Chapter 21: Rutland County

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Household Growth and Projected Needs

Between 2010 and 2020, the number of households living in Rutland County year-round increased at an average rate of 0.3% to 26,651. By 2029, a projected 27,922-29,404 households will live in the county.

Figure 21-1 Projected Rutland County year-round household demand, 2025 and 2029

Year-round households	2010	2020	2025 (projected)		2029 (projected)	
			Lower	Upper	Lower	Upper
Total households	25,984	26,651	26,812	27,413	27,922	29,404
Owner households	18,147	18,686	19,382	19,817	19,579	20,619
Renter households	7,837	7,965	7,430	7,596	8,343	8,786

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, Rutland County is likely to need a projected 2,531-3,618 additional homes between 2025 and 2029.

Figure 21-2 Projected year-round homes needed by tenure, 2025-2029

Additional homes needed	Pre-pandemic growth (Lower)	Pandemic-era growth (Upper)
Owner homes	623	1,470
Renter homes	1,907	2,148
Total additional homes needed	2,531	3,618

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

Rutland County's housing stock consists of 33,896 year-round and seasonal homes. Although the county has a similar housing stock composition to the state as a whole, it has a greater proportion of "other vacant" units. Rutland County contains 18% of the state's other vacant units and 10% of the state's total housing stock.

Figure 21-3 Rutland County housing stock, 2022

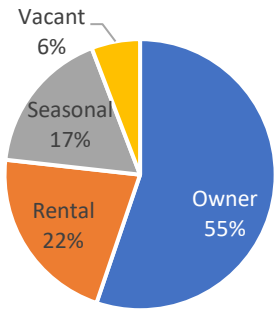


Figure 21-4: Rutland County home types by town

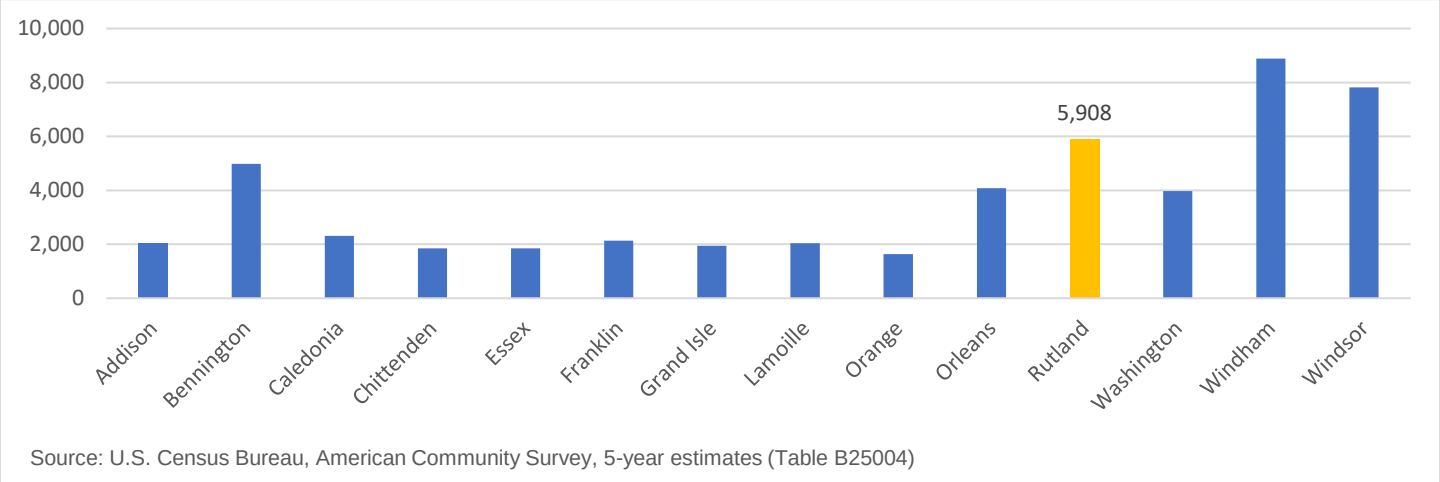
Location	Owner homes	% Owner	Renter homes	% Renter	Seasonal homes	% Seasonal	Vacant homes	% Vacant	Total homes	% of county homes
Rutland County	18,715	55%	7,304	22%	5,908	17%	1,969	6%	33,896	100%
Benson	261	58%	58	13%	112	25%	16	4%	447	1%
Brandon	1,391	71%	324	17%	43	2%	200	10%	1,958	6%
Castleton	1,475	60%	347	14%	544	22%	86	4%	2,452	7%
Chittenden	450	72%	58	9%	98	16%	18	3%	624	2%
Clarendon	834	79%	206	19%	9	1%	14	1%	1,063	3%
Danby	391	58%	89	13%	145	21%	51	8%	676	2%
Fair Haven	767	65%	254	22%	36	3%	116	10%	1,173	3%
Hubbardton	324	53%	33	5%	241	40%	9	2%	607	2%
Ira	146	73%	22	11%	33	16%	0	0%	201	1%
Killington	275	10%	75	3%	2,359	85%	57	2%	2,766	8%
Mendon	375	66%	39	7%	108	19%	43	8%	565	2%
Middletown Springs	264	75%	25	7%	58	16%	7	2%	354	1%
Mount Holly	476	44%	81	8%	485	45%	29	3%	1,071	3%
Mount Tabor	126	75%	13	8%	10	6%	19	11%	168	0%
Pawlet	478	63%	88	12%	141	19%	49	7%	756	2%
Pittsfield	161	40%	57	14%	174	43%	12	3%	404	1%
Pittsford	1,007	68%	295	20%	68	5%	104	7%	1,474	4%
Poultney	887	62%	264	18%	250	17%	38	3%	1,439	4%
Proctor	571	76%	139	18%	8	1%	36	5%	754	2%
Rutland	5,242	51%	4,160	40%	185	2%	780	8%	10,367	31%
Shrewsbury	409	67%	41	7%	114	19%	49	8%	613	2%
Sudbury	243	65%	22	6%	97	26%	13	4%	375	1%
Tinmouth	285	63%	54	12%	107	24%	8	2%	454	1%
Wallingford	654	63%	203	20%	55	5%	119	12%	1,031	3%
Wells	378	44%	64	8%	386	45%	29	3%	857	3%
West Haven	78	58%	26	19%	21	16%	10	7%	135	0%
West Rutland	767	69%	267	24%	21	2%	57	5%	1,112	3%

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 5,908 seasonal or occasional use homes in Rutland County, making up 17% of all homes in the county.

Figure 21-5 Seasonal homes by county, 2022

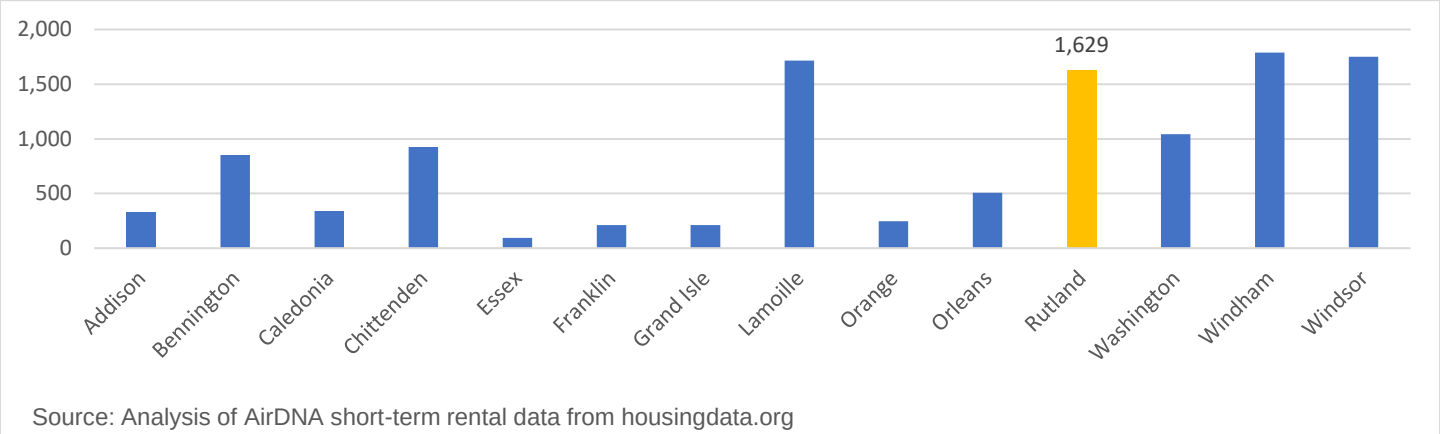


Source: U.S. Census Bureau, American Community Survey, 5-year estimates (Table B25004)

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 21-6 Homes used as short-term rentals by county, Oct. 2023

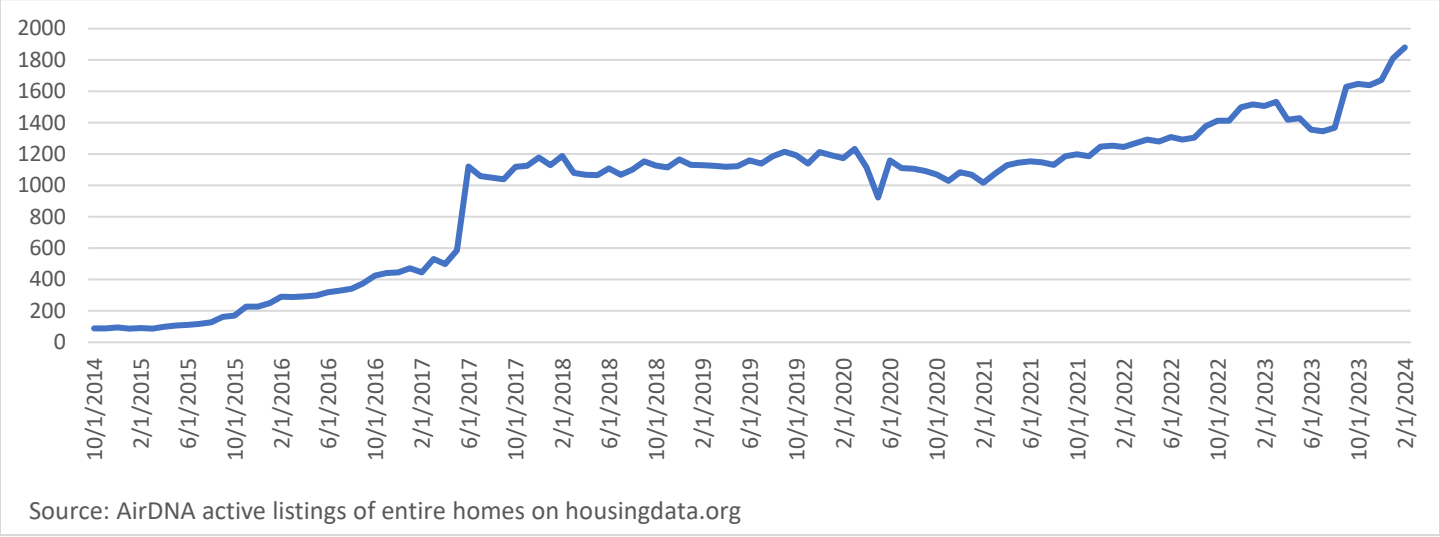


Source: Analysis of AirDNA short-term rental data from housingdata.org

Rutland County has followed statewide STR trends, with a steady annual increase in the number of units. In 2023, 1,629 homes were listed as STRs, representing nearly 5% of the county's total housing stock, greater than the state rate of 4%.

Killington, known for its ski resort, had the greatest portion of their housing stock dedicated to Short-term Rentals with 32%. Killington contains more than half of the STRs in the county and is the town with the most STRs in the state.

Figure 21-7: Rutland County short-term rental homes



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

Figure 21-8 Seasonal homes and short-term rentals by town

Location	Seasonal homes	Seasonal homes relative to total housing stock	Short-term rentals (active Oct. 2023)	Short-term rentals relative to total housing stock	Total housing stock
Rutland County	**5,908**	**17%**	**1,629**	**4.80%**	**33,906**
Benson	112	25%	0	0.00%	447
Brandon	43	2%	55	2.80%	1,958
Castleton	544	22%	67	2.70%	2,452
Chittenden	98	16%	18	2.90%	624
Clarendon	9	1%	13	1.20%	1,063
Danby	145	21%	26	3.80%	676
Fair Haven	36	3%	31	2.60%	1,173
Hubbardton	241	40%	0	0.00%	607
Ira	33	16%	0	0.00%	201
Killington	2,359	85%	887	32.10%	2,766
Mendon	108	19%	0	0.00%	565
Middletown Springs	58	16%	10	2.80%	354
Mount Holly	485	45%	86	8.00%	1,071
Mount Tabor	10	6%	0	0.00%	168
Pawlet	141	18%	22	2.90%	766
Pittsfield	174	43%	45	11.10%	404
Pittsford	68	5%	16	1.10%	1,474
Poultney	250	17%	43	3.00%	1,439
Proctor	8	1%	73	9.70%	754
Rutland	185	6%	139	1.70%	10,367
Shrewsbury	114	19%	12	2.00%	613
Sudbury	97	26%	0	0.00%	375
Tinmouth	107	24%	0	0.00%	454
Wallingford	55	5%	40	3.90%	1,031
Wells	386	45%	30	3.50%	857
West Haven	21	16%	0	0.00%	135
West Rutland	21	2%	16	1.40%	1,112

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

Characteristics of Housing Stock

The types of homes that make up the housing stock in Rutland County are similar to the state as a whole. Rutland County's stock consists primarily of single-family detached homes. 68% of the combined year-round owner and renter housing stock are single-family detached homes, nearly the same as the proportion statewide (67%).

Figure 21-9: Rutland County owner homes types

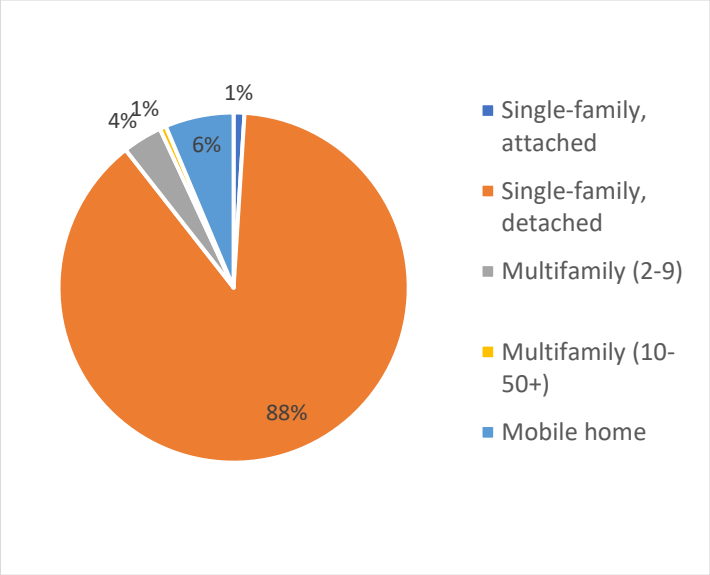
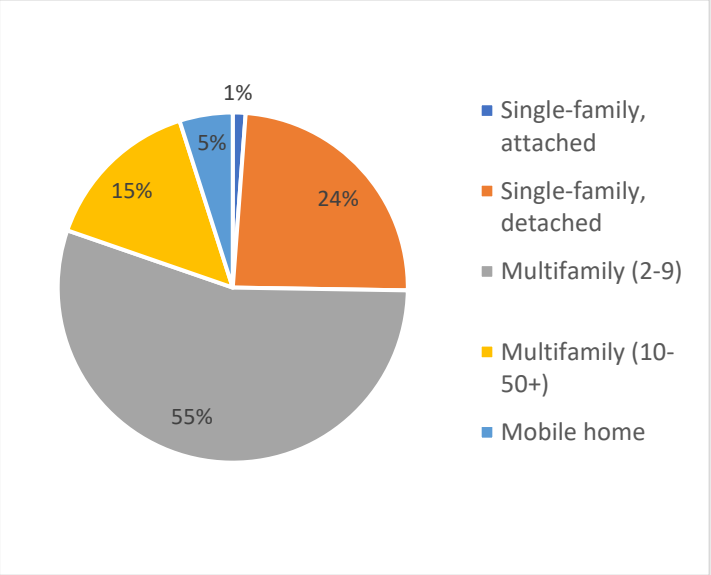


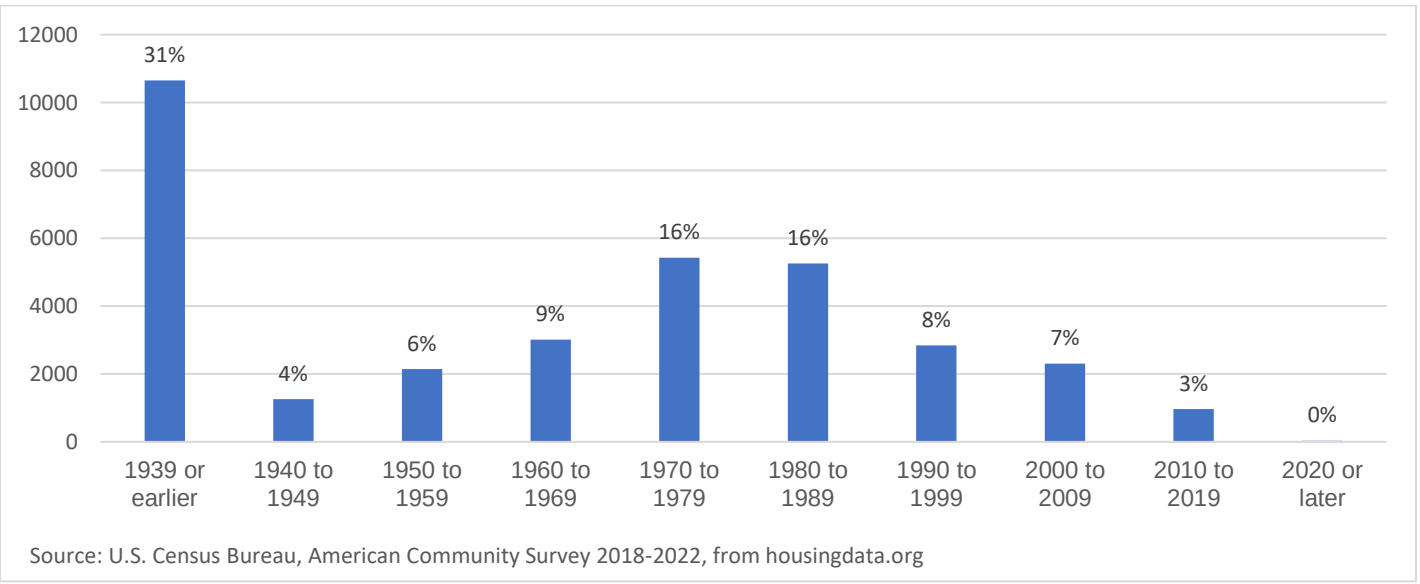
Figure 21-10: Rutland County renter homes types



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

Of all homes in Rutland County, an estimated 31% were built prior to 1940, a greater proportion than the statewide average of 25%. The median home in the county was built in 1975. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant. Notably, the share of homes in Rutland County built since 1990 (18%) is less than the state as a whole (26%).

Figure 21-11: Year built for Rutland 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 Rutland County as well, where large homes (60% of the county's year-round homes) far outnumber large households (24% of the county's year-round households). Conversely, single person households (35% of the county's year-round households) outnumber small homes of 0-1 bedrooms (22% of the county's year-round homes).

Figure 21-12 Household size, 2022

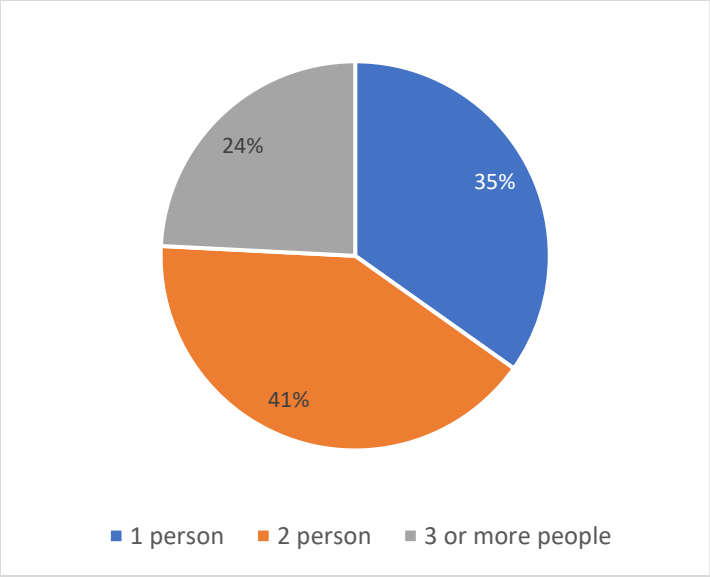
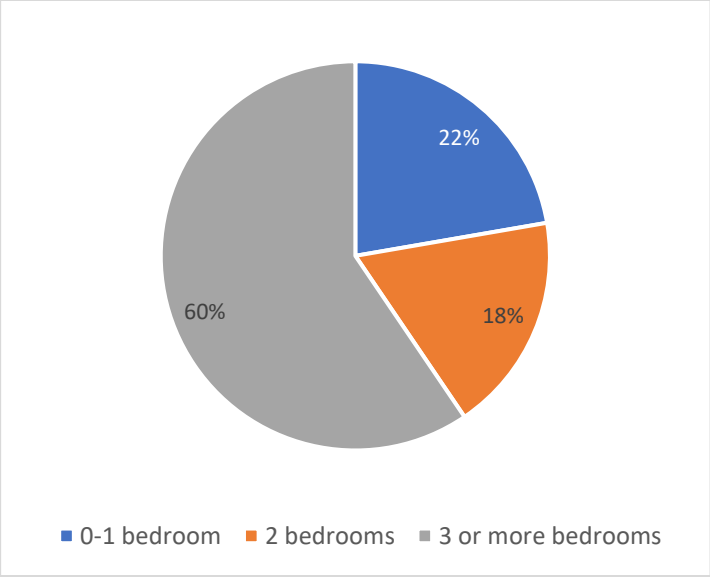


Figure 21-13 Homes by number of bedrooms, 2022



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

Manufactured Homes and Mobile Home Parks

There are approximately 1,874 manufactured homes in Rutland 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 6% of the county housing stock, slightly higher than the state average rate of 5%, according to the U.S. Census Bureau's 2018-2022 American Community Survey.

Some manufactured homes in Rutland County are located in manufactured home communities, also known as mobile home parks. Rutland County has 25 mobile home parks with 433 lots. As of November 2023, there were 36 vacant lots in the county, resulting in a 8.3% park vacancy rate. Rutland County has four mobile home parks in the 100 year floodplain as well as two parks in a floodway.6 It also has at least one park in poor financial health, which also has significant infrastructure improvement needs.

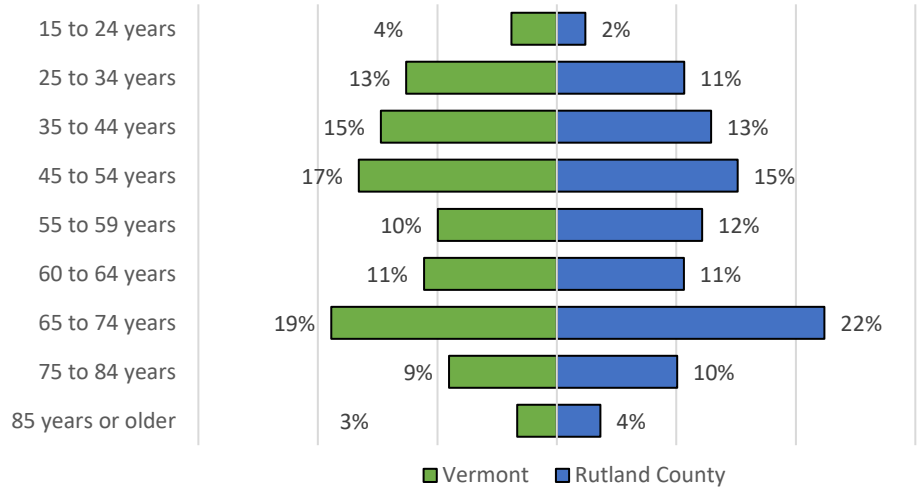
Figure 21-14 Rutland County mobile home parks

Park Ownership type	Parks	Lots
For Profit	20	298
Non-profit	3	78
Cooperative	2	56
All Rental (for profit)	0	0
Total	25	432
Median lot rent		$360
Source: Vermont Mobile Home Park Registry		

Household Demographics

An estimated 36% of all Rutland County households are headed by someone aged 65 or older, higher than the statewide average rate of 31%. Similarly, households headed by someone under 35 years old make up only 13% of the county's residents, compared to 17% statewide.

Figure 21-15 Households by age of householder, 2022



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

Age range	Households
15 to 24 years	605
25 to 34 years	2,699
35 to 44 years	3,273
45 to 54 years	3,833
55 to 59 years	3,080
60 to 64 years	2,692
65 to 74 years	5,675
75 to 84 years	2,551
85 years or older	926
Total	25,334

The vast majority of household heads living in the county identify as white alone, but the number of those identifying as people of color increased between 2010 and 2020 while the number identifying as white alone decreased.

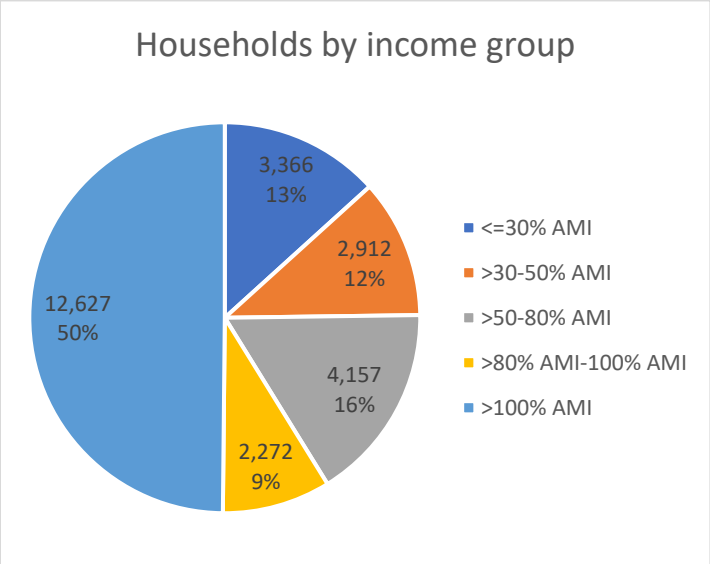
Figure 21-16 Households by race and tenure, 2010-2022

Rutland County	All households			Owner households			Renter households		
	2010	**2020**	**2022***	**2010**	**2020**	**2022***	**2010**	**2020**	**2022***
American Indian and Alaska Native alone	63	86		19			44	53	
Asian alone	93	131	180	64	76	75	29	55	105
Black or African American alone	86	129		31	51		55	78	
Native Hawaiian and Other Pacific Islander alone	5	10		2	5		3	5	
Some Other Race alone	36	129		16	66		20	63	
Two or More Races	255	1,251	738	117	726	347	138	525	391
White alone	25,446	24,915	24,257	17,898	17,729	17,814	7,548	7,186	6,443
Grand Total	25,984	26,651	25,334	18,147	18,686	18,314	7,837	7,965	7,020

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 Rutland County was $62,641 in 2022. About 25% of county households have very low incomes of 50% of the Area Median Income (AMI) or less.

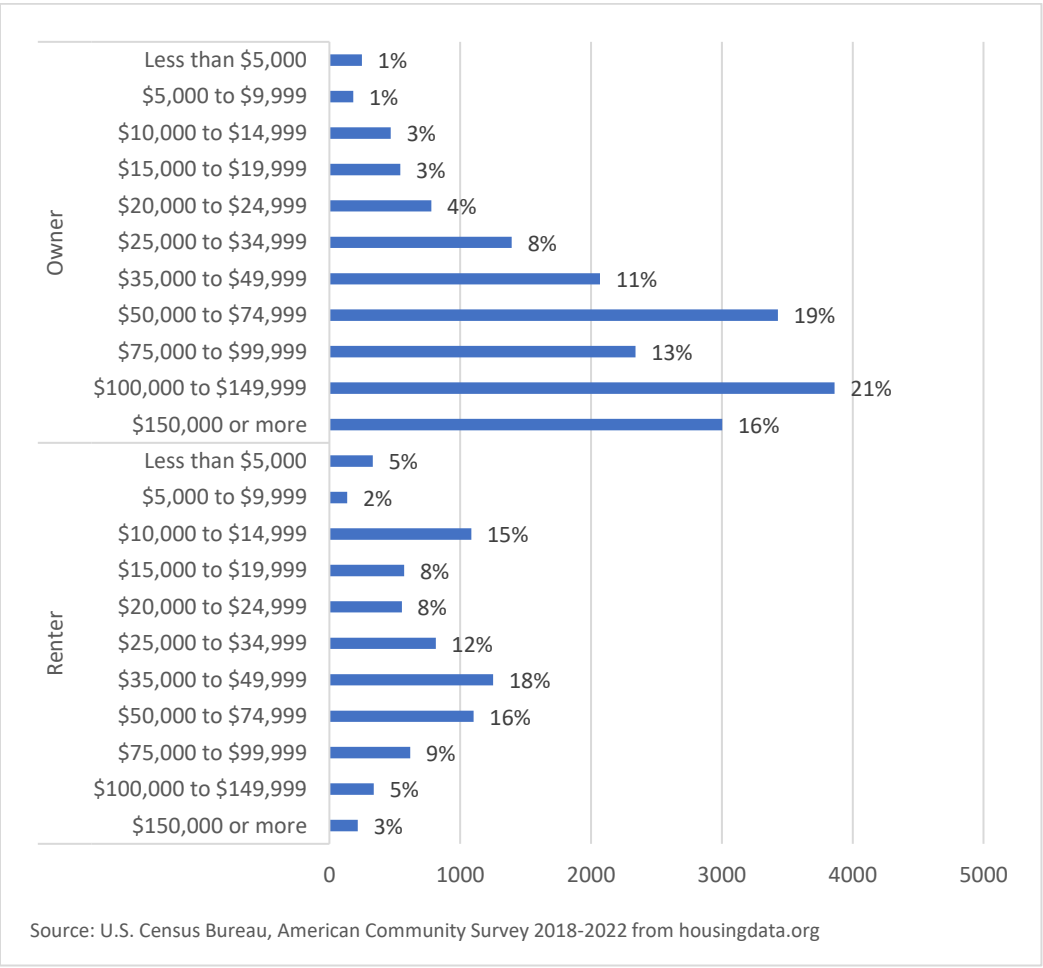
Figure 21-17 Household income relative to Area Median Income (AMI)



County income levels	Median household income
30% AMI	$18,792
50% AMI	$31,321
80% AMI	$50,113
Area Median Income (100%)	$62,641
Owner household median	$75,441
Renter household median	$35,336

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

Figure 21-18 Number of households by income by tenure, 2022

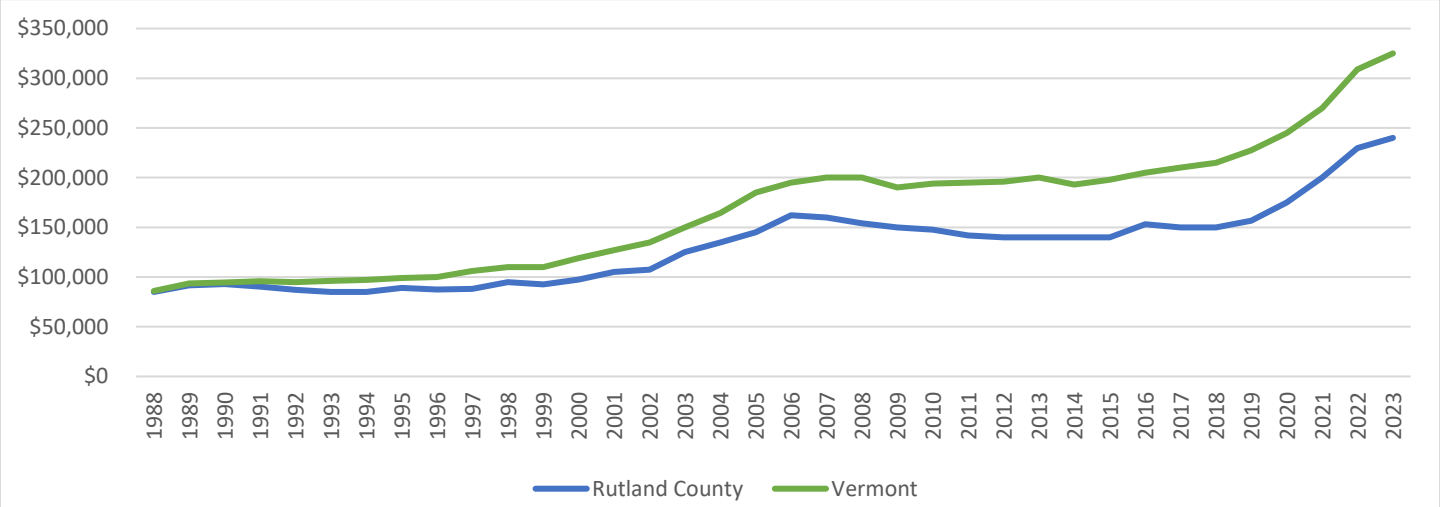


Source: U.S. Census Bureau, American Community Survey 2018-2022 from housingdata.org

Homeownership Market

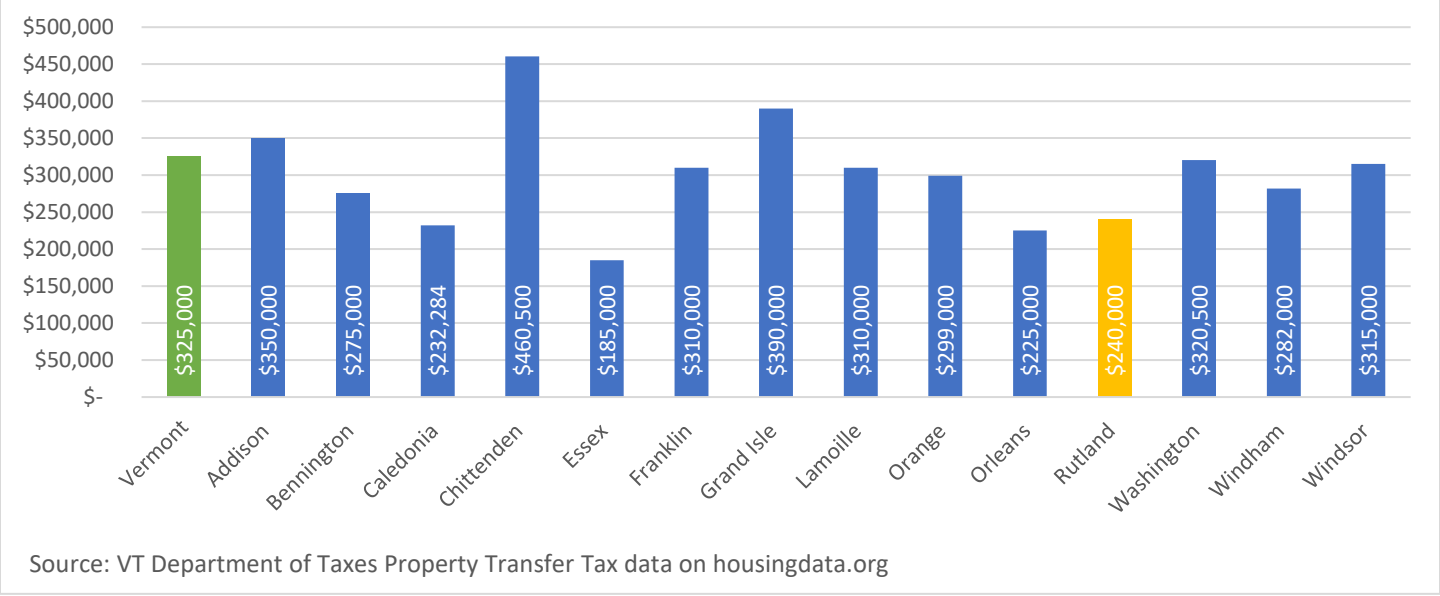
There are approximately 18,000 homeowner households in Rutland County. An estimated 72% of the county's households are homeowners, compared to a statewide rate of 73%. The median home price in the county in 2023 was about $240,000, while the state median was $325,000. This continues a trend in which no county in Vermont has seen a decline in annual median home sale price since 2019.

Figure 21-19: Median home prices



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

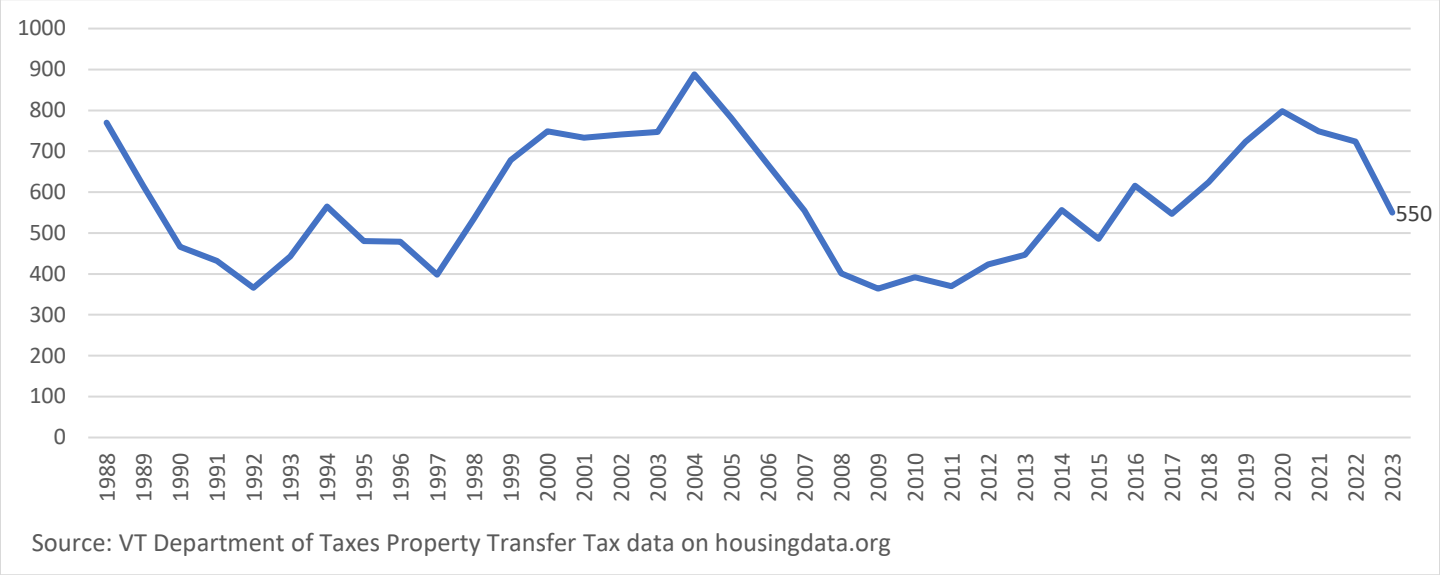
Figure 21-20 Median primary home sale price by county, 2023



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

In 2023, there were 550 primary homes sales in Rutland County. The annual total number of homes sold in the county rose in 2020 when 789 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.

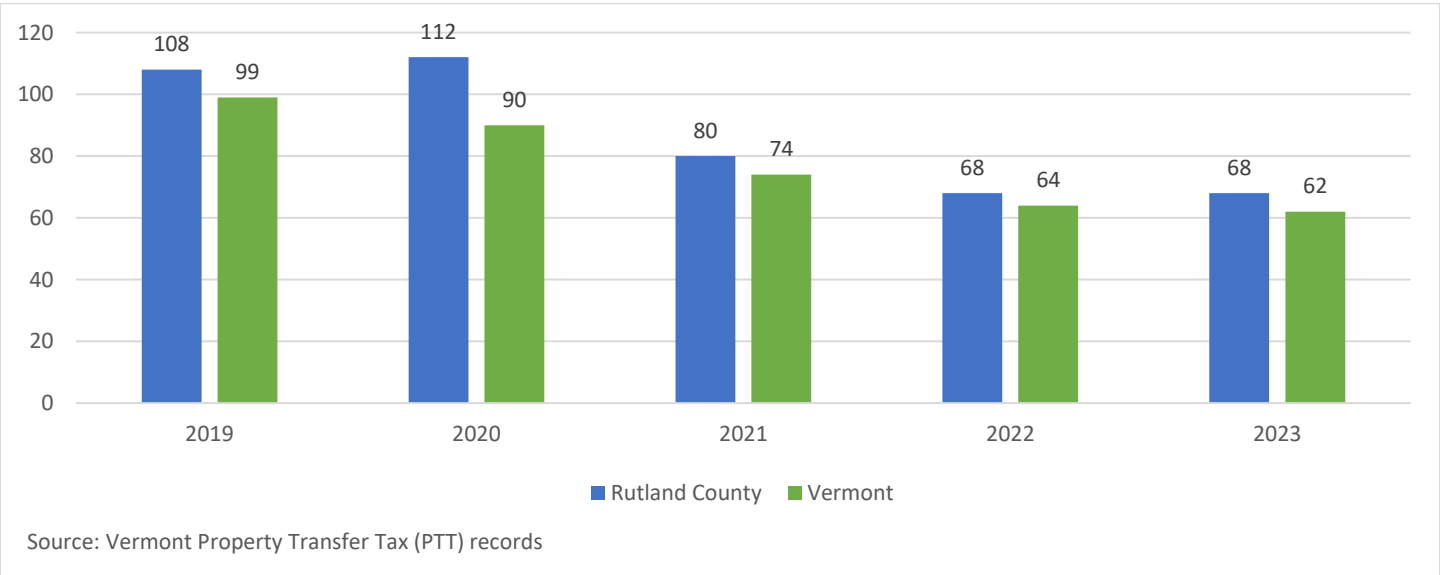
Figure 21-21 Number of primary home sales in Rutland County, 1988-2023



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

The median days on the market for a Rutland County home dropped to 68 days in 2023 from 108 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 21-22: Median days on market

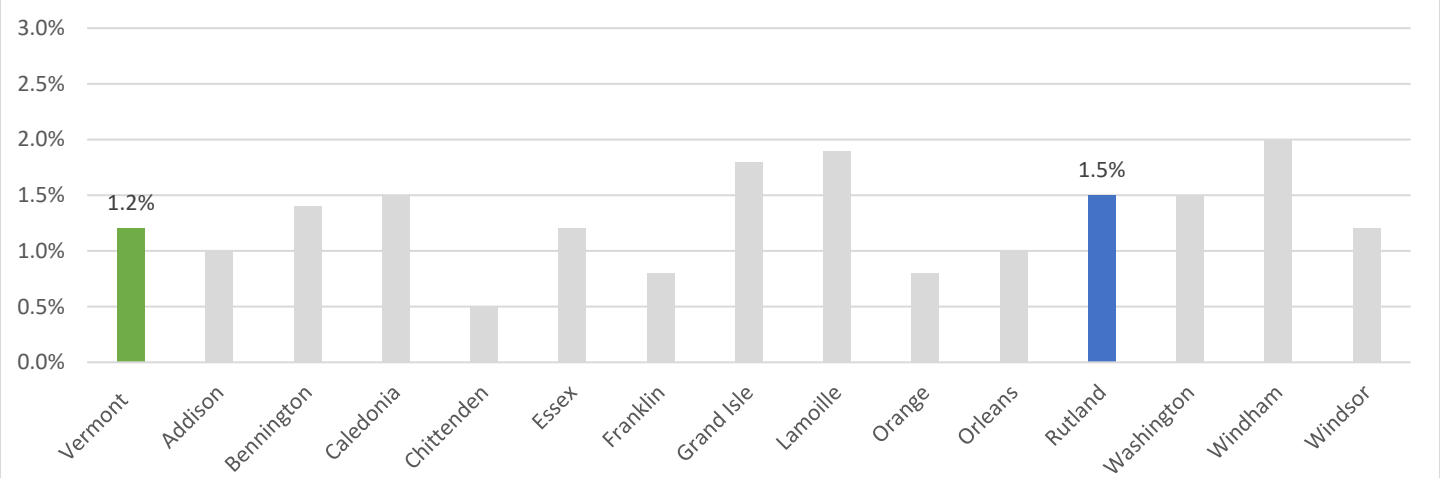


Source: Vermont Property Transfer Tax (PTT) records

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 Rutland County (1.5%) is similar to the statewide rate and lower than the healthy market range.

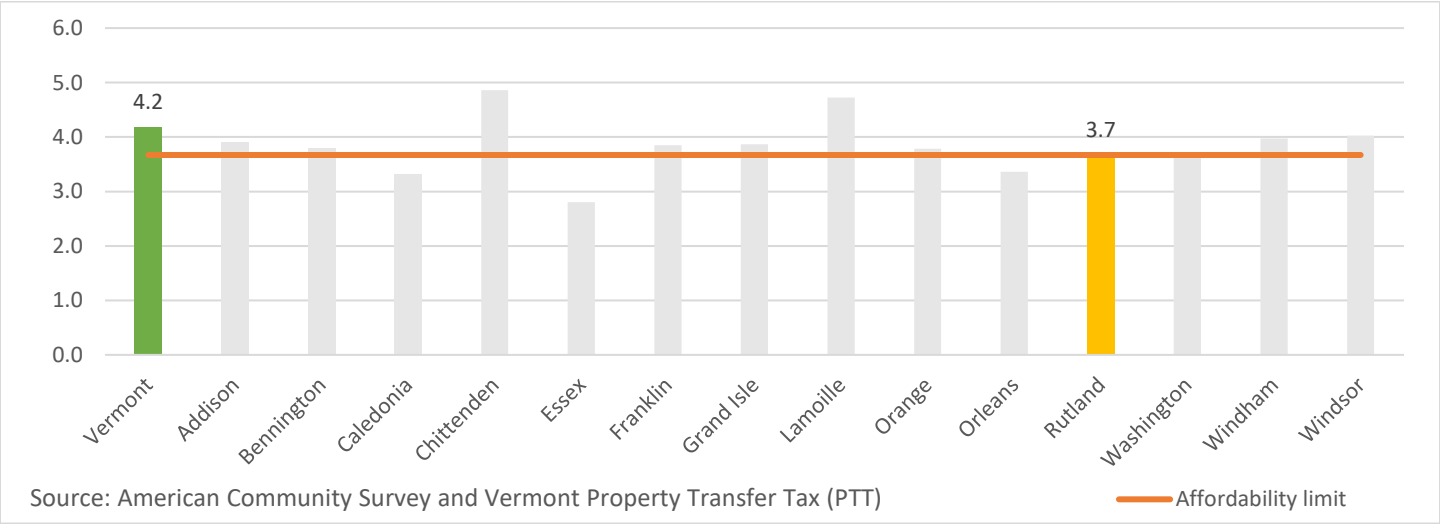
Figure 21-23: Homeowner vacancy rates



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

Homes in Rutland County are somewhat more affordable than in other Vermont counties. In 2022, the ratio of county home prices to median county household income was 3.7. When exceeding a factor of 3.67, households on average are paying more than 30% of their annual income towards housing costs and are thus considered cost burdened. An estimated 25% of owner-occupied households in Rutland County are cost-burdened.

Figure 21-24 Ratio of median home sale price to county median household income, 2022

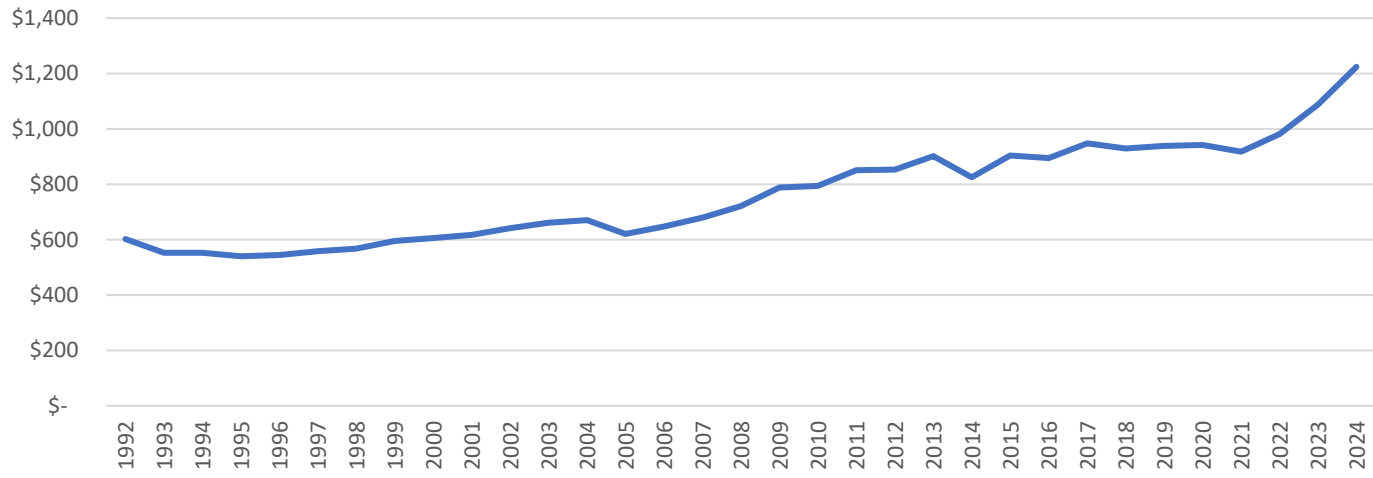


Source: American Community Survey and Vermont Property Transfer Tax (PTT)

Rental Housing Market

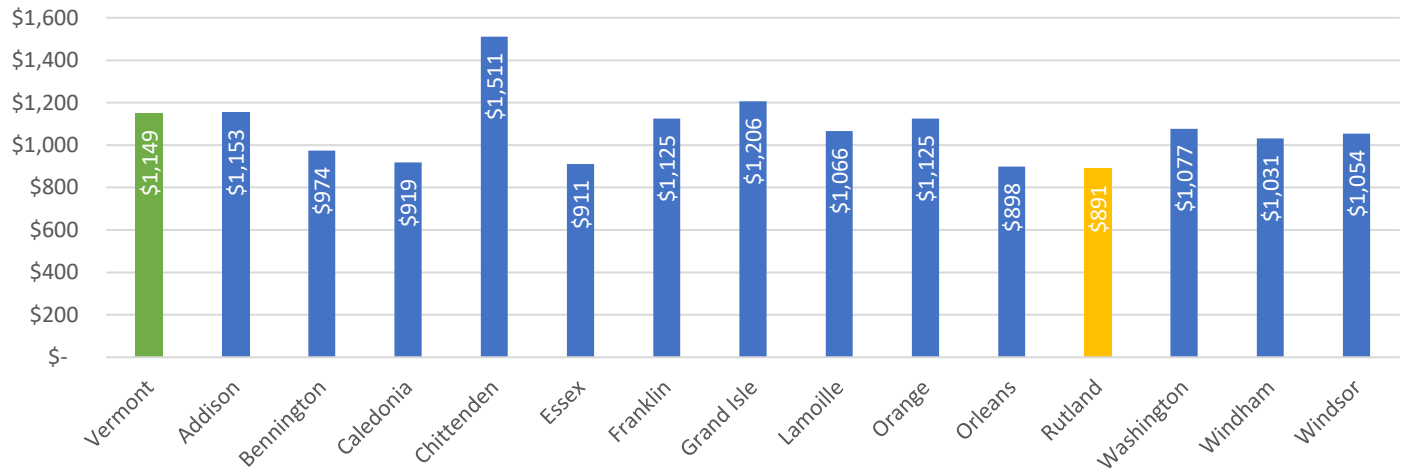
According to HUD, monthly rent for a safe, decent apartment in Vermont counties in 2024 is 25-35% higher than it was 5 years ago.[13] The fair market rent for a 2-bedroom apartment in Rutland County was set at $1,224 in 2024. The median rent in Rutland County of $891 was lower than the statewide median of $1,149 in 2022.

Figure 21-25: 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 21-26: Median gross rent by county, 2022

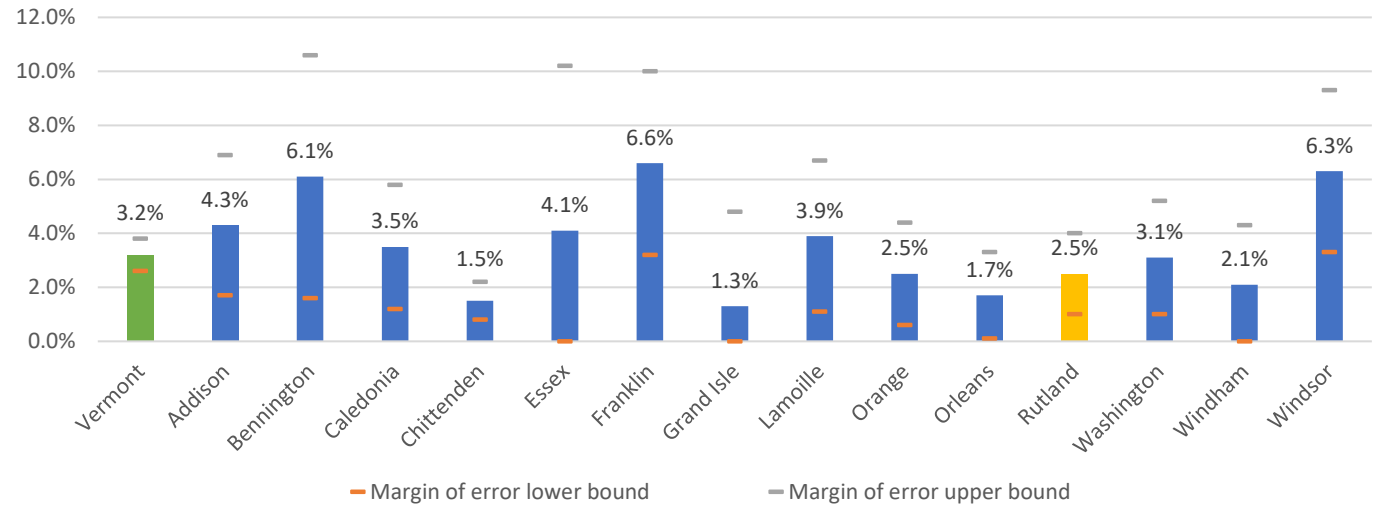


Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

[13] 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. Rutland County had a rental vacancy rate of 2.5% 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.

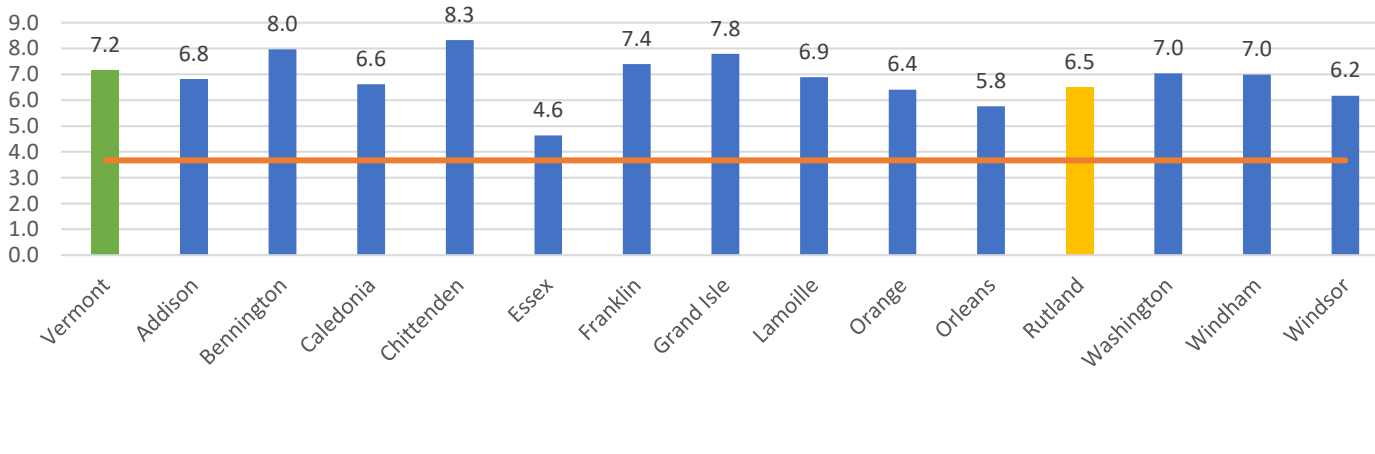
Figure 21-27: Rental vacancy rates, 2022



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 Rutland County.

Figure 21-28 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 21-29 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 Rutland County, there are 1,371 apartments in buildings that were built with public development subsidies. These apartments account for 19% of the county rental housing stock. Among those apartments, 880 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.

Rutland Housing Authority administers certain federal housing programs including 338 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,

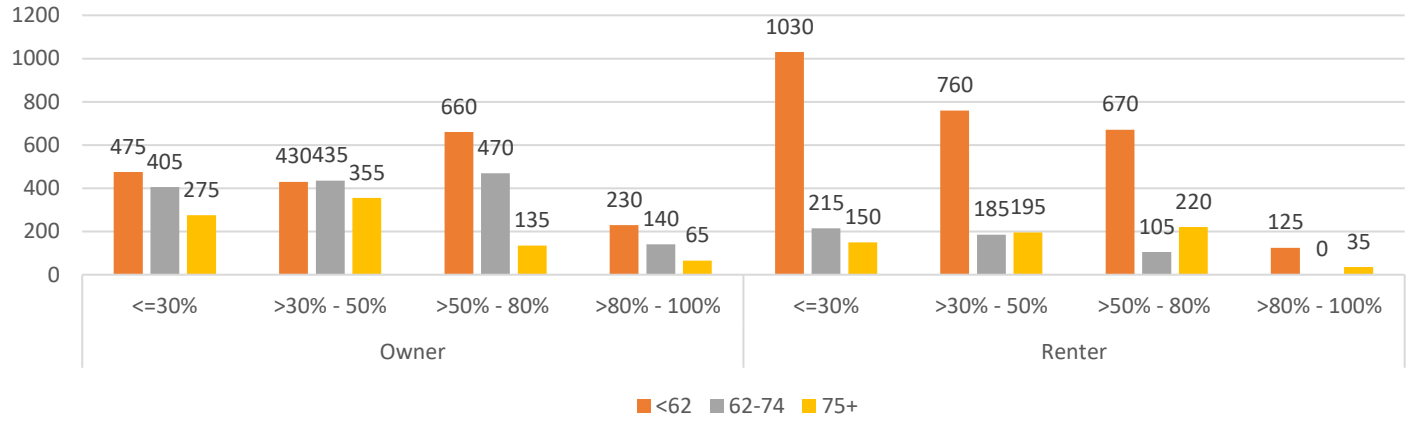
3. Household is overcrowded, or

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 Rutland 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, 1,030 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 21-30: Rutland 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. Rutland County is classified as part of the Vermont Southern PUMs region and represents 28% of the housing stock in the region. If the distribution of housing quality issues is equal across the region, there are likely approximately 935 owner occupied and 445 renter occupied homes in County with these indicators.

Figure 21-31 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 1,969 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.

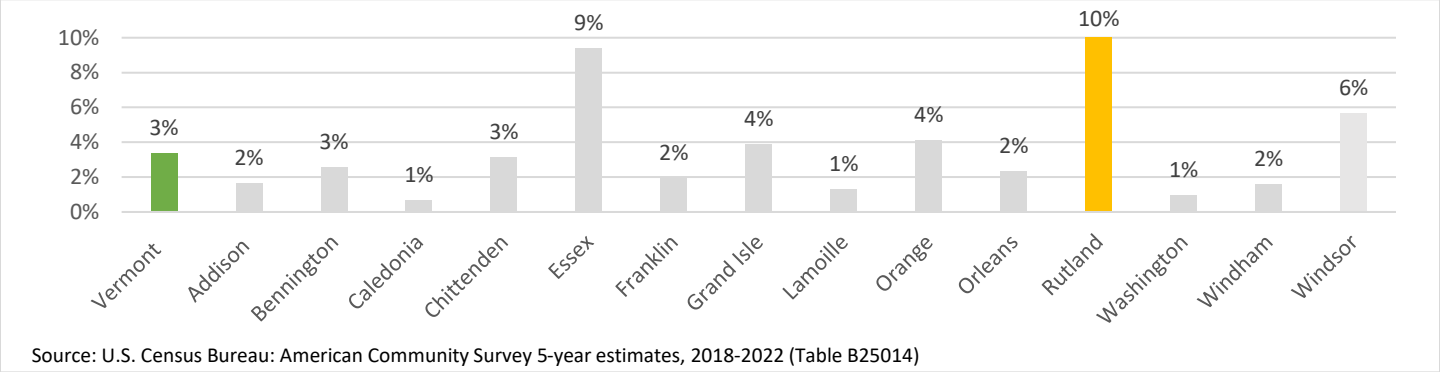
Overcrowding

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 886 households in Rutland County that are considered overcrowded. Of those households, 178 are owner-occupied and 708 are renter-occupied. Among all overcrowding in Rutland County, an estimated 726 households are considered severely overcrowded.

Figure 21-32 Percentage of renter households with overcrowding, 2022



Source: U.S. Census Bureau: American Community Survey 5-year estimates, 2018-2022 (Table B25014)

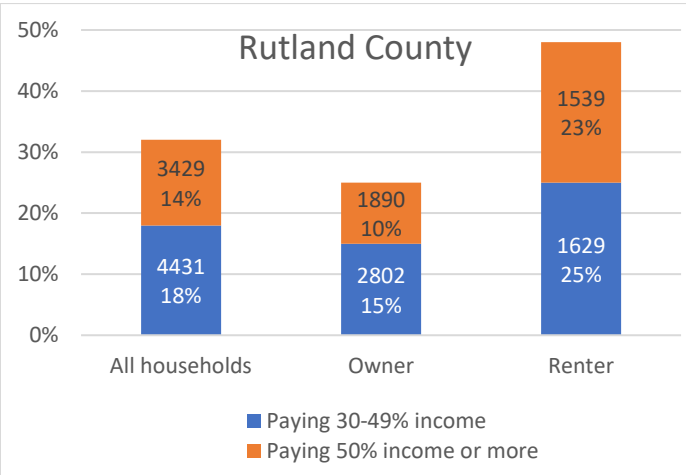
Cost Burden

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."

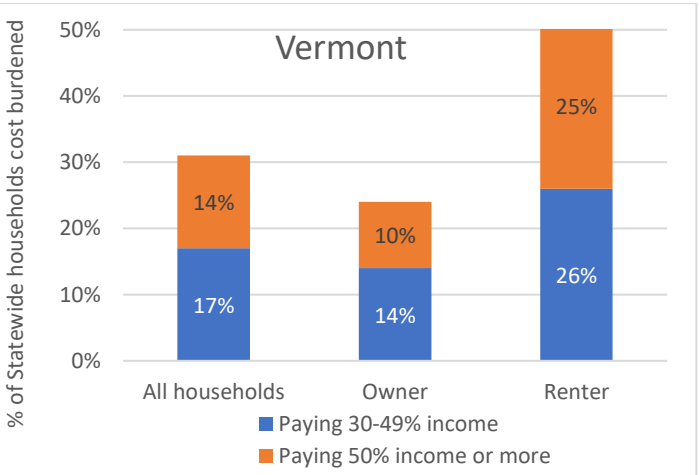
Approximately 31% of all households in Vermont are cost burdened (about 82,000 households), of which 36,000 households, 14% of all households, are severely cost burdened. In Vermont, the total number of cost burdened owner-occupied households (about 48,000) is greater than the number of cost burdened 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 slightly greater in Rutland County than the state (25%), but renter cost burden is lesser than the state (48%). Approximately 3429 households are severely cost-burdened in Rutland 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 21-33 Cost burden among Rutland County households compared to statewide cost burden



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

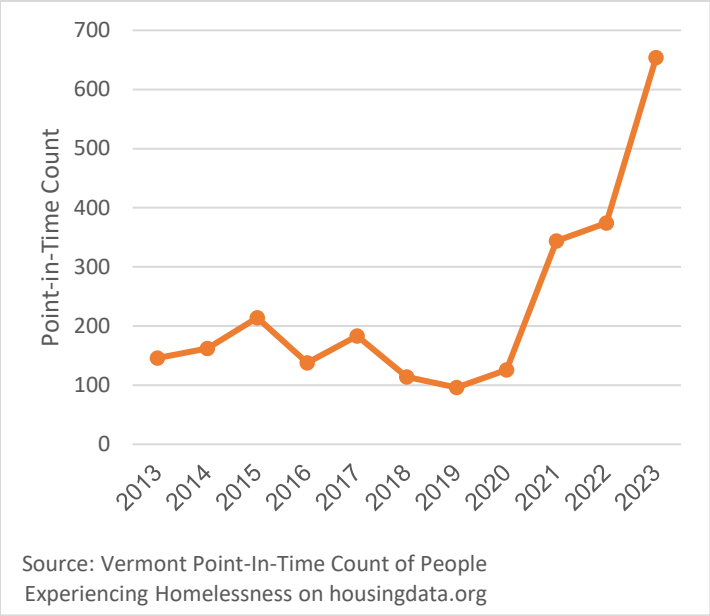


Source: U.S. Census Bureau, American Community Survey 2018-2022 on housingdata.org

Homelessness

During the most recent 2023 Point-In-Time count, 654 people in 425 households were experiencing homelessness in the Rutland 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, 502 people in the Rutland County area received support through this area's continuum of care. Rutland County has seen the most dramatic increase in homelessness since 2019 of any region in the state.

Figure 21-34: Number of people experiencing homelessness served by the Rutland County Continua of Care



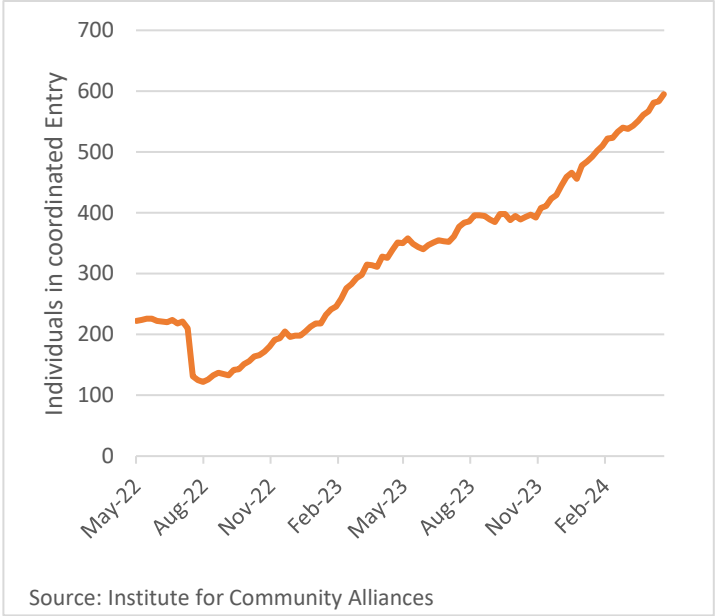


Figure 21-35: Number of people experiencing homelessness by local Continua of Care (CoCs)

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 21-36 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 outside of the General Assistance program is concentrated in Rutland city, and consists of the following sites:

- The NewStory Center, which has 22 beds, including 10 beds across 4 family units, and is focused on providing shelter to victims of domestic violence
- The Homeless Prevention Center has 12 beds, including 8 beds across 2 family units
- The Open Door Mission, which has 3 beds

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

In 2023, the Rutland Regional Planning Commission contracted with VHFA to complete a regional housing needs assessment for the towns within their jurisdiction.

The review, based on similar data sources as this report, indicated six key housing needs:

- 3,000 severely cost-burdened households live in the region with housing costs that consume more than half of their income, placing them in a state of severe housing cost burden
- Homelessness in the region increased dramatically between 2018 and 2022.
- The growing segment of BIPOC residents in the region are disproportionately unlikely to own their homes. Homeownership rates among BIPOC households in the region are 38%-58% compared to 71% among white alone households.
- Hundreds of homes in the region show indications of housing quality issues
    - Rutland County has the oldest housing stock in the state, with over 8,000 built before 1940.
    - At least 816 households are living in homes with potential housing quality flags and another 1,147 homes are vacant due to housing quality uncertainties
- Large homes in the region outnumber large households
    - While 71% of the region's households have 1-2 people, 37% have 2 or fewer bedrooms indicating underutilization of the existing housing stock.
- Projected demand to live in region year-round exceeds pace of homebuilding, with a need for 850-9,000 additional homes by 2040