Population & Housing

Our Region's Population

To plan for the appropriate allocation of resources, infrastructure, education, and services, ACRPC first considers the demographic make-up of a community, its settlement patterns, and rates of growth. Understanding the Region's population and housing profile provides a foundation from which all other elements of this Regional Plan take shape. Age distribution, household size, housing stock, and income are all factors that determine a region's housing needs and inform future planning. Understanding population characteristics and housing trends ensures that public investments and policies are thoughtfully and appropriately allocated to our communities.

According to the 2020 U.S. Decennial Census,[1] the Addison Region had a total population of 36,703 in 21 municipalities ranging in size from 172 individuals in Goshen to 9,152 in Middlebury.[2] The Region's four most populated municipalities – Middlebury, Bristol, Ferrisburgh, and Vergennes – account for approximately 48% of the total population. Each of these communities is connected to a thriving downtown or village center that has supported its population over time. Middlebury, the county seat, is a commercial, institutional, and cultural hub of the Region, with a population twice that of the next largest town, Bristol (3,782). Approximately half of the population of Bristol lives in its village center—a compact, mixed-use grid of walkable streets, and the rest in the surrounding countryside (see **Figure 1**).

Ferrisburgh's 21 miles of Lake Champlain shoreline and its proximity to Chittenden County and Burlington contribute to its population total (2,646), which is similar to Vergennes' total (2,553). Vergennes, which is only 2.5 square miles, was carved out of Ferrisburgh, Panton, and New Haven in 1788 to form a city, the oldest and smallest in Vermont. Vergennes serves as a regional commercial and employment base for surrounding towns. The eastern mountain towns and small central farming areas have the lowest populations in the Region. Western farming towns are more populated due to vacation and second homes on Lake Champlain.

Figure 1: Population in the Addison County Region

SETTLEMENT HISTORY

Otter Creek, flowing north through the Addison Region from Leicester to Lake Champlain in Ferrisburgh, is Vermont's longest river and integral to swamps and marshes throughout its basin. Human habitation along Otter Creek can be dated to between 10,000 and 11,000 years ago. Abenaki and Iroquois hunted, fished, gathered herbs and fruits, grew crops, and settled in this valley.[3] Fertile soils, abundant fish and game, and a network of tributaries serving as trade and travel routes supported these early populations. In the early 17th century, French traders, explorers, and settlers migrated to and through the Otter Creek valley, drawn to the promise of productive farmlands and navigable waters. New agricultural and farming practices as well as settlement patterns introduced by the emigrants would forever transform the landscape and cultures of this Region.

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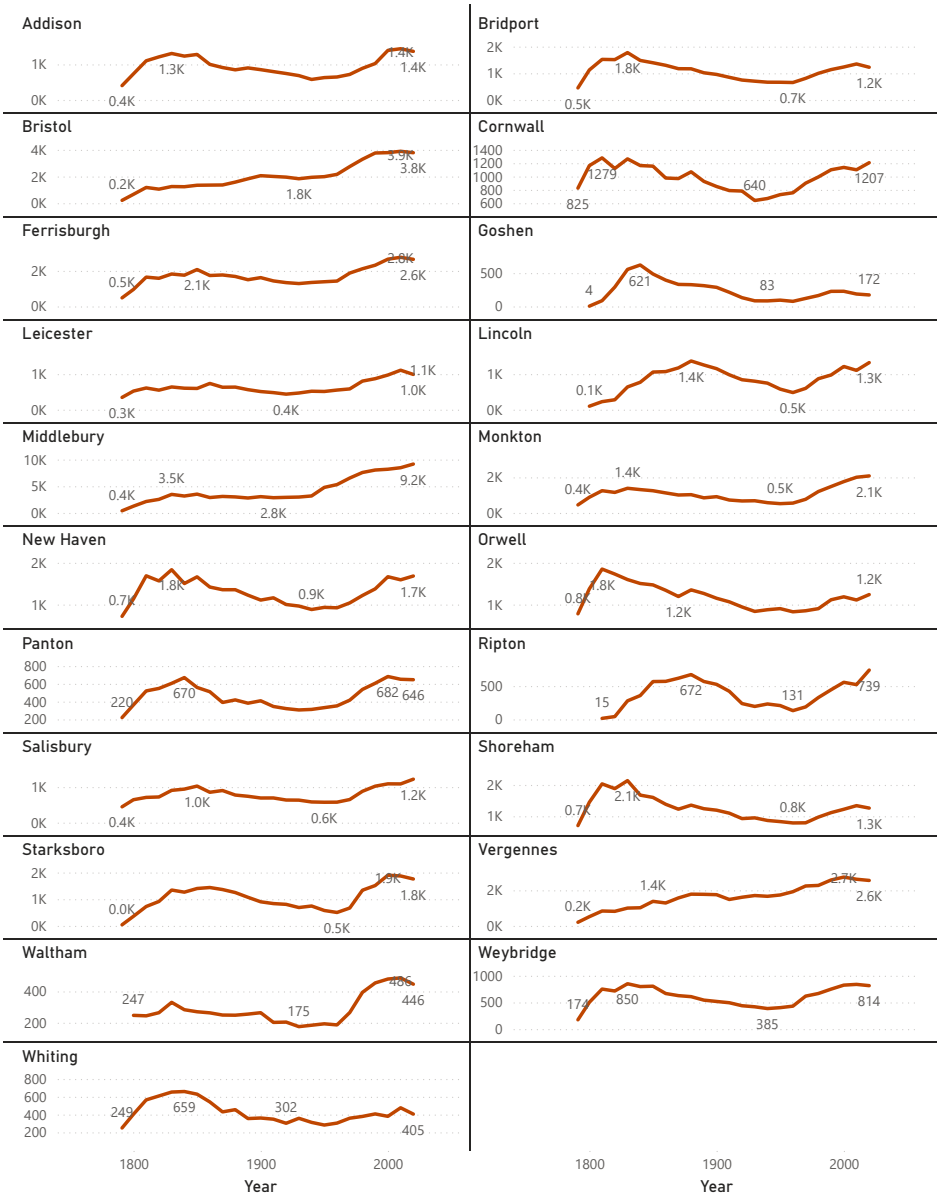
Figure 2: Change in Population by Town



In 1791, the first year of the federal census, there were 7,081 people living in the Addison Region. The most populous towns, ranging from 701-825 residents, were the early agricultural settlements located in the Lake Champlain Valley of **Cornwall, New Haven, Orwell, and Shoreham**. The Region's population doubled in the next decade to 14,401, with all communities growing at a steady rate, and continued to increase until the middle of the century. In the early 1800s, Merino sheep were introduced to the area setting off a farming boom that lasted for decades. By 1830, a total of **25,630** people were living in the Addison Region. During this period, Middlebury's population grew to **3,468**, making it the most populous town. Due to its central location and proximity to the Middlebury Falls, the town developed into an industrial hub for the Region. Manufacturing mills for cotton, grain, paper, lumber, and marble were constructed in great numbers along the river, powered by the falls. In 1800, Middlebury College was established, further diversifying the economic base of the community and providing employment and industry beyond agriculture. Hydro-powered mills and factories on the Otter Creek in Vergennes, and along the New Haven River in Bristol, expanded local economies and supported the development of these communities. By 1840, the population growth of local rural communities began to level off. The towns of Cornwall, Shoreham, New Haven, Bridport, Orwell, Whiting, Weybridge, and Goshen had reached their peak populations to date.

During the mid-to-late 1800s, rural areas throughout the northeast began to see people migrate to the Midwest for better farming and economic opportunities. The population in Addison County and Vermont also saw a decline as families left for a promise of rich soils and proverbial greener pastures, leaving the "hardscrabble" farming life of New England behind.

Successful Merino sheep farmers, wanting to expand their flocks and pastureland, bought up their neighbor's farms resulting in increased land prices. This change added to the struggle of farming in Addison County. Between 1850 and 1860, the Region lost almost 3,000 residents. Farming communities whose

growth had peaked in the early 1800s lost families at the greatest rates. Between 1830 and 1860, Shoreham and Bridport saw 35% and 26%, respectively, of their population leave Addison County.[4]

The towns of Bristol and Vergennes, however, experienced population growth due to a diversity of economic opportunities in these larger mill towns. Vergennes grew at a rate of 28% during this period.

The Region's overall rapid population drop subsided by 1870, but a slow decline in growth continued, in most communities, until the 1950s. Significant global events of the period, such as World War I and II, the Great Depression, and the 1918 Spanish flu, contributed to the pattern of economic stagnation and negative population growth in the Region.

Recent Patterns

Around 1960, the nation saw a dramatic population shift occur as people began to migrate into rural areas from suburban and urban centers. For the first time in 150 years, rural America grew faster than the nation's cities. From the 1960s to 1990s, Vermont's population grew by 56%, faster than most states amid booming interest in rural life and the trend to get back to the land.[5] By 1980, the population in the Addison Region had exceeded its previous peak of 25,630, seen in 1830, and reached 28,784 people. In 2000, the population reached 35,289, an increase of 81% since 1960.[6]

Throughout the 2000s, population growth slowed again to a rate of 3.5%. Between 2010 and 2020, the growth rate has basically leveled, fluctuating about 0.3%, a pattern similar to the 1940s.[7] Eight towns in the Addison Region saw population growth at that time, with the most significant being +42% in Ripton and +20% in Lincoln.

WHY POPULATIONS CHANGE

Just as changes in population have shaped the demands on natural and built resources throughout the history of Addison Region, so too will existing resources be asked to meet the needs of a changing population in the future. Population change is typically attributed to two factors:

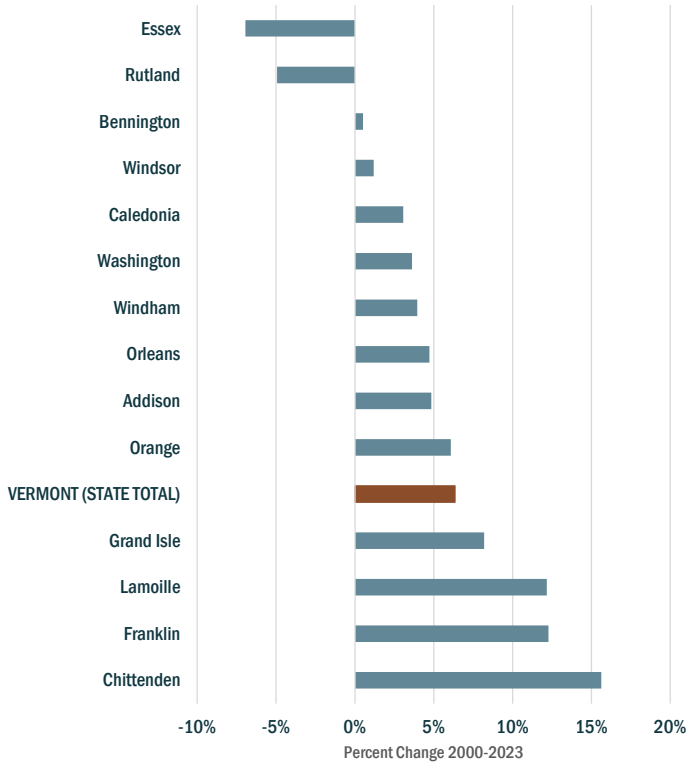
- **net natural increase or decrease** (the difference between births and deaths) and
- **net migration** (the difference between in-migration and out-migration)

In the decades from 1970 to 2000, nearly all towns in the Region experienced a net natural increase with more births than deaths. Over the same period, most towns saw more people moving into town than moving out, an example of net in-migration.[8]

In the 1970s, growth occurred due to in-migration and in the 1980s, it was a high level of births that drove the population's natural increase. During the 1990s, the two forces were evenly paced, resulting in a steady population increase of 9.2%. Starting in the 2000s, however, as the populace began to age out of childbearing years, the birth rate began to decline, and population growth began to stagnate. The stagnation of population growth is not unique to the Addison Region. In each year between 2016 and 2023, the State has recorded more deaths than births, resulting in a negative "natural rate of increase." This could be the first time this has occurred in the history of the Addison Region and Vermont.[9]

The last time Vermont's population dropped between two decennial censuses was in 1940, with 400 fewer residents than in 1930. Of course, the Great Depres-

Figure 3: Population Change By County vs. State

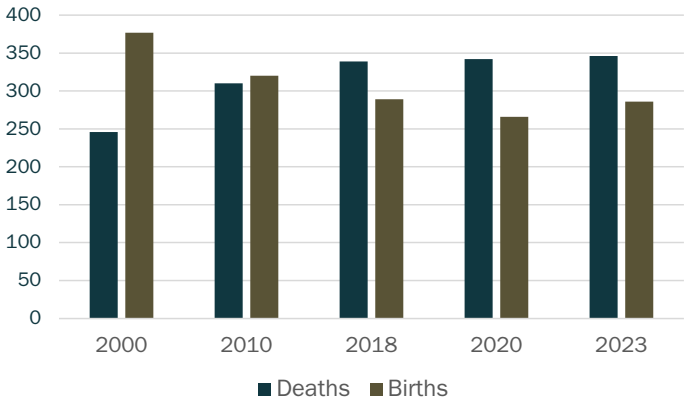


sion of the 1930s caused massive economic dislocation across the country, and Vermont was not immune from its effects. Many Vermonters left the state to find work elsewhere and escape the grinding poverty of the time. Before that, only the 1910s witnessed a similar population decline caused by the 1918 Spanish flu. This pandemic killed between 50 and 100 million people worldwide (more than died in World War I). More than 1/2 million died in the U.S., and 2,000 Vermonters died in one year.

Birth and Death Rates

Birth and death rates are calculated in the same manner; the number of births or deaths multiplied by 1000, then divided by the total population of a region or the total number of birth or deaths out of 1000 people of a region. This value is also referred to as the 'crude' birth or death rate. The general fertility rate (GFR) indicates the births per 1,000 women in the region, aged 15-44.[10] Births in Vermont have declined significantly

Figure 4: Trends in Births and Deaths in the Addison Region



since the 1980s. From approximately 8,000 births per year in the 1980s, the number of babies born to Vermont women dropped to approximately 6,500 in the late 1990s, declining further to 6,000 by 2006. After some fluctuations in the late 2000s, the number of births remained around 6,000 into the first half of the 2010s.[11] In 2023, there were 5,063 babies born in Vermont, a 166-year low and well below the national average.[12] In comparison, there were 6,771 resident deaths in 2023, 201 more than in 2022.

Many factors—social, environmental, economic, and cultural—influence a region's fertility, birth, and death rates. Often, higher levels of education will correlate with lower fertility rates. Research has shown that families will postpone having children during economic downturns, such as the Great Recession of the late 2000s. People live longer due to advances in medicine, the promotion of healthy lifestyles, and improved health care. The death rate in Vermont steadily declined from 11.2 in 1960 to 8.2 in 1990. From 2004 to 2023, however, the death rate rose to 10. This increase is not a result of poor health care but a reflection of shifting demographics as Vermont's baby boom population ages. In 2023, 79% of the deaths in Vermont were people 65+ years of age with cancer and heart disease as the primary causes of death.[13]

COVID-19 PANDEMIC BOX 1

Impacts on Public Health

Death data can "provide a broader picture of what the impact of COVID-19 has been." There were obvious causes: those who died of COVID and COVID infections that went undetected. But deaths can not be indirectly attributed to COVID: "There were the people who are afraid to go to the hospital or situation on the ground that people can't get emergency care because the hospitals were filled to capacity." *(See figure refences, Box 1)*

Historically, Addison County's population growth rate mirrors that of Vermont as a whole (see **Figure 3**). Women born in 1980, the year Addison County recorded its highest birth rate, turned 40 in 2020, near the end of child-bearing years. The decline in the number of babies born between 1980 and 1990 indicates that there will continue to be fewer women giving birth in the next 10 years. Recent trends, such as smaller families, the choice to have children later in life or not to have children at all, and more women pursuing full time careers, continue to reinforce this pattern.

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In **2023**, there were **290 births** in the Addison Region; a 7.7% birth rate and 42.7% general fertility rate (GFR), while in the same year **352 deaths** occurred with a death rate of 9.3%. There were 34 deaths from Covid-19 in Addison County from 2019-2023.

Migration

Between 2010 and 2019, more people moved out of Vermont to other areas than moved into the state. In 2018, about 700 more people left the state than arrived; in 2015, net out-migration sometimes exceeded 2,000 each year. Outward migration was particularly high among 45- to 64-year-olds earning $25,000 to $75,000.[14] A 2014 University of Vermont survey asked current and former Vermonters why they wanted to stay or leave. Responses from former Vermonters ranged widely from jobs and income to diversity and the desire to live in an urban area. Some moved because of the weather. There was a clear consensus among current Vermonters, however, about why they stayed. More than two-thirds cited their attachment to Vermont's natural landscape, and more than half cited the state's culture, community, and family ties.[15]

During the post-pandemic era, the State's migration trend shifted significantly. In 2023, Vermont had the highest per capita net migration in New England and the third-highest per capita net migration of any U.S. state.[16] From 2020-2023, net migration to Vermont has already significantly exceeded the net migration of the previous decade (+25,121 for 2021-23 vs. +16,067 for 2010-19).[17]

As extreme weather, wildfires, earthquakes, and other events (generally attributed to climate change) have become increasingly common in recent years, Vermont's relatively low level of exposure to such events makes it an attractive refuge for people looking to leave high risk areas of the country. Every major catastrophe brings more "refugees" into our area, attracted to Vermont's inland location, availability of water resources, and a higher and dryer landscape.[18] Unfortunately, Vermont is not invulnerable to natural disasters as evidenced by the widespread flooding during the summers of 2023 and 2024, due to unrelenting rainfall.

When asked why they stayed or moved to Vermont, most people say for the quality of life it affords, the flexibility of remote work, and the state's social cohesion of community and cooperation.[19] Many individuals and families relocate to Vermont solely for employment opportunities. The Addison Region is home to the largest population of migrant farm workers in the state, approximately 500-750 people.[20] The Region's dairy and produce farmers depend on this segment of the population to successfully operate. Due to documentation and immigration concerns, this migrant population may be under counted and underserved.

Population Projections

The current population of the Addison Region is significantly lower than previously projected. In 2000, the Addison Region's population was 35,289, with an expectation that it would increase to 42,564 by 2020. However, according to the 2023 American Community Survey, the population has increased by only 2,208 people to 37,497.[21] Population projections assume that conditions that occurred in the past will continue, such as mortality, birth, and migration rates. Using 5-year, age cohort census data (i.e., 35-39 or 40-44-year-olds), projections can be calculated by factoring known mortality and migration rates.

Certain assumptions are made regarding these projections, such as advances in healthcare resulting in lower death rates. Some changes, however, cannot be predicted, such as the following:

- Changes in the birth rate from social change are different than what has occurred,
- Changes in healthcare practices or epidemics that could affect the mortality rates,
- Changing economic conditions that result in shifts in national (internal) migration,
- Changes in national immigration policies, and/or
- Changes resulting from in-migration of refugees from elsewhere in the country.

Interestingly, as of 2020-21, some of the above 'changes' are occurring and affecting the ability to calculate population projections for the Addison Region.

DEMOGRAPHICS

Current Population Profile

Gender and racial demographic composition of Addison County mirror that of the entire state. In 2023, 49.9%

COVID-19 PANDEMIC BOX 2

Vermont's Changing Demographics

During the Pandemic, Vermont's relative stability and low infection rate drove an increase in migration to the state, as those in nearby cities sought safer residence. The long-term implications of this shift remain to be seen. According to preliminary survey responses, 64% of recent arrivals fit into a demographic that the State, in its own efforts to attract residents, has been targeting: people who are still in the workforce.

Data from 222 responses showed that 40% of the new Covid-era arrivals were under 35, 24% were ages 35-50, and 35% were 51 and older. About half of the new remote workers completed college, and another 42% have a degree beyond college. Nearly half said their employer would allow them to stay. And, a full 70% described their location as "rural" or "very rural." *(See figure references, Box 2)*

of the region's population were female and 50.1% were male. In the same year, 50.4% of the state's population were female while 49.6% were male. The largest segment of the population by race in Addison County identifies as 'White' at 93.6%. The next largest population share identifies as 'Two or more races' at 2.19%.

The Aging Population

In 2000, about 20.1% of the population were children under 15 years of age, while about 11.3% were over 65. In 2010, the school age population dropped to 16.5% and over 65 rose to 13%.[22] By 2023, the population of children was 12.8% and the over 65 population was 23.5%. The population of the Addison Region is aging as the median age continues to rise.

Table 1: Change in Addison County Median Age

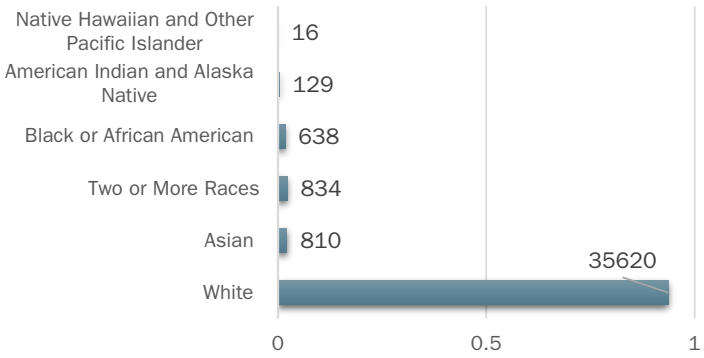
Year	Addison County Median Age (Years)
2000	36.1
2010	40.4
2020	43.7
2023	44

The median is one measure of the statistical center of the data. In this case, we can say that half of the population is younger than the **median age** and half of the population is older.

The population of working age Vermonters (25-64) decreased by 5% between 2010 and 2018. That population is expected to decrease by another 9% between 2018-2030.[23] According to the 2025 Vermont Housing Needs Assessment, 34% of Addison County households are led by someone aged 65 or older, with an additional 22% of households led by someone between 55 and 65 years.[24]

The aging of the Region's population will increase the demand for supportive services needed by these members of our community, such as transportation, healthcare, personal companionship, and assistance with everyday activities. As this segment of population downsizes or transitions to supportive care, a significant increase in small scale homes and apartments, as well as senior and assisted living facilities, will be needed to accommodate this housing shift.

Figure 5: Addison Region Total Population Estimates by Race/Ethnicity



Housing

Housing is a key element of any sustainable community. The stock should be adequate to house those who live and work in the community and have the potential to expand at a rate that can accommodate future population increases and economic growth. In addition, housing should support the Region's growing elderly population and attract new families with school-age children. Available housing needs to be safe, energy efficient, sustainable, affordable, and accessible for the community's aging and vulnerable populations. Although the Addison Region has experienced minimal population growth over the last decade, demand for housing has increased due to smaller households and an acute shortage of suitable and affordable housing. To fully understand this issue and succeed in providing sufficient housing for the population, communities must assess the current composition of households and the characteristics of the existing housing stock in their towns and the Region.

HOUSEHOLD CHARACTERISTICS

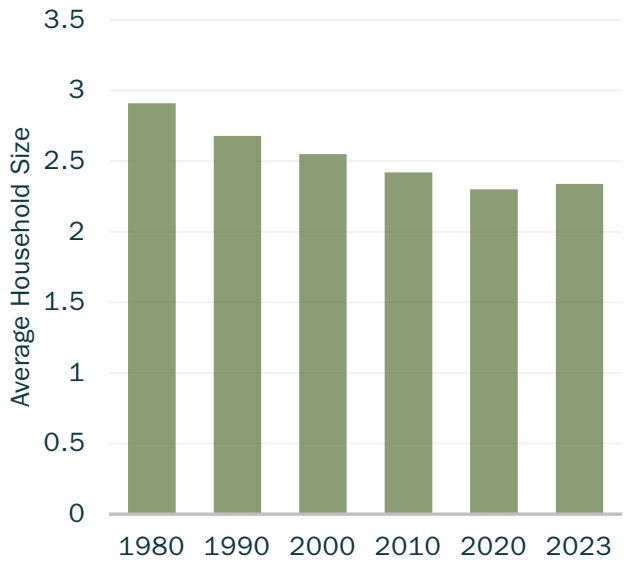
Most of the Region's population live in households. A household is composed of one or more people who occupy a housing unit, but not all households contain families. Under the U.S. Census Bureau definition, family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Non-family households consist of people who live alone or who share their residence with unrelated individuals.[25] In 2023, there were a total of 14,638 family and non-family households in the 21 towns that make up the Addison Region.

Small Households

Changes in household composition have occurred in recent decades. An increase in small households can be seen throughout the State and the Addison Region. The portion of Vermont households comprised of 1-2 people reached 70% in 2022, and the average household size fell to 2.3 from 2.6 in 1990. In 2022, only 16% of Vermont households have four or more people, according to Census Bureau estimates.[26]

The greatest concentration of smaller households is seen in the Region's more densely populated communities, Middlebury Village and Vergennes, where there are more options for smaller homes, such as duplexes and multi-family housing units. Household size reflects not only the demographic of the Region's population but social and economic changes as well. An economic downturn may prolong the time adult children live at home; a rise in the divorce rate may increase the number of single-person households; and longer lifespans increase the percentage of seniors living alone. Additionally, trending attitudes regarding marriage may boost the number of single parents and unmarried couples. The declining birth rate, as seen in the State and Region, also contributes to a pattern of smaller household size.

Figure 6: Household Size in the Addison Region



Between 2000 and 2020, the Region's population increased at a rate of 3.9%, from 35,974 to 37,363. Concurrently, the number of households increased at a rate of 14.1%, from 13,068 to 14,906. The increase in total households along with the shrinking of household size, has created the need for additional, smaller scale housing units to support the current population.

Group Quarters

The U.S. Census Bureau classifies all people not living in housing units as living in group quarters. As defined by the Census Bureau, a housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. In sepa-

rate living quarters, occupants live and eat separately from any other person in the building, and have direct access from the outside of the building or through a common hall. Group quarters house multiple, unrelated people in a group living arrangement that is owned or managed by an entity or organization providing services for residents. These services may include custodial or medical care, as well as other types of assistance, and residency is commonly restricted to those receiving these services. Group quarters also may have controlled access to enter or leave.[27]

There are two types of group quarters:

Institutional, such as correctional facilities, nursing homes, or mental health hospitals.

Non-Institutional, such as college residence halls, military barracks, group homes, missions, or shelters.[28]

Middlebury has the largest concentration of people living in group quarters, primarily Middlebury College students (2,760 in 2024). Northlands Job Corps Training Center houses 150 students on its campus in Vergennes. Both Middlebury and Vergennes have several residential and care facilities for elders and individuals with disabilities, as well as temporary and emergency shelters. Most communities in the Region have few or no group quarter facilities. The Region's aging population requires the number of group quarters serving seniors to increase. As of 2025, the shortage of senior apartment options continues and wait times can be a year or more for subsidized units.[29]

Senior Housing, Elder Care Facilities, and Disabled Housing

Depending on the level of care and services available, senior facilities may comprise housing units or group quarters and, in many cases, a combination of both.

The following list outlines the levels of care for facility type.

- **Nursing Home/Rehab Center, Level I, II:** Nursing, medical, rehabilitation, or other special care services.
- **Residential Care Home, Level III:** 24-hour supervision and assistance for people who are dependent.
- **Residential Care Assisted Living, Level III:** Supportive services to assist resident independence.
- **Senior Apartments, Level IV:** Independent living, seniors only or mixed age.
- **Retirement Community Apartments/Cottages, Level III, IV:** A congregate living facility providing varied levels of independent and assisted living care, excluding nursing care.
- **Adult Family Care Homes, Level III, IV:** Private residential homes caring for one to two elderly people.

Many seniors choose to age in place, staying in their homes as long as possible, or downsizing to a smaller housing unit. Moving in with family or 'home sharing' is an option for seniors who do not want to live alone. **HomeShare VT**, a program where two or more people share a home for mutual benefit, can provide companionship and help with daily chores and activities.[30] **Support and Services at Home (SASH)** is a federally funded program that staffs a wellness nurse and service coordinator to check on seniors who live in senior housing, live independently, or reside with a family member. SASH staff members refer residents to services such as medical appointments, transit services, and Meals on Wheels. SASH services are available in Middlebury, Bristol, Vergennes, and Shoreham.[31]

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Table 2: Senior Housing and Elder Care Facilities

Town	Facility	Type/Level of Care	Capacity
Bristol	*Living Well Residential Care Home	Residential Care Home	15 residents
Bristol	*Pleasant Hills Senior Housing	Senior Apartments	16 units
Middlebury	**Eastview at Middlebury and Meadowsweet at East View	Residential Care Assisted Living, Retirement Community, Memory Care	62 units
Middlebury	*Helen Porter Healthcare & Rehabilitation center	Nursing Home, Memory Care, Rehab Center	105 residents
Middlebury	**The Otter Creek Retirement Community	Residential Care Assisted Living, Retirement Community, Memory Care	44 residents 67 units
Middlebury	*Middlebury Commons	Senior Apartments, Disabled Housing	64 units
Middlebury	*The Meadows	Senior Apartments	40 units
Salisbury	*Shard Villa Residential Care Home	Residential Care Home	17 residents
Vergennes	*Armory Lane Senior Housing	Senior Apartments	25 households
Vergennes	*Vergennes Grand Senior Living	Residential Care Assisted Living, Retirement Community, Memory Care	88 residents
Vergennes	*Valley View Apartments	Senior Apartments	12 households

*Government funding subsidy payment options. ** Market Rate

CURRENT HOUSING STOCK

Housing stock consists of the total housing units (HU), whether a single-family structure, apartment, condominium, mobile home, boarding house room, seasonal, tiny house, accessory dwelling unit, or vacant in an identified area. In **2023**, the Addison Region's total stock of year-round and seasonal homes was 17,521 units.[32] Households occupy the non-seasonal housing stock, equaling **14,250** units in the Region, 11,425 owner-occupied, and 2,825 rentals. According to the Census Bureau, seasonal homes are intended to be used in certain seasons or for occasional use throughout the year, or if its occupant has a primary residence elsewhere. In 2023, there were **1,890** seasonal or seasonally vacant homes in the Addison Region.[33] The rest of the housing, 869 units, are considered vacant and may occasionally be used for migrant workers. Nationally, Vermont is currently ranked second for number of vacation or seasonal homes per capita.[34]

Doing the math, in 2023 about 8,000 seniors live in the Addison Region. As **Table 2** shows above, there are about 500 living units specifically for seniors. Assuming most seniors live alone or have smaller households, and demographic trends continue, there is and will be a significant need for senior housing units.

Figure 7: Addison County Housing Units by Type (2023)

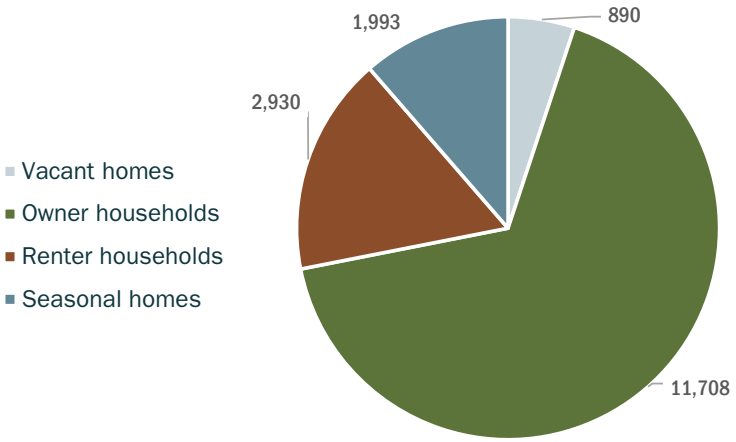
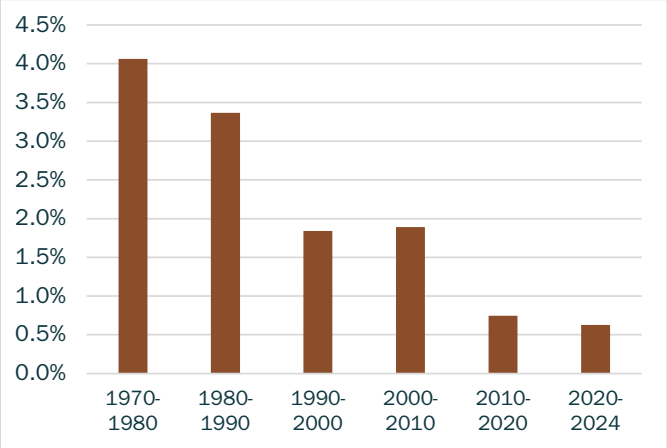


Figure 8: Percent Change in New Housing Construction



The Addison Region and Vermont have seen a steady decrease in residential construction in the past 40 years.[35] Since 1980, the average annual growth rate of housing units has decreased by 1.38%, dropping to 0.78% during the 2000-2010 period. Since 2010, Addison County's total non-seasonal housing stock has increased at an annual pace of less than 1% (0.88%).[36]

The increase in housing stock has varied widely amongst towns in the Region with several municipalities seeing a moderate increase in their housing stock. From 2010-2020 Monkton, Panton, and Vergennes saw the highest percentage of new homes, from 1.1–1.4% annual change per town.[37] Seven of the 21 towns in the Region saw a decrease in homes due to natural disaster or disrepair. Overtime, a slowdown in the creation of new housing units reduces the housing options for moderate and lower-income households by increasing the competition for existing stock. Currently, new single-family homes are often unaffordable for many households due to high construction costs.

An increase in stock will, however, allow for some households to move to a larger or more expensive home, freeing up smaller, moderately priced housing units. Smaller scale housing growth, such as the creation of accessory apartments or duplexes from existing single-family homes, can provide options for a wider range of homeowner and renter incomes.

HOUSING OCCUPANCY

Total housing occupancy is defined by the vacancy rate: the number of homes for rent or purchase compared to the total number of homes used or intended for renters or homeowners. According to the 2025-2029 VT Housing Needs Assessment, the homeowner vacancy rate for the Addison Region was 1.0% in 2022. This rate is lower than the healthy market range and the Vermont statewide vacancy rate. The rental vacancy rate for the same period was 4.3%, higher than the 3.2% statewide rate. These rates have a considerable margin of error due to a small sample size and the potential inclusion of substandard housing units.[37]

In the decade between 2010-2020, vacancy rates for rentals have come down significantly. In 2010, the Addison Region had a 6.6% rental vacancy rate compared to 2.3% in 2020. Low rates make it difficult for renters and homeowners to find affordable housing and creates upward pressure on prices.

TYPES OF HOMES

The type and location of housing developed in a community has a direct effect on the pattern of the built environment and the cost of municipal services. Historically, housing in the Region was primarily single-family homes (SFH), located in compact village centers, where people lived, worked, and could walk to services. Homes outside village and town centers were typically farms and other agricultural industries, often including housing for workers. Residential construction that occurred from the mid-1900s to the present, however, is scattered throughout the landscape. An increase in personal transportation (the automobile) made it possible to live beyond the development centers. In 2023, single-family homes were still the most prevalent type of housing (77%) followed by small multifamily buildings of 2-9 units (11%), and manufactured homes (8%). Larger multifamily units, 9-50 units (3%), are typically located in the denser population centers of Middlebury, Vergennes, and Bristol, communities that have accessible services and degrees of public infrastructure.

Infill construction of small or multifamily homes in rural villages and towns is often deterred or prohibited by outdated zoning and infrastructure constraints such as water and wastewater. Over the last four years, sever-

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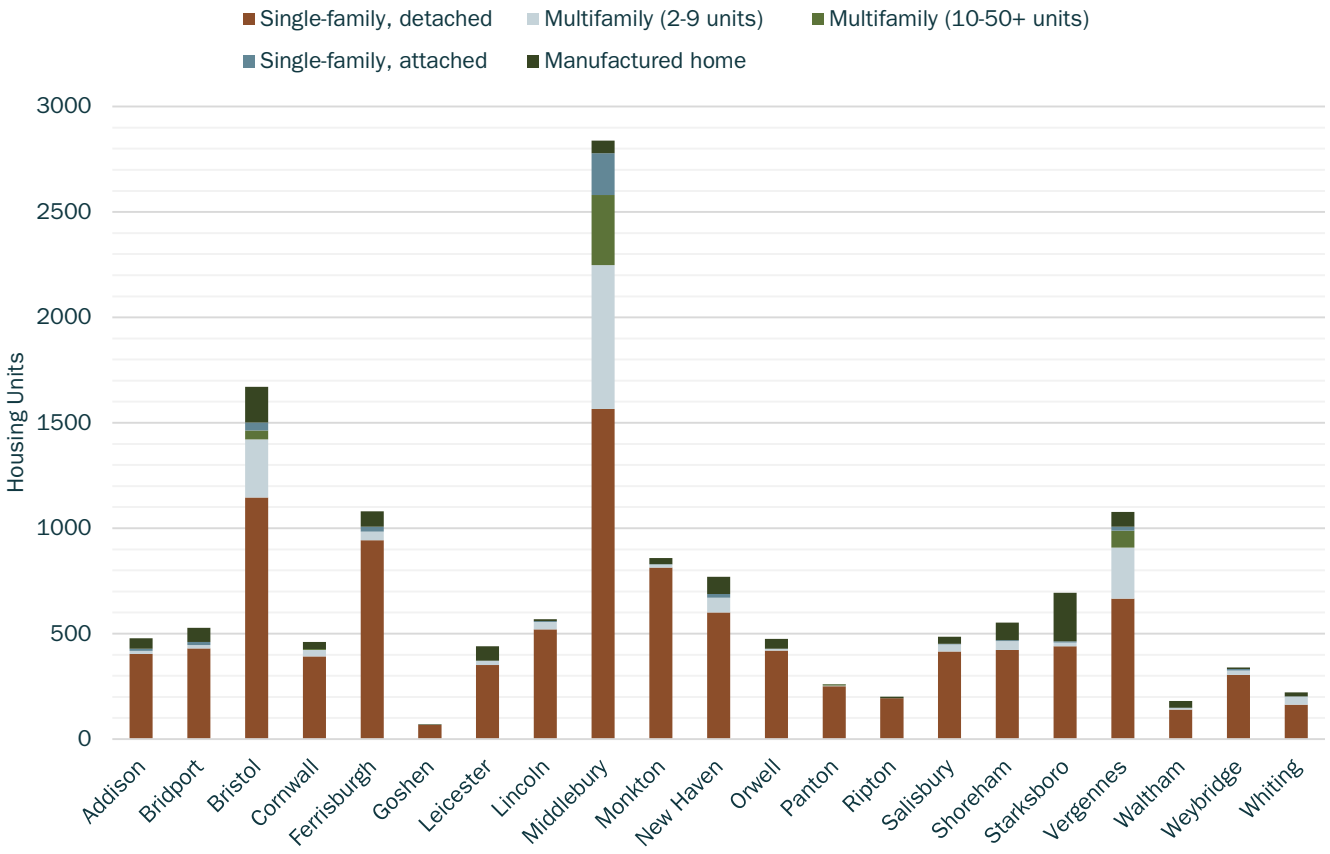
Figure 9: Housing Units by Town and Type for Addison Region Towns, 2023



al Addison Region municipalities have utilized Department of Housing and Community Development (DHCD) funds through a Bylaws Modernization Grant to update their Bylaws. Bristol, Lincoln, Salisbury, and Shoreham revised their codes in part to allow a smaller minimum lot size and reduced setbacks in their villages, following the town's historic pattern of development and in turn creating more options for new housing units.

Figure 10: Lindale Mobile Home Park, Middlebury

Manufactured homes exist in every town representing the third-largest share of housing units in the Region. Manufactured homes are a significant portion of the Region's housing and offer affordable options for many households. But the age and poor energy efficiency of many mobile homes substantially increases household housing costs. In 2023, there were 1,174 manufactured homes in the Region. Roughly a quarter of these homes are in the Region's 15 mobile home parks.[39] Manufactured home parks, many built more than 50 years ago or more, face a range of challenges; financial, operational, infrastructure, and market conditions put their sustainability at risk. Critical concerns facing parks in the Addison Region include parks located in 100-year flood plains, parks at risk due to poor quality and vacant units, infrastructure issues including water and wastewater systems, and large-scale capital improvement needs.[40] **Addison Housing Works (AHW)**, a non-profit housing developer, owns and maintains 9 of the 15 parks totaling 340 lots. As part of AHW's mission, they are committed to addressing these critical issues so that the parks can continue to serve as viable housing community alternatives in the Region.

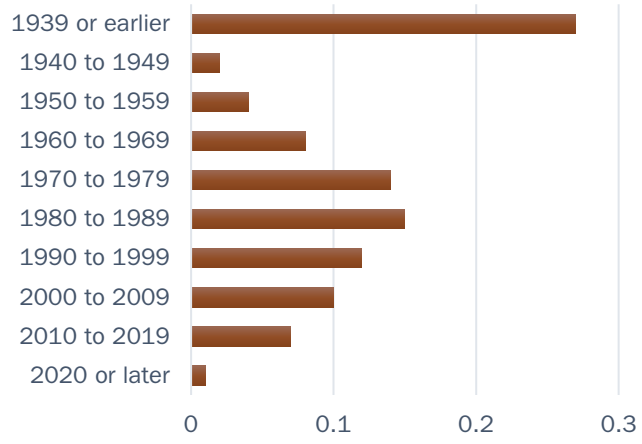
Housing Age and Size

Older homes are an important part of the character and historical record of the villages and towns in the Addison Region. Just over 27% of the current housing stock was built prior to 1939.

After 1939, however, the Region and State saw 20 years of slow growth, a 2-4% rate of housing construction, until the building boom in the 1960s and 70s (**Figure 11**). Many of the mobile home parks in the Region were constructed during this time.

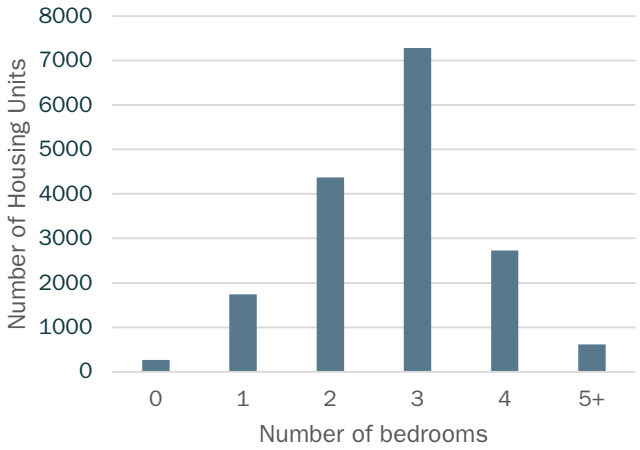
The median age home in the Addison Region was built in 1976.[41] In Bristol, 50% of the houses were built prior to 1939, while in Vergennes, 36.5% fell into that category. Despite their charm, older homes are not the best fit for many households today. High energy and property maintenance costs can be financially burdensome. Accessibility issues for older and disabled persons may exist if homes have not been maintained, updated, or retrofitted.

Figure 11: Estimated Age of Housing as Proportion of Total



Older village homes can be large, constructed at a time when the average family size was larger than it is today. Historic farmhouses were designed to house extended families and workers with numerous bedrooms and living areas. Similarly, single-family homes built for the 'nuclear family' (two parents and their children) do not match the needs of the growing number of smaller households. Counterintuitively, home size has increased 50% since the 1960s.[52] In 2023, most existing housing units in the Addison Region were single-family, owner-occupied, three-or-more-bedroom homes, often on large village or rural lots. In 2023, 28% of households were one-person, but only 12% of the housing stock was a studio or one-bedroom unit. During the same period, 28% of households were composed of three or more people, but 63% of the housing stock had three or more bedrooms. Our current housing stock does not match the current needs of the Region.

Figure 12: Housing Units by Bedroom Count, 2023



Since new construction is significantly more expensive (per square foot) to purchase than the existing housing stock, repurposing our existing housing stock is one of the best ways to meet our housing needs.[53]

Accessory Dwelling Units

This traditional home type is reemerging as a popular housing option compatible with the growing number of smaller households. There is no region-wide data of accessory dwelling units (ADUs), but the existing stock of large older homes, with barns or carriage houses, lends to this housing type. ADUs, historically known as Granny Flats, are often efficiencies or one-bedroom apartments, subordinate to the primary structure, and located within an owner-occupied home or detached on the same lot. Vermont law allows ADUs in any zoning district that permits SFH. ADUs are typically 30% of the square footage (SF) of the primary home, must obtain water/wastewater permits, and, if detached, meet the required dimensional standards of the zoning district. Many municipalities have increased the allowed size of ADUs in their development regulations due to increased interest, enabling larger units to accommodate families.

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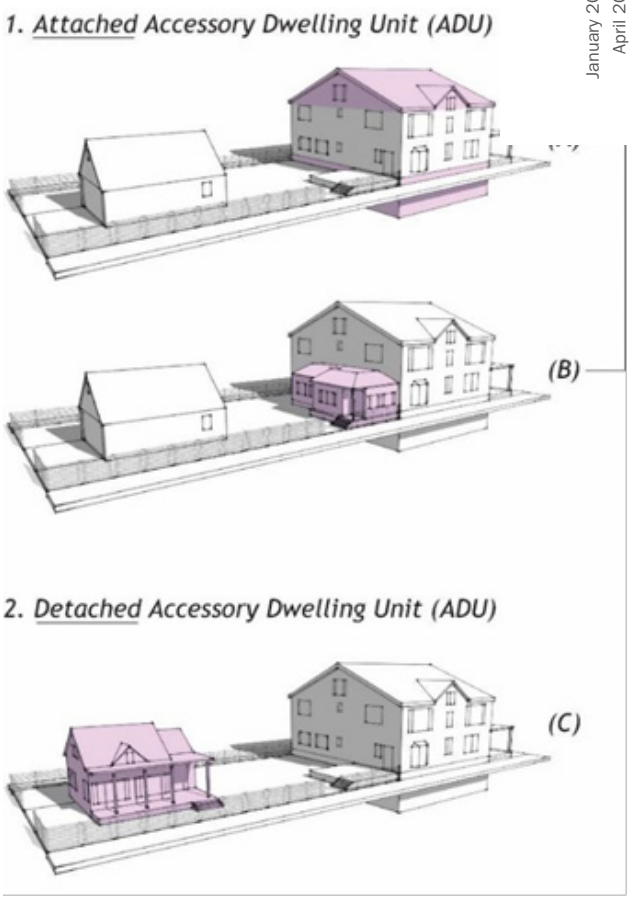
Renovating larger, older homes to create ADUs adds to the existing housing stock of an area and benefits homeowners by providing rental income or flexible living arrangements to meet the needs of multigenerational families.

Due to their decentralized nature, ADUs can create additional housing units without the overhead of larger developments. The benefits of ADUs are well known around the country as a practical means to increase housing options. Financing of ADUs can be difficult for many homeowners due to borrowing limits based on their primary home mortgages. Several state and local programs are available to homeowners who want to construct ADUs.

The Brattleboro Area Affordable Housing (BAAH) offers an innovative program that provides both technical support and small grants for design and construction to support the creation of ADUs, which in turn will deliver affordable units and additional income for the homeowner.[54]

Figure 13: Attached Versus Detached ADUs

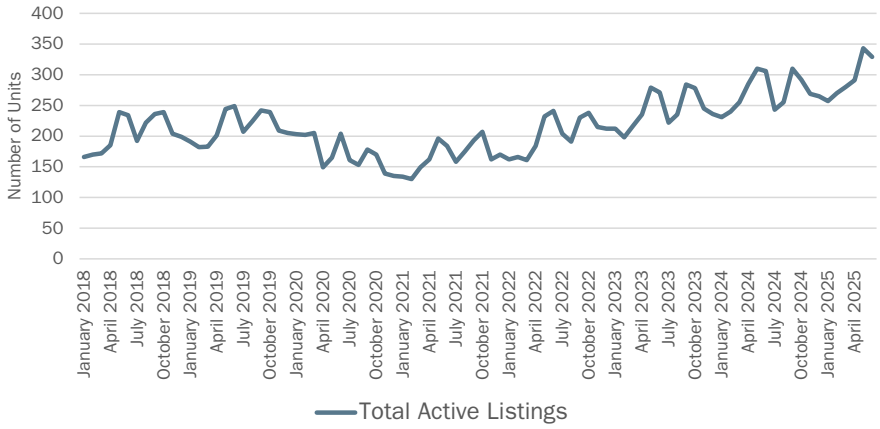


ACRPC created a guide to help homeowners develop ADUs, which is available on our website. The Vermont Housing Improvement Program (VHIP 2.0) provides construction grants and forgivable loans for new and renovated ADU construction resulting in affordable housing.

Short-Term Rentals

Short-term rentals (STRs) are housing units that are rented typically as vacation rentals. Compared to the rest of Vermont, the Addison Region has a small percentage of STRs, about 3% of the state total. In June of 2025, 343 homes were listed as STRs in Addison County, an increase of approximately 100 units since 2019.

Figure 14: Change in Total Short-Term Rental Active Listings



If a short-term rental is a second housing unit on an owner-occupied property, this can benefit the local economy and provide the homeowner with additional income. If a home is primarily used as a short-term rental, however, that housing unit is eliminated from the year-round housing stock, lowering the region's vacancy rate and increasing competition in the housing market.

Homes purchased for use as permanent short-term rentals can drive up regional housing costs, impacting "affordability" and availability of long-term rental housing.[55] A high percentage of short-term rentals can have a detrimental effect on neighborhoods as well, replacing year-round families with transitory occupants and/or vacant homes. In the Addison Region, it is estimated that most of the short-term rentals fall into the category of seasonal homes, uninsulated camps, and cottages that are not suited for year-round use.[57] Although, they do not currently pose a threat to the market, there are

an increasing number of year-round STRs in neighborhoods in and around Middlebury that cater to families and alumni of the College. Not surprisingly, the regions in Vermont with the highest numbers of short-term rentals are home to large ski resorts and other significant recreational amenities that draw visitors year-round.

Housing Affordability

Housing values have been rising steadily in the Addison Region over the past 20 years, mirroring the pattern of the State. This trend, combined with two decades of low home construction rates (driven in part by high construction costs), an increase in total households, and a reduction of household size has resulted in a critical shortage of adequate housing for a growing percentage of the Region's population.

Adequate housing can be defined as:

- Homes that are affordable to community members.
- Homes for single person households and first-time homeowners.
- Homes that are desirable for new families to move to the area, enroll their children in our schools, and fill jobs that support our economy.
- Homes that are appropriate for our elderly population to age in place in their community with their families and friends.
- Homes that are close to employment centers and/or public transportation.
- Homes that are safe and energy efficient.
- Homes that are appropriate for vulnerable populations.

HOME OWNERSHIP COSTS

After the financial crisis of 2008, housing prices stagnated, fluctuating up and down slightly until 2016 when prices began to rise again (**Figure 15**).[58] From 2000 to 2023 the median housing price in the region rose, from **$122,000** to **$350,000**.

It is important to note that the median price value is the middle price, of all types of homes in the Region or municipality, when listed from lowest to highest.

Figure 15: Addison County Median Home Price

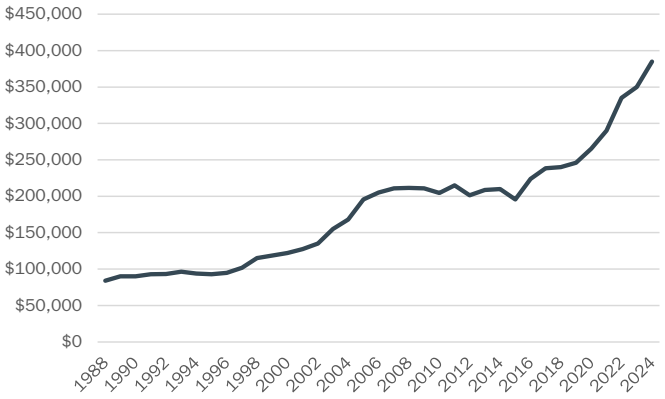
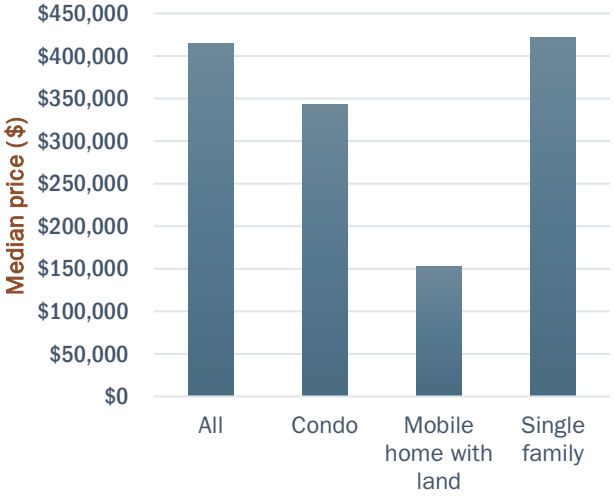


Figure 16 shows the 2024 median price for several types of housing in the Addison Region including mobile homes with land, condominiums, and single-family homes, along with the overall median price when all the homes are combined.[59]

Fluctuations in housing prices across towns can be attributed to many factors. A high demand for large single-family homes in one community can drive up the cost of housing throughout the town, reducing affordable options. In other towns with lower median home prices, housing may have hidden costs, such as access to services, transportation, or property maintenance issues. The costs of building materials and construction wages, zoning and permitting for site development, second home construction, and short-term rental conversions all affect the market price of housing.

Zoning bylaws that require large minimum lot sizes, two acres and higher, increase the cost of housing and dis-

Figure 16: Addison County Median Home Price by Type (2024) - Includes Secondary Home Data



courage developers from building smaller, less expensive units on these lots. Over time, one factor may have a greater impact than another depending on the current social, environmental, or economic climate. High demand for housing in Chittenden County creates pressure for nearby Franklin, Lamoille, Addison, and Grand Isle Counties. These counties have the highest median home sale prices and rents in the state, next to Chittenden County.

RENTAL COSTS

Rental housing costs are, in turn, impacted by the current price and availability of owner-occupied homes. The pool of available housing in the rental market shrinks as potential buyers choose to rent due to a lack of ownership options. In 2023, approximately 20% of households in the Region rented their homes. Gross median monthly rental rates for a one-bedroom have increased **112%,** from $565 in 2000 to $1,201 in 2023. The median gross rent equals the contract rent and all monthly utility and fuel costs. Addison County rent prices are the third highest in the State after Chittenden and Grand Isle counties. In 2020, Vermont saw an influx of new residents due to the pandemic resulting in increased demand for housing and the increase of the median price of available properties.

HOUSEHOLD INCOME

Household income is the combined gross income of all members of a household who are 15 years or older regardless of relationship status. Family income is defined as income generated by people in the same household who are related by marriage or civil union and file their taxes jointly. This Plan looks at household income. According to the 2000 and 2023 U.S. Decennial Census, the median income of the Region's households was $43,177 and $88,978, respectively. (**Figure 18**). **The median household income is the**

Figure 17: Addison County Median Gross Rent

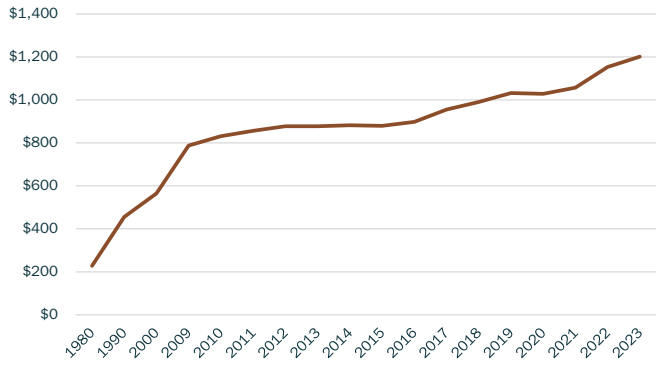
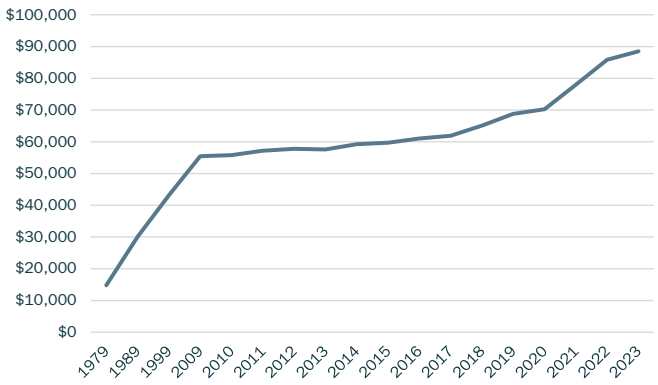


Figure 18: Addison County Median Household Income



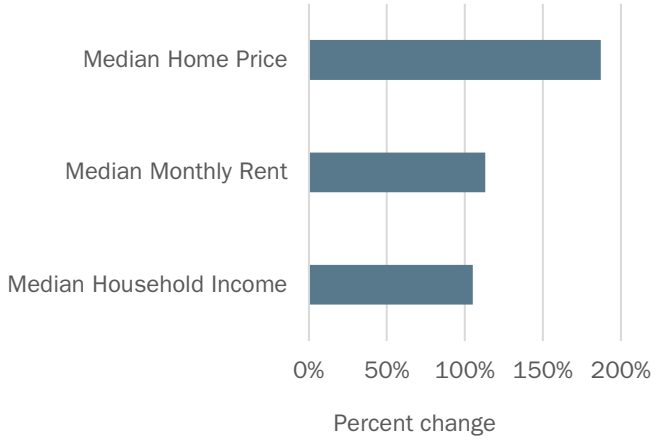
COVID-19 PANDEMIC BOX 3

The Tightening Housing Market

Throughout Vermont, home prices rose sharply during the summer of 2020 as people migrated to the state due to the COVID-19 pandemic, exacerbating an already tight housing market. Heightened interest from out-of-state buyers, a low vacancy rate, and favorable interest rates all contributed to increased housing prices. Most real estate transactions involved higher priced homes of $500,000 and up. Even so, the increased demand for housing has impacted the market at all levels, further limiting affordable options for local and first-time buyers. According to the Northwest Vermont Real Estate Market Report, the median price of single-family homes in Addison County rose to $275,000 during the second quarter of 2020, April to June. A recent report states that there was an increase of more than 1,000 residential property sales to out-of-state buyers in 2020 compared to in 2019, an increase of 38%, and the amount of money those buyers spent was up by 79%. *(See figure references - Box 3)*

income amount that divides a region's households into two equal groups: half earn more, and half earn less. As seen in **Figures 17**, **18**, and **19**, the cost of housing in the Addison Region has increased at a greater rate than household income. Between 2000-2023, the percent increase for median home prices was 187%, and 112% for median monthly rents. In contrast, the percentage increase in median household incomes for the same period was 105%.

Figure 19: Change in Housing Costs & Household Income, 2000-2023



Income Groups

Household income groups are categorized by a percentage of the **Area Median Income** (AMI) earned by households. **AMI, determined by the U.S. Department of Housing and Urban Development (HUD) and adjusted for household size, is used to calculate income eligibility for affordable housing programs.** Using the 2022 AMI of $85,871, from the Addison County 2025 Housing Needs Assessment, **Table 3** illustrates the income range in each income group in the county.[51]

Table 3: Household Income Range, 2022

Income Group	Household Income Range
≤30% of AMI: extremely low-income	$25,761 or less
>30% to ≤ 50%: very low-income	$25,761 - $42,935
>50% to ≤ 80%: low-income	$42,935 - $68,697
>80% to ≤ 100%: moderate income	$68,697 - $85,871
>100%	> $85,871

A region's ***workforce*** are the people in occupations who provide goods and services essential to their community and local economy. The household incomes of the Region's workforce generally range between 60-120% of the AMI, $51,523 - $103,045 for 2022. ***Workforce housing*** is defined as housing affordable for this population group.[52]

Housing Affordability Gap

Affordable housing is generally defined as housing where the occupants are paying 30% or less of their household income on housing costs. Housing costs include, but are not limited to: rent, mortgage, taxes, insurance, utility, and heating costs. When households need to spend more than 30% of their income on housing, it often becomes difficult to pay for basic living expenses, such as food, transportation, healthcare, and childcare.

In 2023, 17% of Addison County households paid 30-49% of their income towards housing costs, 11% of households paid 50% or more.[53] The *affordability gap* between what a household earns and can afford and the income necessary to own or rent a home continues to widen in the Addison Region increasing the potential for more households to become burdened by housing costs.

Housing Wage

The housing wage indicates whether wages are keeping pace with housing costs in a region. A housing wage is the combined wage a household must earn, working 40 hours a week, to afford a rental housing unit at HUD's Fair Market Rent (FMR), without paying more than

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Table 4: Housing Wage, Addison County, 2024

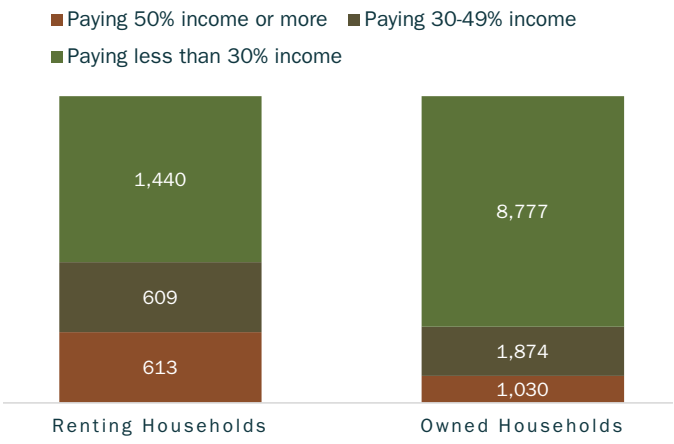
	Fair Market Rent (monthly)	Hourly Housing Wage	Annual Income Needed to Afford
0 studio	$1,017	$19.56	$40,680
1 bedroom	$1,062	$20.42	$42,480
2 bedrooms	$1,332	$25.62	$53,280
3 bedrooms	$1,741	$33.48	$69,640
4 bedrooms	$1,774	$34.12	$70,960

*The annual income assumes not more than 30% of wages going towards household costs.

30% of its income towards housing costs. Fair Market Rents (FMRs) are the 40th percentile of gross rents for typical, non-substandard rental units in a regional housing market.[54] In Addison County, as of 2024, the FMR for a 1-bedroom apartment was $1,062, a 2-bedroom apartment was $1,332, and a 3-bedroom apartment was $1,741.[55] To afford a 2-bedroom apartment, a single renter would need to earn an hourly wage of **$25.62** and an annual income of $53,280. Currently, the average or mean renter wage for Addison County households is **$16.22**, leaving a rental wage gap of **$9.40**.[56] This gap especially impacts single people living alone, in particular single parents with children.

A household earning $51,186, the County median renter income, can afford to rent a two-bedroom apartment but nothing larger. The price for most rental units in the Region is above what the average working individual can afford.

Figure 20: Housing Cost Burden, Addison County, 2023



The 2024 median priced home in the county was $385,000. To afford this house a buyer would need an annual income of at least $107,222 and an estimated $36,125 available for closing costs: 5% down payment, interest, taxes, and insurance. A household earning the 2024 area median income of $88,480 would be able to afford a home price of $317,690 with closing costs estimated at $29,975. Both scenarios assume that buyers would not spend more than 30% of their income on monthly housing costs and had the additional income for closing fees.

Figure 20 shows the number of households paying more than 30% of their monthly income for housing expenses which is the federal standard of housing affordability.[57]

In Addison County, more renter households proportionately are burdened by housing costs than owners at both the over 30% and over 50% levels of income spending. Households spending more than 50% a month are considered severely cost-burdened.

Renters: 609 households were cost burdened; 613 households were severely cost burdened in 2023.

Owners: 1,874 households were cost burdened; 1030 households were severely cost burdened in 2023.

Substandard Housing

The lack of adequate and affordable housing available for lower-income households can create multiple housing problems and potential health and safety issues. The housing stock that is affordable to many low-income renters is often older and of poor quality. Substandard housing problems, in addition to a cost-burdened household, can include an incomplete kitchen or bathroom, coal heat or no heat, and overcrowding. A household is considered as having housing problems if any of these exist. Mobile homes built before 1976, or single-family homes with a property value of less than $75,000, also qualify as “substandard”.[58]

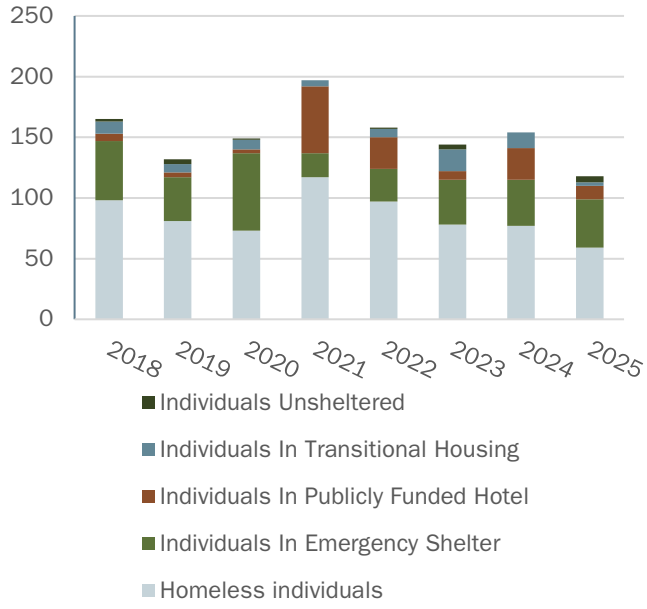
Maintenance issues tend to be more frequent with older structures, leading to additional costs and burdens. Older rental stock often lacks proper weatherization, resulting in higher heating costs and inefficiencies. For homeowners who are already cost burdened, paying for

necessary home maintenance may be extremely difficult. When maintenance and property issues are not addressed, however, this can result in an overall deterioration of housing quality and potential health and safety concerns.[59]

Most rental homes in Vermont are not regularly inspected for health and safety conditions. Therefore, we remain uncertain about the potential scope of problems within this significant portion of Vermont's housing stock. All Vermont rental housing must comply with the Rental Housing Health and Safety Code. Prior to 2022, this code was administered by municipal health officers but has since been transferred to Vermont's Division of Fire and Safety for management. The program is a complaint-based system designed to ensure rental housing is maintained in a safe and healthy manner. Situations exist where tenants continue to live in substandard housing without the ability to move and potentially fearful of complaining.[60]

Increased competition for housing, due to the shortage of appropriate, accessible, and affordable homes, adds to the ongoing struggle to house vulnerable populations, such as low income, elderly, disabled, and homeless households. During the 2025 Annual Point in Time (PIT) count, which takes place each January throughout one night, 59 Addison County residents were identified as experiencing homelessness. This total represents individuals in shelters, transitional housing, publicly funded hotel rooms, and individuals living outside. **Figure 21** looks at some characteristics of this population

Figure 21: Homeless Population in Addison Region



from 2018 to 2025.[61] The PIT count, however, does not include those who are at risk of homelessness or living temporarily with friends or family, inevitably underrepresenting this population.[62] Most of the homeless population in the Region is being served by the following organizations:

Charter House Coalition and Warming Shelter, a non-profit, volunteer-based organization dedicated to providing basic food and housing in and around Middlebury and the surrounding area.

COVID-19 PANDEMIC BOX 4

Emergency Housing Relief

In the summer of 2020, at the request of the Vermont Legislature, the Vermont Housing and Conservation Board (VHCB) managed the federal Coronavirus Aide, Relief, and Economic Security (CARES) Act funding to address long standing needs of increased and improved housing options for a rapidly growing numer of individuals and households struggling with homelessness. Relief funds were used to secure and rehabilitate permanent housing for homeless households and make improvements to shelters around the state. At the outset of the pandemic, many shared housing facilities, such as homeless shelters, were unable to meet CDC health and safety protocols. At that time, most shelters closed and transitioned many of the 2,000 homeless individuals in motel rooms across the state. *(See figure references - Box 4)*

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John Graham Housing & Services (JGHS), providing transitional and emergency shelter for homeless individuals and families in Vergennes. These facilities provide services that are not available in publicly funded hotels or transitional housing and work towards minimizing shelter stays and the goal of permanent housing for families and individuals. In 2022, JGHS worked with 383 people.

Coordinated Entry (CE) is a partnership of local agencies that aids individuals and families experiencing a housing crisis by quickly identifying, assessing, referring, and connecting them to housing assistance based on their strengths and needs. In 2022, 85 households were in the CE system, waiting for households to become available. Of these households, 16 included children.

The following advocacy organizations also work to support homeless people in the Region:

Housing and Homelessness Alliance of Vermont **(HHAV)**

Helping Overcome Poverty's Effects (**HOPE**)

Housing Support Partners

Many households in the Addison Region need support to acquire and maintain safe, appropriate, affordable and permanent housing in their communities. The following federal, state, and regional agencies, organizations, and programs all play a role in this effort through advocacy, land use planning policy, financing, and development to achieve the goal of housing for all.

FEDERAL AND STATE PARTNERS

The **U.S. Department of Housing and Urban Development (HUD)** provides funding for housing in the following ways:

- **Project-based assistance:** Where the subsidy is assigned to a specific housing unit built, developed, and/or managed for the purpose of accepting low-income tenants.
- **Tenant-based assistance:** Where the recipient receives financial assistance, usually in the form of a Housing Choice Voucher (HCV) to help cover the cost of any qualified housing unit.[63] Unfortunately, due to the tight housing market, 4.0% rental vacancy rate in 2023, there has been an underutilization of vouchers. Vouchers are time sensitive and recipients lose a percentage of this time waiting for appropriate housing. Much of the housing that is available is above the voucher payment standard, and, therefore, out of reach for voucher holders.

Federal Low Income Housing Tax Credits (LIHTC) and **Vermont Affordable Housing Tax Credits** enable funding for rental housing development and affordable home ownership opportunities. These tax credits are awarded by the **Vermont Housing Finance Agency (VHFA)** to local housing developers. The credits are then sold to investors to raise the start-up capital needed for housing development.[64]

Vermont Housing Finance Agency also offers a range of home buyer programs and assistance, for income qualified buyers, to promote affordable housing throughout the state, such as:

COVID-19 PANDEMIC BOX 5

The CARES Act

CARES Act funding, released to the State during the pandemic, enabled the Region's housing partners to execute the following projects:

- ☑ 3 new energy efficient homes in the Mobile Home Park KTP in Bristol including rental assistance to house homeless families.
- ☑ The acquisition of 4 apartments on Weybridge Street in Middlebury, including rental assistance, to house homeless families–part of a 36-unit property preserved as naturally occuring affordable housing.
- ☑ Funding for landlords, earmarked for the rehab of substandard rental units for homeless families. This program evolved into Vermont Housing Improvement Program (VHIP). *(See figure references - Box 5)*

- Low down payments
- Down payment and closing cost assistance
- Vermont Property Transfer Tax reductions
- Reduce federal tax liability
- Lower mortgage insurance premiums = lower monthly payment

Vermont Housing and Conservation Board (VHCB) creates affordable housing and protects land. VHCB has assisted in creating more than 13,420 affordable homes, conserving nearly 437,079 acres of agricultural and recreational lands and natural areas, and restoring 74 historic community buildings since 1987.[65]

Vermont Department of Housing and Community Development (DHCD) supports resilient communities and provides assistance and grant opportunities to enhance community development programs. DHCD coordinates and oversees the implementation of the state's housing policy, facilitates collaboration among state housing agencies, and serves as a resource to housing providers. Additionally, the Vermont Community Development Program (VCDP) within the DHCD allocates Community Development Block Grants (CDBG) for housing development to communities statewide outside of Burlington, which has its own CDBG program.

Evernorth—a merger of Housing Vermont (**HV**) and Northern New England Housing Investment Fund (**NNEHIF**) to create a single nonprofit organization—serves low- and moderate-income people of Maine, New Hampshire, and Vermont with affordable housing and community investments. Evernorth also works closely with local nonprofit and for-profit developers to help assess, underwrite, and manage a wide range of projects, including apartments for seniors, workforce housing, assisted living, and projects which rehabilitate and preserve scarce housing resources.[66] In the Addison Region, Evernorth is a key partner in the development and rehab of these scarce housing resources through the LIHTC program, providing critical development capacity and offtakes for the tax credits.

REGIONAL PARTNERS

Cornerstone Housing Partners (formerly Neighborworks of Western Vermont), a nonprofit community development organization located in Rutland, supports mortgage and down payment assistance and facilitates repair and renovation of affordable housing to address energy efficiency, health, and safety issues. Priority projects include accessibility, weatherization, heating, electrical, roofs, and helping seniors age in place.[67]

Addison Housing Works (AHW), a non-profit housing trust serving the Addison Region since 1989, is dedicated to creating and managing highly energy efficient and permanently affordable homes with related services. As of 2025, AHW owns and manages 353 rental apartments and 9 mobile home parks with 340 owner-occupied home sites, as well as stewards permanent shared equity grants for 77 single family homes. In addition to property management, AHW also provides residential services through the SASH program for up to 200 county seniors ensuring they can age safely at home, and through the Family Sup-

Bristol Cohousing

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port Program to vulnerable residents who need wrap-around services to successfully maintain their housing.

In 2024, AHW completed a new community wastewater system serving 67 homes at Lindale in Middlebury ensuring the park's sustainability as affordable workforce and low-income housing.

Addressing Regional Housing Needs

The current housing crisis in Addison County and the State is a complex issue. The age and size of existing stock, the cost of construction, materials and land, a lack of infrastructure in rural villages, incompatible zoning regulations, and expensive regulatory processes inhibit the ability to create needed housing. Modest homes are unaffordable for young families or seniors wanting to downsize and age in place. A lack of workforce housing can result in long and expensive commutes when employees can't afford to live near their place of work. Despite an active network of housing support organizations and funding opportunities, many households in the Region still do not have access to the housing they need, in many cases because it doesn't exist. As a result, the lack of appropriate and affordable housing in the Addison Region affects our communities in the following ways:

- Population reduction as people can't afford homes in the Region
- Decrease in K-12 school enrollment
- Impacts the health of the local economy
- An increase in housing insecurity for vulnerable populations
- Reduced workforce; hard to find employees
- Increased difficulty for seniors to downsize and remain in their communities

EDUCATION AND COLLABORATION

In addition to the complexity of the housing issue, there are fears or misconceptions that affordable or subsidized housing will have a negative effect on a community. It is essential that all residents, municipal representatives, and leaders understand and acknowledge the housing needs of their neighbors. The current housing crisis is regional, but the strategies and solutions used to address this crisis are local and need to be specific

Brookside Mobile Home Park, Starksboro

to each community. There are no one-size fits all solutions. Challenges and opportunities faced in the City of Vergennes, for example, will differ from those faced in Shoreham. Equally important, the issues faced within a town's village center may be quite different from those in its rural areas. Because the issues are distinct, the solutions will be as well. It is the community's responsibility with the technical support of ACRPC to promote the development of housing that meets the needs and desires of residents and in a manner that enhances the goals and objectives of the town's plan. Local housing plans and projects created through a process of public involvement and education, community input, and stakeholder collaboration will produce the most successful outcomes.

FAIR SHARE HOUSING AND FAIR HOUSING

The federal Fair Housing Act prohibits discrimination based on race, color, religion, gender, family status, or disability in matters of housing access. Vermont's Fair Housing statute includes age, marital status, sexual orientation, and the reception of public assistance to this list of prohibitions.

Vermont's Planning and Zoning Act, 24 V.S.A., Chapter 117, identifies the responsibilities and requirements of municipalities and regional commissions to promote and protect affordable housing options for its residents. For example:

- Single- and two-family homes cannot be subjected to site plan review.
- It is illegal to prohibit mobile homes or mobile home parks from a municipality.
- Municipalities must designate appropriate districts for multi-unit and multi-family dwellings.

- Accessory dwelling units subordinate to a single-family dwelling must be considered a permitted use.
- Duly adopted municipal plans must include recommendations for addressing the housing needs of low- and moderate-income individuals and should account for accessory dwelling units as a form of affordable housing.

HOUSING COMMISSIONS

The first step towards overcoming housing barriers is for communities and municipal leaders to fully understand the housing issues that exist within their own town. State law allows for the creation of municipal housing task forces, or commissions (24 VSA §4433(5). These bodies can work independent of local Planning Commissions in areas outside of planning and regulation towards solving the dilemma of providing homes that people need and can afford. Through public outreach, surveys, and events, housing commissions can connect with housing advocates, developers, realtors, state legislators, and residents to develop a **housing action plan**.

Strategies and Tools

Strategies that address current housing barriers can be **regulatory or non-regulatory** in nature. Regulatory solutions can be the revision of a municipality's plan, bylaws, and/or subdivision documents, specifically dimensional standards, permitted uses, and process requirements. Non-regulatory solutions may be derived from state and community development programs and grants, financial incentives for development, collaboration with social services, and partnerships with public and private organizations and individuals. No solution or tool proposed in this Plan will address all the Region's housing needs, nor will they be appropriate for all communities. Strategies may promote incremental increases in density, implementing a process of **gentle infill** in an existing neighborhood or the creation of a new affordable workforce housing development that fills the need of a rural community.

RECENT STATE LEGISLATION

As a result of the housing crisis now gripping most of the state, the Vermont legislature has passed two major bills that support increasing the supply and reducing the cost of new housing. In 2023, the passage of the HOME Act required local zoning reform, especially in areas with water and wastewater services. The Home Act also required increased density, promoted accessory dwelling units and duplexes, and limited parking requirements to try to promote additional infill development. In 2024, the legislature passed Act 181, which mandated that all regional planning commissions draft new future land use maps.

ACRPC worked with each town and city in the Region to determine the best sites for future housing and mixed-use development, and where to prioritize other land uses such as recreation and agriculture. The Addison Region's future land use map (FLU) identifies Planned Growth Areas, Village Areas, Downtowns, and Village Centers that can qualify for state incentives (reduced Act 250 jurisdiction, Community Investment Designations) making it easier to build much-needed homes.

See Chapter 8, page 5, for a discussion of Tiers.

HOUSING TARGETS

In conjunction with the future land use mapping process, ACRPC has disaggregated regional housing targets for each municipality in the Region. These targets, required by The HOME Act of 2023, were developed to address the acute shortage of needed housing and enable the state to stabilize prices, normalize vacancy rates, and help expand its current workforce.

For all regions, the Vermont Housing Finance Agency (VHFA) created a methodology to calculate the range of housing units needed by 2030 and 2050. ACRPC adopted the median number in each range, 1,637 and 6,096 units respectively, due to Addison's historically average population counts among all regions.

When disaggregating the regional targets to determine municipal targets, ACRPC utilizes the same population-based methodology. Included in the Act 181 legislation, regional planning commissions were charged with allocating a substantial majority of new growth to Downtowns, Village Centers, Planned Growth Areas, and

Village Areas. ACRPC meets this requirement by directing 60% of its housing targets to these designated areas. The remaining 40% is allocated to more rural areas to reflect the Addison Region's largely dispersed development pattern and limited infrastructure outside of the City of Vergennes. Therefore, while this Plan emphasizes and encourages development within its growth areas, it also recognizes the need to continue to plan for growth outside of those areas.

The housing targets allocated for the Region should address the current needs of the population in regard to cost, type, and size of housing units. In 2023, 24% of homeowner households and 44% of renter households (4,126 total households) were cost burdened or severely cost burdened (**Figure 21**). Currently, households earning the median income cannot afford a median priced home or median rent. To increase the workforce and reduce household cost burden, more affordable housing needs to be built.

Based on the data and analysis presented in this Chapter, ACRPC proposes the following breakdown of the 2050 housing targets by tenure, affordability, type, and size. (**See Table 5**)

Table 5: Percentage of Housing Target Types for 2050

20%	**Other Owner-Occupied Housing** Single family homes
35%	**Affordable Owner-Occupied Housing: 80-120% AMI** Manufactured Homes, Cottage Homes, Duplexes
10%	**Other Rental Units** ADUs, Duplex
20%	**Affordable Rental Units: 60-120% AMI** ADUs, Duplexes, Large Multi-family 5+, Small Multi-Unit 2-4
15%	**Affordable Rental Units: <60% AMI** ADUs, Duplex, Large Multi-Unit 5+

Figure 22:
Addison County Municipalities Housing Targets 2030

2025 – 2030

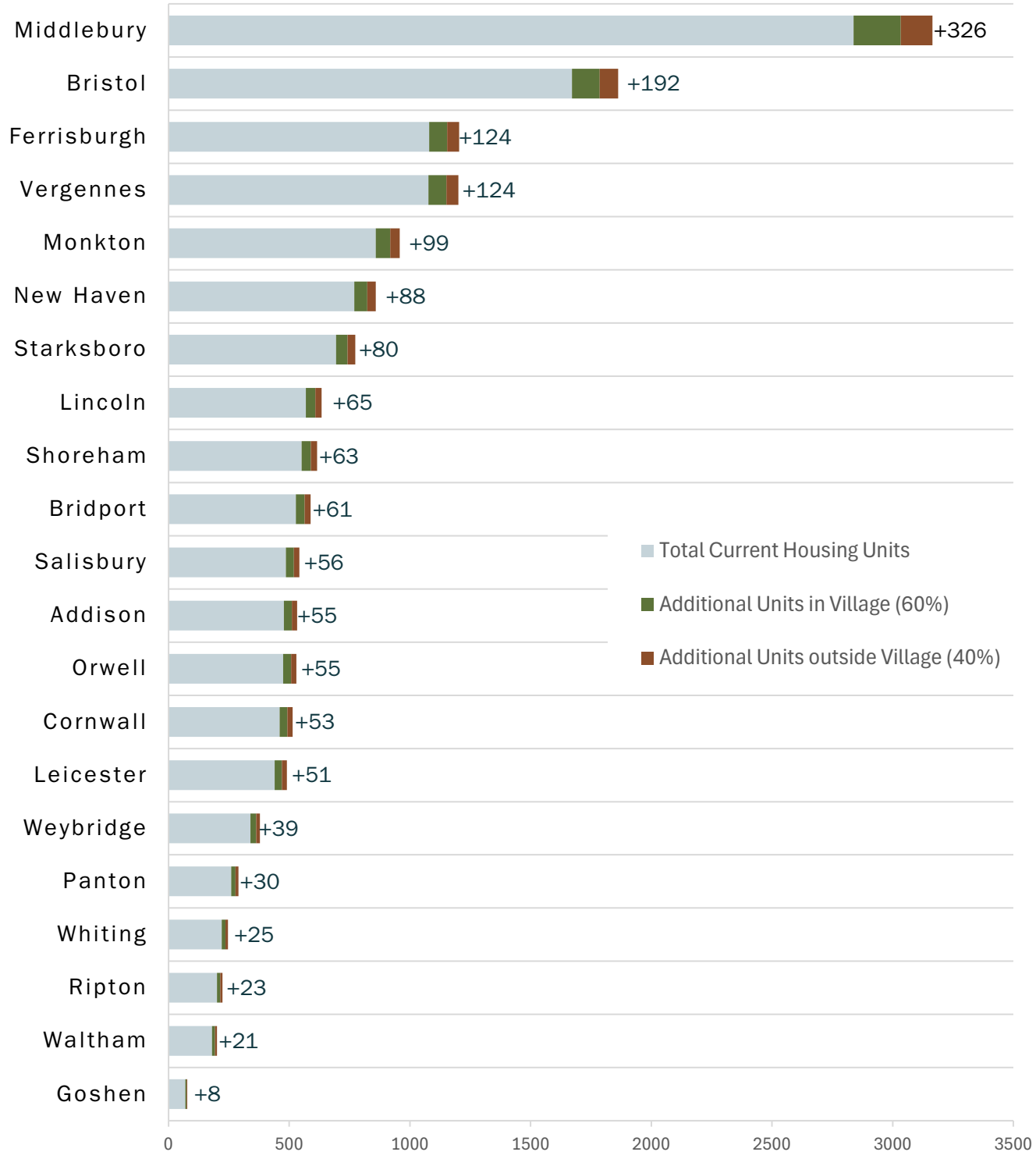

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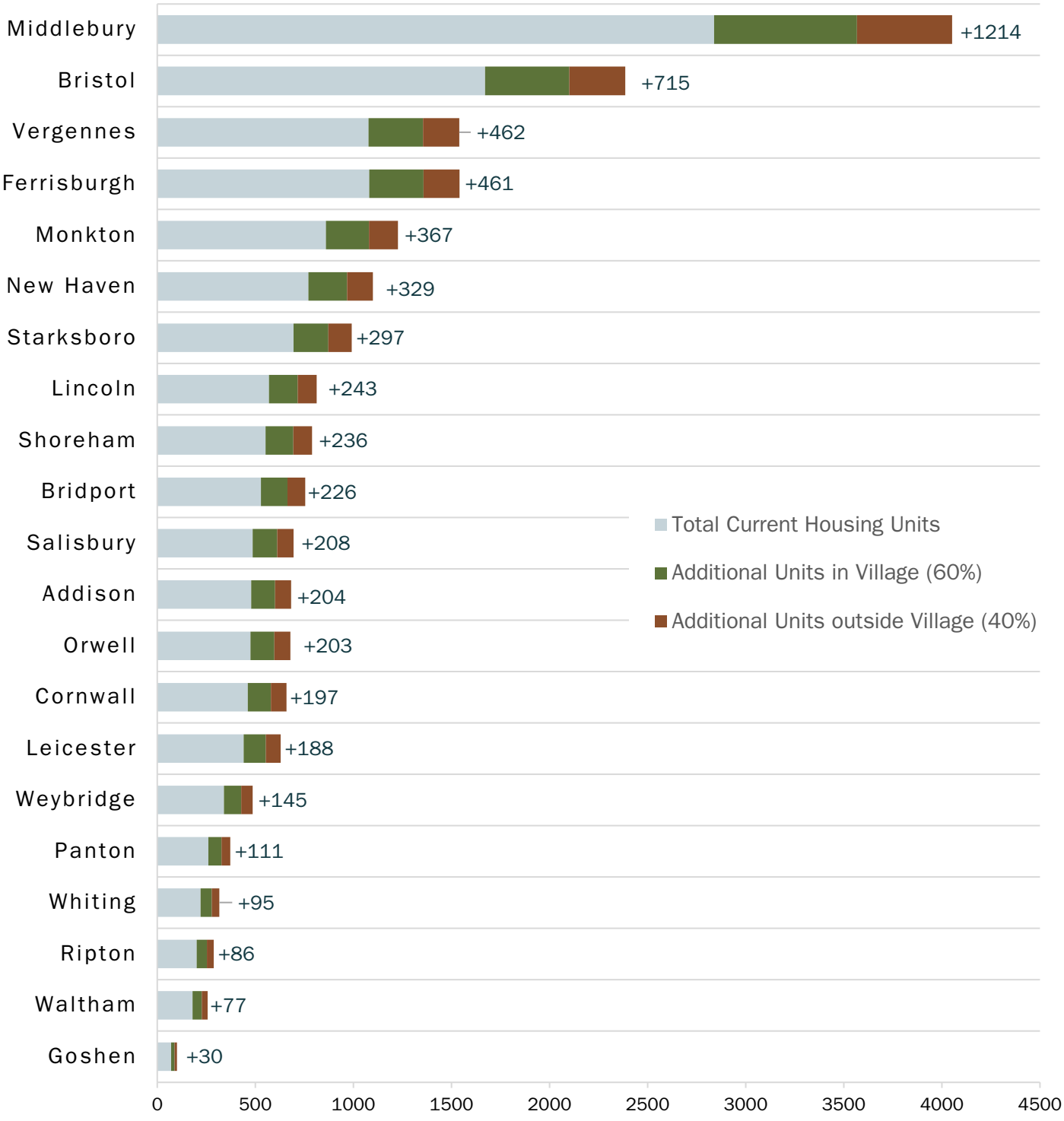
Figure 23:
Addison County Municipalities Housing Targets 2050

2025 – 2050



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REGULATORY STRATEGIES

Municipal Plan Goals and Bylaws

A town's municipal plan sets forth the overall goals for land use and development in the community. Planning goals that promote housing and include smart growth concepts, such as **compact and walkable centers, clustered development, density bonuses, transit-accessible communities, and a variety of housing types and affordability**, enable proposed regulations aimed at addressing housing issues. Below are examples of zoning concepts and strategies that can be integrated into municipal bylaws:

Rework density and dimensional requirements

- ☑ Make the built pattern of historic village centers, such as road frontage, building setbacks, and lot coverage, the basis of dimensional standards for new development in these zones. Measure existing conditions and create dimensional standards that mirror these conditions, reinforcing the character of the area.
- ☑ Reduce minimum lot size or minimum unit size requirements. Bylaws that require a large minimum lot size (2 acres/dwelling unit) discourage the development of smaller and affordable housing, due to the higher purchase price of the land. Even when a lack of town water and sewer limits density, municipalities should allow small lots and encourage creative solutions to solve the infrastructure issues.

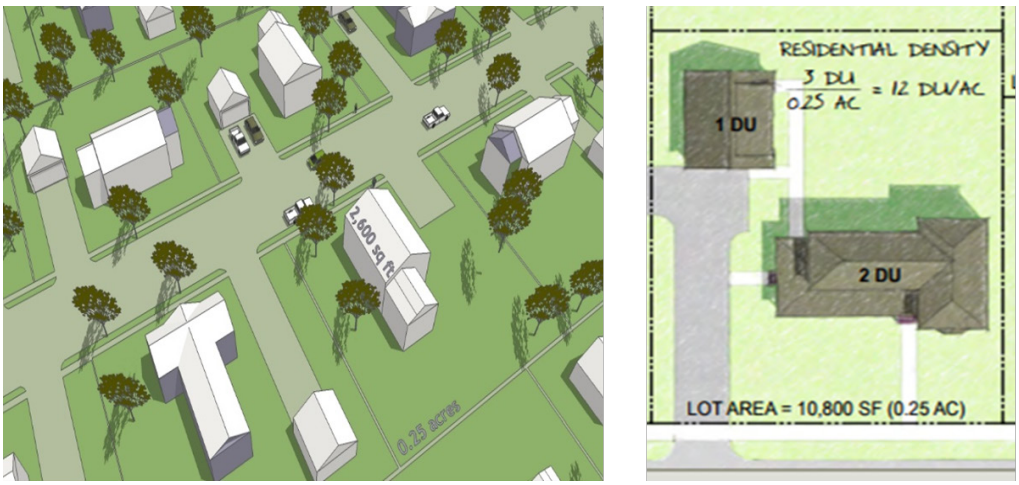
Figure 25: Example of Duplex Housing

- ☑ Separate density from lot size. Create a zoning bylaw that permits a dwelling unit/acre density pattern that is consistent with the existing character of the village neighborhood and not determined by lot size. A ¼ acre lot could allow a duplex plus an accessory dwelling unit. The minimum lot size could remain ¼ acre. Defining density separately from lot size allows for a variety of housing types and affordability.

Allow for a variety of housing types

- ☑ Allow duplexes and multifamily units in all residential zones. Duplexes and small multi-family structures can be allowed on similar sized lots as single-family homes (**Figure 24**).
- ☑ Allow residential mixed-use and in-home business in residentially zoned areas.

Figure 24: Residential Density for Accessory Dwelling Units



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Promote accessory dwelling units (ADUs)

Although allowed by right (24 VSA §4412(E)), barriers to ADU development still exist. Municipalities can work to reduce these barriers through policy change and supporting programs that help with technical and design assistance.[68]

- ☑ Simplify or reform application requirements for small scale development within existing structures.
- ☑ Waive or reduce permitting fees.
- ☑ Consider increasing the allowable size of accessory dwelling units based on the size, proportions, and character of the primary structure and parcel.
- ☑ Provide design, technical, and financial materials and resources to homeowners interested in creating ADUs.

Figure 26: ADU Examples - Detached (left) and Attached (right)

Adaptive reuse of buildings

- ☑ Allow the conversion of pre-existing larger buildings, like barns, schools, or commercial structures, into multifamily units, where appropriate, through conditional use review.
- ☑ Renovate pre-existing historic homes into energy efficient, accessible, duplex or multi-family homes.

Flexible parking regulations

- ☑ Reduce on-site parking requirements when projects are near public transit, services, and/or have available on-street parking.
- ☑ Waive parking requirements for mixed-use developments when commercial and residential demand peak at different times of day.
- ☑ Allow stacked driveway spaces.

Clustered development and planned unit developments (PUDs)

These zoning tools allow greater flexibility in the configuration of buildings on a site, encouraging smaller structures and a more creative, efficient use of that site. This process can result in lower infrastructure costs due to coordination of construction and shared utility systems. Municipalities should develop specific standards for PUD review that conform to their town plan goals and objectives.[69] PUDs can:

Figure 27: Bristol Cohousing

- ☑ Support development density to be determined for an entire area (instead of a lot-by-lot basis).
- ☑ Encourage small lot, clustered development with minimal side yard setbacks in village and rural settings.
- ☑ Require affordable housing and/or density bonuses.
- ☑ Allow for innovative design and energy efficiency through shared resources and walkable communities.
- ☑ Preserve open space for communal use and the protection of natural resources.

Promote Affordability

- ☑ Allow permitting fee reductions, waivers, or deferments for affordable housing development projects.
- ☑ Broaden types of housing that are allowed "by right" thus simplifying and reducing the cost of the permitting process and avoiding appeals.
- ☑ Simplify regulations by aligning with state permitting, if no specific reason for "extra protection" of resources is evident.

NON-REGULATORY STRATEGIES

Collaboration with Private, Public and Non-Profit Partners

- ☑ Municipalities and developers share the costs of sewer, water, sidewalks, and other infrastructure.
- ☑ Investigate opportunities to build private housing developments on donated town land.
- ☑ Grant monies awarded to municipalities are invested into public-private partnerships to create affordable housing.

Figure 29: Stoney Hill Development, Bristol

A mixed-use development, located within walking distance to schools and Bristol's downtown. The Town and Stoney Hill Properties, LLC, initially partnered on a Community Developoment Block Grant (CDBG) to develop design and feasibility studies for this project. The town further invested by paying 50% of the infrastructure costs (sidewalks, water, and power) with a grant from the Northern Border Regional Commission (NBRC). Addison Housing Works partnered in constructing 20 units of affordable homes.

Figure 28: Weathervane United, Lincoln

Beginning with a Community Block Grant to purchase one home in the center of Lincoln Village is now 10 units in 3 homes, providing affordable housing for seniors. Sidewalks connect the community to the library, general store, and town offices. Infrastructure is provided by the Town.

Figure 30: Armory Lane, Vergennes

The Medicare-funded program, Services and Support at Home (SASH), aimed at keeping seniors housed rather than in a hospital or nursing home, helps Armory Lane (right) offer quality care to its residents. The building has a full-time service coordinator and an on-site team, including a home health specialist, mental health specialist, and a nurse who is on site 10 hours each week. This helps foster a sense of community, as it keeps residents healthy and turnover low.[71]

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- ☑ Create partnerships between senior housing facilities, healthcare, and elder services to develop independent housing options for vulnerable populations.
- ☑ Encourage community members to participate in HomeShare Vermont. Housing committees and/or local advocates should promote the concept of home sharing through education and outreach.[70]
- ☑ Support the work of non-profit housing organizations to maintain and improve existing affordable housing options in your communities, including mobile home communities.

Home Construction Efficiency and Weatherization Programs

- ☑ Support state weatherization efforts at municipal levels. Encourage contractors, homeowners, and landlords to invest in weatherization projects for existing affordable housing.[72]
- ☑ Support net zero-ready manufactured home replacement projects in local mobile home communities.
- ☑ The Homes for All initiative is a series of education and tools that support small-scale developers with the knowledge and incentive to build workforce housing through on-site and off-site construction. This effort targets underutilized land, especially in town centers and established neighborhoods with existing infrastructure and proximity to jobs, services, and transit.

Develop Wastewater Solutions

The State of Vermont has formed an interagency Village Wastewater Initiative Committee (VWIC) led by the Department of Environmental Conservation (DEC). The committee works to develop tools and resources for developing rural wastewater systems and coordinates between funders and service providers.[73]

- ☑ Create a local wastewater committee and determine needs for your community.
- ☑ Coordinate with ACRPC, DEC, and other funding sources.

Promote Safe and Accessible Housing

- ☑ Rental registries encourage safe and healthy living conditions through a process of regular inspections of code compliance. Vermont does not have a statewide registry but municipalities can enact local ordinances.
- ☑ Universal design is an approach that works to ensure products and buildings can be used by virtually everyone, regardless of their level of ability or disability. The universal design concept increases the supply of usable housing by including universal features in as many houses as possible, allowing people to remain in their homes longer. VHFA's Universal Design Policy [74] requires that all funded projects and units meet the Vermont Access Rules for being "adaptable" and "visitable." This predominantly affects residential buildings with 1-3 units and some historic buildings looking for waivers from the Vermont Access Rules.

Community Investment Designations

State financial incentives, regulatory relief, and technical assistance exist for Downtown Centers, Village Centers, Planned Growth Areas, and Village Areas. These programs help communities with economic development, historic preservation, and a variety of revitalization projects in the Centers. This program encourages smart growth policies and principles of development in the implementation of future projects.

Grant Programs

An array of federal and state planning, development and construction grants are available to communities working to address their housing issues. The **Vermont Department of Housing and Community Development (DHCD)** has a comprehensive website and

is a great resource for understanding funding options. ACRPC assists municipalities and community members navigate grant writing and project implementation processes.

Other grant programs include:

Municipal Planning Grants (MPGs) are small scale planning grants that can fund studies exploring future housing solutions in a community.

Community Housing Investment Program (CHIP), a project-based tax increment financing tool, provides monies for municipalities to build the infrastructure needed to support housing, such as water, wastewater, stormwater, broadband, and site development.

Vermont Housing Investment Program 2.0 (VHIP) offers grants up to $50,000 per unit for repairs needed to bring vacant rental units up to Vermont Rental Housing Health Code guidelines, add new units to an existing building, or create an accessory dwelling unit on an owner-occupied property.

COVID-19 PANDEMIC BOX 6

The Region's Housing Crisis

The COVID-19 pandemic exacerbated the Region's housing crisis, affecting households across income levels. A low vacancy rate and rising home prices were driven by several factors: an influx of people relocating away from urban areas and paying above market value; and homeowners who previously considered relocating postponed putting housing on the market. For many households, the loss of employement and an increased cost burden led to a loss of housing. Emergency shelters and congregate housing facilities closed due to social distancing concerns to protect health.

A hopeful outcome of the pandemic has been a greater community awareness of housing issues in our Region and State and how they can be addressed. CARES Act funding supported the renovation/restoration of substandard housing units into adequate and affordable housing. Monies from the American Recovery Plan Act (ARPA) were targeted for housing and supportive infrastructure such as water and wastewater systems. Municipalities also received ARPA funding for local needs due to COVID-19 impacts. *(See figure references - Box 6)*

Goals, Objectives, and Actions

GOAL 1: To increase the supply of safe and affordable housing to accomodate a substantial majority of the Region's housing targets for 2029 and 2050, as put forth in the 2024 Vermont Statewide Housing Needs Assessment.

Objective 1:

Explore and promote changes to municipal regulations and policies that support housing and mixed-use development in Village Centers, Downtowns, and areas planned for growth, as per Act 181.

a. Develop model bylaw language adoptable by member municipalities that will support affordable, accessible, and small-scale housing.
b. Work with towns to reform existing bylaws to allow multi-family and manufactured housing in any area where single-family housing is allowed.
c. Provide technical assistance to municipalities, if needed, to help with development review of new housing projects in Act 181 areas planned for growth.

Objective 2:

Encourage an adequate supply of code-compliant housing in rural areas as necessary to meet the housing targets of Act 181.

a. Provide technical assistance to municipalities to develop specific standards and review processes for Planned Unit Developments (PUDs) that employ conservation design principles such as preservation of agricultural land, protection of natural resources, and clustered development for density bonuses, enabling housing developments, including mobile or modular homes, with shared infrastructure in rural sites.
b. Encourage and support the construction of ADUs for long-term rentals and promote educational and technical resources such as ACRPC's ADU Guide.
c. Encourage towns to adopt regulations that include density bonuses for PUDs in rural areas that conserve land or provide opportunities for affordable and workforce housing.
d. Encourage towns to adopt regulations that allow farms to create safe and affordable housing for the farm workforce.

Objective 3:

Help municipalities support the maintenance and sustainability of existing affordable housing in their communities.

a. Promote the Vermont Housing Improvement Program (VHIP).
b. Develop model rental codes that municipalities can adopt and enact, to help promote safe and healthy living conditions.

Objective 4:

Expand water and wastewater infrastructure capacity in rural villages to support housing development.

a. Assist rural communities in planning for water and sewer infrastructure needed for future housing development.
b. Research regional septic solutions including cooperative operation of a pump out facility.
c. Work with communities to apply for the Community Housing Infrastructure Program (CHIP), if needed, to support infrastructure needs for new housing projects.

Objective 5:

Work with each member municipality to understand the housing needs in their community and identify growth opportunities to increase their housing stock.

a. Encourage and assist municipalities to apply for Tier 1A or opt-in to Tier 1B areas to qualify for Act 250 permit exemptions.
b. Help each municipality develop a comprehensive housing element in its municipal plan that addresses the community's housing needs and future allocation of housing targets, in terms of price, size, type, and location.
c. Facilitate the establishment of municipal housing committees throughout the Region.

GOAL 2: Collaborate with public and private organizations to develop solutions to current housing challenges facing our communities.

Objective 1:

Ensure that the Region's housing stock provides for all segments of the community.

a. Support the incorporation of 'universal design' in all funded housing, meeting Vermont Access Rules for being "adaptable" and "visitable".
b. Encourage new and renovated housing projects that support adults with disabilities, aging in place, and supportive housing programs, such as **Support and Services at Home** (SASH).
c. Support and collaborate with Addison Housing Works and other non-profit, private development and financial organizations help to create new housing and maintain existing units in the Region.

Objective 2:

Encourage developers and communities to create shared utility infrastructure (e.g., community septic and water systems) when appropriate.

a. Encourage rural communities to create sustainable funding sources that would support community-owned systems for new development in existing villages and downtown areas.
b. Encourage state agencies that review permitting systems to eliminate duplicate fees on community systems and amend rules that increase the costs to operate or maintain small-scale community water and wastewater systems.

Objective 3:

Promote public awareness of and support educational and outreach efforts regarding housing challenges.

a. Coordinate and deliver ongoing housing education and outreach through regional forums, workshops, and training sessions for municipalities, housing professionals, and the public.
b. Highlight successful local case studies and share information on current and future housing opportunities to foster informed dialogue and collaborative solutions.
c. Encourage municipalities to amend their land use regulations to allow alternative housing arrangements in mulitple zoning districts to accommodate group housing facilities for populations needing human services support.

GOAL 3: Promote innovative and sustainable planning and design of homes in order to reduce housing costs and minimize environmental impacts, where households spend no more than 30% of their income on housing and not more than 15% on transportation.

Objective 1:

Encourage housing developers to locate projects in existing village centers, on vacant "infill" lots, close to jobs, public transportation, and services.

a. Support incremental, new, and renovated small housing units; ADUs, duplexes, and multi-household buildings, that are within walkable distance to retail, municipal services, educational and recreational facilities, and public transportation.
b. Promote the Homes for All initiative, an educational "community of practice" for emerging developers with the goal of creating workforce housing.

Objective 2:

Encourage the construction of new homes in areas planned for growth as identified on the Future Land Use Map, avoiding fragmentation of productive or ecologically important farm and forest lands.

a. Work with the state to develop a Tax Increment Financing (TIF) district or other tax incentive programs that encourage development of affordable rental properties.
b. Promote the development of sustainable manufactured and modular home communities.

Objective 3:

Encourage municipalities to use public assets such as buildings, land, infrastructure, and revolving loan funds to help reduce the cost of new housing projects.

a. Support municipalities and regional partners in applying for grants focused on housing opportunities.
b. Advocate for restoration and development of vacant or underused municipal buildings to create new housing through adaptive reuse.

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