Chapter 12: Bennington County

Table of Contents

Household Growth and Projected Needs 153
Housing stock 154
Seasonal Homes 155
Short-Term Rentals 155
Characteristics of Housing Stock 157
Manufactured Homes and Mobile Home Parks 158
Household Demographics 159
Homeownership Market 161
Rental Housing Market 164
Subsidized Rental Housing 166
Households With Housing Problems 167
Potential Housing Quality Issues 167
Overcrowding 168
Cost Burden 169
Homelessness 170
Recent Studies 171

Table of Figures

Figure 12-1 Projected Bennington County year-round household demand, 2025 and 2029 153
Figure 12-2 Projected Bennington County year-round homes needed by tenure, 2025 and 2029 153
Figure 12-3 Bennington County housing stock, 2022 154
Figure 12-4 Bennington County housing stock by town, 2022 154
Figure 12-5 Seasonal homes by county, 2022 155
Figure 12-6 Homes used as short-term rentals by county, Oct. 2023 155
Figure 12-7: Bennington County short-term rental homes 156
Figure 12-8 Seasonal homes and short-term rentals by town 156
Figure 12-9: Bennington County owner homes types 157
Figure 12-10: Bennington County renter homes types 157
Figure 12-11: Year built for Bennington County homes 157
Figure 12-12 Household size, 2022 158
Figure 12-13 Home size (number of bedrooms), 2022 158
Figure 12-14 Bennington County mobile home parks 158
Figure 12-15 Households by age of householder, 2022 159
Figure 12-16 Households by race and tenure, 2010-2022 159
Figure 12-17 Household income relative to Area Median Income (AMI) 160
Figure 12-18 Number of households by income by tenure, 2022 160
Figure 12-19: Median home prices 161
Figure 12-20 Median primary home sale price by county, 2023 161
Figure 12-21 Number of primary home sales in Bennington County, 1988-2023 162
Figure 12-22: Median days on market 162
Figure 12-23: Homeowner vacancy rates, 2022 163
Figure 12-24 Ratio of median home sale price to county median household income, 2022 163
Figure 12-25: Fair market rent for a 2-bedroom apartment 164
Figure 12-26: Median gross rent by county, 2022 164
Figure 12-27: Rental vacancy rates, 2022 165
Figure 12-28 Median home sale price to median renter income ratio, 2022 165
Figure 12-29 Rental housing with project-based assistance in Vermont by county, 2024 166
Figure 12-30: Bennington County households with housing problems, by income group* 167
Figure 12-31 Occupied households with potential housing quality issues, 2022 168
Figure 12-32: Cost burden among Bennington County households compared to statewide cost burden 169
Figure 12-33: People experiencing homelessness served by the Bennington Continua of Care (CoCs) 170
Figure 12-34: Number of people experiencing homelessness by local Continua of Care (CoCs) 170
Figure 12-35 Households experiencing homelessness and shelter availability 171

Household Growth and Projected Needs

Between 2010 and 2020, the number of households living in Bennington County year-round increased at an average rate of 0.1% to 15,699. By 2029, a projected 15,647-16,477 households will live in the county.

Figure 12-1 Projected Bennington County year-round household demand, 2025 and 2029

Year-round households	2010	2020	2025 (projected)		2029 (projected)	
			Lower	Upper	Lower	Upper
Total households	15,470	15,699	15,416	15,761	15,647	16,477
Owner households	11,017	11,322	11,454	11,711	11,251	11,848
Renter households	4,453	4,377	3,961	4,050	4,396	4,629

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, Bennington County is likely to need a projected 985-1,588 additional homes between 2025 and 2029.

Figure 12-2 Projected Bennington County year-round homes needed by tenure, 2025 and 2029

Additional homes needed	Pre-pandemic growth (Lower)	Pandemic-era growth (Upper)
Owner homes	149	530
Renter homes	836	1,058
Total additional homes needed	985	1,588

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

Bennington County's housing stock consists of 20,848 year-round and seasonal homes. The county has a greater proportion of seasonal homes (24%) than the state (15%) and a lesser proportion of year-round owner and rental homes. Bennington County represents 6% of the state's total housing stock.

Bennington County's seasonal homes are disproportionate compared to its overall housing stock, making up 10% of the seasonal housing in the state.

Figure 12-3 Bennington County housing stock, 2022

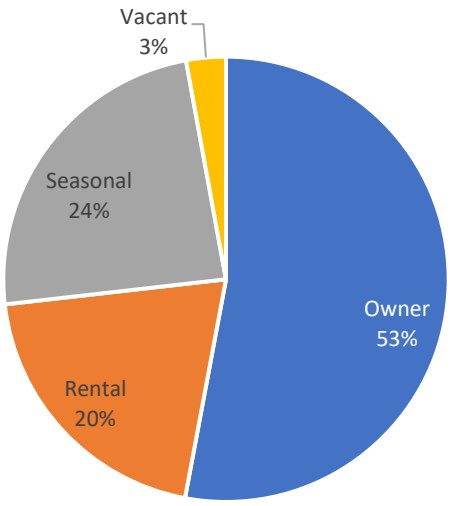


Figure 12-4 Bennington County housing stock by town, 2022

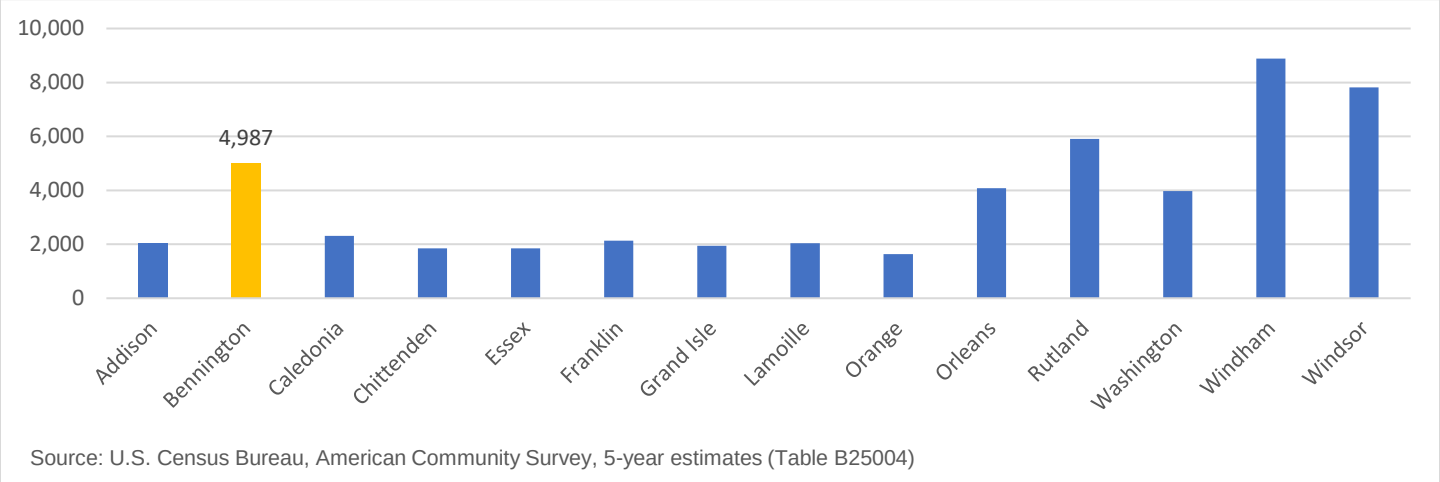
Location	Owner homes	% Owner	Renter homes	% Renter	Seasonal homes	% Seasonal	Vacant homes	% Vacant	Total homes	% of county total homes
Bennington County	11,039	53%	4,222	20%	4,987	24%	600	3%	20,848	100%
Arlington	814	64%	176	14%	237	19%	36	3%	1,263	6%
Bennington	3,577	52%	2,777	40%	258	4%	259	4%	6,871	33%
Dorset	705	49%	143	10%	587	40%	18	1%	1,453	7%
Glastenbury	0		0		0		0		0	0%
Landgrove	108	51%	10	5%	93	44%	0	0%	211	1%
Manchester	1,352	47%	569	20%	951	33%	19	1%	2,891	14%
Peru	145	21%	25	4%	521	75%	8	1%	699	3%
Pownal	1,166	83%	77	6%	48	3%	114	8%	1,405	7%
Readsboro	307	56%	77	14%	140	26%	20	4%	544	3%
Rupert	248	52%	50	11%	170	36%	7	2%	475	2%
Sandgate	232	65%	16	5%	106	30%	1	0%	355	2%
Searsburg	52	68%	6	8%	10	13%	8	11%	76	0%
Shaftsbury	1,103	70%	202	13%	197	13%	65	4%	1,567	8%
Stamford	370	78%	20	4%	66	14%	16	3%	472	2%
Sunderland	438	77%	31	6%	97	17%	0	0%	566	3%
Winhall	294	18%	31	2%	1,328	80%	14	1%	1,667	8%
Woodford	128	38%	12	4%	178	54%	15	5%	333	2%

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 4,987 seasonal or occasional use homes in the county, making up 24% of all homes in the county.

Figure 12-5 Seasonal homes by county, 2022

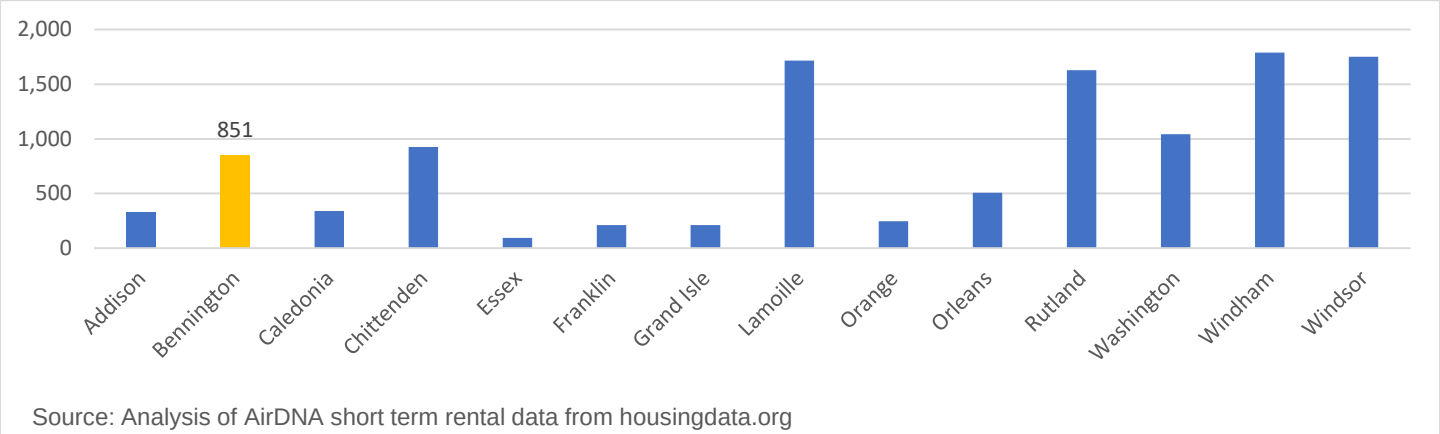


Source: U.S. Census Bureau, American Community Survey, 5-year estimates (Table B25004)

Short-Term Rentals

The number of short-term rentals has risen statewide 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 12-6 Homes used as short-term rentals by county, Oct. 2023

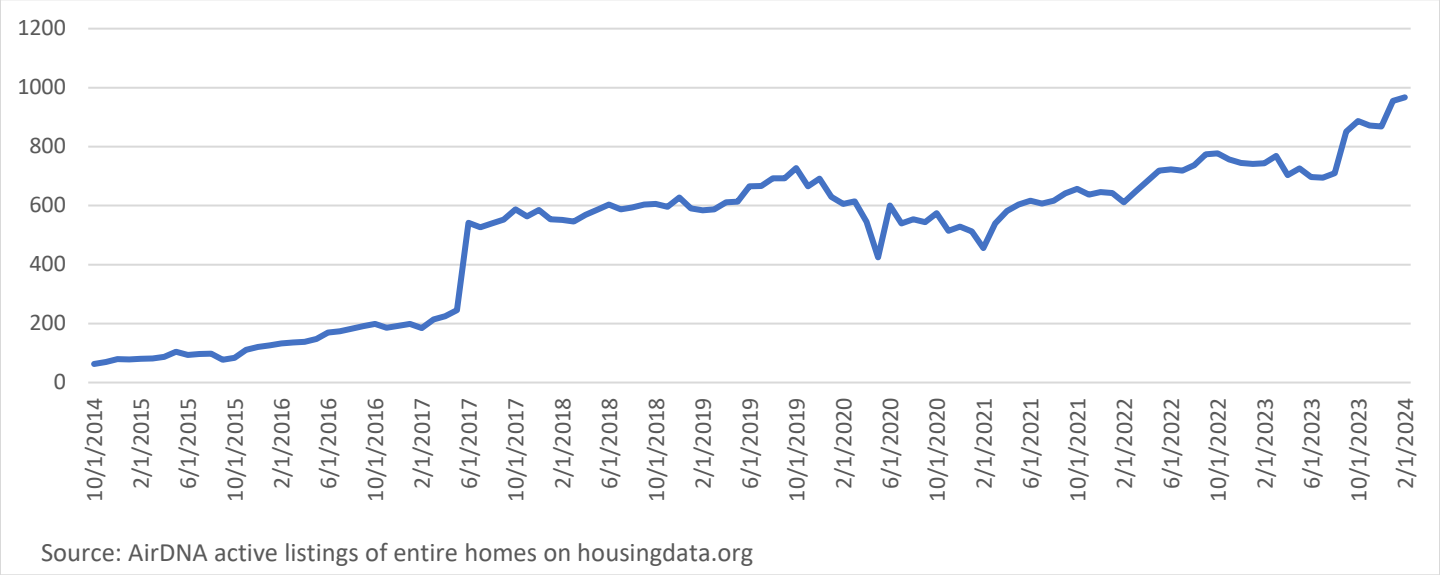


Source: Analysis of AirDNA short term rental data from housingdata.org

Bennington County has followed the statewide STR market trends. In 2023, 851 homes were listed as STRs, representing more than 4% of the county's total housing stock, about the same as statewide.

Winhall and Peru, two towns near Stratton and Bromley mountains, had the greatest portion of their housing stock dedicated to Short-term Rentals, both at 14%. Manchester and Winhall contain half of the STRs in the county.

Figure 12-7: Bennington County short-term rental homes



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

Figure 12-8 Seasonal homes and short-term rentals by town

Location	Seasonal homes	Seasonal to total housing stock	Short-term rentals (active Oct. 2023)	Short-term rental to total housing stock	Total housing stock
Bennington County	**4,987**	**24%**	**851**	**4.10%**	**20,857**
Arlington	237	19%	64	5.10%	1,263
Bennington	258	4%	89	1.30%	6,871
Dorset	587	40%	86	5.90%	1,453
Landgrove	93	44%	0	0.00%	211
Manchester	951	33%	203	7.00%	2,891
Peru	521	75%	99	14.20%	699
Pownal	48	3%	25	1.80%	1,405
Readsboro	140	26%	8	1.50%	544
Rupert	170	36%	15	3.20%	475
Sandgate	106	30%	0	0.00%	355
Searsburg	10	13%	0	0.00%	76
Shaftsbury	197	13%	21	1.30%	1,567
Stamford	66	14%	5	1.10%	472
Sunderland	97	17%	0	0.00%	566
Winhall	1,328	79%	236	14.10%	1,676
Woodford	178	53%	0	0.00%	333

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 in Bennington County are similar to the state as a whole. Bennington County's stock consists primarily of single-family detached homes. 73% of the combined year-round owner and renter-occupied housing stock are single-family detached homes, even greater than the proportion statewide (67%).

Figure 12-9: Bennington County owner homes types

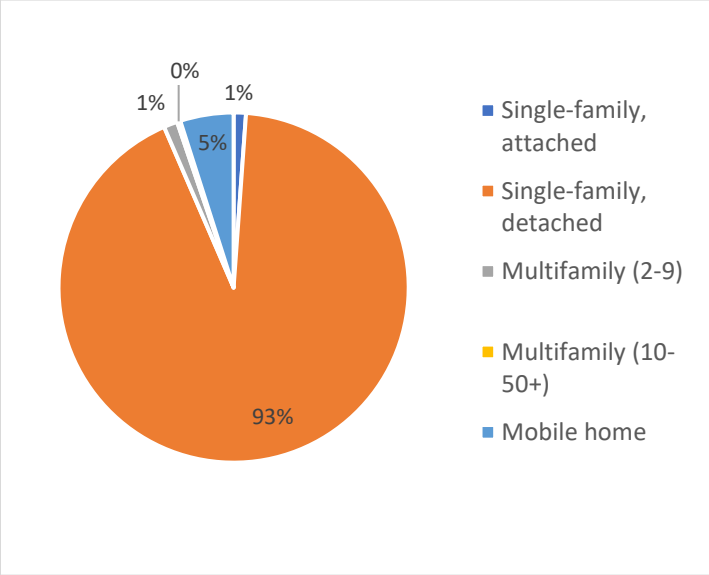
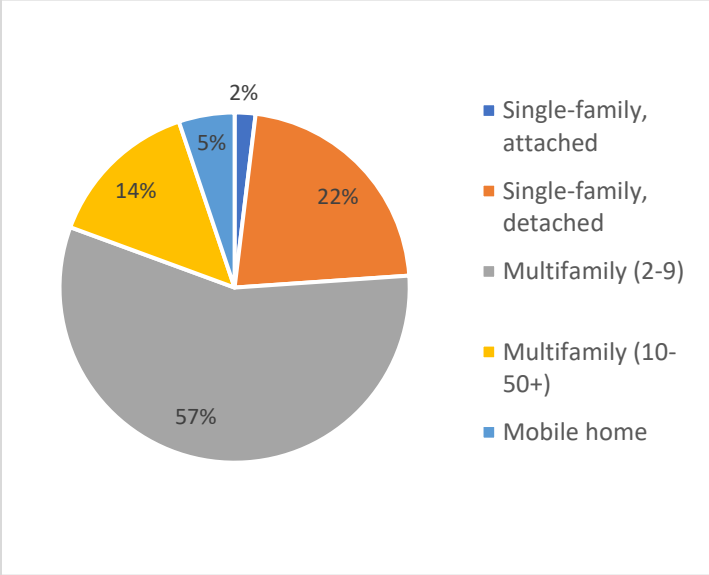


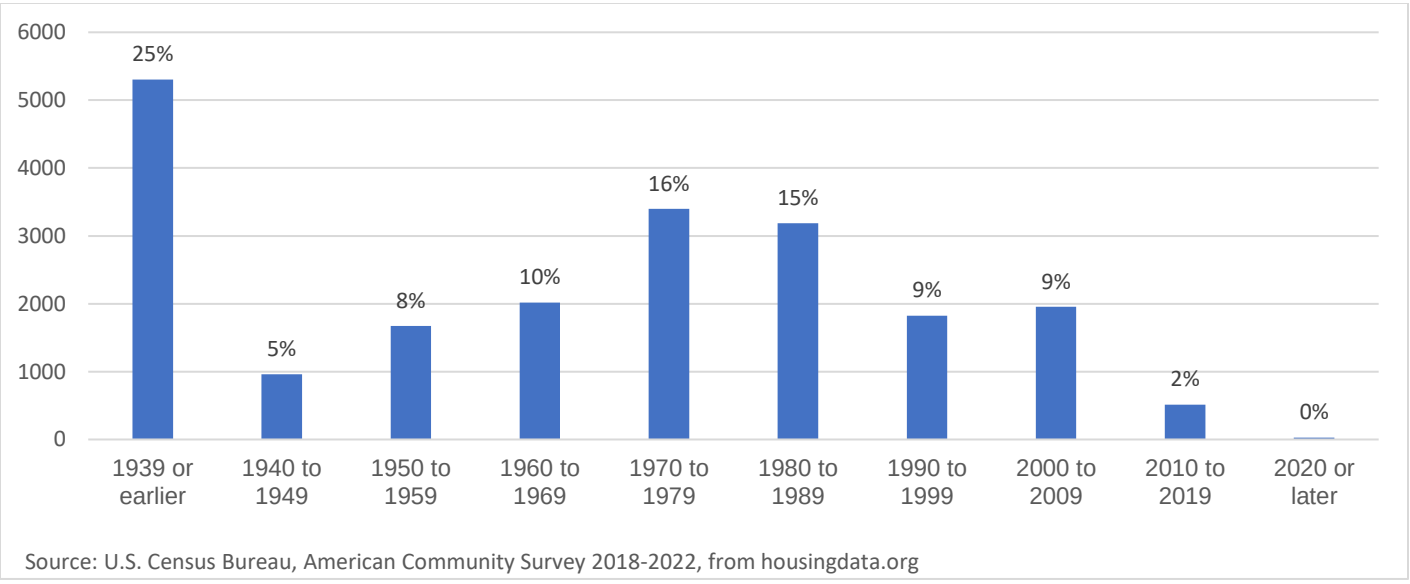
Figure 12-10: Bennington County renter homes types



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

Of all homes in Bennington County, an estimated 30% were built prior to 1940-slightly more than the statewide average. The median home was built in 1971. 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 smaller proportion of the Bennington County housing stock was built since 2010 (2%) than the state as a whole (6%).

Figure 12-11: Year built for Bennington 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 Bennington County as well, where large homes (64% of the county's year-round homes) far outnumber large households (30% of the county's year-round households). Conversely, single person households (28% of the county's year-round households) outnumber small homes of 0-1 bedrooms (13% of the county's year-round homes).

Figure 12-12 Household size, 2022

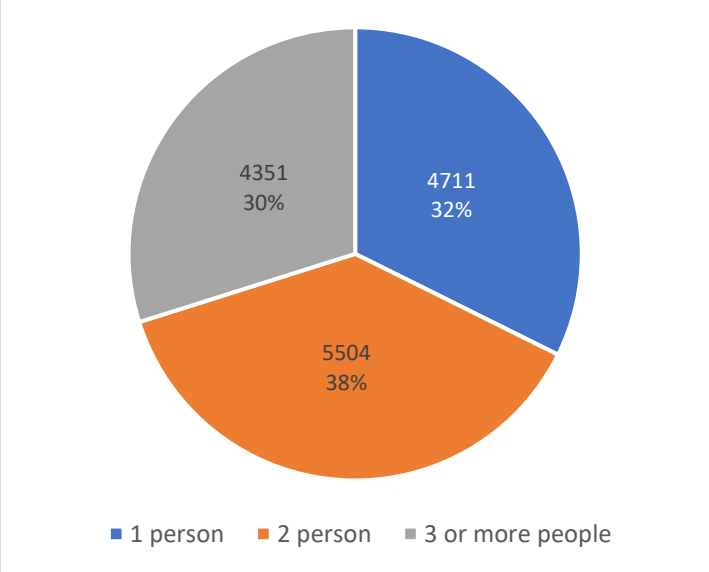
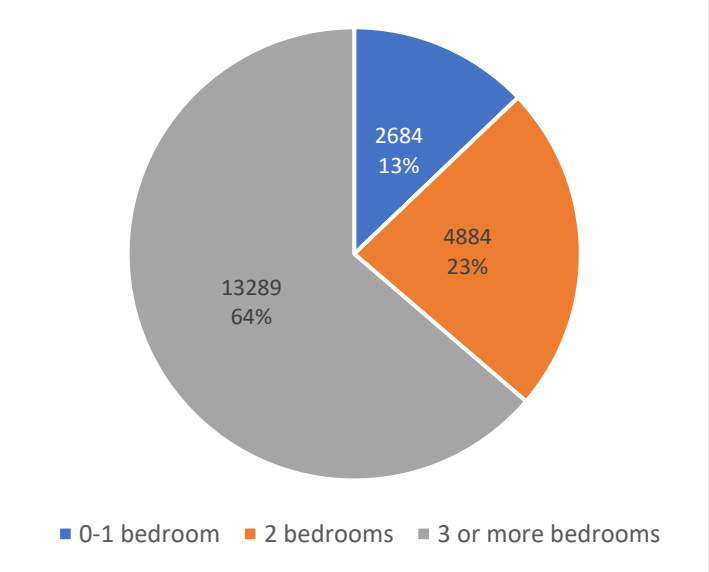


Figure 12-13 Home size (number of bedrooms), 2022



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

Manufactured Homes and Mobile Home Parks

There are approximately 1,059 manufactured homes in Bennington 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 5% of the county housing stock, about the same as the state average, according to the U.S. Census Bureau's 2018-2022 American Community Survey.

Most manufactured homes in Bennington County are located in manufactured home communities, also known as mobile home parks. Bennington County has 27 mobile home parks with 709 lots. As of November 2023, there were 68 vacant lots in the county, resulting in a 9.6% park vacancy rate. Eight of its parks are located in 100-year flood plains, with one park containing land located within a floodway.

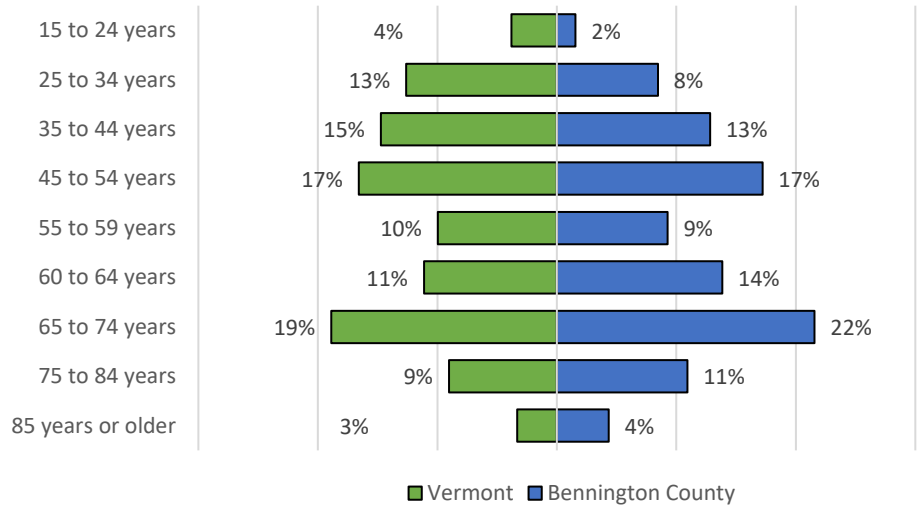
Figure 12-14 Bennington County mobile home parks

Park Ownership type	Parks	Lots
For Profit	22	652
Non-profit	2	45
Cooperative	0	0
All Rental (for profit)	1	7
Total	25	704
Median lot rent		$415
Source: Vermont Mobile Home Park Registry		

Household Demographics

Bennington County households are more likely to be headed by someone aged 65 or older (37% of all year-round households) than the statewide average rate of 31%. Similarly, households headed by someone under 35 years old make up only 10% of the county's residents, compared to 17% statewide.

Figure 12-15 Households by age of householder, 2022



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

Age of head of household	Households
15 to 24 years	228
25 to 34 years	1,231
35 to 44 years	1,867
45 to 54 years	2,507
55 to 59 years	1,351
60 to 64 years	2,016
65 to 74 years	3,141
75 to 84 years	1,591
85 years or older	634
Total	14,566

The vast majority of household heads living in the county identify as white alone, but the number of those identifying as people of color has risen since 2010 while the number identifying as white alone decreased.

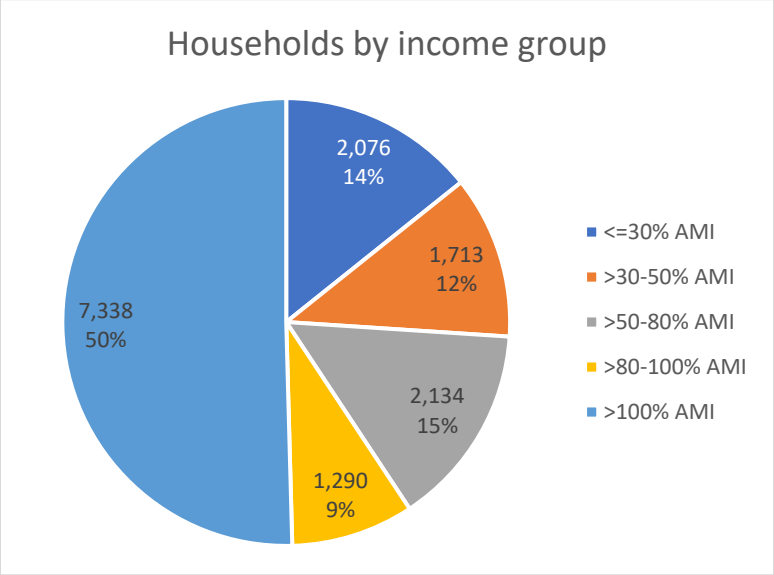
Figure 12-16 Households by race and tenure, 2010-2022

Bennington County	All households			Owner households			Renter households		
	2010	**2020**	**2022***	**2010**	**2020**	**2022***	**2010**	**2020**	**2022***
American Indian and Alaska Native alone	35	20	n/a	13	5	n/a	22	15	n/a
Asian alone	72	107	64	42	77	27	30	30	37
Black or African American alone	84	119	n/a	30	43	n/a	54	76	n/a
Native Hawaiian and Other Pacific Islander alone	3	5	n/a	3	1	n/a	-	4	n/a
Some Other Race alone	33	101	n/a	10	54	n/a	23	47	n/a
Two or More Races	119	606	344	72	361	223	47	245	121
White alone	15,124	14,741	13,964	10,847	10,781	10,504	4,277	3,960	3,460
Grand Total	15,470	15,699	14,566	11,017	11,322	10,823	4,453	4,377	3,743

Source: U.S. Census Bureau Decennial Census and American Community Survey 2018-2022 estimates (Table B25003A-G) from www.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 householder income in Bennington County was $68,558 in 2022. More than 60% of homeowners in the county had a household income greater than Area Median Income (AMI), while only 20% of renters had incomes greater than AMI. An estimated 26% of households in Bennington County have very low incomes of less than 50% of AMI.

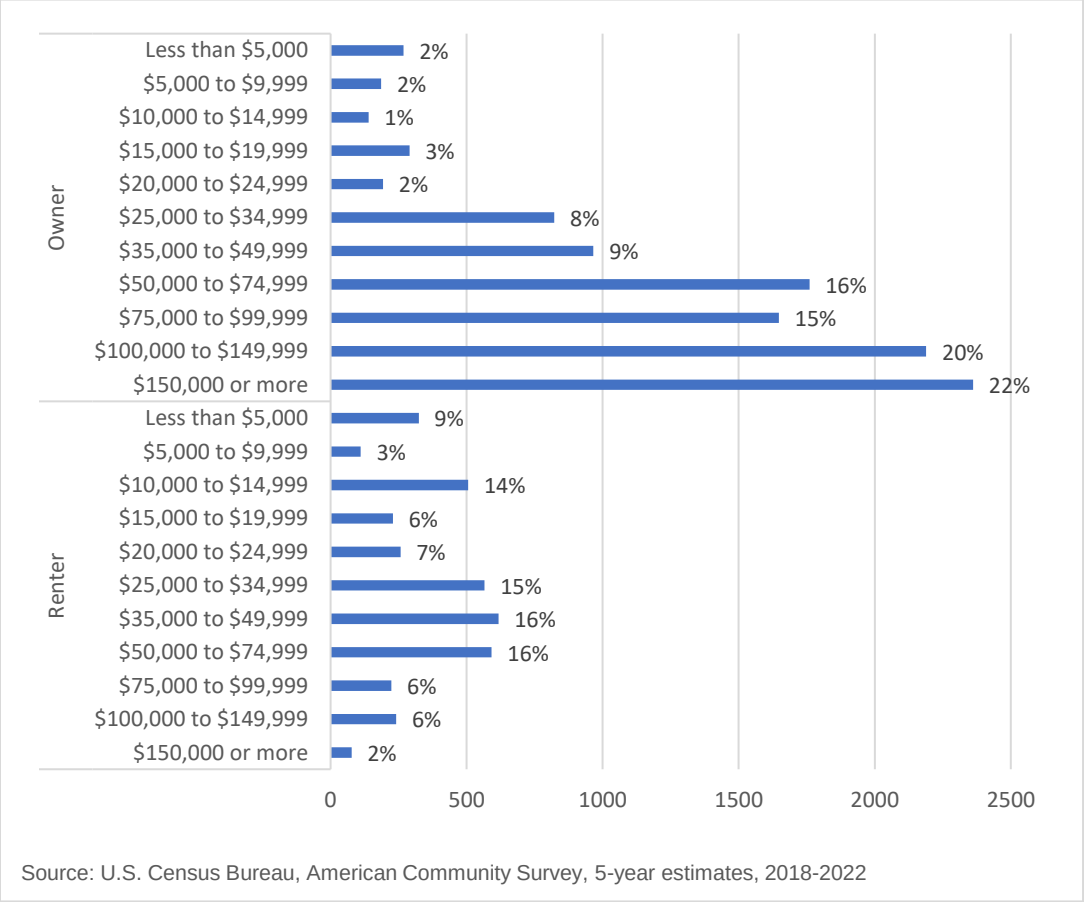
Figure 12-17 Household income relative to Area Median Income (AMI)



Income group threshold	Income
30% AMI	$20,576
50% AMI	$34,279
80% AMI	$54,846
Area Median Income (100%)	$68,558
Owner household median	$88,304
Renter household median	$32,627

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

Figure 12-18 Number of households by income by tenure, 2022

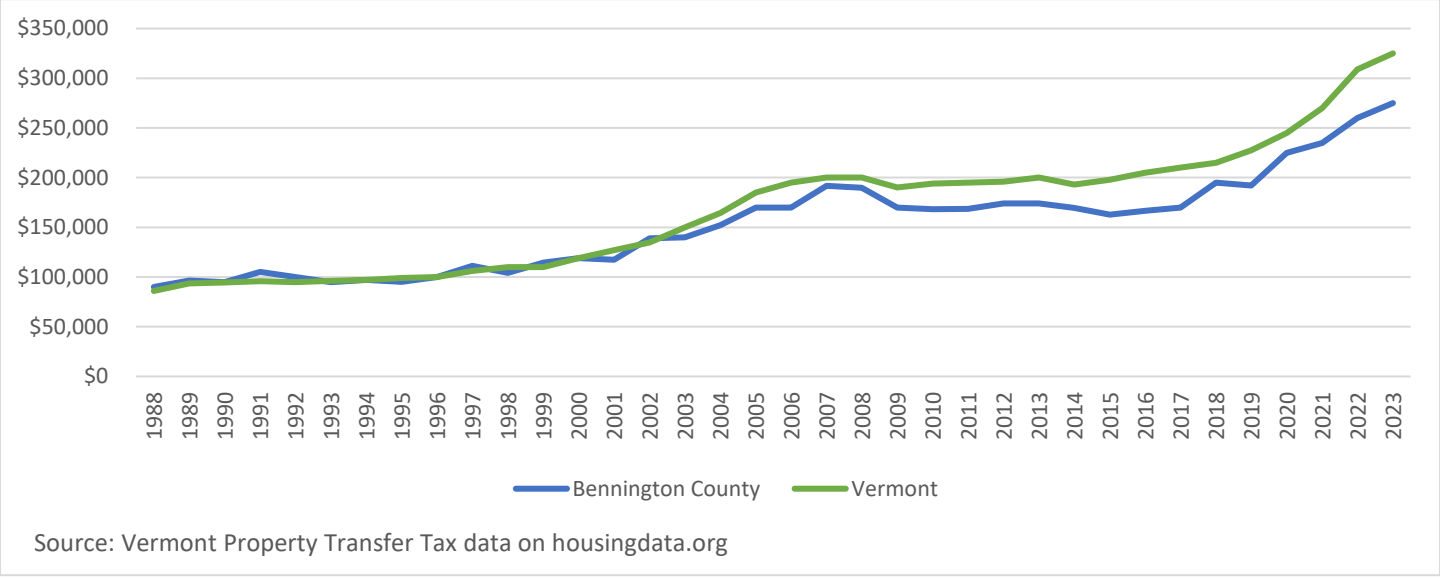


Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

Homeownership Market

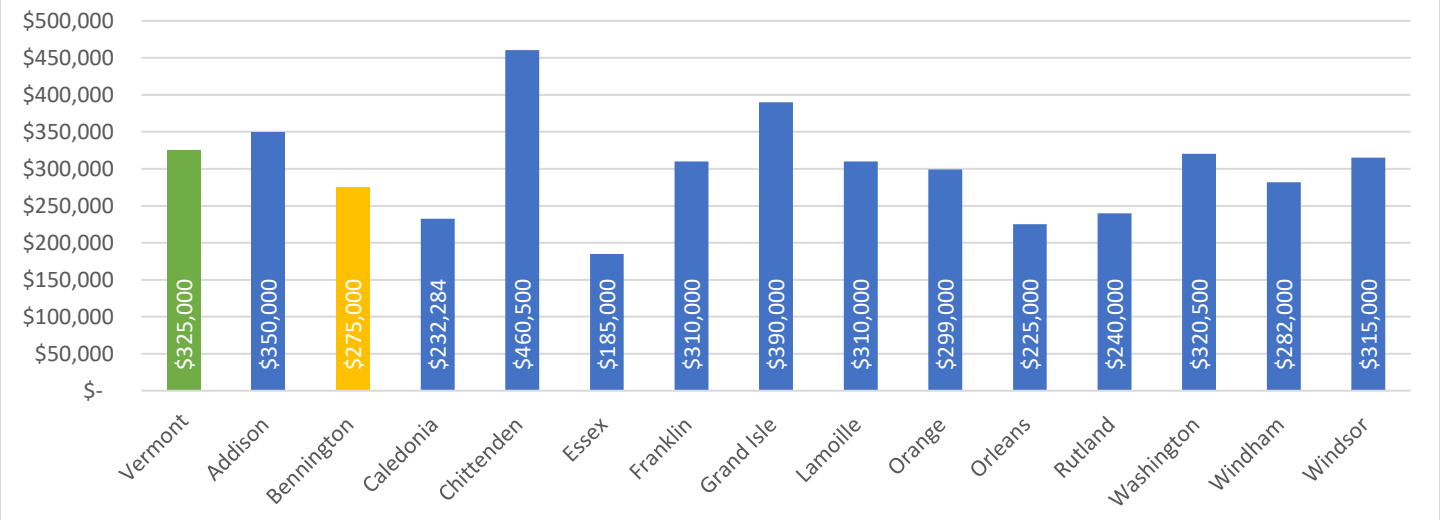
There are approximately 11,000 homeowner households in Bennington County. 74% of the county's households are homeowners compared with 73% of all Vermont households. The median home price in the county in 2023 was $275,000, while the state median was $325,000. This continues a trend in which no county in Vermont has seen a decline in annual median home sale price since 2019.

Figure 12-19: Median home prices



Source: Vermont Property Transfer Tax data on housingdata.org

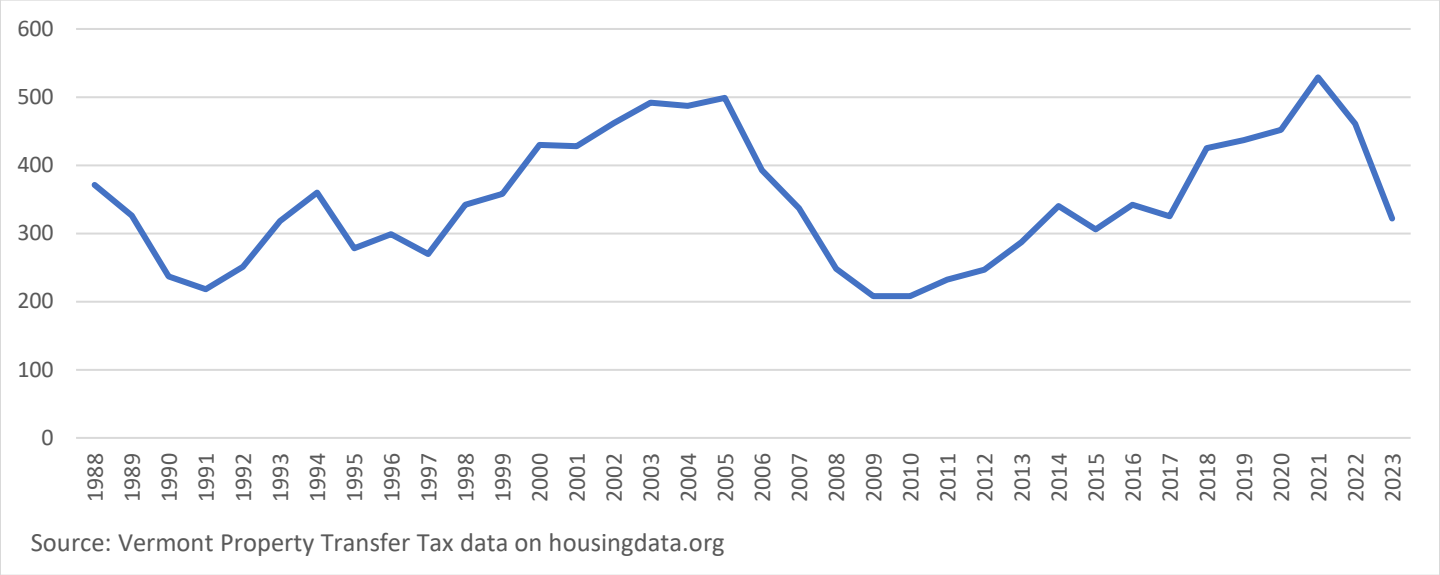
Figure 12-20 Median primary home sale price by county, 2023



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

In 2023, there were 322 primary homes sales in Bennington County. The annual total number of homes sold in the county peaked in 2021 when 529 homes were sold. This reflects the statewide increase in primary home sales experienced in 2020 and 2021. The decline in sales in 2022 and then again in 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.

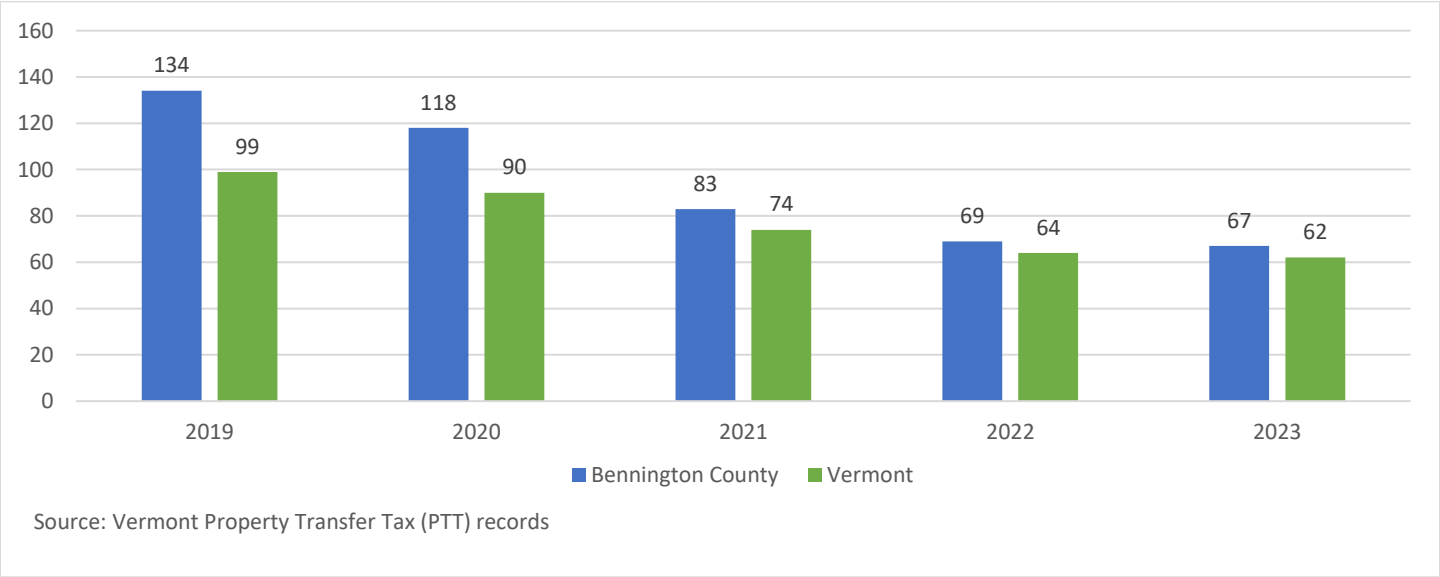
Figure 12-21 Number of primary home sales in Bennington County, 1988-2023



Source: Vermont Property Transfer Tax data on housingdata.org

The median days on the market for a Bennington County home dropped to 67 days in 2023 from 134 days in 2019. Homes in the county stay on the market about the same number of days as 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 12-22: Median days on market

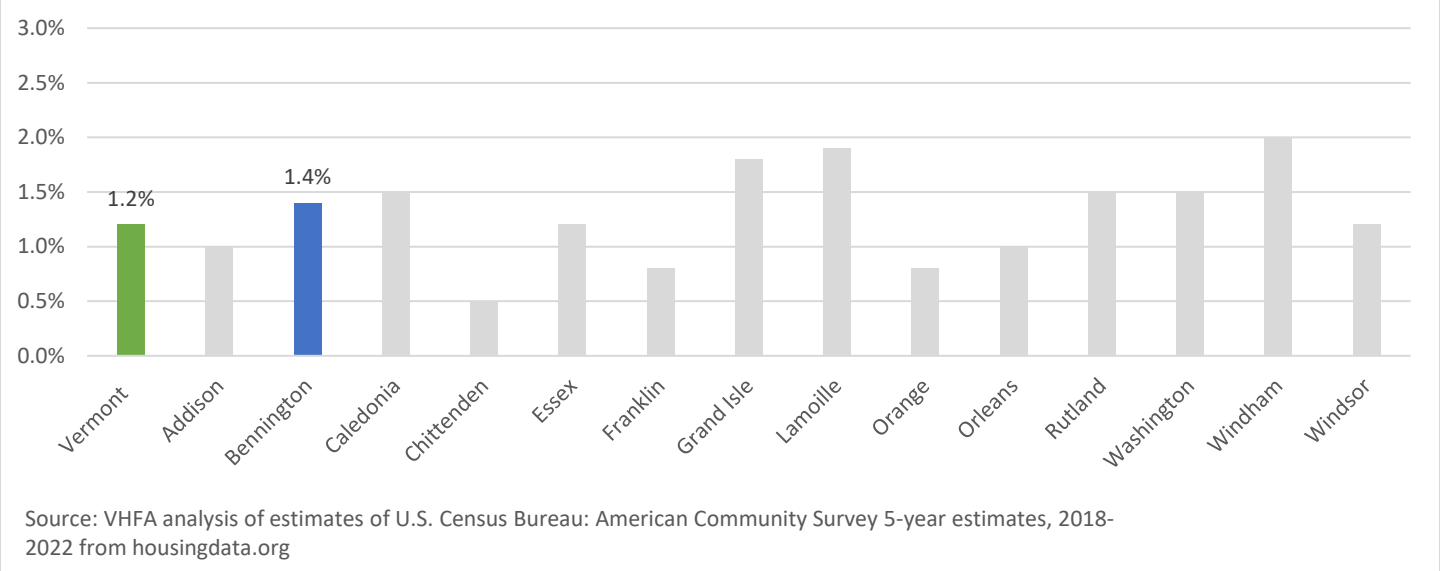


Source: Vermont Property Transfer Tax (PTT) records

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 Bennington County (1.4%) is similar to the statewide rate and lower than the healthy market range.

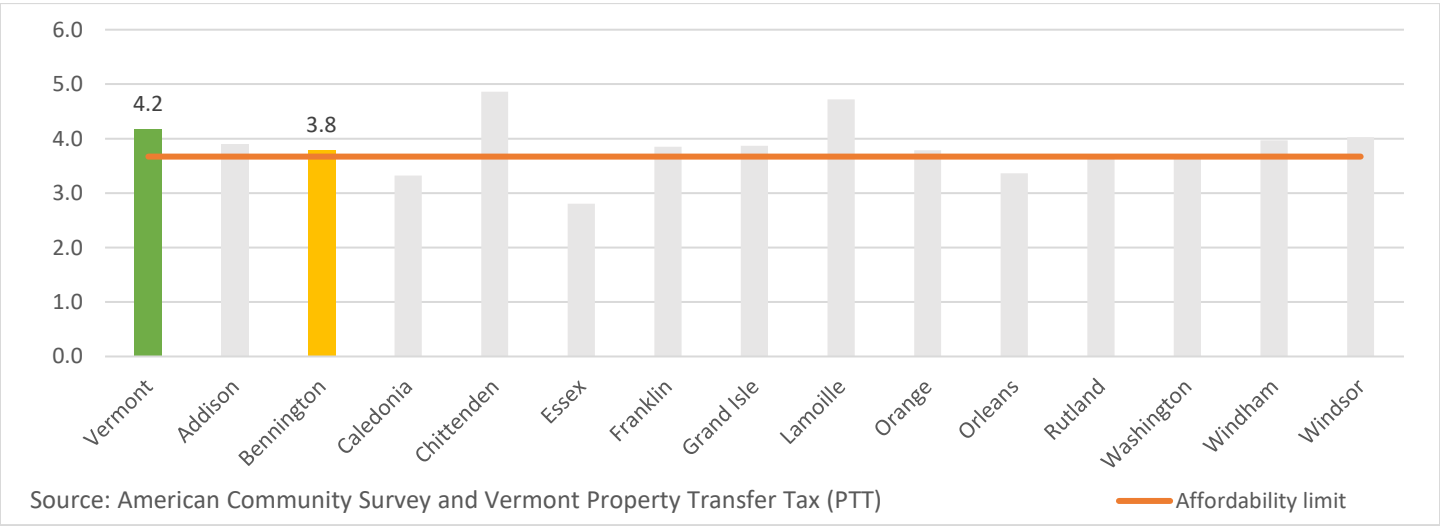
Figure 12-23: Homeowner vacancy rates, 2022



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

As with most Vermont counties, home affordability is a concern in Bennington County. In 2022, the ratio of county home prices to median county household income is 3.8. 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. 23% of owner-occupied households in Bennington County are cost-burdened.

Figure 12-24 Ratio of median home sale price to county median household income, 2022

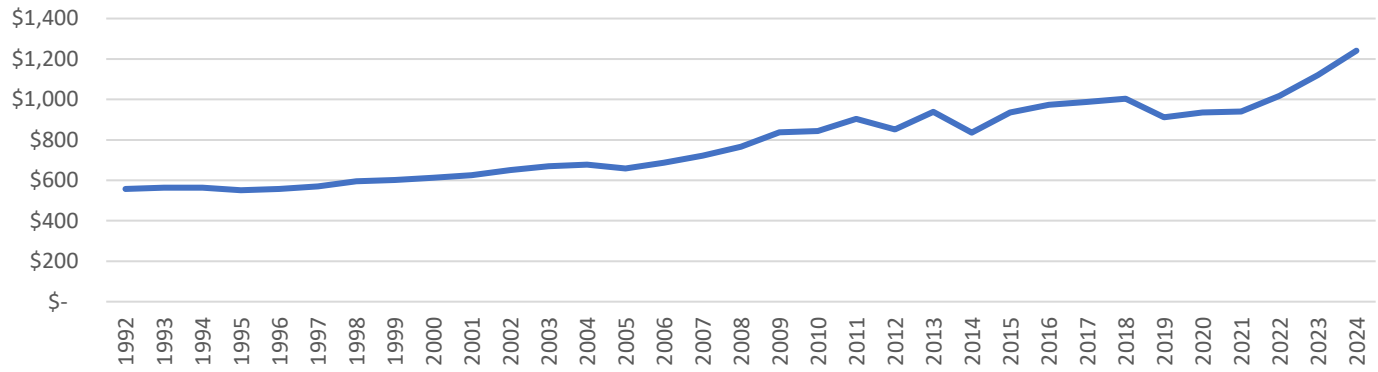


Source: American Community Survey and Vermont Property Transfer Tax (PTT)

Rental Housing Market

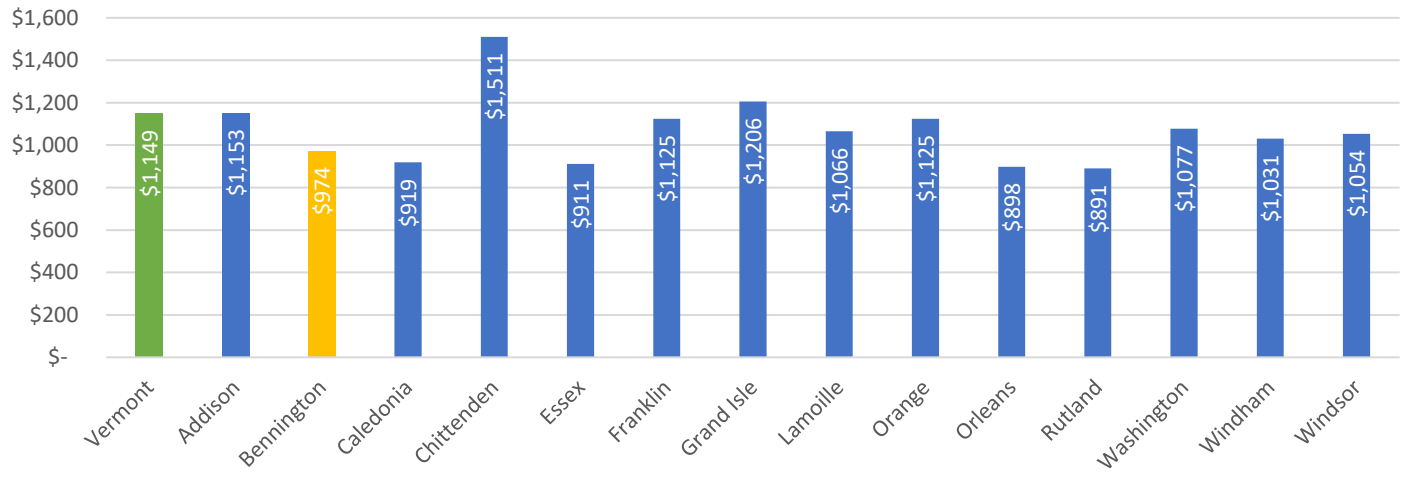
According to HUD, monthly rent for a safe, decent apartment in Vermont counties in 2024 is 25-35% higher than it was 5 years ago.[3] The fair market rent for a 2-bedroom apartment in Bennington County was set at $1,241 in 2024. The median rent in Bennington County is slightly less than the $1,149 statewide median gross rent in 2022.

Figure 12-25: 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 12-26: Median gross rent by county, 2022

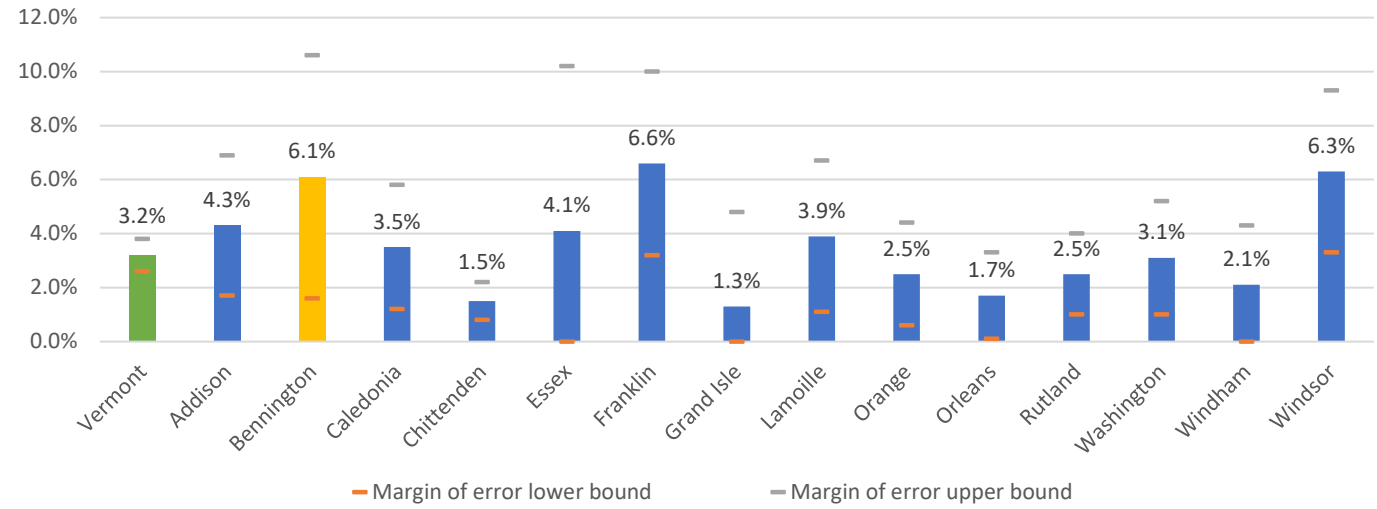


Source: U.S. Census Bureau, American Community Survey, 5-year estimates, 2018-2022

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. Bennington County had an estimated rental vacancy rate of 6.1% in 2022 – greater than the statewide rate, but with a larger margin of error. Both state and county vacancy rates have declined in the last ten years.

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

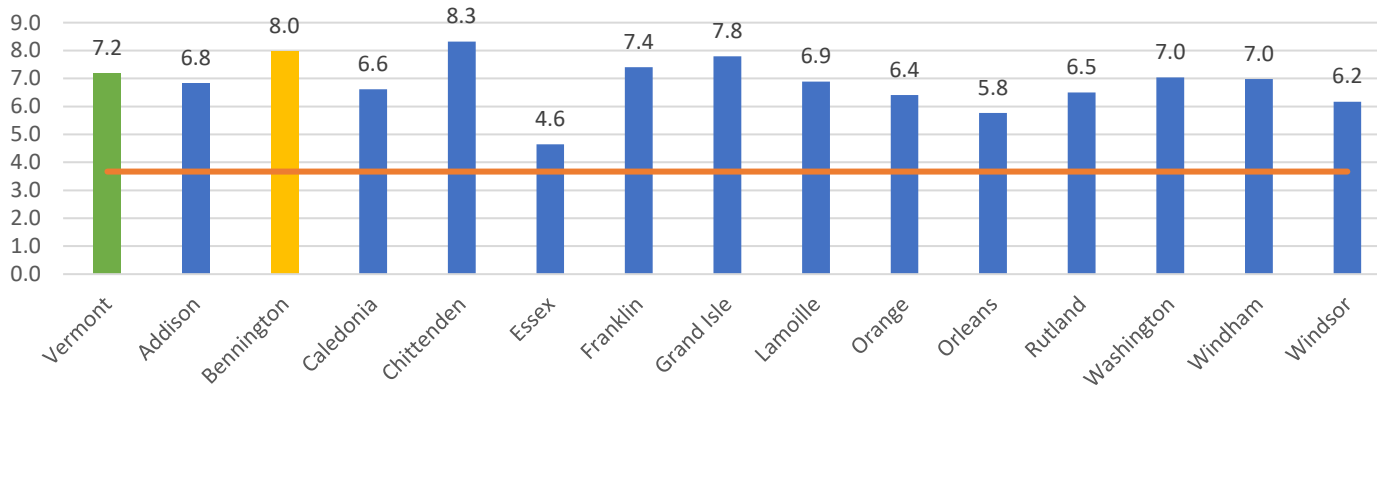
Figure 12-27: Rental vacancy rates, 2022



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 Bennington County.

Figure 12-28 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 12-29 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 Bennington County, there are 836 apartments in buildings that were built with public development subsidies. These apartments account for 20% of the county rental housing stock. Among those apartments, 400 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.

Bennington Housing Authority administers certain federal housing programs including 379 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,

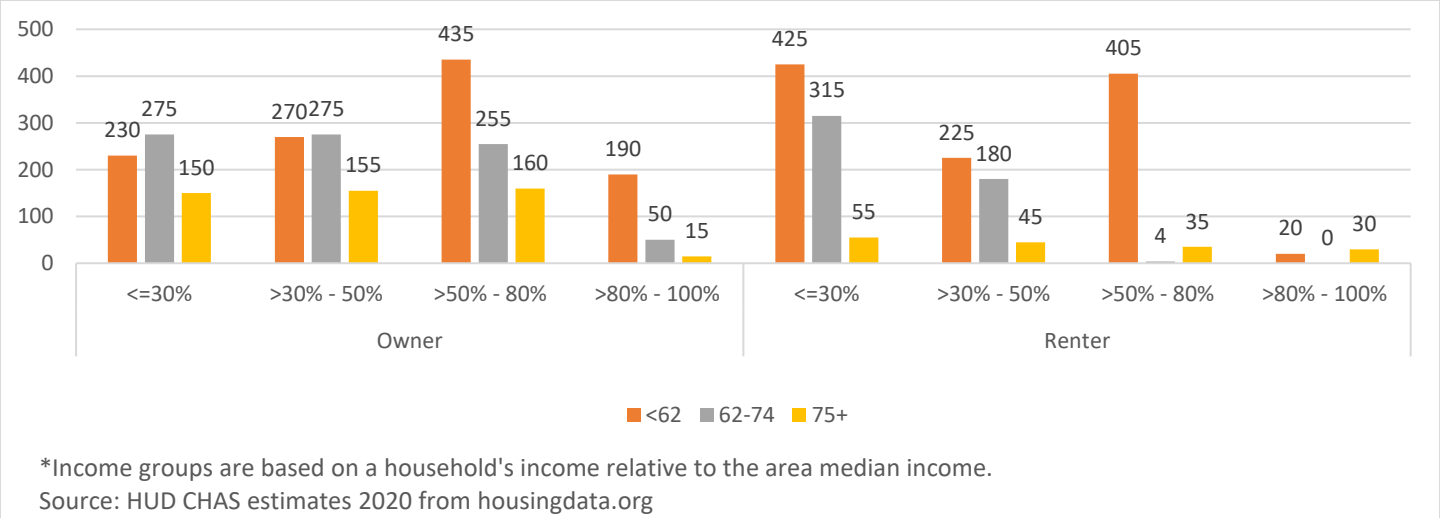
3. Household is overcrowded, or

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 Bennington County experiencing housing problems is homeowners with household incomes of 50-80% of the area median who are younger than 62. According to HUD Comprehensive Housing Affordability Strategy estimates, 435 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 12-30: *Bennington 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. Bennington County is classified as part of the Southern Vermont PUMs region and represents 17% of the housing stock in the region. If the distribution of housing quality issues is equal across the region, there are likely approximately 568 owner occupied and 270 renter occupied homes in Bennington County with these indicators.

Figure 12-31 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 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 190 households in Bennington County that are considered overcrowded. Of those households, 95 are owner-occupied and 95 are renter-occupied. Among all overcrowding in Bennington County, an estimated 65 households are considered severely overcrowded.

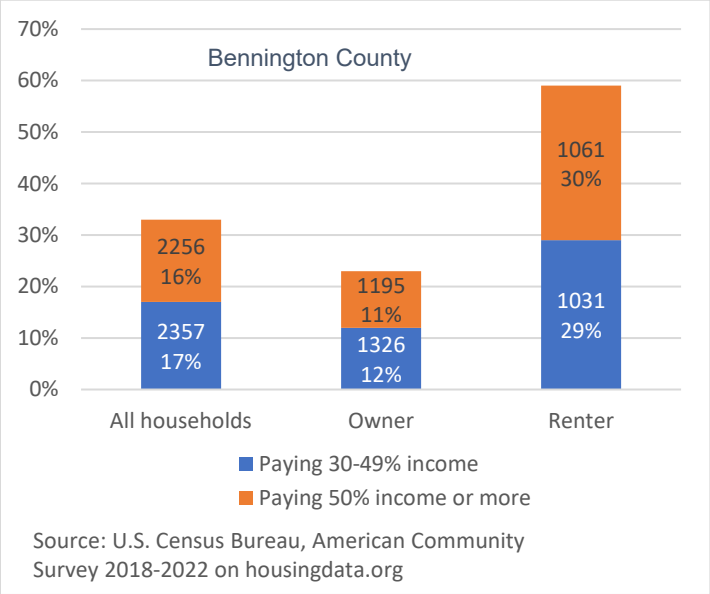
Cost Burden

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."

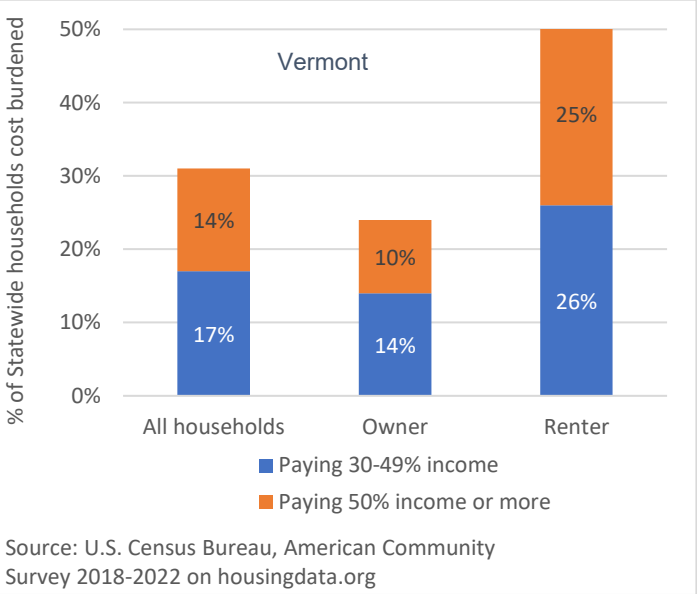
Approximately 31% of all households in Vermont are cost burdened (about 82,000 households), of which 36,000 households, 14% of all households, are severely cost burdened. In Vermont, the total number of cost burdened owner-occupied households (about 48,000) is greater than the number of cost burdened 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 households that are cost-burdened is slightly greater in Bennington County than the state as a whole. Owner cost burden tracks very closely between the county and state, but 59% of renters are cost burdened in Bennington County as compared to at 51% at the state level. Approximately 2256 households are severely cost-burdened in Bennington County and may be at risk of housing instability.

Figure 12-32: Cost burden among Bennington 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, 312 people in 201 households were experiencing homelessness in Bennington 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, 244 people in the Bennington County area received support through this area's continuum of care.

Figure 12-33: Number of people experiencing homelessness served by the Bennington Continua of Care (CoCs)

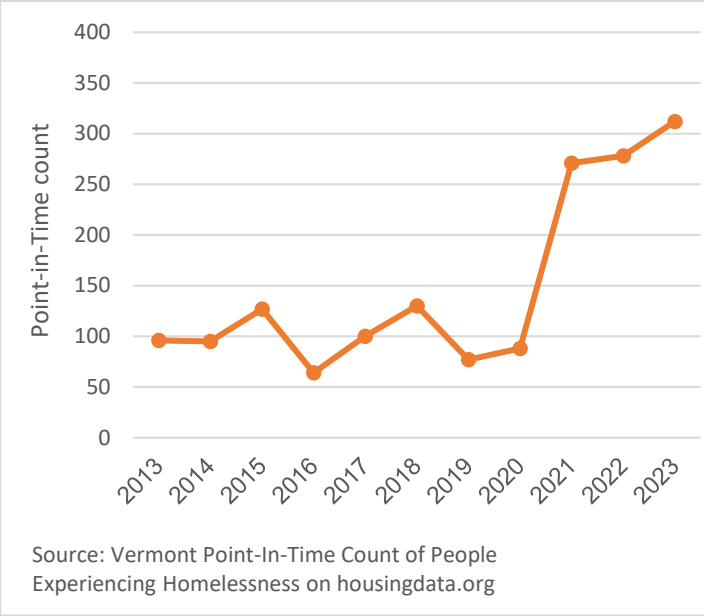


Figure 12-34: Number of people experiencing homelessness by local Continua of Care (CoCs)

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 12-35 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

The Bennington County Coalition for the Homeless operates two shelters in Bennington town, the 16-bed facility for adults at 966 Main Street, and the 26-bed Thatcher House for families. The General Assistance housing program is sheltering the majority of people experiencing homelessness in the county, at the time of writing. 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

There are no recent housing needs assessment studies published for Bennington County.