

Chapter 2: Population and Housing

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Introduction

In order to plan for the appropriate allocation of resources, infrastructure, education and services it is necessary to consider 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 informs future planning. When population characteristics and housing trends are understood, public investments and policies can be thoughtfully and appropriately allocated to our communities.

Our Region's Population



Figure 1: Addison Region Towns and Populations

According to the U.S. Census, **2019** American Community Survey (ACS)¹ the Addison County Region had a total population of **36,215** in 21 municipalities ranging in size from 164 individuals in Goshen to 8,661 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 (3,896).

¹ ACS

² The towns of Granville and Hancock, while located in Addison County, are part of the Two-Rivers Ottauquechee Regional Commission and are not included in these population totals.

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. Ferrisburgh's 21 miles of Lake Champlain shoreline and its proximity to Chittenden County and Burlington contribute to its population total (2,725) which is very similar to Vergennes' total (2,596). 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 now serves as a regional commercial and employment base for the surrounding towns. The eastern mountain towns and small central farming communities have the lowest populations in the region. Western farming towns are slightly more populous due to vacation and second homes on the shores of Lake Champlain.

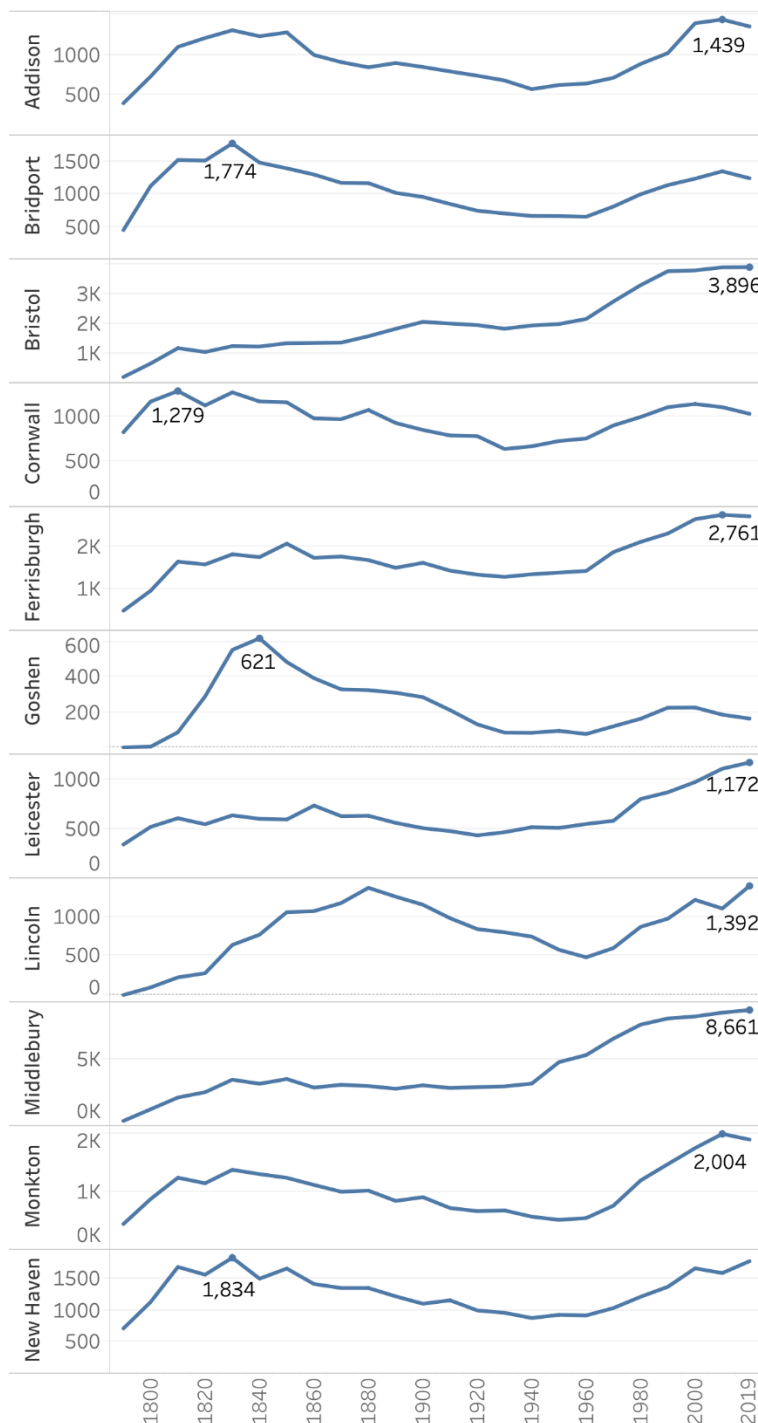
Settlement History

Otter Creek, which flows north through the region from Leicester to Lake Champlain in Ferrisburgh, has been home to indigenous peoples for at least the last 10,000 to 11,000 years. Fertile soils, abundant fish and game, a navigable river and regional trade routes supported Native American populations in the Otter Creek floodplain, most recently the Western Abenaki people. The arrival of European settlers, however, altered the Abenaki settlements throughout this Region.

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 Region, setting off a farming boom that lasted for decades. By 1830, a total of **25,630** people were living in the Addison County 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 in Vergennes, on the Otter creek, and Bristol on the New Haven River grew local economies and supported

Figure 2: Addison Region Change in Population by Town

Source: US Census Bureau



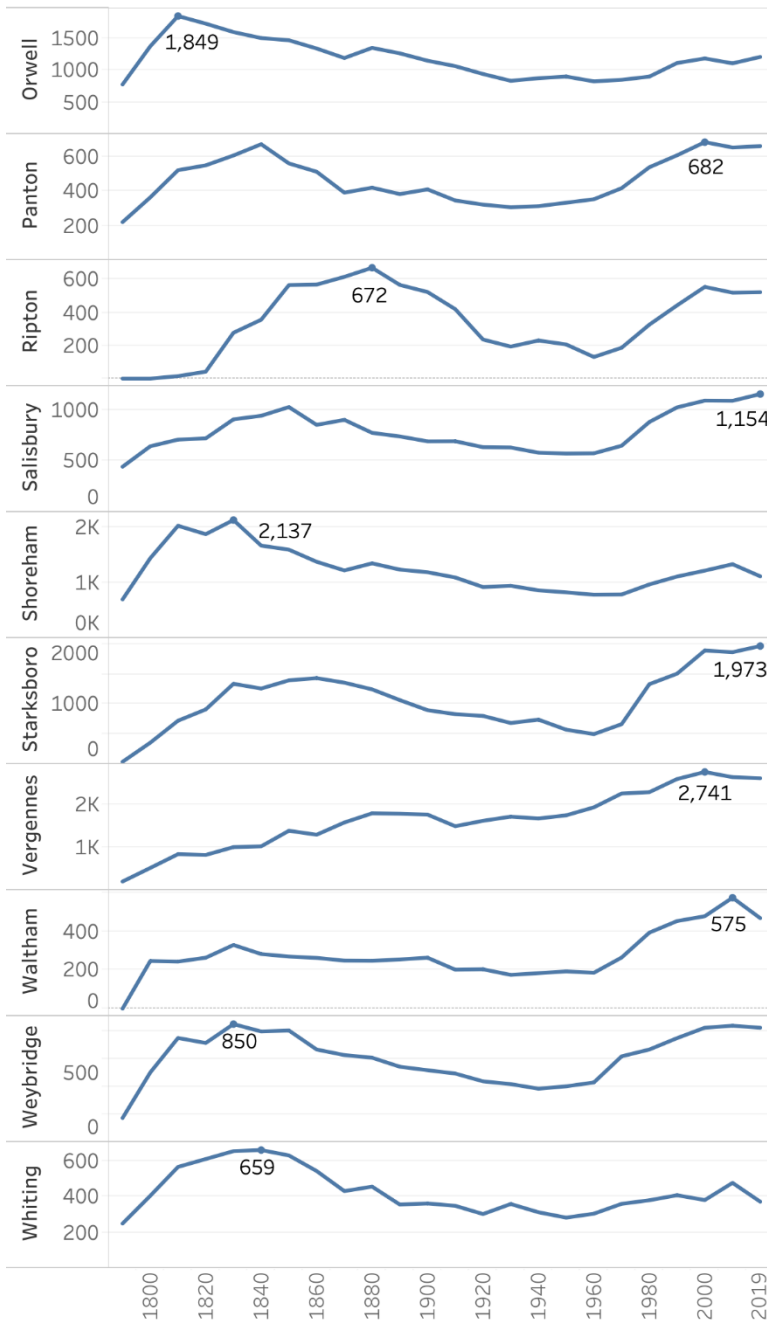
the development of these communities. By 1840, the population growth of many rural communities in the region began to level off. The towns of Cornwall, Shoreham, New Haven, Bridport, Orwell, Whiting, Weybridge and Goshen had reached their peak populations to date.

During the mid-and late 1800s, rural areas throughout the northeast began to see an export of people 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 “greener pastures”, leaving the “**hard scrabble**” farming life of New England behind.³ Successful Merino sheep farmers, wanting to expand their flocks and pastureland, bought up their neighbor’s farms resulting in increased land prices adding 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.

³ Art Woolf

Figure 3: Addison Region Change in Population by Town

Source: US Census Bureau



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 drop in population 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 1 and 2, the Great Depression and the 1918 Spanish flu, undoubtedly 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 occurring as people began to migrate into rural areas from suburban and urban centers. For the first time in a century and a half, rural America grew faster than the nation's cities. From the 1960s to the 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.⁴

⁴ The rise and fall of the most European state

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 1960.⁵

Throughout the 2000's, population growth slowed again to a rate of 3.5%. Between 2013 and 2018, the most recent ACS 5-year estimate, the growth rate has basically leveled, fluctuating between 0.1% and -0.1%, a pattern similar to that of the 1940s. Lincoln, Middlebury and Starksboro were the only towns that grew by any significant amount during this time, 300, 200 and 100 respectively.

Why Populations Change

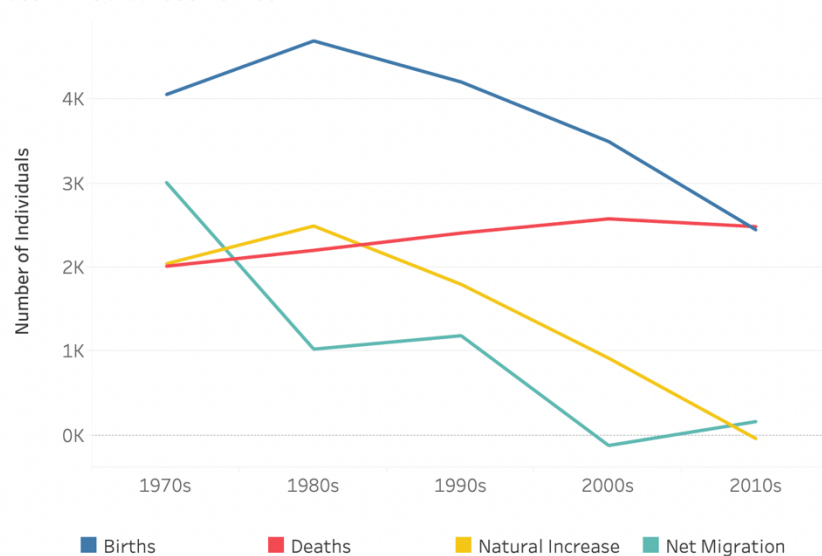
When planning for the future, it is important to understand the components of population change. Population change is typically attributed to two factors:

- **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, net in-migration.⁶

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 child bearing years, the

Figure 4: Addison Region's Changing Demographics (1970-2018)
Source: US Census Bureau



⁵ U.S. Census Bureau

⁶ VT Department of Health

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 since 2016, the state as a whole has recorded more deaths than births, resulting in a negative “natural rate of increase.” This could be the first time this has occurred in Vermont’s history.⁷

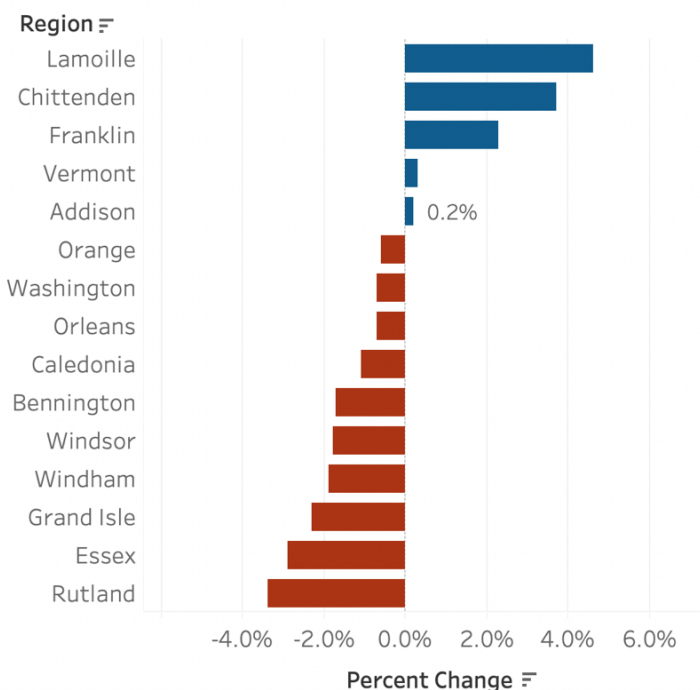
The last time Vermont’s population dropped between two censuses was in 1940, when Vermont had 400 fewer residents than in 1930. Of course, the Great Depression of the 1930s caused massive economic dislocation across the country, and Vermont was not immune from its effects. Many Vermonters left the state during this period in an attempt to find work elsewhere and escape the grinding poverty of the time.⁸ 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 in the U.S., and 2,000 Vermonters 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 the 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 1000 women in the region, aged 15-44.⁹

Births in Vermont have declined significantly 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.¹⁰ In 2018 there were 5,431 babies

Figure 5: Population Change in Vermont Counties
Source: Vermont State Data Center - American Community Survey



⁷ <https://vtdigger.org/2019/05/19/woolf-comes-birth-rate-everyone-vermont-beat/>

⁸ Woolf article

⁹ <https://www.pewresearch.org/fact-tank/2019/05/22/u-s-fertility-rate-explained/>

¹⁰ Issue Brief, 04/06/2016, Neil Schickner and Joyce Manchester, Vermont Legislative Joint Fiscal Office

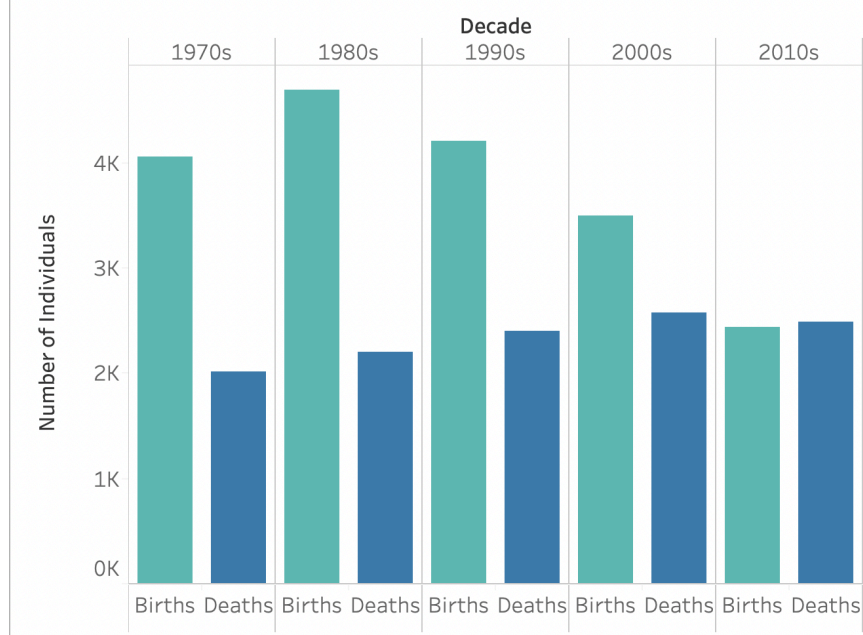
born in Vermont, a 161-year low and well below the national average.¹¹ In comparison, there were 6,027 resident deaths in 2018, 17 more than in 2017.

Many factors, social, environmental, economic and cultural, can influence a region's fertility, birth and death rates. Often, higher levels of education will correlate with lower fertility rates. In 2016, Vermont women between the ages of 15 and 44, without a college degree, had a fertility rate 1.4 times higher than among women of the same age with a bachelor's degree. About 39% of Vermont women in 2016, 25 years or older, had bachelor degrees. Research has shown that families will postpone having children during economic downturns, such as the Great Recession of the late 2000s. Advances in medicine, the promotion of healthy life styles and improved health care systems has resulted in longer life spans. The death rate in Vermont steadily declined from 11.2 in 1960 to 8.2 in 1990. From 2004 to 2017, however, the death rate

rose to 9.6. This increase, is not a result of poor health care but a reflection of shifting demographics as Vermont's baby boom population ages. In 2018, 82% of the deaths in the Addison region were people 65 years of age and older with the primary causes of death being cancer and heart disease.¹²

Figure 6: Trends in Births and Deaths Across Addison (1970-2018)

Source: VT Vital Statistics



Historically, the Addison Region's population growth rate mirrors that of Vermont as a whole (see figure 5). 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 towards smaller families, the choice to have children later in life and more women pursuing full time careers will reinforce this pattern of declining births in the region.

¹¹ <https://vtdigger.org/2019/05/19/woolf-comes-birth-rate-everyone-vermont-beat/>

¹² Vermont 2018 Vital Statistics. Dept. of Health and Human Services

In **2018**, there were **294 births** in the Addison Region; a birth rate of 8.0 and general fertility rate (GFR) of 42.7, while in the same year **342 deaths occurred with** a death rate of 9.2.

Covid-19 Pandemic

As of the writing of this plan, Vermont and the Addison Region are grappling with the impact of the Covid-19 pandemic on the Region's population. Death data can "provide a broader picture of what the impact of Covid-19 has been," There were the obvious causes: those who died of Covid, as well as the infections that went undetected. But it also points to the deaths that can be indirectly attributed to Covid: "There were the people who are afraid to go to the hospital or situations on the ground that people can't get emergency care because the hospitals were filled to capacity."

<https://vtdigger.org/2021/02/21/more-vermonters-than-average-died-in-2020-it-wasnt-just-because-of-covid>

Migration

Between 2010 and 2019, more people have 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. Research suggests that Vermont is losing its working-class and middle-class residents, families and individuals with low and moderate incomes. Outward migration was particularly high among 45- to 64-year-olds earning \$25,000 to \$75,000.¹³ 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, however, among current Vermonters, as to why they have 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.¹⁴

Many residents move to Vermont specifically for the 'quality of life' it affords, regardless of potential lower salaries and financial gain due to the area's relatively low median income. Other individuals and families relocate to Vermont solely for employment opportunities. The Addison Region is home to the largest population of migrant farmworkers in the state, approximately 500-750 people.¹⁵ 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.

¹³ Taxpayer Migration by Age and Income: Evidence from the IRS, Vermont legislative Joint Fiscal Office, 08/26/2019

¹⁴ <https://vtdigger.org/2019/09/13/people-are-leaving-vt-in-droves-where-are-they-going/>

¹⁵ <https://vtdigger.org/2020/06/23/moats-migrant-farm-workers-especially-vulnerable-to-effects-of-pandemic/>

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 2020.¹⁶ However, according to the 2017 American Community Survey, the population has increased by only 1,536 people to 36,825. Population projections assume that conditions that occurred in the past will continue into the future, 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 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.¹⁷

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

Covid-19 Pandemic

In the short term, Vermont's relative stability and low infection rate have driven an increase in-migration to the state, as those in nearby cities seek 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 shows that 40% of the new arrivals are under 35, 24% are ages 36 to 50, and 35% are 51 and older. About half of the new remote workers have completed college, and another 42% of them have a degree beyond college. Almost half said their employer would allow them to stay. And a full 70% described their location as "rural" or "very rural."

¹⁶ Addison County Regional Planning Commission, regional population plan, 2002.

¹⁷ Jones, Ken. Schwarz, Lilly. Vermont Population Projections, State of Vermont, 08/2013.

Demographics

Current Population Profile

Gender and racial demographic composition of the Addison Region mirrors that of the entire state. 50.3% of the region's population are female and 49.7% are male. 50.7% of the state's population are female while 49.3% are male. The largest segment of the population by race in the Addison Region identifies as 'White', at 93.8%. The next largest population share identifies as 'Two or more races' at 1.8%.

Figure 8: Racial Demographics in Addison County (2019)

Source: US Census Bureau

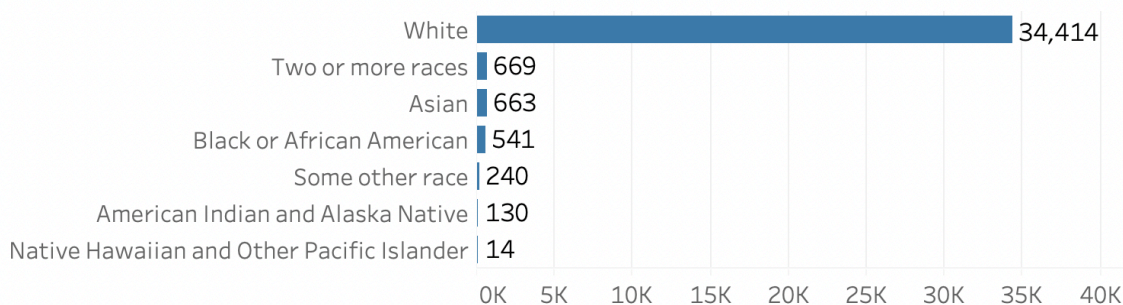
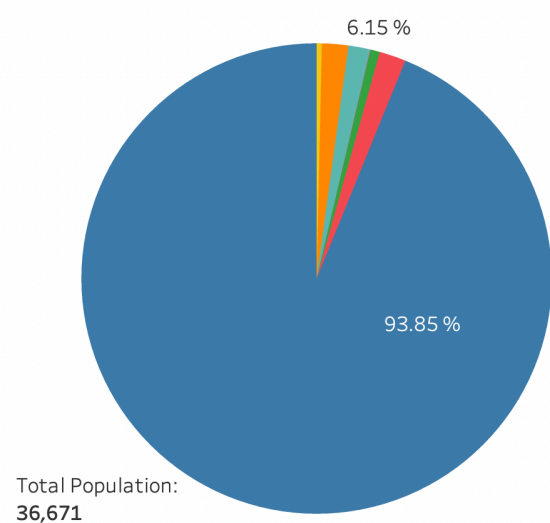


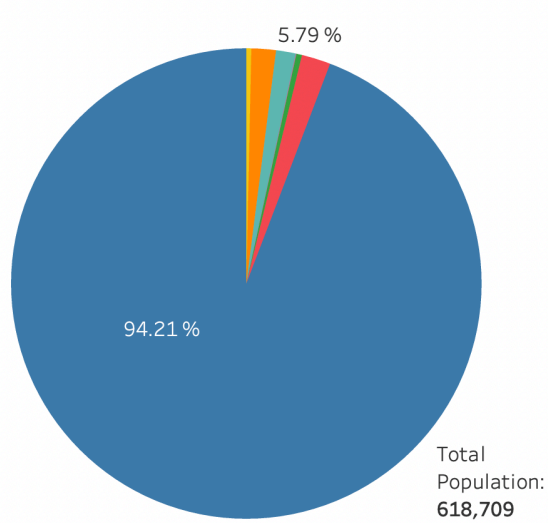
Figure 7: Racial Demographics of Addison County and Vermont (2019)

Source: U.S. Census Bureau

Addison County



Vermont



Race

American Indian and Alaska Native

Asian

Black or African American

Native Hawaiian and Other Pacific Islander

Some other race

Two or more races

White

The Aging Population

In 2000 about 25% of the population was school age, while about 11% was over 65. In 2010 the school age population dropped to 16.5% and over 65 rose to 13%. By 2018 the school age population was 13.3% and the over 65 population was 18.5%.¹⁸ The population of the Addison Region is aging as the **median age** continue to rise.

Table 1: Median Age in Addison Region	
Year	Median Age
2000	36.1
2010	40
2018	43.7

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 another 9% between 2018-2030.¹⁹ According to

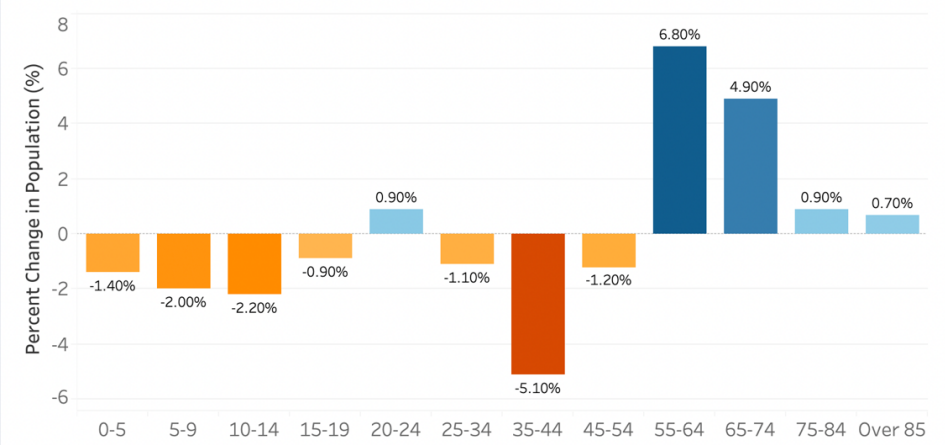
the 2020 Vermont Housing Needs Assessment, between 2020 and 2025, the median age of the head of an Addison County household will increase from 59 to 61 for owners and remain at 46 for renters. An estimated 36% of all householders in the county will be at least 65 years old and 4% will be at least 85 years old by 2025.²⁰

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 10: Percent Change in Age Distribution (2000 - 2017)

Source: U.S. Census Bureau



¹⁸ U.S. Census Bureau

¹⁹ <https://vtdigger.org/2019/03/07/woolf-babies-gone/>

²⁰ 2020 Vermont Needs Assessment

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, and accessible for the community's aging and vulnerable populations.

Although the 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 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 the Addison Region.

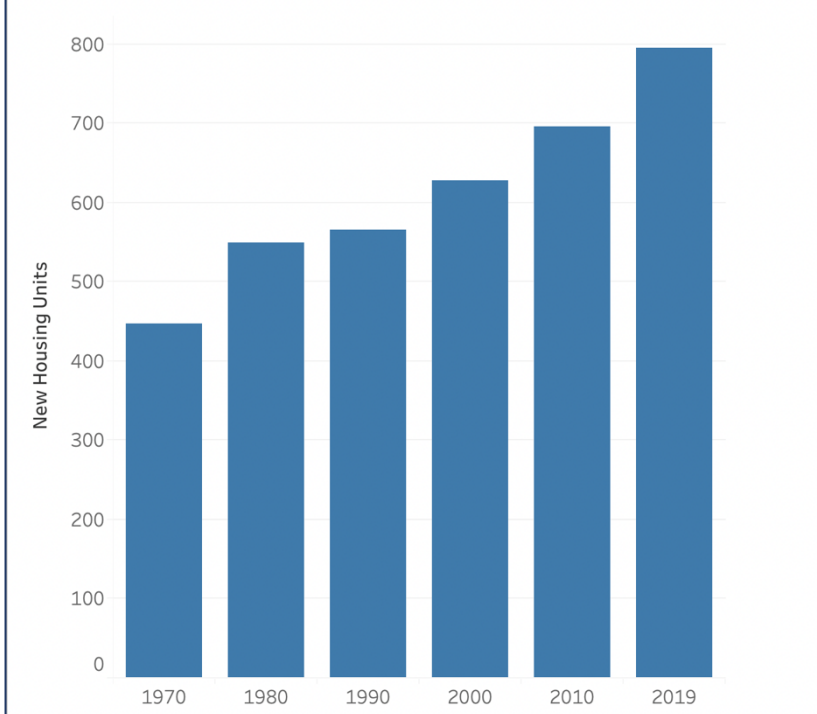
Household Characteristics

Most of the region's population lives 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.²¹ In 2018 there were a total of 14,427 family and non-family households in the 21 towns that make up the Addison Region.

The number of households in the Region has continued to grow but at a much-reduced rate than seen forty years ago. Between 1980 and 1990, there was a 2.2% annual growth rate in

Figure 11: Number of Additional Housing Units Each Decade

Source: U.S. Census Bureau



²¹ "What's a Household? What's a Family?", 2020 Population Reference Bureau

households, a rate of 0.57% occurred between 2010 and 2018.²² As projected by the 2020 Vermont Housing Needs Study, this rate is expected to continue its decline to 0.18% between 2020-2025.²³

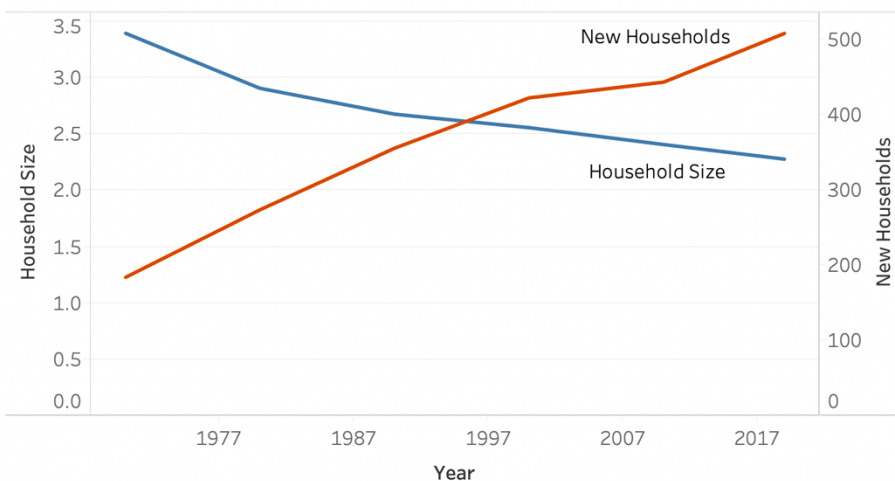
Small Households

Changes in household composition have occurred in the recent decades. At the State level, the number of small households, numbering one or two people, has increased to 69% of total households in 2017. At the same time, the number of households comprising three to six

people continues to fall.²⁴ An increase in **small households** is seen in the Addison Region as well. Between 1970 and 2000, the average household size dropped from 3.4 to 2.56 persons. In 2000, just over one-quarter of the region's households included a married couple with children.

Figure 12: Number of New Households Compared to Change in Household Size over Time (1970 - 2019)

Source: U.S. Census Bureau



By 2018, the average household size fell to 2.31 persons. For individual municipalities the average household size ranged from 1.7 to 2.84 persons. The greatest concentration of smaller households is seen in the region's more densely populated communities, Middlebury Village and Vergennes.

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; longer lifespans increase the percentage of seniors living alone. Additionally, trending attitudes regarding marriage may boost the number of single parents and unmarried couples creating homes. The declining birth rate, as seen in the State and Region, also contributes to this pattern of smaller household size.

²² ACS, 3-5 year estimate, 2015-18

²³ Vermont Housing Needs Assessment, 2020

²⁴ Ibid.

Group Quarters

The Census Bureau classifies all people not living in housing units as living in group quarters. As defined by the U.S. 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. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. A group quarters facility houses 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.²⁵ 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, shelters.²⁶

Middlebury has the largest concentration of people living in group quarters, most being Middlebury College students; 2611. Northlands Job Corps Training Center has 220 students on its campus in Vergennes. Both Middlebury and Vergennes have several residential and care facilities for seniors, individuals with disabilities as well as temporary and emergency shelters. Currently, most communities in the region have few or no group quarter facilities. However, due to the aging of the region's population, the number of group quarters serving seniors will need to increase. As of 2021, there was a shortage of senior apartment options and wait lists could be up to two years for subsidized units.²⁷

Senior Housing and Elder Care Facilities

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.

"An assisted living facility complex may have a skilled nursing floor or wing that meets the definition of a nursing facility and is, therefore, group quarters, while the rest of the living quarters in the facility are considered to be housing units. Congregate care facilities and continuing care retirement communities often consist of several different types of living quarters, with varying services and levels of care..."²⁸

²⁵ Housing Units VS. Group Quarters, Local Planning Handbook, Metropolitan Council, August 2020

²⁶ U.S. Census Bureau

²⁷ Addison County Community Trust (need more?)

²⁸ 2010 Census of Population and Housing: Technical Documentation, Pg. B-20

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.

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	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	*Ringer's Residential Care Home	Residential Care Home	9 residents
Vergennes	*Vergennes Residential	Residential care Home	18 residents
Vergennes	*Valley View Apartments	Senior Apartments	12 households
Vergennes	*Willow Apartments	Senior Apartments	16 Units

***Government funding subsidy payment options. ** Market Rate**

Many seniors are choosing 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. **HomeShareVT**, a program where two or more people share a home for mutual benefit, can provide companionship and help with daily chores and activities.²⁹ Support and Services at Home (**SASH**) is a federally funded program that staffs a wellness nurse and service coordinator to check on seniors, in senior housing or living independently or 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.³⁰

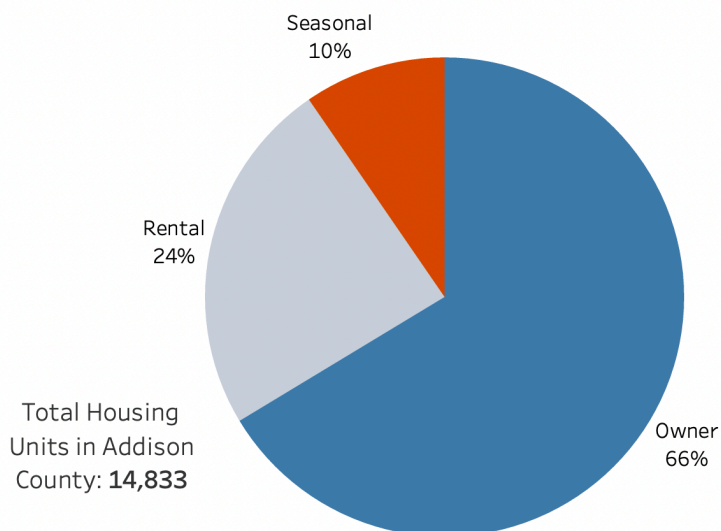
Current Housing Stock

Housing stock is comprised of the total housing units (HU), whether a single-family structure, an apartment, a condominium, a mobile home, a boarding house room, a tiny house or an accessory dwelling unit, in an identified area. In **2018**, Addison Region’s total stock of year-round and seasonal homes was 16,461.³¹ Households occupy the non-seasonal housing stock, equaling **14,883** units in the Region.

Seasonal housing is defined as unsuitable for year-round living and therefore temporary housing and considered to be vacant by the Census Bureau.³² Of the 14,883 housing units in the region 66.5% are owner occupied and 24% are rentals. Vacation homes, also considered vacant, can be seasonal or year-round. A 2019 study ranked Vermont at number two nationally for the number of vacation homes per capita.³³

Figure 13: Addison County Housing Units by Type (2018)

Source: U.S. Census Bureau



²⁹ <https://www.homesharevermont.org>

³⁰ <https://sashvt.org/>

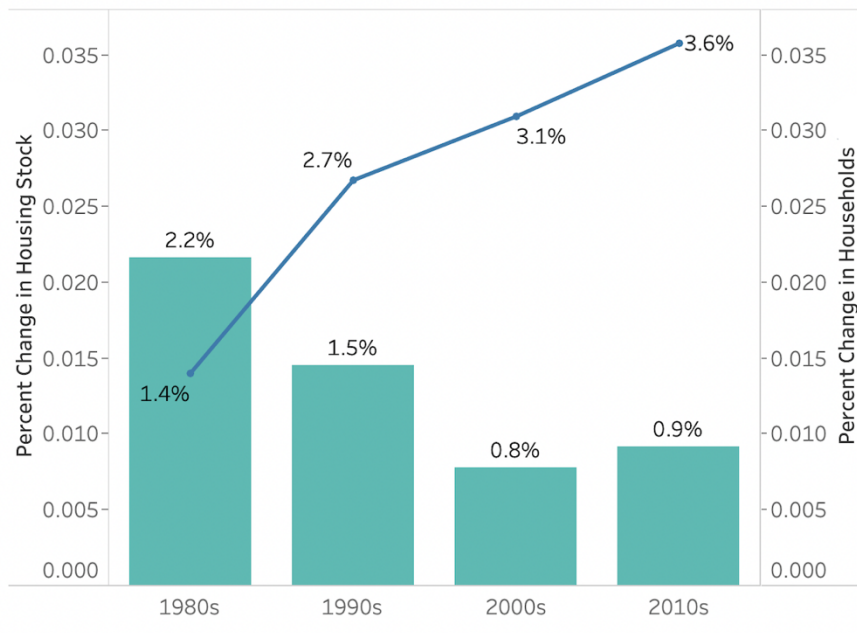
³¹ This is the total Housing Units (HU) in Addison County minus the HU in Granville and Hancock.

³² U.S. Census Bureau American Community Survey, housingdata.org.

³³ VTDigger, Study: Vermont is No.2 nationwide for second home ownership.

Figure 14: Percent Change in Housing Stock Compared to Change in Number of Households Over Time

Source: U.S. Census Bureau



The Addison County Region and Vermont has seen a steady decrease in residential construction in the past 40 years.³⁴ Since 1980, the average annual growth rate of housing units has decreased by 1.38%, dropping to 0.78% during the 2000-2010 time period. Between 2010 and 2018 there has been a slight uptick in growth to 0.92%.³⁵

The rate of growth has varied widely amongst towns in the Region,

however, with some municipalities seeing an increase in their housing stock. Bridport, Leicester, Orwell, Panton, Vergennes and Weybridge have returned to or slightly exceeded the rates of growth seen in the 1980s, whereas, Cornwall, Goshen, New Haven, Salisbury, Shoreham, Waltham and Whiting have experienced negative rates of growth and the loss of existing housing stock.³⁶ A decline in home building ultimately reduces the availability of housing options for moderate and lower-income households by increasing the competition for the existing stock of affordable housing. New single-family home construction is often unaffordable for many households.

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 renter or homeowner. Based on the U.S. Census Bureau, American Community Survey 5-year estimates, 2013-2017, the rental vacancy rate for the Addison Region was **3%**. This rate is higher than the State as a

³⁴ Ibid.

³⁵ Ibid.

³⁶ U.S. Census Bureau American Community Survey, housingdata.org.

whole but lower than what is considered healthy, 5%. In contrast, the vacancy rate of owned homes was 2.1%, which is considered healthy. These rates, however, have a considerable margin of error due to a small sample size and the potential inclusion of substandard housing units.³⁷ Overall, residential vacancy rates have come down significantly in the past decade since the Great Recession. In 2010, Vermont had a 7% rental vacancy rate which dropped to 3.4% in 2018. Low rates make it difficult for renters and homeowners to find affordable housing and creates upward pressure on prices.

Covid-19 Pandemic

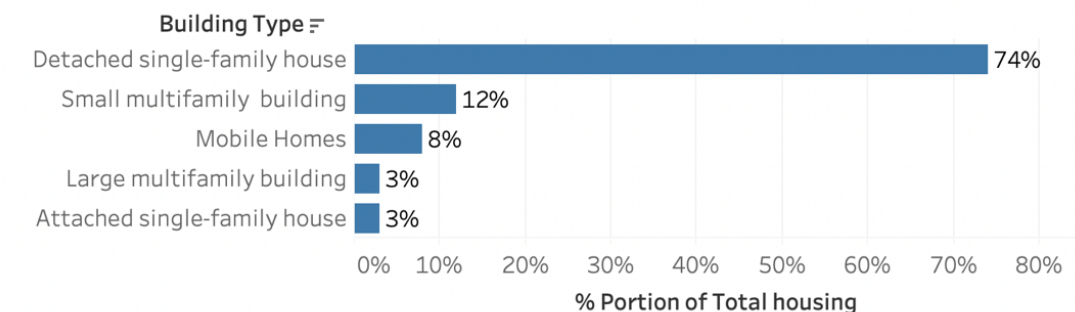
Since the beginning of the pandemic, vacancy rates have continued to decrease and home prices have sharply risen, creating an increasingly tight housing market. According to the Federal Reserve Bank of St. Louis³⁸, the Vermont rental vacancy rate dropped from 4.4% in 2019 to 3.3% in 2020 and the ownership rate from 1.3% to 0.7%, respectively. Both of these rates are below what is considered healthy for the housing market; 5% for rentals and 1.3% for home ownership. Addison County's vacancy rates are typically slightly higher than the State numbers but have dropped significantly since March 2020.

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, 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 worker housing. Residential construction that occurred from the mid 1900s to the present, however, is scattered throughout the landscape. An increase in personal transportation (the automobile) removed

Figure 15: Housing Units by Building Type (2018)

Source: U.S. Census Bureau



³⁷ 2020 Housing Needs Assessment

³⁸ <https://fred.stlouisfed.org/>

siting constraints on new housing development. State housing policy is aimed at reversing this trend by incentivizing housing development within the region's historic villages.

This plan supports housing in compact village centers but also recognizes that not everyone desires to live in densely settled areas. In 2018, single-family homes were still the most prevalent type of housing (74%) followed by small multifamily buildings of 2-9 units (12%) and mobile 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 (Figure 16). 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.

Figure 16: Housing Units by Town and Type

Source: U.S. Census Bureau

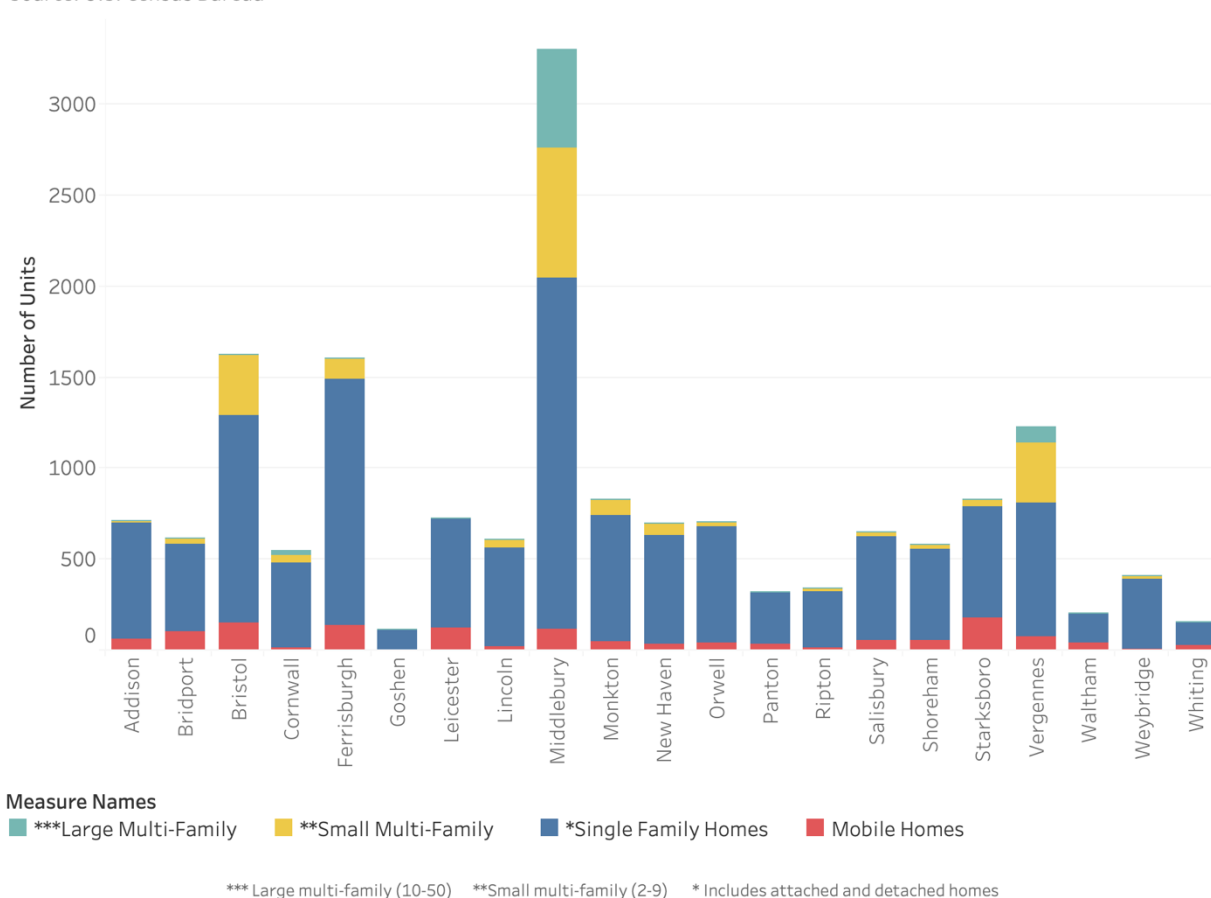




Figure 17: ACCT's Waltham Park of affordable, net-zero energy modular homes

Mobile homes exist in every town but Goshen, representing the third highest percentage of housing units in the region. Mobile homes are a significant part of the Region's housing stock and provide affordable options for many households. However, the age and poor energy efficiency of many mobile homes significantly adds to a household's overall housing costs. In 2018, there were

1350 mobile homes in the Region. Approximately a quarter of these mobile homes are located in the region's 15 mobile home parks.³⁹ Mobile home parks, most built 50 years ago or more, face a range of challenges; financial, operational, infrastructure and market conditions, that puts their sustainability at risk. Critical concerns facing parks in Addison County 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 County Community Trust (ACCT), a non-profit housing developer, owns and maintains 9 of the 15 parks totaling 340 lots. As part of ACCT'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. For example, in 2017, ACCT collaborated with housing partners to repurpose an abandoned mobile home park in Waltham and install affordable, zero energy, modular homes (Figure 17).

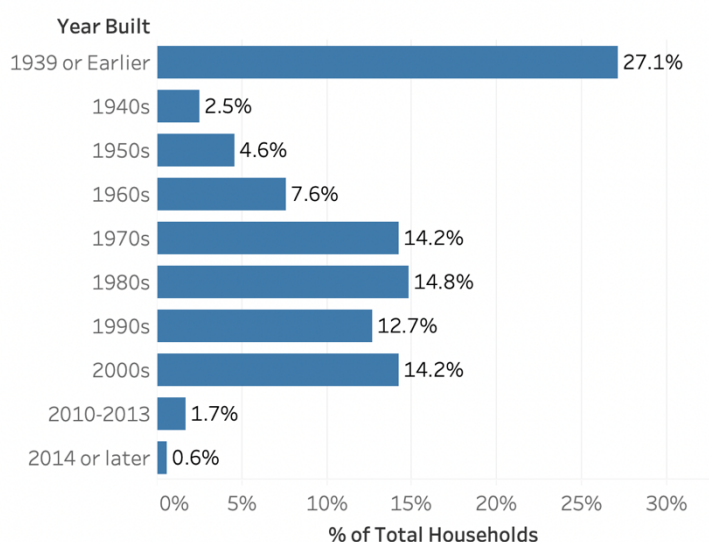
³⁹ Vermont Department of Housing & Community Development, Mobile Home Park Registration Summary, 2019

⁴⁰ John Ryan, Development Cycles, Vermont Housing and Conservation Board, Sustainability Assessment of Affordable Mobile Home Parks in Vermont, 2019

Housing Age and Size

Older homes are an important part of the character and historical record of the villages and towns in the Addison County region. Just over 27% of the current housing stock was built prior to 1939. After 1939, however, the region and state saw twenty years of slow growth, a 2-4 % rate of housing construction, until the building boom in the 1960s and 70s (Figure 18). It was during this time that many of the mobile home parks in the region were constructed.

Figure 18: Estimated Age of Housing as Proportion of Total
Source: U.S. Census Bureau



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% fall 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.

Older village homes can be large, constructed at a time when the average family size was much greater 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. Counter intuitively, home size has increased 50% since the 1960s.⁴² In 2019, the majority of 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 2018, 30% of households were one-person, but only 11% of the housing stock was a studio or one-bedroom unit. During the same period, 32% of households were composed of three or more people, but 62% of the housing stock had three or more bedrooms.⁴³ Our current housing stock does not match the current needs of the Region. Since new construction is significantly more expensive

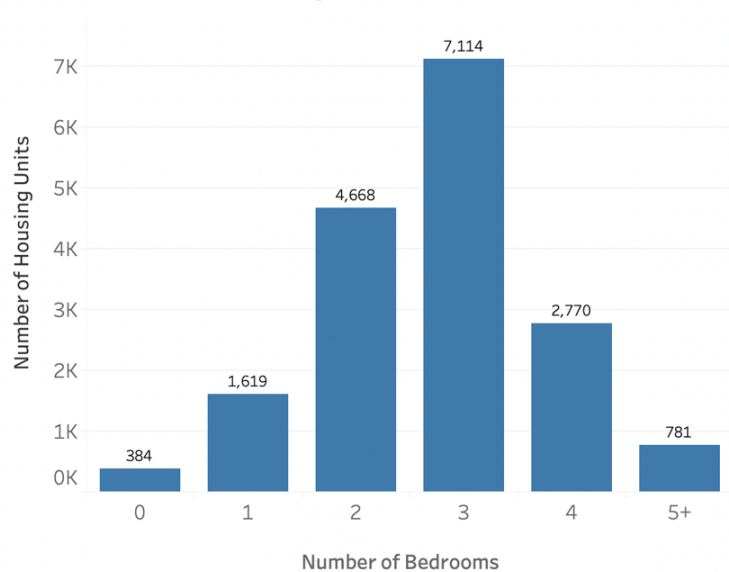
⁴¹ U.S. Census Bureau 2017 American Community Survey 5-year estimate, housingdata.org.

⁴² VT Digger article, fresh Ideas are popping up for bringing more affordable housing to Vermont.

⁴³ HousingData.org

Figure 19: Estimated Occupied Housing Units by Number of Bedrooms (2018)

Source: U.S. Census via VT Housing Data



(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.

Accessory Dwelling Units

This traditional home type is reemerging as a housing option that is 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 itself to this housing type.

ADUs, historically known as Granny Flats, are efficiencies or 1-bedroom apartments, subordinate to the primary structure and located within an owner-occupied home or detached on the same lot. ADUs, typically, cannot exceed 30% of the size of the primary home, must obtain water/ wastewater permits and, if detached, meet the required dimensional standards of the zoning district.

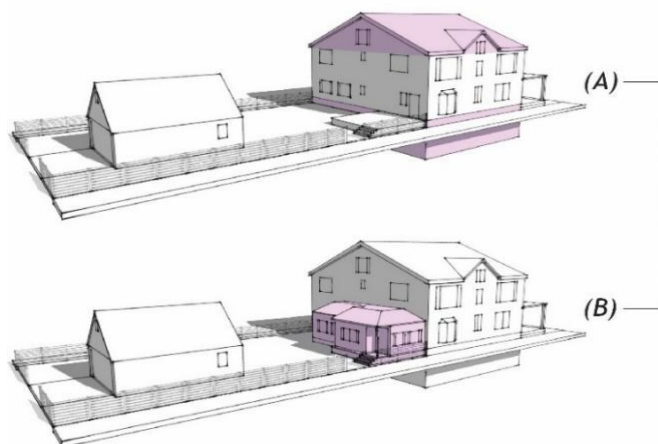
Renovating larger, older homes to create ADUs adds to the existing housing stock of an area and benefits homeowners by providing rental income or flexible living arrangements to meet the needs of multigenerational families.



Figure 20: Example of detached ADU

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, however, financing of ADUs can be difficult for many homeowners, due to borrowing limits based on their primary home mortgages.⁴⁴ The Brattleboro Area Affordable Housing (BAAH) has an innovative program that provides technical support and small design and construction grants to assist in the creation of ADUs, which in turn will provide affordable units and additional income for the homeowner.⁴⁵

1. Attached Accessory Dwelling Unit (ADU)



2. Detached Accessory Dwelling Unit (ADU)

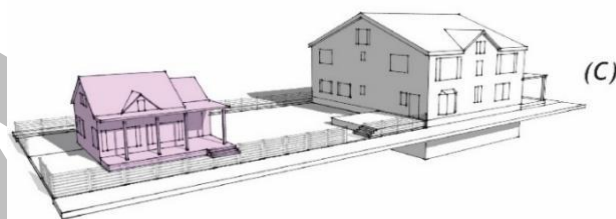


Figure 21: Attached vs. detached ADUs

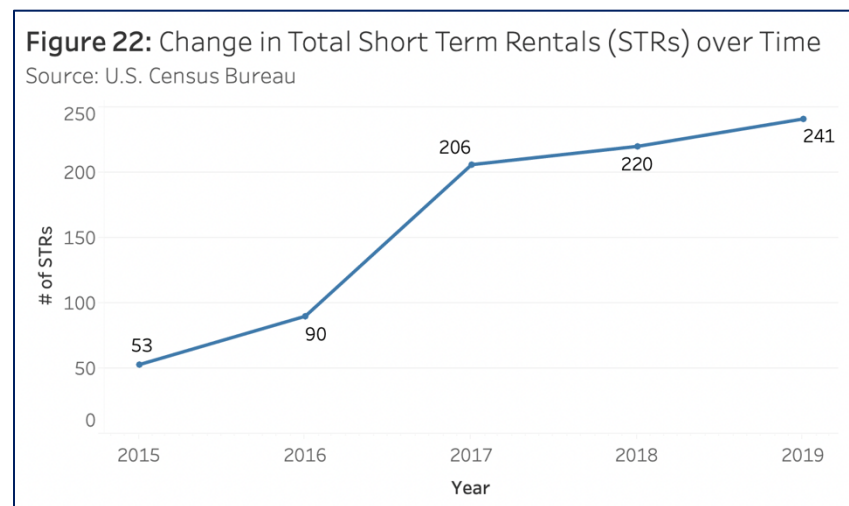
Short Term Rentals

Short-term rentals (STRs) are housing units that are rented typically as vacation rentals. Compared to the rest of Vermont, Addison County has a small percentage of STRs, about 3% of the state total. In 2018, 220 homes were consistently used as short-term rentals, approximately 1.3% of the housing stock. In 2019 that number increased 10% to 241 homes, (Figure 22).

⁴⁴ <https://accd.vermont.gov/housing/planning/adu>

⁴⁵ <https://baahvermont.org/our-programs/apartments-in-homes/>

If a short-term rental is a secondary use for a resident, a weekend or seasonal rental, the housing unit is considered owner occupied and part of the housing market, providing the homeowner with additional income. If a home is primarily used as a short-term rental, however, that housing unit is eliminated from the available housing stock. If the total number of STRs increases to a significant percentage, they can lower the region's vacancy rate and increase 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.⁴⁶ 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 Addison County, 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.⁴⁷ 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.

Given the relatively low percentage of housing stock used exclusively as short-term rentals, their overall impact on the affordability of the housing market in the Addison Region is limited. Additionally, the negative impact is outweighed by the beneficial added income many residents can achieve by leveraging their property in this manner.

⁴⁶ VT Digger, Affordable Housing advocates worry about rise in short-term rentals, 06/11/2020

⁴⁷ U.S. Census Bureau 2017 American Community Survey 5-year estimate, housingdata.org.

Housing Affordability

Housing values have been rising steadily in Addison County over the past twenty years, mirroring the pattern of the State as a whole. This trend, combined with twenty years 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 for community members.
- Homes for single person households and first-time homeowners.
- Homes 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

From 2000 to 2019 the median housing price in the region rose by **102%**, from **\$122,00** to **\$246,00**. After the financial crisis of 2008, prices stagnated, fluctuating up and down slightly until 2016 when prices began to rise again (Figure 23). 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

Figure 23: Median Home Price over Time

Source: U.S. Census Bureau

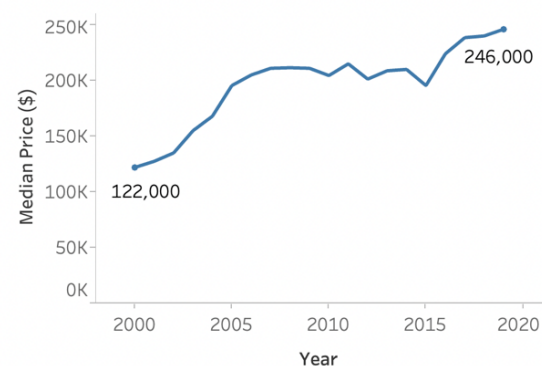
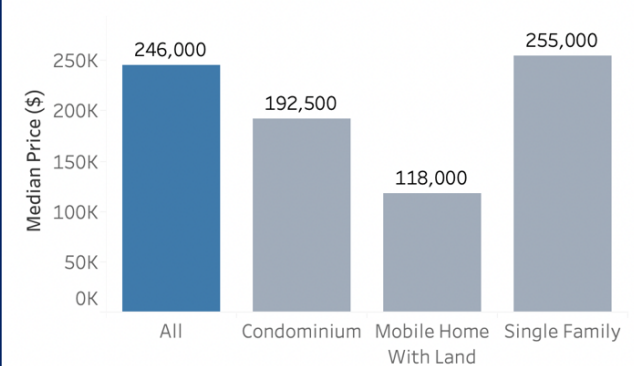


Figure 24: Median Price per Home Type

Source: U.S. Census Bureau



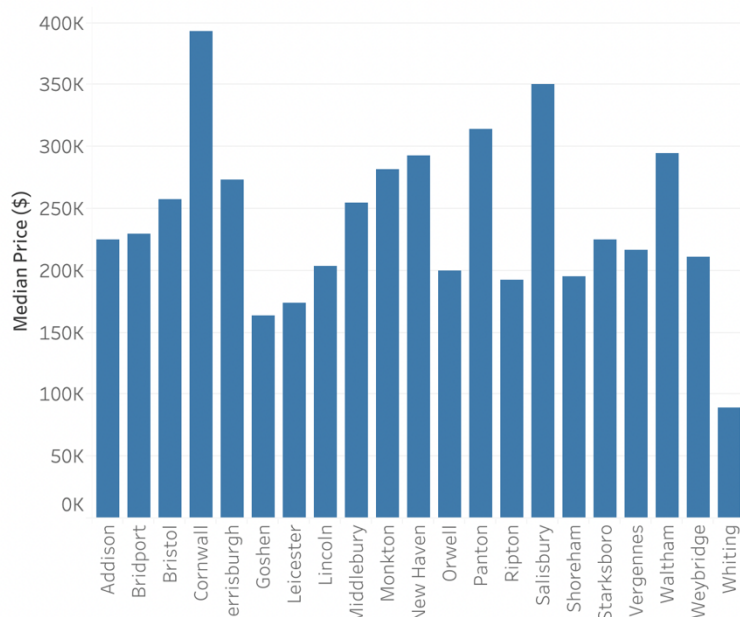
from lowest to highest. Figure 24 shows the median price for several types of housing in Addison County; mobile home with land, condominium and single family and the overall median price when all the homes are combined. Figure 25 illustrates the range of median housing prices in each municipality in the Region. These home values are also indicative of the demand for housing in each community.

In 2019, the median housing price in Cornwall was \$393,000 compared to \$89,000 in Whiting. Cornwall's proximity to Middlebury makes it a desirable location for year-round and second home buyers attracted to the amenities of Middlebury village or with connections to Middlebury College. The greater demand for large single-family homes in Cornwall drives up the cost of all housing in the town and region, reducing affordable options for many. In Whiting, despite a low median home price, housing may be less desirable due to hidden costs, such as access to services, transportation or property maintenance issues. Fluctuation in the price of housing can be attributed to many factors. 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 that cost of housing and discourage developers from building smaller, less expensive units. 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.

Figure 25: Median Home Price by Town (2019)

Source: US Census Bureau

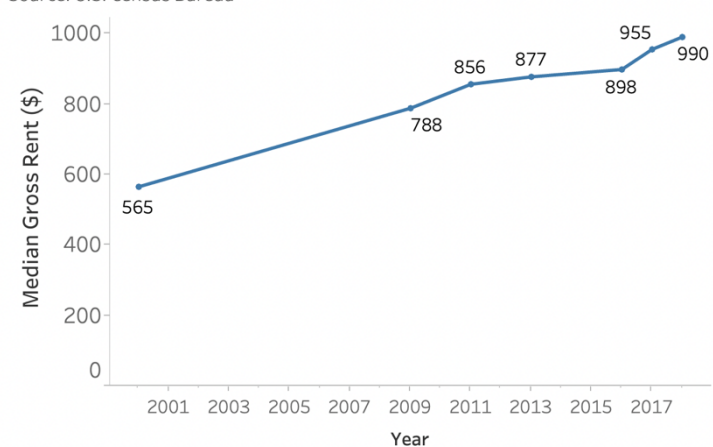


Rental Costs

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 2018, approximately 24% of households in the region rented their homes. Gross median monthly rental rates for a one-bedroom have increased **75%**, from \$565 in 2000 to \$990 in 2018. The median gross rent equals the contract

Figure 26: Median Rent Over Time

Source: U.S. Census Bureau



rent along with all the monthly utility and fuel costs. Rents in Addison County are the 3rd highest in the state after Chittenden and Grand Isle Counties.⁴⁸ In 2020, Vermont experienced an influx of new residents due to the pandemic resulting in an increase in the demand for housing and the median price of properties.

Covid -19 Pandemic

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 have all contributed to increased housing prices. Most of the 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 2nd 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%.

<https://www.burlingtonfreepress.com/story/money/2021/04/13/property-transfer-data-reveals-38-jump-out-state-homebuyers/7204925002/>

⁴⁸2020 VT Housing Needs Assessment

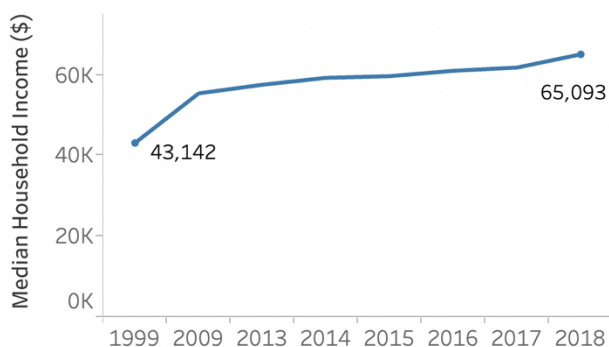
Household Income

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 that are related by marriage or civil union and file their taxes jointly. This document will be looking at household income. According to the 2000 and 2010 U.S. Census the median income of the region's households

was \$43,177 and \$57,937 respectively, a 34.2% increase over ten years. The 2014 Vermont Housing Needs Assessment projected that the Region's median household income would decline to \$51,138 by 2015 due to residual effects of the national recession, reduced income of baby boomers retiring and growth among low-income households.⁴⁹ However, the median household income continued to increase to 65,093 (12%) by 2018 (Figure 27). Many small households, 20% in the county, have only one salary or wage earner contributing to the total household income. In 2018, the median annual wage of an individual in Addison County was \$45,849.⁵⁰

Figure 27: Median Household Income

Source: U.S. Census Bureau



⁴⁹ 2000, 2010 US Census

⁵⁰ Townchart.com, 2019 Addison County

Table 3, lists the median household income by town, painting a clearer picture of income distribution in the region. Renter household incomes are consistently lower than owner incomes. In nine towns renter household incomes were lower than the median individual wage for the county (*). This trend is prevalent throughout the state, where it is estimated that, in 2020, 74% of renter households have incomes less than the State's median.

Table 3: 2018 median household income by town and tenure		
Town	Owner	Renter
Addison Co.	74,328	43,037
Addison	86,354	76,875
Bridport	70,313	47,596
Bristol	66,490	35,208*
Cornwall	95,833	64,531
Ferrisburgh	82,500	56,118
Goshen	56,875	N/A
Leicester	51,818	63,750
Lincoln	67,500	31,328*
Middlebury	74,015	40,817*
Monkton	89,167	93,674
New Haven	78,000	43,487*
Orwell	61,528	46,625
Panton	71,786	34,286*
Ripton	49,659	47,708
Salisbury	78,750	47,000
Shoreham	61,488	61,250
Starksboro	73,882	42,125*
Vergennes	74,154	38,636*
Waltham	80,000	53,750
Weybridge	99,000	40,714*
Whiting	70,313	36,250*

Income Groups

Household income groups are categorized by a percentage of the Area Median Income (AMI) earned by households. Using a projected AMI of \$69,023, from the 2020 Housing Needs Assessment, table 4 illustrates the income range in each income group in the county.⁵¹

Table 4: Household income range associated with income groups based on area median income	
Income Group	Household Income Range
≤30% of AMI: extremely low- income	\$20,707 or less
>30% to ≤ 50%: very low-income	\$20,708 - \$34,511
>50% to ≤ 80%: low-income	\$34,512 - \$55,218
>80% to ≤ 100%: moderate income	\$55,219 - \$69,023
>100%	> \$69,024

Housing Affordability Gap

Affordable housing, as defined in state statute (24 V.S.A. § 4303 (1)), *is affordable if the total housing costs do not exceed 30% of the income of a household's inhabitants whose income does not exceed 80% of the county or Area Median Income (AMI)*. Housing costs include, but are not limited to, rent, taxes, insurance, utility and heating costs. When households spend more than 30% of their income on housing it often becomes difficult to pay for basic living expenses, such as food, utilities, transportation, health care and childcare. According to U.S. Census Bureau 2018 estimates, more than one in three Vermont households pay an unsustainable percentage of their income towards housing costs.⁵² The gap between what a household can afford and the income necessary to purchase or rent a home continues to grow in the Addison County region. In 2020, it is difficult for households that make the area median income (AMI) to afford median priced housing. From 2010 to 2018 the median home price increased by 17% while the median household income rose by 11%. This **affordability gap** increases the potential for moderate and lower-income families to become burdened by housing costs.

Housing Wage

The housing wage is indicative of 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 30% of its income towards housing costs (Table 5).

⁵¹ 2020 Vermont Housing Needs Assessment, VHFA

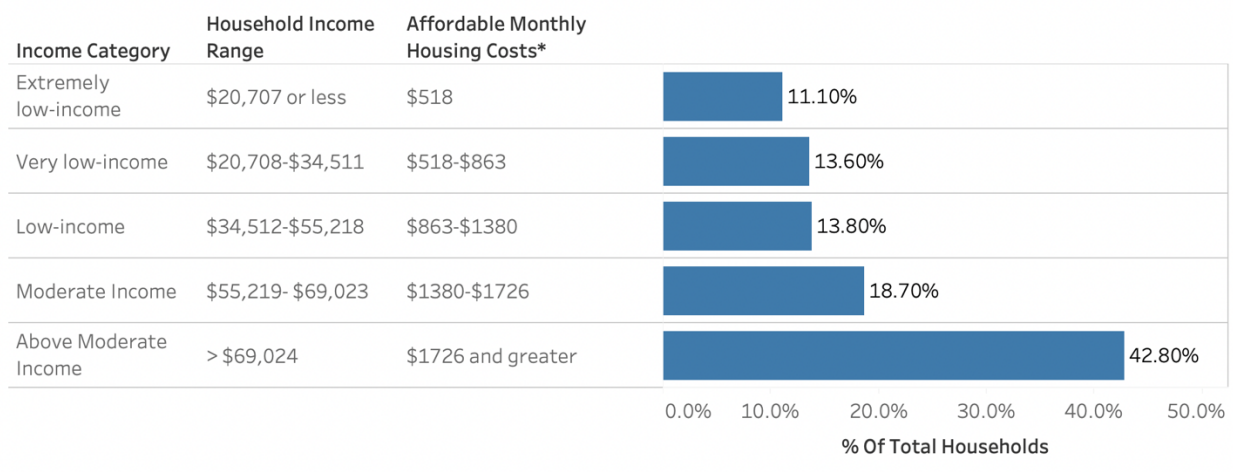
⁵² Housingdata.org, VHFA 2018

Table 5: Housing Wage

# Of Bedrooms	Hourly Housing Wage	Annual Income Needed to Afford*
One-bedroom	\$16.85	\$35,040
Two- bedroom	\$20.40	\$42,440
Three-Bedroom	\$25.48	\$53,000
*The annual income assumes not more than 30% of wages going towards household costs		

Figure 28: Percent of Total Households, Household income range, and Affordable Housing Costs Per Income Category

Source: U.S. Census Bureau



Fair Market Rents (FMRs) are the 40th percentile of gross rents for typical, non-substandard rental units in a regional housing market.⁵³ In the Addison Region, as of 2018, the FMR for a 1-bedroom apartment was **\$875**, a 2-bedroom apartment, **\$1061** and a 3-bedroom apartment, **\$1325**.⁵⁴ To afford a two-bedroom apartment a single renter would need to earn a wage of **\$20.40** and an annual income of **\$42,440**. Currently, the average (mean) renter wage for Addison County households is **\$15.92**, leaving a rental wage gap of **\$4.48**. This gap especially impacts single people living alone, in particular single parents with children. As shown in figure 27, 24.7% of households make \$34,511 or less, which is not enough to afford a one-bedroom apartment at FMRs.

⁵³ Ibid.

⁵⁴ Out of Reach 2020: Vermont, National Low Income Housing Coalition. <https://reports.nlihc.org/oor/vermont>

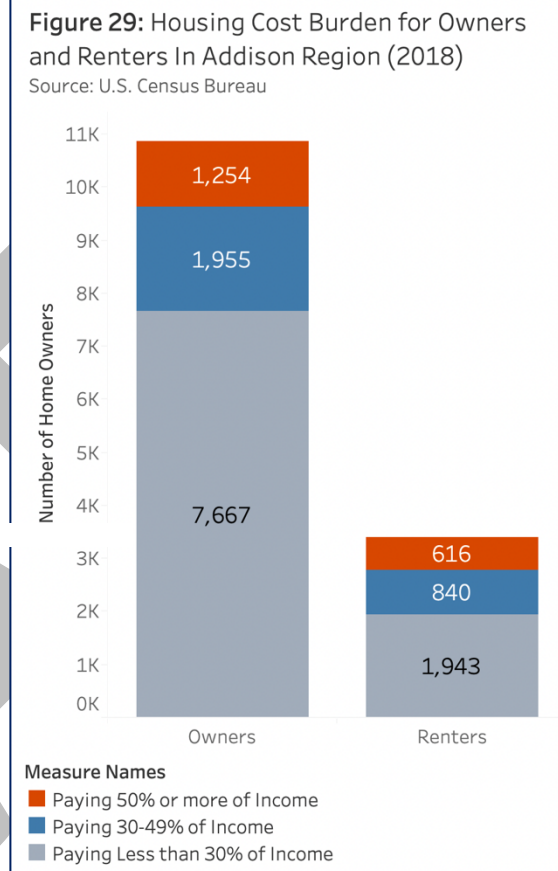
A household earning \$43,037, the county median renter income, can afford to rent a two-bedroom apartment but nothing larger. The price for most rental units in the region is above what the average working individual can afford. No Vermont county has market rate rental housing affordable for extremely low-income households.⁵⁵ In 2020, Vermont had the 16th highest housing wage in the country.

The 2018 median priced home in the region was \$240,000. To afford this house a buyer would need an annual income of at least \$66,923 and an estimated \$22,529 available for closing costs; 5% down payment, interest, taxes and insurance. A household earning the area median income for 2018, \$65,093, would be able to afford a home price of \$232,000 with closing costs estimated at \$21,918. Both of these 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.⁵⁶

Figure 29 shows the percentage 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: 840 households were cost burdened; 616 households were severely cost burdened.
Owners: 1955 households were cost burdened; 1254 households were severely cost burdened.⁵⁸



⁵⁵ Mia Watson, mar.20,2019. Housingdata.org. Vermont lacks housing for extremely low-income households

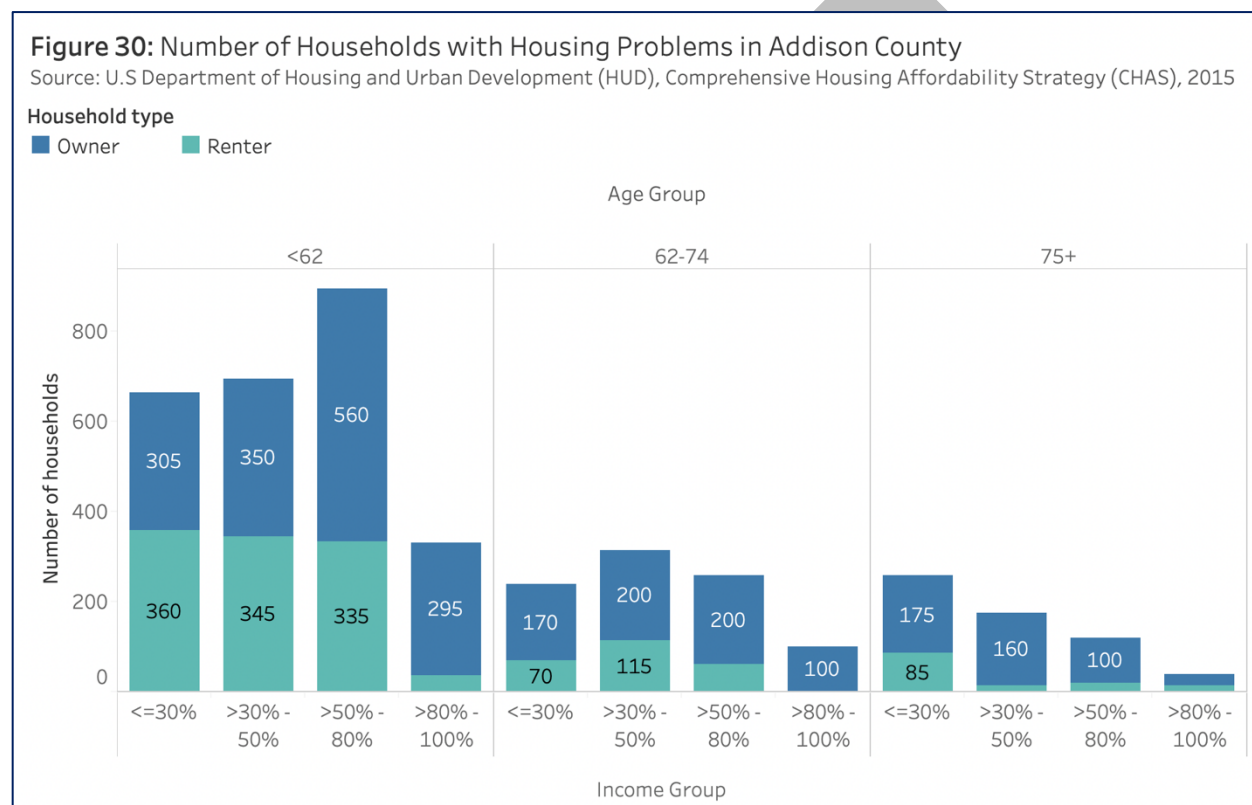
⁵⁶ Housingdata.org, VHFA 2018

⁵⁷ Ibid.

⁵⁸ U.S. Census Bureau: American Community Survey 5-year estimates (Table B25070, B25091)

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”.⁵⁹



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.⁶⁰

Most rental homes in Vermont are not regularly inspected for health and safety conditions. Therefore, uncertainty exists regarding the potential scope of problems within this significant

⁵⁹ 2020 Vermont Housing Needs Assessment

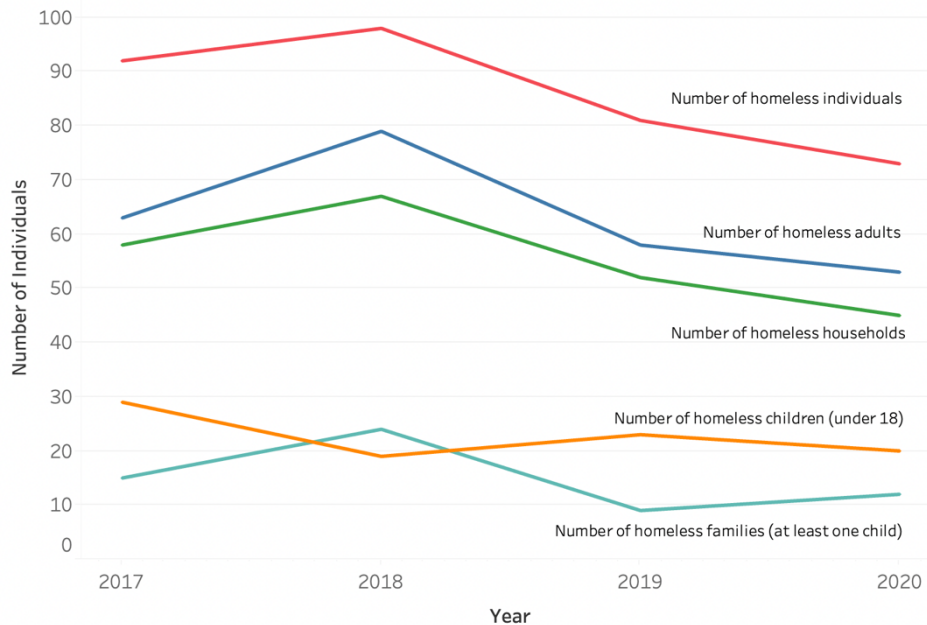
⁶⁰ Mia Watson, mar.20,2019. Housingdata.org. Vermont lacks housing for extremely low-income households

portion of Vermont's housing stock. Vermont has a Rental Housing Health Code (RHHC) but as of this writing municipalities enforce or fail to enforce the code. A bill to create a statewide system is currently under consideration in the legislature. Meanwhile, many tenants continue to live in substandard housing without the ability to move and potentially fearful of complaining.⁶¹

Homelessness

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 2020 Annual Point in Time (PIT) count, which takes place each January throughout one night, 73 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 31 looks at some characteristics of this population from 2017 to 2020.⁶² 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.⁶³

Figure 31: One Night Count of the Homeless Population in the Addison Region
Source: VT Housing Data



The majority of the homeless population in the region is being served by the following emergency shelters:

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

⁶¹ Carpenter, Sarah. Recommendations to the Rental Advisory Board, January 2020

⁶² Vermont Coalition to End Homeless, 2017-2020 (PIT) summary, helpingtohousevt.org

⁶³ Housingdata.org

John Graham Emergency Shelter, 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.

Charter House Coalition Coordinated Entry (CE) is a process 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. A total of 93 households obtained permanent housing in 2019 through the CE process;

- 38 found unsubsidized rental housing,
- 33 found housing with subsidy
- 21 obtained housing with friends or family.

About a quarter of these households were families with children and approximately two-thirds included a person with a disability.⁶⁴

The following advocacy organizations also work to support homeless in our region:

VCEH Vermont Coalition to End Homelessness

VAHC Vermont Affordable Housing Coalition

HOPE Helping Overcome Poverty's Effects

Covid-19 Pandemic

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 number 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.

⁶⁴ Addison County CHAT data meeting 2019.

Housing Support Partners

Many households in the 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.⁶⁵ Unfortunately, due to the tight housing market, 2.8% vacancy rate, 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.⁶⁶

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;

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

Vermont Housing and Conservation Board (VHCB) creates affordable housing and protects Vermont lands. Since 1974, VHCB has assisted in the creation of more than 13,420 affordable

⁶⁵ www.HUD.gov

⁶⁶ www.vhfa.org.vermont, housing finance agency completes successful annual sale of state tax credits. Mia Watson. 1/21/2021

homes, the conservation of nearly 437,079 acres of agricultural and recreational lands and natural areas and the restoration of 74 historic community buildings.

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.⁶⁷ 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 offtakers for the tax credits.

Regional Partners

Neighborworks of Western Vermont (NWWVT), a nonprofit, community development organization, located in Rutland, that 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.⁶⁸

Addison County Community Trust (ACCT), a non-profit housing trust serving the Region since 1989, is dedicated to creating permanent, highly energy efficient, and affordable homes.

Covid-19 Pandemic

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 at KTP in Bristol, including rental assistance, to house homeless families.
- The acquisition of 4 apartments in Weybridge, including rental assistance, to house homeless families.
- Funding for landlords, earmarked for the rehab of substandard rental units for homeless families.

⁶⁷ <https://evernorthus.org/building-communities/affordable-housing/>

⁶⁸ <https://www.nwwvt.org/>

As of 2021, ACCT owns and manages 334 rental apartments and 9 mobile home parks with 340 owner-occupied home sites, as well as stewards permanent shared equity grants for 75 single family homes. In addition to property management, ACCT also provides residential services through SASH program for up to 200 county seniors ensuring they can age safely at home, and through the Family Support Program to vulnerable residents who need wraparound services to successfully maintain their housing.

In 2019, the Vermont Housing and Conservation Board awarded ACCT a \$20,000 technical assistance grant to create a comprehensive redevelopment plan for their mobile home parks to address their infrastructure needs and ensure they are financially sustainable.

Current and Future Housing Needs

Summary

The current housing crisis/shortage 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 starter homes are unaffordable for young families or seniors wanting to downsize and age in place. A lack of workforce housing, homes affordable for people in occupations essential to the local economy, force employees to travel long distances or relocate. 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. In turn, the lack of appropriate and affordable housing in the region affects the region's communities in the following ways:

- Contributes to population changes as families can't afford homes in the region,
- Impacts schools,
- Impacts the economy,
- Increases housing insecurity for vulnerable populations,
- Reduction of the workforce, hard to find employees,
- Difficult for seniors to age in their homes and communities.

Education and Collaboration

In addition to the complexity of the housing issue, there may be fear or misconception 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 need to be specific to each community. There is no one size fits all solution. 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 very different from those in its rural areas. Because the issues are distinct, the

solutions will be as well. It is the community's responsibility to support the creation 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 developed through a process of public involvement and education, community input, and stakeholder collaboration will produce the most successful outcomes.

Addressing Housing Issues

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 (one-bedroom apartment or efficiencies) 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 force, or commissions (24 VSA §4433(5)). These commissions have the opportunity to work independent of local Planning Commissions in areas outside of planning and regulation on 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**.

Solutions and Tools

Solutions to housing barriers can be **regulatory or non-regulatory** in nature. Regulatory solutions are the result of revisions to a municipality's plan, bylaws and/or subdivision documents, specifically dimensional standards, permitted uses and process requirements. Non-regulatory solutions are derived from state and community development programs and grants, financial incentives for developers, collaboration with social services and partnerships with

public and private organizations and individuals. None of the strategies proposed in this plan will address all of the region's housing needs, nor will they be appropriate for all communities. These are tools that will promote incremental increases in density, implementing a process of **gentle infill** in existing neighborhoods and creating needed affordable housing throughout the region.

Regulatory

Municipal Plan Goals

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.⁶⁹

Rework Density and Dimensional Requirement Bylaws

- Make the built pattern of historic villages 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 density is limited by a lack of town water and sewer, municipalities should allow small lots and encourage creative solutions to solve the infrastructure issues.
- Separate density from lot size. Create a zoning bylaw that permits a dwelling units/acre density pattern that is consistent to 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.

⁶⁹ www.housingdata.org, Regulatory tools for community housing needs.

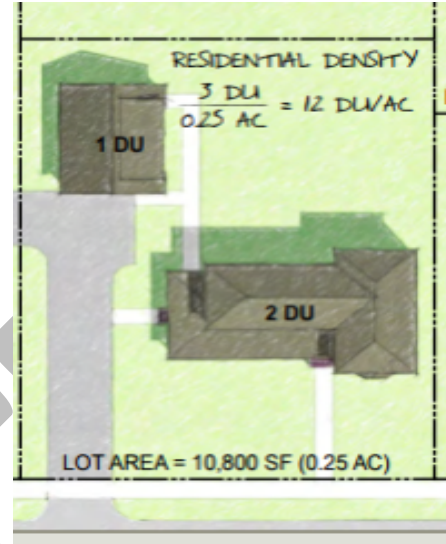


Figure 32: Left. Diagram of typical ¼ acre village lots, 4du/ac. Right. Same ¼ acre pattern of development but with greater allowable density, 12 DU/acre.

Allow for a variety of housing types

- Allow duplexes and multifamily units in all residential zones. Duplexes can be allowed on the same sized lots as single-family homes. (**Figure 33, right**)
- Allow residential mixed-use and in-home business in residentially zoned areas.

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 and technical and design assistance.⁷⁰



Figure 33: Example of duplex

- 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 Accessory Dwelling Units.

⁷⁰ <https://accd.vermont.gov/sites/accdnew/files/documents/CD/CPR/ADU%20101.pdf>



Figure 34: Examples of detached (left) and attached (right) Accessory Dwelling Units

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, duplexes or multi-family homes.

Flexible parking regulations

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



Figure 35: Single family home converted into two housing units.

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.⁷¹ PUDs can:

- 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.
- Require affordable housing and/or density bonuses.
- Allow for innovative design and energy efficiency through share resources and walkable communities.
- Preserve open space for communal use and the protection of natural resources.



Figure 36: Bristol Cohousing, an example of a PUD

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.
- Simplify regulations by aligning with state permitting, if no specific reason for “extra protection” of resources is evident.

⁷¹ <https://legislature.vermont.gov/statutes/section/24/117/04417>

Non- Regulatory

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 is invested into public-private partnerships to create affordable housing.
- Create partnerships between senior housing facilities and healthcare and elder services to develop independent housing options for vulnerable populations.
- Encourage community members to participate in **HomeShare**. Housing committees and/or local advocates should promote the concept of home sharing through education and outreach.⁷²
- Support the work of non-profit housing organizations to maintain and improve existing affordable housing options in your communities, including mobile home communities.



Figure 37: Weathervane United

Beginning with a Community Block Grant to purchase one home in the center of Lincoln Village is now ten units in three 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 38: Stoney Hill Development.

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 development 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 the Northern Border Regional Commission (NBRC).

⁷² <https://www.homesharevermont.org/about-us/>

Figure 37: Armory Lane.

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 ten hours each week. This helps foster a sense of community, as it keeps residents healthy and turnover low.⁷³



Housing energy 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.⁷⁴
- Support net zero-ready modular home replacement projects in local mobile home communities.

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.⁷⁵

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

Local rental codes and local enforcement:

- State local rental codes help to promote safe and healthy living conditions. Communities can enact local codes and create local registries. **The Vermont Rental Housing Program**, a fund established in recognition that Vermont's rental housing stock is some of the oldest in the country, provides incentives (grants, loans) for private owners to make weatherization and other improvements to their properties.

⁷³ <https://www.vtaffordablehousing.org/>

⁷⁴ Neighborworks, <https://www.nwwvt.org/>

⁷⁵ https://dec.vermont.gov/sites/dec/files/village_ww/WastewaterWorkbook.pdf

State designation programs

- **Downtown and Village Center Designation.** This incentive program enables communities to apply for state tax credits for renovation, rehabilitation and code improvements to historic and income producing properties in the designated area.
- **Neighborhood Development Areas (NDA).** This designation encourages infill, mix-income housing projects in compact walkable centers. Incentives for developers include exemption from Act 250, for qualified projects, and reduction of application fees. To be eligible for a NDA designation the project must be located in a Downtown or Village Center Designated area with municipal wastewater, ¼ acre zoning and complete streets.

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. The Addison County Regional Planning Commission (ACRPC) assists municipalities and community members navigate grant writing and project implementation process.

Municipal Planning Grants (MPGs), small scale planning grants, can provide funding for exploring the feasibility of housing solutions in a community.

Covid-19 Pandemic

The 2020-21 Covid-19 pandemic exacerbated the housing crisis in the Region, impacting households across income groups. A low housing vacancy rate and increased home prices were results of several factors. The influx of people moving to the state, away from urban centers, and purchasing homes often above the market price. Homeowners, previously considering relocating, postponed putting housing on the market. For many households, the loss of employment and an increased cost burden led to a loss of housing. Emergency shelters and congregate housing facilities had to close due to health risks of not being able to socially distance. A hopeful outcome of the 2020-21 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. Future monies from the American Recovery Plan Act (ARPA) are targeted for housing and supportive infrastructure such as water and wastewater systems. Municipalities will also receive ARPA funding for local needs due to Covid-19 impacts.

Goals and Policies

Goal 1

To increase the supply of available and appropriate housing to meet the needs of the Region's Population.

To meet this goal ACRPC shall:

1. *Explore and promote changes in municipal regulations and policies to support compact development, mixed-use and a variety of housing types in villages and downtown areas.*
2. *Support the maintenance and sustainability of existing affordable housing.*
3. *Assist rural communities in planning for water and sewer infrastructure needed for future housing development.*
4. *Help each municipality develop a comprehensive housing component of new or updated municipal plans.*

Goal 2

To ensure that the region's housing stock provides for all segments of the community.

To meet this goal ACRPC shall:

1. *Support the incorporation of 'universal design' in housing.*
2. *Encourage new and renovated housing projects that support aging in place and supportive housing programs, such as **Support and Services at Home (SASH)**.*
3. *Support new and renovated housing developments that are within walkable distance to retail, municipal services, educational and recreational facilities and public transportation.*

Goal 3

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

To meet this goal ACRPC shall:

1. *Support and collaborate with Addison County Community Trust (ACCT) and other non-profit, private development and financial organizations help create new housing and maintain existing units in the region.*
2. *Encourage developers and communities to create shared utility infrastructure (e.g. community septic and water systems) when appropriate.*

3. *Encourage the Dept. of Fire and Safety to review its rules and requirements impacting duplexes and ADUs. Amend such requirements (costs) so as not to exceed similar requirements (costs) for single family dwellings.*
4. *Encourage the Agency of Natural Resources (ANR) and Dept. of Environmental Conservation (DEC) to review its permitting system, 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.*
5. *Encourage our rural communities to create sustainable funding sources that would support community owned, small scale septic systems for new development in existing villages and downtown areas.*
6. *Advocate for the development of financial programs to assist first-time renters and homebuyers with security deposits and down-payments.*

Goal 4

Promote innovative and sustainable planning, design and construction of homes in order to achieve energy efficiency goals, reduction in housing costs and minimize environmental impacts.

To meet this goal ACRPC shall:

1. *Work with member municipalities to revise their regulations to encourage housing developers to locate projects in existing village centers, on vacant “infill” lots, close to jobs, public transportation and services.*
2. *Advocate for restoration and development of vacant or underused buildings to create new housing through adaptive reuse.*
3. *Help communities work towards meeting their 2025 and 2050 energy targets of increased weatherization, conservation and renewable generation in accordance with an adopted energy plan.*
4. *Encourage the construction of new homes in areas planned for growth, avoiding fragmentation of productive or ecologically important farm and forest lands.*
5. *Encourage municipalities to use public assets such as buildings, land and infrastructure to help reduce the cost of new housing projects.*

Goal 5

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

To meet this goal ACRPC shall:

1. *Encourage municipalities to create local housing committees to evaluate and address housing needs in their communities.*
2. *Provide training and forums on housing issues, practices and opportunities for municipalities, landlords, property managers, real estate professionals and anyone involved in the sale, rental or financing of housing.*
3. *Educate municipalities on existing and future housing opportunities. Publicize successful case studies in the Region.*

Implementation Actions

ACRPC will:

- Share current housing resources, studies and educational materials on ACRPC's website and newsletters.
- Work with municipalities to obtain State Designations (e.g., Village Center, Downtowns, Neighborhood Development Areas) and subsequent access to funding opportunities.
- Work with municipalities on bylaw reform that supports affordable and accessible housing. Important topics of reform to address are:
 - Dimensional requirements; setbacks, lot sizes,
 - Parking standards,
 - Allowable uses,
 - Accessory dwelling units
- Work with the State to develop a tax incentive program that encourages development of affordable rental properties.
- Host housing forums, workshops and round tables.
- Work with municipalities to apply for grants focused on housing opportunities.
- Research strategies to facilitate construction of accessory dwelling units (ADU) in regards to wastewater and water permitting and fire safety.
- Help municipalities plan and obtain funding for public infrastructure to support residential development in village centers and towns.
- Work with communities to determine the housing needs. Assist in the organization of local Housing Committees.
- Compile a database of bylaw reforms that support affordable, accessible and small-scale housing. Incorporate on-going work in the Region and the State, such as Zoning for Great Neighborhoods.