Chapter 23: Windham County

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Household Growth and Projected Needs

Between 2010 and 2020, the number of households living in Windham County year-round increased at an average rate of 0.6% per year to 20,388. By 2029, a projected 21,037-22,153 households will live in the county.

Figure 23-1 Projected Windham County year-round household demand, 2025 and 2029

Year-round households	2010	2020	2025 (projected)		2029 (projected)	
			Lower	Upper	Lower	Upper
Total households	19,290	20,388	20,513	20,972	21,037	22,153
Owner households	13,124	13,982	14,721	15,051	14,612	15,388
Renter households	6,166	6,406	5,791	5,921	6,424	6,765

Source: 2010 and 2010 Decennial Census, 2025 and 2029 projected based on Census Bureau American Community Survey estimates and statewide 2016-2019 average annual growth of 1% ("Lower") and 1.8% in 2019-2022 ("Higher).

Since 2020, demand to live in Vermont has increased while the supply of new homes has not kept pace. To accommodate demand to live in the county and meet other housing market needs such as normalizing the vacancy rate, Windham County is likely to need a projected 1,461-2,275 additional homes between 2025 and 2029.

Figure 23-2 Projected year-round homes needed by tenure, 2025-2029

Additional homes needed	Pre-pandemic growth (Lower)	Pandemic-era growth (Upper)
Owner homes	345	843
Renter homes	1,116	1,432
Total additional homes needed	1,461	2,275

Source: VHFA analysis of U.S. Census Bureau data (Building Permits, Housing Completions, American Community Survey estimates, Population and Housing Unit Estimates and Current Population Survey/Housing Vacancy Survey) and the Vermont 2023 Point-In-Time Count of those Experiencing Homelessness. "Pre-pandemic demand" assumes resuming trends that occurred in 2016-2019. "Pandemic-era demand" assumes continuation of trends that occurred in 2019-2022 Assumes a target vacancy rate of 5% for rental and 2% for owner homes and annual housing destruction rate of 0.15%.

Housing Stock

Windham County's housing stock consists of 29,946 year-round and seasonal homes. The county has a greater proportion of seasonal homes (30%) than the state (15%) and a lesser proportion of year-round owner and rental homes. Windham County represents 9% of the state's total housing stock. Windham County has a disproportionate share of the seasonal homes in the state (17%).

Figure 23-3 Windham County housing stock, 2022

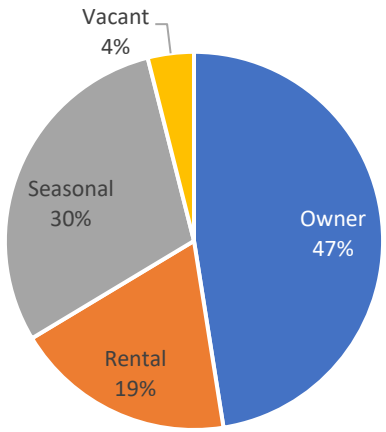


Figure 23-4: Windham County home types by town

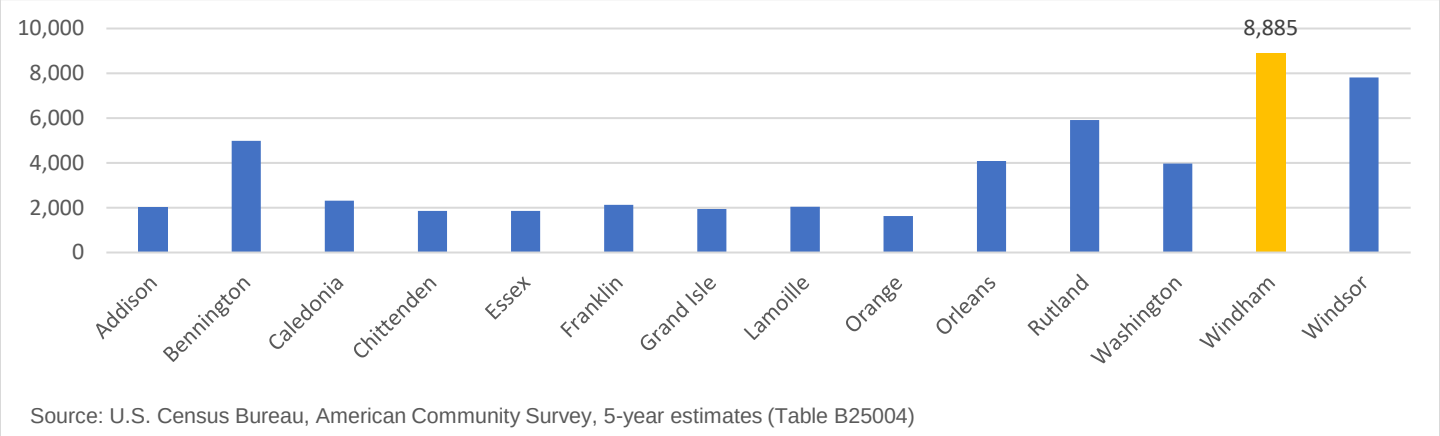
Location	Owner homes	% Owner	Renter homes	% Renter	Seasonal homes	% Seasonal	Vacant homes	% Vacant	Total homes	% of county homes
Windham County	14,225	48%	5,655	19%	8,885	30%	1,181	4%	29,946	100%
Athens	130	55%	65	28%	33	14%	7	3%	235	1%
Brattleboro	3,182	52%	2,692	44%	0	0%	242	4%	6,116	20%
Brookline	147	64%	39	17%	37	16%	7	3%	230	1%
Dover	510	17%	153	5%	2,289	76%	43	1%	2,995	10%
Dummerston	799	75%	112	11%	108	10%	47	4%	1,066	4%
Grafton	250	58%	19	4%	138	32%	28	6%	435	1%
Guilford	815	73%	162	15%	100	9%	43	4%	1,120	4%
Halifax	249	49%	27	5%	204	40%	33	6%	513	2%
Jamaica	395	37%	62	6%	600	56%	19	2%	1,076	4%
Londonderry	712	47%	141	9%	602	40%	54	4%	1,509	5%
Marlboro	322	60%	21	4%	160	30%	34	6%	537	2%
Newfane	655	59%	114	10%	297	27%	38	3%	1,104	4%
Putney	672	68%	211	21%	61	6%	45	5%	989	3%
Rockingham	1,352	52%	945	36%	52	2%	267	10%	2,616	9%
Somerset	0	0%	0	0%	13	100%	0	0%	13	0%
Stratton	79	5%	15	1%	1,431	93%	12	1%	1,537	5%
Townshend	494	58%	144	17%	151	18%	58	7%	847	3%
Vernon	681	72%	239	25%	0	0%	27	3%	947	3%
Wardsboro	323	37%	41	5%	465	54%	39	5%	868	3%
Westminster	1,148	79%	121	8%	121	8%	65	5%	1,455	5%
Whitingham	446	49%	81	9%	354	39%	21	2%	902	3%
Wilmington	689	29%	221	9%	1,456	60%	43	2%	2,409	8%
Windham	175	41%	30	7%	213	50%	9	2%	427	1%

Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2018-2022 (Table B25003, B25004) from housingdata.org.

Seasonal Homes

The latest estimates show that 15% of Vermont's homes are "seasonal, occasional use, or vacation homes", giving the state the second highest rate in the nation. In 2022, there were an estimated 8,885 seasonal or occasional use homes in Windham County, making up 30% of all homes in the county.

Figure 23-5 Seasonal homes by county, 2022

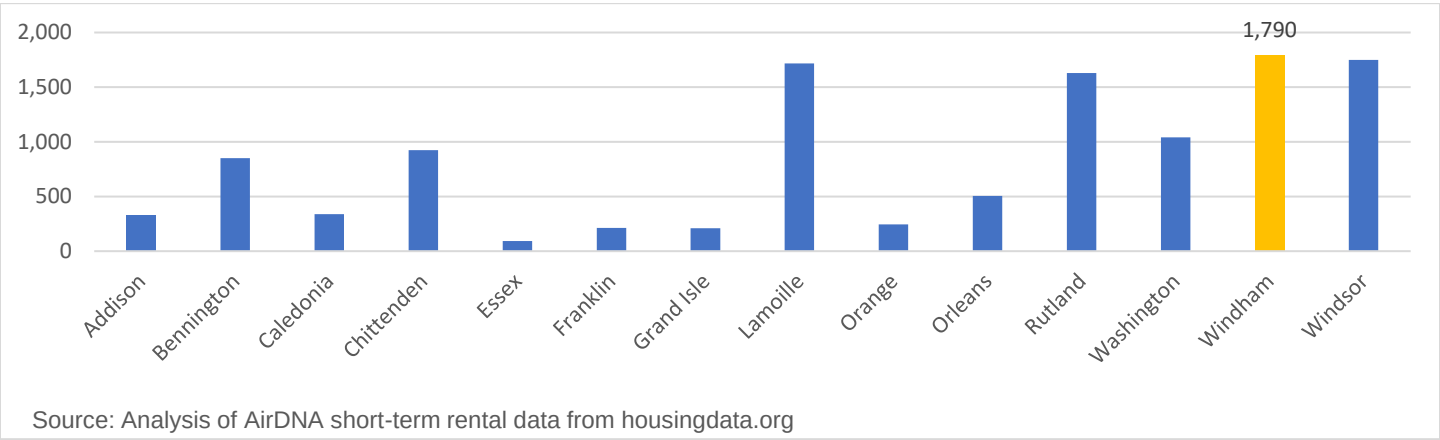


Source: U.S. Census Bureau, American Community Survey, 5-year estimates (Table B25004)

Short-Term Rentals

The number of short-term rentals statewide has risen dramatically in the last ten years. In 2015, fewer than 1,000 homes were listed monthly as short-term rentals; as of September 2023, more than 11,747 homes are being listed. The growth in the short-term rental market has not been equal across the state, however. Counties in southern Vermont or counties that feature one of the state's larger resort towns have the highest share of STRs and have seen the greatest growth.

Figure 23-6 Homes used as short-term rentals by county, Oct. 2023

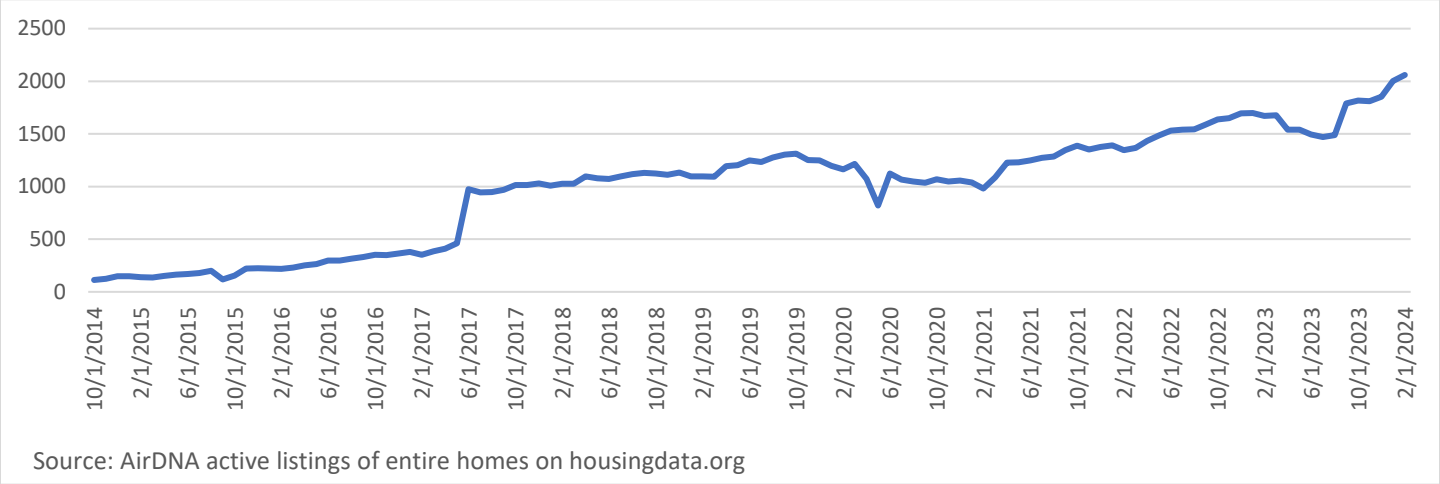


Source: Analysis of AirDNA short-term rental data from housingdata.org

Windham County has followed state STR market trends, with a steady annual increase in the number of units. In 2023, 1,790 homes were listed as STRs, representing 6% of the county's total housing stock, greater than the statewide rate of 4%.

Dover and Londonderry, located near the Mt. Snow and Bromley Mountain ski resorts, had the greatest portion of their housing stock dedicated to Short-term Rentals with 18% and 20% respectively. The two towns combined make up nearly 50% of the STRs in the county. Although Wilmington had a lesser share of the its stock dedicated to STRs, it has second-most STRs in the county.

Figure 23-7: Windham County short-term rental homes



Source: AirDNA active listings of entire homes on housingdata.org

Figure 23-8 Seasonal homes and short-term rentals by town

Location	Seasonal homes (2022)	Seasonal homes relative to total housing stock	Short-term rentals (active Oct. 2023)	Short-term rentals relative to total housing stock	Total housing stock
Windham County	**8,885**	**30%**	**1,790**	**6.00%**	**29,978**
Athens	33	14%	0	0.00%	235
Brattleboro	0	0%	109	1.80%	6,116
Brookline	37	16%	0	0.00%	230
Dover	2,289	76%	528	17.60%	2,995
Dummerston	108	10%	0	0.00%	1,066
Grafton	138	32%	34	7.80%	435
Guilford	100	9%	0	0.00%	1,120
Halifax	204	40%	2	0.40%	513
Jamaica	600	56%	140	13.00%	1,076
Londonderry	602	40%	301	19.90%	1,509
Marlboro	160	30%	0	0.00%	537
Newfane	297	27%	43	3.90%	1,104
Putney	61	6%	51	5.20%	989
Rockingham	52	2%	26	1.00%	2,616
Somerset	13	100%	0	0.00%	13
Stratton	1,431	93%	0	0.00%	1,537
Townshend	151	18%	46	5.40%	847
Vernon	0	0%	2	0.20%	947
Wardsboro	465	53%	134	15.30%	874
Westminster	121	8%	2	0.10%	1,455
Whitingham	354	39%	35	3.90%	902
Wilmington	1,456	60%	337	13.80%	2,435
Windham	213	50%	0	0.00%	427

Source: U.S. Census Bureau, American Community Survey 2018-2022 estimates and AirDNA active listings of entire homes on housingdata.org

Characteristics of the Housing Stock

The types of homes that make up the housing stock in Windham County are similar to the state as a whole. Windham County's stock of year-round renter and owner homes consists primarily of single-family detached homes is nearly the same as the proportion statewide (67%).

Figure 23-9: Windham County owner homes types

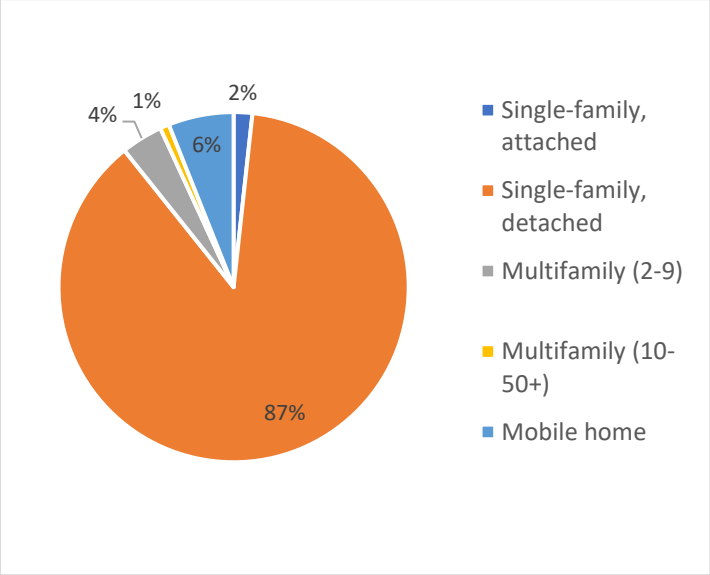
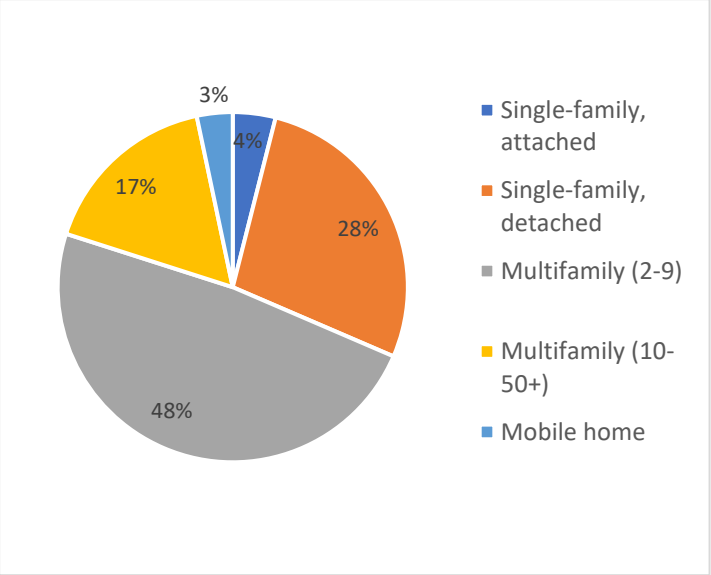


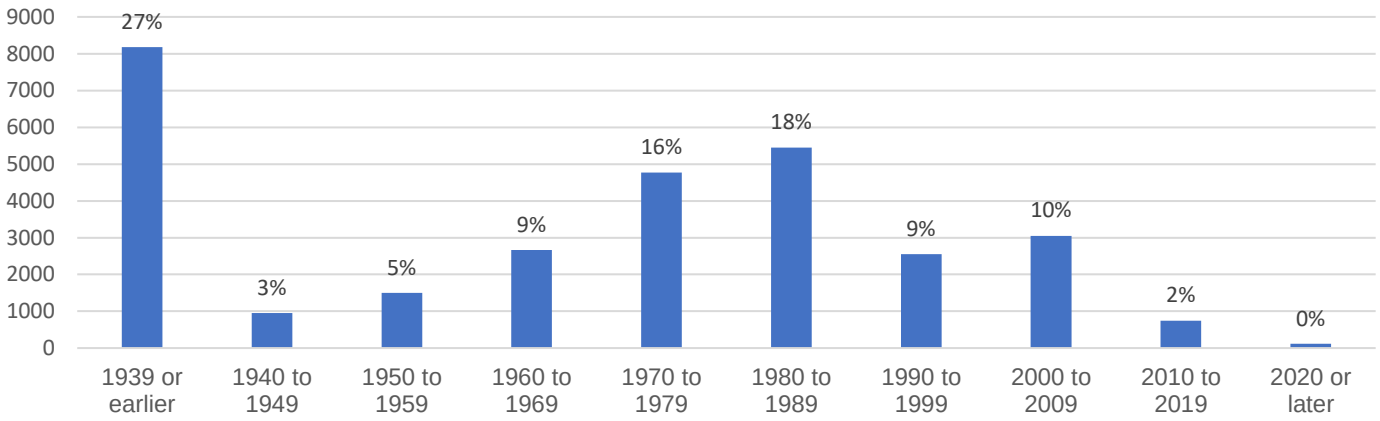
Figure 23-10: Windham County renter homes types



Source: U.S. Census Bureau, American Community Survey 5-year estimates 2022 from housingdata.org.

Of all homes in Windham County, an estimated 27% were built prior to 1940, a greater proportion than the statewide average of 25%. The median home in the county was built in 1974. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant.

Figure 23-11: Year built for Windham County homes



Source: U.S. Census Bureau, American Community Survey 2018-2022, from housingdata.org

In Vermont, the average household size has decreased over the past 30 years, down from 2.57 people per household in 1990 to 2.27 people per household in 2020. This decline has created a mismatch between the number of people per household and the number of bedrooms in Vermont homes. This difference is most pronounced in owner-occupied housing where large homes of 3+ bedrooms (74% of owner homes) outnumber of large households of 3+ people (32% of owner households). The difference in household size and number of bedrooms is not as pronounced within the renter housing market.

The mismatch is present in Windham County as well, where large homes (59% of the county's year-round homes) far outnumber large households (25% of the county's year-round households). Conversely, single person households (36% of the county's year-round households) outnumber small homes of 0-1 bedrooms (16% of the county's year-round homes).

Figure 23-12 Household size, 2022

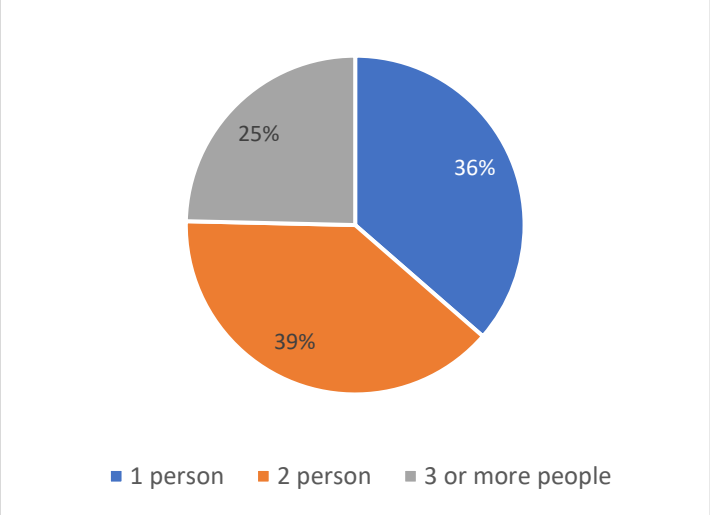
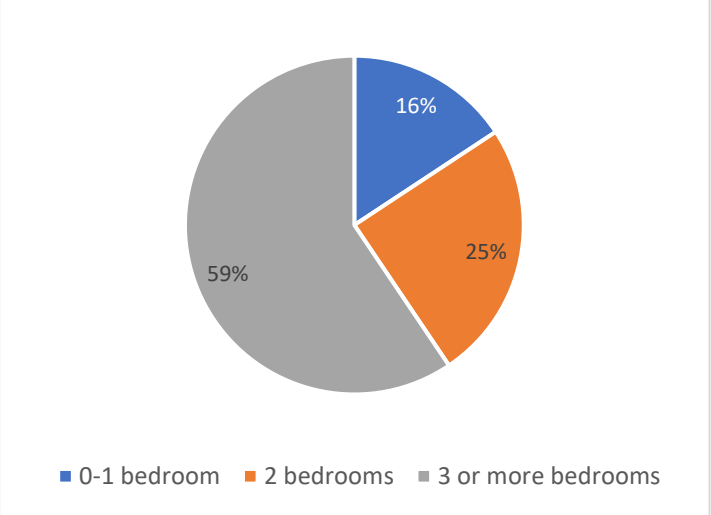


Figure 23-13 Home size (number of bedrooms), 2022



Source: U.S. Census Bureau, American Community Survey 5-year estimates 2022 from housingdata.org.

Manufactured Homes and Mobile Home Parks

There are approximately 1,366 manufactured homes in Windham County. These include homes used by year-round homeowners and renters as well as homes used seasonally or occasionally and vacant. Manufactured homes make up 4% of the county housing stock, the same as the state average rate of 5%, according to the U.S. Census Bureau's 2018-2022 American Community Survey.

Most manufactured homes in Windham County are located in manufactured home communities, also known as mobile home parks. Windham County has 17 mobile home parks with 522 lots. As of November 2023, there were 23 vacant lots in the county, resulting in a 4.4% park vacancy rate. Windham County has three parks located in 100-year floodplains and four in floodways.

Three mobile home parks in Brattleboro are cooperatively owned as the Tri-Park cooperative, forming the largest collective of mobile homes in the state. Mountain Home Park, the largest of the three, was significantly impacted by flooding during Tropical Storm Irene in 2011 as flood waters overwhelmed a nearby brook and 29 homes were destroyed. In response to this damage and the still present flood risk, Tri Park undertook a multi-year master plan process to mitigate flood hazards.

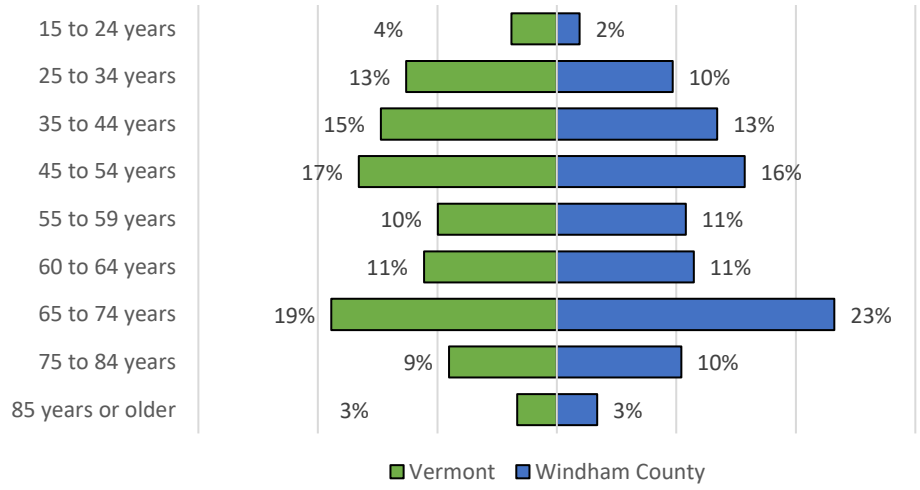
Figure 23-14 Windham County mobile home parks

Park Ownership type	Parks	Lots
For Profit	6	56
Non-profit	5	119
Cooperative	3	315
All Rental (for profit)	2	9
Total	16	499
Median lot rent		$305
Source: Vermont Mobile Home Park Registry		

Household Demographics

Windham County households are more likely to be headed by someone aged 65 or older (36% of all year-round households) than the statewide average rate of 31%. Similarly, households headed by someone under 35 years old make up 12% of the county's residents, compared to 17% statewide.

Figure 23-15 Households by age of householder, 2022



Source: U.S. Census Bureau, American Community Survey 2018-2022 from housingdata.org

Age range	Households
15 to 24 years	371
25 to 34 years	1,879
35 to 44 years	2,603
45 to 54 years	3,045
55 to 59 years	2,090
60 to 64 years	2,220
65 to 74 years	4,503
75 to 84 years	2,017
85 years or older	654
Total	19,382

The vast majority of household heads living in the county identify as white alone, but the number of household heads identifying as people of color increased by substantially more than heads identifying as white alone in Windham County between 2010 and 2020.

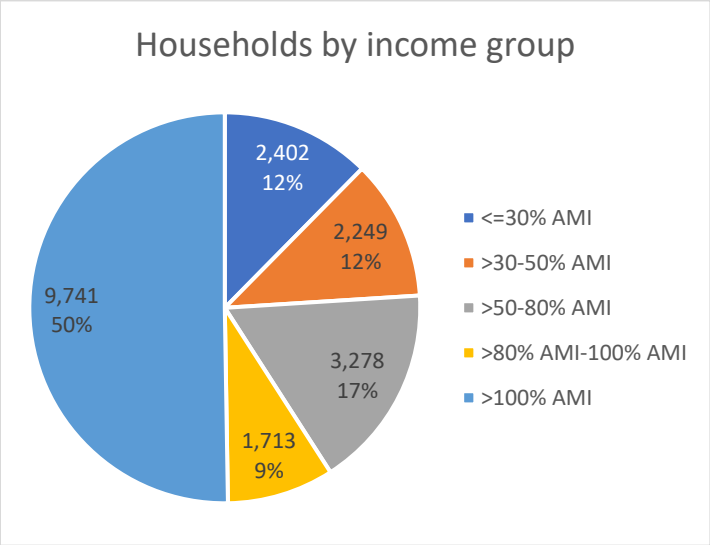
Figure 23-16 Households by race and tenure, 2010-2022

Windham County	All households			Owner households			Renter households		
	2010	**2020**	**2022***	**2010**	**2020**	**2022***	**2010**	**2020**	**2022***
American Indian and Alaska Native alone	50	66		24	34		26	32	
Asian alone	126	133	111	60	74	49	66	59	62
Black or African American alone	123	164		41	48		82	116	
Native Hawaiian and Other Pacific Islander alone	7	8		4	6		3	2	
Some Other Race alone	54	173		24	103		30	70	
Two or More Races	257	1,001	607	115	554	361	142	447	246
White alone	18,673	18,843	18,426	12,856	13,163	13,360	5,817	5,680	5,066
Grand Total	19,290	20,388	19,382	13,124	13,982	13,910	6,166	6,406	5,472

Source: U.S. Census Bureau Decennial Census and American Community Survey 2018-2022 estimates (Table B25003A-G) from housingdata.org. *Note: Estimates for small groups are not available ("n/a") for 2022 because they are based on samples with large margins of error.

The estimated median household income in Windham County was $65,473 in 2022. About 24% of county households have very low incomes of 50% of the Area Median Income (AMI) or less.

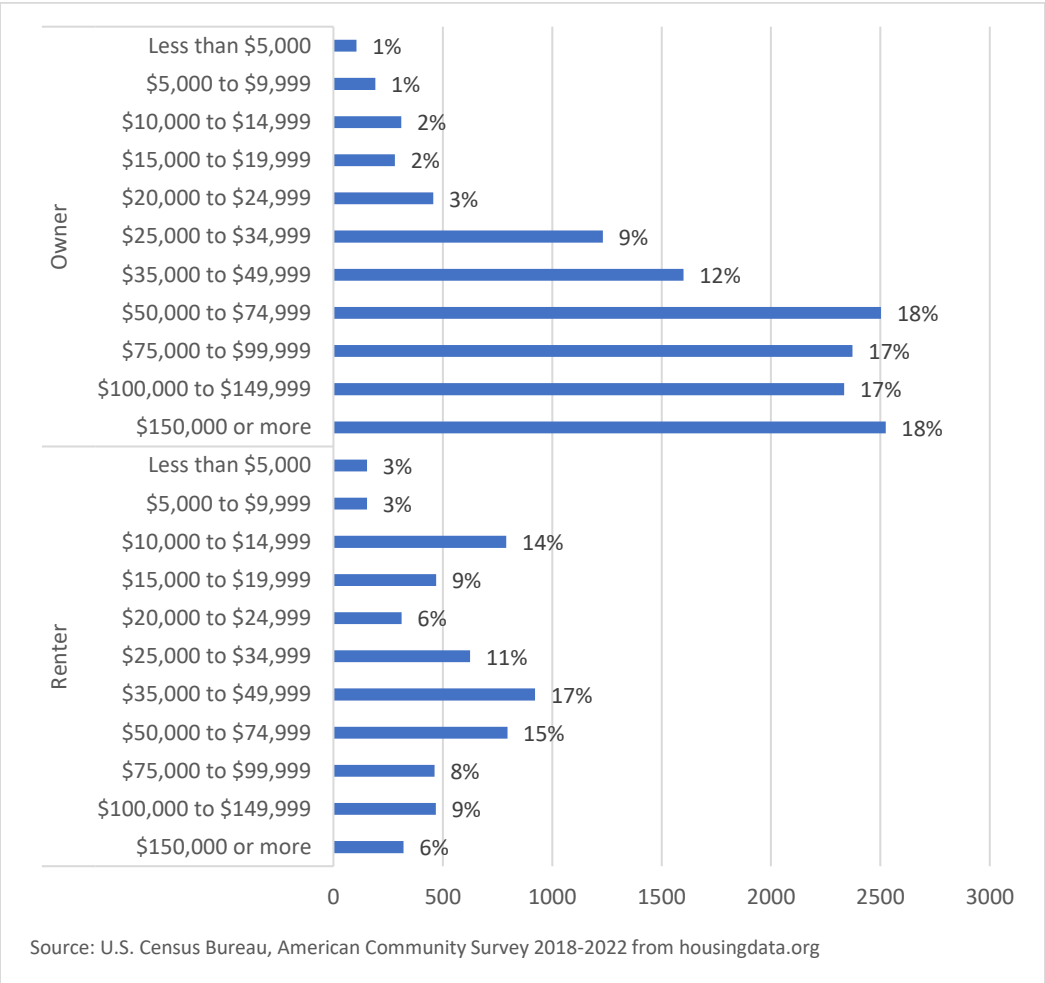
Figure 23-17 Household income relative to Area Median Income (AMI)



County income levels	
30% AMI	$19,642
50% AMI	$32,737
80% AMI	$52,378
Area Median Income (100%)	$65,473
Owner household median	$77,651
Renter household median	$37,231

Source: Based on U.S. Census Bureau, American Community Survey 2018-2022 from housingdata.org

Figure 23-18 Number of households by income by tenure, 2022

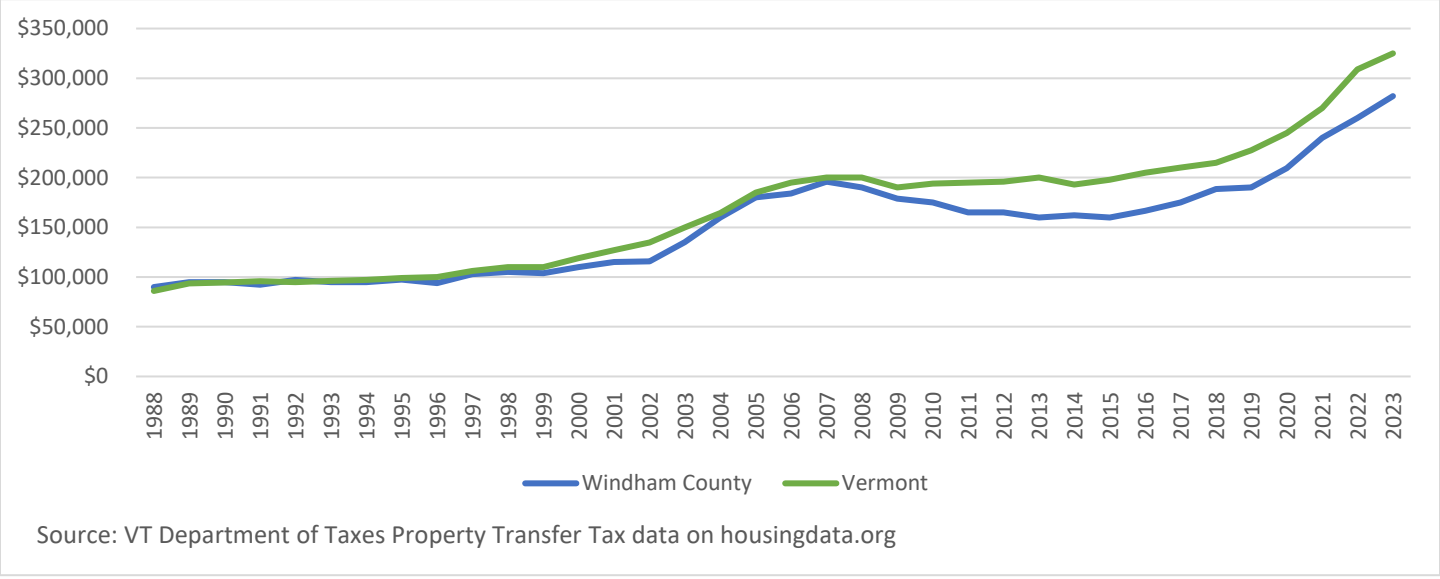


Source: U.S. Census Bureau, American Community Survey 2018-2022 from housingdata.org

Homeownership Market

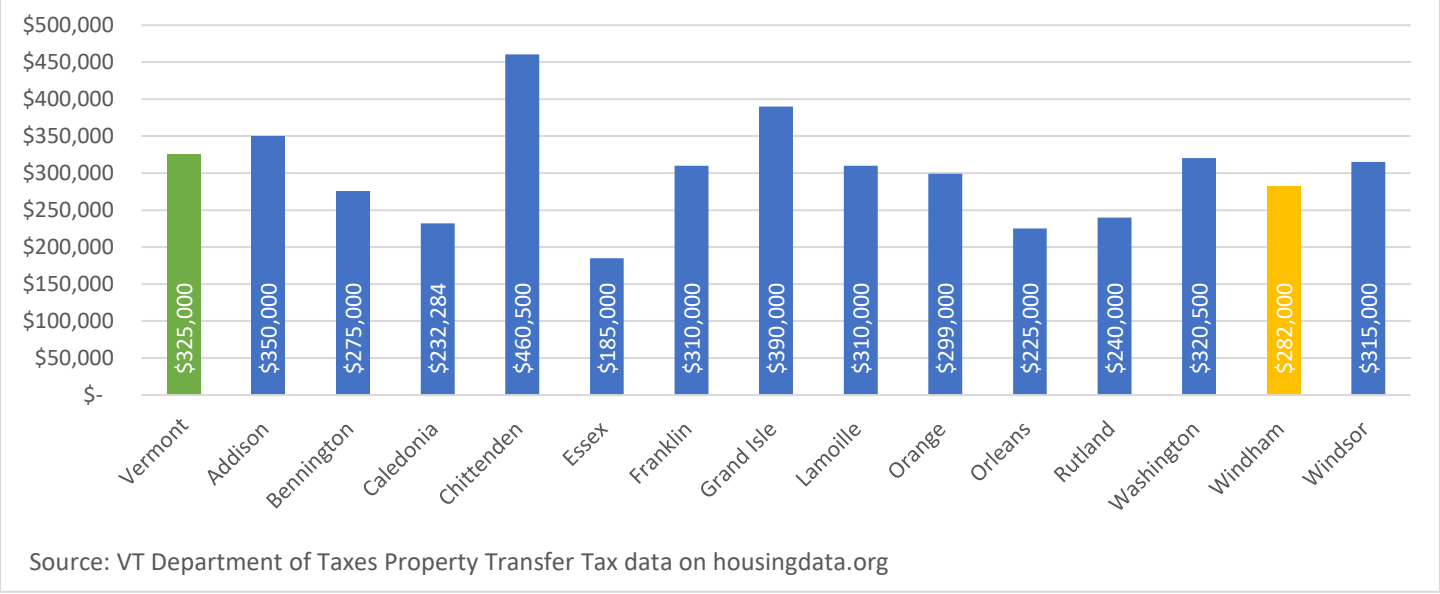
There are approximately 14,000 homeowner households in Windham County. An estimated 72% of the county's households are homeowners, compared to a statewide rate of 73%. The median home price in the county in 2023 was about $282,000, while the state median was $325,000. This continues a trend in which no county in Vermont has seen a decline in annual median home sale price since 2019.

Figure 23-19: Median home prices



Source: VT Department of Taxes Property Transfer Tax data on housingdata.org

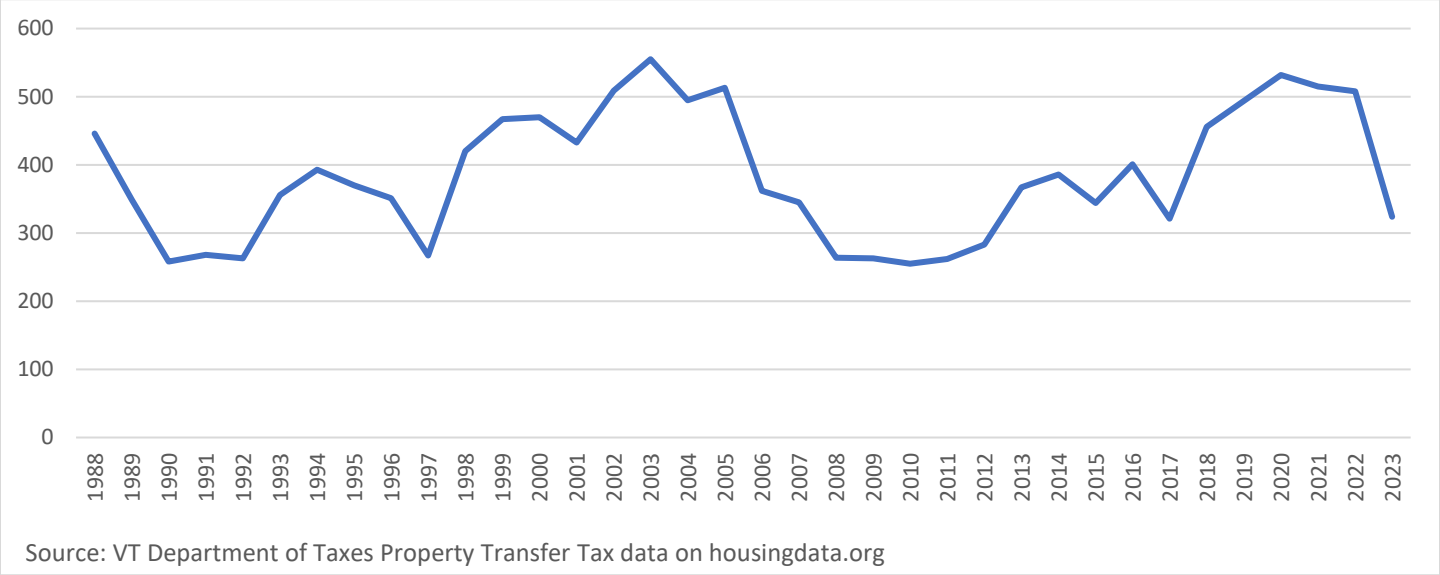
Figure 23-20 Median primary home sale price by county, 2023



Source: VT Department of Taxes Property Transfer Tax data on housingdata.org

In 2023, there were 324 primary homes sales in Windham County. The annual total number of homes sold in the county rose in 2020 when 532 homes were sold. This reflects the statewide increase in primary home sales experienced in 2020 and 2021. The decline in sales in 2021-2023 suggests that rising prices and interest rates, as well as constrained supply of for sale homes, may be slowing down the home sale market.

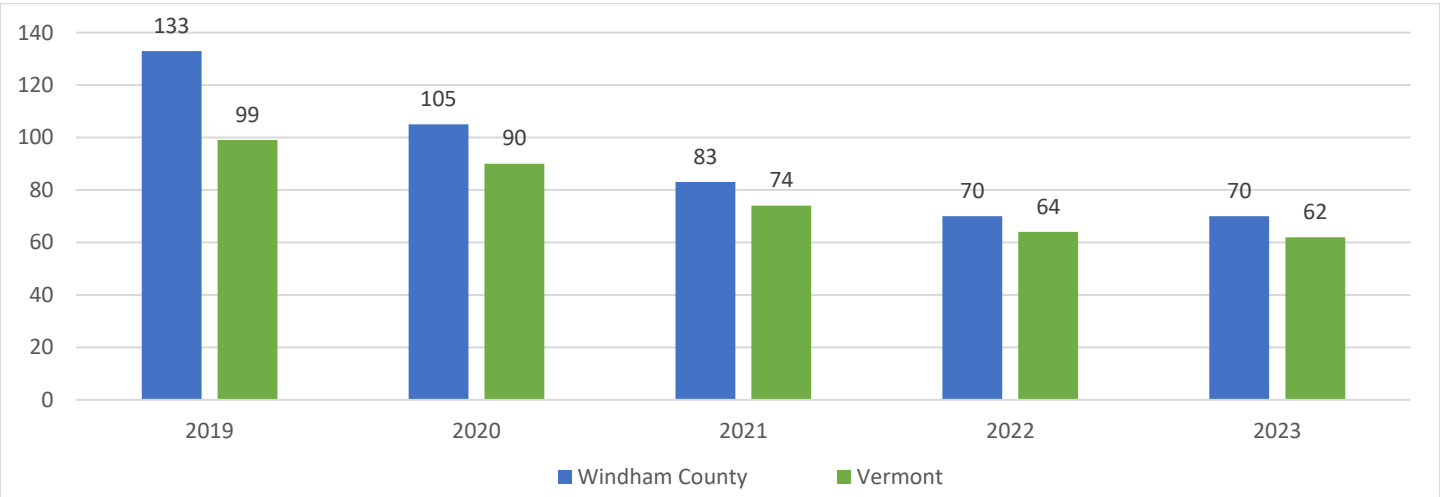
Figure 23-21 Number of primary home sales in Windham County, 1988-2023



Source: VT Department of Taxes Property Transfer Tax data on housingdata.org

The median days on the market for a Windham County home dropped to 70 days in 2023 from 133 days in 2019. Homes in the county stay on the market slightly longer than the Vermont median of 62 days. On average, homes in the county are on the market for approximately two fewer months than in 2019. The short time on the market is an all-time low in Vermont and another indication of the high demand for homes.

Figure 23-22: Median days on market

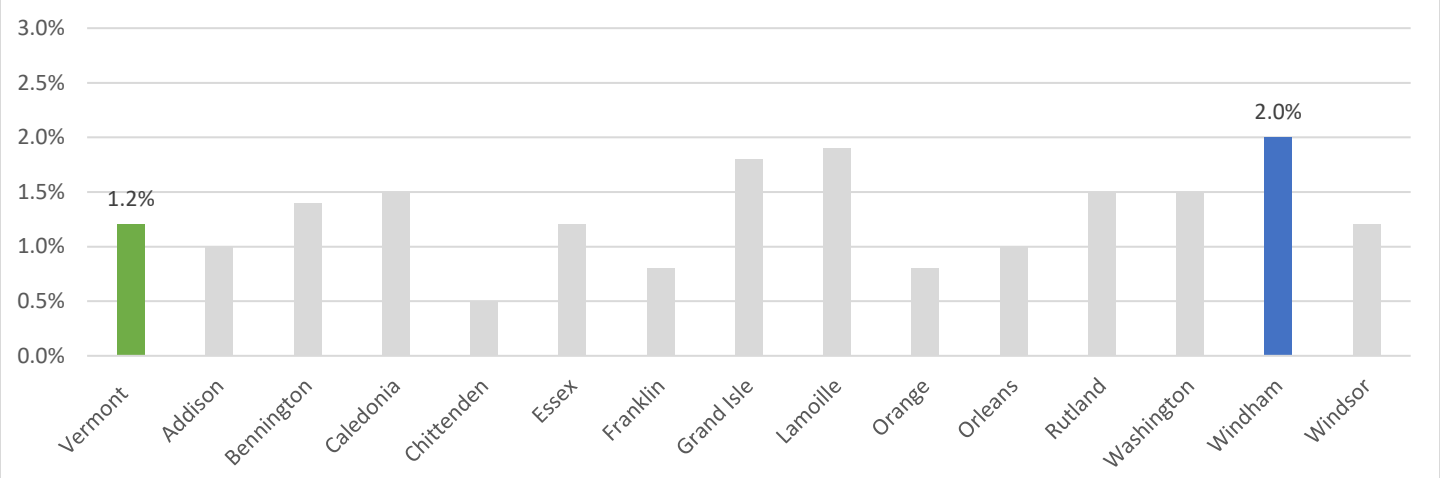


Source: Vermont Property Transfer Tax (PTT) records

The homeowner vacancy rate is the number of homes on the market compared to the total number of homes used or intended for homeowner households. Vermont's homeowner vacancy rate is estimated at 1.2%, below the 2.0% rate considered indicative of a healthy housing market. When the vacancy rate falls below the healthy rate, it can be difficult for homebuyers to find homes to purchase due to limited availability and puts upward pressure on sales prices.

Vacancy rates vary between Vermont counties, with some counties falling in the healthy market range and others far below. The homeowner vacancy rate in Windham County (2%) is higher than the statewide rate of 1.2% and just at the minimum of the healthy market range.

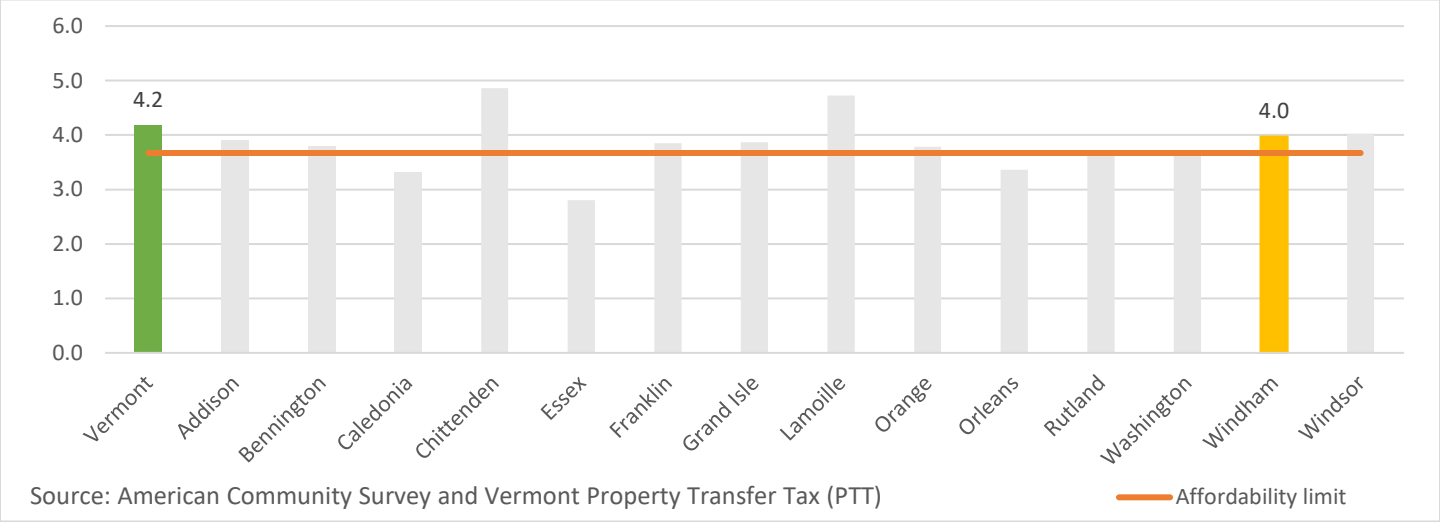
Figure 23-23: Homeowner vacancy rates



Source: VHFA analysis of estimates of U.S. Census Bureau: American Community Survey 5-year estimates, 2018-2022 from housingdata.org

Home buying is unaffordable for the average Windham County resident, like in most Vermont counties. In 2022, the ratio of county home prices to median county household income was 4. When exceeding a factor of 3.67, households on average are paying more than 30% of their annual income t0owards housing costs and are thus considered cost burdened. An estimated 31% of owner-occupied households in Windham County are cost-burdened.

Figure 23-24 Ratio of median home sale price to county median household income, 2022

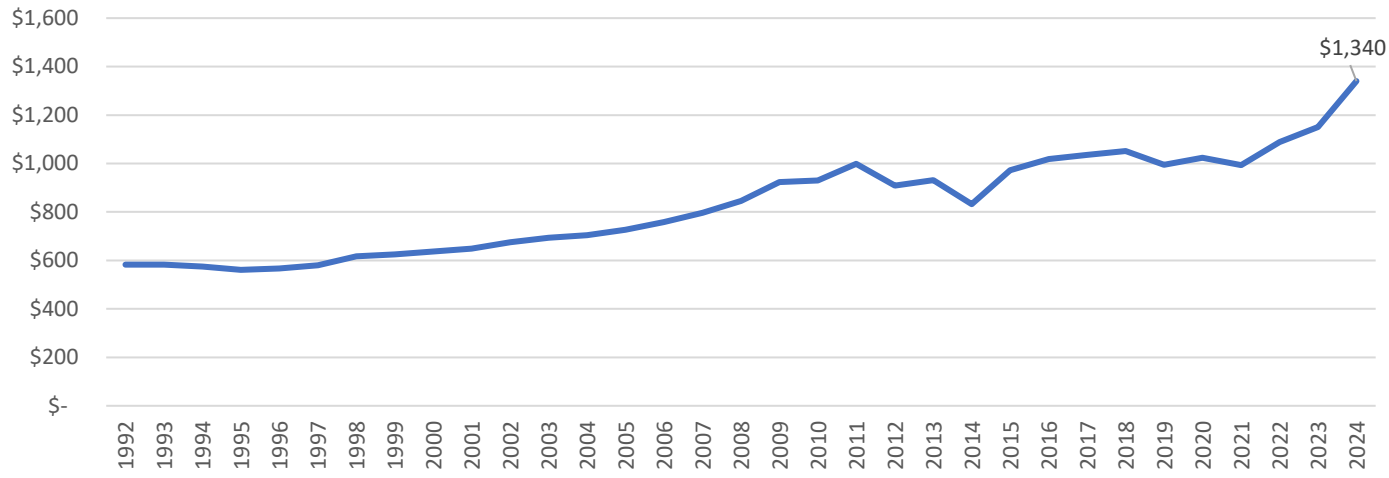


Source: American Community Survey and Vermont Property Transfer Tax (PTT)

Rental Housing Market

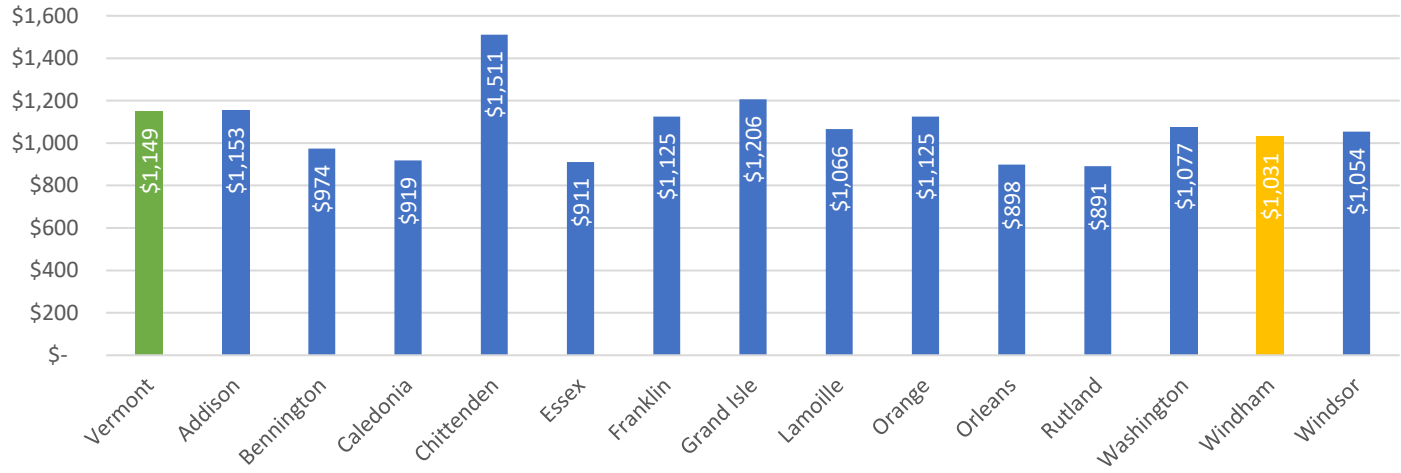
According to HUD, monthly rent for a safe, decent apartment in Vermont counties in 2024 is 25-35% higher than it was 5 years ago.[15] The fair market rent for a 2-bedroom apartment in Windham County was set at $1,340 in 2024. The median rent in Windham County of $1,031 was similar to the statewide median in 2022.

Figure 23-25: Fair market rent for a 2-bedroom apartment



Source: U.S. Department of Housing and Urban Development estimated 40th percentile rent for a decent quality apartment on housingdata.org

Figure 23-26: Median gross rent by county, 2022

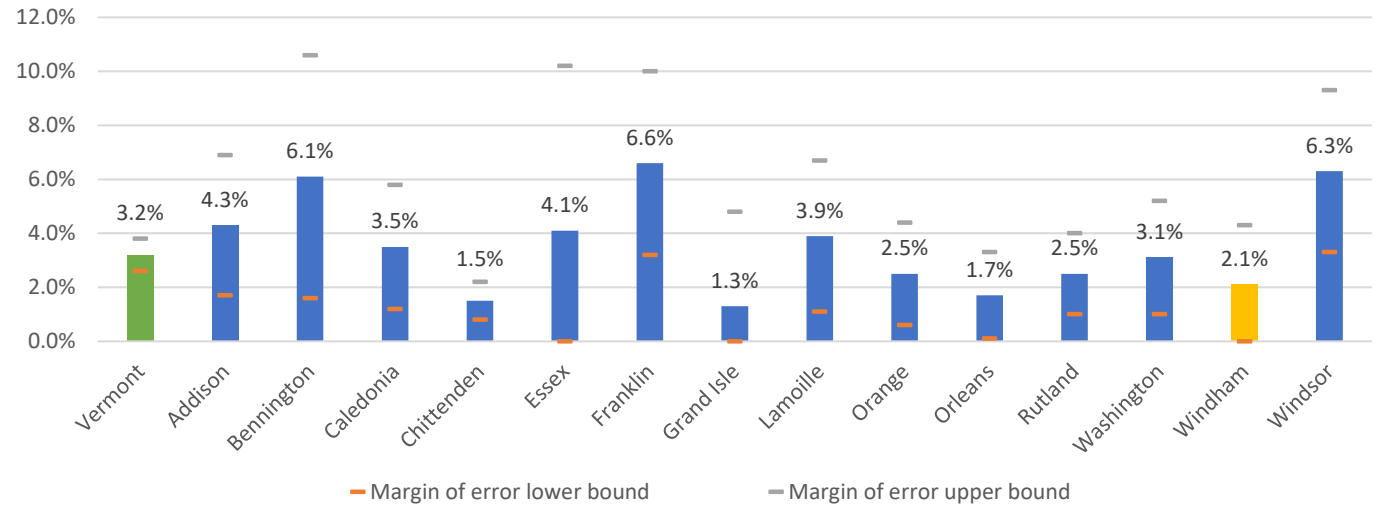


Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

[15] U.S. Dept. of Housing and Urban Development, HUD Fair Market and 50th Percentile Rents. 2024

The renter vacancy rate is the number of homes for rent compared to the total number of homes used or intended for renter households. According to the most recent estimates available, Vermont's rental vacancy rate is 3.2%. This is somewhat lower than what experts consider to be a healthy vacancy rate, which is typically around 4 to 6%. Below that rate, renters can have difficulty finding an affordable home, putting upward pressure on prices. Windham County had a rental vacancy rate of 2.1% in 2022 – less than the statewide rate, but with a larger margin of error. Both state and county vacancy rates have declined in the last ten years.

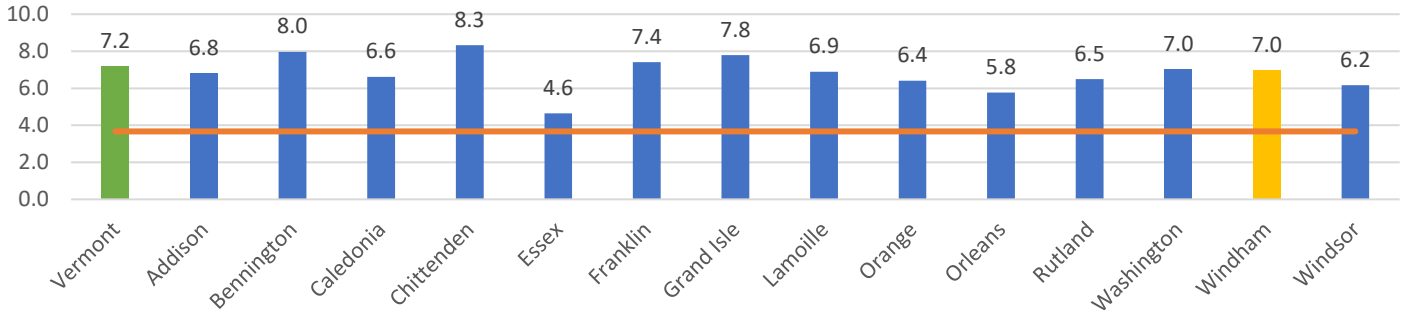
Figure 23-27: Rental vacancy rates, 2022



Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

Across the state, the median home sale price was 7.2 times the median renter household income in 2022. For housing to be considered affordable, housing costs should not exceed a factor of 3.67, where only 30% of income is dedicated to housing costs. Given the mismatch in this ratio, the median renter household would have difficulty affording a median primary home statewide and in Windham County.

Figure 23-28 Median home sale price to median renter income ratio, 2022



Source: U.S. Census Bureau American Community Survey 5-year estimates and Vermont Property Transfer Tax

Subsidized Rental Housing

Vermont has 14,670 rental apartments in 541 apartment complexes that were built through federal and state government programs. Together, these homes comprise 19% of the state's rental homes.

Affordable housing is generally defined as housing where the occupant is paying less than 30% of their income towards housing costs. To create affordable housing, the federal government directs funding through various channels, including state governments, non-profit or private housing developers, Public Housing Authorities (PHAs) or other housing agencies. Public subsidies for affordable housing largely fall in two categories; (1) funding for the construction and rehabilitation of housing, or (2) funding to provide rental assistance to tenants. Often, apartments created with public development funding are paired with rental assistance funding to ensure affordability for low-income tenants

Figure 23-29 Rental housing with project-based assistance in Vermont by county, 2024

County	Total occupied rental homes	Apartments in buildings developed with public funding	% of all rental homes	Apartments with monthly project based rental assistance	% of all rental homes
Addison County	3,183	507	16%	279	9%
Bennington County	4,222	836	20%	400	9%
Caledonia County	3,056	528	17%	231	8%
Chittenden County	26,034	5,302	20%	1,929	7%
Essex County	468	100	21%	70	15%
Franklin County	4,604	787	17%	498	11%
Grand Isle County	315	99	31%	37	12%
Lamoille County	3,150	396	13%	189	6%
Orange County	2,317	430	19%	223	10%
Orleans County	2,398	335	14%	187	8%
Rutland County	7,304	1,371	19%	880	12%
Washington County	7,247	1,311	18%	903	12%
Windham County	5,655	1,417	25%	707	13%
Windsor County	6,309	1,251	20%	749	12%
Statewide	76,262	14,670	19%	7,282	10%

Source: U.S. Census Bureau, American Community Survey 5-year estimates and Directory of Affordable Rental Housing on housingdata.org

In Windham County, there are 1,417 apartments in buildings that were built with public development subsidies. These apartments account for 25% of the county rental housing stock. Among those apartments, 707 are connected to a source of project based rental assistance, such that tenants pay no more than 30% of their gross income towards housing costs, with the rental assistance administrating agency covering the remaining rent balance directly.

Brattleboro Housing Authority administers certain federal housing programs including 322 Section 8 Housing Choice Vouchers for low-income renter households.

Households With Housing Problems

The U.S. Department of Housing and Urban Development (HUD) receives custom tabulations from the Census Bureau American Community Survey (ACS). These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS identifies four housing problems:

1. Home lacks complete plumbing,

2. Home lacks complete kitchen,

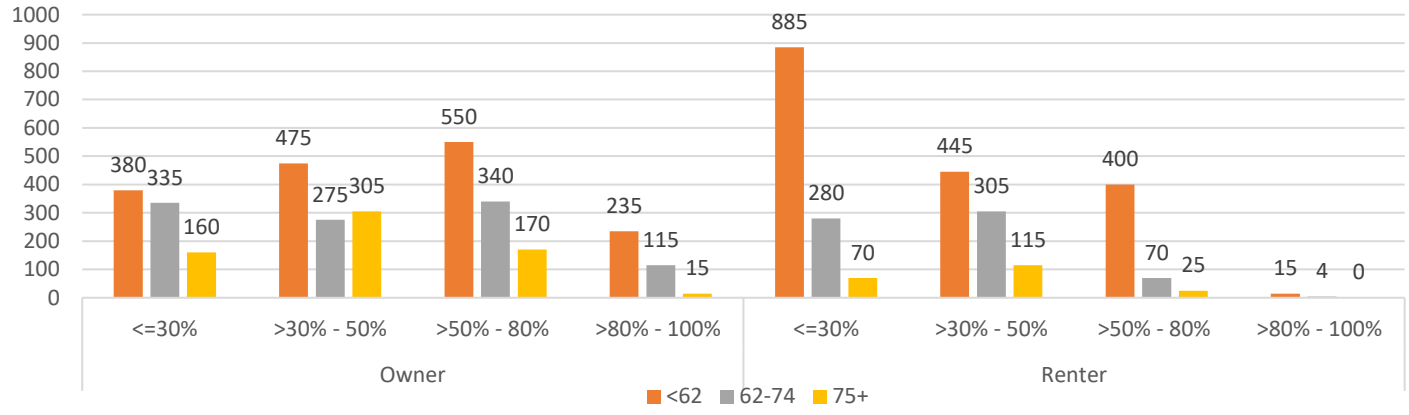
3. Household is overcrowded, or

4. Household is cost burdened (paying more than 30% of income towards housing)

An estimated 83,180 households in Vermont (about 33% of the households in the state) have at least 1 housing problem. Among these potential issues, cost burden is the most prevalent, accounting for at least 95% of the households with one or more housing problem.

The single largest demographic group in Windham County experiencing housing problems is renters with household incomes of less than 30% of the area median who are younger than 62. According to HUD Comprehensive Housing Affordability Strategy estimates, 885 of these households had at least one of the following housing problems: housing costs of 30% or more of income, lack of kitchen or plumbing facilities, and overcrowding.

Figure 23-30: Windham County households with housing problems, by income group*



*Income groups are based on a household's income relative to the area median income.
Source: HUD CHAS estimates 2020 from housingdata.org

Potential Housing Quality Issues

The Census Bureau offers only minimal estimates of the extent to which Vermont's housing stock conforms to basic quality standards:

- 2,321 occupied housing units, or 0.6% of Vermont's housing stock lack complete kitchen facilities.
- 1,322 occupied housing units, or 0.4% of Vermont's housing stock lack complete plumbing facilities.
- 498 occupied housing units, or 0.3% of Vermont's housing stock are unheated and 510 use coal as a main heating source.
- 4,230 occupied homes, or 2% of the housing stock, are overcrowded
- 4,600 occupied mobile homes were built before 1979 when federal quality standards were enacted

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

- The heating fuel type was coal, or the home lacked a heat source.
- The housing unit lacked complete kitchen facilities.
- The housing unit lacked complete plumbing facilities.
- The housing unit was a mobile home built before 1979.
- The housing unit was a rental unit built before 1939 with rent less than $500 per month.
- The housing unit was an owner home with an estimated property value of $75,000 or less (excluding mobile homes or RVs/vans/boats).

Based on analysis of Census Bureau PUMS 2022 data, there are at least 19,637 Vermont households living in homes with potentially serious housing quality issues. This accounts for about 7% of the occupied housing stock. This estimate almost certainly undercounts the total number of households with housing problems because many issues such as poor sanitary conditions, inadequate weatherization and poor interior air quality would not necessarily be reflected in the criteria above.

PUMS data is not available at the county level, instead grouping counties geographically. Windham County is classified as part of the Vermont Southern PUMs region and represents 25% of the housing stock in the region. If the distribution of housing quality issues is equal across the region, there are likely approximately 835 owner occupied and 398 renter occupied homes in County with these indicators.

Figure 23-31 Occupied households with potential housing quality issues, 2022

Region	Owner households	Renter households	Occupied without payment of rent	Total households
Southern Vermont (Bennington, Rutland, Windham & Windsor Counties)	3,341	1,591	366	5,298
Statewide	14,101	4,517	1,055	19,673
Source: U.S. Census Bureau Public Use Microdata Samples (PUMS), 5-year estimates, 2018-2022				

This analysis does not account for vacant units – an additional 1,181 homes in the county are considered “other vacant” by the U.S. Census Bureau. Homes can fall into this category for many reasons, including homes that are under renovation or homes held vacant for personal reasons by the owner. However, since this category can also include foreclosed or abandoned homes, it is often used as an indicator of area housing stock decline.

Overcrowding

About 4,200 (or 2%) of Vermont households live in overcrowded homes. Such homes are defined as those with fewer rooms than household members. For example, a one-bedroom home with a living room and kitchen has 3 rooms. Thus, it would be considered overcrowded if the household had 4 members. Studies have reported a direct association between crowding and adverse health outcomes, such as infectious disease and mental health problems.

In Vermont, renter households experience overcrowding at over three times the rate of homeowners, with 3.4% of renter households overcrowded versus just under 1% of owner households.

There are an estimated 213 households in Windham County that are considered overcrowded. Of those households, 128 are owner-occupied and 85 are renter-occupied. Among all overcrowding in Windham County, an estimated 95 households are considered severely overcrowded.

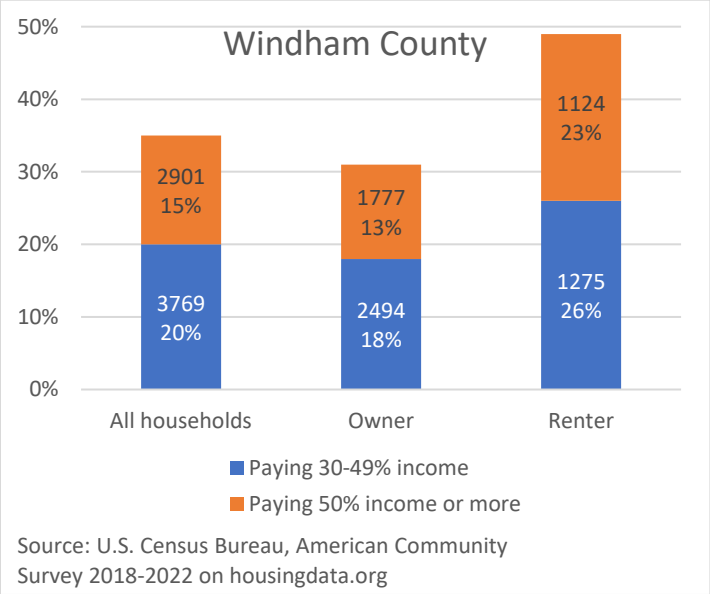
Cost Burden

When a household's housing expenses consume less than 30% of their monthly income, their housing is considered "affordable" because there is likely to be enough income remaining to afford other necessities. When housing costs consume more than 30% of household income, the household is considered "cost burdened." When cost burdened, households are less likely to have enough income remaining for other living expenses which can lead to housing instability. When housing costs exceed 50% of household income, the household is considered to be "severely cost burdened."

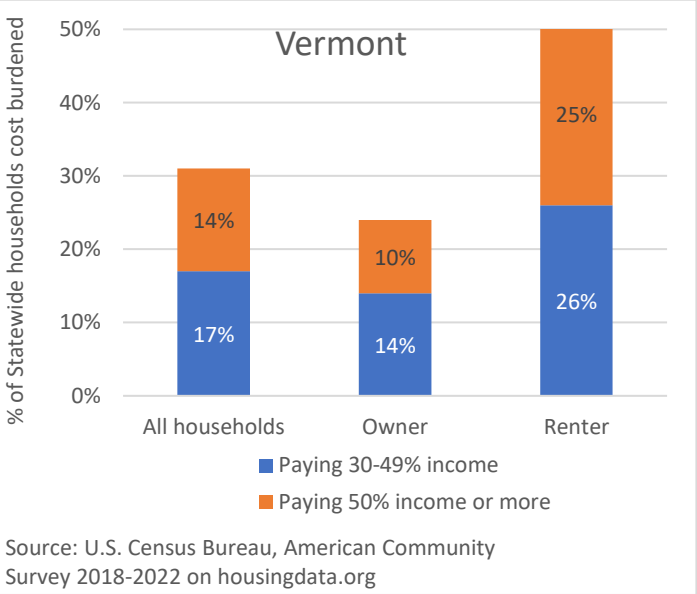
Approximately 31% of all households in Vermont are cost burdened (about 82,000 households), of which 36,000 households, 14% of all households, are severely cost burdened. In Vermont, the total number of cost burdened owner-occupied households (about 48,000) is greater than the number of cost burdened renter households (about 34,000 households), but the percentage of all owner households that are cost burdened (24% of owner households) is significantly lower than the percentage of renter households cost burdened (51% of renter households). 10% of Vermont's homeowners (about 20,000 households) and 26% of Vermont's renter households (about 17,000 households) are "severely cost burdened."

The proportion of owner households that are cost-burdened is greater (31%) in Windham County than the state as a whole, but renter cost burden is lesser than the state (49%). Approximately 2901 households are severely cost-burdened in Windham County and may be at risk of housing instability. These households are at a high risk of housing instability, including frequent moves, eviction, foreclosure and homelessness.

Figure 23-32: Cost burden among Windham County households compared to statewide cost burden



Source: U.S. Census Bureau, American Community Survey 2018-2022 on housingdata.org



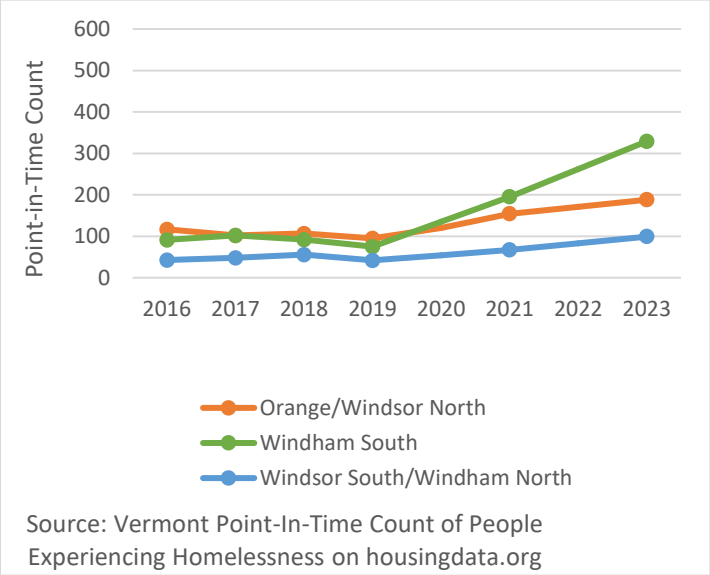
Source: U.S. Census Bureau, American Community Survey 2018-2022 on housingdata.org

Homelessness

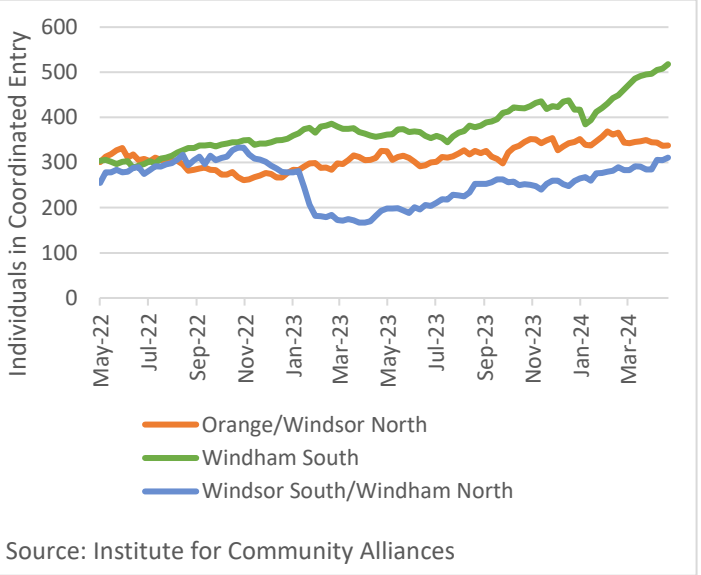
Homelessness services in the Upper Valley are divided between three local Continua of Care (CoC): the Windham South CoC, Orange/Windsor North CoC, and the Windsor South/Windham North CoC. The Windham County towns of Windham, Londonderry Grafton, and Rockingham- including the village of Bellows Falls (pop. 4,832) are served by the Windsor South-Windham North Continuum of Care. The remaining Windham County towns are served by the Windham South CoC.

During the most recent 2023 Point-In-Time count, 329 people in 229 households were experiencing homelessness in the Windham South CoC. This represents the highest total in the county since the PIT count began. Vermont's Coordinated Entry Dashboard provides the number of individuals experiencing homelessness on a weekly basis who are accessing services from Vermont's housing support agencies. During the last week in January 2024, 963 people in the Washington County area received support through this area's continuum of care.

Figure 23-33: Number of people experiencing homelessness served by the Windham County Continua of Care



Source: Vermont Point-In-Time Count of People Experiencing Homelessness on housingdata.org



Source: Institute for Community Alliances

Figure 23-34: Number of people experiencing homeless by local Continua of Care (CoCs)

Local Housing Coalition (CoC)	Number of individuals experiencing homelessness during Point-in-Time 2023	Number of individuals served by CoC during week of Jan. 29, 2024
Addison CoC	78	118
Bennington CoC	312	244
Caledonia & Essex CoC	175	255
Chittenden CoC	758	826
Franklin & Grand Isle CoC	134	242
Lamoille CoC	74	223
Orange & Windsor N CoC	188	347
Orleans CoC	48	112
Rutland CoC	654	502
Washington CoC	446	963
Windham S CoC	329	412
Windsor S & Windham N CoC	99	276
Vermont	3,295	4,408
Source: Vermont Point-in-Time Count 2023 and Vermont Coordinated Entry Dashboard		

Figure 23-35 Households experiencing homelessness and shelter availability

Local Housing Coalition (CoC)	Total Households (Point-in-Time 2023)	Households with at least one adult and child (Point-in-Time 2023)	Emergency shelter household capacity	Permanent Units with supportive services
Addison CoC	59	9	62	8
Bennington CoC	201	43	30	3
Caledonia & Essex CoC	98	26	31	29
Chittenden CoC	553	82	178	264
Franklin & Grand Isle CoC	103	9	23	6
Lamoille CoC	53	6	19	7
Orange & Windsor North CoC	132	13	0	4
Orleans CoC	25	6	4	3
Rutland CoC	425	80	19	26
Washington CoC	320	43	92	27
Windham South CoC	229	34	46	27
Windsor South & Windham North CoC	58	15	35	20
Vermont	2,256	366	539	424

Source: Vermont Point-in-Time Count, Vermont Dept. for Children and Families "GA Emergency Housing and Shelters" Presentation to the VT House Human Services and General & Housing Committees, Feb. 8, 2024 and Vermont Housing Data Website https://www.housingdata.org/profile/housing-programs/features-eligibility

Emergency and transitional housing services are concentrated in Brattleboro, including:

- The 13-bed Women's Freedom Center, for victims of domestic violence.
- The Groundworks Collaborative, which runs a 34-bed emergency shelter, a 27-bed transitional housing program, and the 30-bed Morningside House.
- Healthcare and Rehabilitation, which runs a 4-bed shelter.
- Youth Services has an 8-bed transitional shelter in Brattleboro, as well as a 4-bed site in Bellows Falls.

The majority of Vermonters experiencing homelessness in 2021-2023 have been housed in temporary motel rooms through the General Assistance Emergency Housing program.

Recent Studies

The Keys to the Valley initiative was undertaken by three regional planning commissions – the Upper Valley Lake Sunapee Regional Planning Commission of New Hampshire, and the Two Rivers-Ottauquechee Regional and Mount Ascutney Regional Commissions of Vermont.[16] The three commissions, called the "Tri-Commission", cover 67 communities on both sides of the Connecticut River of the greater Upper Valley in both Vermont and New Hampshire.

- Key Result #1 – The number of new homes (of all kinds) being created in the greater Upper Valley region will need to increase significantly to meet demand.
    - It is estimated that approximately 10,000 new homes of all kinds will be needed by 2030 to meet increased demand for homes in the greater Upper Valley region, based on demographic trends and projected increases in the number of households. This is approximately three times more homes than were created in the region between 2010 and 2020.

- Key Result #2 – There is significant demand for more affordable homes in the region.
    - Beyond the estimated ~10,000 homes that will be needed to meet increased demand, many additional lower-priced homes and affordability programs are needed to reduce housing cost burdens for residents. From 2013 to 2017, about one-third of greater Upper Valley region households were cost-burdened, meaning they paid more than 30% of household income towards housing costs (mortgage, rent, etc.). If current levels of cost burden continue, by 2030 there will be approximately 26,000 cost-burdened households in the region. In other words, if current trends continue, by 2030 there will be approximately 26,000 households that would benefit significantly from more affordable home options and/or financial support.

- Key Result #3 – An aging population will increase demand for smaller homes.
    - The average household size in the greater Upper Valley region is projected to shrink from 2.30 people per household to 2.14 people per household. This is largely due to the continued aging of the region's population, as older residents tend to have smaller households.

[16] https://www.keystothevalley.com/report/2030-home-projections/