# Chapter 14: Chittenden County

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## Household Growth and Projected Needs

Between 2010 and 2020, the number of households living in Chittenden County year-round increased at an average rate of 1.1% per year to 69,052. By 2029, a projected 78,730-82,909 households will live in the county.

***Figure 14-1 Projected Chittenden County year-round household demand, 2025 and 2029***

| Year-round households | 2010 | 2020 | 2025 (projected) | | 2029 (projected) | |
|---|---|---|---|---|---|---|
| | | | Lower | Upper | Lower | Upper |
| Total households | 61,827 | 69,052 | 74,520 | 76,189 | 78,730 | 82,909 |
| Owner households | 40,310 | 42,866 | 47,006 | 48,059 | 49,591 | 52,223 |
| Renter households | 21,517 | 26,186 | 27,514 | 28,131 | 29,138 | 30,685 |

*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, Chittenden County is likely to need 7,982-11,063 additional homes between 2025 and 2029.

***Figure 14-2 Projected year-round homes needed by tenure, 2025-2029***

| Additional homes needed | Pre-pandemic growth (Lower) | Pandemic-era growth (Upper) |
|---|---|---|
| Owner homes | 3,869 | 5,617 |
| Renter homes | 4,113 | 5,446 |
| Total additional homes needed | 7,982 | 11,063 |

*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

Chittenden County's housing stock consists of 73,209 year-round and seasonal homes. The county has a greater proportion of year-round homeowners (63%) than the state (59%) and a lesser proportion of year-round rental homes. Chittenden County is the largest county in the state and represents 22% of the state's housing stock and 34% of all rental units. Despite containing 34% of all homes in the state, Chittenden County's seasonal homes only make up 4% of those in the state.

*Figure 14-3 Chittenden County housing stock, 2022*

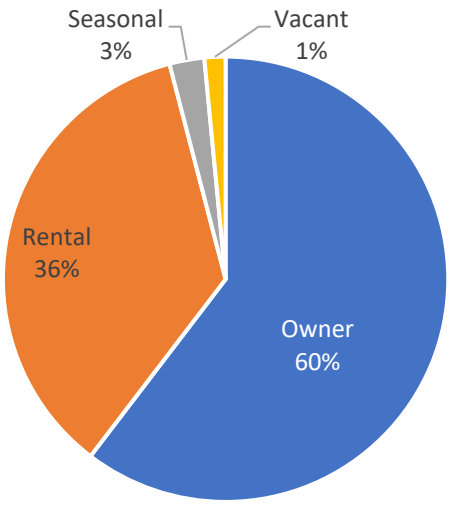



*Figure 14-4 Chittenden County housing stock by town, 2022*

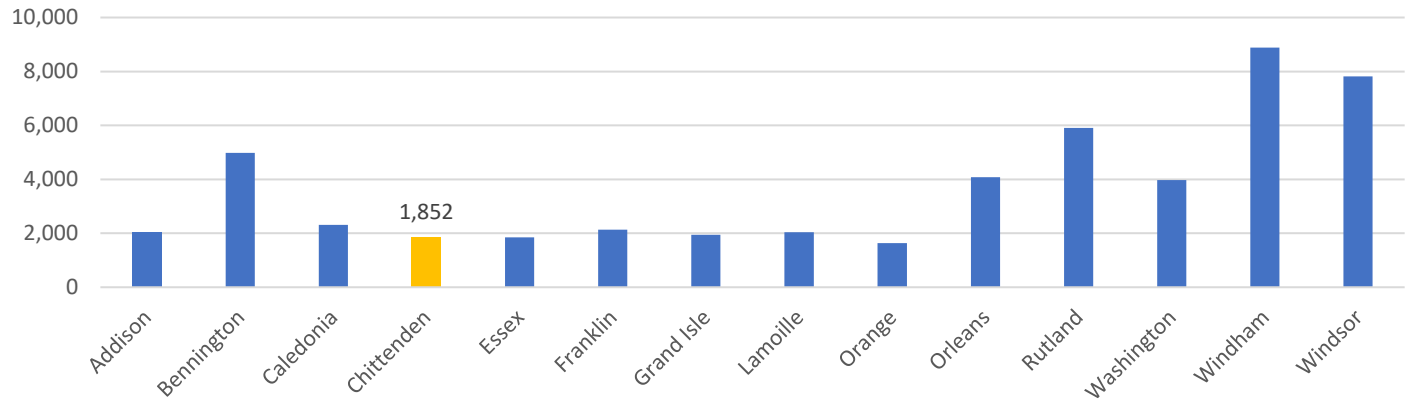
| Location | Owner homes | % Owner | Renter homes | % Renter | Seasonal homes | % Seasonal | Vacant homes | % Vacant | Total homes | % of county homes |
|---|---|---|---|---|---|---|---|---|---|---|
| Chittenden County | 44,204 | 60% | 26,034 | 36% | 1,852 | 3% | 1,119 | 2% | 73,209 | |
| Bolton | 395 | 71% | 44 | 8% | 117 | 21% | 0 | 0% | 556 | 1% |
| Buels Gore | 0 | | 0 | | 0 | | 0 | | 0 | 0% |
| Burlington | 7,021 | 39% | 10,778 | 59% | 197 | 1% | 207 | 1% | 18,203 | 25% |
| Charlotte | 1,580 | 76% | 128 | 6% | 303 | 15% | 72 | 4% | 2,083 | 3% |
| Colchester | 4,920 | 64% | 2,055 | 27% | 424 | 6% | 325 | 4% | 7,724 | 11% |
| Essex | 6,521 | 67% | 3,157 | 32% | 18 | 0% | 45 | 1% | 9,741 | 13% |
| Hinesburg | 1,757 | 83% | 331 | 16% | 42 | 2% | 0 | 0% | 2,130 | 3% |
| Huntington | 729 | 83% | 95 | 11% | 50 | 6% | 0 | 0% | 874 | 1% |
| Jericho | 1,915 | 91% | 137 | 7% | 22 | 1% | 25 | 1% | 2,099 | 3% |
| Milton | 3,374 | 80% | 706 | 17% | 106 | 3% | 27 | 1% | 4,213 | 6% |
| Richmond | 1,446 | 76% | 404 | 21% | 14 | 1% | 50 | 3% | 1,914 | 3% |
| Shelburne | 2,412 | 68% | 890 | 25% | 198 | 6% | 44 | 1% | 3,544 | 5% |
| South Burlington | 5,266 | 57% | 3,613 | 39% | 152 | 2% | 150 | 2% | 9,181 | 13% |
| St. George | 283 | 87% | 27 | 8% | 0 | 0% | 14 | 4% | 324 | 0% |
| Underhill | 1,063 | 86% | 168 | 14% | 0 | 0% | 0 | 0% | 1,231 | 2% |
| Westford | 803 | 88% | 77 | 8% | 11 | 1% | 27 | 3% | 918 | 1% |
| Williston | 3,401 | 73% | 1,054 | 23% | 153 | 3% | 45 | 1% | 4,653 | 6% |
| Winooski | 1,318 | 35% | 2,370 | 62% | 45 | 1% | 88 | 2% | 3,821 | 5% |

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 1,852 seasonal or occasional use homes in Chittenden County, making up 3% of all homes in the county.

***Figure 14-5 Seasonal homes by county, 2022***

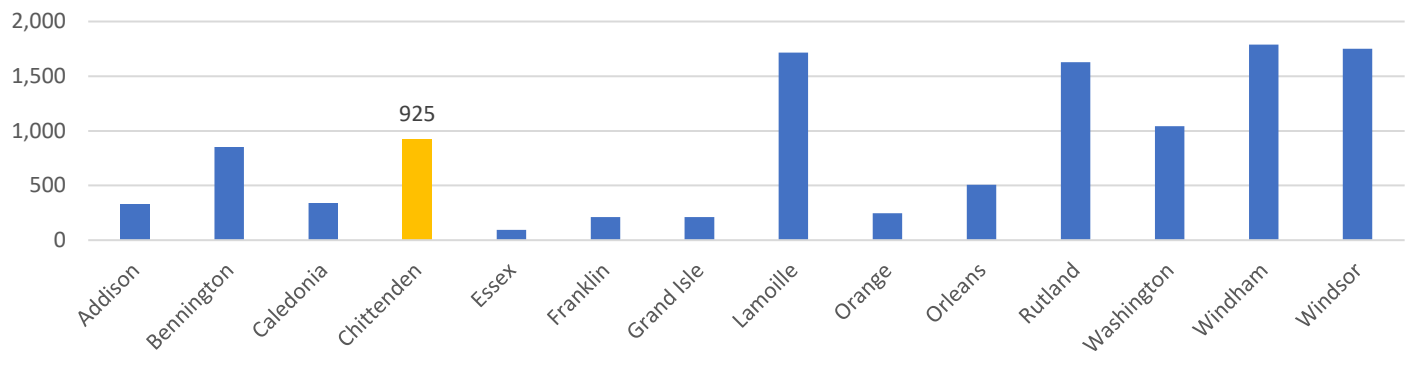



Source: U.S. Census Bureau, American Community Survey, 2022 5-year estimates (Table B25004)

## 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.

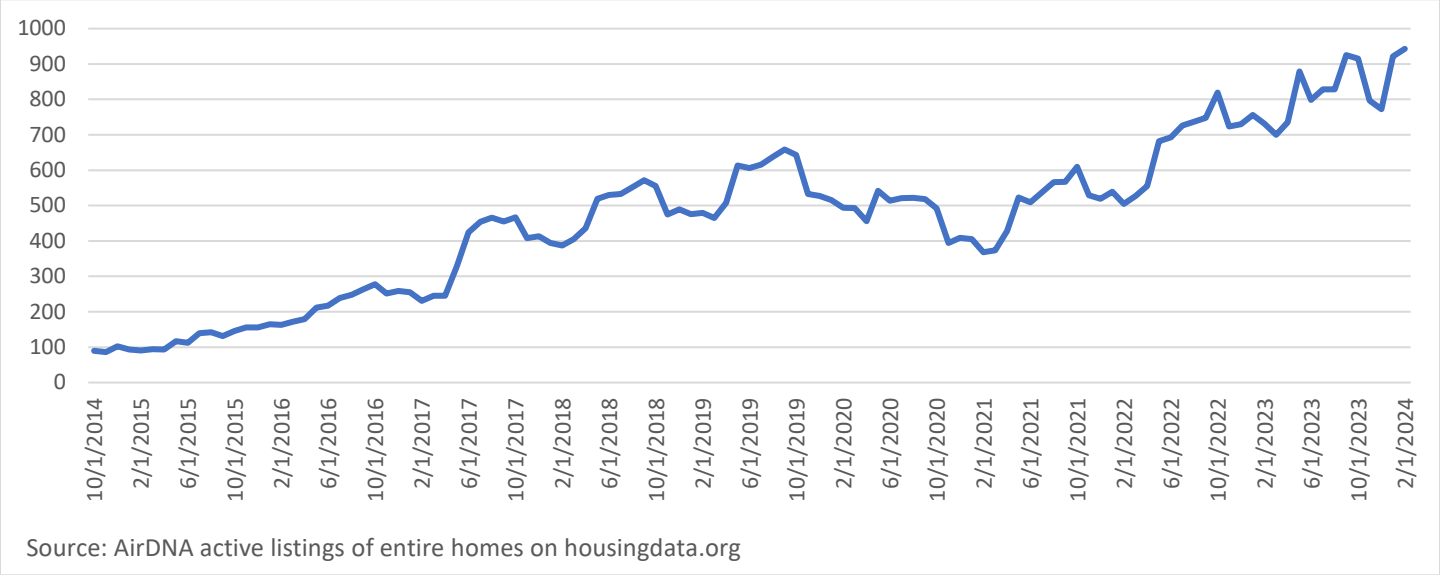
***Figure 14-6 Homes used as short-term rentals by county, Oct. 2023***




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

Chittenden County, however, has seen relatively modest growth in the STR market. In 2023, 925 homes were listed as STRs, representing about 1% of the county's total housing stock, below the statewide rate of 4%.

*Figure 14-7: Chittenden County short-term rental homes*




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

*Figure 14-8 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 rental to total housing stock | Total housing stock |
|---|---|---|---|---|---|
| **Chittenden County** | **1,852** | **3%** | **925** | **1.30%** | **73,209** |
| Bolton | 117 | 21% | 0 | 0.00% | 556 |
| Buels Gore | 0 | 0% | 0 | 0.00% | 0 |
| Burlington | 197 | 1% | 270 | 1.50% | 18,203 |
| Charlotte | 303 | 15% | 49 | 2.40% | 2,083 |
| Colchester | 424 | 5% | 112 | 1.50% | 7,724 |
| Essex | 18 | 0% | 50 | 0.50% | 9,741 |
| Hinesburg | 42 | 2% | 35 | 1.60% | 2,130 |
| Huntington | 50 | 6% | 11 | 1.30% | 874 |
| Jericho | 22 | 1% | 16 | 0.80% | 2,099 |
| Milton | 106 | 3% | 21 | 0.50% | 4,213 |
| Richmond | 14 | 1% | 61 | 3.20% | 1,914 |
| Shelburne | 198 | 6% | 34 | 1.00% | 3,544 |
| South Burlington | 152 | 2% | 79 | 0.90% | 9,181 |
| St. George | 0 | 0% | 0 | 0.00% | 324 |
| Underhill | 0 | 0% | 32 | 2.60% | 1,231 |
| Westford | 11 | 1% | 9 | 1.00% | 918 |
| Williston | 153 | 3% | 60 | 1.30% | 4,653 |
| Winooski | 45 | 1% | 86 | 2.30% | 3,821 |

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

## Characteristics of Housing Stock

The types of homes that make up the housing stock are more dissimilar from the statewide pattern in Chittenden County than in other counties. Although Chittenden County's stock consists primarily of single-family detached homes (51% of all year-round renter and owner homes), the rate of these homes is far less than the state rate of 67%. Notably, a greater portion of Chittenden County's homes (compared to the state) are in multi-family buildings, particularly those in buildings with more than 10 units.

***Figure 14-9: Chittenden County owner homes types***

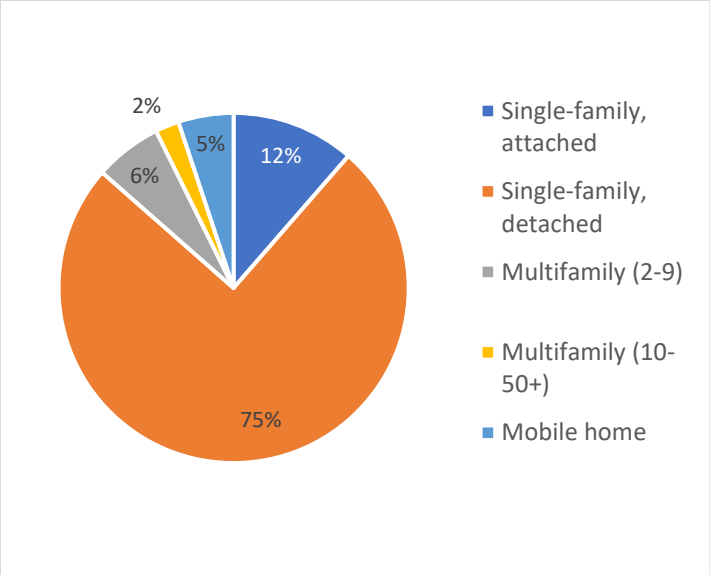
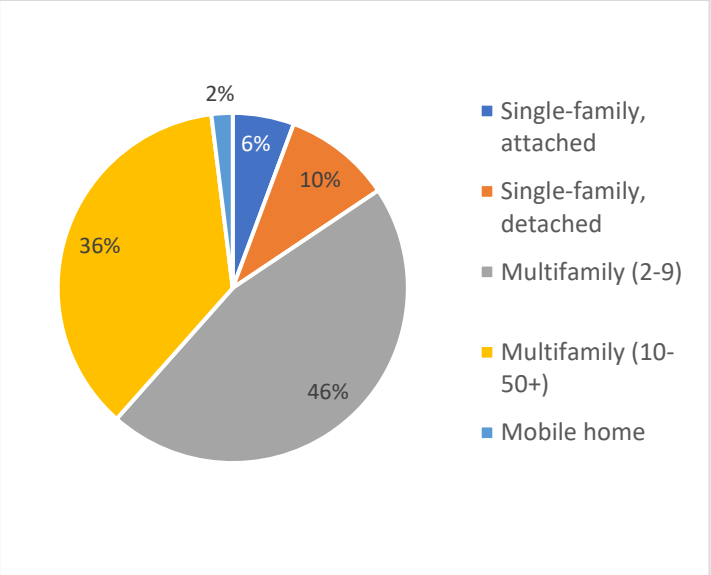


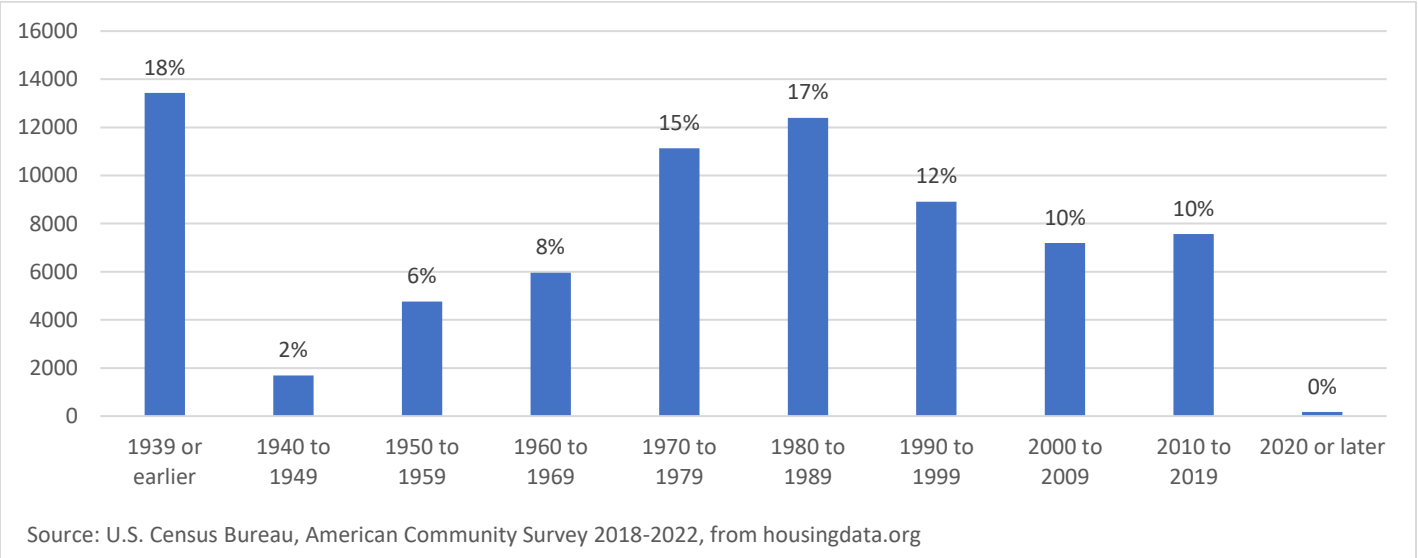

***Figure 14-10: Chittenden County renter homes types***




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

Of all homes in Chittenden County, an estimated 18% were built prior to 1940 – significantly below the statewide average of 25%. The median home in the county was built in 1980. Although not necessarily indicative of housing quality problems, an older home is likely to elevate home maintenance and heating costs for its occupant. Notably, a larger proportion of the Chittenden County housing stock was built since 2010 (10%) than the state as a whole (6%).

***Figure 14-11: Year built for Chittenden 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 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 Chittenden County as well, where large homes (54% of the county's year-round homes) far outnumber large households (32% of the county's year-round households). Conversely, single person households (30% of the county's year-round households) outnumber small homes of 0-1 bedrooms (15% of the county's year-round homes).

*Figure 14-12 Household size, 2022*

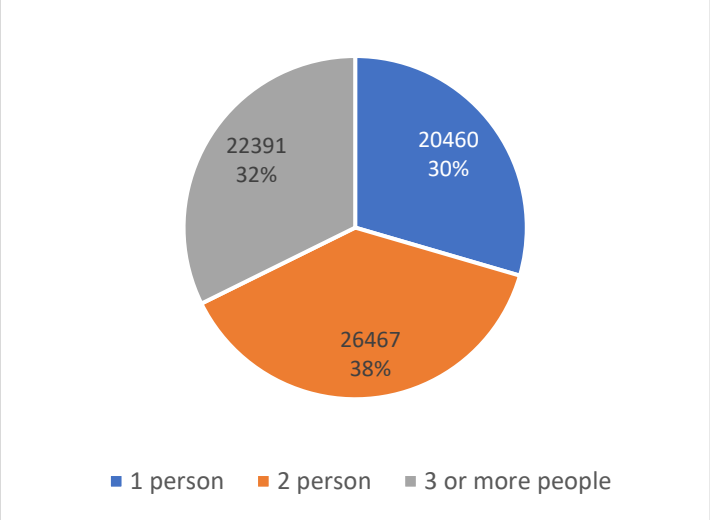
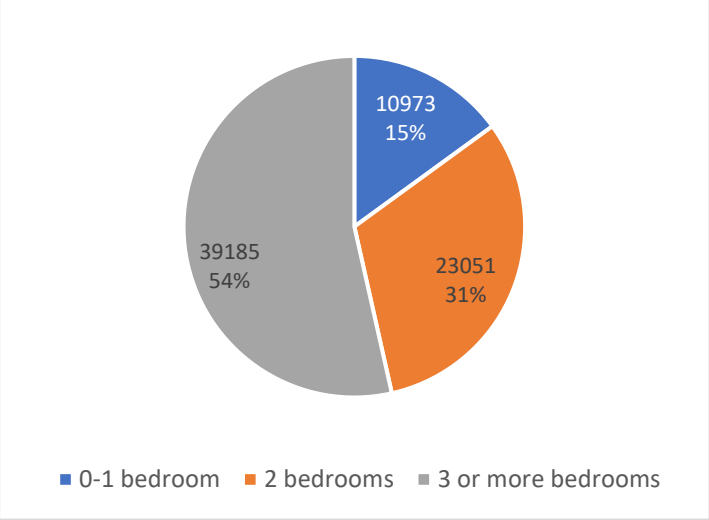



*Figure 14-13 Homes by number of bedrooms, 2022*




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

## Manufactured Homes and Mobile Home Parks

There are approximately 2,786 manufactured homes in Chittenden 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, somewhat less than the state average rate of 5%, according to the U.S. Census Bureau's 2018-2022 American Community Survey.

Chittenden County has 24 mobile home parks with 1,857 lots. As of November 2023, there were 29 vacant lots in the county, resulting in a 1.6% park vacancy rate. Two mobile home parks in Chittenden County fall into the 100-year floodplain. In addition, there are at least four parks that have major capital improvement needs.

Nonprofit and cooperative park ownership have become increasingly more prominent in Chittenden County, as nearly 80% of the mobile homes in the county are within parks with these ownership types. 9 out of the 10 cooperatively owned parks have converted to this ownership type since 2012, preserving affordability and empowering park residents to participate in their communities.

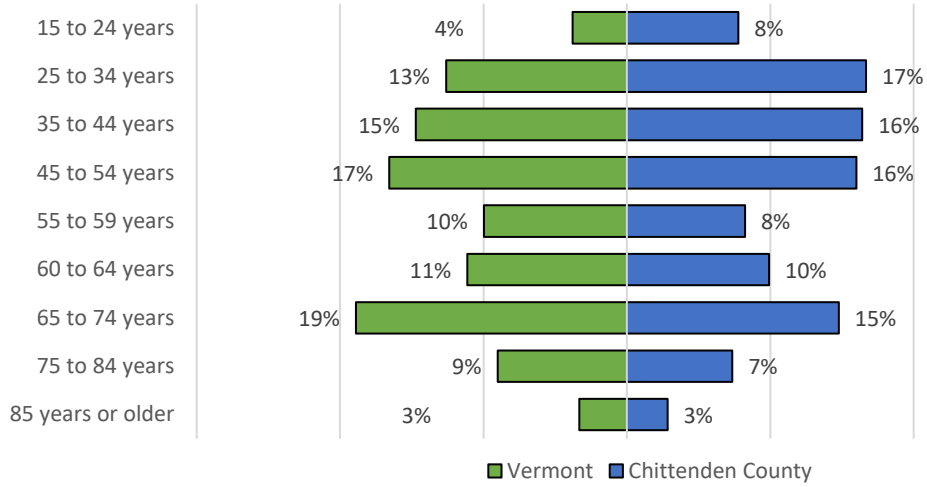
*Figure 14-14 Chittenden County mobile home parks*

| Park Ownership type | Parks | Lots |
|---|---|---|
| For Profit | 9 | 376 |
| Non-profit | 5 | 393 |
| Cooperative | 10 | 1082 |
| All Rental (for profit) | 0 | 0 |
| Total | 24 | 1851 |
| Median lot rent | | $463 |
| Source: Vermont Mobile Home Park Registry | | |

# Households Demographics

Chittenden County households are less likely to be headed by someone aged 65 or older (25% of all year-round households) than the statewide average rate of 31%. Similarly, households headed by someone under 35 years old make up 25% of the county's residents, compared to 17% statewide.

***Figure 14-15 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 | 5,390 |
| 25 to 34 years | 11,557 |
| 35 to 44 years | 11,377 |
| 45 to 54 years | 11,093 |
| 55 to 59 years | 5,706 |
| 60 to 64 years | 6,877 |
| 65 to 74 years | 10,248 |
| 75 to 84 years | 5,099 |
| 85 years or older | 1,971 |
| Total | 69,318 |

The vast majority of household heads living in the county identify as white alone. However, between 2010 and 2020, Chittenden County households headed by a person of color increased by 4,252 compared to a smaller increase among households headed by someone identifying as white alone of 2,973.

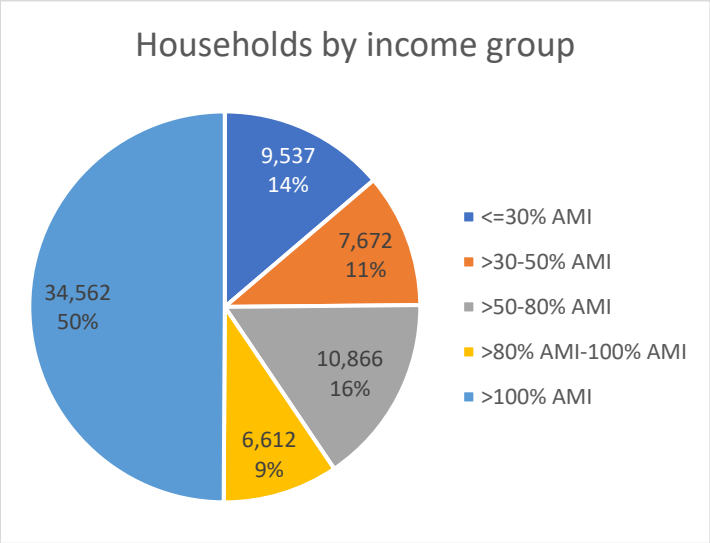
***Figure 14-16 Households by race and tenure, 2010-2022***

| **Chittenden County** | All households | | | Owner households | | | Renter households | | |
|---|---|---|---|---|---|---|---|---|---|
| | **2010** | **2020** | **2022*** | **2010** | **2020** | **2022*** | **2010** | **2020** | **2022*** |
| American Indian and Alaska Native alone | 179 | 169 | n/a | 79 | 64 | n/a | 100 | 105 | n/a |
| Asian alone | 1,228 | 2,130 | 2,045 | 597 | 1,007 | 728 | 631 | 1,123 | 1,317 |
| Black or African American alone | 885 | 1,409 | 1,281 | 184 | 249 | 251 | 701 | 1,160 | 1,030 |
| Native Hawaiian and Other Pacific Islander alone | 14 | 21 | n/a | 4 | 9 | n/a | 10 | 12 | n/a |
| Some Other Race alone | 180 | 504 | 389 | 53 | 238 | 199 | 127 | 266 | 190 |
| Two or More Races | 775 | 3,280 | 2,379 | 335 | 1,718 | 1,302 | 440 | 1,562 | 1,077 |
| White alone | 58,566 | 61,539 | 63,122 | 39,058 | 39,581 | 41,425 | 19,508 | 21,958 | 21,697 |
| Grand Total | 61,827 | 69,052 | 69,318 | 40,310 | 42,866 | 43,933 | 21,517 | 26,186 | 25,385 |

Source: U.S. Census Bureau Decennial Census and American Community Survey 2018-2022 estimates (Table B25003A-G) 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 Chittenden County was $89,494 in 2022. About 25% of the county's households have a very low income of less than 50% of the Area Median Income (AMI).

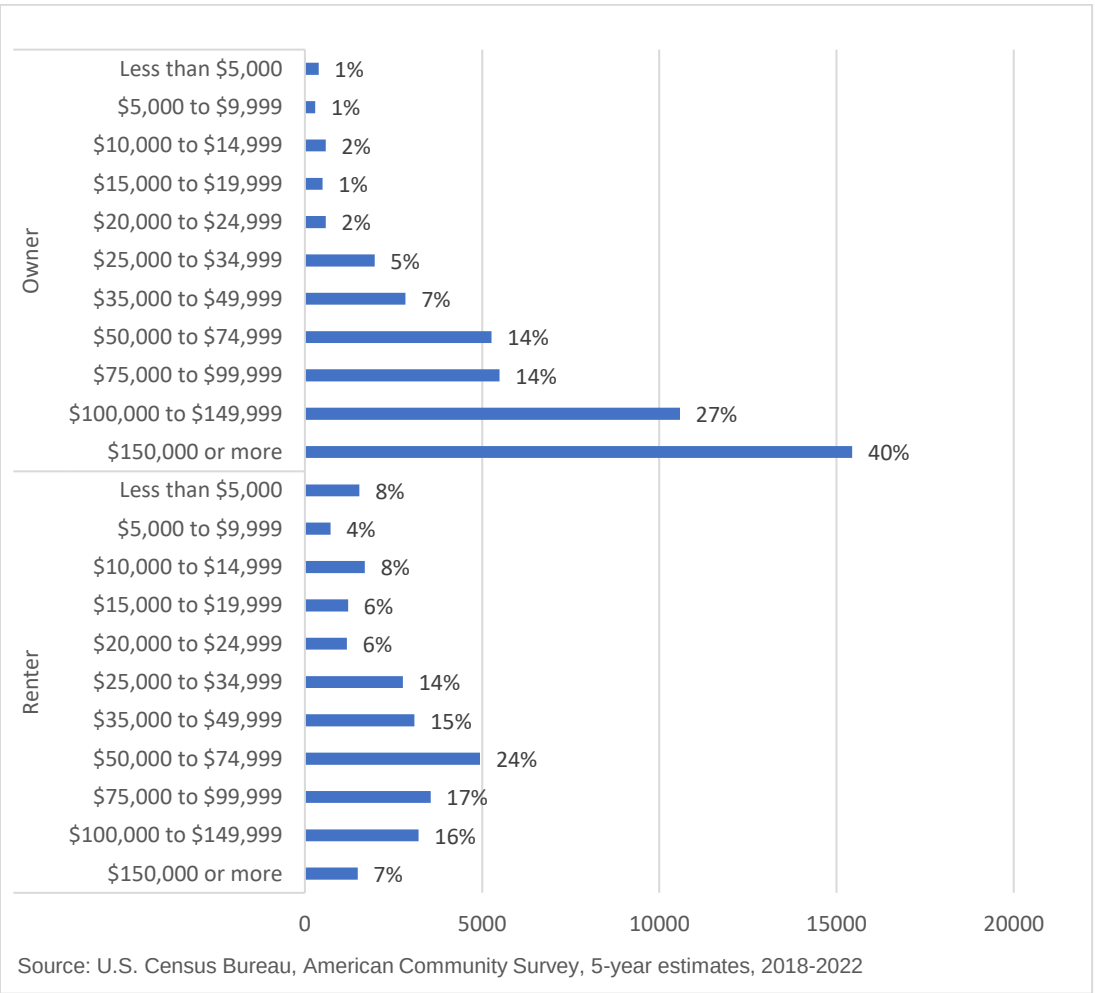
***Figure 14-17 Household income relative to Area Median Income (AMI)***




| Income group threshold | Income |
|---|---|
| 30% AMI | $25,800 |
| 50% AMI | $42,950 |
| 80% AMI | $68,650 |
| Area Median Income (100%) | $89,494 |
| Owner household median | $117,498 |
| Renter household median | $52,243 |

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

***Figure 14-18 Number of households by income by tenure, 2022***

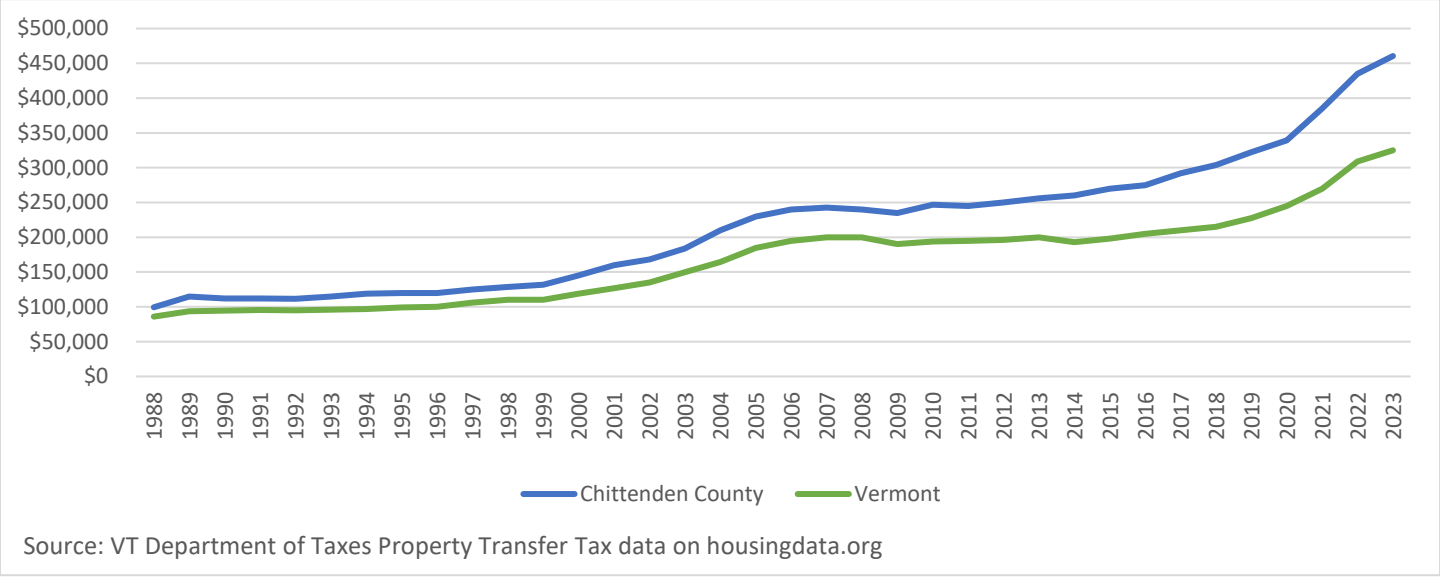



Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

## Homeownership Market

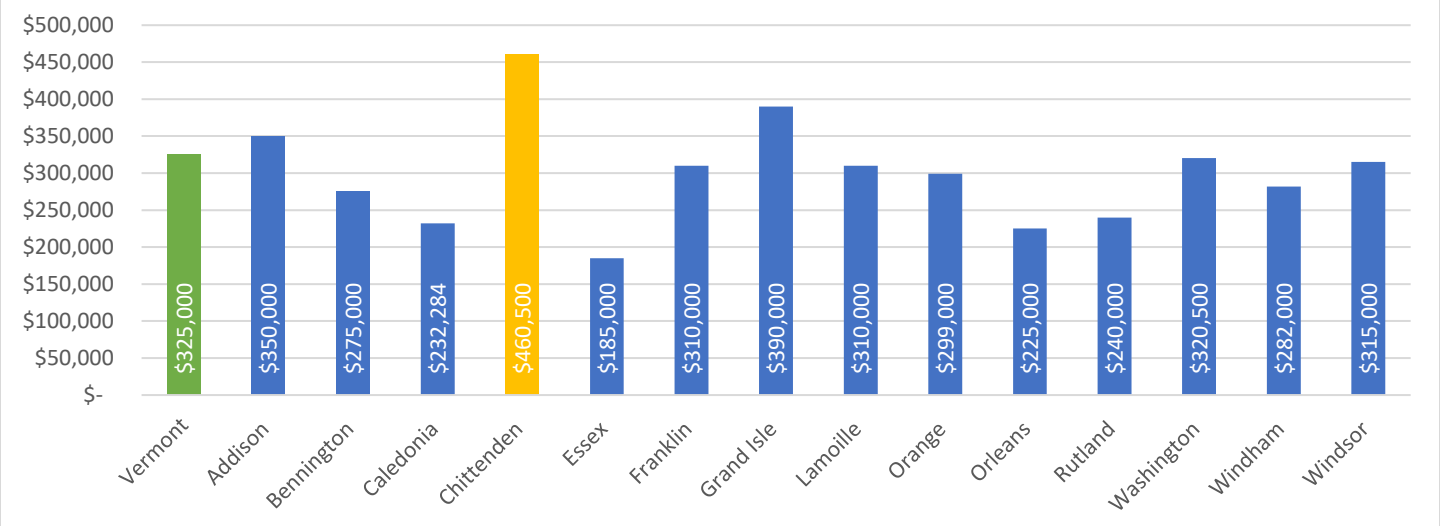
There are approximately 44,000 homeowner households in Chittenden County. An estimated 63% of county's households are homeowners, compared with 73% statewide. The median home price in the county in 2023 was about $461,000 while the state median was $325,000. This continues a trend in which no county in Vermont has seen a decline in annual median home sale price since 2019.

***Figure 14-19: Median home prices***




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

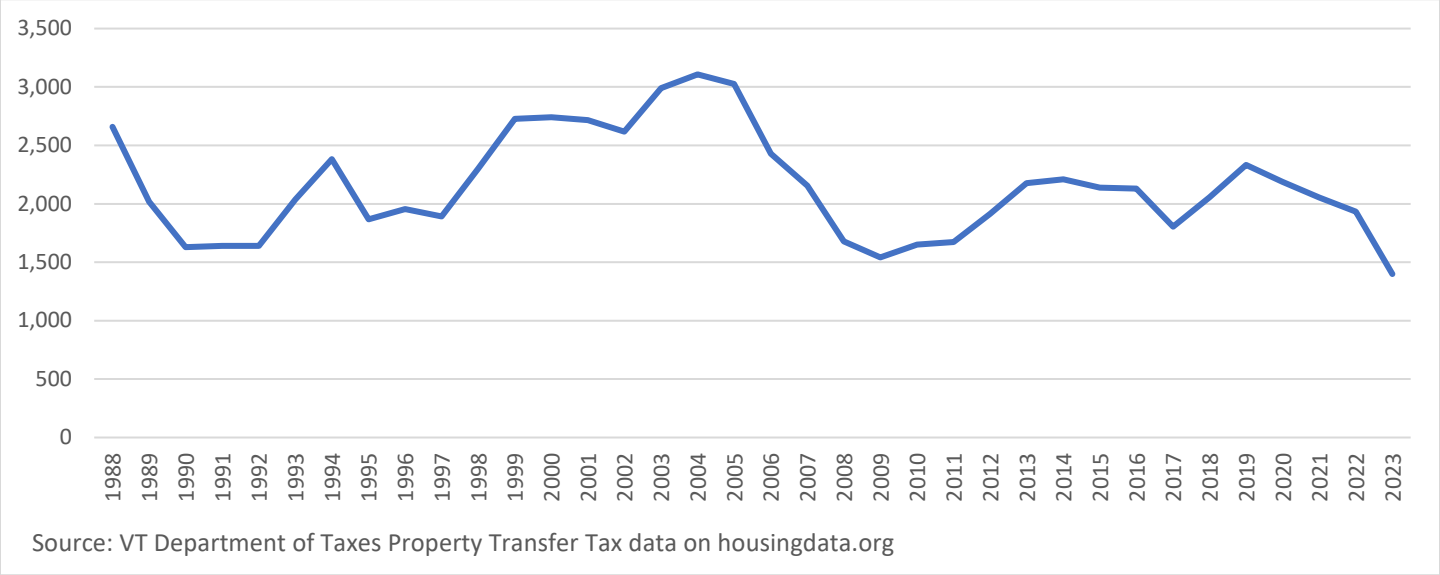
***Figure 14-20 Median primary home sale price by county, 2023***




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

In 2023, there were 1,399 primary homes sales in Chittenden County. Unlike most other Vermont counties which had an upturn in sales when the pandemic started in 2020, the annual total number of homes sold in Chittenden County has been declining steadily since 2019. This reflects a long-term trend in the county of rising prices and constrained supply of for sale homes, recently exacerbated by high interest rates.

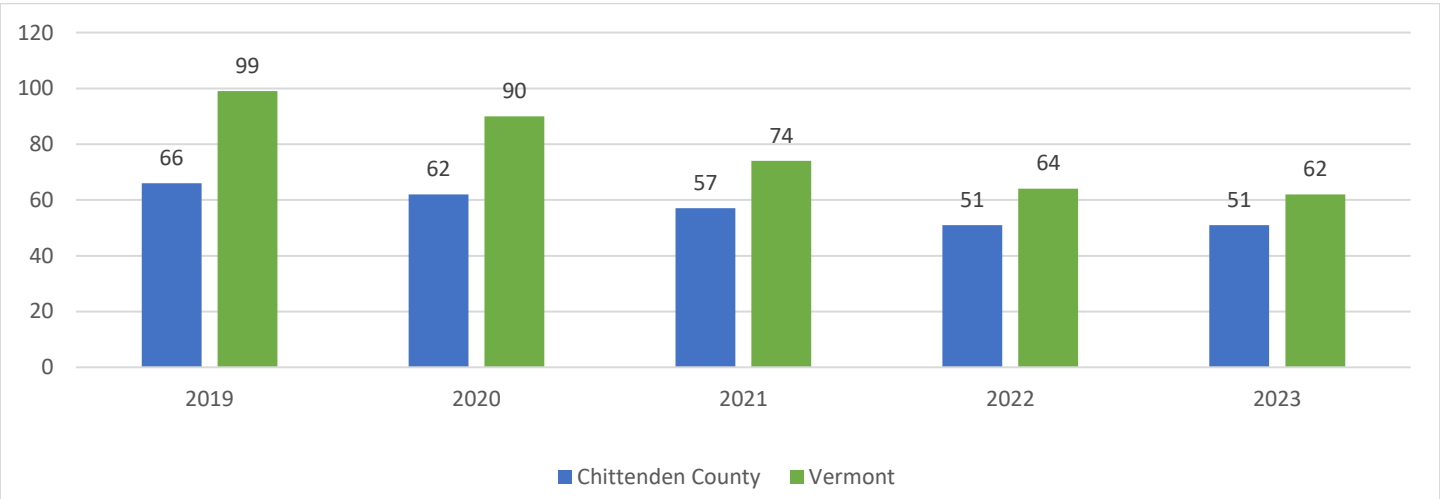
***Figure 14-21 Number of primary home sales in Chittenden County, 1988-2023***




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

The median days on the market for a Chittenden County home dropped to 51 days in 2023 from 66 days in 2019. Homes in the county are consistently on the market less longer than the Vermont median. On average, homes in the county are on the market for approximately two fewer weeks 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 14-22: Median days on market***

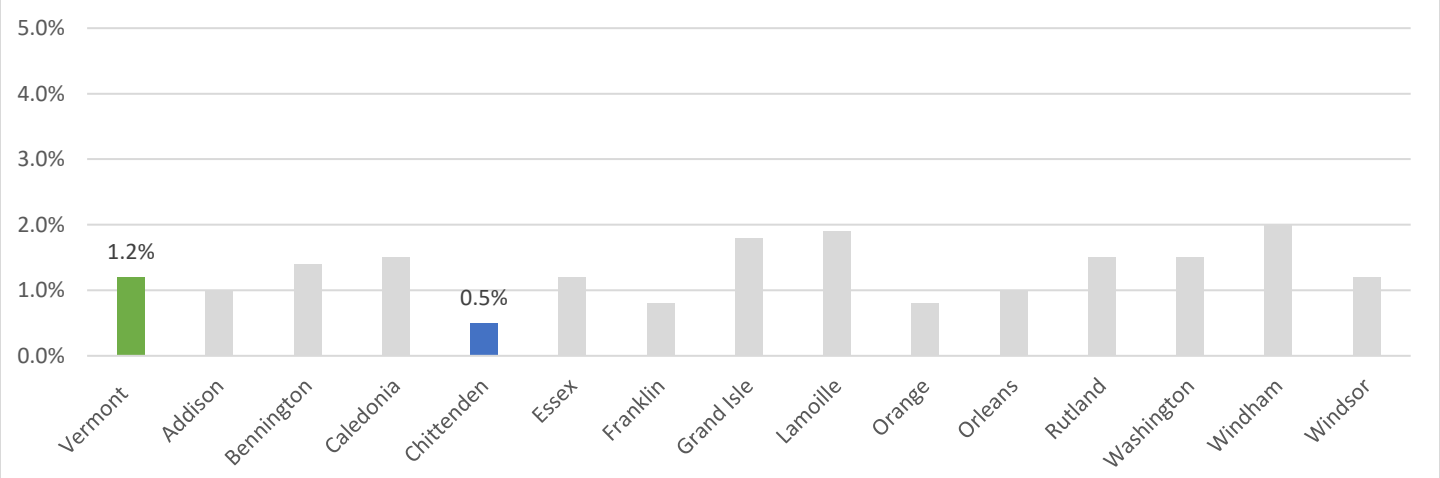



Source: Vermont Property Transfer Tax (PTT) records

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 Chittenden County (0.5%) is the lowest in the state and well below the statewide rate and healthy market range.

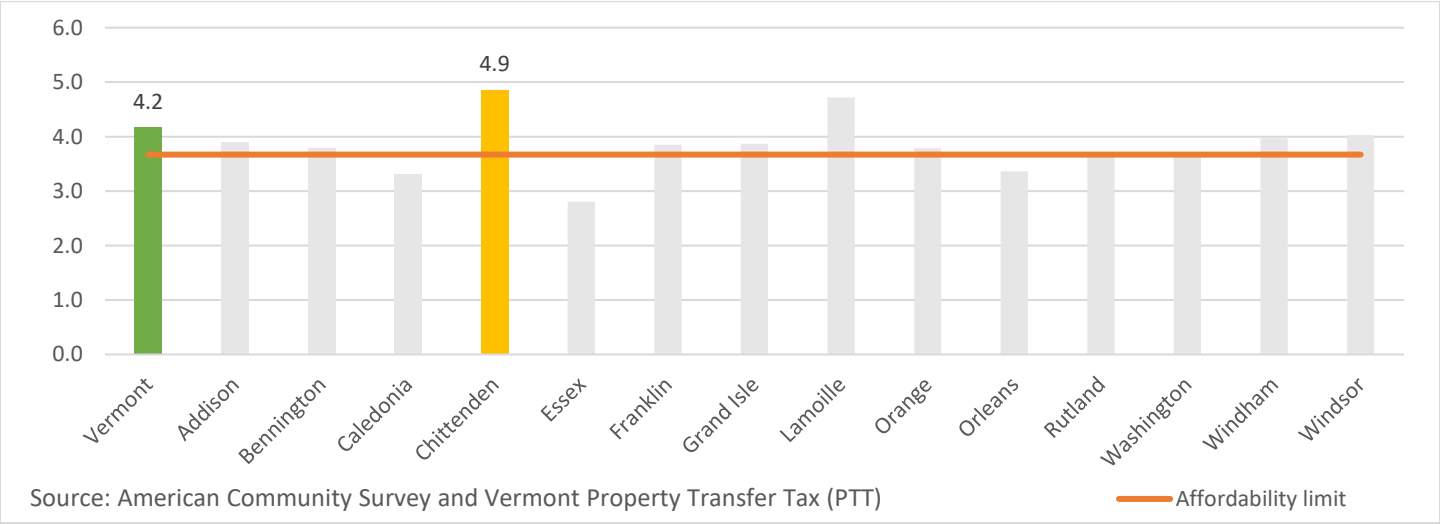
***Figure 14-23: Homeowner vacancy rates***




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

Homes are less affordable in Chittenden County, on average, than any other Vermont county. In 2022, the ratio of county home prices to median county household income was 4.9. 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. 21% of owner-occupied households in Chittenden County are cost-burdened.

***Figure 14-24 Ratio of median home sale price to county median household income, 2022***

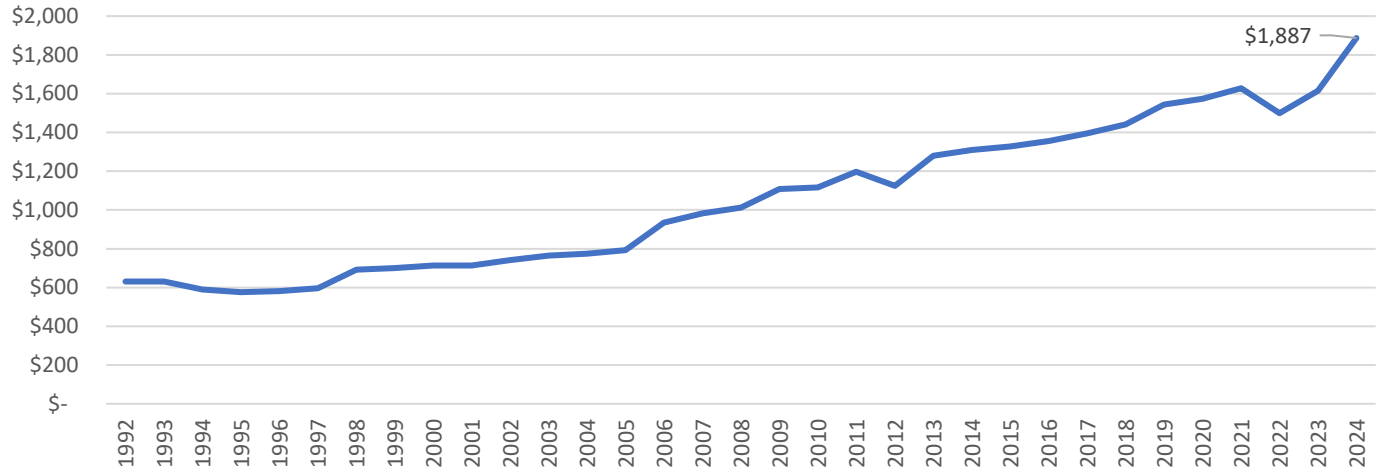



Source: American Community Survey and Vermont Property Transfer Tax (PTT)

## Rental Housing Market

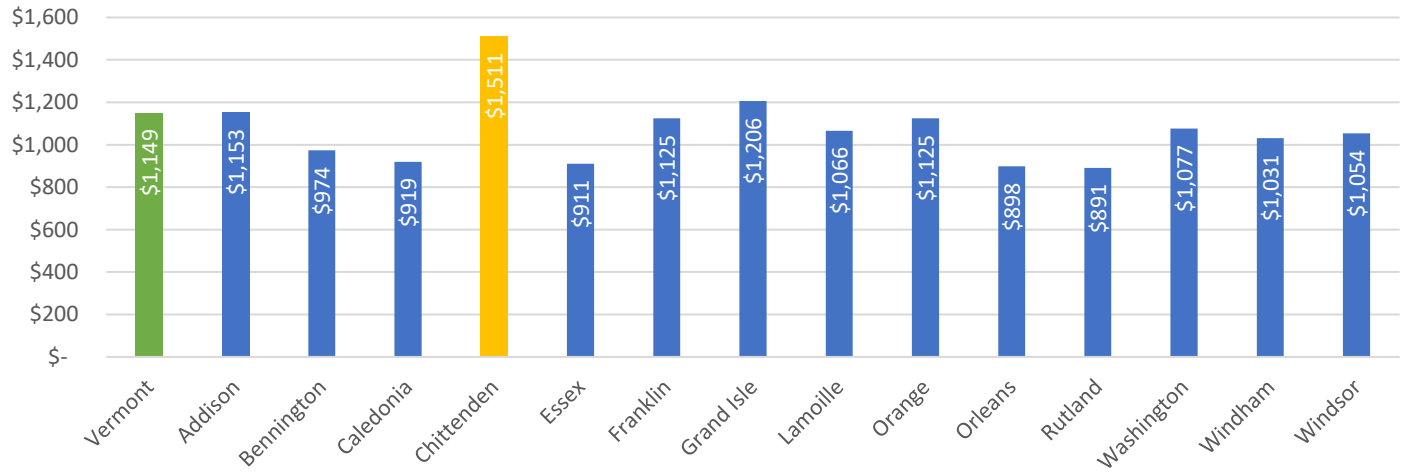
According to HUD, monthly rent for a safe, decent apartment in Vermont counties in 2024 is 25-35% higher than it was 5 years ago.[5] The fair market rent for a 2-bedroom apartment in Chittenden County was set at $1,887 in 2024. The median rent in Chittenden County of $1,511 was the highest in the state in 2022.

***Figure 14-25: 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 14-26: Median gross rent by county, 2022***

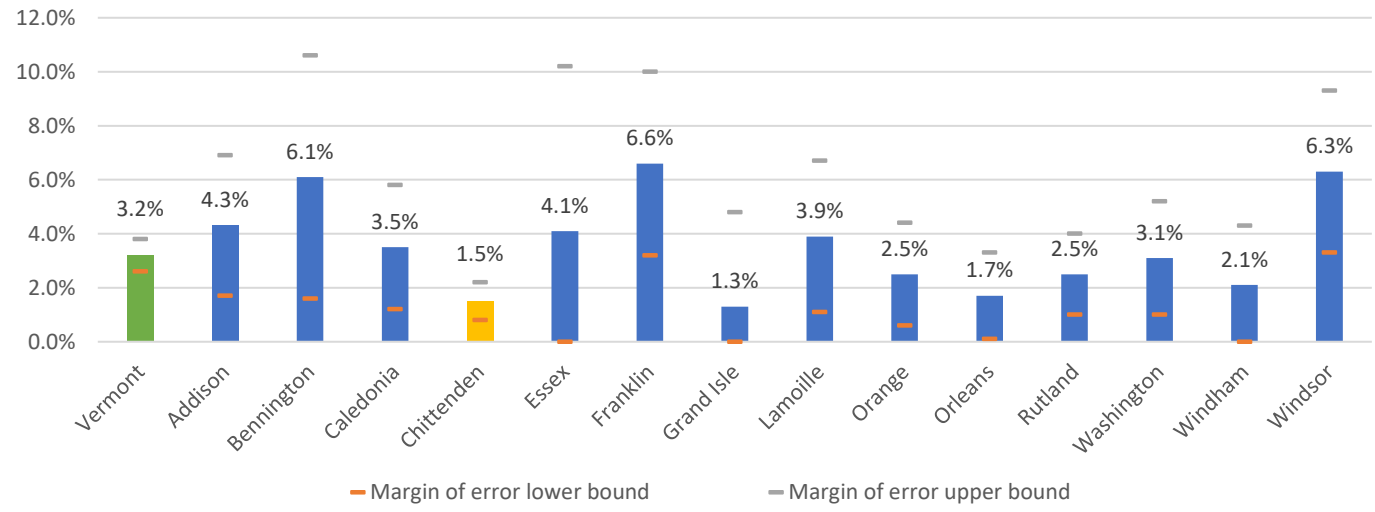



Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

[5] 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. Chittenden County had an estimated rental vacancy rate of 1.5% in 2022 – much less than the statewide rate of 3.2% or the healthy range. Both state and county vacancy rates have declined in the last ten years.

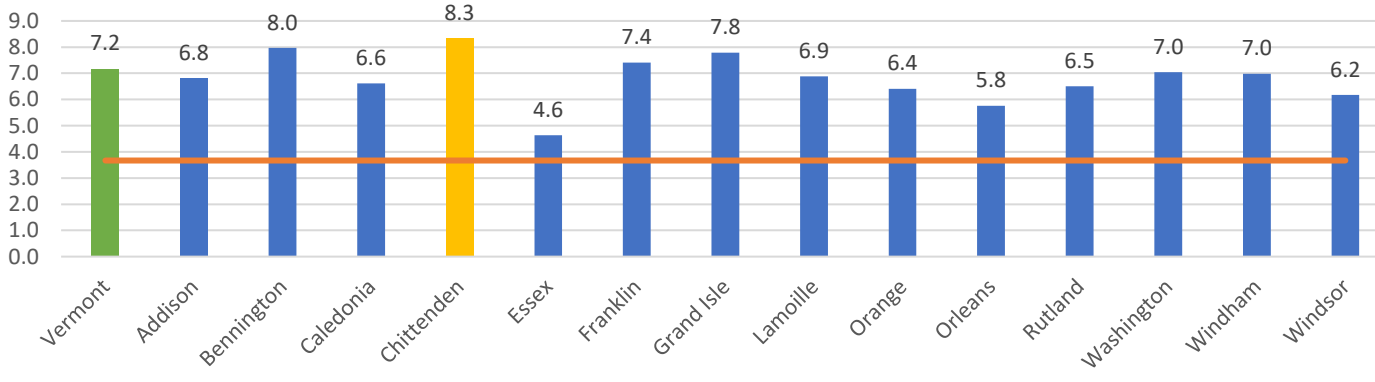
***Figure 14-27: Rental vacancy rates, 2022***




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 Chittenden County.

***Figure 14-28 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 14-29 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 Chittenden County, there are 5,302 apartments in buildings that were built with public development subsidies. These apartments account for 20% of the county rental housing stock. Among those apartments, 1,929 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.

Burlington Housing Authority and Winooski Housing Authority administer certain federal housing programs including 2,383 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,

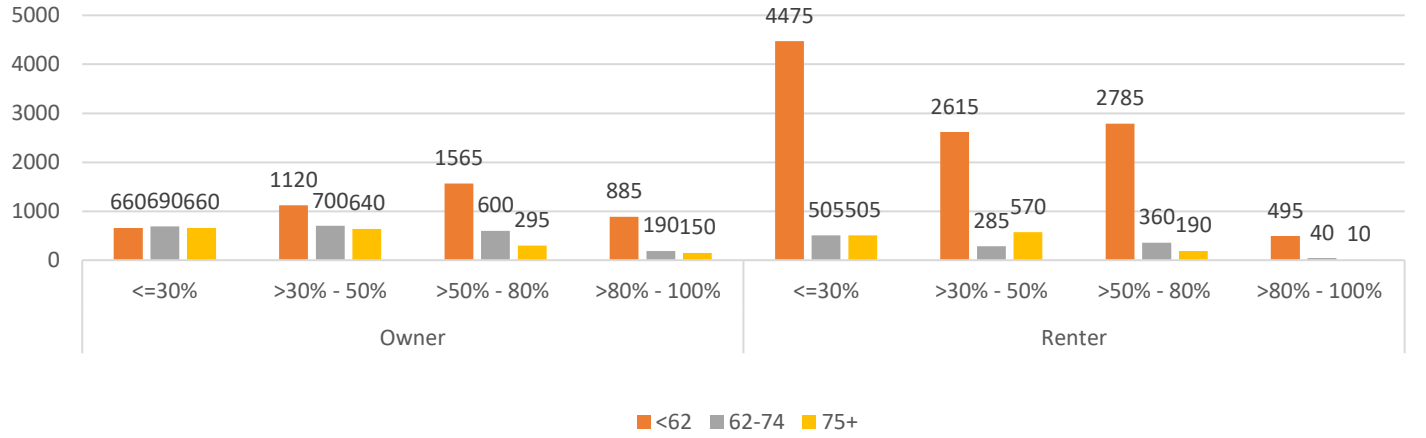
3. Household is overcrowded, or

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 Chittenden 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, 4,475 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 14-30: Chittenden 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.

Chittenden County is the only county in Vermont that is not aggregated into a larger region within the PUMS dataset. Within Chittenden County, there are an estimated 3,390 homes with potential housing quality issues, accounting for approximately 4% of the county housing stock. Among those households, 2,516 are owner-occupied and 874 are renter occupied.

***Figure 14-31 Occupied households with potential housing quality issues, 2022***

| Region | Owner households | Renter households | Occupied without payment of rent | Total households |
|---|---|---|---|---|
| **Chittenden County** | 2,516 | 874 | 0 | 3,390 |
| **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 1,119 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 1,036 households in Chittenden County that are considered overcrowded. Of those households, 243 are owner-occupied and 793 are renter-occupied. Among all overcrowding in Chittenden County, an estimated 547 households are considered severely overcrowded.

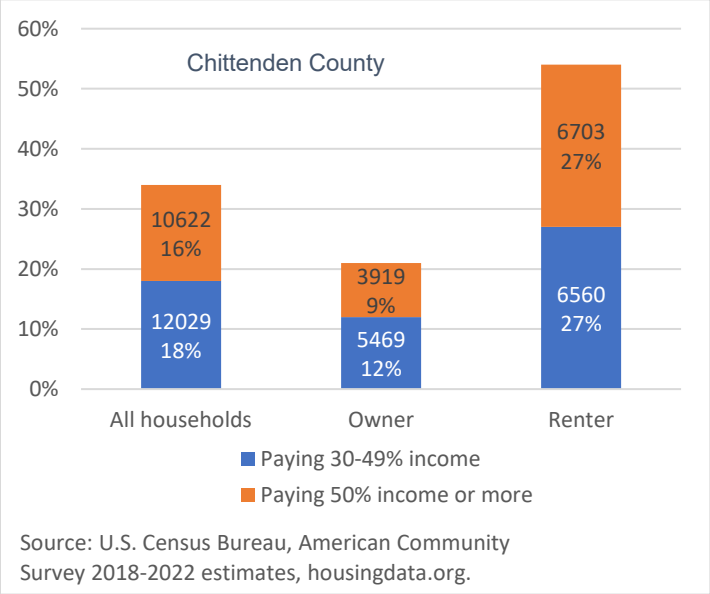
## Cost Burden

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."

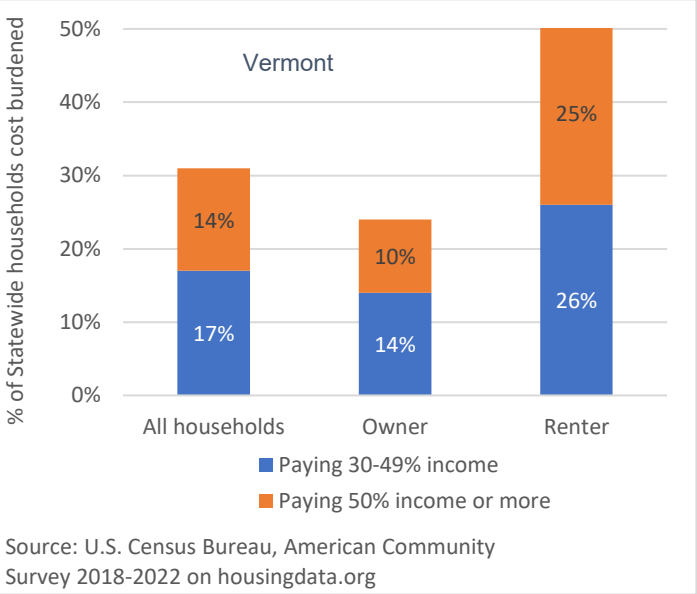
Approximately 31% of all households in Vermont are cost burdened (about 82,000 households), of which 36,000 households, 14% of all households, are severely cost burdened. In Vermont, the total number of cost burdened owner-occupied households (about 48,000) is greater than the number of cost burdened 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 slightly less in Chittenden County (21%) than the state, but renter cost burden is more common (54%) than the state as a whole. Approximately 10,622 households are severely cost-burdened in Chittenden County and may be at risk of housing instability.

***Figure 14-32: Cost burden among Chittenden County households compared to statewide cost burden***




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

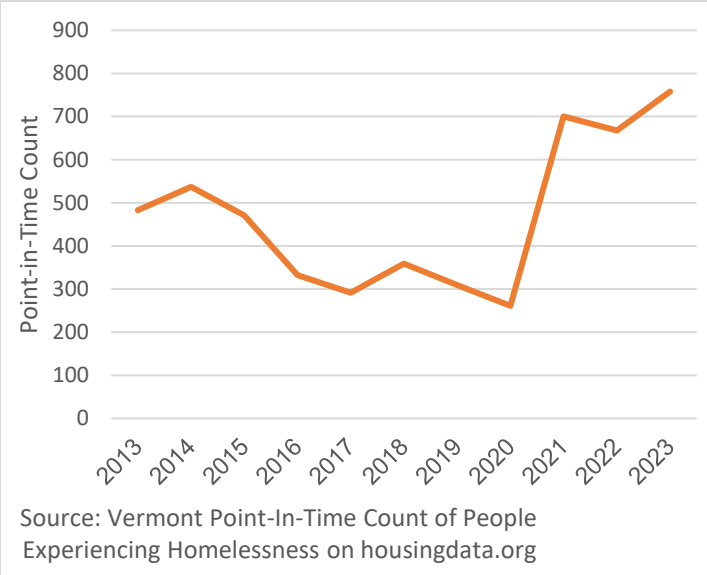



Source: U.S. Census Bureau, American Community Survey 2018-2022 on housingdata.org

## Homelessness

During the most recent 2023 Point-In-Time count, 758 individuals in 553 households were experiencing homelessness in Chittenden County. 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, 826 people in the Chittenden County area received support through this area's continuum of care.

***Figure 14-33: Number of people experiencing homelessness served by the Chittenden County Continua of Care***



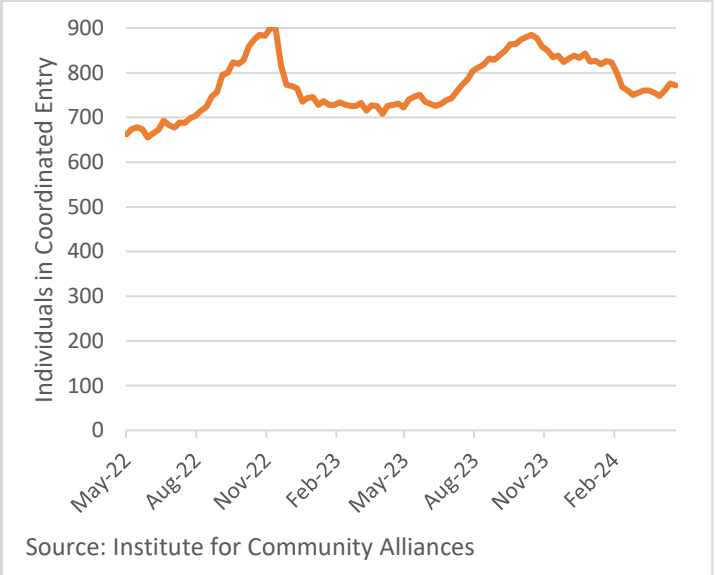




***Figure 14-34: Number of people experiencing homelessness by the local Continua of Care (CoCs)***

| 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 14-35 Chittenden CoC housing inventory count, 2023*

| | Family Units | Family Beds | Adult-Only Beds | Child-Only Beds | Total Year-Round Beds | Seasonal | Overflow / Voucher | Chronic Beds | Veteran Beds | Youth Beds |
|---|---|---|---|---|---|---|---|---|---|---|
| **Temporary Housing** | **69** | **221** | **385** | **0** | **606** | **12** | **180** | **n/a** | **0** | **8** |
| Emergency Shelter | 24 | 77 | 175 | 0 | 252 | 12 | 180 | n/a | 0 | 8 |
| Transitional Housing | 45 | 144 | 210 | 0 | 354 | n/a | n/a | n/a | 0 | 0 |
| **Permanent Housing** | **15** | **43** | **245** | **0** | **288** | **n/a** | **n/a** | **n/a** | **49** | **5** |
| Permanent Supportive Housing | 1 | 2 | 94 | 0 | 96 | n/a | n/a | 73 | 44 | 0 |
| Rapid Re-Housing | 5 | 15 | 44 | 0 | 59 | n/a | n/a | n/a | 5 | 5 |
| Other Permanent Housing | 9 | 26 | 107 | 0 | 133 | n/a | n/a | n/a | 0 | 0 |
| Grand Total | 84 | 264 | 630 | 0 | 894 | 12 | 180 | 73 | 49 | 13 |

*Source:* Dept. of Housing and Urban Development (HUD) *2023 Continuum of Care Housing Inventory Count Report*

Chittenden County resources for temporary shelter, concentrated in Burlington, include:

- The Champlain Valley Office of Economic Opportunity has 17 beds of emergency shelter, and 18 beds of transitional housing.
- The Committee on Temporary Shelter offers 36 beds for adults and 30 units for families across 4 emergency shelters. COTS also maintains 27 beds of transitional housing, and a portfolio of permanent affordable housing.
- ANEW Place is a 37-bed facility reserved for people experiencing homelessness who have been sober for at least 30 days.
- Spectrum Youth and Family Services operates 18 beds for youth across 3 sites.[6]

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 2016, Champlain Housing Trust, Evernorth and the Chittenden County Regional Planning Commission launched the Building Homes Together campaign to address the region's severe housing shortage. In the first five years, 3,600 homes were successfully built, eclipsing the original goal of the initiative.

A second five-year campaign — Building Homes Together 2.0 — was launched in 2021. It is a campaign to build 5,000 homes by 2025 for people of all incomes, including at least 1,250 affordable homes. Intended outcomes of the campaign include: "grow [the] economy in a healthy, sustainable way, address long-standing racial inequities, and support tax revenues to invest in our community, environment, and social services."

According to the county's Building Homes Together campaign, as housing costs continue to escalate and rental vacancy rates consistently fail to exceed even 1%, falling short of housing and affordability goals means the region's economy and people will continue to struggle. The campaign, supported by over 125 local and state officials, developers and advocates, tallied 594 apartments and homes constructed in 2022, with 110 of them permanently affordable. Those numbers represent just 59% and 44% respectively of the campaign's annual targets of 1,000 homes and 250 permanently affordable ones. Two years into the campaign, 75% of the housing production goal has been met and slightly more than half of the affordable homes have been built.

[6] U.S. Department of Housing and Urban Development, "HUD 2023 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report."