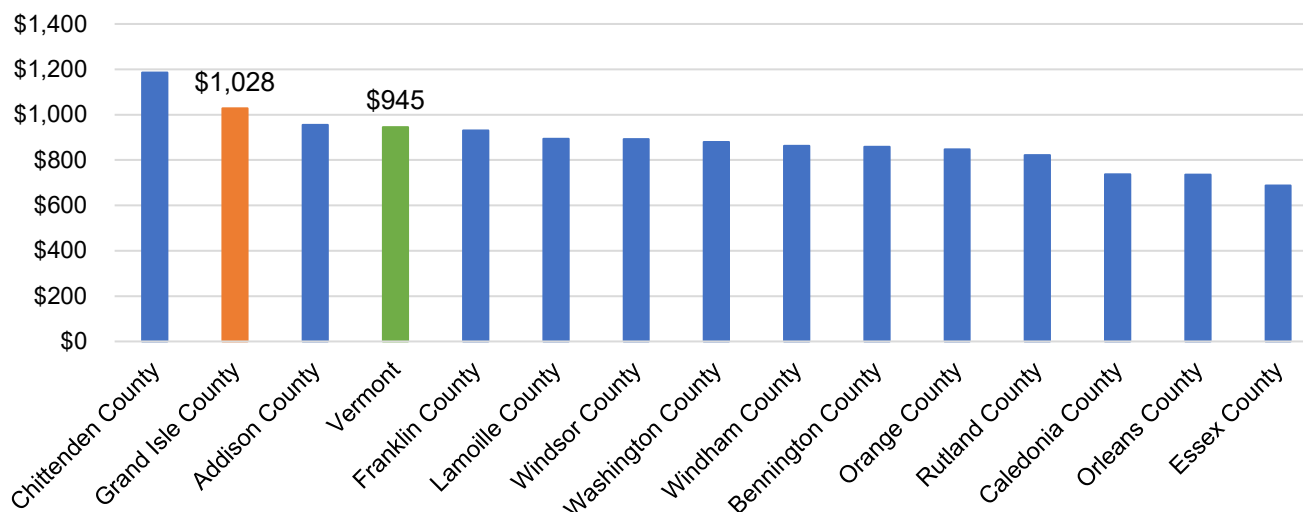
Figure 17-10: Grand Isle County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Grand Isle County was an estimated \$1,028 per month. This is the second highest rent cost in the state, and substantially higher than the statewide median of \$945.

Figure 17-11: Grand Isle County median monthly rent, 2017

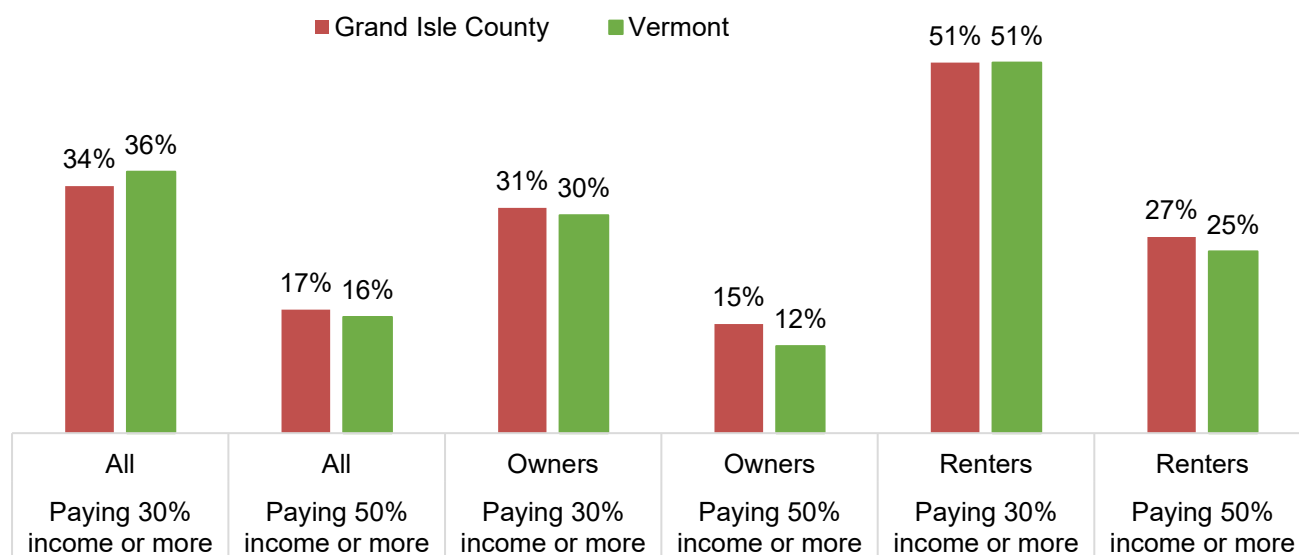


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 34% of all Grand Isle County households pay more than 30% of their income for housing. About 17% of Grand Isle County households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 17-12: Grand Isle County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from www.housingdata.org.

Figure 17-13: Grand Isle County households with high housing costs relative to income

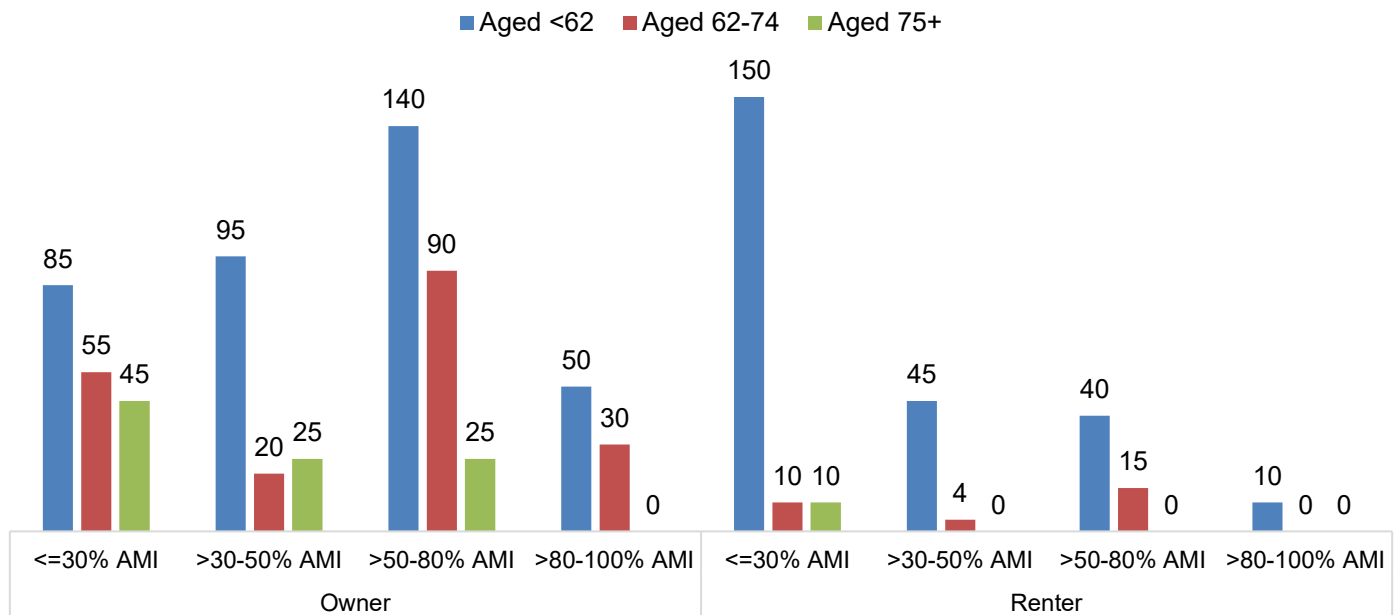
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Grand Isle County Renters	264	141
Grand Isle County Owners	721	356

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

In Grand Isle County, the largest demographic group experiencing housing problems are renters with household income of <30% of median who are younger than 62. HUD Comprehensive Housing Affordability Strategy estimates 150 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding¹.

Figure 17-14: Grand Isle County households with housing problems



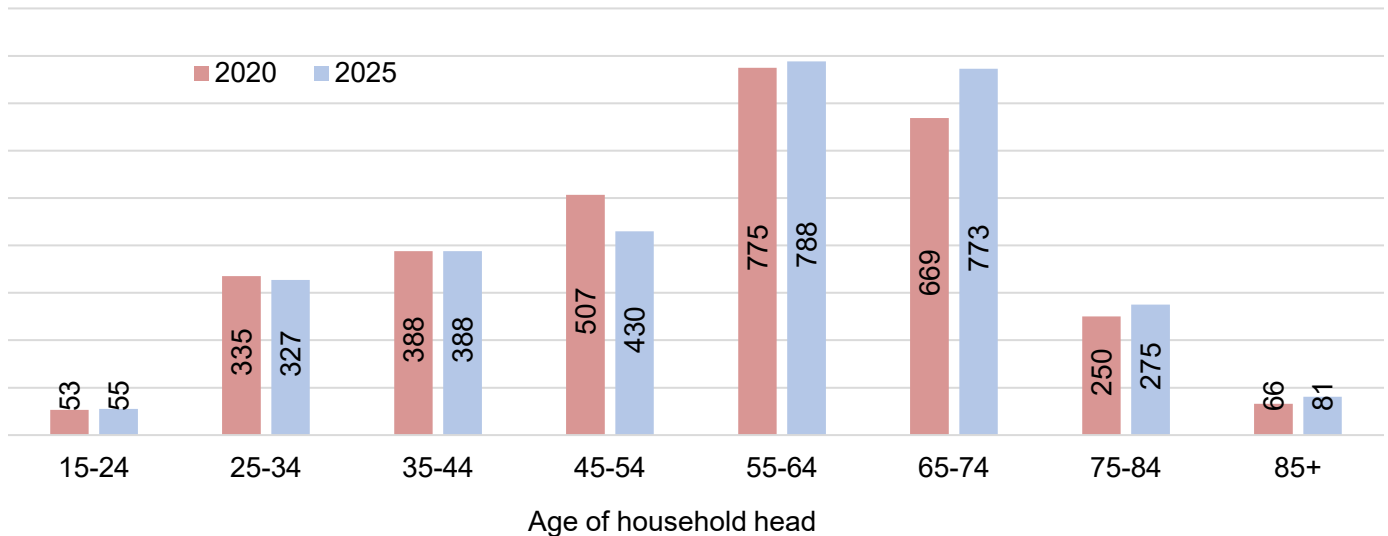
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

¹ Overcrowding is defined here as having more than one person per room of the unit.

Householder age

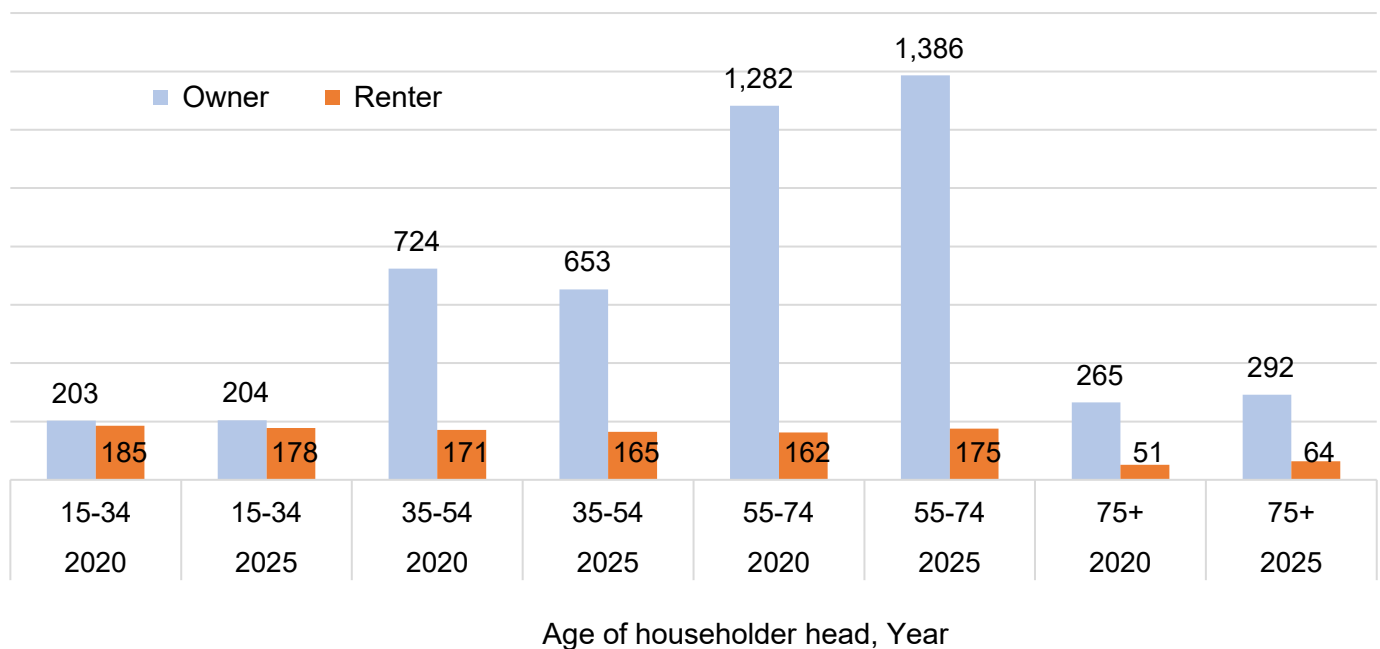
Between 2020 and 2025, the median age of the head of a Grand Isle County household will inch up from 60 to 61 for owners and 45 to 47 for renters. An estimated 36% of all householders in the county will be at least 65 years old and 3% will be at least 85 years old.

Figure 17-16: Grand Isle County households by age, 2020-2025



Source: Claritas.

Figure 17-15: Grand Isle County households by age and tenure, 2020-2025

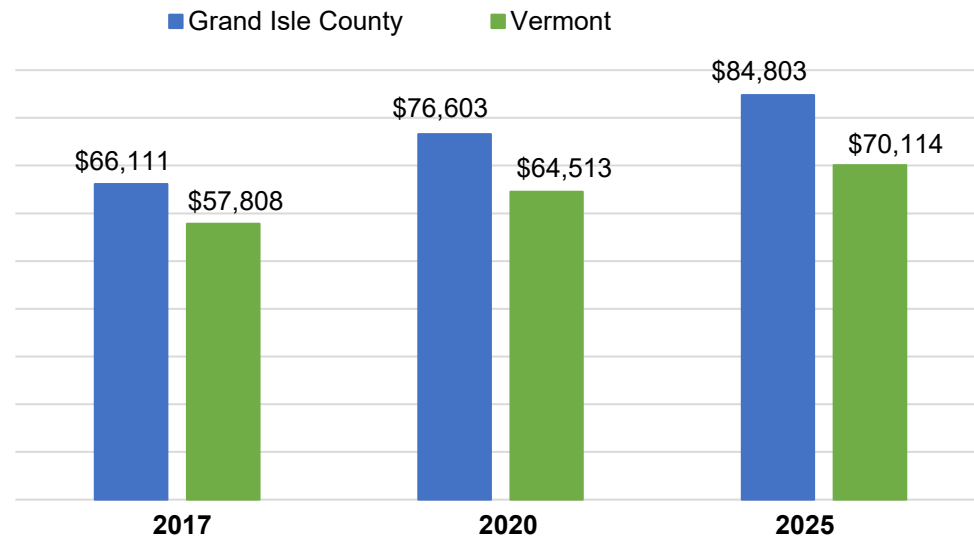


Source: Claritas.

Household income

The median income among all households in Grand Isle County is expected to increase from \$76,603 to \$84,803 between 2020 and 2025.

Figure 17-17: Grand Isle County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 17-18: Income ranges relative to Grand Isle County median income, 2020

Median income			\$ 76,603
<=30% of median		<=	\$ 22,981
31-50% of median	\$ 22,982	-	\$ 38,301
51-80% of median	\$ 38,302	-	\$ 61,282
81-100% of median	\$ 61,283	-	\$ 76,603
101-120% median	\$ 76,604	-	\$ 91,923
>120% of median		>	\$ 91,924
Source: Claritas			

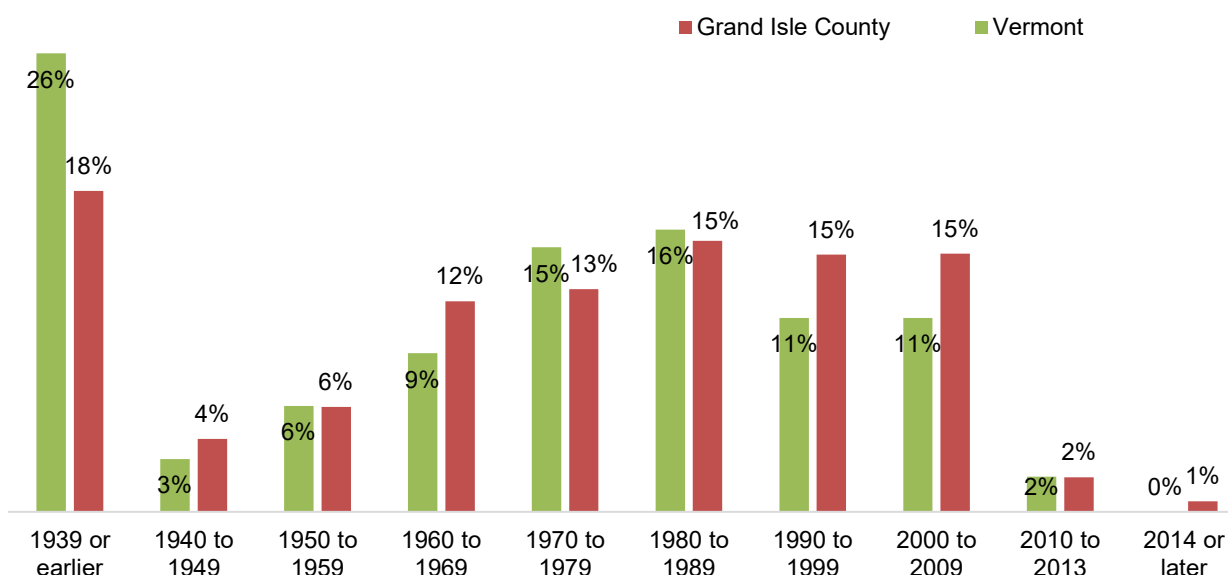
Homelessness

The 2019 One-Night Count did not find any persons experiencing homelessness in Grand Isle County. In contrast, shelter stays in neighboring Franklin County are increasing, the domestic violence shelter remains at capacity and transitional units are full due to people staying rather than moving. It is possible that the absence of shelter space in Grand Isle maxes out capacity in Franklin County and contributes to the lack of Grand Isle identified homeless.

Housing quality

Of all homes in Grand Isle County, an estimated 18.2% were built prior to 1940--substantially fewer than the statewide average. This may indicate that the stock in Grand Isle County is in better condition than in most other counties. The median home was built in 1978².

Figure 17-19: Age of Grand Isle County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from [housingdata.org](https://www.housingdata.org).

Homes in mobile home parks

Grand Isle County has 2 mobile home parks with a total of 32 lots. There are 5 vacant lots for a vacancy rate of 15.6%. This is the highest vacancy rate in the state, compared with the statewide average of 5.2%³, however the actual number of vacant lots is very small.

² U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from www.housingdata.org

³ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

Chapter 18 : Lamoille County

Contents

Total housing stock	213
Pace of housing and population growth	213
For rent and for sale homes	214
Short term rentals and vacation home effect on market	215
Housing affordability	217
Home prices and rents	217
Cost burden.....	218
Who faces housing problems most often?.....	219
Householder age.....	220
Household income	221
Homelessness	222
Housing quality	222
Homes in mobile home parks	223

Figures

Figure 18-1: Lamoille County housing types	213
Figure 18-2: Average annual change in Lamoille County housing supply	213
Figure 18-3: Lamoille County household growth.....	214
Figure 18-4: Lamoille County rental vacancy rate.....	214
Figure 18-5: Median days on market of homes sold in Lamoille County	215
Figure 18-6: Distribution of Vermont's seasonal homes and short-term rental homes	215
Figure 18-7: Lamoille County seasonal home snapshot.....	216
Figure 18-8: Lamoille County short-term rental home listings	216
Figure 18-9: Lamoille County short-term rental home snapshot.....	216
Figure 18-10: Lamoille County median home sale prices.....	217
Figure 18-11: Lamoille County median monthly rent, 2017	217
Figure 18-12: Lamoille County households with high housing costs relative to income.....	218
Figure 18-13: Lamoille County households with high housing costs relative to income.....	218
Figure 18-14: Lamoille County households with housing problems.....	219
Figure 18-15: Lamoille County number of households by age, 2020-2025	220
Figure 18-16: Lamoille County households by age and tenure, 2020-2025.....	220
Figure 18-17: Lamoille County median household income estimates.....	221

Figure 18-18: Income ranges relative to Lamoille County median income, 2020 221

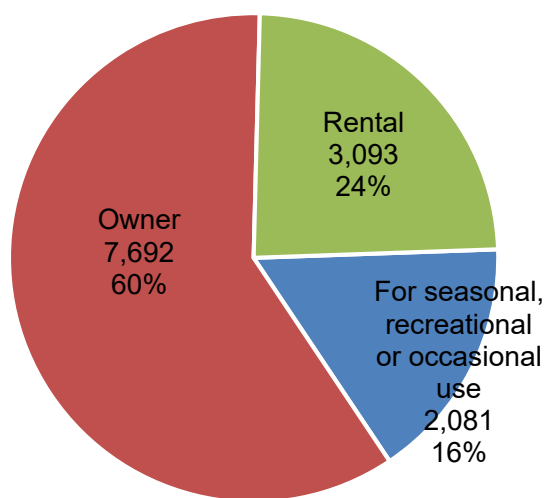
Figure 18-19: Shelter status for Lamoille County homeless households 222

Figure 18-20: Age of Lamoille County housing stock 222

Total housing stock

Lamoille County's housing stock consists of 12,866 year-round and seasonal homes.

Figure 18-1: Lamoille County housing types

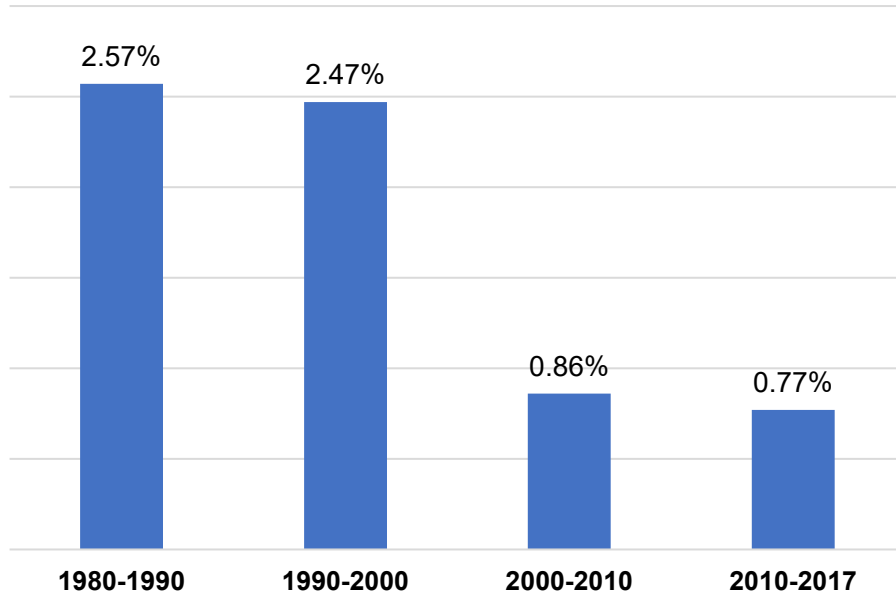


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Lamoille County's total non-vacation housing stock has been increasing at an annual pace of less than one percent (0.77%), slightly faster than the rate of 0.16% for the state. With faster growth in some Lamoille County towns, the total pace of growth in households living in the county is projected at 0.3% per year between 2020 and 2025.

Figure 18-2: Average annual change in Lamoille County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

Figure 18-3: Lamoille County household growth

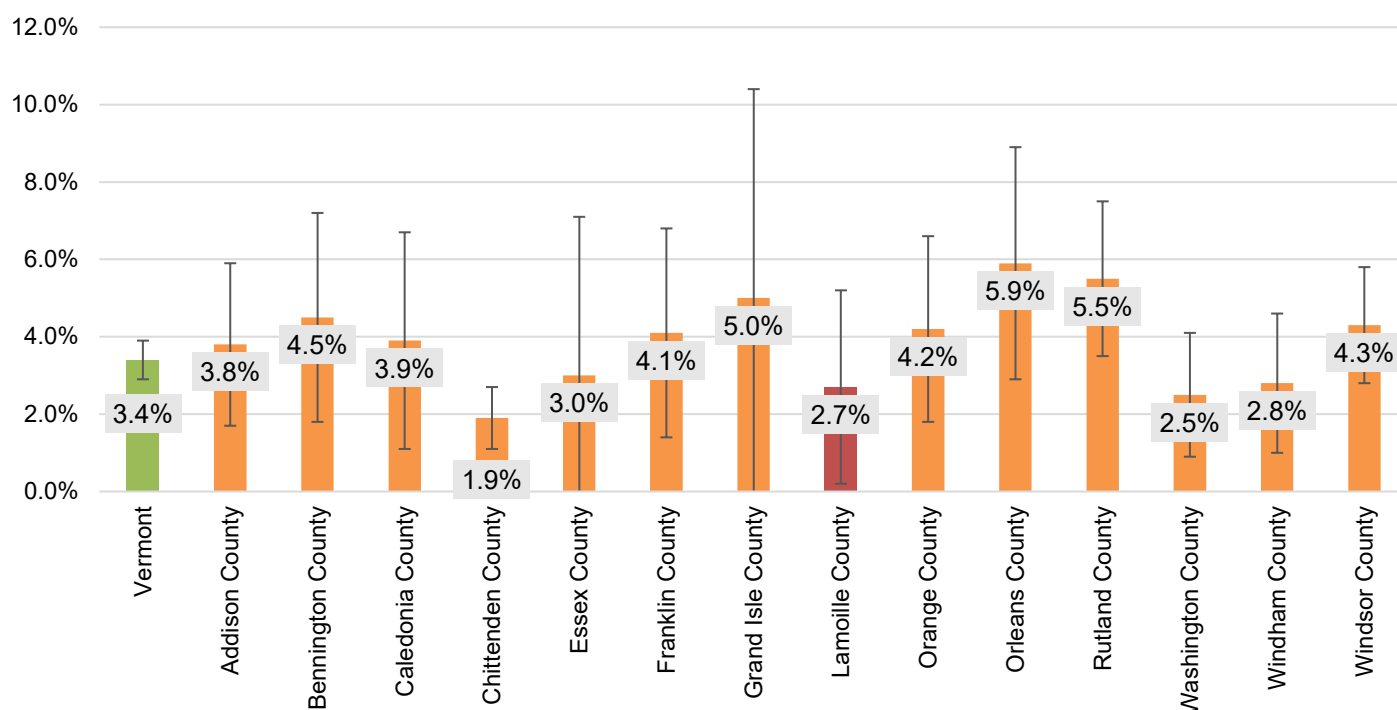
	Projected expansion of households living in county, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
10,561	164	51	113	7	33

Source: Claritas

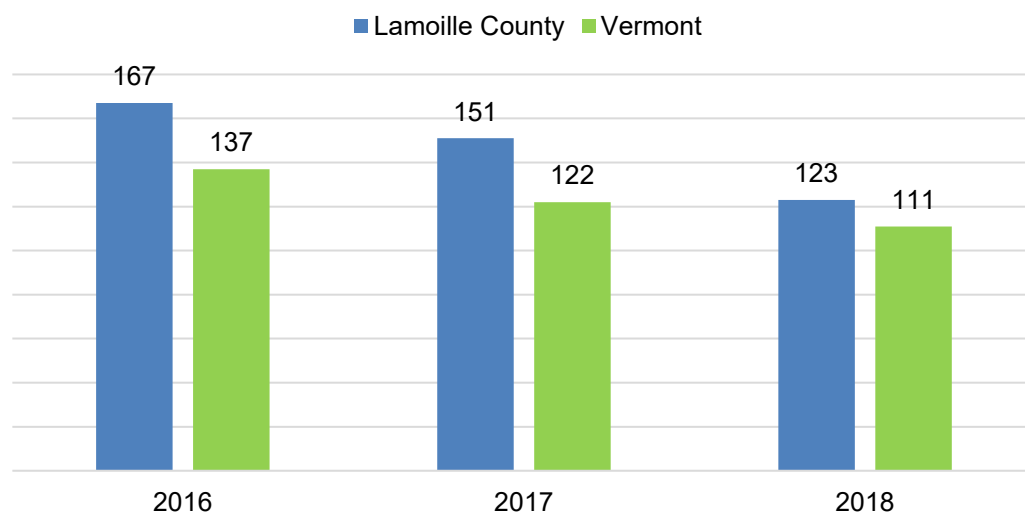
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Lamoille is 2.7%-- lower than the statewide rate of 3.4%. However, the average days on market for for sale homes in Lamoille (123 days in 2018) is slightly higher than the state as a whole.

Figure 18-4: Lamoille County rental vacancy rate



Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 18-5: Median days on market of homes sold in Lamoille County

Source: Multiple Listing Service (MLS) from housingdata.org

Short term rentals and vacation home effect on market

About 4% of Vermont's stock of vacation homes and 14% of its short-term rental homes are located in Lamoille County. Of all homes in the county, 16% are vacation (seasonal) homes and 7% are consistently used as short-term rentals. The number of short-term rental homes in Lamoille County was 1,156 in July 2019—an increase of 18% relative to 2018.

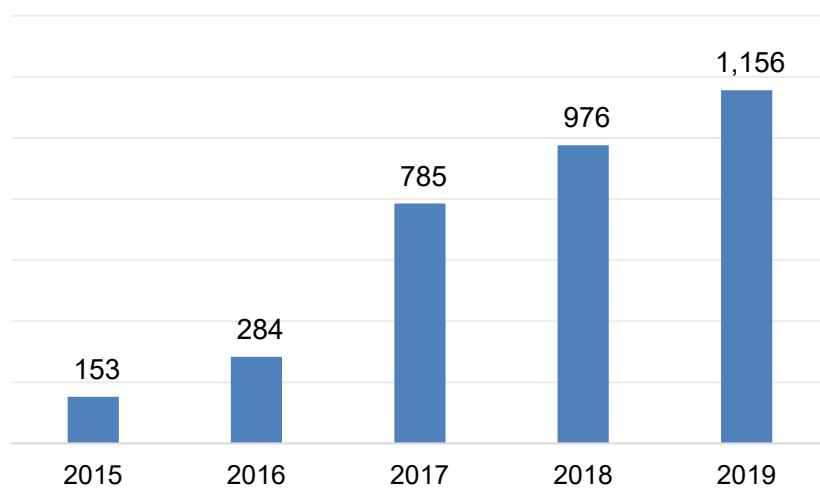
Figure 18-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 18-7: Lamoille County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Lamoille County	2,081	16%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://data.census.gov/tables/).

Figure 18-8: Lamoille County short-term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA

Figure 18-9: Lamoille County short-term rental home snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Lamoille County	1,156	79%	7.1%	18%	\$ 218
Vermont	8,041	72%	1.8%	12%	\$ 215

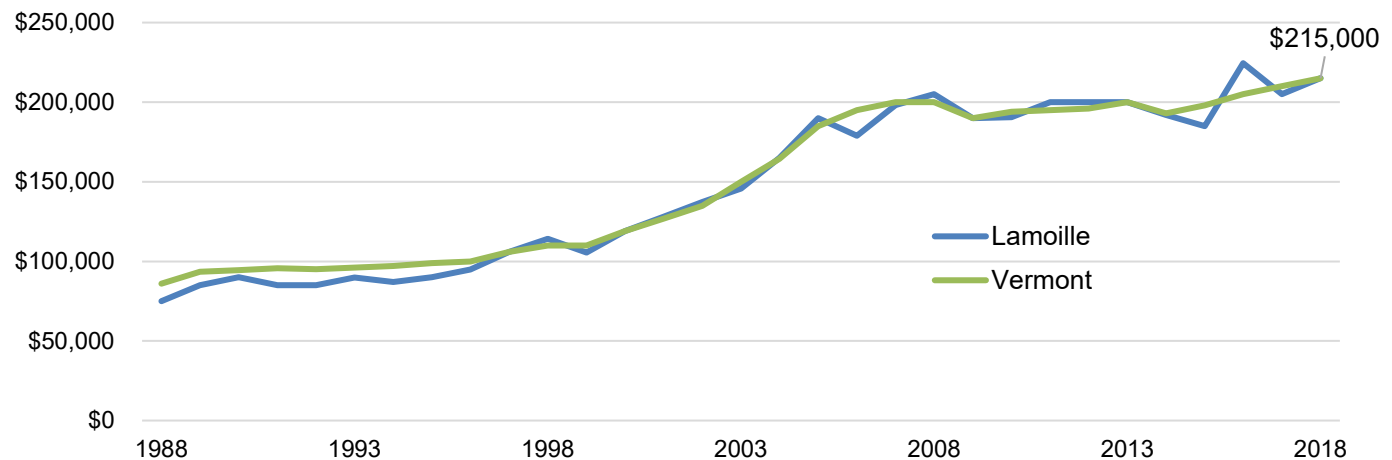
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of homes sold in Lamoille in 2018 was \$215,000—the same as for the state as a whole.

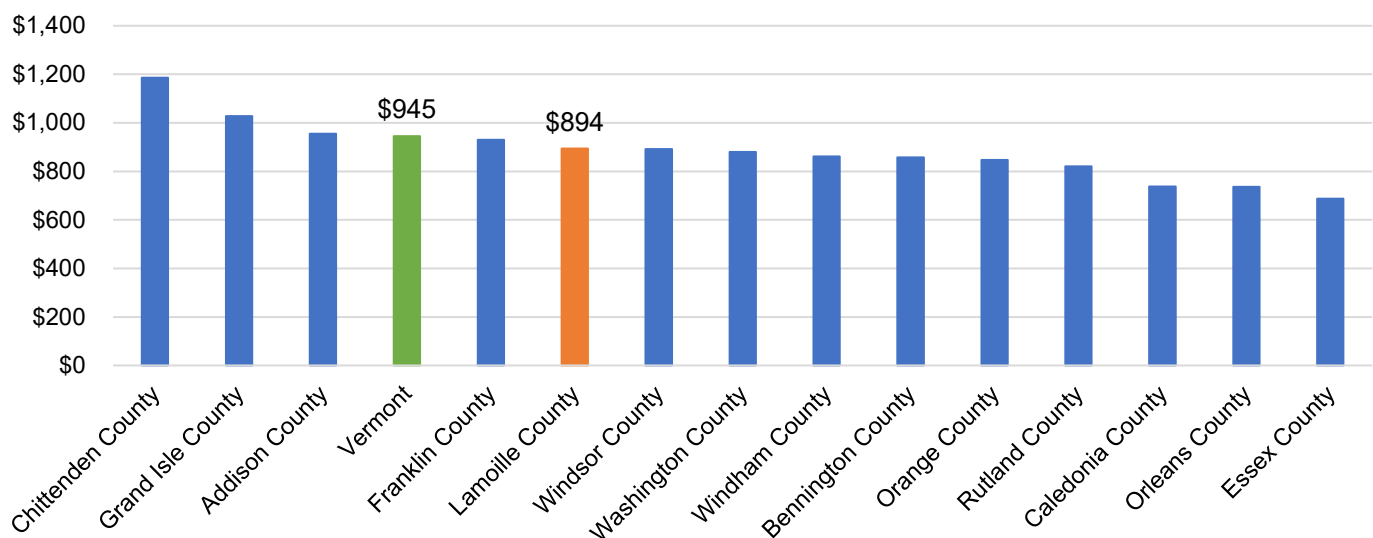
Figure 18-10: Lamoille County median home sale prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Lamoille County's median gross rent (including utilities) was estimated at \$894 per month – somewhat less than the statewide median of \$945.

Figure 18-11: Lamoille County median monthly rent, 2017

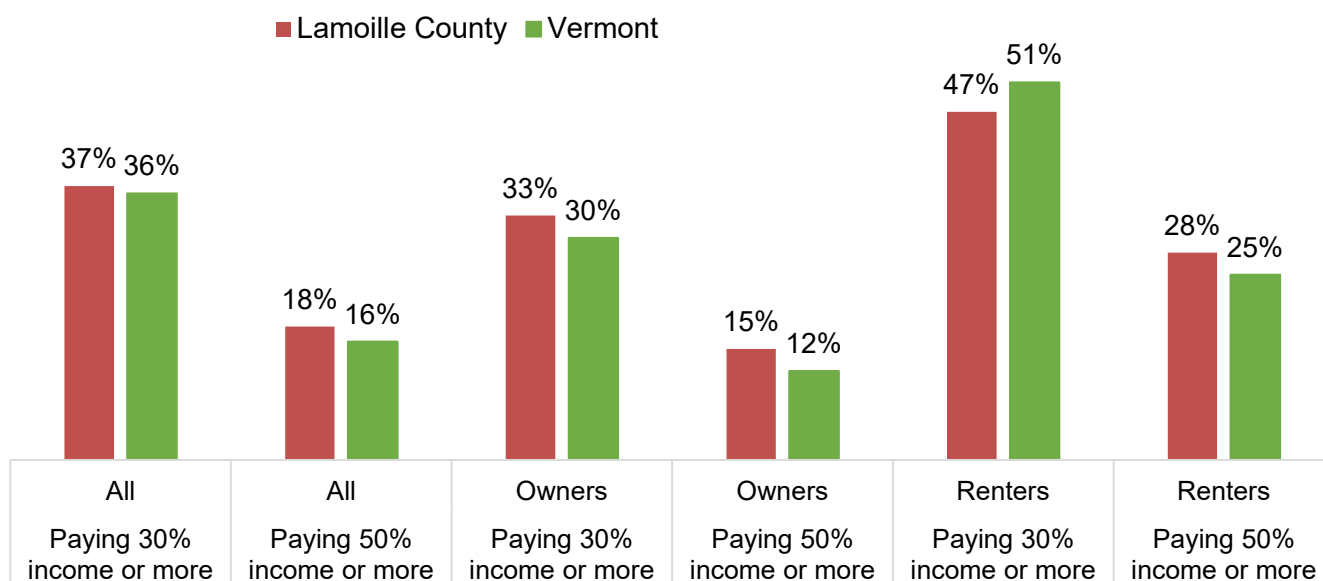


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 37% of all Lamoille County households pay more than 30% of their income for housing. About 18% of Lamoille households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 18-12: Lamoille County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 18-13: Lamoille County households with high housing costs relative to income

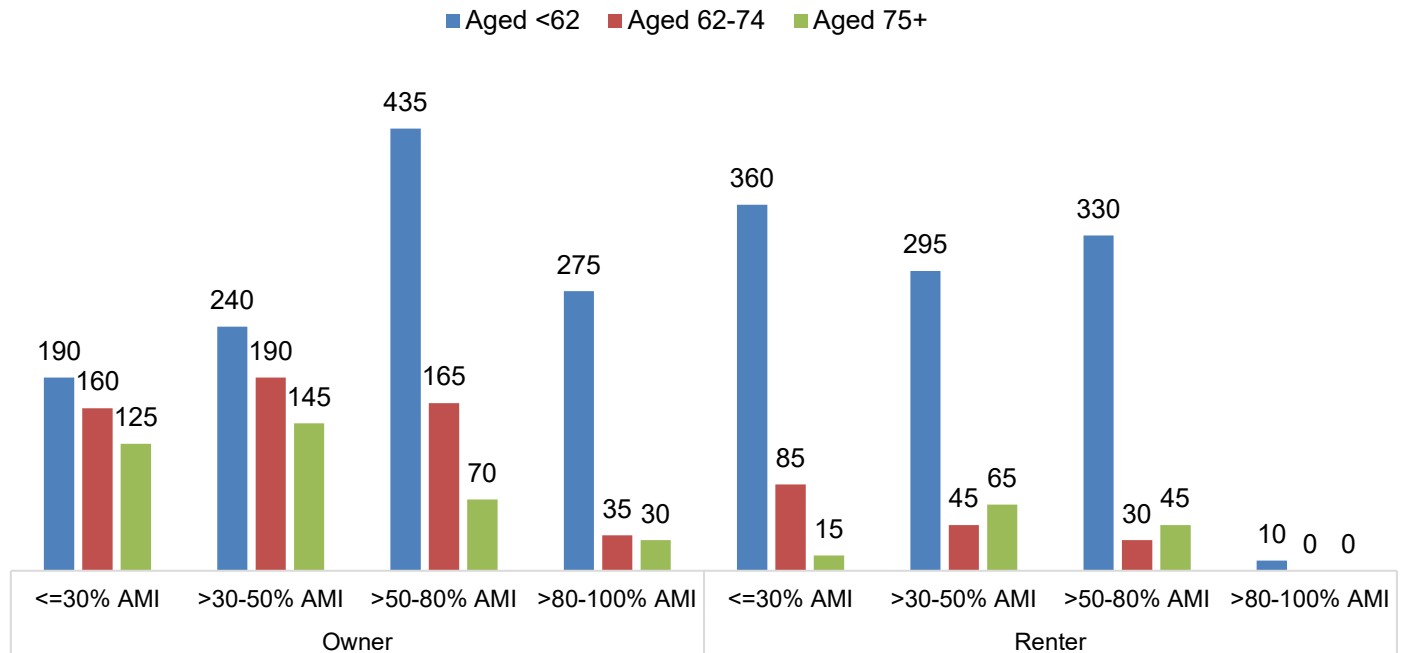
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Lamoille County Renters	1,202	720
Lamoille County Owners	2,438	1,085

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

Homeowners with household income of 50-80% of median who are younger than 62 are the largest demographic group to experience housing problems in Lamoille County. The HUD Comprehensive Housing Affordability Strategy estimates that 435 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding¹.

Figure 18-14: Lamoille County households with housing problems



Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

¹ Overcrowding is defined here as having more than one person per room of the unit.

Householder age

Between 2020 and 2025, the median age of the head of Lamoille County household will inch up from 57 to 59 for owners and 42 to 43 for renters. An estimated 32% of all householders in the county will be at least 65 years old and 3% will be at least 85 years old.

Figure 18-15: Lamoille County number of households by age, 2020-2025

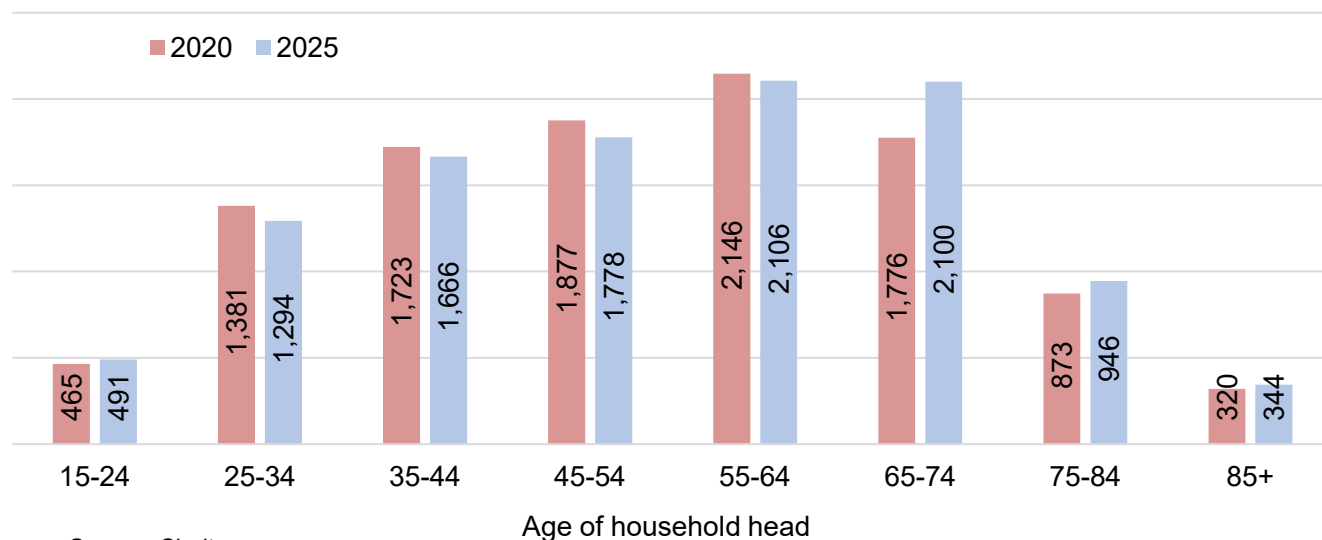
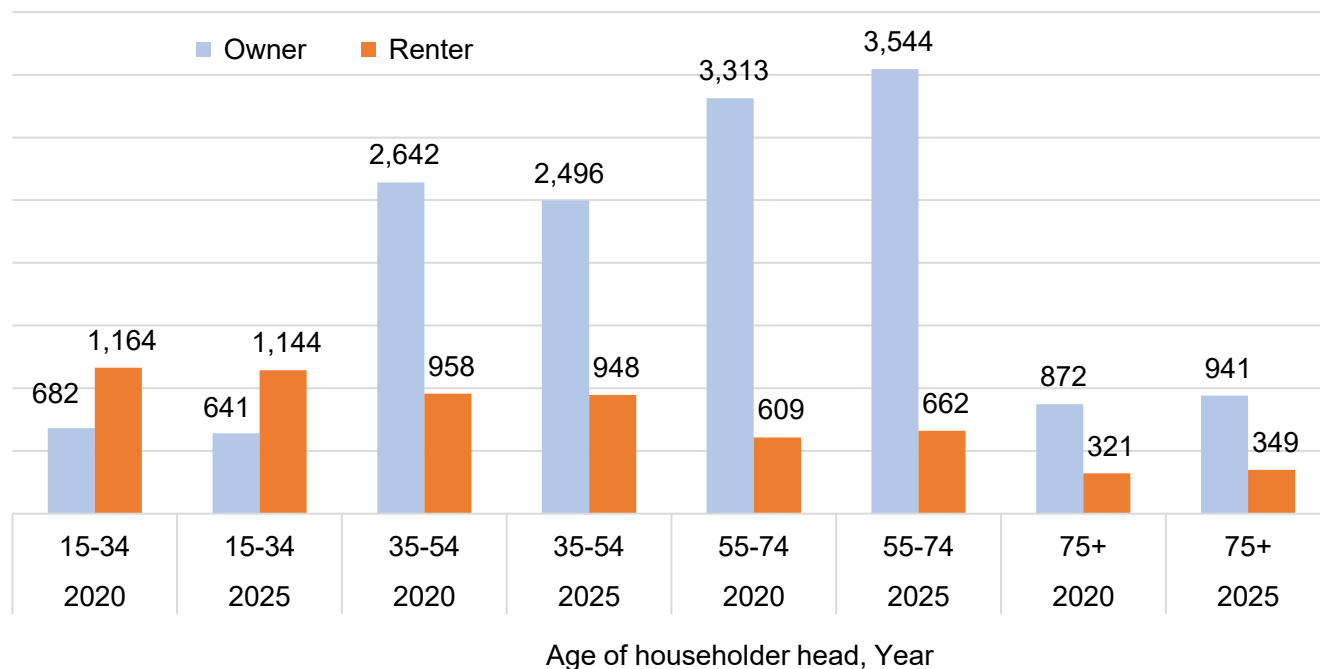


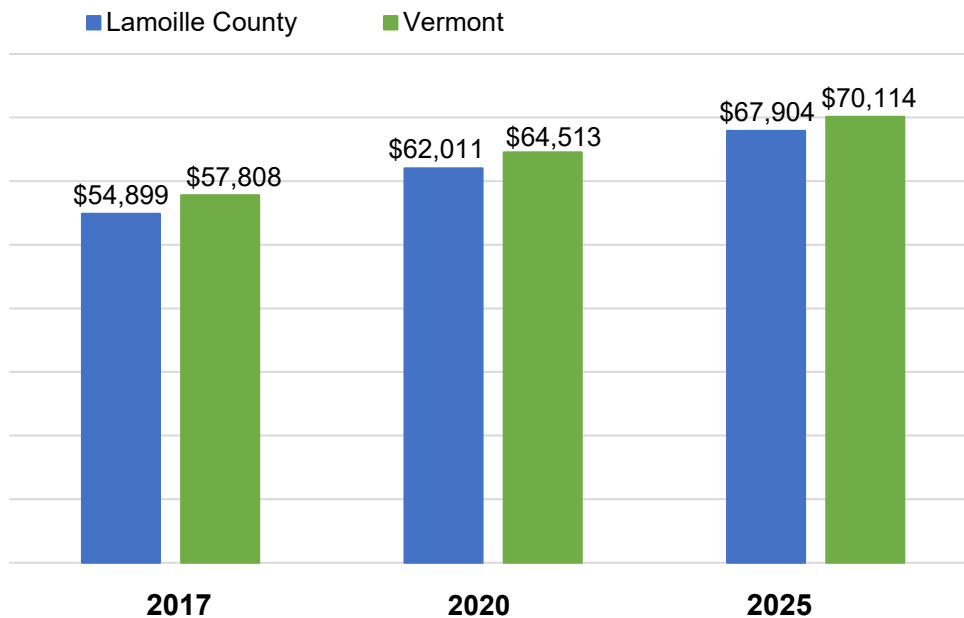
Figure 18-16: Lamoille County households by age and tenure, 2020-2025



Household income

The median income among all households in Lamoille County is expected to increase from \$62,011 to \$67,904 between 2020 and 2025.

Figure 18-17: Lamoille County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 18-18: Income ranges relative to Lamoille County median income, 2020

Median income	\$ 62,011		
<=30% of median	<= \$ 18,603		
31-50% of median	\$ 18,604	-	\$ 31,005
51-80% of median	\$ 31,006	-	\$ 49,609
81-100% of median	\$ 49,610	-	\$ 62,011
101-120% median	\$ 62,012	-	\$ 74,413
>120% of median	> \$ 74,414		
Source: Claritas			

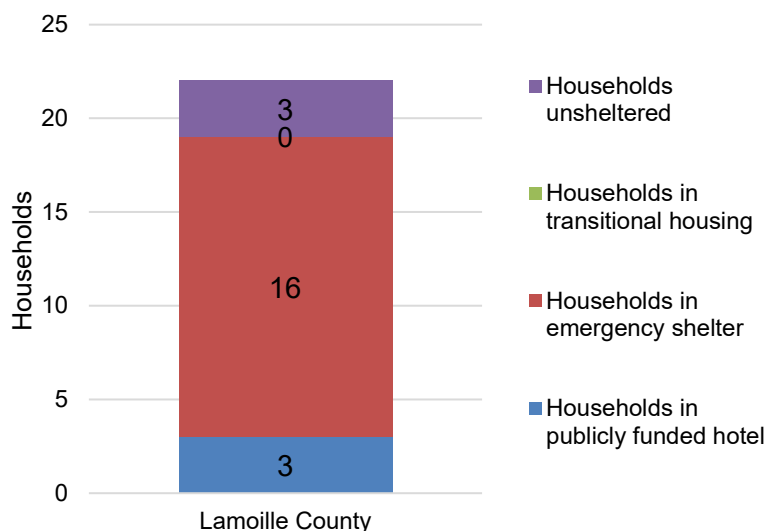
Homelessness

During the 2019 One-Night Count, 22 Lamoille County residents experienced homelessness.

Housing quality

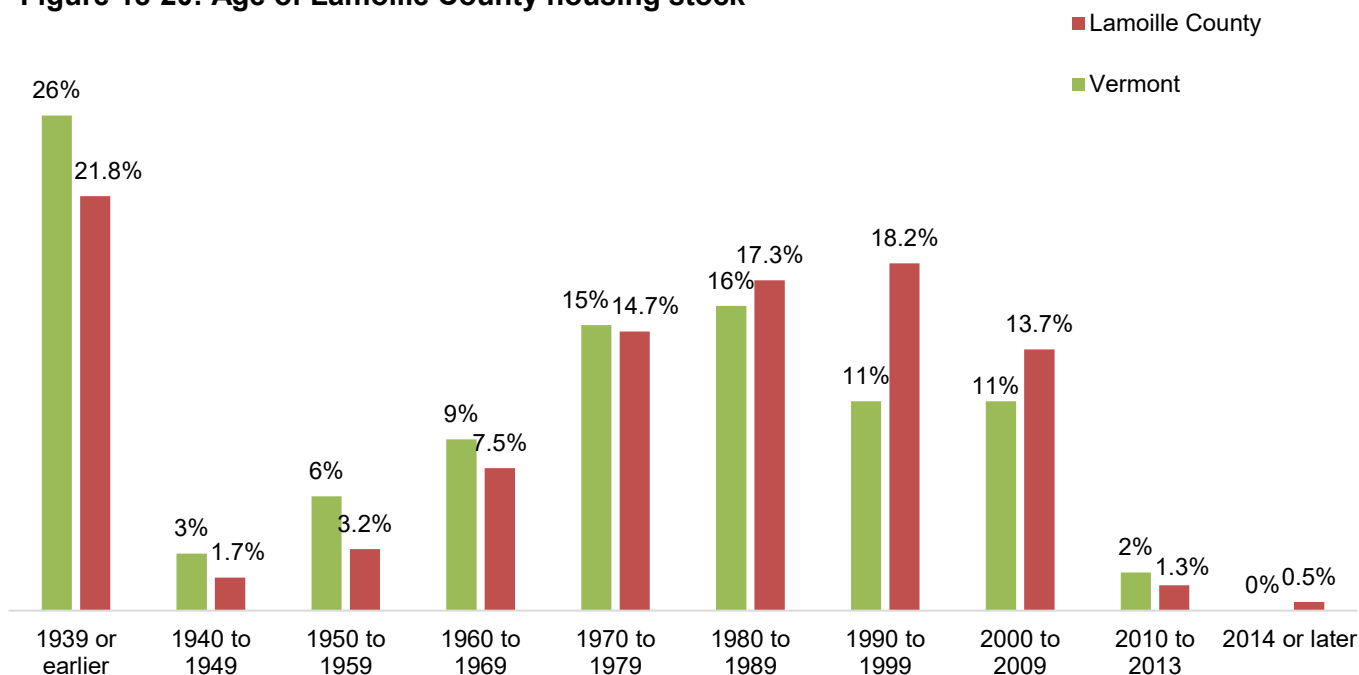
Lamoille County has the newest median homes in the state, where the median home was built in 1981² compared to 1974 statewide. However, there are many older homes in the county. Of all homes in Lamoille County, an estimated 21.8% were built prior to 1940 compared to 25.7% statewide.

Figure 18-19: Shelter status for Lamoille County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 18-20: Age of Lamoille County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

² U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Lamoille County has 7 mobile home parks with 326 lots. There are 15 vacant lots for a vacancy rate of 4.5%, which is somewhat lower than the statewide rate of 5.2%.³ Lamoille County has two parks located within the 100-year floodplain⁴.

³ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁴ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

Chapter 19 : Orange County

Contents

Total housing stock	226
Pace of housing and population growth	226
For rent and for sale homes	227
Short term rentals and vacation home effect on market	228
Housing affordability	230
Home prices and rents	230
Cost burden	231
Who faces housing problems most often?.....	232
Householder age.....	233
Household income	234
Homelessness	235
Housing quality	235
Homes in mobile home parks	236

Figures

Figure 19-1: Orange County housing types	226
Figure 19-2: Average annual change in Orange County housing supply.....	226
Figure 19-3: Orange County household growth	227
Figure 19-4: Orange County rental vacancy rate	227
Figure 19-5: Median days on market of homes sold in Orange County.....	228
Figure 19-6: Distribution of Vermont's seasonal homes and short-term rental homes.....	228
Figure 19-7: Orange County seasonal home snapshot.....	229
Figure 19-8: Orange County short-term rental home listings.....	229
Figure 19-9: Orange County short-term rental home snapshot	229
Figure 19-10: Orange County median home sales prices	230
Figure 19-11: Orange County median monthly rent, 2017	230
Figure 19-12: Orange County households with high housing costs relative to income	231
Figure 19-13: Orange County households with high housing costs relative to income	231
Figure 19-14: Orange County households with housing problems.....	232
Figure 19-15: Orange County households by age, 2020-2025.....	233
Figure 19-16: Orange County households by age and tenure, 2020-2025.....	233

Figure 19-17: Orange County median household income estimates234

Figure 19-18: Income ranges relative to Orange County median income, 2020 234

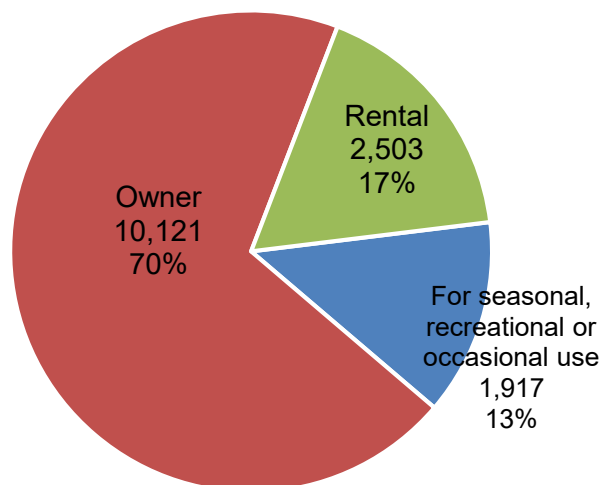
Figure 19-19: Shelter status for Orange County homeless households235

Figure 19-20: Age of Orange County housing stock236

Total housing stock

Orange County's housing stock consists of 14,541 year-round and seasonal homes.

Figure 19-1: Orange County housing types

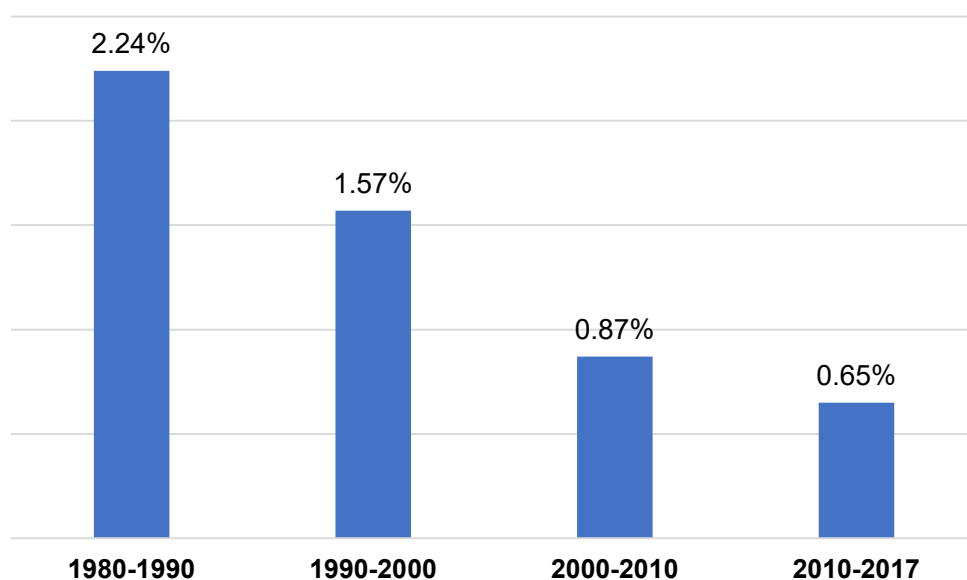


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Orange County's total non-vacation housing stock has been increasing at an annual pace of less than one percent (0.65%), compared to a growth rate of 0.16% for the state. With faster growth in some Orange County towns, the total pace of growth in households living in the county is projected at 0.2% per year between 2020 and 2025.

Figure 19-2: Average annual change in Orange County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

Figure 19-3: Orange County household growth

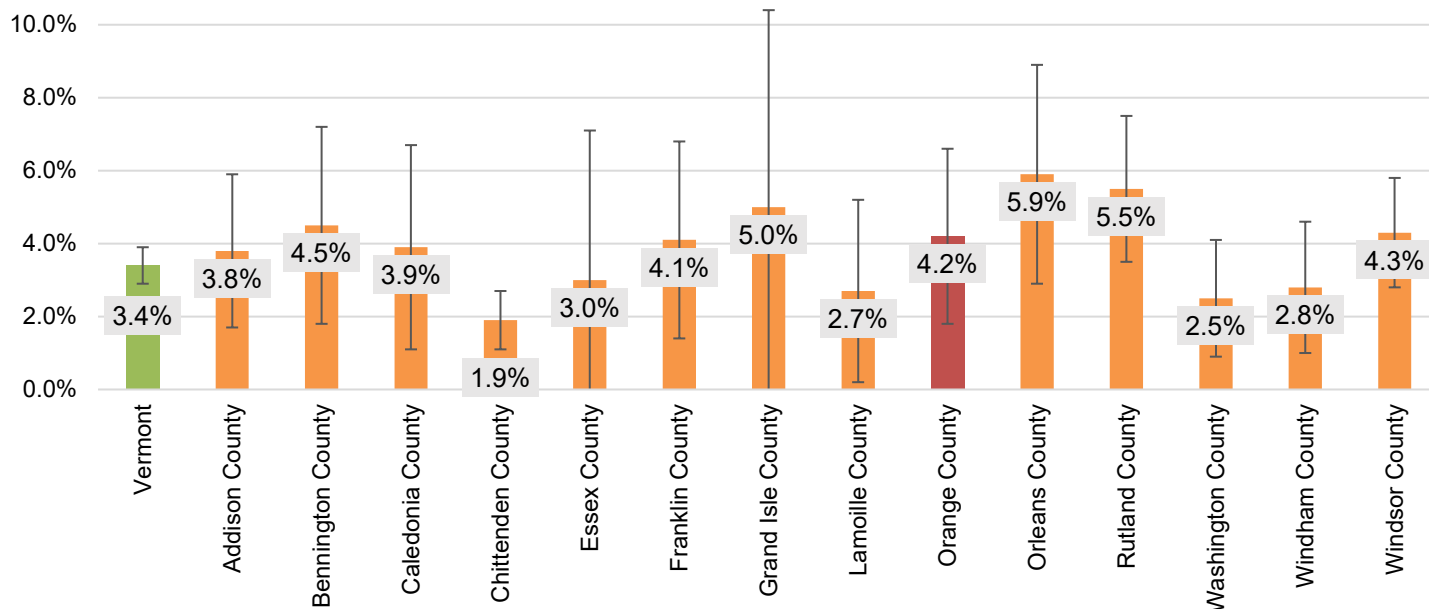
	Projected expansion of households living in county, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
12,172	115	16	99	3	31

Source: Claritas

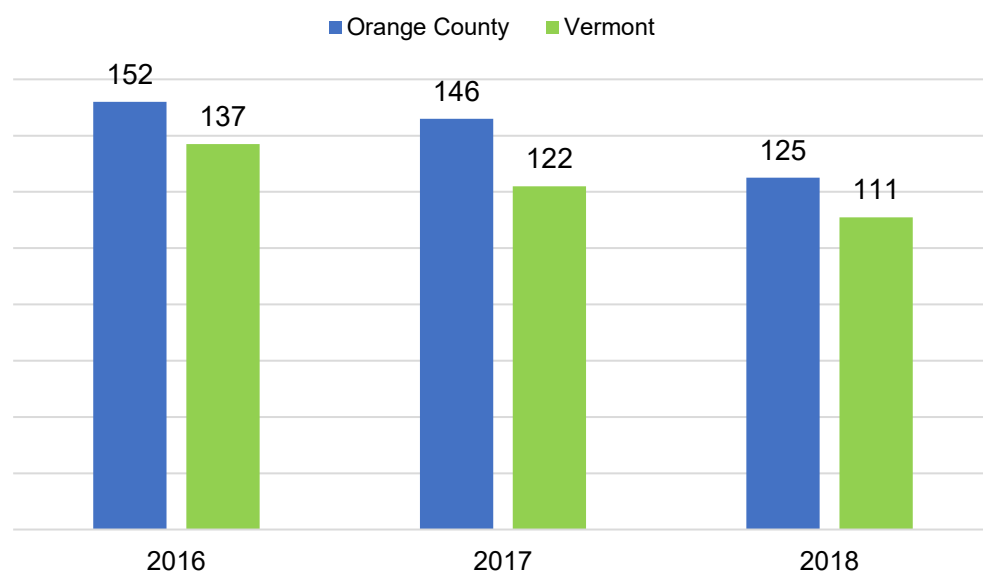
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Orange is 4.2%-- somewhat higher than the statewide rate of 3.4%. The average days on market of for sale homes in Orange (125 days in 2018) is also slightly higher than the state as a whole.

Figure 19-4: Orange County rental vacancy rate



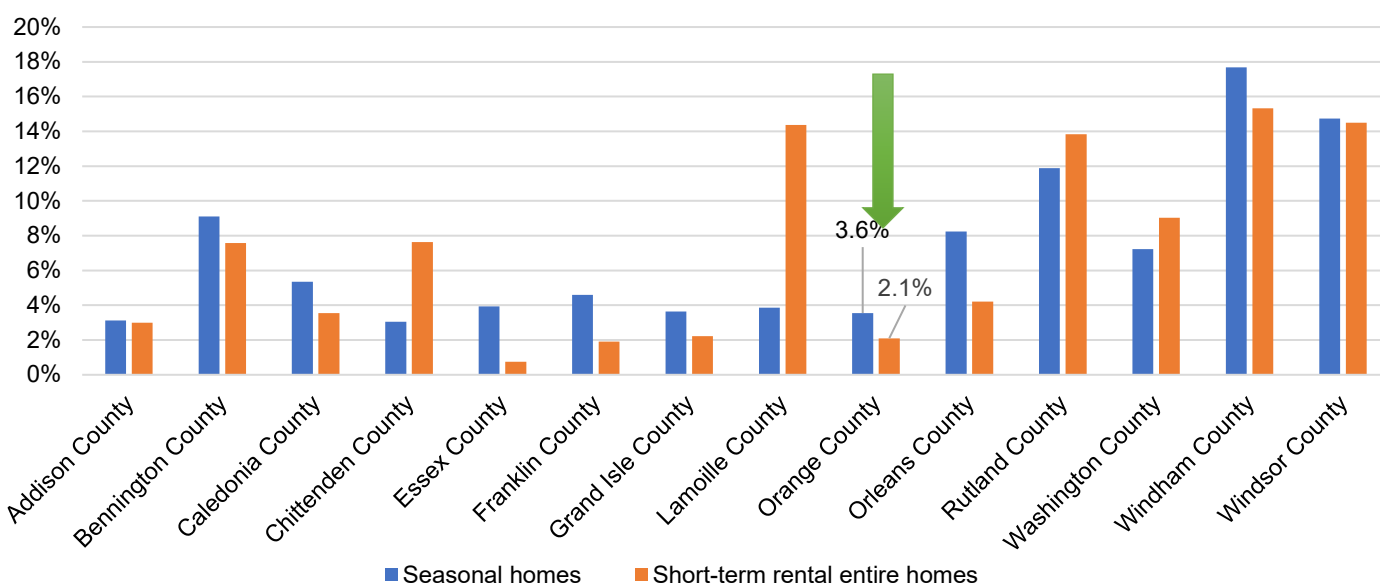
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 19-5: Median days on market of homes sold in Orange County

Source: Multiple Listing Service (MLS) from [housingdata.org](https://www.housingdata.org)

Short term rentals and vacation home effect on market

About 4% of Vermont's stock of vacation homes and 2% of its short-term rental homes are located in Orange County. Of all homes in the county, 13% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. The number of short-term rental homes in Orange County was 169 in July 2019--an increase of 11% relative to 2018.

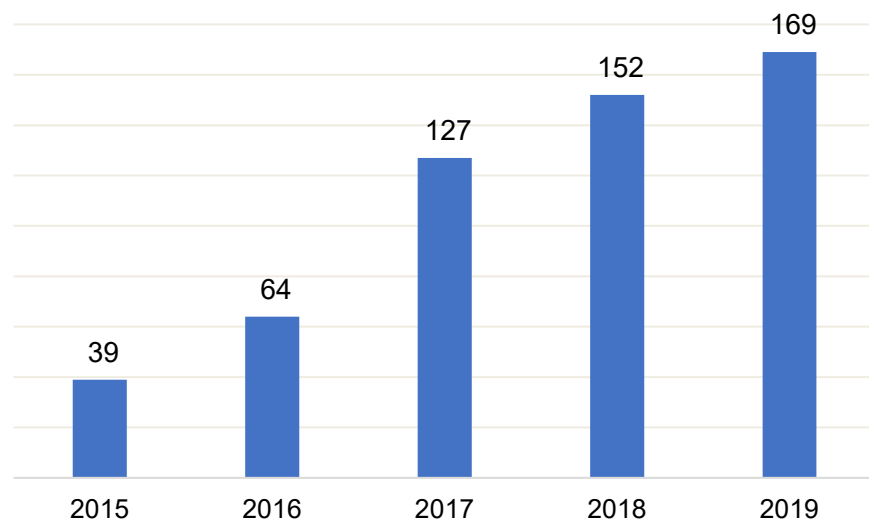
Figure 19-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 19-7: Orange County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Orange County	1,917	13%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 19-8: Orange County short-term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA

Figure 19-9: Orange County short-term rental home snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Orange County	169	79%	0.9%	11%	\$ 160
Vermont	8,041	72%	1.8%	12%	\$ 215

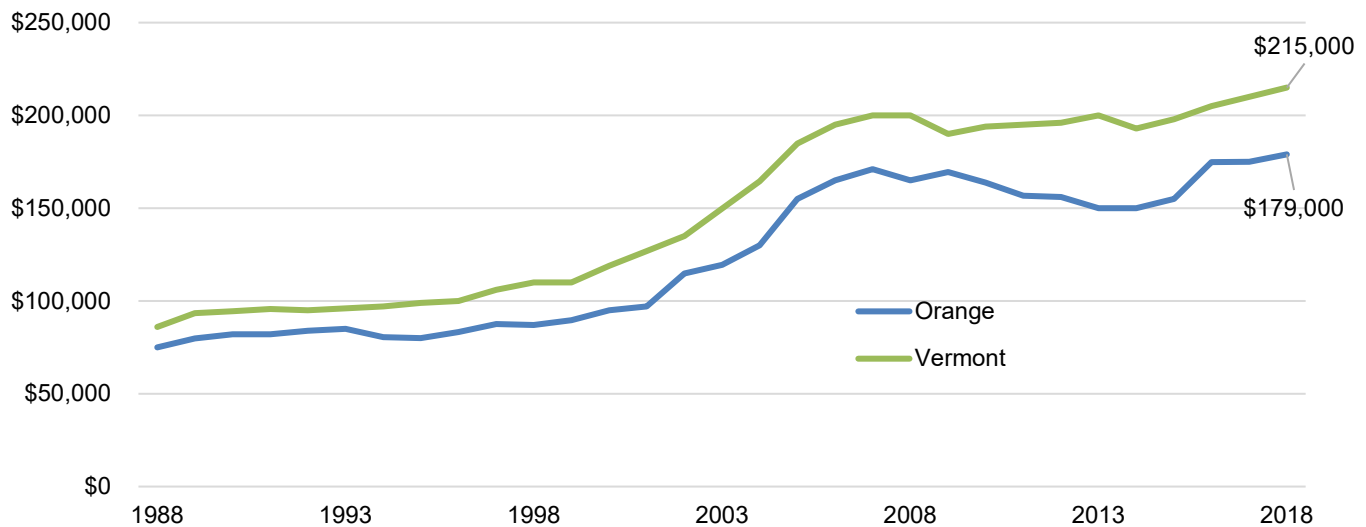
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of a primary home in Orange County in 2018 was \$179,000, compared to \$215,000 statewide.

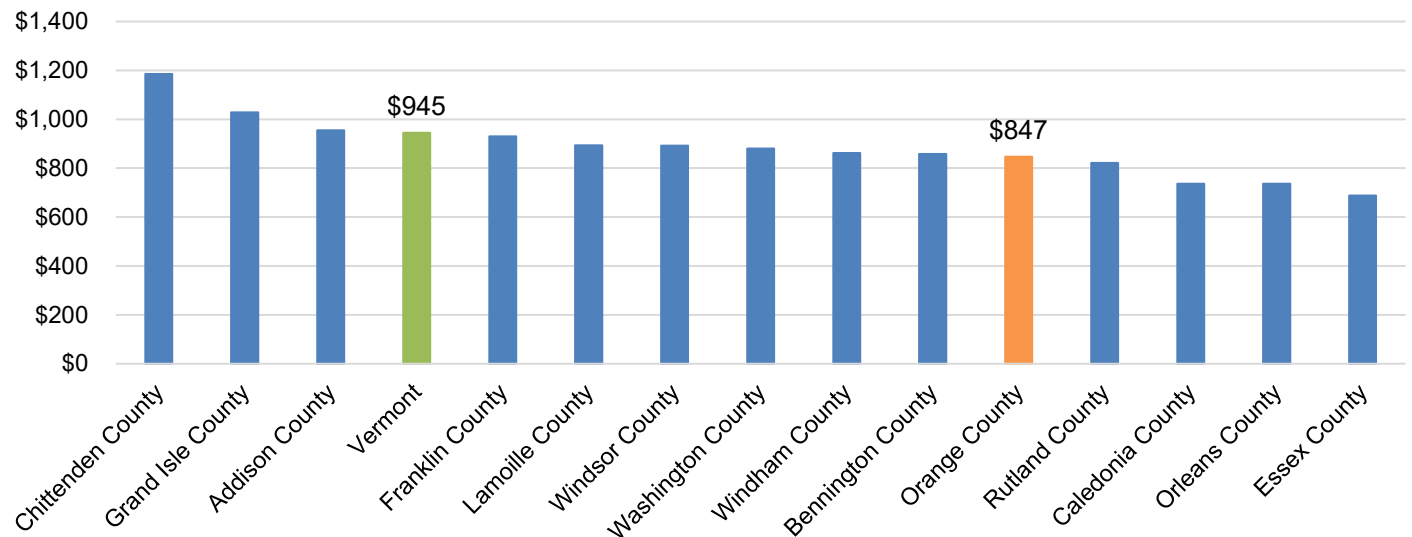
Figure 19-10: Orange County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Orange County was an estimated \$847 per month – less than the statewide median of \$945.

Figure 19-11: Orange County median monthly rent, 2017

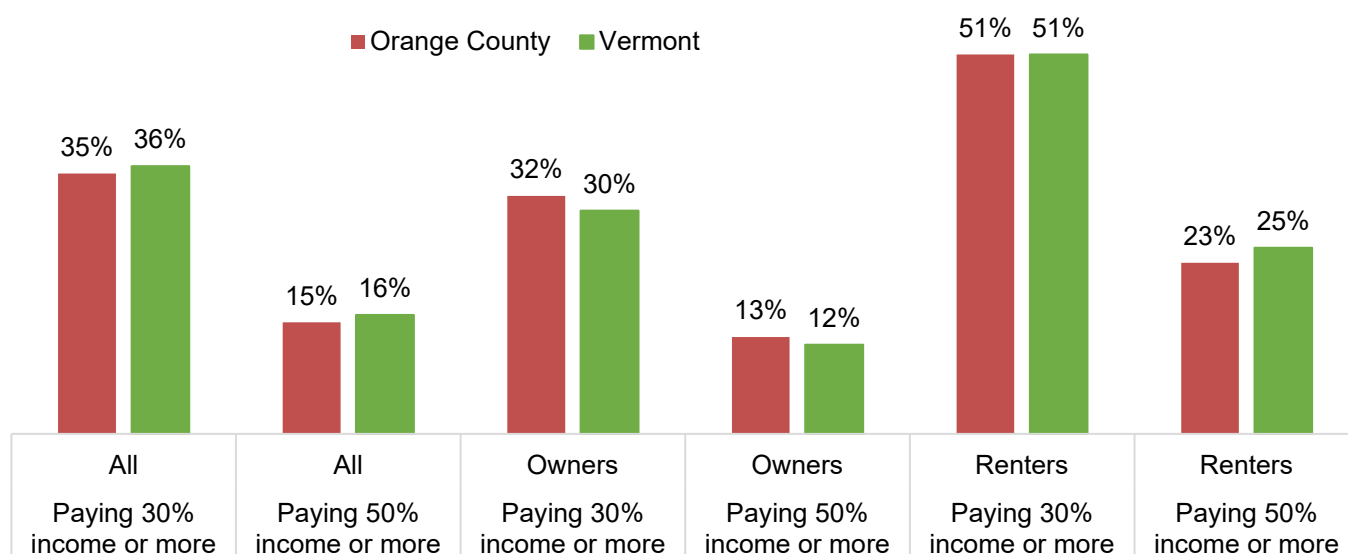


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 35% of all Orange County households pay more than 30% of their income for housing. About 15% of Orange households pay a severely high 30% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 19-12: Orange County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 19-13: Orange County households with high housing costs relative to income

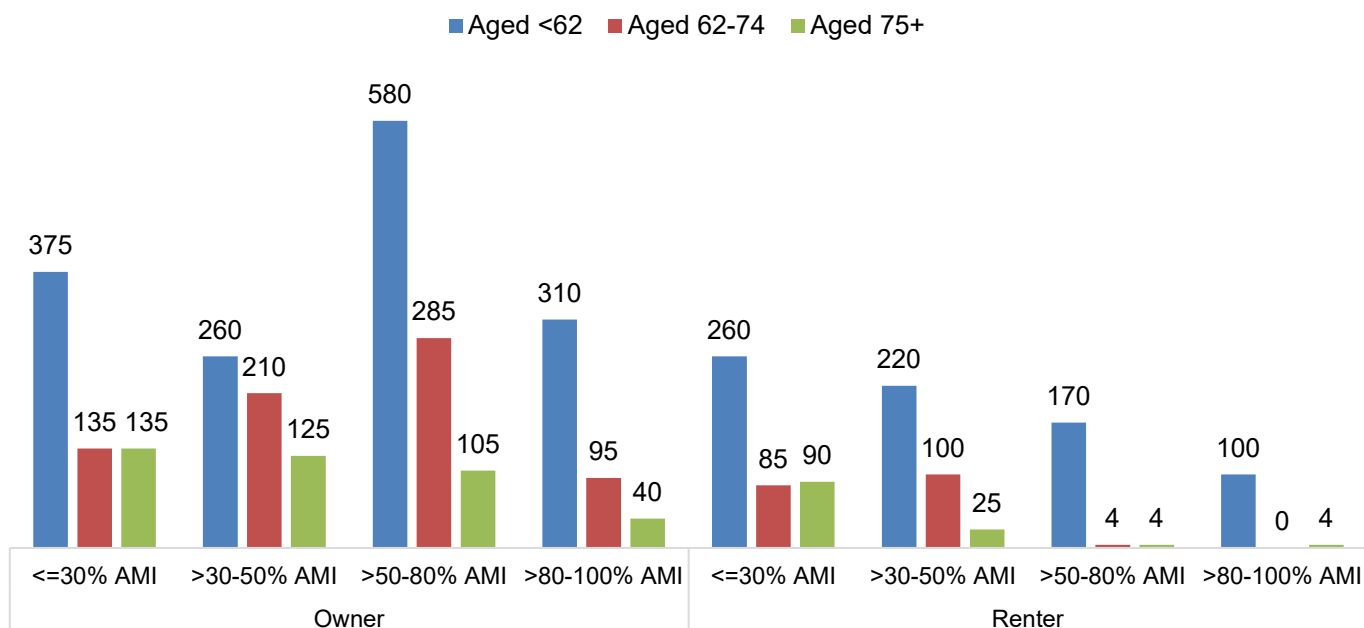
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Orange County Renters	1,091	493
Orange County Owners	3,125	1,281

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

Homeowners with household income of 50-80% of median who are younger than 62 are the largest demographic group to experience housing problems in Orange County. The HUD Comprehensive Housing Affordability Strategy estimates, 580 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding¹.

Figure 19-14: Orange County households with housing problems



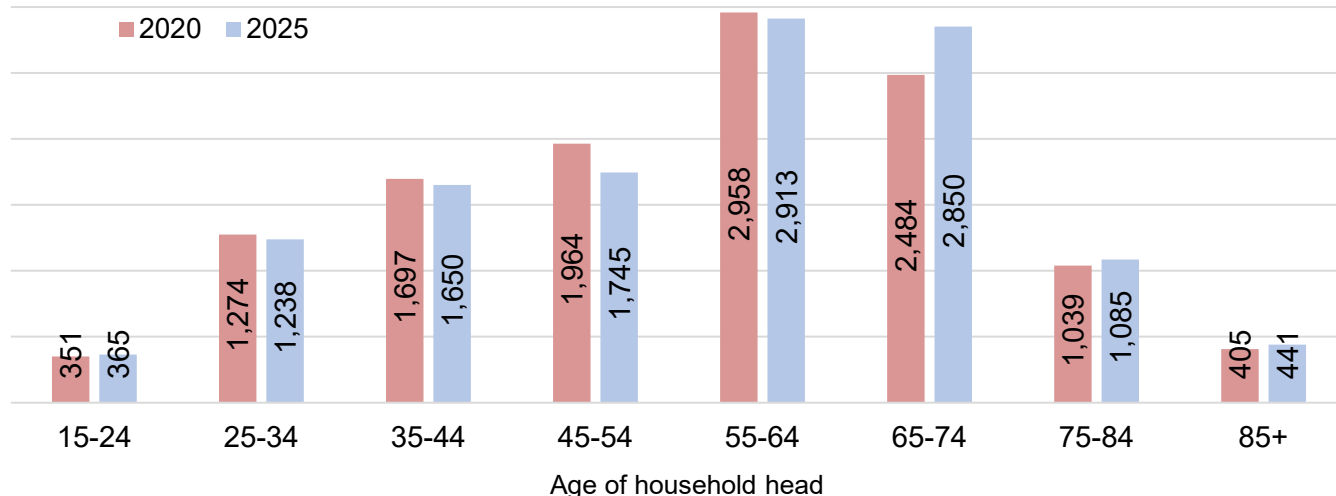
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

¹ Overcrowding is defined here as having more than one person per room of the unit.

Householder age

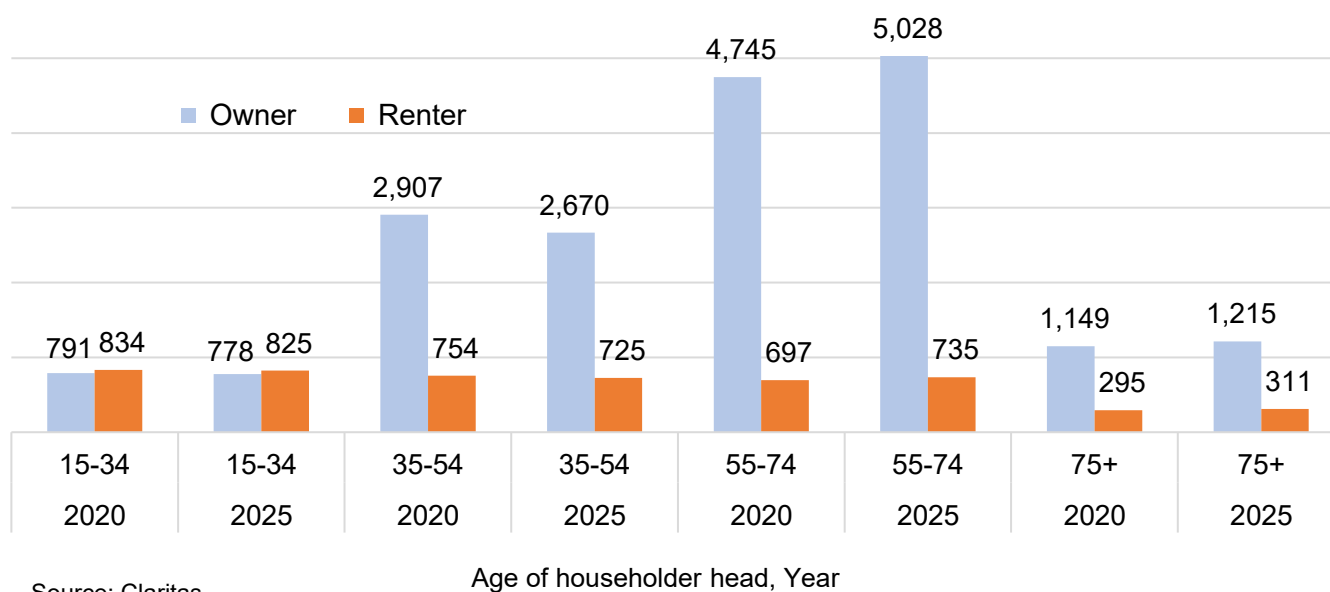
Between 2020 and 2025, the median age of the head of an Orange County household will inch up from 59 to 61 for owners and 45 to 46 for renters. An estimated 36% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 19-15: Orange County households by age, 2020-2025



Source: Claritas.

Figure 19-16: Orange County households by age and tenure, 2020-2025

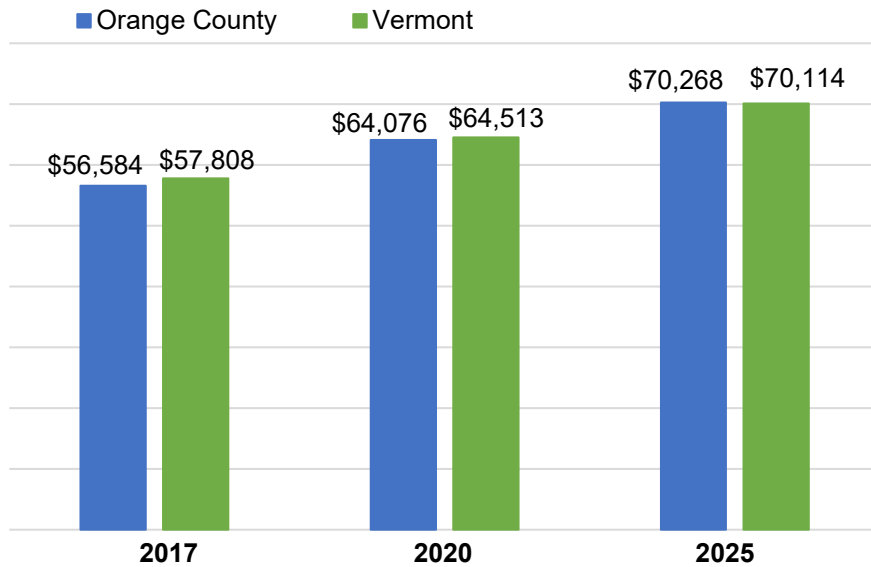


Source: Claritas.

Household income

The median income among all households in Orange County is expected to increase from \$64,076 to \$70,268 between 2020 and 2025.

Figure 19-17: Orange County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 19-18: Income ranges relative to Orange County median income, 2020

Median income	\$ 64,076		
<=30% of median	<= \$ 19,223		
31-50% of median	\$ 19,224	-	\$ 32,038
51-80% of median	\$ 32,039	-	\$ 51,261
81-100% of median	\$ 51,262	-	\$ 64,076
101-120% median	\$ 64,077	-	\$ 76,891
>120% of median	> \$ 76,892		
Source: Claritas			

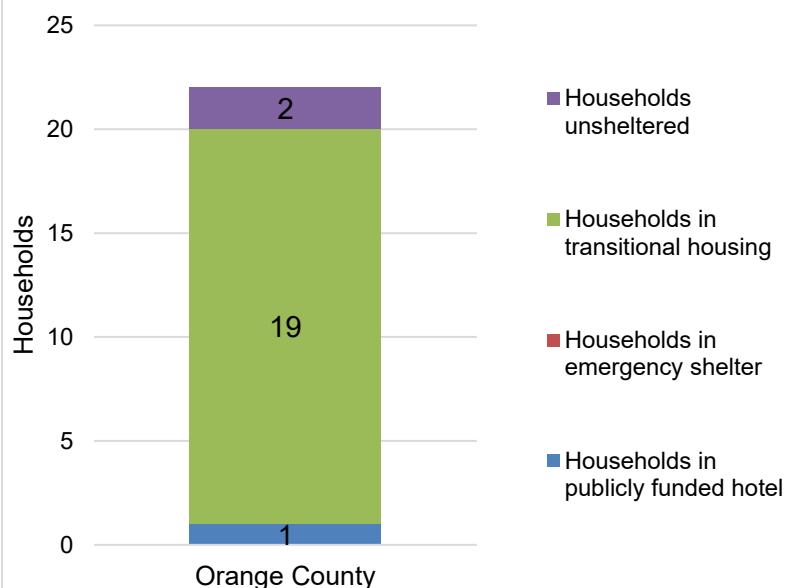
Homelessness

During the 2019 One-Night Count, 23 Orange County residents experienced homelessness. The 2017 Vermont Coalition to End Homelessness report cites the need for more flexible housing options to meet special needs and help creating new shelters². Strict voucher rules make it difficult to transition people from shelters to transitional housing, according to local service providers interviewed for the report.

Housing quality

The age of Orange County's housing stock is typical of the state. Of all homes in the county, an estimated 27% were built prior to 1940--slightly more than the statewide average. The median home was built in 1975, compared to the statewide median of 1974³.

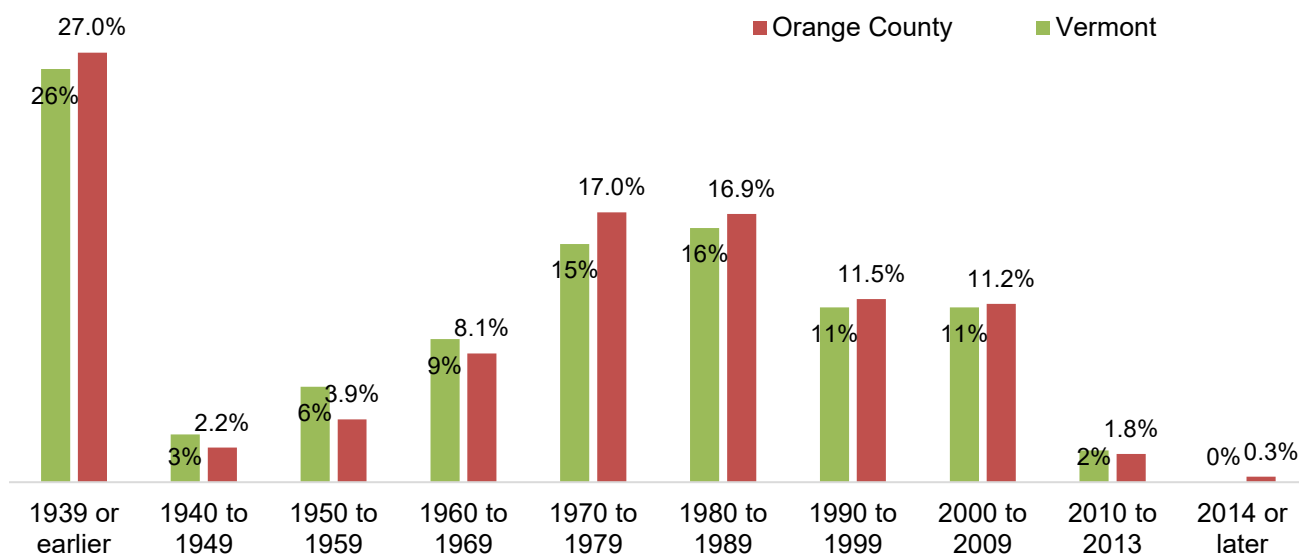
Figure 19-19: Shelter status for Orange County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

² Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

³ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Figure 19-20: Age of Orange County housing stock

Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from [housingdata.org](https://www.housingdata.org).

Homes in mobile home parks

Orange County has 15 mobile home parks with 281 lots. There are 25 vacant lots and an 8.9% vacancy rate, substantially higher than Vermont's overall lot vacancy rate of 5.2%.⁴ Critical concerns facing mobile home parks in Orange County include one park located in a 100-year floodplain and another located in a floodway⁵. Orange County has at least one park that contains units that were built prior to 1976, are of poor quality and possess the risk of abandonment/unmarketability. This combination of factors heightens the risk that the park may struggle with attracting residents, increasing its financial vulnerability.⁶

⁴ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁶ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Chapter 20 : Orleans County

Contents

Total housing stock	239
Pace of housing and population growth	239
For rent and for sale homes	240
Short term rentals and vacation home effect on market	241
Housing affordability	243
Home prices and rents	243
Cost burden.....	244
Who faces housing problems most often?.....	245
Householder age.....	246
Household income	247
Homelessness	248
Housing quality	248
Homes in mobile home parks	249

Figures

Figure 20-1: Orleans County housing types.....	239
Figure 20-2: Average annual change in Orleans County housing supply	239
Figure 20-3: Orleans County household growth.....	240
Figure 20-4: Orleans County rental vacancy rate.....	240
Figure 20-5: Median days on market of homes sold in Orleans County	241
Figure 20-6: Distribution of Vermont's seasonal homes and short-term rental homes	241
Figure 20-7: Orleans County seasonal home snapshot	242
Figure 20-8: Orleans County short-term rental home listings	242
Figure 20-9: Orleans County short-term rental snapshot	242
Figure 20-10: Orleans County median home sales prices.....	243
Figure 20-11: Orleans County median monthly rent, 2017	243
Figure 20-12: Orleans County households with high housing costs relative to income	244
Figure 20-13: Orleans County households with high housing costs relative to income	244
Figure 20-14: Orleans County households with housing problems	245
Figure 20-15: Orleans County households by age, 2020-2025	246
Figure 20-16: Orleans County households by age and tenure, 2020-2025	246

Figure 20-17: Orleans County median household income estimates247

Figure 20-18: Income ranges relative to Orleans County median income, 2020 247

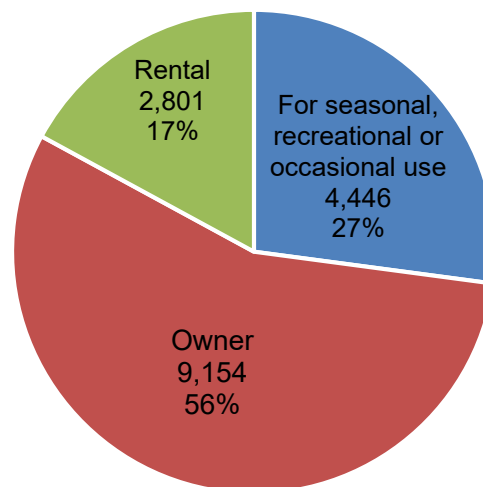
Figure 20-19: Shelter status for Orleans County homeless households.....248

Figure 20-20: Age of Orleans County housing stock..... 248

Total housing stock

Orleans County's housing stock consists of 16,401 year-round and seasonal homes.

Figure 20-1: Orleans County housing types

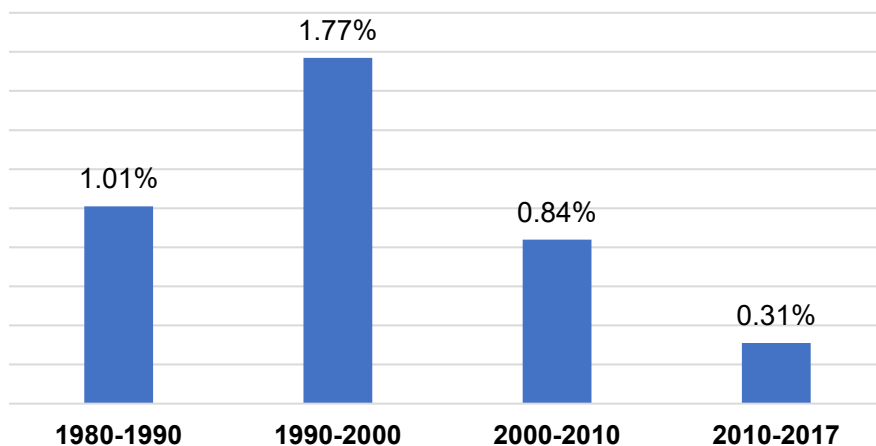


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Orleans County's total non-vacation housing stock has been increasing at an annual pace of less than 0.31% percent, compared to a growth rate of 0.16% for the state. With faster growth in some Orleans County towns, the total pace of growth in households living in the county is projected at 0.1% per year between 2020 and 2025.

Figure 20-2: Average annual change in Orleans County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

Figure 20-3: Orleans County household growth

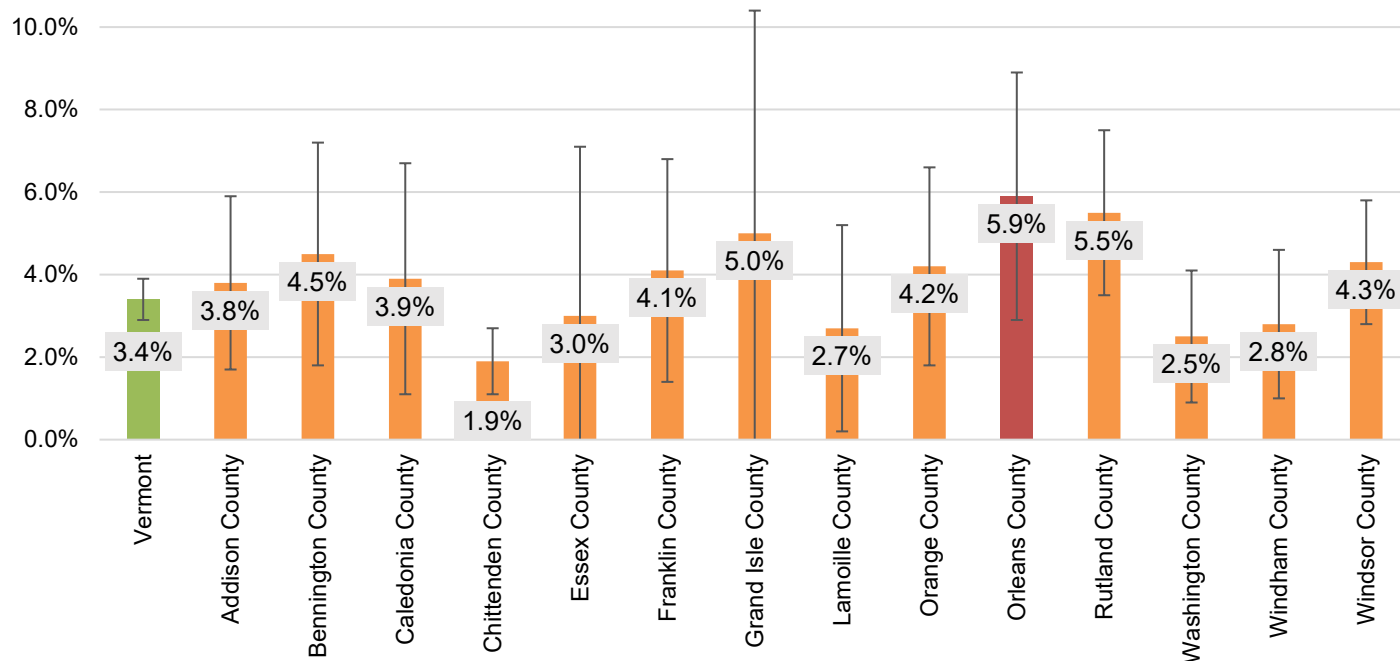
	Projected expansion of households living in county, 2020-2025				
Estimated households in 2020	Total	Renter households	Owner households	Renter households with incomes less than 80% of median	Owner households with incomes less than 80% of median
11,438	68	1	67	15	8

Source: Claritas

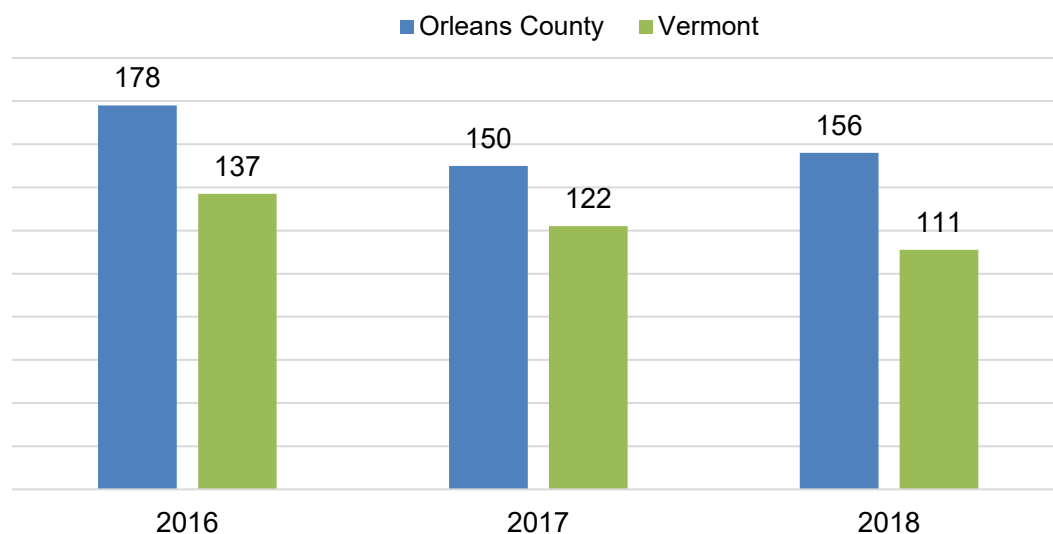
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Orleans County is 5.9%. This is the highest rental vacancy rate in the state. The average days on market of for sale homes in Orleans (156 days in 2018) is also higher than the state as a whole.

Figure 20-4: Orleans County rental vacancy rate



Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 20-5: Median days on market of homes sold in Orleans County

Source: Multiple Listing Service (MLS) from [housingdata.org](https://www.housingdata.org)

Short term rentals and vacation home effect on market

About 8% of Vermont's stock of vacation homes and 4% of its short-term rental homes are located in Orleans County. Of all homes in the county, 27% are vacation (seasonal) homes and 2% are consistently used as short-term rentals. The number of short-term rental homes in Orleans County was 339 in July 2019--an increase of 13% relative to 2018.

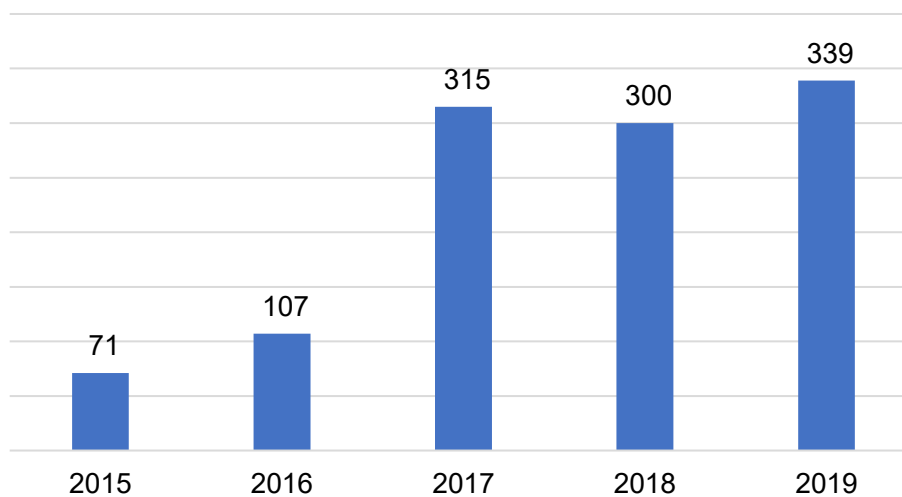
Figure 20-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 20-7: Orleans County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Orleans County	4,446	27%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://data.census.gov/tables/).

Figure 20-8: Orleans County short-term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 20-9: Orleans County short-term rental snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Orleans County	339	72%	1.5%	13%	\$ 181
Vermont	8,041	72%	1.8%	12%	\$ 215

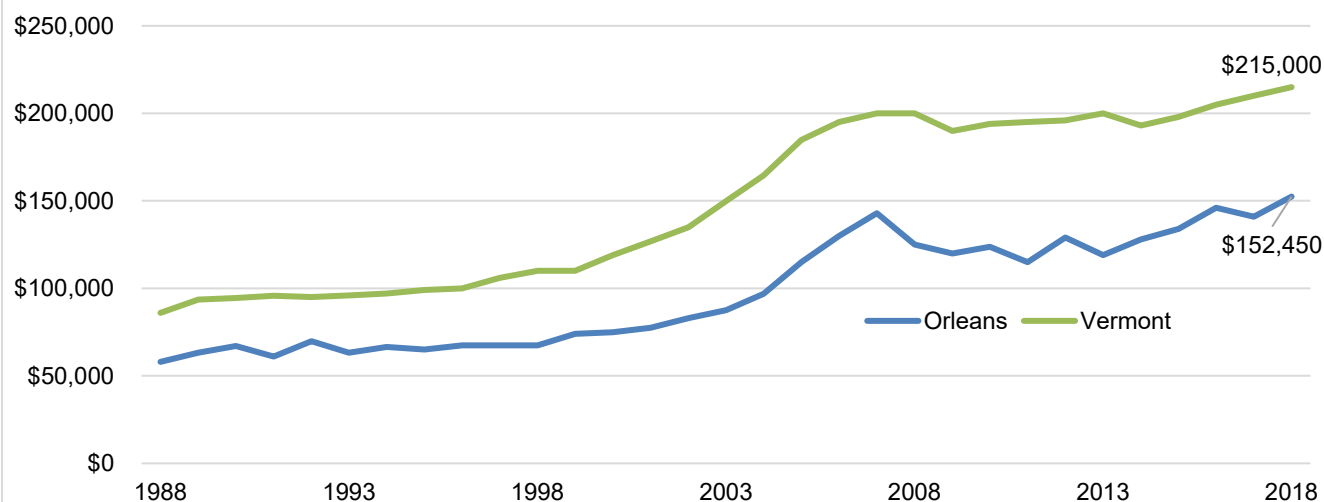
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of homes sold in Orleans in 2018 was \$152,450--lower than the statewide median of \$215,000.

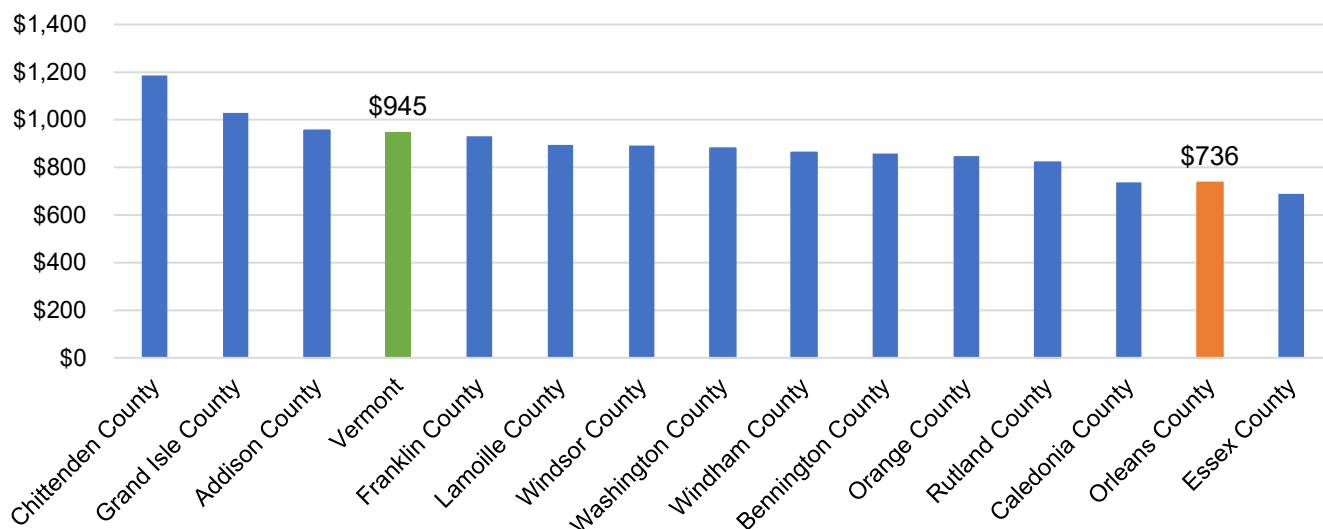
Figure 20-10: Orleans County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Orleans County was an estimated \$736 per month. This is the second lowest rent amount by county, and significantly less than the statewide median of \$945.

Figure 20-11: Orleans County median monthly rent, 2017

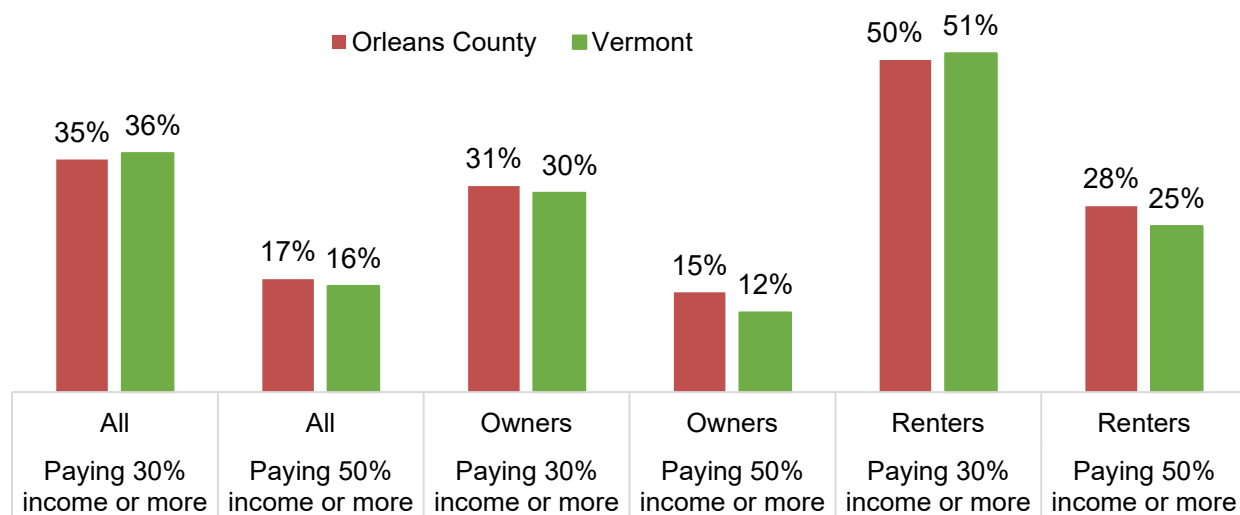


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 35% of all Orleans County households pay more than 30% of their income for housing. About 17% of Orleans households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 20-12: Orleans County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 20-13: Orleans County households with high housing costs relative to income

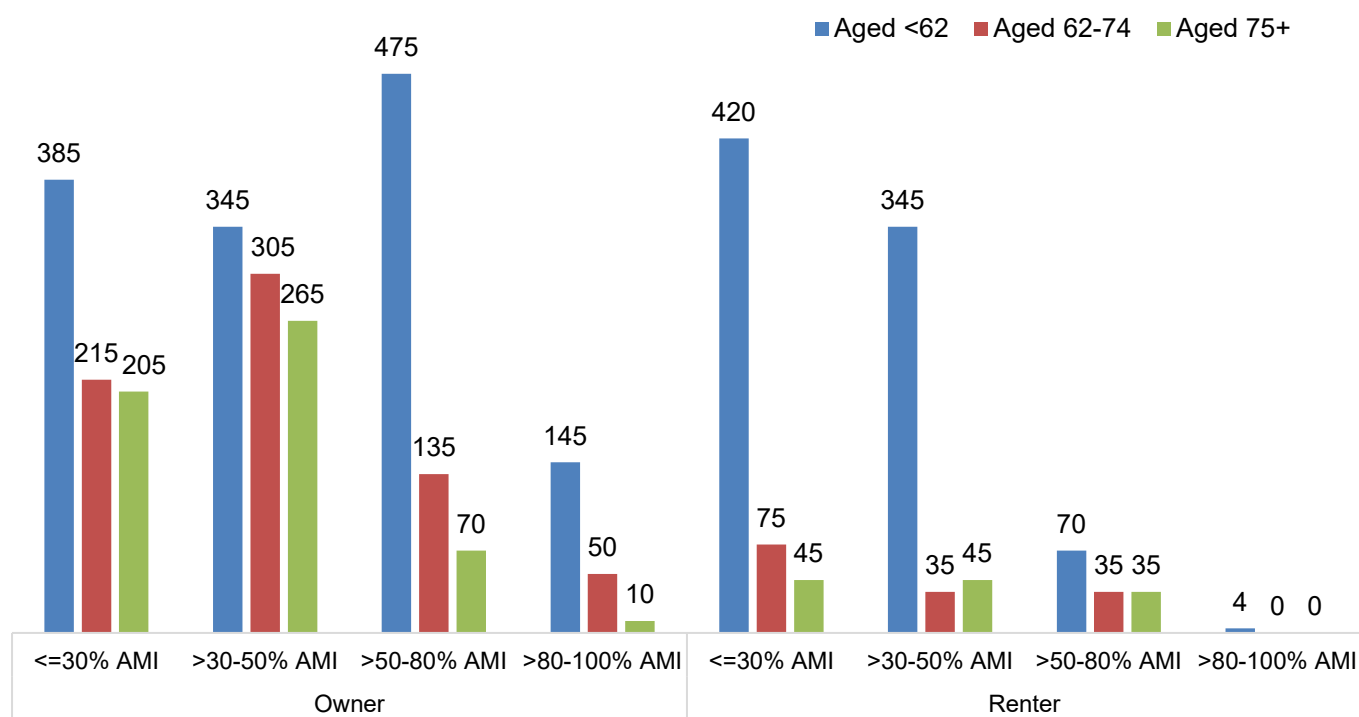
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Orleans County Renters	1,132	624
Orleans County Owners	2,727	1,287

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org

Who faces housing problems most often?

Homeowners with household income of 30-50% of median who are aged 62 or older are the largest demographic group in Orleans County to experience housing problems. The HUD Comprehensive Housing Affordability Strategy estimates, 570 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding¹.

Figure 20-14: Orleans County households with housing problems



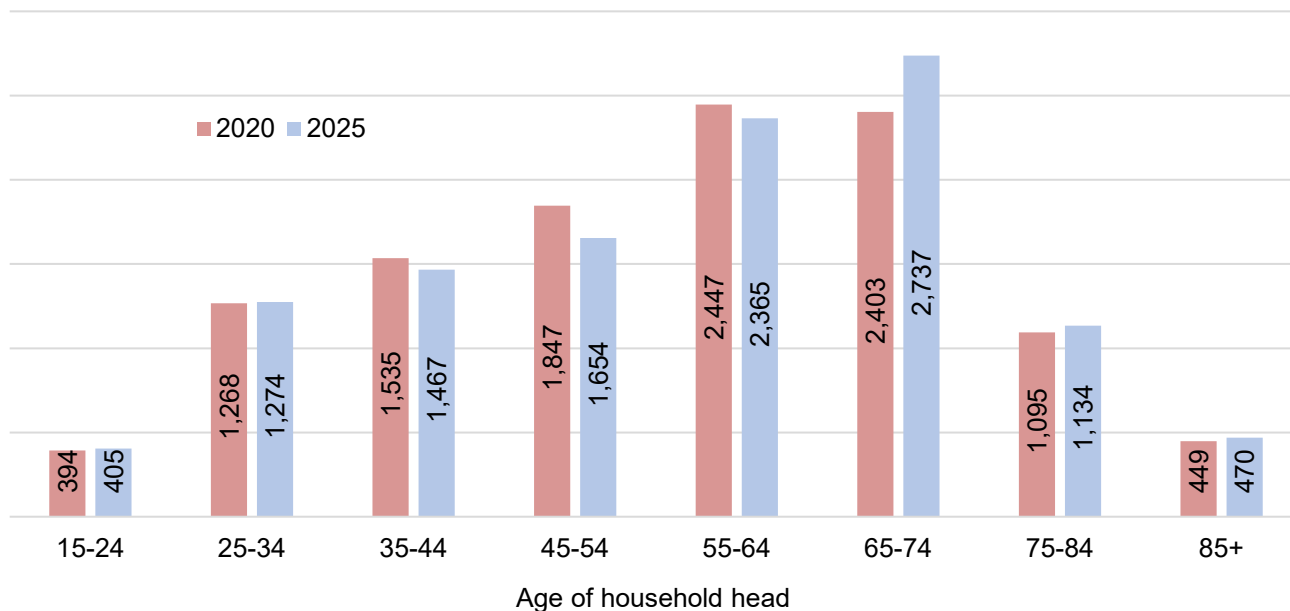
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

¹ Overcrowding is defined here as having more than one person per room of the unit.

Householder age

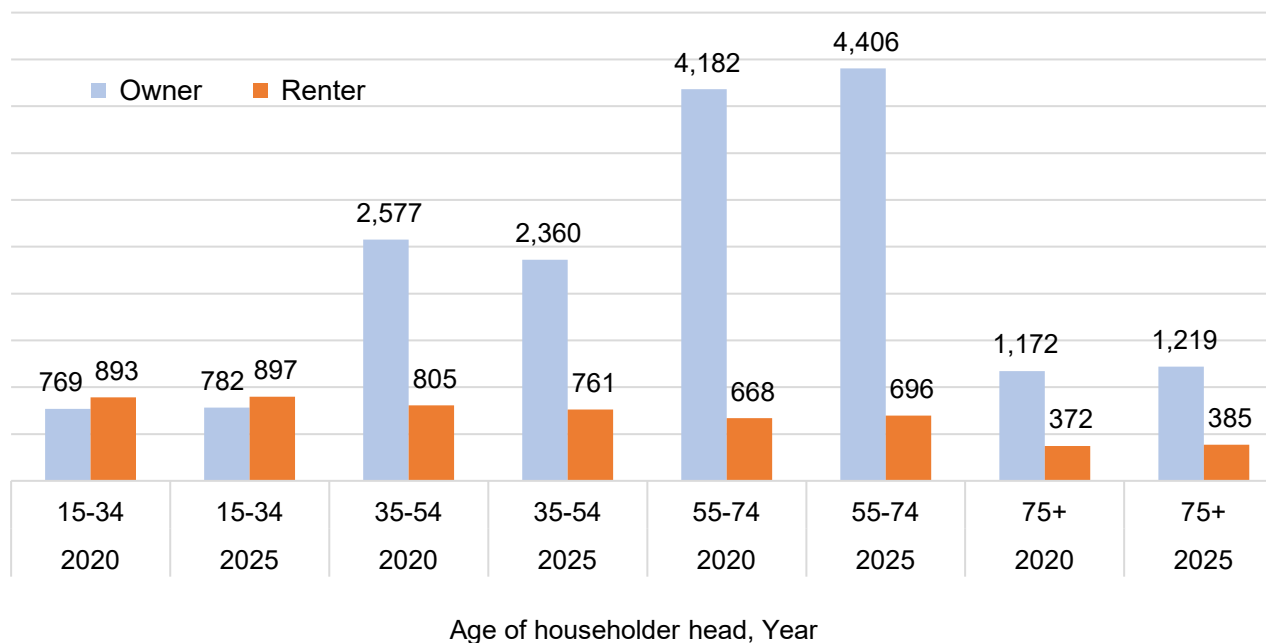
Between 2020 and 2025, the median age of the head of an Orleans County household will inch up from 60 to 61 for owners and 46 to 47 for renters. An estimated 38% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 20-15: Orleans County households by age, 2020-2025



Source: Claritas.

Figure 20-16: Orleans County households by age and tenure, 2020-2025

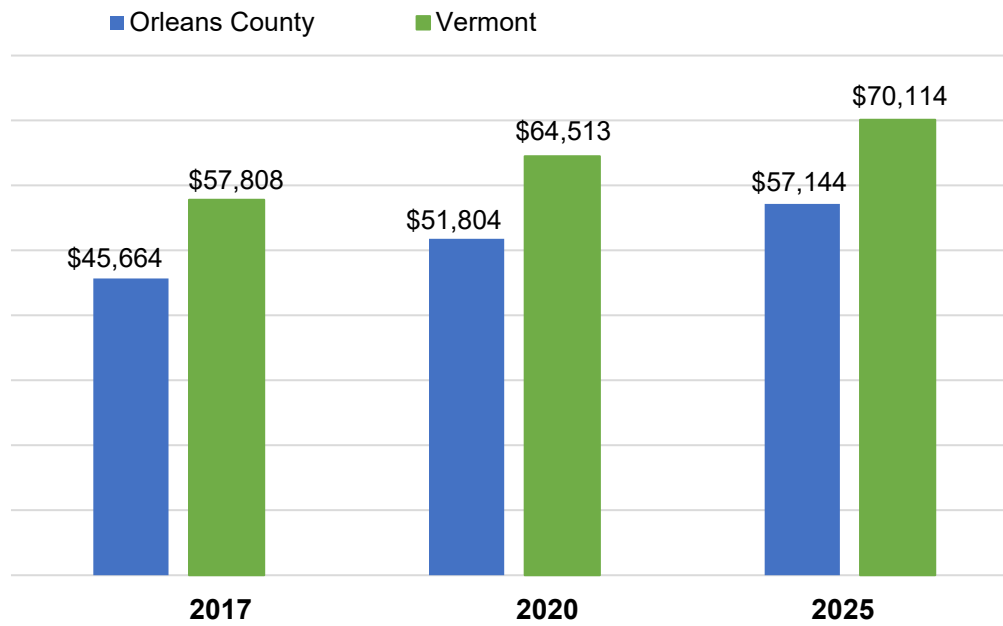


Source: Claritas.

Household income

The median income among all households in Orleans County is expected to increase from \$51,804 to \$57,144 between 2020 and 2025.

Figure 20-17: Orleans County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 20-18: Income ranges relative to Orleans County median income, 2020

Median income		\$	51,804
<=30% of median	<=	\$	15,541
31-50% of median	\$	15,542 - \$	25,902
51-80% of median	\$	25,903 - \$	41,443
81-100% of median	\$	41,444 - \$	51,804
101-120% median	\$	51,805 - \$	62,165
>120% of median	>	\$	62,166

Source: Claritas

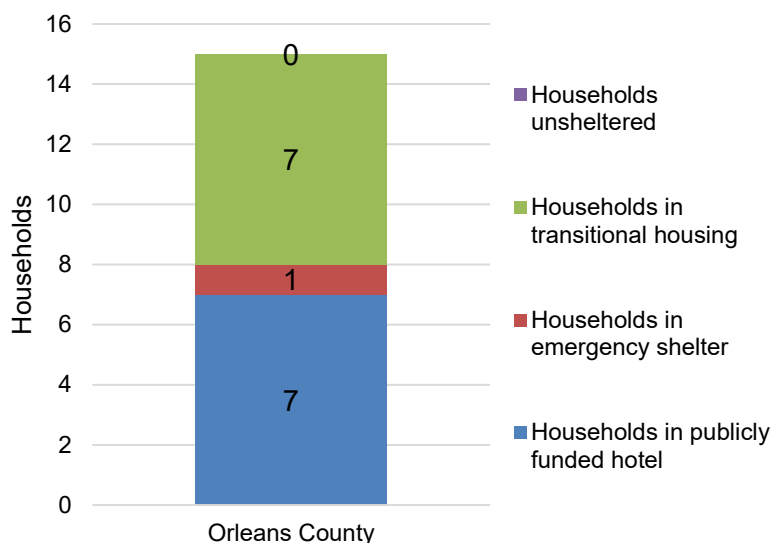
Homelessness

During the 2019 One Night Count, 25 Orleans County residents experienced homelessness. The 2017 VCEH Assessment Report finds a lack of housing in Orleans County leads to longer shelter stays and a lack of funding to help people leave shelters results in shelters remaining at capacity².

Housing quality

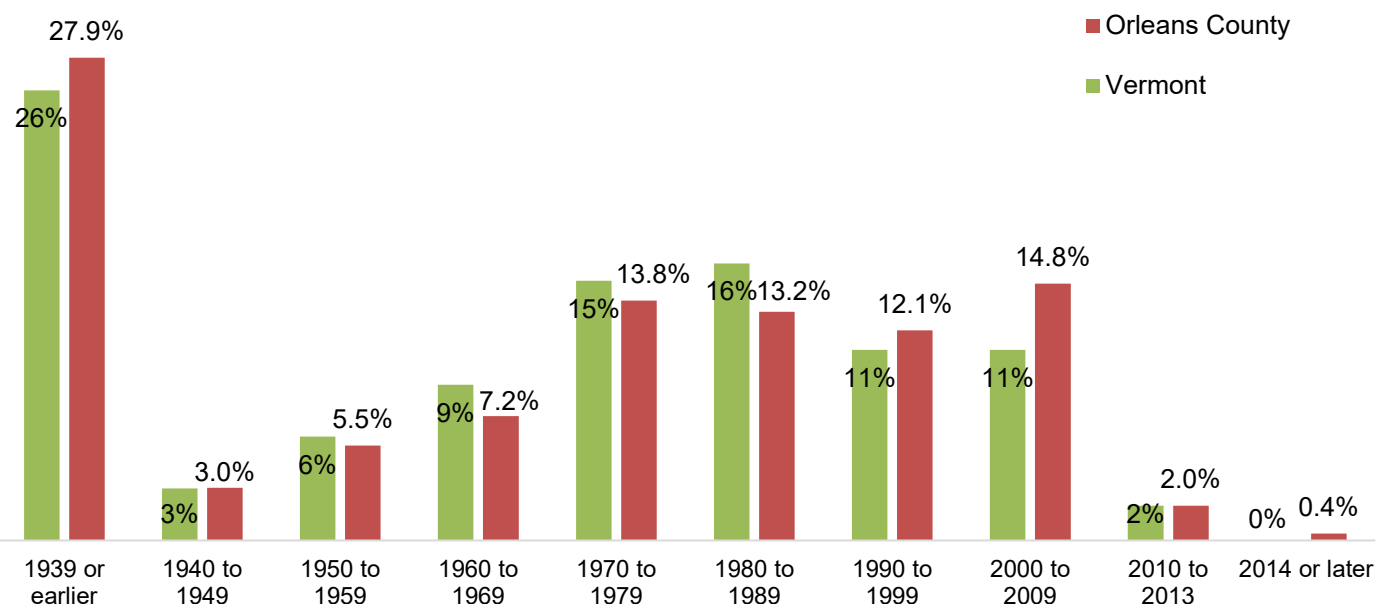
Of all homes in Orleans County, 27.9% were built before 1940—somewhat more than the statewide average. The median home was built in 1975.³

Figure 20-19: Shelter status for Orleans County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 20-20: Age of Orleans County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

² Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](https://housingdata.org)

³ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Orleans County has 8 mobile home parks and a total of 224 lots. There are seven vacant lots and a vacancy rate of 3.1%, which is substantially lower than Vermont's overall lot vacancy rate of 5.2%.⁴ No Orleans parks have been found to be located in floodways or floodplains.⁵ There is at least one park in Orleans County that has major capital improvement needs which will cost somewhere between \$200,000 and \$300,000.⁶

⁴ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁶ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Chapter 21 : Rutland County

Contents

Total housing stock	252
Pace of housing and population growth	252
For rent and for sale homes	253
Short term rentals and vacation home effect on market	254
Housing affordability	256
Home prices and rents	256
Cost burden.....	257
Who faces housing problems most often?.....	258
Householder age.....	259
Household income	260
Homelessness	261
Housing quality	261
Homes in mobile home parks	262

Figures

Figure 21-1: Rutland County housing types	252
Figure 21-2: Average annual change in Rutland County housing supply	252
Figure 21-3: Rutland County household growth.....	253
Figure 21-4: Rutland County rental vacancy rate	253
Figure 21-5: Median days on market of homes sold in Rutland County	254
Figure 21-6: Distribution of Vermont's seasonal homes and short-term rental homes.....	254
Figure 21-7: Rutland County seasonal home snapshot.....	255
Figure 21-8: Rutland County short-term rental home listings	255
Figure 21-9: Rutland County short-term rental home snapshot.....	255
Figure 21-10: Rutland County median home sales prices.....	256
Figure 21-11: Rutland County median monthly rent, 2017	256
Figure 21-12: Rutland County households with high housing costs relative to income.....	257
Figure 21-13: Rutland County households with high housing costs relative to income.....	257
Figure 21-14: Rutland County households with housing problems.....	258
Figure 21-15: Rutland County households by age, 2020-2025	259

Figure 21-16: Rutland County households by age and tenure, 2020-2025..... 259

Figure 21-17: Rutland County median household income estimates..... 260

Figure 21-18: Income ranges relative to Rutland County median income, 2020 260

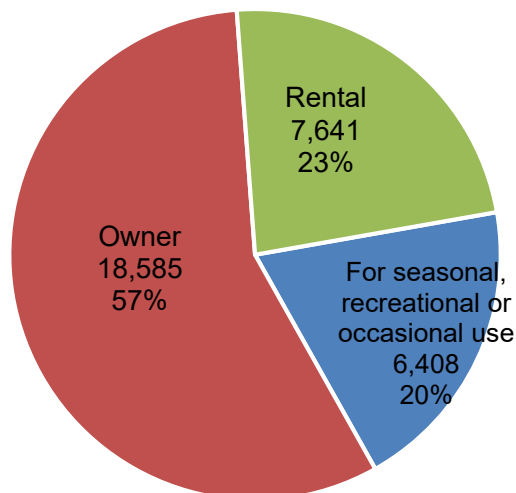
Figure 21-19: Shelter status for Rutland County homeless households 261

Figure 21-20: Age of Rutland County housing stock 261

Total housing stock

Rutland County's housing stock consists of 32,634 year-round and seasonal homes.

Figure 21-1: Rutland County housing types

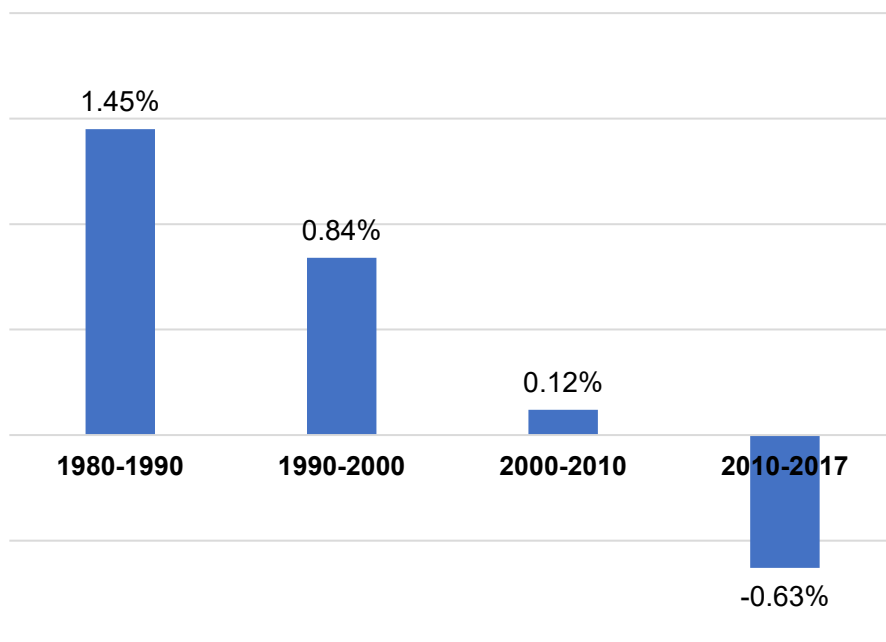


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Rutland County's total occupied non-vacation housing stock has been declining at an annual pace of 0.63%,¹ compared to a growth rate of 0.16% for the state. Although growth may occur in some individual Rutland County towns, the number of households living in the county is projected to continue to decline between 2020 and 2025.

Figure 21-2: Average annual change in Rutland County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

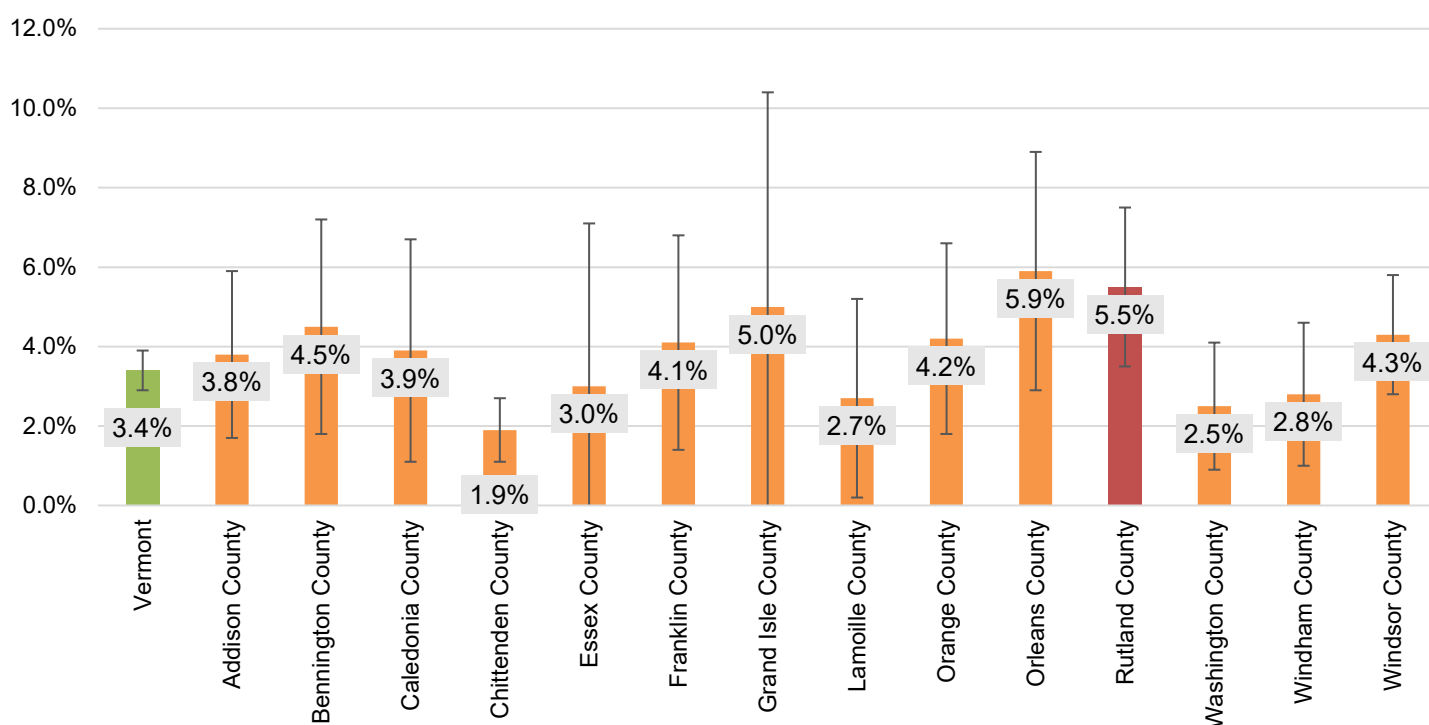
Figure 21-3: Rutland County household growth

Estimated households in 2020	Projected expansion of households living in county, 2020-2025
25,030	None (decline of 332)
Source: Claritas	

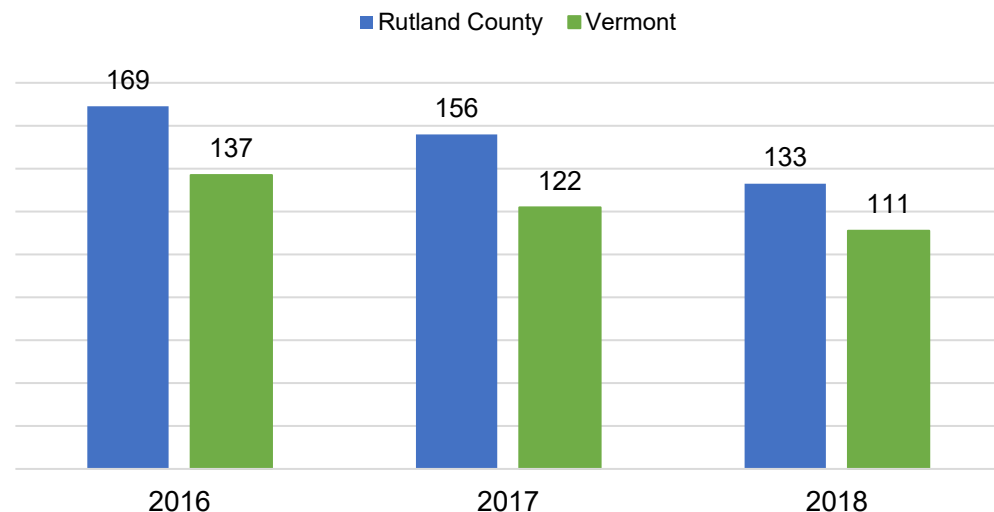
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Rutland is 5.5%. This is higher than the statewide rate of 3.4%, and the second highest rental vacancy rate in the state. The average days on market of for sale homes in Rutland (133 days in 2018) is also higher than the state as a whole.

Figure 21-4: Rutland County rental vacancy rate



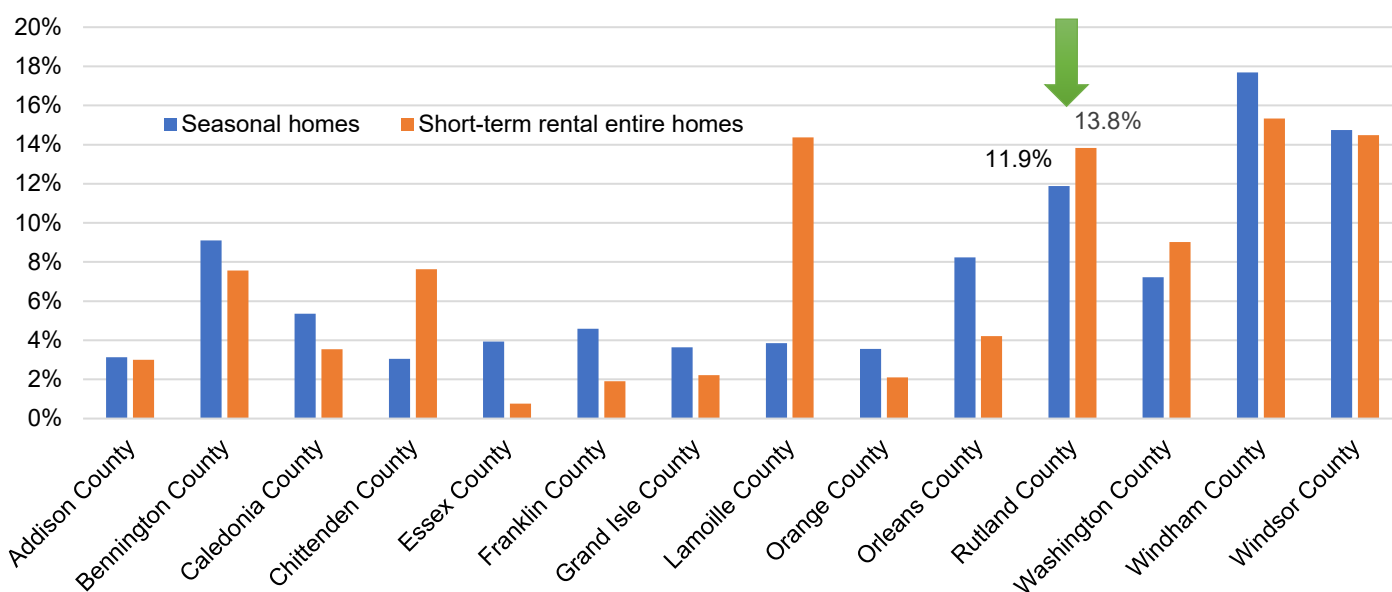
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 21-5: Median days on market of homes sold in Rutland County

Source: Multiple Listing Service (MLS) from housingdata.org

Short term rentals and vacation home effect on market

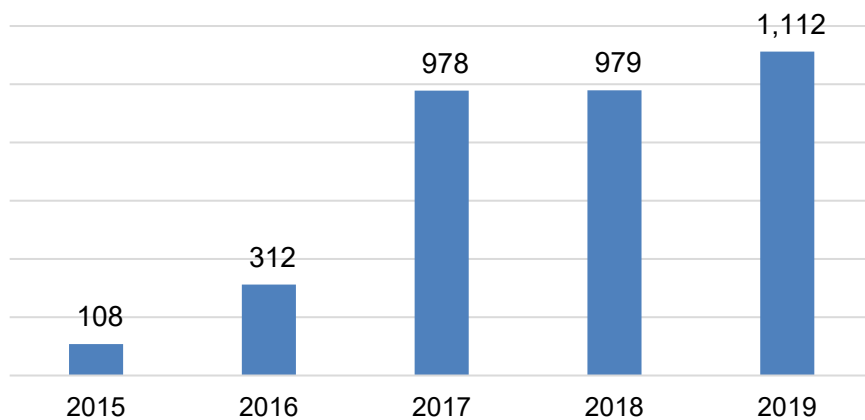
About 12% of Vermont's stock of vacation homes and 14% of its short-term rental homes are located in Rutland County. Of all homes in the county, 20% are vacation (seasonal) homes and 2% are consistently used as short-term rentals. The number of short-term rental homes in Rutland County was 1,112 in July 2019--an increase of 14% relative to 2018.

Figure 21-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 21-7: Rutland County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Rutland County	6,408	20%
Vermont	53,940	17%
Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org .		

Figure 21-8: Rutland County short-term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 21-9: Rutland County short-term rental home snapshot

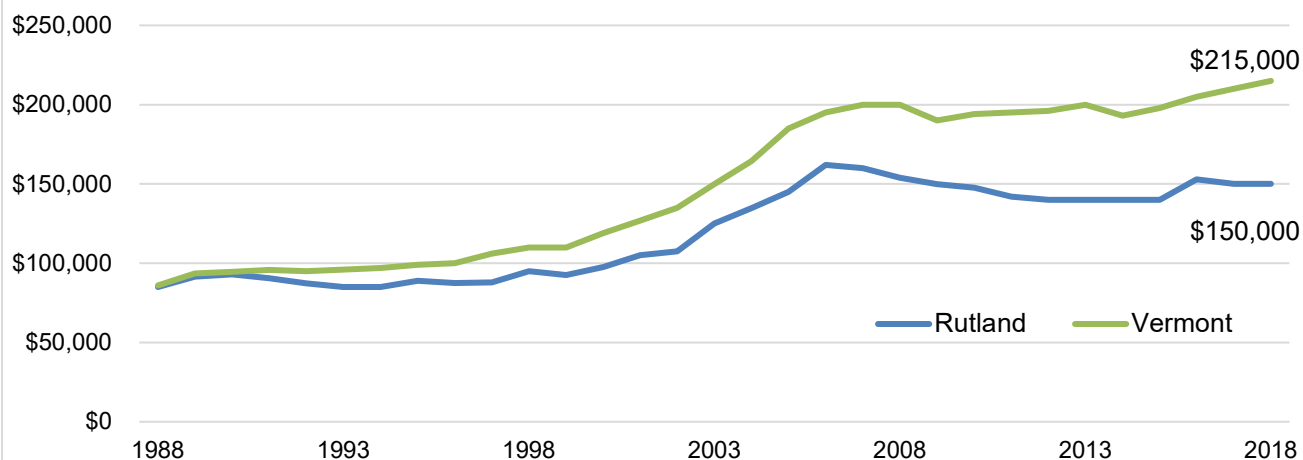
	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Rutland County	1,112	63%	2.2%	14%	\$ 208
Vermont	8,041	72%	1.8%	12%	\$ 215
Source: Active listings of entire homes as of July of each year from AirDNA.					

Housing affordability

Home prices and rents

The median sales price of homes sold in Rutland County in 2018 was \$150,000—lower than the statewide median of \$215,000.

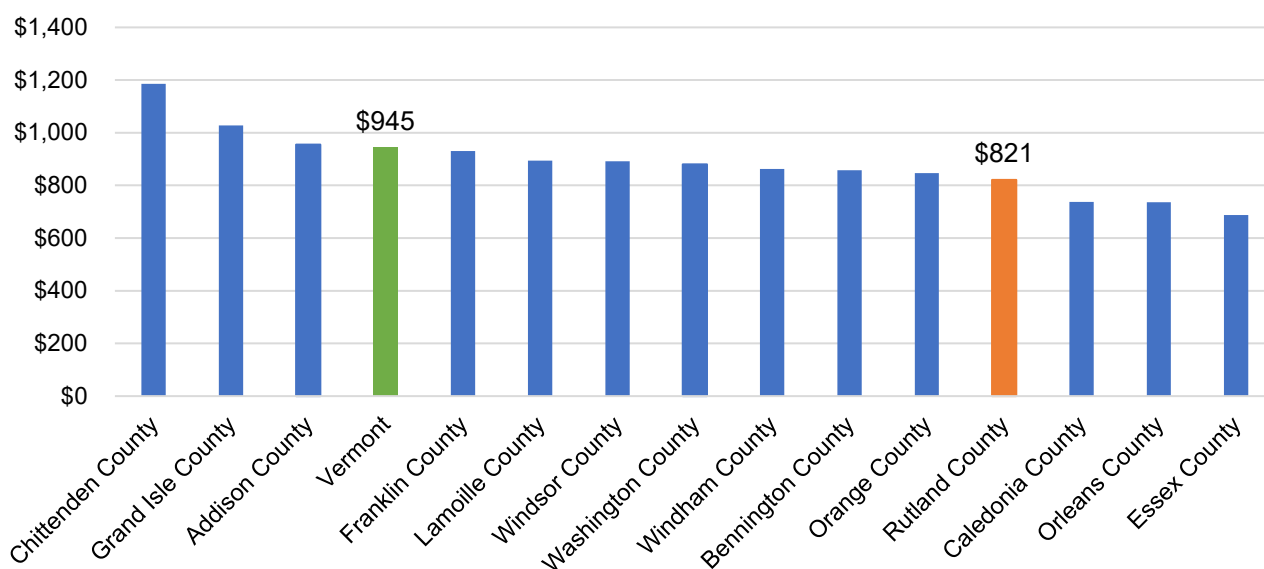
Figure 21-10: Rutland County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Rutland County was an estimated \$821 per month, significantly less than the statewide median of \$945.

Figure 21-11: Rutland County median monthly rent, 2017

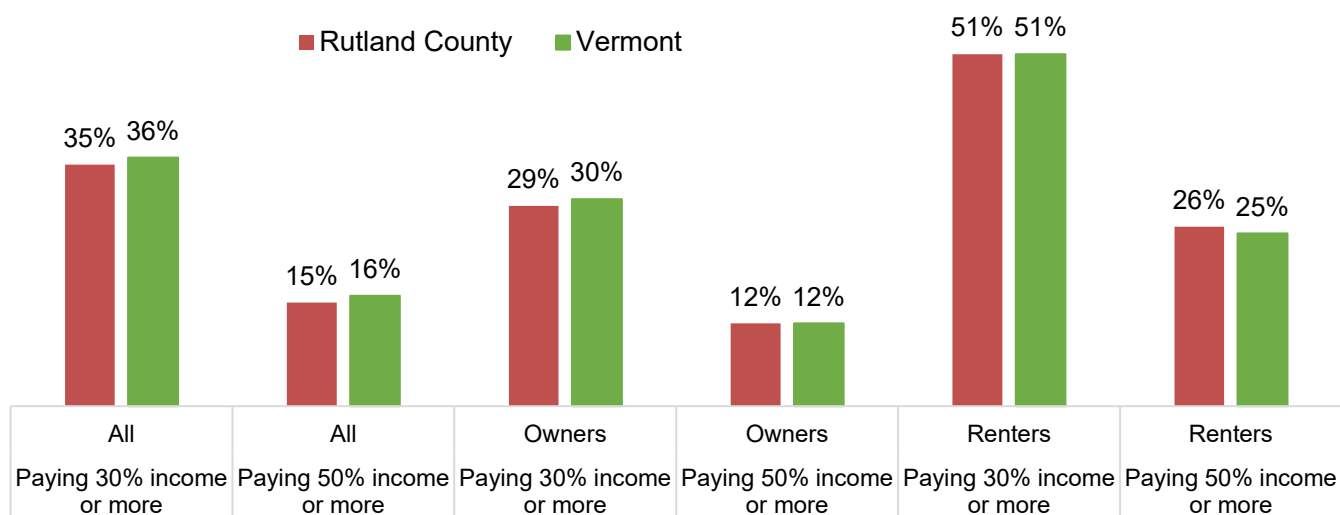


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 35% of all Rutland County households pay more than 30% of their income for housing. About 15% of Rutland County households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 21-12: Rutland County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 21-13: Rutland County households with high housing costs relative to income

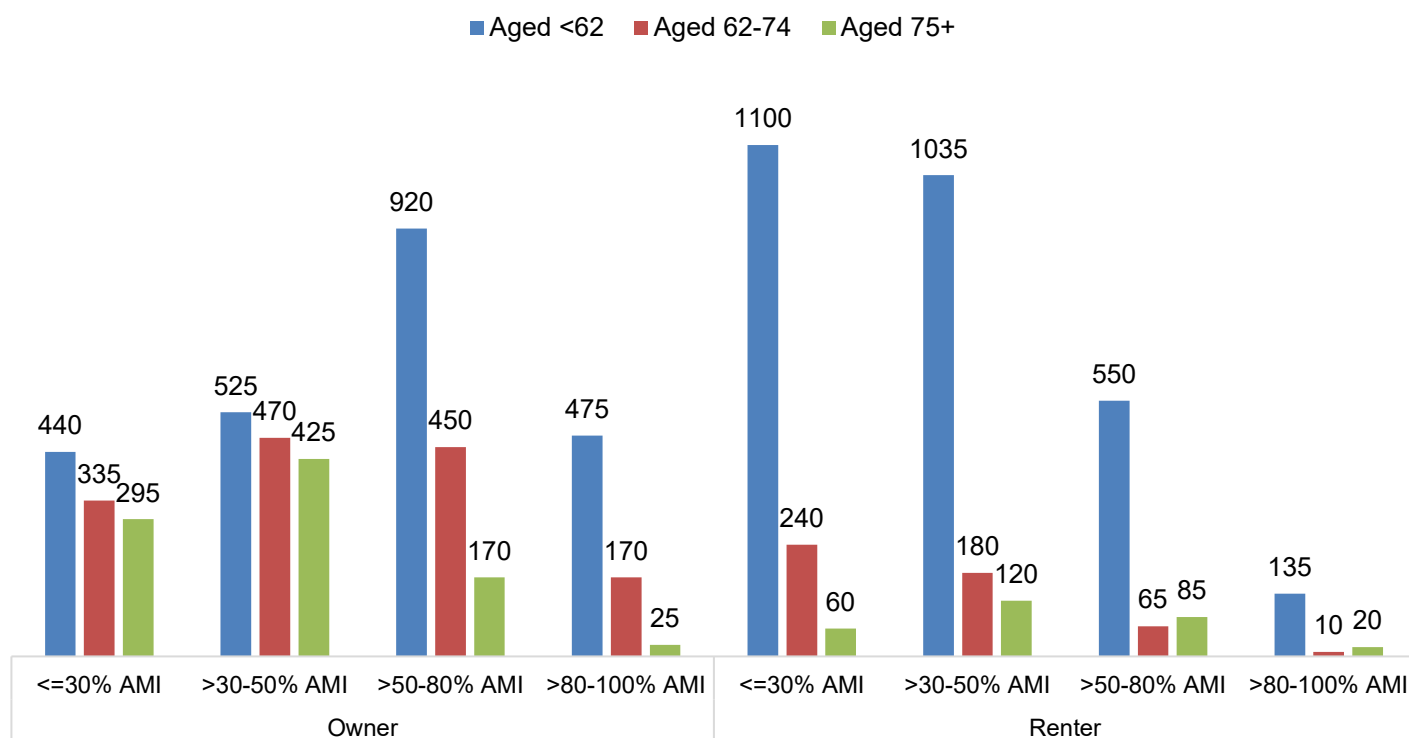
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Rutland County Renters	3,372	1,694
Rutland County Owners	5,171	2,096

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org

Who faces housing problems most often?

Renters with household income of <30% of median who are younger than 62 are the largest demographic group in Rutland County to experience housing problems. The HUD Comprehensive Housing Affordability Strategy estimates 1,100 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding².

Figure 21-14: Rutland County households with housing problems



Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

Between 2020 and 2025, the median age of the head of a Rutland County household will inch up from 60 to 62 for owners and 49 to 50 for renters. An estimated 37% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 21-16: Rutland County households by age, 2020-2025

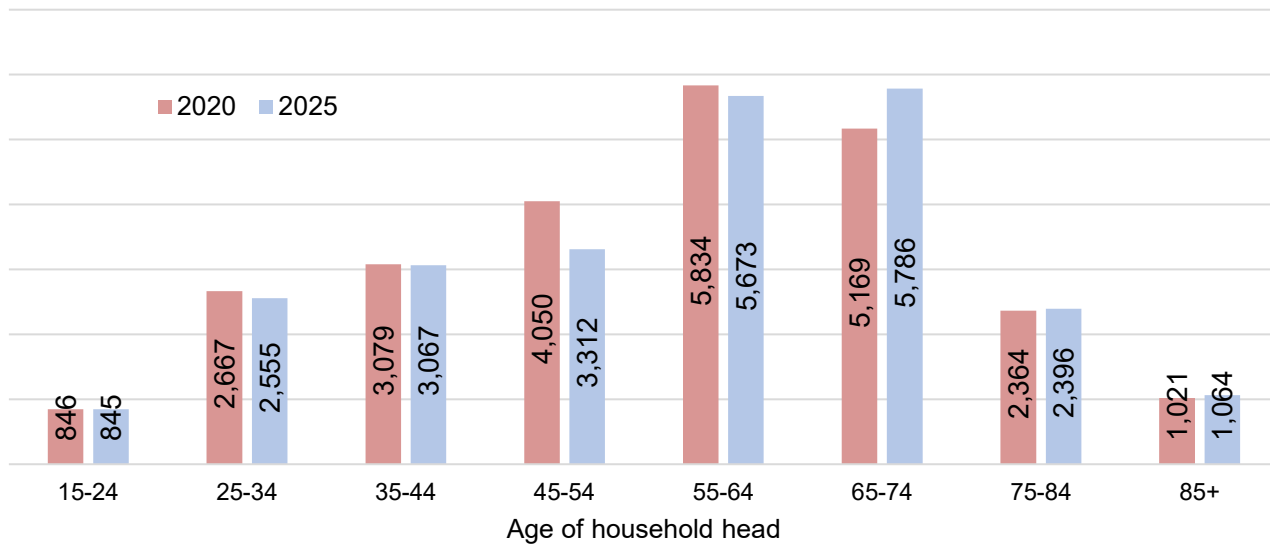
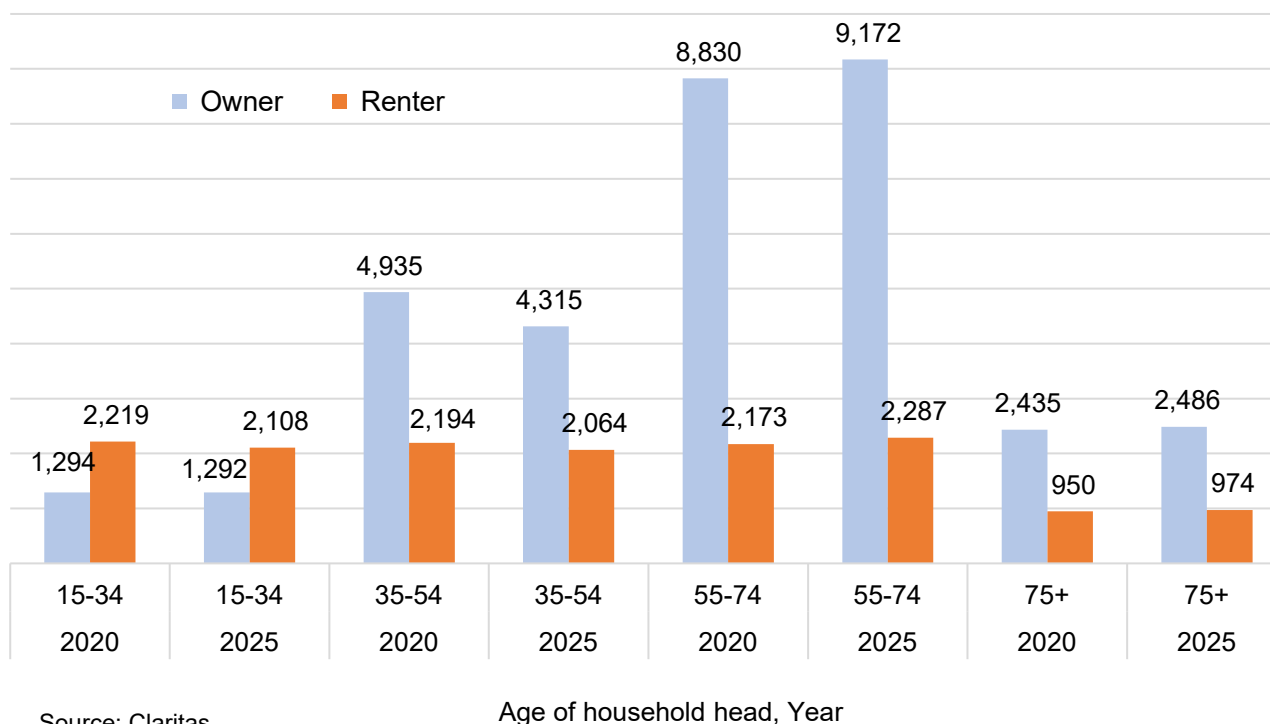


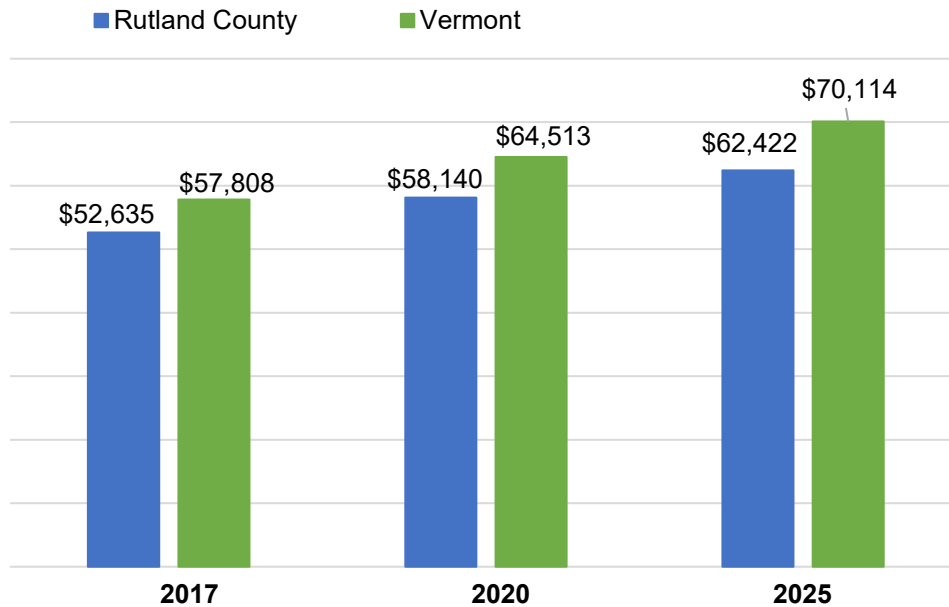
Figure 21-15: Rutland County households by age and tenure, 2020-2025



Household income

The median income among all households in Rutland County is expected to increase from \$58,140 to \$62,422 between 2020 and 2025.

Figure 21-17: Rutland County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 21-18: Income ranges relative to Rutland County median income, 2020

Median income		\$	58,140
<=30% of median		<=	\$ 17,442
31-50% of median	\$ 17,443	-	\$ 29,070
51-80% of median	\$ 29,071	-	\$ 46,512
81-100% of median	\$ 46,513	-	\$ 58,140
101-120% median	\$ 58,141	-	\$ 69,768
>120% of median		>	\$ 69,769
Source: Claritas			

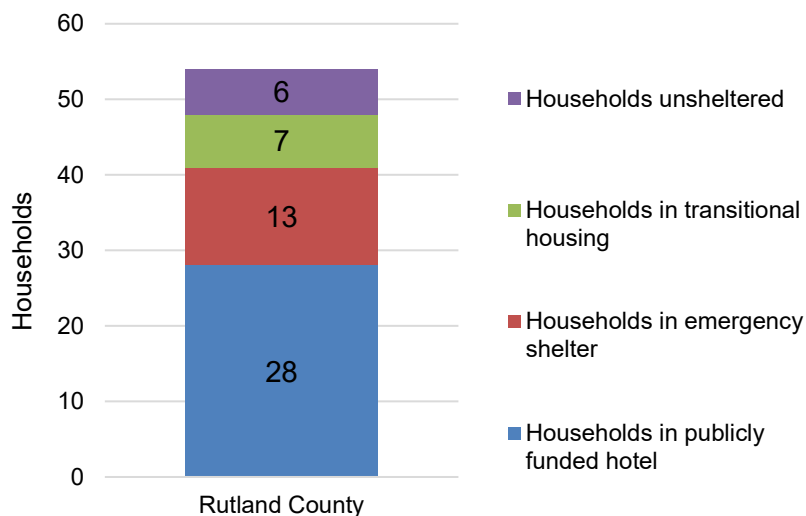
Homelessness

During the 2019 One-Night Count, 96 Rutland County residents experienced homelessness. Emergency shelter visits are extending beyond 84 days.³

Housing quality

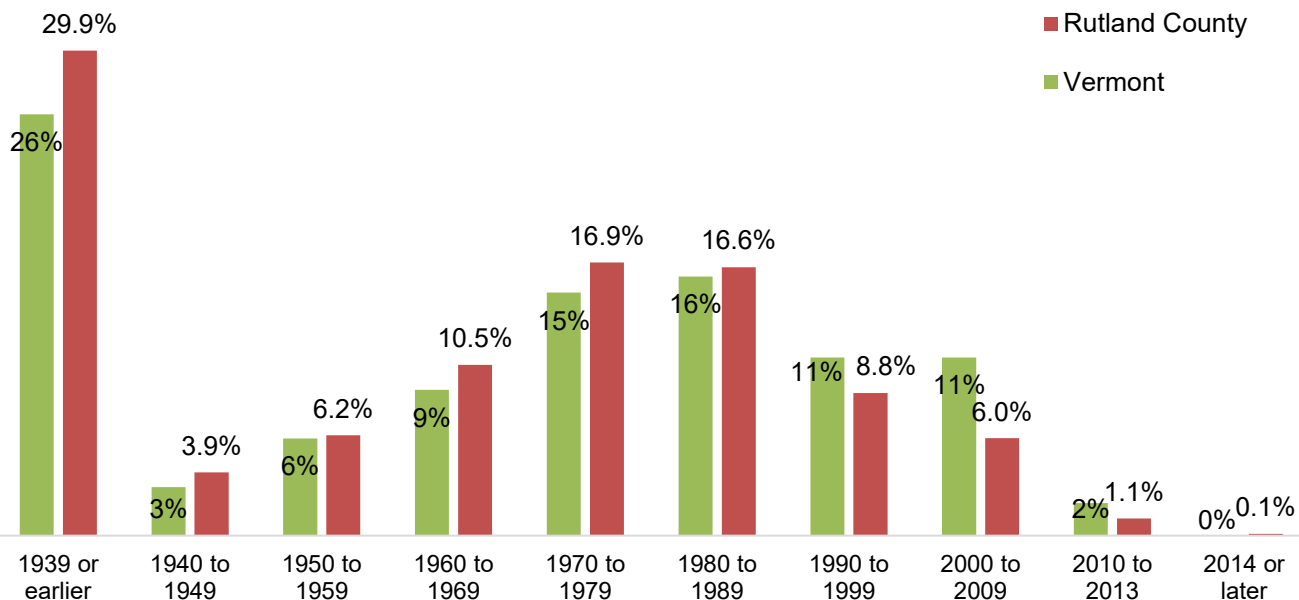
Rutland County has some of the oldest housing stock in the state. The median home was built in 1969⁴ compared to 1974 for the state as a whole. Of all homes in Rutland County, nearly 30% were built prior to 1940 compared to 26% statewide. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant.

Figure 21-19: Shelter status for Rutland County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 21-20: Age of Rutland County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

³ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

⁴ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Rutland County has 28 mobile home parks and 440 lots. There are 32 vacant lots and a vacancy rate of 7.3%, higher than Vermont's overall lot vacancy rate of 5.2%.⁵ Rutland County has four mobile home parks in the 100 year floodplain as well as two parks in a floodway.⁶ It also has at least one park in poor financial health, which also has significant infrastructure improvement needs.⁷

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁶ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁷ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Chapter 22 : Washington County

Contents

Total housing stock	265
Pace of housing and population growth	265
For rent and for sale homes	266
Short term rentals and vacation home effect on market	267
Housing affordability	269
Home prices and rents	269
Cost burden.....	270
Who faces housing problems most often?.....	271
Householder age.....	272
Household income	273
Homelessness	274
Housing quality	275
Homes in mobile home parks	275

Figures

Figure 22-1: Washington County housing types	265
Figure 22-2: Average annual change in Washington County housing supply.....	265
Figure 22-3: Washington County household growth	266
Figure 22-4: Washington County rental vacancy rate	266
Figure 22-5: Median days on market of homes sold in Washington County.....	267
Figure 22-6: Distribution of Vermont's seasonal homes and short-term rental homes	267
Figure 22-7: Washington County seasonal home snapshot.....	268
Figure 22-8: Washington County short-term rental home listings.....	268
Figure 22-9: Washington County short-term rental snapshot.....	268
Figure 22-10: Washington County median home sale prices	269
Figure 22-11: Washington County median monthly rent, 2017.....	269
Figure 22-12: Washington County households with high housing costs relative to income	270
Figure 22-13: Washington County households with high housing costs relative to income	270
Figure 22-14: Washington County households with housing problems	271
Figure 22-15: Washington County households by age, 2020-2025.....	272
Figure 22-16: Washington County households by age and tenure, 2020-2025.....	272
Figure 22-17: Washington County median household income estimates	273

Figure 22-18: Income ranges relative to Washington County median income, 2020 273

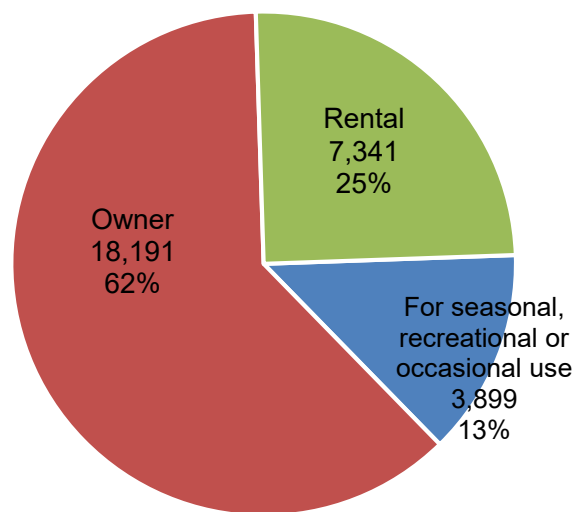
Figure 22-19: Shelter status for Washington County homeless households..... 274

Figure 22-20: Age of Washington County housing stock..... 275

Total housing stock

Washington County's housing stock consists of 29,431 year-round and seasonal homes.

Figure 22-1: Washington County housing types

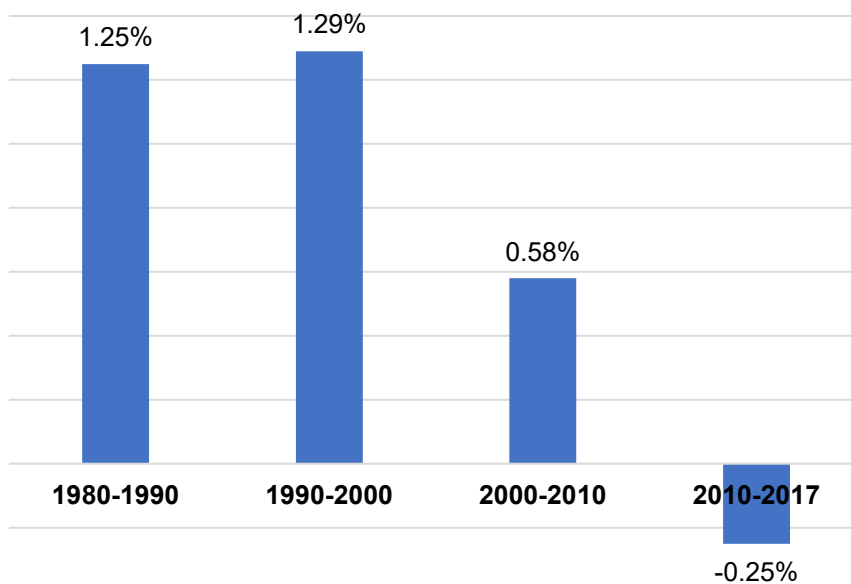


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Washington County's total occupied non-vacation housing stock has been declining at an annual pace of 0.25%¹, compared to a growth rate of 0.16% for the state. Although growth may occur in some individual Washington County towns, the number of households living in the county is projected to continue to decline between 2020 and 2025.

Figure 22-2: Average annual change in Washington County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

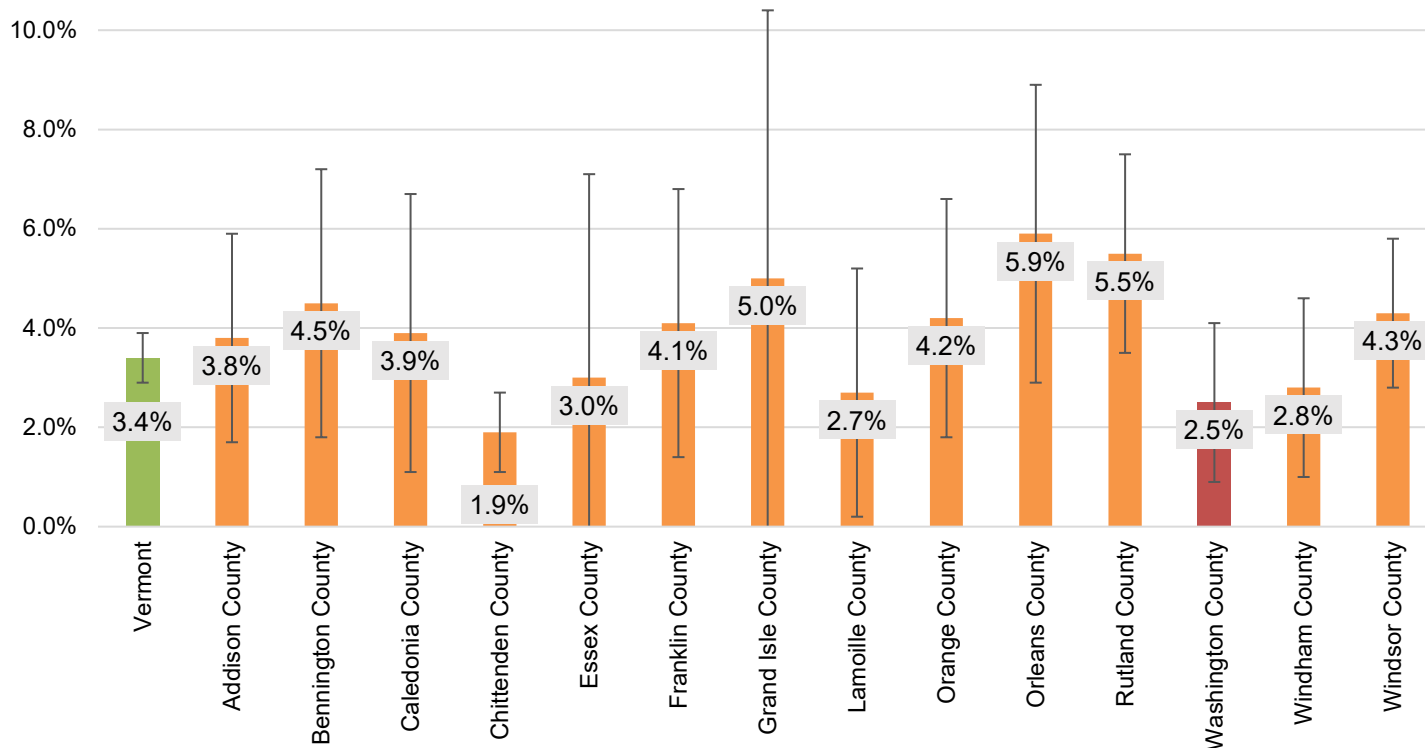
Figure 22-3: Washington County household growth

Estimated households in 2020	Projected expansion of households living in county, 2020-2025
24,839	None (decline of 75)
Source: Claritas	

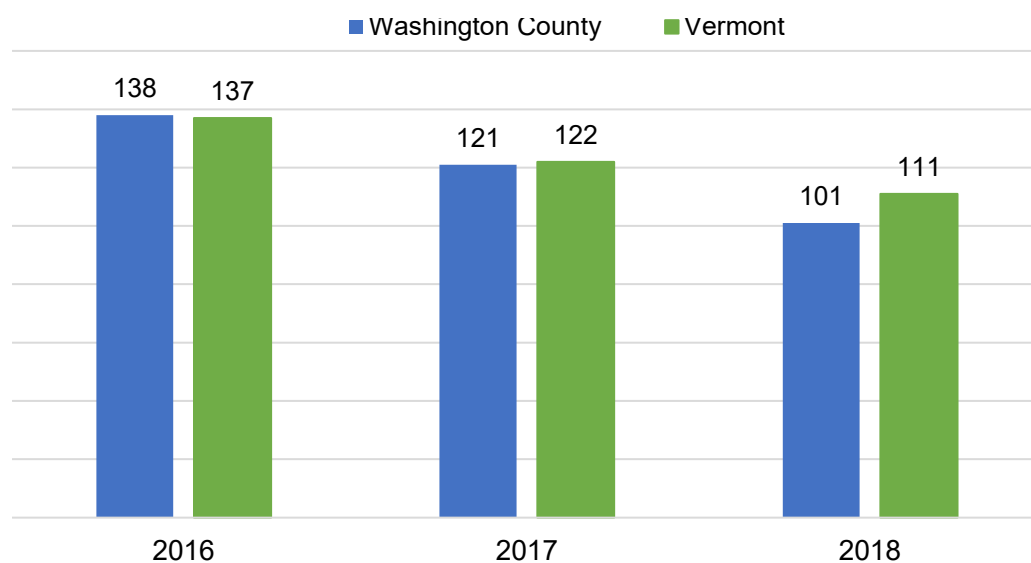
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Washington is 2.5%. This is lower than the statewide rate of 3.4%, and the second lowest rental vacancy rate by county. The average days on market of for sale homes in Washington (101 days in 2018) is also lower than the state as a whole.

Figure 22-4: Washington County rental vacancy rate



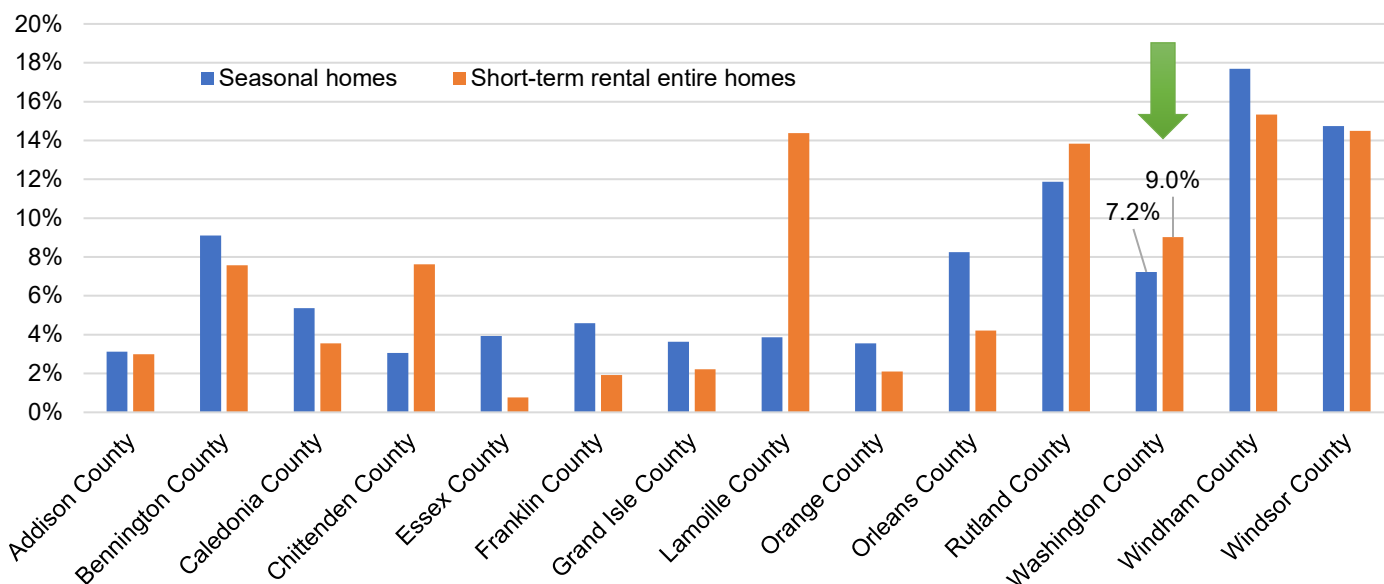
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 22-5: Median days on market of homes sold in Washington County

Source: Multiple Listing Service (MLS) from [housingdata.org](https://www.housingdata.org)

Short term rentals and vacation home effect on market

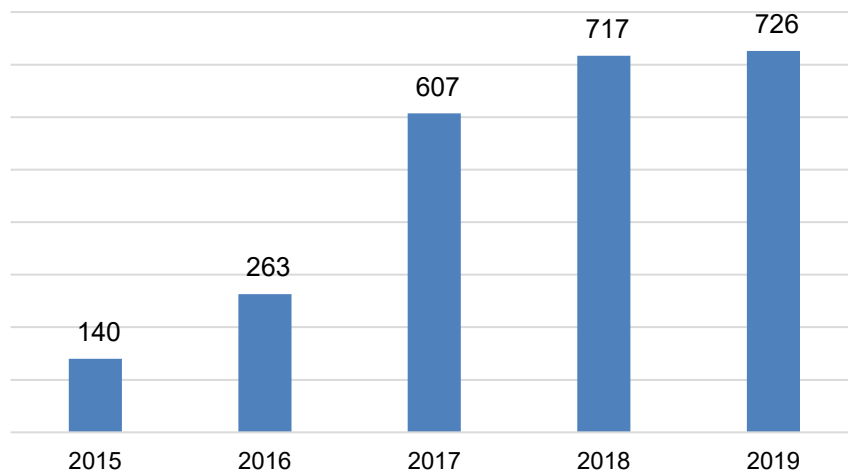
About 7% of Vermont's stock of vacation homes and 9% of its short-term rental homes are located in Washington County. Of all homes in the county, 13% are vacation (seasonal) homes and 2% are consistently used as short-term rentals. The number of short-term rental homes in Washington County was 726 in July 2019--an increase of 1% relative to 2018.

Figure 22-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from [housingdata.org](https://www.housingdata.org).

Figure 22-7: Washington County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Washington County	3,899	13%
Vermont	53,940	17%
Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org .		

Figure 22-8: Washington County short-term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 22-9: Washington County short-term rental snapshot

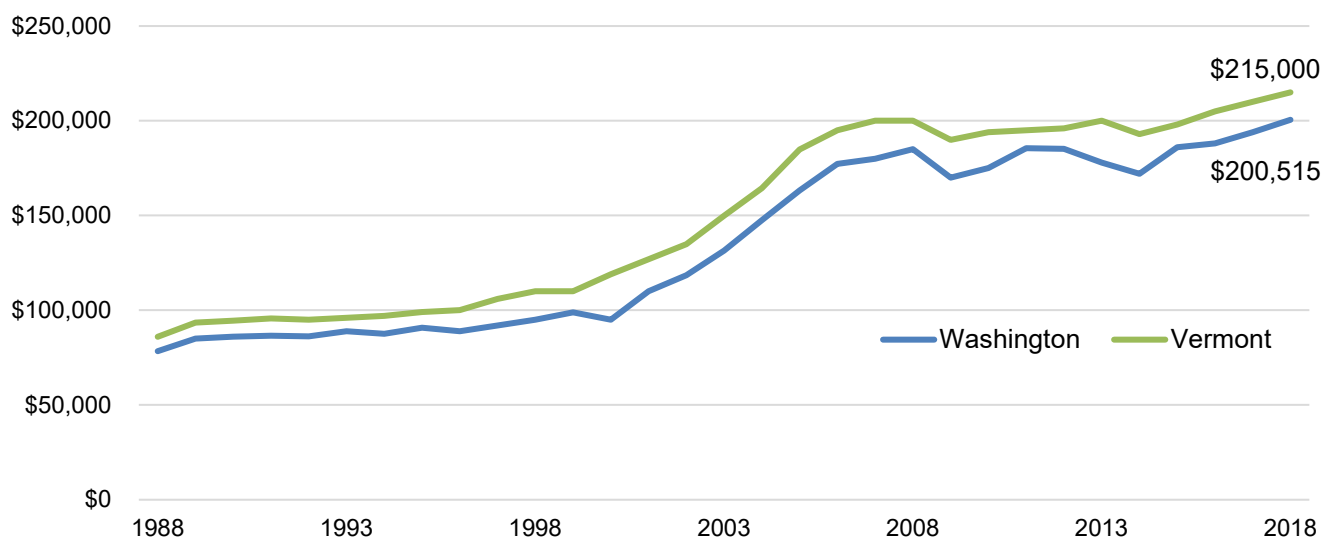
	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Washington County	726	71%	1.8%	1%	\$ 160
Vermont	8,041	72%	1.8%	12%	\$ 215
Source: Active listings of entire homes as of July of each year from AirDNA.					

Housing affordability

Home prices and rents

The median sales price of homes sold in Washington County in 2018 was \$200,515--lower than the statewide median of \$215,000.

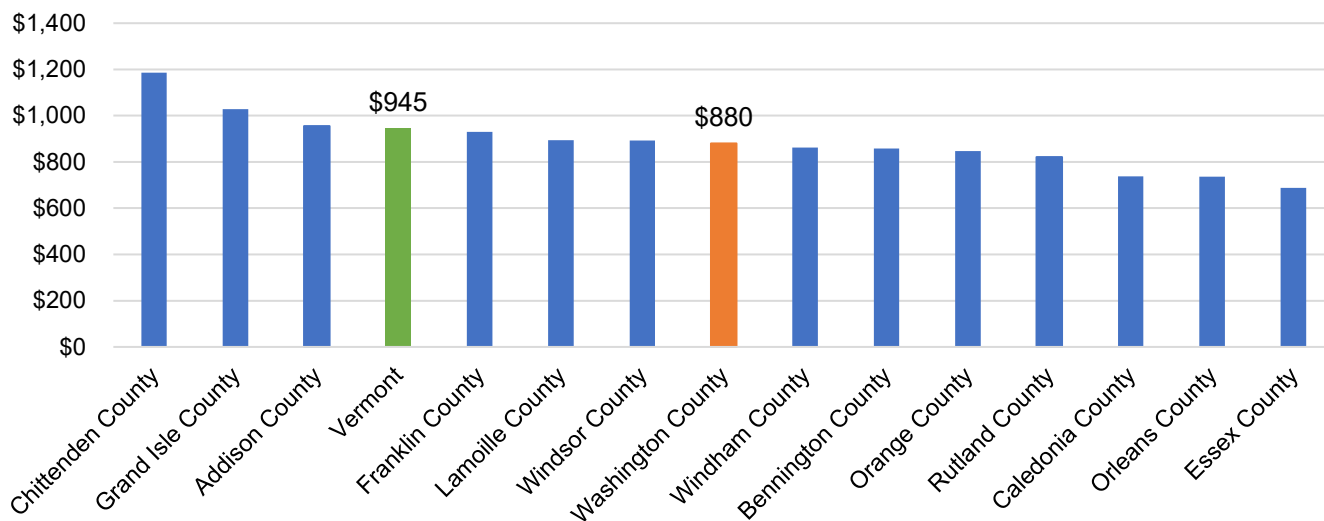
Figure 22-10: Washington County median home sale prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Washington County was an estimated \$880 per month, which is somewhat less than the statewide median of \$945.

Figure 22-11: Washington County median monthly rent, 2017

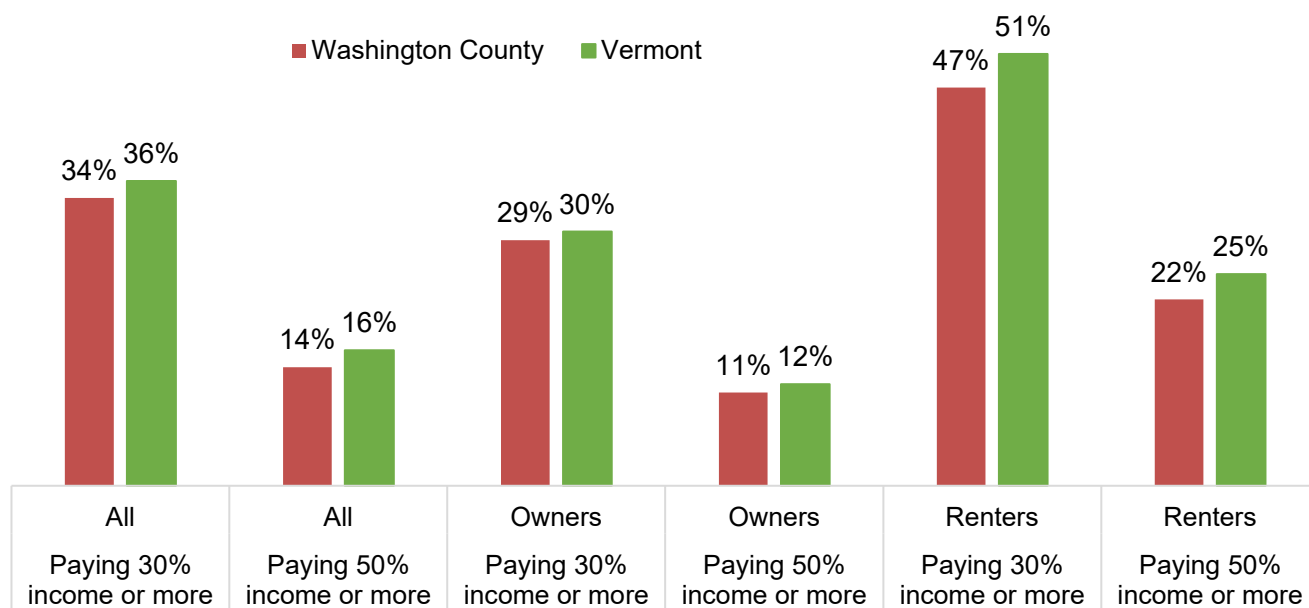


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 34% of all Washington County households pay more than 30% of their income for housing. About 14% of Washington households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 22-12: Washington County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 22-13: Washington County households with high housing costs relative to income

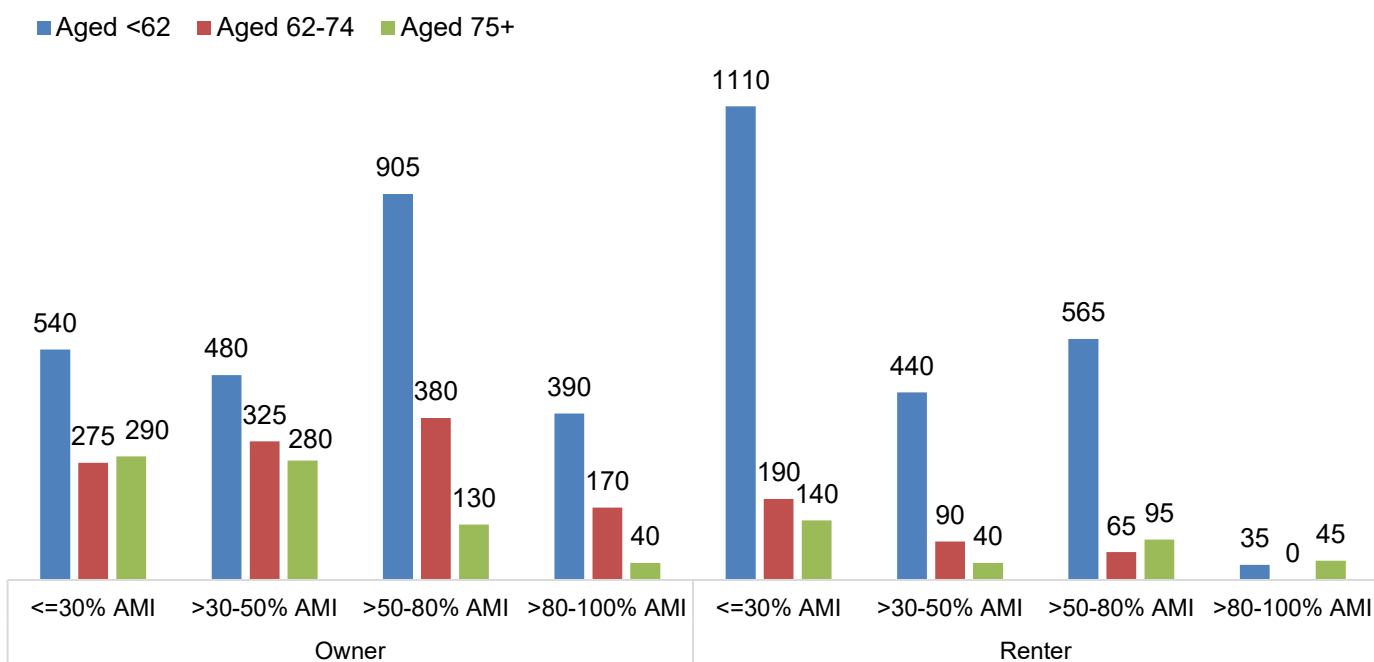
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Washington County Renters	3,056	1,441
Washington County Owners	5,045	2,001

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

In Washington County, the largest demographic group experiencing housing problems are renters with household income of <30% of median who are younger than 62. HUD Comprehensive Housing Affordability Strategy estimates 1,110 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding².

Figure 22-14: Washington County households with housing problems



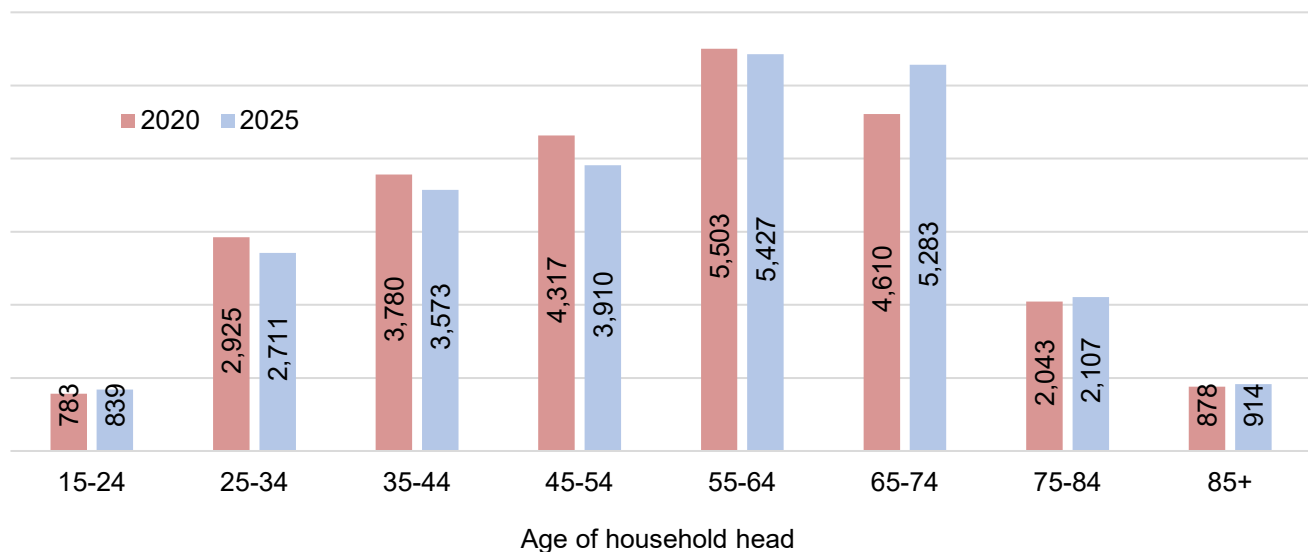
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

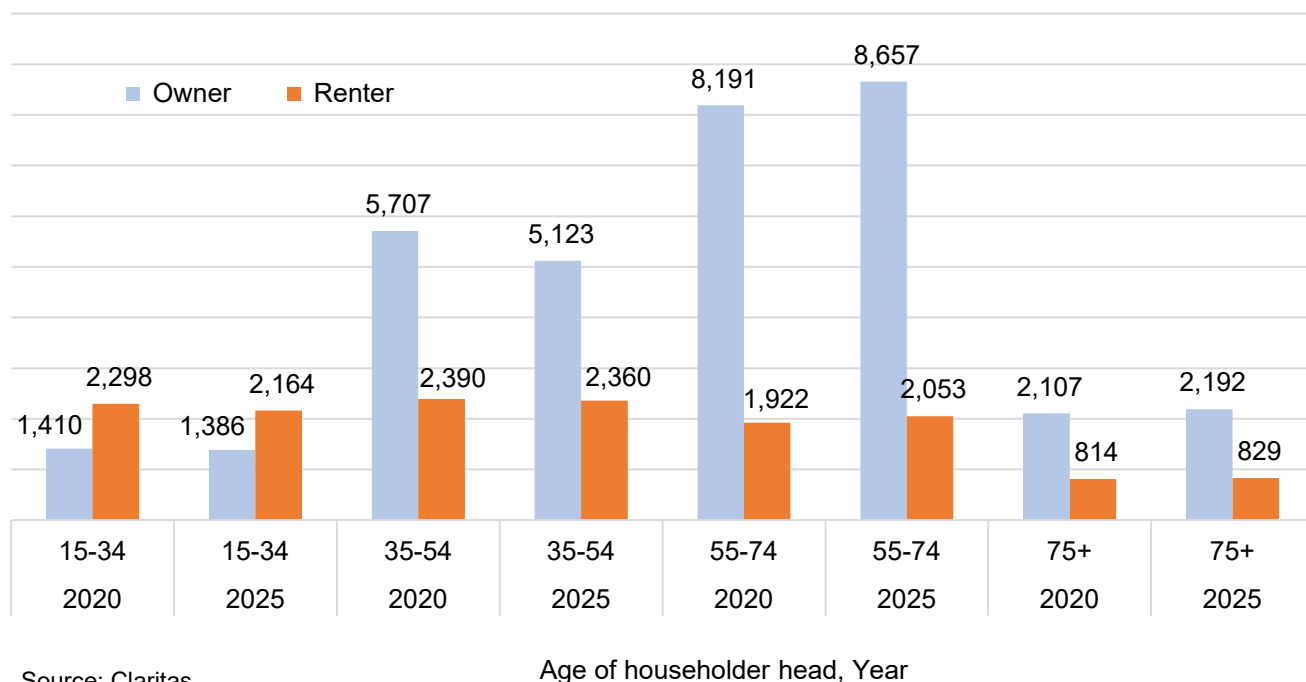
Between 2020 and 2025, the median age of the head of a Washington County household will inch up from 59 to 60 for owners and 46 to 47 for renters. An estimated 34% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 22-15: Washington County households by age, 2020-2025



Source: Claritas.

Figure 22-16: Washington County households by age and tenure, 2020-2025

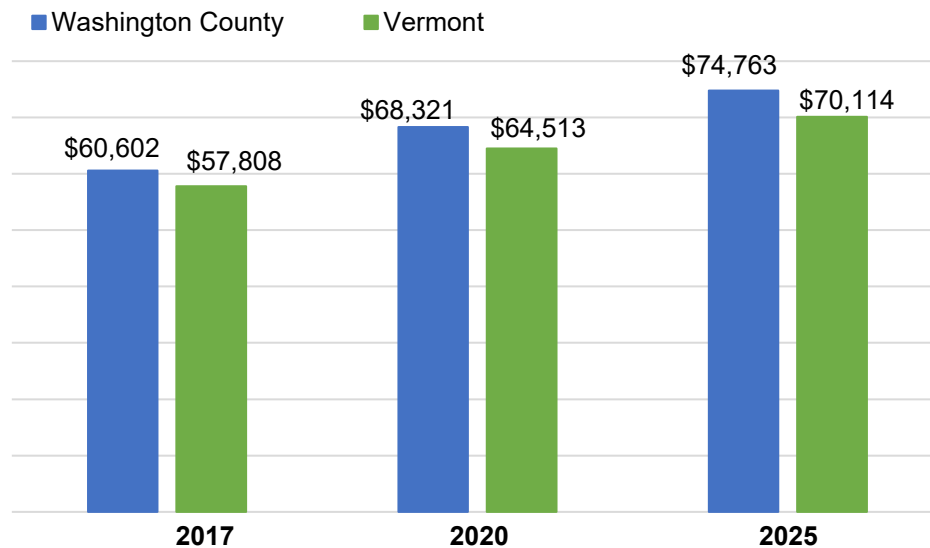


Source: Claritas.

Household income

The median income among all households in Washington County is expected to increase from \$68,321 to \$74,763 between 2020 and 2025.

Figure 22-17: Washington County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 22-18: Income ranges relative to Washington County median income, 2020

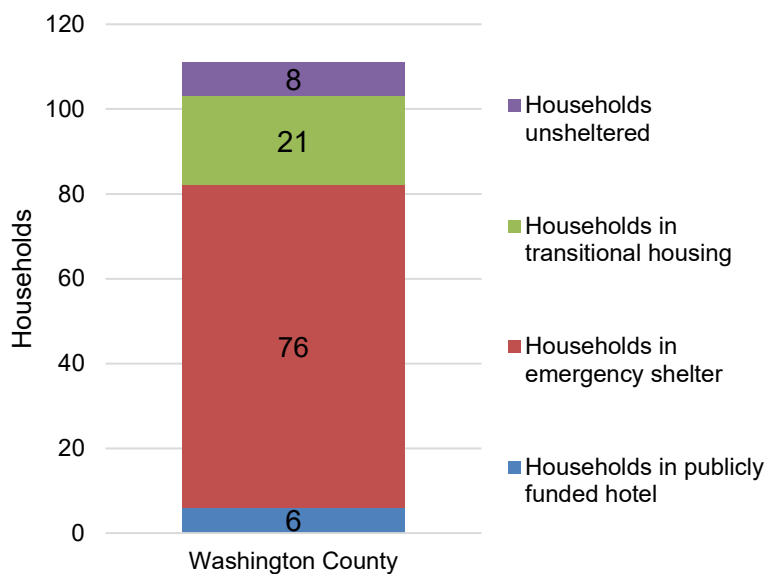
Median income	\$ 68,321		
<=30% of median	<= \$ 20,496		
31-50% of median	\$ 20,497	-	\$ 34,161
51-80% of median	\$ 34,162	-	\$ 54,657
81-100% of median	\$ 54,658	-	\$ 68,321
101-120% median	\$ 68,322	-	\$ 81,985
>120% of median	> \$ 81,986		

Source: Claritas

Homelessness

During the 2019 one-night count, 141 Washington County residents experienced homelessness. Washington County has the third largest concentration of clients experiencing chronic homelessness (10%). According to the 2017 VCEH report, local service providers attribute high expenses for hotel stays to a lack of subsidized housing which makes it hard for families to move beyond shelter. Local providers also pointed to a gap between stays in the shelter and housing which makes it difficult to free up space in emergency shelters³.

Figure 22-19: Shelter status for Washington County homeless households



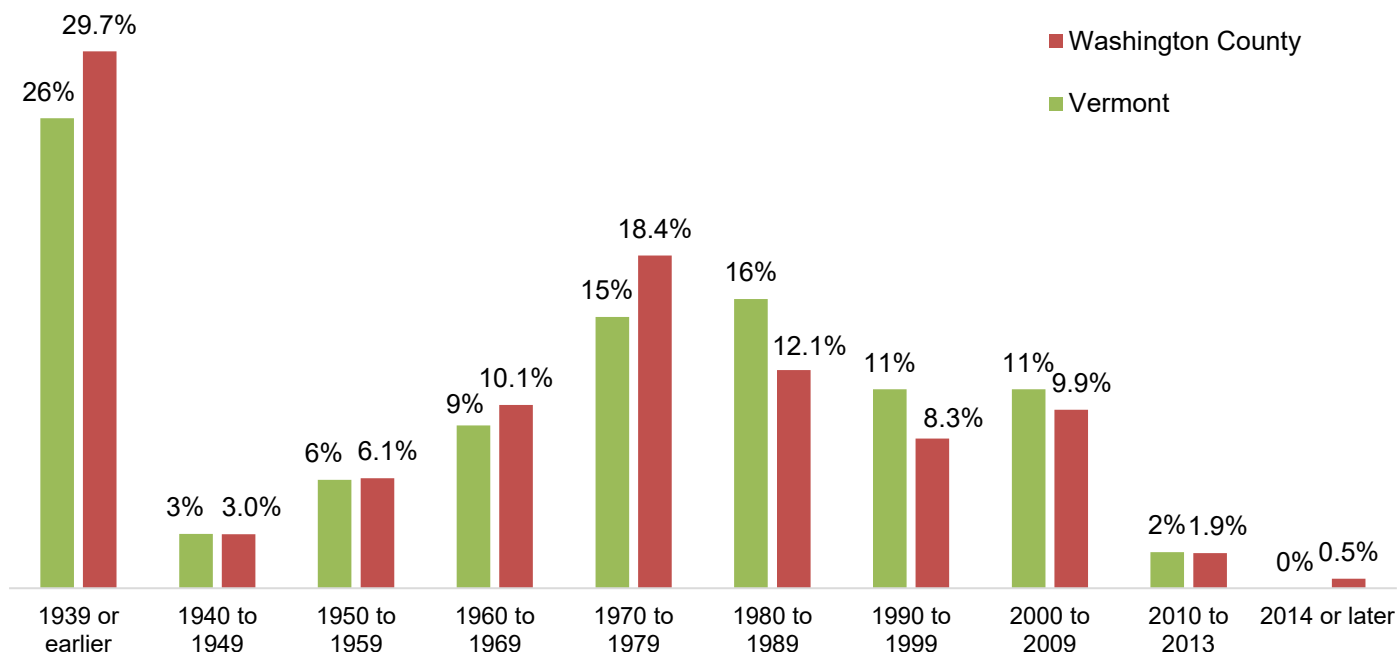
Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

³ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

Housing quality

The median home in Washington County was built in 1971⁴ compared to 1974 for the state as a whole. An estimated 29.7% homes were built prior to 1940, the largest percentage of older homes in the state. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant.

Figure 22-20: Age of Washington County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from [housingdata.org](https://data.census.gov/tables/2013/acs/5-year/tables//B25034).

Homes in mobile home parks

Washington County has 24 mobile home parks and 600 lots. There are 54 vacant lots and a 9% vacancy rate, which is substantially higher than Vermont's overall lot vacancy rate of 5.2%.⁵ Washington County has six mobile home parks located in floodways.⁶

⁴ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from [housingdata.org](https://data.census.gov/tables/2013/acs/5-year/tables//B25035)

⁵ [Vermont Department of Housing & Community Development](https://www.vermont.gov/files/vermont/housing/2019-Mobile-Home-Park-Registration-Summary.pdf), Mobile Home Park Registration Summary, 2019

⁶ [Vermont Housing & Conservation Board](https://www.vermont.gov/files/vermont/housing/2019-Mobile-Home-Park-Registration-Summary.pdf) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Chapter 23 : Windham County

Contents

Total housing stock	278
Pace of housing and population growth	278
For rent and for sale homes	279
Short term rentals and vacation home effect on market	280
Housing affordability	282
Home prices and rents	282
Cost burden.....	283
Who faces housing problems most often?.....	284
Householder age.....	285
Household income	286
Homelessness	287
Housing quality	287
Homes in mobile home parks	288

Figures

Figure 23-1: Windham County housing types	278
Figure 23-2: Average annual change in Windham County housing supply	278
Figure 23-3: Windham County household growth	279
Figure 23-4: Windham County rental vacancy rate	279
Figure 23-5: Median days on market of homes sold in Windham County.....	280
Figure 23-6: Distribution of Vermont's seasonal homes and short-term rental homes	280
Figure 23-7: Windham County seasonal home snapshot.....	281
Figure 23-8: Windham County short-term rental home listings.....	281
Figure 23-9: Windham County short-term rental home snapshot.....	281
Figure 23-10: Windham County median home sales prices	282
Figure 23-11: Windham County median monthly rent, 2017	282
Figure 23-12: Windham County households with high housing costs relative to income	283
Figure 23-13: Windham County households with high housing costs relative to income	283
Figure 23-14: Windham County households with housing problems	284
Figure 23-16: Windham County households by age and tenure, 2020-2025.....	285
Figure 23-15: Windham County households by age, 2020-2025.....	285
Figure 23-17: Windham County median household income estimates	286

Figure 23-18: Income ranges relative to Windham County median income, 2020.....286

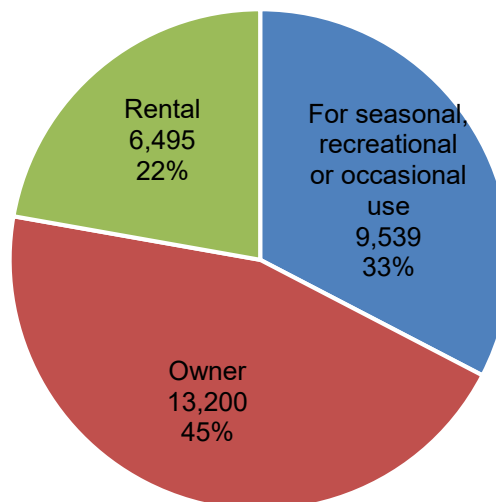
Figure 23-19: Shelter status for Windham County homeless households287

Figure 23-20: Age of Windham County housing stock288

Total housing stock

Windham County's housing stock consists of 29,234 year-round and seasonal homes.

Figure 23-1: Windham County housing types

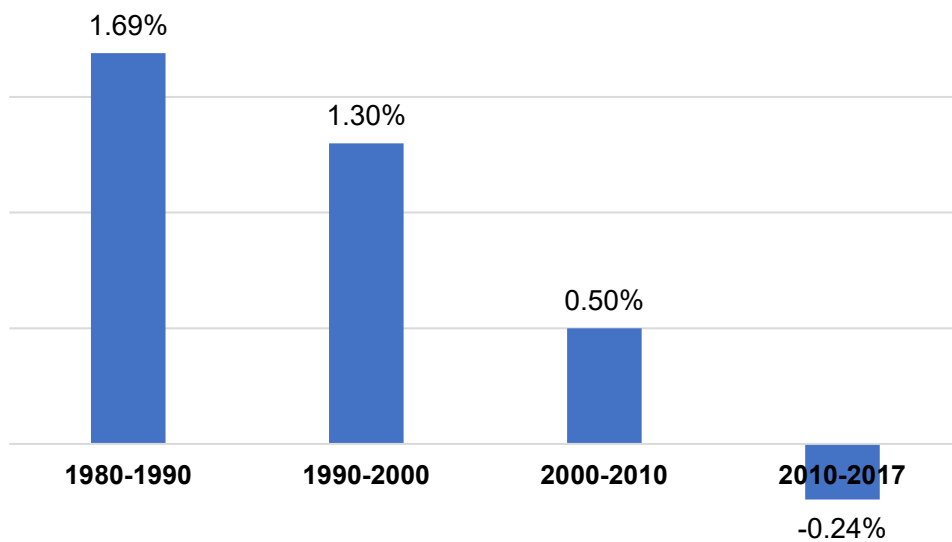


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

Since 2010, Windham County's total occupied non-vacation housing stock has been declining at an annual pace of 0.24%¹, compared to a growth rate of 0.16% for the state. Although growth may occur in some individual Windham County towns, the number of households living in the county is projected to continue to decline between 2020 and 2025.

Figure 23-2: Average annual change in Windham County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

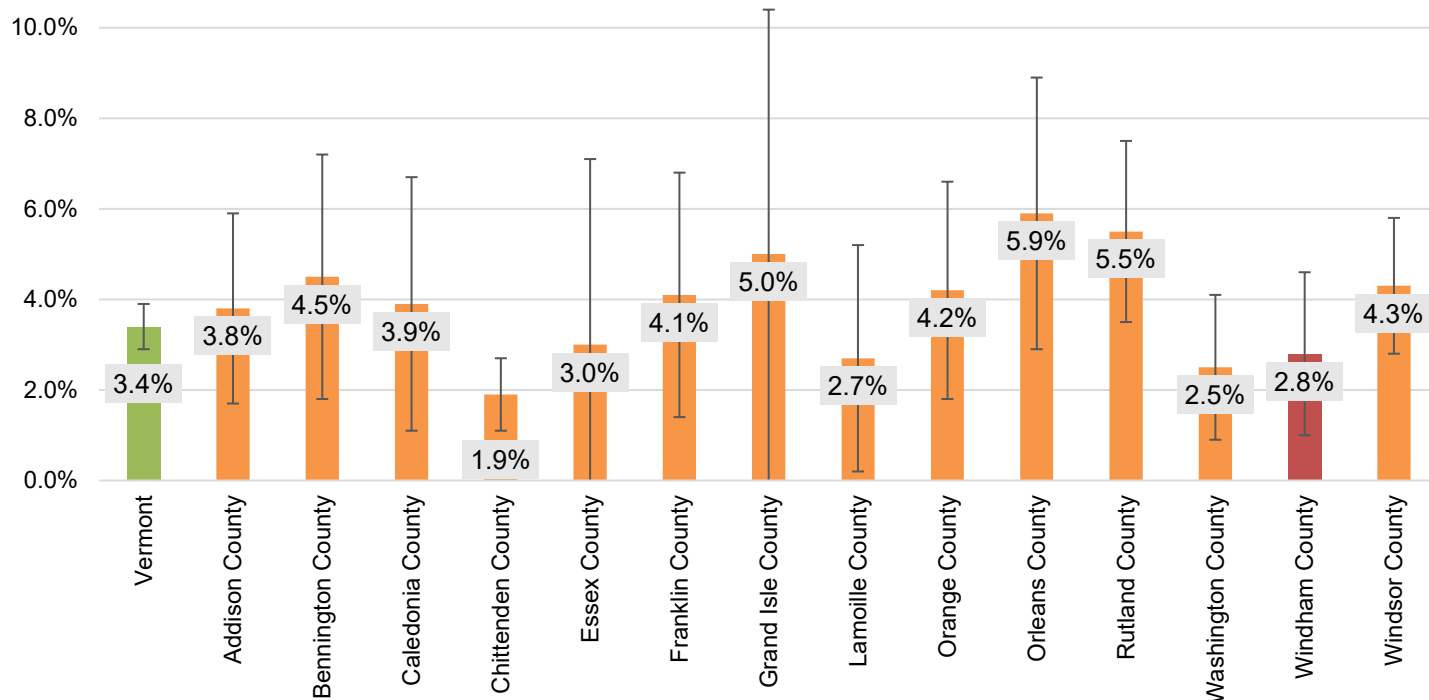
Figure 23-3: Windham County household growth

Estimated households in 2020	Projected expansion of households living in county, 2020-2025
18,743	None (decline of 208)
Source: Claritas	

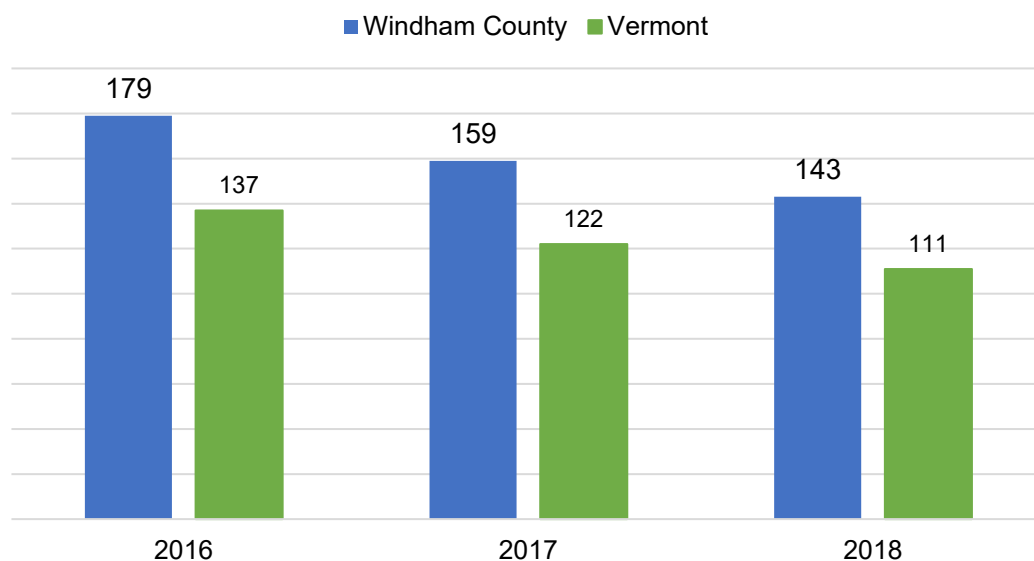
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Windham is 2.8%-- lower than the statewide rate of 3.4%. However, the average days on market of for sale homes in Windham (143 days in 2018) is higher than the state as a whole.

Figure 23-4: Windham County rental vacancy rate



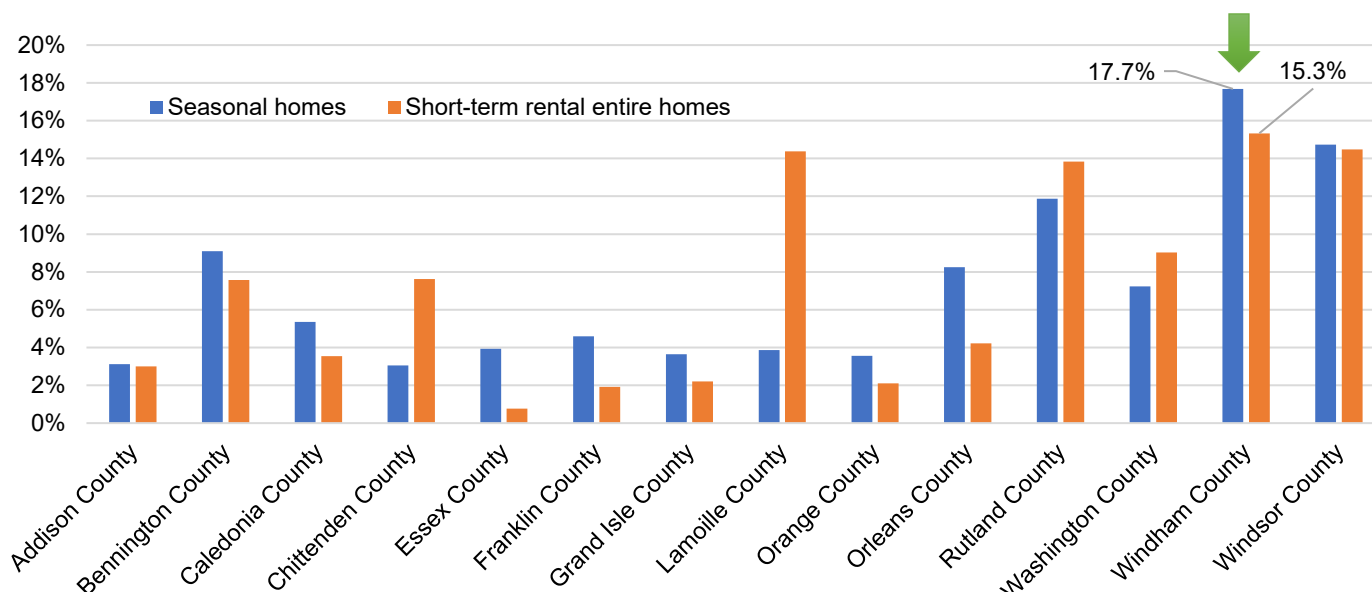
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 23-5: Median days on market of homes sold in Windham County

Source: Multiple Listing Service (MLS) from housingdata.org

Short term rentals and vacation home effect on market

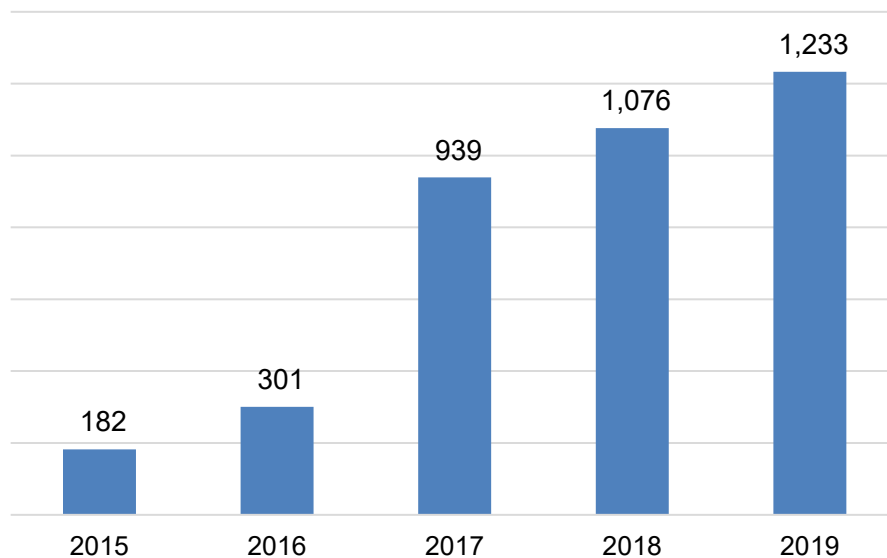
About 18% of Vermont's stock of vacation homes and 15% of its short-term rental homes are located in Windham County. Of all homes in the county, 33% are vacation (seasonal) homes and 3% are consistently used as short-term rentals. The number of short-term rental homes in Windham County was 1,233 in July 2019—an increase of 15% relative to 2018.

Figure 23-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 23-7: Windham County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Windham County	9,539	33%
Vermont	53,940	17%
Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org .		

Figure 23-8: Windham County short-term rental home listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 23-9: Windham County short-term rental home snapshot

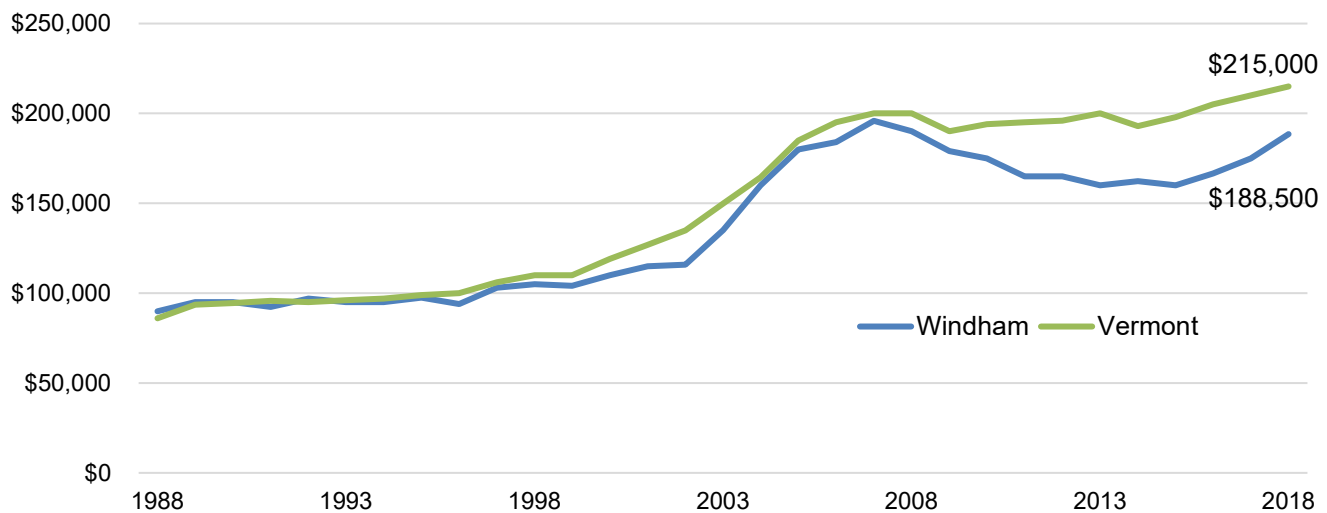
	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Windham County	1,233	64%	2.7%	15%	\$ 250
Vermont	8,041	72%	1.8%	12%	\$ 215
Source: Active listings of entire homes as of July of each year from AirDNA.					

Housing affordability

Home prices and rents

The median sales price of homes sold in Windham County in 2018 was \$188,500--lower than the statewide median of \$215,000.

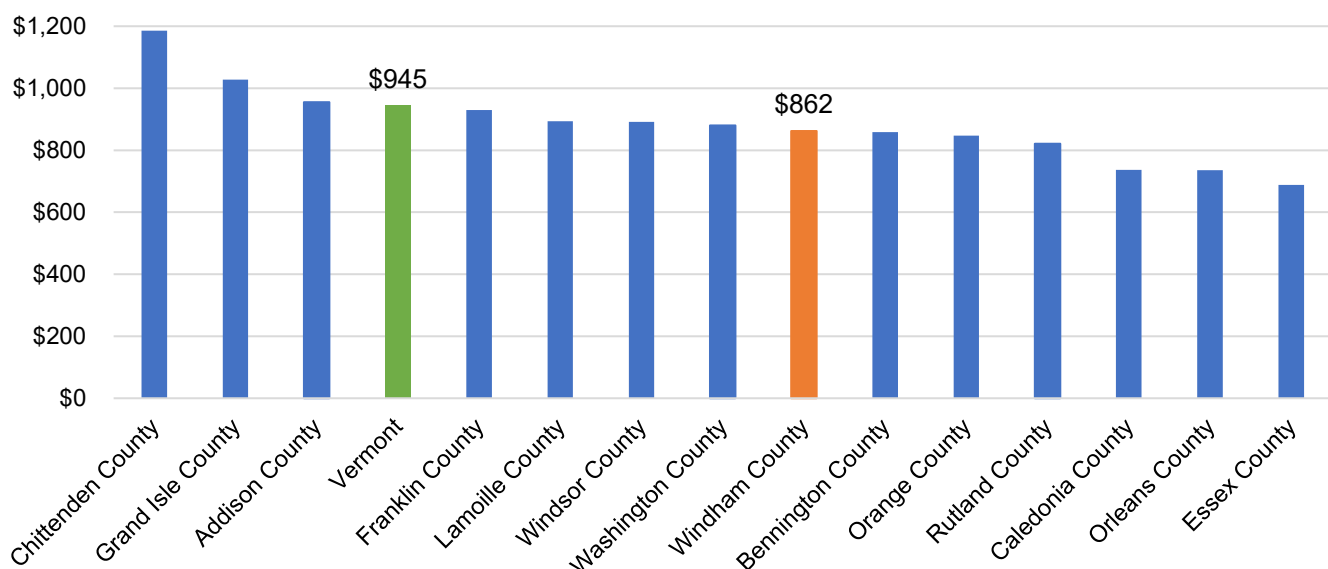
Figure 23-10: Windham County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Windham was an estimated \$862 per month, lower than the statewide median of \$945.

Figure 23-11: Windham County median monthly rent, 2017

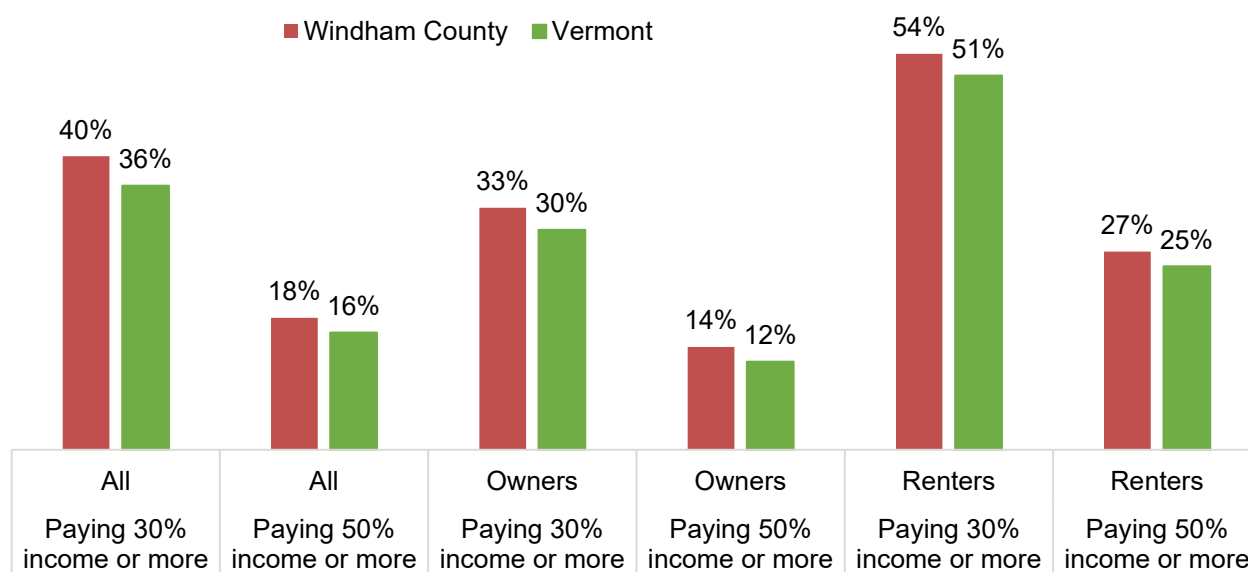


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Higher than the rest of the state, 40% of all Windham County households pay more than 30% of their income for housing. About 18% of Windham households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 23-12: Windham County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 23-13: Windham County households with high housing costs relative to income

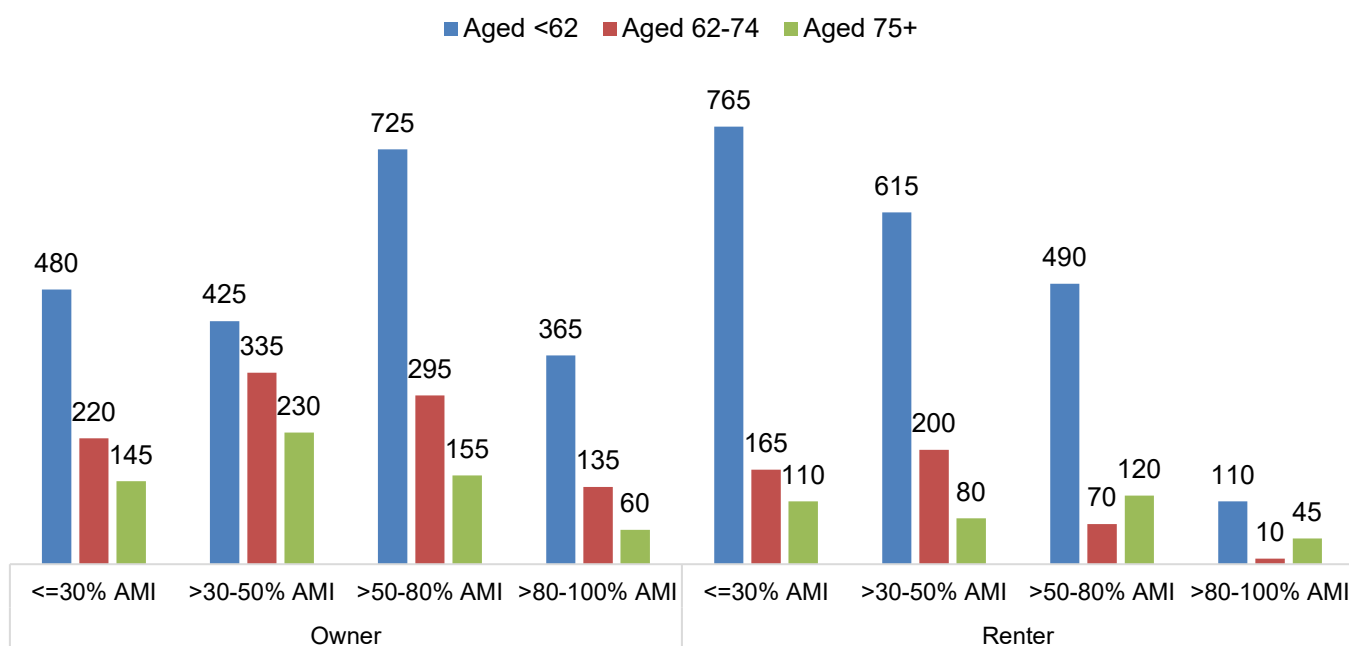
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Windham County Renters	3,101	1,557
Windham County Owners	4,275	1,739

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

Renters with household income of <30% of median who are younger than 62 are the largest demographic group with housing problems in Windham County. The HUD Comprehensive Housing Affordability Strategy estimates, 765 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding².

Figure 23-14: Windham County households with housing problems



Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

Between 2020 and 2025, the median age of the head of a Windham County household will inch up from 61 to 62 for owners and 48 to 49 for renters. An estimated 37% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 23-16: Windham County households by age, 2020-2025

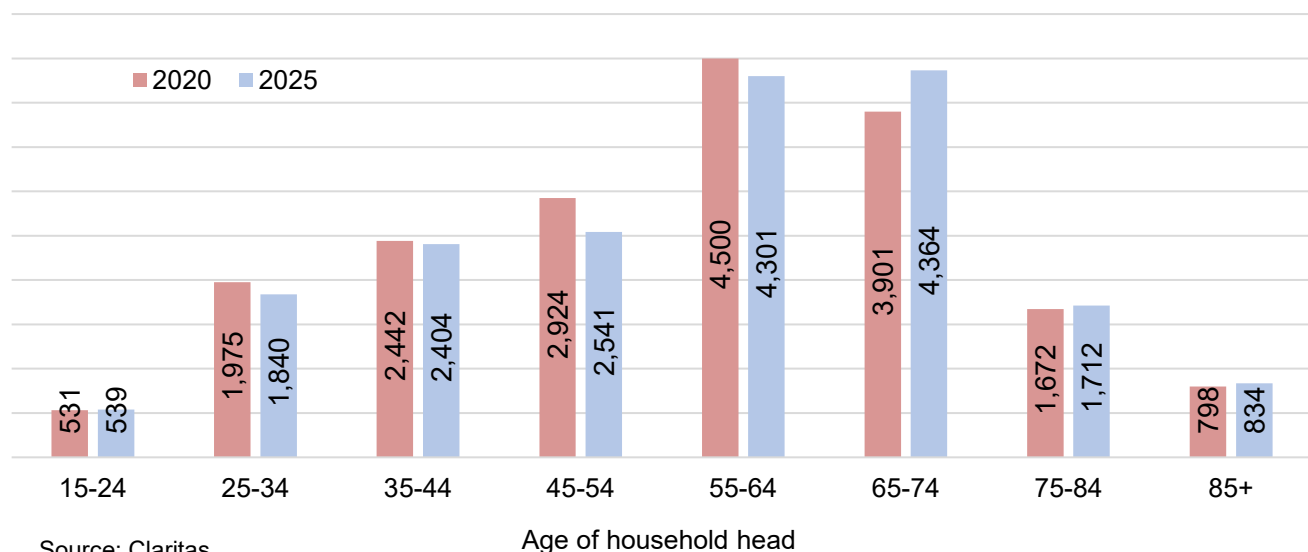
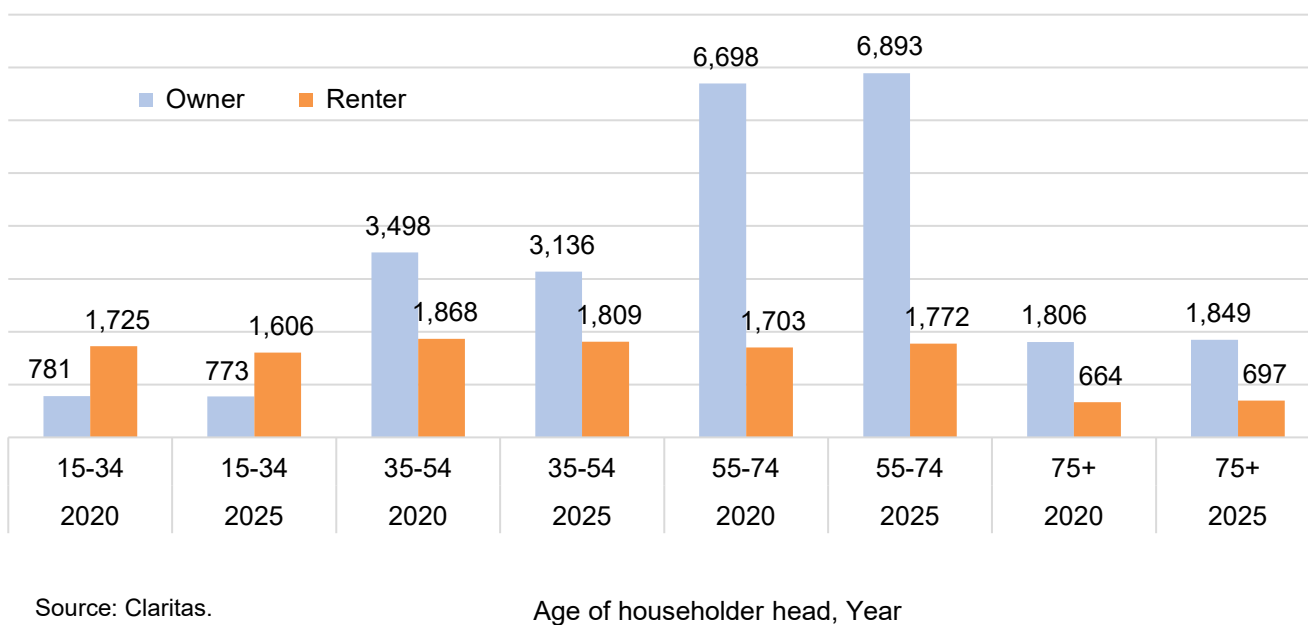


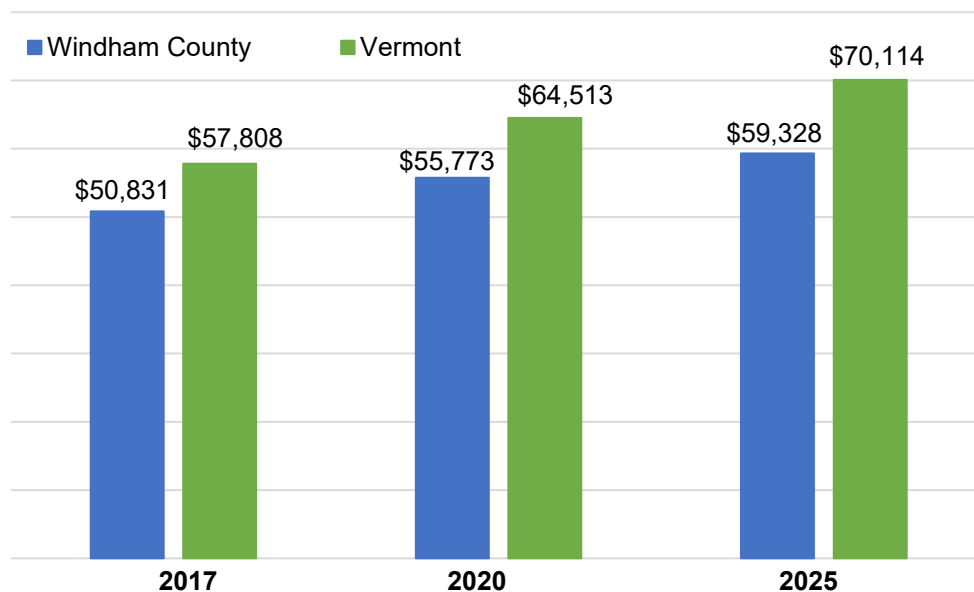
Figure 23-15: Windham County households by age and tenure, 2020-2025



Household income

The median income among all households in Windham County is expected to increase from \$55,773 to \$59,328 between 2020 and 2025.

Figure 23-17: Windham County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 23-18: Income ranges relative to Windham County median income, 2020

Median income			\$ 55,773
<=30% of median		<=	\$ 16,732
31-50% of median	\$ 16,733	-	\$ 27,886
51-80% of median	\$ 27,887	-	\$ 44,618
81-100% of median	\$ 44,619	-	\$ 55,773
101-120% median	\$ 55,774	-	\$ 66,927
>120% of median		>	\$ 66,928
Source: Claritas			

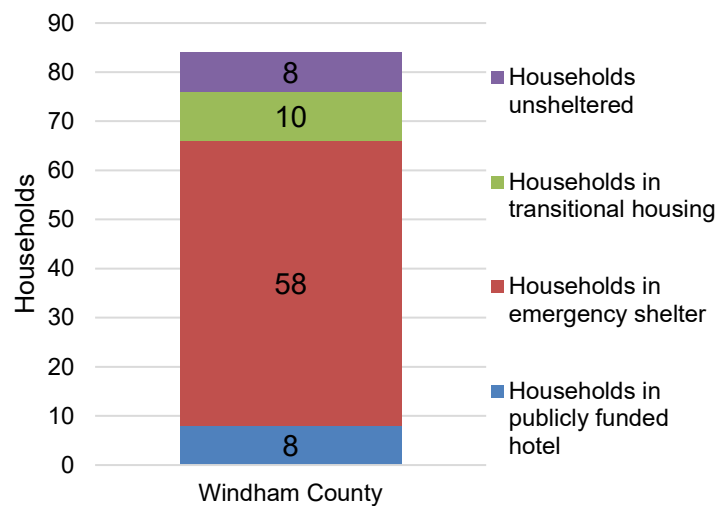
Homelessness

During the 2019 One-Night Count, 98 Windham County residents experienced homelessness. Windham County ranks second in the state for the highest concentration of clients with chronic homelessness (12%) according to the 2017 Homeless Management Information System assessment report.³ A lack of housing and vouchers makes it hard to move people out of shelters. This results in shelter stays upwards of 12 months, according to the Vermont Coalition to End Homelessness.⁴

Housing quality

Of all homes in Windham County, an estimated 27.2% were built prior to 1940--somewhat more than the statewide average. The median home was built in 1973⁵.

Figure 23-19: Shelter status for Windham County homeless households

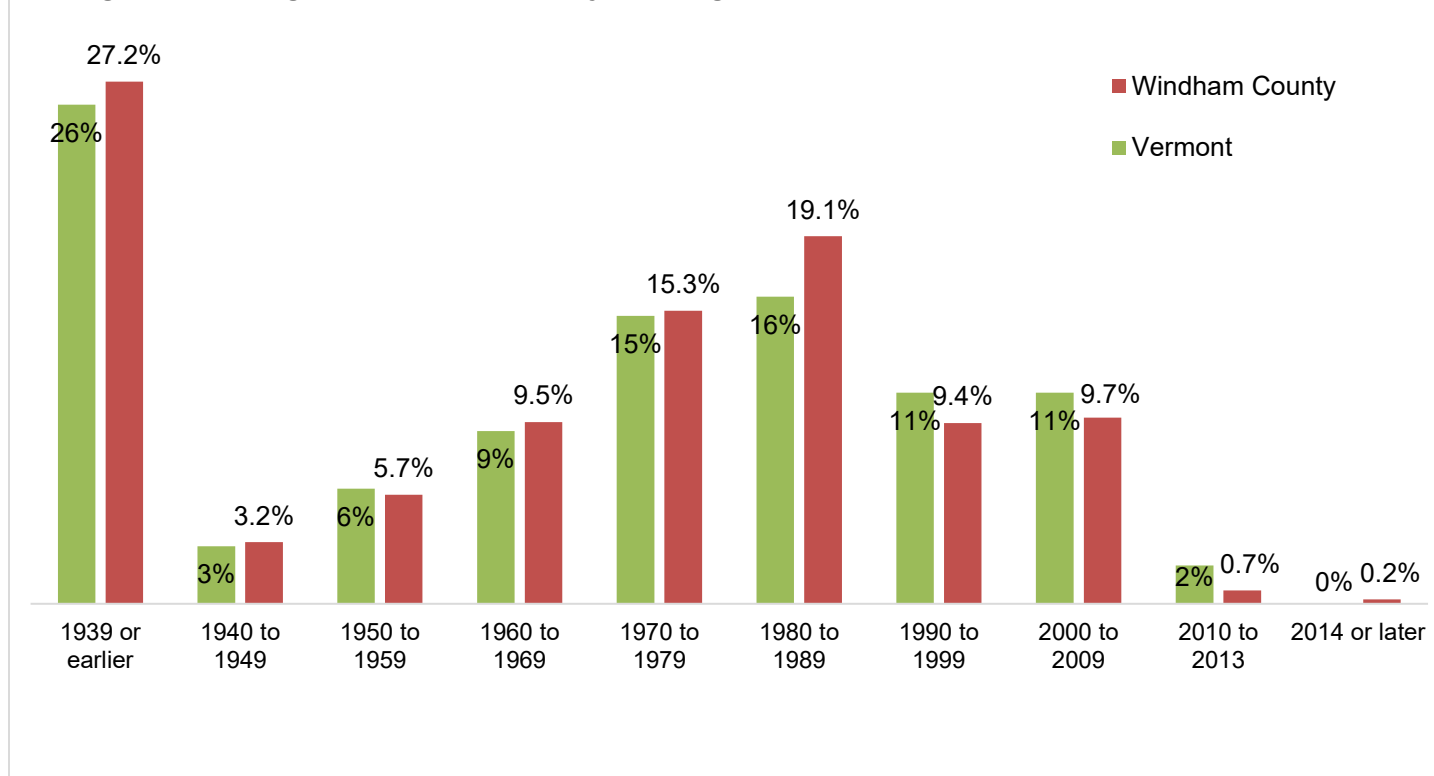


Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

³ Institute for Community Alliances, [2017 Annual Report – HMIS](#).

⁴ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](#)

⁵ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Figure 23-20: Age of Windham County housing stock

Homes in mobile home parks

Windham County has 16 mobile home parks and 499 lots. There are 15 vacant lots and a 3% vacancy rate, considerably lower than Vermont's overall lot vacancy rate of 5.2%.⁶ Windham County has three parks located in 100-year floodplains and four in floodways.⁷ Windham County has at least two parks that contain units that were built prior to 1976, are of poor quality and possess the risk of abandonment/unmarketability. This combination of factors heightens the risk that the park may struggle with attracting residents, increasing its financial vulnerability. In addition, there is at least one mobile home park in Windham County in need of major capital improvements.⁸

⁶ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁷ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁸ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Chapter 24 : Windsor County

Contents

Total housing stock	291
Pace of housing and population growth	291
For rent and for sale homes	292
Short term rentals and vacation home effect on market	293
Housing affordability	295
Home prices and rents	295
Cost burden.....	296
Who faces housing problems most often?.....	297
Householder age.....	298
Household income	299
Homelessness	300
Housing quality	300
Homes in mobile home parks	301

Figures

Figure 24-1: Windsor County housing types	291
Figure 24-2: Average annual change in Windsor County housing supply	291
Figure 24-3: Windsor County household growth	292
Figure 24-4: Windsor County rental vacancy rate	292
Figure 24-5: Median days on market of homes sold in Windsor County.....	293
Figure 24-6: Distribution of Vermont's seasonal homes and short-term rental homes.....	293
Figure 24-7: Windsor County seasonal home snapshot.....	294
Figure 24-8: Windsor County short-term rental listings	294
Figure 24-9: Windsor County short-term rental home snapshot.....	294
Figure 24-10: Windsor County median home sales prices	295
Figure 24-11: Windsor County median monthly rent, 2017	295
Figure 24-12: Windsor County households with high housing costs relative to income	296
Figure 24-13: Windsor County households with high housing costs relative to income	296
Figure 24-14: Windsor County households with housing problems.....	297
Figure 24-15: Windsor County households by age, 2020-2025.....	298

Figure 24-16: Windsor County households by age and tenure, 2020-2025..... 298

Figure 24-17: Windsor County median household income estimates..... 299

Figure 24-18: Income ranges relative to Windsor County median income, 2020..... 299

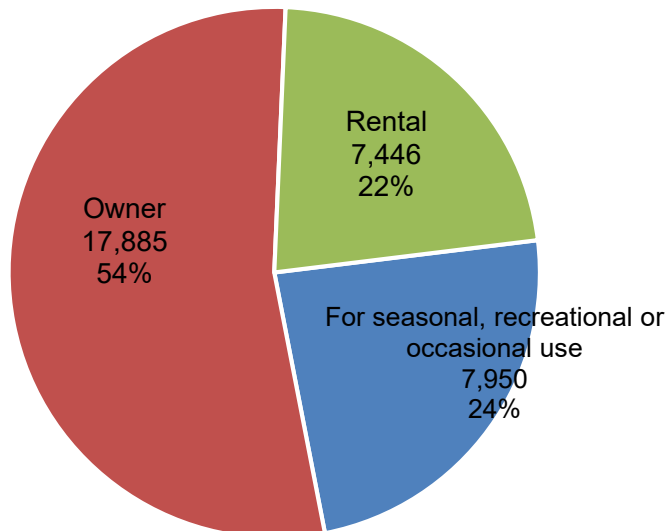
Figure 24-19: Shelter status for Windsor County homeless households 300

Figure 24-20: Age of Windsor County housing stock 300

Total housing stock

Windsor County's housing stock consists of 33,281 year-round and seasonal homes.

Figure 24-1: Windsor County housing types

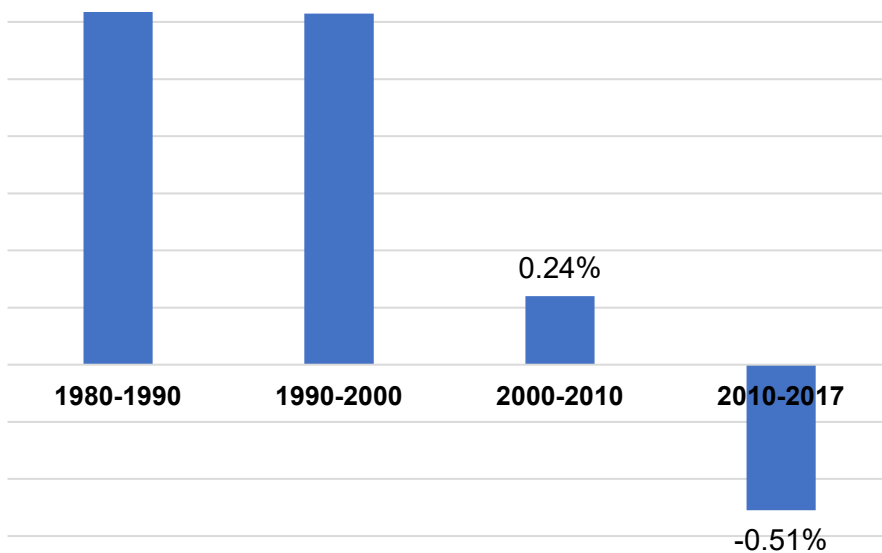


Source: U.S. Census Bureau, 2017 American Community Survey 5-year estimates (Table B25003, B25004) from housingdata.org.

Pace of housing and population growth

The number of homes in Windsor County has been declining at an estimated annual rate of 0.51%¹ since 2010, compared to a growth rate of 0.16% for the state. However, the number of new households living in Windsor over the next 5 years is projected to remain stable, increasing by roughly 10 households by 2025.

Figure 24-2: Average annual change in Windsor County housing supply



Source: U.S. Census Bureau American Community Survey and Decennial Census from housingdata.org.

¹ The housing stock can decline when homes are destroyed or abandoned, when year-round homes converted to use as occasional/seasonal homes or non-residential purposes, or when multiple units are consolidated to form a single home.

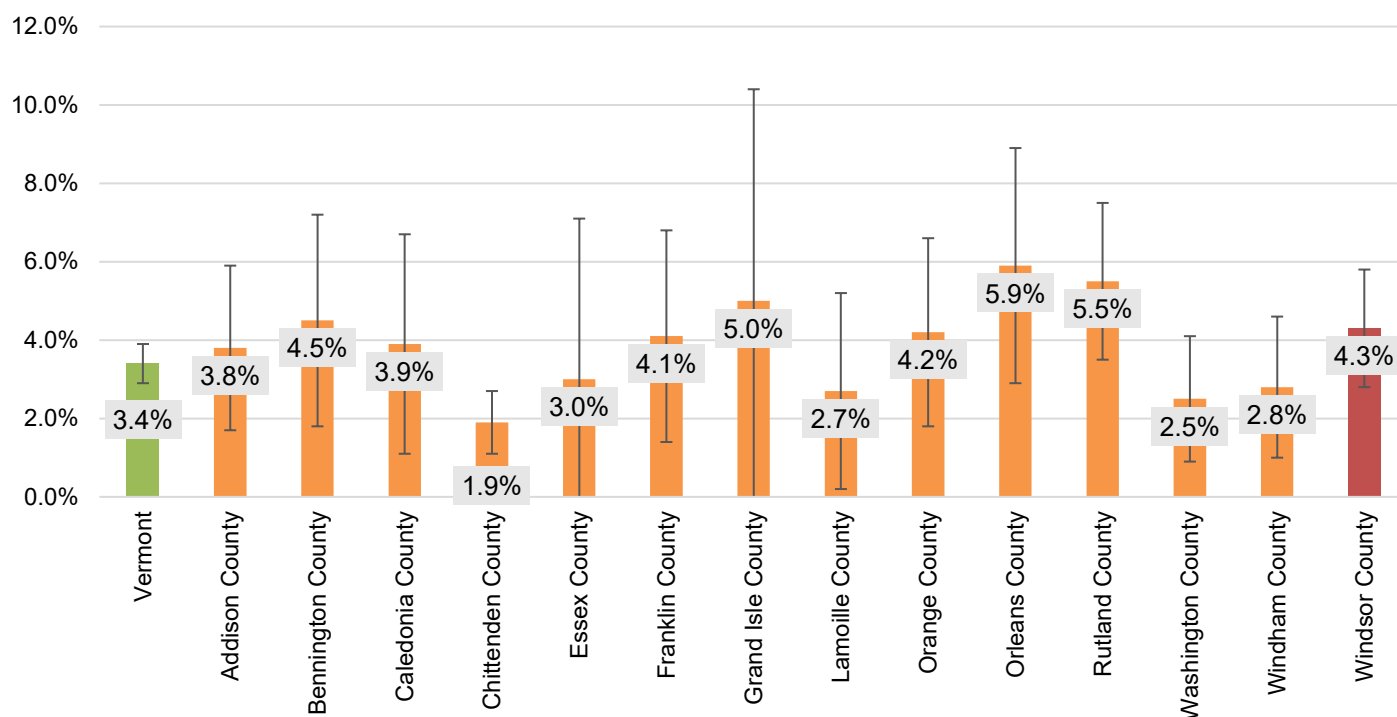
Figure 24-3: Windsor County household growth

Estimated households in 2020	Projected expansion of households living in county, 2020-2025
24,653	10
Source: Claritas	

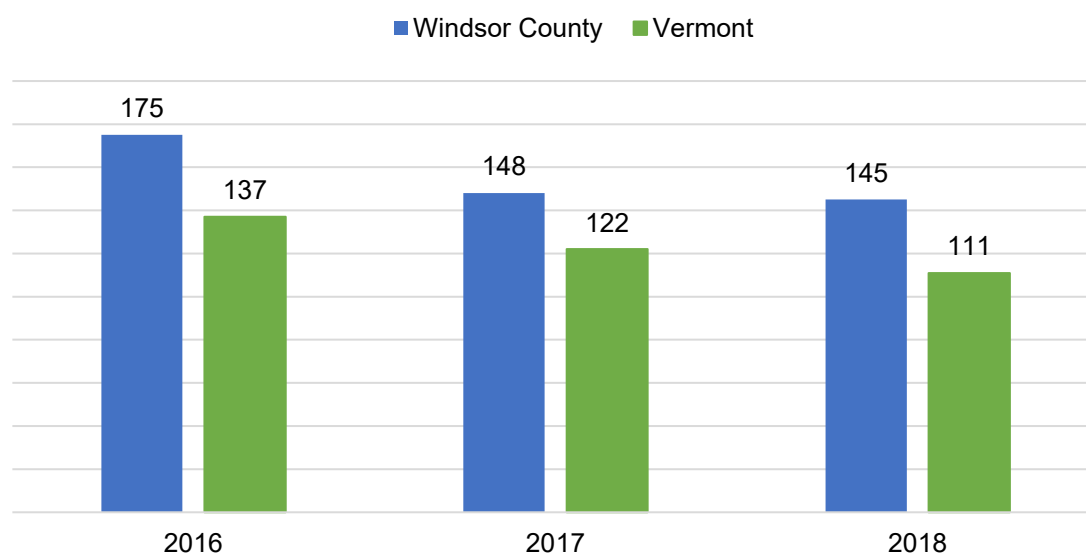
For rent and for sale homes

Although vacancy rates may vary by town, the countywide estimated rental vacancy rate in Windsor County is 4.3%, which is higher than the statewide rate of 3.4%. The average days on market of homes for sale in Windsor County (145 days in 2018) is also higher than the state as a whole.

Figure 24-4: Windsor County rental vacancy rate



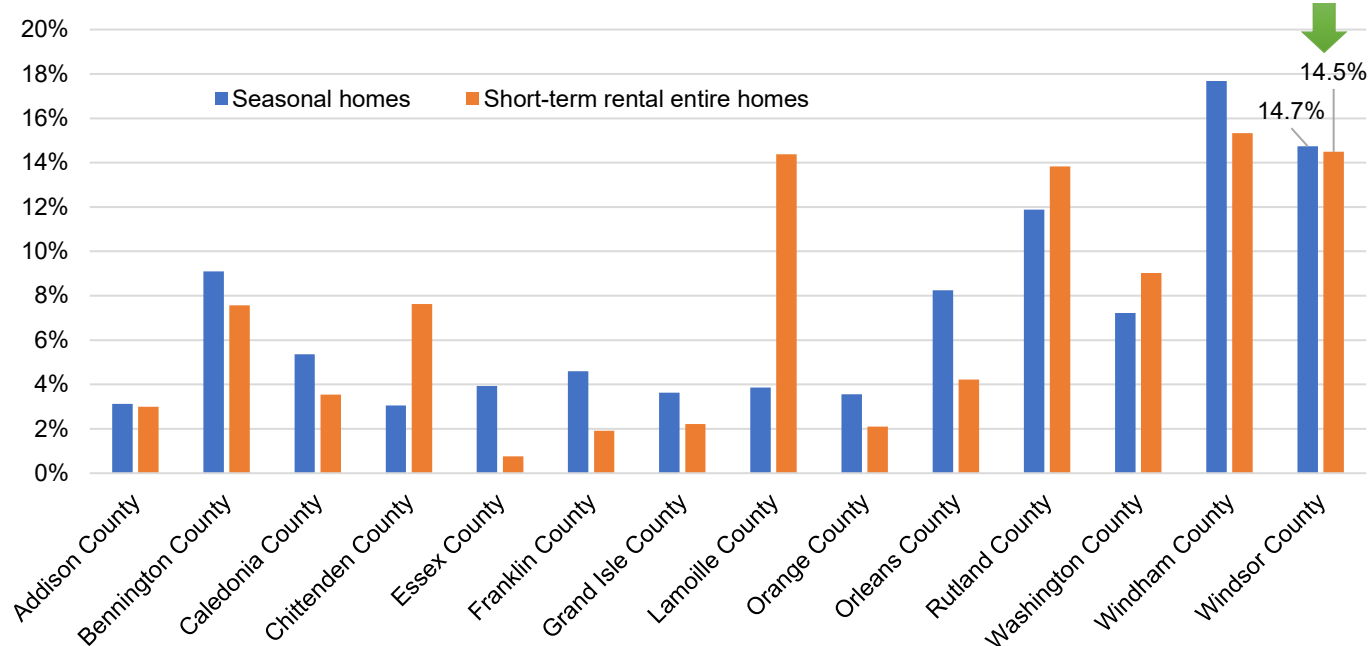
Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2013-2017. Margins of error are shown with vertical lines within the bar for each county's point estimate. Reliable vacancy estimates are available for Vermont, Chittenden County, Rutland County and Windsor County. Estimates for other counties should be used with caution. The rate represents the estimated portion of "For Rent" homes that are not seasonal units as a percentage of all estimated occupied and vacant rental homes that are not seasonal. The portion of vacant rental homes that are not seasonal is estimated by assuming the same seasonal home rate as exists for the occupied housing stock.

Figure 24-5: Median days on market of homes sold in Windsor County

Source: Multiple Listing Service (MLS) from housingdata.org

Short term rentals and vacation home effect on market

Around 15% of Vermont's stock of vacation homes and short-term rental homes are located in Windsor County. Of all homes in the county, 24% are vacation (seasonal) homes and 1% are consistently used as short-term rentals. The number of short-term rental homes in Windsor County was 1,165 in July 2019—an increase of 12% relative to 2018.

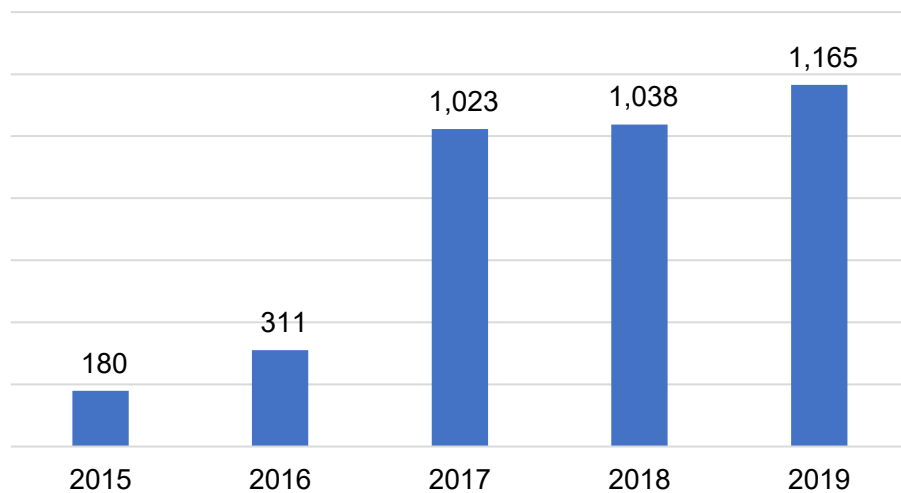
Figure 24-6: Distribution of Vermont's seasonal homes and short-term rental homes by county

Source: AirDNA and U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 24-7: Windsor County seasonal home snapshot

	Seasonal homes	As % of all homes in county/state
Windsor County	7,950	24%
Vermont	53,940	17%

Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Figure 24-8: Windsor County short-term rental listings

Source: Active listings of entire homes as of July of each year from AirDNA.

Figure 24-9: Windsor County short-term rental home snapshot

	Active listings (homes)	Available entire month	As % of all homes in county/state	12-month increase in listings	Average daily rate
Windsor County	1,165	71%	2.5%	12%	\$ 302
Vermont	8,041	72%	1.8%	12%	\$ 215

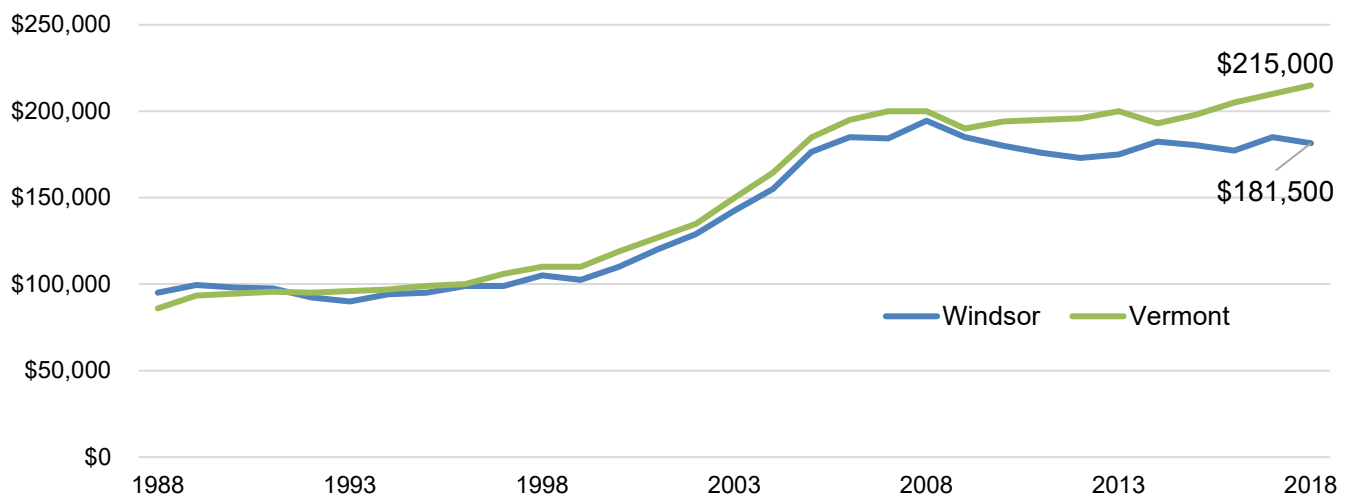
Source: Active listings of entire homes as of July of each year from AirDNA.

Housing affordability

Home prices and rents

The median sales price of homes sold in Windsor County in 2018 was \$181,500—lower than the statewide median of \$215,000.

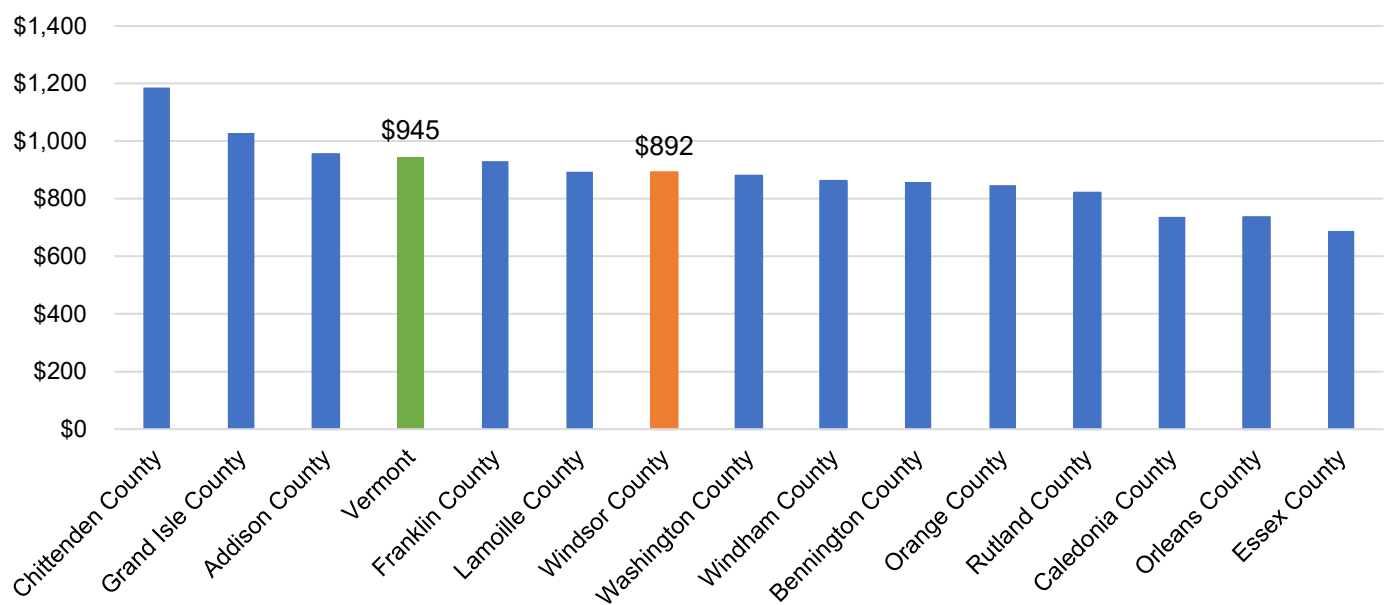
Figure 24-10: Windsor County median home sales prices



Source: Vermont Property Transfer Tax (PTT) records from housingdata.org. Includes only non-vacation homes.

Median gross rent (including utilities) in Windsor County was an estimated \$892 per month, which is somewhat less than the statewide median of \$945.

Figure 24-11: Windsor County median monthly rent, 2017

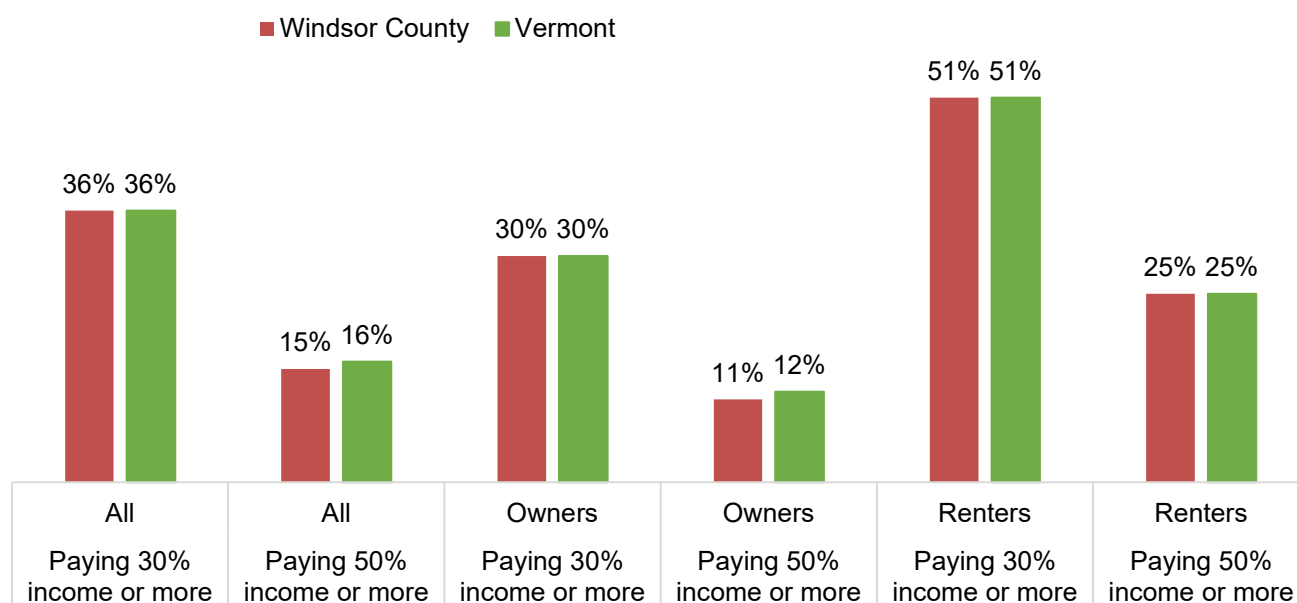


Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org.

Cost burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. Similar to the rest of the state, 36% of all Windsor County households pay more than 30% of their income for housing. About 15% of Windsor households pay a severely high 50% or more of their income for housing. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 24-12: Windsor County households with high housing costs relative to income



Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Figure 24-13: Windsor County households with high housing costs relative to income

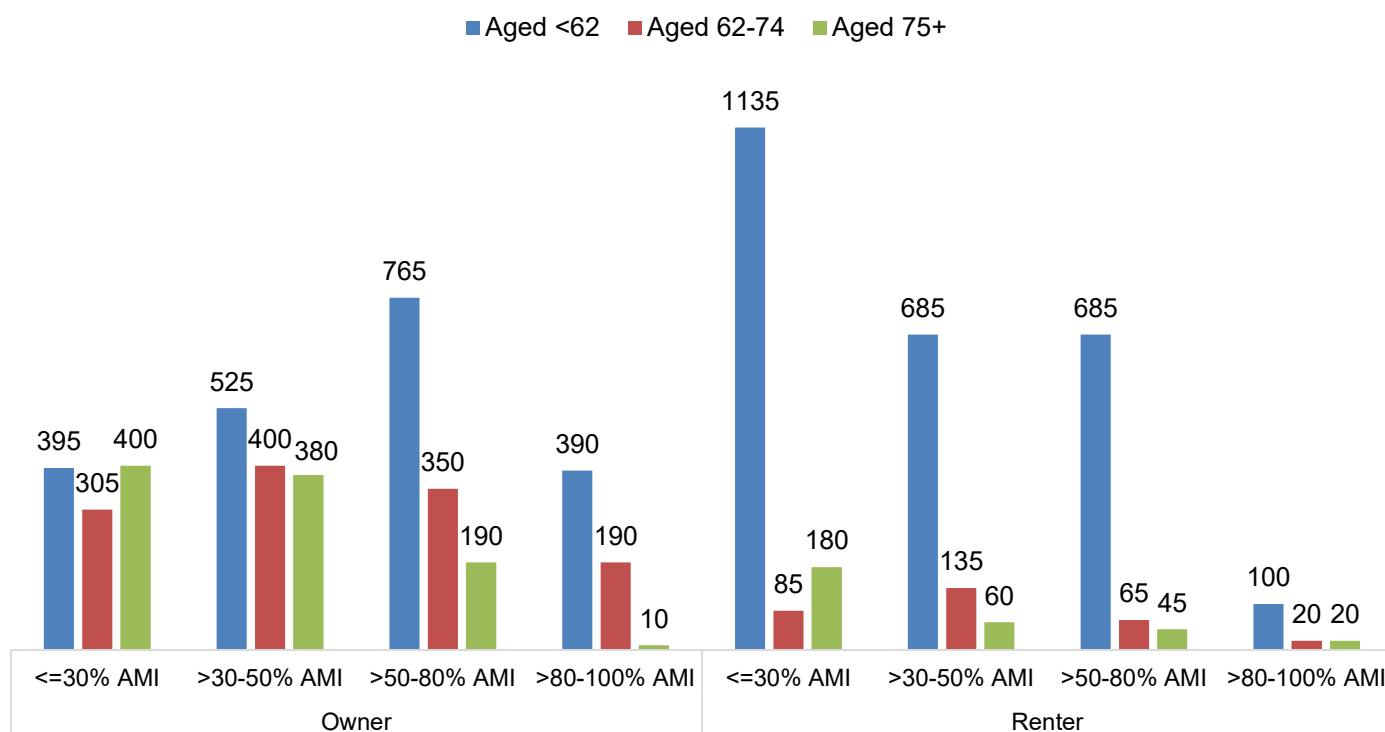
	Paying more than 30% of income for housing	Paying more than 50% of income for housing
Windsor County Renters	3,117	1,550
Windsor County Owners	5,201	1,950

Source: U.S. Census Bureau: 2017 American Community Survey 5-year estimates (Table B25070, B25095) from housingdata.org.

Who faces housing problems most often?

In Windsor County, the largest demographic group experiencing housing problems are renters with household income of 30% or less of the county median who are younger than 62. HUD Comprehensive Housing Affordability Strategy estimates 1,135 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding².

Figure 24-14: Windsor County households with housing problems



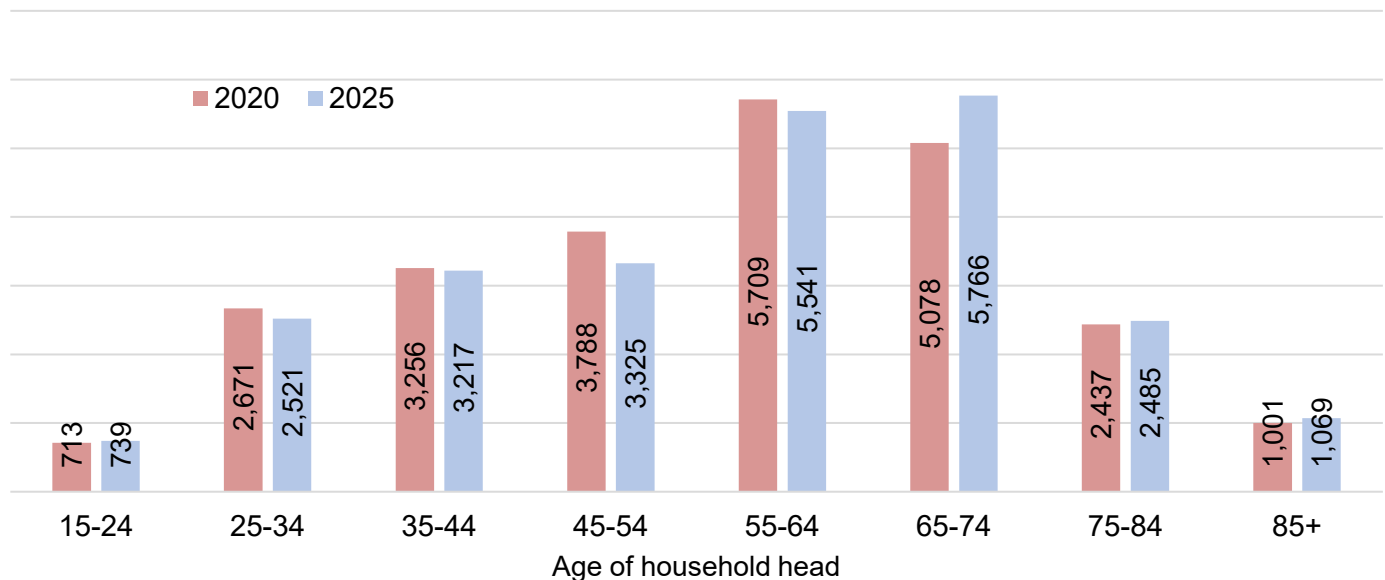
Source: HUD CHAS estimates, 2015, from [housingdata.org](https://www.housingdata.org). AMI=County median income.

² Overcrowding is defined here as having more than one person per room of the unit.

Householder age

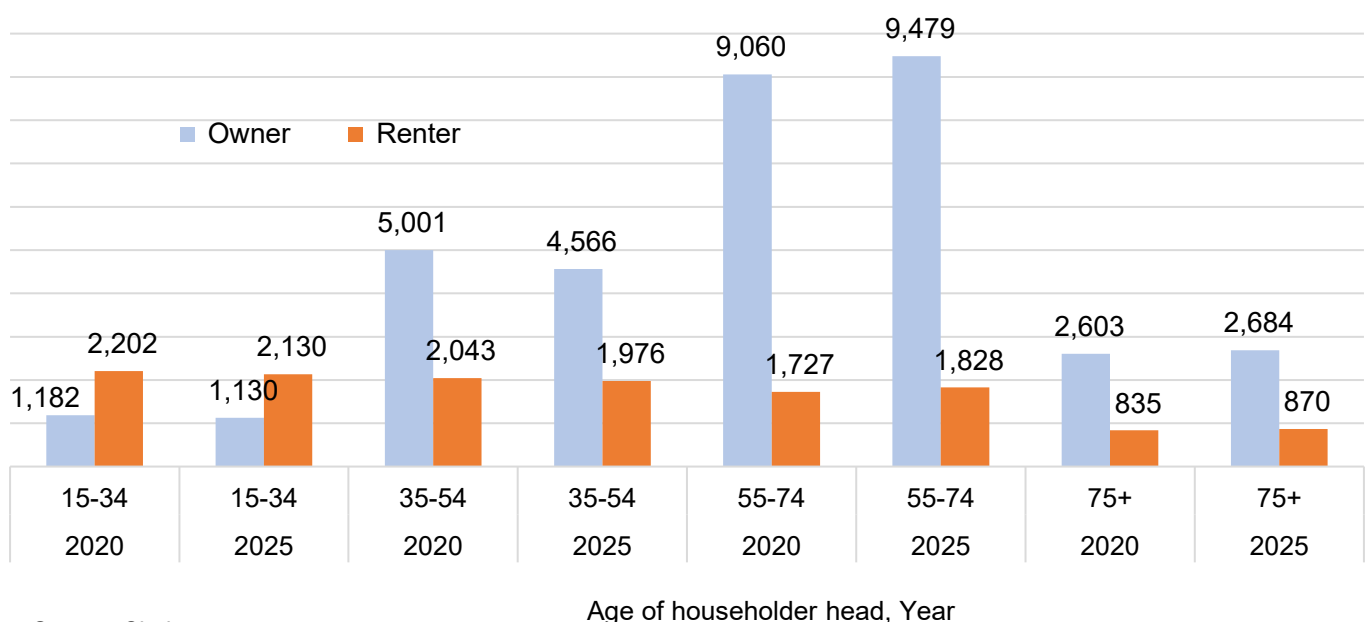
Between 2020 and 2025, the median age of the head of a Windsor County household will inch up from 61 to 62 for owners and 45 to 46 for renters. An estimated 38% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old.

Figure 24-16: Windsor County households by age, 2020-2025



Source: Claritas.

Figure 24-15: Windsor County households by age and tenure, 2020-2025

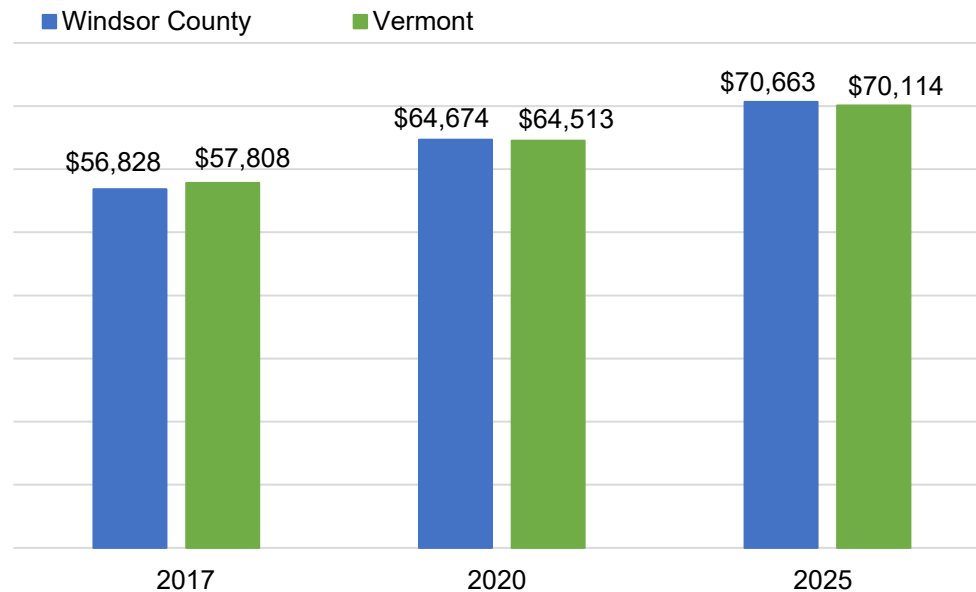


Source: Claritas.

Household income

The median income among all households in Windsor County is expected to increase from \$64,674 to \$70,663 between 2020 and 2025.

Figure 24-17: Windsor County median household income estimates



Source: U.S. Census Bureau 2017 American Community Survey 5-year estimates from housingdata.org and Claritas.

Figure 24-18: Income ranges relative to Windsor County median income, 2020

Median income		\$	64,674
<=30% of median		<=	\$ 19,402
31-50% of median	\$ 19,403	-	\$ 32,337
51-80% of median	\$ 32,338	-	\$ 51,739
81-100% of median	\$ 51,740	-	\$ 64,674
101-120% median	\$ 64,675	-	\$ 77,609
>120% of median		>	\$ 77,610
Source: Claritas			

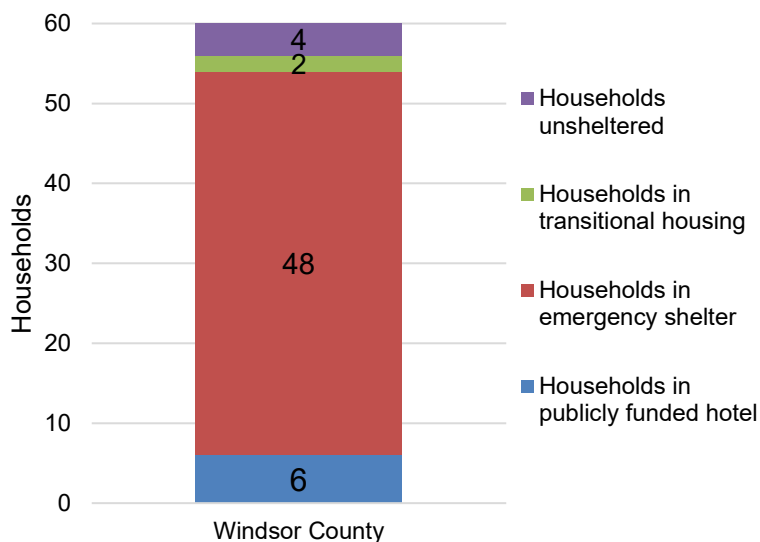
Homelessness

During the 2019 One-Night Count, 91 Windsor County residents experienced homelessness. According to a VCEH 2017 assessment report, Windsor County experiences youth shelter participants maxing out on 90-day stays. Additionally, service providers would like more flexibility in addressing homelessness because HUD definitions of homelessness prevent people from getting into shelter or qualifying for vouchers³.

Housing quality

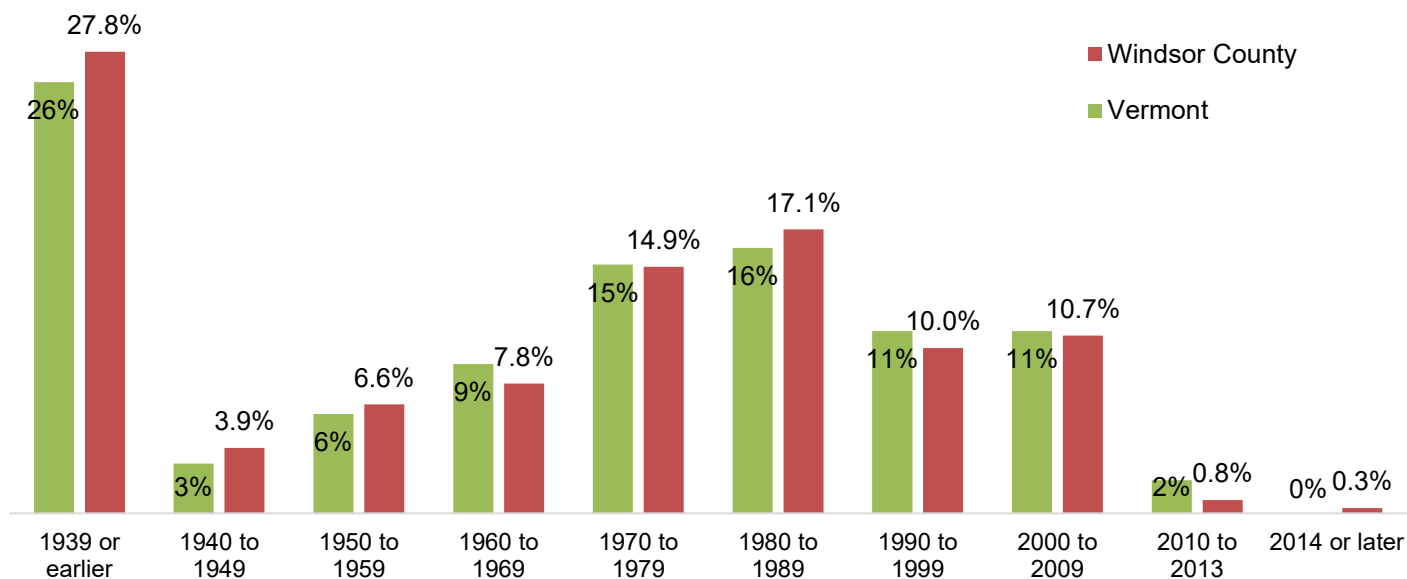
Of all homes in Windsor County, an estimated 27.8% were built prior to 1940--somewhat more than the statewide average. The median home was built in 1973⁴.

Figure 24-19: Shelter status for Windsor County homeless households



Source: 2019 One Night Count. Institute for Community Alliances from housingdata.org.

Figure 24-20: Age of Windsor County housing stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates (Table B25034, B25036), 2013-2017 from housingdata.org.

³ Vermont Coalition to End Homelessness [2017 VCEH Local CoC Assessment Report](https://housingdata.org)

⁴ U.S. Census Bureau, American Community Survey 5-year estimates (Table B25035), 2013-2017 from housingdata.org

Homes in mobile home parks

Windsor County has 33 mobile home parks and 861 lots, the largest number of individual mobile home parks in the state. There are 38 vacant lots and a vacancy rate of 4.4%, somewhat lower than Vermont's overall lot vacancy rate of 5.2%.⁵ Windsor County has three mobile home parks in 100-year floodplains and four in floodways⁶. While not in immediate jeopardy, there is at least one mobile home park that is underperforming financially, and another park that has indications low quality units, and a third that shows vulnerability based on market conditions.⁷

⁵ [Vermont Department of Housing & Community Development](#), Mobile Home Park Registration Summary, 2019

⁶ [Vermont Department of Housing & Community Development](#), Mobile Home Park Risk Assessment Tool: Risk Analysis Tables, 2019

⁷ [Vermont Housing & Conservation Board](#) and John Ryan, Development Cycles, "Sustainability Assessment of Affordable Mobile Home Parks in Vermont", 2019

Authority/Legislation	Name of Program	Funding Admin	Total Amount	Uses										
				Rent Arrears	Rental Assistance	Mortgage Assistance	Utility Arrears	Capital for Rental Housing	Capital for Homeownership	Capital for Shelter	Emergency Housing/Shelter	Supportive services	Counseling/education	Other services
Recovery Residence Funding 1	CDBG-Recovery Residence	DHCD	\$753,000					1	1					
Recovery Residence Funding 2	CDBG-Recovery Residence	DHCD	\$791,652					1						
CARES Act (CDBG-CV)	CDBG-CV-1	DHCD	\$1,529,726	1		1		1					1	
CARES Act (CDBG-CV)	CDBG-CV-3	DHCD	\$470,274	1		1		1					1	
CARES Act (ESG)	ESG-1 and ESG-2	AHS/OEO	\$6,759,057		1							1	1	security
CARES Act (CRF general), passed 2020	Mortgage Assistance Program	VHFA	\$4,700,000			1								
CARES Act (CRF general), passed 2020	VT Rental Assistance Program	VSHA	\$25,000,000	1										1st, last, se
CARES Act (CRF general), passed 2020	VT Housing Investment Program	DHCD	\$7,600,000					1						
CARES Act (CRF general), passed 2020	VT Covid-19 Arrearage Assistance Program	DPS	\$8,134,703				1							
CARES Act (CRF general), passed 2020	VHCB Housing Funding	VHCB	\$32,899,499					1		1				
Ongoing rule	FEMA Funding for Non-Congregate Shelter & S	AHS/DCF	\$88,098,677								1	1		meals/sec
December Stimulus	Emergency Rental Assistance Program	DPS	\$12,700,000			1	1							1
December Stimulus	Emergency Rental Assistance Program	TBD	\$53,300,000	1	1		1					1		
December Stimulus	Emergency Rental Assistance Program	DHCD	\$3,000,000									1	1	
December Stimulus	Emergency Rental Assistance Program	AHS/DCF	\$21,000,000	1	1							1	1	1
December Stimulus	Emergency Rental Assistance Program	AHS/DCF	\$36,041,391								1	1		
December Stimulus	VT Emergency Rental Assistance Program	VSHA	\$110,000,000	1	1		1							1
FY2021 State General Funds	Housing the Homeless	VHCB	\$10,000,000					1		1				
CARES Act (CRF general), passed 2021	Mortgage Assistance Program	VHFA	\$5,000,000			1								
CARES Act (CRF general), passed 2021	Rapid Resolution Housing Initiative	AHS/DCF/OEO	\$3,320,738		1									flexible fun
CARES Act (CRF general), passed 2021	Vermont Rental Subsidy	AHS/DCF	\$88,459		1									
CARES Act (CRF general), passed 2021	Emergency Housing - Associated Costs (Securit	AHS/DCF	\$1,152,000								1			Security, A
CARES Act (CRF general), passed 2021	Money for Essentials, proposed	AHS/DCF	\$3,000,000											Cash assist
CARES Act (CRF general), passed 2021	Housing Opportunity Grant Program - Supplem	AHS/DCF/OEO	\$4,305,819								1	1		
CARES Act (CRF general), passed 2021	CARES Housing Voucher Project	AHS/DCF/OEO	\$528,959		1							1	1	security de
American Rescue Plan Act (ARPA)	Homeowner Assistance Fund	VHFA	\$50,000,000			1	1							1
American Rescue Plan Act (ARPA)	VT Emergency Rental Assistance Program (VER	VSHA	\$152,000,000	1	1		1					1		
American Rescue Plan Act (ARPA)	HOME for Homeless	VHCB	\$9,564,691		1			1				1		
American Rescue Plan Act (ARPA)	Emergency Rental Assistance Vouchers	VSHA	\$822,972		1									
American Rescue Plan Act (ARPA)	Emergency Rental Assistance Vouchers (service	VSHA	\$345,500									1		
FY2022 State Budget	VHCB Housing Funding	VHCB	\$70,000,000					1	1					
FY2022 State Budget	Rental Housing Investment Program	DHCD	\$3,000,000					1						
FY2022 State Budget	Homeowner Purchase & Rehab Investment	DHCD	\$1,000,000						1					
ARPA State Fiscal Recovery Funds	ARPA-SFR Housing Recovery	VHCB	\$64,000,000					1	1	1	1			

Chart created by the Housing Recovery Working Group of:

[AHS \(VT Agency of Human Services\)](#)

[DHCD \(VT Department of Housing & Community Development\)](#)

[VHFA \(VT Housing Finance Agency\)](#)

[VHCB \(VT Housing & Conservation Board\)](#)

[VSHA \(VT State Housing Authority\)](#)

Information changes routinely.

Last Updated Novmber 29, 2021

***CAUTION:** Because several programs have multiple uses and it's impossible to know how much will be spent on each, it is impossible to add up each column of uses to get estimates of available funding.

Authority/Legislation	Name of Program	Primary focus/eligibility	Secondary focus/eligibility
Recovery Residence Funding 1	CDBG-Recovery Residence	People in recovery	Families in recovery
Recovery Residence Funding 2	CDBG-Recovery Residence	People in recovery	Families in recovery
CARES Act (CDBG-CV)	CDBG-CV-1	Renters under 80% AMI and Covid-eligible	
CARES Act (CDBG-CV)	CDBG-CV-3	Renters under 80% AMI and Covid-eligible	
CARES Act (ESG)	ESG-1 and ESG-2	People experiencing homelessness	
CARES Act (CRF general), passed 2020	Mortgage Assistance Program	Homeowners under 120% AMI	
CARES Act (CRF general), passed 2020	VT Rental Assistance Program	Renters & landlords with a Covid-impact	
CARES Act (CRF general), passed 2020	VT Housing Investment Program	People experiencing homelessness	Other Covid-impacted house
CARES Act (CRF general), passed 2020	VT Covid-19 Arrearage Assistance Program	Residential AND commercial eligible (this est. is for residential only)	
CARES Act (CRF general), passed 2020	VHCB Housing Funding	People experiencing homelessness	Other Covid-impacted house
Ongoing rule	FEMA Funding for Non-Congregate Shelter & S	People experiencing homelessness and in need of non-congregate shelter during state of emergency	alternative housing for isolat
December Stimulus	Emergency Rental Assistance Program	Renters under 50% AMI who were unemployed for 90+ days	
December Stimulus	Emergency Rental Assistance Program	Renters under 50% AMI who were unemployed for 90+ days	
December Stimulus	Emergency Rental Assistance Program	Renters under 50% AMI who were unemployed for 90+ days	
December Stimulus	Emergency Rental Assistance Program	Reach Up participants who are renters	Renters under 80% AMI in ne
December Stimulus	Emergency Rental Assistance Program	People experiencing homelessness	
December Stimulus	VT Emergency Rental Assistance Program	Renters under 80% AMI	51%-80% AMI & at risk of ho
FY2021 State General Funds	Housing the Homeless	Rental housing and facilities for homeless/at risk	
CARES Act (CRF general), passed 2021	Mortgage Assistance Program	Homeowners under 120% AMI	
CARES Act (CRF general), passed 2021	Rapid Resolution Housing Initiative	People experiencing homelessness	
CARES Act (CRF general), passed 2021	Vermont Rental Subsidy	People experiencing homelessness	
CARES Act (CRF general), passed 2021	Emergency Housing - Associated Costs (Securit	People experiencing homelessness in non-congregate shelter	
CARES Act (CRF general), passed 2021	Money for Essentials, proposed	People experiencing homelessness and no longer eligible for emergency housing	
CARES Act (CRF general), passed 2021	Housing Opportunity Grant Program - Supplem	People experiencing homelessness	
CARES Act (CRF general), passed 2021	CARES Housing Voucher Project	Families experiencing homelessness	People experiencing homele
American Rescue Plan Act (ARPA)	Homeowner Assistance Fund	Homeowners under 100% AMI	Socially disadvantaged indivi
American Rescue Plan Act (ARPA)	VT Emergency Rental Assistance Program (VER	Renters under 80% AMI	51%-80% AMI & at risk of ho
American Rescue Plan Act (ARPA)	HOME for Homeless	Homeless & at-risk households	
American Rescue Plan Act (ARPA)	Emergency Rental Assistance Vouchers	Renters under 80% AMI	
American Rescue Plan Act (ARPA)	Emergency Rental Assistance Vouchers (service	Renters under 80% AMI	
FY2022 State Budget	VHCB Housing Funding	Homeless, Renters under 80% AMI, owners under 100% AMI	Renters under 100% and Hon
FY2022 State Budget	Rental Housing Investment Program	Renters under 80% AMI	
FY2022 State Budget	Homeowner Purchase & Rehab Investment		
ARPA State Fiscal Recovery Funds	ARPA-SFR Housing Recovery	As Allowed by Treasury. Up to \$30 M to be replaced with FY21 GF Surplus	

Chart created by the Housing Recovery Working Group of:

[AHS \(VT Agency of Human Services\)](#)

[DHCD \(VT Department of Housing & Community Development\)](#)

[VHFA \(VT Housing Finance Agency\)](#)

[VHCB \(VT Housing & Conservation Board\)](#)

[VSHA \(VT State Housing Authority\)](#)

Information changes routinely.

Last Updated Novmber 29, 2021

Authority/Legislation	Name of Program	Deadlines		
		1st Award Deadline (if applicable)	% To Be Spent By 1st Deadline	Final Deadline
Recovery Residence Funding 1	CDBG-Recovery Residence			May-27
Recovery Residence Funding 2	CDBG-Recovery Residence			May-27
CARES Act (CDBG-CV)	CDBG-CV-1			May-26
CARES Act (CDBG-CV)	CDBG-CV-3			May-26
CARES Act (ESG)	ESG-1 and ESG-2	Sep-21	20%	Sep-21
CARES Act (CRF general), passed 2020	Mortgage Assistance Program			Dec-21
CARES Act (CRF general), passed 2020	VT Rental Assistance Program			Dec-21
CARES Act (CRF general), passed 2020	VT Housing Investment Program	holds		Dec-21
CARES Act (CRF general), passed 2020	VT Covid-19 Arrearage Assistance Program			Dec-21
CARES Act (CRF general), passed 2020	VHCB Housing Funding	holds		Dec-21
Ongoing rule	FEMA Funding for Non-Congregate Shelter & Isolation/quarantine (not only p			Ends with state
December Stimulus	Emergency Rental Assistance Program	Sep-21	65%	
December Stimulus	Emergency Rental Assistance Program			
December Stimulus	Emergency Rental Assistance Program			
December Stimulus	Emergency Rental Assistance Program	ed of Housing Stability Services		
December Stimulus	Emergency Rental Assistance Program			
December Stimulus	VT Emergency Rental Assistance Program	Sep-21	65%	Sep-22
FY2021 State General Funds	Housing the Homeless			Jun-23
CARES Act (CRF general), passed 2021	Mortgage Assistance Program		100%	Dec-21
CARES Act (CRF general), passed 2021	Rapid Resolution Housing Initiative			Dec-21
CARES Act (CRF general), passed 2021	Vermont Rental Subsidy			Dec-21
CARES Act (CRF general), passed 2021	Emergency Housing - Associated Costs (Security			Dec-21
CARES Act (CRF general), passed 2021	Money for Essentials, proposed			Dec-21
CARES Act (CRF general), passed 2021	Housing Opportunity Grant Program - Supplement			Dec-21
CARES Act (CRF general), passed 2021	CARES Housing Voucher Project	sness		Dec-21
American Rescue Plan Act (ARPA)	Homeowner Assistance Fund	duals who hav	100%	Sep-25
American Rescue Plan Act (ARPA)	VT Emergency Rental Assistance Program (VER	Mar-22	50%	Sep-27
American Rescue Plan Act (ARPA)	HOME for Homeless		100%	Sep-25
American Rescue Plan Act (ARPA)	Emergency Rental Assistance Vouchers			Sep-24
American Rescue Plan Act (ARPA)	Emergency Rental Assistance Vouchers (service			Sep-24
FY2022 State Budget	VHCB Housing Funding	neowners under 120%		Jun-22
FY2022 State Budget	Rental Housing Investment Program			Jun-23
FY2022 State Budget	Homeowner Purchase & Rehab Investment			Jun-23
ARPA State Fiscal Recovery Funds	ARPA-SFR Housing Recovery			Dec-25

Chart created by the Housing Recovery Working Group of:

[AHS \(VT Agency of Human Services\)](#)

[DHCD \(VT Department of Housing & Community Development\)](#)

[VHFA \(VT Housing Finance Agency\)](#)

[VHCB \(VT Housing & Conservation Board\)](#)

[VSHA \(VT State Housing Authority\)](#)

Information changes routinely.

Last Updated Novmber 29, 2021

STATE OF VERMONT

Office of Governor Phil Scott

SEARCH

CONTACT

[PRESS RELEASE \(/PRESS_RELEASES\)](#)

SCOTT ADMINISTRATION ANNOUNCES PATH FORWARD FOR VERMONTERS EXPERIENCING HOMELESSNESS

18 OCTOBER 2021

Plan addresses immediate needs, while prioritizing permanent housing as the long-term solution

Montpelier, Vt. – The Scott Administration today outlined a comprehensive plan to address the housing needs of Vermonters experiencing homelessness, including the need to fully fund Governor Scott’s \$249 million Housing Recovery Plan which includes historic funding for permanent housing for the homeless.

As part of this plan, Administration officials announced an extension to the current General Assistance (GA) Emergency Housing Program until December 31, and other meaningful actions to support Vermonters experiencing homelessness and permanent housing development.

“I appreciate the thoughtful work of our housing and human services experts to identify both short term supports to transition people into more sustainable housing options and a path for a long term solution that will provide permanent housing for those experiencing homelessness,” said Governor Scott. “To make this plan a reality, we’ve proposed to the legislature historic investments in housing to help people move out of homelessness, benefiting them and their communities.”

The proposal has been presented to legislators, and can be viewed below:

As of October 14, the Department for Children and Families (DCF) is serving 950 households, representing 1,100 adults and 402 children. Prior to the pandemic, the program provided emergency housing for roughly 2,500 Vermonters annually. Those in GA Emergency Housing currently are some of the most vulnerable, including Vermonters with disabilities, families with children, and households who have faced chronic housing instability. Demand for emergency housing and shelter is a symptom of Vermont’s current housing crisis. Ultimately, permanent housing solutions, not simply emergency housing and shelters, are needed.

MENU

Throughout the pandemic DCF and the Department of Housing and Community Development (DHCD) have met and coordinated with towns and municipalities, first responders, homeless shelter/service providers, homeownership centers, affordable housing developers, community justice centers, designated agencies, public housing authorities, hospitals and health centers, advocates, private landlords and people with lived experiences. DCF and DHCD meet bi-weekly with VSHA, VHFA and VHCB as part of the housing recovery workgroup. More recently during this pause, the Departments have sought the input of stakeholders to propose the following actions to address the current housing crisis.

To be able to support the housing plan, **we must fully fund Governor Scott's Housing Recovery Plan.** On April 6, 2021, Governor Scott called for \$249 million in capital funding for housing as part of his Economic Recovery and Revitalization Plan. To achieve this level of ARPA investment, the Legislature must release an additional \$179 million in ARPA funding to help create affordable, permanent housing. It is important to send a strong signal that more funding is coming, so housing developers continue pre-development work to ensure projects will be ready as soon as possible.

Maintain the Safety Net

- **Extend to the current pause until December 31, 2021** to ensure that the most vulnerable Vermonters remain housed during Vermont's inclement winter. During the continued pause, GA clients will still be required to recertify eligibility, receive housing support services and work on their housing plan. This pause can be implemented due to the extension of FEMA funding at no cost to the state.
- **Provide transportation (as needed) for eligible GA participants when no rooms are available within the district**

DCF is working with community organizations to create and coordinate transportation options for Vermonters unable to access emergency housing due to lack of transportation. DCF has \$300,000 of CRF available for transportation needs through December 2021. DCF anticipates an additional need of \$600,000 to continue transportation through SFY22.

- **Strengthen understanding of who is in motels and what barriers exist to exiting**
We know that substance use, frequent and significant mental health issues, and medical and elder care needs are faced by many people we serve, and the solutions involve organizations and agencies outside of DCF and DHCD. By using existing data (Coordinated Entry) and partner relationships, we can strengthen services.

Support Safe Exits from the General Assistance Program

- **[Transition Motel Guests to Emergency Rental Assistance Program \(ERAP\) for long-term motel rentals](#)**

MENU

Housing Program and into Emergency Rental Assistance Program. In this separate program, individuals will rent from the lodging establishment and re-apply every three months to DCF to support 100% of their room rent. The Emergency Rental Assistance Program will operate as a separate program from the GA Emergency Housing Program. ERAP can cover up to 18 months of rent. It is anticipated that the existing ERAP I & II award would be more than sufficient to support this in SFY22 and SFY23.

- **Sustain the Rapid Resolution Housing Initiative (RRHI) beyond Coronavirus Relief Fund (CRF) expiration**

The flexible funds provide one-time/short term financial assistance to help households exit to safe housing. Almost 600 households have used RRHI funds to address housing barriers and increase housing options. DCF anticipates an additional cost of \$500,000 to maintain this assistance.

Expand Permanent Housing

- **Establish a Rental Risk Mitigation Program.** Provide landlords and motels with an incentive and added security to work with tenants receiving rental subsidy. Funds could support up to \$5,000 in qualifying damages caused by a tenant during tenancy, as well as fill other important gaps unaddressed by ERAP and other funding. In order to establish a rental risk mitigation program, including administration costs, DCF anticipates an additional need of \$1,512,500.
- **Enhance the Vermont Housing Incentive Program (VHIP).**
With current funding, VHIP will have aided over 340 rental units for people experiencing homelessness. With additional funding proposed through ARPA, we could bring hundreds of additional units online for Vermonters experiencing homelessness.

Increase Emergency Shelter Capacity

While shelter capacity has increased above pre-COVID levels, more than 200 winter shelter beds have been lost. Motel capacity remains strained, with no capacity for GA clients in many districts regularly.

- **Expand shelter capacity in high needs areas.** DCF can work with BGS to identify possible un/underutilized dorms, vacant spaces that may be converted or other lease options and then partner with community organizations to operate larger emergency shelters in these locations, even if time-limited (2 years or less). This solution may be most viable in districts with higher populations.

The Department for Children and Families and the Department of Housing and Community Development view the current crisis as an opportunity to shift towards housing crisis response system that can re-house Vermonters experiencing homelessness quickly and for the long term.

There is immediate and long term work ahead and we look forward to implementing an emergency

MENU

#

Contact Information

Office of Governor Phil Scott
109 State Street, Pavilion
Montpelier, VT 05609
Phone: 802 828-3333 (TTY: 800 649-6825)
Fax: 802 828-3339

[Public Records Database and Agency
Records Officer or Liaison Contact
Information](#)

Connect with us



[Write the Governor](#)



[Apply for an Internship](#)



[Request a Proclamation](#)

MENU

January 17, 2022

State of Vermont – HOME-ARP Allocation Plan

Compilation of Written Public Comments Received / List of Public Hearing Participants

The following public comments were received during the comment period for the State of Vermont's HOME-ARP Allocation Plan draft. The final Allocation Plan includes a discussion of all comments received, both written and verbal from the Public Hearing held on January 4, 2022. A list of those participating in the Public Hearing is attached at the end of this document.

Ron Rupp
VHCB

Ron Rupp

From: Amy Demetrowitz <amy.demetrowitz@champlainhousingtrust.org>
Sent: Thursday, October 14, 2021 4:51 PM
To: Ron Rupp
Cc: Michael Monte
Subject: FW: HOME-ARP Funds

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi Ron –

Michael asked me to respond to your e-mail regarding the HOME-ARP funds.

CHT would support the Development of Rental Housing for Qualifying Populations as the highest priority use. We are in desperate need of new units serving the homeless in Chittenden County. The ability to designate some portion of units within a larger project as the HOME-ARP units would help us continue to integrate the homeless in mixed-income properties, but we may have additional higher-concentration homeless projects to propose in the future as we try to respond to the emergency situation.

We appreciate that the funds can be used for Non-Congregate Shelters as we know this need still exists throughout the State including in Franklin County.

The ability to fund capacity of VHCB and non-profits is helpful. We would be interested in discussing the potential use of the funds for Supportive Services, though one-time development capital would still be our priority.

We would be less inclined to support the use of these limited funds for Tenant-Based Rental Assistance.

Hope that feedback is helpful. We look forward to seeing the draft Allocation Plan.

- Amy

Amy Demetrowitz (she/her)
Chief Operating Officer
Champlain Housing Trust
802-318-7101

VERMONT LEGAL AID, INC.

OFFICES:

BURLINGTON
RUTLAND
ST. JOHNSBURY

(802) 863-5620
(VOICE AND TTY)

OFFICES:

MONTPELIER
SPRINGFIELD

November 30, 2022

Ronn Rupp
Vermont Housing and Conservation Board
58 East State Street
Montpelier, VT 05602

Delivered by email only

Dear Mr. Rupp:

We thank VHCB for considering Vermont Legal Aid's input in drafting its allocation plan for the \$9,564,691 of one-time HOME funds that Vermont will receive from the American Rescue Plan Act (ARPA). We submit these comments on behalf of Vermont Legal Aid and the low-income and homeless Vermonters we represent.

Each person's life begins with home. Every facet of life: health, jobs, education, healthy food, green space, and community begins with where we live. Everything we do depends on having a stable home. Housing First studies have shown that providing stable housing to a person who struggles with mental health or substance use disorders is the first step in stabilizing that person's life. Other studies show that where we live affects our health, well-being, and opportunities, including the educational and economic attainment of children.

Vermont can provide every Vermonter a safe, stable home in an inclusive setting. That starts with more brick and mortar, perpetually affordable housing sited in inclusive locations. We ask that VHCB's ARPA-HOME allocation plan move us closer to attaining that vision by incentivizing the development or rehabilitation of inclusive affordable housing throughout Vermont.

Of the activities eligible for funding under this one-time ARPA HOME funds, we believe the greatest share should go to building brick-and-mortar, perpetually affordable, below market, inclusive rental housing in high opportunity locations.

We recognize that there may be a need, particularly in some locations, for additional non-congregate shelters but hope that these one-time HOME funds will be used to help solve Vermont's affordable housing crisis rather than to building more shelters. To the extent that "non-congregate shelters" includes studio apartment style former motel rooms, we understand that in some locations and for some people exiting homelessness, that may be the most achievable and lowest cost option.

Generally, we are concerned that more tenant-based assistance, or housing vouchers, are not likely to lead to more people having safe, affordable, inclusive homes for two reasons. First, there is a dearth of housing priced at the voucher payment standard. Second, there is widespread discrimination against voucher holders. In addition to these two barriers to finding any housing while using a housing voucher, much of the housing that is available to voucher holders is substandard and located in low-opportunity areas. That said, we are not opposed to funding some additional project-based housing vouchers that are available after the first year to successful tenants—so long as the buildings the vouchers are based in are located in opportunity areas.

To best serve ARPA-HOME "qualifying populations," we support VHCB's plan to use this one-time HOME funding primarily to create new affordable brick-and-mortar affordable housing. We urge VHCB, to the greatest degree possible, to incentivize projects located in higher opportunity communities; that are unrestricted by age, type of disability, or other demographic attribute; and that allow minor children. We urge VHCB to disincentivize projects that are located where there is already a concentration of below-market housing or of poor people and housing that is restricted to one demographic, including a single disability, although we recognize that there may be some instances where people with certain disabilities may choose to live in single-disability housing. We ask that people who would live in such housing be given a choice, rather than the need for services or lack of housing options all but requiring them to live in segregated housing.

We understand the challenges inherent in our requests, particularly our request that VHCB build housing in higher opportunity locations. We understand that NIMBY opposition to permanent affordable housing that allows minor children and people with mental health and substance use disabilities, makes getting such projects through zoning and planning far more difficult, time consuming, and costly. We also understand the time pressures of getting this new housing built as soon as possible. Nonetheless, siting new brick and mortar affordable, unrestricted, multifamily housing in opportunity communities is one of the only ways to begin to undo the historical NIMBYism that caused Vermont's inequitable location and distribution of affordable housing.

Qualifying Populations

This one-time, ARPA HOME funding is for Vermonters who are McKinney-Vento homeless or at risk of homelessness; victims of domestic violence and other violence primarily experienced by women; providing supportive services or assistance where that would prevent a family's homelessness or would serve those with the greatest risk of housing instability; and veterans and their families.

Data and Information About Qualifying Populations and Below-Market Housing

Vermont's 2020 Housing Needs Assessment, PIT count, and other sources provide significant useful data about these qualifying populations. We have less data about but know that many households are at risk of homelessness because they are "doubled up," i.e., staying with friends or relatives, often in rental housing when doing so could lead to eviction of the host family. We also know that there is widespread discrimination against BIPOC Vermonters, families with minor children, people with mental health disabilities, and people who receive public assistance, including housing vouchers.

Many low-income Vermonters only need financial help or reduced rent to lead successful lives. Others need supportive services as well as affordable or subsidized housing. Current and historical discrimination also negatively affects low-income Vermonters' ability to find and keep affordable housing.

Lack of Below-Market Housing for Younger People and People with Children

We also have data about Vermont's existing below-market rental housing. Unfortunately, due in large part to a history of NIMBYism, a disproportionate share of Vermont's deeply subsidized and tax credit housing is restricted to people who are older. In addition, many older Vermonters who need subsidized or below-market rent, live in unrestricted "family" subsidized and tax credit housing, exacerbating the lack of affordable housing for people younger than 55 or who have minor children.

Discrimination

There is significant discrimination against BIPOC Vermonters, immigrants, and families with children. In addition, in Legal Aid's experience, many landlords, including publicly supported housing providers, avoid renting to people with mental health disabilities, unfavorable landlord references, utility debt, poor credit histories, or criminal history, fearing that the person will not be a successful tenant. "A prospective tenant's credit, criminal record, previous rental history and lack of income/employment are major barriers for individuals accessing rental units." Consolidated Plan at 52. This has been a strong headwind to helping people who have no housing or precarious housing. Very often, poor credit and bad landlord references are directly attributable to poverty and unaffordable housing. In addition, BIPOC Vermonters disproportionately bear the

burden of criminal background checks due to systemic racism and implicit bias in our nation's criminal justice system and lower credit scores due to widespread banking and lending discrimination. Because Vermont's housing health code is almost completely unenforced in private housing, bad landlord references may be the result of making complaints about legitimate health and safety issues. Bad references may also come from objecting to health and safety issues and other unlawful practices such as sexual or other harassment or other kinds of discrimination.

Build Brick-and-Mortar, Below-Market, Unrestricted Housing in Opportunity Areas

VHCB's plan for allocating the one-time ARPA HOME funds should explicitly prioritize creating new brick-and-mortar, inclusive, unrestricted housing in high opportunity locations that is affordable to Vermonters at the lowest practicable AMI and available to anyone whose income qualifies.

This one-time funding should not further exacerbate the disproportionate share of housing restricted to only older people without children. Where possible and appropriate, the allocation plan should give preference to affordable housing developed in collaboration with service providers in health care, corrections, community mental health, and substance use recovery organizations. At the same time, the allocation plan should give preference to housing that provides services where people live and that integrates people into communities rather than segregating people based on characteristics such as having a particular type of disability or being a certain type of household. Finally, the plan should incentivize creating new housing in high opportunity communities and disincentivize creating housing in neighborhoods where the current population is predominantly low income. We ask VHCB to promote inclusive housing, building by building, as well as on a community and statewide level.

Don't Require Downtown Locations

We ask VHCB to reconsider any criteria that requires that proposed housing be either within walking distance of goods and services or within a short distance of a bus line. We understand that the primary motivation for this criterion is concern that low-income households don't have vehicles or don't have reliable vehicles. We also understand that this consideration furthers environmental goals. However, since Vermont is very rural, this criterion takes a large swathe of possible locations off the map. Further, as is the case in most of the country, the location of transportation systems, like affordable housing, receive significantly more input from wealthier citizens, ensuring that major public transit almost never penetrates the wealthiest, highest opportunity areas. This is as true in Vermont (example, South Burlington) as it is in Washington, D.C., Boston, or any other city. Outside, perhaps, of a very short list of Vermont cities and towns, it is nearly impossible to live in Vermont without a car. Even in Burlington, without a car, it is

nearly impossible to access affordable food markets. Which is to say, most Vermonters, including low-income Vermonters, rely on cars. Those cars may be falling apart or may be exorbitantly priced formal or informal taxis, but cars are part of low-income Vermonters lives. Requiring housing to be near public transportation or within walking distance of amenities takes too many options off the table and limits housing choice. It also gives wealthier communities yet another tool to prevent any affordable housing being built in them. We understand that downtown locations make sense much of the time. We only ask that this not be a requirement for all new housing and that housing outside of downtowns also be considered as a way of maximizing inclusivity, equity, and choice.

With the preceding comments in mind, we urge VHCB, to the extent practicable, to:

- Incentivize affordable housing in high opportunity areas, particularly areas without such housing
- Not allocate any of these one-time HOME funds to age-restricted housing that bars minor children
- Incentivize housing that partners with support services for those who need them.
- Consider projects located in opportunity communities that will project-base housing vouchers, including ARPA/VERAP funded vouchers
- Allow projects in locations not adjacent to public transportation

Thank you for considering our comments.

Sincerely,

/s/ Rachel Batterson, Director, Housing Discrimination Law Project

/s/ Maryellen Griffin, Staff Attorney

/s/ Jessica Radbord, Staff Attorney

Ron Rupp

From: Andrew Seaman <andrew.seaman@betterlifepartners.com>
Sent: Tuesday, January 4, 2022 9:29 AM
To: Ron Rupp
Subject: Public Commentary on Home ARP Funding

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Dear Ron Rupp and the Vermont Housing and Conservation Board,

I am writing to you as an expert in addiction treatment and the medical care of people experiencing homelessness to provide feedback on the draft plan to utilize Home ARP funding prior to the January 4th hearing. I am an addiction specialist and the current VT medical director of Better Life Partners, a harm reduction-oriented opioid use disorder treatment program serving all of Vermont. I also hold a virtual position as Assistant Professor of Medicine at Oregon Health & Sciences University, where I continue my more than 8 years of work as a healthcare for the homeless physician and researcher on social determinants of health.

I applaud the needs assessment and focus on individuals living with mental illness and substance use disorders (SUD), though I felt the current recommendations lacked the specificity needed to fully assess the value of the plan. I would like make the following recommendations to improve short term and long term access to sustainable housing and prevent further exacerbation of the housing crisis:

- Stipulate in the recommendations that a substantial majority of supported or subsidized housing allocated to people with SUD be specifically housing first models (as in, housing models that do not exclude people who are actively using substances). This is crucial to preventing the ongoing cycling of these high risk individuals in and out of housing, which in turn will have a positive impact on the overdose crisis.
- Provide policy recommendations on expedited mechanisms and legal support for individuals to address eviction histories to allow vulnerable individuals to access housing without discrimination.
- Emphasize the requirement of non-profit operating costs to be used to prevent loss of housing in addition to gaining new housing for vulnerable individuals. It is often much easier to prevent housing loss than find new housing resources.
- Address some of the upward financial pressure on existing housing availability by more tightly regulating short-term rental sites like VRBO and Airbnb. While most of the units existing on these sites are not likely to be in the range of those experiencing homelessness, the dramatic financial pressure they have on pricing of middle and higher income housing options has a significant effect on driving up fair market lower income housing costs, as well. Several municipalities have implemented such measures, such as Portland, Oregon, which only allows short term rental for up to 3 months of the year (excluding accessory dwelling units), thus removing fully vacant properties from short-term rental sites.
- Provide some short term transitional respite care housing for individuals living with chronic homelessness who are hospitalized to allow for healing of chronic conditions that perpetuate homelessness. These systems can be supplemented by Medicaid savings (a national example is Portland, Oregon's Recuperative Care Program).

These are just a few recommendations, I would be happy to share more, if desired. I encourage the committee to be as explicit as possible about how the funds will be used to address the results of the needs assessment and to include effectiveness evidence from the national literature in these decisions where possible.

Sincerely,
Andrew Seaman, MD

This transmission may contain protected health information, which is transmitted pursuant to an authorization or as permitted by law. The information herein is confidential intended only for use by the designated recipient who/which must maintain its confidentiality and security. If you are not the designated recipient, you are strictly prohibited from disclosing, copying, distributing, or taking action in reliance on the contents hereof. If you have received this document in error, please notify the sender immediately and arrange for the return or destruction of all its contents. Unauthorized redisclosure of confidential health information is prohibited by state and federal law.

Ron Rupp

From: Lily Hammerling <lily.hammerling@gmail.com>
Sent: Tuesday, January 4, 2022 8:44 PM
To: Ron Rupp
Subject: Comment on HOME ARP Funding

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi Ron,

I am not sure if this is the time/place for this particular topic but what I am interested in knowing is - are the new developments going to have *affordable* rental units for people who don't qualify for section 8? Is there a program that exists similar already? Chittenden County, Burlington in particular is seeing crazy rental prices (especially after the tax reassessment). The "City Place" development in theory includes some percentage of *affordable* rental units similar to other developments but I'm wondering if the general public know whether they are specifically talking about Section 8 approved units or generally affordable. Is there any regulation existing regarding sliding scale affordability? How do we prevent folks from the benefits cliff?

That being said, I think the funds should be more than 0% to supportive services. Shouldn't at least some of the funding go towards addressing the issues that come with being without a home/how one might end up there? Sears Lane encampment has showed us that at least a few people without homes need things other than an affordable housing development. The destruction of Sears Lane encampment and the general response of Mayor Miro makes it clear that supportive services are VERY important! Also 35 units does not seem like enough but also how 7.5 million dollars only going to make 35 units!!!

To be honest this whole process seems systemically problematic when a million dollars is going towards non profit OP/CP and 1.4 million to administration and \$0 for supportive services? I could be off but maybe these breakdowns need to be more laid out to the public.

Thanks,
Lily Hammerling

Ron Rupp

From: Lindsay Mesa <lindsay@pathwaysvermont.org>
Sent: Friday, January 7, 2022 1:59 PM
To: Ron Rupp
Cc: Rebeka Lawrence-Gomez; Hilary Melton
Subject: Public Comment HOME-ARP Funding

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi Ron,

Please see below Pathways Vermont's comment in reference to the HOME-ARP draft allocation plan. Thank you and your team so much for all your work.

Lindsay

On behalf of Pathways Vermont, we extend our gratitude to the Vermont Housing and Conservation Board for supporting our state to take advantage of this opportunity. We are confident that with the thoughtful use of these resources we will finally actualize a Vermont where the experience of homelessness is rare and brief.

At Pathways Vermont, we know that ending homelessness is possible and the path is clear. Affordable, permanent, community-based housing with the right level of flexible, community-based services ends homelessness and keeps people housed.

As you consider how to utilize HOME-ARP funding to have the greatest impact, we ask that you take the following into consideration:

- **Housing, Subsidies and Services**

There has been a lot of discussion about utilizing funds towards housing development. While this is desperately needed, we ask that the proposed funding be utilized strategically with a long term view in mind. Housing stock, while critical, cannot in and of itself alleviate homelessness or prevent its recurrence. A thoughtful mix of housing, housing subsidies, and person-centered services is necessary. We ask that consideration be given to all three aspects such that as new opportunities, like new housing, arise, community members and partners are able to swiftly take advantage of them.

- **Folks with Challenges**

We understand that these funds must be used for “qualifying populations,” as that term is defined. We appreciate the dedicated dollars and the flexibility by which they can be used to support households experiencing homelessness, at risk, and/or unstable. However, we want to ensure that this flexibility is not used to exclude the most vulnerable members of our communities from accessing stability. It is important that as we consider who among us will take advantage of the new housing and support opportunities created through this funding that we put safeguards in place to ensure that we are reaching the folks for whom the need (and the impact) is greatest. Folks in this category often have the most perceived barriers (challenging tenancy histories, poor credit, lack of engagement with providers) and it is important that these opportunities are structured so that these folks can access them, not in spite of, but because of these challenges.

Lindsay Mesa
(she/her/hers)
Housing First Program Director
Pathways Vermont
PO Box #127
Winooski, VT 05404
w: (888) 492-8218 ex. 110
c: (802) 598-7775
f: (855) 362-2766
www.pathwaysvermont.org



CONFIDENTIALITY NOTICE: This E-Mail is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this communication in error, please delete the original message and do not distribute. Please notify the sender by E-Mail at the address shown. Thank you for your compliance.

VERMONT LEGAL AID, INC.

OFFICES:

BURLINGTON
RUTLAND
ST. JOHNSBURY

800-747-5022
(VOICE AND TTY)

OFFICES:

MONTPELIER
SPRINGFIELD

January 14, 2022

Ron Rupp, Director of Federal Housing Programs
Vermont Housing and Conservation Board
58 East State Street
Montpelier, VT 05602

Via email only to rrupp@vhcb.org

Re: VHCB's Allocation Plan for HOME-ARPA Funding

Dear Mr. Rupp and VHCB:

Thank you for your work planning for affordable housing to meet the needs of Vermonters. Thank you for the opportunity to comment on VHCB's allocation of the American Rescue Plan Act's ("ARPA's") one-time HOME-ARPA funds. We are commenting on behalf of Vermont Legal Aid and the low-income and BIPOC tenants and people without housing we represent.

We request that VHCB's allocation plan prioritize:

1. Perpetually affordable, brick and mortar housing in opportunity communities and those that have no low-barrier housing;
2. Low-barrier, unrestricted projects, with a minimum of resident selection criteria (i.e. take all applicants who income qualify);
3. Projects that build in accessibility for people with mental illness;
4. Grantees who prioritize accepting people from the coordinated entry list and that have the lowest eviction rates;
5. Grantees with a demonstrated strong working relationship with social service community partners; and
6. Projects that will affirmatively market to BIPOC Vermonters.

This one-time HOME ARPA funding prioritizes people experiencing homelessness. We understand that, especially for some people who are homeless, services are helpful to housing retention; however, **we strongly support VHCB's plan to prioritize building brick-and-mortar, perpetually affordable housing** with these one-time funds. **We also**

strongly support VHCB's consideration of how a proposed project will affirmatively further fair housing.

Prioritize Perpetually Affordable, Brick and Mortar Housing in Opportunity Areas

We ask you to prioritize low barrier projects located in opportunity communities. To this end, we ask that you prioritize projects in opportunity communities, including some communities outside of downtowns and without public transportation. We also ask you to prioritize communities that currently have no low-barrier housing.

We need more housing in Vermont in high opportunity areas. Not only does such housing have demonstrated benefits for the residents, especially children, but also siting low barrier housing in high opportunity areas also supports our political health as a state by mitigating the physical separation that contribute to cultural incompetence.

While we understand the goal of downtown and transportation links, we urge you to consider at least some projects outside of these locations. The highest opportunity locations typically do not have public transportation and may exclude it specifically to keep lower income people out. In addition, there are very few places in Vermont that have public transportation.

We appreciate that you face many obstacles: including time pressure, supply chain delays and increased materials costs, and most importantly, the costs imposed by NIMBY opposition at every stage of permitting. However, if you don't prioritize building brick and mortar in opportunity communities, there will never be any. Low-income Vermonters will effectively be barred from living in opportunity communities if you don't prioritize and incentivize building brick and mortar perpetually affordable housing in those communities. And as Vermont becomes more racially and ethnically diverse, the lack of affordable housing in opportunity communities will mean that Vermont will become as racially segregated as the rest of the nation.

We also need more low barrier housing in areas of the state which currently have none. People who are already dealing with homelessness should be supported to keep their connections to school, work, and community, as these will support housing stability and success. Having low barrier housing in all parts of Vermont also supports the goals of integration.

Brick and Mortar, Not Vouchers

Although these funds may also be used for tenant-based vouchers, we believe the best use of the funds is to build perpetually affordable brick and mortar housing. Current voucher holders cannot find housing to use their vouchers with. This is due to a combination of

factors including that there is not enough safe housing affordable to voucher holders, there is widespread discrimination against voucher holders, and there is widespread discrimination against people who typically have vouchers: people with minor children; people who have mental health disabilities, and BIPOC Vermonters. To the extent these HOME-ARPA funds are bundled with LIHTC or state tax credit funding, the new units will also provide homes for voucher-holders who currently cannot find housing within the voucher payment standard.

Brick and Mortar Housing Over Services

While we recognize the importance of services for the success of a portion of people who are currently homeless, we believe that a safe, stable, affordable place to live is the highest priority both because we endorse the Housing First model and because of Vermont's death of safe, affordable housing.

Prioritize Low-Barrier, Unrestricted Projects

We ask that you to prioritize funding for low-barrier, unrestricted projects that have minimal resident selection criteria. Many of our clients who are homeless get rejected from affordable housing due to optional, but legal, admission criteria such as rent nonpayment, landlord references, utility debt, credit history, and old criminal records. This means that some of the most vulnerable people end up in really awful private housing, which is often extremely de-stabilizing and quickly leads back to homelessness. By prioritizing projects that impose only the legally required selection criteria, this money will serve the goals of both providing housing for people labeled "hard to house" and providing integrated housing – housing that is a mix of people with different life experiences.

Nonpayment of Rent and Poor Credit Are Poor Indicators of Future Success

Refusal to rent for poor credit, unpaid utilities, and nonpayment of rent are all legal reasons to reject an housing applicant, but they do not make good policy sense if the applicant has not had the benefit of subsidized housing. It should be unsurprising to anyone that a person who is spending 50% of their income on rent sometimes gets behind on rent, doesn't pay utility bills, or has bad credit. These are the very people that most need subsidized housing.

Old Criminal Records Are Poor Indicators of Future Success

It is also lawful to deny someone housing because of a criminal conviction, no matter how old, but, again, this often does not make good policy sense, particularly when attempting to house homeless people. Studies show that recidivism rates drop over time to a point at which a person convicted of even the most serious crimes is no more likely to commit those crimes again than a member of the general population. In addition, because of systemic racism, people of color and Hispanics are more likely to have been arrested and

convicted than White people; thus, insisting on no law enforcement involvement perpetuates societal racism.

Bad Landlord References Are Often Poor Indicators of Future Success

There is a dearth of rental housing in Vermont and it is some of the oldest housing stock in the nation. In addition, Vermont largely does not enforce its housing health and safety code. Finally, landlords may evict for no reason at all. These factors combine in a perfect storm that mean that landlords routinely evict tenants who complain about unsafe housing or whom the landlord merely finds “difficult.” There is almost never a defense to a no cause eviction, and the landlord can re-rent the apartment to a more compliant tenant literally within minutes of putting the unit on the market. Finally, bad landlord references are almost never investigated to discover whether they are true. In this context, landlord complaints are a very poor indicator of the actual suitability of a tenant.

Prioritize Housing That Builds in Accessibility for People with Mental Illness

You already do an excellent job of ensuring that the housing you fund is physically accessible. We ask that in thinking about accessibility, you also think about and prioritize projects that build in features that make housing more accessible for people with mental health disabilities. This means incorporating architectural and construction features that make it more possible for people with mental health disabilities to be successful tenants. Based on our experience representing these tenants, we provide the following ideas: better soundproofing, either in materials or design, in at least some units; projects that locate mailboxes outside of congregate areas; and projects that include alternate entrances not in congregate areas. We also encourage VHCB and its partners to survey people with mental health disabilities, housing providers, and lawyers who represent nonprofit landlords to create a list of architectural, construction, and materials features that would make it more possible for people with mental illness to be successful tenants.

Prioritize Grantees That Will Accept Tenants from Coordinated Entry and That Have Demonstrably Low Eviction Rates of “Hardest to House” Tenants

We ask you to prioritize projects which will set a preference to accept people from the coordinated entry list and grantees who have the lowest eviction rates. There are many ways to keep eviction rates low, including architectural design; liberal transfer policies (i.e. allowing tenants who are not doing well in one location to transfer to another location); property managers building strong relationships with both tenants and with service providers; and providing creative reasonable accommodations. However, the fundamental goal is to ensure that these one-time, targeted housing dollars reduce homelessness rather than create it, and allocating funds to housing providers with demonstrably lower eviction rates of “hardest-to-house” tenants advances that goal.

Prioritize Grantees That Have a Demonstrated Strong Working Relationship with Social Service Providers

We fully support incentivizing positive relationships between housing providers and supportive services in the community, and we agree that services are a crucial part of the “three legged stool,” but we do not support using these one-time HOME ARPA funds to pay for such services. First, the housing crisis in Vermont is extreme, and we need these dollars for bricks and mortar, perpetually affordable housing. Second, there are already services available in Vermont through the Designated Agencies and other agencies.

Finally, we urge you to keep services and housing independent of each other to promote integrated communities and the principles of Housing First. We believe that services should be provided to people where they choose to live and that nobody should have to live in a particular building or location because that is the only way to get services.

We also urge you to avoid requiring a person to be connected to services as a condition of getting into housing. Instead, we support the Housing First model which first provides stable, affordable housing and then offers services once a person has stabilized in their home.

We also believe that service such as tenancy retention services are best provided by an entity separate from the housing provider itself because of the inherent conflict of interest in a housing provider providing housing, having the ability to evict, and being the provider of services to avoid eviction. At a minimum, the housing provider having all three roles is justifiably confusing and potentially suspect for tenants.

Affirmative Marketing

Finally, we ask you to affirmatively market to BIPOC Vermonters. The Housing Needs Assessment shows that BIPOC Vermonters are significantly more likely to be homeless than White Vermonters. Vermont DoH data shows that BIPOC Vermonters are significantly more impacted by Covid than White Vermonters. It is important that these funds help mitigate these impacts.

Thank you for doing the important work you do. Thank you for the opportunity to comment.

Sincerely,

/s/ Rachel A. Batterson, Director, Housing Discrimination Law Project

/s/ Maryellen Griffin, Staff Attorney, Poverty Law Project

Name (Original Name)	User Email	Join Time	Leave Time	Duration (Minutes)	Guest	Recording Consent
Bonnie Woodford VHCB (she/her) (Bonnie Woodford (she/her))	b.woodford@vhcb.org	1/4/2022 16:15	1/4/2022 17:13	59	No	
Beth Schwarz (she/her)		1/4/2022 16:28	1/4/2022 17:13	46	Yes	Y
Ron Rupp		1/4/2022 16:29	1/4/2022 17:13	45	Yes	Y
Star Barden		1/4/2022 16:30	1/4/2022 16:31	2	Yes	
JT's iPad		1/4/2022 16:31	1/4/2022 16:31	1	Yes	
Jeff Moreau (VTARR) (JT's iPad)		1/4/2022 16:31	1/4/2022 17:12	41	Yes	Y
Rachel Batterson (Rachel Batterson)	rbatterson@vtlegalaid.org	1/4/2022 16:31	1/4/2022 17:12	41	Yes	Y
Maryellen Griffin	maryellen@oldshawfarm.com	1/4/2022 16:31	1/4/2022 17:12	41	Yes	Y
Suzanne L Belcher		1/4/2022 16:31	1/4/2022 17:12	41	Yes	Y
Star Barden		1/4/2022 16:31	1/4/2022 17:12	41	Yes	Y
Jenna	jofarrell@nekcavt.org	1/4/2022 16:31	1/4/2022 16:32	1	Yes	
Jim Davis		1/4/2022 16:32	1/4/2022 17:12	41	Yes	Y
Jenna O'Farrell (Jenna)	jofarrell@nekcavt.org	1/4/2022 16:32	1/4/2022 17:12	41	Yes	Y
TraceyLamoureux		1/4/2022 16:33	1/4/2022 17:12	40	Yes	Y
Nancy Olson		1/4/2022 16:33	1/4/2022 17:12	40	Yes	Y
Barbara Morrow		1/4/2022 16:33	1/4/2022 17:12	40	Yes	Y
Tina Cook - President www.nationalnewmediacorp.org		1/4/2022 16:33	1/4/2022 17:12	39	Yes	Y
Laural Ruggles		1/4/2022 16:34	1/4/2022 17:12	39	Yes	Y
AnnKarlene.Kroll		1/4/2022 16:35	1/4/2022 17:12	37	Yes	Y
Ari Kisler# VT Office of Economic Opportunity		1/4/2022 16:36	1/4/2022 17:12	37	Yes	Y
elijah capron	elcapron@hotmail.com	1/4/2022 17:11	1/4/2022 17:13	2	Yes	Y

Application for Federal Assistance SF-424

* 1. Type of Submission:

- ☐ Preapplication
- ☒ Application
- ☐ Changed/Corrected Application

* 2. Type of Application:

- ☒ New
- ☐ Continuation
- ☐ Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

09/30/2021

4. Applicant Identifier:

03-6000264

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

Vermont Agency of Commerce and Community Development

* b. Employer/Taxpayer Identification Number (EIN/TIN):

03-6000264

* c. Organizational DUNS:

8093762880000

d. Address:

* Street1:

1 National Life Drive

Street2:

Davis Building, 6th Floor

* City:

Montpelier

County/Parish:

* State:

VT: Vermont

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

05620-0501

e. Organizational Unit:

Department Name:

Housing&Community Development

Division Name:

Grants Management

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

* First Name:

Ann

Middle Name:

Karlene

* Last Name:

Kroll

Suffix:

Title:

Grants Management Director

Organizational Affiliation:

* Telephone Number:

802-828-5225

Fax Number:

802-828-3258

* Email:

annkarlene.kroll@vermont.gov

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-239

CFDA Title:

HOME Investment Partnership Program/HOME-ARP

* 12. Funding Opportunity Number:

14-239

* Title:

HOME Investment Partnership Program/HOME-ARP

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

* 15. Descriptive Title of Applicant's Project:

To expand the supply of permanent perpetually affordable housing for those experiencing homelessness or at-risk of homelessness.

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424**16. Congressional Districts Of:**

* a. Applicant

VT

* b. Program/Project

VT

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date:

07/01/2021

* b. End Date:

06/30/2022

18. Estimated Funding (\$):

* a. Federal

9,564,691.00

* b. Applicant

* c. State

* d. Local

* e. Other

* f. Program Income

* g. TOTAL

9,564,691.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**☐ a. This application was made available to the State under the Executive Order 12372 Process for review on☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.☒ c. Program is not covered by E.O. 12372.*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:

* First Name:

Josh

Middle Name:

* Last Name:

Hanford

Suffix:

* Title:

Commissioner

* Telephone Number:

802-828-3080

Fax Number:

802-828-3258

* Email:

josh.hanford@vermont.gov

* Signature of Authorized Representative:

DocuSigned by:

Josh Hanford

* Date Signed:

2/17/2022

ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.


PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
<div style="border: 1px solid black; padding: 5px;"> DocuSigned by:  C13FA5CB13EE41F </div>	<div style="border: 1px solid black; padding: 5px;">DHCD Commissioner</div>
APPLICANT ORGANIZATION	DATE SUBMITTED
Agency of Commerce and Community Development - HOME/ARP	2/17/2022

HOME-ARP CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the participating jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing pursuant to 24 CFR 5.151 and 5.152.

Uniform Relocation Act and Anti-displacement and Relocation Plan --It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It will comply with the acquisition and relocation requirements contained in the HOME-ARP Notice, including the revised one-for-one replacement requirements. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42, which incorporates the requirements of the HOME-ARP Notice. It will follow its residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the HOME-ARP program.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and program requirements.

Section 3 --It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

HOME-ARP Certification --It will use HOME-ARP funds consistent with Section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) and the CPD Notice: *Requirements for the Use of Funds in the HOME-American Rescue Plan Program*, as may be amended by HUD, for eligible activities and costs, including the HOME-ARP Notice requirements that activities are consistent with its accepted HOME-ARP allocation plan and that HOME-ARP funds will not be used for prohibited activities or costs, as described in the HOME-ARP Notice.



Signature of Authorized Official

2/17/2022

Date

Commissioner, Department of Housing and Community Development

Title

Applicant Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Approval No. 2501-0017
(expires 01/31/2016)

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual must provide the following assurances and certifications. By submitting this form, you are stating that to the best of your knowledge and belief, all assertions are true and correct.

As the duly authorized representative of the applicant, I certify that the applicant [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

Name: Joshua B. [Redacted], Title: Commissioner
Organization: ACCD/DHCD, Date: 3/23/2022

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the applicant to act in connection with the application and to provide any additional information as may be required.
2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR Part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance **OR** if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR Part 8, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07), as amended, and implementing regulations at 24 CFR Part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR Part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR Part 24 and 24 CFR 42, Subpart A.
6. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property acquisition and physical development activities subject to implementing regulations at 24 CFR parts 50 or 58.
7. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all sub awards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

These certifications and assurances are material representations of the fact upon which HUD can rely when awarding a grant. If it is later determined that, I the applicant, knowingly made an erroneous certification or assurance, I may be subject to criminal prosecution. HUD may also terminate the grant and take other available remedies.